



Corning | Mount Ayr | Stanton

# Southwest lines

A monthly publication for members of Southwest Iowa Rural Electric Cooperative

November 2016

## Safety First: Pole Top and Bucket Rescue Training • Economic Development Loans Available

SAFETY IS ALWAYS OUR FIRST PRIORITY at Southwest Iowa REC. Our goal is to keep the power flowing to you 24/7/365 and to do it SAFELY.

Each month, all of our employees attend a safety meeting. A Safety Specialist from the Iowa Association of Electric Cooperatives (IAEC) provides instruction every other month on a variety of safety and OSHA topics. They also perform in-the-field crew inspections/ observations. During the other six months, our personnel provide the training from information supplied by the IAEC. Specialized safety training and instruction is not only a requirement, but also helps to prevent injuries and helps us meet our Safety Achievement goals.

One of the most important safety meetings we hold each year is Pole Top and Bucket Rescue which also involves training on May Day radio procedures in coordination with office staff. Our personnel received this training in October. Remember – SAFETY FIRST EVERY TIME!



Line Foreman Gary Goldsmith practices pole top rescue techniques last month at Southwest Iowa REC. Our linemen regularly practice pole top rescue in order to be prepared when lives are on the line.

- SOUTHWEST IOWA REC IS NOW
- accepting applications for loans through its
- Revolving Loan Fund (RLF). Applications
- are accepted and considered for projects
- that will significantly benefit rural areas. The
- RLF is not intended to compete with other
- public and private lenders but to
- collaborate with them to
- provide the financial
- package necessary
- to make the project
- happen. The
- RLF seeks to improve
- the quality of life in rural areas by
- contributing to the long-term improvement
- in the economy, including job creation and
- retention, diversification, improving skills of
- the rural workforce, and upgrading the public
- infrastructure to improve the health, safety,
- and/or medical care of rural residents.
- A Loan Review Committee (LRC) appointed
- by the REC Board of Directors and consisting
- of both cooperative and community leaders
- reviews all RLF loan applications. The LRC
- performs necessary credit analysis and
- due diligence in order to make a written
- recommendation to the REC Board of
- Directors which has final authority regarding
- all actions of the RLF. The LRC will make
- a recommendation concerning the term of



## HAPPY THANKSGIVING!!

Our offices will be closed on Thursday, Nov. 24 and Friday, Nov. 25. Have a safe and wonderful holiday!



• CONGRATULATIONS  
• to Tanner (Tess) Rinehart  
• as they welcome their  
• first baby, Clyde Steven,  
• born Friday, Oct. 21.



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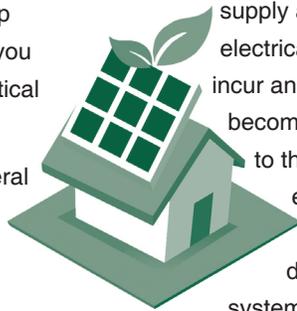
# Knowing Your Goals for Solar is an Important Step



Phil Kinser

WHEN A SOUTHWEST IOWA REC member-owner asks us about making an investment in a solar energy generating system, we always ask the same question: What are your goals? Whether it's a rooftop or a ground-mount system, knowing what you want to accomplish with a solar array is critical in the decision-making process.

Your goals for the project may impact several aspects of its design and construction. Some of the most common goals that we hear for constructing a solar array are:

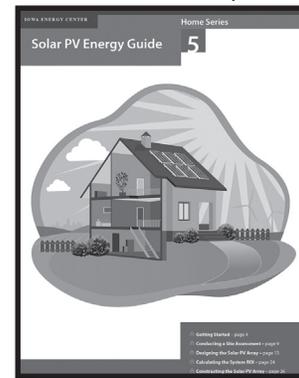


livestock farming), you may be considering a solar energy system as a hedge against unknown future costs. By purchasing a solar energy system to supply a portion of your own electrical power needs you will incur an upfront cost; but you become somewhat immune to the unknown potential electrical rate changes (which may go up or down) over the life of the system.

- **Offsetting your personal electrical consumption.** By displacing a portion your electric power with the array, you may become less impacted by future rate changes. Under this scenario, it's important to size the system to match your electrical needs without oversizing the system.
- **Managing future electrical costs.** If electricity costs are a substantial element of your monthly costs (e.g.

