



## 7 COOP PRINCIPLES

October was National Cooperative month, so this time of year is perfect to reflect on these principles that have stood the test of time but also provide a framework for the future.  
Read more on page 5.

## HENRY COUNTY FIBER LIGHTING

Rural Henry County is getting fiber optics constructed this summer and will now give 1Gbps access to 221 homes and businesses.  
Read more on page 8

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
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PERMIT NO. 220

SEE PAGE 4

## GOAL REACHED



## A “CAPITAL” IDEA

MEMBER  
INVESTMENT  
OPPORTUNITY  
GENERATES  
INTEREST

THREE HOSPITALS  
SERVED BY  
NINESTAR  
MAKE MOST  
WIRED LIST  
PAGE 4



NET-ZERO  
FREQUENTLY  
ASKED  
QUESTIONS  
PAGE 6



 **POWER OUT?**  
**NO INTERNET OR TV?**

 **CHECK NINESTAR'S**  
**FACEBOOK OR TWITTER PAGE!!**

Social Media is exploding and if you aren't checking your laptop, tablet or smart phone for the latest and greatest fads, trends and updates.....you are not living in the 21st century! We have found that posting news about NineStar Connect on Facebook and Twitter has been a successful line of communication for all of our social media followers. Once you "like" our page, you will automatically be notified of any post we share whether it's information about an outage, an event we are planning, local Channel 9 broadcasting or energy information to save you money.

Additionally, if you have a question for us, send us a message. We will research and respond to your question as quickly as possible. We don't want to "leave you in the dark" about any issues or inquiries you might have for us. Our Customer Service has always been a significant piece of what we do and giving you the answers you need is imperative to keeping you knowledgeable and satisfied with our service. To add, when there is that unfortunate outage, your communication to us is just as helpful in determining where the problem is and who it is affecting so we encourage you to share your thoughts.

So if you haven't already, grab your tablet or smart phone and "Like" or "Follow" our Facebook and/or Twitter page. We will do our best to keep you informed and post all the latest details about NineStar Connect news. But don't forget, we still like to hear your voice! When you need answers fast and need to talk to someone, a phone call to our 24/7/365 Support Center is always just a dial away - 317-326-HELP.

NineStar Employees volunteering their time setting up Christmas Trees for the Shirley Octagon House.



OUR EMPLOYEES MAKE THE DIFFERENCE. HERE'S A CUSTOMER REVIEW FOR RYAN YOUNG.

"OUR COMPLIMENTS TO THIS YOUNG MAN. HE NOTIFIED US BEFORE HE CAME AND IDENTIFIED HIMSELF. HE WAS VERY EFFICIENT, SOLVED OUR PROBLEM AND GAVE INSTRUCTIONS ON HOW TO FINISH THE INTERNET SET UP. MUCH APPRECIATED!"

CUSTOMERS  
MARTIN & LIZ  
OF SHIRLEY



Customer service is at the tips of your fingers. NineStar Connect's tech support call center is open around the clock. **317-326-help**  
**ninestarconnect.com**

STORY IDEA?

Contact David Spencer at [dspencer@ninarconnect.com](mailto:dspencer@ninarconnect.com)

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NineStar employees help six organizations through community service. This story was originally posted by the Greenfield Daily Reporter on Oct. 20, 2021.

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Feeling the Need... For Speed: by Joshua Waggoner from [www.ninestarconnect.com/blog/](http://www.ninestarconnect.com/blog/)

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The *NineStar Connection* is a publication of NineStar Connect servicing retail and residential customers. Nearly 16,000 families and businesses receive this newspaper as part of their membership. *NineStar Connection* provides news, information and features about people, places and issues related to readers.

