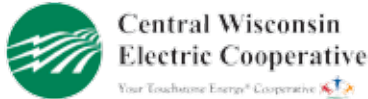




By Mike Wade,
President & CEO



FROM HERE TO THERE

The holiday season is upon us. In a few short weeks, family and friends will gather together to visit, to laugh, to remember old times, and to celebrate Thanksgiving Day.

It's a day to spend with loved ones and to be appreciative of all that we have. If you are like many, you will enjoy a roasted turkey with stuffing, cranberry sauce, pumpkin pie, and a host of vegetables and other desserts. If you are like me, you will eat too much and spend the afternoon watching a football game in the living room. Regardless of how you spend the day, I hope that each of you has a blessed and safe Thanksgiving Day.

As we wrap up another year, our focus turns to planning for a new year. The board of directors of your cooperative will be busy in November reviewing our goals for 2016. They ensure our business objectives are in alignment with our strategic direction. In December, we will present our 2016 budget based on the goals approved by the board. As always, we will strive to do as much as possible on behalf of our membership with the resources we have available to us.

We have begun the process of analyzing our electric rates and evaluating whether they produce the necessary revenue to meet our financial objectives. Power System Engineering (PSE) from Madison was recently selected to perform a cost-of-service study to evaluate our current rate structure. The completed study will be presented to our board of directors in early 2016 to determine if a rate increase will be needed. We will share information as it becomes available.

In keeping with our cooperative principals, the board of directors approved the retirement of capital credits in the amount of \$160,368.24. If your capital credits were part of the retirement, you will have noticed a credit on your electric bill or have received a check in the mail. As the cooperative is financially able, it is our obligation to return a portion of your investment in the cooperative to you.

GET TO KNOW YOUR DIRECTOR



Leonard Oppor

How long have you been a director?

I have been a director for six years.

Why did you want to become a director of CWEC?

I wanted to see how CWEC really ran. I wanted to get a better understanding of things like cost of power, establishing rates, and the budget process.

Tell me a little about your background.

I graduated from Manawa High School. I then served three years in the Navy. I worked various jobs, and then in 1965 I started work for Superior Electric in Appleton, doing transmission linework. In 1969 I started working for CWEC as a journey lineman and became foreman two years later. I retired from CWEC in 2002. My wife, Clare, and I have a son and daughter, six grandchildren, and one great-grandson.

When did your family first get electricity?

We were on a farm near Manawa; it must have been around 1939.

What are your experiences outside the co-op?

In the business aspect, I have served on the Iola-Scandinavia school board for 20 years. For 26 years I have served on the board for the Town of Helvetia, 20 of those years as town chairman, a position I still hold.

Tell me a little about your history with CWEC.

My wife and I have been CWEC members since we were married in 1961, living in four different places, all served by CWEC.

What do you like best about being a director?

I like staying in contact with past employees that I used to work with and meeting CWEC members. I also like meeting directors from other co-ops in the state.

What do you see as a challenge(s) facing CWEC in the future?

The EPA rulings and what it will do to the rates that co-op members pay for their electricity. Solar power has been a big push, and members are interested in what it can do for them.

What is your favorite memory as a director?

Learning to use the new computer technology.

What has been your greatest accomplishment as a director?

Hiring a new CEO for CWEC and moving to our new office and headquarters in the center of the CWEC system.



KEEP GRAIN BINS AWAY FROM POWER LINES

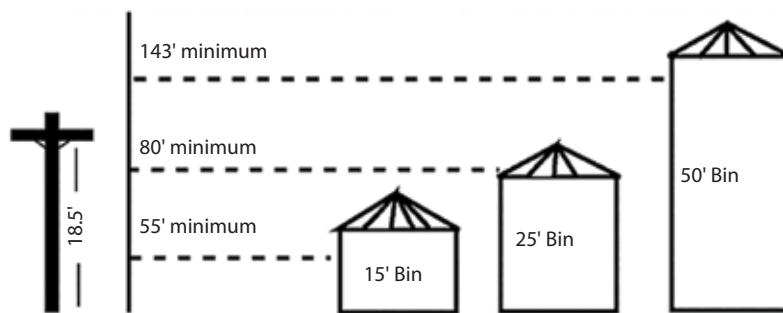
At Central Wisconsin Electric Co-op safety is a top priority for all—our employees and our members.

Farmers work hard to get the job done, and sometimes it's easy to forget all the necessary steps to take when practicing safe operations. Safety regulations should always be considered when working around grain bins.

