

CURRENT CONNECTION

TJ Saves \$200/month on Energy >>>

A Crow Wing Power member from rural Pequot Lakes called 'TJ', is a man with a mission to save money. **He went from a house with sky-high energy costs to a showplace of comfort and efficiency.** He accomplished it through a combination of good timing, a little hard work and by implementing Dual Fuel heating, which included an efficient air source heat pump to take his savings to the next level.



When TJ retired in 2007 and moved back to Minnesota from California, he purchased a 1990's vintage house. The house seemed to be in reasonable shape with a standard propane furnace and water heater. The first Minnesota winter was a real eye-opener – the house was difficult to heat evenly, the water heater worked intermittently and he was spending up to \$450 a month on energy. He talked to a number of contractors and made plans to upgrade equipment. Now, the home is much more comfortable and he is saving an average of \$200/month in energy costs.

TJ increased insulation and weather stripping to reduce heat loss, but most of his energy savings resulted from upgrading the heating, water heating and cooling system. He installed a second meter to get on our Dual Fuel program to take advantage of special reduced electric rates.

Upgrades to TJ's heating and cooling system included:

- An off-peak electric water heater to replace the old propane one;

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- A new properly sized propane furnace with an electric plenum heater; and
- Adding an air source heat pump, which cools the house in the summer at a reduced electric rate and in early spring and late fall heats the home two to three times more efficiently than a standard furnace. In mid-winter during extremely cold weather, the electric plenum heater works with the heat pump to insure adequate heat.

When TJ researched the heat pump, it was just slightly more expensive than a normal central air conditioner, but the cost difference is made up in just a few years. Now TJ's Dual Fuel electric heating, water heating and cooling cost half the price of normal electricity!

(12,000 Crow Wing Power members are on some kind of Dual Fuel or Off-Peak program).

Prepare for Member Satisfaction Phone Survey >>>

Telephone surveys will be conducted in late September/early October to measure our members' satisfaction levels. The National Rural Electric Cooperative Association's (NRECA) Market Research team will conduct the Crow Wing Power surveys and randomly select a few hundred members to participate. Acct# 1714501

Survey results will be compiled by NRECA to insure anonymity and a consistent outcome. We conduct surveys periodically to help us **learn about our members' attitudes, wants and needs** and to insure we continue to meet expectations of our members.

If you're called, we'd appreciate you giving us your opinions.



A WORD FROM YOUR CEO

Drilling of New Manganese Ore Core Samples >>>

I'd like to take a moment to update you on our Emily manganese project.

Currently, our subsidiary, Cooperative Mineral Resources (CMR), is in the process of drilling additional core samples at the manganese mineral site north of Emily. After completing the extraction phase of the borehole demonstration project in early August, where 1.2 million pounds of manganese, iron and silica were extracted this past year, we determined it would be beneficial to draw additional core samples.

The sampling entails drilling in three different areas of the manganese formation, to better define the geotechnical properties and the quality of ore located at the manganese site. Brad Dunn, Mining Geologist for Barr Engineering is heading the core sampling project overseeing Boart Longyear, a firm that specializes in mineral exploration drilling services throughout the world. Dunn and Longyear have worked on many projects throughout the country, locating and analyzing mining sites.

Two different methods are being used to obtain core samples, Roto-sonic and a more conventional diamond core sampling technique, to insure the mineral exploration is accurate.

All three locations are positioned 300 to 400 feet from the original borehole used in the demonstration project. Core samples are being taken from 200 to 500 feet below the ground's surface.

Core samples will be analyzed by professional mineral laboratories.

The core sampling is just another phase of the demonstration project being used to determine whether it's feasible to extract the rich manganese in an environmentally friendly and economically sound manner. The sampling would also be required as part of an Environmental Impact Statement (EIS) and would be used to support the EIS if we decide to move forward toward a commercial operation.

For now, we are studying the manganese, iron and silica we obtained this year and summarizing what we learned during the extraction phase of the demonstration project.

I'll keep you informed.

