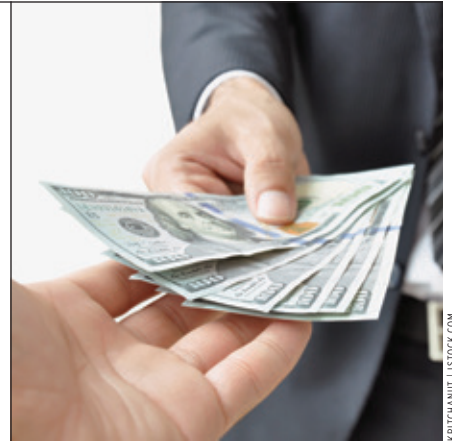


# How Do Capital Credits Work?

*Members' Economic Participation: One of the Seven Cooperative Principles that give all co-ops guidance*



**MESSAGE FROM  
GENERAL MANAGER AND CEO DEBRA COLE**

**GET READY FOR YOUR CAPITAL CREDITS RETIREMENT REFUND!**

Just as your cooperative has done for the past 14 years, HILCO Electric Cooperative will retire capital credits once again in 2015. HILCO members will begin receiving their capital credits retirements, reflected as credits on their bills, starting August 18. For all inactive accounts, checks will be mailed the first week of September.

Remember: If you move from the HILCO service area, always make sure you keep the office informed of your current mailing address.

HILCO members with questions regarding their capital credits are encouraged to call a cooperative member service representative at 1-800-338-6425.

## You Get the Credit

HILCO retires \$1.2 million back to members

**IT'S TIME FOR YOU TO GET THE CREDIT**—capital credits, that is—for helping build, sustain and grow your electric cooperative.

This summer, the HILCO Electric Cooperative Board of Directors has authorized retiring capital credits that were earned in 1984 and a percentage of those earned from 2003 through 2014.

The board members are excited to return your investment in your electric cooperative with this capital credits retirement. As a member of HILCO Electric Cooperative during 1984 through 2014, you helped provide the funding to build and maintain the electric system. In our not-for-profit cooperative, all funds not used to pay the wholesale power bill and operating expenses are invested in the facilities, as opposed to borrowing all the money needed for upgrades and growth.

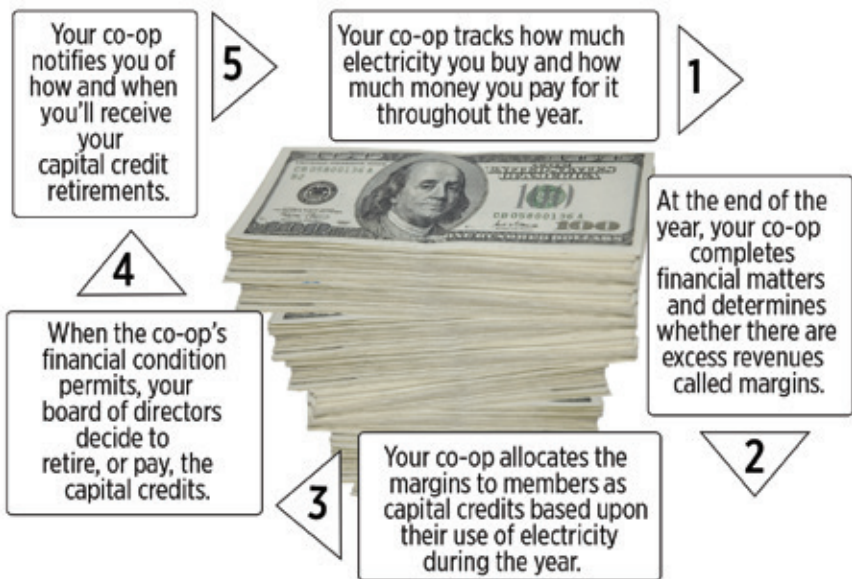
Unlike investor-owned utilities that pay dividends to their stockholders, who are often far removed from the service provided, cooperatives return their margins to the members—those who use the service and provide an important investment.

According to records, HILCO EC has returned more than \$9 million in capital credits refunds to its member-owners.

We believe this is just one of the cooperative differences that makes serving you and our communities a pleasure.

## How Do Capital Credits Work?

Because electric co-ops operate at cost, any excess revenues, called margins, are returned to members in the form of capital credits.





Youth Tour winners Brianna Ducklow and Rebekah Payne visit the Capitol.

