

2015 ANNUAL REPORT



80
years
EMPOWERING
OUR MEMBERS
NORTHWESTERNREC.COOP
1936-2016



**Northwestern Rural Electric
Co-operative Association, Inc.**

A Touchstone Energy® Cooperative 

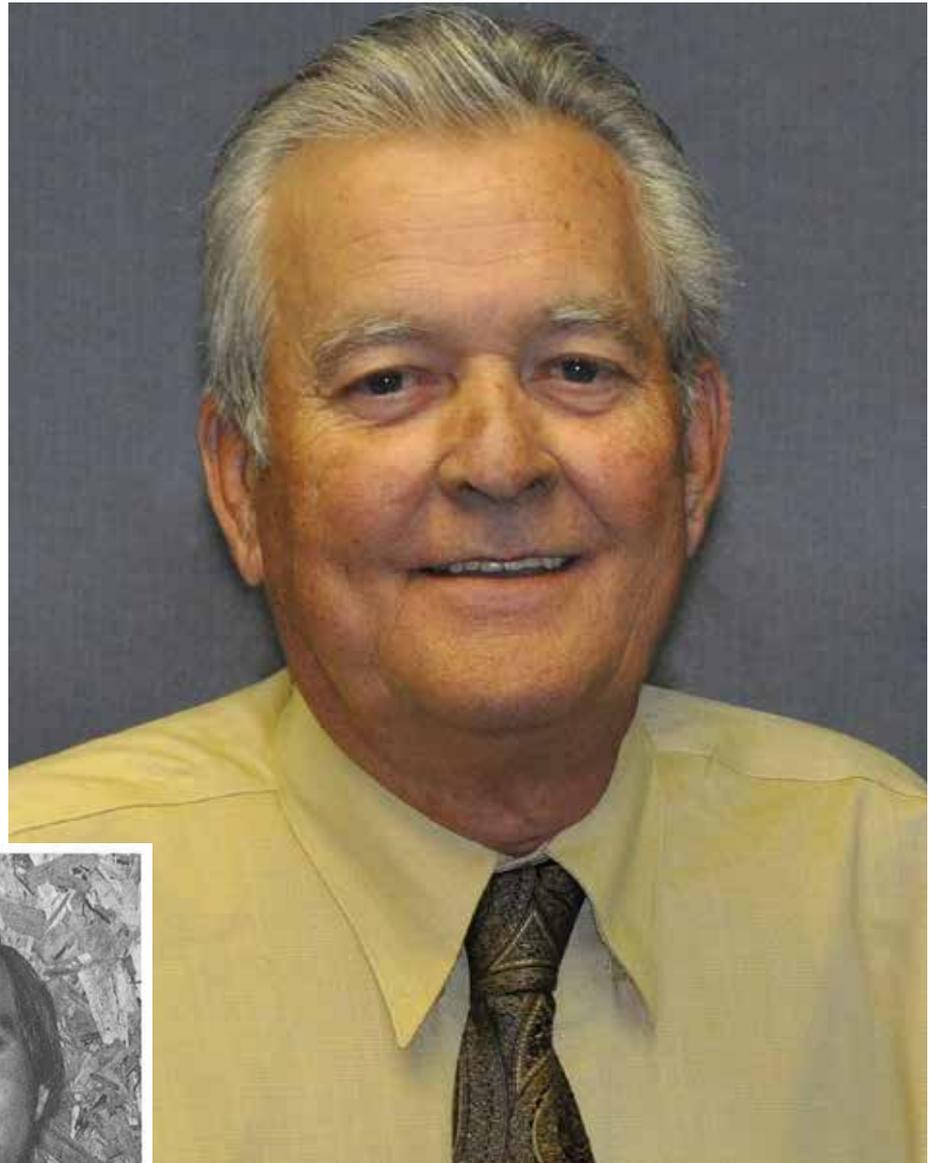
REMEMBERING NORTHWESTERN REC DIRECTOR LARRY PROPER

ON OCT. 4, 2015, we lost a longtime friend and director of the cooperative. Mr. Larry Douglas Proper, of Guys Mills, was in his 34th year as your District 9 director when he passed away at 64 years young. Northwestern REC Board Chair Kathryn Cooper-Winters, recalls, "He was a lot like E.F Hutton in the sense that when he spoke, people listened."