Bruce L. Kraemer
CEO



Youth Center Receives Impact Grant >>>

The Brainerd/Baxter Youth Center “The Shop” was recently **awarded a one-time impact grant of \$12,000**. The Shop, open to youth ages 13 – 24, is a new youth center which offers teens a place to play video games, work on art projects, do homework and interact with friends. Upcoming events are planned by the youth and include homecoming activities for teen Brainerd alumni and Halloween festivities. A monthly Stone Soup Supper is being planned and will involve parents and the community to join in and bring prepared meals to The Shop. Cindy Moore, Volunteer Manager at The Shop, said “The Impact Grant has allowed us to provide opportunities to channel adolescent energy to creative energy.”

The grant, funded by Operation Round Up, is open to all non-profits and is awarded annually in July based on what kind of impact a one-time large grant would have on an organization. **Thank you to all who help make Operation Round Up such an important asset.**

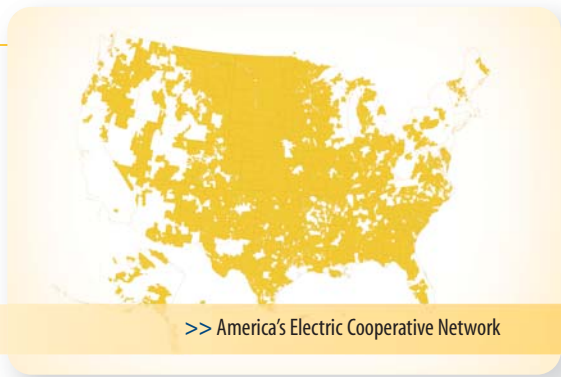


>> Local youth channeling adolescent energy into creative energy.



Directors View: Electric Cooperatives 101 >>>

By Ken Miller



>> America's Electric Cooperative Network

I've often thought that most people would like to know more about electric cooperatives and how co-ops play an important role in bringing electricity to rural America, so we gathered some facts from our National Rural Electric Cooperative Association (NRECA).

Cooperatives own and maintain 2.5 million miles, or 42 percent, of the nation's electric distribution lines, covering three quarters of the nation's landmass.

The more than 860 cooperatives nationwide serve:

- 42 million people in 47 states;
- 18 million businesses, homes, schools, churches, farms, irrigation systems, and other establishments in 2,500 of 3,141 counties in the United States;
- 12 percent of the nation's population;

- A membership of about 57% farms and rural residents and 43% businesses; and
- Mostly rural areas with an average 7 consumers per mile, versus Investor Owned Utilities with 35 consumers per mile.

Approximately 80% of the power generated for electric cooperatives is derived from coal-fired plants. They employ 70,000 people in the United States and retire over \$500 million in capital credits to their members annually.

Cooperatives represent the true American democratic form of government, in that their boards of directors are elected by cooperative members. Acct# 2169005

I'm proud to be a director on this electric cooperative board and thank you for electing me to represent you.

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 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.

If you prefer to do your own energy audit, go online to the Touchstone Energy's www.togetherwesave.com and the Alliance to Save Energy www.ase.org.

For income challenged members help is available through the Federal Weatherization Assistance Program. Generally, households with incomes at or below 200% of the national poverty level (as an example, for a family of 4 this is \$44,100) are eligible. The program covers both renters and home owners, in single family, multi-family housing or mobile homes.

Low Income Agencies >

**Minnesota Department of Commerce,
Office of Energy Security,**

www.state.mn.us/portal/mn/jsp/home.do?agency=Energy
> (800) 657-3710

Bi-County Community Action Program, Cass County
www.paulbunyan.net/users/bicap/ > (800) 332-7161

Tri-County Action Program, Crow Wing & Morrison County
www.tricap.org > (888) 765-5597



>> A thermal imaging camera can show areas where insulation or caulking is needed.



>> Chuck Hiltner, one of our certified energy auditors uses a thermal imaging camera to locate heat loss areas at a local residence. The camera is a useful tool indicating exactly where problem areas lie.

Compact Fluorescent Lighting Program Begins >>>

This fall, Crow Wing Power is partnering with local businesses and other utilities to encourage our members to replace their energy wasting incandescent lamps with new Compact Fluorescent Lamps (CFLs).

The “**Change A Lite**” promotion is valid at local retailers through November 30th. Depending upon the retailer, this may consist of either an in-store coupon you fill in to get your discount at the check-out or an instant discount off selected products. Prices vary as to package size and type of bulb, but your final price per lamp can be as low as \$1.00.

