

Menard Electric News

MENARD ELECTRIC COOPERATIVE • 1-800-872-1203 • 217-632-7746
<http://www.menard.com/> • PETERSBURG, ILLINOIS 62675

Co-op Comments

On Jan. 23, Jerry Hedberg will have completed 10 years of service to the cooperative. Jerry, the cooperative's staff assistant is responsible for maintaining the computer system and administering the capital credit program.

One of the by-products of burning oil, natural gas, propane, wood or kerosene is carbon monoxide, a deadly killer. To help protect you from this killer, your cooperative still has available carbon monoxide patches that detect the presents of this deadly gas. If you would like one, please call or write the cooperative office. Let's all play it safe this winter.

Now is a good time to change your furnace filters. Remember, changing the filters on your forced-air heating system regularly will improve its efficiency.

Dorland W. Smith, your cooperative manager, has been chosen to receive the 1996 Local Cooperative Management Award. He is one of three Illinois cooperative leaders selected by the Illinois Cooperative Coordinating Committee for recognition in 1996. Smith was honored for his long service to Menard Electric where he started as a power use advisor in 1958, following graduation from the University of Illinois at Urbana. He became general manager in 1986.

Why wait?

***It is a simple fact of life:
 The older you get, the more likely you are to get
 breast and cervical cancer.***

The Illinois Breast & Cervical Cancer Program is a program provided by the Center for Disease Control, Illinois Department of Public Health & Logan County Health Department in cooperation with your local health department.

If you are 50 or older and live in Logan, Mason, Menard, DeWitt or Piatt county, you may be eligible for free cancer screening tests which includes:

- **Breast Exam**
- **Mammogram**
- **Pap Smear**

In addition, this program can provide breast and cervical cancer educational programs to groups of all ages (church groups, ladies clubs, etc).

For more information, please call Suzie Maxheimer, program coordinator, or Judy Sloan, nurse educator, at 800-269-4019.

Logan County Health Department

Humidity and comfort

The humidity level in your home can affect your comfort and your heating bill.

Humidity is simply the amount of moisture of water vapor in the air. The term, relative humidity, is used when referring to moisture levels in the air and is expressed as a percentage. When air reaches its moisture-carrying capacity, it is saturated and the relative humidity is said to be 100 percent (a steam bath or dense fog is saturated air).

Warm air will hold more moisture than cold air. In most homes as the outside temperature drops, the inside relative humidity also will drop. That is because of the infiltration of cold outside air.

Low relative humidity can cause dry skin, static electricity and dry nose and throat passages. It also can dry out wood furniture, floors, trim and veneers. The human body is fairly com-

fortable with a minimum relative humidity of 20 percent to a maximum of 50 percent. The level of humidity in your home will vary with your lifestyle, type of heating system, type of home, thermostat setting and the size of your family.

A typical family of four will introduce about 18 gallons of water per week into its home in the form of water vapor through plant watering, cooking, washing dishes, bathing, and washing and drying laundry.

The relative humidity inside a house will increase if the infiltration of cold outside air is reduced. Less water vapor will need to be inserted into a home if it is fitted with effective storm windows and doors, caulking, weather-stripping and vapor barriers. By controlling the relative humidity to between 35 and 40 percent, the comfort level will increase, the thermostat setting can be lower and heating dollars can be saved.

Use care when using portable heaters

Portable space heaters can help you keep costs down while keeping warm. However, all portable heaters present some danger. Since they give off heat, parts of them will be hot and will burn someone touching them. All may ignite nearby flammable materials, so keep this type of heater at least two feet away from them. All portable heaters require special care when used in the presence of children. Special care should be taken with electric heaters to keep them away from water, because water and electricity make a lethal combination.

Do chose a certified heater.

Do make sure it is properly connected.

Do read labels and follow all warnings and instructions.

Do keep clear space around the heater.

Do keep a window or door partially open at all times when you use an unvented fossil fuel heater.

Don't use or store flammable liquids near any portable space heater.

Don't put clothes on or over the heater to dry.

Don't use a heater as a "foot warmer," as the surface may be hot enough to cause burns.

Don't stand close to a heater while wearing long robes, nightgowns, or other clothing that may catch fire.

Don't let children play around the heater.

Don't put the heater in locations where people can bump into them or trip.

Don't let dirt build up inside the heater.

Don't use a portable electric heater in a bathroom.

Don't forget regular inspections.

How to calculate capital credits



Menard Electric is a member-owned cooperative, and thus assigns margins (income minus expenses) to members on a prorated basis. For the fiscal year 1995, the allocation factor is .0407328634. To determine the amount of capital credits on an individual account, multiply the allocation factor by the amount paid for electricity excluding tax. As an example, energy payments of \$1,000 x .0407328634 = \$40.70. If you would like to know more about the assigned capital credits to your account, please contact the cooperative office.

More electricity during winter months

"Why is my electric bill higher in the winter? I don't have electric heat in my home and I certainly am not using my air conditioner!"

These are among the comments we often receive this time of year. Although we have some ideas as to why your usage may be higher than usual, it is somewhat difficult to pinpoint the reason to one specific item.

However, the following are a few things that may contribute to an increase in kilowatt-hour consumption during the winter months. It is our hope that after you have reviewed this list, you will have a better understanding of why your winter electric bills seem to be somewhat higher than you anticipated:

1. Holidays—Thanksgiving, Christmas and New Year's create an increase in cooking and baking.
2. Increased use of lights due to shorter days.
3. Most heating systems require the use of electric power and run almost continuously in extremely cold weather. In the case of a propane forced-air furnace, the culprit could be an electric fan circulating the air through the home.
4. Many use electric space heaters in their home and buildings.
5. Stock tank heaters and fountains.
6. Engine heaters may be used for cars, tractors and trucks.
7. Electric blankets and heating pads.
8. Clothes dryers are used more and those in unheated rooms use more energy.
9. Forgetting to shut a light or oven off and discovering it hours later.
10. Christmas tree and outdoor lights left on during the evening.

Your best heating and air conditioning value begins with a G. But it's not gas. It's Geothermal.

Geothermal heating, cooling and water heating. We call it System:GT. Geothermal heating, cooling and water heating is a system that collects heat from liquid circulated through pipes buried in the earth. This method concentrates the heat, then circulates comfortable, warm air throughout your home. The ability to move heat is the secret of System:GT's incredible efficiency. In fact, the most efficient gas and oil furnaces use three times as much energy to create heat as System:GT uses to move the same amount of heat.

Simply stated: It is the most efficient heating system today.

System:GT can air-condition your home in the summer by reversing its heat moving process—and the efficiency is just as spectacular

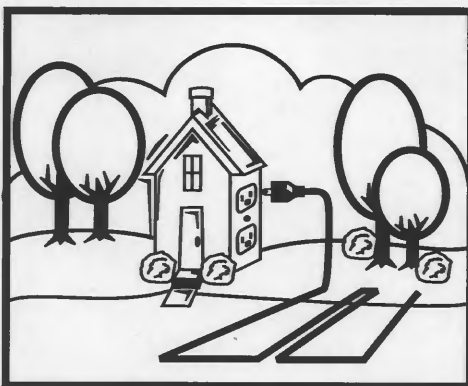
as its heating capability. System:GT can provide a 30 percent gain in air conditioning efficiency when compared to other air-conditioning methods.

System:GT can heat your water, too. It can satisfy virtually all your water heating needs in the summer at no additional cost. Winter savings can be as much as 40 percent.

In short, System:GT provides year-round comfort while combining the wise use of energy resources with the lowest possible operating cost. It is convenient, safe and clean. It's

the latest in heating and cooling technology.

For your free copy of "System:GT—Your Guide to Geothermal Heating, Cooling and Water Heating," call Menard Electric, 1-800-872-1203.



Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, Nov. 26, in the office at Petersburg. The meeting was called to order at 7 p.m. by president Warren D. Goetsch. Directors present in addition to president Goetsch were Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, Gary L. Martin, and Roy H. Seaney. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith. Director Graff and secretary Worner were absent from the meeting.

After roll call, the agenda for the meeting was approved as presented.

The minutes of the Oct. 26 board meeting was approved as previously mailed.

The board approved inventory-of-work orders for October in the amount of \$154,689.96. The board reviewed general fund checks #120357 through 120556 amounting to \$1,669,950.65. After discussion, the payment of bills were approved.

The board approved 47 membership applications and 15 membership permits for October.

Manager Smith reviewed the financial reports for October. Revenue exceeded budget by \$13,000 in October and power cost was under budget by about \$34,000. Expenses were under budget causing margins to exceed budget by \$66,000 for the month. Year-to-date financial performance remains above budget. At the end of October, year-to-date margins equal approximately \$813,000. Cash level and performance ratios continue to be consistent with those needed at this time of year and should result in acceptable amounts at year's end. Total utility plant at the end of October is about \$27.9 million. The ownership-equity ratio is greater than 36 percent. The number of meters served in October was 9,197, an increase of 132 over last year. The amount of electricity used by farm and residential accounts is equal to 835 kilowatt hours. The number of outages and average outage hours per member are lower this month than October 1995 and year-to-date averages are less than at the same time last year. There were no reportable employee injuries during the month of October.

Manager Smith reviewed with the board the key ratio trend analysis report for the five years ending Dec. 31, 1995, as provided by the National Rural Utilities Cooperative Finance Corporation. The similar borrower statistical profile report provided by the Rural Utilities Services was reviewed. Changes in performance from previous reports are small. Manager Smith presented a report showing results of load management over the past ten years.

The board made its annual performance evaluation of the manager during an executive session.

Director Brooks, assisted by system engineer, David Crosnoe, reported on the project of assisting access to the Internet where toll connection charges presently exist.

The board approved the director's special-occasion vouchers for the month.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Manager Smith reported on the special meeting of the Illinois Statewide Power Cooperative.

Director Carls reported on the activities of Soyland.

Manager Smith discussed the preliminary budget for 1997 with the board. Approval to proceed with budget plans was given with slight modification.

Director Seaney reported on capital credit retirements suggested by the capital credit committee for 1997. Plans are to make \$400,000 available for 1997, making payments to estates as well as to general retirements.

Staff assistant Hedberg reviewed the status of capital credit refunds to estates.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The board approved the continued membership in the National Food and Energy Council for 1996-1997.

Plans for attendance at the NRECA National Annual Meeting in March of 1997 were discussed.

The meeting was adjourned at 12:30 p.m. The next board meeting will be held Dec. 19 at 1:30 p.m.



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Your cooperative is lowering rates

It seems these days that everything we purchase is increasing in price. We have seen how the price of propane, natural gas and gasoline have changed in recent months. At times, it seems as though there is no end in sight and the thought of a price reduction is only a dream. But Menard Electric Cooperative is making that dream a reality, at least in terms of the cost of electricity. Beginning with the bill mailed to you on Jan. 31 your cost for electric energy will be lower. In fact, this rate reduction will roll the cost of electric energy back to a level almost equal to March 1988.

For the last several years, Menard Electric has been proud of our ability to hold the line on costs. Now, with this rate reduction we believe we can enter into a new era of rate stability and competitive rate design for the future. Your board of directors and your employees realize that we still have a lot of work to do, but this rate reduction is making the light at the end of the tunnel shine brighter. We believe it is the beginning of better things to come.

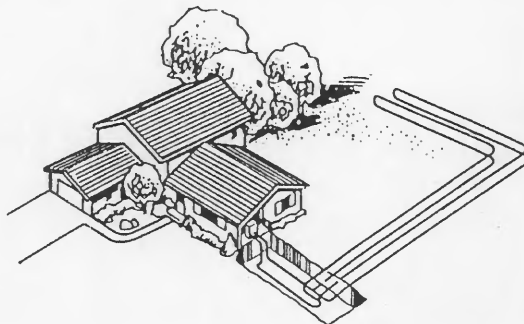
Below is a breakdown of the new and old farm and residential rate "A" schedule.

	New	Old	% Change
Service Charge	\$16	\$16	0.00%
Energy Charges:			
First 200 kwh	\$0.1200	\$0.1290	-6.98%
Next 500 kwh	\$0.1000	\$0.1044	-4.21%
Next 800 kwh	\$0.0950	\$0.0994	-4.43%
Over 1500 kwh	\$0.0710	\$0.0749	-5.21%

If you have any questions about this rate, or any other rate, please contact the cooperative office.

Geothermal advantages

- Low operating costs with efficiencies of 300% to 450%.
- Provides a large portion of your domestic hot water requirements for just pennies.
- Geothermal rate is available for qualified all-electric homes at 5¢ per kilowatt-hour for Kwh's used over 1,000 during the billing months of October-May.
- A one-time rebate of \$333 per ton.
- Because there is no flue, the system is environmentally safe.



Electric heat tapes: potential fire hazard

People who use electric heat tapes to prevent exposed water pipes from freezing are being cautioned by government safety experts to inspect the tapes for possible fire hazards.

According to the U.S. Consumer Product Safety Commission (CPSC), 500 house fires in the last seven years are believed to have been caused by electric heat tapes. Also known as pipe heating cables, heat tapes consist of two wires enclosed in molded plastic insulation that emit heat due to electrical current passing through the wires when the cable is plugged into an outlet.

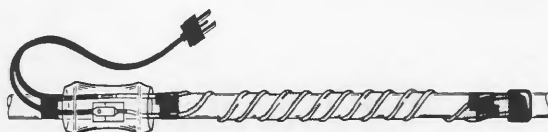
The tapes are commonly used in crawl spaces and in the substructure of homes and mobile homes and are usually energized after the first freezing temperatures. Some heat tapes are plugged in year-round and a thermostat located in the power supply cord of the heat tapes turns on the tape whenever the outdoor temperature approaches freezing. CPSC reports that improper installation by consumers is a frequent cause of home fires.

In one study of 35 fires, agency investigators learned that 40 percent of the heat tapes were "overwrapped," that is, the tape was lapped over

itself when the consumer installed the tape around the pipe.

