

Energy Efficiency Is Good for Everyone



MESSAGE FROM CHIEF EXECUTIVE OFFICER ROBERT A. LOTH III

ARE YOU LOOKING FOR CREATIVE WAYS TO MAKE ENDS MEET IN your monthly budget? Many budget-savvy consumers explore ways to stretch every dollar, from clipping coupons and passing down clothes to planning meals around what's on sale at the grocery store.

One potential savings hot spot is your electric bill. A few home improvements and simple changes in behavior can add up to big savings over the long run.

Your local home improvement store offers inexpensive products that can make your residence more energy efficient. For example, a few tubes of latex or silicone

caulk for your windows help keep conditioned air in and outside air out. Installing a blanket on your water heater will help it operate more efficiently. And insulating hot water pipes can cut water heating costs by 4 percent.

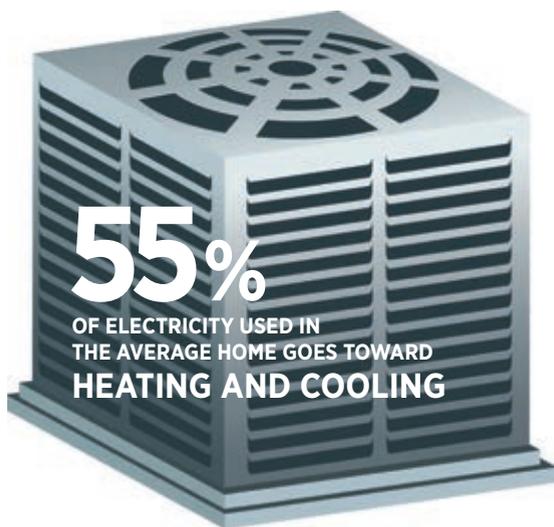
Changes in your daily routine also can translate into electric bill savings. Approximately 55 percent of the electricity used in the average home goes toward heating and cooling. The ideal winter setting for your thermostat is 68 degrees. Rather than turning up the heat on a

cold day, adding a layer of clothing will keep you comfy while shaving power costs. In summer, set the thermostat to 78 degrees and dress in light clothing.

Seeking even bigger savings? Check your home's insulation. According to energy.gov, the insulation in your home's attic should cover joists and be evenly distributed. It is also important to use insulation with the appropriate R-value for your region. In Texas, an R-value of 30–60 is recommended. The colder the climate, the higher the R-value you will need to maximize savings.

At energystar.gov, you'll find a variety of tools and tips to help maximize your home's energy efficiency.

Central Texas Electric Cooperative is a not-for-profit electric power provider. That means our mission is to provide you with the electricity you need to improve your quality of life—not turn a profit for a shareholder. An important part of that mission entails empowering you to manage your electricity use. We want you to have more affordable power bills. It's good for everyone.



Regular Board Meeting Recap

Central Texas Electric Cooperative, January 23

(Originally scheduled for January 16 but postponed due to inclement weather)

MEETING CALLED TO ORDER BY BOARD Vice President Allen Goodwin and prayer offered.

Introduced—Mitch Elmore, CTEC Director of Engineering and Operations
Discussed—Operations and Outages Report

Reviewed—Safety Report for 11 months ended November 30, 2017

Approved—Minutes of the Regular Board Meeting held December 12, 2017

Approved—December 5, 2017–January 8, 2018, Membership List and Membership Conversions

Reviewed—Financial and Statistical Reports for 11 months ended November 30, 2017

Approved—Uncollectible accounts written off in 2017

Approved—Capital credits estate retirements for 2017

Discussed—Director appointees for 2018 Credentials and Election Committee and 2018 Scholarship Committee

Reviewed—Board Policy No. 13

Reviewed—Board Policy No. 14

Discussed—LCRA Proposal for participation in high-speed internet project for Packsaddle Elementary School

Discussed—Blumenthal Substation progress

Approved—Authority granted to CEO to enter into load-following power supply contract if pricing criteria is met

Discussed—Strategic Planning Committee Reports

Meeting adjourned.



