

# CURRENT CONNECTION



## A WORD FROM YOUR CEO

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### Crow Wing Power is Studying the Feasibility of a Community Solar Garden >>>

Your Board of Directors has been researching the feasibility of installing a community solar array. The purpose of the Cooperative pursuing a community solar development would be to help members who want to support solar energy, but don't want the expense or hassle of installing their own system. The goal would be to allow multiple subscribers a more efficient way to be involved with photovoltaic (solar) energy.

The typical organization of a community solar array has a number of subscribers buying shares or panels in a solar project. The cost of each share would cover upfront costs for the solar panels and associated installation, maintenance and insurance for the life of the agreement. In exchange, each subscriber would receive a monthly credit for the energy produced by their share of the project.

We have studied community solar projects at a number of our sister Cooperatives and can share an example of what a similar project could look like at Crow Wing Power. (Our project specs have not yet been determined, nor has any decision been made to move ahead with a project. We are just beginning to gage our members' interest in a community solar project.)

As an example, a project at Itasca Mantrap Cooperative in Park Rapids, has a 46 kW solar array with 112 panels that is 104 feet by 49 feet. Itasca Mantrap members who wish to participate, pay an upfront cost of about \$1,300, the cost of one panel. According to Itasca Mantrap, each panel/share is estimated to produce an average of 511 kWh of solar energy per year, depending upon weather. Based on that output, each subscriber for one panel/share will receive a projected \$4.64 credit per month, calculated on average electric rates. At that rate, each subscriber is forecast to recoup their initial investment of \$1,300 in approximately 23 years.

Itasca Mantrap's solar array integrates present tax credits. The current Federal solar installation tax credits are in place through the end of 2016, and if they are not extended, our project would cost considerably more.

Community solar subscribers at similar projects we've reviewed do not receive individual tax credits, but they are normally pooled into the entire project, reducing the total cost.

*Continued on Pg. 3*

### Commitment To Community Award Winner Selected >>>

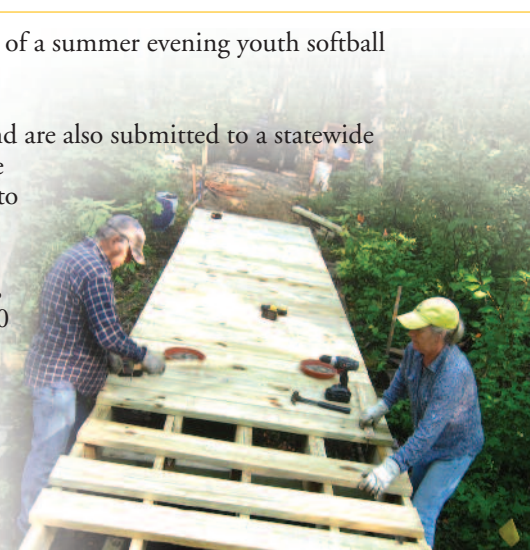
The winner of our annual Commitment to Community award is St. Mathias Park and Recreation, which is a member based organization that owns and operates a 120 acre community park located in Fort Ripley.

The park provides grounds for several outdoor activities including baseball and softball, volleyball, soccer plus a children's playground. There is also a large pavilion and community building ideal for weddings, family reunions and other social gatherings.

Volunteers have spearheaded many new projects this year including construction of a handicap accessible walking trail, an addition to the playground, building a nine hole disc-golf course, installation of a timed irrigation system in the baseball

field and development of a summer evening youth softball program.

They received \$500 and are also submitted to a statewide Minnesota Touchstone Energy Commitment to Community award. If selected amongst the statewide competition, they would win \$1,000 and a trip to the Minnesota Rural Electric Association banquet in March of 2016.





## Director's View

# Financial Review Indicates Basic Charge May Increase in January >>>

By Dwight Thiesse

Annually, your Board of Directors meets to formulate goals for the upcoming year. Financial stability and improved service to members are always at the top of the list.

The Cooperative is currently preparing the budget forecast for 2016. Wholesale power costs and rising costs to meet State and Federal Standards we know will increase the cost of power. If the financial 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 revenues and expenses. The July storm that devastated much of the Brainerd Lakes area was extremely costly. At the time, rather than implement a rate increase to stabilize our costs, we decided to wait until the end of the year review to see if an increase was needed to cover projected expenses in 2016. Federal and State mandates also continue to affect us.

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 \$16.00 per month. Historically, our basic monthly service charge is

extremely low compared to what it actually costs the Cooperative to serve you.

