

CURRENT CONNECTION

Where's My Normal Light Bulb? >>>

By Rick Pederson, Energy Management Consultant

If you tried to buy ordinary light bulbs recently, you may have been shocked. In many stores, the shelves are cleaned out of incandescent bulbs and new, more expensive versions have taken their place.

A little history – Incandescent bulbs have been around for over 100 years. Thomas Edison perfected the most common version in 1879. It was both cheap and durable and became the lighting standard of the world. However, it had a few drawbacks, such as a short life and a huge appetite for energy. Over the years more modern and efficient bulbs were developed and slowly became available on the market.

To promote newer light sources, the Energy Independence and Security Act of 2007 was enacted to phase-out the manufacture of inefficient 40-100 watt incandescent light bulbs. Since these bulbs are no longer being made, the shortage is now apparent on store shelves.



Specialty applications, like decorative bulbs in a ceiling fan or a bulb in your oven will still be readily available. If you have a fixture that uses a standard bulb, updated

incandescent versions will be available that are more efficient and last longer.

You can also jump into the new generation bulbs like CFL's (compact fluorescent lamps) and LED's (light emitting diodes). These are super-efficient and last many times longer. They cost more, but their longer life and energy savings make up the difference very quickly. How much savings? Here's a quick comparison:

	60 watt incandescent	9.5 watt LED (same brightness)
Purchase Price	50 cents	\$9.97
Life	750 hours	25,000 hours
Total Cost over life	\$178.67*	\$35.62*
	Each LED Saves You	\$143.05!

Edison claimed that his incandescent light bulb would be so cheap that only rich people could afford to burn candles. Now, the new LED bulbs are the same – only rich people can afford to use incandescent bulbs anymore.

And, if saving over \$140 for each light bulb isn't enough, you can get a \$3/bulb rebate back from Crow Wing Power for each LED you purchase. Check out our website or call us for details.

**Here's how we did the comparison:
Energy over 25,000 hours for incandescent is 25,000 x 60 watts / 1000w/kWh x \$.108/kWh = \$162
Energy over 25,000 hours for LED is 25,000 x 9.5 watts / 1000w/kWh x \$.108/kWh = \$25.65
Replacements over 25,000 hours for incandescent is 25,000 / 750 hr x \$.50/bulb = \$16.67
Replacements over 25,000 hours for LED is 25,000 / 25,000 hr x \$.97/bulb = \$9.97*

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Commitment to Community Award Winner >>>

The winner of our annual Commitment to Community Award is the Church in Society Board of Bethlehem Evangelical Lutheran Church located in Brainerd. Bethlehem Lutheran strives to serve those in need in the local community.

Through a partnership with New Pathways, they provide housing for homeless families and meals for eight weeks annually at the church. Last year within one week alone about 74 Bethlehem members provided 255 hours of service to the families.

They also spearheaded Operation Sandwich, a program that provides free lunches to school age children in need during the summer months. Volunteers prepared the lunches and distributed them from four sites in Brainerd and Baxter.

Serving at the local soup kitchen, preparing and delivering Thanksgiving and Christmas baskets and opening their doors to several community organizations free of charge are just some of the ways they have shown a strong commitment to the community.

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 to be held in February 2015.



>>> Bethlehem Lutheran volunteers preparing Thanksgiving baskets



A WORD FROM YOUR CEO

Court Case Awakens State to Need for Stray Voltage Legislation >>>

As many of you know, during October we were involved in a court case, where a cooperative member and dairy farmer claimed stray voltage caused the demise of his dairy farm. Our extensive testing results found no stray voltage. We follow strict United States Department of Agriculture guidelines and wiring standards when testing for stray voltage. The plaintiff's side tested, utilizing their own non-standardized guidelines and equipment.

It's very difficult to prove your case when there are no guidelines or legislation on stray voltage testing in the State of Minnesota. We lost the case and the jury awarded a substantial amount of money to the farmer.

Neighboring states were having the same difficulty with groups of so-called experts claiming stray voltage at various farms.

Last year, Iowa established extensive guidelines for wiring and testing. Wisconsin and Idaho have passed even stricter legislation which requires testing to follow guidelines. All of these states have seen a reduction in the number of court cases led by outsiders claiming stray voltage, prior to law being enacted. Now, South Dakota is planning to introduce legislation in early 2015.

Minnesota needs legislation to insure that qualified professionals are utilizing standards and guidelines that both utilities and the agriculture industry must follow.

