

WATTS *Current*

May 2019

For Our Members

Board Allocates Patronage Dividends to Member-Owners

At the March 22, 2019, Board of Director's meeting, board members unanimously approved allocating to cooperative member-owners \$667,374 of the 2018 operating margins, which represents 1.984% of electric revenues (your patronage with the Cooperative) for the year ending December 31, 2018. Your share of the allocated margin, called deferred patronage dividends or

capital credits, is based on the total dollar amount of your annual electric bill with Maquoketa Valley Electric Cooperative.

Your cooperative operates as a not-for-profit organization to provide you electric service. Revenue collected that is not needed to cover the cost of providing service is divided among the members and returned as future dividend payments. A message on your May energy bill identifies your 2018 allocation. (This information is only a notice for you and cannot be treated as cash or deducted from your bill.)

Payment of retired patronage dividends will be made to you at a future time as determined by the Board of Directors. For

this reason, continue to inform us of your address changes if you discontinue your electric service with the Cooperative at any time in the future. We want to make sure you receive your future patronage dividend checks.

Pools and decks should be at least 5 feet from underground electrical lines and 25 feet from overhead electrical lines.



Did You Know?
 Maquoketa Valley Electric Cooperative has allocated \$31,113,922 to members since 1981. This represents 67% of total margins over that time period. Because electric co-ops operate at cost, any excess revenues (called margins) are allocated and retired to members in the form of capital credits.

\$31.1 million allocated since 1981

\$15.2 million retired since 1981

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Electric Cooperatives are Engines of Economic Development

Maquoketa Valley Electric Cooperative is deeply committed to providing affordable and reliable electricity to our consumer-members and empowering the communities that we serve. This means being more than just an electricity provider; it means being a partner in economic development and other activities that improve the lives of our members.

But have you ever stopped to wonder what kind of an impact the nation's roughly 900 electric cooperatives have across the United States?

A new report on this very topic shows that electric cooperatives supported nearly 612,000 American jobs and contributed \$440 billion in U.S. GDP from 2013 to 2017, or \$88 billion annually. Those are some big numbers.

The study, "The Economic Impact of America's Electric Cooperatives," was conducted by FTI Consulting for the National Rural Electric Cooperative Association and the National Rural Utilities Cooperative Finance Corporation. *Continued on page 2*



Electric Cooperatives Are Engines of Economic Development

Continued from front page

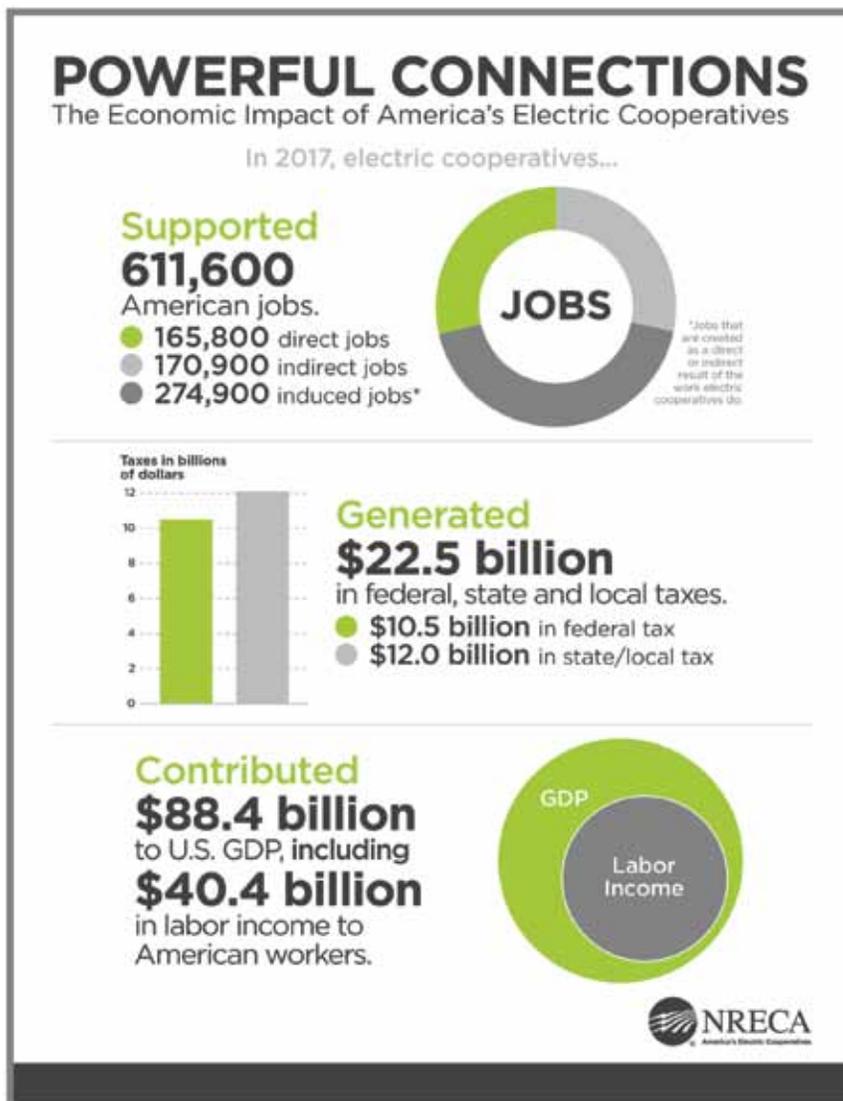
The report quantifies what many rural American families and businesses know well—electric cooperatives are powerful engines of economic development in their local communities. Affordable and reliable electricity is a key ingredient for a successful economy. Because electric cooperatives were built by, belong to, and are rooted in the communities they serve, they play a vibrant role as economic cornerstones for millions of American families, businesses, and workers.

