



Your Touchstone Energy® Cooperative 

1776 TENTH ST.
P.O. BOX 219
TELL CITY, IN 47586

PHONE NUMBERS & HOURS

Local.....812-547-2316
Toll Free.....800-323-2316
Fax.....812-547-6853
Long Distance
Phone Service 888-302-3003
E-mailsinpower@sinpwr.com
Websitewww.sinpwr.com
Call Before You Dig.....811
**Office hours: 7 a.m.-4 p.m.
Monday-Friday**

BOARD OF DIRECTORS

Chairman Gary Waninger – District 3
Carter and Harrison twps. (Spencer Co.)..... 357-2264
Vice-Chairman Don Braun – District 4
Hammond and Huff twps. (Spencer Co.)..... 529-8155
Secretary/Treasurer Jeff Vogel – District 1
Luce and Ohio twps. (Spencer Co.)..... 649-4275
Philip Meyer – District 2
Grass, Clay and Jackson twps. (Spencer Co.)
and cooperative territory in Warrick Co..... 454-2874
Randy Kleaving – District 5
Anderson and Troy twps. (Perry Co.)..... 836-2536
Kevin Waninger – District 6
Leopold, Tobin and Union twps. (Perry Co.)..836-4646
Michelle Lynch – District 7
Clark and Oil twps. (Perry Co.)
and cooperative territory in Dubois Co..... 843-5214

CUSTOMER CONTACTS

Michael E. Hammack
President/Chief Executive Officer
Steve Seibert
Manager of Operations
Karen Mangum
Office/IT Manager
Don Etienne
Manager of Member
and Corporate Services

CREDIT CARD PAYMENT



Southern Indiana Power offers our customers the option of paying their electric bills with a Visa, Mastercard or Discover debit or credit card by phone, in person or on our website, www.sinpwr.com.

Your Touchstone Energy® Cooperative 

co-opNews

 Information from your electric cooperative

CEO COMMENTS

You have the power to help hold down the cost of electricity

You've heard it before: The cost for electricity is being driven up by forces like rising fuel and material costs, new environmental regulations and investments in power plants and upgrading transmission facilities.

While you can't do much about some cost pressures – like the cost of materials used to generate and distribute electricity – there are actions you can take. If you manage your energy use, you can help hold down the cost of power and save money too. That's why we're asking you to "Team Up To Power Down."

Through this effort, you can begin to change the way you think about using electricity and learn to manage how and when you use energy.

Join us, and do your part to "Team Up To Power Down" by going to Facebook.com/TeamUpToPowerDown. There, you'll find information about cost pressures, helpful energy-saving tips, videos and links to other websites to help you save money.

Over the next two years, prices for coal and fuel oil used to produce electricity are expected to increase by 50 percent. Material costs are soaring, too. Utility poles, trucks, distribution materials and equipment costs nearly doubled in the last decade.

While fuel and material costs continue to increase, the cost for delivering electricity is also rising. We love the rural lifestyle that enables us to avoid the hustle and bustle of metropolitan areas, but it's important to real-



MICHAEL HAMMACK
CEO

ize it costs more to deliver electricity to homes, farms and businesses in less populated rural communities. That's because there are simply fewer people per mile of line to share the costs of installing, maintaining and distributing power.

Hoosier Energy has invested \$600 million in environmental equipment and new power generation resources since 2005. Another \$900 million is planned by 2015 – much of that is also for new environmental equipment.

The cost to deliver power through the regional grid is increasing, too. This is because of the need to make major investments in the transmission grid.

Here at Southern Indiana Power we offer a number of programs to help you manage how and when you use electricity. They include distributing energy-efficient light bulbs and rebates for upgrading your heating and cooling system at your home. Visit our website at www.sinpwr.com to learn more about how you can benefit from these energy-saving programs.

While rising energy costs are a fact, your electric cooperative is committed to working with you to reduce the impact on electric bills. Together, we all win in the effort to keep electricity affordable. Join us today and "Team Up To Power Down."



www.facebook.com/TeamUpToPowerDown

LOWERING PEAK ENERGY DEMAND IS AS EASY AS...



The Southern Indiana Power Energy Management Program is FREE and a simple phone call or visit to our website is all it takes to have a monitoring device installed on your water heater/air conditioner or both appliances. Then, when energy use is at its peak (and most expensive) a signal can be sent to cycle down the heating and cooling units for short periods of time. You won't notice a difference in your hot water supply or home comfort, but working together, we can make a difference in future electricity prices.