The Minnesota Rural Electric Association (MREA), our state-wide electric cooperative association, is taking the lead to guide the Public Utilities Commission (PUC) and State Legislators to enact guidelines and legislation. If everyone used the same guidelines and rules, both utilities and farmers would be protected.

Minnesota is certainly now prime for increased numbers of court cases. Juries and judges, that have no state guidelines or legislation to follow when making decisions about whether stray voltage exists or not, are at a disadvantage. Therefore, we are a target state for cases such as ours.

Senator Paul Gazelka from District 9 contacted us and is now working with MREA and other legislators to help pursue necessary guides and legislation.

As of this writing, our insurance company has not decided which steps they will take to appeal or not in our case. This case should have no effect on your electric rate.

I'll keep you informed.

Bruce L. Kraemer, CEO

More *Jingle* in your Pocket >>>

Whether it's the "year-end financial review" or "let's improve our finances next year" discussion, check out the option of refinancing your loans to Crow Wing Power Credit Union (CWPCU). They consistently offer super low rates on home equity and consumer loans to put more jingle in your pocket.

The Credit Union NMLS#408088 offers no closing costs on your home equity loan (up to \$100,000). This is a great program for members who owe less than \$50,000 on their home or cabin but have an interest above 3.00%.

With Home Equity rates as low as 2.90%*, you are sure to save money. Approval is quick (under 30 minutes) and total processing time is under three weeks.

Vehicle, boat, ATV and snowmobile loan rates are as low as 1.74%** for 36 months. Bring in the title/registration card, current loan information, insurance card, and income verification. Consumer Loans come with another 1% off for the first year.



Get the local, fast, and professional service you deserve and expect from your friends and neighbors at the Credit Union. Call or stop in to 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. Loan funds must be disbursed directly to the financial institution/dealer. Current CWPCU loans are not eligible for these rates.

*Rate based on credit score so your rate may be higher. A \$50,000 loan is amortized for 15 years and balloon after 5 years with a monthly payment of \$342.89. A \$100,000 loan is amortized for 20 years and balloon after 3 years with a monthly payment of \$549.60.

**Other rates and terms available based on collateral and credit score. Model year 2009 or newer. A loan payment for \$10,000 at 1.74% for 36 months would be \$285.27 and for \$15,000 would be \$427.91.

Huge Success for Shredding Documents

Our members dropped off over 2,700 pounds of documents for Credit Union Shred Day. Mark your calendars or smartphone for next year – October 15, 2015 (International Credit Union Day). We opened 10 new accounts and 6 new loans during International Credit Union week. The Credit Union 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.





Director's View Basic Charge to Increase by \$2.00 for 2015 >>>

By Don O'Brien

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

For 2015, we see a need to increase the monthly basic service charge from \$14.00 to \$16.00. The financial forecast requires additional operating revenue to eliminate an operating deficit and insure we have adequate margins in place. The increase amounts to an average 2.8% increase for residential members (based upon our average member's use of 870 kWhs per month).

We based our decision on wholesale power cost projections from our power suppliers and income estimates at our 2014 rates.

As an electric cooperative, our basic charge of \$16.00/month for 2015 compares favorably against neighboring electric

cooperatives. The average 2014 basic charge of the ten neighboring cooperatives was \$28.95/month ranging from just under \$20.00/month 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 the line, maintain the distribution system and deliver electricity to a member using one kilowatt hour of electricity or a member using 1,000 kilowatt hours. These costs include such items as maintenance and depreciation of our electric system including the lines, substations, transformers, administrative and member support functions and right-of-way maintenance.

Your electric cooperative is a cost-based electric utility and our charges to you are only for 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.

IPad Winners Drawn for SmartHub Contest >>>

Two winners were randomly drawn in the recent SmartHub contest we ran to encourage members to sign up for our online program that allows members to manage their electric account.

We had about 2,000 people sign up who are now able to log into their account. Lucky winners of iPad Airs were Scott and Carrie Owens (left) and Morse and Louise Magnuson (right).



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 \$48,610 in October >>>

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

Salvation Army Heat Share, Brainerd	\$9,000
Bethel South Long Lake Sewing Club, Brainerd	\$500
Bridges Workplace Connection, Brainerd.....	\$1,500
Pierz Area First Response Team	\$2,000
Northland Area Family Service Center, Remer	\$3,000
Mounted Eagles, Nisswa	\$3,000
Faith in Action for Cass County, Hackensack	\$2,250
Heart and Hands Thrift Store, Motley	\$4,000
The Brainerd/Baxter Youth Center.....	\$3,000

Tender Hearts 4 Kids, Brainerd	\$5,000
Pine River - Backus Schools	\$2,360
Take Heart Program, Brainerd	\$5,000
Mn. Assistance Council for Veterans.....	\$3,000
St. Vincent dePaul, St. Anthony's Living Water, Pequot Lakes	\$1,500
Lakes Area Pregnancy Support Center, Brainerd.....	\$3,000
4 - Private Cooperative Member Crisis Medical Support.....	\$2,000

TOTAL DISTRIBUTED
\$48,610

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).

