

SOUTHWEST LINES



**SOUTHWEST IOWA
RURAL ELECTRIC COOPERATIVE**

Your Touchstone Energy® Cooperative 

OFFICE HOURS 7:30 AM TO 4:00 PM Find us at www.swiarec.coop

ECONOMIC DEVELOPMENT LOANS AVAILABLE

- **Don't forget to check out our NEW WEB SITE!!** Find us at www.swiarec.coop. Tell us what you think about it!!

- **BEFORE DIGGING... CALL 811 – Make sure underground lines are located BEFORE you start to DIG!!**

- **In case of Down Power Lines REMEMBER: no matter what vehicle you're in (tractor, car, pickup, combine) – always remember to:**
 - Stay in the vehicle
 - Call for help
 - If you MUST exit the vehicle (in case of fire) **JUMP CLEAR!**
 - Never touch the vehicle and the ground at the same time. It could be a deadly mistake!
 - Do not touch any wires!

Southwest Iowa REC has a Revolving Loan Fund (RLF) available and we are accepting applications. We will accept and consider applications for loans from the RLF 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 the loan depending upon project need, the expected life of the security, and the applicant's ability to pay. RLF loans will be collateralized as determined 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 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 REC recently loaned \$169,260 to Pursuit of Independence (photo bottom left) for construction of their administration building in Lenox and \$84,850 to Hearts & Hugs Day Care (photo bottom right) to purchase an existing building in Corning which will be remodeled to house their day care operation.

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

Corning Office

1801 Grove Avenue
Corning, IA 50841
(641) 322-3165
888-591-1261

Stanton Office

415 Broad Avenue
Stanton, IA 51573
(712) 829-2211
888-591-1260

Mt. Ayr Office

1502 W. South Street
Mount Ayr, IA 50854
(641) 464-2244
888-220-4869



Manager's Comments



Phil Kinser

**Southwest Iowa REC
Mission Statement:**
Provide safe and reliable electric service, while also advancing community and economic development opportunities, in a manner consistent with sound cooperative business practices and values.

What is the Availability Charge on my bill?

The Availability Charge is a monthly charge that does not vary with the amount of electricity used. This charge partially covers the fixed costs of operating your utility including operations and maintenance of meters, lines, poles, substations, interest expense, depreciation, insurance, taxes, trucks, equipment, billing, administration and miscellaneous services.

What is the Energy Adjustment Charge on my bill?

The Energy Adjustment Charge is calculated monthly using current costs for wholesale power compared to the wholesale power cost captured in the base rate established in 2011. The base cost of wholesale power is deducted from the current cost of wholesale power and that "factor" is multiplied times your monthly kWh usage and added or subtracted from your bill. By doing this, Southwest Iowa REC is able to cover the fluctuating cost of its purchased power and not make frequent base rate adjustments.

We're here to help you save energy and money

Every five years, Iowa's electric cooperatives are required to set energy efficiency goals, develop programs to achieve those goals, and then file their five-year-plan with the Iowa Utilities Board and the Iowa Attorney General's Office of Consumer Advocate. The Iowa Association of Electric Cooperatives recently filed the comprehensive 2015-2019 energy efficiency plan on behalf of Southwest Iowa REC and other electric cooperatives in late December. Collectively, Iowa's electric co-ops will invest almost \$80 million from 2015-2019 and the energy savings are expected to total nearly 3.2 billion kWh over the life of the measures installed, which represents enough electricity to power more than 290,000 homes for a full year.

Southwest Iowa REC plans to invest \$897,140 in energy efficiency programs, incentives and rebates for member-owners over the next five years. Some of our current Residential rebate incentive programs include:

- Geothermal Heat Pumps
- Air Source Heat Pumps
- Heat Pump Water Heaters
- Weatherization/Insulation
- Appliance Recycling
- Lighting

Incentive programs are also available for our Agricultural and Commercial members.