We'll even give you up to \$60 in bill credits to participate – six months of \$5 bill credits for energy management of your water heater, and three months of \$10 bill credits for your air conditioner or heat pump.

Visit www.sinpwr.com or call 812-547-2316 to sign up today.

Co-opNOTES

Rate schedule

Shown below is the rate schedule information needed to figure your bill for electric use in January.
Wholesale power cost tracker..... \$0.00443
Indiana sales tax..... \$0.07

General Service Rate

Facility charge\$24.50 per month
All kWh \$.0975

Off Peak Heating Systems

Facility charge \$28.50 per month
All kWh \$.0975
Energy used for off-peak heating systems between 11 p.m.-7 a.m. (EST)
All kWh \$.053

Monthly Security Light Billing

175-watt mercury vapor \$7.50 per month
100-watt H.P. sodium..... \$7.50 per month
400-watt mercury vapor \$11.50 per month
Electric bills due by the 27th of each month.

\$50 monthly drawing

Would you like to win a \$50 credit on your electric bill? You could if you follow these simple rules:

1. Clip out the coupon below.
2. Fill out and return to our office along with your monthly payment before the 20th of the month. (Delinquent payments are not eligible.)
3. **Coupons are dated monthly and are not available at the office.**

You are automatically entered in the drawing if you have your bill withdrawn from your bank's checking or savings account (ACH) or if you pay your bill online by the 20th.

The winner will be notified and the name published in the following monthly publication of *Electric Consumer*.

December's winner was Robert Seib.

\$50 monthly drawing

FOR BILLS DATED
Feb. 10
Paid by Feb. 20

NAME _____

ADDRESS _____

PHONE _____

ACCOUNT # _____



Find us on
Facebook

An introduction to capital credits

Frequently asked questions

Southern Indiana Power is a cooperative, and that makes every member an owner of the business. Unlike other electric utilities, cooperatives are non-profit businesses. Any revenues over and above the cost of doing business are considered "margins." These margins represent an interest-free loan of operating capital by the membership to the co-op. This capital allows the cooperative to finance operations and – to a certain extent – construction, with the intent that this capital will be repaid to you in later years.

Listed below are answers to some common questions for a better understanding of capital credits.

What's the difference between allocated and retired capital credits?

Allocated capital credits appear as an entry on the permanent financial records of the co-op and reflect your equity or ownership in Southern Indiana Power. When capital credits are retired, a check is issued to you and your equity in the co-op is reduced.

How are capital credits calculated?

The amount of capital credits you earn in a given year is based upon the amount of capital you contribute to the co-op through payment of your monthly bills.

The more electric service you buy, the greater your capital credits account. The sum of your monthly bills for a year is multiplied by a percentage to determine your capital credits.

What do I have to do to start accumulating capital credits?

Capital credits are calculated by Southern Indiana Power for every member who purchased electricity during a year in which the utility earned margins. No special action is required to start a capital credits account. Your membership activates your capital credits account.

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 upon the success of the co-op. Capital credits are only allocated for a year in which the Southern Indiana Power earns margins. Since capital credits are a member's share of the margins, no credits are allocated for a year without any margins.

Do I have to be a member for an entire year to earn capital credits?

No. Capital credits are calculated based upon a member's monthly bills. If you are billed for service for even one month, you will accumulate some capital credits if Southern Indiana Power earned margins in that year.

What happens to the capital credits of a member who dies?

Southern Indiana Power does not pay estates until such estate has a normal capital credit refund. If the membership is jointly held by a spouse, the estate will only be retired after both the member and spouse are deceased.

After the heirs fill out the appropriate "Agent's Appointment Card," the heirs are entitled to the capital credits as they are retired by the co-op.

Funds may be donated to a charity.

What happens to my capital credits when I leave the Southern Indiana Power service area?

They remain on the books in your name until they are retired. You should ensure that Southern Indiana Power has your current mailing address.

Will I receive a capital credit check every year?

Not necessarily. When considering a retirement, the board analyzes the financial health of the cooperative to determine if a retirement or payment can occur. But even in years when payments do not occur, the amount of your capital credit allocation continues to grow and is tracked in the cooperative's records.



Ready to upgrade your home's
comfort and energy savings?

Attend a FREE Energy Efficiency Seminar

Feb. 7, Ferdinand Community Center
Doors open at 5 p.m. (EST)

FREE energy kit for each attendee
Sign up to win a 32" LCD TV

Home Weatherization - by Dan Killion from Sherlock Homes

Latest in Renewable Technology - by Caleb Steiner from Hoosier Energy

Note: Vanderburgh Builders Association members can earn continuing education credits by attending this event.