PHOTO: ISTOCK.COM

Warning Signs of an Electrical Malfunction

WHEN ELECTRIC SERVICE WORKS PROPERLY, WE NEVER NOTICE IT. MOST OF THE TIME, we flip a switch, the lights go on and all is right with the world. It's only when things go wrong that we start paying attention. Here are five warning signs that can indicate an electrical malfunction.

1. Flickering lights. If an electrical circuit in your house is overloaded, it could cause the lights to dim or flicker. This usually happens when you have too many energy-intensive appliances or fixtures wired to the same circuit. For example, your lights may flicker when your washing machine is running if the two are on the same circuit. The solution: Ask a licensed electrician to move the lights to a different circuit or install a dedicated line for the washing machine.

2. Suspicious odors. It's not unusual for a new appliance to smell a little bit bad the first time or two you use it. But if outlets, the breaker box or other appliances emit a foul odor, that could signal a problem with the wiring. Switch off and unplug anything that doesn't smell right, and call an electrician.

3. Sparks. An appliance that sends off a spark could be damaged. Sparks from a breaker panel or fuse box could signal something more serious and should be inspected by a qualified electrician as soon as possible.

4. Tripped breakers. A breaker tripping more often than occasionally isn't normal, and it's probably not safe. Circuit breakers that trip signal an overloaded circuit.

If the same appliance, such as a hair dryer or vacuum cleaner, trips the circuit every time, chances are that the appliance is the culprit. But if the same outlet trips the circuit no matter what you plug into it, it's likely an overload on the system. This is a job for a professional.

5. A buzz. Electric appliances should not buzz. They shouldn't make any sounds. If they do, you might have a problem with an outlet or some wiring. An electrician can fix this.

Central Texas Electric Cooperative

Fredericksburg (headquarters)

386 Friendship Lane
Fredericksburg, TX 78624

Llano

1410 E. State Highway 29, Llano

Kingsland

Nob Hill Subdivision
706 Cottonwood St., Kingsland

Mason

1881 E. State Highway 29, Mason

Office Hours

8 a.m.–5 p.m., Monday–Friday

Website

ctec.coop

CHIEF EXECUTIVE OFFICER

Robert A. Loth III

BOARD OF DIRECTORS

W.C. "Dub" Stewart, President, *Llano County*
Allen Goodwin, Vice President, *Kendall County*
Doyle Bode, Secretary, *Gillespie County*
Tim Lehmborg, Treasurer, *Gillespie County*
Jack Asbill, *Mason County*
Rex Brand, *Kerr County*
Tommy Duncan, *Llano County*
Mark Hahn, *Mason County*
Stanley Keese, *Llano County*
James Low, *San Saba County*
Charles E. Pearson, *Gillespie County*

Emergency Contact

To report electric service interruptions, please call the Central Texas Electric Cooperative office in your area at the numbers listed below:

FREDERICKSBURG AREA

(830) 997-2126

1-800-900-CTEC (2832)

including Gillespie, Kendall, Kerr, Blanco, Real and Kimble counties

LLANO AND SAN SABA AREAS

(325) 247-4191

THE LAKES AREA

(325) 388-4542

8 a.m.–5 p.m.

(325) 247-4191

after business hours

MASON AREA

(325) 347-6314

including McCulloch, Menard and Kimble counties

CTEC Operation Round-Up Grants Awarded

RECENTLY, THE CENTRAL TEXAS ELECTRIC COOPERATIVE OPERATION Round-Up Board of Directors approved several grants for local community organizations as well as a family in need. A \$3,000 grant was awarded to Habitat for Humanity of Greater Fredericksburg, which provides simple, decent and affordable housing for people in

need. The San Antonio Northwest Region service area covers four counties, including Gillespie, Kendall and Kerr, which are included in the CTEC service area.

