May 2020

For Our Members

The Cooperative Difference

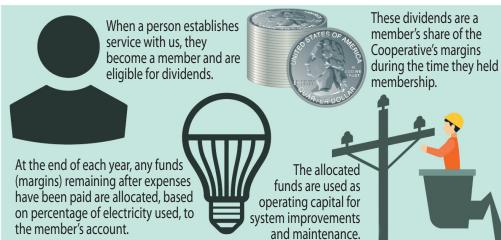
One of the benefits of membership in a cooperative is that you as both a member and a customer, own a portion of the business. That ownership has value, not only in reliable service, affordable rates, and necessary services like high speed fiber, but also in patronage dividend earnings.

As not-for-profit entities, cooperatives return margins to their members in excess of those needed for daily operations in the form of dividends. Calculating the patronage amount starts when your Board of Directors reviews the year-end financials and determines the amount of revenue collected that was not needed to cover the costs of providing services during the year. Excess revenues (or margins) are divided among the members based on the total dollar amount of each member's electric bill during the year. The resulting figure is the allocation earned by each member as a percentage of their business during the year.

At their March board meeting, the Board of Directors approved allocating \$748,720 of the 2019 margins. Each member's individual share of the allocated margin will appear as a message on the energy bill you receive in May. This is only a notice of allocation and cannot be treated as cash or deducted from your bill.

The Cooperative retains these allocated margins to operate the Cooperative until such time as they can be retired (or paid) in cash to the members. Members may recall receiving a dividend payment or bill credit last fall when MVEC retired \$418,246 from allocations made for the years 2004 and 2005.

How DIVIDENDS work



ALLOCATION - An allocation is made annually for each member, based on the amount of electricity purchased. An allocation is the member's share of the net margins. The co-op sets this money aside to be used as operating capital for improvements and maintenance over a period of years.





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Managing Energy Costs During COVID-19

by Member Advocate Al Schilling

Virus-driven self-isolation, working from home and online education all contribute to increased home energy use that will start to be reflected in electric bills received this month.

"MVEC knows many of our members are experiencing, or will experience, higher energy bills and possibly some personal financial loss as well," said Member Advocate, Al Schilling. "If you find it difficult to pay your electric bill, please give us a call and we will be happy to discuss a level payment option or set up a payment arrangement; together we can work thru these trying times."

Simple, easy to implement, energy efficiency measures can help lower monthly bills without impacting your comfort. Try working thru this list of tips:

- Use a programmable thermostat. Program one degree lower during the heating season and one degree higher during the cooling season. You can save as much as 5% in heating and cooling costs and still be comfortable.
- Use cold water when doing the laundry. Warm water instead of hot can cut that load's energy use in half and using cold water will save even more. Add to the savings by only doing full loads of laundry.
- Setting the dishwasher to air-dry can save as much as 50%. Running full loads and not rinsing dishes adds to the savings.
- While shopping is difficult right now, make a plan to convert all lighting to LED bulbs. LED lighting provides significant savings, especially when lighting can account for almost 12% of monthly energy use.
- Unplug appliances and electronics when not in use. When powered on, things like televisions, game consoles and phone chargers all add to energy costs even when they aren't being used.

Another helpful tool is MVEC's online energy portal. Visit www.mvec.coop and set up a login to the portal in the My Account section. The portal allows you to

track energy usage from day to day and better learn what activities account for the greatest energy usage.

We're always here to help. Don't hesitate to call us and learn other ways to save energy or how we can help establish a manageable bill payment plan.

SCAM ALERT

Area scams are ramping up.
A few members recently reported receiving both fraudulent emails and letters appearing to be from Maquoketa Valley Electric Cooperative.

One scam indicated a free TV for completing a survey; another offered cash for deceased family members. Please be cautious with offers that appear too good to be true, and especially careful if they ask you for identifying information or financial information. Look for things like a slightly off or misspelled 'from' email address, or misspellings in the context of the message, or no contact information.

There are times when MVEC sends random surveys to members, but the survey will not require payment. Please be vigilant and never hesitate to call us if you question the validity of a communication you receive with mention of Maquoketa Valley Electric Cooperative.





