

# CURRENT CONNECTION

## Are You Planting Trees This Spring? Plan on Where to Plant Them >>>

If you are intending to plant trees, we remind you to carefully plan their location. Trees planted too close to power lines pose a hazard. Our right of way department doesn't want to have to cut or trim your tree in future years when it grows into a power line.

Five-step tree planting plan: Before and after your project

- Before you dig, call 811, the underground utility locator service, to mark the location of underground utilities so accidental contact, damage and injuries can be avoided. Or, go online to [gopherstateonecall.org](http://gopherstateonecall.org)
- Choose trees that will grow no higher than 25 feet when planting near power lines. Plant larger trees more than 40-60 feet away from power lines.
- Do not plant near underground utility services. Tree roots can grow and interfere with underground pipes, cables and wires. Future repairs to these facilities also could damage the health and beauty of nearby plants and trees.
- Pick the right spot. Don't plant trees, shrubs, plants or other vegetation where they can damage electrical equipment or interfere with your co-op's ability to access it.
- Ask your electric utility to come trim your tree if it begins growing near power lines; don't risk your safety doing it yourself.

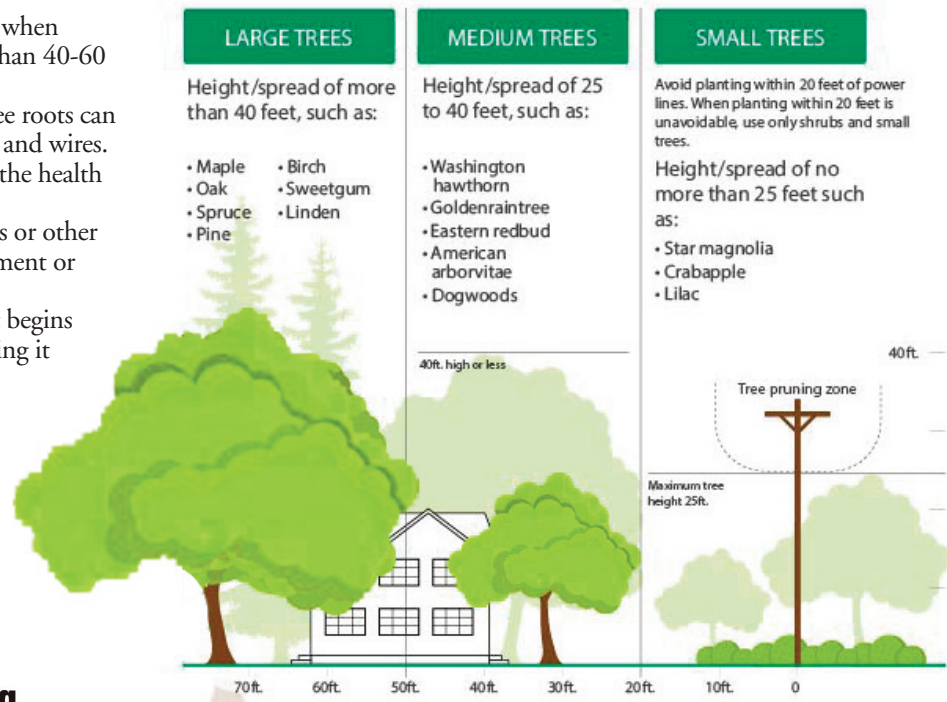
Trees are a part of what makes our area beautiful. Our hope is that you can plant them safely for future generations to enjoy. To determine the best tree for the area we suggest that you do research. A great resource is The Arbor Day Foundation, [arborday.org](http://arborday.org).



**Know what's below.  
Call before you dig.**  
Text Gopher State One Call.

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Source: The Arbor Day Foundation and the National Rural Electric Cooperative Association

## Send Us Your Best Scenic Photos

We are conducting another calendar contest. To enter the contest, please submit your scenic photos of Minnesota to us. If your photo is chosen for the 2022 calendar, you will receive a \$25 electric bill credit. We will have a spiral bound calendar produced and available in early December.

See our website at [cwpower.com](http://cwpower.com) for guidelines and entry information. Deadline for submission(s) is October 1, 2021. To see last year's samples, go to our website at [cwpower.com](http://cwpower.com).





