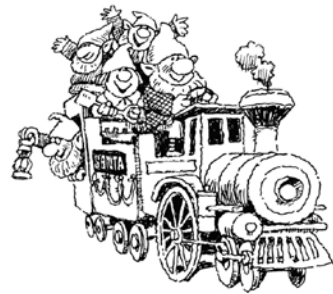


## APPLIANCE RECYCLING

Participate in our appliance recycling program and turn your old refrigerator, freezer or window air conditioner in for a \$25 rebate per appliance. Just call the cooperative at 707-4935 or 800-766-2099 to arrange for easy pickup. Appliances must be in working condition to qualify for the recycling program.

# Happy Holidays!



## OFFICES CLOSED

*Our offices will be closed December 24 and 31. Please call 1-800-766-2099 in case of an outage or emergency. Have a safe holiday!*

## CYBERSPACE

Here are some useful websites to add to your bookmarks.

The mission of the Why Files is to explore the science, math and technology behind the news of the day, and to present those topics in a clear, accessible and accurate manner. See it at <http://whyfiles.org/>.

Search for burial locations of veterans and their family members in the VA National Cemeteries, state veterans cemeteries, various other military and Department of Interior cemeteries, and for veterans buried in private cemeteries when the grave is marked with a government grave marker. See the listing at <http://gravelocator.com.va.gov/>

Find Pet health information, pet news, pet care and more at <http://www.petside.com/>. Watch pet videos and diagnose dog and cat health conditions. Share dog and cat photos in pet registry, shop for deals on great pet products.

### 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

Ida Grove & Le Mars offices  
closed 12:00 - 12:30 p.m.

Outside Depository Available  
for After Hours Payments

Phone:

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

IDA GROVE (712) 364-3341

LE MARS (712) 546-4149

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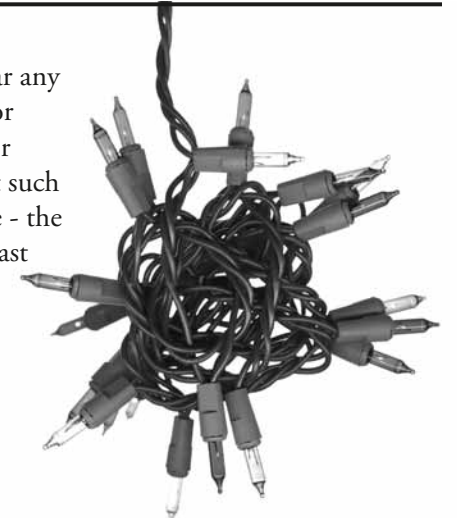
# NEWS Lines

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

Volume 13 . No. 11. December 2010

## ELECTRICAL MISHAPS HAVE NO PLACE IN HOLIDAY MEMORIES

North West REC and Safe Electricity warn against the use of holiday lights near any type of utility installation. The strong advice is to stay away from utility lines or feeder lines that connect the house to the power lines. Before stringing outdoor lights, check for overhead power lines. Don't place yourself or any other object such as a ladder in a position where you or it may come in contact with a power line - the result may be fatal. Look up before raising ladders or other objects. Keep at least ten feet away from overhead lines.



Some other recommendations include:

- Secure outside Christmas lights with insulated holders (never use tacks or nails) or run strings of lights through plastic hooks.
- Choose Christmas lights that have been tested and deemed safe by a reputable testing laboratory, the best are UL or ETL. Christmas lights listed as safe by these laboratories will note that on the packaging.
- Try to use the cooler-burning "mini" Christmas lights as opposed to the traditional larger bulbs. The older style burns much hotter.

