

Adams Outlet

Top 3 Smart Home Technologies

to Help You Save Energy

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\$522,000 in Capital Credits
Will Be Returned

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* Credit must be claimed by November 5, 2025.
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AEC Lineworkers Named
BEST OVERALL TEAM
in Lineman's Safety Rodeo

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On behalf of the residents, board of directors, and staff of Good Samaritan Home, I want to thank Adams Electric Cooperative for the Penny Power Grant of \$300 to Good Samaritan Home. We are truly humbled by your active support for contributing towards the purchase of new chairs for our board room that will benefit not only our board of directors, but our staff, residents, and residents' families.

We are grateful for your generosity, your trust, and most importantly, your commitment to our mission. Since 1957, we have strived to provide compassionate care and the fullest possible life for our residents in a loving, Christian environment. This is only possible thanks to contributions from organizations like Adams Electric Cooperative.

Thank you again for your generous support!

Sincerely,
Jeannie McLeod
CEO/Administrator

Hope. It is such an important part of what our mental health professionals provide to the clients we serve. Hope motivates people to do the hard work of changing things in their lives.

I am writing to thank Adams Electric for supporting Cornerstone through the Penny Power Grant. We are grateful for your gift and proud of the trust it conveys. Your support will allow us to continue creating and distributing Welcome Boxes to our new and youngest clients and their families as they begin their therapeutic journey with us.

Thank you again for the encouragement of your generous gift! Together we are renewing hope, restoring lives, and showing people that they matter. Please convey our gratitude and best wishes to the members of the Adams Electric Cooperative.

Sincerely,
Drew Quintero
Marketing & Development
Director

Adams Electric's office will be closed
Nov. 11 in observance of Veterans Day
& Nov. 27 & 28 for Thanksgiving.



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17 SCHOLARSHIPS \$3,000 EACH

Adams Outlet

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"Adams Electric Cooperative's mission is to strive to exceed our members' expectations by providing safe, reliable and affordable electric service in a cooperative and environmentally responsible manner."

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Adams Electric Cooperative provides safe, reliable service to over 9,000 members in Adams, Brown, Schuyler, Pike, Hancock, McDonough, and Fulton counties. Adams Electric is member-owned, not-for-profit and overseen by a board of directors elected by the membership.

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Laura Bergman



\$522,000 in Capital Credits Will Be Retired



by Jim Thompson PE,
General Manager

The Cooperative will be retiring \$522,000 in capital credits between Thanksgiving and Christmas for the remainder of 2003,

all of 2004, and 21% of 2005. If you purchased electricity in any of these years, you will either receive a credit on your December electric bill if the amount is less than \$25.00 or a check in the mail if it is \$25.00 or more. We hope this retirement will help during the holiday season.

Capital Credits are an integral part of the financing of your Cooperative and a very positive part of being a member of a not-for-profit electric utility. Everyone likes to receive a check in the mail or a credit on their electric bill.

What are capital credits and why do members receive them?

We are a not-for-profit organization. Owned by our members, the money to cover the cost to maintain, repair, and construct the electric system comes directly from the members paying their monthly electric bills. Each year the Cooperative has revenue and expenses. We also have financial requirements that we must maintain to stay in good standing with our lenders.

To meet these requirements and to stay financially healthy, revenue needs to be higher than expenses. The difference in the revenue and expenses are margins.

These margins are allocated each year to each member's capital credit account based on the amount of business they did with the Cooperative and are called capital credits.

These margins create the equity in the Cooperative. Margins earned from electric revenues are the only real source of equity for not-for-profit electric cooperatives. Equity allows us to borrow money. Without equity and a strong balance sheet, we would not have the ability to borrow money at a low interest rate to rebuild lines, improve reliability, finance projects, and maintain the electric distribution system.

Lenders look at the underlying financial strength of the Cooperative. A strong and consistent equity level is one key aspect of financial strength. It is essential for us to maintain the right balance between retiring capital credits to members and retaining sufficient equity on the balance sheet. The equity is not a pot of money sitting in a separate account. It is part of the distribution system – the poles, wires, transformers, etc. Since you are also the people the Cooperative serves, capital credits reflect each member's ownership in, and contribution of capital to the Cooperative. This

differs from dividends investor-owned utilities pay shareholders, who may or may not be customers of the utility.