The final grant went to a family in need in Cherokee. The Shannon family had fallen on hard times. Don Shannon had been the sole



Habitat for Humanity



Shannon Family



St. Paul Lutheran Church



Friends of the Kingsland Library

need. Their goal is to eliminate substandard housing by building and promoting high-quality, affordable housing. The nonprofit program started construction on house No. 17, its first outside of city limits.

A \$2,500 grant went to St. Paul Lutheran Church in Mason. This grant went toward additions and renovations of their community park. After an assessment of the park equipment, the congregation council noticed a lack of toddler-appropriate play equipment as well as the need for more swings. These additions will be done in phases, and members of the church and community will have more to enjoy when they have birthday parties, reunions and other gatherings, or just come to play.

A \$2,000 grant was gifted to the Friends of the Kingsland Library. With a large population over the age of 65 in the Kingsland area, Friends of the Kingsland Library wants to ensure there is a vast selection of large-print books available for this portion of the community. This contribution offsets the amount needed to purchase these books and in turn invest in the enrichment of seniors' lives.

The fourth grant awarded was \$500 to the Texas Ramp Project-San Antonio Northwest Region. The Texas Ramp Project builds free wheelchair ramps for elderly and disabled people who cannot

provider for his family for years until he was badly injured on the job. After major neck surgery, he was still experiencing severe pain, and costs of doctors' appointments, additional tests and travel started adding up. The Operation Round-Up Board of Directors awarded the Shannon family a \$500 electric bill credit, \$1,000 H-E-B gift card and \$1,000 Walmart gift card to help them get by in the months to come.

To find out how you can participate in Operation Round-Up and play a part in helping others, call any CTEC office or visit our website at ctec.coop. The average contribution is only 50 cents per month. The more members who participate, the more significant a contribution the program can make in our area.

The following organizations rely on donations, volunteers and grants like these to continue serving our communities. **If you are interested in participating or volunteering for their causes, please contact them.**

- ▶ Habitat for Humanity of Greater Fredericksburg, fbghabitat.org, (830) 990-8585
- ▶ Friends of the Kingsland Library, (325) 388-3170
- ▶ Texas Ramp Project-San Antonio Northwest Region, texasramps.org, (214) 675-1230

Celebrate National Ag Day

Tip your hat to farmers and ranchers

ALTHOUGH IT SEEMS AS IF SPRING HAS BEEN IN

Texas for several weeks already, the season officially begins Tuesday, March 20, on the vernal equinox. According to the Farmer's Almanac, the equinox falls on March 19 or 20 every year, marking spring's beginning in the northern hemisphere.

Since the 1960s, National Ag Day has been celebrated on the first day of spring. Ag Day, celebrated during Ag Week, March 18–24 this year, was established to honor farmers and ranchers for their hard work and dedication to providing safe, abundant and affordable products, a strong economy, sources of renewable energy and a broad selection of job opportunities.

Agriculture Puts Dinner on the Table

In much the same way we know electricity doesn't "just show up" ready to use at our homes, we also know that food and fabrics don't just arrive at the store—or magically appear on our dinner tables or in our closets. There's an entire industry dedicated to providing plentiful, safe food for consumption, as well as a range of clothing, textiles and garments.

Agriculture is responsible for providing the necessities of life—food, clothing and shelter—to every human on the planet. Yet this vitally important system is little understood among those outside the industry, much like electricity distribution.

Just a few generations ago, most people were connected to the agricultural way of life, or at least had friends or relatives involved with farming. Today, that's no longer the case. Few people now understand what it really takes to put dinner on their tables each night.

This is particularly the case in our schools, where students might be exposed to agriculture only if they enroll in related vocational training. And just like the number of electric cooperative linemen, the number of farmers is dropping in the United States. By building awareness through National Ag Day and other initiatives, the Agriculture Council of America is encouraging young people to consider career opportunities in agriculture.

An Important American Export

Most people are similarly unaware of the contribution that U.S. ag and farmers make to the national and global economies. Each American farmer feeds more than 144 people annually, on average, according to the ACA—a dramatic increase from 25 people in the 1960s.



