



# NEWS *Lines*

PUBLISHED MONTHLY FOR THE MEMBER-OWNERS OF NORTH WEST RURAL ELECTRIC COOPERATIVE

## OCTOBER 2025

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## Powered by Purpose

This month, electric cooperatives across the country celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you—the members who make it all possible—and reaffirm the values that guide everything we do.

Unlike investor-owned utilities, North West REC doesn't exist to make profits for distant shareholders. We exist to serve you—our members, neighbors, and communities. That purpose sets us apart, and it's what drives every decision we make.

As a member-owned cooperative, you have a voice in how we operate. You elect board members who live in our service area and understand our local needs. Decisions aren't made in faraway boardrooms; they're made here at home, by people who care about the same things you do.

This accountability helps us focus on what matters most: delivering reliable, affordable electricity and real value to the people we serve. We invest in infrastructure upgrades, manage costs to keep rates low, and respond quickly when storms hit—because we live here too.

But our commitment goes beyond the power lines. Co-ops were built to meet community needs, and that continues

today. Whether it's supporting schools, sponsoring youth programs, partnering with local organizations, or helping expand rural broadband, improving quality of life is part of our mission.

We're also planning for the future. As demand for electricity grows with new technologies and economic development, we're working to meet those needs with a balanced, reliable energy mix. Our goal is always the same: affordability and dependability for our members.

That's the power of the cooperative difference. This National Co-op Month, we invite you to take pride in your membership. You're not just a customer—you're an owner, a stakeholder, and part of the effort to keep our communities strong and energized.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.



# Prepare Your Heating System for Colder Weather

Maintaining your heating system is important to ensure it's running efficiently and effectively. Here are ten energy efficiency tips for maintaining your electric heat pump:

1. Clean the outdoor unit regularly to remove dirt and debris that can reduce its efficiency. Use a garden hose to gently spray the unit from top to bottom and remove any leaves, grass clippings, or other debris that may have accumulated on or around the unit.
2. Check the air filter monthly and replace it as needed to ensure proper airflow. Dirty filters can restrict airflow and cause your heat pump to work harder than necessary.
3. Schedule routine maintenance for your heat pump to ensure it's running efficiently. A professional technician can inspect your system, clean it, and make any necessary repairs.
4. Keep the area around your heat pump clean and free of debris. Debris around your heat pump can reduce its efficiency and increase the risk of breakdowns.
5. Use a programmable thermostat to automatically adjust the temperature when you're away from home or sleeping. This can help you save energy and reduce your heating costs.
6. Seal air leaks around windows and doors to prevent drafts and save energy. Use weather stripping or caulk to seal gaps and cracks around windows and doors.



7. Use ceiling fans to help circulate warm air throughout your home. This can help you feel more comfortable at a lower temperature setting.
8. Install a smart thermostat that can learn your schedule and adjust the temperature accordingly. This can help you save energy and reduce your heating costs.
9. Use curtains or blinds to block sunlight during the summer and keep your home cooler. This can help you save energy and reduce your cooling costs.
10. Consider upgrading to a more energy-efficient heat pump model if your current model is old or inefficient. A more efficient model can help you save energy and reduce your heating costs.

Don't have a heat pump and are looking to get one, or looking to update your old one? Check out our rebates to help you save on your new heat pump!



## ARE YOU SWITCH SMART?

Peak demand determines, in part, the cost of electricity purchased by our wholesale power provider, NIPCO. As peak demand grows, power suppliers must provide more electric generation to keep up with the load demand.

Energy consumption is measured in kilowatt-hours (kWh). Power demand is measured in watts (W) or kilowatts (kW). A light bulb "consumes" a certain number of watts: let's say 100 watts per hour. If that light bulb stays on for 10 hours, it "demands" a certain number of kilowatts (in this case, 1 kW) from the generation station producing electricity. Now, if you turn on 10, 100-watt light bulbs in your home for one hour, you are still consuming the same number of kW. However, you are placing a greater demand on the co-op to have those kW available to you over the course of one hour, instead of ten. This requires the generation plant to produce more power in less time to meet the energy demands of all members at the same time. It also requires expanded infrastructure (similar to a 4-lane interstate expanding to 8 lanes to meet the demands of rush hour traffic).

Our co-op purchases kilowatt hours from our G&T (NIPCO) based on the demand for our members. Peak demand refers to the moment in time when the demand for electricity is the highest. If there isn't enough electric generation produced to keep up with peak demand, more generation facilities may need to be built which means a higher price per kilowatt and more cost to you, our member-owner. By helping to reduce peak demand, you can help keep power cost lower and conserve energy



# Low-income Home Energy Assistance Program (LIHEAP)

The 2025-2026 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.

Your local Mid-Sioux office will be taking applications from November 1, 2025 through April 30, 2026. 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 documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.