Teaching Youngsters the Importance of Energy Efficiency

Electronic and mobile devices, TVs, computers and gaming stations have become fixtures in our homes, particularly those with children. This ever-connected world is the modern environment in which children are growing up. And with lifestyles increasingly reliant on technology and in turn, energy consumption, teaching youngsters to save energy is an important life lesson.

The Why

As most parents can attest, convincing kids to care about energy efficiency is a hard sell. Parents need to explain why it's important to save energy and how it benefits the child otherwise they will not understand the need to change their habits. In the simplest terms, less money spent on an electric bill can mean more money used for fun activities.

Learning by Doing

Because "saving energy" is an abstract concept for children, be specific about energy efficiency actions and set an example. We know that children learn by observing what their parents do. When you turn off the lights when leaving a room or unplug the charger once the device is fully charged, they will notice.

Learning about energy efficiency doesn't have to be a boring lecture. Make it fun for greater impact.

For younger kids, turn energy efficiency into a "treasure hunt" locate all the things in your home that use electricity. Ask which gadgets and appliances could be turned off or unplugged to save power.

For older children, show them how to program the thermostat and appliances. Shop with them for LED lights and discuss ENERGY STAR-rated appliances. Show them the energy bill or let them log into your account portal so they can see the costs, energy used and how their actions impact the bill.

Kids of all ages can learn a few simple energy-saving habits that can last a lifetime:

- Open blinds and curtains during winter to let warm sunlight in and close them during summer to keep your home cooler.
- Turn off lights and devices when not in use.

• If your children are old enough to run the dishwasher or wash their clothes, teach them to run these appliances only with a full load and during off-peak energy hours.

Rewards

Rewards provide positive reinforcement on energy-saving actions. The idea is to create a habit of being energy efficient. For parents, this could mean less nagging about turning off the lights!

Teaching your children about saving energy is not only a creative way to spend time with them; it helps your home to be more energy efficient and can instill good habits that will benefit your child into adulthood.

COVID-19 Update

At press time for this issue, MVEC continues to follow all state and CDC requirements and suggestions for social distancing with respect to maintaining the health of our employees and our members. Our lobby remains closed and we are not having face-to-face meeting with our members, but we are helping our members via telephone, email and Facebook messages. Our field personnel continue their construction and maintenance work in order to ensure service reliability remains strong. Construction of the MVlink fiber network continues, although in-home installs have been temporarily halted.

While our day to day operations are anything but normal, we have demonstrated the ability to be there for our members as they find themselves spending more time at home and having a greater need for both electricity and high speed internet services. Let us help answer your energy related questions with regard to increased usage, energy efficiency, or setting up bill payment plans. If you are finding your current internet speeds aren't enough for your growing needs, be sure to inquire about MVlink service or speed upgrades. While our lives are different these days, we want you to know our energy continues to work for you, our members.

Energy EfficiencyTip of the Month

When the weather is nice, put your grill to use!

During summer months, cooking outdoors is a great way to save energy and eliminate unwanted heat from cooking indoors.

Source: energy.gov

MVEC Board Meetings

Each month the nine MVEC board members gather around the table in the Anamosa headquarters to discuss the affairs of the Cooperative and act on important and relevant issues.

Board meetings are generally held the third Friday of each month unless training, conferences or other issues (such as COVID-19) require a change. Attendees include all directors and the CEO, with other members of the management team, auditors or affiliated organizations as pertinent to the agenda.

As the governing body for the Cooperative, Directors are responsible for tasks such as ensuring all requirements set forth in state law and the Cooperative's Articles of Incorporation and Bylaws are complied with, allocating and retiring patronage to the members, overseeing the Cooperative's financials, approving employee policies, determining the long term objectives of the Cooperative, hiring a CEO, and hosting the annual meeting.

A typical agenda will include approving new memberships, reviewing and approving monthly and year-to-date financials, discussing recent activities with the CEO and management team, and reviewing and recommending action on needed agenda items.

MVEC's directors are also members of the Cooperative and live and work among all members; which ensures decisions are made with our member's best interests in mind. Visit www.mvec.coop/MyCo-op for more information about how your Cooperative is governed.