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Across the nation in 2015, more than 167,000 farms produced locally edible food and sold it through direct marketing practices, resulting in \$8.7 billion in revenue, according to a survey conducted by the National Agricultural Statistics Service. Most of those sales, which include fresh and value-added foods, such as meat and cheese, were through farmers markets and on-farm stores.

About 304,000 people were involved in making decisions for the U.S. farms that marketed food for human consumption directly in 2015. Thirty-eight percent of those decision-makers were women.

Texas ranked sixth among all states, with \$357 million in direct farm sales of edible commodities. This revenue was generated by 11,078 Texas agricultural operations in 2015. Value-added food products accounted for about one-third of the \$357 million.

Farms and ranches are big business in Texas and across the country—and it's obvious why. An industry so vital to human lives and livelihoods deserves a day of recognition. On National Ag Day, March 20, thank a farmer!



PHOTO: ISTOCK.COM

Deadline for District Meeting Ballot Approaching

THE MARCH 15 DEADLINE IS APPROACHING FOR CENTRAL TEXAS

Electric Cooperative members interested in running for a seat on the cooperative's board of directors. According to the CTEC bylaws, any member seeking to have his or her name placed on the ballot for director nomination at the upcoming district meetings must deliver a completed application and petition to the cooperative by this deadline. Incumbents Allen Goodwin (District 1), Mark Hahn (District 3), Tommy Duncan (District 4) and Doyle Bode (District 5) have filed to run for re-election for another three-year term if elected by majority vote. Details about the director selection process are contained in the bylaw excerpts reprinted on pages 23–25 of this magazine and are summarized here.

- ▶ Candidates for director must meet bylaw requirements for director eligibility.
- ▶ Candidates must reside in the area served by the cooperative and must receive electric service in the district where they are seeking to be placed on the ballot.
- ▶ Persons seeking the district meeting nomination must submit an application and a petition signed by at least 10 cooperative members who receive electric service in the district in question.
- ▶ Persons who do not submit an application and petition by the deadline will not be eligible to be named as a district meeting nominee, as the bylaws no longer provide for nominations from the floor.

▶ All applications and petitions will be reviewed by a Credentials & Election Committee, composed of cooperative members.

▶ The names of all candidates whose applications and petitions are approved by the Credentials & Election Committee will be listed on the District Meeting Notice mailed to all cooperative members in the district in question.

The deadline for submitting the required materials is 5 p.m., Thursday, March 15. Applications and petitions submitted after the deadline will not be considered. Members wishing to be placed on the ballot are encouraged to turn in completed applications and petitions as soon as possible. If materials are submitted early enough, CTEC staff members will review the materials and make a preliminary determination regarding their sufficiency, giving potential candidates an opportunity to remedy any deficiencies before the deadline. Members submitting petitions also are urged to secure petition signatures from more than 10 members to provide a margin for error in the event that one or more of the signatures submitted is not recognized as valid by the Credentials & Election Committee.

Application and petition forms are available by calling the CTEC headquarters office in Fredericksburg, and completed applications and petitions must be returned there by **March 15**. Questions about the director selection process should be directed to the CTEC headquarters office. In Fredericksburg, members should call **(830) 997-2126**; the toll-free number is **1-800-900-2832**.

Excerpts From the CTEC Bylaws on Director Elections

THE CTEC BOARD OF DIRECTORS IS COM-posed of 11 co-op members representing six directorate districts in the co-op's service area. This year, director candidates from districts 1, 3, 4 and 5 will be nominated at their respective district meetings, and elections will be held at the annual meeting, which is scheduled for August 21 in Llano.

A meeting will be held at the co-op's headquarters office March 19 at 6 p.m. and attended by members who have been selected to serve on this year's Credentials & Election Committee. Following are sections of the co-op's bylaws that deal with director qualifications, tenure and nominations. To view the complete CTEC bylaws, log on to the co-op's website at ctec.coop or see them at any CTEC office.

Section 2. Qualifications and Tenure.

