

CEO

The monthly service charge: Protecting the present, investing in the future



George Walton,
 President and CEO

As a Member of Hancock-Wood Electric Cooperative, you make an investment in the co-op every time you pay your bill. This collective investment in the co-op benefits you and the community immediately

- and over time. This investment is important for the cooperative to keep up with everyday expenses. So what exactly is this monthly investment, and how do you benefit from it?

The service charge is a monthly investment that helps your co-op cover the expenses of maintaining the overall electric system. Combating cybersecurity threats and maintaining poles, wires, substations and co-op equipment takes strategic planning and significant resources. The customer charge essentially ensures that all equipment operates properly and staff is trained and ready so the lights turn on when you need them. Each month, our cooperative has a fixed cost that is paid to help maintain our system. This cost exists even when no electricity is used; we are still required to pay our loans, insurance and taxes, building and fleet maintenance and most importantly, maintain our system equipment so your lights will turn on when you need them.

Regardless of how much electricity a particular family uses, the cost of delivering power to that

house is the same. As a not-for-profit electric cooperative, we believe the majority of our operational costs should be spread fairly and equitably across all of our Members, regardless of the level of electricity use. That is why every

Member pays the service charge each month to cover basic operational costs. Members are charged based on the rate class you are in. Overall, all Members benefit from the same service. In essence, this gives each co-op Member an equal share in Hancock-Wood's operation.

Your monthly investment ensures you have access to safe, reliable and affordable power when you need it. We appreciate and value the investment that you make in the co-op each month, and we strive to use that investment wisely for the benefit of all Members of our community.

To learn more about the service charge, please visit our website at hwe.coop. On our website under the residential tab, you will find the "Understand Your Bill" option; this is an example of what your bill looks like each month. It is a complete breakdown of each cost that you see on your bill such as your service information, your 13-month use history, your meter reading section, a breakdown of your monthly charges, and messages from us each month.

Still have questions about your bill or service charge? Call us at 800-445-4840.



Think Energy \$mart with Bruce



Bruce Warnecke,
 Energy Services
 Advisor

In past months, I have mentioned the importance of controlling the overall humidity levels in your home. Indoor relative humidity should be between 30 to 50 percent, according to ENERGY STAR®.

This month, I want to provide information about using exhaust fans in your kitchen or bathroom to assist with humidity control.

Before using any exhaust fan, be sure the fan is vented properly to avoid causing problems with condensation in unconditioned spaces, such as attics or crawlspaces. When inspecting the fan's venting system, be sure the vent is routed to the exterior of the structure by the shortest route possible, avoiding dips and sags in the venting system that can serve as a trap for moisture. The fan venting system also

needs a working damper to prevent outside air from entering through the exhaust system.

After the fan has been inspected, follow these guidelines for most effective use of the fan:

- Install a timer in place of a switch so the fan can be activated for 15-30 minutes per use, avoiding the fan being left on causing excess conditioned air to be evacuated from the structure.
- When exiting the bathroom, leave the door at least partially open to provide the fan with enough air free air to exhaust outside.
- Check humidity levels of your home before activating a fan. If humidity levels are low in the winter, it is better to activate the fan on your furnace or use a small fan to move the air out of your bathroom to the rest of your home, instead of using your exhaust fan and expelling the moist air outside.

Let's shine a light on our veterans

Hancock-Wood is participating in the Greenlight A Vet program (GLAV) to give our appreciation and support to all veterans and their families this Veterans Day, Nov. 11.

GLAV is a campaign to establish visible national support for our veterans by changing one light to green. According to the campaign's website: "We are extending the campaign to also acknowledge the service and sacrifice of all our service families. For when one person serves in the military, the whole family serves."



The GLAV campaign gives Americans an avenue to express the support that our veterans and military families deserve. People can participate through simple gestures like changing one light to green, or sharing support on social media. As a nation, we strive to keep the green lights glowing as a continued sign of our gratitude for our veterans and military families."

Stop by the office and pick up a free green LED light while supplies last. Learn more about the campaign at greenlightavet.com.

November rebuild update

In November, Hancock-Wood's rebuild program will continue as contract crews will be working on the three-phase rebuild along U.S. 68. Crews will also be working on State Route 246 in Marion Township.

Learn more by visiting hwe.coop/construction-corner.

Energy Efficiency Tip of the Month

Spending more time in the kitchen during the holiday season? Here's one way to be more energy efficient: Unplug small kitchen appliances, like toaster ovens and microwaves, when not in use. You could save \$10 to \$20 per year.



Source: U.S. Dept. of Energy

! Be prepared to vote on every election day

The 2016 elections are fading in the rear-view mirror, but that doesn't mean the voting is over. While the next presidential election won't be upon us until 2020, there are countless state and local elections between now and then which have a major impact on life in our local communities, including rural America. That's why Hancock-Wood remains engaged in a national get-out-the-vote campaign called Co-ops Vote. We invite you to join us.

Co-ops Vote is a non-partisan project of America's Electric Cooperatives designed to encourage co-op members to vote and support their co-ops and their community when they go to the polls. The program does not endorse or recommend candidates for election. Co-ops Vote was launched in 2016 to reverse a troubling trend: In the 2012 elections, voter turnout in rural areas declined by 18 percent – twice the voter drop-off seen nationally.

Rural voter turnout in 2016 increased by more than

a half-million Americans. Together, we grew our political influence and encouraged lawmakers to pay more attention to the issues affecting rural Americans. There are more than 1,000 local and state elections being held this year. Unfortunately, these critical elections are often ignored by the majority of voters.

Many people see these “smaller” elections as less important than national elections. In reality, state and local elections have an even greater impact on local communities because the candidates are running on local issues – issues that are closer to voters' everyday lives than many national issues.

Whether you have a local or state election this year or a federal election in 2018, Co-ops Vote has a number of activities to help rural Americans stay engaged in the political process. Visit vote.coop to join and learn more. And by all means, make sure you are registered to vote and that you cast your ballot on Election Day — every Election Day.

! Members: Be aware of a spoofing scam

Recently, Members have reported scamming attempts using Hancock-Wood's name for the caller ID, also known as spoofing. What is spoofing and how does it work? According to the Federal Communications Commission's (FCC) website, spoofing occurs when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally. U.S. law and FCC rules prohibit most types of spoofing.

IF YOU THINK YOU'RE BEING SPOOFED:

- Be careful about responding to any request for personal identifying information.
- Never give out personal information, such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls, or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency seeking personal information, hang up and call the phone

number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request.

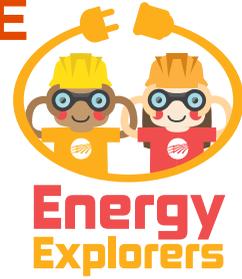
- Use caution if you are being pressured for information immediately.
- If you have a voicemail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.

If you receive a suspicious call saying it's Hancock-Wood, call our office at 800-445-4840 to verify.



AUTUMN CROSSWORD PUZZLE

Autumn is finally here! Complete the crossword puzzle below by filling in the Autumn words that fit the clues. If you need help, use the word bank at the bottom of the page.



ACROSS

1. Fruit you bob for.
3. This is a fun outing that usually takes place in autumn and can be enjoyed from a wagon, truck or trailer – as long as it's filled with hay.
5. These are orange and can be carved to decorate your home during Halloween.
6. These change colors during autumn months.

DOWN

2. These fall from oak trees and squirrels love to collect them.
4. This is what most people eat on Thanksgiving Day.

LEAVES
 PUMPKINS
 HAYRIDE
 APPLE
 TURKEY
 ACORNS

Word Bank