Eligibility for participation is established according to the federal income guidelines listed to the right. 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.

## INCOME MAXIMUMS

| Household Size | Annual Gross Income |
|----------------|---------------------|
|----------------|---------------------|

|   |           |
|---|-----------|
| 1 | \$31,300  |
| 2 | \$42,300  |
| 3 | \$53,300  |
| 4 | \$64,300  |
| 5 | \$75,300  |
| 6 | \$86,300  |
| 7 | \$97,300  |
| 8 | \$108,300 |

**For households with more than eight members, add \$11,000 for each additional 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** – (for all household members age 18 and over) Depending upon your household income type, income documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.

- **Fixed Income:** This income may include Social Security Benefits, Supplemental Security Income, Veteran's Assistance, Unemployment Insurance, and pensions. Please provide copies of your check stubs from the previous 30 days.
- **Wage Earners:** Please provide copies of your check stubs for the 30-day period preceding the date of application, or a copy of your most recent federal income tax return.
- **Self-Employed/Farmers:** Please provide a copy of your most recent federal income tax return.
- **Note:** Additional countable income and/or income verification not listed above may be required for eligibility determination.

**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  
Thursday 9:00 am – 4:00 pm

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

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

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

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

**Central Office** 800-859-2025  
418 S Marion St • Remsen 712-786-2001  
Mon – Fri 8:00 am – 4:30 pm Fax: 712-786-3250

Visit us on the web at: [www.midsioux.org](http://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





Lyle D. Korver

# MANAGER'S *Report*

## Member Appreciation Day Events Continue to be Well Attended

Fall is a beautiful time of the year and it gives us a great opportunity to engage with our members at the Fall Member Appreciation Day events. As I am writing this article, we have held three of the four events that are scheduled for this fall. The weather has been great and we have enjoyed near record turnouts so far. It's always fun to see members of all ages turnout for these events, and we are pleased to see a growing number of younger families attending these member engagement events.



Members who attended enjoyed a catered broasted pork chop meal, bouncy houses for the kids, an opportunity for kids and adults to shoot baskets and enter a drawing for a Caitlin Clark jersey and participation in voting for favorite classic cars or tractors that members had registered. We try to make these events fun for all ages.

Additional information about the events, including the prize winners, will be included in our newsletter next month. On behalf of the directors and employees, I want to thank all of our members who took the time to attend one of the events. We are thankful for your loyalty and support. We don't take it for granted.





# \$1,445,000 in Patronage returned to Members

Returning deferred patronage dividends to our members is one of the important benefits our members enjoy from being a member of North West REC. In an effort to handle this as efficiently as possible, the Board of Directors decided again this year to process the patronage retirement through a bill credit instead of writing checks. You should have noticed a credit on your electric bill that went out around the 20th of September. This is a sample of how the credit would have appeared on your electric bill.

This year we returned a total of \$1,445,000 as a patronage retirement. It brought the total amount that has been returned to the members throughout the last 86 years to over \$36 million. It represented a portion of the allocation from 2012 and a portion from 2024. We believe this is a true demonstration of what a Cooperative is about.

## Billing Format Change

We wanted to make you aware of a change in the monthly billing format that will be occurring either this month or next month. Our software provider, National Information Solutions Cooperative (NISC), has made a new easy-to-read statement option available to us and we are excited to introduce this new format to our members. NISC has designed this new format to be more user-friendly with the hope of making it easier for our members to find the information you need at a glance. We hope you find it more useful as well. You will also notice other enhancements, including a chart showing how outside temperatures affect your kilowatt-hour (kWh) usage. We hope the changes will improve your billing experience and provide a clearer, more modern and streamlined layout. You can see our old style bill and an example of the new style bill show below. As we transition to the new billing format, we encourage you to contact us if you have any questions or concerns. Thank you for your understanding and cooperation!

### Current bill design

**NORTH WEST**  
Your Touchstone Energy  
Cooperative



PO Box 435 1505 Albany PI SE  
Orange City, IA 51041  
www.nwrec.coop

Phone: (800) 766-2099 or 712-707-4935  
Office Hours: 7:30 am to 4:00 pm Monday - Friday  
Le Mars 2496 Lincoln Ave SW 712-546-4149 (Closed 12:00-12:30pm)  
Ia Grove 5875 Hwy 175 East 712-364-3341 (Open Wednesdays 8am - 2pm)

Before reporting an outage, check your fuses, breakers, and equipment first.  
To report an outage, please call the (800) number listed above.