The agency offered these suggestions:

- Inspect all heat tapes now or have a licensed electrician check them for proper installation or deteriorated electrical insulation. Refer to any installation instructions that accompanied the heat tape when you bought it.
 - If you are purchasing new heat tapes or cables, know the diameter of the pipe you are protecting as well as the total length of the pipe. Manufacturers normally suggest specific lengths of tape for certain pipe lengths and diameters. Match your needs to the heat tape you are buying.
- Older heat tapes should be checked for bare wires or for cracks in the plastic insulation; in such cases, replace the heat tape immediately.
- Not all heat tapes may be used on plastic pipes; check to make certain the heat tape you are using is recommended specifically for the plastic pipe in question.
- Finally, manufacturers emphasize that heat tapes should never be used over the thermal insulation on a pipe or near flammable objects. Inspect previously installed tapes to make certain these fire hazards do not exist in your home.



Certified Comfort Home Program

Building a new home? If you are or if you are thinking about it, Menard Electric Cooperative has a new program that might be of interest to you. It is called the Certified Comfort Home Program.

The Certified Comfort Home Program is designed to help you build a home that is comfortable to live in, as well as being energy efficient, without adding considerable construction costs to your home. This program is based on flexible set-up construction standards. These standards are contained in a booklet called, "A Builders Guide to Energy Efficient Construction standards." This booklet is available free at the cooperative office.

The booklet describes, in simple terms, many of the techniques and applications that can be used in the construction process to ensure your new home will be comfortable and will keep energy consumption at the lowest level possible.

Should you decide to have your home built along the guidelines in the booklet, we will be happy to sit down with you and review your home floor plan. If needed, we also will work with your builders to ensure that they understand our program and its components. We periodically will inspect your home to verify that it is being built appropriately. It also will be scored by a rating guide. If your home scores appropriately, it will be classified as a Certified Comfort Home.

The advantages of having a Certified Comfort Home are:

Your home will be more comfortable to live in because the amount of heat lost in the winter and gained in the summer will be reduced.

Because the heat loss and gain is lower, you may be able to decrease the size of your heating and cooling system. This means lower installation costs.

Your monthly operating costs will be lower, something no new home owner could be upset about.

As our society becomes more energy conscious and the cost of energy rises, energy efficient homes will command more return in the marketplace.

Keep in mind that this program is a state-wide program, so it is our hope that as time progresses, more and more people will become familiar with the Certified Comfort Home Program and look for homes that are built to its standards.

You may be eligible for an energy efficient mortgage from your lending institution. Many banks have loan programs that provide special incentives for homes that qualify for energy efficiency. Talk with your bank to see if they have any programs which you might be eligible for.

Qualified homes under the Certified Comfort Home Program will be eligible to receive a \$500 rebate from Menard Electric Cooperative as an incentive to help make some of the changes possible to increase the efficiency of your new home.

If you are getting ready to build or you are considering it in the near future, stop by the cooperative office and find out how the Certified Comfort Home Program can work for you. We look forward to working with you in any way we can.



Water heater rebate continues

During the December board meeting, your directors decided to continue the Water Heater Rebate Program for 1995. As before, Menard Electric Cooperative will pay \$150 to members who install an electric water heater (storage capacity of 40 gallons or larger) and enroll in our Load Management Program. For those members who build a new house and install an electric water heater for the first time, or

install an electric water heater that replaces a fossil-fired water heater, and enroll in our Load Management Program, Menard Electric will issue a check for \$175.

If you have any questions or recently have installed a new electric water heater, feel free to contact the cooperative office at (800) 872-1203.

Board meeting report



Meanrd Electric Cooperative's board of directors held its regular monthly meeting on Thursday, Dec. 19, in the office at Petersburg. The meeting was called to order at 1:30 p.m. by president Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as presented.

The minutes of the Nov. 26 board meeting were approved as previously mailed.

The board reviewed general fund checks numbered 120557 through 120817 amounting to \$1,583,516.36. After discussion, the payment of bills was approved.

The board approved 53 membership applications and nine membership permits for November.

Manager Smith reviewed the financial reports for November. Margins exceeded budget by more than \$33,000 which resulted from both revenue and power cost being under budget. Year-to-date financial performance remains above budget. At the end of November, year-to-date margins equal approximately \$813,000. Year-to-date revenue exceeds budget by \$282,000 and year-to-date power cost exceeds budget by \$35,000. Kilowatt hour sales exceed budget year-to-date by nearly \$4.5 million. Cash level and performance ratios continue to be consistent with those needed at this time of year and should result in acceptable amounts at year's end. Total utility plant at the end of November is about \$28 million. The ownership equity ratio is greater than 36 percent. The number of meters served in November was 9,151, an increase of 74 over last year. The average amount of electricity used by farm and residential accounts is equal to 895 kilowatt

hours. The number of outages and average outage hours per member are higher this month than November 1995 and year-to-date averages are less than at the same time last year. There were no reportable employee injuries during the month of November.

The board reviewed and approved material inventory adjustments resulting from annual detail accounting.

Jack Gaines, representing the retail rate consulting firm, Southern Engineering, presented to the board his cost-of-service study and recommended changes to the cooperative's retail rates. After careful consideration, the board approved retail rate changes to be effective immediately.

Manager Smith presented the accrual and cash budgets for 1997. After study and discussion, the board approved the budgets as presented.

The board approved the director's special occasion vouchers for the month.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls reported on the activities of Soyland.

Manager Smith presented to the board the new power requirements study prepared by the AIEC. The board approved the report as given.

Director Brooks reported on recent activities involving the Internet project.

Delegates and alternate delegates were appointed for the upcoming NRECA annual meeting.

Staff assistant Hedberg reviewed the status of capital credit refunds to estates.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting was adjourned at 6 p.m. The next board meeting will be held Jan. 28 at 7 p.m.



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Co-op Comments

Menard Electric Cooperative's 60th annual meeting will be held on Saturday, June 14, at PORTA High School in Petersburg. Why not mark your calendar now and plan to attend!

With spring just around the corner, many members take to the outdoors in an attempt to get ready for spring and summer activities. Menard Electric encourages all members to take a moment to look around your work area and make sure overhead lines and buried electric lines are well out of the way. If you have any questions about the location of lines, or should you have trees in the lines needing to be trimmed, please contact the cooperative office.

On March 13, Terry L. Cutright will have completed 25 years of service with your cooperative. Terry is the area serviceman for the Petersburg/Athens/Pleasant Plains area.

On Feb. 3, Brock Meyer completed 5 years of service with Menard Electric. In addition to his 5 years of service, Brock recently was promoted to area serviceman for the Manito/Forest City/San Jose area. For those of you living in this area, please don't hesitate to stop by and say hello to Brock and welcome him to the area.

Congratulations to both Terry and Brock!

Brock Meyer



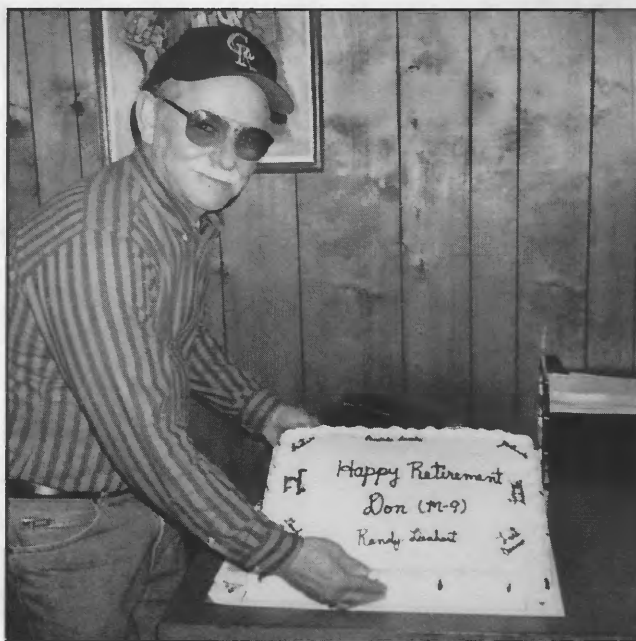
Don Riser Retires after 23 years at MEC

On Jan. 2 Donald R. Riser retired after serving the members of Menard Electric Cooperative for more than 23 years. Throughout that time Don was the area serviceman for the Manito, Forest City and San Jose areas. Prior to his arrival in 1974, Don worked for 14 years as a journeyman lineman for a rural electric cooperative in Indiana.

As an area serviceman Don was one of the best; his professionalism, experience and his warm friendly personality will be sorely missed. Don is one of those individuals who never met a person he did not like. So understandably he said that he will miss working with the members of the cooperative the most.

During his retirement Don plans to do some traveling and hopefully find time to do a little fishing. He may even get back into playing golf if he can get through all of his home improvement projects.

From everyone at Menard Electric Cooperative, congratulations and best wishes on a long and happy retirement.



Don displays his retirement cake.

Will you remember January 1997?

Most of us are used to cold wintery January days, but this January took even the most hardy by surprise. With Mother Nature leaving 12-inches of snow in some places, 5-foot drifts in others and days of subzero temperatures, January 1997 will be one to remember.

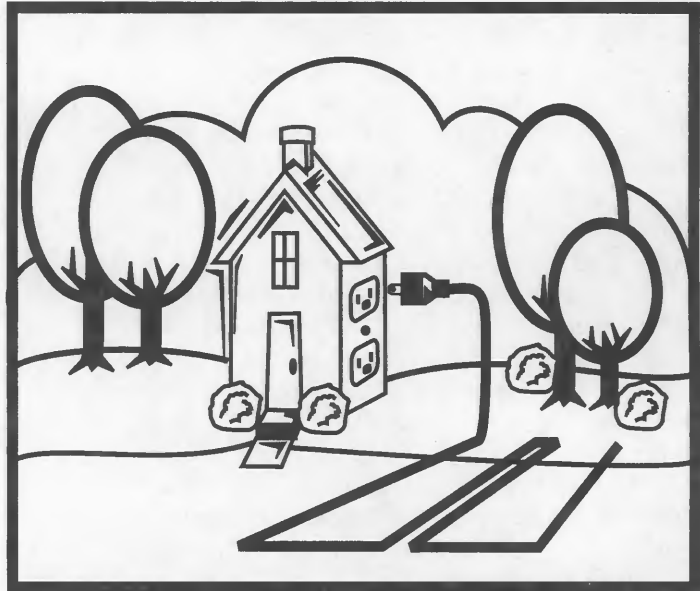
Aside from having a negative impact on your electric distribution system, the cold also affects

your usage. With the added demand for heat, most of us were forced to use more electricity to stay warm. In addition, the snow made meter reading in January a bit tricky and in some cases, impossible. Consequently, some members received estimated bills in January.

Thank you for your patience and understanding.

Geothermal advantages

- Low operating costs with efficiencies of 300% to 450%.
- Provides a large portion of your domestic hot water requirements for just pennies.
- Geothermal rate is available for qualified all-electric homes at 5¢ per kilowatt-hour for kilowatt-hours used over 1,000 during the billing months of October-May.
- A onetime rebate of \$333 per ton.
- Because there is no flue, the system is environmentally safe.



Meter reading applications now being taken

Menard Electric Cooperative is taking applications for part-time meter reading positions throughout our service territory. As you may recall, meter reading takes place each month

during a prearranged 5-day period.

If you are interested in a meter reading position, please complete the following information and return it to the cooperative office.

Name

Address

Telephone #

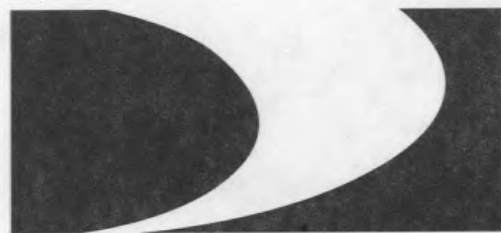
MEC Account #

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and counting.

Over two million highly satisfied subscribers already know why **DIRECTV®** is **Satellite TV At Its Best**. And why it's the fastest growing consumer electronics product in history. Because we give those two million households over 175 channels. Up to 55 pay-per-view movies a night. Plus revolutionary sports packages like **NFL SUNDAY TICKET.™** all delivered through the 18" **DSS®** dish. It all adds up to more choice, control, convenience and reliability than cable or any other mini-dish system. And now, **DIRECTV** is at its best price ever. So call us today and join the crowd. You'll be in very good company. Call **1-800-872-1203**



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SATELLITE TV AT ITS BEST

Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, Jan. 28, in the office at Petersburg. The meeting was called to order at 7 p.m., by President Warren D. Goetsch. Directors present in addition to president Goetsch were Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as presented.

The minutes of the Dec. 19 board meeting were approved as previously mailed.

The board reviewed general fund checks numbered 120818 through 121038 amounting to \$1,285,840.39. After discussion, the payment of bills were approved.

The board approved 30 membership applications and 13 membership permits for December 1996.

Manager Smith reviewed the financial reports for December and 1996 year-end. The kwh sold exceeded the December budget by more than 400,000. December revenue was higher than budget by approximately \$60,000. Cost of power and kWh purchases were also greater than December budget. When taking December operating expenses into account, margins were more than \$112,000 greater than budget. Year to date kWh purchases and sales exceeded budget by 6.4 million and 4.8 million respectively. Margins of \$805,000 for 1996 were above budgeted margins, and are greater than any of the most recent five years. Cash levels and performance ratios met the financial goals the cooperative strived to achieve. The ownership equity ratio at year end is 36.61%.

The cooperative served 9,135 meters at year

end; 145 greater than at the beginning of 1996. The cooperative invested nearly \$1.5 million for system improvements and new services during 1996. Total assets increased by more than \$2 million during 1996. The number of outages for December 1996 were approximately 50 percent greater than during December of 1995; however, the number of outage hours during December 1996 equal roughly half the hours in December 1995. The average outage-hours per meter in 1996 are 3.6 hours, more than 45 minutes less than during 1995. There were no reportable employee injuries during December. There were six reportable employee injuries during 1996, two of which resulted in 63 lost work days.

The member services report for the fourth quarter of 1996 was approved as presented.

The board approved the director's special occasion vouchers for the month.

Uncollectible accounts presented for write-off were approved.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls reported on the activities of Soyland.

Resolution was made declaring a retirement of capital credits for the amount of \$400,000 in 1997.

Manager Smith reported on recent activities involving the Internet project.

Director Martin reported on the annual meeting committee's preparation for the June 14 meeting.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting was adjourned at 10:30 p.m. The next board meeting will be held Feb. 25 at 7 p.m.