Access to electricity was a vital component of economic development and diversification in the mid-20th century, and that remains true today. Roughly one in eight residents nationwide are served by an electric cooperative, meaning direct

cooperative employment and investments can ripple throughout the economy and create additional economic value for local communities, regions and the country.

From 2013 to 2017, electric cooperatives contributed \$881 billion in U.S. sales output, \$200 billion in labor income and \$112 billion in federal, state and local tax revenues.

Nationally, electric cooperatives spent \$359 billion on goods and services across the economy, including \$274 billion on operational expenditures, \$60 billion on capital investments, \$20 billion on maintenance and \$5 billion on credits retired and paid in cash to members under the membership structure of cooperatives.



In conducting its analysis, FTI Consulting used data from 815 distribution cooperatives and 57 generation and transmission cooperatives as inputs into a national model to simulate the economic effects from the direct expenditures by cooperatives. The model also calculates the indirect effects throughout the industrial supply chain and the induced effects from consumer spending by the employees of cooperatives and their suppliers.

The result of all this effort is a first-of-its-kind study that reveals electric cooperatives to be economic anchors all across rural America. And it demonstrates on a macroeconomic scale one of the seven guiding cooperative principles: Concern for Community.

NEW LOCATION
THE ANNUAL MEETING
WILL BE HELD AUGUST 22
AT THE BERNDES CENTER
IN MONTICELLO.



The Fiber Download

What is the Ideal Placement Scenario for Your Wi-Fi Router?

To enjoy the best possible online experience, your router needs to be able to send out a strong signal to your wireless devices, wherever they are in your home. In general, the signal gets weaker the farther you are from your Wi-Fi router. If possible, you should place the Wi-Fi router on a shelf. The ideal position is half-way between the floor and the ceiling.

The physical features of your house may also contribute to Wi-Fi coverage issues. For example, walls made from concrete or brick, or with steel studs behind the drywall, can block some - or all - of your Wi-Fi signal.

Metal surfaces can also weaken your Wi-Fi signal, so placing your router in a kitchen or laundry room (where there might be a lot of metal appliances) is not a good idea.

Finally, one of the most obstructive materials for Wi-Fi signals is a mirror. If you have a sizeable mirror near your Wi-Fi router, it may negatively impact Wi-Fi performance.

If you are experiencing Wi-Fi issues today, consider a new location for your router prior to scheduling your MVlink installation. Or, consider adding our mesh unit to improve the coverage to all areas in your home.

