

### Capital Credit Refunds Applied to October Bills

Oakdale Electric Cooperative members will be experiencing one of the benefits of membership this month when capital credit refunds are applied to active accounts. Refunds will be applied to the October bills, which members should receive around November 1.

Capital credits represent your ownership in this non-profit, member-owned cooperative. Capital credits

are earned when the cooperative has margins—income minus expenses. At the end of each year, these margins are spread proportionately to active cooperative members according to the amount of energy used that year.

Capital credits accumulate in an account in each member's name and are paid as a percentage each year. Members are eligible for capital credit refunds following three consecutive

years of receiving electric service from the cooperative. The size of the percentage is determined by Oakdale Electric Cooperative's board of directors according to the cooperative's financial condition.

Checks will be issued to those who no longer receive electric service from Oakdale Electric but are still owed capital credits. Current members will see a refund on their October bill. ■

#### How Do Capital Credits Work?

5 Your co-op notifies you of how and when you'll receive your capital credits retirements.

1 Your co-op tracks how much electricity you buy and how much money you pay for it throughout the year.

Electric co-ops have retired **\$9.5 billion** to members since 1988.

2 At the end of the year, your co-op completes financial matters and determines whether there is excess revenues, called margins.

4 When the co-op's financial condition permits, your board of directors/trustees decides to retire, or pay, the capital credits.

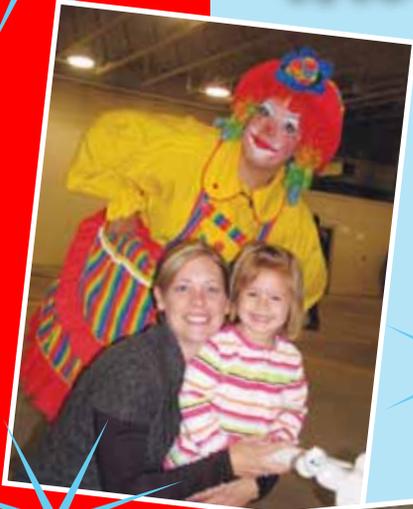
3 Your co-op allocates the margins to members as capital credits based upon their use of electricity during the year.

Source: National Rural Utilities Cooperative Finance Corporation

# ***Oakdale Electric Cooperative's Annual*** **Member Appreciation Day**

**Saturday, October 8, 2011**  
**7:30 to 11:00 a.m.**

Oakdale Electric—Hwy PP  
(just north of Interstate 90/94)



## **For Everyone:**

- Pancake Breakfast
- Cooperative Booths and Displays
- Bucket Truck Rides
- Flu Shots (pending vaccine availability)
- Health Screening
- Ice Cream & Popcorn

## **FUN FOR THE KIDS!**

- Dragon Bounce House
- Face Painting
- Balloon Animals
- Kids' Prizes
- Clown



## Cooperatives: A Matter of Principles

You might be surprised by the number of cooperatives around you. Co-ops have been formed to sell produce and electricity, offer financial and banking services, provide housing and health care, and much more. So where did the bright idea for co-ops come from? It's a matter of principles (seven, to be exact). The modern movement traces its roots to a store started by weavers in the town of Rochdale (pronounced Rotch-dale) in northern England in 1844. The group was guided by a set of principles drawn up by one of its members, Charles Howarth. When introduced into the United States by the National Grange in 1874, these "Rochdale Principles" fueled a cooperative explosion.

Although stated in many ways, the Rochdale Principles require that a cooperative must be open for anyone to join. Every member retains one voice, one vote. Electric cooperatives hold member business meetings annually, allowing members to elect fellow consumers to guide the co-op and have a say in how their utility is run.

There also have to be real member benefits. For example, members of electric co-ops of-

ten get money back (called capital credits or patronage refunds) when the cooperative's in good financial shape. More than \$550 million has been returned to members by electric cooperatives over the past seven decades—nothing to sneeze at.

Education remains another big focus. Electric co-ops provide safety information in schools, share ideas on how to make your home more energy efficient to keep

electric bills affordable, and make sure elected officials and opinion leaders know about the co-op business model. Because there is strength in numbers, co-ops tend to stick together when tackling regional and national issues.

Perhaps most important of all, co-ops are independent and community-focused, not tied to the purse strings of far-flung investors. Cooperatives help drive local economic development, fund scholarships, support local charities, and work to make life better in the areas they serve—the heart of the cooperative difference.

