



# NEWS *Lines*

PUBLISHED MONTHLY FOR THE MEMBER-OWNERS OF NORTH WEST RURAL ELECTRIC COOPERATIVE

## OCTOBER 2024

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## Co-ops Power Communities with Purpose

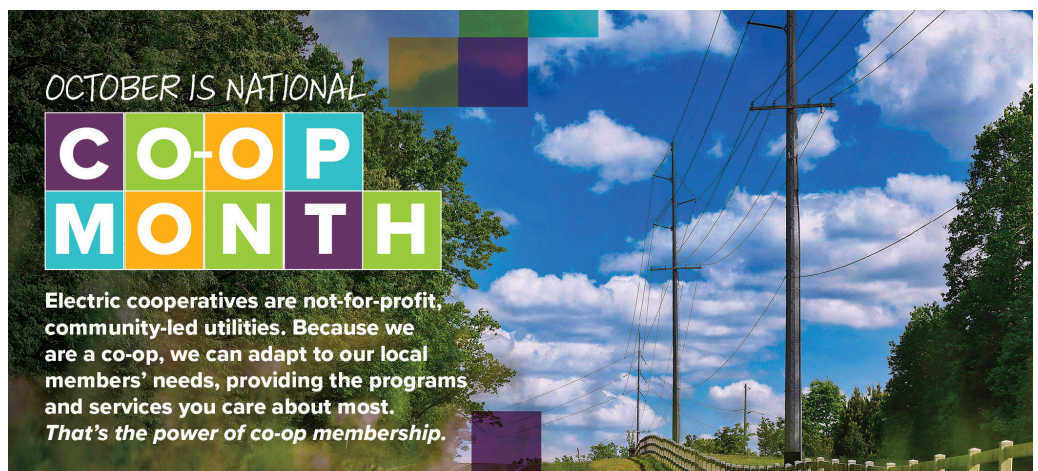
Communities come in many forms—whether based on location, shared interests, or even virtual spaces—but they all create a sense of belonging. At North West REC, we are deeply committed to our consumer-members, and we’re glad you are part of our electric cooperative community.

This October, more than 30,000 cooperatives across the U.S. celebrate National Co-op Month, a time to honor what makes co-ops unique. As not-for-profit utilities, electric cooperatives like North West REC are built by the communities they serve. Our mission is to provide reliable power and to meet the evolving energy needs of our members. Because we live here too, we invest in local economic development, youth programs, scholarships, and charitable initiatives.

Co-ops, including North West REC, are guided by seven cooperative principles:

1. **Open and Voluntary Membership:** Open to all who use the co-op’s services.
2. **Democratic Member Control:** Members decide on key policies and decisions.
3. **Members’ Economic Participation:** Members contribute financially to ensure co-op sustainability.
4. **Autonomy and Independence:** Co-ops are member-controlled and self-governed.
5. **Education, Training, and Information:** Focus on continuous learning and education.
6. **Cooperation Among Cooperatives:** Co-ops support each other to thrive.
7. **Concern for Community:** Committed to the sustainable development of our communities

As we celebrate National Co-op Month, we hope you’ll join us in recognizing the value of co-op membership. Our mission is reliable power; our purpose is people—the local communities we proudly serve.



# Prepare Your Heating System for Colder Weather

Maintaining your heating system is important to ensure it's running efficiently and effectively. Here are ten energy efficiency tips for maintaining your electric heat pump:

1. Clean the outdoor unit regularly to remove dirt and debris that can reduce its efficiency. Use a garden hose to gently spray the unit from top to bottom and remove any leaves, grass clippings, or other debris that may have accumulated on or around the unit.
2. Check the air filter monthly and replace it as needed to ensure proper airflow. Dirty filters can restrict airflow and cause your heat pump to work harder than necessary.
3. Schedule routine maintenance for your heat pump to ensure it's running efficiently. A professional technician can inspect your system, clean it, and make any necessary repairs.
4. Keep the area around your heat pump clean and free of debris. Debris around your heat pump can reduce its efficiency and increase the risk of breakdowns.
5. Use a programmable thermostat to automatically adjust the temperature when you're away from home or sleeping. This can help you save energy and reduce your heating costs.
6. Seal air leaks around windows and doors to prevent drafts and save energy. Use weather stripping or caulk to seal gaps and cracks around windows and doors.



