

# WATTS *Current*

November 2022

For Our Members



## Your Co-op. Your Share.

*MVEC retires  
\$800,000 to members*

At the September meeting, the Cooperative's Board of Directors approved the retirement of deferred patronage dividends totaling \$800,000 to active members, and former members, in accordance with our cooperative principles.

The amount represents:

- 100% of remaining allocated margins for 2007
- 2.69% of remaining allocated margins for 2012

Your 2022 patronage check is based on a percentage of how much energy you purchased during 2007 and/or 2012. Checks were mailed out the end of October.

Current and former members with patronage amounts of \$5 or more will be 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.

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.

## Watts Inside:

Insulation Made Easy  
Page 2

Time of Use and My Electric  
Account  
Page 3

Centro Holds Open House and  
Ribbon Cutting  
Page 4

MVLink Update  
Page 4

October MVEC Board Update  
Page 5

Iowa Electric Co-ops Advocate  
in D.C.  
Page 5

TechLink - Technology Plays  
Important Role in Helping  
Seniors Live Independently  
Page 6

Jeane Blake Retirement  
Page 7

MVEC Happenings  
Page 7



## 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.



When considering cost-effective improvements to make your home comfortable, insulation and air sealing typically provide the biggest bang for your buck. When installed together, they can save you money and make a big difference in comfort and energy use.

### Understanding insulation rating:

Insulation is rated in R-value. The R stands for resistance to heat transfer. The higher your R-value, the slower the heat transfer, or less wasted energy. There are several different types of insulation. Each has its own R-value listed on the packaging. Insulation level recommendations are based on your geographic location. Generally, the colder the climate, the higher the recommended R-value.

### Where to insulate:

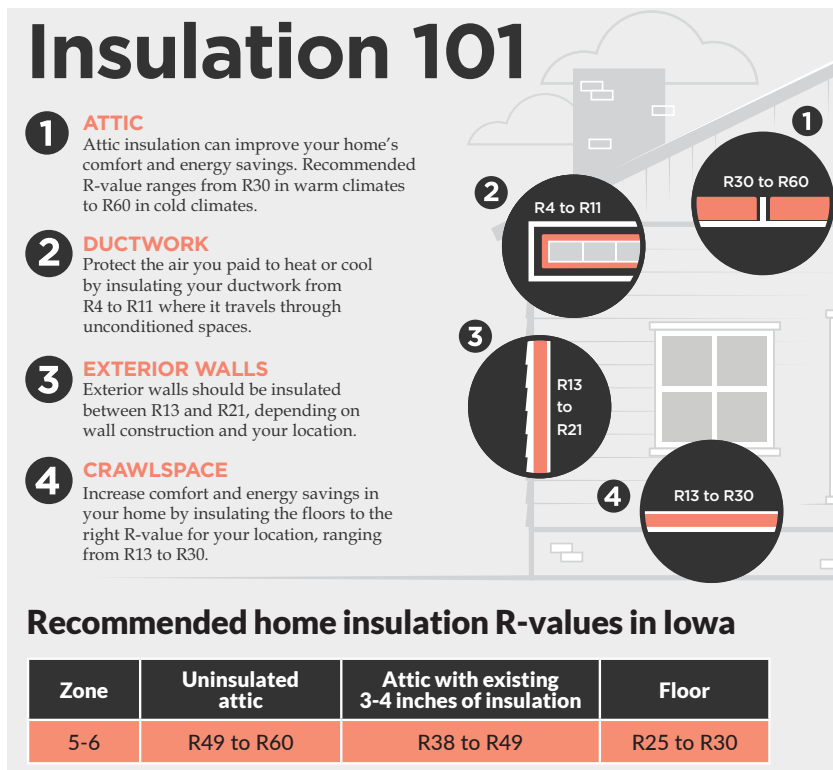
The typical locations for insulation are the attic, walls and floor. If you have a forced-air heating or cooling system, your ductwork should be insulated, too. You want a consistent thermal barrier around your home for maximum efficiency.

Attic insulation minimizes energy waste and can help maintain a more consistent temperature throughout your home. Combined with air sealing, it also can prevent ice dams from forming on your roof in colder climates. If you use your attic for storage, you can build a raised platform with room for insulation underneath. Add insulation and weatherstripping to access doors or hatches.

