CROW WING POWER NEWS • OCTOBER 2019 • VOLUME 71, NUMBER 6

Commitment to Community Award Application Time >>>>

Do you know an organization that has made outstanding contributions to our local communities? Crow Wing Power is currently soliciting applications from local businesses or organizations for the annual Statewide Touchstone Energy® Commitment to Community award. Since 2004, we've recognized 14 outstanding local organizations.

Two of those organizations were not only recognized locally, but were also awarded the statewide award at the Minnesota Rural Electric Association's annual meeting.

Last year, Lakes Area Restorative Justice Program (LARJP) received \$500 and a plaque from Crow Wing Power and was also selected amongst all applicants nominated for the statewide award. Doris Kruger was presented the top \$1,000 award from that group of Cooperatives at the MREA annual conference.



LARIP provides a program that has a positive impact on juvenile offenders and their victims. LARJP receives case referrals from the County Attorney's office and six county police departments and schools.

Juveniles that have committed a crime, meet with the victim that experienced the crime, such as a burglary or property damage offense. The offender

usually comes to grips with what they have done and how it affects the victims and typically becomes very apologetic and learn how to change their ways.

LARJP is a great example of an organization whose commitment to community is making a big difference.

For an application, contact us or download one at www.cwpower.com, News & Events. Applications are due by October 31.

St. Mathias Park

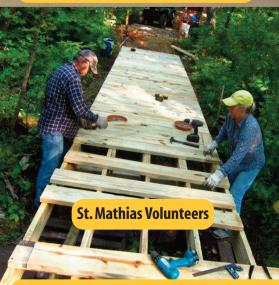
>> Some of the many organizations that have received Commitment to Community awards over the years.



A Touchstone Energy® Cooperative

CEO Report 2 Winter Disconnects 2 Recipe 3 Credit Union 3 Puzzle 4





In order to communicate more effectively with members, we are changing our publication from a bimonthly newsletter to a monthly newsletter. However, it is our intent to publish the recipe and puzzle every other month starting in October. Save a tree – receive the newsletter electronically. E-mail us at info@cwpower.com.



A WORD FROM YOUR CEO

Damaging Opinion Letters Should be Based on Fact >>>

As I have promised in the past to speak openly with our Cooperative members in the newsletter, I once again feel the need to clear the air about accusations you may have read in some local newspapers. The opinions you read in the paper are from a group of people that accuse Crow Wing Power's Board and management of being "underhanded", "dishonest" and even more recently "criminal".

The management, staff and I are confident this is a well-run cooperative. We've always had the members' best interests in mind. We've made changes to be more transparent to our members. The newsletter has been changed from a bimonthly publications to monthly to better communicate. So members can follow what the Board of Directors deals with, we have put the Board meeting highlights on our website and Board meeting minutes online for members to access.

A request for a forensic audit continues to be raised by the vocal group who have contacted the Attorney General's office for an investigation. We are cooperating fully with the AG's office. We have nothing to hide and have done nothing wrong and we welcome the review.

The Board has decided to wait and see what the Attorney General's response is before we address the request for a forensic audit and we appreciate your patience. We are audited annually by an outside firm and are also audited by the United States Dept of Agricultures' Rural Utilities Services division.

We're proud to work for this Cooperative and continue to hold our heads high. The public's opinion of the Cooperative is very important to us. Historically this cooperative has been deemed as a champion of doing great things and we will continue to operate with members' best interests in mind. We'd like to encourage everyone to base their opinions on facts. If you have questions, you can call us.

Sincerely,

Bruce Kraemer, Management and Staff of Crow Wing Power

Board Meeting Highlights

Crow Wing Power's Board of Directors conducted its regular monthly meeting Thursday, July 18, 2019. A quorum of directors was present. Chair Bob Kangas opened the meeting with the Pledge of Allegiance. The following reports were given:

- Human Resource Administrator Deb Frank presented a Human Resources update.
- A member was recognized that requested to come before the Board to review previous requests made.
- CEO Bruce Kraemer reviewed the GRE Member Managers Group meeting minutes from June 18, 2019 and also provided a CEO report.
- Treasurer LuAnn Nelson provided the Finance Committee Report.
- Alison Deelstra, CFC Regional Vice President, presented the KRTA Report.
- Directors shared highlights of meetings attended on behalf of the cooperative.

The following actions were taken:

The Board approved

- · the July Consent Agenda.
- a motion to clarify publishing of regular meeting minutes on the Crow Wing Power Website.
- a motion to approve revised Board Policy No. 112.
- a motion to approve proposed sale of Crow Wing Power owned land.
- a motion to leave the Bylaws Article | Section 11 as it currently is with no changes.
- Minutes of the June 20, 2019 regular board meeting.
- Director expense reports for June 2019.
- Upcoming director meetings.

Board meeting highlights are also published on our website at cwpower.com/board-and-meetings. Members can review detailed minutes by logging into their SmartHub account. Log in is located on the homepage of our website. August minutes will be published after approval in Sept. The next board meeting is October 17 at 9:30 a.m.

Can My Power Be Turned Off In The Winter? YES! >>>

Some members find it hard to pay their utility bills in the winter. The State of Minnesota set up the Cold Weather Rule (statute 216B.097) to protect residential members who are unable to pay their utility bills from disconnection of service between October 15th and April 15th if the disconnection affects their primary heat source.

