

CURRENT CONNECTION

CROW WING POWER NEWS · NOVEMBER/DECEMBER 2016 · VOLUME 68, NUMBER 6

A Touchstone Energy® Cooperative 
The power of human connections

Community Solar Success >>>

Community Solar Project Nearly 100% Subscribed

I'm proud to announce we have received overwhelming support from members wanting to subscribe to our Community Solar Project in a very short period of time. We began marketing the project in the middle of summer and by mid-November, we are 88% subscribed with only 12 remaining shares available.

Members that had the desire to be a part of the project bought one or more shares at \$1300 per share as an environmental investment – a remarkable testament to the “green” members we have in our Cooperative family. As of November 22, 28 members had subscribed.

Because we have enough support to move forward, we were able to get on the contractor's schedule for construction in the spring and ground work has already begun to lay the footings.

With that said, the overwhelming support possibly means others will want to get involved and purchase even more shares. Before we move ahead and start a phase two addition to our 100 share initial Community Solar array, we would like to get our first project complete and running properly before announcing any possibility of an expansion. We will, however, keep a waiting list of members that would be interested if we determine we are able to increase the size of our array. The waiting

list will require no down payment at this time until we open enrollment for a phase two expansion.

I might add that our Community Solar Project appears to be one of the most quickly subscribed projects, compared to other Cooperative Community Solar projects in the State – again, we have a unique group of members in our Central Minnesota Lakes area.

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Get a Free Energy Audit >>>

As cold weather sets in, Crow Wing Power is encouraging members to improve the energy efficiency of their homes. To help you, we offer free energy audits and personalized advice to make energy saving upgrades. Simple steps, like weatherization, better appliances and new lighting can make a big difference.

Crow Wing Power's energy auditors are trained and certified by the State of Minnesota. They will systematically inspect your home at no charge and create a list of potential energy saving measures. During the past year they have helped 200 members manage their energy costs.

Energy improvement investments can have a handsome payback when you reduce energy bills.

Weatherization Resources – Low Income Help >

Minnesota Department of Commerce

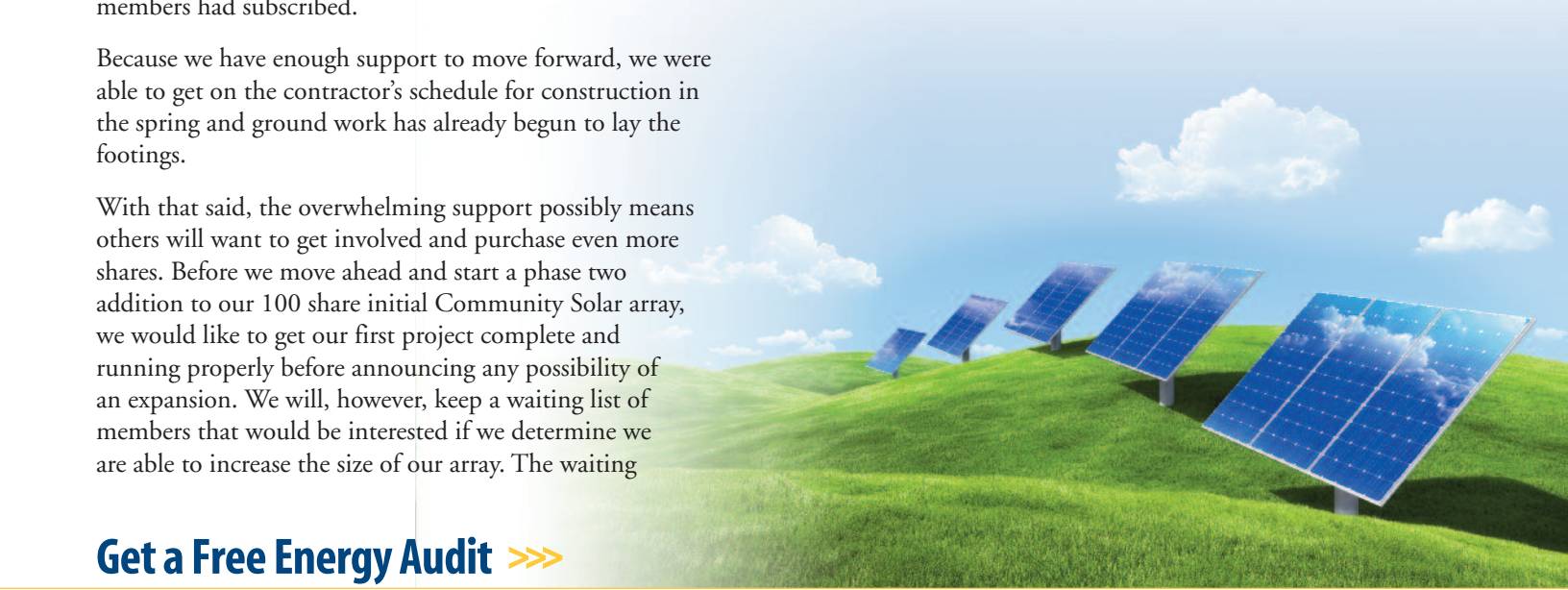
<http://mn.gov/commerce/consumers/consumer-assistance/weatherization> > (800) 657-3710

