



NEWS *Lines*

Published monthly for the member-owners of North West Rural Electric Cooperative

OCTOBER IS *Cooperative Month*

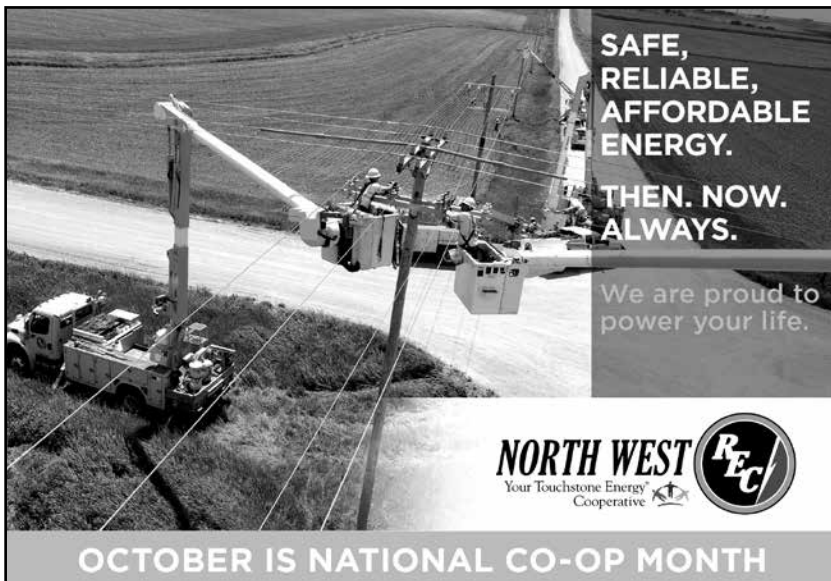
Cooperative Month celebrates the many ways people work together to create better businesses for their communities. They are locally governed, looking out for the long-term needs of their members.

North West REC is a local business, owned by the people it serves. That means conducting business through a locally elected board of directors and in the annual meeting where policy is proposed and voted on by members. It's the "people" part – the personal involvement, the grassroots activities – that characterizes what electric co-ops are all about.

As we observe National Cooperative Month, North West Rural Electric Cooperative reaffirms its commitment to you, the member-owner, through the seven cooperative principles:

- Voluntary and open membership without discrimination
- Democratic member control
- Members' economic participation
- Cooperative autonomy and independence
- Member education, training and information to the general public
- Cooperation among cooperatives
- Concern for community

We are driven by service, not profit. We are owned by the members we serve, and we pride ourselves on providing you with at-cost electric service. That is the cooperative difference!



OCTOBER 2018

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IOWA HOME ENERGY ASSISTANCE PROGRAM

Need help with your heating bill?

The 2018-2019 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 for the winter heating season.

Your local Mid-Sioux office will be taking applications from November 1, 2018 through April 30, 2019. 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 three months (13 weeks), the past twelve (12) months, or most recent federal income tax return.

Eligibility for participation is established according to the federal income guidelines listed below. 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. No mail applications are allowed this year.

INCOME MAXIMUMS

Household Size	Annual Gross Income	Household Size	Annual Gross Income
1	\$21,245	5	\$51,485
2	\$28,805	6	\$59,045
3	\$36,365	7	\$66,605
4	\$43,925	8	\$74,165

For family units with more than eight members, add \$7,560 annually for each additional family 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 Benefits, Supplemental Security Income, Family Investment Program, 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 three months (13 weeks) preceding the date of application, the past 12 months or the most recent calendar year federal income tax return.
- **Self-Employed/Farmers:** A copy of your most recent federal income tax return.
- **FIP Recipients:** Please bring your current DHS Notice of Decision or contact your local office for acceptable document information.
- **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:

Mid-Sioux Opportunity, Inc.
Ida County - Ida County Courthouse 712-364-2175
401 Moorehead • Ida Grove
Tuesday (Oct-Dec)/Thursday • 8:00 am – 4:30 pm

Cherokee County
921 So 2nd St • Cherokee 712-225-3322
Mon, Wed, Fri 8:00 am – 4:30 pm

Lyon County
302 S Lincoln • Rock Rapids 712-472-3746
Wednesday 9:00 am – 4:00 pm

Plymouth County
180 10th St SE • Le Mars 712-546-6603
Tues & Thurs 9:00 am – 4:00 pm

Sioux County
618 14th St NE • Sioux Center 712-722-3611
Mon, Tues, Thurs, Fri 8:00 am – 4:30 pm

Continued on page 3

Central Office
418 S Marion St • Remsen
Fax: 712-786-3250
Mon – Fri 8:00 am – 4:30 pm

712-786-2001
800-859-2025

Visit us on the web at: www.midsioux.org
Hearing Impaired Call 711

Upper Des Moines Opportunity

O'Brien County Outreach Center 712-957-1023
140 2nd St SE • Primghar
Mon – Fri 8:30 am – 4:00 pm
Wed – open until 6:30 pm

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!

