

CURRENT CONNECTION

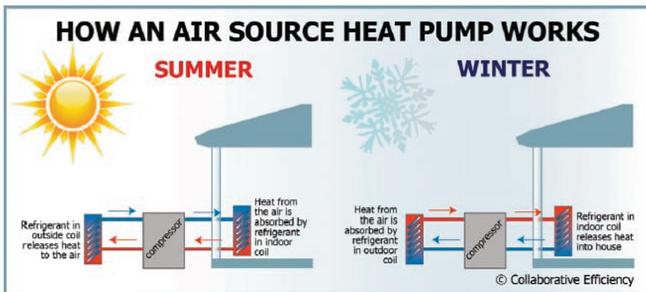
Is It Time to Upgrade Your Heating System? >>>

It's November and we're feeling the chill. We'll be spending more time indoors and spending more money on home heating. Could it be time to upgrade your existing Heating, Ventilation and Air Conditioning (HVAC) system?

If you have had your current heating system for 10 to 20 years, you might consider an upgrade. We have a knowledgeable team of member service representatives to help you decide which type of system would best suit your needs.

For Example:

If you have ductwork and an older forced air gas furnace you might consider adding a second efficient electric system like an Air Source Heat Pump (ASHP), which transfers heat between your home and the outside air.



Air Source Heat Pumps work well in tandem with forced air systems, like an existing gas furnace, which would then become a back-up heat source. The heat pump will also cool your home at twice the efficiency of common window unit air conditioners.

ASHPs can save between 30% and 55% on heating costs, compared to other electric and propane heating types.

With a dual propane and electric heating system like that you can also get a break on your electric rate and enroll in our Dual

Fuel load management program.

Our member service representatives are versed in many types of heating options. We also offer members home energy assessments and energy efficient rebates.

Most of us are not in the market for a new heating system. However, we can all save a little without spending a lot of money. Here are five energy saving tips to help reduce costs and help with temperature control this winter season.

- It's easy to caulk and/or weather strip around windows and doors.
- Purchase a programmable thermostat – this year alone we've given \$1,400 in rebates to 70 members who purchased one. It's a popular and cost effective option.
- Inspect and replace your furnace filter regularly.
- Close doors and vents to rooms that are rarely used.
- Let the sun shine help to heat your home during the day and close curtains at night.

**In addition to Air Source Heat Pumps there are Ground Source Heat Pumps and ductless Mini-Split Heat Pumps. Heat pumps are one of the more popular HVAC systems we've seen in recent years. According to our rebate totals at the end of September, members have installed 25 Air Source Heat Pumps (ASHP), 67 mini-split ductless heat pumps and 7 ground source heat pumps (GSHP).*



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HOMEOWNERS FALL CHECK LIST

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

Winter Heating Bills are Forecast to Rise Substantially this Year >>>

Prepare to see your heating bill increase sharply over what you paid last year. Prices are surging worldwide for heating oil, natural gas and other fuels according to the US Energy Information Administration (EIA) and they expect to see heating bills increase as high as 54% over last year's cost.

How much more will depend on the type of fuel used, commodity prices and winter temperatures.

If the winter energy outlook is correct, the cost of heating with natural gas, the most common source of fuel, is expected to increase by 30% this winter.

The cost of heating with propane is expected to rise by 54% and a spike of 43% is predicted for heating oil. Electricity is expected to increase by only 6%.

Percent change in fuel bills from last winter (forecast)			
	Base case forecast	If 10% warmer than forecast	If 10% colder than forecast
Propane expenditures are a household-weighted average of the Northeast, Midwest, and South regions. All others are U.S. averages. Expenditures do not reflect retail fuel prices locked in before the winter heating season starts.			
Heating Oil	43%	30%	59%
Natural Gas	30%	22%	50%
Propane	54%	29%	94%
Electricity <i>Source EIA</i>	6%	4%	15%

As always, supply and demand dictates the price of commodities which is causing fuel prices to soar.

According to some reports the increases are due to supply and demand patterns in response to the COVID-19 Pandemic.

The National Oceanic and Atmospheric Administration (NOAA) is predicting a colder than normal winter.

A colder than normal winter following a hotter than

normal summer doesn't help matters either. This past summer was the hottest in 126 years of records for the contiguous United States.

Board Meeting Highlights

Crow Wing Power's Board of Directors conducted its regular monthly meeting Thursday, September 16, 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 reviewed Advisory Motions from the 2021 Annual Meeting

The Board approved:

- September Consent Agenda
- Minutes of the August 19, 2021 regular board meeting
- Revised Policy No. 102 Director Remuneration and Insurance
- Approved Member request received
- Director expense reports for August 2021

Members can review detailed minutes by logging into their SmartHub account. Log in is located on the homepage of our website. October minutes will be published after approval in November.

According to the NOAA, our region was recorded as "much above average".

If you need help upgrading your heating system or researching how to reduce your energy bill - please feel free to call one of our well-trained energy advisors.

I'll keep you informed,

Bruce L. Kraemer, CEO

November 11 is Veteran's Day - Show Gratitude >>>

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 honors 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.

*Resource: *History.com*



EV Ride and Drive Showcase Was a Fantastic Fall Event >>>

Passionate owners of electric vehicles, mostly members of Crow Wing Power, drove their Electric Vehicles (EVs) to Brainerd International Raceway (BIR) in Mid-October to share their knowledge and experience of EV ownership. About 60 people attended the EV Ride and Drive Event hosted by Crow Wing Power, Drive Electric MN and BIR.