- **Creating a new revenue stream.** If this is your goal, it's critical that you visit with us to understand what your bill will look like after the array is connected to the grid. In addition, you'll want to understand how the array may impact your usage rate and monthly service charge, and how you'll be compensated for excess generation.
- **Going off the grid.** Under this scenario, designing your solar array will require prudent sizing with energy storage to provide electricity when the solar array is not generating power. Additionally, you will need to become an active manager of your energy consumption to balance your power needs with the capabilities of the solar array and energy storage device. Adding an energy storage device will significantly increase the cost of the solar system. Most commonly, solar arrays are connected to the grid so that the member-owner can use the grid to supplement times when the array isn't producing enough to match energy needs or to export excess power.
- **Being an environmental steward.** You may want to enhance your commitment to the environment by generating your electricity with a renewable energy source rather than relying on co-op power that may be partially generated with fossil fuels.

- **Providing a backup power source.** A solar array alone cannot serve as a reliable backup power source since it sits idle when the sun is not shining and generates at reduced levels during cloudy and non-peak (early morning and night) periods. The addition of energy storage to your solar array may provide a limited backup source of power.



You can find more information on this topic and other important considerations in a new solar guide that Iowa's electric cooperatives developed

in collaboration with the Iowa Energy Center. The guide can be downloaded from the Iowa Energy Center website – [www.iowaenergycenter.org](http://www.iowaenergycenter.org) or obtained at one of our offices. As always, we're also available to answer your questions.

## Maximize Energy Efficiency First

*Many energy efficiency improvements will save energy, reduce energy bills, and help the environment for a much lower cost than installing a solar generation system. Because energy efficiency improvements reduce your electric usage, they also may contribute to reducing the size and cost of a solar array needed to meet your energy needs.*

*Contact our member services department at 888-220-4869 or visit our website [www.swiawec.coop](http://www.swiawec.coop) to learn more about energy audits, rebates and incentives for energy efficient improvements.*

## Energy Efficiency Tip of the Month



Electric bills increase during the winter for a variety of reasons—holiday gatherings, houseguests, and shorter days and longer nights.

- Small measures, like turning down your thermostat, replacing incandescent bulbs with LEDs, placing your holiday lights on a timer and washing clothes in cold water can help control energy costs. Source: TogetherWeSave.com

# Economic Development Loans

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the loan depending upon project need, the expected life of the project, and the applicant's ability to repay the loan. RLF loans will be collateralized as necessary by the REC Board of Directors to secure its participation in the project, and can include but is not limited to mortgages, liens, letters of credit, and/or personal guarantees.

Uses of RLF loan proceeds may be for buildings, real estate, equipment or computer needs. Ineligible uses of RLF funds include pre-development costs, refinancing of existing debts, illegal activities, general improvement loans related to normal replacement needs of a business and unrelated to business expansion/job creation, and loans to projects which have alternative sources of financing at reasonable interest rates.

The minimum RLF loan will be \$25,000 and the maximum will be the amount of funds available to lend and must include a minimum of 20% funding from other sources. If you believe you have a project that qualifies for the RLF, contact one of our offices for an application or download one from our website at <http://www.swiarec.coop/content/loans>.

Southwest Iowa Rural Electric Cooperative is an equal opportunity provider and employer.

## HEADS UP FOR FARM SAFETY

**If you are inside farm machinery that makes contact with a downed power line, know what to do!**

If you can drive safely away from the power source without bringing down the utility pole and lines, travel at least 40 feet before exiting.

If you are unable to drive the machinery due to injury, obstacles or it is inoperable, do NOT exit. Call for help and warn anyone nearby NOT to approach.



## Make Life a Little Easier with SmartHub

SOUTHWEST IOWA REC OFFERS another convenient way to pay your electric bill – it's SmartHub. All you have to do is visit our web-site ([www.swiarec.coop](http://www.swiarec.coop)) – click the green Pay Online link, and you can pay your bill online. The payment site is fully secure using state-of-the-art encryption.

With SmartHub you will be able to:

- Make a payment
- Access payment history
- View your bill
- View your electric usage
- Update your account or contact information
- Communicate directly with Southwest Iowa REC

Once you're registered for SmartHub you'll begin receiving monthly e-mail notifications when the latest billing information is available on-line and when accounts are due. SmartHub is just another way your cooperative strives to provide the latest in convenience and technology for our members.

You'll be charged \$3.95 per transaction for up to \$500 maximum when using a credit card (Visa/MasterCard/Discover) or by check for using the SmartHub service.

All you need to get started is your REC account number, an email address and then create your own password.



## Concern for Community: Operation Round-UP

EACH MONTH, SOUTHWEST IOWA REC simply "rounds up" the electric bills of our participating member-owners to the next highest dollar. All Operation Round-UP® donations are placed in a separate fund to be disbursed for charitable purposes only.

A committee comprised of community leaders, Southwest Iowa REC employees and directors receives and evaluates all donation requests. This committee makes recommendations for disbursements to the full Southwest Iowa REC Board of Directors. The REC Board has the final approval of all Operation Round-UP disbursements.