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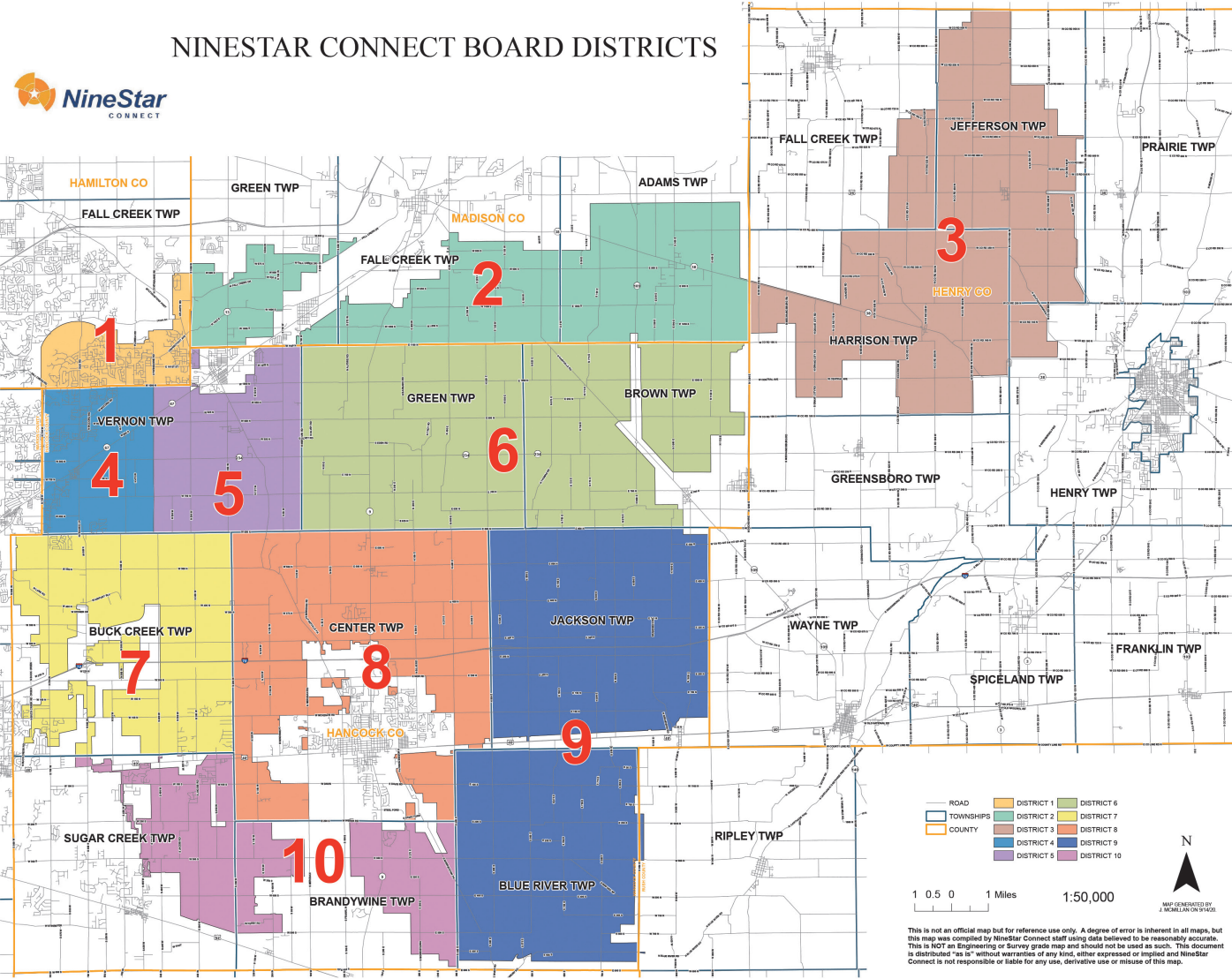
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By Julie Young

As a local electric and telecommunications cooperative, NineStar Connect believes in community engagement. Whether it is volunteering alongside area organizations, sponsoring regional events, or pitching in to help whenever (and wherever) disaster strikes, NineStar never hesitates to lend a hand. So when the co-op offered members the chance to do a little lending of their own to purchase a \$250,000 bucket truck, the public was all too willing to step up and invest the necessary funds in record time.

“It’s been a win-win for everyone involved,” said NineStar CFO Scott Hiatt. “Our members are helping us finance a needed piece of equipment and earn back the interest we would ordinarily pay to a bank.”

The concept of the member-funded capital campaign came from The Cooperative Way’s Adam Schwartz who said it was a creative way for member-owners to get involved with their co-op. He said agricultural and other types of cooperatives have employed similar types of fund-raising campaigns for over 100 years and it has been very successful in the past – provided that the end goal is something that resonates with the public. NineStar’s campaign began in September and within a month, it garnered 34 investors for a total of \$274,000. Clearly the bucket truck resonated with the membership.

“When you think about it, a bucket truck is the most high-profile piece of equipment that we have,” Hiatt said. “It’s the vehicle that you want to see rolling through the neighborhood when the power goes out. People identify with a bucket truck and that’s why we chose it to be central to the campaign.”

Hiatt said NineStar typically budgets for a new bucket truck each year to replace one that they are retiring. Bucket trucks typically have a lifespan of 8 - 10 years and they thought it would be a novel idea to finance the truck through member contributions rather than a traditional lending institution. Members were invited to invest between \$1,000 and \$10,000 in this voluntary program and make a competitive return on their investment. Through this program, NineStar saves one percent of the interest it would ordinarily pay to a bank over a three year note while members have the chance to earn more than they would by investing in a 36-month CD or money market account.

“At the end of the first two years, investors will earn three percent of their principal investment and at the end of the third

year, they will get the interest plus their original investment back,” Hiatt said.

Naturally, a non-traditional fundraising campaign raises some questions about the stability of the cooperative and the need to solicit investments from its members, but Hiatt was quick to assure the membership that NineStar remains financially sound and its credit rating was as solid as ever. The program was merely a different way to achieve the end goal.

“It really goes to that third principal of cooperatives, which says that the benefit a member receives is in direct proportion to what they invest in the cooperative,” said April Fisher, vice-president of legal and analytics at NineStar. “That’s why we decided to give it a whirl.”

NineStar promoted the campaign through a Town Hall video, their website, flyers, and social media pages and although it was scheduled to run through December 8, they had to close out the program a little more than a month after its September launch. Members were allowed to invest as little as \$1,000 or as much as \$10,000 and Hiatt said he was pleasantly surprised by the response.

