

WATTS *Current*

November 2020

For Our Members



PATRONAGE DIVIDENDS



COOPERATIVE
Owned and operated by
the people they serve
Not-for-profit

When you sign a service agreement with Maquoketa Valley Electric Cooperative, you become a **COOPERATIVE MEMBER**



At its September meeting, the Cooperative's Board of Directors approved the retirement of deferred patronage dividends totaling \$645,696 to active members, and former members, in accordance with our cooperative principles.

The amount represents:

- 100% of remaining allocated margins for 2005
- 8.13% of remaining allocated margins for 2007

Your 2020 patronage check is based on a percentage of how much energy you purchased during 2005 and/or 2007.

Current and former members with patronage amounts of \$5 or more were mailed a check. Lesser amounts will be left to accrue for future payouts.

Ownership in a cooperative has many benefits, which includes receiving cash back over time. Each year the Board of Directors determines the amount of excess margins that can be allocated back to the members based upon the amount of energy they each purchased during the year. The allocated funds are retained to cover emergencies such as natural disasters, and other unexpected events, and to maintain and expand our electric system. This practice decreases the need to raise rates or borrow money. Then, as the financial condition of the Cooperative permits, the directors elect to pay the allocated margins back to its members.

According to CEO Jeremy Richert, *"We're proud to support our communities by putting money back into hands of the members we serve. It is what makes the Cooperative business model unique."*

To ensure you receive future payments, please keep MVEC informed of any address changes or notify us of the death of a member or former member.

Note: Please cash your dividend check as soon as possible. It will only be honored for 120 days from issue date.



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WHAT ARE PATRONAGE DIVIDENDS

1

MVEC tracks the electricity and/or communications services you use and how much money you pay for it throughout the year.

2

We pay for things like maintaining and improving our electric system, and fiber smart grid network, emergencies and natural disasters

3

At the end of the fiscal year, the directors evaluate the excess revenues, called margins, against the business needs of the cooperative

4

The cooperative allocates a portion of those margins to members as patronage dividends based upon their electric and/or communications bills.

5

The directors elect to retire, or pay, the patronage dividends when our financial condition permits.



Utility Bill Assistance For Iowa Households Financially Impacted By COVID-19

Governor Reynolds recently announced a program designed to provide eligible Iowa households up to \$2,000 towards their electric, natural gas and water bills if they are at risk of disconnection due to an inability to pay because of a COVID-19 related loss of income.

As part of the federal CARES Act funding allocated to Iowa, the Residential Utility Disruption Prevention Program is managed by the Iowa Economic Development Authority and the Iowa Finance Authority. Payments through the program will be made directly to utility providers and applied to the applicants' accounts.

To be eligible to receive assistance, a residential electric, natural gas and/or water utility consumer must have:

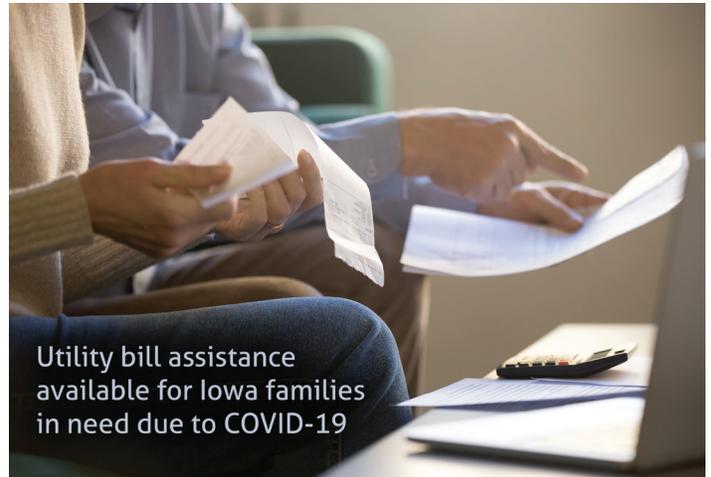
- A primary Iowa residence with active residential utility accounts (renters may apply as long as the utility account is in the applicant's name);
- An unpaid utility bill balance or have previously entered into a payment plan with their utility provider;
- An annual income that is 80% of the median family income, based on county and household size;
- Experienced a COVID-19 loss of income (job loss, reduction in hours, reduction in pay) on or after March 17, 2020, that resulted in hardship in paying bills for electric, natural gas, and/or water utility service provided between March 17, 2020, and October 31, 2020.

