

TOUCHSTONE ENERGY GOLF EVENT RAISES DOLLARS FOR KIDS' HEALTH CARE

Golfers raised \$33,705 in charity funds Monday, July 20, during the 10th annual Touchstone Energy Midwest Golf Invitational, pushing the total raised over the history of the tournament over the \$270,000 mark.

North West REC, along with Northwest Iowa Power Cooperative (NIPCO), headquartered in Le Mars, Iowa, and its other member cooperatives, coordinated the event at the Dakota Dunes Country Club, attended by approximately 80 people from five states.

The funds raised will go to the kids' healthcare charity, St. Luke's Children's Miracle Network in Sioux City. Through this event, the seven Northwest Iowa rural electric cooperatives – all affiliated with Touchstone Energy – partnered with 18 local, regional and national businesses to show their commitment to community by raising money for a regional charity. St. Luke's Children's Miracle Network has received a total of \$262,375 since the event began. The total raised for charities, including Children's Miracle Network, over the event's 10-year history is \$273,875.

NIPCO is a wholesale electric generation and transmission cooperative owned by six rural electric cooperatives and a full-service municipal electric cooperative serving six western Iowa towns. Those other cooperatives are Nishnabotna Valley REC, Iowa Lakes Electric Cooperative, Woodbury County REC, Western Iowa Municipal Electric Cooperative Association, Harrison County REC and Western Iowa Power Cooperative. Lyon Rural Electric Cooperative of Rock Rapids also is a tournament sponsor.

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All of those cooperatives are members of Touchstone Energy, a national alliance of local, consumer-owned electric cooperatives providing high standards of service to customers large and small. There are 660 Touchstone Energy cooperatives in 46 states delivering energy and energy solutions to more than 30 million customers every day. Touchstone Energy cooperatives serve their members with integrity, accountability, innovation and a long-standing commitment to communities.



DO NOT LET ENERGY DOLLARS SLIP THROUGH THE CRACKS

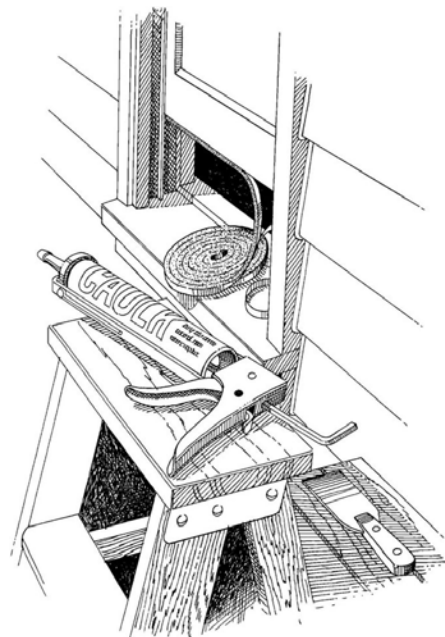
Gaps and air leaks in your home can lead to energy loss and add to your heating and cooling bills.

Air sealing is one of the best energy-efficiency improvements you can make to your home. Air sealing will not just reduce energy costs, it will also improve your home's comfort and durability, according to Tech Resources Inc.

Look at areas where different materials meet, such as between brick and wood siding, between the foundation and walls, and between the chimney and siding. Inspect around the following areas for any cracks and gaps that could cause air leaks:

- Door and window frames
- Mail chutes
- Electrical and gas service entrances
- Cable TV and phone lines
- Outdoor water faucets
- Places where dryer vents pass through walls
- Bricks, siding, stucco and foundation
- Air conditioners
- Vents and fans

Once you have located air leaks, you can then apply air sealing materials and techniques as needed. Two common materials include caulking and weather stripping. Most experts agree that caulking and weather stripping will pay for themselves in energy savings within one year.



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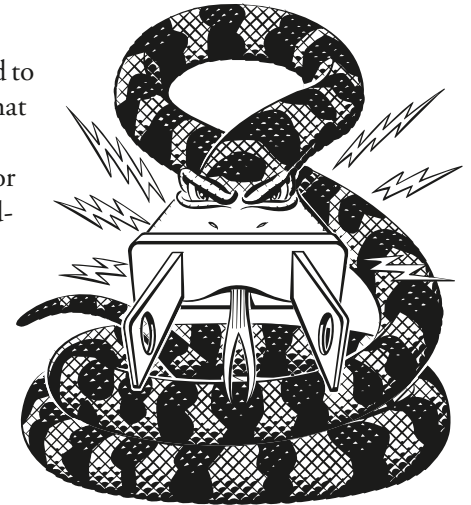
Call 800-383-0476 for more information.