Avoiding Disconnection

Bruse L Kraemer

The Cold Weather Rule does not forbid winter shut off. If you receive a shut off notice this winter, you must act promptly and call Crow Wing Power (CWP) at 1-800-648-9401 for questions. You'll

need to fill out an Inability to Pay form found on our website at cwpower.com/winter-disconnects and call us to set up a payment plan.

To be eligible for protection from residential utility service shutoff, a member must meet and follow Cold Weather Rule criteria and requirements. Details of that criteria can be found on our website at cwpower.com/winter-disconnects or by calling CWP.

Cold Weather Rule protection payment plans are for the past due balance only.

Let's Start Cookin' >>>

Send your favorite **CHRISTMAS COOKIE** recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401 by November 20 or submit online at cwpower.com, News/Events. If your entry is drawn and printed in the December 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 and mail to Crow Wing Power.

Last Issue's Winner

Fresh Apple Cake

Elaine Dosh, Brainerd, MN

4 cups peeled Apples; chopped

2 cups Sugar

2 Eggs

1/2 cup Vegetable Oil

Stir all together

Add: ½ cup Raisins (Craisins)
½ cup chopped Nuts
Add: 2 cups Flour
1 tsp Salt
2 tsp Soda

1 tsp Cinnamon Mix it all together. Bake in a 9 x 13 pan at 350 degrees for 45 minutes.

When cool, frost:

1/2 cup Butter or Shortening

1 Egg

1 tsp Vanilla

1TBSP Strong Coffee

Mix together and add enough powdered sugar until it stands in peaks, or serve with whipped cream.

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

Name:

Address:



Same Day Delivery on Loans >>>

We all hear the big box stores and online merchants touting "Same Day Delivery" these days. The Credit Union offers "Same Day Delivery" on loans for vehicles, fish houses, snowmobiles, ATVs or any other toy you are dreaming of. We can get you approved for a loan in as little as 30 minutes.* Fill out a loan application, which you can find at www.cwpcu.org, income verification and information on the collateral you want to use or information on the loan you want to refinance. In some cases you can walk out the door with a check in hand or we will send a check to your current lender to pay-off your existing loan. Real Estate loans, because of federal regulations can be approved but take longer to fund. Call 218-825-2208 or 877-563-3072 or stop by the Credit Union and talk to our friendly Member Service Representatives they are here to help you.





International Credit Union Week, October 14-18

The Credit Union is celebrating the Credit Union movement along with the rest of the world during International Credit Union Week. Open a new certificate, checking or loan account during the week and your name will be entered into a drawing for a \$100 Visa Gift Card. In addition, the Credit Union will make a \$10.00 donation to Gillette Children's Specialty Healthcare for each new service opened during International Credit Union Week. In 2018, Gillette Children's Specialty Healthcare served 447 patients from Crow Wing, Cass and Morrison counties. Join the Credit Union Movement and help a great cause.

*New money only. Current CWPCU loans are not eligible for these rates. All loans subject to credit approval. Other rates and terms available based on collateral and credit. Rates based on credit scores, so your rate may be higher. Some exceptions may apply to 30 minute approval depending on your credit and income.







October is Cooperative Month – join us every Friday for cookies and coffee.



The power of human connections (ISSN 1068-1949)

A Touchstone Energy® Cooperative K

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Board meetings are held the third Thursday of each month beginning at 9:30. To view board meeting minutes, go to cwpower.com/board-and-meetings

Directors. Here to Help!

Following is a list of directors and their telephone numbers:

Bob Kangas	218-587-4453
Paul Koering	218-851-9954
Ric Larson	218-546-5781
Gordon Martin	218-746-3971
Bryan McCulloch	218-820-9708
Doris Mezzenga	218-692-1004
LuAnn Nelson	612-400-4627
Gert Roggenkamp	218-562-4566
Dwight Thiesse	218-831-8605

Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by November 20, 2019. 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 or scan and email to info@cwpower.com. The winning entry will be drawn on November 20.

Our winner for the last puzzle: Steve & Diane Norlin, Pine River

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1. Fill out	to pay form					
2. LARJP received	award					
3. Next meeting is October 17						
4. One tbsp strong						
5	Credit Union Week					
6. Recipe and	published every other month					
7. CWP is	_ by an outside firm					
8 Weather Rule						
9. Let's Go	_					
10. Steve and	Norlin					
11. Log into	to view meeting minutes					
12. Open a new	for a chance to win \$100					
13. Send your favorite $_$ $_$	cookie					

Last Issue's Puzzle Answers:

E	Z	Υ	Т	+	U	Q	Е	Υ	L	Н	Т	N	0	М
E	1	0	Ν	В	F	Ρ	Ζ	G	Α	٧	Ζ	Н	D	S
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W	L	Н	Ε	K	D	J	Æ	R	N	Q	7	В	٧	F
Q	e	R	E	Q	Κ	U	A	C	В	С	F		ŧ	Ė
8	P	Α	N	С	Α	K	E	S	C	J	U	U	Y	R
Р	U	F	Ν	G	F	Ν	M	Ζ	Q	A	Ε	Κ	Υ	Ζ

Towering, Scholarships, Keyfobs, Eleven, Electronically, Pineapple, Monthly, Refrigerator, Pancakes, Cooperative, Equity, Accelerated, Dual, Kart