December 2014

RURAL MISSOURI

Sac Osage Electric Cooperative News

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Sac Osage Welcomes New Director

The Board of Directors of Sac Osage Electric Cooperative welcomes newly appointed Board Member, Mr. Gary Ashby. Gary is a longtime area resident who grew up in rural Lee's Summit and later moved to the Vernon County area in 1970, where he started a long and successful career overseeing electric and gas operations at what was originally Missouri Public Service Company.

Gary has devoted his life to his wife Martha, and to raising two sons and a daughter, all of whom still reside in the area. He currently works alongside his two sons in their successful cattle operation, the realization of a lifelong dream. Most of all, he enjoys his family time, which includes being with his kids, his seven grandchildren and two great grandchildren.

Gary recently retired from Kansas City Power and Light after 43 years of service and took the position of Manager for the Nevada area Mo-Kan Livestock Market. After the recent resignation of Brad Thompson in District 5, Gary offered to allow his utility knowledge and experience to be put to further use and be considered as a replacement for Brad. The Sac Osage Electric Cooperative Board feels Gary's qualifications in the electric utility industry will greatly benefit our members.

Please join us in welcoming Gary Ashby as the new Director of District 5.

Gary Ashby

$$$ CAPITAL CREDITS $$$

The Board of Directors of Sac Osage Electric Cooperative recently authorized $500,000 of general and deceased capital credit distributions. The general distribution should fully retire capital credits for the years of 1983, 1984, 1985, and a portion of 1986. If you are a current member that was served by Sac Osage Electric during those years, you will receive a portion of this capital credit distribution, which will appear as a credit on your January bill.

Electric utilities are a capital-intensive industry requiring a large investment in plant and equipment and each member of Sac Osage Electric contributes to the equity of the co-op through the margins of the utility. Member equity is the essential tool for Sac Osage Electric to build, maintain, and upgrade the facilities necessary to provide members with reliable, economical electric service. This investment is also necessary to finance construction during periods of growth and to implement the latest necessary technology.

At the end of each operating year, excess revenue of the Cooperative is allocated back to members (or former members) on a basis directly proportional to the amount of kilowatt-hours used in that given year. In other words, capital credits are to a cooperative what shares of stock are to an investor-owned utility. When a person owns stock in an investor-owned company, their stock may pay dividends based on the performance of that company.

As a member of Sac Osage Electric, you accumulate dividends based on your electrical usage for each given year. However, if you were a customer of an investor-owned utility, you would have no equity to show for the bills you paid regardless of how much you spent or how many years you contributed to that utility. Customers of investor-owned utilities earn no return on the profits of a utility unless they purchase stock in that company. On the other hand, members of Sac Osage Electric benefit by being owners of the Cooperative, thereby entitled to share in capital credit allocations and distributions.

Members have democratic control of the cooperative and every time they turn on a light, watch TV or use their electric stove, they add to their equity in the co-op and accumulate capital credits. There is no better way to express the benefits and rewards of belonging to a co-op and receiving service from Sac Osage Electric than the issuance of these capital credits. Retirement of member dividends is a direct result of achievement of the financial goals set by the Board of Directors for Sac Osage Electric Cooperative.

Sac Osage Electric Cooperative will be closed on Dec. 25th for Christmas Day & Jan. 1st for New Year's Day.

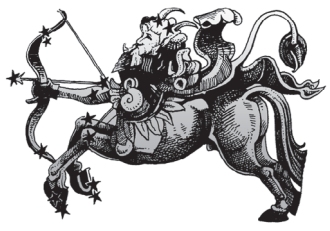
Memorable Women

Dec.13 marks the feast day of St. Lucia, patroness of blindness. Also called St. Lucy's Day, the day is celebrated in Sweden by young girls who parade through the towns, wearing crowns of candles and delivering cakes and coffee. Dec. 13 also marks the day "Grandma Moses"

died in 1961. She was a farmer's wife who did not begin to paint until she was in her 70's. Her painted "primitives" of country scenes became popular and were exhibited throughout the world.

Happy Birthday, Sagittarius

This is the time for Sagittarius, those born between Nov. 23 and Dec. 21. Some of this sign's birthday people include painter Gilbert Stuart (3rd); actor Jeff Bridges (4th); U.S. President Martin Van Buren (5th); lyricist Ira Gershwin (6th); and actress Felicity Huffman (9th). Sagittarians



are considered optimistic, honest and jovial. They make excellent leaders because they are strong-willed and good at organizing. Their ruling planet is Jupiter, and their body sign is the thighs — a weak spot for them in terms of their health.

Boxing Day

The origins of Boxing Day (Dec. 26) date back to the old custom of giving Christmas gifts to servants and tradespeople on the day after Christmas. The boxes were made of earthenware; each was broken open to obtain the money gift inside. Today,

the money gift is often contained in a holiday greeting card and given before the holiday. Where celebrated, Boxing Day is welcomed as a quiet day of recuperation from the season's more hectic festivities.

