

CURRENT CONNECTION

Commitment to Community Award Winner >>> Local Minnesota Off Road Bicycling Organization

The winner of our annual Commitment to Community Award is the local **Cuyuna chapter of the Minnesota Off Road Cyclists (MORC) organization** for their outstanding new unique mountain bike trail opened this summer in the Crosby area. The project stemmed from a 1995 meeting in Crosby about the new Cuyuna Country State Recreation Area, where Gary Sjoquist, founder of MORC met with local cyclists and the Minnesota Department of Natural Resources (MN DNR) and introduced the off-road trail idea. Acct# 2934903

Working in close partnership with the Minnesota Department of Natural Resources, MORC, International Mountain Bicycling Association (IMBA) and area legislators, this project became a reality.

Located near the towns of Crosby, Ironton and Cuyuna, the Cuyuna Country State Recreation Area now offers more than 20 miles of purpose-built mountain bike trails from easy to extremely difficult; a destination that is drawing regional, national and International biking enthusiasts' attention.

"The connection of the natural surface mountain bike trails with the paved Cuyuna Lakes Trail has created a complementary trail system for riders of all levels," said John Schaubach, President of the

Cuyuna Lakes Trails Association. He added, "The vision, stewardship and cooperation of the Cuyuna MORC chapter has played an important role in making that happen. In addition, the MORC members have put in many volunteer hours helping build and maintain the trail system."

The new mountain bike trails have helped to transform the mine pits into a truly unique mountain biking experience that is now drawing many people to the area.

Steve Weber, DNR Manager of the Cuyuna State Rec Area said his **trail counters have counted 15,552 mountain bike trail users** this summer.

Jenny Smith, Vice President of the Cuyuna Lakes Trail Association and member of MORC, was one of many who lobbied at the State Capital for a bonding bill that funded a portion of the trail. She said it took many years to get the trail to a reality and included a great group of hard-working volunteers to keep the momentum going and to familiarize legislators about what this project could do to boost the local economy and enhance the public Cuyuna State Recreation Area state-owned land.

"The economic boost has already been felt by area businesses since the Cuyuna Lakes Mountain Bike trail grand opening in June," says Chris Ruttger from Bay Lake Lodge outside of Deerwood.

When asked what she's experienced with increased café traffic, Maureen Christopher owner of Heartland Kitchen in Crosby said, "Oh my! This couldn't have happened

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Bring an unwrapped toy for kids donation!

Holiday Open House

DECEMBER 12-16

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

at a more critical time when we needed it most. The biking people are some of the nicest people, so courteous and it's just been great to see more patrons."

The trail system threads its way through the beautiful Cuyuna State Recreation Area with numerous spring-fed lakes, so swimming, fishing, paddling and diving make for great post-ride activities. A paved trail that intersects the system provides an option for family members who may not want an off-road experience.

The MORC chapter held a grand opening in June of this year drawing a crowd of 600 to experience the trails first hand.

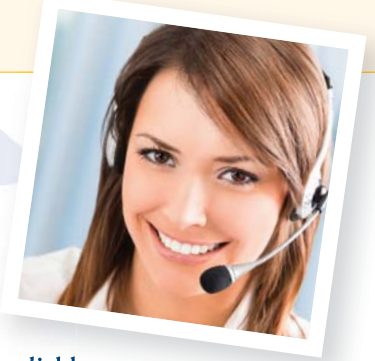
Renowned National and World Champion Mountain Biker, Hans Rey, attended the opening ceremonies and later had a chance to sample the trails. "The Cuyuna Lakes trails are among the best XC trail network I have ridden – super flowy and fun," said Rey.

Continued on page 7



A WORD FROM YOUR CEO

Member Satisfaction Survey Helps Guide Us >>>



A recent telephone survey was conducted for us by the National Rural Electric Cooperative Association (NRECA), in which 400 randomly selected members responded. I'd like to thank those members for taking the time to answer questions designed to help us learn how we're doing with various attributes connected to our electric cooperative business.