7. Use ceiling fans to help circulate warm air throughout your home. This can help you feel more comfortable at a lower temperature setting.
8. Install a smart thermostat that can learn your schedule and adjust the temperature accordingly. This can help you save energy and reduce your heating costs.
9. Use curtains or blinds to block sunlight during the summer and keep your home cooler. This can help you save energy and reduce your cooling costs.
10. Consider upgrading to a more energy-efficient heat pump model if your current model is old or inefficient. A more efficient model can help you save energy and reduce your heating costs.

Don't have a heat pump and are looking to get one, or looking to update your old one? Check out our rebates to help you save on your new heat pump!



## ARE YOU SWITCH SMART?

Peak demand determines, in part, the cost of electricity purchased by our wholesale power provider, NIPCO. As peak demand grows, power suppliers must provide more electric generation to keep up with the load demand.

Energy consumption is measured in kilowatt-hours (kWh). Power demand is measured in watts (W) or kilowatts (kW). A light bulb "consumes" a certain number of watts: let's say 100 watts per hour. If that light bulb stays on for 10 hours, it "demands" a certain number of kilowatts (in this case, 1 kW) from the generation station producing electricity. Now, if you turn on 10, 100-watt light bulbs in your home for one hour, you are still consuming the same number of kW. However, you are placing a greater demand on the co-op to have those kW available to you over the course of one hour, instead of ten. This requires the generation plant to produce more power in less time to meet the energy demands of all members at the same time. It also requires expanded infrastructure (similar to a 4-lane interstate expanding to 8 lanes to meet the demands of rush hour traffic).

Our co-op purchases kilowatt hours from our G&T (NIPCO) based on the demand for our members. Peak demand refers to the moment in time when the demand for electricity is the highest. If there isn't enough electric generation produced to keep up with peak demand, more generation facilities may need to be built which means a higher price per kilowatt and more cost to you, our member-owner. By helping to reduce peak demand, you can help keep power cost lower and conserve energy

# Low-income Home Energy Assistance Program (LIHEAP)

The 2024-2025 Low-Income Home Energy Assistance Program (LIHEAP), offered through Mid-Sioux Opportunity, Inc., may be able to help you pay your winter heating bill. This program is funded through the Iowa Department of Human Rights and has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs.

Your local Mid-Sioux office will be taking applications from November 1, 2024 through April 30, 2025. Each applicant will need to furnish a copy of their most recent heating and electric bill, original Social Security or I-94 card for each household member, and proof of the household's income for the past month (4 weeks), the past twelve (12) months, or 2022 or 2023 tax return.

Eligibility for participation is established according to the federal income guidelines listed to the right. Applicants eligible for the help will be paid on a first come, first serve basis, and all payments are subject to availability of funds. The assistance is based on household income, household size, type of fuel and type of housing.

INCOME MAXIMUMS	
Household Size	Annual Gross Income
1	\$30,120
2	\$40,880
3	\$51,640
4	\$62,400
5	\$73,160
6	\$83,920
7	\$94,680
8	\$105,440

**For households with more than eight members, add \$10,760 for each additional member.**

## APPLICATION

**Social Security Card or I-94 Card** – We require a copy of the original card for each household member.

**Current Heat Bill and Electric Bill** – This may be two separate bills.

**Proof of Income** – This includes total household gross income from all sources (for all household members age 19 and over). We must have complete proof of income to process your application.

- **Fixed Income:** Includes Social Security Income, Aid to Families with Dependent Children or F.I.P., Veterans' Assistance, Unemployment Insurance and Pensions. Provide a copy of your most recent check or a bank statement showing automatic deposit.
- **Wage Earners:** Attach copies of your check stubs for 30 days preceding the date of application, the past 12 months or the most recent calendar year federal income tax return, 2023 or 2024.
- **Self-Employed/Farmers:** A copy of your 2023 or 2024 federal income tax return.
- **Other Income:** Alimony and child support will also need to be verified.