Front Row L-R: Assistant Secretary Charlie McCullough, Billie Zumbach, CEO Jeremy Richert, Treasurer Judy Gotto, Secretary Gene Manternach Back Row L-R: Charlie Peters, Larry Swanson, Vice President Tom Stewart, Jan Null and President Ron Thielen

4 COMMON CULPRITS OF ELECTRICAL FIRES

May is National Electrical Safety Month, which is the perfect time to evaluate the safety of your home's electrical system. Outdated wiring and overloaded circuits are the most common causes of electrical fires. Check the following areas of your home to ensure your home's electrical safety is up to par.



Electrical outlets: Faulty electrical outlets are a leading cause of home fires. As outlets age, so do the wires behind them that you can't see. Any loose, damaged or warm-to-the-touch outlets should be repaired or replaced.



Electrical wiring: Outdated wiring is another common cause of electrical fires. Frequently tripped breakers, flickering lights and burning smells are clear warning signs. If your home is more than 20 years old, it may not be able to handle today's increased power load. If you suspect your home's wiring is outdated, leave this one to the pros and contact a qualified electrician.



Overloaded cords and outlets: Extension cords are not permanent solutions. If your big-screen TV, home theater system and other electronics are plugged into one extension cord, it's time to call an electrician and install additional outlets.



Old appliances: Older appliances are more likely to have loose or damaged wiring, which means they're more likely to catch fire. Check older appliances for damage and determine if it's time to upgrade or replace. Also check to ensure you're using appliance-grade outlets. A qualified electrician can help with installation.





Spring forward with outdoor safety tips

With the arrival of spring, there are some specific things to look out for regarding electric safety. Remember, you can't see, smell or hear electricity, so it's very important to take these precautions seriously.



Call before you dig

Spring is prime time for landscaping projects and "honey do" lists around the home. Remember to

contact Iowa One Call at least two business days before you dig to any depth so underground utilities can be properly located. It's the law, and it could just save your life! Buried utility lines are everywhere, and an underground utility line is damaged every 6 minutes in the U.S. because someone decided to dig without calling 811 first.



Put safety first in the field

As you head into the fields to plant, always make sure to keep a 10-foot

clearance between your equipment and power lines. Take time to study where all overhead power lines, poles and guy wires are located on your property and inform your workers about them. Plan your route between fields and on public roads so that you avoid low-hanging power lines; never attempt to raise or move a power line to clear a path. When moving large equipment or high loads near a power line, always use a spotter to help make sure that contact is not made with a line.

If equipment comes into contact with a power line, assume the line is energized and deadly. The operator should NOT get off the machinery unless in immediate danger. If the operator touches the ground and the equipment at the same time, he or she will become a channel for electricity. Instead, the operator should stay on the equipment and



contact the local electric utility or 911 immediately to report the incident so electricity can be shut off safely before exiting.



When thunder roars, go indoors

Spring storms
will be here soon, so
remember that there
is no safe place from

lightning when you're outside. It's important to be aware of weather forecasts and watch for developing thunderstorms as lightning can strike many miles ahead of a storm front. If you hear thunder, seek shelter immediately because it indicates lightning is within 10 miles of you. Safe shelters include inside a building or in an enclosed metal-topped vehicle. Authorities warn against outdoor activity until 30 minutes after the last clap of thunder is heard.



Stay away from downed power lines

Spring and summer weather can bring storms and

lead to downed power lines. Assume any wire lying on the ground is carrying electricity and stay away from it. If you spot a downed wire, immediately call your local police and your electric co-op. Keep others from getting near the downed wire until help arrives. Never attempt to drive over a downed power line.



Move over or slow down on the road

We need your help in keeping our line workers, engineers and maintenance

workers safe on Iowa's roadways. If you see any vehicle stopped on the side of the road with flashing lights activated, you are required by law to move over or slow down, preferably both. Please give our employees room on the road; their jobs are hazardous enough already.

The Fiber Download

Why Rebooting Can Help

How many times have you asked a computer geek, or a MVlink fiber representative, to help you fix a problem you are having with your internet service, only to have them ask "Have you tried rebooting it"?

This is not just a quick response in order to move on to the next call, it can actually solve many problems. Whether you are having issues with your lpad, or your Android phone, a simple reset can be all you need. Think Firefox is running slow or consuming too much memory, try closing and re-opening it.