“Honestly, we thought a lot of the contributions would come in \$1,000 increments, which is no small investment for most people, but a lot of our members want to maximize their investment and I’ve seen more \$10,000 pledges than \$1,000,” Hiatt said. “One gentleman actually called to finance the whole thing, but we told him that wouldn’t be possible. We want as many members as possible to be able to benefit from this opportunity.”

Members who invested in the capital campaign will not only be listed at next spring’s Annual Meeting but will also be recognized on the new bucket truck itself with a sign that notes the truck was financed by NineStar member owners. Owners who recognize that the bucket truck is a critical piece of equipment that needs to be up-to-the-minute in terms of safety so that NineStar linemen can get their job done.

“It really does take a good team effort to help keep a co-op running smoothly and we are blessed and fortunate to have a team of leaders who are willing to embrace something a little more progressive and a great membership that has faith in the co-op and is willing to invest in it,” Hiatt said. “As successful as this campaign was, it is something we will probably do in the future as needs arise.”

# THREE HOSPITALS SERVED BY NINESTAR MAKE MOST WIRED LIST\*

Recently, ten Indiana hospitals are included on the 2021 “Digital Health Most Wired” list from the College of Healthcare Information Management Executives. The list highlights hospitals that demonstrate the optimal use of information technology. Three of the ten hospital’s receive their broadband connectivity via NineStar Connect’s fiber optics infrastructure.

The list is determined by a survey “to identify, recognize, and certify the adoption, implementation, and use of information technology by healthcare provider organizations.” CHIME says the results are intended to improve patient safety and outcomes by driving change in the healthcare IT industry.

The Indiana hospitals on the list include:

- Deaconess Health System (Evansville)
- Parkview Health (Fort Wayne)
- Community Health Network (Indianapolis)
- Community Healthcare System (Munster)
- Franciscan Health (Mishawaka)
- **Henry Community Health (New Castle)**
- Indiana University Health (Indianapolis)
- **Hancock Regional Hospital (Greenfield)**
- Reid Health (Richmond)
- **Rush Memorial Hospital (Rushville)**

“NineStar is committed to bringing high tech fiber optic connectivity to all areas of east central Indiana. We are proud that three hospitals, which we serve and consider important partners made this prestigious list,” said Michael Burrow, President & CEO of NineStar Connect. “We realize connectivity and information technology plays a critical role in assisting hospital’s in providing excellent care. We believe our fiber optic network results in a higher quality of care for the communities we serve.”

*\*The hospitals in bold are the three that NineStar provides broadband.*





ACE Hardware, State Farm, REI, Land O’ Lakes and NineStar Connect all share something in common: we’re all cooperatives. We may be different industries, but we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October was National Cooperative month, so this time of year is perfect to reflect on these principles that have stood the test of time but also provide a framework for the future. Let’s take a look at the Cooperative Principles.

**1. Voluntary & Open Membership**

Just like all co-ops NineStar Connect was created out of necessity – to meet a need that would have otherwise been unmet in our community. Our roots trace back to 1895 of the communication side and to 1935 on the electric side. In both instances neighbors banded together and organized the co-ops so everyone in our community could benefit. For a modest membership fee to the co-op, a farmer could get telephone or electricity brought to his farm. Neighbors came together to tackle a problem they all had but couldn’t solve alone. They worked together for the benefit of the whole community, and the newly established phone and electric lines helped bring economic opportunity in our community. While this history may be forgotten, key parts of that heritage remain – the focus on our mission of serving the greater good. In this, we include everyone to improve the quality of life and economic opportunity for the entire community. Membership is open to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status.

**2. Democratic Member Control**

NineStar is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. NineStar’s leadership team and employees, live right here in our community. Our board of directors, helps set the long-term priorities for the co-op, also live locally on co-op lines. These board members have been elected by neighbors just like you. We know our members have a valuable perspective, and that’s why we are continually seeking your input and encourage you to weigh in on important co-op issues and participate in co-op elections.

**3. Member Economic Participation**

As a utility, our mission is to provide safe, reliable and affordable services to our members. But as a co-op , we are also motivated by service to the community, rather than profits. Members contribute equitably to, and democratically control, the capital

of NineStar Connect. At least part of the capital remain the common property of the cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

**4. Autonomy & Independence**

The fourth principle, Autonomy & Independence, means that the co-op operates in an autonomous way that is solely directed and guided by its members, reflecting the values and needs of our community. This means the co-op is not being influenced by leaders or shareholders several states away. Instead, the co-op is lead by the local members it serves.

**5. Education & Training**

Education and Training focuses on enhancing the knowledge of co-op employees and board members, which enables them to contribute to the development of the co-op. By investing in continuous learning for our employees and board members, our co-op is making a commitment not just to individual professional or personal growth, but to the future of the co-op and high quality of service our members expect and deserve.