Bi-County Community Action Program, Cass County

www.bicap.org > (800) 332-7161

TCC, Tri-County Action Program, Crow Wing & Morrison County

www.tccaction.com > (218) 829-2410





A WORD FROM YOUR CEO

Preliminary Financial Review Indicates a Need for Rate Increase for January >>>

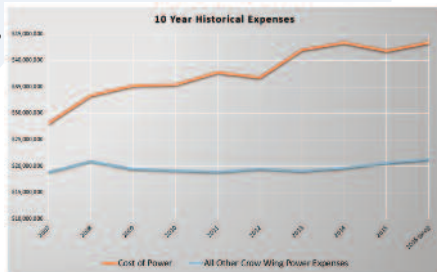
Annually your Board of Directors meets to review the financial position and operating needs projected for the upcoming year. Financial stability and improved service to members are always a priority for us, so we take our Board responsibilities and your welfare very seriously.

The Cooperative is currently preparing the budget forecast for 2017. Wholesale power costs continue to be the most expensive part of our operating budget and we have limited control over that line item. Our power suppliers anticipate substantial increases for 2017, which we will have to cover. Fortunately we have two power suppliers, so we can balance the advantages working with two. Both Basin Electric and Great River Energy have cited Federal and State environmental mandates as reasons for increased wholesale power costs.

In addition, as is the case with most electric utilities, we generally have experienced little or no growth for quite a few years, and we've been burdened with additional expenses due to severe storms for the past two years.

As you'll see by the chart, wholesale power costs dominate the picture.

If the budget forecast requires additional operating revenue to eliminate an operating deficit and insure we have adequate margins to meet our fiduciary responsibilities, the Board will look at ways to adjust our rates.



One of the most logical ways we've adjusted revenue in the past is with the amount we charge for a monthly service fee. Last year

we increased the basic charge by \$2.00 to \$18.00 per month. Historically, our basic monthly service charge is extremely low compared to what it actually costs the Cooperative to serve you.

The basic monthly charge is a flat fee designed to cover the costs to provide access to electricity, whether or not any energy is used. The Cooperative incurs the same cost to build power lines, maintain the distribution system and deliver electricity to a member using one kilowatt hour (kWh) of electricity or a member using 1,000 kWhs.

A basic charge of \$18.00 compares favorably to neighboring electric cooperatives. The 2016 average basic charge of six neighboring cooperatives was \$28.54/month, ranging from just under \$20.00 to over \$40.00 each month.