There are several choices in modern CFLs, so the consumer should pay attention to:

- Size, be sure the new lamp fits into the intended fixture;
- Color, the package should indicate the warmness or coolness of the lamp;
- Any restrictions on usage, such as dimming, cold temperatures, or position (like base-up); and,
- **STARTING.** You'll find normal starting (for longer lamp life) or **INSTANT ON** (which does reduce life a little).

What about disposal?

First introduced in the 1930's, all fluorescent lamps contain a small amount of mercury which is necessary for its efficient operation. When fluorescent lamps burn out, they need to be recycled properly. You can go to www.epa.gov/cfl/cflrecycling.html or call Crow Wing Power, for lamp recycling options.

Holiday LED Promotion coming soon!

Look for a bill stuffer coupon coming out in mid-October to **save money** on Holiday lighting.



Participating retailers >

Godfrey's True Value, *Backus*

Menards, *Baxter*

Ace Hardware, *Brainerd*

Mills Fleet Farm, *Brainerd*

Ace Hardware, *Crosslake*

Ace Hardware, *Deerwood*

True Value, *Deerwood*

Ace Hardware, *Little Falls*

Hardware Hank, *Little Falls*

Hartmann's Hardware, *Pierz*

Gardiner's Hardware, *Pine River*

Notice of Rights for Households of Military Service Personnel >>>

Effective August 1, 2007, **an electric cooperative cannot disconnect a residential customer** for nonpayment of electric bills if a member of the household has been issued orders into active duty, for deployment or for a permanent change in duty station during the period of active duty, deployment or for a permanent change in duty station if such a residential customer meets income criteria specified by law. To receive this protection from disconnection, the residential customer must request and reach agreement with the cooperative on a payment plan. You may contact the cooperative to receive the application form.

Verification of income is required unless the customer is automatically eligible for protection against disconnection as a recipient of any form of public assistance including energy assistance that uses income eligibility in an amount at or below the income eligibility. Acct# 341903

The customer has the right to appeal when the utility and residential customer are unable to agree on the establishment, reasonableness or modification of a payment schedule, or timeliness of payments under a payment schedule.

If denied, an appeal must be made within seven working days after the utility has deposited first class mail notice. Service cannot be disconnected during an appeal.

For more information or to apply for shut-off protection, call 1-800-648-9401 or 1-218-829-2827.

Let's Start Cookin' >>>

Send your favorite **HOLIDAY** 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 ▾

Chocolate Zucchini Bread

Donna Schulz, Fort Ripley


2 (1 oz. squares) Unsweetened Chocolate – melted	1 tsp. Vanilla Extract
3 Eggs	2 c. Flour
2 c. White Sugar	1 tsp. Baking Soda
1 c. Vegetable Oil	1 tsp. Salt
2 c. Grated Zucchini	1 tsp. Ground Cinnamon
	¾ c. Mini-Chocolate Chips

Preheat oven to 350°. Lightly grease two 9"x5" loaf pans. In a small glass mixing bowl microwave unsweetened chocolate squares until melted. Stir until smooth. Set aside.

In a large bowl, combine eggs, sugar, oil, zucchini, and vanilla. Mix well. Stir in melted chocolate. Add flour, baking soda, salt and cinnamon and stir until mixed well. Fold in the chocolate chips. Pour into prepared loaf pans. Bake for 60-70 minutes or until a toothpick inserted into center of loaf comes out clean. Remove from oven and cool on wire racks for 30 minutes before removing from pan. Slice when cooled and refrigerate.

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: () _____

Cold Weather Rule Begins October 15 >>>

The 1991 Minnesota Legislature passed a law that includes electric cooperatives in the **Cold Weather Rule**. The law provides that utilities cannot disconnect residential consumers' heat energy source due to nonpayment from October 15 to April 15 when certain conditions are met.

As a customer, you must contact the co-op to set up a payment schedule to avoid being disconnected, and we'll work with you.

Some conditions must be met before the cooperative can enter into an agreement with customers under the Cold Weather Rule. Acct# 151503

Before disconnecting service to residential customers from October 15 to April 15, the **cooperative must provide the following information**: notice of proposed disconnection; statement explaining customers' rights and responsibilities; list of energy assistance providers; forms on which to declare inability to pay and a statement explaining the payment plan to secure continued service. The law also provides for disconnecting when it is necessary from October 15 to April 15.

