

Maquoketa Valley Electric Cooperative

WATTS *Current*

For Our Customers • November 2003

HAVE YOU CASHED YOUR CHECK YET?

Your Cooperative recently mailed patronage dividend checks to 13,500 members totaling almost \$600,000. This patronage payment represents all of the cooperative's earnings in 1988 and 50% of the earnings in 1989 and 2002 allocated to the members by the Board of Directors.

No other form of electric utility rewards its customers for their patronage like Cooperatives do. Municipal utilities use their profits to subsidize other city operations, and investor-owned utilities return their profits to shareholders in distant cities. Only electric cooperatives return their profits to their member-owners as you are seeing with this check.

Cooperative margins are reinvested into the system for up to fifteen years, keeping our need to borrow high-interest capital to a minimum. Each year the Board of Directors determines when the margins should be refunded, in the form of patronage dividends, to the people who paid for the electricity during the year the margin occurred. Therefore, your check is based on both Cooperative margins as well as your electric usage for the years being retired, or paid.

If you received your check, please cash it as soon as possible. All checks are automatically void 120 days after issue. This means each check must be cashed by February 29, 2004. You are welcome to endorse the check and include it as part of your electric bill payment if you wish.

Please remember to notify the Cooperative if you are planning to move. You have accumulated patronage dividends with the Cooperative during the years you received service and when those dividends are retired we will need a current address to send your check(s) to.

If you have questions about your patronage dividends, please call Cleo at 800-927-6068 or email her at crogers@mvec.com.



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Editor's Note: The following executive message was reprinted from the Cooperative's 2002 Annual Report distributed to the membership at the Annual Meeting in September.

A BRIGHT FUTURE



*Bruce Reade
President*

The year 2002 was a productive year for your electric cooperative. We added 263 new members, and 12 miles of new distribution line. Our energy sales increased by 3.3% compared to an average annual growth of 0.8 % during the previous 10 years. The significant growth seen in 2002 has continued into 2003, and our sales in the first six months of 2003 were 5% above 2002 levels. This increase in sales has allowed your Cooperative to grow, and has helped strengthen our financial picture. The future does indeed look bright....

The year 2002 brought significant increases in our power costs; increases that unfortunately we had to pass on to our members. With the wholesale power market de-regulated, market power costs climbed. While retail deregulation has been put on hold, the impacts of de-regulation are being felt in the wholesale market and as expected, are bringing higher costs to rural Iowa. The federal efforts to de-regulate have already caused significant damage to the wholesale markets, and we will not be able to go back.

MVEC's margins on the distribution business fell to less than \$175,000. This financial performance led to implementation of a 3.5% rate increase in 2003, our first base rate increase in 10 years. The rate increase, coupled with increasing sales has allowed the Cooperative to maintain good financial ratios, while still offering competitive rates to its members.

We do not measure our success only by financial ratios. While price is important, our surveys have clearly shown that our members value service and

reliability over cost. In 2002, we took a random survey of our membership to determine what our members wanted from their Cooperative, and how well we were meeting their needs. The results of the survey were very positive. Overall satisfaction with the Cooperative averaged 5.81 on a scale of 1 to 7, with 34% of the respondents rating the Cooperative "very satisfied". We are working hard to ensure that these numbers continue to increase in future surveys.



*Jim Lauzon
CEO*

Other results from the survey showed that 86% of our membership felt our electric service is very reliable, and 82% felt that it was important to have a local lineman they could call directly to report problems after normal business hours. Reliability, and a local presence will continue to be key cornerstones to our success. We are committed to keeping lineman living in your neighborhood, a friendly face you can call upon when you have a problem with your electric service.

Our commitment to the local community goes beyond "keeping the lights on". In 2002 we assisted the Drexler School in Farley with the launching of their KWWL Weathernet system and contributed to the cost of an electrical safety display built by an eagle scout for the National Educational Center for Agricultural Safety in Peosta. In addition, two high school students spent a week in Washington, D.C. as part of the national youth tour program learning about electric cooperatives and our nation's government. We provided electrical safety presentations to hundreds of elementary students, sponsored local contractors to the Momentum is Building Conference in Des Moines, hosted an open house to educate members on new and efficient



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building methods, and continued our sponsorship of the Eastern Iowa Dairy Conference in Dubuque to help members network and learn the latest tips from industry experts.