EXTENSION CORD SAFETY ON THE FARM

Damaged or improperly used cords can result in electrical shocks or start fires. Avoid using extension cords in farming operations. Follow these precautions if you must use an extension cord:

- Do not use in wet areas.
- Do not try to repair a damaged extension cord or splice two wires together. Just replace the cord.
- Keep cords away from sharp objects, heat, oil and solvents that can damage the insulation.
- Check an extension cord before each use for nicks and cuts.
- Replace the cord if the insulation is damaged or worn.
- Use an extension cord with correct size wiring (gauge) for the intended use. Do not overload an extension cord or use a “household” type extension cord to operate heavy-duty machinery. Overloading may cause excessive heating that may result in a fire.
- Use a grounded receptacle (three-prong with a ‘safety grounding’ wire) for tools and machines having a grounded plug or use a portable GFCI (ground-fault circuit interrupter).
- Be sure the package for the cord indicates the maximum current and/or wattage rating of the cord.
- Route the cord to protect it from machinery and animals. Also people should not be able to trip over or accidentally damage the cord.
- Two extension cords plugged together for additional length will reduce the amperage rating and increase the risk of an electrical hazard.
- Extension cords deteriorate; do not use them in place of permanent electrical installations.



CYBERSPACE

Check out these websites for interesting information.

What are the 100 most misspelled words? Wonder how to say “mischievous” correctly? Find out at <http://www.yourdictionary.com/library/misspelled.html> and <http://yourdictionary.com/library/mispron.html>.

At <http://www.libraryspot.com/> you'll find a free virtual library resource center for educators and students, librarians and their patrons, families, businesses and just about anyone exploring the Web for valuable research information.

Learn how to ‘do it yourself’ on the DIY Network, with shows covering auto repair, crafts, gardening, hobbies, home building, home improvement, living tips and woodworking, among others. You'll find it at www.diynetwork.com/.



Lyle D. Korver

“There’s absolutely no doubt in my mind that what ends up happening in Congress will likely be influenced by the voice of voters like you.”

MANAGER’S REPORT

Your electric cooperative needs you to get involved with proposed energy policy

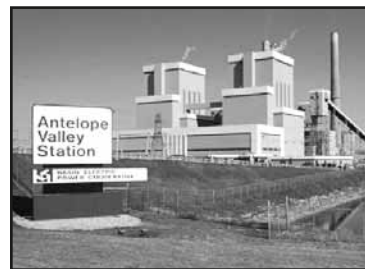
In my role as your electric cooperative’s manager, one of the issues I have been following very closely is the proposed energy policy Congress is considering that would impact the electric bills of our member-consumers for more than 40 years.

The U.S. Senate is scheduled to begin debate on The American Clean Energy and Security Act of 2009 (Cap and Trade Legislation) at the end of this month. The House of Representatives passed the bill at the end of June, and unless the U.S. Senate makes changes in the legislation, electric co-ops will oppose the bill.

The No. 1 question I get asked about the legislation is, what will it cost? Unfortunately, because the 1,500-page bill is so complex, how it would impact electric bills and the reliability of electricity supply is hard to quantify. For every study or estimate that says the cost impact will be minimal, there’s another study or group that says it will be an economic hardship and vice-versa. What is clear is that this is a long-term proposition because the bill would prescribe energy policy until 2050. To me, it’s disconcerting that Congress could commit the country to a 40-year investment on which the cost impacts are all over the board.

Another question I hear is, what’s the environmental cost of not doing anything? Like the cost question, the answers vary. On one hand, there are scientists who believe that the 1.3-degree rise in the average global temperature in the last century is due to the sun. Other scientists believe man-made carbon emissions are to blame. I’m not a scientist, so I don’t think I can say with 100-percent certainty who is right. However, I am completely comfortable saying that Iowa senators Tom Harkin and Charles Grassley need to address the questions I’ve been asked.

It’s clear to me that Iowa’s two senators in Washington, D.C., and their colleagues in the U.S. Senate, have some very important questions to answer in order to convince many people that the American Clean Energy and Security Act of 2009 is a balanced solution that ensures electric bills are affordable, that it is fair to Iowans and other Midwesterners and that carbon limits are based on electricity generating technology that is currently in use.



I’ve told our elected representatives in the Iowa congressional delegation my concerns. They know I’m supportive of protecting the environment as long as it’s not at the expense of the member-consumer-owners of this electric co-op. They hear what I say, but they listen more closely to the individuals who pay the electric bills, which will be directly affected by what Congress does. Now is the time for you to let Sen. Harkin and Sen. Grassley hear your voice on this subject.