The Cooperative returns equity to the members within a thirty-year period. Most of the assets we purchase will last this retirement cycle. The return of capital credits is different than most businesses where the margins are profits that are kept and put back in the business or sent to stockholders without any of the money ever being returned to the consumer.

When the Cooperative was started in 1938 and through today, members provide equity through the electric rates to finance the Cooperative. Our membership continues to increase with new members using and adding on to the distribution system that members prior to them helped to create. It is a reoccurring process where old capital is retired back to the members and new capital is brought in.

You are a member-owner of your not-for-profit electric cooperative. Abiding by one of the Cooperative's seven principles – Members' Economic Participation – the board determines the retirement of capital credits to its members, based on the Cooperative's financial stability. Capital credits are just one of many differences that set cooperatives apart from other business models.

We appreciate your patronage and enjoy being able to return capital credits back to the membership!



Daylight Saving Time Ends

Nov. 2. Remember to set your clocks back 1 hour. This is a good time to change batteries in your smoke alarms!



17 Scholarships Available

Details on page 10!



Use our Member Link App

to report outages and pay your bill. Learn more at adamselectric.coop.



Left to right: Line Foreman Brennan Caspermeyer, Journeyman Lineman Logan Schutte, and Journeyman Lineman Austin Aschemann

AEC Lineworkers Named BEST OVERALL TEAM in Lineman's Safety Rodeo

Line personnel from Adams Electric Cooperative participated in the annual Lineman's Safety Rodeo coordinated by the Association of Illinois Electric Cooperatives (AIEC) on Thursday, Sept. 25. Eighteen teams from 13 electric co-ops and two municipal electric utilities participated in the friendly competition. Ten competed individually. The event was held at the LLCC Line School yard in Springfield.

Adams Electric Cooperative personnel Austin Aschemann, Brennan Caspermeyer, and Logan Schutte formed one team, and Adams' Grady Kurfman and Dustin Waddell joined Tyler Girard from Spoon River Electric Cooperative to represent their respective co-ops at the rodeo. They competed against teams from across Illinois in events using

skills that focus on agility, speed, and accuracy. While these skills are part of the judging criteria, above all, participants are judged on safe work practices.

Line personnel competed in an armor rod install, cutout change, hurt man rescue, 40-foot transition climb, and transition climbing challenge.

Scores for each event are based on completion time, proper execution of the task, and safety. Deductions were made to a team or individual's overall performance score due to mistakes such as slipping when climbing poles, dropping tools, or executing inappropriate procedures or methods.

At the end of the event, the Adams team of Aschemann, Caspermeyer, and Schutte won first place in the armor rod install event and first place overall. Their team also placed third in the cutout change. Congratulations to our lineworkers on their team and individual efforts!

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- 3. Don't Overshare**
Avoid posting travel plans on social media to prevent potential break-ins.
- 4. Inspect Your Car**
Ensure tires are inflated and carry jumper cables, as cold weather can drain batteries.
- 5. Pack an Emergency Kit**
Include a car phone charger, blankets, food and water, coats and a flashlight with batteries.
- 6. Check the Weather**
Check the weather before and during your trip to avoid storms.
- 7. Buckle Up & Slow Down**
Increase your following distance to safely navigate slick roads and allow extra time to get to your destination.
- 8. Take Frequent Breaks**
Winter driving challenges can be tiring. Stop every few hours to stay alert and stay hydrated to avoid fatigue.
- 9. Share Your Itinerary**
Let family or friends know your travel plans, whether you're on your way out or heading back home.
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Learn more at: SafeElectricity.org

