

# CURRENT CONNECTION

CROW WING POWER NEWS • NOVEMBER 2020 • VOLUME 72, NUMBER 11

A Touchstone Energy® Cooperative   
The power of human connections

## Cruisin' for Cookies Appreciation Event Enjoyable >>>

This year was like no other in that we couldn't host annual member appreciation events or meetings, so we held a special morning drive-through Cruisin' for Cookies event on Saturday, October 10.

Cooperative members' drove through our parking lot at our headquarters to pick up cookies, milk and string backpacks for kids. The backpacks had assorted school supplies and activities.

It was very rewarding to meet and greet members and to see the fabulous pictures sent to us to post on our Facebook page and website. One lucky winner's photo, member Beth Hardinger from Baxter, was randomly drawn to win a \$50 bill credit.

Special thanks goes out to all the members and kids that attended and to the following vendors: D & D Beverage, Party World, Baxter Cub Foods Bakery and Aitkin Dairy.



## It's Time for a Do-it-Yourself Home Energy Assessment >>>

As we approach winter, now's a good time to conduct an energy analysis of your home. If you're a do-it-yourselfer, go to [touchstoneenergy.com/efficiency](http://touchstoneenergy.com/efficiency) and scroll down to the DIY section. Saving energy is saving money and can be a fun activity to engage your family. Tactics to save energy come in all shapes and sizes, including steps you can take today at no cost. Energy efficiency also increases the comfort and indoor air quality of your home, and makes larger projects worth the investment. In the DIY section, you'll find small steps and big ideas to help you save.

INSIDE

Bill Credit Coming .....	2
Board Highlights.....	2
Security & Credit Union .....	3
Tax Exemption .....	4



### HOMEOWNERS FALL CHECK LIST

#### Exterior:

- Cover septic with straw, leaves or blankets to prevent freezing;
- Disconnect hoses from faucets;
- Cover air conditioner units;
- Clean air exchanger vents, gutters and dryer vent;
- Overhang venting should be clear of dust, cobwebs, etc. to aid in attic venting.

#### Interior:

- Change furnace filter;
- Clean and wash air exchanger filters;
- Check windows for sealing and locks;
- Test smoke and CO2 detectors and change batteries if needed;
- Cover drafty windows with plastic;
- Unplug any items not being used (TV, electronics);
- If seasonal shut down is desired, turn off main electrical breaker to insure total shutdown and drain all plumbing.



# A WORD FROM YOUR CEO

## Members to Receive a Special Bill Credit in November >>>

Good news for Crow Wing Power member-owners. At the October board meeting, the Crow Wing Power Board of Directors authorized approximately \$2.0 million to be refunded to the cooperative's membership. The Crow Wing Power Board is taking this step to support our residential and commercial members during the current Coronavirus Pandemic.

The main reasons we are able to implement this special credit are higher than projected kWh sales and lower than budgeted interest expense due to favorable interest rates. It seems like once the pandemic hit and the lockdowns and quarantine started, many people stayed home and schools kids were forced into distance learning. We also have a lot of seasonal members who came up to the cabin and stayed. Electricity needs increased.

The credit is based on electricity purchased by members from January 1, 2020 through October 31, 2020. Members will receive a credit on their November electric bill. The amount each member will receive is determined by their energy use and its contribution to the cooperative's revenues in 2020.

This bill credit is in addition to the May 2020 capital credit retirement checks mailed to 20,380 members in the amount of \$2.5 million bringing the total amount of money returned to current and former members this year to \$4.5 million.

We're a not-for-profit electric cooperative. Our philosophy is to cover operational expenses while meeting or exceeding our lenders' mortgage requirements. As a member-owned organization our focus is to provide reliable service at the lowest possible cost. This good news is consistent with those cooperative values.

I'll keep you informed,

Bruce L. Kraemer, CEO

## Board Meeting Highlights

Crow Wing Power's Board of Directors conducted its regular monthly meeting Thursday, September 17, 2020. A quorum of directors was present.

President Bob Kangas opened the meeting with the Pledge of Allegiance.

The following reports were given:

- CEO report
- Finance Committee Report
- Service Reliability Presentation

The following actions were taken:

The Board approved

- September Consent Agenda.
- Minutes of the August 20, 2020 regular board meeting.
- Accept and approve filing of Form 990 and 990T.
- Director expense reports for August 2020.