A basic charge of \$16.00 per month this year compares favorably to neighboring electric cooperatives. The average 2015 basic charge of seven neighboring cooperatives was \$27.88/month ranging from just under \$20.00 to over \$40.00/month.

The basic 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 distributions system and deliver electricity to a member using one kilowatt (kW) hour of electricity or a member using 1,000 kWhs.

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.

If the basic charge is adjusted you will see it on your January electric bill.

## Paperless Billing Contest Winners >>>

The paperless billing contest ended October 1, 2015. Prior to the contest about 1,200 members were enrolled in paperless billing. The contest added 1,270 members. The winners of the contest to receive a \$100 bill credit are:

Diane L. – Remer  
Chris & Paula F. – St. Cloud  
Glenn & Susan F. – Remer  
James G. – Ham Lake  
Jerome S. – Bloomington

George W. – Brainerd  
Marvin V. – Baxter  
Virginia A. – Baxter  
Michael & Marcella V. – Baxter  
Mark M. – Brainerd

Jeffrey M. – Browerville  
Daniel W. – Crosslake  
Bartholemew B. – Wayzata  
Brian B. – Alaska  
Chris H. – Baxter

Erik & Kathy L. – Breezy Point  
TK Ventures – Forest Lake  
Jeffrey P. – West St. Paul  
William & Esther C. – Colorado  
David E. – Backus

## Holiday Loans Offered at 5% >>>

Get immediate cash for this holiday season and start saving for next year's holiday expenses. The Credit Union is offering \$1,000 loans at the fantastic rate of 5.00% through the end of the year. This will require an automatic debit from your checking or savings account in the amount of \$125 per month. \$90 per month will be applied to your loan and the remaining \$35 will be deposited into your Holiday Savings Account. On October 1, 2016, your Holiday Savings Account funds will be made available for your 2016 holiday shopping.

Vehicle, fish-house, snowmobile and ATV 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. 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 available at higher rates but still include the 1.00% off for the first year.

Get the local, fast and professional service you deserve and expect from your friends and neighbors at your Credit Union. Call, stop

in, or apply online at [www.cwpcu.org](http://www.cwpcu.org). Learn about the Credit Union difference and experience it for yourself. We are "for people-not for profit".

*All loans are subject to credit approval.*

*\* Other rates and terms available based on collateral and credit score.*

### International Credit Union Week was Huge Success

Our members dropped off over 2,200 pounds of paper documents for Credit Union Shred Day. Mark your calendars or smartphone for next year – October 20, 2016 (International Credit Union Day). The Credit Union opened 15 new accounts and 11 new loans during International Credit Union week. They will donate \$10.00 per account to "Credit Unions for Kids" which will benefit Gillette Children's Specialty Healthcare. Thank you for helping others while helping yourself with our great CU services.





## 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 starting Thursday, November 26th from 5:30 - 8:30 p.m. Visit their website, [www.sertomawinterwonderland.com](http://www.sertomawinterwonderland.com) for a complete schedule and discounted tickets.



>> Photo Credit:  
Kelly Humphrey, Brainerd Dispatch

## A Word From Your CEO >>> *Continued from Pg. 1*

At this time, because solar energy currently costs more than our normal supply resources, Crow Wing Power has no plans to build a solar generating energy source and simply pass the costs along to all members, unless our members want that. Instead only interested subscribers would need to purchase and support the project. Other members not wanting to participate would not bear the financial burden.

As part of our due diligence, Crow Wing Power will be conducting a series of surveys of members to gauge their support for solar energy. In February we plan to conduct a less than ten minute telephone survey of 400 random members. In addition, an e-mail survey will be sent to another group of members to gauge

their interest. We plan to create a bill stuffer to educate all members about what a potential community solar project would cost and look like.

Watch the January newsletter and our website news and events section for additional details. We welcome input from our members and if you are not contacted during the upcoming surveys, you can also voice your opinion at [info@cwpower.com](mailto:info@cwpower.com).

I'll keep you informed.

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: \_\_\_\_\_

# Operation Round Donates \$38,780 >>>

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

Salvation Army Heat Share, Brainerd .....	\$8,500
Crow Wing, Cass and Morrison Counties Mn. Assistance Council for Veterans .....	\$3,000
Crisis Line and Referral Service, Brainerd .....	\$2,000
New Pathways, Brainerd .....	\$1,000
Mounted Eagles, Nisswa .....	\$3,000
Operation Sandwich of Crow Wing County, Brainerd .....	\$3,000
Camp Vanasek, Brainerd .....	\$1,200
Bethel So. Long Lake Sewing Club, Brainerd .....	\$500