# Youth Tour Winners Witness Government in Action

*“When I left for the Youth Tour trip, I was continually told it was ‘the trip of a lifetime’ and honestly did not know what that meant. I remember thinking, ‘This will be fun, but I’m not sure I will return unchanged!’ On the second day, I understood what everyone meant, and knew I was on the trip of a lifetime. I feel truly blessed to have been given such a life-changing opportunity!” —Rebekah Payne*

**ASK ANY STUDENT WHO HAS BEEN** on the Government-in-Action Youth Tour to Washington, D.C., about the experience, and the answer will likely be, “It was the trip of a lifetime!”

Rebekah Payne and Brianna Ducklow were chosen to represent HILCO Electric on the 2015 Government-in-Action Youth Tour. The winners of HILCO’s Youth Tour contest joined approximately 1,700 other high school students representing 640 electric cooperatives across the country in Washington, D.C., for one week.

As part of HILCO Electric’s commitment to the communities it serves, the co-op is honored to provide this opportunity to the youths in its service area.

For more information, please go to [youthtour.coop](http://youthtour.coop).

**SAVE THE DATE!**  
**HILCO EC**  
**ANNUAL**  
**MEETING**

**Thursday, September 17**



#### BOARD OF DIRECTORS

- George Thiess, President, *District 6*
- Joseph (Joe) Tedesco, Vice President, *District 4*
- Janet (Jan) Smith, Secretary-Treasurer, *District 7*
- Leroy Huff, *District 1*
- Margaret Hill, *District 2*
- Bill Allen, *District 5*
- Ron Roberts, *District 3*

Operating in Dallas, Ellis, Hill, Johnson and McLennan counties

#### GENERAL MANAGER AND CEO

Debra A. Cole

#### COOPERATIVE OFFICES

##### Itasca Headquarters

115 E. Main St. • P.O. Box 127  
Itasca, Texas 76055  
(254) 687-2331  
1-800-338-6425

##### Midlothian

300A Silken Crossing  
Midlothian, Texas 76065  
(972) 723-2900

##### Whitney

4581 FM 933  
Whitney, Texas 76692  
(254) 694-5237  
1-888-850-6551



## CONTACT US

For information during office hours and outages after hours:

#### CALL US

**(254) 687-2331** local or  
**1-800-338-6425** toll-free

#### EMAIL

[hilco@hilco.coop](mailto:hilco@hilco.coop)

#### FIND US ON THE WEB

[hilco.coop](http://hilco.coop)

CALENDAR: © IStock.com | TAPHOUSE STUDIOS

# Residential Generators

## *A buyer's guide*

**LET'S FACE IT: ROUGH WEATHER HAPPENS.** At HILCO Electric Cooperative, our goal is to restore power as quickly and safely as possible. But when a major storm hits, power may be out for an extended period of time. Anyone who has experienced an extended power outage has likely mulled over the idea of buying a generator. Before you do, make sure you have all the facts.

The purchase and installation of a generator is an important and serious decision. Properly done, you gain peace of mind knowing your family can ride out any outage with some degree of safety and comfort. An incorrectly implemented generator can become deadly to you, your family, your neighbors and your electric cooperative's employees.

So let's look at the decisions you'll need to make when it comes to purchasing a residential generator. First, do you want to back up your entire home or just portions of it? The biggest drawback to a permanently installed, whole-house generator is the cost, despite significant advantages.

The next decision is sizing the generator to your particular situation. Online tools abound, so if you like to research, just type "generator sizing guide" into your browser, and off you go. Or contact HILCO EC to help you determine the correct size. All this being said, a reasonable size for a portable generator is at least 6,500 watts, with a startup capacity of about 8,000 watts. (The difference in those numbers is because of this: When motor loads start, they draw more power than they use when running. This "inrush" of power gets them spinning, then their demand for electricity decreases.)

The third consideration is how to integrate the generator with your home. Permanent models have dedicated switching devices that handle this chore, but portable models can require

you to remove them from storage, set them up, connect them and start them up.

This is where the danger mentioned above comes into play: Improperly connected generators can easily backfeed into HILCO EC's grid. As electricity flows back into the lines, the transformers boost the voltage to lethal levels, endangering

line crews working to restore power or anyone who might come into contact with a downed line. Be sure to closely follow connection instructions, and contact us if you have any questions regarding connecting your generator safely.

Use of the generator can be as simple as plugging appliances directly into it—but this is cumbersome and limiting. It's better to have a transfer switch installed by a qualified electrician. This device connects to the circuits you want to power. You connect your generator to the dedicated plug, follow the disconnect procedure and fire it up—and you've got power for your home that's safe for all.

Next, a word about quality: With generators, you definitely get what you pay for. Cheap models are just that. They may last a couple of years, but after that, parts can be impossible to get.