NORTH WEST REC MEMBER

| Account Number |  | Map Location  | Service From | Service To | Due Date   | Amount Due |
|----------------|--|---------------|--------------|------------|------------|------------|
| 123456         |  | 84-01-01-1234 | 08/01/2024   | 08/31/2024 | 10/10/2024 | 72.00      |

| Meter Number | Rate Description           | Present Reading | Previous Reading | Difference | Multplier | Kwh Used | Kwh Charge |
|--------------|----------------------------|-----------------|------------------|------------|-----------|----------|------------|
| 3000001      | 1 - RESIDENTIAL SINGLE P   | 10124           | 10061            | 63         | 40        | 860      | 113.76     |
| 3500001      | 338 - 338 SUB INT HP WH AC | 9261            | 9178             | 83         | 20        | 1660     | 83.64      |

| OTHER CHARGES             |  | AMOUNT  | BILLING INFORMATION             |  | AMOUNT |
|---------------------------|--|---------|---------------------------------|--|--------|
| Previous Bill             |  | 200.00  | Current Electric Charge         |  | 197.60 |
| Balance Forward           |  | -200.00 | Power Cost Adjustment           |  | 4.03   |
| Balance Forward           |  | 0.00    | Local Option Tax                |  | 2.01   |
| PATRONAGE DIVIDEND CREDIT |  | -132.15 | Total Current Billing           |  | 203.64 |
| Operation Roundup         |  | 0.51    | Net Amount Due                  |  | 72.00  |
| Total Other Charges       |  | -131.64 | Gross Amount Due After 10/10/24 |  | 72.00  |

PLEASE DETACH BOTTOM PORTION AND RETURN WITH YOUR PAYMENT

Shown here is an example of the patronage dividend applied as a bill credit which will be printed on your electric bill that you will receive at the end of September.

|                           |                       |
|---------------------------|-----------------------|
| Account Number            | 123456                |
| Name:                     | NORTH WEST REC MEMBER |
| Amount Due on 10/10/2024: | 72.00                 |
| Amount Paid:              |                       |
| Amount After Due Date:    | 72.00                 |

NORTH WEST REC  
PO BOX 435  
ORANGE CITY, IA 51041-0435

Primary phone number: 712-123-4567.  
If not correct, please update.  
Thank you.

### New potential bill design, not finalized.

**NORTH WEST**  
Your Touchstone Energy  
Cooperative



For Billing Questions and Outages Call  
1-800-766-2099  
Email: nwrec@nwrec.coop  
Online: www.nwrec.coop

Member Name  
Account #

JOHN DOE  
999999999

Billing Date:  
Current Bill Due Date:

05/10/2022  
06/01/2022

Important Messages

New bills design coming soon, example only.

Total Amount Due

\$136.21

Due Date: 06/01/22

Map Location: 999999

Service Address: 123 ANY ROAD

| Rate Description         | Meter No. | From     | To       | Previous | Present | Mult | kWh Usage | kWh Reading | kWh Usage |
|--------------------------|-----------|----------|----------|----------|---------|------|-----------|-------------|-----------|
| 1 - RESIDENTIAL SINGLE P | 12345678  | 04/10/22 | 05/10/22 | 24945    | 26292   | 1    | 1,347     | 2,356       | 2,356     |
| 338 - SUB INT HP WH AC   | 12345679  | 04/10/22 | 05/10/22 | 24945    | 26292   | 1    | 1,347     | 2,356       | 2,356     |

Kilowatt Hours

Main Heat

Monthly High

Monthly Low

Temp

2024

2025

Current Service Detail

Meter #12345678

Basic Charge

KWH Charge

Tax

Total This Meter

644 kWh @ 0.1129

\$65.00

\$72.71

\$9.68

\$147.39

Meter #12345679 - Heat Meter

Basic Charge

KWH Charge

Total This Meter

1,520 kWh @ 0.0576

\$5.00

\$87.55

\$92.55

Total This Service

\$239.94

Energy Usage Comparison

This Month

Last Month

This Month Last Year

Avg Daily Use

Avg Daily Cost

Avg Daily Temp

1347 kWh 30 days

928 kWh 30 days

1377 kWh 30 days

45 kWh

\$4.61

83°F

KEEP SEND

**NORTH WEST**  
Your Touchstone Energy  
Cooperative

1505 Albany PI SE  
PO Box 435  
Orange City, IA 51041

PAY YOUR BILL 24/7  
ONLINE: Check or credit/debit card at www.nwrec.coop or download the mobile app.



North West REC Member

Account Number

Total Amount Due 06/01/2022

Total Amount Due After 06/01/2022

999999999

\$136.21

\$138.25

NORTH WEST REC

PO BOX 435

ORANGE CITY, IA 51041-0435

17094000083760300001730000017357061620250

NEWSlines 

# 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!

# FALL into A New Habit

With daylight savings time coming this fall (November 3), 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 snear 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.
- Replace smoke alarms 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!



# Why Do We Advertise?



## WHY DO WE ADVERTISE?

At North West REC we are often asked why we run radio ads or spend resources on mailing out a member newsletter each month. Great question! Proactive communication is essential in any industry or business, and it is especially important for North West REC to communicate often with our members who own the co-op. In fact, the core principles of our cooperative business model include concern for community and keeping our members informed and educated.