We also undertook an in-house study on our historic reliability to help us determine the primary causes of outages, and the areas of our system most prone to outages. The results showed that over the previous three years (1999-2001) we averaged 1.54 outages per member, with an outage lasting an average of 1.24 hours. The largest cause of outages (65% of all member hours) was due to the loss of the transmission system operated by CIPCO and Alliant Energy. Faulty equipment (12%) and lightning (5%) were the next leading causes. Armed with the results of our study, we began several new programs targeted at improving system reliability. Lightning arresters were added to the circuits in those areas showing the largest number of historic lightning caused outages. Underground cables are being replaced based on a history of failures, and automatic switching is being installed to allow loads to be switched between different substations to minimize the outage times caused by transmission system failures. While it will take some time to complete each of these projects, armed with this new data, we are focusing on improved reliability. The future does indeed look bright....

As we look to the future, we do indeed feel a debt of gratitude to those who went before us laying the groundwork. We benefit from the investments made by past generations in the infrastructure needed to build the Cooperative's system. Today it is our duty to lay the groundwork for those generations yet to come, and we are prepared to do so. We continue to invest in new facilities at the rate of over 2.5 million dollars a year. We are investing in reliability improvements and new technology to ensure that future members of Maquoketa Valley Electric Cooperative will continue to give us high marks in overall satisfaction with their Cooperative.

We thank you for giving us the opportunity to work for you, and hope that you share our view that your Cooperative will be instrumental in keeping your future bright.

CUSTOMER CONCERN/COMPLAINT PROCEDURE

The Iowa Utilities Board issued an order adopting a rule requiring electric cooperatives to inform members of an address and telephone number where a cooperative representative, qualified to assist in resolving a complaint, can be reached. If you have a complaint you can reach a representative by writing to:

Member Advocate
Maquoketa Valley Electric Cooperative
109 North Huber Street, P.O. Box 370
Anamosa, Iowa 52205-0370

Or telephone 800-927-6068.

If your complaint is related to Maquoketa Valley Electric Cooperative service rather than its rates and Maquoketa Valley Electric Cooperative does not resolve your complaint, you may request assistance from the Iowa Utilities Board, 350 Maple Street, Des Moines, Iowa 50319-0069, 515-281-5979.





OUNCE OF PREVENTION IS WORTH A POUND OF CURE

Grace Zimmerman, Anamosa

That good old common sense of philosophy is the basis of Carol Janssen's premise as her dream of beginning her home-based service, "SAFE AT HOME" becomes a reality. It's unique because it doesn't follow the usual pattern of offering services after a person experiences a fall or some type of disability. Sometimes we parents won't or don't like to admit that age is creeping up on us. Then it's really up to the kids, who want to see us stay in our homes and be independent, to take charge, in a nice way, and take advantage of Carol Janssen's home evaluation which will offer definite advice and devices that will make it possible.

"It's something I've been thinking about for a long time as I've worked in the medical profession for 20 years, most of this involving



rehabilitation. Somebody needs to do PREVENTION, before they fall or experience an injury that leaves one debilitated." Carol also feels that mental health and physical health are very closely related. When a person gives up activities that they enjoy because of a physical problem they can get depressed. Carol tries very hard to adapt things so people can continue to do the things they love to do so they can maintain a good quality of life. She receives the loving support of her husband, Bill, and two children Andrea and Alan.

We, the senior citizens, don't consider ourselves the older generation—me, I'm never growing old! But, I have to admit looking in the mirror sorta' belies that belief. But, hopefully, my kids will recognize my weaknesses before I do and insist that I move my washer and dryer up out of the basement for obvious reasons.