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Safety with electrical outlets

We all know that electricity is wonderful stuff. Good things happen when we flip a switch. Lights beat back the darkness, warmth replaces the cold, dishes and clothes get washed and dried, TV sets come on, and water flows in and out of our house in an orderly fashion.

But there's a dark side to electricity, too. It's a lot like controlled lightning, and when it gets out of control, it can add a whole new meaning to the phrase, "Reach out and zap someone."

What follows is a description of a few gadgets that will help you keep the "electric genie" in the bottle until you need it. Installing one or more of them will make your home at least a little safer, and maybe a lot safer.

The first gadget costs very little, and you can install it yourself in minutes. It's designed primarily to protect those toddlers who seem determined to plumb the depths of all electrical outlets, using a bobby pin or paper clip. There are plastic outlet covers that simply plug into an unused receptacle. They're easy to remove when you need to plug in an appli-

ance. Look for them in the electrical section of your department store or in a building supply place. A package of a dozen will set you back less than two dollars. Put one in each outlet a toddler is even remotely capable of reaching.

After those little gadgets, things get a bit more expensive, but the simplicity is, for the most part, still there. There are several differ-

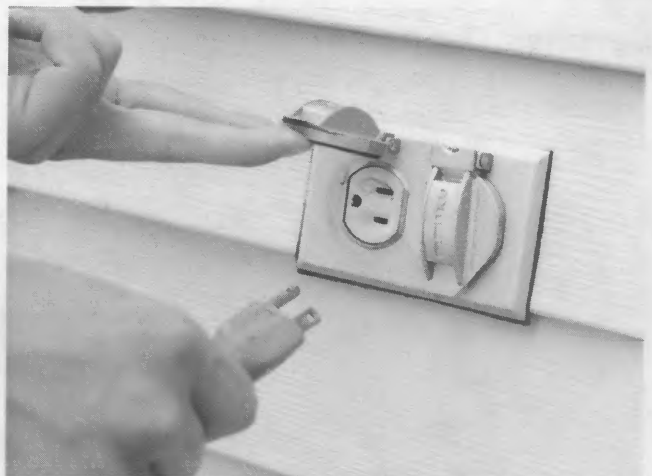


ent kinds of ground fault circuit interrupters (GFCIs), and they're real miracle workers. Essentially, they sense a problem in a circuit and shut it off before enough current gets through to cause injury. While it definitely isn't something you'd want to try at home, a demonstrator of the devices has plugged in a hair dryer and plunged it into a sink. Before GFCIs,

such dunkings were almost always fatal.

Again, GFCIs are not intended to enable you to do dangerous things. They're intended to provide a big margin of safety when you accidentally do something hazardous. Incidentally, building codes today require the installation of GFCI-protected circuits in kitchens, bathrooms and in outdoor receptacles. The ones we're discussing are useful in homes built without them. There are several different kinds, and you'd be wise to check out the possibility of using one outdoors or anyplace where water and electricity are likely to mix, such as in kitchens and bathrooms. You can buy a por-

Continued on page 16d...



Menard Electric Cooperative's money saving programs

(800) 872-1203 or 632-7746

The following is a list of programs the Cooperative has developed to help improve the quality of your life. Should you need other information or have any questions, please call the Cooperative office. Remember, it is our job to help.

Geothermal Rate:

Members who have an all electric home and use a geothermal heating system are eligible for our G.T. Rate. This rate provides our members with a substantial savings from the Sept. meter reading through the May meter reading. All kwhrs used over 1000 in each billing month will be charged at 5.00 cents per kwhr.

Electric Heat Rate:

Members who use electric heat as their primary source of heat in their home are eligible for our new electric heat rate. Under the rate all kwhr's used over 1000 in the billing months of October through May are billed at 6.00 cents per kwhr.

Geothermal Rebate:

Heating and cooling your home with a geothermal system is the most efficient and cost effective way to enjoy year-round comfort. In addition to its low operating cost to heat and air condition in your home, the system can provide up to 60% of your domestic hot water requirements. We will be happy to run a cost analysis study on your home to see if a geothermal system will save you money. For members who install the system, the Cooperative will provide a one time rebate of \$333 per ton.

Electric Water Heater Rebate:

Members who install an electric water heater with a 40 gallon storage capacity or larger and enroll in the Cooperative's load management program are eligible to receive a one-time rebate. If the new electric water heater is installed in a new structure or if it replaces a fossil fired unit the rebate amount will be \$175. If the new electric model replaces an existing electric unit the rebate will be \$150.

Water Heater Load Management Program:

Members who allow the Cooperative to control the heating elements of their water heater (for no longer than 4 hours in a given day), during the peak periods occurring between June 15 and Sept. 15, will receive a 3 cent per kwhr rate reduction from kwhr 600 to 1000, every month of the year. This could mean a savings of up to \$144 a year.

Certified Comfort Home:

Members who are building a home and follow the building techniques described in the certified Comfort Home Booklet could receive a \$500 rebate from the Cooperative. To find out more about how your home can be built energy efficiently please contact us at your convenience.

***For more information call
Kevin Keiser
(800) 872-1203 or 632-7746***



Your
grandfather's
most important
piece of farm equipment.

Your
most important
piece of
farm equipment.



There was a time when hard work and reliable machinery gave you the edge in farming. But, today, you need more. Information is now the tool that makes the critical difference between having a good year and a great year in this highly competitive global marketplace.

That's where DIRECTV® comes in. It's the only television service offering a channel devoted exclusively to agricultural news, weather, markets and more — every day of the week. And, like everything else on DIRECTV, Channel Earth™ brings you the best. Including the best agricultural news team, led by the most recognized and respected names in agricultural broadcasting, Orion Samuelson and Max Armstrong.

Reliable, hard-working, dependable. DIRECTV. It could be the most important piece of equipment you buy this year.

**Television that works for you —
all day, every day.**



Orion Samuelson and Max Armstrong lead a veteran agricultural broadcast team on Channel Earth, premiering this spring exclusively on DIRECTV.



**For more information,
contact Menard Electric Cooperative
at (800) 872-1203**

DIRECTV is a registered trademark of DIRECTV, Inc., a unit of Hughes Electronics Corporation. ©1997 MFC. Channel Earth launches in Spring 1997

Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, Feb. 25, in the office at Petersburg. The meeting was called to order at 7 p.m. by President Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as presented.

The minutes of the Jan. 28 board meeting were approved as previously mailed.

The inventory of work orders for December 1996 and January 1997 in the respective amounts of \$42,119.85 and \$155,225.41 were reviewed and approved by the board.

The board reviewed general fund checks #121039 through 121271 amounting to \$1,243,142.02. After discussion, the payment of bills were approved.

The board approved 46 membership applications and 18 membership permits for January 1997. Sixteen (16) agreements for electric service were reviewed and approved.

Manager Smith reviewed the financial reports for January. The kwh sold exceeded the budget by more than 1,100,000. January revenue was higher than budget by approximately \$74,000. Cost of power and kwh purchases were also greater than budgeted for January. When taking January operating expenses into account, margins were approximately \$94,000 greater than budget. The average amount of electric energy used by the residential rate accounts is 1,125 kwh which is 13 percent greater

than in January 1996. Cash level and performance ratios are adequate to meet the financial goals the cooperative strives to achieve. The ownership equity ratio is 37 percent. The cooperative served 9,098 meters in January; 111 greater than in January last year. Total utility plant in service is \$28.2 million. There were 26 fewer incidences of power outages in January 1997 and less than 1/2 the number of outage hours when compared to January 1996. There were no reportable employee injuries during January.

Manager Smith reviewed with the board the 1996 RUS Forms 7 and 7a which are used to report the financial condition of the cooperative to the lenders, Rural Utilities Services and National Rural Cooperative Finance Corporation.

The board approved the director's special occasion vouchers for the month.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls reported on the activities of Soyland.

Director Martin reported on the annual meeting committee's preparation for the June 14 meeting.

Staff assistant Gerald Hedberg presented nine (9) capital credit accounts eligible for estate payments.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

A request by the City of Petersburg for a right-of-way easement was granted to them for construction of a sewer line across cooperative property located at the south edge of town.

The meeting was adjourned at 10:45 p.m. The next board meeting will be held March 25 at 7 p.m.

Safety with electrical outlets continued from page 16a...

table GFCI, which plugs into an outlet, and into which you then plug lights or appliances. They're simple to use and inexpensive. Once they "trip," and save your bacon, you need to correct the problem, then press the little "reset" button they have, and you're ready to be protected again.

Another GFCI is built into the end of an extension cord, and is useful when using power tools and the like. They're especially handy when you're working outside. Yet another kind of GFCI is built into the receptacles in the walls, and would be a wise addition to any home. They can be wired to protect just one outlet, or an outlet and all the ones further down the cir-

cuit. Be sure to have them installed by a qualified electrician.

A circuit breaker GFCI can be installed in your breaker box, and will protect all the outlets on that circuit. Again, you'd be wise to have an electrician do the installation. Outlets in newer homes should be protected, but homes built before the code change are likely to have no protection at all. Be sure to check out one of the above forms of GFCIs. The portable ones should be cheapest and easiest to use, but less convenient in the long run. Whatever you do, try to get some protection on your kitchen and bathroom as soon as possible!



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Co-op Comments

On May 27 Alan and Gail Horn will celebrate their 20th wedding anniversary. Alan is a staking engineer for your cooperative.

Christopher P. Hinton will have completed 15 years of service with your cooperative on May 3. Chris is the cooperative accountant.

Congratulations to both Chris and the Horn's!

* * *

With summer just around the corner, now would be a good time to have your air conditioner serviced. Keeping your air conditioner in

proper working order and the compressor clear of debris will ensure peak operating performance during those hot, sultry days of summer ahead. A well-maintained air conditioner will not only keep you comfortable, but will also operate more efficiently and save you money.

* * *

As a reminder, Menard Electric Cooperative's annual meeting will be held on Saturday, June 14, at PORTA High School. We would love to see **you** there.

“Internet airlink”— pilot project underway

Providing needed services to the rural areas of central Illinois is what Menard Electric Cooperative is all about. In 1936, the needed service was to bring central station electricity into the sparsely populated countryside.

Today, there is another service taking hold and shaping the future and with each passing day it becomes clear that the information super highway will soon have some impact on virtually everything we do. However, current availability to the Internet is like electricity back in the 1930s and 40s, it is readily available in cities, but cost-prohibitive in the countryside. The reason for this roadblock is the lack of local access, but your cooperative is trying to change that by building a communication link to FGInet in Springfield.

In other words, we hope to bring an Internet provider to you, instead of you having to call a long distance number and go to them. The advantages of this system are simple. Avoiding long distance telephone charges while accessing the Internet, thus making the information superhighway as accessible and inexpensive to rural consumers as it is to those

living in the city.

The way Menard Electric plans to do this is by using the latest in radio technology, a system we call “airlink.” With the appropriate radio transmitting equipment installed in the rural communities, people living in that area call a local telephone number to tap into our airlink system. Information is then passed through the airways to FGInet in Springfield and then back to the original transmitter in the same manner, thus completing the communication link for the price of a local phone call.

Currently, we are testing the airlink system in Havana. If the system continues to provide the service reliability required, we plan to expand it to other parts of our service territory, giving as many people as possible the ability to surf the net.

If you would like more information about the airlink project, feel free to contact the cooperative at (800) 872-1203. Should you live in or around the Havana area and would like to subscribe, you can do so at the Havana National Bank or the cooperative office in Petersburg.

Certified Comfort Home Program

Building a new home? If you are or if you are thinking about it, Menard Electric Cooperative has a program that might be of interest to you. It is called the Certified Comfort Home Program.

The Certified Comfort Home Program is designed to help you build a home that is comfortable to live in, as well as being energy efficient, without adding considerable construction costs to your home. This program is based on flexible set-up construction standards. These standards are contained in a booklet called, "A Builders Guide to Energy Efficient Construction Standards." This booklet is available free at the cooperative office.

The booklet describes, in simple terms, many of the techniques and applications that can be used in the construction process to ensure your new home will be comfortable and will keep energy consumption at the lowest level possible.

Should you decide to have your home built along the guidelines in the booklet, we will be happy to sit down with you and review your home floor plan. If needed, we also will work with your builders to ensure that they understand our program and its components. We periodically will inspect your home to verify that it is being built appropriately. It also will be scored by a rating guide. If your home scores appropriately, it will be classified as a Certified Comfort Home.

The advantages of having a Certified Comfort Home are:

- Your home will be more comfortable to live in because the amount of heat lost in the winter and heat gained in the summer will be reduced.
- Because the heat loss and gain is lower, you may be able to decrease the size of your heating and cooling system. This means lower installation costs.
- Your monthly operating costs will be lower, something no new home owner could be upset about.
- As our society becomes more energy conscious and the cost of energy rises, energy efficient homes will command more return in the marketplace. Keep in mind that this program is a statewide program, so it is our hope that as time progresses, more and more people will become familiar with the Certified Comfort Home Program and look for homes that are built to its standards.
- You may be eligible for an energy efficient mortgage from your lending institution. Many banks have loan programs that provide special incentives for homes that qualify for energy efficiency. Talk with your bank to see if they have any programs which you might be eligible for.
- **Qualified homes under the Certified Comfort Home Program will be eligible to receive a \$500 rebate from Menard Electric Cooperative as an incentive to help make some of the changes possible to increase the efficiency of your new home.**

If you are getting ready to build or you are considering it in the near future, stop by the cooperative office and find out how the Certified Comfort Home Program can work for you. We look forward to working with you in any way we can.

What's a guy to do?

What can you do about a guy wire? You have to mow around it or plow around it. It's always in your way but what good is it?

Guying cables support the structures of the power lines that bring electricity to your home or business. Without guys to hold the weight and strain of the conductor, the lines would sag and the poles would lean. The power distribution system would break down or collapse under adverse weather conditions and would require more frequent and costly repairs.

The placement of each anchor and guy is calculated for your safety. The guys are set in precisely the correct positions to hold the strain

of the power line.

You can help guy wires on your property do their job by:

- Not hitting or scraping the cable or anchor with mowers, plows or other equipment.
- Not allowing children to play on the cable or remove the bolts.
- Not storing straw, hay, compost or other moisture-attracting materials near the anchor.
- Not stacking or moving sharp-edged scrap metal, sheet metal or pipe around the cable.