# A WORD FROM YOUR CEO

## Massive Outages and High Power costs in the South – But What About Us? >>>

### Co-ops step up in the cold

As parts of the United States struggled to maintain electric service during the mid-February historic cold snap, Minnesota's cooperatives and power suppliers went to great lengths to ensure their members had the energy they needed.

Historic cold weather across the country drove up demand for natural gas and electricity to such an extent that some regions experienced rotating power outages or blackouts for days, particularly in the southern states.

We in Minnesota are accustomed to cold weather. Our power suppliers are experienced with adjusting for extreme power demands and the infrastructure is designed to provide reliable electricity in extremely cold weather. In fact, Minnesota endured the frigid temperatures with few issues.

### Sources of Power

Our power suppliers have very diverse electric generation resources including coal, natural gas, hydro, solar, wind and oil. All resources were in demand during the cold snap.

Texas and southern states were not prepared for the extreme temperatures.

### Cost of Power

The state of Texas is one of the very few deregulated states, where members choose from a variety of electric providers with different rate plans. Some people chose a market-based electric plan, where much of the time, power can be cheaper. But when something as extreme as the polar vortex hit, people on a market-based rate plan are vulnerable to the high demand, high costs. Those power suppliers in that deregulated market do not receive a steady income from rates. When the cost of power is low, that's what the customer gets. When the cost of power is high, they have to pass it along.

Wholesale power costs were extremely expensive during the cold spell for us as well. Crow Wing Power, like other cooperatives in the state will hopefully even out the cost of power throughout the year and not have to raise rates, like deregulated states may have had to.

### Controlling the Demand for Power

Crow Wing Power has been a leading cooperative in load management – demand response programs like our off-peak and dual fuel programs. We have almost 12,000 homes on some sort of electric control. In those cases we can reduce high demand by temporarily disrupting member's heat and water heat in a rolling fashion, where it's unnoticeable to the homeowner, but helps to even out the demand for power.

During the cold spell, Minnesota cooperatives collectively reduced hundreds of megawatts of electricity demand over a few days with similar load management programs, which alleviated stress on the electric grid and allowed our power suppliers to avoid expensive purchases from the energy market.

Summer also produces high demand during the hottest months. Those same load management programs help us to alleviate high costs of power by controlling air conditioning, similar to heating.

### Rolling blackouts: Could they happen here?

The Midwest electric grid looks quite different from Texas, which experienced widespread rolling blackouts in February. Most utilities in Minnesota are part of a much larger and geographically diverse energy market coordinated by the Midcontinent Independent System Operator (MISO).

At no point during the polar vortex were rolling blackouts considered in the MISO North region. MISO works aggressively with its member utilities to plan for emergencies, and rolling blackouts are only used as a last resort to prevent more widespread outages. Although never say never. We are just more prepared than the south. We have also been diligent and invested a lot into our electric grid to insure reliability.

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, February 18, 2021. 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

The following actions were taken:

The Board approved

- February Consent Agenda
- Minutes of the January 21, 2021 regular board meeting
- Land purchase for a new Substation
- Cogeneration and Small Power Production Report
- Qualifying Facilities Report
- General retirement of capital credits
- Revisions to Board Policy No. 315
- Director expense reports for January 2021

Members can review detailed minutes at [cwpower.com/board-and-meetings](http://cwpower.com/board-and-meetings) or by logging into their SmartHub account. Log in is located on the homepage of our website. March minutes will be published after approval in April. The next board meeting is April 15, 2021.

Proudly Serving The Brainerd Lakes For Over 30 Years!



Honeywell Home  
Premier Security Dealer



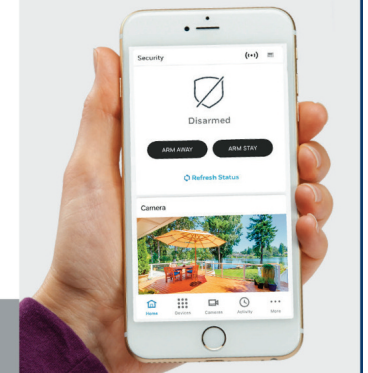
YOU'VE GOT YOUR  
PIECE OF PARADISE.  
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PEACE of MIND.

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## Legal Notice: Statement of Nondiscrimination >>>

"Crow Wing Cooperative Power & Light Company (Crow Wing Power)" is the recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center

at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov).

Crow Wing Power is an equal opportunity provider, employer, and lender.