Sites to See

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

- **Redditinc.com**
News aggregation site with a social component; get breaking news, fun stories, memes, and videos of interest just for you.
- **Turo.com**
A car-sharing company where private car owners rent out their vehicles. Impress your company president or new date with the right ride for the occasion.
- **Chairmanmom.com**
A members-only community focused on helpful resources for working women.



Welcome to the Connected Patio

Experience extended Wi-Fi Coverage for only pennies a day. With our GigaCenter and mesh satellites, now you can experience whole-home coverage in every corner of your home - and beyond.



Ask about a better Wi-Fi experience



800-927-6068 www.mvlink.coop

In-Home Fiber Equipment Glossary of Terms

ONT (Optical Network Terminal): A device that acts as a termination point, similar to a modem used for cable-based internet service.

844 (or GigaCenter): A Wi-Fi router capable of gigabit speeds with up to 4 ports available for hard-wired devices.

812: A non-Wi-Fi router capable of gigabit speeds with up to 4 ports available for hard-wired devices.

Mesh Unit: Superior to a Wi-Fi range extender that merely repeats a signal and requires a manual switch between networks. The mesh unit operates without a separate network and automatically connects to the nearest node, creating a seamless hand-off.



Member-Owned Business Recap

During 2018, MVEC featured these six area businesses in Watts Current. You can see the full stories on our website at www.mvec.coop/watts-happening. If you operate a home-based business, give us a call and we will discuss featuring your business, also.

Heritage Wood Products (February)

Dennis Kramer, 7675 Hwy 136, Worthington, 563-855-2031, heritagewoodprod@gmail.com. A



two-step wholesale company making radius (curved) products such as extension jambs, casings, crown mouldings, and base mouldings.

Farmers Creek Antiques & Mac's Wine Cellar (May)

Sue Mayberry, 144 S. Main Street, Maquoketa, 563-652-4462, farmerscreekantiques.com, or find

Farmers Creek Antiques & Mac's Wine Cellar on Facebook.

A unique antique and gift shop with interesting local history.

It is also home to Uncorked and Creative offering paint,

knit, crochet, and embroidery classes.

The basement houses

Mac's Wine Cellar, offering international,

national, and local wines, wine slushes,

craft and non-alcoholic beers, appetizers, pizza, and live entertainment.



Chicken Creek Studio (July)



Jane Rissler, 2624 197th Avenue, Manchester, 563-920-4815, chickencreekstudio@outlook.com, www.chickencreekstudio.com, or find Chicken Creek Studio on Facebook. Jane makes art fun for all ages by offering a variety of classes with her limited (or extensive) guidance according to individual desires. Find a menu of project ideas on her website.

Walleye to Whitetails LLC (September)

Sam Willett, Peosta, 563-542-3387, samoutdoors@aol.com, www.fishindubuque.com, or find Walleye to Whitetails on Facebook. Captain Sam's specialty

is guided fishing on the Mississippi River, showcasing fishing hot-spots, and learning respect for water safety. Sam's

guided service is generally offered March through November. Ask about his hunting service, too.



The Bean Farm (October)

Doug and Julia Bean, 7731 148th Street, Scotch Grove, 319-432-4322, thebeanfarmiowa@gmail.com,



www.thebeanfarm-iowa.com, or find The Bean Farm on Facebook. After moving to the property, they found peace working alongside each other while reviving the farm to offer a place for people to connect.

The Chisel Point Event Barn features seating capacity up to 200, a full kitchen, and sleeping quarters. From weddings to team building events, guests enjoy the peaceful countryside and a variety of farm animals.

Moore Family Farms (November)

Brandon and Heather Moore add value to their dairy cow operation in rural Maquoketa with a downtown retail store offering a variety of cheeses, yogurt, dips, and Edgewood Locker meats.

They also serve lunch and have several different flavors of hand-dipped ice cream and unique gifts. Email heatherannmoore@gmail.com, or find Moore Family Farms on Facebook.