Larry had a great mind for business. In 1974, he founded Proper Cutter, Inc., which grew from a two-man local tool and die shop to a business of 16 employees that serves the tooling industry across the nation.

"Mr. Proper was the perfect fit for Northwestern's board of directors. He embraced the locally owned, locally operated business model long before joining the board, and cherished his family, his employees, as well as his community," reflects Mary Grill, president & CEO for Northwestern REC. "Those are all qualities essential to the cooperative way. His shoes will be big ones to fill."

Larry will always be remembered as a man of integrity, perseverance and someone who always found the brighter side of things. He leaves behind his wife and the love of his life, Connie, daughters, Lisa (Michael) Chausee, Andrea (Mark) Mailliard, and Cindy (William) Doyle, and 11 grandchildren.



In 1981, Larry D. Proper was first elected by the membership to serve as District 9 director, ousting long-term incumbent

Raymond Theuret. At 30 years old, Larry was one of the youngest members

ever elected to Northwestern REC's board of directors.

Larry's latest term on the co-op board began in August 2014. In his honor, the District 9 seat will remain vacant for the remainder of Larry's three-year term. A nomination meeting will be held in the spring of 2017. 🌞

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INFORMATION REQUESTS

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This 2015 Annual Report was written, compiled and produced by the employees of Northwestern Rural Electric Cooperative Association, Inc. and its subsidiaries.

ANNUAL MEETING

The 2016 Northwestern REC Annual Meeting of the membership is scheduled for Sat., Aug. 6, at the Crawford County Fairgrounds in Meadville, Pa.

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2015 EXECUTIVE REPORT

HOW EXCITING it must have been to be a part of the movement that created our great program! And think of the challenges those early electric cooperative pioneers faced. There were tremendous obstacles dealing with private power companies that refused to serve the rural areas because it was not profitable. Those same farm leaders of the 1930s battled legal obstacles in Harrisburg and won a substantial victory when a special act allowed them to start their own electric cooperative, the first in Pennsylvania.

But the need was so great back in 1936 that 13 rural groups in Crawford and Erie counties banded together to form the Steamburg Electric Cooperative, which is now known as Northwestern Rural Electric Cooperative. We are part of one of the greatest American success stories, because at that time, one out of four rural homes in Pennsylvania was without electricity. This kept the economies of the rural area entirely dependent on agriculture, where life on the farm was backbreaking.

These dedicated early directors worked diligently to get their neighboring farmers to sign up and become co-op members. By the end of 1937, with borrowed funds from the Rural Electrification Administration (REA), they constructed 205 miles of line and had 310 members. The early co-op employed five local folks, and growth was phenomenal. By the end of 1941, your co-op had built a staggering 1,115 miles of line and had 3,957 member accounts. In those days, the strategy to build line was to cross the countryside from farm to farm. Electricity was a blessing, but it was not cheap. The rates in the early 1930s were as high as \$1.43 per kilowatt-hour (kWh) but that was considered a real value, be-



Kathryn Cooper-Winters and Mary A. Grill

cause it meant life on the family farm was no longer harsh and burdensome. This cost compares to our average rate today of 12 cents per kWh, a price point that makes electricity affordable for all.

The early distribution system expansion took little regard for voltage and reliability. It was in the 1940s that the co-op manager saw the need to improve reliability because outages were too common. That is when plans were developed to install regulators to control the voltage, and reclosers to improve reliability. Plans were also made for additional substations to handle the rapid growth in new members.

In 1946, the electric cooperatives in Pennsylvania formed Allegheny Electric Cooperative, Inc. (Allegheny) to secure an adequate and affordable

power supply for their members. Allegheny continues to serve your interests today with a power supply that is approximately 70 percent carbon-free with the lowest-cost electric generation rates in the area.

Growth of your plant continued at an accelerated rate. By the 1970s, there were 17 substations in place and 2,080 miles of electric line in service. Up until this point, the cooperative mailed electric bills every other month. Members embraced the modern conveniences of the time and continued to purchase electric appliances to make their households and farms more efficient. Electric use increased to the point that the cooperative started to bill monthly to help even out the household budget. Today, your cooperative even offers PrePay, which allows members to pay for their energy before it is used and eliminates any surprises in monthly billing statements. This is all possible because of state-of-the-art metering now in place that provides many benefits to the membership.