Few things are worse than your generator failing to operate when the lights are out. Go for engines with recognizable brand names. They may cost more but will certainly be worth the extra cost.

Also, it's important to exercise your portable generator regularly. Don't worry, you don't need to walk your generator—it's not that type of exercise. "Exercising" means connecting load to the generator and turning it on to be sure it will run.

And while you're at it, why not let your co-op know you have a generator? We can provide safety and connection tips if needed, and our knowing will enhance our line crews' safety.

JOHN FLECK | FEMA



**Anyone who has experienced an outage has likely thought of buying a generator—but before you do, know all the facts.**



# Take Control of Summer Energy Bills

**HERE ARE FIVE EASY WAYS** to minimize your energy use during the hot months:

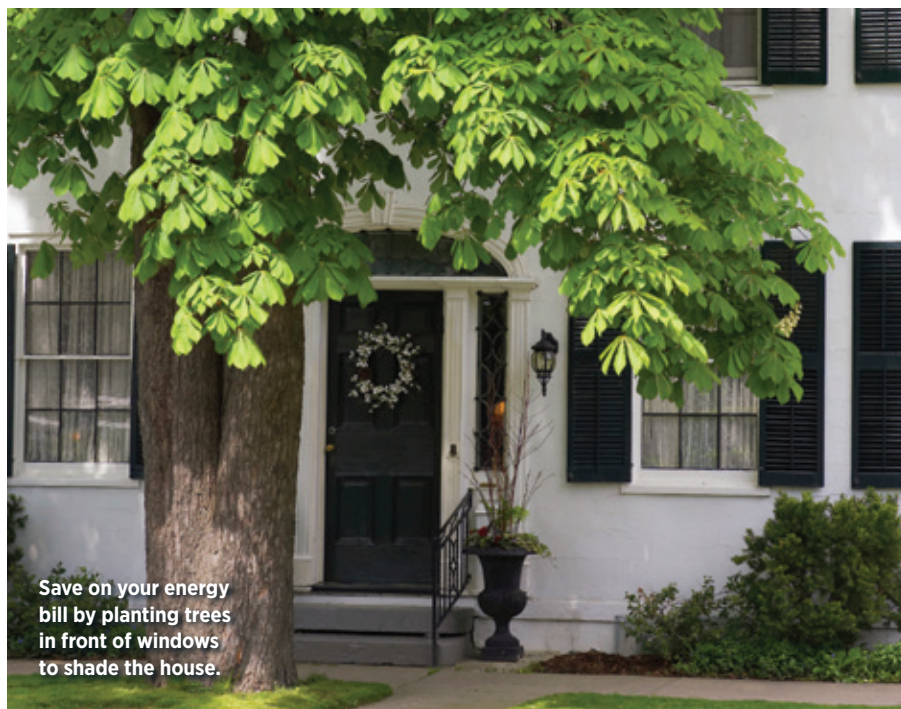
**Sun block.** Half of all of the heat that enters your home comes in through the windows. Invest in a thick shade or window film to block out the summer sun. Save up to 15 percent on your cooling bill by shading west-facing windows, which absorb the most afternoon sun. For the hottest parts of your house, consider installing an awning or planting trees in front of windows to shade the house.

**Quick change.** A filter for your air-conditioning system costs only a few dollars (about \$5 for a high-quality, pleated model) but can save you much more if you change it every month during the summer. Dirty air-conditioning filters prevent air-flow and make the system work harder. That means a higher bill.

**One degree.** For every degree warmer that you turn up your thermostat during air-conditioning season, you'll save up to 2 percent on your cooling costs. Try setting your thermostat at 78 degrees, and turn on a ceiling fan to help circulate the air.

**Wind chill.** Fans don't cool the air, but they make the air feel cooler by moving it around the room and against your skin, which creates a sort of wind chill effect. When the fan is running, you can move your thermostat 3 to 4 degrees higher without noticing a difference in your comfort level.

**Cool touch.** Replace every incandescent lightbulb in your house with a compact fluorescent lightbulb or a light-emitting diode. The replacements cost more to buy than incandescents, but CFLs use 75 percent less energy, and LEDs use less than one-tenth. Both of these energy-efficient versions pay for themselves and then some over their lifetimes. Plus, they emit far less heat than incandescent bulbs, so they don't add heat to your home's air or make the air conditioner work harder.



Save on your energy bill by planting trees in front of windows to shade the house.



To save energy, wash in cold water. Clothes can get just as clean in cold water as in hot.