Applications will be accepted at www.iowahousingrecovery.com through November 20, 2020, or until funding is depleted, whichever comes first. Assistance will be awarded based on application completeness and eligibility, in order received, until all funds have been exhausted.

The website includes answers to frequently asked questions and complete eligibility requirements. You

can also call Iowa's Utility Recovery Hotline at 515-348-8976 or 877-463-3269 for more information about this program.

MVEC's is pleased to help spread the word about this state program, which will provide some financial relief to local families in need during the pandemic. Applicants are welcome to contact our Billing Department at 800-927-6068 for assistance with required documentation if needed.



Utility bill assistance available for Iowa families in need due to COVID-19

Pull the Plug

Do you have old appliances no longer in use and taking up space? We can help you recycle them! Get rid of that old refrigerator, freezer or window air conditioner and get paid to do it through the MVEC's Pull The Plug program.

Sign up today by calling our recycling contractor, CLEAResult, at 855-838-7817 (toll-free).



Please have your account number handy as you will be asked to provide it. Appliances in **working condition (runs and cools)** will qualify for the following rewards:

Refrigerator: \$35

Freezer: \$25

Window AC: \$25

(Limited to three appliances per year.)



Keep Watch Over Your Space Heater

As colder temperatures approach and you reach for your space heater to help you get warm, make sure you consider the potential dangers of using one. If misused, it can cause a shock or fire. Never plug your space heater into an extension cord. Although handy and convenient, an extension cord cannot handle the energy spikes caused by a space heater and may become overloaded, possibly causing a fire.

Additional tips to keep you and your family safe while using portable space heaters:

- Place heaters in open areas and keep them at least 3 feet away from anything that can burn, such as paper; also do not place them near combustibles in your home such as paint, or harsh cleaners.
- Monitor space heaters when they are in use.
- Do not use them in potentially wet areas, such as kitchens or bathrooms.
- Do not use space heaters around small children.
- Keep space heaters away from pathways or doors in your home, and make sure the cord is not a tripping hazard.
- Do not use a heater with a damaged cord or plug.
- Do not plug any other electrical devices into the same outlet as the space heater.
- Before using your heater, read all manufacturer's instructions and warning labels.
- Place them on flat, level surfaces and never place on furniture, counters or carpet.
- Select a space heater that is endorsed by a recognized testing laboratory.
- Space heaters are for supplemental heat only; they should never be used for another purpose (thawing pipes or drying clothes, for example).
- When not in use, unplug the heater and put it away. A space heater can help keep you warm, but be sure to use it with care so that you'll stay safe in the colder months.

For additional safety tips, visit SafeElectricity.org.

Editor's Note: Be aware of the additional electricity costs if the heater is used for long periods of time, and/or during Peak Hours of 4 pm - 9 pm.

Virtual Home Energy Audits

There are areas of your home where you can improve efficiency and save money. Energy use is affected by heating and cooling, appliances, lighting, and lifestyle. Understanding how and where your home is using energy is the first step to savings. As a starting point consider making smaller changes that have fewer up front costs and less energy savings. After that, you can focus on significant and more expensive items that have more noticeable impact on your energy bill.

Advanced technology can help you start the audit process. In fact, you can understand your energy use and perform a virtual home energy review.

There are many "smart home" devices on the market that provide valuable insight into your energy use and home activity. You can track energy use over time, receive real-time notifications when electronics are turned on or off, and identify savings potential.

Touchstone Energy Cooperative's Home Energy Adventure (adventure.touchstoneenergy.com) offers a virtual room-by-room tour highlighting ways to save energy throughout your home. An optional resource is the Department of Energy's (DOE) Home Energy Saver (hes.lbl.gov/consumer).

Always remember MVEC is here to offer unbiased energy saving advice to members considering changes to their energy needs, such as a new heating or cooling system, or a new water heater. MVEC's Energy Advisor, Al Schilling, can also perform a free walk-thru energy audit to help you see and understand your energy costs. Give us a call today at 800-927-6068 and ask about ways you can start saving energy and money.

Editor's Note: The costs to offer energy efficiency services and incentives are collected through the monthly energy charge on your bill. In 2019, the cost to our members was \$0.0009 per kilowatt-hour used.