Your participation in these programs could result in a cumulative 56,686,549 kWh of energy saved by our member-owners over the life of those measures being installed during this five-year period.

You may be wondering why an electric company would offer incentives for their customers to use LESS of their product. Southwest Iowa REC is different from most businesses; we're a not-for-profit electric cooperative owned by those we serve. And you are so much more than a customer to us; as a member-owner of Southwest Iowa REC, what's in *your* best interest is in *our* best interest. We are committed to helping you use energy wisely as we work to provide power that is affordable, reliable, safe and environmentally responsible.

It's important to note that these energy efficiency programs only work if member-owners like you participate in them. We encourage you to visit our website at www.swiarec.coop or contact our Member Services department (John Allen 641-464-2244 or Tim Pfeiffer 712-829-2211) to check your eligibility. And if you've participated in our energy efficiency programs previously, thank you! You've contributed to the cooperative cause by saving energy and money for your home or business. Search through our list of current programs to see if there are more ways to save in the years ahead.

Southwest Iowa REC and the electric cooperatives of Iowa have a long history of commitment to energy efficiency and a solid track record of energy and cost-saving results. That's something we can all be proud of.

The 2014 operating and financial results for Southwest Iowa REC are currently being finalized. Preliminary (pre-audit) results indicate that 2014 was a very strong year for us. I'll share further details on that performance and highlight some exciting plans we have for 2015 in future articles. Thank you for your patronage and we hope that 2015 is a good year for Southwest Iowa REC and its member-owners.

Electric cooperatives discuss important issues with state legislators at reception

Nearly 150 directors, managers and staff members from Iowa's electric cooperatives met with over 100 state legislators on January 13 during the Welcome Back Legislative Reception at the State Historical Building in downtown Des Moines. The Iowa Association of Electric Cooperatives, in conjunction with the Iowa Biotechnology Association, the Iowa Institute for Cooperatives, the Iowa Communications Alliance and the Petroleum Marketers and Convenience Stores of Iowa, hosted the annual reception.

The reception provided an opportunity to meet with recently elected and re-elected legislators to discuss issues regarding safe, reliable and affordable energy options for all Iowans. Important issues for the rural electric cooperatives this session include:

- The inclusion of geothermal for renewable energy tax credits
- Legislation encouraging utility-owned solar
- Accountability for the Iowa Energy Center
- Policies supporting a skilled workforce in the state
- EPA proposed rules regarding the Clean Air Act

In the coming months the Iowa General Assembly will be addressing a multitude of issues, including energy-related items central to Iowa's rural economy. Beginning with the Welcome Back Legislative Reception, the directors, managers and staff will again be important advocates for a balanced approach in addressing energy issues that allows for Iowa's member-owned rural electric cooperatives to continue providing affordable, reliable, safe and environmentally responsible power to more than 650,000 Iowans.

Electric cooperative representatives from all parts of the state will come to the state capitol in the next couple of months, where they will be able to visit with their legislators once again. The annual REC Day on the Hill will be held on March 16, 2015, at the capitol.



John Allen, Senator Mark Costello, Representative Cecil Dolecheck, Ginny Eighmy



Lieutenant Governor Kim Reynolds, Representative Cecil Dolcheck, Ginny Eighmy, Phil Kinser, John Allen



Glen Roberts (above) Representative Jack Drake (below)



Glen Roberts, Senator Tom Shipley

Thanks.....

There are too many people to thank for the years at the coop. My thoughts will always be with the REC and whoever is involved. Thank you again for your dedication and work for the consumers on our line.

Greg Johnson

Local projects like the theatre depend on many. We want you to know how much your help means to our continued efforts. Your support is truly appreciated.

Corning American Theatre

Thank you to Southwest Iowa REC for their community service by replacing the "burnt out" bulbs at the Tingley Lions Ball Park. A special thanks to those who went the "extra

mile" at the ball field!