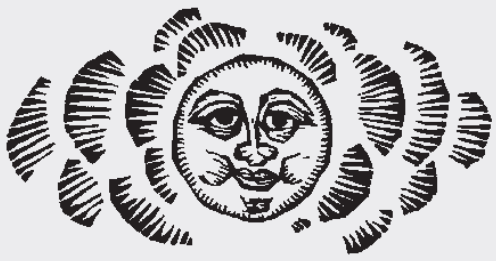
For recipes, gardening tips and weather forecasts, visit:
www.almanac.com

Recipe for
Chocolate Bread Pudding

1 cup soft bread crumbs
2 ounces baking chocolate
1-1/4 cups sugar
1-1/3 cups milk
2 tablespoons butter
2 eggs
1/4 teaspoon salt
1/2 teaspoon vanilla extract
2/3 cup milk

Grease a 1-1⁄2-quart baking dish and preheat the oven to 350 degrees. Combine the first four ingredients in a double boiler; cook until smooth. Stir in the butter and remove from heat. Beat the eggs; stir in the remaining ingredients and add to the chocolate mixture. Cook over hot water until thick. Pour the mixture into the prepared pan and bake for 20 minutes. Makes 4 servings.

THE OLD FARMER'S



WEATHER PROVERBS

If the wind blows much on St. Stephen's Day (Dec. 26), the grape will be bad in the next year.

Many stars in winter indicate frost.

Between the hours of 10 and 2, will show you what the day will do.

Much sleet in winter will be followed by a good fruit year.

If at Christmas ice hangs on the willow, clover may be cut at Easter.

When oxen or sheep collect together as if they were seeking shelter, a storm may be expected.

Black clouds in the north in winter indicate approaching snow.

Taking the chill off

Electric in-floor heating can be less expensive to operate while providing warmth for your home

by Jim Dulley

Dear Jim: It's often chilly in my home, especially during the winter months. I know electric resistance heating can be expensive, but I really like the idea of in-floor heating. Does it only work with tile flooring, or can it be used under carpet? What types are available? - Ron A.

Dear Ron: You're right. Electric resistance systems are expensive for heating the home. This is why most homes with all-electric heating use heat pumps, which are more energy efficient. Geothermal heat pumps can be several times more efficient than resistance heating and provide inexpensive central air conditioning.

Electric in-floor heating, which can be used under tile, carpet and hardwood flooring, is technically no more efficient than an electric resistance furnace. However, it can be less expensive to operate because it pinpoints and improves comfort.

A home loses less heat through the walls, ceiling and windows when the indoor temperature is lower. The amount of electricity used is typically several percentage points less for each degree the thermostat is set lower. With improved comfort from in-floor heating, you should be able to lower the thermostat setting considerably and not feel chilly.

Another energy saving advantage of in-floor heating is that each room can have a separate thermostat, allowing you to set different temperatures.

Instead of heating the air, a warm floor radiates heat upward to your body. When your feet are warm, your entire body feels warm. In-floor heating reduces the extent of heat stratification where the hot air from a forced-air furnace collects upward near the ceiling.

In-floor heating is most commonly used in a concrete or tile floor with high thermal mass, but some types are specifically designed to be used under carpet, hardwood or laminate flooring. It can actually provide better comfort under carpet and hardwood because their low thermal mass allows the system to respond faster to thermostat changes.

In a concrete slab or under a tile floor, electric heating cable is usually laid in a serpentine pattern. In one design by Nuheat, long cable guides are nailed along the outer edges of the floor. Selecting how many slots to skip between cables determines the total cable length and heat output. It also simplifies even spacing. Once the cable is in place, it is covered with concrete or thinset for tiles.

For use with carpet, thin mats or sheets with electric cable embedded in them are placed on the floor before the carpet is installed. The manufacturer can calculate the amount your rooms need, and the cable is available in 120 or 240 voltages. Some of the systems for smaller areas are designed for do-it-yourself installation.

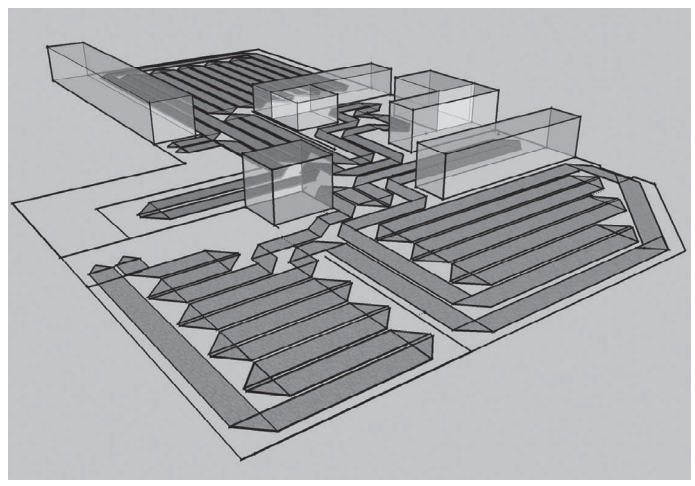
photos courtesy of Heatizon

Here, electric radiant heating cable is placed on a kitchen floor before the ceramic tile is installed. The manufacturer can advise you about how much will be needed for your project.

