

## Proper rest is key to staying safe during harvest

For many farmers, fall requires long days in the field and little rest. The pressure to harvest as quickly as possible, combined with fatigue and looming deadlines, increases the risk of injury. In fact, most injuries occur during the spring and fall when stress and fatigue are common among farmers.

The safety and health of workers, including making time for sleep, should be a priority when considering a farm's productivity, according to Josie Rudolphi, University of Illinois Extension associate research scientist. "Rushing and cutting corners can lead to injury, which no one has time for, especially during the harvest," she says.

Rudolphi grew up on a farm and understands the pressures of harvest season. She says that getting proper rest can make a huge difference in staying safe, but during the crunch time of harvest season, farmers sacrifice sleep to work late into the night.

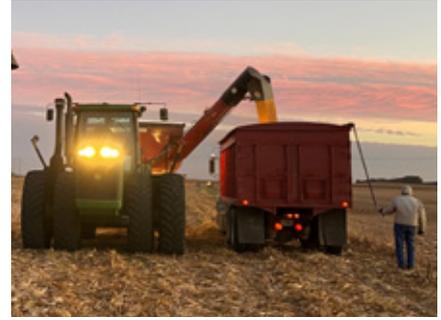
"Sleep deficiency has been associated with increased injury, reduced reaction time, and reduced concentration," Rudolphi says. "All of which could impact health and safety, as well as productivity."

The demands of harvest are stressful. The lack of sleep can intensify that and lead to errors in the fields or even on the roads. To improve sleep, Rudolphi advises farmers to go to bed and wake up at regular times when possible. They can use rainy days to catch up on sleep.

### Other sleep health tips include:

- Create a bedroom environment that encourages sleep; keep it quiet, dark, and cool.
- Limit electronic device use.
- Avoid large meals, caffeine, and alcohol before bedtime.

In addition to improving sleep, managing stress is an important component to injury prevention, health,



and safety. In order to successfully manage the stress of long hours and unpredictability, Rudolphi suggests using the Four A Method:

- **Avoid** (planning ahead)
- **Adapt** (changing expectations)
- **Alter** (changing the situation when you can)
- **Accept** (acknowledging that a situation is what it is)

For information about farm and ranch safety, including safety around electricity, visit [SafeElectricity.org](http://SafeElectricity.org).



**Shelby Electric Cooperative**  
Your Touchstone Energy® Cooperative

## Cooperatives and Jobs...







Cooperative businesses are run by those who live and work in the community, keeping jobs at home.

In October, co-ops all across the United States are celebrating the benefits and values that cooperatives bring to their members and communities.

While co-ops operate in many industries and sectors of the economy, seven cooperative principles set us

apart from other businesses: voluntary and open membership; democratic member control; members' economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

We are in it for the long haul; strengthening communities through jobs, service, and community involvement.

### Cooperatives

**Community born.**  
**Community led.**

ELECTRIC CO-OPS  
**FOCUS ON YOU**  
Co-op Month 2021

# Just what are Capital Credits?

When you signed up for electric service, you became a member-owner of this cooperative. Unlike other electric utilities, your cooperative exists to make sure your needs are always met, not to make a profit.

Any revenues over and above the cost of doing business are considered “margins.” These margins represent an interest-free loan of operating capital by the membership to the cooperative. This capital allows Shelby Electric Cooperative (SEC) to finance operations and construction, with the intent that this capital will be repaid to you in later years.

As of 2020, SEC has retired all capital credits up to the year 1993, totaling more than \$6.25 million. Each year when capital credits are retired, many questions arise. We have provided answers to some questions

below for a better understanding of capital credits.

## What are capital credits?

Patronage capital is the cooperative’s margins, or money left after all expenses have been paid for that year. Shelby Electric uses these margins for capital investments, such as building or replacing power lines, substations, and other electric system improvements. After being used as working capital, the money is returned to members as patronage capital credits (like dividends). It represents each co-op member’s share or equity in the cooperative. Patronage capital is allocated to members in proportion to the dollar amount of electricity used. Capital credits are paid out as the cooperative’s financial condition permits with board approval.



## What percent of my bill is returned as capital credits?

The percentage of your total payment that is allocated as capital credits varies from year to year, depending on the success of the cooperative. Capital credits are only allocated for a year in which SEC earns margins. Since capital credits are a member’s share of the margins, no credits are allocated for a year without any margins.

## What happens to the capital credits of a member that dies?

The capital credits of a deceased member may be paid at a discount without waiting for a general retirement. Estate payments are not automatic. A representative of the estate must request the credits by contacting the cooperative billing department. If a spouse jointly holds the membership, the estate will only be retired after both the member and spouse are deceased.

## Will I receive a capital credit every year?

Not necessarily. The board of directors must authorize a retirement before you receive a credit. When considering a retirement, the board analyzes the financial health of the cooperative and will not authorize a retirement if SEC cannot afford it.

## What happens to my capital credits when I leave the SEC service area?

They remain on the books under your assigned capital credit number until they are retired. You should make sure SEC has your current mailing address on file.

If you have questions concerning capital credits, or anything else related to your cooperative membership, please give us a call at 800-677-2612.

## How do I receive my capital credits?

Eligible members receive capital credit refunds as a credit on their electric bill. Members no longer on our lines receive their retirement amount in the form of a check mailed to the most recent address on file.

How are capital credits calculated? The amount of capital credits you earn in a given year is based on the amount of capital you contribute to the cooperative through paying your monthly bill. The more electric service you buy, the greater your capital credits account – although the percentage will remain the same. The sum of your monthly bills for a year is multiplied by a percentage to determine your capital credits.