The coupon can be presented at the following retailers until December 14, 2014 >>

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

Recycle your old lights

There are **several locations** in Crow Wing County where you can properly dispose of old Christmas lights from November 23 through January 11:

Brainerd: Crow Wing County Historical Courthouse, Crow Wing County Sanitary Landfill, Ace Hardware, Highway 25 Liquors, Mid MN Federal Credit Union
Baxter: Northland Arboretum, CTC, Riverwood Bank, Mid-MN Federal Credit Union
Crosby: Crosby-Ironton Courier **Crosslake:** Ace Hardware
Emily: Ace Hardware **Nisswa:** Carlson Hardware
Pequot Lakes: Chamber Welcome Center



Z-Wave Programmable Thermostats Can Save You Money >>>

You can remotely control the security of your home and control your home's temperature with a security system and a Honeywell Z-Wave Touch screen programmable thermostat. Use your smart phone, computer or any web-enabled device to control your thermostat. Preprogramming is available as well.

- Remotely monitor and control your thermostat from anywhere;
- Has selectable 7-day programmable, four daily periods, cancel unneeded periods;
- Universal application - works on virtually any heating or cooling system type;
- Heating and cooling energy savings set points allows the homeowner to put the thermostat into an energy savings mode;
- Menu driven programming - guides the user through the programming process only showing necessary information and choices on each screen;
- Smart response technology for maximum comfort control;
- Battery and filter change/check reminders; and

- Real time clock - Keeps time during a power failure and will automatically update the time for daylight savings.

Purchase a home security system with a Z-Wave programmable thermostat to remotely protect and control your home. Now for a limited time we'll give you a *FREE low-temp sensor to alert you in case of a furnace failure.

**Additional monitoring and Total Connect subscription required. Some restrictions may apply.*



Let's Start Cookin' >>>

Send your favorite **SOUP** or **SALAD** 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 v

Almond Joys

Patty Lemke, Brainerd

¾ c. Butter – melt
 14 oz. Can Sweetened Condensed Milk
 2 tsp. Vanilla
 1 lb. Coconut
 2 c. Roasted Chopped Almonds

Melt together 2 c. Chocolate Chips & 1 TBSP Shortening
 Melt butter – add milk and vanilla. Stir in coconut and almonds. Let firm. Shape into balls.
 Dip into chocolate mixture.

Recipe

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: () _____

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 I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

PS Form 3526, July 2014 (Page 2 of 4)

Bring an unwrapped toy for kids donation!

Holiday Open House

DECEMBER 8-12

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

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

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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:

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- Lois Hansen(218) 833-0364
- 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, 2015. 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: Brian Yunker, Pine River

<p>P E X Z C R T N S R E T G O T X S E R V I C E H B G N J Y D U W T B M S N T A N O E F A H N S I Z Y S T L H I U C I X O W E D N D K M P T A M S E M M R V N H N O O P K G H E T X E A K J E N E M C B R C D S M C P D G D R E R G G I I N E A Y P T T O X G W X N C W A G A L E Q W E N S Y K Q U D C D D O D D I J W N D D H L N N I N L O D Q C V E F R Z T A I R R P P K B Z G W M A U U S V B G R C Y D M C O G B N R Y B F R O X E C N E D N E P E D N I A L</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. Scott and Carrie _____ won an iPad.
2. Operation _____ provides free lunches
3. Monthly basic _____ charge to increase
4. Bring an _____ toy for kids donation
5. _____ Workplace Connection received \$1,500
6. Energy _____ and Security Act
7. Receive a six month electric heat tax _____
8. _____ bulbs are no longer being made
9. Winning recipe _____ Joys
10. Community Award _____ received \$500
11. United States Department of _____
12. _____ equity rates as low as 2.9%
13. LED's use less _____

Last Issue's Puzzle Answers:

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

Federal, Transmission, Organizations, Plenum, Storm,
Smarthub, Interruption, Million, Twitter, Temperature,
Geothermal, Minnesota, Pathways