Exterior walls and walls separating heated and unheated areas of the home - should be insulated to an R-value ranging from R13 to R21, based on your location.

Wall insulation can be installed during construction or a remodel. If your home wasn't insulated when it was built, you can have the insulation blown in by a contractor. Blown-in options include cellulose, fiberglass and foam. Your home should also be insulated between the floor and crawlspace or unheated basement.

**Importance of air sealing:** Think of insulation as a cozy sweater and air sealing as a windbreaker for your home. You know that cozy sweater is no match for winter winds, so you need an extra layer to stop wind from ripping through. The same goes for your home.



Air sealing prevents drafts and air infiltration from outside. It can improve efficiency, comfort and indoor air quality. Air sealing can be done as a do-it-yourself project, but it is challenging to pinpoint and properly seal air leaks. Consider having a blower door test and seal leaks.

Typically, air sealing is done around plumbing and electrical penetrations

with spray foam or caulk. Spray foam is extremely flammable. Sheet metal and high-temperature heat-resistant caulk should be used to seal gaps between framing, chimneys and metal flues.

**DIY considerations:** If you are considering a DIY approach, protect yourself when going into spaces with insulation. Wear a properly fitted mask, respirator, Tyvek suit and gloves. If you are planning a DIY approach for air sealing, do your research about best practices for the proper home ventilation.

Making insulation and air sealing a priority has the power to add comfort, efficiency and savings to your home.



# Time of Use and My Electric Account

By Al Reiter, MVEC Energy Advisor

A question we often field from members is how can they make changes to reduce their energy usage and costs? Whether it is conducting an energy assessment, reviewing the usage profile throughout the year, or considering upgrades to their home, I encourage each member to look at the time of day they are using energy. As the name, 'time of day (TOD)' usage implies, members have an incentive to impact energy use during peak times of the day. Making changes to when electrical energy is used can have an immediate effect on the cost members pay for that energy. The on-peak time of the day is 4:00 PM – 9:00 PM (off-peak hours are after 9:00 PM to before 4:00 PM).

These changes can be lifestyle changes such as running the dishwasher or laundry appliances during off-peak hours. Another change could be adding a timer to an electric storage water heater so it doesn't run during those times, as long as it has adequate capacity to carry the household through the on-peak time. Another consideration: if a member is charging an electric vehicle, it makes a significant difference to charge overnight during the off-peak hours.

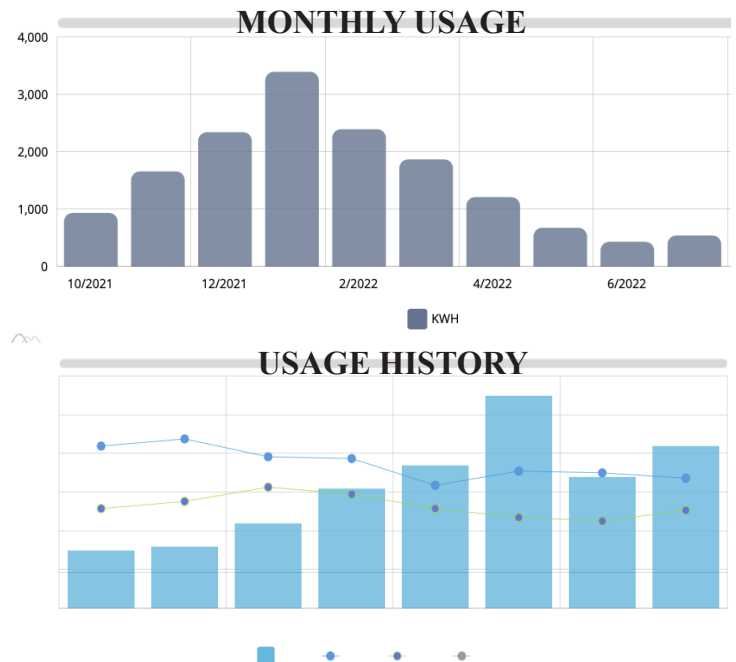
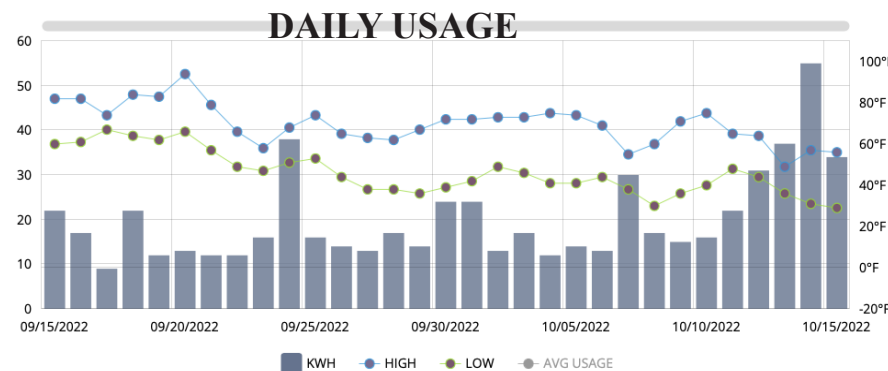
We understand that it may not be easy to change usage during on-peak times, and remind members that it is about striking a balance of convenience or comfort with their energy savings goals.