WarmlyYours has a unique design with thin electric heating cables embedded in a strong fiberglass mesh. This is particularly effective for use under hardwood laminate flooring. If you're thinking about this option, first check with the hardwood-flooring manufacturer about the maximum allowable temperature to avoid excessive drying of the wood. Consider installing a special programmable thermostat with a laminate and engineered wood setting to protect the materials.

Another design by Heatizon uses a low-voltage heating mesh. This mesh is only about one-eighth-inch thick and is stapled directly to the subflooring. Being a safe low voltage, installation is relatively easy. WarmlyYours also offers a wafer-thin heating kit that is placed between the pad and carpet.

With in-floor heating, you do not have to cover your entire house (or even an entire room), so you can add to the system as your budget allows. People sometimes add small custom sheets in front of a mirror in a dressing area or workspace to pinpoint heating needs. At a home center store, a 10-foot-by- 30-inch heating mat costs about $200, and a matching programmable thermostat is about $140.



This shows how the electric floor radiant system can be laid out to provide two separate heating zones for efficiency.

If you're away from home for long periods during winter and set your thermostats low to save energy, there's a chance a pipe may freeze during a severe cold snap. Self-regulating electric heating cables, which attach along water pipes, are available from the in-floor heating cable manufacturers. They automatically self-adjust the heat output depending upon the temperature of the pipe.

Have an energy-efficiency question for Jim? E-mail him at contact@dulley.com or write to: James Dulley, Rural Missouri, 6906 Royalgreen Drive, Cincinnati, OH 45244.

The following manufacturers offer electric in-floor heating systems:

- Heatizon, 888-239-1232, www.heatizon.com
- Nuheat, 800-778-0276, www.nuheat.com
- WarmlyYours, 800-875-5285, www.warmlyyours.com
- Emerson, 800-621-1506, www.emersonindustrial.com

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Deck the halls with energy efficiency

Enjoy Christmas bling but save, too

A little bling is perfectly acceptable for the holidays. Now, you can have your bling and be efficient, too. Here are some tips from the U.S. Department of Energy's Energy Savers and from Lowe's:

Buy LED lights – Light-emitting diode holiday lights have been around long enough to have been "adopted" by many consumers. Here's why:

- They use 70 percent less energy than traditional lights
- They're brighter, friendly to the environment and safer because they don't produce much heat
- They last 10 times longer than traditional lights
- They contain no filaments or glass to break
- You can connect up to 24 strands of LEDs end to end without overloading a wall socket — be sure to check your total connected wattage and don't overload your circuit
- LEDs come with three-year warranties

Get rebates – LED light strings may cost more than traditional strings, but the Energy Star website at www.energystar.gov/products/certified-products/detail/decorative-light-strings?fuseaction=find_a_product.showProductGroup&pgw_code=DS offers guidance on finding coupons and rebates for LED lights.

Limit hourly use – You don't have to light up the neighborhood all night long. Set a timer to turn lights on when it gets dark and off when you go to bed. Running lights for eight hours or less will save money.

Use other kinds of decorations – The holidays aren't all about lights. Be creative and consider alternatives to lighted decorations.

Unplug the lights – Unplug them during the day and when you're not at home.

Look for solar – New lighting displays now come with solar-powered options.

Less is more – Maybe you don't need a zillion lights this year and can cut back.

Energy-efficiency resolutions for 2015

Want to stretch your energy dollars even more in 2015? Here are five efficiency ideas that if implemented will save you energy dollars:

Fix leaky ducts – If you've never checked the ducts in your house, chances are they are leaking expensive conditioned air, as much as 30 percent! Properly sealed ducts will help your furnace work less and your rooms feel more comfortable.

Replace an old appliance – Honestly, that 20-year-old refrigerator or even 10-year-old furnace or air conditioner can't compare with today's far more efficient appliances. Pick one to replace, look for an Energy Star-qualified model and see how much money it saves on your utility bill.

Schedule a home energy audit – An audit, by a qualified professional, will find all kinds of improvements for your home's energy "envelope." You'll have a list of changes to make over time to save energy dollars. Check with your cooperative on what it offers.

Programmable thermostat – These inexpensive devices, when properly installed, can help you reach a constant, steady temperature in your home. You can program it to bump up the heat before you get home and automatically lower it when you go to bed.

Add insulation – If you do a home energy audit, chances are it will recommend more insulation in your attic. Insulation is one of the best and most cost-effective investments you can make in snugging-up your home.

Energy Efficiency *Tip of the Month*

Consider replacing old holiday lights with new LED strands. They are just as festive as your old ones, but will use 80-90 percent less electricity than incandescent lights and will last up to 10 times longer. Also, consider using a timer to turn lights off instead of leaving them on all night long.

Merry Christmas!