**6. Cooperation Among Cooperatives**

Cooperation among Cooperatives is the sixth principle and fosters the way that co-ops work together to address bigger challenges. While this principle applies to all types of cooperatives, it is especially relevant in the energy industry. In our case, we put this principle in action after major storms and disasters that cause widespread power outages. When this happens, we call on nearby co-ops to come to our aid and assist with restoration efforts – and we of course extend the same help to them when they need us.

**7. Concern For Community**

Concern for Community is essential to who we are as a cooperatives. We serve our community not only by being an essential service, but by helping to power the local economy. Whether through economic development, volunteerism or donations to local causes, we invest in this community because it’s our home too.

Because we are guided by seven cooperative principles, its not just about dollars – it’s about opportunity for all and being fair when engaging with our members. The cooperative way is a value-based business model. NineStar Connect is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making a corner of the world a better place.



# 2022 Scholarship Program

Providing Fifteen  
\$1,000 Scholarships

- As of February 1, 2022, the student's principal residence must be with said student's parent or legal guardian who is a member of NineStar Connect or a customer of NineStar Communications in good standing.
- The student must be a 2021/2022 school year graduating high school student.
- The student must have a minimum cumulative grade point average of 2.75 on a 4.00 scale or its equivalent, at the time of the application.
- Applications must be submitted online or dropped off to NineStar's South Campus by **February 11, 2022**.

Applications can be filled out and submitted online at **NineStarConnect.com**. Paper applications are available at all local high school guidance offices, any NineStar business location or available to download on our website.

NineStar South Campus  
2243 East Main Street  
Greenfield, IN 46140

For more information contact  
Dominique Egbert 317-323-2103  
degbert@ninestarconnect.com



## NET-ZERO FREQUENTLY ASKED QUESTIONS

**O**n September 1st, 2021 Wabash Valley Power Alliance announced a target date of 2050 to attain net-zero carbon-dioxide emissions in their power generation portfolio. When compared to 2005 emissions, WVPA plans to attain a 50% reduction in carbon output by 2031 and 70% by 2040.

### What does "net-zero" mean?

"Net-zero carbon" means that any amount of carbon-dioxide produced by WVPA's portfolio will be removed by an equivalent amount to attain a net total of zero emissions. Based on the constraints of current technology, being "zero carbon" around the clock is not physically or financially viable, however, advances in technology over the coming decades will make energy storage and carbon removal or sequestration more feasible.

Think of it like filling a bathtub with water, being "net-zero carbon" means as they add water (carbon dioxide) to the bathtub (atmosphere), they will drain that water (carbon dioxide) out of the bathtub (atmosphere) so the tub remains empty.

### Why are they doing this?

Through analysis of the future energy landscape, WVPA has determined that changing market conditions and resource availability will afford them the ability to hit these targets. Over the coming decades actions that reflect economic and environmental responsibility will be inextricably linked and WVPA's future portfolio will reflect this changing dynamic.

### How are they doing this?

WVPA owns several energy-generating resources and contracts for a large portion of their energy purchases. As contracts tied to carbon-dioxide producing resources expire WVPA is committing to pursue resources that lower WVPA's overall carbon output.

### How will this affect my rates?

As a not-for-profit energy producer, WVPA's rates are generally reflective

of the company's costs to generate and transmit energy; those costs usually make up about 70% of an end user's electricity bill (the balance is associated with distribution costs at the cooperative). In the near term, WVPA's plan to reach net-zero carbon status by 2050 will have no direct impact on rates. However, as legacy contracts expire WVPA will pursue carbon-lowering resources that also reduce their overall cost to generate energy.

### What is WVPA's current renewable energy portfolio?

Wabash Valley Power began its carbon reduction journey in 2002 when it started energy production from their very first landfill gas plant, turning methane (which is 80 times more polluting than carbon dioxide) produced in landfills into energy. Now WVPA operates a fleet of 15 landfill gas sites generating over 50 MW of energy. In 2017 WVPA built its first "Co-op Solar" array in Peru, Indiana; WVPA has since gone on to build five additional arrays and purchase two more. In total, WVPA generates 6.8 MW (peak) from the arrays it independently owns. WVPA also purchases the energy output of two "utility scale" solar arrays in Illinois, totaling 198 MW and will purchase the output from an additional 199 MW array currently under construction in central Indiana. WVPA also purchases 278.8 MW of wind energy from five wind farms spread across the Midwest.

While WVPA purchases the energy from these renewable sources, it does not retire the renewable energy credits associated with them. Instead, WVPA sells those credits and uses the proceeds to help keep rates affordable for our members. WVPA also works with its membership to reduce overall energy usage through its Power Moves program, which aims to reduce the total number of kilowatts consumed by incentivizing residences and businesses to invest in energy efficient lighting, HVAC, and other machinery.

## OCTOBER 24<sup>TH</sup> MARKED THE BEGINNING OF MANDATORY 10-DIGIT DIALING.

You must dial 10-digits (area code + telephone number) for all local calls. Local calls dialed with only 7-digits will not be completed as dialed.

