

CURRENT CONNECTION

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A Touchstone Energy® Cooperative 
The power of human connections

Tis the Season – Be Lakes Proud/Shop Local >>>

Businesses in the Brainerd/Baxter strip along 371 are changing the landscape once again. It's all good news and gives us all even more reasons to shop local.

El Tequila, the authentic Mexican restaurant, is moving into the former Olive Garden building. That's great news for them because now they will be visible from the Highway and not tucked away in the FitQuest Building behind Morey's and Von Hanson's. Crow Wing Power actually had a hand in that. We were able to provide gap financing from our revolving loan fund and are pleased to have them as Crow Wing Power members.

Verizon relocated in front of Gander Mountain which is now Gander Outdoors. Chipotle recently opened and Five Guys is scheduled to open there as well.

The building in front of Menards and south of Culver's is getting a Firehouse Subs, which will share a building with the fairly new Select Comfort (Sleep Number).

Congratulations goes out to Steve Mau and his totally new General Rental building.

Lakes Proud is a collaboration of the Brainerd Lakes, Crosslake, Cuyuna, Nisswa, and Pequot Lakes Chambers of Commerce to grow our regional economy. They got together to create an understanding that it matters where consumer and business dollars are spent. It's a buy local campaign that was begun in 2015.

They wanted to create an understanding that it matters where consumer and business dollars are spent. Join

400 individuals, 250 businesses and government and schools who have pledged to shop local at lakesproud.com.



Firehouse Subs is a U.S.-based, fast casual restaurant chain founded in 1994 in Jacksonville, Florida by former firefighter brothers Robin and Chris Sorensen.

Chipotle, is an American chain of fast casual, specializing in tacos and Mission-style burritos. Its name derives from chipotle, the Nahuatl (Aztec language) name for a smoked and dried jalapeño chili pepper.

Five Guys Burgers and Fries is an American fast casual restaurant chain focused on hamburgers, hot dogs, and French fries.

With five locations in Southern Minnesota, *El Tequila Restaurants* are authentic Mexican cuisine and family friendly.

Newsletter Notice >>>

In an effort to communicate better and in a timely manner, we changed our bi-monthly mailing of the newsletter to a monthly publication in the fall. Because of that, our postage budget would have had to increase significantly for 2020. We have since determined that newsletters can be formatted to fit along with your billing statement.

PAPERLESS BILL MEMBERS: *We have 6,000 members that have chosen not to receive paper bills, but rather get electronic notifications through SmartHub (the online view and pay account program). This is a NOTICE to paperless bill members: To receive newsletters electronically, sign up or view online at cupower.com/current-connection-newsletters.*

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Calendars Available

We had many breathtaking scenic photos submitted by our members for the calendar contest. Choosing only 16 winners, from the 250 photos submitted, proved to be a difficult task.

The calendars are now printed and available free of charge to our members. You can pick one up at our main headquarters on Hwy. 371 North of Brainerd. Thank you to all who submitted photos.



Crow Wing MEMBERS' PHOTO CALENDAR
2020



A WORD FROM YOUR CEO

Where Do Crow Wing Power Members Live? >>>

I thought it might be interesting to see where our members live, geographically. At the writing of this article, it's mid-November, so many of our cabin owners have gone south. It will be interesting to see how that changes next spring or early summer.

If you assume the vast majority are from Minnesota, you are correct. Out of 38,200 cooperative members, 35,588 have Minnesota mailing addresses. However only 22,937 of those live locally in Cass, Crow Wing or Morrison Counties.

After running a database for the newsletter mailing here's the numbers we found for each state:

Arizona	132	Switzerland	1	Minnesota	35,588
California	102	Singapore	1	Cass County	4,092
Florida	194	Bangladesh	1	Crow Wing County	15,622
Iowa	332	Norway	1	Morrison County	3,223
Illinois	150	Cayman Islands	1	Todd County	5
Texas	120	Canada	2		
Wisconsin	121				

Most of us consider ourselves lucky to live in this beautiful lake country and that helps to make our electric cooperative one of the most unique with many cabin owners from other parts of the country.