Carol's evaluation will look at safety in the home. "It kinda' came about when I saw a little lady taking garbage out to the curb with great difficulty. I wanted to stop and explain the convenience of a small two-wheeled cart. Thus, my assessment is different, not waiting until a fall occurs", explains Carol. "What I really watch out for is failing vision. Some people become depressed with vision



problems because they can't crochet, knit, do crossword puzzles or pound that hammer to do repair work, all the things they used to enjoy. We can make available items such as sight magnifiers, lighted magnifying glass, painting fluorescent strips at steps, and many more items to help with their vision", continues Carol. "I was thinking of REC when I read that a person over 65 needs three to four times more lighting. Full spectrum light presents more of a natural light because it doesn't have a glare", adds Carol.

And that's not all! "For the arthritics, there are built up handles to help with holding onto the brush to help with brushing hair or the teeth, a converter to attach to the floor lamp so that it can be turned on by touch, making it much easier than switches, non-skid strip on steps and even knitting needles can be built up so they can still knit", she also adds. It's amazing to me that items such as this can make such a difference allowing the person with arthritis to be more independent and enjoy life more.



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And that's not all! She will assist in setting up your home so people with alzheimers can be more comfortable. One of the topics covered is advice, which seems obvious, but it's something caregivers may overlook: 1) keeping refrigerators cleaned out so that no one will mistakenly eat spoiled food; 2) if medicines are kept in the fridge, providing a lock so that medications are not easily accessible without supervision. Also new items are available to make life safer and easier such as: automatic faucet control, waterproof seat protection, washable mattress cover, rinse-free shampoo, door or window alarm and even a dial-less telephone. Some of these items, such as the automatic faucet control, will even help those of us who might forget and leave the water running. Incidentally, it's helpful for arthritic hands, too, because it eliminates the twisting and turning on the hard-to-turn knobs.

And that's not all! Are you planning to build or remodel a



home? You may not think of yourself as being a senior citizen, but isn't your goal to live in your home and become one of those that collects social security and retire in your home? Plan ahead! Carol Janssen will provide consultation. How about using doorknobs that don't require the twisting motion? Are you allowing room in the bathroom for a wheelchair? Many times I wished we'd have done that when remodeling the bathroom. Remember you don't have to be 65 years of age to experience a broken hip or leg. Have you thought about the advantage of cork flooring in the bathroom to prevent falling? Carol has a wealth of ideas to help you develop a safe home for the present, which will take you safely into the future!

Looking at senior health safety statistics after age 65, 6 of 10 hospital emergency room visits result from falls in and around the home but 40% of these falls are preventable provides Carol Janssen's goal--preventing the falls. You'll be amazed at what you will learn from Carol's home evaluation. So many simple adaptations will improve the independence of the elderly. I've only highlighted a few of these.

You can avail yourself of Carol's service at any time but common sense tells us to do it NOW to prevent problems. It will give you and your loved ones peace of mind. Believe it or not, some of us senior citizens will be intelligent enough to take advantage of Carol's evaluation and even pass this article along to someone who

should utilize it. Carol's home-based business, "Safe at Home" is located in Monticello. The phone number to contact Carol is 319-465-4239 or you can reach her by email at ajanssen@n-connect.net. It's a perfect way to show your love!

WATTS THE ANSWER?

What percentage of falls can be prevented? _____

Key cornerstones to your Co-op's success are reliability and a _____.

Is your Cooperative actively involved in forming the new Energy Bill?

Mail your answers in with your energy bill or email them to pmanuel@mvec.com

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

Name: _____

Address: _____

August and Sept. winners:

Robert Mentzer, Dubuque
Jerry Frederick, Durango
Lora Scheckel, Bellevue
Norma Weber, Bernard





WATTS HEALTHY

Susan Uthoff, ISU Extension Nutrition & Health Specialist

Talkin' Turkey

By selecting Iowa-grown or made items and following some simple and easy food safety guidelines, Iowa consumers can help ensure that family and friends enjoy the bounty of the State's harvest.

