

ALONG THE LINES



DEDICATED TO PROVIDING RELIABLE SERVICE FOR OUR MEMBERS.

OCTOBER 2024

VOL.17, NO. 10

CO-OP MONTH

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OCTOBER CALENDAR



October is National Co-op Month
& Cybersecurity Awareness Month

Oct 6-12th: National Fire Prevention Week

Oct 7th: LED Light Day

Oct 13-15th: BalloonFest (pg.6)

Oct 14-18th: School Bus Safety Week

Oct 21-25th: Careers in Energy Week

Oct 28th: National First Responders Day

Oct 31st: Halloween

HOLIDAYS OBSERVED:

New Year's Day, Good Friday, Memorial Day,
Independence Day, Labor Day, Veterans Day,
Thanksgiving Day, the day following Thanksgiving,
Christmas Eve, Christmas Day, and New Year's Eve.



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CO-OPS POWER COMMUNITIES WITH PURPOSE



BY MJM PRESIDENT/CEO, JOE HEYEN



Communities come in all shapes and sizes. Some are based on geographical proximity, some are based on shared interests or hobbies, and some communities can even be found in virtual spaces like social media groups. Regardless of where or how they are formed, communities can bring people

together and create a sense of belonging.

MJM is deeply committed to our consumer-members, and we're glad you are part of the electric cooperative community. This month, more than 30,000 cooperatives across the U.S. are celebrating National Co-op Month. It's a time to reflect on all the aspects that set cooperatives apart from other types of businesses, but more importantly, it's a time to celebrate the power of co-op membership.

Electric cooperatives are not-for-profit utilities that are built by the communities they serve. For MJM, our mission has always been to provide you with reliable power. We care about your quality of life, and because we are locally operated, we're uniquely suited to meet our members' evolving energy needs.

Beyond the business of electricity, our employees and directors are equally invested in our local community. Why? Because we live here, too. That's why we work hard to support local economic development projects, youth programs and scholarships, charitable giving initiatives and additional programs that make our community a better place to call home.

All co-ops, including MJM, are guided by seven cooperative principles that embody the values and spirit of the cooperative movement. These seven principles are a framework to help all co-ops navigate challenges and opportunities while remaining true to our purpose:

- 1. Open and Voluntary Membership:** Co-op membership is open to anyone who can use the co-op's services.
- 2. Democratic Member Control:** Members make decisions that shape the cooperative. Why? Because co-ops are created by the members, for the members.

3. Members' Economic Participation: Members contribute money to the co-op to make sure it runs smoothly now and in the future. At MJM, this happens through paying your energy bills.

4. Autonomy and Independence: Co-ops are independent and can operate on their own, which ultimately benefits the members.

5. Education, Training and Information: Co-ops continuously focus on education to ensure employees have the training and information they need to make the co-op successful.

6. Cooperation Among Cooperatives: Co-ops share with and learn from other cooperatives. We help each other out in times of need because we want other co-ops to thrive.

7. Concern for Community: All cooperatives work for the greater good of the local communities they serve. Co-ops give back to their communities to help them thrive and grow.

This October, as we celebrate National Co-op Month and the power of membership, we hope you will recognize the many aspects that set electric cooperatives apart. Our mission is reliable power. Our purpose is people--the local communities we're proud to serve.



ALONGTHELINES

by MJM Electric Cooperative
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HOW TO REPORT AN OUTAGE:

Call 217-707-6156 or use your **SmartHub app**.

- When you report an outage, give your **name** and **location number**.
- Before calling, check your fuses or circuit breakers.
- Check with your neighbors. Call to report hazardous conditions.

Please do not report outages on Facebook/Social Media.

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This Statement of Ownership will be printed in the October issue of this publication. I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions and/or civil sanctions.

Eric Cooper, Editor

REWARDS OF EFFICIENCY: UNLOCKING SAVINGS WITH INCENTIVES



Do you hit the snooze button when someone starts talking about kilowatts, electricity usage, or energy efficiency? It's true—sometimes these can be pretty dry topics. What if you could get serious money back to make your home more energy efficient? And you could continue to keep more cash in your wallet every month because of those efforts?

Here's the Scoop

Federal tax credits and rebates are available for energy efficiency upgrades to your main home. If you've upgraded appliances or made home weatherization improvements to your primary residence since 2023, you may be eligible for tax credits or rebates for energy-efficient improvements. Here's a sampling of what's covered: upgraded exterior windows and doors, insulation high-efficiency (think Energy Star-rated) heat pumps, water heaters, heating and cooling equipment, appliances, electric panel upgrade, and switching to an electric vehicle or adding a home charger.