## It's Hot Outside—Use Cold Water

**SUMMERTIME IS THE PERFECT** season to save money on water heating. It's hot and sticky outside, so there's no need for long, steamy showers or heavy, hot meals that use a lot of energy and water to prepare.

Here are six quick tips for saving energy and money on water heating, during the summer and all year long:

- 1. Fix leaks.** Even a slow-dripping water faucet can waste hundreds of gallons of hot water if you don't repair it quickly.
- 2. Wash in cold water.** Your clothes can get just as clean in cold water as in hot. Buy a laundry detergent for your washer that's designed to work well in cold temperatures.
- 3. If you're ready to buy a new dishwasher,** choose an energy-efficient model. It's guaranteed to use less hot water than one that's a decade old.
- 4. Install low-flow showerheads,** toilets and faucets when you're ready to replace your old ones.
- 5. Change your behavior**—and your family's. Turn the water off while you're hand-washing the dishes. Turn it on only to rinse; don't let it run while you scrub.
- 6. Limit your time in the shower.** You'll feel more refreshed on a hot morning when you step out of a quick, warm shower than if you roast in the steam for too long.



Linemen faced challenges such as this downed electric pole throughout a majority of HILCO Electric's service area.



Crews lined the streets to reset numerous downed poles.

# HILCO Strikes Back After Storms

*After the darkest of storms, a lineman's strength shines the brightest.*

**HILCO ELECTRIC LINEMEN BROUGHT TRUE MEANING** to this statement after working endlessly to restore what Mother Nature inflicted upon the HILCO service area in April and May.

The sequence of storms brought much-needed rain to our area, but did not pass without leaving a mark. The storms that ripped through HILCO's service area packed excessive rain, large hail, tornadoes and straight-line winds that caused a stretch of damage and left nearly 6,000 members without power.

As crews began assessing damage, they were faced with many obstacles, including trees that were mangled together and on top of power lines, snakes, debris, downed power lines and swollen creeks and flooded roads—many of which had to be accessed by boat. However, none of these challenges stopped our crews from getting the job done. They didn't stop until all members' power was restored. 59605000

At the peak of outages, HILCO crews worked 24-hour

shifts, around the clock. Many times, even after 24 hours, supervisors had to make them go home and get some rest.

"Linemen are the unsung heroes during a major power outage. They work grueling hours in perilous conditions and spend days away from their families," said HILCO Assistant General Manager—Operations Thomas Cheek. "I can't tell you how proud I am of the whole HILCO team. All hands were on deck and came together as a team. The most important thing is, when it was all over, the job was done safely and everyone got home to their families."

The co-op and employees also received a tremendous amount of support via social media and calls from members wishing them safety and thanking them for their hard work.

---

*"Thanks for all the long hours and hard work to get us power back on. And stay safe."*

—Facebook post received from HILCO member





Flooded roads made access to many locations difficult. HILCO Electric crews used boats to restore power to these areas.



*“HILCO linemen are the epitome of what a lineman should be. Through the many days and nights of tedious and treacherous work, the only concerns I ever heard from any of them was the anxiety of getting service restored to all HILCO members. Linemen are of special character with a unique calling in their hearts. Thank you to our linemen for their sincere dedication.”*

—General Manager/CEO Debbie Cole



## BILLING SCHEDULE

Payments are due by close of business at 5 p.m. on the due date.

### CYCLE 1

Billing Date ..... August 4  
Due Date ..... August 20

### CYCLE 2

Billing Date ..... August 11  
Due Date ..... August 27

### CYCLE 3

Billing Date ..... August 18  
Due Date ..... September 3

### CYCLE 13

Billing Date ..... August 19  
Due Date ..... September 3

### CYCLE 4

Billing Date ..... August 25  
Due Date ..... September 10

# Win a \$50 Bill Credit!

As you're reading your Texas Co-op Power, look for the "hidden" account number

in the local HILCO pages in the center of the magazine. If it's YOUR electric account num-

ber, call us before the end of August—you have won a \$50 credit on your HILCO electric bill!



**(254) 687-2331**

or

**1-800-338-6425**

# Electrical Safety With Pressure Washers

**WATER AND ELECTRICITY ARE A DANGEROUS MIX**, but an electric-powered pressure washer does not have to be, as long as it is used safely. The most important factor is plugging into a functional, tested ground-fault circuit interrupter receptacle.

A GFCI monitors the flow of electricity in a circuit. If there is an irregularity of electrical flow, the power is cut off, preventing an electric shock. GFCIs are recommended anywhere water and electricity may meet—so every outdoor receptacle should be equipped with a GFCI.