Are you going to be digging this spring?

If you plan to do any digging this spring and you have questions as to whether there are any underground lines in the area, Menard Electric would encourage you to contact the cooperative office at (800) 872-1203 and talk with our engineering department. We will help

locate the lines for you so there will be no chance of you coming into contact with a high voltage power line. We do not subscribe to JULIE services, so do not call them for location of Menard Electric lines. Call us—we can help.

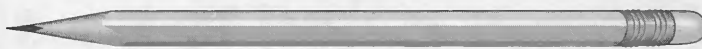


and counting.

Over two million highly satisfied subscribers already know why DIRECTV® is Satellite TV At Its Best. And why it's the fastest growing consumer electronics product in history. Because we give those two million households over 175 channels. Up to 55 pay-per-view movies a night. Plus revolutionary sports packages like NFL SUNDAY TICKET.™ all delivered through the 18" DSS® dish. It all adds up to more choice, control, convenience and reliability than cable or any other mini-dish system. And now, DIRECTV is at its best price ever. So call us today and join the crowd. You'll be in very good company. Call 1-800-872-1203



DIRECTV®
SATELLITE TV AT ITS BEST



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, March 25, in the office at Petersburg. The meeting was called to order at 7 p.m. by vice president Gary L. Martin. Directors present in addition to vice president Martin were: Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith. Directors Allspach and Goetsch were absent.

After roll call, the agenda for the meeting was approved as presented.

The minutes of the Feb. 25 board meeting were approved as previously mailed.

The inventory of work orders for February 1997 in the amount of \$69,868.33 was reviewed and approved by the board.

The board reviewed general fund checks #121272 through 121486 amounting to \$1,720,152.37. After discussion, the payment of bills was approved.

The board approved 27 membership applications and 15 membership permits for February 1997. Eleven agreements for electric service were reviewed and approved.

Bourk Dreyer of Quint-Dreyer & Company reviewed with the board the annual audit for year ending Dec. 31, 1996. He commended management and employees for their cooperation in completing the audit. After reviewing the audit report in detail, Mr. Dreyer asked for the questions from the board. After consideration by the board, the audit report was accepted.

Director Warren D. Goetsch arrived at this time and assumed responsibility of board president.

Manager Smith reviewed the financial reports for February. The kwh sold are less than budget by 1,266,000. February revenue is less than budget by approximately \$103,000. Cost of power and kwh purchases are also less than budgeted for February. While variance in expense items generally offset each other, the net variance and lower than planned revenue and power cost results in nearly \$71,000 lower than budget margins for February. Review of year-

to-date margins show they remain over budget by more than \$22,000. The average amount of electric energy used by the residential account is 871 kwh which is nearly 10 percent less than in February 1996. Cash level and performance ratios are adequate to meet the financial goals the cooperative strives to achieve. The ownership equity ratio is 37.5 percent. The cooperative served 9,064 meters in February; 121 greater than in February last year. Total utility plant in service is \$28.3 million. The incidences of power outages in February are nearly equal to February 1996, however outage hours are three times those of a year ago. There were no reportable employee injuries during February.

System engineer, David Crosnoe, reported on the performance of the Internet "AirLink." The system was activated on Mar. 15. At this time approximately 100 computer subscribers in the Havana area are enjoying internet access through the link with their local telephone access. Except for minor interruptions, the performance of the link meets expectation. Further monitoring will be made before deciding to expand access to other locations.

The board approved the director's special occasion vouchers for the month.

Uncollectible accounts presented were approved for write-off.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls and Manager Smith reported on the activities of Soyland.

Director Martin reported on the annual meeting committee's preparation for the June 14 meeting. At the conclusion of his report, appointments for the nominating committee were made.

Staff assistant Gerald Hedberg presented 12 capital credit accounts eligible for estate payments.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting was adjourned at 10 p.m. The next board meeting will be held April 22 at 7 p.m.



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60th annual meeting set for June 14

On Saturday, June 14, Menard Electric Cooperative will hold its 60th annual meeting of members at the PORTA High School located at the west edge of Petersburg. Before the business meeting there will be a free pork chop dinner served by the Cass County Pork Producers Association followed by the business meeting at 6:30 p.m.

During the meeting members will elect three directors, each of whom will serve a three-year term. Members in attendance will also hear reports from the manager and officers of the board.

The cooperative will once again have a bargain table where small appliances will be offered to members at reduced prices. In addition, prize drawings will be held, which will include two RCA DBS Dual Output Satellite Systems.

Menard Electric was organized 61 years ago by a group of concerned citizens living in rural central Illinois. These citizens had a simple goal—to improve the quality of life in the rural areas in which they lived. For the past 61 years your cooperative has strived to accomplish that goal by using a democratic philosophy whereby those who receive service from the cooperative are responsible for electing a board of directors who establish policies to ensure the cooperative's future. As a result of this democratic philosophy, Menard Electric Cooperative has continued to survive and become a successful part in shaping rural areas of central Illinois. With your help, this success can continue well into the future. We hope to see you on June 14.

Airlink is coming to an area near you!

Your cooperative is testing a unique radio system that will allow people living in the rural areas of central Illinois to have access to the Internet without having to pay for a long distance phone call.

Currently, Menard Electric is testing the

system in the Havana area and we hope to begin expanding the system to other parts of our territory in the coming months.



Area youths tour capitol on Electric and Telephone Co-op Day

High school students from across Illinois met their state legislators in Springfield during "Illinois Electric and Telephone Cooperative Youth Day" on Wednesday, April 30. The seventeen area students who represented MEC met with Senator Larry Bomke and Representative Raymond Poe at the State Capitol. Pictured from front left, Amanda Carver, Rhandi Gaskill, Fred Britton, Leslie Dobrinsky, Jessica Hudspeth, Josh Feagans, Krista Pillsbury, Amber Moore and Brice Orton. From back left are Stu Churchill, Chaperone, Justin Worley, Katie Vogel, Isaac Gerrietts, Sen. Bomke, Rep. Poe, Race Steinfort, Jared Klein, Amanda Grieme, Allison Doherty and Steve McCaw.



Standby power: Insurance against Mother Nature

Buying a standby generator is like buying fire insurance—you may never need it, but it is invaluable when trouble hits.

Although our electrical system is highly dependable and reliable, it is subject to the whims of Mother Nature.

How well are you prepared to handle a prolonged outage? Now is the time to take inventory of your home and farm. Determine how you would pump water, move grain, keep pipes from freezing, and provide heat and ventilation for livestock. How will you heat your home and keep foods from spoiling?

Now is the time to inventory your electrical needs. Assume you will experience long outages

that could cause you inconvenience and financial loss. The cooperative does not sell standby generators, but we do have personnel to help you analyze your load and make recommendations. And remember, standby generators are not normally stocked in any quantity, so don't plan on buying one after an outage occurs.

Remember, too, the installation of standby equipment requires a positive double-throw switch. Operating a standby generator without one is extremely dangerous and could result in financial liability.

Let us help you guard against any of those acts of God no one can foresee.

Please don't send postdated checks

Menard Electric Cooperative will not accept postdated checks to be held and deposited at a later date. The large number of payments we process each day makes it impractical to give special handling to postdated payments. Checks are normally deposited on the day they are received. Should they be returned by the bank due to being postdated or because of insufficient funds, there is a \$15



additional charge passed on to the member.

If, in the event, you find yourself in a situation where you feel you need to postdate your electric payment, please contact the cooperative office so that other arrangements can be made, therefore eliminating the potential of depositing a postdated check and receiving additional charges, both at the bank and the cooperative.

Budget billing begins in June — sign up NOW!

This year, your cooperative will once again offer budget billing to all Rate A Farm and Residential single-phase services. The budget billing plan is a method whereby a member is rendered equal monthly bills for a maximum of 11 months. The budget billing cycle will begin on the June 30 bill and will end on the April 30 bill. The May 30 bill shows credits or debits, depending upon whether the member's usage was higher or lower than the estimated amount over the previous 11 months.

The monthly amounts are determined by

estimating the average kilowatt-hours used based on the actual usage of the previous 12 months. For new members, the budget amount will be determined from an estimated usage based on the best available data.



If you have any questions or would like to apply for the budget billing plan, please contact the cooperative office and we will be glad to send you the necessary information.



Office closing

Menard Electric Cooperative's office will be closed Monday, May 26, in observance of Memorial Day. The cooperative office will resume normal business hours on Tuesday, May 27.

Menard Electric Cooperative's money saving programs (800) 872-1203 or 632-7746

The following is a list of programs the Cooperative has developed to help improve the quality of your life. Should you need other information or have any questions, please call the Cooperative office. Remember, it is our job to help.

Geothermal Rate:

Members who have an all electric home and use a geothermal heating system are eligible for our G.T. Rate. This rate provides our members with a substantial savings from the Sept. meter reading through the May meter reading. All kwhrs used over 1000 in each of the above-mentioned billing months will be charged at 5.00 cents per kwhr.

Electric Heat Rate:

Members who use electric heat as their primary source of heat in their home are eligible for our new electric heat rate. Under the rate all kwhr's used over 1000 in the billing months of October through May are billed at 6.00 cents per kwhr.

Geothermal Rebate:

Heating and cooling your home with a geothermal system is the most efficient and cost effective way to enjoy year-round comfort. In addition to its low operating cost to heat and air condition your home, the system can provide up to 60% of your domestic hot water requirements. We will be happy to run a cost analysis study on your home to see if a geothermal system will save you money. For members who install the system, the Cooperative will provide a one time rebate of \$333 per ton.

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Water Heater Load Management Program:

Members who allow the Cooperative to control the heating elements of their water heater (for no longer than 4 hours in a given day), during the peak periods occurring between June 15 and Sept. 15, will receive a 3 cent per kwhr rate reduction from kwhr 600 to 1000, every month of the year. This could mean a savings of up to \$144 a year.

Certified Comfort Home:

Members who are building a home and follow the building techniques described in the certified Comfort Home Booklet could receive a \$500 rebate from the Cooperative. To find out more about how your home can be built energy efficiently please contact us at your convenience.

For more information call Kevin Keiser at (800) 872-1203 or 632-7746

Just wait till you see DIRECTV

News, music, movies, sports, weather, special events...

A big technological revolution is here. And this time, state-of-the-art TV is available to rural and city residents alike.

Would you like to own America's best television system?

Then contact Menard Electric Cooperative at 632-7746 or 800-872-1203 to learn more. With equipment starting at \$295 and great program packages as low as about \$1 a day, you can't go wrong.

- 18-inch receiving dish
- Affordable, easy-to-use
- State-of-the-art receiver and remote control
- Crystal-clear digital pictures and sound
- Approximately 200 channels



Menard Electric Cooperative 1-800-872-1203

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Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, April 22, in the office at Petersburg. The meeting was called to order at 7 p.m. by president Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as amended.

The minutes of the March 25 board meeting were approved as presented.

The inventory of work orders for March in the amount of \$86,393.72 was reviewed and approved by the board.

The board reviewed general fund checks numbered 121487 through 121702 amounting to \$1,165,219.42. After discussion, the payment of bills was approved.

The board approved 43 membership applications and 23 membership permits for March 1997. Thirteen agreements for electric service were reviewed and approved.

Manager Smith reviewed the financial reports for March. Year-to-date margins exceed budget, however, both energy purchases and sales are under budget for the month of March.

Expenses less power costs continue to be less than budget for both year-to-date and the month of March. There were 9,030 accounts billed in March, 121 accounts greater than a year ago. The average amount of electricity used and dollar amount of bills under the residential rate were lower in March 1997 when compared

to March 1996. The ownership equity ratio is 37.3 percent. Financial ratios and cash level continue to be on target.

Service interruptions experienced in March were few in number and duration. Year-to-date outage statistics show a high level of service reliability.

Manager Smith discussed the results of a loan fund audit made by RUS (Rural Utilities Service). The audit shows the accounting of loan funds to be in very good condition. The board acted upon request for the next loan application prepared for obtaining funds from RUS and CFC.

There were no reportable employee injuries during March.

The board approved the director's special occasion vouchers for the month.

The board accepted the member services report covering the first quarter of 1997.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls and manager Smith reported on the activities of Soyland.

Director Martin reported on the annual meeting committee's preparation for the June 14 meeting.

Staff assistant Gerald Hedberg presented one capital credit account eligible for estate payment.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

Manager Smith gave an up-to-date account of the performance on the Internet link project.

The meeting was adjourned at 10:30 p.m. The next board meeting will be held May 27 at 7 p.m.



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Dorland W. Smith, left, manager of Menard Electric Cooperative, congratulates Morris Bell of Chandlerville, Edward L. Allspach of Mt. Pulaski and Gary L. Martin of Alexander on their reelection to three-year terms on the cooperative's board of directors. The three were reelected at the cooperative's 60th annual meeting June 14.

MEC celebrates 60 years of service

Members of Menard Electric Cooperative (MEC) received two doses of good news at the organization's 60th annual meeting held Saturday, June 14, at PORTA High School, Petersburg. First, they learned that they had finally received a rate reduction, and they learned that toll-free access to the Internet is coming their way in the future, thanks to a program initiated recently by MEC called Airlink.

During the meeting, they also re-elected three area men to the member-owned electric utility's board of directors. Re-elected were Morris Bell of Chandlerville, Gary L. Martin of Alexander and Edward L. Allspach of Mt. Pulaski.

In a video taped manager/president's report, Dorland W. Smith, manager, and Warren D. Goetsch, president, told members and guests that MEC is working hard to improve its services at a time when other area utilities are

doing their best to cut back.

"Menard Electric is committed to providing the best possible electric service around," Goetsch said. "Recently we've seen an alarming trend in the industry with nearby investor-owned electric utilities turning to automated answering systems and downsizing personnel and services. We believe you deserve more."

Smith noted that MEC's long list of electrically related services are top-notch, and that the co-op will help its members whether they want to build a new home, make a few changes to the old one, or anything in between.