MANAGER'S *Report*



Lyle D. Korver

“One of the benefits our members realize from being a member-owner of North West REC (NWREC) is to share in the net income or margins of the Cooperative.”

Board Approves \$1.6 Million Patronage Retirement - Largest Retirement Ever

I'm pleased to report that the Board of Directors has approved the retirement of deferred patronage dividends again this year, and the total amount of the retirement will be \$1,623,000. **This will be the largest retirement your Cooperative has ever made.**

What are deferred patronage dividends?

One of the benefits our members realize from being a member-owner of North West REC (NWREC) is to share in the net income or margins of the Cooperative. Following the closing of the Cooperative's books each year, the margins are assigned to the members based on the dollar amount of electricity they have purchased during the year. These assignments are referred to as deferred patronage dividends, and they are part of NWREC's equity and are retained for a period of years to enable NWREC to finance construction projects and other operating expenditures.

How long do I need to wait to receive the patronage dividends that have been assigned to me?

These deferred patronage dividends are retained by the Cooperative for a period of years and represents equity for the organization until the point in time when they are returned to the members. This year's retirement will include the remaining balance of the unretired portion of the assignment that was made in 2005 and all of the 2006 assignment. Our goal is to retire the patronage on a 15-years or less cycle, and this puts us on a very current 12- year cycle.

How will I receive my patronage refund?

If you were a member in 2005 and/or 2006 you can pick up your check on the date and at the location in your district that we have listed below. If it doesn't work for you to pick up your check, we will mail out the remaining checks around the end of December. If your refund amount is less than \$50, your patronage refund will be made in the form of a credit on your electric bill dated December 20.

How much has the Cooperative returned to the members in patronage refunds?

With this \$1,623,000 patronage refund, it brings the total patronage that has been returned to the members during the last 79 years to \$24,700,000! We believe this is a true demonstration of what a Cooperative is about.

Member Patronage Days

We are continually looking at ways to enhance our member engagement opportunities and in connection with this, we had our first Member Patronage Days last December.



This went over very well with over 700 checks being picked up and 1,300 members stopping by to have some Christmas treats and to visit with our staff about some of our programs and services. We have decided to make these annual events. We invite you to stop by our local office or designated location to pick up your check:

DATES & LOCATIONS:

November 28	District 1 at our Orange City office
December 4	District 3 at our Le Mars office
December 12	District 4 at Ida Grove Rec Center
December 13	District 2 at Primghar Community Center

TIME: Open house from 11:00 a.m. until 3:00 p.m.

CHECKS, TREATS, DISPLAYS: Stop by to pick up your check, enjoy Christmas treats, visit with our staff and to see our safety and energy efficiency displays.

Board Room Summary – August 30

The following is a brief summary of the discussions and decisions from the board meeting held on August 30:

- Received monthly safety report from Derald Philips.
- An update on construction and maintenance projects that the line crews have been working on was given by Doug Alons. The weather has slowed progress on some of the projects this year.
- The financials for July were reviewed by Curt Ahrenholz and approved. Revenue is up this year due to the 4.6% increase in kilowatt-hour sales, and margins are above budget.
- A \$1.6 million patronage retirement was approved covering a portion of the allocations made in 2005 and all of 2006.
- Manager Korver updated the board on the status of the load management upgrade/replacement project.
- A discussion was held on trends with electric vehicles (EV) and charging stations. The Board approved a Level 2 EV charging station pilot project.
- Approved Operation Round-Up donations to several charitable organizations and medical emergency situations.
- Heard updates on new REDLG grant applications that have been submitted to the USDA for two new community and economic development projects.
- Three loans from our revolving loan fund were approved for businesses that are expanding operations in our service area.
- Manager Korver also reported on several economic development projects that are underway.
- The board approved \$1,000 donations to five local economic development groups that we partner with.
- The board approved donating our costs for providing electric service for the Highway 20 ribbon cutting ceremony that will be held at Holstein on October 19.
- Concrete replacement bids were approved for the Ida Grove and Le Mars facilities.
- An audit engagement letter was approved with the firm of Eide Bailly for conducting the annual CPA audit for 2018.
- A \$2,500 donation to the NRECA International Program was approved.
- Heard reports from Director Tom Wagner on the recent NIPCO and Basin Board Meetings.
- Approved 42 membership applications for new members.
- An update on our solar demonstration project was provided to the board. Also, a report on projects and activities with the Iowa Choice Renewables partnership was given.