In the 1980s, our load management program was offered to the membership to help reduce electric demand and save money on electric rates. This program was unique because participants allowed the cooperative to control their water heater during peak periods. In return, participating members received 24/7 water heater maintenance services and a free replacement water heater when needed. This is one of your cooperative's greatest initiatives, and it has saved over \$20 million to date in power costs with about half of our membership participating.

Many things have changed in the 80 years your cooperative has been serving your needs. But our focus on meeting your needs for reliability will

continue to drive our work plans. We continue to upgrade service with our line improvement program. Your cooperative is replacing the original copper wire those early pioneers strung from farm to farm because the wire has become brittle and has a high failure rate in cold temperatures. We are replacing this old wire with stronger aluminum wire designed to withstand the extreme weather conditions found here in northwestern Pennsylvania. While we are replacing the wire and upgrading the poles, we are taking advantage of the opportunity to move the lines closer to the road, which will allow ease of access for your line crews and improve your reliability for many years to come. In 2015 alone, we were able to convert about 49 miles of line, with a total of 2,653 miles of energized line to serve your needs.

Technology is currently driving significant improvements. Much like years gone by, when our members embraced the electric lightbulb over the oil lamp, our members continue to embrace technology. Currently, about two-thirds of you enjoy electronic payment methods and no longer mail in your electric bill payment. Your cooperative offers many different payment options to suit your needs. For those of you who favor online options, SmartHub can be accessed from our website or from your smart device to view and pay bills, to access and manage your hourly electric use information, and to send an email to your member services group to address your concerns. We currently have over one-third of our members registered as users of this sophisticated online system that is not locally available to our city cousins.

Your cooperative continues to look for state-of-the-art technologies that improve your reliability. We know you have many sophisticated devices in your homes and businesses, such as



Your cooperative leaders, from left: Linda King, vice president of communications/energy services; Danielle Haschalk, vice president and CFO; Thomas Dimperio, vice president of information technology; Ken Lindberg, vice president of human resources; Bradley Smith, vice president of member services; Mary A. Grill, president & CEO; Michelle Garcia, executive secretary; and Kevin Hindman, vice president of engineering.

flat screen TVs and home computers, so power quality is important to you. We are proud to report your cooperative is one of the first in the country to install smart switches that can automatically reroute power supply in the case of an outage situation. These reclosers were a major component of our work plan in 2015, having been called into action shortly after being installed, thereby avoiding 22 hours of power outages in the Vernon, Geneva, and Townville areas. This will continue to be a major part of our work plan in 2016 to further expand service improvements in our territory.

Your continued patronage enables your cooperative to provide you with service improvements. In 1937, total revenue was \$5,980. Revenue increased dramatically as members continued to purchase electric appliances to enjoy the modern conveniences of the times. By 1960, annual revenue was well over \$1 million. In 2015, your cooperative's revenue was more than \$33 million and margins were strong and close to budget at \$1,686,000. This margin level allows us to continue to make investments in your electric plant to

improve your reliability.

By 1960, your cooperative had refunded \$336,600 in total capital credits retirements over the first 24 years of operations. In 2015 alone, your capital credits retirement payments totaled \$460,720. Your cooperative has a proud history of capital credits payments to you, the membership, with a total of over \$19 million paid to the membership in our 80 years of operations.

It seems that today, folks take electricity for granted. Your cooperative took many steps over our 80 years of operation to provide you with safe, affordable and reliable service. This mission will continue to drive our actions for the next 80 years with meeting your needs as our No. 1 priority.

Kathryn J. Cooper-Winters
Board Chair

Mary A. Grill
President & CEO

CONSOLIDATED FINANCIAL STATEMENTS

Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED BALANCE SHEETS
December 31, 2015 and 2014