Highlights are also published on our website at [cwpower.com/board-and-meetings](http://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. September minutes will be published after approval in October. The next board meeting is November 19, 2020.

## Beware of Phone Call Scams

Recently, many Crow Wing Power members have reported receiving a phone call claiming to represent Crow Wing Power and/or Minnesota Power. The callers threatened immediate service disconnection/investigation if payment is not received. Crow Wing Power members who have delinquent accounts receive multiple notifications from us before service disconnection – never just a single notification by phone. If you receive a call that you believe is a scam, HANG UP, and call Crow Wing Power directly at 1-800-648-9401 or 829-2827 with questions regarding your account.





## Open a Holiday Savings Account to Prepare for Next Year's Shopping >>>

Over 160 Crow Wing Power Credit Union (CWPCU) members took advantage of the convenient Holiday Savings Account during the past year and accumulated over \$160,000 for their holiday shopping. Money is transferred into regular savings accounts of participating members on October 1 each year. Those members enjoy a worry-free holiday shopping experience and credit card relief in the New Year by planning ahead and saving with a Holiday Savings Account. Call CWPCU at 877-563-3072 to open a Holiday Savings Account and set aside up to \$100.00 per month to cover your 2021 holiday shopping expenses.

### Historically Low Loan Rates --

Crow Wing Power Credit Union has some of the lowest loan rates in the Brainerd Lakes Area. Rates on vehicles are as low as 1.99%\* for 36 months. No closing cost Home Equity rates are as low as 2.50%\*. The Credit Union also does fixed rate mortgages through AmeriCU Mortgage. Call the Credit Union today at 877-563-3072 or go to cwpcu.org for more information.

*\*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.*

Crow Wing Power Credit Union NMLS #408088, AmeriCU Mortgage NMLS #3028



CROW WING POWER  
CREDIT UNION



## Security and Peace of Mind for All Seasons >>>

Security, camera and automation systems from People's Security Company will give you peace of mind during all seasons – fall, winter, spring and summer.

People's Security Company offers systems to alert you to water leaks, low temperatures, power failures, fire and burglary to name just a few. Add in cameras and home automation and you have an all-around system for all seasons and any reason.

Contact People's Security Company, and take advantage of the All-Season Security System Package sale with professional installation which includes a free video doorbell!

# SECURITY SYSTEM SALE!

# \$750

+TAX  
REG. \$849

## All Season Security Package!

INCLUDES A FREE  
VIDEO DOORBELL!



### PACKAGE INCLUDES:

2 Door Sensors • 1 Motion Sensor • 1 Low Temp Sensor  
1 Wireless Key • Cell Module (no landline) • 1 Video Doorbell

Restrictions may apply. Valid with purchase of a new monitored security system only. Expires 11/30/20.

800-735-1440  
peoplessecurity.com



# 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:** \_\_\_\_\_

## CURRENT CONNECTION

A Touchstone Energy® Cooperative   
The power of human connections

Published monthly by  
Crow Wing Power,  
17330 State Hwy. 371  
Brainerd, MN 56401.  
218-829-2827  
800-648-9401  
www.cwpower.com

**Editor: Char Kinzer**

Board meetings are held the third  
Thursday of each month beginning at  
9:30 a.m.

### 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

## November 11 is Veteran's Day - Thank a Veteran >>>

Veterans Day originated as “Armistice Day” on November 11, 1919, the first anniversary of the end of World War I. Congress passed a resolution in 1926 for an annual observance, and Nov. 11 became a national holiday beginning in 1938. Unlike Memorial Day, Veterans Day pays tribute to all American Veterans—living or dead— but especially gives thanks to living veterans who served their country.

- Veterans Day occurs on November 11 every year in the United States in honor of the “eleventh hour of the eleventh day of the eleventh month” of 1918 that signaled the end of World War I, known as Armistice Day.
- In 1954, President Dwight D. Eisenhower officially changed the name of the holiday from Armistice Day to Veterans Day.
- Veterans Day commemorates veterans of all wars.

### U.S. Veterans Today

- 18.2 million living veterans served during at least one war as of 2018.
- 9 percent of veterans are women.
- 7 million veterans served during the Vietnam War.
- 3 million veterans have served in support of the War on Terrorism.
- Of the 16 million Americans who served during World War II, about 496,777 were still alive as of 2018.
- 2 million veterans served during the Korean War.

\*Resource: History.com