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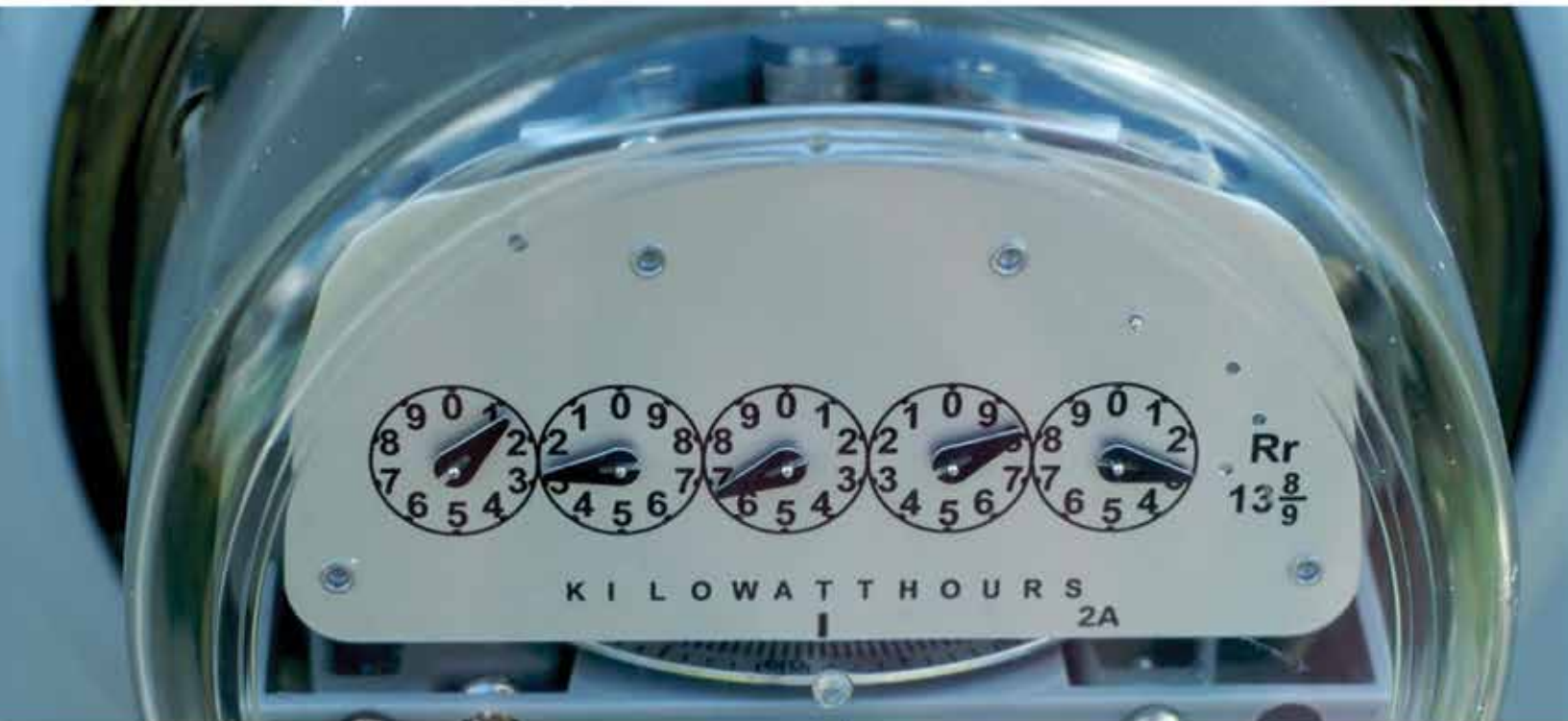
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For your safety, never try to tamper with or pull (remove) a meter.

Illegally accessing a meter can result in an arc flash bright enough to cause blindness and powerful enough to launch fragments of red-hot, shrapnel-like debris, according to the Cooperative Research Network.

Only electric utility crews can properly and safely disconnect a meter. They are trained in safe and proper disconnection techniques and wear protective clothing and gear.



A FEW METER FACTS

- Tampering with a meter is illegal in most states.
- Meters should only be installed, maintained or removed by electric utility crews.
- Accessing the backside of a meter could generate high voltage.
- Serious injury or death from electrocution, explosion or fire is often a result of meter tampering.
- Electricity should always be connected or disconnected using a transfer switch or dedicated disconnection point.
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Smart thermostats allow you to adjust the indoor temperature through an app, giving you full control from anywhere on the go. Photo Source: Abby Berry, NRECA

Top 3 Smart Home Technologies to Help You Save Energy

Smart technologies make our homes more comfortable, convenient, and energy efficient. By connecting your home Wi-Fi network, smart devices automate everyday tasks like lighting, heating, cooling, and home security—they can even communicate with other smart devices in the home.

While not all smart home products are specifically designed with energy savings in mind, there are several smart technologies that can help you lower home energy use. Here are the top three smart home devices to help you save.