"We offer information and rebates for people who want to install new heating, air conditioning or water heating systems. If you have any questions on how you can save money on your energy bills, please ask us. We think you'll be

continued on page 16b

Members of all ages enjoyed a free pork chop dinner as well as the company of family and friends at the 60th annual meeting. Members also visited displays on geothermal heat pumps, the Internet and the new 18-inch DBS satellite system available through the cooperative. Although there was good news about lower electric rates and the return of capital credits, Manager Dorland Smith, below right, also had to warn members of possible power shortages this summer. The shortages could affect all utilities throughout Illinois and Wisconsin.



surprised at how much we can help," Smith said.

Goetsch noted that the cooperative has returned some \$1,500,000 in capital credits to member-owners, including checks totaling some \$400,000 that went out just a week ago.

"Your co-op offers many non-electric services that make us a valuable part of the community," Smith said. "We're working to make sure you have access to affordable television programming with our 18-inch DBS satellite systems, and we're working with local law enforcement agencies with our Crime Watch program. And we're working with others to bring quality water to those rural areas that lack it."

Smith and Goetsch remarked that deregulation or retail wheeling is coming, and that it can be beneficial if done right. Smith said, "Your co-op will work to ensure that whatever happens benefits the small farmhouse at the end of the line in the same manner as the large commercial account in downtown Chicago."

Roy H. Seaney of Tallula, treasurer, said, "It's my pleasure to present a treasurer's report which, for the first time in recent memory, presents a bright and optimistic future. A year ago I said MEC had not had a rate adjustment since 1992, and it looked like there wouldn't be one in the near future. Happily, I was wrong. We just had an adjustment, and it was a 5 percent decrease. If revenues, expenses and margins continue at their current pace, we could see more reductions in the near future."

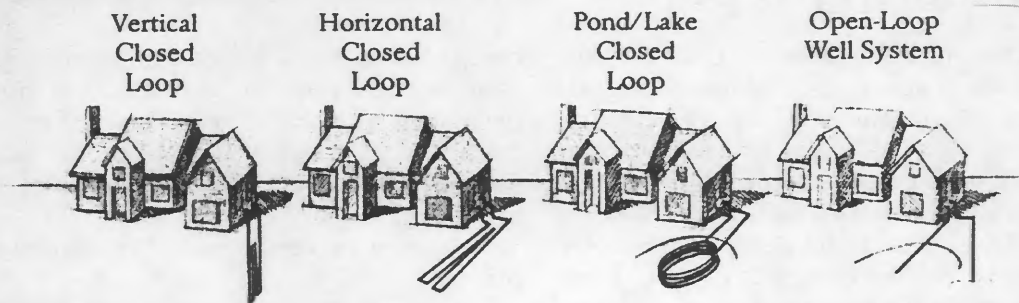
Seaney said that the main reason for the decrease was that MEC's wholesale power supplier, Soyland Power Cooperative, has been able to buy out of its interest in the nuclear Clinton Power Station.

"Another reason is our commitment to hold-



ing the line on expenses. Last year Menard Electric operated its system and paid the bills, less power cost, for 2.9 cents per kilowatt-hour sold, down slightly from the year before. What all this means is that MEC is a lean organization with an effective and efficient work force. For example, we had 34 employees in 1980, and they served some 7,688 accounts. We have the same number of employees now, and they serve some 9,030 accounts. They are not only helping control costs, but they are providing you with more services than ever," he concluded.

Menard Electric Cooperative provides services to more than 9,000 farms, homes and businesses in the rural areas of all or parts of eight central Illinois counties over 2,473 miles of energized lines. Members live in mostly rural portions of Cass, Logan, Macon, Mason, Menard, Morgan, Sangamon and Tazewell counties.



Building a new home—go electric

Plan ahead for lower energy bills

To avoid high energy bills, build an airtight home with proper insulation and install an efficient heating, cooling and hot water system.

The best heating and cooling system that you can purchase is GEOTHERMAL. Depending on the season, it uses the constant warmth within the soil to move heat in or out of your home as well as provide a significant portion of your domestic hot water needs. One piece of equipment does it all and it can save up to 60% or even more on your monthly heating costs.

MEC is offering a \$333/ton rebate for installing a geothermal system.

Choose clean, safe, efficient and pollution-free electric heat!

For more information, contact
Menard Electric Cooperative
(800) 872-1203

Used truck and generator for sale

Your cooperative is accepting sealed bids on a 1991 GMC Sierra 4x4 pickup. The mileage on this pickup is approximately 109,000 miles.

The cooperative is also accepting sealed bids on a ONAN four kw single-phase LP gas engine generator.

Both of these items are available for inspection at the cooperative office Monday through Friday, 8 a.m. to 4:30 p.m. All bids must be received at the cooperative office by 4:30 p.m. on Friday, July 18. The cooperative reserves the right to reject any and all bids.

Outdoor safety is yours for the asking

And even if you don't ask, we offer you some tips on how you and your family can work and play safely around electricity in the great outdoors.

- When working outdoors, don't use ladders or long-handled tools near power lines.
- Always wear shoes when using a lawn mower and outdoor power tools. Be sure to work on dry grass only, and never use electric tools in rain or on wet surfaces.
- If your pet gets stranded on an electrical pole, never climb up to rescue it; call us, and we'll send an expert animal rescuer.
- Check your outdoor receptacles—do the outlets have their own waterproof covers?

Enjoy and respect the great outdoors. We'll be happy to advise you on more ways you can have safe playtime and work time when you're out and about doing chores or having fun.

Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, May 27, in the office at Petersburg. The meeting was called to order at 7 p.m. by President Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney, and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, AIEC director of government relations Don Wood, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as amended.

The minutes of the April 22 board meeting were approved as presented.

The inventory of work orders for April in the amount of \$134,229.64 was reviewed and approved by the board.

The board reviewed general fund checks 121703 through 121942 amounting to \$1,085,502.54. After discussion, the payment of bills were approved.

The board approved 52 membership applications and 16 membership permits for April 1997. Five agreements for electric service were reviewed and approved.

A report on the position of various bills being considered by Illinois legislators that concern electric cooperatives was made by Don Wood, director of government relations for the Association of Illinois Electric Cooperatives. Mr. Wood left the meeting at the conclusion of his report.

Manager Smith reviewed the financial reports for April. Year-to-date margins exceed budget; however, both energy purchases and sales lag below budget for the month of April. Expenses less power costs continue to be less than budget for year-to-date; however, they exceed budget for the month of April. Year-to-date margins are less than last year, but exceed budget at the end of April. There were 9,134 accounts billed this April, 189 more than a year ago. The average amount of electricity used and dollar amount of bills under the residential rate were lower in April 1997 when

compared to April 1996. The ownership equity ratio is 36.2 percent. Service interruptions experienced in April were greater in number and duration than April 1996. Year-to-date outage statistics, however, show a high level of service reliability.

There was one reportable employee injury during April.

Manager Smith reported that a water meter reading proposal was being formulated for consideration by the city of Petersburg. Use of the cooperative's meter reading equipment and experience would help to collect water meter readings for the city.

Manager Smith reported on progress in connection with new irrigation services being constructed this spring. To date, 39 of 52 requests have been completed.

The board approved the director's special-occasion vouchers for the month.

The board approved the uncollectible accounts presented for write-off.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Bell and manager Smith reported on the legislative conference they attended.

Director Carls and manager Smith reported on the activities of Soyland.

Director Brooks reported on the Internet project.

Director Martin reported on the annual meeting committee's preparation for the June 14 meeting.

Staff assistant Gerald Hedberg reported that general retirement of \$326,206.51 for capital credits allocated in years 1966 through 1971 was proceeding and a June 6 mailing date is planned.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

Plans were made for attorney Smith to attend an upcoming legal seminar. President Goetsch appointed directors to act on the labor committee.

The meeting was adjourned at 11:30 p.m. The next board meeting will be held June 24 at 7 p.m.



Menard Electric News

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Is your crop dryer ready?

Don't wait till you start harvesting to find out if your crop dryer is going to operate properly. Take a few minutes now and run through the following checklist. It may save you hours or even days of harvest delay.

- Inspect all wiring and panels for worn insulation, loose connections and worn-out circuit breakers. Also, check to be sure grounding wires are properly connected and not broken.
- Make sure all guards, shields and overcurrent devices are properly installed and secured.
- Check for worn bearings, pulleys, gear boxes, belts, shafts, etc. Pay particular attention to excess play in motor bearings. Bad bearings can ruin a motor.
- Lubricate all equipment before you start it. If you

are not sure of where to lubricate or what type of lubrication to use, consult your equipment dealer.

- Test it. Run through a complete drying cycle to see that all timers and switches operate properly. Let the motors run for several minutes to heat and distribute the new lubricant. Start the dryer at least twice to be sure the starting capacitors perform properly.
- If you have added motors, it would be a good idea to check with the Engineering Department of Menard Electric Cooperative to make sure the electrical service is adequate to handle the additional load.
- Don't forget to check over any fossil fuel-fired equipment used in conjunction with the dryer.

Your Cooperative must have access to its equipment!

It has been brought to our attention that access to Cooperative equipment is becoming difficult in some locations. This equipment includes meters, underground cable, transformers and in some cases, overhead lines.

In situations where equipment cannot be reached because of overgrown trees, newly built fences, patios, etc., Menard Electric Cooperative may have to enforce its "Right of Access" policy. This policy states that authorized representatives of the Cooperative shall have the right of access to the premises of the member at all reasonable times for the purpose of reading, testing or inspecting meters, connecting or disconnecting service, inspection of wiring and apparatus, and making repairs

on lines or rights-of-ways. Unreasonable deterrents to access of Cooperative facilities shall cause the service to be disconnected.

In order to avoid this situation, please take a moment to look around and be sure that the flowers, bushes and/or trees you are planting will not interfere in overhead lines and are not in the right-of-way. Foliage that is planted in the right-of-way may be damaged in the event Cooperative facilities need to be worked on or inspected in the future.

Should you have questions or concern, please feel free to contact the Cooperative office.

Co-op comments

On July 25 of this year, Marcel Verreault completed 25 years of service with your Cooperative. Marcel is a leadman working on the line construction crew for your Cooperative.

On August 23, Bob Burris will have completed 15 years with your Cooperative. Bob is currently an area serviceman serving members in the Mason City/Greenview/Lincoln area.

With the dog days of summer upon us, now would be a good time to check the air filter on your forced air system, as well as the compressor on your air conditioner to make sure they are clean and in good working order. Remember, having a clean filter and clean compressor will help improve your air conditioner's efficiency, thus keeping you cool during these hot sultry days.

Attendance prizes— 60th Annual Meeting

Menard Electric Cooperative June 14, 1997

Supplier gifts

Brownstown Electric—Wagner Power Roller—Glenn D. Squires, Petersburg
Burton Tree—Homelite Chain Saw—Chas. D. McCoy, Petersburg
Dalums Utility—Sunbeam Clock—Curt Wolff, Dawson
Drake-Scruggs—Halogen Portable Work Lamp—Terry D. Smith, Virginia
Fletcher Reinhardt Co.—12-inch Oscillating Fan—Curtis Kruse, Petersburg
R. R. Kinyon—AM/FM Clock Radio—Edward L. Golden, Petersburg

Menard Electric Cooperative prizes

Virginia E. Barrett	Havana	Proctor Silex Ultra-Steam Iron
Kenton Bottens	Chandlerville	3-speed Hair Dryer
John Brown	Cantrall	Fluorescent Work Light
Raymond C. Brown	Cantrall	Rival Electric Ice Crusher
Steven Carls	Greenville	Variable Speed Jigsaw
G. W. Conklen	Sherman	Electric Steamer/Rice Cooker
Edith Fields	Dawson	DES Satellite System "Early Bird"
Charles R. Fox	Topeka	Rival Hand-Held Blender
Thomas E. Glossop	Ashland	Carbon Monoxide Detector
Carolyn J. Greer	Tallula	West Bend Electric Skillet
Lloyd Holliday	Petersburg	DBS Satellite System
Henry Hollinshead	Williamsville	Ice Cream & Yogurt Freezer
Henry Imig	San Jose	Variable Speed Reversing Drill
Harold Jurgens	Ashland	2-quart Iced Tea Maker
George T. Kauffold	Dawson	West Bend Automatic Percolator
Launer Farm	Beardstown	Rival Indoor Electric Grill
Leo W. W. Marion	Forest City	West Bend 4-quart Slow Cooker
Marvin Martin	Alexander	Rival 2-slice Electric Toaster
Venola E. Martin	Green Valley	West Bend 12-cup Coffeemaker
Dennis M. Nall	Bath	West Bend Electric Griddle
Darrell Pfeiffer	Forest City	100 ft. Outdoor Cord w/Reel
Buddy Romine	Ashland	Proctor Silex Electric Knife
Edwin J. Stock	Arenzville	West Bend Thermal Coffeemaker
John Walters	Mason City	West Bend 10-speed Electric Mixer

Proxy prizes

Wayne M. Books	Petersburg	Proctor-Silex Electric Knife
Donald D. Davis	Pleasant Plains	Proctor-Silex Electric Knife
Roland E. Doom	Athens	Proctor-Silex Electric Knife
William Payauys	Springfield	Proctor-Silex Electric Knife
Elinor M. Swain	Jacksonville	Proctor-Silex Electric Knife

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Most busy farmers, especially at this time of year, don't have time to sit in front of the TV. But now that CHANNEL EARTH delivers farm news every Monday through Saturday on DIRECTV, every minute you spend in front of your TV will be well worth the investment.

Live, late-breaking agricultural news, weather, market reports – and much more – are as close as your DSS® remote control. Delivered by the best in the business: Orion Samuelson, Max Armstrong, and a nationwide team of correspondents, market analysts and meteorologists.

So, before planting season is over, plant it right here: Channel 283 on DIRECTV.



CHANNEL EARTH

All about our growing world.™

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Menard Electric Cooperative

P.O. Box 200

Petersburg, IL 62565

(800) 872-1203

Board meeting report



Menard Electric Cooperative's Board of Directors held its regular monthly meeting on Tuesday, June 24, 1997, in the office at Petersburg. The meeting was called to order at 7:00 p.m., Central Daylight Time, by President Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, and Gary L. Martin. Directors Roy H. Seaney and Meredith L. Worner were absent. Also present were Manager Dorland W. Smith, Staff Assistant Gerald E. Hedberg, AIEC President and CEO, Earl Struck, Manager of Human Resources, Stuart W. Churchill, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as amended.