Sponsored by: Superior Insulation Co., Dubois REC, Daviess-Martin County REMC and Southern Indiana Power

Updating memberships of deceased

If the membership at your address is held in the name of a deceased person, please call our office to find out how to update the account. It is imperative at this time that we have accurate, updated records. Here are some reasons why:

Bills going to deceased members

As an example: Grandpa and Grandma have passed away. You are living in their house and Grandpa's name is still on the account. You need to get the account put into your name.

Several years ago the Federal Trade Commission and the National Credit Union Administration issued regulations called "Red Flag Rules" that require financial institutions and creditors to develop and implement a written identity theft prevention program. Finance companies, automobile dealers and mortgage brokers, along with utility companies such as Southern Indiana Power, are considered creditors, and are bound by these regulations.

Under the Red Flag Rules, we were required to develop a written program that identifies and detects the warning signs – or "red flags" – of identity theft. To keep the identity of our members

secure, these Red Flag Rules dictate that we only talk to the person whose name is on the account. We will be glad to guide you through the simple process to update the account information.

Capital credit agent's appointment form

In the event capital credits are returned, we need to know to whom to send Grandpa's check. His heirs must sign the form and have each signature notarized. The form will indicate one of the heirs as the "agent." The agent will receive Grandpa's capital credits and be responsible for the distribution of the money. We would be glad to mail you the form.

Annual meeting registration forms

This updated information on our deceased members also has a lot to do with our annual meeting. We don't want to send registration forms to people who can't use them.

Again, we apologize for any inconvenience, but updating our records is an integral part of our cooperative business practices and it helps to keep your identity safe.

Several bill paying options available

For the convenience of our members, Southern Indiana Power accepts several different forms of payment. Members can use the traditional method of mailing a check with their monthly electric bill, or drop it by the Southern Indiana Power office during business hours, 7 a.m. to 4 p.m., Monday through Friday.

Drop boxes (attached to building and a drive up) are also available for after-hours payment.

We also accept Visa, Mastercard and Discover

cards. To make things more convenient, members can also have their monthly electric bill paid automatically via ACH. (Details are available at our website, www.sinpwr.com.)

We can also take payments over the phone during regular business hours, but **please do not call the office after hours to make a payment**. Please restrict after-hours calls to outages and emergencies.

The screenshot shows the Southern Indiana Power website interface. At the top, there's a navigation bar with tabs for "Your Bill", "Products", "Community", "Services", "Safety", "Outage Info", and "Co-op Info". Below this is a sidebar menu with options: "Pay or View On-Line", "AMPS (bank draft)", "Budget Billing", "Rate Schedule", "Non-recurring Charges", and "Bill Due Date". The main content area features a "TEAM UP TO POWER DOWN. Together We Save." banner with a plug icon and a "Watch this video: Wondering which light bulb to buy?" section with a play button icon.

**FREE 2012 Farmers' Almanacs and Festival Guides
Now available at the Southern Indiana Power office**

Stop by and pick up a copy while supplies last!

Local organizations benefit from Operation Round Up grants



The Perry County 4-H Fairgrounds Committee received \$1,250 to purchase 14 utility fencing panels. Chris Hubert accepts the grant from Donna Harpenau, Operation Round Up board member.



The Perry County Chamber of Commerce received \$1,250 to help promote the Indiana HomeTown Competitiveness program. Pictured above are Cheri Taylor, Executive Director of Perry County Chamber, and Donna Harpenau, Operation Round Up board member.

The block features the "OPERATION ROUND UP" logo, which includes a stylized "UP" in a triangle and "ROUND" in a circle. To the left, the text reads "DON'T FORGET!". Below the logo, it says "Applications for Operation Round Up grants are due at the Southern Indiana Power office by Feb. 15." At the bottom, a black box contains the text: "Go to www.sinpwr.com for more information and to download an application."

RECIPE OF THE MONTH

Wingless Buffalo Chicken Pizza

¾ lb. chicken breast cutlets
 Extra-virgin olive oil, for drizzling
 2 t. grill seasoning (recommended: McCormick Montreal Seasoning)
 1 pizza dough, store bought or from your favorite pizzeria
 Cornmeal or flour, to handle dough
 2 T. butter
 1 T. Worcestershire sauce
 2 to 3 T. hot sauce, medium to spicy heat
 ½ cup tomato sauce
 1 cup shredded Monterey Jack cheese
 ½ cup blue cheese crumbles
 3 scallions, thinly sliced

Preheat oven to 425 F. Preheat grill pan to high. Place chicken on a plate and drizzle extra-virgin olive oil over the chicken then season with grill seasoning. When grill is hot, add chicken and cook about 3 minutes on each side. Stretch dough to form pizza using cornmeal or flour to help you handle it. If you let it rest and warm up a few minutes it will handle even easier. Set pizza on pizza pan to the side and clean board. In a medium skillet over medium heat, melt butter and stir in Worcestershire, hot sauce and tomato sauce. Remove the chicken from grill and thinly slice it. Add chicken to sauce and coat. Cover the pizza dough with the saucy chicken, cheeses and scallions. Bake 18 minutes or until crisp.