Smart Thermostats

Thermostats, in general, can help control energy use, as heating and cooling typically accounts for the largest portion of energy bills. Smart thermostats allow you to adjust the indoor temperature through an app on your smart phone, tablet, or computer, giving you full control from anywhere on the go. Whether you're on vacation or just

the couch, changing the temperature is simple and instant. Some models respond to outdoor temperatures and adjust accordingly, while some apps provide energy reports to track peak energy usage and help you optimize usage.

In addition, high-end smart thermostats can use AI to learn your habits and preferences and will adjust the temperature based on previous behavior and patterns, creating a seamless and comfortable environment.

Smart thermostats work with platforms like Amazon Alexa, Google Assistant, and Apple HomeKit, allowing for voice control and integration with other smart home devices like sensors, lights, and security systems. This is important to keep in mind when purchasing your thermostat. Many models work with multiple home automation systems, but you may want to select the brand you're already using.

Although smart thermostats can be more expensive than programmable thermostats, they can pay for themselves over time. According to the Department of Energy, smart thermostats can reduce heating and cooling bills by more than 8% annually*, and with models as low as \$65, they typically pay for themselves in one year.

It's important to check wiring requirements and compatibility with your HVAC system. Smart thermostats require low-voltage power all day which comes from a common wire or a C-wire (this is a fifth wire beyond the usual four). Some kits come with instructions to install one, but if you're not particularly handy, we recommend contacting an HVAC technician to install one. Since these devices collect data and are connected to the internet, consider how your data is stored and shared. Look for thermostats with strong encryption and clear privacy policies.

Smart features require a stable internet connection. If your Wi-Fi goes down, some functionality may be lost; however, basic controls usually still work manually.

Smart Lighting

Smart LED bulbs use less electricity than traditional bulbs and, with scheduling and automation, you can ensure lights are only on when needed, reducing energy use and costs.

You can automate lights to turn on at sunset, off at bedtime, or mimic your presence while you're away, enhancing both convenience and security. Many smart bulbs include motion sensors that turn on or off based on room activity, further optimizing home energy use.

Smart bulbs are available in a range of shapes. They allow you to change brightness levels and colors to suit your mood and activity. (209636-003)

Again, make sure your lighting system is compatible with your home automation system. Smart lighting works best



Smart Plugs

Smart plugs are inexpensive gadgets that can help you save energy. Many electronic devices consume power even when they are turned off (known as “phantom load”), which can take a toll on your energy bills. Smart plugs are simply plugged into an electrical outlet and connected to your Wi-Fi network. When set up, the smart plug can cut power (or return power) to non-smart devices, like coffee makers, phone chargers and other items that draw phantom load.

You can also set schedules for your devices to turn on or off at specific times. Smart plugs can reduce fires by turning off appliances after use. They can also simulate presence by turning on lights or radios while you're away, to deter intruders.

Smart plugs can track energy usage, helping you identify devices that use the most power and where you can cut back to lower your electric bill.

Again, smart plugs can be paired with popular smart hubs, like Amazon Alexa or Google Assistant, or controlled through the plug's associated app.

Smart plugs are simple to use and a set of four can be purchased for as little as \$25.

Smart devices can help you control energy, while improving home convenience and safety. If you're looking for new ways to save energy and costs, try these budget-friendly, convenient smart home technologies.

**Savings will vary. With thermostats controlling geothermal systems and air-to-air heat pumps, its often better to set it and forget it to prevent the less efficient backup system from kicking in. If you do choose to purchase a smart thermostat for a system with a backup, make sure the thermostat and its wiring support your heat pump system and auxiliary heating stages (if you have any).*



Above: Smart plugs can cut power (or return power) to non-smart devices, like coffee makers, phone chargers, and other items that draw phantom load. Photo Source: Kenny Ginapp

Left: Smart LED bulbs use less electricity than traditional bulbs and can be controlled remotely through a smart phone app. Photo Source: Moritz Kindler, Unsplash

17

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Crockpot Pizza Dip

Crockpot Pizza Dip

Submitted by Laura Bergman

- 2 - 8oz. pkgs. cream cheese, softened
- 1/2 cup sour cream
- 1 tsp. dried oregano
- 1 tsp. dried basil
- 1 tsp. garlic powder
- 1/4 tsp. salt
- 1/4 cup grated parmesan cheese
- 3 cups mozzarella cheese divided
- 1 cup pizza sauce
- 1/4 cup mini pepperonis (or large, quartered)

In a medium bowl, add cream cheese, sour cream, oregano, basil, garlic, salt, parmesan, and 2 cups mozzarella cheese. Whip together. Add cream cheese mix to a large slow cooker and spread evenly. Top with the pizza sauce and spread evenly. Sprinkle on the remaining 1 cup of mozzarella cheese and evenly place the 1/4 cup of mini pepperonis. Cook on LOW for 3 hours or on HIGH for 2 hours. Serve with bread dippers. Enjoy!