I'm pleased to share good news from the results. The results revealed increased satisfaction with almost all aspects of our electric cooperative.

Overall, we received a **high satisfaction rating of 86 points** in the American Customer Satisfaction Index (ACSI), which was a score higher than the nation's electric industry standard and higher than electric cooperative norms.

>> ACSI is one of the most recognized customer satisfaction indexes in the United States and reports scores on a 0-100 scale at the national level and produces indexes for 10 economic sectors, 47 industries (including e-commerce and e-business), more than 225 companies, and over 200 federal or local government services.

ACSI and Retention Percent
National Industry Data is 2011 Quarter 1 and Quarter 2

	ACSI	Ret. %
Crow Wing Power	86	82
Touchstone Energy	82	78
Sempra Energy	82	78
CenterPoint Energy	82	78
Atmos Energy	81	78
PPL	79	77
Duke Energy	79	77
NextEra Energy	79	77
Southern	79	77
Xcel Energy	76	73
Industry	75	73

© 2011 NRECA MARKET RESEARCH SERVICES

ELECTRIC RELIABILITY:

Having reliable electric service is extremely important to our members. Most **(96%) of our members feel we are doing an excellent or good job of providing reliable electricity**, compared to 72% ten years ago. For the past five years we've increased our right of way maintenance budget and greatly improved reliability. Outages are way down compared to what they were before our aggressive clearing policy. Each year people are noticing less outages and giving us higher satisfaction ratings on outage management and reliability.

RATES: When asked to indicate their level of satisfaction with Crow Wing Power's current rates, a majority of members (74%) assigned ratings of "excellent" or "good", while 17% were neutral with their feelings on rates and 10% gave us a "poor".

Overall comments were positive.

SERVICE: I was pleased to see high scores in customer service. Questions about how we're doing with having employees who know how to answer questions and/or how we are at resolving issues or problems brought very high satisfaction. That's important to me and it means our employees are doing a good job of handling members' questions and issues.

AWARENESS OF SERVICES: Increasingly people are paying attention to programs and services we offer. Over 80% are aware of the Co-op Connections discount card and 77% know about rebates for appliances and heating and cooling. However, only 49% are aware of free home energy audit services we have. Since that is a fairly new program, I would imagine that future surveys will increase that number.

Survey results indicate that we should keep up the good work in managing and reducing outages. We should continue to support good customer service traits in employees and work hard to keep rates and the service charge as low as possible.

I'll keep you informed.

Bruce L. Kraemer
CEO

Reliability, Rates and Customer Service Attributes

Crow Wing Power was rated quite positively on all attributes associated with our electric cooperative. The attribute in which we were rated the highest was in keeping longer outages to a minimum. Ratings were based on a 5 point scale.

(% of members giving us a 4 or 5)

Keeping longer outages to a minimum	96% (near excellent)
Restoring power quickly	95%
Supporting local community	95%
Controlling blinks and momentary outages	94%
Employees know how to answer their questions	94%
Providing accurate easy to understand bills	93%
Communicating well	93%
Operating with concern for environment	92%
Resolving issues	91%
Helping members with energy efficiency	85%
Ease of the outage management system	83%
Keeping them informed during outages	75%
Reasonable rates	73%
Rates and fees (the amount we charge)	65%
Monthly service charge	65%



Annual Retreat Helps Direct the Board >>>

By Dwight Thiesse

The Board of Directors met in mid-November for our annual retreat, in which we discussed and addressed

matters pertaining to the service we provide and concerns we may have about the electric utility industry as a whole.

We spent the day reviewing a number of items, like how the cooperative's short and long-range work plan is functioning to maintain and improve reliability for our electric members; studying our financial position and future forecast in order to have a good understanding and insure financial stability; and evaluating the performance of the board, CEO and management staff.

As a result, we set goals for the board and the CEO to insure the board and cooperative operate efficiently and in the best interest of our members.