Expenses, however, have remained relatively low and have continued to decline as management works to insure an efficient work force, experiences long-term retirements and either eliminate positions or absorb them.

Your Cooperative is a cost-based electric utility and our charges to you are directly related to the costs of providing the electric service to your residence or business. Margins over and above operating expenses are returned to members in the form of capital credits. We do not generate our own electricity, but must rely on wholesale power suppliers.

We will notify members in the January newsletter and place a news event on our website once rate and basic charge decisions are made in December.

I'll keep you informed.

Bruce L. Kraemer
Bruce L. Kraemer, CEO

Notice of Tax Exemption for Electric Heat >>>

Sign up to receive a six-month electric heat tax exemption if you meet the following requirements: You have a single electric meter; Your primary heat is electric; You have not previously signed the exemption form before; and you do not have a dual fuel or off-peak meter.*

Minnesota law provides for the exemption of sales tax on residential electric heat. To qualify, you must be able to declare

that 50% of your primary residential/commercial heat is electrical.

If you meet that requirement and comply with the other items on the check-list, you may sign an exemption form and avoid the tax for the months of November through April. Those who have previously signed the form and people who have dual fuel or off-peak meters are already receiving the exemption.

Cut along dotted line and mail to the address below.



Sales of Tax Exemption for Electric Heat

Return to: Crow Wing Power, PO Box 507, Brainerd, MN 56401 – Attn: Billing [Commercial accounts must use an ST3 form]

Name: _____ Account #: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: () _____

I declare that my primary source (50% or more) of residential heat is electrical. Therefore, I will be eligible for exemption of the Minnesota State Sales Tax for the electrical bills dated November, December, January, February, March and April. * If you have off-peak heat or a dual fuel meter, OR if you have previously signed an exemption form, you need not return this.

Signature _____ Date: _____

Visit the Sertoma Winter Wonderland Display >>>

Share the warm glow of the Holiday season with family and friends by visiting the Winter Wonderland Display at the Northland Arboretum (behind the Westgate Mall) in Brainerd.

As you drive along an illuminated path featuring 80 animated and lit displays, you'll enjoy the sights and sounds of the holidays for only \$15.00 per car.

The Sertoma club is operating the Winter Wonderland, thanks to businesses like Crow Wing Power who are sponsoring displays.

Crow Wing Power chose to sponsor an enormous tunnel made of Light Emitting Diode (LED) Holiday lights at the Wonderland. LEDs are the most efficient and least-cost form of Holiday lit decorations and use 100 times less electricity than normal Holiday lighting.

You can drive through Winter Wonderland in your vehicle Wednesdays thru Saturdays, starting Thursday, November 24th from 5:30 - 8:30 p.m. Visit their website, www.sertomawinterwonderland.com for a complete schedule and discounted tickets.



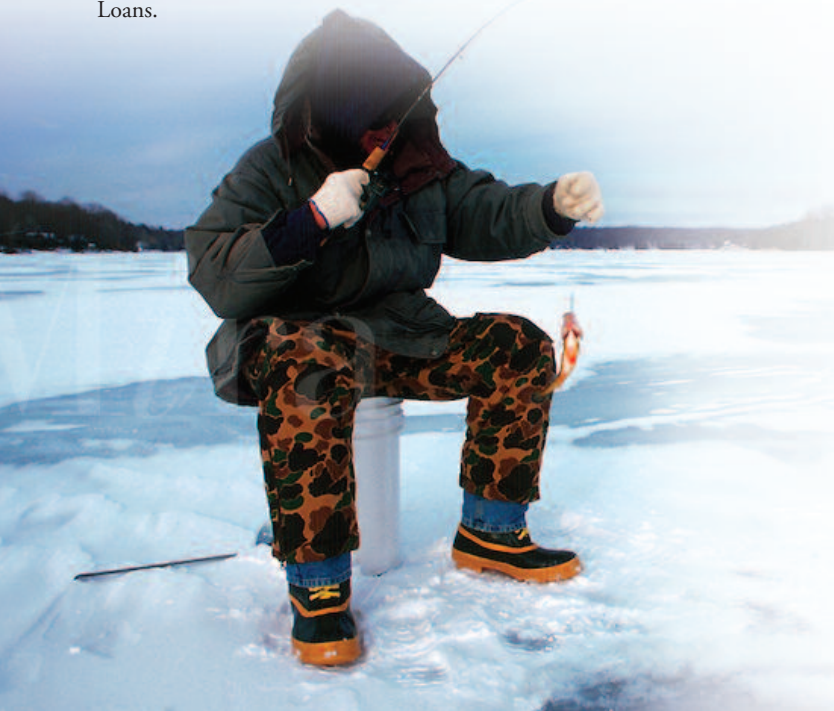
>> Photo Credit:
Kelly Humphrey, Brainerd Dispatch