Typically, Operation Round-UP funding will be used to address individual and community needs such as food, shelter, clothing, health, education and service projects. Operation Round-UP funds cannot be used for political purposes.

Individuals or organizations requesting donations do not have to be members of

Southwest Iowa REC, but they do need to be a resident or organization located in one of the 11 counties we serve: Adair, Adams, Cass, Decatur, Fremont, Mills, Montgomery, Page, Ringgold, Taylor and Union.

Southwest Iowa REC is committed to improving local residents' quality of life. Operation Round-UP is an innovative way to continue to make a difference in our local communities. We encourage individuals and organizations with needs to apply for Operation Round-UP donations. Applications can be requested from any of our three offices or on-line at [www.swiarec.coop](http://www.swiarec.coop) under the "My Community" tab.

Of our 5,877 accounts, we're excited that 3,791 members are signed up for Operation Round-UP!

If you're not currently signed up – why not call today and join in?

**Operation Round-UP = Small Change That Changes Lives**

# BOARD MEMBER SPOTLIGHT



**Name:** Rich Fast  
**Elected to Board:** 2006  
**Current position:** Director, District 6  
**Family:** Wife - Kay; Son - Dustin (Kristin) Fast; daughter - Trisha Owen; grandchildren - Cody,

Evan and Mackenzie Fast, Kaya and Caleb Owen.

**Favorite Recipe:** Chocolate Dream Pie

## Chocolate Dream Pie

### Ingredients

- 1 3.4 oz. pkg. vanilla instant pudding
- 1 3.4 oz. pkg. chocolate instant pudding
- 2 c. milk
- 2 c. vanilla ice cream
- Cool Whip®
- Baked pie shell
- Optional: Chocolate sprinkles



### Instructions

Beat together all ingredients and pour into a baked pie shell. Refrigerate.

Top with Cool Whip and garnish with chocolate sprinkles.

## Co-op Connections Card Puts Value in Your Wallet

SOUTHWEST IOWA RURAL ELECTRIC Cooperative's commitment to you goes beyond providing safe, reliable, and affordable electricity.

We're always looking for ways to provide value to our members and our community, especially during tough economic times. Southwest Iowa REC's Co-op Connections Card is a money-saving tool we're proud to offer our membership. The card connects you with discounts on everything from hotel stays to prescription drugs. The card gives you access to online savings at more than 95 national retailers. You can check out these great national discounts at [www.connections.coop](http://www.connections.coop).

One of the most valuable features of the Co-op Connection Card is the pharmacy discount. While it is not insurance, the discount can mean savings of 10 to 60 percent on prescription drugs. The logo and information on the back of your card is recognized at more than 60,000 national, regional, and local pharmacies.



Local businesses are signing up for discounts to be passed on to you as a member of Southwest Iowa REC. Visit: **Bredeaux Pizza** (Corning), **Sweet Desires Bakery** (Corning), **Hair Designer's** (Corning), **UFMC Mart** (Corning), **Studio 406** (Corning), **Lone Arranger** (Corning), **Offspring's Furniture** (Mt. Ayr), **Country Blossoms** (Mt. Ayr) and many more participating businesses to receive your savings discount!

We are eager to answer any questions you have about the card and how to take advantage of the discounts it provides. Call us at (888) 220-4869 to find out more.



"Just wanted to send a note of thanks for your Sunday morning response and repair to the outage in our area."

**-James and Kandace Sump**

"Thank you for the door prizes I won at the annual meeting."

**-Carol Bovaird**

"Thank you for sponsoring my t-shirt for the State Fair. I will keep it for a long time."

**-Sam Martin**

"The Stanton Historical Society thanks the Southwest Iowa REC Operation Round-up program for its donation to our fund."

**-Carroll Peterson, President, Stanton Historical Society**

"Thank you for the State Fair t-shirts. They looked really good especially during the working exhibits."

**-Bailey Maher**



**Corning**  
1801 Grove Ave., Corning, IA 50841

**Mount Ayr**  
1502 W. South St., Mount Ayr, IA 50854

**Stanton**  
415 Broad Ave., Stanton, IA 51573

**NEW PHONE NUMBER FOR ALL LOCATIONS:**  
(888) 220-4869

### Board of Directors

Marilyn Werner, President  
 Dennis Meier, Vice President  
 Richard "Dick" Ballantyne, Secretary  
 Mark Herzberg, Treasurer  
 Richard Fast  
 Deena Moore  
 Jason Smith

**Phil Kinser, CEO**

Dana Morgan  
 Ken Peppmeier  
 Dale Walkup