—Recipe courtesy Rachael Ray



Energy Efficiency

Tip of the Month

Air is drawn into your home from low areas, so inspect your foundation for potential air-infiltration points. Fixing these leaks makes a bigger impact on your electric bill than sealing doors and windows! Caulk all cracks and gaps around your home, including spaces around wires for telephone, electrical, cable and gas lines, water spigots and dryer vents. Find more ways to save at TogetherWeSave.com.

February Sudoku Puzzle - Hard

3		9		4			6
8	6						1
					2		3 9
				6	8		
	4						9
			2	1			
7	1		5				
	9						5 2
	2			3		7	6

Supplied by Sudoku-Printable.com

Highlights of the Dec. 20 board meeting

In an effort to keep you informed of your cooperative's operations and activities, the following are highlights of the Dec. 20 board meeting.

- All directors were present, along with President/CEO Michael Hammack and Administrative Assistant Lisa Hinton.
- The Nov. 22 board meeting minutes were reviewed, amended and approved.
- The November membership certificates and vouchers were reviewed and approved.
- The November Directors Report was approved.
- The board met in executive session.
- The CEO report was the first item of new business, with Hammack reporting the following items:
 - Hammack reviewed the employee Christmas party held Dec. 9.
 - Hammack discussed a new substation at Santa Claus.
 - Hammack informed directors pole attachment agreements are still being reviewed.
 - Hammack and directors discussed procedures to be put in place for reporting on past due commercial accounts to the board, should the need arise.
 - Operations Manager Steve Seibert met with Tell City Electric Department to discuss a joint use request by TCED.
 - The board approved leaving DOM insurance coverage as it currently is.
 - Hammack reviewed a political contribution request that was approved by the board.
 - Hammack informed the board that Southern Indiana Power placed third in the Cannelton parade and second in the Leopold parade.
- Hammack updated directors on progress that has been made on 2010-2011 Strategic Plan items.
 - The board approved proposed changes to Policy # 513.R5 Member Deposits to Insure Payment of Bills to reflect current co-op procedures.
 - Chuck Teimann, senior risk management/regulatory consultant with Indiana Statewide, performed rubber gloving/PPE and sleeveless safety training on Nov. 28. Terry Adkins, senior loss control/risk management specialist with Indiana Statewide, conducted grounds testing and inspections on equipment on Dec. 6. Ken Seger, training and safety specialist with Hoosier Energy, performed rigging safety training on Dec. 9. Hammack advised there were no lost time accidents and no public liability claims to report.
 - Hammack and Budget Committee Chairman Lynch reported on the Budget Committee meeting held Dec. 6. Following discussion, the board approved the 2012 budget as presented.
 - A listing of bad debt accounts to be written off was reviewed and approved by the board.
 - Director Braun reported on a Hoosier Energy board meeting held Dec. 12.
 - The board approved a Hoosier Energy wholesale power cost tracker adjustment effective January-March 2012. The total system tracker will be \$0.00437.
 - Director Vogel was selected delegate, and Director Waninger alternate, to the NRECA annual meeting to be held March 5-7. Director Kleaving was selected delegate, and Director Braun alternate, to the CFC annual meeting to be held in March in conjunction with the NRECA annual meeting.
 - The 2012 board meeting schedule was reviewed, revised and approved by directors.
 - Director training information was distributed.
 - The next two regularly scheduled board of directors meetings will be held Tuesday, Jan. 17, and Wednesday, Feb. 2.

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from Southern Indiana Power

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8.6¢*
 per minute

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 to sign up today!

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Long Distance (1 year term)	7.0¢*	8.6¢*
Standard Long Distance with Paperless E-bill (no term)	7.0¢*	8.6¢*
Standard Long Distance (Paper bill, no term)	8.6¢*	8.6¢*

Happy Valentine's Day from the
 directors and employees of
 Southern Indiana Power!

*Taxes and other regulatory charges not included. Certain restrictions may apply. Please call for details. Service provided by TransWorld Network.