Sometimes MVlink members mention issues connecting to the Internet; maybe web pages load slowly or keep buffering, or a single device shows slower speeds. Buffering should not be an issue with the speeds MVlink fiber offers so it may mean the software has encountered a problem

Before calling MVlink's tech support, unplug your device from power for a few seconds and plug it back in. Then hold the power button down and give it a restart. (It's always good to check your device manual for more information on safely powering it down.) If this doesn't resolve your issue, then go to the Internet source and reboot your WiFi router. With an MVlink router, you can start by using a ballpoint pen to press and hold the reset button for a few seconds to allow it to restart; or you could also remove and replace the power cable. Please allow 5-10 minutes for the router to fully reboot.

In most cases, a restart wipes away the current (bad) state of the software and allows it to start in a fresh state. Just think how much more convenient, and faster, this could be versus making a 'repair' phone call. However, MVlink's fiber team is still ready and willing to help you get the most value for your Internet service.

Need Home Phone Service?

You already enjoy the gold standard in our high speed fiber internet - why not enjoy phone service as well? With a home phone line, you'll enjoy the reliability of a phone that's not subject to cellular signals. Also, a home phone line gives you one number for your entire family to use. Unlimited local calls, unlimited long distance, 3-way calling and more. We've Got Your Number! Give us a call today to find out more about telephone service with MVlink.

Sites to See

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

- www.boredpanda.com It's a blog that publishes regular updates on the coolest finds in travel, photography, animals, DIY, technology, design and all sorts of other great categories.
- www.lumosity.com
 Daily exercise for your mind, sharpen the skills you use every day. Memory,
 Attention, Flexibility, Processing Speed and Problem Solving.

Glossary of Terms

Reboot: To reload the operating system of a device: to start it up again. Rebooting is usually necessary after a device crashes, meaning it stops working because of a malfunction. Rebooting allows the device to restart and get back to working normally.

Restart: When you select the restart option on your device which means you are asking your system to restart all the applications which are running on it. While the reboot means you press the power button which is forcefully restarting the device.

THE SPEED YOU NEED IS HERE

WHAT ARE YOU WAITING FOR SIGN UP TODAY!

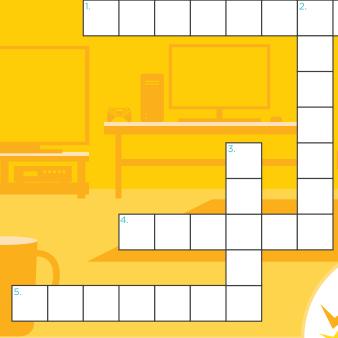
By now you've heard your neighbors talking about the MVlink fiber internet service, and now it's time for you to sign up, too. Say goodbye to the data limits, buffering and slow speeds and take charge of your time.

MVLINK.COOP | 800-927-6068 | OR EMAIL FIBER@MVEC.COOP





ELECTRICAL SAFETY CROSSWORD PUZZ





May is Electrical Safety Month!

Read the safety tips below to complete the crossword puzzle.

	ACROSS: Keep all liquids away fro	m, like 1 vs, computers
	and gaming consoles.	
2.	DOWN : Never overload electrical	This creates a greater r

- risk of fire.
- **3. DOWN**: Never use electrical that feel warm to the touch or are damaged in any way.
- 4. ACROSS: Smoke _____ should be installed in every bedroom, outside each sleeping area and on every level of your home.
- 5. ACROSS: Don't run electrical cords under rugs. This creates potential

ANSWER KEY 1. electronics 2. outlets 3. cords 4. alarms 5. hazards

WE PAY YOU TO PULL THE PLUG

Recycle your old appliances through the Pull the Plug program. Call CLEAResult at 855-838-7817 to schedule your pickup. 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:

Refrigerators: \$35 • Freezers: \$25 • Window Air Conditioners: \$25

Limited to three appliances per yea



Watts The Answer?

1. One of the benefits of membership in a cooperative is that you as both a

a customer, portion of the business.

2. MVEC's directors are also

Cooperative and live and work among all members; which ensures decisions are made with our member's best interests in mind.

3. Before calling MVlink's tech support, device from power for a few seconds and plug it back in.

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

Please complete the following: Name

Address

March winners: Virgil Smith, Cascade

Lorraine Buczek, Dubuque









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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This institution is an equal opportunity provider and employer

After Hours Call Center: 800-582-8998

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Maintenance Issues maintenance@mvec.coop
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