Crosslake/Fifty Lakes American Legion Post 500 .....	\$500
Pine River-Backus Schools .....	\$2,580
True North Ranch, Merrifield .....	\$3,000
Mid-Mn. Women's Center, Brainerd .....	\$3,000
Pierz Area First Responders .....	\$1,500
Lakes Area Pregnancy Support, Brainerd .....	\$3,000
6-Private Cooperative Member Crisis Medical Support .....	\$3,000

**TOTAL DISTRIBUTED**  
**\$38,780**

## 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](http://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 Historical Courthouse, 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

The coupon can be presented at the following retailers until December 18, 2015 >>

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



## People's Security Gives You Piece of Mind >>>

Basic security systems can be monitored through a land line 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 also offers video surveillance to your property. 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 218-828-3437 or 1-800-735-1440.

# Let's Start Cookin' >>>

Send your favorite **CASSEROLE** 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](http://www.cwpower.com). Recipes, puzzles and cookin' club forms can be sent in one envelope.

## Last Issue's Winner v

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: (     ) \_\_\_\_\_

### Swedish Shortbread

Judy Sorenson, Brainerd

1 cup butter, softened  
 ½ cup plus 2 TBSP sugar  
 2-1/4 cups flour  
 1/3 cup raspberry jam

Glaze:  
 1 cup powdered sugar  
 1 tsp almond extract  
 3 - 4 tsp water

In a large bowl, cream butter and sugar. Add flour and mix well. Divide dough into four parts. On an ungreased cookie sheet, roll each part into a strip about 2 inches wide and 12 inches long. Using a knife handle, make a slight indentation lengthwise down the center of each strip. If the jam is thick, warm it until it is slightly runny. Fill each indentation with jam. Bake in 350 degree oven for 12 minutes or until edges are slightly golden.

In a small bowl mix powdered sugar, almond extract and water to make a thin glaze. While strips are still warm, drizzle glaze across. Sprinkle green crystal sugar on warm glaze. Cut strips into 1-inch slices. Makes about 3 dozen cookies.

**Co-op Cookin'** [www.cwpower.com](http://www.cwpower.com)  
 218-829-2827 • 1-800-648-9401

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**Holiday Open House**  
**DECEMBER 14-18**

Join us for a cup of coffee and donuts during our annual holiday open house. We'd love to visit with you.

**Bring an unwrapped toy for kids donation!**

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. We appreciate your membership.  
**MERRY CHRISTMAS & HAPPY HOLIDAYS**



# CURRENT CONNECTION

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The power of human connections

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## Directors. Here to Help!

Following is a list of directors and their telephone numbers:

- Kay Blais .....(218) 363-2800
- Bob Kangas .....(218) 587-4453
- Gordon Martin .....(218) 746-3971
- Bryan McCulloch.....(218) 763-2773
- Kenneth Miller.....(320) 632-5842
- Don O'Brien .....(218) 829-6336
- Gert Roggenkamp .....(218) 562-4566
- Dwight Thiesse .....(218) 829-7805

## Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by January 20, 2016. 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: Gladys Gaetz, Longville*

<p>Y H K G C T K I F Z B K T E L P F W P A H H T F A R A G K G P Z G T Q M A P D S U E C N C S K A R O U S R M I D Z I O R A Z A M O Q G A G Z I F E P T V E B R O L R H S E O C L R J I J Q T I T J Q N X D X O G F N K T G P I R O K X E R R L F G X H H F B I E O A T Q E A T S T O A F T K M S C R O S D B S N V F P F D X V Q E M S Y O E L F M I N N E S O T A A S R Y C E U C K D R F Q P J C F C A X U G A A D Y A D I L O H K E X S P E A R H E A D E D N F</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. Bites for \_\_\_\_\_
2. Basic \_\_\_\_\_ may increase
3. Volunteers have \_\_\_\_\_ new projects
4. \_\_\_\_\_ Rural Electric Association
5. Tax \_\_\_\_\_ for electric heat
6. Join us for our \_\_\_\_\_ Open House
7. Visit the \_\_\_\_\_ Winter Wonderland display
8. Light Emitting \_\_\_\_\_
9. \_\_\_\_\_ Area First Responders received \$1,500
10. Last puzzle winner \_\_\_\_\_ Gaetz
11. Total Connect allows you to arm your system from your \_\_\_\_\_
12. Holiday \_\_\_\_\_ Account
13. Send your favorite \_\_\_\_\_ recipe

### Last Issue's Puzzle Answers:

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

Automated, International, Recycling, Ringler,  
Economic, Adult, Energy, Employment, Winners,  
Community, Inability, Temperature, Rates, Garbanzo