

ALONG THE LINES



DEDICATED TO PROVIDING RELIABLE SERVICE FOR OUR MEMBERS.

A Touchstone Energy® Cooperative

FEBRUARY 2025

VOL.18, NO. 2

**FACTORS THAT
IMPACT ENERGY BILLS**

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FEBRUARY CALENDAR



February is Black History Month

Feb 2nd: Groundhog Day

Feb 15th-22nd: National FFA Week

Feb 21st: Coffee with the Co-op - Staunton

Feb 27th: National Chili Day

SAVE THE DATE!

June 12, 2025

MJM's Annual Meeting

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.



OFFICE: 217-707-6156
FAX: 217-854-3918

18300 SHIPMAN ROAD (PO BOX 80)
CARLINVILLE, IL 62626

WWW.MJMEC.COOP



UNDERSTANDING FACTORS THAT IMPACT YOUR ENERGY BILLS



BY MJM PRESIDENT/CEO, JOE HEYEN



February brings some of the coldest weather of the year, and as our home heating systems work harder and longer to keep us warm, we typically see higher energy bills.

There are a few key factors that affect electricity prices, as well as a few ways you can make a meaningful impact on home energy savings.

When you receive your monthly bill from MJM, you're provided with a summary of how much electricity you used during the billing cycle. You can even see how electricity use may have spiked on days when you used more electricity, such as a particularly chilly day or when relatives were staying with you.

But you might be surprised to learn that beyond your monthly energy consumption, there are external factors that can impact the cost of electricity.

FUEL PRICES

MJM purchases electricity from our power generation partner, Wabash Valley Power Alliance (WVPA), at a wholesale cost, then we deliver that power to our local communities. The cost of generating and transmitting electricity from our generation partner accounts for a significant portion of the cost to provide electric service to local homes and businesses--and the cost of fuels that are used to generate that electricity, such as natural gas and coal, fluctuate based on supply and demand. While these fluctuations can impact the cost of electricity, we work closely with WVPA to plan ahead and help stabilize electricity prices for our members.

EXTREME WEATHER

While we can't control the weather, we can review weather patterns and forecasts to prepare for times of extreme cold or heat, when we know the demand for electricity will increase. But when temperatures become extremely cold and the demand for electricity spikes, the price of electricity can also increase.

INFRASTRUCTURE AND EQUIPMENT

To cover the costs associated with providing electricity to your home or business, MJM members pay a monthly "Service Delivery Charge." This flat monthly fee (\$54.00) ensures the cost of equipment, materials, labor and daily operations are covered for all members in MJM's service territory. To ensure the reliable service you expect and deserve, we must maintain the local grid, including power lines, substations and other essential equipment.

ENERGY POLICY AND REGULATIONS

Federal energy policies and regulations can have a profound impact on electricity costs. As energy generation shifts to the use of more renewable sources and stricter regulations for traditional, always-available fuel sources, such as natural gas and coal plants, costly upgrades and technologies must be constructed and deployed. These additional costs are ultimately passed to consumers.

U.S. power consumption is expected to double by 2050. Across the country, electric cooperatives are working with members of Congress to advocate for smart energy policies that reliably power our local communities.

YOU HAVE CONTROL

While many of these external factors that impact electricity costs are out of our control, we all have the power to manage our energy use at home. The most effective way to lower use is thermostat management. Since heating and cooling account for a major portion of home energy use, adjusting the thermostat to the lowest comfortable setting can help you save energy and money. Remember to service your heating and cooling system annually and replace dirty filters as needed.

Be sure to seal air leaks around windows, doors and other areas where gaps are possible. This will help your heating and cooling system work less and improve the overall comfort of your home.

MJM is your local energy partner, and we're here to help. Visit [PowerMoves.com](https://www.powermoves.com) to learn about our rebates and energy efficiency advice designed to help you save. As always, we will continue working diligently to provide you with reliable power at an affordable cost.



ALONGTHELINES

by MJM Electric Cooperative
www.mjmec.coop

**18300 SHIPMAN ROAD, PO Box 80
CARLINVILLE, IL 62626**

OFFICE: 1-217-707-6156

OFFICE HOURS:
Monday - Friday 7:30 a.m. - 4:00 p.m.

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.

BOARD OF DIRECTORS

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A look at how the shifting economy is redefining the Middle Class.