This year we were pleased with how our members' satisfaction continues to improve as it relates to reducing outages. Over the past few years, the cooperative has made great strides in maintaining and

clearing right of ways and that has improved reliability. Therefore we vowed to continue our aggressive right of way maintenance program.

Rates are always a concern and each year we have to look very carefully at what our power suppliers' forecasts to insure that our rates are in line. At the December meeting we will approve a budget for 2012, however it was discussed that we feel we can keep the \$12.00 basic service charge the same, at least for next year.

All in all it has been a successful and smooth operating year for the Board. Your Directors work well together and the decisions we make need to always focus on the members' needs.

I look forward to another year as we approach 2012 and hope the future of the electric industry is not as rocky as they predict with energy mandates and changes from federal and state legislators and agencies. Acct# 33828401

It's a pleasure representing you on the board and I thank you.

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 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

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.

Signature _____ **Date:** _____

* 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.

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 \$10.00 per car. **Crow Wing Power has \$3.00 off coupons** in our lobby for members that would like to take advantage of the discount.

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 through Sundays until December 31.



>> Photo Credit:
Kelly Humphrey, Brainerd Dispatch

Operation Round Up – More Important Now Than Ever >>>

Operation Round Up is an electric cooperative program supporting non-profit community health and 'people' programs. Crow Wing Power began this program in late 1996 and has donated over \$2 million in much needed community support since its inception.

With the economic downturn, Crow Wing Power's Operation Round Up donations are now more important than ever. Emergency heating assistance programs for low and fixed income people are receiving unprecedented support, because the need is so great. Acct# 2539401

In October, our **Operation Round Up Program donated \$25,000 to emergency heating assistance programs** including Lutheran Social Services (LSS) and Salvation Army in Brainerd, Tri-County Cap in Morrison County and Bi-County Cap in Cass County. All assistance are given to Crow Wing Power members to help pay for fuel to heat their homes.

As an example, Lutheran Social Services helped 3,597 households during last year's heating season. This year, they anticipate a year similar to last, and perhaps even an increase due to unemployment and hardships. Round-Up donations made to LSS Reach Out for Warmth program are matched with federal dollars, so the \$10,000 donated by our program actually gives LSS \$20,000. Donations made to Bi-County and Tri-County are federally matched as well.

In addition to many other worthy causes, Crow Wing Power's Operation Round Up donations are given to mentally disabled, seniors, children with needs, rescue organizations and much needed food shelves.

Operation Round Up is a program that rounds up your electric bill to the nearest whole dollar amount. The change, averaging 50 cents per cooperative household per month or an average of \$6.00 a year, totals to about \$200,000 each year in donations. If members want to opt-out of the program, they merely need to call to be removed from the rounding up of their electric bills.



Operation Round Up >>>

Operation Round-Up Trustees met in October for their fourth quarter distributions. Grants were distributed as follows:

Initiative Foundation, Little Falls.....	\$250	Crow Wing Fatherhood Task Force	\$250
Brainerd Lakes Area Development Corp.....	\$250	Mounted Eagles, Brainerd.....	\$2,000
Cass County Economic Development.....	\$250	Breath of Life Adult Day Service, Brainerd	\$1,500
Cuyuna Range Economic Development.....	\$250	Community Care Program, Brainerd.....	\$500
Community Development of Morrison County	\$250	Faith in Action for Cass County, Hackensack.....	\$2,000
Lutheran Social Service, Reach Out for Warmth.....	\$10,000	Healthy Brains for Children, Brainerd.....	\$2,000
Salvation Army, Emergency Heat Share	\$7,000	Crisis Line and Referral Service, Brainerd.....	\$2,500
Bi-County Community Action Heat Share.....	\$5,000	United Way Imagination Library, Brainerd.....	\$2,000
Tri-County Action Heat Share.....	\$3,000	Pine River/Backus Elementary School.....	\$500
Lakes Area Senior Activity Center, Brainerd.....	\$1,000	Private Cooperative Member Crisis Donations.....	\$3,500
Lakes Area Restorative Justice Project, Pequot Lakes.....	\$3,000		
Hands of Hope Resource Center, Little Falls.....	\$1,000		
			TOTAL DISTRIBUTED
			\$48,000

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. Acct#741203

In November 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).

