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Don't forget to
download the CHELCO
Connect app.



A Touchstone Energy
Cooperative



CHELCO employees have a heart for our community

CHELCO employees raised over \$3,500 for the American Heart Association Heart Walk. Steve Rhodes raised more than \$2,000 and was recognized as a top walker, which is a distinction given to community members who raise over \$1,000 individually.

"The American Heart Association is a great organization that CHELCO is proud to partner with," said CEO Steve Rhodes. "It's a cause that has a great impact on our community. We look forward to the next Heart Walk."



CHELCO employees at the 2019 Heart Walk from left to right: Angie Slay, Ricky Brassell and Tyler Jackson

What is a capital credit?

Electric cooperatives like CHELCO are not like other utilities. We are a not-for-profit business, and you, as a member, are an owner of that business. Per cooperative bylaws, the CHELCO Board of Trustees determines the amount of capital credits to be retired each year based on the co-op's financial condition and a few other considerations.

So what are capital credits?

At the end of each year, after expenses are paid, there are often margins remaining. These margins are allocated to each person who was a member during that year. These are capital credits. The amount of these credits depends on how much business each member did with CHELCO. Often, capital credits are used to build and replace electrical facilities and are not returned to members immediately.

These capital credits become the members' ownership in the co-op. CHELCO invests the money in capital items, mainly electrical facilities. Using these credits reduces CHELCO's interest costs, reducing the amount of money the co-op needs to borrow each year.

Each year, the CHELCO Board of Trustees approves the capital credits if the co-op is in good financial standing. Every 20 years, capital credits are retired and sent to members in the form of a check. CHELCO keeps any unclaimed capital credit retirement funds for a period of time. If you ever move off CHELCO's lines, it's important to keep CHELCO advised of your address so that we can contact you when there is a retirement and you can receive your check for being a loyal CHELCO member!

We hope you enjoy this benefit of being a member of a not-for-profit cooperative!

IN BRIEF

Delay in construction, North Walton members will continue paying bills at Baldwin Avenue

Due to delays in construction, CHELCO's DeFuniak Springs area office will remain at Baldwin Avenue in its current location until further notice. You can pay your bills online, in the CHELCO Connect app, through mail, at a CHELCO kiosk or in person at any area office.

CHELCO invites students to check out Youth Tour 2020

CHELCO is gearing up for Youth Tour 2020! High school juniors who live on CHELCO lines are invited to apply. Two students from each high school in our service area will spend two days touring the state capital, Tallahassee, and also compete for a free weeklong trip to Washington, D.C., in June. For more information, students should contact their guidance counselor or Youth Tour Coordinator Bonnie Whitfield at bwhitfield@chelco.com. Students are selected by their school.

Holiday closures

CHELCO offices will be closed Thursday and Friday, Nov. 28-29, for Thanksgiving.

CHELCO offices will be closed Tuesday and Wednesday, Dec. 24-25, for Christmas.

Update your contact information

Please contact CHELCO if your phone number or email address has changed since you became a member. CHELCO contacts members about outages, bill updates and more. It is important that the contact information is accurate at all times.

This is especially important if you have changed your cell number. Also, having a correct phone number helps us handle calls more quickly in power outages. Check your bill to ensure your contact number is correct.

CHELCO and Southland Utility Services employees raise more than \$5,500 at Charity Bass Tournament

CHELCO and Southland Utility Services employees raised more than \$5,500 to bring electricity to a remote village in Guatemala at the CHELCO Charity Bass Tournament held at Black Creek Lodge in October. Florida electric cooperatives, with the support of NRECA International, are teaming up to send crews to Guatemala sometime in late 2020. A huge thank you to all the employees, sponsors and participants who made the event possible.



CHELCO's Charity Bass Tournament had more than 40 boat entries.



ENERGY STAR Buyers Guide

Purchasing **ENERGY STAR**-certified appliances and electronics is a great way to save energy in your home. But how do you choose the right product? It depends on your energy-saving goals *and* how you use energy in your home.