TOUCHSTONE ENERGY COOPERATIVES

Home Energy Adventure

Welcome to the game where you learn how energy efficient you are, as well as how you can improve your home's energy efficiency and save money! Let's start with a few questions so we can tailor your results.

LET'S GO →



How Electric Vehicles will Shape the Future of Driving

Predictors of future auto and energy forecasts say that by the end of this new decade, some versions of electric vehicles (EVs) could account for half of auto sales in the world. The trends that could lead to those projections include better battery technology and a rising interest in energy efficiency for buses, rideshare vehicles and even electric scooters.

Industry groups report that manufacturers are now offering more than 50 different models of EVs, a number expected to grow to more than 200 over the next two years. An analysis by the J.P. Morgan investment firm sees traditional internal combustion engine vehicles falling from a 70% share of the market in 2025 to just 40% by 2030.

The Efficiency Of Electricity

What's powering those predictions is the worldwide interest in the related desires for less pollution, higher efficiency and greater economy. A study by the American Council for an Energy Efficient Economy (ACEEE) concludes that electricity produces less greenhouse gases than other forms of energy, especially with the increasing use of renewable power sources to generate electricity. The ACEEE study cites transportation as a sector of the economy that could produce the biggest gains in energy efficiency, mainly due to a shift toward EVs. The study says, "Electric vehicles are generally more efficient and have lower emissions than gasoline or diesel internal combustion engine vehicles. Thus, operating costs are typically lower for electric vehicles."

While efficiency and environmental concerns provide reasons for EV growth, it also helps that they're getting cheaper. A lot cheaper. One of the biggest costs of an EV is the battery, and fierce competition is driving down prices. The incentives for researchers and manufacturers to lower costs have reduced battery prices about 15% a year for the past 20 years. As a result, the cost of the battery has dropped from more than half the cost of an EV four years ago, to one-third today, and is expected to be down to about one-fifth the cost by 2025, according to the research firm BloombergNEF.

As battery prices drop, they get better. In the case of a battery, better means they last longer. There's a term for the concern that an EV battery will run out before you're done driving for the day—range anxiety.

But batteries can now provide a range of 200 miles before needing a recharge, well above the 40 miles a day that most people drive, even in rural areas.

One easy place to charge an EV would be in your garage overnight, and your co-op team can help you with advice on how to do that. There are different ways to charge your car, from a standard outlet, which takes longer, to higher-voltage techniques that might require an upgrade your co-op can help with. We can also help you understand the impacts of charging during On or Off-Peak Hours.

Electric co-ops around the country are also helping to install charging stations, like the one Maquoketa Valley Electric Cooperative helped with at Quik 'N Handi BP on Hwy 13 in Manchester. The Department of Energy indicates there are almost 25,000 EV charging stations in the U.S.

Experts expect some of the strongest growth of electric transportation to come in specialized uses, such as electric buses, scooters and ridesharing, which could expand wider acceptance. One industry writer says a new electric scooter with a range of 75 miles and a top speed of 15 miles per hour could change what we think of as a vehicle.

If you are thinking about an electric vehicle, explore our residential Level II charger incentive of up to \$500. Call us today for more information.





Make Sure Safety Is On Your Holiday Menu This Year

The kitchen can be a busy place during the holiday season: prepping and preparing favorite recipes (or sampling those favorite recipes). While this year's holiday festivities may look different for many of us due to COVID-19, people are spending more time in their own homes and kitchens than ever before.

Whether you are a seasoned cook or novice baker, it's important to keep electrical safety in mind. In the United States alone, approximately 1,000 deaths occur each year as a result of electrical injuries, according to the National Institutes of Health. An additional non-fatal 30,000 shock incidents occur each year.