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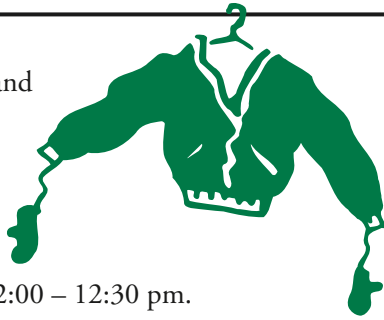
- Only use Christmas lights that have fuses in the plugs.
- Inspect each set of Christmas lights – old or new – for damage. Return or throw out any set with cracked or broken sockets, frayed or bare wires, or loose connections.
- Replace burned out bulbs promptly with bulbs of the same wattage.
- Never hang Christmas lights on a metal tree. The tree can become charged with electricity and shock someone. The tree can also short out the Christmas lights and cause a fire.
- Want Christmas lights outdoors? Use outdoor Christmas lights. The packaging will note whether the lights can be used indoors, outdoors or both.
- Use extension cords properly. Outdoor cords can be used inside or outside. Do not overload extension cords – they can get hot enough to burn.
- Outdoor electric lights and decorations should be plugged into circuits protected by ground fault circuit interrupters (GFCIs).

For more information on electrical safety, visit [www.SafeElectricity.org](http://www.SafeElectricity.org)

## COATS FOR KIDS PROGRAM

You can help kids stay warm this winter by donating new or gently used children's coats and winter accessories to the Coats for Kids program.

North West REC is participating in this keep-kids-warm program sponsored by KMEG 14. A collection box is located at the headquarters office in Orange City and the district offices at Le Mars and Ida Grove. The offices are open 7:30 am to 4:00 pm, Monday through Friday, for donations. The district offices at Le Mars and Ida Grove are closed 12:00 – 12:30 pm.



Winter coats, hats, mittens, scarves and other accessories are needed to keep children warm this winter. Please drop all items off by January 7, 2011.

Davenport Cleaners in Sioux City will clean used garments. The Salvation Army will distribute items to needy children throughout northwest Iowa.

Thanks for being part of this program to help our neighbors!

## SAFETY TIPS FOR USING SPACE HEATERS

Many people turn to space heaters as a convenient source of warmth in winter months. However, space heaters can be dangerous if not used properly. Here are some tips for using your electric space heater safely:

- Do not use any kind of space heater as a substitute for central heating. They are designed for temporary heating only.
- Never leave a space heater unattended or on overnight.
- When buying a heater, choose one that has been safety tested and UL approved.
- Electric heaters should not be placed in heavily traveled areas or where children might touch them. Select one with a guard around the heating element.
- Avoid using an extension cord with an electric heater. If you must, buy a cord that is rated for use with an appliance such as a space heater.
- Keep electric heaters away from water. A wet space heater is almost sure to shock you – or worse!
- Read and follow all of the manufacturer's instructions for operation and care.

## HOW DO I USE E-BILL?

First, go to <http://www.nwrec.coop>

Look for the E-Bill option along the left side of the webpage.

After selecting the E-Bill option, you will be asked to create your own username and password that will enable you to see your account's information. If you have multiple billings you normally take care of, there will be a way to connect those billings with the first one that you set up so you can view all your accounts with one username and login.



## DON'T FORGET ...

*There's only a few days left to take advantage of the "Change A Light, Change the World" rebates when purchasing compact fluorescent light bulbs. The campaign ends December 15, 2010, at the following participating stores:*

- De Jong Hardware Hank - Hull
- M & H True Value Hardware - Rock Valley
- Farmers How to Store - Sioux Center
- Neal Chase Lumber Co - Orange City, Sheldon & Alton
- Downtown Hardware - Sheldon
- Weidamans True Value Hardware - Paullina
- Holstein Hardware Hank - Holstein
- Malcom's Paint & Hardware - Ida Grove
- Fareway - Sheldon, Le Mars & Sioux City
- HyVee - Sioux Center, Sheldon, Le Mars & Sioux City
- Dollar Tree - Le Mars & Sioux City
- Family Dollar - Hartley & Sioux City
- Wal-Mart - Le Mars, Sioux Center & Sioux City
- Sioux City - Lowes, Menards, Shopko, Home Depot, Sam's Club



## AN EASIER WAY TO PAY and Receive \$5 Credit for Participating

Save time and money with the **automatic bank draft** and **e-bill payment plan** by having your monthly electric bill deducted from your bank account and receiving your bill electronically. You would no longer receive printed billing statements in the mail.

