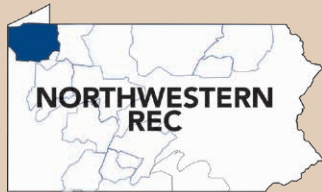


Northwestern Rural Electric Cooperative Association, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

NORTHWESTERN REC

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Amy Wellington, Editor

Guest Column

The Stories Behind Member-to-Member



AMY WELLINGTON

NOVEMBER IS KNOWN AS THE month we count our blessings and give thanks. It is also the month we, at Northwestern Rural Electric Cooperative (REC), ask you to consider donating your capital credits monies, which are retired in December, to the Member-to-Member (M2M) fund. This year, we would also like to share how the M2M funds are used.

As a registered not-for-profit organization, the M2M fund aids cooperative members who are struggling to pay their electric bill and keep their lights on. It was established in 1985 by the members and for the members of Northwestern REC.

Each year, the co-op matches every dollar raised for M2M up to \$80,000. Money is raised in several ways. One of the largest fundraisers we have is the annual golf outing in mid-June. In 2024, the 20th anniversary of the golf outing, M2M received more than \$21,000, our second-best year ever.

Several years ago, after state legislation changed the way escheats funds could be used, co-ops have been able to funnel unclaimed capital credits money to member assistance programs like M2M. Rather than allow these dollars to simply sit with the state Treasury Department, Northwestern REC allocates some of these funds to M2M.

Donations are also received through the Operation Round Up program, where members choose to round up their monthly electric bill to the next whole dollar and donate the difference to the fund. Many employees donate each month through payroll deductions. Co-op employees also established an M2M fundraising committee and launched a "freezer full of meat" raffle in 2024. All proceeds went to M2M.

So, how is this money used each year?

A member can receive up to \$300 from M2M each calendar year. To qualify for an M2M grant, a member must be referred to the United Way of Crawford County, our M2M program administrator, by the co-op's member services department. Typically, grants are given to residential members who are struggling for one reason or another but have made attempts to pay their electric bill. These members may also be facing a disconnection notice.

All the money raised for the M2M fund is given to your fellow members to keep their lights on. None of the funds are used for administrative costs. Those fees are covered by Northwestern REC's annual budget.

But even with \$160,000 (\$80,000 in donations and \$80,000 in matching funds), we can only help a handful of members each year. At \$300 per grant per calendar year, the M2M fund helps approximately 533 members. Here are a couple of their stories:*

One member well into her 80s used to rely on the \$300 grants each year before her passing a few years ago. Her husband had already passed away long ago. They never had any children, and before she was bound to a wheelchair, she had braces on both legs and used canes to walk.

She pinched every penny ... perhaps more than the average person. Almost religiously, she would call the co-op each month to discuss her bill. Living alone, this member more than likely appreciated the regular chat, too. A \$300 grant would cover her entire bill for several months.

Another M2M recipient was a young couple who just had their first child. The baby was two months premature. Doctors had to induce labor to save the life of the mother, who was suffering from a pregnancy-related illness. The day she went into the hospital, her

Continued on page 16C

Welcome to the Forest

AMY WELLINGTON, DIRECTOR OF COMMUNICATIONS

I HAD THE PRIVILEGE RECENTLY to participate in the unveiling of Crawford County's newest community forest, the Northwestern Rural Electric Cooperative (REC) Community Forest, located 1 mile south of Cambridge Springs on Route 86. The Foundation for Sustainable Forests purchased this land from Northwestern REC earlier this year with a grant from the U.S. Department of Agriculture's Forest Service Community Forest Program.

When I first started at Northwestern REC 23 years ago, this land had been earmarked as a business and industrial park. On this chunk of land, the cooperative built its current headquarters. Years later, the cooperative used some of the land to create the beautiful residential space across Route 86, known as Pleasant Hills. Some of the land was also sold to Cambridge Township. The co-op knew it wanted to do something different with the remaining land —

something it hadn't already done.