The following tips may help prevent electric shock in your home:

- ⚠️ Equipment and appliances with faulty wiring
- ⚠️ Using damp cloths or water for cooking or cleaning near sources of electricity
- ⚠️ Always read and follow an appliance's operating instructions.
- ⚠️ Dry your hands before handling cords or plugs.
- ⚠️ If an unplugged appliance cord gets wet or damp, do not plug it in until it is thoroughly dry.
- ⚠️ Do not handle electrical cords or appliances when standing in water.
- ⚠️ Pull on the plug, not the cord, to disconnect an appliance from an outlet.
- ⚠️ To avoid damaging cords, don't run them across walkways or underneath rugs.
- ⚠️ Regularly inspect electrical cords and plugs for damaged insulation and exposed wiring; immediately discard any damaged item. Avoid using any cord or plug that is frayed, cracked, taped or otherwise questionable.
- ⚠️ Do not overload extension cords, or surge protectors with too many items or plug them into each other. Use them only as a temporary solution, and not a permanent one.
- ⚠️ Ensure extension cords, power strips and surge protectors are in good condition and the appropriate gauge for the job.
- ⚠️ Never remove the third prong from a plug, which is a grounding/safety feature designed to reduce the risk of shock and electrocution.

If you have doubts about your home's electrical system, have a licensed electrician evaluate wiring and outlets to verify they are in working order.

Educate yourself and everyone in your household on how to properly turn off your home's power in case of an emergency.

For more information visit [SafeElectricity.org](https://www.SafeElectricity.org).

ELECTRICAL SAFETY MYTHS



Don't always believe what you hear.

MYTH: Electricity always takes the path of least resistance

FACT: Although the path of least resistance is the easiest to take, an electrical current can take any conductive path.



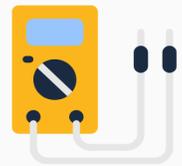
MYTH: Rubber gloves and shoes will protect me from shock and electrocution

FACT: That is only true if they are 100% rubber. Most everyday gloves and shoe soles are not, and the other materials they contain can be conductors.



MYTH: Voltage has to be high to kill

FACT: Although the voltage plays a role in how strong the current flows, exposure to the current itself is what's deadly. Even lower voltages can kill.



MYTH: Heavily insulated tools will always protect against shock and electrocution

FACT: Don't let a tool give you a false sense of security; take all precautions even if a tool is marketed as safe or insulated.





The Fiber Download

How To Enhance Remote Work And Learning

The dynamics in our homes have changed drastically this year. While some of our members have worked from home for years, others are seeing remote work as their 'new normal'. And families are further impacted as schools struggle with reopening and remote learning.

Before the pandemic hit, a home's network and the broadband feeding it was primarily used for streaming movies, watching YouTube, playing games or simply checking email or social media. This new normal is now putting pressure on your home network as it adapts to adding working and learning from home. Parents may both need to be in a Zoom meeting for work, while at the same time their kids are also participating in classroom Zoom learning sessions.

Your network is now mission critical for daily survival. You need to work, your kids need an education and it's time you get the most out of your internet service.

The MVlink team is here to help guide you. Over the next few issues of The Fiber Download we will cover three major, related topics including: Understanding your bandwidth, understanding Mlink's service and optimizing your home network.

Understanding Bandwidth

Think of drinking a milkshake through a straw. It's a bit more difficult than sipping your favorite soda. You either need to put a bit more effort into it, or you need a larger straw.

Internet data is very comparable. A simple email message requires very little bandwidth because there is very little data associated with it. But a 4k video stream requires considerable bandwidth because the data files are so large.

In reality, you could watch that video with any bandwidth capacity, even with an older dial-up service, but you would first have to download the entire file first and wait hours, even days for the full video to load. Our current lifestyles are always wanting instant gratification; we just want to click on the video and watch it now. This means your internet bandwidth needs to be wide enough (like the straw) to accommodate all that data (like the milkshake).

Measuring Bandwidth

Emails and basic web surfing consume a relatively small amount of bandwidth. Photos, music and gaming consume much more. However it's video that creates the greatest need for bandwidth.

Bandwidth is measured in megabits per second (Mbps) and equates to millions of bits per second. Netflix, for example, says the absolute minimum bandwidth it needs is 0.5 Mbps and users will experience a heavily buffered, low resolution video. In comparison, you will need 20 Mbps to stream a 4K movie with clear resolution and no buffering.

Fortunately most streaming services let you choose the quality of video (and therefore the bandwidth you use), or they can automatically stream your video based on your existing bandwidth.

In a household where maybe one movie and one YouTube video were running at the same time, your network may have been just fine. But in our new normal, when both parents are uploading and downloading work files while their kids are Zooming with their teachers or friends, your network is under pressure to perform.