If you sign up for both of these services, you will receive a **one-time \$5 credit** on your next bill.

### Why sign up for the automatic bank draft and e-bill payment plan?

- No more writing a check to North West REC for your electric bill
- Your electric bill will be paid on the due date – no 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
- Access to your electric information at all times online – view your billing and payment history with bill details

### What if I am already participating in the automatic bank draft payment plan?

- You will need to sign up for e-bill to receive the one-time \$5 credit
- Check the box on the coupon to sign up for e-bill, along with your signature and date

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 receive an e-mail notice on the 20th of each month that your monthly electric bill is now ready to be viewed. This will indicate the amount to be withdrawn from your account. Please call 1-800-766-2099 if you have any questions or check [www.nwrec.coop](http://www.nwrec.coop) for more information.

### AUTHORIZATION AGREEMENT FOR BANK DRAFT AND E-BILL

*Please include a voided check when sending in this form.*

I authorize North West REC to initiate withdrawals and, 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 REC has received written notification from me of its termination in such time and manner as to afford North West REC and my financial institution a reasonable time to act on it.

Financial Institution: \_\_\_\_\_ Bank ID No.: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Account No.: \_\_\_\_\_ ( ) Checking ( ) Savings (select one)  
 Payments to Begin: \_\_\_\_\_ and to be made on the 8th day of each month.  
 Account Holder Name: \_\_\_\_\_ Electric Acct. No.: \_\_\_\_\_

- YES, sign me up for the automatic payment plan and e-bill!  
 YES, I am already a bank draft customer and want to sign up for e-bill!

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## STORM PREPARATION TIPS & ADVICE FOR DEALING WITH POWER OUTAGE

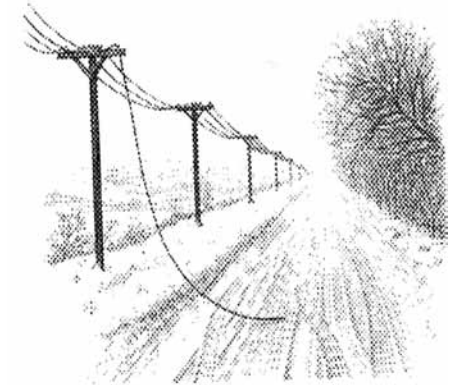
Living in Iowa, you know you should always be prepared for the possibility of severe winter weather. Before a storm hits, gather these items: flashlight and extra batteries; battery-powered weather radio and portable radio to receive emergency information; bottled water and non-perishable food; first-aid supplies; sleeping bags, blankets and pillows; books and games to keep kids occupied; candles and matches.

If a family member relies on life-support equipment, make sure your electric cooperative is aware of this and possible shelter options are explored.

Warn children about the dangers of downed power lines. Even though power may be out, the wires may still be energized. Don't go near them and don't let anyone else near them. Report them at once to your cooperative.

### If a power outage occurs:

- Call North West REC to report the outage – even if you think a neighbor already has done so.
- Unplug sensitive electronic equipment such as computers, TVs and other home entertainment equipment to avoid damage to them when power is restored.
- Keep refrigerator and freezer doors closed to prevent food from spoiling.
- Leave one light turned on, so you'll know when the power is restored.



*Stay safe this winter!*



We have CFL bulbs remaining after our district meetings. We invite our members to stop at one of our offices, and we will give you **two FREE bulbs** until the supply is gone.