GFCIs come in several varieties. One type is a circuit breaker with a built-in GFCI, which a qualified electrician can install in a home's panel box. Others come in the form of a receptacle that fits into a standard outlet box. If your outdoor receptacles do not have GFCI protection, purchase portable ones.

Also, make sure you are using a grounded cord, approved for outdoor use and in good condition without any nicks or cuts, and with an intact grounding prong.

The Center for Disease Control notes that electric shock can occur if a pressure washer's safety instructions are not followed, and it offers these additional precautions:

- ▶ Never use a gasoline-powered washer in an enclosed space.
- ▶ Always test the GFCI before plugging in and using a pressure washer.
- ▶ Always plug a properly grounded pressure washer into a properly grounded receptacle.
- ▶ If an extension cord must be used, keep the pressure washer's power cord connection out of any standing water, and use a heavy-duty extension cord with components rated for outdoor use.
- ▶ Keep both the power and extension cords as far away as possible from the item being washed and away from any water runoff.
- ▶ Always have a qualified electrician check the pressure washer for electrical problems after it has tripped a circuit breaker.

There are different kinds of pressure washers, some powered with electricity and others powered by gas. No matter what kind you plan to use, know how to use it safely. Read and follow all safety instructions in the owner's manual that comes with the device.



## RECIPE OF THE MONTH



JOEGOUGH | ISTOCK.COM

## Swiss Chicken

- 6 boneless, skinless chicken breasts
- 1/8 teaspoon garlic powder
- 1/8 teaspoon black pepper
- 6 slices Swiss cheese
- 1 can cream of chicken soup
- 1/4 cup whole milk
- 2 cups herb stuffing mix
- 1/4 cup butter, melted

1. Preheat oven to 350 degrees. Coat a 9-by-13-inch pan with nonstick spray.
2. Place chicken breasts in pan. Sprinkle with garlic powder and pepper. Top each piece of chicken with a slice of Swiss cheese.
3. In a small bowl, combine soup and milk; pour over chicken. Sprinkle with stuffing mix; drizzle with melted butter.
4. Bake 50 minutes or until chicken is done.

Find this and more delicious recipes online at  
**TEXASCOOPPOWER.COM**



# FACES OF HILCO

## Meet the People Who Work for You



**BENNIE MYNAR** has helped provide employees of HILCO EC and its subsidiaries with safe, reliable vehicles for more than 10 years. As the co-op's maintenance mechanic, Bennie stays busy making sure all the vehicles and equipment are operational. Bennie says that his vocation to be a mechanic began in his adolescent years, when he would repair vehicles and farm equipment on the family farm.

In Bennie's spare time, he likes to work on his farm, hunt, fish and coach his children's baseball and softball games. He and his wife, Cristy, enjoy attending their two children's sporting events.

**KATHLEEN CARTER** has devoted more than nine years to HILCO EC as a dispatcher. She exemplifies dedication to members and goes above and beyond to assist them. Kathleen says that she likes the diversity of her duties and learning new responsibilities. She enjoys assisting the linemen, as well as the subsidiary and managed water crews who monitor the automated meter reading system.

During her free time, Kathleen enjoys reading, swimming, studying the Bible and spending time with her two children and grandchildren.



**JOE MAREK** has committed to serving HILCO EC members and the community for more than nine years. As facilities manager, Joe is responsible for the maintenance of all cooperative-owned buildings, as well as assisting with member relations activities. Joe is a true asset to HILCO, and his amiable character makes him a success with the HILCO members he meets while out in the field.

Joe enjoys working on old pickup trucks, ranching and spending time with his wife, Sandy, and their children and grandchildren.

**MOLLY CAMERENA** has brought her helpfulness and sweet disposition to HILCO EC members for more than nine years. As a dispatcher, Molly enjoys meeting the needs of members and says she takes joy in answering questions pertaining to members' bills and ways to conserve energy and giving members information on current outages. Molly takes pride in every aspect of her job and is a true asset to the HILCO team.

Molly and her husband, Lorenzo, love watching their son play baseball. As a family, they enjoy fishing and spending time outdoors.



**LOREN ODLE** has brought a friendly spirit to HILCO EC for more than 10 years. Loren began as a plant accounts/work order clerk and has since been promoted to assistant director of finance and accounting. Here, he assists in managing the finance and accounting operations of the cooperative, its subsidiaries and managed companies. Loren says that he looks forward to coming to work each day and being around a great group of people.

In his free time, Loren enjoys yard work with his wife, Jeanne, and working on their farm, motorcycle riding, camping and spending time with their four children.