

OCTOBER IS CO-OP MONTH

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YOU.™



October is co-op month, a time when we pay tribute to the nation's approximately 48,000 cooperatives and the 120 million citizens they serve. Co-ops provide just about every kind of goods or service we need. As a member of Oakdale Electric Cooperative, you're receiving your vital electric service through a cooperative, but your life is affected by cooperatives in more ways than you're likely aware of. Consider these facts:

- Cooperatives come in all sizes, from small buying clubs to businesses included in the Fortune 500. Many cooperatives are household names—Land O'Lakes, Ocean Spray, Sunkist, ACE Hardware, Nationwide Insurance, and the Associated Press.
- Twenty-nine co-ops have annual sales in excess of \$1 billion. They represent a wide mix of industries: agriculture, food, hardware, health care, finance, utilities, bottling, recreational equipment, and communications.
- About 30 percent of farmers' products and farm supplies in the United States are marketed through more than 3,000 farmer-owned cooperatives.
- Approximately 900 rural electric cooperatives operate nearly half of the electric distribution lines in the United States, covering three-quarters of the land mass. They provide electricity for more than 37 million people in 47 states.
- Consumer-owned cooperatives pioneered prepaid, group-practice health care. Today cooperative health-maintenance organizations (HMOs) provide health-care services to more than 1.2 million American families. In addition, just about every type of cooperative—consumer, worker, and purchasing/shared services—can be found in the health care sector. Nearly 10,000 U.S. credit unions have more than 84 million members and assets in excess of \$600 billion.
- More than 250 purchasing co-ops offer group buying and shared services to more than 50,000 businesses.
- More than 6,400 housing cooperatives provide dwellings for some 3 million residents. With 1.5 million cooperative housing units, the co-ops serve households with a wide range of incomes and housing needs.

- Food cooperatives have been innovators in the marketplace in the areas of unit pricing, consumer protection, and nutritional labeling. There are about 500 retail food co-ops in the United States.
- Some 270 telephone cooperatives provide service to 2 million households.
- More than 50 million Americans are served by insurance companies owned by or closely affiliated with cooperatives. There are more than 1,000 mutual insurance companies that total more than \$80 billion in net written premiums.
- Two in every five people in the United States belong to a cooperative.

Look around your community—Cooperatives are everywhere, helping people meet their common needs efficiently and economically through group effort. ■

All cooperative businesses adhere to these seven guiding principles:

Voluntary and Open Membership — Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

Democratic Member Control — Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. Members have equal voting rights (one member, one vote).

Members' Economic Participation — Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation on capital subscribed as a condition of membership.

Autonomy and Independence — Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

Education, Training, and Information — Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

Cooperation Among Cooperatives — Cooperatives serve their members most effectively by working together through local, national, regional, and international structures.

Concern for Community — While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

Your Values,
Your Business.

Caring for
others

Co-ops **valued citizens and communities** long before social responsibility was the **"cool" thing to do**. In fact, one of the cooperative seven **principles speaks to** concern for community. Co-ops strive toward **community sustainability** through policies their **members approve**.

Co-ops also **employ and serve** people **who live in the community** and they **return the fruits** of the enterprise **to the community**.

That's what we mean when we say **"co-ops turn values into good business."**

Learn more
about
cooperatives
at Go.Coop.

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Be Wise to Your Portable Electric Space Heater

As the temperatures drop and home furnaces get turned up, heating bills will go up as well. While we want you to stay warm this fall and winter, we also want you to be aware of what your efforts may be costing you.

Many people rely on electric space heaters as a way to keep warm on a cold day, and they are an excellent way to heat up an especially drafty spot in your home.

However, contrary to what some advertisements may claim, portable electric space heaters are not money-saving devices and will not slash your energy bills. The only way you will save money on your home heating bills by using a space heater is if you turn off the furnace to the rest of your home and rely solely on your space heater for warmth, moving the appliance with you from room to room. Few—if any—people use a portable space heater in place of their furnace. That means whatever kilowatts the



space heater consumers are *in addition to* those used by your home's regular heating system.

Consider this: The average portable space heater is 1,500 watts. If you were to run that space heater for approximately eight hours each day, the heater would use 360 kilowatts per month. At Oakdale Electric's rate of \$.108 per kilowatt, that one simple appliance would add more than \$30 per month to your energy bill. If that same space heater were operating nonstop, 24 hours a day, the monthly cost would climb to a whopping \$100.

Incidentally, all space heaters have the same efficiency—100 percent. That's because they're all forms of electric resistance heat. Therefore, you're not paying any more or any less for the efficiency of your heater. A \$400 electric space heater might have a fancier look and fancier packaging than a \$40, but it will work at the very same efficiency—100 percent. ■

Watch Your October Bill for Your Capital Credit Refund

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 in their October bill. ■

Don't Forget!

MEMBER APPRECIATION DAY

Saturday, October 2, 2010
7:30 to 11:00 a.m.

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

A collage of three images: a child playing with a large green dinosaur toy, a child eating a meal, and a child sitting at a table.

Clean Sweep Recycling Drive!



Halloween is fun. Candy corn, kids in costumes, and carved pumpkins set the scene. Follow these simple tips provided by the Home Safety Council to make sure your Cinderella or Frankenstein does not get spooked by holiday dangers:

- Be sure all children trick-or-treat with an adult. Walking on dark streets can be dangerous.
- Only permit trick-or-treating at the homes of friends and neighbors you know well.
- If you buy a costume, read the box or label. Look for the words “flame retardant” or “flame resistant.” These costumes are more fire-safe.
- Make sure the costume is the right size so your child won’t trip on it.
- Give your child a flashlight or light stick to carry.
- Make sure your child can see well. Only use masks with large holes for the eyes, or use face paint instead of a mask.
- Be sure that costume accessories, such as knives and swords, are made of soft material that bends easily.
- Never carry candles, torches, or other open flames as part of a costume.
- Keep shoelaces tied. Be careful of pumpkins and things on porches that could trip you.
- Make sure all children in the group carry an ID card with their name, address, and emergency phone numbers (including area code), in case they get lost.
- Remind children to walk, not run, especially after dark. If possible, stay on sidewalks.
- Carefully look through your children’s candy before you let them eat it. Throw away open treats, those not

in their original wrapping, and homemade goodies from unknown sources.

- If you think your child has eaten something that made him sick, call 911 or the Poison Control Hotline at 1-800-222-1222.
- Young children should never help carve a pumpkin. Instead, have them decorate pumpkins with markers, paint, or stickers.

When hosting trick-or-treaters at your home, keep these safety tips in mind:

- Only burn candles when an adult is in the room and paying attention. Make sure children cannot reach the candles.
- Blow the candles out when adults leave the room or go to sleep.
- If you have children in your home, store candles and matches and lighters out of their reach in a locked cabinet.
- Do not use candles to decorate porches to prevent costumes from catching fire. Light jack-o-lanterns with small flashlights instead of candles.
- Make sure walkways and porches are well lit to help prevent falls. Make sure your lawn is clear of things that could be tripped over, such as pumpkins, ladders, garden hoses, flowerpots, bikes, and animal leashes.
- Do not overload electrical outlets with holiday lighting or special effects. Keep all exit doors clear.
- Offer treats wrapped in their original packages. ■



Oakdale Electric Cooperative

Your Touchstone Energy® Partner

Bruce Ardel, General Manager



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Office Hours: Mon.–Fri. 7:30 a.m.–4:00 p.m.

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.