CEO CORNER

Ryan Bartlett,
President / CEO

Co-op Month is Cause for Celebration

Every October for most of the past century, nonprofit cooperatives of all types have recognized National Cooperative Month—and we continue that tradition this year at Taylor Electric Cooperative.

Although Co-op Month was celebrated for years before a national proclamation, the U.S. officially lauded co-ops in 1964, when U.S. Secretary of Agriculture Orville Freeman proclaimed October as National Cooperative Month.

This year, members from more than 29,000 cooperatives nationwide proclaim the advantages of cooperative membership and the benefits and value that co-ops deliver.

Co-ops—including Taylor EC—are nonprofit, democratically controlled, member-owned businesses. Co-ops provide value to their members through highly personal customer service; economic development, conservation and service programs; the retirement of capital credits; and democratic representation in business decisions.

Electric co-ops are owned by those they serve. That's why those who receive electric service from America's electric cooperatives are called members, not customers. Co-ops exist to serve their members, and we strive to keep our level of service high even during the toughest times.

From attending an annual meeting to serving on the board, members are encouraged to be actively involved in the business of their cooperatives. Members maintain democratic control of their co-op, which means they elect fellow members to represent them on the board of directors.

The cooperative business model also gives members economic control. Because cooperatives are owned and controlled by the people who use their services, decisions are made with the best interests of co-op members in mind—not to financially benefit corporate stockholders. Instead of issuing stock or paying dividends to outside shareholders, co-ops return margins ("profits") to their members in the form of capital credits at the end of the year when they're able.

Another principle that sets co-ops apart from other businesses is their concern for community. Cooperatives have a special responsibility and desire to participate in and support the areas in which their members live and work.

Co-ops are more personal and accessible than other types of businesses because their employees work and live alongside those they serve. Co-ops are dedicated to powering communities and empowering members.

Here at Taylor EC, we think the cooperative difference is worth celebrating this year and every year.

CEO CORNER

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Take Extra Care With Space Heaters

THEY'RE CONVENIENT and come with all kinds of built-in safety features, but space heaters still contribute to more than 40% of house fires and 81% of house fire-related deaths, according to the National Fire Protection Association.

If you rely on space heaters to keep rooms warm, follow a few common-sense precautions.

- Before using any space heater, read the manufacturer's instructions and safety precautions.
- Only use space heaters on flat surfaces—preferably the floor but never a carpet or rug.
- Keep the heater at least 3 feet away from flammable fabrics, including furniture and draperies.
- Likewise, place the heater at least 3 feet away from the wall where it's plugged in. If it's too close, it could overheat the wall and start a fire.
- Choose a model that lets you tilt the heating element upward so you can direct the heat away from the floor.
- Never disable a tip-over switch. Most modern space heaters come with them built in.
- Don't use a space heater in a bathroom, laundry room or any other space where water could touch the appliance. Water and electricity do not mix.
- Turn off the heater when you leave the room. If it does tip over, you need to know immediately so you can pick it up before it starts a fire.
- Keep a close eye on a space heater when kids and pets are in the room with it. Or better yet, don't use a space heater around children and animals.
- Plug space heaters into wall outlets, not extension cords, power strips or surge protectors. Using those kinds of cords increases the risk of an overloaded circuit, which can start a fire.
- Make sure your space heater has a label indicating that it has been tested by a laboratory recognized by the Occupational Safety and Health Administration.

Taylor Electric Cooperative

A Touchstone Energy® Cooperative

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Add Insulation To Keep Warm

AS THE SEASON CHANGES to cooler weather, your thoughts also might turn to keeping out the coming winter cold. Insulating the attic is an effective way to help keep your house cozy and energy efficient—not just over the cool months but at all times of the year.

The U.S. Department of Energy estimates homeowners could reduce energy costs by 10%–50% with proper attic insulation.

Typically, houses in warm-weather states should have R-38 insulation in the attic, whereas houses in cold climates should have R-49. Check with your local building department for code requirements.