The My Electric Account tab on the MVEC home page is a valuable tool that MVEC members can utilize to monitor the effect of time-of-day changes they make. For example, looking at usage before and after a modification is made, to determine if the change made a reduction in usage. Within the My Electric Account, a member can look at different time periods to identify trends, or overlay the average daily temperature to see how closely usage relates to outside temperature.

The My Electric Account also can display peak power trends, expressed in kilowatts (kW) to help in determining backup generator sizing if that option is being considered. If you are considering adding a backup generator, please contact the cooperative so that we can make note on your account (and take appropriate safety measures for our line crews during any potential outages).

Please do not hesitate to reach out to MVEC (email [memberservices@mvec.com](mailto:memberservices@mvec.com) or call 800-927-6068) if you have questions about time of day usage or setting up My Electric Account access.

*Al Reiter joined Maquoketa Valley Electric Cooperative in May 2022 as Energy Advisor. We are launching this monthly column from Al that will contain helpful tips and information on energy saving measures, incentives and navigating your MVEC bill.*



*Editor's Note: The costs to offer energy efficiency services and incentives are collected through the monthly energy charge on your bill. In 2022, the cost to our members was \$0.0008 per kilowatt-hour used.*





## Centro Holds Open House and Ribbon Cutting

Centro, Inc., held an open house on Friday, October 7, to celebrate the one-year anniversary of its Cascade location. Cascade Chamber of Commerce held a ribbon cutting and Centro provided lunch and tours of the 30,000 square foot facility located at 145 Industrial Street SE. Centro started operations in Cascade in October of 2021 and currently employs 32 workers at the Cascade plant.

Centro, headquartered in North Liberty, Iowa, is the largest custom rotational molder in North America. The company designs and manufactures custom rotational molded products for industry leading Original Equipment Manufacturers in markets such as Agriculture, Construction, Lawn and Garden, and Safety.

This summer, Centro announced plans to expand to Hampton, Iowa, with what will be the company's 11th facility. The company employs nearly 1,200 organization-wide and operates domestic facilities in Iowa, Wisconsin, Illinois, North Carolina, North Dakota and international facilities in Northern Ireland and Brazil.

MVEC worked closely with Cascade Economic Development Corporation (CEDC) and East Central Intergovernmental Association (ECIA) to encourage Centro to locate in Cascade in early 2021. With MVEC and CEDC's help, Centro was able to take advantage of TIFF

incentives, a local business incentive program as well as IEDA High Quality Jobs Program Incentives.

"Centro is excited to have successfully completed our first year of operations in Cascade, and we are very appreciative of the community's support. We encourage anyone interested in employment opportunities at Centro to visit [www.centroinc.com/Career/](http://www.centroinc.com/Career/) or visit our facility for an application. Starting pay ranges from \$19.50 to \$22.70," said Nick Hansen, Chief Financial Officer, Centro, Inc.