If you have any questions about the Cold Weather Rule or energy assistance programs, contact our office at 218-829-2827 or 1-800-648-9401.

Cold Weather Rule >

1. Disconnection would occur between October 15 & April 15.
2. You must declare an inability to pay on forms provided by Crow Wing Power.
3. Your household income must be less than 185% of the federal poverty level, as documented by you to the co-op.
4. Your account needs to be current for the billing period prior to October 15, or you need to enter into a payment schedule and be reasonably current with your payments.

Apply For Community Award >>>

Crow Wing Power is soliciting applications from local businesses or organizations for a statewide **Touchstone Energy® Commitment to Community** award. Applicants should exemplify a strong commitment to community. **Winners of the award will be notified in November and given \$500 and a plaque.**

Statewide, a total of 30 Touchstone Energy Cooperatives, like Crow Wing Power, will offer the same in their local communities. All local winners are eligible for a larger statewide prize of \$1,000, a plaque and one-night hotel stay to be awarded at the Minnesota Rural Electric Association annual meeting in February of 2012.

ELIGIBILITY: Any business or any organization that has made their community a better place to live and work is eligible. Organizations do not have to be a member of the cooperative, but must have served a community need within the service boundaries of Crow Wing Power. Acct# 341802

APPLICATION: We'll need a description of the project, program or event and the positive impact it brought to the community in 2010 or 2011. For an application contact the cooperative or download one off the Internet at www.cwpower.com.

DEADLINE: Applications need to be sent to Crow Wing Power by **October 28, 2011.**

QUESTIONS: Contact **Char Kinzer** or **Jolene Jensen**, Crow Wing Power, Hwy 371 N., Brainerd, MN 56401; 218-829-2827 or kinzer@cwpower.com or jensen@cwpower.com

Operation Round Up >>>

In July the Crow Wing Power Community Trust Board met and distributed **Operation Round Up grants**. The next trust board meeting is set for October 27. Deadline for applications is October 10.

July 2011

VFW Post 772, Longville	\$ 1,500
Youth Investment, Timber Bay, Nisswa.....	\$ 2,760
Habitat for Humanity of Morrison County, Little Falls	\$ 2,500
The Warehouse, Pine River.....	\$ 3,000
Pine River-Backus Family Center.....	\$ 3,000
Camp Knutson, Crosslake.....	\$ 1,200
Lakes Area Law Enforcement Assoc., Brainerd.....	\$ 400
Advocates Against Domestic Abuse, Aitkin	\$ 2,000
Bridges Workplace Connection, Brainerd Lakes Chamber	\$ 1,500
Mn. Assistance Council for Veterans, Crow Wing, Cass & Morrison Counties.....	\$ 2,000
Boys and Girls Clubs of Elk River, Little Falls Site	\$ 2,000
Care 'n Share, Emily.....	\$ 3,000
Fishing Has No Boundaries, Brainerd Lakes Chapter	\$ 2,500
Crosby-Ironton School District #182.....	\$ 3,550
Junior Achievement of the Brainerd Lakes	\$ 2,000
Pequot Lakes School Dist #186.....	\$ 1,000
Eagle View Elementary, Pequot Lakes	\$ 600
Central Mn. Teen Challenge, Brainerd	\$ 5,000
The Brainerd Baxter Youth Center (one time impact grant)	\$12,000
Four Private Cooperative Member Crisis Medical Support.....	\$ 2,000

**TOTAL DISTRIBUTED
\$53,510**

Cut along dotted line and mail to the address below.



Yes, I'd like to purchase a \$33 Kill A Watt device.
Crow Wing Power, PO Box 507, Brainerd, MN 56401

Name: _____

Account #: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Phone: () _____

Kill A Watt Can Save Hundreds on Energy Costs >>>

The amount of electricity you use is under your control. **We're offering an innovative electronic device that can help you reduce the amount of energy you use and identify inefficient appliances.** Simply plug your appliances into the Kill A Watt and it will keep track of how much electricity they use and even calculate daily, monthly or annual cost.

You can easily purchase a Kill A Watt electronic usage monitor from Crow Wing Power. Simply fill in the form and we'll charge your electric account \$33.00 and send you one or e-mail us at info@cwpower.com.