Experience the co-op difference. Learn more about co-ops and the seven principles that define them at [www.go.coop](http://www.go.coop). ■

### EXPERIENCE THE COOPERATIVE DIFFERENCE!

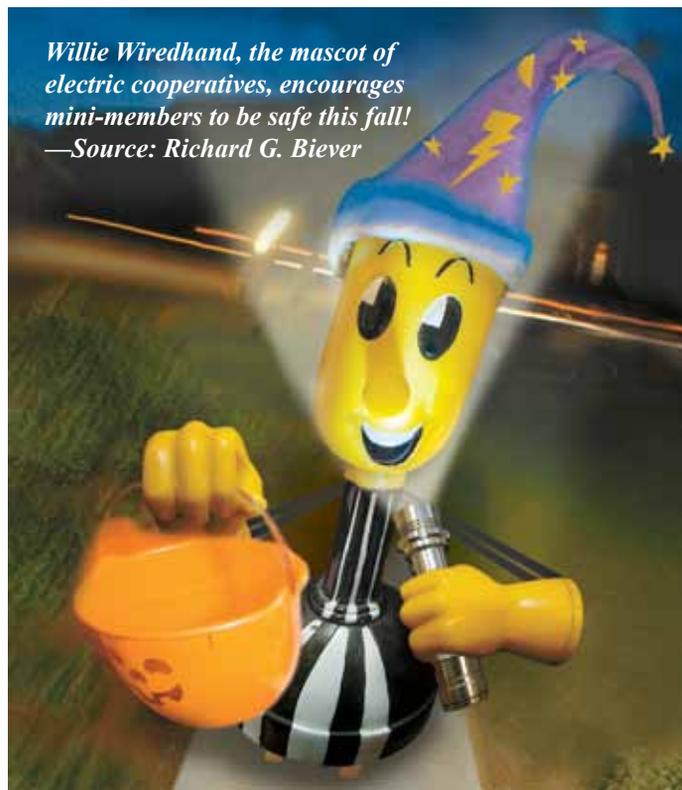
There are more than 29,000 cooperative businesses in the United States. They are not just supermarkets, credit unions, and electric utilities, although these are among the most successful cooperatives found across the country.

Cooperatives work in all parts of the economy, from health-care to housing, farms to funeral societies, credit unions to child care, marketing to manufacturing, wind energy to worker owned.

# Don't Let Electrical Hazards Haunt Halloween!

Halloween is the most festively frightening night of the year. But don't make yours fraught with danger. Here are some safety reminders:

- 🎃 As you're decorating, make sure you and your parents check for cracked sockets; frayed, loose, or bare wires; and loose connections.
- 🎃 Fasten all outdoor lights securely to trees and other firm supports. Do not use nails or tacks that could puncture insulating cords and damage wires.
- 🎃 Make sure decorative lighting is well-ventilated, protected from weather, and remains a safe distance from anything flammable like dry leaves and shrubs. Do not coil extension cords while in use or tuck under rugs or drapes.
- 🎃 Make sure all outdoor electrical lights and decorations are plugged into an outlet protected with a ground fault circuit interrupter (GFCI). If your outlets aren't equipped with GFCIs, have an electrician install them or buy a GFCI adapter plug. Don't overload outlets with too many extension cords and strands of lights.



Willie Wiredhand, the mascot of electric cooperatives, encourages mini-members to be safe this fall!  
—Source: Richard G. Biever

- 🎃 Keep power cords off walkways and porches that trick-or-treaters may use. You don't want them to trip.
- 🎃 Have mom or dad leave the porch light on for trick-or-treaters, and be sure to turn out all spooky lights and decorations before leaving home or going to bed. This will also save energy.

For more tips visit [www.SafeElectricity.org](http://www.SafeElectricity.org).—  
Source: *Electric Consumer* ■



## Oakdale Electric Cooperative

Your Touchstone Energy® Partner



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24-Hour Emergency Power Restoration: (800) 927-6151

Toll-free online bill payment: 866-392-4307

FAX Number: (608) 372-5173

Diggers Hotline: For underground cable locates and power line clearance information, call (800) 242-8511.



## Energy Efficiency

### Tip of the Month

Is your washing machine more than 10 years old? According to the U.S. Department of Energy, families can cut related energy costs by more than a third—and water costs by more than half—by purchasing a clothes washer with an ENERGY STAR label. Choose a front-load or redesigned top-load model.

Source: U.S. Department of Energy