Heat Plus Rate Reminder

The Heat Plus rate ends with energy used through May 31, 2019. It is important that you do not turn off power to these meters because the Cooperative still needs to be able to read them each month. The Heat Plus rate will begin again October 1, 2019.

Reduce Energy Use During Peak Hours

MVEC purchases the power that is distributed to our member's homes, farms, and businesses and the cost of that power is higher during times of peak demand in our region. The Cooperative saves money on purchased power costs when members use less electricity during our peak hours of 4 p.m. to 9 p.m.; and you save money on your electric bill by using power outside of these peak hours. Here's how you can help during peak hours:

- Shift household chores and activities away from peak periods. For example, wait to run your dishwasher overnight.
- If you have air conditioning, turn the thermostat up when you are gone and at night. Cool only the rooms that you are using.
- Use the most energy-efficient appliances you have. Your microwave oven, for example, uses considerably less energy than your stove or cooktop.
- If you're buying a new appliance, make sure you get a highly efficient one. Look for ENERGY STAR® labels when you're evaluating different models.
- Be aware of your energy consumption, and try to get in the habit of using energy efficiently year-round.

Use the energy you need, but use it wisely! You'll help your cooperative avoid building expensive new power plants—and that, in turn, will help keep your electric rates stable.

Don't Waste. Insulate!

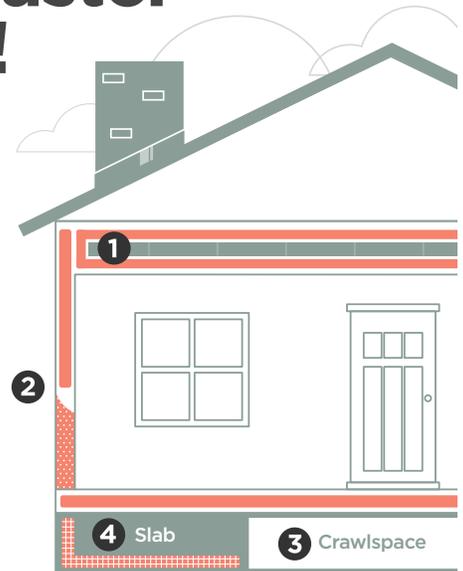
Properly insulating your home reduces heating and cooling costs, and improves comfort. R-values measure a material's resistance to conductive heat flow. The higher the R-value rating, the greater the effectiveness of the insulation. Below are recommended R-values for areas of the home that should be insulated.

**Recommendations on R-values are subject to regional climate conditions.*

Source: U.S. Dept. of Energy

TYPES OF INSULATION

- Batt
- Foam
- Blow-in



1

DUCTWORK

Whether it's made of metal or plastic (PVC), insulated ductwork protects your investment in conditioned air year-round. Minimal R-values of 4.3 are recommended for blanket-style wraps secured with tape. Insulated ductwork rated at R-6 is also available.

2

EXTERIOR WALLS

There are multiple options for insulating exterior walls. Rock wool or fiberglass batts of R-13 to R-20 value are preferred behind drywall, but each inch of blown-in polyurethane foam insulation provides an R-value of 3.9.

3

BENEATH LIVING SPACE

Whether your home has a full basement, a crawl space or an attached garage, having an insulation value of R-19 under the living space floor will help increase comfort year-round.

4

SLAB FOUNDATION

Properly installed foam boards around the exterior edge of the slab of an existing home can reduce heating bills by 10 percent or more.

SUMMER OFFICE HOURS

MVEC will observe

summer hours

May 28-August 30, 2019



Monday-Thursday

7:00 AM - 4:30 PM

Friday

7:00 AM - 11:00 AM



Safety Starts With You

Tips for spotting potential electrical hazards in your home

Electricity plays many roles in our lives, from powering baby monitors, cell phones and lighting, to running HVAC systems and appliances. No wonder we get so comfortable with its instant availability that when we flip a switch, we expect most systems or devices to do the job.

May is National Electrical Safety Month, and here at Maquoketa Valley Electric Cooperative, we think it's a great time to look around your home and check for potential safety hazards.