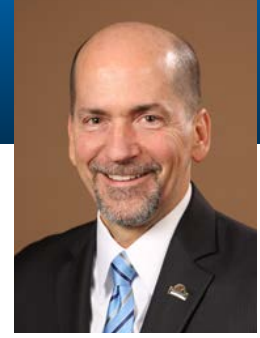
Do you wash multiple loads of laundry each week? Investing in an ENERGY STAR-certified washer could save you around \$45 on your utility bill each year. Some of the top-rated ENERGY STAR-certified large washers come from LG and Samsung. Visit ENERGY STAR's "Most Efficient 2016" page to learn more.



Home computers can use a shocking amount of energy each year. If all computers in the U.S. were ENERGY STAR certified, we would save more than \$1 billion in energy costs per year. If you can't buy an ENERGY STAR-certified computer, consider updating the power management setting on your computer. Visit energystar.gov/products/office_equipment/computers.



The larger TVs get, the more energy they use. But ENERGY STAR-certified TVs are, on average, 25% more efficient than conventional models. LG, Samsung and Vizio make the list of ENERGY STAR's most efficient 2016 TVs.



Thankful for teachers and their positive impact

As the leaves begin to change and the temperatures finally begin to drop, we feel the magical season of thanks is just around the corner. There are many things to be thankful for throughout the entire year, and Thanksgiving gives us an opportunity to reflect on those things. As the son of a teacher, I am thankful every day for the sacrifices teachers make to shape minds and to have a positive influence in so many lives.

My mother taught fifth and sixth grade for 35 years. She worked hard, and I still remember the many nights she graded papers and made lesson plans after dinner and well into the night. She did this without complaint and with joy because she loved her kids and wanted to make a difference in their lives. And that she did. Now in her early 80s, she still teaches Sunday school and continues to share her knowledge with young minds. My mother is awesome and continues to be an inspiration to myself and others on a daily basis.

The entire CHELCO team and I are thankful for teachers whose year-round commitment to our young future leaders is truly a gift to our community. As a gesture of our thanks, we pride ourselves in helping local teachers provide the best learning environment for their students through grants to purchase classroom items such as books, tablets and many other useful learning materials.

CHELCO's \$6,000 contribution to Walton and Okaloosa county school districts' education foundations is matched dollar-for-dollar by the Consortium of Florida Education Foundations, giving teachers a total of \$12,000 in each district for classroom grants. Public school teachers throughout Walton and Okaloosa Counties can apply for the annual grants through each district's education foundation by proposing a project that will benefit and engage their students.

Outside of the classroom, CHELCO partners with PowerSouth, National

Energy Education Development (NEED) and area cooperatives to co-host a free Energy Education Workshop for teachers in the STEM field. The workshop provides fun, engaging, fast-paced activities about electric generation and distribution with a focus on energy education. Attendees receive tools and curriculum necessary to integrate the activities into their classrooms. These materials, aimed at K-12 students, include hands-on activities designed to teach tomorrow's leaders about all energy sources—from fossil fuels to renewables.

As we get closer to this special time of year, think of a teacher who truly had an impact on your life. If you can, reach out and thank them. I'm certainly thankful each day for the impact my teachers had on my life, and for my mother's dedication to her students. All teachers deserve our support and admiration.

Finalized colors for the new bill statement

Beginning in November, CHELCO's bill statements will have a new and improved look. In order to make the bill easier to read, the colors on the finalized version were updated to an all blue format.