Assets	2015	2014
Property and equipment:		
Electric plant in service - at cost	\$ 105,026,176	\$ 99,757,807
Headquarters (phase II) construction in progress	\$ 439,313	6,230
Construction work in progress	597,688	1,700,055
	<u>106,063,177</u>	<u>101,464,092</u>
Less accumulated provisions for depreciation	33,969,795	32,488,651
Total electric plant	72,093,382	68,975,441
Other assets and investments:		
Non-utility property, at cost	957,324	931,170
Notes receivable, less current maturities	80,131	154,135
Cash surrender value of life insurance	265,243	241,864
Investments in associated organizations	8,690,480	8,517,956
Certificates of deposit	126,523	106,152
Board designated funds	1,380,586	1,379,356
Total other assets and investments	11,500,287	11,330,633
Current assets:		
Cash and cash equivalents	2,862,860	1,794,915
Accounts receivable, less allowance for uncollectible accounts of \$186,235 and \$141,400 for 2015 and 2014, respectively	3,712,485	4,416,679
Current maturities of notes receivable	74,004	74,004
Materials and supplies	505,253	495,907
Other current and prepaid assets	52,859	219,367
Total current assets	7,207,461	7,000,872
Deferred charges	2,234,722	2,429,708
	\$ 93,035,852	\$ 89,736,654
Equities and Liabilities	2015	2014
Equities:		
Memberships	\$ 76,765	\$ 79,075
Patronage capital	10,980,484	11,250,904
Other equities	30,957,851	29,247,607
Total equities	42,015,100	40,577,586
Long-term debt:		
CFC notes, less current maturities	34,385,602	31,982,859
Farmer Mac notes, less current maturities	7,457,814	7,806,021
Capital Lease obligation, less current maturities	72,717	--
Long-term debt, other, less current maturities	80,131	154,135
Total long-term debt	41,996,264	39,943,015
Non-current liabilities:		
Accumulated post retirement benefit obligation, less current portion	520,983	585,266
Employee deferred compensation	188,000	212,000
Total other long-term liabilities	708,983	797,266
Current liabilities:		
Current maturities of long-term debt	2,299,262	1,741,975
Current maturity of capital lease obligation	21,222	--
Current post-retirement benefit obligation	74,975	73,203
Accounts payable:		
Purchased power	1,435,469	1,459,933
Other	999,252	936,010
Capital credit retirement funding liability	357,191	488,181
Customer deposits	315,841	309,604
Accrued interest	401,000	389,100
Accrued payroll	207,812	143,492
Accrued vacation liability	494,124	465,289
Total current liabilities	6,606,148	6,006,787
Total liabilities	49,311,395	46,747,068
Deferred credits	1,709,357	2,412,000
	\$ 93,035,852	\$ 89,736,654

CONSOLIDATED STATEMENTS OF REVENUES AND EXPENSES
Years Ended December 31, 2015 and 2014

	2015	2014
Operating revenues:		
Electric energy revenue	\$ 32,639,455	\$ 32,237,288
Customers' forfeited discounts and penalties	103,044	109,871
Rent from electric property	724,163	1,312,987
Miscellaneous electric revenue	385,472	465,160
Total operating revenues	33,852,134	34,125,306
Operating expenses:		
Cost of power	16,090,078	16,632,049
Distribution - operations	1,664,745	1,436,068
Distribution - maintenance	3,089,558	2,716,878
Consumer accounts	1,631,140	1,582,412
Customer service and information	788,088	666,966
Sales	535,344	268,572
Administrative and general	3,892,420	4,060,331
Depreciation and amortization	3,058,292	2,974,780
Other	106,748	105,982
Total operating expenses	30,856,413	30,444,038
Operating margin before fixed charges	2,995,721	3,681,268
Fixed charges:		
Interest on long-term debt	1,867,426	1,771,302
Operating margin after fixed charges	1,128,295	1,909,966
G & T and other capital credits	508,377	629,827
Net operating margins	1,636,672	2,539,793
Nonoperating margins:		
Interest income	63,723	62,638
Gain (loss) on disposition of property	(4,788)	16,266
Miscellaneous non-operating income	143,522	(10,868)
Total non-operating margin	202,457	68,036
Net margin	\$ 1,839,129	\$ 2,607,829

The financial statements of the cooperative for the year 2015 has been audited by Buffamante Whipple Buttafaro, P.C., Jamestown, New York. The audit resulted in a clean opinion stating that the financial statements presented fairly, in all material respects, the financial position of the cooperative and subsidiaries as of December 31, 2015, and results of their operations and cash flows for the years ended in accordance with accounting principles generally accepted in the United States of America.

The auditor's complete report is on file in the office of the cooperative and is available for inspection by the membership.