Iowa's bounty begins with the traditional centerpiece of many Thanksgiving tables, turkeys. Every year people ask about turkey preparation. Here are some proper turkey preparation tips:

- * If buying a pre-stuffed frozen turkey, it should not be thawed before cooking and package directions for handling should be followed closely.
- * If buying a fresh turkey, be sure to purchase it one to two days before cooking.
- * After thawing a turkey, keep it refrigerated for only one to two days. For every five pounds of turkey, allow about 24 hours of thawing time in a refrigerator set at 40 degrees Fahrenheit. Never defrost food on countertop; use a refrigerator or cold running water.
- * If stuffing a turkey, stuff loosely about three-fourths cup of stuffing per pound of turkey. The stuffing should be moist, not dry, since heat destroys bacteria more rapidly in a moist environment.
- * Always use a meat thermometer to check the internal temperature of the turkey. Be sure to gauge the temperature in several locations, including the wing joint. The temperature of the whole turkey should reach 180° F in the innermost part of the thigh, and the center of the

stuffing must reach 165°F. Stuffing always causes questions. How should stuffing be prepared to be safe? The ingredients for the stuffing can be prepared ahead of time. Keep wet and dry ingredients separated. Mix wet and dry ingredients just before putting stuffing into a casserole or filling the turkey cavity. Use leftover stuffing within 1 to 2 days for best quality.

Other food safety tips while preparing Thanksgiving and other meals throughout the year in the home kitchen include:

- * Start with the basics. Always wash hands with warm, soapy water for at least 20 seconds before, during and after handling food.
- * Make sure to use separate utensils, cutting boards and serving dishes for raw and cooked foods, and wash thoroughly with warm, soapy water before re-using.
- * Refrigerate leftovers separately in shallow containers within two hours of cooking. Use leftover turkey and stuffing within three to four days, gravy within one to two days, or freeze these foods. Reheat thoroughly to temperatures of 165°F.

What about buying stuffed turkeys? We do not recommend buying stuffed turkeys without the USDA or state mark of inspection. Turkeys purchased stuffed and frozen with the USDA or state mark of inspection on the packaging are safe because they have been processed under controlled conditions. These turkeys should not be thawed before cooking. Follow package directions for handling.

Additional food safety tips can be

obtained by contacting local Iowa State University Extension offices, visiting www.extension.iastate.edu/foodsafety/, www.fightbac.org or www.foodsafety.gov, or by calling toll-free the U.S. Department of Agriculture Meat and Poultry Hotline at 800-535-4555 or the U.S. Food and Drug Administration Food Information Line at 888-SAFE-FOOD.

A traditional bread stuffing recipe contains 194 calories per one-half cup serving. This new recipe will save you 40 calories per serving. One-half cup of this dressing has 1 vegetable, 1 bread and 1 fat exchange for a diabetic diet.

Bread Dressing Makes 3 cups

8 slices day-old or toasted white bread
2 tablespoons margarine
1/4 cup chopped onion
1/2 cup chopped celery
1 teaspoon sage
1/2 teaspoon salt
1/4 teaspoon pepper
1/2 to 3/4 cup chicken broth
2 eggs

Preheat oven to 325°F. Cut bread into small cubes. Put in large mixing bowl. Melt margarine in large skillet. Add onion and celery. Add sage, salt and pepper. Moisten with broth as desired, depending on family preference for dry or moist dressing. Beat eggs lightly with fork. Stir into dressing. Use as stuffing for poultry or other meats, or bake, covered in 1-quart casserole for 30 minutes or until it reaches 165°F.



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PROTECT RURAL ELECTRIC CO-OP CUSTOMERS WITH THE RIGHT ENERGY BILL

About 500 cooperative leaders from around the nation recently descended upon the nation's Capital to fight for the electric cooperatives as Congress grapples with the massive energy bill. Iowa was represented by 15 people, including Gene Manternach representing Maquoketa Valley Electric Cooperative.