We have members in 47 of the 52 states (that includes Hawaii and Puerto Rico). It was a challenge to figure out which five states we don't have representation in our cooperative. We have no members living in Louisiana, West Virginia, Rhode Island, Maine or Puerto Rico at this time.

As always, feel free to call us. I'll keep you informed,

Bruce L. Kraemer

Bruce Kraemer, CEO

Wholesale Power Cost Adjustment to be Merged

In January, we will be rolling the Wholesale Power Cost Adjustment (PCA) into the wholesale rate. In years past, that line item was placed there to reflect the ups and downs of the cost of wholesale power we purchase. That PCA has remained fairly steady at about .04000cent/kilowatt hour (kWh) (with the exception of summer high demand months). Therefore, we are simply rolling it into the wholesale rate for purchased power. For most months we anticipate you will see the PCA at 0.00000 cents/kWh. Summer may vary. The amount of your bill will remain the same, just the PCA line item will change. See the example bills.

Board Meeting Highlights

Crow Wing Power's Board of Directors conducted its regular monthly meeting Thursday, October 17, 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.
- Presentation on a proposed redesigned member bill format.
- Presentation on some Accounting Internal Control Procedures.
- Review of 2018 NRECA Distribution Reliability Study.
- CEO Bruce Kraemer provided a CEO report.
- Treasurer LuAnn Nelson provided the Finance Committee Report.
- Directors and CEO shared highlights of meetings attended on behalf of the cooperative.

The following actions were taken:

The Board approved

- October Consent Agenda.
- Minutes of the Sept. 2019 regular board meeting.
- Budget increase for new forklift.
- June 13, 2020 for the CWP Annual Meeting.
- Basin Bus Tour for 2020.
- Director expense reports for Sept. 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. Nov. minutes will be published after approval in Dec. The next board meeting is December 19, 2020.

2019 bill with power cost adjustment separated from wholesale rate						ACCOUNT: 01234
						Page 2 of 2
SERVICE READ DATES						
RATE	GEN SERV	METER	04/15/19	05/15/19	MULT	kWh
10		002360	2,432	2,975	1.00	543
Generation & Transmission (wholesale power costs)						Other Charges:
Rate G&T Charges						COUNTY TAX
10	543 kWh x 0.04047	21.98				0.42
Wholesale Power Cost Adjustment						ROUNDUP AMT
10	543 kWh x 0.04000	21.72				0.67
Distribution (Cooperative delivery costs)						STATE TAX
BASIC CHARGE						5.72
Rate Distribution Charges						Previous Statement
10	543 kWh x 0.2853	15.49				112.00
						Payment - Thank you
						-112.00
						Current Charges
						90.00
						Total Due for Electric Service
						90.00

2020 bill with power cost adjustment rolled into wholesale rate						ACCOUNT: 01234
						Page 2 of 2
SERVICE READ DATES						
RATE	GEN SERV	METER	04/15/20	05/15/20	MULT	kWh
10		002360	2,432	2,975	1.00	543
Generation & Transmission (wholesale power costs)						Other Charges:
Rate G&T Charges						COUNTY TAX
10	543 kWh x 0.08047	43.70				0.42
Wholesale Power Cost Adjustment						ROUNDUP AMT
10	543 kWh x 0.00000	0.00				0.67
Distribution (Cooperative delivery costs)						STATE TAX
BASIC CHARGE						5.72
Rate Distribution Charges						Previous Statement
10	543 kWh x 0.2853	15.49				112.00
						Payment - Thank you
						-112.00
						Current Charges
						90.00
						Total Due for Electric Service
						90.00

Let's Start Cookin' >>>

Send your favorite **CASSEROLE** recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401 by January 20 or submit online at cwpower.com, News/Events. If your entry is drawn and printed in the February Current Connection, you'll receive a \$25 credit on your

