



REMINDERS

Lyon Rural Electric will be closed on November 28 and 29 for the Thanksgiving Holiday.

Retirement of Patronage Dividends

The Board of Directors of Lyon Rural Electric Cooperative met on October 22, 2024 and approved a general retirement of patronage dividends to the members in the amount of \$272,756,71. This represents the remaining 87.967 % (\$217,641.32) of unpaid patronage dividends for 2011 and 10 % (\$55,115.39) of patronage dividend assigned for 2023 for patronage dividends assigned from Lyon Rural Electric Cooperative operations. Patronage dividends are returned to Cooperative members on a rotating schedule.

With this retirement of patronage dividends, Lyon Rural Electric Cooperative has retired \$9,483,748.24 in patronage dividends. Lyon Rural Electric Cooperative's retirement of patronage dividends is faster than most electric cooperatives in the nation. Per a study by The National

Rural Utilities Cooperative Finance Corporation (CFC), our banker, as of December 31, 2023, the latest year reported, Lyon Rural Electric Cooperative has retired 39.95% of all patronage dividends assigned compared median, the cooperative in the middle of all reporting cooperatives, of 29.62% for Cooperative's reporting. Some electric cooperatives have never paid a retirement of patronage dividends.

As a Rural Electric Cooperative member, you are part owner of a business. Basically, you have pooled your money with other members and created equity for your Rural Electric Cooperative to buy electricity and provide services at an affordable cost.

As a locally owned business, your Rural Electric Cooperative is committed to the people it

serves and the communities in its area. Because cooperatives are member-owned and operated, one of the principles your Rural Electric Cooperative follows is a commitment to returning your investment. This is done in the form of patronage dividends.

Since Cooperatives are nonprofit, they return any margin to members through the patronage dividend process. The amount returned is in relation to the individual member's transactions or patronage, with the Cooperative.

When you think about your Rural Electric Cooperative, think about being an owner of a local business, because that is what you are. Reap the benefits from the Cooperative services provided today and look forward to a return on your investment in the future.



New Water Heater Controllers

Do you receive a \$3 credit on your REC bill? If so,we are installing new water heater controllers at no charge to you! This upgrade will enhance energy efficiency. Please note that if you don't get the new controller by December 31,2024, you will no longer receive the \$3 monthly credit on your bill. You can choose to be home during the installation if you wish, but it is not necessary - our team will handle everything, ensuring minimal disruption to your day. Please call us at 712-472-2506 to schedule an appointment.



A Simple Solution

to Winter Drafts

ENERGY EFFICIENCY TIP OF THE MONTH

If you're heading out of town during the holiday season, remember to set your home to vacation mode. You can save energy while you're away by lowering your thermostat a few degrees or creating an "away" schedule with a smart or programmable thermostat. Newer water heaters include a vacation mode setting to help you save on water heating costs, or you can simply lower the temperature manually.

Small actions can also stack up to energy savings. Unplug devices that consume energy when they're not in use, including phone chargers, toothbrush chargers, TVs and gaming consoles.



It's pretty easy to keep drafts out of the house on cold and windy days: Simply insulate your windows by caulking around them.

All you need is caulk and a caulk gun, which you can find at any home or hardware store.

You can even show your children how to do it.

- To get started, clean the windows, window sill, trim and frames with a damp cloth. Allow everything to dry.
- Scrape old caulk and any peeling paint off of the windows and the area surrounding them
- Using the caulk gun, apply the caulk between the window frame and siding on the outdoors. Indoors, fill in the gap between the windows and the trim.
- Don't over-apply or the caulk can look messy.
- Repeat the routine every few years as the caulk starts to crack and peel.

Kids Are Old Enough to Help With Thanksgiving Prep

Even if you like to prepare Thanksgiving dinner by yourself so it's just right, consider letting your children in on the fun—and the work—this season.

Of course, you'll have to keep your youngsters away from the hot stove and sharp knives. Still, there are lots of fun, safe ways to get everyone involved:

- Very young children can take the crusts off of bread for the stuffing. They can also snap the ends off of the green beans.
- Children ages 3 to 5 can help pour in ingredients, and they can help stir or whisk. Have them stand at the kitchen sink to wash vegetables or let them use a hand-masher to make the mashed potatoes.
- Older children can follow directions for a recipe and use cooking utensils with supervision. Let them cut, chop and peel vegetables. These older kids also are strong enough to knead dough, so let them shape and divide the rolls or biscuits.
- Cooking can be a great way to get kids interested in science, math and physics, as well as the history of the holiday. Talk about the food you're making, the measurements of the ingredients and the steps involved in getting food from the farm to the table.

Holidays Are Coming; Make Your Home Safe

The winter holidays can be the best time of the year—as long as you and your family stay safe.

Be extra vigilant about fire safety as you celebrate the holidays. Amid the guests, the cooking, the decorations and the busyness of the season, a third of all residential fires occur during the winter, according to the National Fire Protection Agency.