**Please call your local outreach office for an appointment to apply for LIHEAP:**

<u>Mid-Sioux Opportunity, Inc.</u>	
Ida County - Ida County Courthouse 401 Moorehead • Ida Grove Thursday 9:00 am – 4:00 pm	712-364-2175
Cherokee County 921 So 2nd St • Cherokee Mon, Wed, Fri 8:00 am – 4:30 pm	712-225-3322
Lyon County 302 S Lincoln • Rock Rapids Wednesday 9:00 am – 4:00 pm	712-472-3746
Plymouth County 180 10th St SE • Le Mars Tues & Thurs 9:00 am – 4:00 pm	712-546-6603
Sioux County 618 14th St NE • Sioux Center Mon, Tues, Thurs, Fri 8:00 am – 4:30 pm	712-722-3611
Central Office 418 S Marion St • Remsen Mon – Fri 8:00 am – 4:30 pm	800-859-2025 712-786-2001 Fax: 712-786-3250

Visit us on the web at: [www.midsioux.org](http://www.midsioux.org)  
Hearing Impaired Call 711

Upper Des Moines Opportunity  
O'Brien County Outreach Center  
140 2nd St SE • Primghar  
Mon – Fri 8:30 am – 4:00 pm, Wed – open until 6:30 pm





Lyle D. Korver

# MANAGER'S *Report*

## Record Turnout for First Two Member Appreciation Day Events

We have been enjoying some spectacular late summer weather which helped contribute to record turnouts for our first two Member Appreciation Day events. We served 365 members and their families at the District 2 event held in Primghar on August 27. This was more than a 20% increase in attendance from 2023's event. Our second event for District 1, which was held at Sioux Center on September 3, was another record crowd of over 1,000.



We have been very pleased with the number of younger families who have attended the first two events. They enjoyed a delicious meal catered by Central Catering and we had fun activities and games for all ages. We will highlight the prize winners in our next newsletter.

These events are some of the best member engagement opportunities we have throughout the year. Thank you to all who took the time to attend. We appreciate your loyalty and support.

## \$2 Million in Patronage returned to Members

Returning deferred patronage dividends to our members is one of the important benefits our members enjoy from being a member of North West REC. This year the Board of Directors decided to process the patronage retirement through a bill credit instead of writing checks. You should have noticed a credit on your electric bill that went out around the 20th of September. This is a sample of how the credit would have appeared on your electric bill. This year we returned a record amount of \$2,056,939 as a patronage retirement. It brought the total amount that has been returned to the members throughout the last 85 years to over \$35 million. It represented a portion of the allocation from 2011 and a portion from 2023. We believe this is a true demonstration of what a Cooperative is about.

**NORTH WEST REC**  
Your Backbone Energy Cooperative

PO Box 435 1505 Albany PI SE  
Orange City, IA 51041  
www.nwrec.coop

Phone: (800) 766-2099 or 712-707-4035  
Office Hours: 7:30 am to 4:00 pm Monday - Friday  
Le Mars 2496 Lincoln Ave SW 712-846-4149 (Closed 12:00-12:30pm)  
Ia Grove 5975 Hwy 175 East 712-364-3341 (Open Wednesdays 9am - 2pm)

Before reporting an outage, check your fuses, breakers, and equipment first.  
To report an outage, please call the (800) number listed above.

NORTH WEST REC MEMBER

**KWH USAGE HISTORY**

Month	Usage (KWh)
A	53
S	53
O	53
N	53
D	53
J	53
F	53
M	53
A	53
M	53
J	53
J	53
A	53

Average Cost Per Day: 4.99 (Last Year), 5.07 (This Year)

A late payment charge of 1.5% per month on the unpaid balance will be charged if payment is not received in our office by due date.