### Mandatory 10-Digit Dialing

When making calls, always use ten digits  
(Area code) xxx-xxxx





*A message from our Vice President of Administration*

# Regina Bever

**ELECTRIC RATES: REAL TIME PRICING**

In November our electric members will notice new charges for the items on their bills. This represents our new rate structure “Real Time Pricing”. In the past our members have only seen their total kWh usage for the month. We are now breaking this usage out in two parts on-peak and off-peak. You may be wondering why we are moving in this direction.

NineStar is a distribution utility. We purchase power from a generation and transmission provider Wabash Valley Power Alliance. The charge for energy during on-peak hours (4:00pm to 8:00pm Monday - Friday) is higher than it is during off-peak hours. A time-based rate passes those higher costs on to those members that use energy during the on-peak hours.

NineStar’s demand rate (on-peak) energy usage and costs continue to increase as we add members to our system and the cost of power increases. To pass those costs appropriately to the members responsible for the energy usage is something our board of directors felt was best for the membership. A home that has a smaller footprint doesn’t typically use as much electricity as a home that has a bigger footprint, so their bills are typically lower. When comparing homes of similar size under our previous flat rate the member costs were the same. With our new rate structure, the member that uses more energy during on-peak hours will be paying a higher cost than members who shift their usage to off-peak hours. The amount of energy being used and the time of day or day of the week the energy is being used makes a difference. Charging a higher amount for on-peak usage gives all our members the ability to shift their usage if they choose and to potentially save money.

Our members are not required to change any of their habits on the “Real Time Pricing” structure.

However, if you shift your energy use to before 4:00pm and after 8:00pm, Monday thru Friday when the cost of electricity is lower, it can help reduce your energy bill. There are several ways members can use less energy during peak times such as: turning off all non-essential lighting and other electrical devices, pre-heating and cooling your home outside of peak hours, maintaining a conservative thermostat setting for heating and cooling. Members can also use timers to run appliances such as dishwashers, washing machines, electric water heaters, pool pumps and spas during off-peak hours to avoid the peak. Charging electronics, electric vehicles (EV’s), tools and other devices during this time could also save on your usage during these key hours.

The previous flat rate was \$0.10899, and the new off-peak rate is \$0.10770 so with the new rate structure the members will be paying less 88% of the time. The on-peak rate is \$0.14770 and will only be applied to usage during the hours of 4:00pm and 8:00pm Monday thru Friday. In essence, you would only see an increase in price for 20 hours a week.

We also have another option for members to take advantage of greater savings by choosing to change to our “Peak Time Savings” rate. If you can significantly reduce the amount of electricity during the peak times this may be an option to consider.

A great way to watch your electricity consumption is to utilize SmartHub where you can see graphs of your usage broken down by the hour and grouped by on-peak and off-peak usage. You are also able to pay your bill and sign up for auto pay.

NineStar also has an Energy Advisor on staff to



**REGINA BEVER**  
**VP OF ADMINISTRATION**

help members better understand their electric usage. Just call our office and ask for Matt Strahl and he will be able to speak with you and investigate if you have any issues inside your home contributing to unexpected energy usage. Whether it be appliances, windows, insulation etc. After conducting a full energy audit, you will receive a written report on the findings, so you have the option to correct any findings, to save on your electric usage.

For more information, please go to our website at [www.ninestarconnect.com](http://www.ninestarconnect.com) and view the FAQ’s, podcasts, and the Power Hour recording. And as always, we are here to answer any questions you have by calling our office and speaking with one of our Residential Service Consultants at 317-326-3131.

## PAPERLESS BILLING

**Enroll in Paperless Billing Today and you could be our NEXT BIG WINNER!**

\*Enroll in Paperless Billing for a chance to win a \$50 Amazon or \$50 Netflix gift card!



\*Drawings Monthly. Winners will be notified via email with gift card voucher.

Each month we pick a new winner for just choosing to get your billing statement electronically. If you are drawn as a lucky winner, you will receive a \$50 Amazon Gift Card.

**Congratulations to our latest monthly winners:**

September	Ryan Poske, Fishers, IN
October	Todd and Florence Lohman, McCordsville, IN

Paperless Billing is the easiest, cheapest way of paying your bill each month. Please feel free to give one of our Residential Service Consultants a call at 317-326-3131 to help you set up if needed. It will be a call you are glad you made!



# HENRY COUNTY FIBER LIGHTING

Thanks to a grant from the State of Indiana’s Next Level Connections program via the Office of Community and Rural Affairs and a partnership between NineStar Connect & Henry County REMC over 15 miles of fiber was constructed this summer in rural Henry County. The newly constructed fiber optic network now passes 221 homes and businesses that now have access to 1Gbps internet connectivity. This allows for distance education, telehealth, and work-from home opportunities along with rural-outsourcing into the gig economy. The first customer turned up with connectivity was Scott & Ami House. They run a business out of their home as well as virtual learning for their children. They couldn’t be more thankful for the fiber optic connectivity and no longer having to use a cellular hotspot. To mark the occasion of the fiber optic network being turned up, a fiber lighting ceremony was held. Those in attendance included; Denny Spinner, Executive Director, Indiana Office of Community and Rural Affairs, Rep. Tom Saunders of Indiana’s 54th District, Henry County Commissioners Bobbi Plummer & Steve Dellinger and Melissa True CEO, Henry County REMC.