Whether you're purchasing new grain bins or remodeling areas that contain existing ones, proximity to overhead power lines must be a considered factor. The National Electrical Safety Code requires an 18-foot minimum clearance from the highest point of the filling port of the grain bin to nearby high-voltage wires and a 55-foot minimum distance from the power line to the grain bin wall. See the chart at the right for further

guidelines. Changes to landscaping and drainage work can affect clearance heights of power lines, so please remember to check these measurements regularly.

Before moving or building a grain bin, please contact the co-op so we may help you determine a safe clearance envelope between the bin and power lines.



MAINSTREET MESSENGER MEDICAL ALERT

“Personal Independence with Peace of Mind”

Living alone can be an uneasy situation, especially for elderly individuals or those with medical difficulties. MainStreet Messenger Medical Alert provided by Central Wisconsin Electric Cooperative allows individuals the satisfaction of independent living and the peace of mind that comes with knowing there is always someone to help.

We have been providing MainStreet Messenger Medical Alert to individuals since 1997, with installations in the home, senior care facility, or apartment. MainStreet Messenger is a 24-hour, 365 day/year monitoring service. With the touch of a button, the individual is connected with the response center. An automated computer system will display all of the subscriber information, such as address, family contacts, and medical history. The unit has a powerful speaker on it that will open up two-way voice communication. If medical help is needed, the family contacts and the proper authorities are notified, if necessary.

CWEC staff provides in-home installation. They will contact you and set up an appointment to install the unit and demonstrate. To hook up the unit you will need a landline phone jack with service. The buttons are waterproof, so they can be worn in the shower, bath, etc.

The cost is \$29.95 per month plus sales tax, and we do not charge an installation fee.

We work with a variety of county departments, including the Department of Aging and Social Service, as well as health-care facilities, rehabilitation centers, senior care centers, hospitals, and clinics.

We are centrally located in Wisconsin, and pride ourselves in being able to provide a quality service to you. **Our service is available to anyone who needs it; you do not need to be a member of the co-op.** It is available to anyone in parts of Waupaca, Portage, Marathon, or Shawano counties.

If you know of someone who could benefit from this, or would like us to provide a demonstration to your group or facility, contact us at Central Wisconsin Electric Cooperative 1-800-377-2932.

REBATE REMINDERS

Did you spend your fall wrapping up some energy-saving home-improvement measures? Perhaps you updated your appliances to new, energy efficient models, or replaced any remaining incandescent lights to energy-efficient CFLs or LEDs.

Be sure to check out the energy rebates available to our members. Go to our website, www.cwecoop.com, and click on Energy Conservation Rewards under Energy Conservation to see which Energy Star products qualify for a rebate. Items must be purchased and installed in 2015 to qualify.

We also offer rebates on old refrigerator and freezer recycling up to \$25 per appliance, not to exceed the cost of the recycling.

Don't delay—submit a copy of your receipt with the energy guide label, which includes the Energy Star logo, as soon as the equipment is purchased and installed to ensure rebate.



PAYING YOUR ELECTRIC BILL IS EASY

Online Payment & Billing Information

In addition to being able to make your payment online in a secured manner, you will be able to obtain useful account information such as billing, usage, and payment history.

Budget Billing

If your monthly residential bill varies because of seasonal loads, budget billing will help you balance your payments over the year. To qualify, your account must be residential and be billed on a monthly basis. The amount you pay each month is based on usage over the past 12 months. Periodically your account is reviewed to ensure that your budgeted amount reflects usage. If you are interested in budget billing, contact our Rosholt office for details.

Recurring Credit Card Payment

You can set up recurring credit card payments monthly to be deducted on the 4th of each month. Please fill out the automatic payment form and return it to our office for processing. We accept Master Card, VISA, and Discover.

Automatic Bill Payment

Central Wisconsin Electric Cooperative now has the ability to receive Automated Clearing House transfers for payment of electric bills. For those members enrolled, a direct charge would be made to your checking account on the 30th day of the month for the amount of your electric bill.

If you are interested in using Central Wisconsin Electric Cooperative's Automatic Payment Plan, contact our office or go to our website and click on Payment Options under the Billing tab.

BUSINESS LOANS AVAILABLE

If you're looking to expand your business or farm operation, Central Wisconsin Electric Cooperative may be able to help. Through money we received from USDA Rural Development we have established a revolving loan fund. Low-rate loans of \$5,000 to \$50,000 are available to qualifying applicants. The revolving loan fund is designed to complement local lender financing programs including conventional, SBA, CDBG, and WHEDA.