It was a beautiful fall evening, no wind, 68 to 70° at the racetrack – a perfect setting to learn about EVs straight from owners.

We felt fortunate (with dealership vehicle shortages in the area) that Mills Auto was able to bring a Mach E Mustang; Eich Motors from St. Cloud brought their VW ID.4, Rodney De Fouw from Great River Energy, one of our wholesale power suppliers, brought his own personal Hyundai Kona and deep knowledge about cars and charging; and Thor Underdahl, who works for Minnesota Power, enthusiastically brought his own Tesla Model 3.

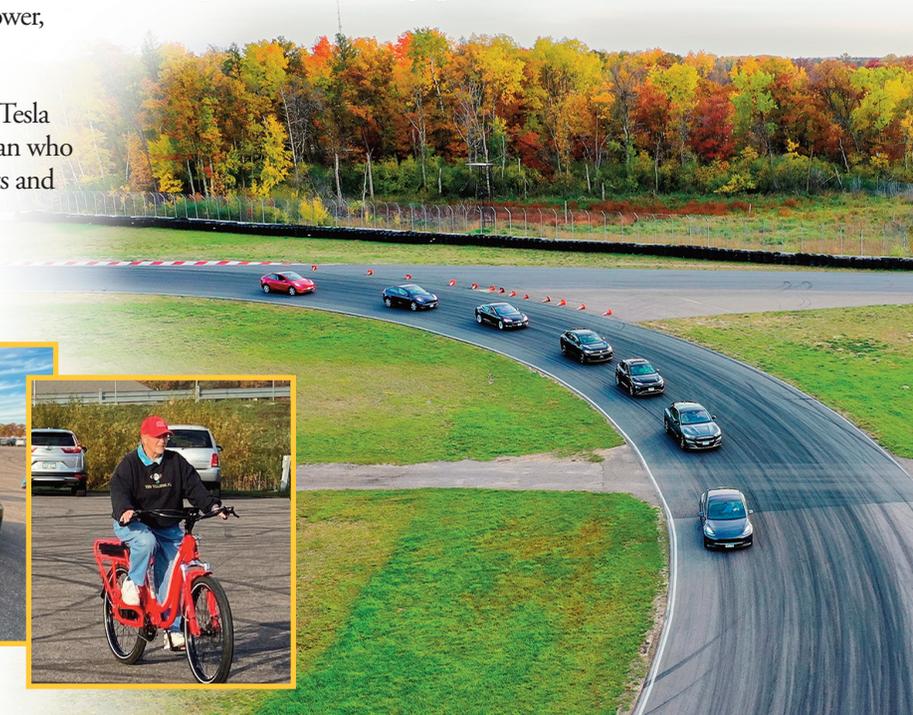
Harris Goldstein, a CWP member from Nisswa brought his Tesla Model Y and said, “People want to talk to another Minnesotan who owns an EV, not just a salesperson, to talk about winter aspects and everything we have learned.”

All in all there were nine EV’s at the showcase event.

In addition, Tim Wagner, from Up North Bikes in Nisswa, brought electric bikes to test drive —a popular hit with attendees.

Probably the most exciting part was the ability to get behind the wheel and test drive. EV owners graciously allowed attendees to ride and/or drive around the BIR track with them and get the real feel for the vehicles.

Crow Wing Power members Dorothy and Jim Ross commented, “Thank you for hosting this. We learned so much and are now considering an electric car in our future. They are very impressive, the power is awesome and no noise. We also tried the e-bikes and are going to look into buying options next summer.”



Rockin' Christmas Cash!

Rates as low as 3.50% \$500-\$1,000 | 9-month term
\$1,001-\$2,500 | 11-month term

LOANS AVAILABLE FROM NOVEMBER 1ST TO DECEMBER 23, 2021

CROW WING POWER
CREDIT UNION

877-563-3072 cwpcu.org

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: _____

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The power of human connections

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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 Kangas218-587-4453
Paul Koering.....218-851-9954
Ric Larson218-546-5781
Gordon Martin.....218-746-3971
Bryan McCulloch218-820-9708
Doris Mezzenga218-692-1004
LuAnn Nelson612-400-4627
Gert Roggenkamp218-562-4566
Dwight Thiesse.....218-831-8605

US Mail Delivery Could Be Slower – Bill Payments Might Be Delayed >>>

The US Postal Service started slowing its mail delivery on October 1, part of an effort by the Postmaster General to cut costs over the next ten years. According to reports, the most widespread and significant change will affect first-class mail like mailed electric bills and payments.

Prior to the change, our Billing Department had already been experiencing an increasing number of frustrated callers about missing or late bills and payments.

If you want to make sure we receive your payment on time, every time, we encourage alternatives to the age-old 'write a check, put it in an envelope and stick a stamp on it' method'.

It's so Easy to Go Paperless

Go Paperless and use one of six easy ways to make your payments — automatic debit, online, pay by phone, prepaid, pay in person or in the drive through.

Learn more at cwpower.com/billing-payment-options.



Give the
Gift of Electricity
This Holiday Season

Visit www.cwpower.com for
more details on how you can
give the most practical of gifts
this holiday season.