Above: Scott & Ami House



## GIVING BACK: NineStar employees help six organizations through community service

By Maribeth Vaughn -

This story was originally posted by the Greenfield Daily Reporter on Oct. 20, 2021

GREENFIELD — Decks were stained, repairs were made and connections were built Oct. 1 in a business community service day.

About 50 NineStar Connect employees worked on six community service projects Oct. 1 in the company’s annual Cooperative Day in Hancock and Henry counties.

Nameless Creek Youth Camp received new flooring and a stained deck at the event hall; Changing Footprints in Greenfield got a new coat of interior paint; the community garden and cemeteries were cleaned up in Vernon Township; picnic tables and roof work was done at McCordsville’s Old School Park; a stage was refurbished for Henry County Arts Council’s concert series; and World Renewal got a new coat of office paint.

David Spencer, spokesperson for the company, said NineStar Connect puts out a call for projects annually and nonprofit groups submit requests for repairs their typical staff or volunteers can’t easily get to. He said not only does the event help the organizations, but it also builds teamwork within the company because employees from various departments that don’t usually get to work together are side-by-side through community service.





# NINESTAR BLOG



[www.ninestarconnect.com/blog/](http://www.ninestarconnect.com/blog/)

**By Joshua Waggoner**  
Support Center Technician



## FEELING THE NEED... FOR SPEED



I never thought about the need to know one's Internet speed until I had been a Support Center Technician for nearly a year. However, the more I learn, the more I realize that there are many reasons to be concerned about the speed you are receiving. With so many people working at home or attending school online, they need to feel confident that they are getting the fastest Internet for their money.

When we speak about Internet speeds, we are referring

to the amount of data that is transferred in millions of bits per second. A bit is a unit that use computers to transmit, store, and calculate data. The resulting speed is determined by the package that is purchased through an Internet Service Provider (ISP) and commonly referred to as a bandwidth. For purposes of explanation, imagine that a bandwidth is a pipe that funnels to the Internet connection and limits how fast you can download or upload files at any given time.

There are many ways members can improve their Internet speeds on their devices (i.e. laptops, desktops, tablets, smart phones, smart TVs, etc.,) when they need it the most. Most of our members use WiFi over a hard-wired Ethernet cable, which allows them to stream high quality content over a reliable connection. Ethernet cables are a great option for your work computers and SmartTVs. If your laptop does not have an Ethernet port, which looks like a large phone jack, then a USB Ethernet adaptor is the next best solution. These can be easily purchased from retail stores or online marketplaces. It is a great thing to have around when you need a more reliable connection or to troubleshoot slow Internet issues.

Some of the best practices for hard wiring include:

- Purchase at the minimum of CAT5e Ethernet cables.
  - These cables support up to 1Gbps.
- Install an un-managed Switch.
  - A switch is a device that can be connected to the router to increase the number of connections to the router.
- Wire the house with Ethernet to every room.
  - This option is not for majority of people, this can be very costly if you have someone come out to install it in

your home.

- Purchase USB Ethernet adapters.

Of course, not everyone can hard-wire their devices. In that case, there are a few best practices for getting maximum WiFi speeds:

- Smaller homes can get away with a single router in a central, elevated location.
- Medium/large homes with a second story should consider a WiFi extender/mesh unit.
- Extenders/mesh units should be installed close enough to the main router, while still reaching the desired location.
- Run an Ethernet cable between the router and the extender/mesh units.
- Connect as many of your devices to the 5G WiFi since it is faster than the 2.4G.
- If you only see a WiFi name, this means that both the 2.4G and 5G WiFi systems are combined.
- Separate 2.4G and 5G WiFi's
- Some devices do not work well when both WiFi's are named the same and most commonly, these devices are not compatible with 5G.
- Try to limit the number of devices connected to the 2.4G since it won't work well when several are connected to this WiFi.

If your device is experiencing prolonged periods of slow speeds, it is important to reboot your device to see if that clears up the issue. NineStar Connect members can test their Internet speed by using our online speed test at [speedtest.myninestar.net](http://speedtest.myninestar.net). If you need further assistance with your services, give us a call at 317-326-4357.

# NINESTAR BLOG



[www.ninestarconnect.com/blog/](http://www.ninestarconnect.com/blog/)

**By Nick Swift**  
Support Center Technician



## E-READERS VS. PAPER BOOKS



The debate between e-readers and traditional books has been going on ever since e-readers became common in the marketplace several years ago, but there several things to consider when determining which is best suited to your needs. Let's explore a few of those factors below.

**Cost:**

An e-reader has a higher up-front cost than a traditional book, however that cost only has to be paid once. After that one-time purchase, books can be bought through the vendors that serve the device, such as Amazon, Nook or obtained through a local library e-borrowing app.

Purchases through an e-reader have a few benefits over traditional books such as being able to read a book that is hard to find in paper form and they are typically cheaper than a hard copy. This is a great option for a new release, but can be a bit more complicated when you consider that second hand titles are often cheaper than their electronic counterparts. (It also gives you the opportunity to support local businesses while saving money at the same time!)