You do not have to be a member of the cooperative to qualify for the loan, if you meet the requirements. For more information please contact Mark Forseth at the co-op.



CAPITAL CREDITS FOR CONSERVATION

"Making Energy Conservation Affordable"

One of the biggest obstacles—if not the biggest obstacle—families encounter when considering an energy conservation upgrade is the cost. Even though an upgrade makes good sense, it needs to be paid for and when money is tight, that can cause a problem. We believe in some cases we have a solution to solve that problem.

Your cooperative is not for profit. As a member of Central Wisconsin Electric Co-op you share in any excess margins (revenues – expenses) the co-op has in a particular year. The surplus margins are allocated to members of the cooperative. This means that each member that contributed to the surplus gets capital credits placed in a holding account until returned. That way, the co-op can use the funds for leveraging loans to finance new lines and equipment, offset unexpected expenses, and for general capital improvements to the cooperative. Then,

depending on the financial position of the co-op, the board of directors approves returning a portion back to the members.

To assist you in making your energy conservation upgrade more affordable, we are pleased to offer a Capital Credits for Conservation Program. This program allows you to "cash in" a discounted portion of your accumulated capital credits for qualified conservation upgrades, including insulation, windows, heat pumps, and solar or heat pump water heaters. There is no cost share, so depending on the cost of your project and the amount of capital credit funds you have available, your out-of-pocket outlay may be very minimal and in some cases zero.

Funds for this program are capped and offered on a first come, first serve basis. For more information please contact the co-op.



If you're planning a conservation upgrade to your home, such as installing new energy efficient windows, you could qualify for assistance through CWEC's Capital Credits for Conservation Program.



Central Wisconsin Electric Cooperative will be closed Thursday, November 26, and Friday November 27, for the Thanksgiving holiday.



Regular business will resume on Monday, November 30. From everyone here at CWEC, we wish you a safe and enjoyable holiday.



Daylight Savings Time Ends Sunday, November 1, 2015

Remember to move your clock back one hour before you go to bed on Saturday, October 31, 2015.

DATES TO REMEMBER IN NOVEMBER

Toys for Tots Drive Now thru December 11

Drop site at the CWEC headquarters. Items will be distributed to needy children in our service area. For additional collection sites go to our website www.cwecoop.com and click on the Toys for Tots tab under Services. Monday–Friday: 7:30 a.m.–4 p.m., Rosholt. For more information call 715-677-2211.

“Dearly Beloved” November 6, 7, 13, & 14

Performance at 7 p.m.; doors open at 6:30. Tickets are \$10/person. Crossroads Community Theatre presents another rollicking comedy. The show follows the four days before Christmas



at the Snowflake Inn, a charming Christmas-themed B & B in Tinsel Town, Texas. Crazy guests test the patience and goodwill of the normally good-natured proprietor. Seating 80 each night. Each night one guest will win a beautiful fresh Christmas wreath. For more information call 715-253-3525 or go the website www.wallofwittenberg.com.

Share-a-Tea “A Victorian Christmas Tea”

Saturday, November 7 3–5 p.m. \$25 donation to benefit students in need in the I-S School District; students \$15. Iola–Scandinavia High School



Commons. Tickets available at the I-S elementary or high school office or call Toya at 715-445-3556 or Ila at 715-445-3478.

Veterans Day Wednesday, November 11

16th Tigerton Holiday Bazaar Saturday, November 21

9 a.m.–3 p.m. Start your Christmas shopping before Black Friday. Lots of vendors; something for everyone! Homemade baked goods, food and refreshments served by the American Legion Auxiliary Post 239. Tigerton Community Center and Legion Hall, Tigerton.

Walls of Wittenberg Wreath Making Saturday, November 21, wreath making begins!

You decorate or we decorate. Continue a family tradition or begin a new one. November 22, 28, 29, 10 a.m.–3 p.m.; December 4, 3–8 p.m.; December 5, 9 a.m.–3 p.m.; December 6, 12, and 13, 10 a.m.–3 p.m. Wreath sales only WOWSPACE, 114 Vinal St., Wittenberg. For more information call 715-253-3525 or go the website www.wallofwittenberg.com.

Thanksgiving Day Celebration



Thursday, November 26 and Friday, November 27 Office Closed CWEC wishes you a safe and happy Thanksgiving holiday!



To submit your community events email brenda.mazemke@cwecoop.com or call Brenda at 715-677-2211.


Mike Wade, President & CEO

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Central Wisconsin Electric Cooperative

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