Account Number	Map Location	Service From	Service To	Due Date	Amount Due
123456	84-01-91-1234	08/01/2024	08/31/2024	10/10/2024	72.00

Meter Number	Rate Description	Present Reading	Previous Reading	Difference	Multiplier	Kwh Used	Kwh Charge
3000001	1 - RESIDENTIAL SINGLE P	10124	10061	63	40	860	113.76
3500001	338 - 338 SUB INT HP WH AC	9261	9178	83	20	1660	83.84

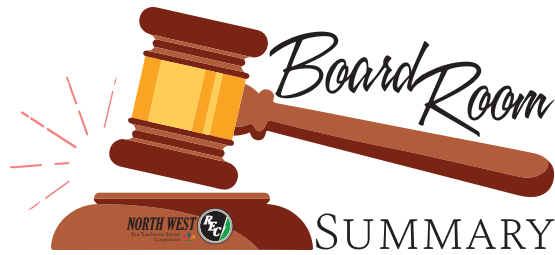
OTHER CHARGES		AMOUNT	BILLING INFORMATION		AMOUNT
Previous Bill		200.00	Current Electric Charge		197.60
Balance Forward		-200.00	Power Cost Adjustment		4.03
Balance Forward		0.00	Local Option Tax		2.01
PATRONAGE DIVIDEND CREDIT		-132.15	Total Current Billing		203.64
Operation Roundup		0.51	Net Amount Due		72.00
Total Other Charges		-131.64	Gross Amount Due After 10/10/24		72.00

**Shown here is an example of the patronage dividend applied as a bill credit which will be printed on your electric bill that you will receive at the end of September.**

Account Number	123456
Name:	NORTH WEST REC MEMBER
Amount Due on 10/10/2024:	72.00
Amount Paid:	
Amount After Due Date:	72.00

NORTH WEST REC  
PO BOX 435  
ORANGE CITY, IA 51041-0435

Primary phone number: 712-123-4567.  
If not correct, please update. \_\_\_\_\_  
Thank you.



# Board Room

## SUMMARY

The following is a brief summary of the discussion and decisions from the July and August board meetings.

- Derrick Haak presented the monthly safety report.
- Membership applications of new members were approved.
- Manager Korver provided an update on operations, kWh sales, staffing and service reliability.
- Doug Alons and Derrick Haak shared a project update including the underground contractor project – 15 miles of new underground replacing overhead line has been completed.
- Received financial reports from Curt Ahrenholz, Finance Director. kWh sales for July were up 13% and margins were very good. Margins y-t-d are above budget.
- Approved a new \$25 million Power Vision loan with the National Rural Utilities Cooperative Finance Corporation (CFC). This will provide long term financing for Capital Outlay Budgets for the next five years.
- Approved the load forecast for Basin Electric that covers the period from 2025 through 2050.



*Pictured is Mike Post giving the directors and staff a tour of Post Equipment.*

- A report was shared on the Energy Trail Tours and the board approved sending 12 couples again in 2025.
- Volunteers who were nominated by members for the Shine the Light Contest will be recognized. We had four members who were nominated.
- Director Wagner gave reports on the recent NIPCO and Basin Board meetings.
- Director Rehder gave a CFC Board Report.
- David Miller, Economic Development Director for Rock Valley, shared an update on the June flooding event that caused widespread damage in Rock Valley and the surrounding area.
- The directors and staff took a driving tour of the damaged areas around Rock Valley.
- Mike Post gave the directors and staff a tour of Post Equipment.



*Pictured is David Miller, Economic Development Director for Rock Valley sharing an update at the August Board Meeting.*

# Keep Safety in Mind During Harvest Season



It's that time of year again when combines are plugging through fields and tractors with wagons are busy carrying loads to and from the grain elevator. It's time for harvest and time for safety, especially overhead power line safety.

Farmers need to be alert when working with farm equipment. Many pieces of farm equipment, such as grain augers or elevators, can reach heights that exceed power lines. Before harvest even starts, it is a good idea to walk around your farm to see where overhead lines are located and check the height of farm equipment.