Directors shall be so nominated and elected that one director from or with respect to each of directorate districts numbers four, five, and six shall be elected for three-year terms at an annual member meeting; one director from or with respect to each of directorate districts nos. one, three, four and five shall be elected for three-year terms at the next succeeding annual member meeting; and one director from or with respect to each of directorate districts nos. two, three, four and five shall be elected for three-year terms at the next succeeding annual member meeting, and so forth, provided that the terms of no two directors from the same directorate district shall coincide. Upon their election, directors shall, subject to the provisions of these bylaws with respect to the removal of directors, serve until the annual meeting of the members of the year in which their terms expire or until their successors shall have been elected and shall have qualified. If for any reason an election of directors shall not be held at an annual meeting of the members duly fixed and called pursuant to these bylaws, such elec-

tion may be held at an adjournment of this meeting of the members. Failure of an election for a given year shall allow the incumbents whose directorships would have been voted on to hold over only until the next member meeting at which a quorum is present.

To initiate the staggered terms described above the directors from districts three, four and five shall draw by lot to determine their respective terms of office, a separate drawing being held for each district.

To be eligible for election or appointment to, and to serve on, the Cooperative's Board of Directors, a person shall:

- a.** Be an individual with the capacity to enter legally binding contracts;
- b.** Be a member of the Cooperative for at least twelve (12) months;
- c.** Have within the service territory served by the cooperative (i) his/her principal place of residence for which his/her residence homestead exemption is claimed pursuant to Chapter 11 of the Texas Tax Code; or (ii) if none of the above apply, his/her principal residence, as defined under 26 C.F.R. §1.121-1(a)(2);
- d.** Not be engaged in any business, nor employed by or materially affiliated with any individual or entity:
 1. Regularly, directly, and substantially competing with the Cooperative or a Cooperative Subsidiary;
 2. Regularly selling goods or services to the Cooperative or a Cooperative Subsidiary; or
 3. Otherwise possessing a substantial conflict of interest with the Cooperative or a Cooperative Subsidiary;
- e.** Not be an incumbent of or candidate for an elective public office in connection with which a salary is paid, other than members of a School Board or County Commissioner's Court;
- f.** Not be an individual that has been an employee of the Cooperative within two

(2) years prior to serving on the Cooperative's Board of Directors; and

g. Except as otherwise provided by the Board of Directors for good cause, receive a Credentialed Cooperative Director designation, Director's Certificate, or similar certification from the National Rural Electric Cooperative Association within three years after becoming a director.

Members of the Board of Directors having been elected to four (4) terms of service on said Board (regardless of whether such terms are consecutive) shall be ineligible for election to the Board of Directors. As stated in Article III, Section 2, a term shall last three (3) years. Notwithstanding the foregoing, a Member of the Board of Directors with twelve (12) consecutive years of service on said Board shall be eligible for appointment to the Board of Directors for the purpose of filling a Director Vacancy in accordance with Article III, Section 4 of these Bylaws.

Married individuals shall not both be eligible to serve on the Board of Directors at the same time.

Nothing in this Section contained shall, or shall be construed to, affect in any manner whatsoever, the validity of any action taken at any meeting of the Board of Directors.

The Board of Directors shall not authorize the employment of a chief executive officer, assistant chief executive officer, attorney, assistant attorney, who is related in the second degree by affinity or the third degree by consanguinity to any director, retained Cooperative attorney, chief executive officer and/or assistant chief executive officer of the Cooperative.

Director Disqualification: After being elected or appointed, if a Director does not comply with the Director Qualifications existing when the Director was elected or appointed, then except as otherwise provided by the Board for good cause, the Board, by two-thirds vote, shall

disqualify the Director and the individual is no longer a Director if: (1) the Board notifies the Director in writing of the basis for, and provides the Director an opportunity to comment regarding, the Board's proposed disqualification; and (2) within 45 days after the Board notifies the Director of the proposed disqualification, the director neither complies with nor meets the Director Qualification. If a majority of Directors authorized by these Bylaws complies with the Director Qualifications and approves a Board action, then the failure of a Director to comply with the Director Qualifications does not affect the Board action.