The Minutes of the May 27, 1997 board meeting were approved as presented. Director Graff was appointed acting Secretary in the absence of Director Worner.

The board reviewed general fund checks #121943 through #122209 amounting to \$1,260,487.96. After discussion, the payment of bills were approved.

The board approved 52 Membership Applications and 12 Membership Permits for May 1997. Five (5) Agreements for Electric Service were reviewed and approved.

AIEC President & CEO, Earl Struck, reported to the board on the position of deregulation of electric utilities under consideration by Illinois legislators. Mr. Struck left the meeting at the conclusion of his report.

Manager Smith reviewed the financial reports for May. Year-to-date margins exceed budget, however, both energy purchases and sales were below budget for the month of May. Expenses less power costs continue to be less than budget for year-to-date and for the month of May. Year-to-date margins are less than last year but exceed budget at the end of May. There were 9,161 accounts billed this May, 139 greater than a year ago. The average amount of electricity used and dollar amount of bills under the residential rate were lower in May 1997 when compared to May 1996. The ownership equity ratio is 36.6%. Financial ratios and cash level continue to reflect goals sought to achieve. Service interruptions experienced in May 1997 were approximately one-half in number and duration when compared to May 1996. Year-to-date outage time of 1.16 hours

per meter reflect a high level of service reliability.

There was one reportable employee injury during May.

Manager Smith reported on progress in connection with new irrigation services being constructed this season. Two services remain to be completed. The Operations Department expects to finish these irrigation services requested before the end of June.

Manager of Human Resources, Stuart W. Churchill reported on his preparation of application for a Rural Utilities Services revolving Economic Development Loan. A July completion date is the target. The board resolved to make the application.

Staff Assistant Hedberg reported on the activities involving a new power line and service site for Turris Coal Company. Turris has requested that electric service be brought to their new shaft site where future mining activity will be centered.

The board approved the Director's Special Occasion Vouchers for the month.

The Annual Meeting Committee and Member Services Adviser, Kevin Keiser, were commended for their work in preparing for the Cooperative's 60th Annual Membership Meeting.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives. The board considered and approved membership dues for the 1997/1998 year.

Director Carls and Manager Smith reported on the activities of Soyland.

Membership dues for the National Rural Electric Cooperative Association were considered and approved by the board.

Participation in the Cooperative Finance Corporation Integrity Fund was reviewed and approved for 1997.

Board meeting dates and times were set after discussing various timing needs for the next 12-month period. Board committee and delegate appointments were also made for the same period.

Staff Assistant Gerald Hedberg reported that checks for general retirement of \$326,206.51 for Capital Credits allocated in years 1966 thru 1971 were mailed on June 6th.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting was adjourned at 11:00 p.m. The next board meeting will be held on July 22, 1997 at 7:00 p.m.



Menard Electric News

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Co-op Comments

On September 11, 1997 Mark Bradley will have completed 25 years of service with your Co-operative. Mark is presently the area serviceman serving members in the Sherman, Buffalo and Illiopolis areas.

Jim Haddick will have completed 15 years of service on September 20, 1997. Jim is a groundman/truck driver working on the line construction crew for your Cooperative.

As a reminder to members who pay their monthly bill through the use of a computer check service, your cooperative's address is P.O. Box 200, Petersburg, IL 62675. We thank you for your cooperation in making this update on your computer system.

Insulated steel door burns toddler

It may take hours of direct sunlight to give a person a bad sunburn. But concentrated and stored solar heat can burn skin in seconds. That's the sad lesson learned by the parents of an 11-month-old Atlanta, Georgia child who received first-and second-degree burns from a foam-core steel door that had been painted black.

The toddler's forehead, hands, nose, and forearm were burned when she leaned against the west-facing door. She had bulbous blisters a half-inch deep on her fingertips. Fire department investigators identified the door as the cause of the injuries when bits of the girl's skin were found stuck to its dark surface.

An overhanging roof protected the door from some of the sun's rays. However, at the child's

height, the dark surface took the full brunt of the setting sun for several hours. Further investigation revealed that in direct sunlight the door would reach 160 degrees in under six minutes, while adjacent light-covered materials remained cool to the touch. A neighbor reported that he had received a similar burn from a dark-painted metal door when he returned home with a bag of groceries and pushed the door open with his knee. He was burned badly enough to raise a large blister.

Homeowners and builders can draw a clear lesson from this event: insulated metal doors, if exposed to the sun, should be finished in light colors to reflect solar radiation.

(from Journal of Light Construction - May 1997)

Office closing

Our offices will be closed Monday, Sept. 1, in observance of Labor Day. Enjoy your holiday!



Is it time to buy a new water heater?

Although most water heaters last 10 to 15 years, it is best to start shopping for a new one if yours is more than 7 years old, according to the Department of Energy. Doing some research before the old one fails will help you select the best heater for your needs and will help you cut your energy costs.

There are a number of factors to consider so you might want to call or stop by the cooperative office. We will be happy to help you select the right unit for your needs - one that saves you energy dollars!

Types of water heaters.

There are now a variety of water heaters available including conventional storage, demand, heat pump, tankless coil, indirect, and solar. It is also possible to purchase water heaters that can be connected to your home's space heating system.

The conventional storage water heater remains the most popular type for homes in the United States. It releases hot water from the top of the tank when the hot water tap is turned on. To replace the hot water, cold water enters the bottom of the tank ensuring the tank is always full.

Energy ratings.

The Federal Trade Commission requires that many appliances, including water heaters, have labels or fact sheets on energy consumption. For a water heater, the energy factor (EF) is the overall efficiency of the heater; the higher the rating, the more efficient the unit is.

When shopping for a new unit, make sure the one you are purchasing has at least 1 1/2 inches of insulation around the tank. In addition, consider the first hour rating (FHR) of the system.

FHR measures the maximum hot water the heater will deliver in the first hour of use. This figure must appear on the unit's energy guide label, and for good reason. Although some consumers base their purchase on the size of the storage tank, the FHR is actually the more important figure. So before you shop, estimate your household's peak hour demand and look for a unit with an FHR in that range.

Comparing total costs.

Another important factor in the purchase of a water heater is the total life cycle cost. The life cycle cost includes the purchase price, as well as maintenance and operation expenses for the time you own and operate the unit. For example, units with longer warranties usually have a higher price tag. However, the water heater with the lowest purchase price is often the most expensive to operate.

Remember: Members enrolled in the cooperative's Load Management Program who are installing an electric water heater with a storage capacity of 40 gallons or larger are eligible to receive a rebate. For electric water heaters in a newly constructed home or an electric water heater replacing an existing gas water heater, the rebate is \$175. For an electric water heater replacing an old inefficient water heater, the rebate is \$150. Should you desire more information, please feel free to contact the cooperative office.

"Energy Efficient Mortgage" will help you buy a house

If you are in the market for a new home, investigate the possibility of obtaining an Energy Efficient Mortgage (EEM). An EEM allows a home buyer to qualify for a larger mortgage by allowing a higher debt-income ratio than lenders normally use to calculate loan potential.

Energy Efficient Mortgages allow the significant monthly energy savings of an energy-efficient home to be put toward a higher monthly mortgage payment. Home buyers upgrading their existing home to qualify as an energy efficient home may add the cost of energy conservation measures to the mortgage.

By adding this cost to the mortgage, the home buyer may profit from tax benefits and long-term interest rates. You can find out if EEM's are an

option by asking your lender. Four federal lending programs offer EEMs: Federal Home Loan Mortgage Corporation (FHLMC), Federal Housing Administration (FHA), Federal National Mortgage Association (FNMA), and the Veterans Administration (VA).

In addition, for cooperative members building a new home, Menard Electric has available a Certified Energy Efficient Construction Program whereby members following our guidelines will also be able to receive an additional rebate of \$500.

If you would like more information on the Certified Comfort Home Program or the EEMs, please feel free to contact the cooperative office.

Geothermal advantages

- Low operating costs with efficiencies of 300% to 450%.
- Provides a large portion of your domestic hot water requirements for just pennies.
- Geothermal rate is available for qualified all-electric homes at 5¢ per kilowatt-hour for Kwh's used over 1,000 during the billing months of October-May.
- A one-time rebate of \$333 per ton.
- Because there is no flue, the system is environmentally safe.



Just wait till you see DIRECTV

News, music, movies, sports, weather, special events...

A big technological revolution is here. And this time, state-of-the-art TV is available to rural and city residents alike.

Would you like to own America's best television system?

Then contact Menard Electric Cooperative at 632-7746 or 800-872-1203 to learn more. With equipment starting at \$265 and great program packages as low as about \$1 a day, you can't go wrong.

- 18-inch receiving dish
- Affordable, easy-to-use
- State-of-the-art receiver and remote control
- Crystal-clear digital pictures and sound
- Approximately 200 channels



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Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, July 22, in the office at Petersburg. The meeting was called to order at 7 p.m., Central Daylight Time, by president Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as amended.

The minutes of the June 24 board meeting were approved as presented. Minutes of the June 14 organizational meeting were also approved.

The inventory of work orders of May and June in the amounts of \$173,370.58 and \$191,015.40 respectively were reviewed and approved.

The board reviewed general fund checks #122210 through #122539 amounting to \$1,474,406.14. After discussion, the payment of bills was approved.

The board approved 64 membership applications and 14 membership permits for June 1997. Two agreements for electric service were reviewed and approved.

Manager Smith reviewed the financial reports for June. The financial reports reflect a normal budget month, but total expenses less power cost are \$14,000 lower than budgeted. Milder than normal weather has resulted in under budget sales for the period of March through early June. Average amounts of residential sales, year to date,

lag behind 1996 by four percent. Financial ratios continue to show expected levels. The ownership equity ratio is 36.06 percent. There were 140 more meters billed in June this year than in June 1996. There were fewer outages during June 1997 than June 1996, but outage hours were greater. Power supply outages were the main cause for the increase. Manager Smith reported that there was one employee injury reported this month.

The board reviewed and approved the second quarter member services report.

The board approved the director's special occasion vouchers for the month.

A list of the uncollectible accounts for write-off was presented. After review, the board approved the amount for write-off.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls and manager Smith reported on the activities of Soyland.

Staff assistant Gerald Hedberg presented the capital credit estates prepared for retirement.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

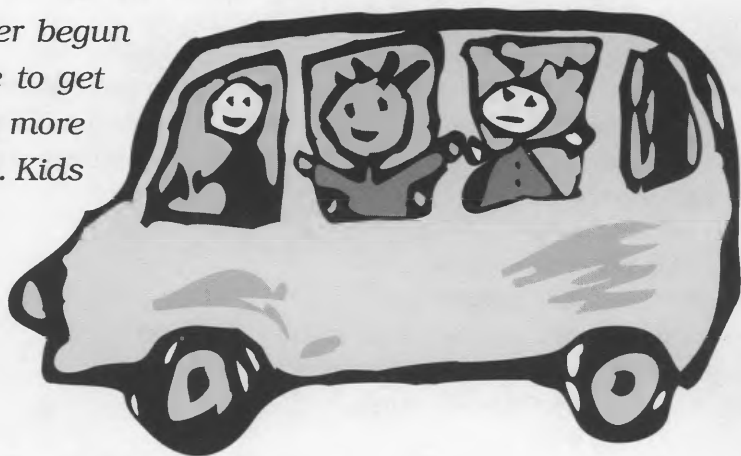
Staff assistant Gerald Hedberg informed the board of computer software changes needed to address the year 2000 problem.

Dates for the Association of Illinois Electric Cooperative's annual meeting and the National Rural Electric Cooperative Association regional meeting were reviewed.

The meeting adjourned at 10:30 p.m. The next board meeting will be held on Monday, August 25 at 7 p.m.

Summer's over!

The school year has either begun or will soon. Now's the time to get back into the habit of looking more carefully when you're driving. Kids are out and about more, and they're not in the habit of being particularly watchful or careful. So, please be especially careful to avoid them.



Give 'em a brake!



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Co-op Comments

On October 1, Rhonda Satorius will celebrate her 25th anniversary as an employee of Menard Electric Cooperative. Rhonda is currently the cooperative's executive secretary.

Also on October 1, Casey Duncheon will have completed 10 years of service to the cooperative.

Casey is the storekeeper working in the cooperative office.

Corey Stone will have completed five years of service to the members of Menard Electric on October 5. Corey is a journeyman lineman working on the line construction crew.

Congratulation to Rhonda, Casey and Corey on these milestone anniversaries.

Geothermal heating and cooling survey

High level of satisfaction

Last Fall, cooperative members, including MEC members, throughout Soyland's service area who have geothermal heating and cooling systems in their homes, participated in a geothermal satisfaction survey. Of 1,006 questionnaires distributed to geothermal owners, 640 were returned, which is a response rate of 63.6 percent.

Positive perceptions of geothermal system-owners gathered from the survey include:

- 83.3 percent of current geothermal system owners would install geothermal in their next home.
- 90.7 percent of geothermal owners are satisfied or very satisfied with the operating costs of geothermal systems.
- 88.0 percent of geothermal owners are satisfied or very satisfied with the installation costs of systems.
- 92.6 percent of geothermal owners are satisfied or very satisfied with the maintenance required of systems.
- 98.5 percent of geothermal owners are satisfied or very satisfied with the ease of use of geothermal systems.
- 99.0 percent of geothermal system owners are satisfied or very satisfied with the cooling comfort of systems; 88.9 percent are satisfied or very satisfied with the heating comfort of systems.
- 99.4 percent of geothermal system owners are satisfied or very satisfied with the safety of systems.
- 95.3 percent of geothermal system owners are satisfied or very satisfied with the overall performance of their systems.
- 90.6 percent of geothermal system owners are satisfied to very satisfied with the quality of service on their geothermal systems.
- 95.4 percent of geothermal system owners are satisfied or very satisfied with the overall performance of their geothermal systems compared to other systems.
- 90.7 percent of geothermal system owners are satisfied or very satisfied with the operating costs of their geothermal systems as compared to other systems.
- 99.3 percent of geothermal owners are satisfied or very satisfied with the ease of use of their geothermal system compared to other systems.
- 98.6 percent of geothermal system owners are satisfied or very satisfied with the cooling comfort of their geothermal systems while 88.7 percent are satisfied or very satisfied with the heating comfort of their geothermal systems as compared to other systems.