## Other tips to remember this harvest season:

- Be alert to power lines when you reach the end of your field.
- Inform family members and hired hands about safety procedures.
- Keep all objects at least ten feet away from power lines.
- Contact your local REC before you build or move a grain bin.

## What you should do if you're inside a tractor that touches a power line:

- Try to back away from the line.
- If you can, stay put and have someone call NWREC.
- If you must leave your tractor, jump clear (putting both feet forward) so you won't make contact with the ground and the vehicle at the same time.

## Safety tips for handling loose grain:

- Lock out power to all types of grain-handling equipment.
- Never work alone. If you must go into the bin, use a lifeline and have someone assist you.
- Never permit children to ride in grain wagons or enter grain storage areas.
- Be especially careful when working with old grain.

Being aware of the dangers could mean the difference between a safe harvest season and a disaster. Take that extra minute for safety – the life you save may be your own! Stay alert and stay alive!

# FALL into A New Habit

With daylight savings time coming this fall (November 3), you should remember to change something other than your clock. The National Fire Protection Association (NFPA) recommends that you change the batteries in your smoke detector. According to the NFPA, smoke detectors have reduced the number of home fire deaths by half since they were installed in homes during the 1970s. Ninety five percent of the homes have at least one smoke detector.

Unfortunately, a third of those smoke alarms won't sound due to dead, missing or disconnected batteries according to NFPA.

While changing your batteries this fall, keep these other smoke alarm tips from NFPA in mind:

- Don't paint the smoke alarm or place decoration snear it, which might cause it not to work properly.
- Test smoke alarms monthly by using the alarm's "test button".
- Replace the batteries for your smoke alarms every fall or when the alarm "chirps".
- Regularly clean your smoke alarm to keep it in proper working order.
- Replace smoke alarms every 10 years.
- Never "borrow" a battery from a smoke alarm.

There are many steps homeowners can take to reduce the chances of an electrical fire. We

encourage all members to conduct a basic assessment of their electrical systems, including all electrical cords, extension cords, power plugs and outlets.

Be aware of warning signals, such as:

- Flickering lights
- Unusual buzzing sounds
- Circuit breakers that trip repeatedly
- Mild shock or tingle when touching an appliance
- Warm or hot ceiling light fixtures
- Light switches or electrical outlets not working
- Burning odor from outlets or switches

Have an electrician check the wiring in your house if you are experiencing any of these things. Also remember to practice a home escape plan frequently with your family. Prevent electrical fires and stay safe around electricity!



# Why Do We Advertise?



## WHY DO WE ADVERTISE?

At North West REC we are often asked why we run radio ads or spend resources on mailing out a member newsletter each month. Great question! Proactive communication is essential in any industry or business, and it is especially important for North West REC to communicate often with our members who own the co-op. In fact, the core principles of our cooperative business model include concern for community and keeping our members informed and educated.

We use a variety of communications methods to “cut through the clutter” and make sure we reach our members with our messages. Our monthly newsletter, radio announcements, social media posts, bill stuffers, emails, and website serve as effective ways for us to quickly communicate important information with you regarding safety, energy efficiency, cooperative business, and regulatory notices.

Let’s break these categories down one by one:

### 1. SAFETY AWARENESS

As your electric cooperative, we have a duty to keep you safe from the dangers of electricity. Preventative safety messages are a top priority in our public communications efforts. For example, we remind farmers to watch out for electric lines and poles during planting and harvest seasons. We encourage members to call 8-1-1 before digging so underground utilities can be properly located. During the holidays, we promote safety in the kitchen because the incidence of home fires increases dramatically during that time. Throughout the year, we tell members to “look up and live” as they use ladders and tall equipment around the house, garage, or barn.

### 2. ENERGY EFFICIENCY

At North West REC, we are committed to helping our members use energy wisely. We provide multiple resources to help you find ways to reduce that electricity bill and become more energy efficient, but we need to promote those resources, so you know about them. For example, we often post energy efficiency tips on our Facebook page and within the pages of our member newsletter. We communicate

through various methods to let you know about rebates and incentives for energy efficient products.