Next Month: Understanding What You Are Buying

Sites to See

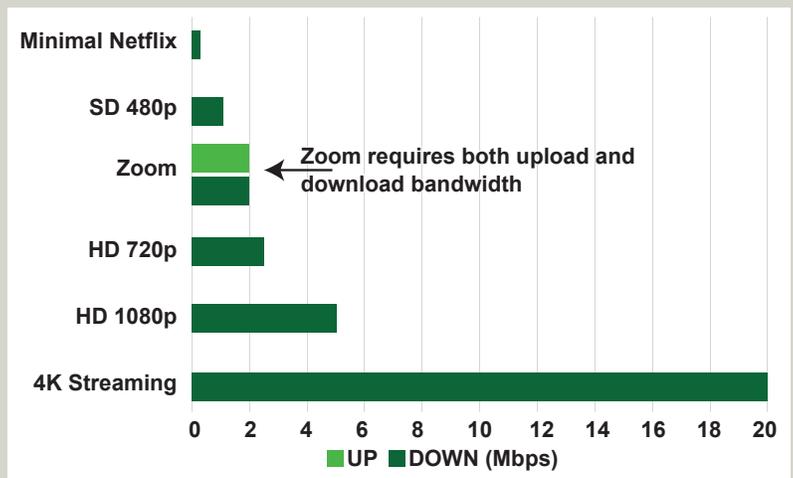
Watch this section for new or popular internet sites you may want to explore.

- www.lifehacker.com
This site has the low-down on how to do it. Emphasis on improving your digital well-being, there are also plenty of other worthwhile tips and tricks to be found for bettering your life overall, in areas such as food, creativity, work, and travel.

Glossary of Terms

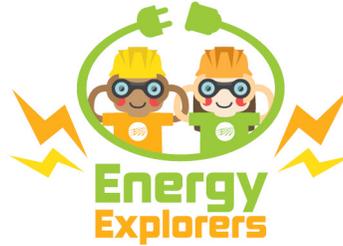
Megabits: Written as Mbps (with a lower-case "b") That's millions of bits per second.

4K: The term is a shorthand, refer to the approximate horizontal display resolution of the set. The standard resolution of 4K TVs is 3840 x 2160 pixels, four times the pixel count of your now-aging 1080p HDTV.





ENERGY SAVINGS PLAN FOR THE FAMILY



There are several easy ways you and your family can save energy at home! Assign each energy saving task below, then place it on your fridge so your family can work together to save energy and money.

WAY TO SAVE ENERGY	ASSIGNED TO:
Turn off lights in empty rooms.	
Replace any incandescent and/or CFL bulbs with LED bulbs.	
Turn off electronics that aren't in use (TVs, gaming consoles, etc.).	
Unplug phone chargers that aren't in use.	
Turn off ceiling fans in empty rooms.	
Adjust the thermostat when you leave the house. (Set it higher in the summer and lower in the winter.)	
Once a week, make a meal that doesn't require cooking in the kitchen. (Make PB&Js or cook outside.)	
Make sure all doors and windows are closed when the air conditioner or heater is running.	



Watts The Answer?

1. In fact, you can understand your energy use and perform a _____ home energy review.

2. But batteries can now provide a range of _____ before needing a recharge, well above the 40 miles a day that most people drive, even in rural areas.

3. However it's _____ that creates the greatest need for bandwidth.

Mail your answers in with your energy bill, or email them to efletcher@mvec.coop

Two winners will each receive a \$10.00 credit on their energy bills.

Please complete the following:

Name

Address

September winners:
Sheila Machart, Anamosa
Mildred Wilcox, Maquoketa



Maquoketa Valley
Electric Cooperative
109 North Huber Street
Anamosa, Iowa 52205

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Happy Thanksgiving

**Our office will be closed
November 26 & 27**
to enjoy the holidays with our families

**Energy Efficiency
Tip of the Month**

Keep cold air out to save energy. Seal air leaks around pipes, gaps around chimneys, or unfinished spaces behind cupboards and closets.

Source: energy.gov




Watts Current by Email
If you would prefer to have the
Watts Current emailed to you, please sign up
by emailing efletcher@mvec.coop

Understanding Your Electric Bill

ON-PEAK hours are 4 p.m. - 9 p.m.
OFF-PEAK hours are
Midnight - 4 p.m. and 9 p.m. - Midnight
These times are in effect every day.

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