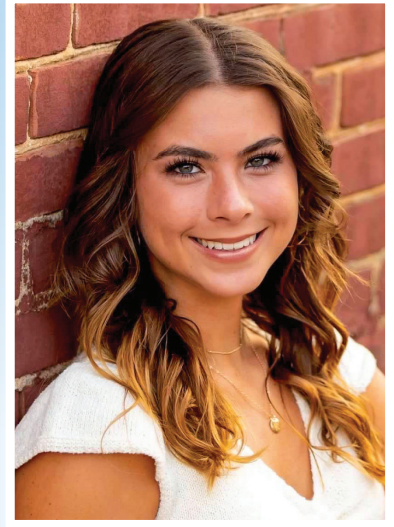
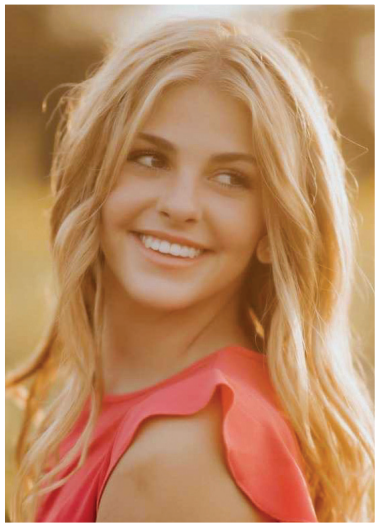


Scholarship recipients announced



This year's scholarship recipients, pictured from left, are Audrey Summers of Mode, Evan Swisher of Tower Hill, and Kallie Havera of Taylorville.

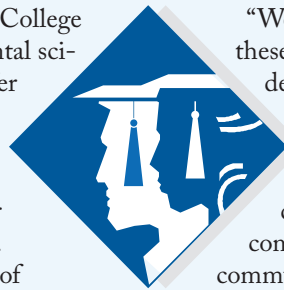
Shelby Electric Cooperative (SEC) awarded their annual scholarships for higher education at the 2023 annual meeting. SEC would like to recognize these three area youths who received the 2023 scholarships for their outstanding applications and essays: Audrey Summers, Evan Swisher, and Kallie Havera. Each recipient was awarded a \$1,000 scholarship.

Summers is the daughter of John and Amy Summers of Mode. A Shelbyville High School graduate, she plans to attend the University of Louisville in Kentucky. Summers plans to double major in sales and finance. She hopes to secure a job in one of these fields after graduation.

Swisher is the son of Bryan and Jennifer Swisher of Tower Hill. A Pana High School graduate, he will

be attending Lake Land College and major in environmental science. He will then transfer to a four-year university for his bachelor's degree with the hope of becoming a conservation officer with the State of Illinois.

Havera is the daughter of Michael M. and Kyra Havera of Taylorville. A Taylorville High School graduate, she plans to attend Southern Illinois University Edwardsville (SIUE), where she has been accepted into the nursing program. After she obtains her Bachelor of Science in nursing, Havera plans to work in critical care for two years as required to apply to the SIUE Doctor of Nursing Practice Program. Once finished with schooling she plans on becoming a nurse anesthetist.



“We are happy to present these scholarships to deserving students in our service area. This is another way the cooperative demonstrates our commitment to the communities we serve,” noted Faith Wheeler, member services specialist. Information about 2024 scholarships will be sent to area high school guidance counselors in the fall. Learn more about this and other scholarships on the cooperative's website, shelbyelectric.coop, under the “Community” tab or call the office at 217-774-3986.

SEC would like to congratulate all 2023 graduates and wish them well as they move on to the next chapter of their lives.

Explaining Capital Credits

When you signed up for electric service from Shelby Electric Cooperative (SEC), you became a member-owner of the 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*. While investor-owned utilities return a portion of any profits back to their investors (stockholders), electric cooperatives like SEC return these funds back to their members in the form of *capital credits*.

SEC recently returned **\$538,065.77** to both current and former members who paid bills for the year **1997**. As of May 2023, the cooperative has retired all *capital credits* up to the year 1997, totaling more than **\$7 million**.

Each year when *capital credits* are retired, many questions arise. We have provided answers to some questions in this article 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, excess funds are 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.

How do I receive my capital credits?

Eligible members receive capital credit refunds as a credit on their electric bill. If a member is no longer receiving service, SEC will mail their retirement amount in the form of a check 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.

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 years 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 capital 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.



P.O. BOX 560
Shelbyville, IL 62565
Phone: 217-774-3986
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Your Touchstone Energy® Partner 



Get smart about home lighting

Gone are the days when a simple flip of the switch was the only choice for illuminating our homes. While we still have this tried-and-true option, we have entered a new era of innovative and intelligent technologies, which includes smart lighting.

Smart lighting connects to Wi-Fi and offers an array of cutting-edge functionality and convenience. Let's look at the main benefits of smart lighting options.

Smart lighting is energy efficient.

Most smart bulbs utilize LED technology, which is much more efficient than traditional incandescent lighting. Additionally, smart lighting gives you more control over how and when you light your home, ultimately resulting in less energy used for lighting.