Congratulations to Lisa Klein of Sheldon

for winning an Instant Pot Multi-Cooker from the 2018 Iowa State Fair.

Thank you for visiting the Touchstone Energy Cooperatives of Iowa booth in the Bruce L. Rastetter 4-H Exhibits Building!



NOW IS AN IDEAL TIME FOR *Home Weatherization*

Though temperatures are still warm and most people don't like to think about winter's arrival just yet, now is an ideal time to weatherize your own home.

In addition to saving money on utility bills over time, home weatherization can make people much more comfortable in their homes, especially during temperature extremes. One of the simplest and cheapest means to reduce energy use this winter, and throughout the year, is to seal air leaks on a home's exterior walls. Caulk and weather-stripping materials are relatively inexpensive and available at hardware and department stores.

It is usually relatively simple and inexpensive to complete some basic weatherization on a home's exterior. Doing so will save energy for many years. Most homes can be weatherized around windows, doors, and at the base of exterior siding using primarily caulk and weather-stripping.

Do-it-yourselfers should remove dirt and grit or any loose paint from areas to be caulked (small cracks and gaps). Try not to caulk in rainy weather or when the temperature is below 40 degrees. Consider also that caulk sets faster on hot days, leaving less time to trim or clean up messy spots.

Remember to caulk around new holes or disturbances to outside walls whenever additional pipes or cables are installed. You can also use caulk to seal any gaps between the wall and the trim on your windows. Apply caulk in a continuous motion, forcing it into cracks around windows, by holding the caulk gun at a 45-degree angle to the work surface.



Wireless Internet the Whole Family Can Enjoy!

Choose the best speed for you and your family

Internet service made easy . . . no contracts . . . no equipment to purchase . . . and no usage limits. N.E.T. Broadband is serving the rural areas of Northwest Iowa with speeds up to 15 Mb. ***For more information, contact them at 712-834-2936 or www.evertek.net.***

15/2Mb	\$67.95	6/1Mb	\$41.95
10/2Mb	\$52.95	3/1Mb	\$37.95

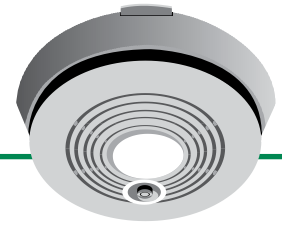
FREE Standard Installation

When you sign up for Internet, Security or Home Automation
Ask about Ooma Phone Service and our Faster New WiFi Router

*Offer valid August 1 through October 31, 2018. Standard installation savings up to \$100. A
Not all products or speeds are available in all locations yet. A
Some restrictions and limitations may apply. A
N.E.T. is a partnership of North West REC and EvertekA*



FALL INTO A *New Habit*



With daylight savings time coming this fall (November 4), 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 near 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.
- Your smoke alarms should be replaced once 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!

Voter REGISTRATION

To vote in Iowa, you must be registered to vote.

To qualify to register to vote, you must be:

- A U.S. citizen,
- An Iowa resident, and
- At least 17 ½ years old (must be 18 years old by election day to vote)