Tools are in place to help you get involved if you haven't already done so.

In the next few days you should be receiving a letter from board president Joel Orthmann and myself with prepaid postcards for the purpose of telling senators Grassley and Harkin you're concerned. We encourage you to fill them out and send them in today.

There also are a couple of other options available for you to get involved. One option is www.findabalancedsolution.com, a campaign spearheaded in Iowa by Central Iowa Power Cooperative, headquartered in Cedar Rapids; Corn Belt Power Cooperative, headquartered in Humboldt; and Northwest Iowa Power Cooperative, located in Le Mars.

The other option is Our Energy Our Future, www.ourenergy.coop, a campaign developed by the National Rural Electric Cooperative in the spring of 2008. Approximately 400,000 consumers have contacted members of Congress using this tool.

There's absolutely no doubt in my mind that what ends up happening in Congress will likely be influenced by the voice of voters like you.

Please take time now to get involved. It doesn't matter how you do it. What's important is to make sure Congress knows what concerns consumers have and that they understand electric bills must be affordable, energy policy has to be fair for all Americans and that a balanced solution is needed to help protect the environment and the nation's economy.



Thank you in advance for getting involved.

ADD INSULATION TO ADD ENERGY EFFICIENCY

North West REC is pleased to announce it will be offering an INSULATION REBATE PROGRAM for our member-consumers.

- 30% of the installed cost - up to \$500 rebate (this is in addition to 30% of tax credit available)
- Program runs April 1 – December 31, 2009
- Insulation professionally installed – blown-in type
- Any electrically heated structure is eligible – includes new or existing homes, ag and commercial buildings
- One rebate per structure
- Need copy of invoice and rebate form completed and returned to North West REC.

REBATE FORM

MEMBER INFORMATION

Name on Account _____
 Address _____
 City _____
 Acct # _____

Rebate Payable to (if different than member info):

Name _____
 Address _____
 City _____

- INSULATION -

	Estimated R Value	Material
___ Attic	_____	_____
___ Crawl Space	_____	_____
___ Side Walls	_____	_____
___ Foundation	_____	_____
___ Other	_____	_____

Building Insulated _____
 Total Cost _____
 Installer _____
 Date _____

This rebate form is also available at www.nurec.coop



NEWS Lines

REAP AN AUTUMN HARVEST OF SAFETY

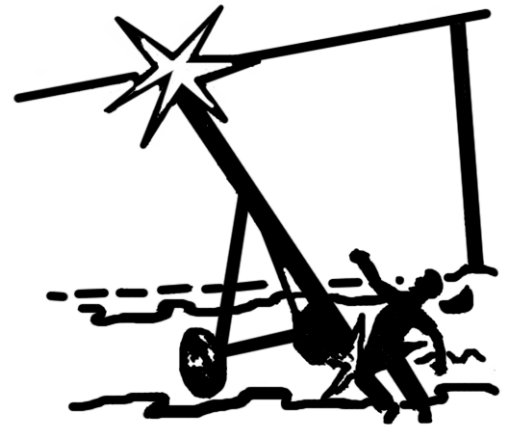
This harvest season is an opportune time to urge farmers, their families and workers to take precautions to keep themselves safe from farm related electrical accidents.

Electrocution is one of the leading hazards on farms today which frequently occurs during harvest season when farm equipment comes in contact with power lines. These accidents are often preventable if proper safety procedures are followed.

- Know the location of power lines and keep farm equipment at least ten feet away from them.
- Use care when raising augers or the bed of a grain truck. When moving large equipment or high loads near a power line, always use a spotter, or someone to help make certain that contact is not made with a line.
- Always lower portable augers or elevators to their lowest possible level before moving or transporting them.
- Never attempt to raise or move a power line to clear a path.
- Don't use metal poles when breaking up bridged grain inside and around bins.

Knowing what to do if your vehicle comes in contact with a power line is very important for farm equipment operators. Staying inside the vehicle is generally the best course of action unless there is a fire or imminent risk of fire.

If there is a threat of fire or other risk, the proper action is to **jump** – not step – with both feet hitting the ground at the same time. Do not allow any part of your body to touch the equipment and the ground at the same time. Continue to hop or shuffle to safety, keeping both feet together as you leave the area.