**Convenience:**

When you have an e-reader, it is much more convenient to purchase new books to read. Online bookstores are open 24/7, require only a few clicks or taps and your content is delivered instantaneously. In order to purchase or borrow a physical book, you have to make a trip to a bookstore or the library, hope they have it in stock or wait to have oneshipped, which can take a few days to a

week or longer.

Another factor to consider for convenience is the ease of actually reading a book that you have purchased or borrowed. An e-reader allows you to select any book from your personal library all from one spot, whereas looking at your bookshelves at home can take more time. An e-reader that is backlit can make it much easier to read in dark conditions. An e-reader is also lighter to hold than a book for extended reading sessions.

Traditional books have an advantage over e-books when it comes to reference. It is much easier to flip back and forth between pages with a paper book without losing your spot. However, some e-readers enable owners to make notes, highlight and look up passages effortlessly, so it depends on what is most comfortable for the individual.

**Durability:**

A vast advantage for the e-reader is durability. Paper books are inherently fragile, whereas some e-readers are even waterproof these days. An e-reader also doesn't suffer from issues with the binding, etc.

**Conclusion:**

I've barely scratched the surface of factors that might inform a decision to go with an e-reader or stick to paper books. Ultimately, the best decision may not be hard and fast one way or the other. Personally, I do still enjoy paper books a great deal, but the convenience of an e-reader leaves paper books in the dust, in many cases.





YOUR ELECTRICITY IS DELIVERED BY MEMBER-OWNED CO-OPS – AND THAT POWERS HOW WE OPERATE

No matter your job, a business owner lives in your house: you!

As a member of your local electric cooperative, you are actually an owner (a member-consumer) of the organization! Electric cooperatives sprang up across the U.S. in the 1930s as towns and cities across the nation gained access to electricity. The Rural Electrification Act in 1936 provided a way for residents in a community to join together and gain low interest loans to create a member-owned electric cooperative. Today, more than three dozen electric cooperatives power communities across Indiana. You benefit from being a member-consumer of your local electric cooperative in multiple ways:

YOU HAVE DIRECT SAY IN HOW YOUR CO-OP OPERATES.

Each year, each local electric co-op hosts an annual meeting that includes the election of cooperative members to the organization’s board of directors. The directors are elected by fellow co-op member-consumers; they are not shareholders located in an office somewhere far away. You may even personally

know some of the members of your co-op’s board!

FINANCIAL DECISIONS ARE MADE WITH YOU IN MIND.

The programs offered by your local electric co-op are created based on what is in the best interest of the co-op’s member-consumers. Your co-op offers Power Moves® rebates for energy efficiency upgrades, which can lower your long-term energy costs. Your local electric co-op may even retire patronage – the co-op’s equivalent of profits – which are returned to members as financial conditions allow. The financial benefits stay in your community – not given as dividends to shareholders far away.

WE’RE A CO-OP OF CO-OPS!

Wabash Valley Power Alliance was created by member co-ops and is owned by the 23 cooperatives it serves in Indiana, Illinois and Missouri. And as a cooperative serving more than 321,000 families and businesses, we also plan with you in mind: our power supply portfolio features diverse resources to

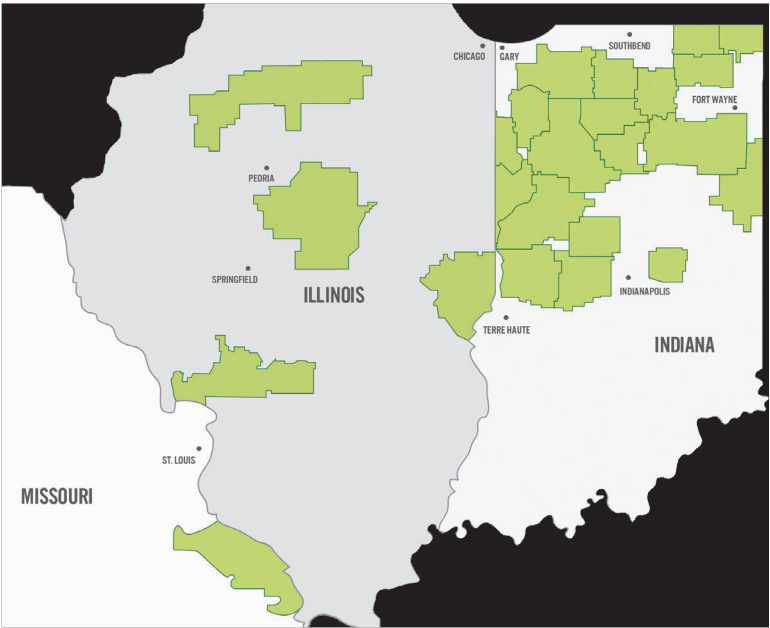


Photo Source: Wabash Valley Power news

safeguard against price volatility for any particular resource. In the past few years, we’ve added more alternative energy sources such as wind and solar, as they have become more competitive compared to other energy sources. This is done to ensure you receive affordable, reliable energy.