Protect your family and your home by following these electrical safety tips:

- Don't overload outlets or electrical cords. Instead of plugging the extra lights, appliances and decorations into a multi-sided plug, invest in a power strip.
- Never run extension cords under rugs or in hightraffic areas. People can trip over them, and the rug can cause wear on a cord. That can make it vulnerable to overheating and starting a fire.
- If you find a crack or frayed wire on a cord, throw it away.
- After the holidays are over, pack up your extension cords and store them with your decorations. Extension cords are not designed for permanent use.
- Keep your smoke detector batteries fresh and your detector up to date.

Help Kids Stay Warm and Safe in Cold Temperatures

Adults like to huddle inside the toasty, heated house when it's cold outdoors. But kids love to play outside in the snow and cold.

November is Child Safety and Protection Month. Keep your child safe and protected by following these winter safety tips:

Dress kids in layers. As their body temperature warms up they can remove clothes one layer at a time to stay comfortable.

- Kids should wear hats when playing outside in the winter, as most body heat is lost through the head.
- Remove boots and clothing as soon as it gets wet.

 Discourage snowball fights. Snowballs are blamed for too many injuries, especially to the eyes.

Teach your children to sit up or kneel on a sled rather than lying on it. Reclining on a sled and going downhill head-first increases the risk of head, spine and abdominal injuries.

Apply sunscreen. Even on cold days, the sun's rays can still cause sunburn, especially when they reflect off of the snow.

 Lure your kids inside for frequent breaks that include warm drinks and healthy snacks.



CALL MID-SIOUX TO SCHEDULE LIHEAP APPOINTMENT

The Low-income Home Energy Assistance Program (LiHEAP) offered through **Mid-Sioux Opportunity, Inc.** may be able to help you pay your winter heating bill. This program is funded through the lowa Department of Human Rights and has been established to help qualified low-income lowa homeowners and renters pay for a portion of their primary heating costs.

Your local Mid-Sioux office will be taking applications from November 1, 2024 through April 30, 2025. Each applicant will need to furnish a copy of their most recent heating and electric bill; original Social Security or I-94 card for each household

member; and proof of the household's income for the past month (4 weeks), the past twelve (12) months, or most recent tax return. Eligibility for participation is established according to the federal income guidelines listed at the right. Applicants eligible for an award will be paid on a first come, first served basis, and all payments are subject to availability of funds.

MAXIMUM GROSS INCOME			
HOUSEHOLD	ANNUAL		
SIZE	INCOME		
1	\$30,120		
2	\$40,880		
3	\$51,640		
4	\$62,400		
5	\$73,160		
For families with more than five members, add \$10,760 for each additional member.			

For more information or to make an appointment contact your local outreach office, info@midsioux.org or 800-859-2025

Hearing Impaired call 711

Operating Statistics

SEPTEMBER		
	<u>2023</u>	<u>2024</u>
KWH Purchased	10,341,096	11,012,956
KWH Sold	10,127,687	11,169,972
Percentage of Line Loss		
(Year to Date)	2.76%	2.65%
Total Demand	20,822 KW	19,325 KW
Average Farm		
Consumption	2,759 KWH	2,932 KWH
Average Farm Bill	\$313.12	\$339.57
Income Per Mile	\$1,170.54	\$1,275.32
Expenses Per Mile	\$1,102.09	\$1,193.47
Miles Energized	872.86	885.19
Cost of Wholesale		
(For the Month)	6.96¢	6.15¢

Programmable Thermostat Too Complicated? Get a New One

Are you getting all of the energy savings you can from your programmable thermostat? Most people aren't.

That's because few people understand how to program their thermostats to raise and lower the temperature when the house is going to be empty or everyone will be asleep.

The thermostat itself won't save you any energy or money on your electric bill. To see a savings, you have to program the thermostat to turn the heat down during times of the day when nobody's home.

If your older-model thermostat is too complicated, consider investing in a new one.

Manufacturers have introduced programmable thermostats that are easier to use and understand. New models have touch screens, recorded instructions and digital reminders. Some even "talk" to you to help you do the programming.

Proper use of a programmable thermostat can save you up to \$150 a year in energy costs, according to Energy Star, a federal government program.

To get the most savings from programmable thermostats:

- Program the thermostat to turn down the heat and keep the temperature low for at least eight hours at a stretch. The thermostat can lower the temperature right after everyone leaves for school and work, for example, bring it back up just before the family is due to return home, and then set it back again at bedtime.
- Override the preprogrammed settings and put in your own. That way, you can set the thermostat back for longer periods of time if you know you'll be gone a while.
- Use the hold or vacation setting when you're planning to be out of the house for a few days. Set this feature to keep the house several degrees cooler in the winter or several degrees warmer in the summer, even if you'll be away just for the weekend.
- Change the batteries in your thermostat each year to keep it functioning properly.

Nondiscrimination Statement

"This institution is an equal opportunity provider and employer." To file a program discrimination complaint, a complainant should complete a Form, AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at https://www.ocio.usda.gov/document/ad-3027, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA containing all the information requested in the form. The completed AD-3027 form or letter must be submitted to USDA by mail to U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; by fax (833) 256-1665 or (202) 690-7442; or by Email: program.intake@usda.gov