More Money, More Comfort

So, how does it work? Federal tax credits of up to \$3,200 per year can be claimed with your federal income taxes for the year when the upgrades are made. Just complete IRS Form 5695, follow IRS instructions, and include the form when filing your tax return. You'll need to know the total cost of the upgrades and include relevant receipts. Given how annual total limits are structured, consider spreading your home energy efficiency improvements over a few years. Planning your upgrades can help maximize the annual credit amounts you can claim. As with any tax matter, consulting with a tax professional is advisable.

Don't Leave Money on the Table

While the federal tax credits are managed by the IRS, federal energy rebates are handled by the states. Check **energystar.gov** to see if your energy efficiency improvements qualify for a rebate. Keep in mind, you'll need similar documentation and the total amount spent on the upgrades. Your wallet will thank you for the effort needed to get the cash back! MJM has additional incentives and cashback opportunities such as PowerMoves Rebates on air & ground source heat pumps, heat pump water heaters, and Wi-Fi thermostats at www.powermoves.com.



Play it Again

Let's recap why it (literally) pays to amp up your energy efficiency efforts. Energy-efficient upgrades typically reduce consumption, lower utility bills over time and lessen the environmental impact. Not to mention, you can say adios to drafts and cold spots with energy-efficient windows and doors, and hello to improved indoor air quality with cleaner heating and cooling systems. So, what are you waiting for?

The Bottom Line

MJM wants you to save as much money and energy as possible and can help with your quest for energy efficiency and unlock your full savings potential. Why wait? Federal energy tax credits and rebates may help you score big with energy savings.

Check out the DOE's Energy Savings Hub on federal rebates at: www.energystar.gov/save/rebates

Additional Resources:

IRS's resource page - <https://www.irs.gov/credits-deductions/energy-efficient-home-improvement-credit>

Energy Star resource page - <https://www.energystar.gov/about/federal-tax-credits>

OCTOBER IS CYBERSECURITY AWARENESS MONTH

CYBERSECURITY TIPS FOR A SAFER DIGITAL WORLD

by MJM IT Administrator, Chris Franzen

Did you know the average household with internet access owns about 17 connected devices? That figure covers a wide range of electronics, including smart phones, computers, streaming devices, smart speakers, home assistants and more. Given our increasing reliance on internet-connected technologies, the likelihood of new cyber threats is ever-present.

MJM is deeply committed to ensuring our local system is safe and secure. We routinely monitor and manage cyber risks, and we work together with other co-ops to share the latest advancements in cybersecurity measures that make us stronger. But you can help, too.

When we all work together to stay safe online, we lower the risk of cyber threats to our systems, online accounts and sensitive data.

October is National Cybersecurity Month, and while good cyber hygiene should be practiced year-round, we'd like to share a few cybersecurity tips to help you bolster your online safety.

- **Learn how to spot and report phishing attempts.** Phishing occurs when criminals use phony emails, direct messages or other types of digital communications that lure you to click a bad link or download a malicious attachment. If you receive a suspicious email or message that includes urgent language, offers that seem too good to be true, generic greetings, poor grammar or an unusual sender address, it could be a phishing attempt. If you spot one, report it as soon as possible--and don't forget to block the sender. If you receive a suspicious work email, report it to the appropriate IT contact. Suspicious messages that are delivered to your personal email or social media accounts can also be reported.

- **Create strong, unique passwords.** When it comes to passwords, remember that length trumps complexity. Strong passwords contain at least **14** characters and include a mix

Improve your cyber hygiene by doing these four things:

1. Enable multi-factor authentication
2. Use strong passwords and a password manager
3. Update software regularly
4. Recognize and report phishing attacks



of letters, numbers and symbols. Create unique passwords for each online account you manage and use phrases you can easily remember. Use a password manager such as Bitwarden, it will make your life easier!

- **Enable multi-factor authentication when available.** Multi-factor authentication (also known as 2-factor authentication) adds an extra layer of security to your online accounts. These extra security steps can include facial recognition, fingerprint access, or one-time codes sent to your email or phone.
- **Update software regularly.** Software and internet-connected devices, including personal computers, smart-phones and tablets, should always be current on updates to reduce the risk of infection from ransomware and malware. When possible, configure devices to automatically update or notify you when an update is available.

Let's all do our part to stay cyber smart and create a safer digital world for all. Visit **staysafeonline.org** to learn about additional cybersecurity tips.



MJM RESIDENTIAL ELECTRIC HEAT RATE

If you have recently added electric heating as the primary heating system for your home, you may be eligible for a discounted electric rate.

The electric heat discount is applied November through March at \$0.04063 per kilowatt-hour (kWh) for energy usage between 1,000 kWh and 3,500 kWh for a maximum discount of \$101.58 per month (2,500 kWh X \$0.04063). Regular rates will still apply for the 0 kWh -1000 kWh range and any usage past the 3500 kWh maximum.