Chocolate Chip Cheese Ball

Submitted by Brinkley Mueller,
Human Resources/
Benefits Administrator

- 1 (8 oz.) pkg. cream cheese, softened
- 1/2 cup (1 stick) butter, softened
- 1/2 tsp. vanilla extract
- 3/4 cup powdered sugar
- 2 Tbsp. packed light brown sugar
- 1 cup miniature semi-sweet chocolate chips

In a mixing bowl, beat cream cheese, butter, and vanilla extract until fluffy. Gradually mix in powdered sugar and brown sugar. Stir in 3/4 cup mini chocolate chips. Cover mixture with plastic wrap and refrigerate for 2 hours. Place mixture on a large piece of plastic wrap. Shape into a ball and wrap with plastic. Refrigerate for at least 1 hour. Place remaining 1/4 cup chocolate chips on a plate. Roll cheese ball in them until fully covered. Serve with graham crackers.

Adams Electric Cooperative's Country Kitchen

Grandma Wilson's Fudge Candy

Submitted by Joyce Bockhold,
Human Resources/Benefit Administrator

- 4 1/2 cups sugar
- 1 can evaporated milk
- 1 1/3 sticks margarine
- 18 oz. chocolate chips
- 2 cups nuts
- 1 (8 oz.) jar marshmallow creme
- 1 Tbsp. vanilla

Combine sugar, evaporated milk, and margarine. Boil for 8 minutes, stirring constantly. Add chocolate, nuts, marshmallow, and vanilla. Pour into butter pan. Allow to set. Cut into squares.

Cranberry-Jalapeno Cream Cheese Dip

Submitted by Laura Bergman,
Manager of Communications

- 12 oz. fresh cranberries
- 4 or 5 green onions, chopped
- 1/4 cup chopped fresh cilantro
- 1 jalapeno pepper, seeded and finely diced
- 1 cup sugar (more or less to taste)
- 1/2 tsp. cumin
- 2 Tbsp. fresh lemon juice
- 1/8 tsp. salt
- 2 (8 oz. ea.) pkg. cream cheese, softened
- Crackers, for serving

Pulse cranberries in a food processor or blender until coarsely chopped. Add green onions, cilantro, jalapeno, sugar, cumin, lemon juice, and salt. Pulse until the ingredients are well combined and finely chopped. Transfer mixture to a covered bowl. Refrigerate for 4 hours (or up to overnight). When ready to serve, spread cream cheese in an even layer on a serving plate. Top with cranberry-jalapeno mixture. Refrigerate for up to an hour before serving. Serve with crackers.

Buckeyes

Submitted by Adam Uppinghouse,
Accountant

- 1 cup peanut butter, creamy or crunchy
- 1/4 cup butter, softened
- 1 cup powdered sugar
- 2 cups Rice Krispies cereal, slightly crushed
- 3 cups semi-sweet chocolate chips
- 2 Tbsp. vegetable shortening

Line cookie sheet with parchment. Cream peanut butter, butter, and powdered sugar. Stir in cereal until combined. Shape into balls. Place on cookie sheet. Chill for at least 30 minutes. In a microwave-safe bowl, add chocolate chips and shortening. Heat for 1 min. and stir. Continue 20-30 second intervals, stirring until chocolate is mostly melted and smooth. Dip balls into chocolate, leaving a small amount of the peanut butter ball showing (for the "buckeye" appearance). Place on cookie sheet until firm. Store in airtight container for several days or in the freezer for several weeks.

No Fail Pie Crust Formula

Submitted by Janet S. Welty

- 2 cups flour
- 1 cup shortening
- 1/2 cup cold water
- 1 tsp. salt

Mix flour and salt. Cut in shortening until coarse. Add water. Mix until dough comes together. Roll out on floured board to desired size. Makes 2 crusts. (Can be doubled or cut in half as long as proportions remain the same.)



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