CONSOLIDATED FINANCIAL STATEMENTS

Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED STATEMENTS OF EQUITIES
For the years ended December 31, 2015 and 2014

	Memberships	Patronage Capital	Other Equities
Balance, at December 31, 2013	\$ 81,430	\$ 11,595,215	\$ 27,039,647
Membership fees cancelled	(2,355)	--	--
Net operating margins	--	2,539,793	--
Non-patronage source margins	--	(947,179)	947,179
Prior year non-operating interest allocated	--	--	--
Net non-operating margins	--	--	68,036
Retirement of capital credits	--	(1,936,925)	--
Equity payable upon liquidation	--	--	1,405,472
Gain on early retirement of capital credits	--	--	4,002
Change in post-retirement benefit obligation	--	--	(216,665)
Donated capital	--	--	(64)
Balance, at December 31, 2014	79,075	11,250,904	29,247,607
Membership fees cancelled	(2,310)	--	--
Net operating margins	--	1,636,672	--
Non-patronage source margins	--	(930,131)	930,131
Net non-operating margins	--	--	202,457
Retirement of capital credits	--	(976,961)	--
Equity payable upon liquidation	--	--	511,373
Gain on early retirement of capital credits	--	--	3,053
Change in post-retirement benefit obligation	--	--	63,430
Donated capital	--	--	(200)
Balance, at December 31, 2015	\$ 76,765	\$ 10,980,484	\$ 30,957,851

Canned food drive

How to participate

Bring your non-perishable food items to the 80th annual meeting on Saturday, Aug. 6, at the Crawford County Fairgrounds. **Food items will be collected from 10 a.m. to 1 p.m. at the designated drop zone.**

If you cannot attend your 80th annual meeting, food items will be accepted at the co-op in Cambridge Springs until 3:30 p.m. on Friday, Aug. 5.

Non-perishable items accepted

- Canned meats (i.e. tuna, chicken)
- Canned and boxed meals (i.e. soup, chili, macaroni and cheese)
- Canned or dried beans and peas
- Pasta, rice, cereal
- Canned fruits and vegetables
- Shelf-stable milk
- Peanut butter

We cannot accept expired or opened items, rusty cans, homemade items, alcoholic beverages or glass jars.

Where these items will go

Donated items will be delivered to the local food pantries within our service territory. Check our website for more!



In honor of your co-op's 80th anniversary.

THE PAST YEAR IN A SNAPSHOT



TOTAL SERVICES
21,101
Meters

KILOWATT-HOURS (kWh) SOLD

256,408,953 kWh



COST OF POWER

\$16,090,078

FULL-TIME
EMPLOYEES

68

TOTAL SERVICE-
TO-EMPLOYEE
RATIO

310:1



AVERAGE SYSTEM RELIABILITY

99.98 %

2,652

MILES OF ELECTRIC LINE

7.9

METERS SERVED PER MILE OF LINE



NET OPERATING MARGINS

\$1.6 Million



MONTHLY AVERAGE
RESIDENTIAL COST AT 1,000 kWh

\$129.04

LONG-TERM DEBT

\$44.2 Million

OPERATING REVENUE

\$33.852 Million



ASSETS

\$93.036
Million



PEAK DEAMAND (JANUARY)

46,391 Killowatts

YOUR CO-OP BOARD OF DIRECTORS

NORTHWESTERN Rural Electric Cooperative is guided by a board of 10 directors (pictured right), one from each of the 10 districts within its service territory.

Back row, from left: Earl Koon, Robert Agnew, Dave Rectenwald, Lanny Rodgers, and Mike Sample, and front row, from left: Bob Davis, Kathryn Cooper-Winters, Kim Docter, and Jack Sheffer.

Although each director is a member from his or her district, the entire co-op membership votes the directors into office through the election process held during the annual meeting. Director terms last for three years.



District 1 (Jack Sheffer) — Springfield, Conneaut, Girard, Elk Creek, Fairview, and Franklin townships, and Platea Borough in Erie County; and Monroe and Conneaut townships in Ashtabula County.

District 2 (Earl Koon, treasurer) — McKean, Washington, Waterford, and LeBoeuf townships, and Edinboro Borough in Erie County.

District 3 (Mike Sample, secretary) — Amity, Union, Wayne, and Concord townships, and Elgin and Union City boroughs in Erie County; and Spring Creek Township in Warren County.

District 4 (Robert Agnew) — Beaver, Spring, Conneaut, Summerhill, Summit, Sadsbury, and Pine townships, and Conneautville Borough in Crawford County; and Richmond and Pierpont townships in Ashtabula County.