Your main source of heat must be electric to receive the discount. (Examples: Electric Furnace, Geothermal heat pump, Air source heat pump, Baseboard)

If your account needs to be updated to this rate type, please call the office at **217-707-6156** or email **info@mjmec.coop**.



OCTOBER 11-13, 2024

WATCH ALL THE COLORFUL BALLOONS TAKE TO THE AIR! The Lake Shelbyville skies become a backdrop for colorful hot air balloons. Friday evening they take off around at 5:00 p.m. (weather permitting). Saturday and Sunday mornings the balloons take flight at dawn. Saturday night hosts the annual Balloon Glow with food, music, and fun.

<https://www.facebook.com/balloonslakeshelbyville/>



2025 SCHOLARSHIPS ANNOUNCEMENT

The Illinois Electric Cooperative (IEC) Memorial Scholarship Program awards \$2,500 scholarships annually to deserving students in the "electric cooperative family" entering college to assist them with their educational costs. MJM also awards two \$1,000 scholarships, chosen by a review committee at the Association of Illinois Electric Cooperatives from these applications:

10 scholarships are awarded to high school students who are the child of an Illinois electric cooperative member receiving service from the cooperative.

(Deadline to apply Dec. 31, 2024).

5 scholarships are reserved for high school students enrolling full-time at a two-year Illinois community college who are the child of Illinois electric cooperative members, employees, or directors.

(Deadline to apply Dec. 31, 2024).

1 scholarship, the Earl W. Struck Memorial Scholarship, is awarded to a high school student who is the child of an Illinois electric cooperative employee or director.

(Deadline to apply Dec. 31, 2024).

1 scholarship, the LaVern and Nola McEntire Lineworker's Scholarship, is awarded to a student to attend the lineworker's school conducted by the Association of Illinois Electric Cooperatives in conjunction with Lincoln Land Community College, Springfield, IL.

(Deadline to apply Apr. 30, 2025).

For more information about the IEC Memorial Scholarships, please contact: MJM Communications & Member Service Coordinator, Eric Cooper at 217-707-6156.

Application Links:

<https://mjmec.coop/scholarships>

What is the POWER SUPPLIER DEMAND line on my bill?

Example 1:	Power Supplier Demand	8.49 kW @ 0.00	\$0.00
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Demand is the power consumption need at its highest at your location for that month's billing period. Simply stated, if you were to turn everything on that you possibly could for 15 minutes, that would likely be recorded as your highest demand for the month. Luckily, most of us only have a few large appliances on at any given time resulting in a much more reasonable Demand outcome. The Power Supplier Demand is **8.49kW** in the bill example above; this line item has shown up for about a year now on MJM member's monthly bills currently as a data-only, no charge line item.

Example 2:

DON'T TOWER YOUR POWER.
DO LEVEL OUT DEMAND.



In the "Example 2" household, the family begins cooking supper and watching a little TV in the background at **5:00pm**. After dinner (**6:00pm**), some of the family continues to watch TV and the kids do some homework on the laptop(s) while charging it.

At **7:00pm**, some housework began with laundry, vacuuming, some gaming for the kids that were done with homework, cell phone charging, laptops charging, EV charging, and some office work/answering emails for one of the parents. This was their highest demand time as all the different appliances or items used created a higher demand (or pulled in more electricity together, at the same time).

At **8:00pm**, everyone was settling down and enjoying a show while another load of laundry was running.

How can members reduce Power Supplier Demand (kW) line on their electric bill?

- Spread out the times you use large appliances and charge devices. If you can, start equipment/machines at different times by waiting at least **15-minutes** between each start-up.
- Install energy-efficient equipment and find other ways to reduce your energy usage in our Newsletters, website, and other resources like energystar.gov.
- Downsize your equipment to fit the job such as tools/equipment with less horse power.



MEMBER TRADING POST

FOR SALE: Split Seasoned Fire Wood, pickup truck loads - \$75 pick up location is in Litchfield area: 217-324-4685

FOR SALE: 1996 Ford 250 Van V-8. Clean, well maintained, solid body, new tires. \$6,000
Call: 618-541-4416

FOR RENT: One bedroom home in the country, near Fieldon. \$425/mo, no pets. Call 618-376-4006

FOR SALE: Two-story barn, 50ft x 62ft, tin roof, buyer removes, \$2,000. Call 618-376-4006

FOR SALE: 2015 Rav 4 XLE, AWD, Dark Gray, 176,XXX miles. Good condition. Text only 618-946-0962

HAPPY HALLOWEEN!

To list your free ad, email info@mjmec.coop, call 217-707-6156, or mail the ad to MJM Electric Cooperative, P.O. Box 80, Carlinville, IL 62626.
Each ad will run for one month. Some restriction may apply.



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