MEMBER TRADING POST

FOR SALE: HARLEY MERCHANDISE; Luggage, net, 1/2 cover for bike. Picture for wall 24"x48." Decorative glasses, etc. Ladies clothing (Shirts, lightweight jackets, L&XL, Jeans sizes 10,12,14 some new. Other accessories. Everything in very good shape! Text Susie at 618-670-8768

FOR SALE: Hanging and bench type chicken feeders, glass jar waterers. Call 217-939-1757

WANTED: Forced air, outdoor woodburning furnace in good condition. Call 217-939-1757

WANTED: Old tractors that are still running or tractor parts and equipment. 3 point and loaders. Bunker Hill area. Call Brad 618-402-4420

FOR SALE: A 2015 Kia Sportage, red, 140k miles, \$7,500. An 8ft Disc, heavy duty with wheels, \$1,700. A 72in, 3 point rotary tiller, like new, \$2,000. A 6ft Rhino Brush Hog, \$1,600. Call: 618-376-5121

FOR SALE: 1993 14x70ft Mobile Home, you haul away, \$12,000 (OBO). A 2008 Ford F250, 4-door, 4X4, 5.4 engine, 230k miles, \$7,500 (OBO). A 2020 20ft Suntracker Pontoon boat, \$21,000. Call: 618-570-6480

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.

WRAPPED IN SAVINGS

BY MJM COMMUNICATIONS & MEMBER SERVICE
COORDINATOR, ERIC COOPER



Ensuring your home is properly insulated can improve energy efficiency and make your home more comfortable. Insulation acts like a cozy coat that reduces heat loss during winter months and a protective layer that reduces heat gain during summer months.

Many older homes have less insulation than newer homes, but even newer homes can benefit from additional insulation. While it's not the least expensive efficiency improvement, adding insulation and air sealing your home can provide the biggest bang for your buck in energy savings and overall comfort.

The most common areas to insulate are attics, ceilings, crawlspaces or unconditioned basements, exterior and interior walls, floors, and ductwork located in unconditioned spaces.

The amount and effectiveness rating of insulation required for each area varies by climate, but many websites like The Department of Energy or Home Depot provide easy-to-follow recommendations. Visit [energy.gov/insulation](https://www.energy.gov/insulation) to learn about recommended R-values for specific areas of the home based on climate zones.

It's important to understand how insulation effectiveness is measured. Insulation is rated in R-value, which measures the material's resistance to conductive heat flow. The higher the R-value, the greater the

insulating effectiveness. The R-value you'll need depends on factors like climate, type of heating and cooling system and which area of the home you plan to insulate.

Insulation is offered in a wide range of materials from bulky fiberglass rolls to cellulose materials made from recycled paper products. If you're considering installing additional insulation, talk to an expert who can offer guidance on the right materials for your budget, climate and comfort needs.

Investing in proper insulation for your home not only enhances comfort but also reduces energy consumption.



ENERGY EFFICIENCY TIP OF THE MONTH

If you have a home office, look for opportunities to save energy in your workspace. Use ENERGY STAR®-rated equipment, which consumes up to 50% less energy than standard models. Set equipment like printers and scanners to automatically switch to sleep or energy-saver mode when not in use. In addition to saving energy, the equipment will stay cooler, which will help extend its life. Another way to save energy in your home office is to use efficient lamps for task lighting. Replace any older bulbs with energy-saving LEDs.

Source: [energy.gov](https://www.energy.gov)

2025 RATES: MORE ABOUT DEMAND

WHY CHARGE FOR DEMAND?



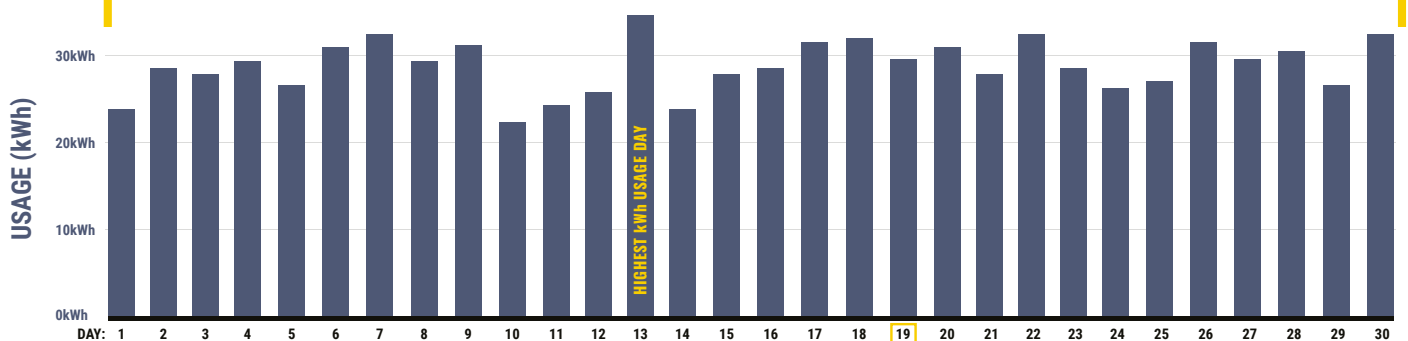
More equitably distributes costs based on each member's impact on the distribution system.