Smart lighting provides convenience and control. Most smart bulbs can be controlled from an app on your smartphone or can be paired with your voice assistant, like Amazon Alexa. You can conveniently control lighting settings from anywhere in your home or when you are away. Whether you want to set a schedule for lighting or adjust brightness levels, these smart options offer effortless control from the comfort of, well, anywhere!

Smart options empower you to personalize home lighting. Bright, warm, purple, green —whatever mood you want to create, smart lighting can help. For a more traditional look, try dimmable white bulbs. If you want to create the perfect ambiance for movie night, look for bulbs that can be adjusted for a variety of vibrant colors. The possibilities are endless.

While smart lighting offers convenience and control, keep in mind your wall light switch will need to stay “on” for you to control the smart bulb from your phone or via voice command. To use a smart bulb, the wall switch it's connected to must be “on” so the bulb receives power, which enables it to connect to a Wi-Fi network.

Most smart bulbs can be controlled from an app on your smartphone or can be paired with your voice assistant, like Amazon Alexa.



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Smart plugs are a great starter option and allow convenient control of lamps or other lighting fixtures that are plugged in to a wall outlet.

If you need additional options to operate the lights, consider a smart light switch. Today's smart switches tend to play nicely with smart bulbs. If you want to control your smart bulbs with a physical switch (in addition to using your phone and voice commands), look for smart switches that include a built-in feature that allows both. Many smart light switches include motion detectors as well.

If you are looking to take the plunge and integrate multiple smart bulbs to your home lighting system, your best bet may be a kit, like the Philips Hue Starter Kit. Most kits include several bulbs and any additional tools you will need to get started.

If you are new to smart home tech and looking to start small, try a

smart bulb in a high-traffic area of your home. It is also worth noting that smart plugs are a great starter option and allow convenient control of lamps or other lighting fixtures that are plugged into a wall outlet. Smart plugs are inexpensive and simply plug into your existing outlet. Electrical items that are connected to the smart plug can be controlled from a smart phone app, just like smart bulbs.

Whether you are looking for more convenience, colorful options or better ways to manage energy use, smart lighting can provide multiple benefits. Determine which smart lighting features are most important for your needs, then start shopping!

Faith's ROADTRIP



Home away from home!

On September 25, 2010, laughs and conversations could be heard south of Assumption as Bill and Jordan Stoune celebrated a new adventure with their friends and family. Both lovers of dogs, Jordan and her dad Bill had dreams of opening a boarding kennel for dogs. That dream came true when Prairie Paws Inn opened in the fall of 2010.

Jordan went to Knox College in Galesburg, Illinois, as a biology major. While doing research with a professor on social cognition in dogs, Jordan quickly became interested in dog training. As the time came for the big post-college question to be answered, "What are you doing after graduation?" Jordan decided to lean into her love and passion for dogs and open a dog boarding business with her dad.

Bill Stoune never went a day of his life without spending it with a dog, whether that be a pet dog or hunting dogs. He has over 30 years' experience in training dogs and has had champion dogs that competed in field trials, which consist of dogs competing against one another in a 30-minute competition by accumulating a score in six different categories.

"We talked about it a lot, obviously," laughed Jordan. "We broke ground in March of 2010, even though I didn't graduate college until June. Then we were open by September and had a big grand opening party of about 50 to 75 of our friends and family," said Jordan. "We got our first dog that night, and we never had an empty weekend after that until Covid hit."

The Stounes spent the beginning of quarantine repainting the floor of their building and cleaning. They



Prairie Paws Inn Co-owners Jordan and Bill Stoune.

Pictured with Prairie Paws Inn owner Jordan Stoune and her husband Matt Ferguson are their dogs, Maddis, Dobby, and Porter.



took advantage of the situation by spending a lot of quality time together as they waited for business to pick back up. The first month they had no dogs, but as the summer started, they slowly began to get a few.

Prairie Paws Inn currently consists of 18 kennels. If two dogs come from the same home, they can stay in the same kennel. Most of their customers are local, but as summertime comes along, their business can come all the way from St. Louis to Chicago as tourists come down to visit Lake Shelbyville.

"Most dogs we have had since they were puppies, and with some families, we are on our second generation of dogs," said Bill.

"The special part of our business is being able to help our dog families as they navigate through hard times, whether it be a death in the family or surgery," stated Jordan.

Jordan got married last fall to her husband Matt Ferguson, and they

currently reside in Assumption with their furry friends, Maddis, Dobby, and Porter. "Leaving my hometown for college really made me see the value of a small town," she said.

Bill is retired from farming and construction and currently has eight dogs of his own: Joey, Maya, Clancy, Cheat, Kilo, Two, Digit, and Poppy. They reside on the same property as Prairie Paws Inn.

Prairie Paws Inn is open year-round, seven days per week with the following hours: Monday-Friday 8 a.m. to noon and 3-6 p.m., Saturday 8 a.m. to noon, and Sunday 3-5 p.m. Visit their website, prairiepawsinn.com, or Facebook page for more information.

Thanks for riding along. I'll see you down the road!