

Rural Economic Development Loan & Grant (REDL&G)

Cedar-Knox PPD offers a loan program to our customers called REDL&G. We were designated recipients of these funds from the USDA in 2007. For more than 10 years we have helped several small businesses to provide economic development. These funds shape and strengthen our rural infrastructure, spur rural economy and increase per capital income.

This program offers low interest loans. A couple of popular loans are:

Partnership Loans

- Provide “gap” financing to entrepreneurs unable to access 100% of the needed financing from a financial institution.

Microloans

- Loans under \$50,000 that can be finalized without bank participation.

Eligibility

- At least one full time equivalent job must be created or retained for each \$35,000 in loan dollars.
- Loan dollars may not represent more than 40% of the total financing needs.
- 10%-20% equity is generally required.
- Bank financing is encouraged and preferred with each borrower, but not required.

Goals

- To further the economic development of Northeast and North Central Nebraska.
- To promote and assist the growth and development of business and industrial concerns with Northeast and North Central Nebraska.

How to Apply

- A pre-application may be obtained by visiting www.nenedd.org/businessloan.html

From the desk of the Manager

Rates for 2018

First off, we are looking forward to serving all our customers for another year and secondly, I am happy to report there will be **“no overall rate increase for 2018”**. Even though I have only been General Manager for a few months, staff and I have been involved in several costs of service studies and rate changes over the years. Prior to being named General Manager, we were already in the early stages of completing another Cost of Service study to analyze our current rate structure components. The main components are Energy Kilowatt-hours, Demand, Transmission, Distribution, Transformation, Engineering, and Administrative costs, all of which drive the overall prices of each individual rate. When setting each rate class, the study helps us determine the actual cost within the class.

In our electric industry clean power and renewables have been changing our portfolio of generation mixes over the last few years. It is now more important than ever to make sure we have proper costs for each rate class. It is not only our due diligence to maintain parity, it is a state statute to be fair and equitable to all of our customers. It came as no surprise to me following our study that we need to raise our monthly facility charge and offset this by lowering our energy charges (Kwh). With that being said, we are anticipating to shift some costs within our rate structure to get costs where they belong within each rate class. We will be moving forward in this

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Mike Lammers

direction over the next few years. This year with a bandwidth of $\pm 2\%$, it will result in an overall “revenue neutral” rate adjustment to the customers of Cedar-Knox to be approved at the March Board Meeting effective on March usage (April billing). While a few may see slight increases or decreases the vast majority of our customers will not see any changes to their billing amounts. The facility charge increase will simply be offset with lower Kilowatt-hour (Kwh) energy cost. If costs are not properly placed some rate classes or customers would be subsidizing the charges or facilities for another rate class or customer. Many systems across the state have accomplished this task over the years already and with our recent cost of service study, it was confirmed that we need to continue shifting cost as well. We have been working towards this over the past years but our previous rate increases have been few or have been so small that we couldn’t make much progress towards this.

Nebraska has some of the lowest residential rates nationally coming in 11th in 2016 per EIA (Energy Information Administration) and comparatively Cedar-Knox is below that ranking and provides one of the lowest residential rates in the state. We will continue to strive as in the past, to keep our rates as low as possible both now and into the future for all of our customers.

Blizzard

The blizzard of January 22, 2018 will be one to remember. The Hartington area saw around 12-14 inches of snow. Luckily we didn't see the ice, which in most winter storms is the culprit which causes outages. Wind can also be a problem which we did have, but we still managed to get through it with **NO Outages!** Heavy wet snow like we did experience, can weigh on branches and when it drops or blows off, can get into the power lines. But a good tree trimming and maintenance program can

minimize these issues.

So other than it being a nuisance and keeping the kids home from school a couple of days, we are grateful it wasn't worse.

I do not like snow but I can still appreciate some beautiful pictures that the storm provided. If you have some good pictures of the snow, please share them with us. I am always looking for pictures for our CKPPD Calendar.

—Written by Carol McGregor

ACH – Great Option to Pay your Bill

If you want to simplify your CKPPD monthly bill paying, you might want to consider ACH. Fifteen days after your bill date we will, with your information and authorization, automatically deduct the amount you owe for your electricity from your bank account.

We are now offering this payment option

to irrigation accounts. Because bill dates vary every year based on the season, there will not be a set day of the month. But the day of withdrawal will be 15 days after each bill date. If you are an irrigator and would like to pay your irrigation services using ACH, just let us know and we will help you sign up.

Phone Numbers Request

Occasionally, when we try to get in touch with a CKPPD customer we discover that the phone number or numbers we have on file are not in service. It is very important that we have your current active phone number for notifications. Please contact us with this

information if you have recently changed, added or discontinued a number. We appreciate your cooperation.

Also remember – cordless phones do not work during a power outage.



Ed Kalin Celebrates 15 years

Ed has worked for Cedar-Knox PPD for 15 years as our Mechanic. He services and repairs much of our trucks and equipment. Ed is also instrumental in the selection of purchasing new trucks and equipment.

Thanks and congratulations to Ed for keeping the CKPPD fleet on the road.



Rod's Road to Retirement

Life is a journey filled with beginnings and endings. Rod's journey with Cedar-Knox PPD began after he had finished high school and began a 2 year service to the army, one year spent in Vietnam.

Shortly after returning home he began his career with Cedar-Knox PPD. This was the beginning of a 44 year journey. First, as he stated, "a grunt, then digger truck driver, then small bucket truck operator, then Director of Maintenance and finally Operation Engineer." Rod's last day at CKPPD was Jan 15th, 2018 and the beginning of his retirement. This is a journey that he intends to enjoy with his wife Rose of 43 years, his 5 children and 12 grand kids. Rod will spend time working on his 40 acre tree farm with a newly completed cabin. His bucket list is to drive a 1930 Model-A coupe across Nebraska and fly his para-plane from Bow Valley to Brookey Bottom.

So as one journey ends and another begins, Rod reflects on his years at CKPPD by saying, "One of the best things about working at Cedar-Knox PPD over the years is it has always felt like one big family and that I will leave knowing it is in good hands."

Congratulations Rod!



44 years

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CURRENT FLASH EDITOR

Carol McGregor