We must build our distribution system to handle each member's demand, even if the peaks only occur a few times.

Moves closer to our goal of getting to 100% fixed-cost recovery through non-kWh sales.

MONTHLY USAGE & DEMAND (30-Day Example)

DAILY USAGE ALL ADDED TOGETHER TO DETERMINE TOTAL MONTHLY USAGE (kWh)



DEMAND (kW): 6.5 6.4 5.5 5.1 4.9 5.4 6.1 7.2 6.3 4.8 6.1 5.9 6.2 5.8 3.9 7.6 7.1 4.2 8.3 6.7 5.5 5.6 6.5 3.8 5.1 7.3 4.5 4.9 5.4 6.3

Highest recorded daily Demand

POWER SUPPLIER DEMAND
One-time monthly charge for the highest recorded Demand within the monthly billing period.

NOTE: As the example shows, the Demand did not occur on the highest total kWh usage day (the 13th). The kW Demand was greater on the 19th, likely due to more household electric appliances running at the same time that day.

SMARTHUB NOTIFICATIONS



Sign up for a number of different notifications using our SmartHub app. Pick and choose the ones that you want to receive! Planned outages, regular outages, billing changes, payment due, payment confirmations, auto pay, and many more you can choose from.

Log into your SmartHub account and navigate to the notification screen to manage your notifications. If you need assistance, please do not hesitate to call us during regular business hours at 217-707-6156 and press option #2. You can also find helpful videos on our website: mjmec.coop/smarthub-help



Billing Notifications – Bill Available, Credit Card Expiration, Delinquent Notices, Declined Auto Pay, Payment Confirmation, Payment Posted, Payment Reminders, Scheduled Payment Notifications.



Service – Planned Power Outages, Power Outage, Power Outage Restored



Miscellaneous – Auto Pay, Login Credentials Change, Personal Info Change

To set up the specific notifications that you want, simply log in to SmartHub and go to: "**Settings > Manage Notifications.**"

- **PAY BILLS ONLINE**
- **TRACK YOUR DAILY USAGE**
- **REPORT OUTAGES**
- **GET NOTIFICATIONS**



Coffee with the Co-op



Come join us at a location near you. Regular coffee will be provided, along with cookies, and a presentation on the upcoming residential Demand Rate/2025 Rates.

FEBRUARY 2025 DATES:

Friday, February 21 @ 9:00am

NET Community Church - The Center
(Formerly Cross Church - Staunton)
1250 State Route 4, Staunton, IL

More dates coming in March!

TIPS TO AVOID ENERGY SCAMS

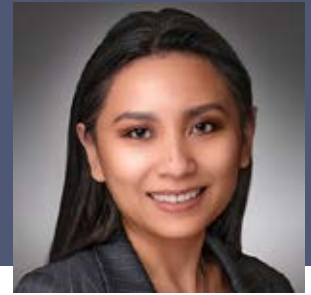
Scammers will try anything to deceive utility customers, including a tactic that claims customers have overpaid their bill. If you receive a call, text or email from someone claiming you overpaid a utility bill and need to provide your banking or credit card information to receive a credit, it's likely a scam. In most cases, your utility will apply a credit to your account to cover future charges or refund an overpayment with a mailed check.

*Source: Utilities United
Against Scams*



IT'S NOT YOUR PARENTS' MIDDLE-CLASS LIFESTYLE ANYMORE

BY SAM KEM, SENIOR ECONOMIC RESEARCH ANALYST,
COOPERATIVE FINANCE CORPORATION



What constitutes a middle class in the United States?

In simple terms, the middle class is typically defined as households with income between 75% and 200% of the national median household income. In reality, socioeconomic classes include income, wealth, social network and other economic means.

The middle class is not some arbitrary income range but the real spending power to afford a relatively average lifestyle as accepted by a given society. In the United States, a middle-class household should be able to afford food for an average-sized family, an average home, educational and medical expenses, reasonable discretionary expenditures, and emergency and retirement savings.