## MVlink Update

MVEC launched high speed fiber internet, MVlink, just over six years ago. We continue to expand our fiber footprint as more members sign up for fast, reliable internet powered by their local cooperative. Beyond serving internet to MVEC members on our electric lines, we are starting to build out in adjacent communities that have expressed a need and for which MVEC can make a business case. We are pleased to share the following updates on our fiber progress:

### Anamosa Expansion

MVEC initially constructed fiber internet to an area of Anamosa in the summer of 2021. This past summer, the fiber footprint was expanded to the southeast and northern portions of town. Construction is complete and home installations are currently being scheduled.

### Ryan Construction and Open House

MVEC is currently constructing fiber in the town of Ryan. Construction is about 75% complete with installations being planned for early winter and spring. We held an Open House at the end of September to provide residents of Ryan with the opportunity to meet MVEC/MVlink employees and ask questions about service. Many residents came

with great questions and are anxious for a high speed internet option in their community.

### MVEC Welcomes New Fiber Line Crew

As adoption of MVlink continues to increase, MVEC celebrated a milestone with the creation of our first Fiber Line Crew. James Fuhrmeister, Fiber Lead Lineman, and Bill Luehring, Fiber Lineman, joined the MVEC/MVlink family in September. MVEC is seeking to fill one more Fiber Communications Lineman position. Learn more at [mvec.coop/employment](http://mvec.coop/employment).





## Iowa Electric Co-ops Advocate in D.C.

The week of September 25, two dozen Iowa Rural Power advocates participated in the Iowa Association of Electric Cooperative's (IAEC) annual fall fly-in to Washington, D.C. MVEC Director, Gene Manternach (Region 1—Jones and Portions of Cedar and Linn Counties) attended on behalf of MVEC and as a representative from Central Iowa Power Cooperative's (CIPCO) board.

Iowa electric cooperative board directors and staff attended meetings and events coordinated by IAEC along with other Midwest cooperatives and statewide associations as part of our annual Congressional advocacy work. In consultation with the National Rural Electric Cooperative Association (NRECA), Iowa's electric co-ops highlighted issues of concern related to permitting reform, the 2023 Farm Bill, land-use policy for renewable energy projects, and supply chain uncertainty.

Over the span of two days in D.C., electric co-op advocates met with all 6 members of the Iowa Congressional delegation to continue dialogue about policy issues that have an impact on Iowa's electric cooperatives and the rural communities we serve. The group also visited with representatives from the Nuclear Energy Institute to learn more about the group's national perspective and the promise of small modular reactor technology.

We appreciate the service of Iowa's elected officials and the tireless work of their staff who help look out for Iowans in the Halls of Congress. The next planned trip for Iowa Rural Power advocates will come in the spring of 2023 as part of the NRECA's annual Legislative Conference. Learn more about Iowa Rural Power grassroots advocacy at [IARuralPower.org](http://IARuralPower.org).



## October MVEC Board Update

- Discussed fiber network related additions to the Cooperative's Safe Work Practices.
- Approved interim financing with CFC until RUS is able to resume processing loan applications.
- Approved the annual write-off of uncollectible accounts.
- Reviewed and discussed CFC's key ratio trends financial report.
- Approved \$1,000 donations to four community projects in MVEC's service area.
- Reviewed an electric rate study for electric utilities in Iowa.
- Approved Resolution 2022-6 recognizing the retirement of employee Jeane Blake.

## STAY SAFE OUT ON THE

# HUNT

Always implement firearm safety techniques.



Do not lean a tree stand against a utility pole.

Do not shoot at or near power lines, fiber lines or, insulators.



Know where power lines, fiber lines, and all equipment are located where you hunt.

Check tree stands regularly for stability.

Check the weather and be prepared.







# TECH LINK

## Technology Plays Important Role in Helping Seniors Live Independently

For previous generations, nursing homes and assisted living facilities were typically the only options to provide safe care for the aging population. Today, there is great news for aging adults who want to continue living in their homes - there are many products and services that make staying in your home (called "aging in place") a possibility.

When safety is a concern, technological devices can give everyone involved a greater sense of security when an aging adult is living alone - or these devices can act in tandem with at-home caregiving to afford the senior greater independence when possible. While cost savings is a key benefit of not going into nursing homes or assisted care, equally as important are the benefits of living comfortably (and independently) at home.