After many discussions, the co-op's board of directors decided to turn the leftover land into a Keystone Opportunity Zone (KOZ), which would become known as the Cambridge Business Center. There were other KOZ's popping up across the region back then, and it really made the most sense at the time. One of my first tasks as a new employee was to photograph the construction progress of the park.

Yes, I was the lucky newbie who was strapped into the bucket of one of our trucks and hoisted into the air to snap some photos. Because I was so new, I figured the lineman operating the boom from below would take it easy on me. But, of course, he didn't. He extended the boom as far as it could go. And although he denies it to this day, I swear he rocked the bucket.

Can you imagine how difficult it was to take photos with one hand while hanging on for dear life with the other? To the left is one of the photos I took that day as I was hunkered down in the bucket. I think you can see the smirk on the lineman's face! They have drones now for this type of thing.

All joking aside, some companies asked about space at the park over

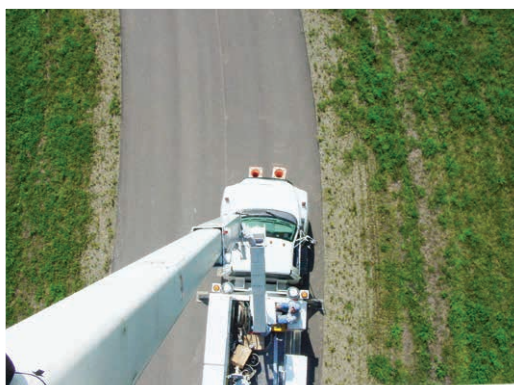
the years, but nothing ever came to fruition. And while we waited for a prospective commercial buyer, many residents and co-op employees used the space to hike or walk their dogs and even hunt. The co-op has also used the space multiple times for chainsaw safety training and will continue to do so in the future. When I was 20 years younger, I used to roller blade back and forth on Wenner Drive as well.

It is such a great outdoor space.

You see, this land was destined to become something better suited for this community. Something the community has been using it for all along ... and that is a beautiful, interactive piece of land for everyone to enjoy.

Northwestern REC is proud to partner with the foundation in this endeavor. It has already timbered the land for sustainability, built a new trail and erected several bat houses. We encourage you to visit the new forest, where you are guaranteed to encounter beautiful things, such as a galivanting grey squirrel, a vocal chickadee and other wildlife.

For more information, please visit foundationforsustainableforests.org.



FOREST THROUGH THE TREES: Troy Firth, center, director for the Foundation for Sustainable Forests, talks to a crowd of supporters at the unveiling of the Northwestern REC Community Forest in September.

GUEST COLUMN

Continued from page 16A

husband was laid off from work.

A neighbor referred the couple to Northwestern REC for M2M. (Referrals can be made at M2MFund.org.) With a \$300 M2M credit on their electric account, they were able to visit their newborn son in the hospital knowing they'd be able to bring him home to a warm house two months later.

Every story is different for the M2M recipients. Some have long-term needs, while others have one difficult month. Regardless of the circumstances, M2M grants were designed to provide a hand up to those members who need it most.

Please consider donating your capital credits to M2M or enroll in Operation Round Up. Call our office at 800-352-0014 any weekday between 7 a.m. and 3:30 p.m., or chat with us online at NorthwesternREC.com. Thank you for being "people we can count on."

**For confidentiality purposes, these M2M stories are based on actual member hardships. Some details were excluded or altered to maintain the members' privacy.*

AMY WELLINGTON
DIRECTOR OF COMMUNICATIONS

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.

Ready Your Home FOR WINTER

Prepare your home for winter now to ensure safety, efficiency and comfort. Here's a checklist you can use.



INSPECT HEATING SYSTEM:

- Have your heating system professionally serviced.
- Replace air filters if needed.
- Ensure vents and radiators are unblocked for efficient heat distribution.

TEST AND MAINTAIN SMOKE AND CARBON MONOXIDE DETECTORS:

- Replace batteries in smoke and carbon monoxide detectors.
- Test detectors to ensure they function properly.

PREPARE PIPES AND WATER SUPPLY:

- Insulate exposed pipes to prevent freezing.
- Drain and shut off outdoor faucets and irrigation systems.
- Know the location of water shut-off valve in case of emergency.