Section 3. Nominations and Elections.

Director elections will take place at the annual meeting of members held on the third Tuesday of August of each year. The names of all candidates nominated for election to the board of directors in accordance with these bylaws, and whose eligibility is confirmed by the C & E Committee, shall be published in the notice of meeting mailed to the members of the cooperative, along with a proxy ballot including the names of all such nominated candidates for director.

Methods of Nominating. Nominations to serve as a director may be made: (1) by the members at a district meeting as provided in subsection (a) of this section or (2) by member petition delivered to the Cooperative as provided in subsection (b) of this section.

(a) District Meetings. Between May 20 and June 20 of each year, the Board of Directors shall convene a separate meeting of the members of each district at a suitable place designated by the Board of Directors. Notice of the meeting shall be mailed to each member located in such district and shall indicate the district to which the member belongs. If a director is to be selected from the district, the notice shall state that the members in attendance at the meeting shall select the district's nominee for director. The meeting shall be open for discussion of any other matters pertaining to the business of the Cooperative, regardless of whether or not such matters were listed in the notice of the meeting. However, the district meeting does not constitute a meeting of members

of the Cooperative as described in these bylaws, and no formal action may be taken, other than the selection of the district's nominee for director.

On or before March 15 (or the next following day that is not a Saturday, Sunday or legal holiday) of each year, each member seeking to become his or her district's nominee for director must deliver to the Cooperative a Cooperative-approved application confirming that the member satisfies bylaw requirements to serve as director, along with a petition meeting the following requirements:

1. Listing, on each page, the name of the member seeking to become the district meeting nominee;
2. Indicating, on each page, the director position for which the member will run; and
3. Containing the printed names, addresses, telephone numbers, and original dated signatures of at least ten Cooperative members receiving electric service from the Cooperative in the district in question.

The C & E Committee shall review all applications and petitions submitted by members seeking nomination at a district meeting to confirm that the requirements of these bylaws have been satisfied, and further confirming that each such member satisfies bylaw eligibility requirements to serve as director. The C & E Committee shall report its findings to the President of the Board of Directors in writing on or before March 30 of each year. The names of all candidates seeking district meeting nominations whose eligibility is confirmed by the C & E Committee shall be included in the District Meeting Notice.

The President of the Board of Directors shall designate a chairperson to preside over each district meeting. The district meeting shall be called to order by the chairperson, who shall appoint a secretary to act for the duration of the meeting. Members of other districts present at the meeting may be heard but shall have no vote.

The district meeting shall select one and only one member to be the nominee of the district meeting to serve on the Board of Directors. Such person shall be considered at the meeting of the members as the nominee of the district meeting.

Voting by mail and voting by proxy shall not be allowed at the district meeting. If only one candidate is seeking to become the district's nominee for director, he or she may be elected by acclamation. If more than one candidate is seeking to become the district meeting nominee at the district meeting, voting by ballot shall be conducted. If one candidate receives more than fifty percent (50%) of the vote, that candidate shall be declared to be the official nominee of the district meeting from such district. If no candidate receives more than fifty percent (50%) of the votes, runoff ballots shall be conducted until one candidate receives more than fifty percent (50%) of the vote. The two candidates receiving the highest number of votes on the preceding ballot shall be included in the succeeding runoff ballot. In the event of ties, more than two candidates may be included in a runoff ballot. In the event there are three runoff ballots with no candidate receiving more than fifty percent (50%) of the vote, the nominee of the district meeting shall be selected by lot from among the candidates included on the final runoff ballot. One member shall be declared to be the official nominee of the district meeting from such district.

The minutes of each district meeting shall set forth, among other matters; the name of each candidate seeking to become the district meeting nominee and the number of votes received by each, and shall specify the official nominee of the district meeting. A copy of the minutes, signed and certified to by the chairperson and secretary of the district meeting, shall be delivered to the secretary of the Cooperative within ten (10) days after such district meeting. No informality or defect in such minutes, or in the proceedings had, shall void the nominations so made or affect the validity of the election of directors at the meeting of the members of the Cooperative.