Before we get into some of the cool new technology to enable independent living for the elderly, we first need to address internet access and Wi-Fi capabilities. Available tech innovations won't help if internet and Wi-Fi isn't reliable. Health trackers, voice command technology, and smart hubs are only as effective as a person's internet connection. For people who are aging-in-place, a great Wi-Fi system can make a huge difference for their safety, peace of mind, and well-being. Contact your local internet provider to determine if you or your aging family member has the speed needed to accomplish aging in place goals. For more information on MVEC's internet and Wi-Fi offering, visit [mvec.coop](http://mvec.coop).

From convenience and safety to staying engaged with family members, consider these tech options as resources for aging in place:

- **Tablets and Smartphones.** There are countless applications that can keep track of schedules and deliver reminders, provide entertainment and games, take and store photos and videos, and even track medication and medical history. The challenges of living alone aren't just logistical; tablets and smartphones can help to create much needed social interaction through video calls with family and friends and social media networks.

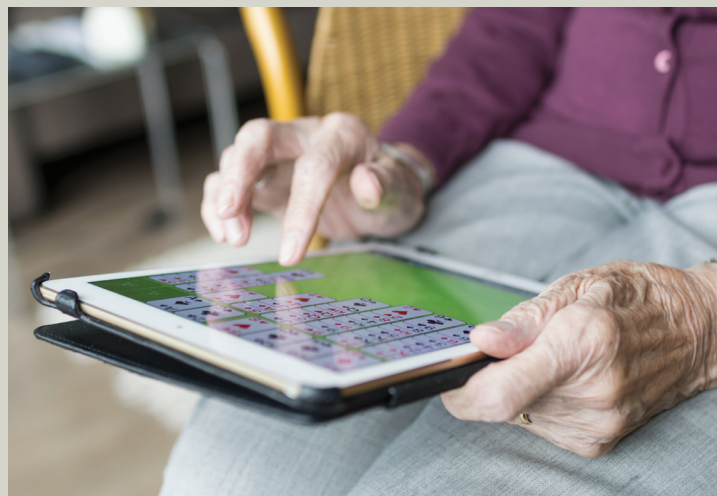
- **In-home Monitoring Systems.** Technology exists in the form of sensors to monitor an older adult's movement and daily habits without the use of cameras that can infringe on their privacy. Sensors placed under bed sheets can analyze how well someone is sleeping or under the carpet to track movement. Families and caregivers can monitor a loved one's safety remotely allowing for longer independence.

- **Health Monitors.** Typically come in the form of wearable devices - that can track an older adult's vitals, including blood pressure, temperature, oxygen, sleep patterns, cardiac health, blood glucose, and even hydration. These monitors can send data directly to healthcare providers to support more informed patient care.

- **Emergency Response Systems.** Personal Emergency Response Systems (PERS) have been around for quite some time, but they have become more accurate and more discreet. When an aging adult wears a PERS device, either they push a button in a case of emergency and/or the device is able to automatically detect a fall and alert emergency services and any programmed numbers of family and caregivers.

- **Medication Dispensers and Reminders.** With aging adults, it can be dangerous for them to forget a medication dose or whether they already took their medication and double their doses. In some cases, all an aging adult needs is a reminder, so phones and tablets can be set to ring and vibrate when it is time to take medications. In other cases, people need additional assistance taking the proper doses and medications - especially medications taken multiple times a day.

For many seniors living in rural America, these technological options would not be possible without access to broadband internet. If your internet needs a boost to take advantage of these aging in place technologies, contact MVEC about our MVlink high speed fiber internet (call 800-927-6068, email [fiber@mvec.com](mailto:fiber@mvec.com) or visit [mvec.coop](http://mvec.coop)).





Jeane Blake

A long-standing employee, Jeane Blake, Member Accounts Representative, retired November 1st, after twenty years serving the Members of Maquoketa Valley Electric Cooperative.