In conclusion, we can observe that there is a high level of satisfaction among owners of geothermal heating and cooling systems, that purchase decisions were based on economic considerations and that levels of satisfaction are based on economic considerations first and on comfort considerations second. The fact that 83.3 percent of respondents would install a geothermal system in their next home perhaps says it best.

Start winterizing your home now

Even though we may have a few more relatively warm fall days ahead of us, now is the best time to start planning for the cold winds of November and the subsequent northern Illinois winter weather. Since many of us haven't used our furnaces since, oh, perhaps last April, this may be the best place to start.

Heating systems and humidifiers

If you have a humidifier attached to your furnace, it should be cleaned and chlorinated. Replace filters, making sure the water is turned on and the drain is clear. Make sure the humidifier is not leaking into the furnace.

Check all furnace filters to make sure they are clean. If not, either clean them or replace them. In some systems, filters should be replaced on a monthly basis during the regular heating period. Check your owner's manual for recommended replacement time and other maintenance requirements.

If you have a wood-burning stove, check all duct work for possible leaks. Do not vent a wood-burning stove or fireplace in the same flue as a gas, or oil burner, or space heater. Check fireplace chimney for obstructions or creosote buildup, and clean it at least once a year. Leave the damper slightly open at all times if you have a gas log or gas starter.

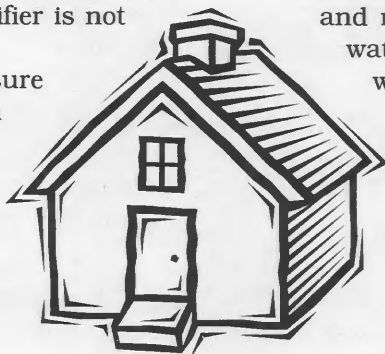
Plumbing and water heaters

Locate your main water shut-off valves and know how to use them.

Turn off any water lines going to outside faucets and drain the pipes to prevent winter freeze up.

Insulate water lines in your basement or outer walls exposed to cold drafts; however, do not use heat tapes in hard-to-reach areas.

Install a temperature pressure relief valve and metal overflow line on your electric water heater. Consider insulating your water heater to prevent unwanted heat loss.



Snow Birds

If you plan on taking an extended vacation over a period of months, consider draining your entire water system and shutting the water off to your home until you return.

Unplug any large appliances not in use: range, washer, dryer, refrigerator (if empty and defrosted, leave door ajar), television, etc.

Set your thermostat at a minimum of 45 degrees to prevent freeze up.

Ask a friend or neighbor to periodically check your home in case of some unforeseen emergency.

Call the Menard Electric Cooperative office for more winterizing tips.

By reviewing your winterization needs now, you'll be ready later—when you really need to be—as Old Man Winter is knocking on your door.

Just wait till you see DIRECTV

News, music, movies, sports, weather, special events...

A big technological revolution is here. And this time, state-of-the-art TV is available to rural and city residents alike.

Would you like to own America's best television system?

Then contact Menard Electric Cooperative at 632-7746 or 800-872-1203 to learn more.

With equipment starting at \$265 and great program packages as low as about \$1 a day, you can't go wrong.

- 18-inch receiving dish
- Affordable, easy-to-use
- State-of-the-art receiver and remote control
- Crystal-clear digital pictures and sound
- Approximately 200 channels



Menard Electric Cooperative 1-800-872-1203

DIRECTV is a trademark of DIRECTV, Inc., a unit of GM Hughes Electronics.

Incentive rates begin with September meter reading

Members using electric heat or a geothermal heating system in their home, will find that their bills for the next few months will be calculated in a different manner. Beginning with the September meter reading, the geothermal rate and electric heat rate go into effect and will continue until the meter reading in May.

As a reminder for those members using geothermal systems, kilowatt-hours used over 1,000

during this period will be billed at 5 cents per kilowatt-hour. For members utilizing electric heat as their primary source of heat, kilowatt-hours used over 1,000 during the winter period, will be billed at 6 cents per kilowatt-hour.

If you have electric heat or a geothermal system and are not currently enrolled in these two incentive rates, please contact the cooperative office to find out details and requirements.

How to calculate capital credits

Menard Electric is a member-owned cooperative, and thus assigns margins (income minus expenses) to members on a prorated basis. For the fiscal year 1996, the allocation factor is .0583707477. To determine the amount of capital credit on an individual account, multiply the allocation factor by the amount paid for electricity excluding tax. As an example, energy payments of \$1,000 x .0583707477 = \$50.37. If you would like to know more about the assigned capital credits to your account, please contact the cooperative office.



Farm electrical accidents: When help is miles away

Frequently, farm accidents occur when emergency help is not readily accessible. There are any number of reasons. Perhaps an injured worker must walk to a farmhouse for first

aid. Or the closest hospital may be more than 20 miles away. Harsh winter weather can create conditions that make travel difficult, too. That is why it's important for farmers and ranchers to know the proper steps to take in case of an electrical accident. The National Food and Energy Council, an association of electric co-ops and companies, makes these recommendations:

- Call for help immediately. Give the emergency operator your name, address, the number of victims, and type of accident. Do not hang up.

- Always assume a downed power line is hot. Keep others away and call the power supplier.
- Do not attempt to move a downed power line with anything.
- If you are in a piece of machinery that is in contact with a power line, remain inside and wait for help.
- If the threat of fire exists when machinery is in contact with a power line, jump out and away from the machinery, so that no part of your body touches the equipment and the ground simultaneously.
- Don't touch or move someone in contact with a downed power line.

Questions about electrical safety around your farm? Call your electrical cooperative; they'll be glad to help you.

Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, Aug. 25 in the office at Petersburg. The meeting was called to order at 7 p.m., Central Daylight Time, by president Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin and Roy H. Seaney. Director Meredith L. Worner was absent. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith.

After roll call, the agenda for the meeting was approved as amended.

The minutes of the July 22 board meeting were approved as presented.

The inventory of work orders for July in the amount of \$147,704.79 was reviewed and approved.

The board reviewed general fund checks #122540 through #122753 amounting to \$1,378,897.73. After discussion, the payment of bills were approved.

The board approved 68 membership applications and 23 membership permits for July 1997. Three agreements for electric service were reviewed and approved.

Manager Smith reviewed the financial reports for July. Margins for July fell short of budget by \$8,500. Expenses not including power costs were \$17,000 lower than budget. Electricity purchases and sales strongly exceed budget for the month. Year-to-date margins are \$25,000 lower than budget. The ownership equity ratio is 36.03 percent. There are 208 more meters billed in July this year, compared to the number billed in July 1996. Manager Smith reviewed the 1996 retail rate comparison report with the board. Power supply outages accounted for an increase in outage hours

during July. Of 14,300 outage hours, 12,746 were power supply related. Manager Smith reported that there were no employee injuries reported this month.

The board approved the director's special occasion vouchers for the month.

Member services adviser, Kevin D. Keiser made a presentation of a new project called ICARE. After discussion, the board approved the cooperative's participation in the program.

System engineer, David H. Crosnoe showed the board "whole house over voltage protection" equipment now available and explained how the cooperative could make protection available to its members. After discussion, the board approved the project. Equipment will be placed on order and made available for purchase and lease for residential electric locations.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls and Manager Smith reported on the activities of Soyland.

Resolutions were considered for approval of the new loan from the Rural Utilities Services and National Rural Utilities Cooperative Finance Corporation.

The board approved changes in employee policies as presented.

Staff assistant, Gerald Hedberg presented the Capital Credit estates prepared for retirement.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

Dates for the National Rural Electric Cooperative Association regional meeting in September were reviewed.

The meeting adjourned at 11:30 p.m. The next board meeting will be held on Tuesday, Sept. 30 at 7 p.m.



Menard Electric News

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Suppression Plus whole house surge suppression is now available

Today our homes are filled with sophisticated electronic equipment and expensive appliances that are more sensitive than ever before. And as a result, voltage irregularities due to lightning can easily damage appliances, resulting in costly repairs. It is for this reason your cooperative has developed a program that goes a long way in reducing this type of inconvenience.

We call the program **Suppression Plus** and it is designed to be one of the most complete whole house surge suppression programs around. Instead of just installing a surge suppression device at the meter, your cooperative also installs protection on the transformer as well, providing you with the best possible protection on the electric distribution side for just \$4.95 a month.

This is less than 17 cents per day and not only covers the cost of the devices and installation, but also covers all future maintenance. But the program doesn't stop there. Remember that surges can enter your home through a number of avenues and the electric distribution line is only one such path. Phone lines and co-ax from cable, satellite dishes or antennas are also points of concern.

So for those members who wish to take the next step in protecting their home, your cooperative also has individual point of use protection devices for sale at reasonable prices. With

these individual devices installed on your phone, computer, TV, etc., in addition to having protection on the meter and transformer, you will be able to rest easy the next time a storm is in the area.

If you would like more information on our **Suppression Plus** program and its warranty or if you would like to enroll, please contact the cooperative office at (800) 872-1203.

Below is a price listing of the devices available in your cooperative's **Suppression Plus** program.

Transformer arrestor and meter socket protector \$4.95 per month

Individual protection devices

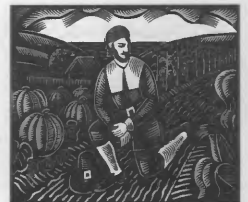
- Two outlet protection.....\$51.88 plus tax
- Two outlet with telephone protection....\$62.81 plus tax
- Two outlet with co-ax protection.....\$62.81 plus tax
- Eight outlet protection.....\$74.06 plus tax
- Eight outlet with telephone protection....\$78.75 plus tax
- Eight outlet with co-ax protection.....\$86.25 plus tax

Office closing



Your cooperative office will be closed on Tuesday, Nov. 11, in honor of **Veterans Day**. We will resume normal business hours on Wednesday, Nov. 12.

The cooperative office will also be closed on Thursday and Friday, Nov. 27 and 28 in observance of the **Thanksgiving Holiday** with family and friends.



Frying oils a big factor in cooking fires

You're probably aware of how easy it is to suffer a painful burn when frying food, but are you aware of just how easily the grease and oil used for frying food can catch fire? It is more common than most people realize, according to recent statistics.

The Association of Home Appliance Manufacturers (AHAM) and the National Association of State Fire marshals (NAFM) conducted a 10-city study on the causes of residential cooking fires, and the results were incriminating. According to the study, grease was identified as a contributing factor in 27 percent of the 2,085 cooking fires that occurred during the six-month study period.

The study points out that the speed with which frying oils can ignite is a major factor in explaining why such a substantial percentage of cooking fires involve some type of frying oil. "Grease fires account for a significant number of cooking fires," stated AHAM President Bob Holding. "Everyone should know how to prevent these fires."

To avoid grease fires, AHAM advises cooks

to observe the following precautions:

- Stay in the kitchen when frying foods
- Keep the stove and surrounding area clean to prevent grease buildup
- Turn off the range when you're done frying

"Protect yourself and your family by learning how to prevent grease fires," said NASFM President Tom Brace. "If a fire starts, it can get big very quickly. Everyone should leave the house. Call the fire department from a neighbor's house. Stay out of the house once you've left."

NASFM goes on to point out what procedures should be followed if you do decide to fight a grease fire:

- Keep the lid for the pan in which you are cooking handy — if a fire starts in the pan, slide the pan lid on and turn off the heat. Leave the pan in place until it cools or at least 30 minutes.
- Use only multipurpose chemical fire extinguisher or baking soda on a fire.
- don't try to carry a pan with burning grease to the sink or outside.

Students encouraged to apply for 1998 IEC Memorial Scholarships

Dorland W. Smith, manager of Menard Electric Cooperative, has announced that for the third consecutive year the Illinois electric cooperatives will award academic scholarships in the amount of \$1,000 each to two high school seniors. The scholarships are being awarded through the Illinois Electric Cooperative Memorial Scholarship program.

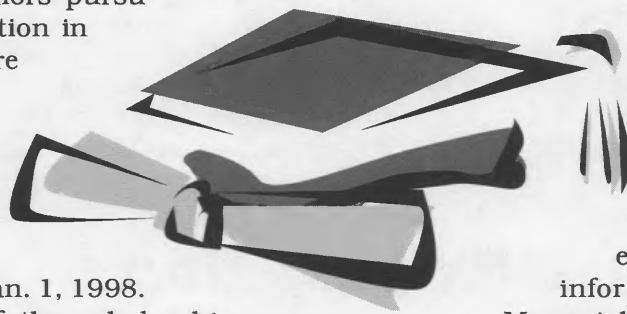
High school seniors pursuing a collage education in the state of Illinois are eligible to participate in the program and must be a child of an electric cooperative member. Deadline for applications is Jan. 1, 1998.

"The purpose of the scholarship program is to assist electric cooperative youth," Smith said. "Menard Electric Cooperative and the other electric coopera-

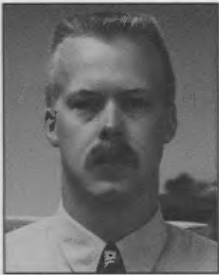
tives want to make a difference in their community. One of the best ways we can do that is by lending a hand to our youth."

Candidates are judged on the basis of grade point average, college entrance exam scores, work and volunteer experience, school and civic activities, and a short essay which demonstrates their knowledge of electric cooperatives.

The IEC Memorial Scholarship program of Illinois was established in 1994 by the board of directors of the Association of Illinois Electric Cooperatives. For further information on the IEC Memorial Scholarship program contact Menard Electric Cooperative at (800) 872-1203.



New employee



Gary Jackson

On Sept. 2, Gary Jackson began working for your cooperative as an engineering technician. Prior to his arrival at Menard Electric, Gary served in the U.S. Navy for four years where he studied aviation electronics and worked on some of the most sophisticated aircraft in the world. Because of his experience and background, he will be a tremendous asset to the cooperative as we press forward with our Internet project and as the technology in the electric industry continues to

change and become more sophisticated in its own right.

Gary is originally from the Franklin area, where he grew up on a small farm and graduated from Franklin High School. He enjoys boating and motorcycling and just recently relocated to Petersburg.

Gary said, "I'm looking forward to meeting and working with the cooperative's member-owners, and I hope to help MEC continue to provide quality services to people living in rural central Illinois."