## Legal Notice: Notice of Cogeneration & Small Power Production >>>

In compliance with Minnesota adopted Rules Regulating Cogeneration and Small Power Production Chapter 7835, Crow Wing Cooperative Power & Light Company is required to interconnect with and purchase electricity from cogenerators and small power producers which satisfy the conditions of a Qualifying Facility.

Crow Wing Cooperative Power & Light Company has available and will provide free information to all interested members regarding rates and interconnection requirements. An application for interconnection is required for a Qualifying

Facility to interconnect and operate in parallel with the Cooperative's distribution system and is subject to approval by the Cooperative.

Any disputes over interconnection, sales and purchases are subject to resolution by the Cooperative. Members interested in further information should contact the office of Luke Christiansen, Key Account Representative/Generation Interconnection Coordinator, Crow Wing Cooperative Power & Light Company, P.O. Box 507, Brainerd, MN 56401; or call 218-829-2827 or 1-800-648-9401.

# Thank you for the Paperless Promotion Support When the Co-op Saves – All Members Save >>>

We want to thank all the members that have signed up to go paperless and receive their billing statement notifications by e-mail. The recent GoPaperless! Contest was a great success.

At the beginning of the three month contest that started January 1, we had about 7,600 members who were paperless, which saved us \$82,000 annually in postage and handling. At the time this April newsletter was written, by mid-March, we saw an increase of 1,024 additional members sign up to go paperless.

As of March 15, Crow Wing Power was at a point where we can save an additional \$12,193/year or a total of \$94,500 in postage and handling. These members are to be commended.

They can view and monitor their account online using SmartHub, which also gives members control over their electric use, by monitoring when they use the most electricity and seeing how that affects their electric bill.

All members – existing or new paperless were entered to win one of six \$100 bill credits. January winners were Mike L. and Nancy L.; February winners were Thomas and Marjorie H. and Gerald S. and the final two winners were drawn on March 31. (Because this newsletter goes to press before the end of the month, March winners will be announced on our website.)

When the Co-op saves money – all members save.

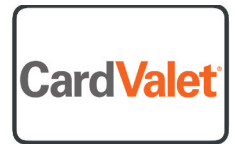


# No Need to Use Plastic to Pay – Use Your SmartPhone >>>

Your Crow Wing Power Credit Union (CWPCU) Debit Card can now be added to your Digital Wallet. Digital wallets contain digital versions of your credit or debit cards that are stored in apps on your phone.

After your smartphone has a wallet app, you can connect your CWPCU debit card to Apple Pay®, Samsung Pay®, or Google Pay®. Using a digital wallet is even easier than plastic—your information is transmitted when you hold your device in front of the retailer's check-out device, or contactless reader, wherever the Pay symbols are displayed.

The Credit Union also has an option to help you manage your debit card with the CardValet® app. With this app, you can better manage your CWPCU debit card. You can turn your card off if it is lost or stolen and set-up notifications to monitor your transactions.

An advertisement for Crow Wing Power Credit Union. The background is a collage of a blueprint, a yellow measuring tape, and a red SUV. The text reads: "CROW WING POWER CREDIT UNION", "LOOKING TO MAKE A CHANGE?", "HomeEquityRates AS LOW AS 2.50%", "Boat & Car Loans! RATES AS LOW AS 1.99%", and "877-563-3072 www.cwpcu.org". There are also logos for NCUA and a house icon.

**CROW WING POWER CREDIT UNION**

LOOKING TO MAKE A CHANGE?

HomeEquityRates  
AS LOW AS 2.50%

Boat & Car Loans!  
RATES AS LOW AS  
1.99%

877-563-3072 [www.cwpcu.org](http://www.cwpcu.org)

NCUA

All loans subject to credit approval. Other rates and terms available based on collateral and credit. NMLS# 408088

# Board of Directors Authorizes Another Round of Capital Credit Checks >>>



## Bob Kangas, Board President

There are many benefits that come with co-op membership, but perhaps one of the best is capital credits.

The Board of Directors conducted a year-end financial review and determined we could retire another round of capital credits. Therefore, capital credit checks totaling

approximately \$2,582,784 will be mailed to 22,346 cooperative members in May. The checks will be distributed for Crow Wing Power's portion of allocations that were made to members for the electricity they used during the years 1997 through 2002. Approximately \$28 million will have been returned to our cooperative members in the past 25 years.