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Regular Business Hours
Monday - Friday
8:00 a.m. - 5:00 p.m.

www.chelco.com



Owned By Those We Serve

Account Name JOHN Q SAMPLE
Service Address 123 SOME NICE PLACE
Location 1234567890123456

Billing Date 99/99/9999
Account Number 12345678
Statement Number 123456789012

Previous Balance		Current Bill		Total Amount Due	
Your previous balance due	\$999.00	Your current charges for this billing period	\$999.00	Your total amount due is	\$999.00
Your total payments were	-\$999.00	Your current charges are due by	99/99/9999		
Thank you for your payment!		For full detail breakdown of charges, see the reverse side. →			

CHELCO is governed by a nine-member board of trustees: Lee Perry, District 1; Terry Pilcher, District 2; Jim Bishop, Vice President, District 3; Brady Bearden, Assistant Secretary/Treasurer, District 4; Ronald Jones, District 5; Gerald Edmondson, President, District 6; Bert Prutzman, District 7; Gayle Hughes, Secretary/Treasurer, District 8; Burt Cosson, District 9.

CONNECTIONS CORNER

The Co-op Connections discount program is another benefit of being a CHELCO member. Dozens of local businesses, plus thousands nationally, offer discounts to co-op members. There are also discounts available on prescriptions at participating pharmacies. Don't forget to download the Co-op Connections app.

This month, we highlight and thank the following businesses.

Techplanet Inc/ I Fix Computers

- (850) 892-0977
- DeFuniak Springs
- 15% off total service related charges (parts excluded)

Mack Brooks Barber Shop

- (850) 689-1959
- Crestview
- 10% off haircut

McLean's Florist & Gifts

- (850) 892-3432
- DeFuniak Springs
- 10% off single gift item purchase over \$50 (excludes florist items & Sorrelli)

For more information, or, if you own a business and want to sign-up to offer CHELCO's 53,000+ member accounts a discount, email marketingservices@chelco.com or call CHELCO's marketing department at (850) 307-1122. You can find all the local and national deals by searching co-op connections at CHELCO.com or download the Co-op Connections app.



\$25

IS \$25 YOURS?

If the account number below matches yours, sign this page and mail it with your bill to CHELCO or drop it off at any office. You'll win a \$25 credit on your next bill.

Peterson – 9000091863

POSITIVE ENERGY

How much is that holiday display costing you?

Holiday lights are one of the most visible features of the season, and there are a number of lighting technologies available. Whether you spend hours decorating your house like Clark Griswold's or limit your decorations to a single strand of lights around your porch, holiday lights will affect your energy bill. Comparing their operating costs can help you decide which option is best for decorating your home this holiday season.

Holiday lighting options

Three lighting types commonly used in holiday displays are C-bulbs, miniature lights and LEDs.

- **C-bulbs:** These traditional incandescent bulbs are bright and highly visible, with C7 and C9 types available for decorating your home. However, these bulbs are minimally available and have mostly been regulated out of production due to safety issues and the emergence of more efficient lighting.
- **Miniature (mini) lights:** Mini lights use far less energy than C-bulbs. The main advantages of mini lights are their low energy use and low cost. However, their short lifespan can cause you a headache, as you'll have to replace your holiday lights more often than alternatives.
- **LEDs:** LEDs are long-lasting and very energy efficient. Made from solid-state materials, these bulbs are safer and more durable than C-bulbs and miniature lights. Although LED lights are more expensive to purchase, they operate on very little energy and run at cooler temperatures than alternative lighting choices, saving you lots of money on your energy bill.

Comparing energy costs

The following table compares the power draw (in wattage) and the monthly operating cost of a typical display. These calculations are based on a lighting display using 40 strings of bulbs, operating for five hours daily at an electric rate of 9.5 cents per kilowatt hour (kWh).

Type	Wattage	Monthly Cost
C7 & C9	5 & 7	\$70-100
Mini-lights	0.4	\$23
LEDs	0.07	\$4

Due to their energy efficiency, durability and safety, LEDs are quickly becoming the decorating option of choice.

Planning ahead for savings

Turn off lights late at night. Timers can automate this process and maximize energy savings. With a little forethought, your holiday display can make your home shine without a big increase in energy costs.