To use the Kill A Watt, simply plug it into a wall socket and then insert the plug for the device that you wish to monitor. If you ever want to really know – beyond a shadow of a doubt – what devices are the major contributors to your monthly power bill, then this is the device that can help you answer that question.



Crow Wing Power Credit Union Offers Service >>>

We have some money looking for a good home.

We are offering Home Equity loans with rates as low as 3.70%. If your current home equity loan has a higher rate, give us a call to see how much you can save by bringing your home equity loan to your credit union. Quick, easy, and no fees on your first Crow Wing Power Credit Union home equity loan under \$100,000. Call Jan (NMLS# 515548), Jennifer (NMLS# 515550), or Heather (NMLS# 515551) today to see if some of that money could be yours.

International Credit Union Week, October 17-21, 2011

Crow Wing Power Credit Union was started in 1999 to give Crow Wing Power electric members more money-saving financial options – better savings rates, lower loan rates, and most services with no fees. Your credit union is safe and secure and insured by NCUA. We serve more than 4,750 members and offer fast, local, friendly service. We operate with a conservative mindset to protect our member's savings and we always remember the credit union philosophy. **“For People – Not Profit”.**

Credit Union for Kids

Open a new savings, checking, or loan account during International Credit Union Week and help support “Credit Unions for Kids”. We will make a \$5.00 donation for each new account and the money will help local kids through Gillette Children's Specialty Healthcare. After operating a mobile outreach clinic in the Brainerd area for 25 years, Gillette opened the Brainerd Lakes Clinic in 2010 to offer increased services for local patients. Gillette helped 207 of our neighbors from Crow Wing County, 63 from Cass County and 85 from Morrison County.

Help yourself with a great rate on a savings, checking or loan account. Help others through our donation to “Credit Unions for Kids”.

Document Destruction



Paper Storm will be providing secure document destruction at our office on Thursday, October 20, from 1:00 to 5:00. Take advantage of this **free service during International Credit Union Day**. If you can't stop by on Thursday, we will have a secure locked tub in the lobby all week. Drop off your financial records and rest assured that they will be destroyed under the most secure guidelines and procedures. The shredded paper material is recycled whenever possible to help protect our local environment.



(NMLS# 408088)

CROW WING POWER CREDIT UNION



Is Your Home Protected From Freeze-Up? >>>

If you're planning on leaving your home for any time this winter, it's a good idea to get freeze-up protection. With freeze-up protection, low temperature sensors detect furnace failures before frozen pipes and damage occurs.

A simple freeze-up system from **People's Security is only \$99*** plus tax and includes a low-temperature sensor, a control panel and installation. Low temperature monitoring costs just \$191.88 plus tax annually. The system can save thousands of dollars in damage.

HOW IT WORKS

The low temperature sensor is set at 45 degrees. If your home's temperature **drops below 45 degrees, the control panel calls our response center**. The response center then calls your designated contact to alert them so they can take appropriate action to prevent freeze-up damage. (Your contacts may include a heating company, neighbor, friend, relatives, or you can be the sole contact.)

*Monitoring is required on the \$99 system and it's not valid with other special offers. Cell phone options available.

FREEZE UP PROTECTION
only \$99*



www.PeoplesSecurity.com



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The power of human connections

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Butterflies
ARE IMPORTANT
MEMBERS **of our**
Cooperative!

Game: Find Your Account Number >>>

Directors. Here to Help!

Following is a list of directors and
their telephone numbers:

Kay Blais(218) 363-2800
Lois Hansen(218) 833-0364
Bob Kangas(218) 587-4453
Gordon Martin(218) 746-3971
Bette Mezzenga(218) 692-3265
Kenneth Miller.....(320) 632-5842
Don O'Brien(218) 829-6336
Gert Roggenkamp(218) 562-4566
Dwight Thiesse(218) 829-7805

Inside each newsletter we hide five different account numbers
in the text. If you find yours, **you'll receive a \$25 credit** on
your electric bill. Simply call or email us to let us know
you found it at 829-2827 or 1-800-648-9401 or
info@cwpower.com. Your account number can
be found on your address label.

Example >

1111111
(your account number to find elsewhere in the newsletter)

John Doe
222 West Main
City, State, Zip