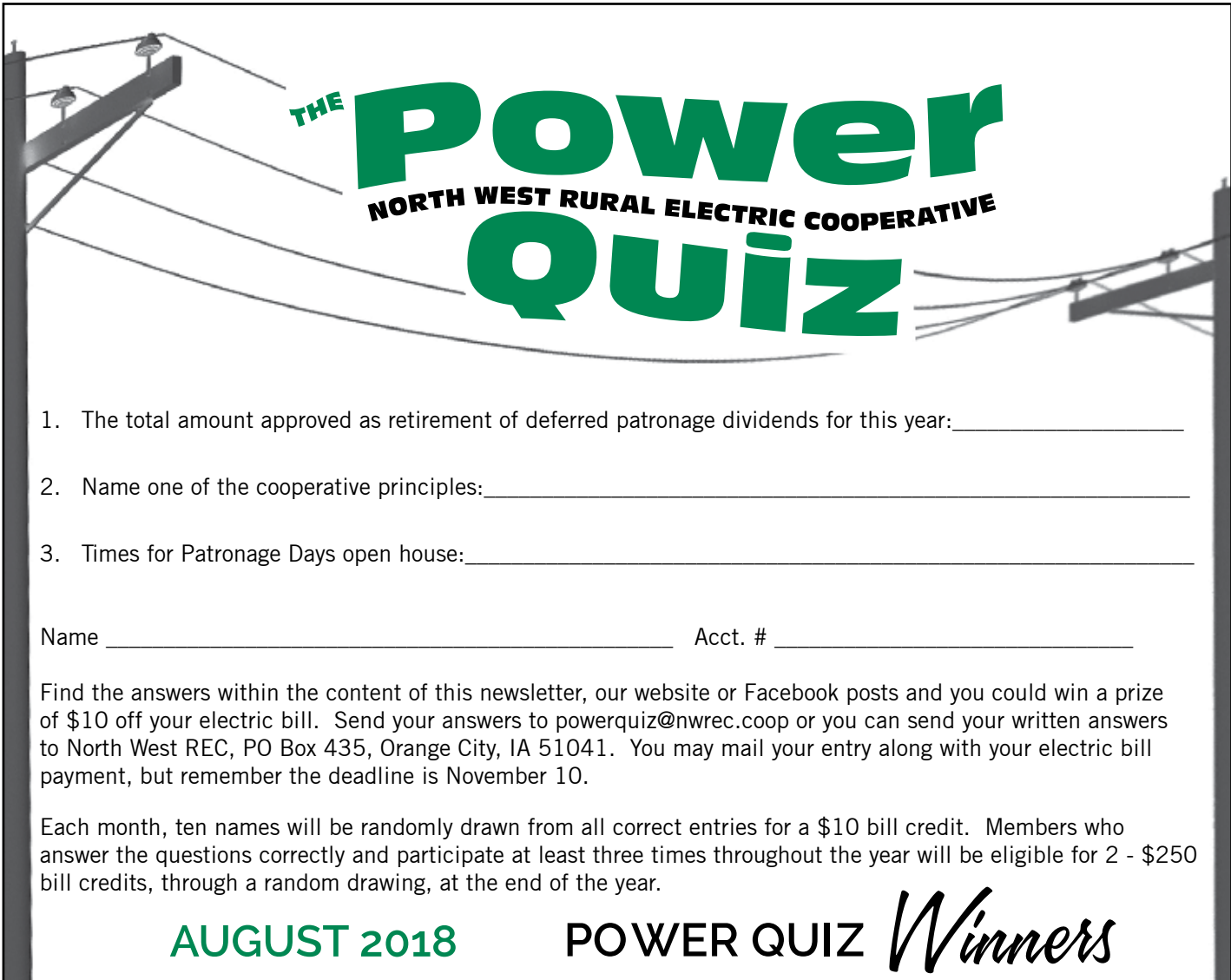
You cannot:

- Be a convicted felon (unless your voting rights have been restored),
- Be judged mentally incompetent to vote by a court, or
- Claim the right to vote in any other place

Have questions about voter registration? Visit the Iowa Secretary of State's web page for more information or contact your local county auditor.



**MAKE YOUR VOICE HEARD
THIS NOVEMBER!**



THE **Power** NORTH WEST RURAL ELECTRIC COOPERATIVE **Quiz**

1. The total amount approved as retirement of deferred patronage dividends for this year: _____
2. Name one of the cooperative principles: _____
3. Times for Patronage Days open house: _____

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 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 10.

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.

AUGUST 2018

POWER QUIZ *Winners*



**Pam Gronau, Schleswig
Rick Van Roekel, Sheldon
Harold Vermeer, Sioux Center
Peter Statema, Ireton
Terry Trometer, Merrill**



**Ann Cosgrove, Le Mars
Robert Otto, Mapleton
Mark Skarhus, Sioux City
Dennis Teut, Hinton
Fred Gaalswyk, Rock Valley**

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
8:00 a.m. - 12:00 noon, Mon-Fri

PHONE:

ORANGE CITY (712) 707-4935
(800) 766-2099

IDA GROVE (712) 364-3341

LE MARS (712) 546-4149

Outside Depository Available
for After Hours Payments

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