Catch a Great Loan Rate! >>>

Did you just purchase a new vehicle, fish-house, snowmobile or ATV for this winter? What's your rate on that purchase or are you in the market for a new winter toy? The Credit Union loan rates are as low as 1.74%* for 48 months and the loan rate will be reduced by another 1.00% for the first year. Crow Wing Power Credit Union offers these rates on new purchases and refinances!

A sample loan payment for \$7,500 would be \$215.00. The first year rate is .74% and the second, third and fourth year rate is 1.74%. Total interest is estimated at \$135.74 and the effective Annual Percentage Rate (APR) would be 1.183%. Longer terms are also available and include the 1.00% off for the first year. Call or stop in to learn about the Credit Union difference and experience it for yourself. We are "for people-not for profit".

* Other rates and terms available based on collateral and credit score. All loans are subject to credit approval. Not available on current Credit Union Loans.



Getting Stung with Inflated Fees?

Are you getting tired of paying fee after fee with your current checking account?

How about a transition over to a trustworthy "for people-not for profit" financial institution? Crow Wing Power Credit Union will help you make that process go smoothly! The "Totally Free Checking Plus"



account features are something you shouldn't pass up.

- Free carbon-less duplicate checks;
- No per-check or monthly service charge;
- Free ATM/Debit cards;
- Free Online Account Services and e-statements;
- No-fee overdraft transfers from savings and/or Line of Credit;
- Free Online Bill Pay;
- Free External Account Transfer;
- Free Pop Money (Person-to-Person) transfers;
- No minimum balance required;
- Plus .10% (.10% APY) dividend with average daily balance of \$500 or more.

Contact the Credit Union for more information at www.cwpcu.org or call us at 218-829-2827.

CROW WING POWER
CREDIT UNION



Operation Round Donates \$41,550.00 >>>

At their fourth quarter meeting, the Round Up trust board donated the following:

The Salvation Army - HeatShare, Brainerd	\$8,000
Mounted Eagles, Nisswa	\$3,000
Brainerd Area Catholic Church Quilters	\$500
Mn. Assistance Council for Veterans, St. Paul	\$4,000
New Pathways, Brainerd	\$2,500
Lakes Area Pregnancy Support Center, Brainerd	\$3,500
True North Ranch Ministries, Merrifield	\$3,000
Faith in Action for Cass County, Hackensack	\$2,500
Crow Wing County Victim Services, Brainerd	\$3,000

Pierz Area First Response	\$1,300
Heartland Symphony Orchestra, Little Falls	\$1,500
Morrison County Historical Society, Little Falls	\$750
Junior Achievement of the Brainerd Lakes Area	\$2,500
Junior Achievement of Morrison County, Little Falls	\$2,500
Morrison County United Way, Little Falls	\$2,500
Private Cooperative Member Crisis Medical Support	\$500

TOTAL DISTRIBUTED
\$41,550.00

LEDs Let You Trim the Tree Efficiently >>>

If your holiday chores include unraveling the same old tangle of decorative lights, you might want to consider an upgrade to more reliable, efficient and longer-lasting LEDs.