So if you are in the area, please feel free to stop by and say hello. I'm sure Gary would welcome the opportunity to meet you.

Carbon monoxide patches available

One of the by-products of burning oil, natural gas, kerosene, propane or wood is carbon monoxide, a deadly killer. If this gas should escape through cracks in your heating system instead of going up the chimney, it could cause life-threatening situations for you and your family. Realizing the seriousness of this situation and the many health problems carbon monoxide can cause, Menard Electric Cooperative has available at no cost to our members a carbon monoxide patch. This patch can be placed virtually anywhere in your home.

If carbon monoxide is present at a level of 35 parts per million or above, the patch will change colors. Should this occur, you can call Menard Electric Cooperative for additional help. We can come to your home and try to find out exactly how much carbon monoxide is in the air and where it is coming from.

Once this information is known, you will be able to make the necessary repairs and improve the quality of life for you and your family this winter.

If you would like a patch, please fill in the information requested below and return it to

the Cooperative office or call us at (800) 872-1203.

The following is a list of symptoms that indicate carbon monoxide poisoning.

- tired feeling
- headaches, nausea
- heart palpitations
- mental dullness
- alterations in digestion
- gray color in skin
- reduction of visual acuity
- coated tongue
- loss of memory
- anemia
- loss of appetite

Remember, Menard Electric is owned and operated by you, our member-owners. Our primary goal is to provide the best possible service to you. This program is an attempt to do just that — improve the service we can provide to you and at the same time improve your quality of life. We hope that you will take just a few minutes to take advantage of this free carbon monoxide patch offer.

Please send me a carbon monoxide patch.

Name _____

Account number _____

Mail to: Member Services Department

Menard Electric Cooperative, P.O. Box 200, 122 S. Sixth St., Petersburg, IL 62675-0200

Board meeting report



Menard Electric Cooperative's Board of Directors held its regular monthly meeting on Tuesday, Sept. 30, in the office at Petersburg. The meeting was called to order at 7 p.m., Central Daylight Time, by President Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney and Meredith L. Worner. Director Jerry W. Brooks was absent. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith. After roll call, the agenda for the meeting was approved as amended.

The minutes of the Aug. 25 board meeting were approved as presented.

The inventory of work orders for August in amount of \$118,003.57 was reviewed and approved.

The board reviewed general fund checks #122754 through #123015 amounting to \$2,009,747.75. After discussion, the payment of bills were approved.

The board approved 43 membership applications and 13 membership permits for August 1997.

Manager Smith reviewed the financial reports for August. Margins for August exceed budget by \$131,000. Expenses not including power costs were \$58,600 lower than budget. Electricity purchases were \$59,500 lower than budget for the month. Year-to-date sales result in margins \$156,000 greater than budget. Financial ratios continue to show expected levels. The ownership equity ratio is 36.93%. There were 187 more meters billed in August this year, compared to the number billed in August 1996. Power supply outages continue to account for an increase in year-to-date outage hours. Of 6,833 outage hours this month, 4,787 were power supply related. Manager Smith reported that there were no employee injuries reported this month. Manager Smith reviewed with the board the key financial ratios for Menard Electric Cooperative supplied by the National Rural Utilities Cooperative Finance Corporation. No changes from previous years were noted. Manager Smith reported that curtailment of interruptible accounts during the past summer peak demand season totaled five hours in two separate periods.

The board approved the Director's special occasion vouchers for the month.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives. After review, the board agreed to participate in the Continuing Education Program for 1997-1998.

Director Carls and Manager Smith reported on the activities of Soyland.

Directors Bell and Graff, and manager Smith reported on the recently attended NRECA Region V meeting held in Springfield.

The board approved a request by Soyland Power Cooperative for right-of-way assignment.

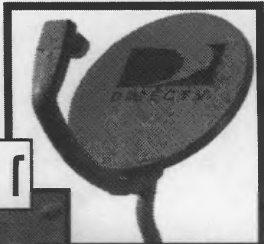
Director Carls reported on activity of the Labor Committee. The first reading of change in vacation policy was heard.

Staff assistant, Gerald Hedberg presented the Capital Credit estates prepared for retirement.

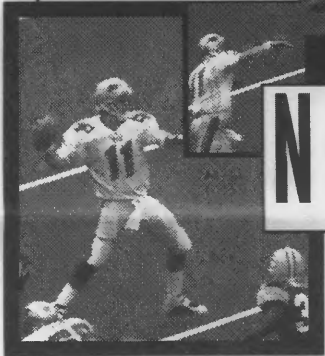
Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting adjourned at 10:45 p.m. The next board meeting will be held on Tuesday, October 28 at 7 p.m.



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receiver**



in the
NFL.



How can you catch every pass, fumble and touchdown in almost 200 NFL games this season without leaving home? It's simple. Just sign up for DIRECTV® NFL Sunday Ticket and start watching up to 13 different NFL match-ups every Sunday during the regular season. Don't pass up this deal for the hottest receiver in town — a DIRECTV Digital Satellite System and NFL Sunday Ticket. **Call today (800) 872-1203.**





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Season's Greetings

Board of directors

Warren D. Goetsch, *President*
 Gary L. Martin, *Vice President*
 Meredith L. Worner, *Secretary*
 Roy H. Seaney, *Treasurer*
 Edward L. Allspach
 Morris L. Bell
 Jerry W. Brooks
 Michael E. Carls
 James G. Graff

Cooperative personnel

Dorland W. Smith, *Manager*
 Janey L. Ames
 Randolph J. Avery
 Mark A. Bradley
 Robert P. Burris
 Stuart Churchill
 David H. Crosnoe
 Terry L. Cutright
 W. R. (Casey) Duncheon
 Terry W. Entwistle
 M. Suzanne Freeland
 James T. Haddick
 Ronny R. Harden
 Gerald E. Hedberg
 Dwaine E. Heyen
 Christopher P. Hinton
 Alan D. Horn
 Gary M. Jackson
 Wayne E. Jones
 Kevin D. Keiser
 M. Orene Lynn
 Phyllis A. McCoy
 Darlene M. McGee
 Brock D. Meyer
 John D. (Dan) Morgan
 Douglas S. Pettit
 Larry D. Power
 Judith A. Powers
 Rhonda K. Satorius
 Leo. P. Savage
 Troy S. Shafer
 Corey M. Stone
 Marcel Verreault
 John H. Whitehurst



Board meeting report



Menard Electric Cooperative's board of directors held its regular monthly meeting on Tuesday, Oct. 28, in the office at Petersburg. The meeting was called to order at 7 p.m. Central Standard Time, by president Warren D. Goetsch. Directors present in addition to president Goetsch were: Edward L. Allspach, Morris L. Bell, Jerry W. Brooks, Michael E. Carls, James G. Graff, Gary L. Martin, Roy H. Seaney and Meredith L. Worner. Also present were manager Dorland W. Smith, staff assistant Gerald E. Hedberg, and attorney Charles K. Smith. After roll call, the agenda for the meeting was approved as amended.

The minutes of the Sept. 30 board meeting were approved as presented. Minutes of the Oct. 13 special board meeting were approved as presented.

The inventory of work orders for September in the amount of \$33,669.21 was reviewed and approved.

The board reviewed general fund checks #123016 through #123223 amounting to \$1,769,117.04. After discussion, the payment of bills were approved.

The board approved 52 membership applications and 12 membership permits for September 1997.

Seven agreements for electric service were considered and approved.

Manager Smith reviewed the financial reports for September. Margins for September were less than budget by \$111,000. Year-to-date margins are \$45,000 greater than budget. Financial ratios continue to show expected levels. The ownership equity ratio is 38.37 percent. There were 202 additional meters billed this past September as compared to September 1996.

The number of outages and outage hours for the month exceeded September 1996. Year-to-date average outage hours per member are approximately 45 minutes greater than last year. There were no employee injuries reported this month. Manager Smith discussed with the board the borrower statistical profile supplied by Rural Utilities Services.

Member services advisor, Kevin D. Keiser, reported on the activities of the member services department for the third quarter.

The 1998 budget of the various departments was presented by members of the staff for the board's review.

The board approved the director's special occasion vouchers for the month.

A report of uncollectible accounts was reviewed. After consideration, the board agreed to write off the uncollectible accounts.

Director Bell reported on the activities of the Association of Illinois Electric Cooperatives.

Director Carls and manager Smith reported on the activities of Soyland.

The approval reading of an employee policy revision was heard. The first reading of a number of employee policies was also heard.

Director Brooks reported on activities involving the Internet project.

Staff assistant, Gerald Hedberg presented the capital credit estates prepared for retirement.

Manager Smith reported on the activities of the Illinois Cooperative Workers Compensation Group.

The meeting adjourned at 10:30 p.m. The next board meeting will be held on Tuesday, Nov. 25 at 7 p.m.

Co-op Comments

On Nov. 25, 1997, Orene and Gerald Lynn will celebrate their 20th wedding anniversary. Orene is the data processing operator working in the cooperative office. Best wishes to Orene and Gerald!

On Dec. 1, 1997, Judy Powers will be celebrating her 20th anniversary as an employee

of Menard Electric Cooperative. Judy is the cooperative's receptionist. Congratulations, Judy!

As a reminder, Menard Electric Cooperative has carbon monoxide patches available at no cost. With these patches placed in your home, you will be able to detect the presence of carbon monoxide this winter.

Easy, inexpensive ways to winterize your house

If you're worried about how "winter-ready" your house is, but don't have a lot of money to spend, the U.S. Department of Energy recommends the following easy and inexpensive ways to winterize your house. While these recommendations won't solve all your problems, they will help ensure that you are doing everything you can on a limited budget to keep your family warm and cut your heating bills.

First, draft-proof windows, doors and other air leaks:

- Test your windows and doors for airtightness (a cold, windy day is a good time to check for leaks). You can find many air leaks by feeling around windows and doors.

- Caulk and weather-strip doors and windows with air leaks. You can do it yourself, and it is cheap. Materials cost \$40 to \$50 for the average house (12 windows and two doors). This small investment can result in cutting annual energy costs by up to 10 percent.

- Look for other air leaks through openings where plumbing or electrical wiring goes through walls, floors and ceilings. Check for drafts from electrical outlets, around ceiling fixtures and at attic openings. Seal cracks or holes; close fire-place dampers.

Storm windows will stop air leaks and drafts and are a big help in saving energy. However, if you cannot afford the investment, there is an

alternative:

- You can install heavy-duty, clear plastic sheet on a frame at a cost of about \$10 to \$15 per window.

- A less expensive option is to use clear plastic film, which can be taped tightly inside the window frames, at a cost of about \$10 per window.

- Adding storm doors should also be considered.

- You can reduce space-heating costs by as much as 15 percent per year, by installing storm windows, doors or the use of plastic.

Adding insulation to your house is another option, but if you are on a very tight budget, even a few hundred dollars may be too much. However, if you think you might be able to afford insulating at least part of your home, you can reduce annual cooling and heating costs by 20 to 30 percent. For help, talk to an insulation dealer, local building inspector or county agent.

Do you need more information about quick, easy and efficient ways you can winterize your house and save money? Call your electric cooperative for help. Your co-op will be glad to help you because your co-op exists to provide you with electricity at the lowest possible cost and in the most efficient manner possible.



What a great holiday "Dish" idea!!!

- **Single output DBS System for \$204 and a dual output DBS System for \$249.**
- **Over 200 channels available with programming beginning at approximately \$1 a day.**

Office closings

The cooperative office will be closed on Wednesday and Thursday, Dec. 24 and 25, in observance of the Christmas Holiday. We wish all of our members a very Merry Christmas. The cooperative will be open for business on Friday, Dec. 26.

The cooperative office will also be closed on Thursday, Jan. 1 for New Year's Day. We will resume normal business hours on Friday, Jan. 2. Best wishes to all of our members for the New Year!



Questions to ask before purchasing a mutual fund

It seems as if everyone is talking about the booming stock market (*and how long it will continue to go up*). It is difficult to pick up a newspaper, turn on the TV or even get a cup of coffee at the office without reading or hearing something about the stock market.

One of the most common ways that Americans invest in today's stock market is through mutual funds, which are composed of stocks or bonds or a combination of both, from a number of different companies. The U.S. Securities and Exchange Commission (SEC) regulates financial markets in the United States. The SEC's Office of Investor Education and Assistance advises investors to ask some important questions before purchasing a mutual fund:

1. How has this fund performed over the long run? Where can I get an independent evaluation of this fund?

2. What specific risks are associated with this fund?

3. What type of securities does the fund hold? How often does the portfolio change?

4. Does this mutual fund invest in any type of securities that could cause the value to go up or down rapidly in a short period? (For example, derivatives?)

5. How does the fund perform compared to other funds of the same type, or to an index of the same type of investment?

6. How much will the fund charge me when I buy shares? Are there other ongoing fees?

For more information: Office of Investor Education and Assistance, U.S. Securities and Exchange Commission, mail Stop 11-2, 450 5th Street, N.W., Washington, DC 20549. You may also reach them by phone at (202) 942-7040, fax (202) 942-9634, or e-mail at help@sec.gov.



Christmas Tree Fire Alarm

The Tree Ornament That Helps You Have A Safe Christmas! This attractive ornament may save a life!

A Christmas Tree can ignite and burn within a few seconds! By the time conventional smoke & fire detectors sense the blaze, an entire room could be on fire!

The heads up! Christmas Tree Fire Alarm is designed to provide you with those few precious seconds needed to prevent a tragedy from occurring.

The alarm operates on a nine volt battery (not included) and is designed to emit a piercing 110 decibel siren if it detects temperatures above 113° F/ 45°C.

Safe, Convenient & Easy To Use!

The alarm features integrated electronic circuitry, a low battery indicator, and performs a self diagnostic check for malfunctions. To operate, simply unscrew the casing, insert a nine-volt battery, and replace the casing. Hang the ornament about three-quarters of the way up the tree. The battery should last about 30 days when used 24 hours per day.

Prevent a possible tragedy with the heads up! Christmas Tree Fire Alarm!

These attractive ornaments are available at the cooperative office for the low price of \$5.25.

If you would like more details on how you can get an ornament that may save your life, please feel free to call us at (800) 872-1203.