Lyle D. Korver

## MANAGER'S REPORT

### Board Approves \$690,000 Patronage Retirement

One of the benefits our members realize from being a member of North West REC (NWREC) is to share in the net income or margins of the Cooperative. This is much different than what customers of investor owned utilities experience as the net income of these types of utilities belong to the share holders.

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. This assignment is called deferred patronage dividends. These assigned margins are retained by the Cooperative for a period of years and represent equity for the organization until the point in time when these patronage assignments are returned to the members. Our goal is to retire the patronage on a 15 year or less cycle.

I'm pleased to report that the Board of Directors has approved the retirement of patronage again this year. The total amount of the retirement will be \$690,000 and it will be made in the form of a credit on electric bills dated December 20 for those current members who were members of the Cooperative during the years 1998 and 2001. For those individuals who are no longer members, we will issue a check. We have been making the retirement by bill credit the last couple of years and this seems to work well. It is the most efficient way for us to do this and results in a savings of over \$3,000 compared to writing checks for everyone.



This payment will include the full assignment that was made in 1998 - \$291,073 – plus a portion of the “special assignment” that was made in 2001. In addition to the normal assignment from operations that was made in 2001, the Board also assigned an additional \$1.8 million that was realized from an extraordinary gain on the sale of a portion of the personal communications spectrum (PCS) licenses the Cooperative owned at that time. We have previously retired \$660,000 of this “special assignment” and will be retiring an additional \$399,000 this year. This makes a total retirement of patronage that will be made in December of \$690,000.

With this \$690,000 patronage retirement, a total of \$17,269,000 will have been returned to the members during the last 70 years. All four of the Cooperative's districts are now on the same retirement schedule.

Our lender, the National Rural Utilities Cooperative Finance Corporation (CFC), completes a statistical analysis each year, which gives the member cooperatives the opportunity to compare their operating ratios with other RECs around the country. One of the statistics shows a comparison of how NWREC compares to the other 534 RECs relative to the retirement of deferred patronage dividends. I'm pleased to report that your Cooperative compares very well. It indicates that North West REC has retired 35.92% of the total amount of patronage that has been allocated throughout the Cooperative's 70-year history. The average level is 25.62%. NWREC was rated 123rd best out of 534 RECs on this statistic.

### E-Billing Program Now Available

Your Cooperative recently completed a significant software conversion which included a new billing system. This has given us the opportunity to utilize new technology and to gain some efficiencies in our operation. For example, we have now installed a new scanning system that is used to process bill payments. This has significantly reduced the amount of staff time that is required for processing the 9,500 electric bills that we handle each month.

With this new billing system, we also have the opportunity to offer a new program to our members. Nearly 1,300 members already participate in an automatic payment plan by having their monthly electric bill payment deducted from their checking account. These members don't need to write a check each month, and we refer to this as paying by ACH or automated clearing house payments.

We are now able to offer a new Internet billing service called E-bill. This new program enables our members to avoid the hassles and reduce the clutter of traditional paper billing by taking care of your business online. NWREC offers this new service free to our members. E-bill allows participating members to receive and review their electric bill securely over the Internet.

*As we roll out this new service, we are offering a one time \$5.00 credit on the electric bill of those members who sign up for this new service in combination with paying their bill by ACH payment. Members who already participate in the automatic payment plan and who now sign up for E-bill and agree to no longer have their electric bill sent to them through the mail, will also receive the \$5.00 one time bill credit.*

A bill insert was included with the electric bills that were mailed out on November 20 and we have additional information in the newsletter about this exciting new program that is available to our members. Here is a brief summary of some of the benefits:

- No more writing checks
- Sign up multiple accounts
- Review bills at your convenience
- Online records mean less paper to keep track of and file
- Your electric bill will be paid by the due date – no worrying about getting your check to our office on time

We are hopeful that many members will sign up for this program. Please feel free to call our office at (800) 766-2099 if you have questions. You can find additional information on this new E-bill program on our website at [www.nwrec.coop](http://www.nwrec.coop).