LEDs, or light emitting diodes, use up to 100 times less energy than traditional incandescent holiday lights. They are cool to the touch and can withstand extreme temperature changes and power surges. They also last 10 times longer than traditional lights.

Recently, you received an LED Holiday Lighting Coupon in your electric bill. The coupon offers an instant in-store rebate of \$3.00 off LED strings of 25 or more bulbs up to \$15.00 off (five sets of strings). If you are paperless you can get one online at cwpower.com.

Bites for lights

The Sunrise Sertoma Club invites you to go "green" and recycle non-working Christmas lights and extension cords. You can drop them off at the following businesses:

Baxter: Northland Arboretum, Riverwood Bank, Mid Mn. Federal Credit Union, CTC
Brainerd: Crow Wing County Sanitary Landfill, Ace Hardware, Mid Mn. Federal Credit Union, Holiday Station Store (Mill Ave.)
Crosby: Crosby-Ironton Courier **Crosslake:** Ace Hardware, Holiday Station Store
Emily: Ace Hardware **Nisswa:** Carlson Hardware
Pequot Lakes: Super Valu, Visitors Center

The coupon can be presented at the following retailers until December 10, 2016 >>

Ace Hardware, Brainerd	Fleet Supply & True Value, Little Falls
Ace Hardware, Breezy Point	Gardiner Hardware, Pine River
Ace Hardware, Crosslake	Godfrey's True Value, Backus
Ace Hardware, Deerwood	Hackensack Lumber & Hardware
Ace Hardware, Emily	Hardware Hank, Little Falls
Ace Hardware, Little Falls	Hartman's Hardware, Pierz
Ace Hardware/Longville Builders Supply	Mills Fleet Farm, Brainerd/Baxter
Arrowhead Builders Supply, Longville	Thurlow Hardware, Pequot Lakes
Buckman Hardware, Buckman	True Value, Deerwood
	Weidell's Trustworthy Hardware, Brainerd



People's Security Gives You Peace of Mind >>>

Basic security systems can be monitored through a landline or cell. By having cellular monitoring, we ensure that everyone can have a system in their home. For those who want more technology capabilities, Total Connect off-premise access is a great option. This gives you the ability of arming or disarming your system directly from your smartphone to controlling your deadbolt through home automation.

We also cater to customers who have seasonal homes and need low temperature protection for the winter.

People's Security has a wide offering of solutions for your business, home or cabin. Our cameras are high definition giving you a crisp view of your property and can be seen through a computer or smartphone.

Give us a call today for a free no-obligation assessment at 218-828-4828 or 1-800-735-1440.



Let's Start Cookin' >>>

Send your favorite **CHILI** recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401. If your entry is drawn and printed in the Current Connection, you'll receive a \$25 credit on your electric bill. If you want to receive a recipe card each month in the mail, fill in the form below. Recipes will also be posted on our website at www.cwpower.com. Recipes, puzzles and cookin' club forms can be sent in one envelope.

Last Issue's Winner ▾

Cranberry-Pineapple Bars

Mrs. Judith Green, Cushing, MN

- 3 cups rolled oats (oatmeal)
- 2 cups brown sugar, packed
- 1 ½ cups butter softened (3 sticks)
- 3 cups flour
- ½ tsp baking soda
- ¼ tsp salt
- 2 - 1# cans whole cranberry sauce
- 1 cup crushed pineapple, drained
- ½ tsp vanilla

Using a pastry blender, combine oatmeal, brown sugar, butter, flour, baking soda, and salt in large bowl until crumbly. Reserve one half of mixture for topping. Put other half of mixture into an ungreased 9 x 13 pan. Press firmly. Combine rest of ingredients and spread over crumbs. Sprinkle reserved crumbs on top. Bake in 400 degree oven for 25 minutes. (If using a glass pan, oven temp should be 375 degrees.) Recipe may be halved for a 7 x 11 pan.