ENERGY-EFFICIENCY LOANS FOR HOMEOWNERS

An energy-efficiency loan from North West REC can be an effective way to improve your home and save energy. The loan may be made for qualifying energy efficient home improvements such as new electric heating systems, an electric water heater, or energy efficient windows and doors.

Approved, good-credit-risk members may apply, and must provide a complete itemized bill. This bill may include electric heat equipment, wiring, labor, electric water heater, and electric space conditioning equipment for cooling. Insulation expense, to improve the integrity of the building and the space to be conditioned, may be included in a loan.

Other specifics of our loan program for North West REC members include:

- Minimum amount of \$500 to \$999 written for one year.
- Maximum amount of \$7,000 for equipment upgrade, written for three years.
- Maximum amount of \$4,000 for house improvement of insulation, doors, windows, caulking, weatherstripping, etc.
- 5.50% simple interest
- Monthly payments included on electricity bill
- No penalty for early pay-off



North West REC will deduct any rebates from the total itemized bill and will finance up to 90% of the remainder upon approval of our board of directors.

AN EASIER WAY TO PAY

Save time and money with the Automatic Payment Plan by having your monthly electric bill deducted from your checking account.

This **FREE SERVICE** is available to all members of North West REC. Some benefits of the Automatic Payment Plan are:

- No more writing a check to North West REC for your electric bill
- Your electric bill will be paid on the due date – no more worrying about getting your check to our office on time
- Accurate record keeping from your financial institution showing the direct payment you make to North West REC on your bank statement
- Privacy – on an average, ten people handle a check from the time it is written until the funds are transferred from your financial institution to North West REC's financial institution

Your financial institution automatically transfers the amount of your monthly electric bill from your account to North West REC each month. The amount transferred will also appear on your monthly bank statement.

The amount due will be transferred out of your account on the 8th of each month for payment of your electric bill. You will still receive your monthly electric bill indicating the amount that will be withdrawn from your account.

Please call 1-800-354-3341 if any questions.

AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (DEBITS)

I authorize North West Rural Electric Cooperative to initiate withdrawals and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my account at the financial institution named below for payment of my monthly electric bills.

I understand that three or more payments in a 12-month period resulting in overdraft of my account may result in termination of the Direct Payment plan. This authorization will remain in effect until North West Rural Electric Cooperative has received written notification from me of its termination in such time and manner as to afford North West Rural Electric Cooperative and my financial institution a reasonable time to act on it.

Financial Institution: _____ **Bank ID No.:** _____

City: _____ **State:** _____ **Zip Code:** _____

Account No.: _____ () Checking () Savings (select one)

Amount of Payment: \$ Monthly Bill Amount **Purpose: Payment of Electric Bill**

Payments to Begin: _____ **and to be made on the 8th day of each month.**

Account Holder Name: _____ **Electric Acct. No:** _____

Signature: _____ **Date:** _____

_____ **Employee Initial** _____ **Date Received**

Please return this form with your voided check by the 15th of the month for your automatic payment to be in effect for next month's payment.



Touchstone Energy®



NEWS Lines

North West REC

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OFFICES CLOSED

*Our offices will be closed in observance of
Labor Day on Monday, September 7, 2009.
Please call 1-800-766-2099 in case of an outage or
emergency. Have a safe holiday weekend!*

MARATHON WATER HEATERS

Marathon water heaters are stocked at all three of our offices and also at the Primghar service center. Marathons are priced at the following amounts regardless if the new unit is replacing a gas unit, an electric unit, or installed in a new load area. We feel these prices are still a terrific bargain for Marathon units; the best water heater on the market!

In-home domestic (residence) location		Non residence, agricultural or outbuilding location	
50 and 85 gallon	\$350	50 and 85 gallon	\$450
105 gallon	\$400	105 gallon	\$500

Marathon water heaters are guaranteed not to leak in a residence as long as the buyer owns the house. In an outbuilding situation, they are guaranteed for 15 years. They are super efficient and easy to install. The elements and thermostats have a six year warranty from the date of manufacture.

If you have any questions or comments, please call any of our offices and our Member Service employees will be happy to assist you in any way they can.



North West Rural Electric Cooperative

1505 Albany Place SE
Orange City, IA 51041-9678

Office Hours:
8:00 a.m. till 4:30 p.m.
Monday through Friday

Outside Depository Available
for After Hours Payments

Phone:

ORANGE CITY (712) 707-4935
(800) 383-0476
After Hours (800) 766-2099

IDA GROVE (712) 364-3341
(800) 354-3341
After Hours (800) 766-2099

LE MARS (712) 546-4149
(888) 278-6094
After Hours (800) 766-2099

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