District 5 (Kathryn Cooper-Winters, chair) — Cussewago, Hayfield, Venango, Cambridge, and Woodcock townships, and Woodcock and Saegertown boroughs in Crawford County.

District 6 (Kim Docter) — Rockdale, Richmond, Bloomfield and Athens townships in Crawford County.

District 7 (Dave Rectenwald, vice chair) — Sparta, Rome, Oil Creek, Steuben, and Troy townships, and Centerville Borough in Crawford County; and Southwest and Eldred townships in Warren County.

District 8 (Bob Davis) — East Fallowfield, Vernon, Greenwood, Union and Fairfield townships in Crawford County.

District 9 (Vacant) — West Mead, East Mead, East Fairfield, and Randolph townships, and Blooming Valley Borough in Crawford County.

District 10 (Lanny Rodgers, PREA director) — Wayne Township in Crawford County; Jackson, Plum, Oakland, Cherrytree, and Canal townships in Venango County; and French Creek Township in Mercer County.

KNOW THE NOMINEES

You and the other members, at the annual meeting, elect members of the board of directors for Northwestern REC on a rotating basis. This year, directors from Districts 1, 2, 4 and 9 are up for election. Nominating meetings were held in each of the districts during April. The members who attended these meetings nominated people they felt met the qualifications necessary to be a director of Northwestern REC; however, District 9 will remain vacant for another year. The following biographical sketches will familiarize you with the candidates.

District 1 – Springfield, Conneaut, Girard, Elk Creek, Fairview, and Franklin townships, and Platea Borough in Erie County; and Monroe and Conneaut townships in Ashtabula County.

William “ Jack” Sheffer, District 1 incumbent



William “Jack” Sheffer
10330 Route 98
Edinboro, Pa.

Mr. Sheffer, known to everyone as Jack, has resided in Franklin Township since 1941. After graduating from Edinboro High School, he served four years in the United States Air Force. He then took up his family’s dairy farm and worked in building construction for 12 years. He worked at Eriez Magnetics as an assembler for 18 years and retired at age 62.

He is involved in many community services. For many years, Jack “rang the bell” for the Salvation Army at Christmas. He also was involved at Wesley Woods for many years, where he always helped prepare the camp for the summer campers. He is a member of the Elk Creek Grange No. 997 and Erie County Pomona Grange No. 4, where he has held many leadership positions.

Jack and his wife, Judy, ride their bikes (spandex, not leather) for many charities, including Ride Around the Bay, Environment Erie and The Refuge, a place for homeless families.

During his directorship at Northwestern REC, Jack has achieved his Credentialed Cooperative Director and Board Leadership Certificate designations. He recently completed the Director Gold program.

Jack’s greatest passion on the cooperative board of directors is serving the members for the last seven years and he hopes to continue to do so in the future. His wife is also involved with the rural electric cooperatives, as she is an officer of the PA/NJ Rural Electric Community Service Network, an affiliate of the Pennsylvania cooperatives.

Jack and Judy attend Federated Church in East Springfield. Together, they have four sons, one daughter and 13 grandchildren. Jack has been a cooperative member for over 50 years.

Joanna Surovick-Twichel, District 1 nominee



Joanna Surovick-Twichel
11000 Ivarea Road
Albion, Pa.

Mrs. Joanna Surovick-Twichel was born and raised in a rural area of Albion, Pa., on a farm that her parents, Francis and Marian Surovick, owned and operated. Joanna would like to continue her father’s legacy as a director for Northwestern REC. Francis served on the co-op’s board for 39 years.

Joanna has worked the bulk of the last 30 years at the Ram’s Head Inn, a family-owned business. When the family sold that business, she then worked at the Dollar General in Albion for six years. From there, she worked for Marquette Savings Bank, also in Albion, for seven years. Joanna currently works at Charlie’s Pub in Edinboro.

Recently appointed as Elk Creek Township auditor, Joanna also serves on the board of directors for Project N.E.E.D., Inc., a small non-profit organization that provides temporary emergency housing for those who have lost their home due to fire, flood or other natural disaster. She is proud to continue on with what was her father’s vision in the Albion community and would like to expand that vision into other communities.