### 3. COOPERATIVE BUSINESS

As an owner of the electric cooperative, you need to know important information about the financial condition of the business and when to elect directors of the board. We publish an annual report which includes important information about the co-op.

### 4. REGULATORY NOTICES

We are required to communicate with our co-op members regarding specific state and federal regulations. For example, you may notice the grain bin clearance notice we publish every year in the member newsletter and articles informing members about financial aid available through the Low-Income Home Energy Assistance Program (LIHEAP).

Communicating frequently with our members is an important business function that helps North West REC achieve our mission of powering lives and empowering communities.

### 5. STAY CONNECTED!

At North West REC, we are committed to keeping our members informed and educated, which is why we communicate through a variety of platforms. Here are a few ways you can stay connected to your co-op:

- Find us on Facebook and Instagram by searching for North West REC.
- Subscribe to our monthly e-newsletter Smart Choices for the latest safety tips and news about your REC.
- Register for a SmartHub account at <https://nwrec.smarthub.coop/Login.html#> so you can track your energy use, report and receive restoration updates on outages, and pay your bill online, or you can download the app.
- Check your recent billing statement to make sure we have an accurate phone number and email on file for your account so we have the best way to contact you.



**MOVE OVER**  
**SLOW DOWN**

## MOVE OVER OR SLOW DOWN

It’s that simple, and it’s the law in Iowa. By following these two rules of the road, you can help save lives and avoid receiving a traffic ticket – or even losing your driver’s license. It’s necessary to move over or slow down when approaching stationary emergency, maintenance, and utility vehicles with flashing lights activated.

# THE POWER QUIZ

NORTH WEST REC

1. Name one of the seven cooperative principles:
2. Name a important maintenance tip for your HVAC system:
3. What is one of the 5 reasons that we spend time advertising?

Name \_\_\_\_\_ Acct. # \_\_\_\_\_

Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize of \$10 off your electric bill. Send your answers to [powerquiz@nwrec.coop](mailto:powerquiz@nwrec.coop) or you can send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is November 4. Each month, ten names will be randomly drawn from all correct entries for a \$10 bill credit. Members who answer the questions correctly and participate at least three times throughout the year will be eligible for 2 - \$250 bill credits, through a random drawing, at the end of the year.

## POWER QUIZ *Winners*

AUGUST 2024

Harlan De Haan - Orange City  
 Emily Taylor - Hawarden  
 John Ymker - Sioux Center  
 Julie Rice - Hinton  
 Duane Popken - Le Mars

Loren Oetken - Akron  
 Gary Mc Crill - Akron  
 George Laughton - Le Mars  
 Leroy Kreykes - Rock Valley  
 David Ahlers - Remsen



## ARE YOU SWITCH SMART?

What does "Peak Demand" mean?

Answer: \_\_\_\_\_

Name \_\_\_\_\_ Acct. # \_\_\_\_\_

What do you know about the Switch Makes Cents program? Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize. Send your answers to [switchsmart@nwrec.coop](mailto:switchsmart@nwrec.coop), fill out the question form online, or send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is November 4. Each month one name will be randomly drawn from all correct entries for a \$25 bill credit.

## North West Rural Electric Cooperative

P.O. Box 435  
 1505 Albany Place SE  
 Orange City, IA 51041-0435

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

Orange City office open during noon hour

Le Mars office closed 12:00 - 12:30 p.m.

Ida Grove office open 9:00 a.m. - 2:00 p.m. Wednesdays only

PHONE:  
 (800) 766-2099

24/7 outage reporting using the SmartHub app or [nwrec.smarthub.coop](http://nwrec.smarthub.coop) Or call 800-766-2099 anytime

Pay your bill online any-time using SmartHub



Outside Depository Box Available For After Hours Payments

This institution is an equal opportunity employer, provider, and lender.

Lyle D. Korver  
 CEO & General Manager

Curt Ahrenholz  
 Finance & Office Services Director

Emily Vander Velde  
 Editor



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