You can visit NineStar’s website to learn more, including NineStar’s history and programs available to the community. And the next time you flip on the light switch, you can do so knowing that you are part owner of the cooperative powering your day!

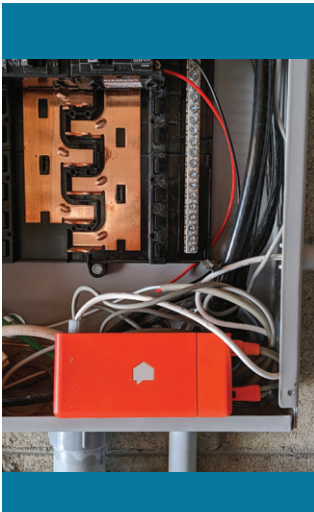




# SMART STUFFERS:

## SOME HOLIDAY STOCKING IDEAS WILL TEACH YOU ABOUT YOUR ENERGY USE

This holiday season you'll probably see lots of advertising for "smart" home this and "smart" home that. Commercials will highlight gadgets that make your life better because they make your home so dang smart. Rather than make promises about how "smart" these devices are, let's talk about how they can be more helpful in your home.



### HOME ENERGY MONITORS

These devices come in two different types. Both types of home energy monitors provide you with helpful information about how your home is using electricity, though there are unique advantages and challenges to each. One kind monitors each circuit of your home's circuit breaker box to tell you how much electricity is used at each circuit. Si-teSage is an example of that type of monitor. Circuit level devices are often a more expensive kind of sensor, but if your circuit breaker box is well-labeled you can quickly see how much even the tricky appliances are using. The downside is that if there are several small appliances plugged into the same circuit. Those circuit level monitors are not able to separate those smaller loads. The other type uses electric harmonics and machine learning to detect appliance patterns to "learn" what devices are using electricity in your home. The Sense home energy monitor is an example of that type. The devices powered by machine learning are usually more affordable, and have been on the market long enough that they can identify many common appliances fairly quickly. Monitors using electric harmonics can struggle with some appliances, making it a challenge for the monitor to ever "see" those appliances.

### WI-FI THERMOSTATS

Wi-Fi thermostats are a proven technology. Nest, Ecobee, and Honeywell offer Wi-Fi thermostats you've probably seen advertised. Unlike programmable thermostats that came before them, these Wi-Fi thermostats are much easier to set up a schedule or adjust on the fly. Some models utilize machine learning to figure out how deep of a setback your home can handle to maximize energy savings. Similarly, some have a "Max Savings" setting that will turn the heat pump on before the scheduled time to prevent the heat pump's auxiliary heat from energizing, maximizing heat coming from the more efficient and affordable heat pump.



### WI-FI OUTLETS & POWER STRIPS

Wi-Fi outlets are a way to help a Sense-style energy monitor "see" the electric use of those tricky appliances and vampire loads running all the time. Some, like Kasa and Wemo, work with some energy monitors to let you tell the monitor exactly what is plugged into the smart plug. The energy monitor then knows that information, and will be able to share it with you as well.

**Any of these devices will be helpful in making you smarter about your home — because you should be the smart one, not the gadgets plugged into your home. For more energy-saving tips and advice, contact NineStar Energy Advisor, Matt Strahl or visit [PowerMoves.com](https://PowerMoves.com).**



# EMPLOYEE PROFILE

BY DOMINIQUE EGBERT

## HIGHLIGHTING ANDREW COX

Andrew Cox joined the NineStar team in April of 2013 in a hybrid position, as a Support Center Technician and Customer Service Representative. Andrew said that he considered that position one of his biggest accomplishments because of how challenging it was. He said he successfully survived it for over a year! Today Andrew is the Billing Coordinator, which he does various billing activities such as returned payments, credit adjustments, payment arrangements and assisting the Billing Administrator with weekly and monthly billing processes.

Andrew faces plenty of challenges being the Billing Coordinator. He said everyone who calls has a different situation than the last person, so he investigates every account and NEVER assumes it will be the same as the previous.

I asked Andrew how he strives to do quality work? Andrew’s response.

“I always try to do my best in anything that I do. If I do not understand something I am not afraid to ask someone for help understanding. No one knows everything so there is no harm in asking for help when you need it.”

Andrew’s favorite part of the job is his co-workers. He said, not only do they help him learn new things about his job, but they also help lighten the mood if he is having a bad day.

In Andrew’s spare time he likes to spend it with his family, listen to music and go to the movies. Andrew is married to Traci Cox, and they have two sons, Miles, 5 and Elliot, 3.



On Tuesday, October 26, NineStar provided lunch to several departments at Hancock Health to say thank you to all of the hardworking healthcare workers in our community.



# WHEN FAST JUST ISN'T ENOUGH.

50	150	500	1GIG
50/50Mb	150/150Mb	500/500Mb	1Gig/1Gig
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Great for Social Surfing and Streaming	Perfect for Streaming and Gaming	Ideal for Working from Home and Smart Homes	Work, Stream, Game and be on all Devices at the Same Time
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\*Includes Managed WiFi

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