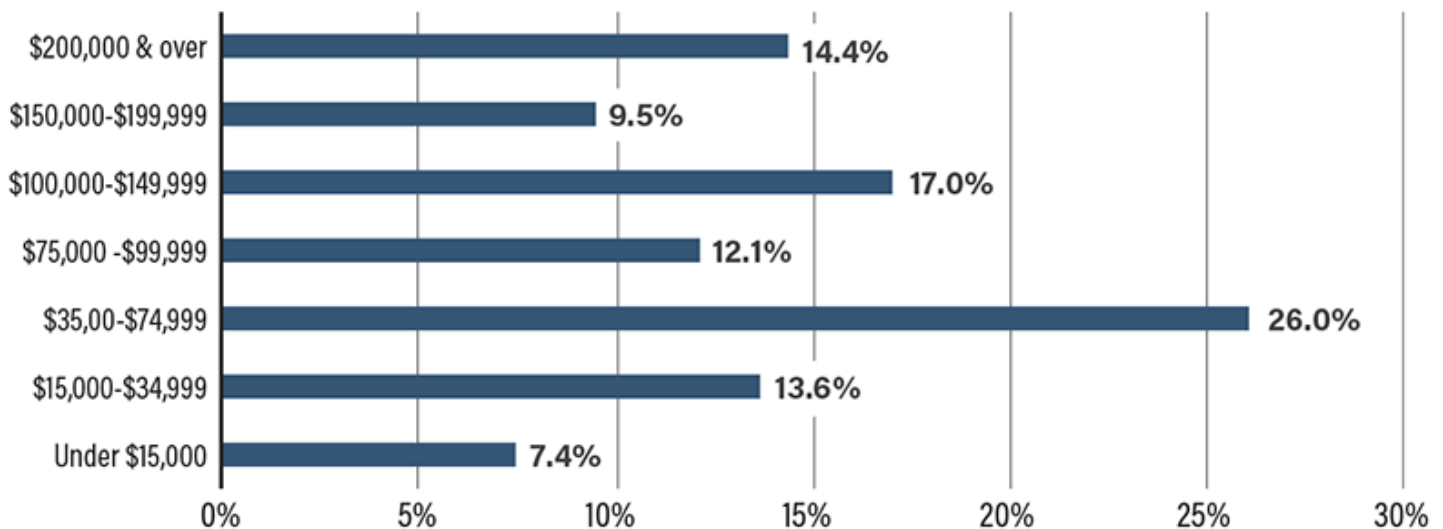
According to the latest data available in 2023, the average U.S. household size is 2.5 people, and the median income of an average-sized household is \$100,115. This defines the American middle-class income range as \$75,086 to \$200,230 before taxes. The median 30-year fixed mortgage payment was roughly \$2,100 monthly or \$25,200 annually in 2023 (the median rent was roughly close to this amount). This means the lowest middle-class households are cost-burdened—defined as spending 30% or more of income on

housing. Further adding to this burden is the average cost of homeowner insurance at \$2,285 annually, according to Bank Rate.

The average annual grocery bill (excluding dining out) for a household of 2.5 was \$6,249, according to data from a recent U.S. Bureau of Labor Statistics report. Forbes estimated that the average American household spent \$5,152 annually on utilities—electricity, gas, phone, internet, etc. Meanwhile, the Bureau of Transportation Statistics estimated the average 2023 household expenditure on transportation to be \$13,174 while health care costs \$6,159. Adding up all these costs, the average household spent \$58,219—or nearly 78% of the lowest middle-class household income—to merely exist before paying for income taxes, basic clothing and educational or vocational expenses.

When income taxes are counted in the mix, the lowest middle-class households likely spend all of their disposable income on necessities without much left for emergency and retirement savings or discretionary spending. If they are only scraping by, could we really consider them middle-class?

DISTRIBUTION OF AMERICAN HOUSEHOLDS BY INCOME BRACKET



Sam Kem is a senior economic research analyst at CFC, where she is responsible for the management and creation of economic research, writing and presentation materials for internal and external audiences. Prior to joining CFC, Kem worked as a consultant to various organizations, from startups to investment firms. She also previously worked for the World Bank and the American Enterprise Institute.

Kem earned bachelor's degrees in economics and interdisciplinary studies of communications, law, economics and government from American University. She also holds a master's degree in international affairs with a concentration in international finance and economic policy from Columbia University.



DIAL 811

Dial 811 from anywhere in the country two to three days prior to digging, and your call will be routed to your local 8-1-1 center.

Tell the operator where you're planning to dig, what type of work you will be doing and your affected local utilities companies will be notified about your intent to dig.

In two to three days, they'll send a locator to mark the approximate location of your underground lines, pipes and cables, so you'll know what's below – and be able to dig safely.

Remember, always call 811 before you start any digging project!

You'll avoid injury, expense, embarrassment – and a very inconvenient day in the dark.



For more information or to request underground location services, visit call811.com.

The advance notice requirement (usually two to three days) varies by state.