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**www.shelbyelectric.coop**  
**twitter.com/YourCoop**  
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**Office Hours:**  
**7:00 a.m. - 4:00 p.m.**



Your Touchstone Energy® Cooperative 

REAL LIFE  REAL POWER

# Getting Real with Marla and your baseline

It may be the month for the World Series, but this article is not about running the bases. October is often a great month to analyze your baseline electricity use and to make sure any summer extras are taken out of the lineup.

Typically, in late September and early October we experience mild temperatures. Little air conditioning or heating is needed to keep our homes comfortable. We have no control over the weather, and we know that the first frost is coming at us quicker than a line drive. Our best defense against our heating and cooling bills is to air seal and insulate (in that order).

Baseline electricity consumption is the use from all the electrical items not related to heating, air conditioning, and seasonal use (such as swimming pools or holiday extras). Your Shelby Electric Cooperative bill has a bar graph which represents your monthly and yearly use. Generally, the two lowest months occur when temperatures are moderate; those will be your baseline months.

Understanding your account's baseline electricity consumption can let a person know how much it costs to have electric water heating, lighting, electronics, appliances, sump pumps, well pumps, and the many other items we plug in to use and enjoy on a year round basis. Many of these items we have



COMPARISONS	DAYS	TOTAL kWh	AVG kWh	DAILY COST	AVG TEMP
CURRENT BILLING	29	2377	82	\$11.72	76
PREVIOUS BILLING	30	2079	69	\$10.06	73
LAST YEAR BILLING	31	1688	54	\$8.12	73

some control over. Making some changes can reduce the baseline electricity use in your home. For example, heating water can use a lot of energy. Make sure the water heater thermometer is set at 120 degrees F. Wash laundry in cool or warm water when possible. Run full loads of laundry and dishes. Ask family members to limit the amount of hot water used for bathing and showering.

Power off and unplug items that are not used frequently. If a light or digital display is on the appliance or electronic device, it is most likely on standby and not completely off. A great time to check this is when it is dark outside and the lights are off. Just look around and see how many items are glowing.

Now is the time to be sure that summer time energy drains are

disabled. Unplug and remove window air conditioning units. Check for any unintentionally open windows, especially in those seldom-used rooms. Lock windows that are closed to make a better seal. Unplug any abandoned games and electronics now that the kids are back in school. Can the beverage fridge in the garage be cleaned out and unplugged? Turn off and sanitize the dehumidifier if it is no longer needed.

The SmartHub app is a tool available for you to see your daily and monthly energy use. Download it today from your app store to learn more about how you and your family use electricity.

~Marla Foor,  
Communication Specialist



## ONLINE BILL PAY

Pay your bills online and monitor usage with the **smarhub app!**





### 10.08 | Friday Evening

**Event Kickoff | 4-9PM | Willow Ridge Winery**

Some balloons will inflate and do a soft glow if weather permits.

Pauly's BBQ & Smokin BBQ Stewy Style food trucks available

Entertainment by Kilborn Alley Band

Sunset time: 6:27PM

### 10.09 | Saturday Morning

**Sunrise Fun Flight | 7-9AM | Shelby County Airport (W Hwy 16)**

Balloons will fly over airport in a Lithia Resort fun flight

Music by All Kindz of Soundz

Best viewing of balloons: Airport | Sunrise time: 7:00AM

**Young Eagle Flights | 8-11:30AM | Shelby County Airport**

Registration begins at 8:00AM, Flights from 8:30-11:30AM, Ages 8-17

Introduction to general aviation—basic ground school & 20-25 minute **FREE** airplane ride over Shelbyville area,

Legal guardian must be present to sign waiver of consent; All kids receive a certificate and flight log book

**10AM-Dusk: SummerSkyz helicopter rides: \$40 per person—3 people maximum per ride**

**1-2PM: Trunk or Treat sponsored by Dacey's Haunted Trail**

### 10.09 | Saturday Evening

**BALLOON GLOW & COOKOUT | 4-9PM | Shelby County Airport**

J & R Collision Centers **BALLOON GLOW BEGINS AT DUSK**

**Balloon Glow Cookout benefits the Shelbyville Fire Department**

Several local food & drink vendors, Music by All Kindz of Soundz

4-6:45PM | **FREE** Inflatables/bounce houses for kids sponsored by Family Drug

4-9PM | Tethered balloon rides: \$10 per person to benefit local charities

**Spectacular view of all sponsored balloons in ONE location | Sunset time: 6:25PM**

### 10.10 | Sunday Morning

**Sunrise Fun Flight | 7-9AM | Dam West Recreation Area**

Balloons will fly over 9th Street beach in a Findlay Marina fun flight

Music by All Kindz of Soundz

Best viewing of balloons: Dam West | Sunrise time: 7:01AM

**Balloonfest admission is FREE & events are open to the public | Donations appreciated**

**\*ALL SCHEDULED EVENT TIMES ARE APPROXIMATE, WEATHER DEPENDENT, & ARE AT THE PILOTS' DISCRETION\***

Follow the Touchstone Energy® Balloonfest at Lake Shelbyville on Facebook: @balloonslakeshelbyville

**Call (217)774-2244 for more information OR go online**

**[www.shelbyelectric.coop](http://www.shelbyelectric.coop) | [www.lakeshelbyville.com/events/balloon.htm](http://www.lakeshelbyville.com/events/balloon.htm)**