The Iowa group of electric cooperative directors and managers, met personally with Representatives King, Latham, Leach and Boswell and Senator Harkin. They also met with the key staff of Rep. Nussle and Sen. Grassley.

Congress is in the final stages of negotiating House and Senate versions of an omnibus national energy policy bill containing dozens of provisions that will affect the electric utility industry – and electric energy consumers – through at least the next decade. Electric cooperatives have remained on the alert for actions that could increase electric rates for consumers.

"I was pleased to see how informed our elected officials and their staffs' were on this energy issue. Our time in Washington, D.C. was well spent on strengthening and solidifying the Iowa delegation on the significance of this federal energy bill and its potential impact on the electric cooperatives", says Gene Manternach, Maquoketa Valley Electric Cooperative board member who made the trip to Washington representing our local electric cooperative.

During these meetings, the Iowans asked their delegates to help support the co-ops by personally contacting their colleagues who are on the conference committee and telling them that they need to protect the cooperatives by supporting sections in the Senate Energy Committee proposal that protects electric cooperatives from costly and unnecessary FERC jurisdiction and supporting language in the energy bill that preserves transmission rights to serve their native loads.

In order to encourage a unified national energy plan that encourages all sectors of the electric industry to develop clean and renewable energy supplies, Iowa's electric cooperatives urged Congress to adopt the Senate's tradable tax credit.

"Currently electric cooperatives are exempt from receiving the tradable tax credit, however, IOUs receive the tax credit. The tax credit is one factor in allowing renewable energy to

be included in the utilities' portfolios at a more affordable rate," says Christian Nygaard, board vice president for the Iowa Association of Electric Cooperatives.

Language in the Senate legislation, advanced by Senate Energy and Natural Resources Committee Chairman Pete Domenici, would improve the reliability and efficiency of the transmission grid while avoiding the imposition of costly and unnecessary federal regulation that would result in higher electricity rates. The electric cooperatives support this and other provisions advanced by Sen. Domenici because they will not cause electric rates for consumers to increase.

Several "Dear Colleague" letters are circulating in both chambers to help the cooperatives. Iowa achieved 100 percent participation on these letters. On the House side, Iowa Reps. Boswell, Leach, Latham, King and Nussle signed a letter supporting the co-op provisions. Senator Harkin signed a similar letter in the Senate that will go to Sen. Grassley and his fellow conferees. Sen. Harkin also signed a letter supporting the tradable tax credits issue, which will also go to Sen. Grassley and the others. These "Dear Colleague" letters are a valuable tool for those who are on the conference committee as they fight to protect the co-op positions.

Iowa's electric cooperatives serve 190,000 homes, farms and industries in all of the state's 99 counties. Nationwide, more than 900 private, consumer-owned cooperative electric utilities serve 36 million people in 47 states.

Maquoketa Valley Electric Cooperative serves over 14,000 consumers in Delaware, Dubuque, Jackson and Jones Counties and portions of five other counties in Iowa. Touchstone Energy is a national alliance of local, consumer-owned electric cooperatives providing high standards of service to customers large and small. More than 600 Touchstone Energy cooperatives in 44 states are delivering energy and energy solutions to approximately 17 million customers every day. Touchstone Energy cooperatives serve their members with integrity, accountability, innovation and a longstanding commitment to communities. "Our electric cooperatives are working harder every day to provide the best possible service at the least possible costs", Gene Manternach emphasized, "after all OUR MEMBERS ARE OUR OWNERS".



NEW ALTERNATIVE ENERGY PROGRAM

Effective January 1, 2004, Maquoketa Valley Electric Cooperative will have a new alternative energy program available for members to participate in. Check out next month's Watts Current for more details or visit our web site at www.mvec.coop.

Visit our Web Site

at www.mvec.coop or
Email direct to the following departments:

- Billing questions: billing@mvec.com
- Product or service questions: memberservice@mvec.com
- Maintenance issues: maintenance@mvec.com



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After Hours Call Center

800-582-8998

After hours you may also call the service person
in your area to report outages or trouble on the
line.

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