Jeane began her employment with MVEC in 2002 as an Office Clerk. She became a Member Accounts Representative in 2005 and had continued to serve in that position as part of the Billing Department. Through the years many members have commented on Jeane's friendly, helpful manner. *Thank you Jeane!*

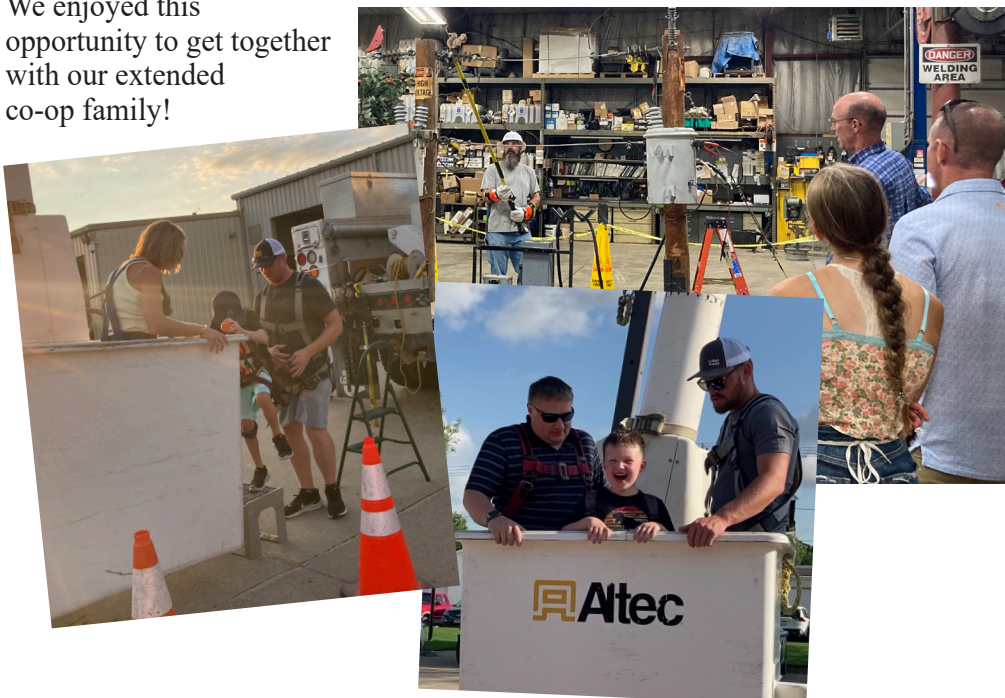
## MVEC Happenings

### Louie the Lighting Bug Visits Camp Courageous

Louie the Lightning Bug made a special appearance at Camp Courageous' Back to School Festival at the end of September. Louie greeted more than 200 students and even rode the zip line!

### Thankful for our Co-op Family

This summer, we hosted MVEC employees and families for a safety night at MVEC headquarters. Employees and their families were treated to a meal grilled by the Jones County Cattlemen and there were bucket rides and a hot line demonstration as well. We enjoyed this opportunity to get together with our extended co-op family!



## Watts The Answer?

1. Ownership in a cooperative has many \_\_\_\_\_, which includes receiving cash back over time.
2. I encourage each member to look at the time of day they are using \_\_\_\_\_.
3. Available tech innovations won't help if internet and Wi-Fi isn't \_\_\_\_\_.

Mail your answers in with your energy bill, or email them to [efletcher@mvec.coop](mailto:efletcher@mvec.coop)

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

Please complete the following:

Name \_\_\_\_\_

Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

September winners:

Arlene Victor, Bellevue

Richard Merrihew, Dubuque





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

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## 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.*

## Watts Current

is published monthly for members of Maquoketa Valley Electric Cooperative.

A Touchstone Energy® Cooperative 

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[www.mvec.coop](http://www.mvec.coop)  

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Electric Service: [maintenance@mvec.coop](mailto:maintenance@mvec.coop)

Internet/Phone Service: [fiber@mvec.coop](mailto:fiber@mvec.coop)

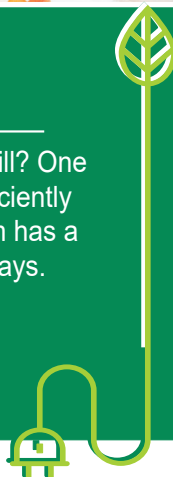
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## Energy Efficiency Tip of the Month

Is your home heating system ready for the winter chill? One of the easiest ways to keep your system running efficiently is to regularly replace filters. If your central air system has a furnace filter, it should be replaced about every 90 days.

If your home is heated through warm-air registers, baseboard heaters or radiators, remember to clean them regularly to boost efficiency.

Source: [www.energy.gov](http://www.energy.gov)



Printed by Julin Printing Company  
Monticello, IA

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