The coupon can be presented at the following retailers until December 16, 2011 >>

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



Recycle your old lights

There are several locations in Crow Wing County where you can properly dispose of old Christmas lights from November 24 through January 12:

Brainerd: Crow Wing County Historical Courthouse, Crow Wing County Landfill, Ace Hardware, Daylight Donuts, Highway 25 Liquors
Baxter: Northland Arboretum, Riverwood Bank, MPCA
Crosby: Crosby-Ironton Courier **Crosslake:** Ace Hardware
Emily: Ace Hardware **Nisswa:** Carlson Hardware
Pequot Lakes: Chamber Welcome Center

Cover Story Continued: Local Minnesota Off Road Bicycling Organization >>>

The mountain bike trail was recently designated as a Bronze level Ride Center from the International Mountain Bicyclist Association (IMBA), the first designation for a Ride Center in the Midwest and one of only a few in the country.

Cuyuna's Ride Center designation has inspired the Minnesota DNR to explore the potential for expanding the facility.

The current trail system occupies only a small segment of the Cuyuna Lakes State Recreation Area. Officials are already discussing strategies for gaining gold-level status in IMBA's Ride Center recognition program. Additional gravity-based trails, similar to the recently built Sandhog and Bobsled lines, would be one of the steps that could push Cuyuna to an even higher level. Increased lodging facilities would

help and already the towns of Ironton and Cuyuna are talking about adding campgrounds.



Affordable Security Systems May Be One of Your Best Investments >>>

People's Security Company has been in business for 22 years and over time, many new products have been designed to give people a multitude of options and ease in operating a home security system.

Systems can **start as low as \$99.00** for simple freeze-up protection or include sophisticated options for a few hundred dollars more. Most security systems start with sensors on doors and at least one interior sensor such as a motion detector. The system is controlled by a keypad, phone or your computer, which send commands to a central processing unit.

You can add driveway sensors or cameras, buzzers that go off should a door be opened – a particularly comforting feature for families with small children. Some homeowners want the capability of video surveillance that can be watched remotely. There are systems that e-mail you when your child comes home from school. **The options are practically endless.**

The economic downturn has caused an increase in thefts and burglaries, but security systems are not just for burglar control, they have important life-safety features to protect your family from carbon monoxide and fire. A security system is one of the best investments you'll ever make for your family and one that is certainly affordable.

Call People's Security to learn about your options at 828-4828 or 1-800-735-1440.



>> New TouchCenter keypads, allow a multitude of options in controlling your home and you can even customize them with a family photo.

Honeywell
Authorized Dealer



Space Heater Questions and Answers >>>

A typical question we receive at Crow Wing Power:
“I have seen full page ads advertising space heaters and electric fireplaces for around \$350-\$400. Will these portable space heaters really save 50% on energy bills?”

Infra-red space heaters like all electric heaters are nearly 100% efficient, and this has been true for decades. The new ‘wonder space heaters’ being advertised lately are no more efficient than any other electric heater. Normal 1500-watt electric heaters put out enough to heat a 200-300 sq. ft. room and cost about 16 cents per hour to operate. This is true of any 1500-watt electric heater.



If you read the fine print of the ads for the ‘miracle’ heaters, it usually states that the heater saves you 50% on your heating bill if you turn off your central heating system or lower your thermostat to 50 degrees and only heat one room at a time.

You can get the same heat from a lightweight 1500-watt portable space heater with a fan for under \$100 at your local hardware store. However space heaters can increase your electric bill tremendously.

“A common issue our field auditors see is the overuse of electric space heaters. Each hour a 1500 watt heater runs costs about 16 cents, two heaters cost 32 cents and so on. Once people learn that, they can understand why their electric bill is high and adjust their heating options.”