What are capital credits? As a member of Crow Wing Power you invest in the efficient operation of your cooperative. We are a not-for profit cooperative – we're not out to make money, but to provide a service to our members – reliable quality service at the lowest possible cost.

Annually, the Board of Directors has the fiduciary responsibility to review the cooperative's operating margin, which is the amount by which income exceeds operating costs. Excess margins are then allocated to each member based on the amount of electricity purchased during that particular year.

In the interim, Crow Wing Power uses the allocated capital credits to improve reliability and maintain and expand the electric system as well as meet other capital needs. Capital credits help the cooperative remain financially sound, thereby ensuring a stable, reliable electric service for the benefit of the members we serve.

## The Capital Credit Process



### 1. Membership

As a member, you have ownership interest in the margins (revenues in excess of operating costs) of this cooperative.



### 2. Allocate

Each year, Crow Wing Power allocates any year-end margins to its members based on their electric use for that particular year.



### 3. Evaluate

Annually, the Board reviews the financial strength of the co-op and decides the total amount of capital credits they can retire, if any.



### 4. Retire/Distribute

Once approved, capital credits are distributed to members in the form of credit checks.

## Remember to Thank a Lineworker on April 12 >>>

Lineworkers serve on the frontlines of our nation's electric infrastructure and on April 12, 2021, Crow Wing Power along with other electric cooperatives across the country, will honor the brave men and women who work hard to keep the lights on.

Crow Wing Power is proud to honor and thank 35 lineworkers that maintain over 5,000 miles of line in our service territory.

Crow Wing Power invites all co-op members to take a moment and thank a lineworker for the important work they do. On April 12, you can use #ThankALineworker on social media to show your support for the brave men and women who power our lives.





# ADVANTAGE SEAMLESS GUTTERS

7419 Forthun Road, Baxter | 218-270-4402 | [www.advantageseamlessgutters.com](http://www.advantageseamlessgutters.com)

**ABOUT:** Advantage Seamless Gutters started out in Baxter, MN growing over time to multiple locations in Alexandria, Bloomington, and Crosslake, MN and recently expanding into Des Moines, IA. We pride ourselves on installing the best gutters and standing behind every job with a 25 year warranty. We offer a variety of gutters. In Minnesota, we service the entire state and we service Des Moines, IA.

**WE WANT YOU TO KNOW:** Cleaning your gutters can be a tiring and dangerous job. Why not let Advantage Seamless Gutters put your mind at ease with Valor Gutter Guards? Leaves and needles can build up in your gutter causing it to overflow and damage your home. Valor Gutter Guard has gone through the industry's rugged tests and clearly demonstrated they have a superior design.

**COOPERATIVE MEMBER DISCOUNT:** Show your Co-op Connection Card and receive a 5% discount.

*Crow Wing Power's Co-op Connections is powering businesses and providing you with discounts. With over 115 local businesses, visit [cwpower.com](http://cwpower.com) to explore all the ways to save. We welcome new businesses to participate.*



## CURRENT CONNECTION

A Touchstone Energy® Cooperative   
The power of human connections

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[www.cwpower.com](http://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

## Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by June 15. 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](mailto:info@cwpower.com). The winning entry will be drawn on June 15.

*Our winner for the last puzzle: Eric and Tyra Taylor, Baxter*

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

Name \_\_\_\_\_  
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Address \_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Acct number \_\_\_\_\_

### February Puzzle Answers:

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

- Our power suppliers have very diverse electric \_\_\_\_\_ resources like coal and natural gas.
- Call Gopher State One Call before you \_\_\_\_\_.
- 22,346 members will receive capital credit \_\_\_\_\_.
- The state of \_\_\_\_\_ was not prepared for the extreme temperatures.
- We had an increase of 1,024 members sign up for \_\_\_\_\_.
- The business spotlight is Advantage \_\_\_\_\_ Gutters.
- You can pay with your smartphone on Google \_\_\_\_\_.
- All paperless members were entered to win one of \_\_\_\_\_ \$100 bill credits.
- Home Equity \_\_\_\_\_ are as low as 2.50%
- Bob Kangas is \_\_\_\_\_ of the Board.
- A M \_\_\_\_\_ tree can grow more than 40 feet.
- Deadline to send photos is in \_\_\_\_\_.

Contact, February, Flower, Paperless, Power, Random,  
Scholarships, Seventeen, Six, Take, Third, Wool