Tingley Lions Club

I sincerely "Thank You" all for your support, thoughtfulness and kindness to me through the years. It has meant a great deal to me! It has been my pleasure to know and work with you all. "REC people are the greatest!"

Thank you all for helping me along the way. God bless you all and the best wishes in the future.

Linda Moore (recent Retiree from the Iowa Assoc. of Electric Coops)

Thank you for the gift card I received at the annual meeting for Cabela's.

Fred Berggren

I want to take this opportunity to thank you for your donation. Your donation will be added to the Powerline Program Fund.

Jan Snyder

Northwest Iowa Community College

Merry Christmas and may 2015 be filled with many blessings for you and your families. Thanks for all you do during the year to "keep our lights on". We really appreciated it, even if we all seem to take it for granted.

The Boehms

On behalf of Stanton Friends and members, a huge Thank You for your generous support of the Viking Center.

Stanton Friends



Employee Spotlight

Name: Ginny Eighmy
Family: Married to Malcolm. Daughter, Melissa (Eric) Friedrich; son, Dustin (Rebecca) Eighmy.



Grandchildren: Tatum, Alba and Morgan Friedrich; Talon Eighmy.

Date of Hire: August 7, 1989

Current Position: Director of Finance & Adm. Services

Favorite Recipe: Cavatini

The RECipe Cavatini

Ingredients:

3 cups uncooked pasta (3 different shapes)	½ cup diced green pepper
1 lb. ground beef, browned & drained	1 sm. chopped onion (opt.)
1 (4 oz.) pkg. pepperoni slices, cut in half	1 (30 oz.) jar regular Prego spaghetti sauce
1 (4 oz.) can sliced mushrooms, drained	1 (6 oz.) can tomato paste
1 (4 oz.) can diced black olives, drained	1 (16 oz.) can tomato sauce
	½ cup Parmesan cheese
	1 cup shredded cheddar cheese
	2 cups shredded mozzarella cheese

Cook pasta until tender and drain. Mix all the ingredients, except mozzarella cheese, together and heat through. Add cooked pasta. Place in a sprayed 9x13 inch pan. Bake, covered for 1 hour 15 minutes at 350°. Add mozzarella cheese on top; return to oven, uncovered, until cheese melts. Makes 8 to 10 large servings. This freezes well. Thaw and bake 1 ½ hours. Can also make separate servings in cavatini dishes.

YOUR PRIVACY IS IMPORTANT

At Southwest Iowa REC, we recognize that a key element of the member-cooperative relationship is the trust that you place with us to respect the privacy and confidentiality of your personal information. We are committed to providing you with the highest quality of electric service. While personal information about you is fundamental to our ability to do this, your privacy is also very important to us.

Therefore, Southwest Iowa REC will not disclose to non-affiliated third parties any information, including personal financial or consumption histories, without the expressed consent of the member/consumer. The Cooperative does reserve the right to use information for purposes relevant to prudent engineering and design practices and power procurement practices, which are consistent with the industry requirements, and for the betterment of the Cooperative and its membership, as a whole.

We restrict access to non-public personal information for all member-consumers to only those employees or affiliates who need to know specific information to provide products and services to the member/consumer. We maintain physical, electronic and procedural safeguards that, to the best of our abilities, provide prudent and sufficient protection for all non-public personal information.

Information shall not be released to any third party until such time as the member/consumer approves, in writing, such authorization. Forms for the release of information may be obtained from the Cooperative office.

Southwest Iowa REC may collect non-public personal information from the following:

- a. Information we receive from you on applications or forms.
- b. Information regarding payment histories, consumption history, demand history or capacity requirements.

Energy Efficiency Tip of the Month



Did you know that 90 percent of the energy used to operate a washing machine comes from using hot water? A simple switch from hot to cold can save a great deal of energy! Also, consider air drying or even line drying to save even more household energy.

Source: U.S. Department of Energy

CRIME

STOPPERS

800-452-1111

TOGETHER WE CAN CUT DOWN ON COPPER THEFT!