PREPARE YOUR HOME'S EXTERIOR:

- Clear gutters and downspouts to prevent ice dams.
- Trim trees away from the house to avoid damage.
- Ensure downspouts extend away from the foundation.
- Service and store equipment such as lawnmowers and trimmers.
- Gather winter tools such as snow shovels and ice melt.

INCREASE HOME ENERGY EFFICIENCY:

- Seal gaps at windows and doors with weatherstripping or caulk.
- Set ceiling fans to rotate clockwise to circulate warm air.
- Lower your thermostat a few degrees to save on heating costs.

Learn more at: 

Is a Ductless Mini-Split System Right For Your Home?

ANNE PRINCE, NRECA COMMUNICATION AND PUBLIC AFFAIRS EXECUTIVE

HOW WOULD YOU LIKE A personalized comfort zone within your home? One where the temperature is customized to your liking and may be different than the temperature in your shared living areas or other rooms in the house? This flexibility and customization are precisely why mini-split systems, also known as ductless air-source heat pumps, and their energy-efficiency aspects are so popular.

Let's unpack some mini-split basics and explore whether this type of system is a good choice for your home heating and cooling needs.

A mini-split system is a heating, ventilation, and air conditioning system that allows you to control the temperature in individual rooms or spaces. Similar to central heating and cooling, mini-split systems have two main components: an outdoor compressor and an indoor air-handling unit(s). A narrow conduit links the indoor unit(s) to the outdoor compressor.

While central heating and cooling systems feature one or more indoor units connected by ductwork, mini-splits are typically ductless. This means energy is not lost traveling through long stretches of ductwork. Installing the air-handling unit in a desired room or area enables you to control the temperature more precisely, reducing energy consumption. That's because you're adjusting the temperature to a single room or space, rather than the whole home.

Is a mini-split system right for you?

Mini-split systems are a popular option in home additions or to supplement heating and cooling in a space that may be farther away from the main living area, such as a finished attic or basement. In these instances, it may not be feasible to install or extend the ductwork required in traditional central cooling and heating systems. In contrast, mini-splits are relatively easy to install, requiring a small hole for the conduit connecting the indoor and outdoor units. Most systems can handle up to four indoor rooms, or zones, connected to one outdoor unit. Each of the zones can be customized because each includes a thermostat that enables you to heat or cool the space as needed, saving energy and money over time.

Cool solutions

Mini-split systems bring additional benefits. They are quiet and improve indoor air quality, too. Many come with remotes to make temperature control even easier, and because of their smaller size, these systems have many placement options for indoor and outdoor units.

One of the greatest benefits of mini-splits is that they typically have a higher seasonal energy efficiency rating (SEER) rating than traditional central heating and cooling systems. The higher the unit's SEER rating, the more energy efficient it is.

MINI-SPLITS AT A GLANCE

Mini-split systems, also known as ductless air-source heat pumps, heat/cool a home through an outdoor unit that connects to one or more individual indoor air handlers, which are typically mounted on a wall. Depending on the size of your home and personal preferences, a mini-split system is worth considering when you need to replace or upgrade your heating/cooling system.

Mini-Split System Benefits:

- Zone-controlled heating/cooling
- Higher energy efficiency ratings
- Easy to install
- Good for heating/cooling home additions

Mini-Split System Considerations:

- Potentially higher upfront cost
- Appearance
- May require electrical upgrades
- Not as effective in large spaces



Additional considerations

According to the U.S. Department of Energy, however, "mini-splits cost about \$1,500 to \$2,000 per ton of cooling capacity. That's about 30% more than central systems (not including ductwork) and may cost twice as much as window units of similar capacity."

The technology is improving and evolving; however, those living in colder climates may need a fuel backup to run a mini-split system. Aesthetics are another factor to consider; some homeowners don't like the appearance of the indoor units, which are more visible than central air conditioning vents.

If you're considering an upgrade or additional heating and cooling equipment, talk to a qualified technician to learn if a ductless mini-split system could work for your home. 🏠