Remember, every electrical device has a purpose and a service lifespan. While we can extend their operations with maintenance and care, none of them are designed to last or work forever. When electricity



is involved, failures can present electrical hazards that might be avoided with periodic inspections.

Ground Fault Circuit Interrupters

Outdoor outlets or those in potentially damp locations in a kitchen, bathroom, or laundry room often include GFCI

features. They are designed to sense abnormal current flows, breaking the circuit to prevent potential electric shocks from devices plugged into the outlets.

The average GFCI outlet is designed to last about 10 years, but in areas prone to electrical storms or power surges, they can wear out in five years or less. Check them frequently by pressing the red test button. Make sure you hit the black reset button when you are done. Contact a licensed electrician to replace any failing GFCI outlets.

Loose or Damaged Outlets or Switches

Unstable electrical outlets or wall switches with signs of heat damage or discoloration can offer early warnings of potential shock or electrical fire hazards. Loose connections can allow electrical current arcing. If you see these warning signs, it may be time to contact an electrician.

Surge Protectors

Power strips with surge protectors can help safeguard expensive equipment like televisions, home entertainment systems and computer components from power spikes. Voltage spikes are measured in joules, and surge protectors are rated for the number of joules they can effectively absorb. That means if your surge protector is rated at 1,000 joules, it should be replaced when it hits or passes that limit. When the limit is reached, protection stops, and you're left with a basic power strip.

Some surge protectors include indicator lights that flicker to warn you when they've stopped working as designed, but many do not. If your electrical system takes a major hit, or if you don't remember when you bought your surge protector, replacement may be the best option.

Extension Cords

If you use extension cords regularly to connect devices and equipment to your wall outlets, you may live in an underwired home. With a growing number of electrical devices connecting your family to the electricity you get from Maquoketa Valley Electric Cooperative, having enough outlets in just the right spots can be challenging. Remember, extension cords are designed for temporary, occasional or periodic use.

If an extension cord gets noticeably warm when in use, it could be undersized for the intended use. If it shows any signs of frayed, cracked or heat-damaged insulation, it should be replaced. If the grounding prong is missing, crimped or loose, a grounded cord will not provide the protection designed into its performance. And always make sure that extension cords used in outdoor or potentially damp locations are rated for exterior use.

According to the Consumer Product Safety



Commission, approximately 51,000 electrical fires are reported each year in the United States, causing more than \$1.3 billion in annual property damage.

Electricity is an essential necessity for modern living, and Maquoketa Valley Electric Cooperative is committed to providing safe, reliable, and affordable power to all of our members. We hope you'll keep these electrical safety tips in mind so that you can note any potential hazards *before* damage occurs.

5 OUTDOOR ELECTRICAL HAZARDS

- 1. Power Lines** – Always look up and out for power lines. Keep you and your equipment at least 10 feet away from power lines.
- 2. Outdoor outlets** – These should be powered by a ground fault circuit interrupter (GFCI), which turns itself off if it senses a current leak or a short circuit.
- 3. Pools** – Use battery-powered electronics around the pool. Have an electrician inspect your pool, spa or hot tub before the beginning of each swim season to avoid electrical hazards.
- 4. Extension Cords** – Use extension cords that are rated for outdoor use. Using an indoor cord, which cannot withstand the weather conditions, could result in a shock or fire hazard.
- 5. Electric Garden Tools** – Never use electric garden tools in wet or damp conditions. Check for cracked or frayed cords before use and replace if damaged.

Learn more at SafeElectricity.org

Watts The Answer?

1. Roughly _____ in eight residents nationwide are served by an electric cooperative
2. Shift household chores and activities away from _____ periods. For example, wait to _____ your dishwasher overnight.
3. The average _____ outlet is designed to last about 10 years, but in areas prone to electrical storms or power surges, they can wear out in five years or less.

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

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

Please complete the following:

Name _____

Address _____

March winners:

Steve Miner, Monticello
Susan Schulz, Dubuque



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

PRSRT STD
U.S. POSTAGE
PAID
Cedar Rapids, IA
Permit 174



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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Mailing Address:

109 North Huber Street • Anamosa, IA 52205
319-462-3542 or 800-927-6068

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