Last Issue's Winner

Chocolate Square Oatmeal Cookies

Ardell Johnson, Brooklyn Park, MN

¾ C sifted all purpose flour
1 egg
½ tsp soda
½ tsp vanilla
½ tsp salt
1 ½ cups quaker oats (quick or old fashioned, uncooked)
½ c firmly packed brown sugar
¼ c chopped pecans
½ c granulated sugar
½ c shortening, soft

Sift together flour, soda, and salt. Add sugars, shortening, egg and vanilla. Beat until smooth, about 2 minutes. Stir in oats and pecans, shape dough into one 12 inch roll. Wrap: chill thoroughly. Slice: place on ungreased cookie sheets. Bake in preheated moderate oven (375 degrees) 10 to 12 minutes. Remove from oven: immediately place small square of milk chocolate bar on each. Remove from cookie sheets: press pecan half into chocolate.



Join the Credit Union >>>

As another year begins to wind down and we enter the Holiday Season, Crow Wing Power Credit Union extends a sincere thank you to our members for their loyalty, business, and goodwill over the past year. If you are not already a member of the Credit Union now is the perfect time to join. As a member of Crow Wing Power, you are eligible for membership. The Credit Union was formed in 1999 to offer financial services to cooperative members. They offer a wide array of financial products with some of the best rates and service in the area.

The Credit Union offers loans for vehicles with rates as low as 2.74%*. Fish house, snowmobile and ATV loan rates are as low as 2.99%*.

electric bill. NOTE: Starting in January, we will no longer mail recipe cards. The winning recipe will still be printed in the Current Connection and can be found online at cwpower.com/whats-your-recipe.



Home Equity Loan rates are as low as 2.99%* at the Credit Union. If your current home loan has a higher rate, now is the time to give the Credit Union a call to see how easy it is to move your loan, lower your rate, and save money. No closing costs if your loan is \$100,000 or less, if no appraisal is required.

You can find a new account application and loan applications as well as additional information at www.cwpcu.org or call the Credit Union at 218-825-2208 or 877-563-3072 and talk to one of their friendly Member Service Representatives.

*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.

International Credit Union Week Was a Huge Success

Members dropped off over 4,300 pounds of paper to shred on Credit Union Shred Day in October. The Credit Union also made a donation to Gillette Children's Specialty Healthcare of \$420.00. They donated \$10.00 for each of the 27 new accounts and 15 new loans that were opened during International Credit Union Week and one lucky member won a \$100.00 Visa Gift Card.



CROW WING POWER
CREDIT UNION





We wish you a very Merry Christmas and a joyful Holiday Season!

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Board meetings are held the third Thursday of each month beginning at 9:30 a.m. Members that want to attend Board meetings need to call or contact us three business days prior to scheduled Board meetings. If members want to present something, they need to fill out a request form found at www.cwpower.com/board-and-meetings with that three business days timeframe.

Directors. Here to Help!

Following is a list of directors and their telephone numbers:

- Bob Kangas218-587-4453
- Paul Koering.....218-851-9954
- Ric Larson218-546-5781
- Gordon Martin.....218-746-3971
- Bryan McCulloch.....218-820-9708
- Doris Mezzenga218-692-1004
- LuAnn Nelson612-400-4627
- Gert Roggenkamp218-562-4566
- 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 January 20, 2020. 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 January 20.

Our winner for the last puzzle: Chris Wohlers, Backus

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

Name _____

Address _____

City _____

State _____ Zip _____

Acct number _____

Last Issue's Puzzle Answers:

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

1. Lakes Proud is a buy _____ campaign
2. Press _____ half into chocolate
3. _____ photos submitted by members
4. We will no longer mail _____ cards
5. _____ loan rates as low as 2.99%
6. Firehouse Subs founded by _____ brothers
7. Crow Wing Power provided _____ financing for El Tequila
8. _____ will be included with billing statements
9. One member has mailing address in _____
10. _____ available at our main headquarters
11. Chris Wohlers is from _____
12. Log into your _____ account to review detailed meeting minutes
13. You can _____ and email your puzzle

Inability, Statewide, Board, Coffee, International, Puzzle, Audited, Cold, Fishing, Diane, Smarthub, Certificate, Christmas