– Rick Pederson, Crow Wing Power energy auditor

Also, some of the ads tell you to totally shut off your central heating system. Lowering your central heating system too far or shutting it off totally could cause freeze-up of water pipes.

Finally, be safe when using a space heater. Electric space heaters cause an average of 3,000 fires each year in the U.S often because of improper use, according to the National Fire Protection Association. Acct# 527101

Crow Wing Power energy advisors can help you lower energy costs. Free in-home energy reviews are available. We are here to help you make sense of energy-savings claims and also help you find real ways to save on your electric bill. Call us at 829-2827 or 1-800-648-9401.

Let's Start Cookin' >>>

Send your favorite **SOUP** 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 Angel Food Cake

Lanna Baker, Northfield

¼ c. Plus 1 TBSP Unsweetened cocoa	1 ¾ c. Sugar
2 tsp. Vanilla	¼ tsp. Salt
1 c. Sifted Cake Flour	2 tsp. Cream of Tarter
16 Egg whites (2 c. egg whites)	
½ c. Boiling Water	

Preheat oven to 350°. In a medium bowl combine cocoa and boiling water. Whisk until smooth. Whisk in vanilla. In another medium bowl combine ¾ c. sugar, flour and salt. Whisk to blend. In a large mixing bowl beat the egg whites until frothy. Add cream of tartar and beat until soft peaks form when beater is raised. Gradually beat in remaining 1 cup sugar beating until very stiff peaks form. Remove 1 heaping cup of egg whites and put onto the cocoa mixture. Dust the flour mixture over the remaining whites, ¼ c. at a time. Fold in quickly but gently. Whisk together the egg white and cocoa mixture and fold into the batter until uniform. Pour into 10" tube pan. The mixture will be ¼" from top of pan. Run knife through the batter to prevent air pockets. Bake 40 minutes until toothpick comes out clean and the cake springs back. Invert pan and cool for 1 ½ hours. Sprinkle with powdered sugar or cocoa.

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: () _____

Credit Union Loan Rates Reduced for Limited Time >>>

Crow Wing Power Credit Union (CWPCU) consistently offers some of the lowest loan rates in the Brainerd Lakes Area. Now, through the end of January, we are offering incredible deals – vehicle loans as low as 1.99%* and home equity loans as low as 3.49%*.

Whether it's your "year-end financial review" in December or "let's improve our finances this year" discussion in January, you should check out the option of refinancing your loans to CWPCU. It's easy, fast, and sure to save you money.

1.99% VEHICLE LOANS** Bring us your title, loan statement, insurance and income verification. In approximately ten minutes, we can tell you how much money you will save by moving your loan. About 15 minutes later, the loan is done and you are enjoying the added benefit of membership in your credit union – saving money and receiving exceptional service from your local lender.

3.49% HOME EQUITY LOANS*** Bring in your loan statement, homeowner's insurance, and income verification. 15 minutes later, your loan request can be pre-approved and the loan could be transferred to CWPCU within two weeks. Your first home equity loan (up to \$100,000) is processed with no closing costs.

Applications and more information are available at www.cwpcu.org.

*Interest rates are based on credit worthiness, so your rate may be higher. All loans are subject to credit approval. Loan funds must be disbursed directly to the dealer/financial institution. Current CWPCU loans are not eligible for these rates. **36 months maximum. Model year 2005 or newer. Other terms and rates are also available. A sample monthly loan payment for \$15,000 at 1.99% for 36 months would be \$429.58 and for \$10,000, \$286.39. ***A \$50,000 loan would be amortized for fifteen years and balloon after 5 years with a monthly payment of \$357.20. A \$100,000 loan would be amortized for twenty years and balloon after 3 years with a monthly payment of \$579.45.



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The power of human connections

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Wishes, Merry
& Bright

Game: Find Your Account Number >>>

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

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

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