If you discover you need more insulation, you might be worried about the process. Rest assured that in most cases, you can add the new insulation on top of old insulation.

An exception to this is if the existing insulation is or has been wet. Wet insulation can promote the growth of mold or mildew and cause building materials to rot. If it's wet or appears to have water damage, you should look for the cause and repair the problem to prevent it from happening again. Then remove any wet or damaged insulation.

Here are some additional considerations for adding insulation to an attic:

- Batt or rolled insulation and blown loose-fill insulation (made of fiberglass or cellulose) can be installed on top of old insulation.
- Do not place "faced" insulation on top of existing insulation. Any new batt or roll of insulation added on top of existing insulation in the attic needs to be without a vapor retardant, or facing, because this paper between layers of insulation can trap moisture. Any existing batt or roll insulation should place the facing against an attic's drywall floor—or have no facing at all.
- If you cannot find unfaced rolls of insulation, you can carefully pull the kraft paper off without much loss of insulation.
- If your new insulation is in rolls, you should roll it out perpendicular to the joists. Be sure to use unfaced rolls or pull off the kraft paper.
- You should not tack down rolled insulation. Insulation needs to be fluffy to block heat flow. Squashing insulation flat to tack it down will reduce the R-value, or effectiveness.
- If you discover vermiculite insulation in your attic, be sure to have it tested before doing work there because it might contain asbestos. If the test reveals that asbestos is present, a certified removal expert should remove the vermiculite.
- You also can hire a contractor to blow loose-fill insulation in your attic.
- If tackling the project yourself, be sure to take safety precautions, including wearing a long-sleeve shirt, gloves, eye protection and a dust mask. Take care not to cover can lights unless they are rated for contact with insulation. And be careful not to step through the ceiling!
- Remember, a tightly sealed house is as important as insulation, so fill all cracks in the living area and the attic with caulk or expanding foam. Some areas to pay special attention to are around attic windows, pipes, wires, exhaust fans and ducts, and chimneys and flues. ■

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Fall Checklist: Address Safety, Maintenance Issues

THE BLISTERING SUMMER heat isn't far behind us, but it won't be long until heating season arrives and the house is full of family for the holidays.

Head off any potential problems by scheduling maintenance and safety checks now for your home's heating and electrical devices. Here's where to start:

Furnace. Before you turn on the heat, make sure your furnace is in good working condition. A qualified technician should do a biannual check of your system—once in the fall for heating and again in the spring for air conditioning. The tech can spot small problems before they become major repairs.

Thermostats. If your home doesn't have a programmable thermostat, you could be paying more to heat and cool your home than you need to. Programmable thermostats automatically turn the heat up or down—helpful when you're sleeping or away for a few hours.

Ground-fault circuit interrupters. A licensed electrician can install GFCI outlets in your bathroom, kitchen and laundry room; around hot tubs and pools; and under windows—all areas that have the potential to get wet. A GFCI will shut off the electricity to an appliance that short circuits and circuits that are overcharged—a safety must.

Smoke alarms and carbon monoxide detectors. If you don't have them near all bedrooms in your home, it's time to install them. Then check them twice a year to make sure they're still working and that they have fresh batteries.

Overloaded outlets. You can overload an electrical circuit by connecting an appliance that draws a lot of electricity—like a range, dishwasher, refrigerator or even some entertainment systems and exercise equipment—to a circuit that is designed for a smaller load. You can also overload a circuit by using a power strip to plug too many appliances into a single outlet. Ask a licensed electrician to inspect your home for potential circuit overloads, which can cause fires.

Extension cords. Extension cords can become frayed and damaged with use over time. If you're planning on using them to provide power to holiday decorations, give them a safety check and be sure to use cords that are rated for the outdoors.

Yard tools. Winterize and stow away warm weather tools such as lawn mowers and trimmers. Check cold weather tools like leaf blowers and snow blowers, along with their power cords, if they have them. Repair and replace worn tools and components. ■