District Meeting Record Date. A "Record Date" is the date for determining the members entitled to (1) receive notice of a district meeting, and (2) vote at a district meeting. In order to exercise these privileges, an individual or entity must be accepted for membership in the Cooperative by the Board of

Directors in accordance with Article I, Section 1 of these bylaws on or before the Record Date. Any membership transfer to create a joint membership in accordance with Article I, Section 7(b) of these bylaws must be accepted by the Board of Directors on or before the Record Date in order for such membership transfer to be given effect at a district meeting. If a member is suspended after the Record Date, that member is not entitled to receive notice or exercise the right to vote at a district meeting.

Unless otherwise designated by the Board of Directors, the Record Date for purposes of determining the members entitled to (1) receive notice of a district meeting and (2) vote at a district meeting shall be the second Tuesday in May immediately preceding such district meeting.

(b) Nomination by Petition. In addition to district meeting nominations, a Cooperative member may place his or her name in nomination to run for election to a director position at an annual meeting of members by member petition and application. On or before June 25 (or the next day that is not a Saturday, Sunday or legal holiday) of each year, a member seeking to be nominated in this manner must deliver to the Cooperative a Cooperative-approved application confirming that the member satisfies bylaw requirements to serve as director, along with a petition meeting the following requirements:

1. Listing, on each page, the name of the member being placed in nomination;
2. Indicating, on each page, the director position for which the nominee will run; and
3. Containing the printed names, addresses, telephone numbers, and original dated signatures of at least one percent (1%) of the Cooperative members as of the date the petition is submitted.

The C & E Committee shall review all applications and petitions submitted by members seeking to place their name in nomination for a director position at an annual meeting to confirm that the requirements of these bylaws have been satisfied, and further confirming that each such member satisfies bylaw eligibility requirements to serve as director. The C & E Committee shall report its findings to the President of the Board of Directors in writing on or before June 30 of each year.

(c) Notice of Nominations. The Secretary shall mail with the notice of the meeting, or separately, but at least ten (10) days prior to the meeting, a statement of the number of directors to be elected and showing the nominations made by the district meetings and nominations by petition. Notwithstanding anything in this section contained, failure to comply with any of the provisions of this section shall not affect in any manner whatsoever the validity of any election of directors.

(d) Elections. Members present in person and by proxy at the annual member meeting shall elect directors from each directorate district in which a director election is being held. Each member may cast one vote in each such district, without regard to the district or districts where the member resides or receives electric service from the Cooperative. Directors shall be elected from the District Meeting Nominations and Member Petition Nominations. If only one candidate is nominated in a district, he or she may be elected by acclamation. Members may not vote for write-in candidates. The candidate receiving the most votes in each district shall be declared the winner of the election.



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Power Tip

Consider insulating your hot water pipes. Doing so can reduce heat loss, allow you to lower the temperature setting and save an additional 3–4 percent per year on water heating.



Laundry Day Savings

TO SAVE MONEY IN THE LAUNDRY ROOM, use cold water and less water overall.

Unless the stains on your clothes are oil-based, warm or cool water in your washing machine will do just as good a job of removing them as hot water, according to the U.S. Department of Energy.

Here are some ways to clean your clothes without cleaning out your bank account:

- ▶ Wash clothes in cold water and use cold-water detergents.
- ▶ Wash and dry full loads only. If you must run the washer before it's full, adjust the water level so the whole machine doesn't fill up unnecessarily.
- ▶ Towels and heavy cotton items like jeans tend to take longer to dry than lightweight clothing. Don't dry the two types together.
- ▶ Let the dryer decide how long your clothes need to tumble. Newer models have moisture sensors and automatically stop the cycle when clothes are dry.
- ▶ Clean the dryer's lint screen after each load. Letting the lint build up creates a fire hazard.
- ▶ If you have a high-efficiency washer, use detergents labeled "HE." The American Cleaning Institute says these low-sudsing detergents clean clothes well in machines that use less water.