CO-OP COOKIN'

www.cwpower.com
218-829-2827 • 1-800-648-9401

Cut along dotted line and mail into the address above. ✂

Yes, I'd like to join the Co-op Cookin' Club and receive a new recipe each month in the mail. I understand there is no charge.

Name: _____

Account #: _____

Address: _____

Phone: () _____

At this beautiful time of year, we'd like to send our best wishes and gratitude to all the people we've had the privilege to serve.

Merry Christmas and Happy Holidays to all.

**Join us for our Holiday Open House
December 12-16
Coffee and donuts**

*(we're a toys for kids drop location
bring an unwrapped toy if you like)*



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Members - \$3.00
Non-Members - \$3.50

Board meetings are held the third Thursday of each month beginning at 9:30.

Directors. Here to Help!

Following is a list of directors and their telephone numbers:

- Bob Kangas218-587-4453
- Paul Koering.....218-851-9954
- Gordon Martin.....218-746-3971
- Bryan McCulloch.....218-820-9708
- Doris Mezzenga218-692-1004
- Kenneth Miller320-632-5842
- LuAnn Nelson612-400-4627
- Gert Roggenkamp218-562-4566
- Dwight Thiesse.....218-831-8605

Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by January 20, 2017. We've sized it to fit in your billing payment, so you can save a stamp. If you'd rather, you can send it separately to Crow Wing Power, PO Box 507, Brainerd, MN 56401. Attn: Puzzle. The winning entry will be drawn on January 20.

Our winner for the last puzzle: Gloria Hedlund, Pine River

<p>K Z F R E E O E S N O P S E R L V K H K O K Q O I L I H C U J E I D X J F U M S D Y O I F F M T K J L N O W N W L L H K X K S E T P N F A S H H I Y Y R S C J M T M L U I D T D X O W Y V I H P R B D C E N A A E J O N L R E E H B N O O Y O M U F Y W D T K R E U F M C F I S K K N S S C R A K Q I Q X T Y G O V P V G E C T P B V F T T W Z R J Y Q S L Z U I R Y I C I I I A A N Q A E I R N K N V N Q T Q C F T M W O J E Z G G T I I Z E L A S E L O H W I</p>	<p>Name _____</p> <p>_____</p> <p>Address _____</p> <p>_____</p> <p>City _____</p> <p>State _____ Zip _____</p> <p>Acct number _____</p>
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1. _____ power costs are most expensive part of our operating buget
2. Winter _____ display is at Northland Arboretum
3. Send your favorite _____ recipe
4. Current Connection published _____
5. We offer free _____ audits
6. _____ Open House is Dec. 12 - 16
7. Construction of solar array will begin in the _____
8. Basic _____ charge is a flat fee
9. Totally _____ Checking Plus
10. Pierz Area First _____ received \$1,300
11. Tax exemption for _____ heat
12. Light _____ diodes are cool to the touch
13. People's Security offer low _____ protection

Last Issue's Puzzle Answers:

D O O W R E E D G L J S E J V
S T A T E M E N T A T T N T Z
Y K D W E X Y Z M N M F Q X S
P R R E V M W T A A R X C B N
J A T U T Y P P I A P O X M C
P K X I O A I E S N O P R Z F
S L Z B N C M T R P U J I H I
K A C K I I R O E A I M Q N A
D U D T R U H R T D T B M F G
T S R C C E A C Z U C U J O X
E A T T D T T V G T A C R Q G
P K U F I T C W C U L X I E G
B R Q V Q F O E U H Z D K I C
E S E T N E M U C O D R H Y I
C Z Q A W E A T H E R E P W H

Statement, Deerwood, Weather, Mapping, Zucchini, Community, Automated, Kraklau, Document, Cooperative, Infrastructure, Participants, Temperature