Joanna and her husband, Gary, have been together for 24 years, and have two grown children, Paige and Kyle. In their spare time, the Twichels enjoy skiing, golfing, hunting and many other outdoor activities. Joanna and Gary live in a house they built just down the road from her childhood home in Albion.

KNOW THE NOMINEES

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District 2 – McKean, Washington, Waterford, and LeBoeuf township, and Edinboro Borough in Erie County.

Jesse “Earl” Koon, District 2 incumbent

Mr. Earl Koon was born and raised in Washington Township, Pa., on the family farm where he still resides today. He has continued the family tradition of operating and maintaining the family farm.

Earl received a Bachelor of Arts in mathematics in 1975 from Edinboro University of Pennsylvania and a Master of Business Administration from Gannon University in 1979. Following college, he was employed by the Borough of Edinboro for five years as the code enforcement officer. He was then employed by Washington Township as the secretary/manager for over 17 years. After leaving the township position, Earl pursued a career in the asphalt industry service as vice president/branch manager for Russell Standard Corporation, Fairview Branch, for eight years. Earl is currently the general manager for Suit-Kote Corporation, Western Pennsylvania Branch.

Earl and his family have been members of Northwestern REC since its inception in 1936. He is a member of the Oasis Lodge No. 416, where he has served as past master and past treasurer. He is a member of the Zem Zem Temple, a member of the IOOF Lodge No. 510, and is a member of the board of directors for the Odd Fellows Home of Western Pennsylvania.

He is married and has three grown children.



Jesse “Earl” Koon
12255 Hamilton Road
Edinboro, Pa.

District 4 – Beaver, Spring, Conneaut, Summerhill, Summit, Sadsbury, and Pine townships, and Conneautville Borough in Crawford County; and Richmond and Pierpont townships in Ashtabula County.

Robert Agnew, District 4 incumbent

Mr. Robert Agnew has served as a board member of the Northwestern Rural Electric Cooperative Association, Inc. since 1989 and has been a certified director since 1994. He has earned the Credentialed Cooperative Director, Board Leadership Certificate and Director Gold certifications from the National Rural Electric Cooperative Association.

He is a lifetime resident of Crawford County and a graduate of Linesville High School and Duquesne University, Pittsburgh, where he earned a Bachelor of Science in business administration. From 1971 through 2000, he worked as an insurance agent and financial planning adviser. Subsequently, he was finance and marketing director for the Boy Scouts of America, French Creek Council, which covers six counties in Northwestern Pennsylvania. He retired from the Boy Scouts of America in 2008. He continues to be an active volunteer with the local Boy Scout troop.

Bob is an active member of the Harmonsburg Presbyterian Church and a director of the Conneaut Lake Joint Municipal Authority. He was past president of the Meadville Kiwanis Club and board member for the Crawford County Historical Society.

Bob and his wife, Jean, reside in a 175-year-old remodeled farmhouse near Harmonsburg, and have two adult children and two grandchildren. The Agnews have been co-op members since 1971.



Robert Agnew
15066 State Highway 18
Conneautville, Pa.



Northwestern Rural Electric Co-operative Association, Inc.

A Touchstone Energy® Cooperative 

FOCUSED ON YOUR STREET. NOT WALL STREET.

The best part about being a member of Northwestern REC is just that . . . it's your energy cooperative. You have a say in how our co-op is run because membership also equals ownership. Being locally owned, operated and democratically run means you can trust Northwestern REC to focus on your needs, local priorities and decisions that are best for your community.

Electric cooperatives are organized around a strong commitment to make a difference and provide excellent service to our members. That's why Northwestern REC invests time, money and expertise to build our local economy. Unlike large investor-owned utilities, we are rooted right here in Northwest Pennsylvania. We strive to improve members' quality of life by taking leadership roles in community development projects, educating youth, and generously donating time, energy, and resources to schools, nonprofits and community events.

Over the past 80 years, we have answered the call to provide additional benefits and services because it is extremely important to us that our community thrives and prospers. This is why we offer energy audits, Co-op Connections Card, kids programs, and scholarship opportunities.

Always remember that Northwestern REC is committed to preserving your trust, and around here, there's more to trust than making sure your lights come on when you flip the switch. Whether it's an energy audit or an electric safety demonstration, we are dedicated to being your reliable source of power and information, your trusted community partner—your cooperative.

NORTHWESTERNREC.COOP

80
years
**EMPOWERING
OUR MEMBERS**