We use a variety of communications methods to “cut through the clutter” and make sure we reach our members with our messages. Our monthly newsletter, radio announcements, social media posts, bill stuffers, emails, and website serve as effective ways for us to quickly communicate important information with you regarding safety, energy efficiency, cooperative business, and regulatory notices.

Let's break these categories down one by one:

### 1. SAFETY AWARENESS

As your electric cooperative, we have a duty to keep you safe from the dangers of electricity. Preventative safety messages are a top priority in our public communications efforts. For example, we remind farmers to watch out for electric lines and poles during planting and harvest seasons. We encourage members to call 8-1-1 before digging so underground utilities can be properly located. During the holidays, we promote safety in the kitchen because the incidence of home fires increases dramatically during that time. Throughout the year, we tell members to “look up and live” as they use ladders and tall equipment around the house, garage, or barn.

### 2. ENERGY EFFICIENCY

At North West REC, we are committed to helping our members use energy wisely. We provide multiple resources to help you find ways to reduce that electricity bill and become more energy efficient, but we need to promote those resources, so you know about them. For example, we often post energy efficiency tips on our Facebook page and within the pages of our member newsletter. We communicate

through various methods to let you know about rebates and incentives for energy efficient products.

### 3. COOPERATIVE BUSINESS

As an owner of the electric cooperative, you need to know important information about the financial condition of the business and when to elect directors of the board. We publish an annual report which includes important information about the co-op.

### 4. REGULATORY NOTICES

We are required to communicate with our co-op members regarding specific state and federal regulations. For example, you may notice the grain bin clearance notice we publish every year in the member newsletter and articles informing members about financial aid available through the Low-Income Home Energy Assistance Program (LIHEAP).

Communicating frequently with our members is an important business function that helps North West REC achieve our mission of powering lives and empowering communities.

### 5. STAY CONNECTED!

At North West REC, we are committed to keeping our members informed and educated, which is why we communicate through a variety of platforms. Here are a few ways you can stay connected to your co-op:

- Find us on Facebook and Instagram by searching for North West REC.
- Subscribe to our monthly e-newsletter Smart Choices for the latest safety tips and news about your REC.
- Register for a SmartHub account at <https://nwrec.smarthub.coop/Login.html#> so you can track your energy use, report and receive restoration updates on outages, and pay your bill online, or you can download the app.
- Check your recent billing statement to make sure we have an accurate phone number and email on file for your account so we have the best way to contact you.



**MOVE OVER**  
**SLOW DOWN**

## MOVE OVER OR SLOW DOWN

It's that simple, and it's the law in Iowa. By following these two rules of the road, you can help save lives and avoid receiving a traffic ticket – or even losing your driver's license. It's necessary to move over or slow down when approaching stationary emergency, maintenance, and utility vehicles with flashing lights activated.

# THE POWER QUIZ

## NORTH WEST REC

1. Name one of the seven cooperative principles:
2. Name a important maintenance tip for your HVAC system:
3. What is one of the 5 reasons that we spend time advertising?

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](mailto: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 2. 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.

## POWER QUIZ *Winners*

AUGUST 2025

Lyle Laubach - Sheldon  
Dawn Anderson - Akron  
Rick Van Roekel - Sheldon  
Bruce Rohwer - Paullina  
Dave Pick - Merrill

Christine Moon - Westfield  
Albert Voss - Hartley  
Keith Boer - Rock Valley  
Francis Renze - Ida Grove  
Ardith Evenson - Archer



# ARE YOU SWITCH SMART?

What does "Peak Demand" mean?

Answer: \_\_\_\_\_

Name \_\_\_\_\_ Acct. # \_\_\_\_\_

What do you know about the Switch Makes Cents program? Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize. Send your answers to [switchsmart@nwrec.coop](mailto:switchsmart@nwrec.coop), fill out the question form online, or 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 2. Each month one name will be randomly drawn from all correct entries for a \$25 bill credit.

## 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  
open 9:00 a.m. - 3:00 p.m.  
Tuesday through Thursday

Ida Grove office  
open 9:00 a.m. - 2:00 p.m.  
Wednesdays

PHONE:  
(800) 766-2099

24/7 outage reporting using  
the SmartHub app or  
[nwrec.smarthub.coop](http://nwrec.smarthub.coop) Or call  
800-766-2099 anytime

Pay your bill  
online any-  
time using  
SmartHub



Outside Depository  
Box Available For  
After Hours Payments

This institution is an equal  
opportunity employer,  
provider, and lender.

Lyle D. Korver  
CEO & General Manager

Curt Ahrenholz  
Finance & Office  
Services Director

Emily Vander Velde  
Editor



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