



Capital credits: 'Thanks for Giving it Back' to owners

November is known for Thanksgiving. At your local electric cooperative November could also be known as "Thanks for Giving it Back" time.

Let us explain that your electric cooperative is different than most businesses. As a cooperative customer, you are actually a member-owner. Your cooperative keeps track of how much electricity you use each year. Then any profits or "margins" are returned to our member-owners based on the cooperative's financial status.

Look for your capital credits refund (now known as Thanks for Giving it Back) this month. Look inside for details on how much is being returned.

When the cooperative closes its books at the end of each year, hopefully we have a little left over when all the bills were paid. In a cooperative business we call that a margin. An investor-owned utility would call that profit and this is where the big difference is between your cooperative and the investor-owned utility. Being part of a cooperative, you the members are the owners, so the margins are



returned to you, instead of outside investors. The amount allocated back to each member is based on how much electricity they used in that year, and is paid back to the member later in the form of a capital credits retirement.

You are probably asking when will I receive my capital credits? The board annually determines when capital credits are returned based on the cooperative's financial condition. The electric utility business requires large amounts of capital to operate and provide service. Electric cooperatives typically reinvest capital credits in the business operations. If a cooperative pays too many capital credits too

quickly, then day-to-day cooperative working capital is depleted; the extra cost of borrowing new money would, of course, be passed on to you, the member.

So if the cooperative uses your money, do you earn interest? The answer is no. Since the cooperative is a non-profit member-owned company, you do not receive interest or dividends on your capital credits. To pay you interest the cooperative would

have to raise your electric rates to cover the cost of the interest.

If you move from your cooperative's service area, the capital credits accumulated in your name will remain in your name, but will not affect when capital credits are paid. Whenever capital credits are paid for a given year, they are paid to everyone who paid an electric bill that year regardless of whether they remained a member or moved. If you move, notify the cooperative of your current address so you will receive your capital credits check when they are paid. Watch for the February *Connections* for members who moved and need updated addresses. (L)

At A Glance



Brown County
Rural Electrical
Association

Fridge & freezer ready for the upcoming family holiday feasts?

Consider replacing your 20-year-old chest freezer or refrigerator before the holidays. Today's Energy Star models use 40 percent less energy. Plus, BCREA offers a \$75 Energy Star rebate for an Energy Star refrigerator or freezer with proof of recycling the old one. Call, e-mail us or go to our website for the form. (L)

This publication focuses on cooperative savings, programs and events. As this is the official member publication, member's story ideas, letters-to-the-editor and comments are welcomed.

Andrea Christoffer, CCC, Editor
"Owned by those it serves"

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Energy Wise

Tips to save energy this winter

Few people like to admit it, but winter is on the horizon. While only some people look forward to winter, most people notice their energy bills go up in the winter. Here are some tips to help save energy as it gets colder.

Take advantage of heat from the sun

- Open curtains on your south-facing windows during the day to allow sunlight to naturally heat your home and close them at night to reduce the chill you may feel from cold windows.

Cover drafty windows

- Use a heavy-duty, clear plastic sheet on a frame or tape clear plastic film to the inside of your window frames during the cold winter months. Make sure the plastic is sealed tightly to the frame to help reduce infiltration.

- Install tight-fitting, insulating drapes or shades on windows that feel drafty after weatherizing.

Adjust the temperature

- When you are home and awake, set your thermostat as low as is comfortable.

- When you are asleep or out of the house, turn your thermostat back 10° to 15° for eight hours and save around 10 percent a year on your heating and cooling bills. A programmable thermostat can make it easy to set back your temperature. If you have a heat pump, maintain a moderate setting or use a programmable thermostat designed for use with heat pumps. Your electric cooperative also offers a rebate on Wi-Fi Smart thermostats. Call us for more information.

Find and seal leaks

- Add caulk or weatherstripping to seal air leaks around leaky doors and windows.

- Seal the air leaks around utility cut-throughs for pipes (plumbing



Caulk now to save energy later!

penetrations), gaps around chimneys and recessed lights in insulated ceilings and unfinished spaces behind cupboards and closets.

Maintain your heating systems

- Schedule service for your heating system.

- Replace your furnace filter once a month or as needed.

- On wood and pellet burning heaters clean the flue vent regularly and clean the inside of the appliance with a wire brush periodically to ensure that your home is heated efficiently.

Reduce heat loss from fireplace

- Keep your fireplace damper closed unless a fire is burning. Keeping the damper open is like keeping a window wide open during the winter; it allows warm air to go right up the chimney.

- When you use the fireplace, reduce heat loss by opening dampers

in the bottom of the firebox (if provided) or open the nearest window slightly — approximately one inch — and close doors leading into the room. Lower the thermostat setting to between 50° and 55°F.

- If you never use your fireplace, plug and seal the chimney flue.

- If you use the fireplace, install tempered glass doors and a heat-air exchange system that blows warmed air back into the room.

- Check the seal on the fireplace flue damper and make it as snug as possible.

- Purchase grates made of C-shaped metal tubes to draw cool room air into the fireplace and circulate warm air back into the room.

- Add caulking around the fireplace hearth.

Lower your water heating costs

- Water heating accounts for about 18 percent of the energy consumed in your home. Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands. Your electric co-op also has great deals on energy-efficient water heaters.

Following these tips won't make winter any warmer, but they can help keep you from losing your cool over higher seasonal energy bills. ^(E-3)

— *Information courtesy of the Department of Energy*

Energy Tips

Lower your holiday lighting costs

Christmas lights are another reason for higher energy bills in the winter. To get the most out of your lights use light-emitting diode (LED). This type of light string reduces the cost of decorating your home for the winter holidays dramatically, as compared to older Christmas lights. ^(E-3)

Modern sound with a vintage look

Electronics seem to become more sleek in design every year, but there is something to be said about the classic look of old radios. Many people are repurposing old ones that still exist into home decor.

The Pyle Vintage Bluetooth Radio System gives you the best of both worlds. It offers the latest in audio streaming technology, but they are encased in a package inspired by radios of days past.

Features of the Pyle Vintage Bluetooth Radio include:

- Built-in Bluetooth receiver and full range stereo speaker, which allow you to wirelessly stream music from



Listen to the newest tunes with the latest streaming technology in a vintage package with the Pyle Vintage Bluetooth Radio System.

devices such as Smartphones, tablets and laptops. The radio also includes a 3.5mm input connector jack to physically plug devices into it.

- Retro style can easily become a center-piece and add flare to any room in the house, especially man caves.

- AM/FM radio with retro-styled dial.

- USB flash drive reader to playback digital MP3 audio files.

- Headphone jack.

The Pyle Vintage Bluetooth Radio system is available for approximately \$80 on Amazon.com. Buy yours today to experience modern sound with a classic look of yesteryear that's pleasing to the ears and eyes too. (E)

Safety

'Pole'ase protect the poles from fires



What do these 2 photos show? Nope, it's not a work of art, but the same electric pole that was a victim of a ditch burning. Burn ditches with caution this fall; protect the poles to prevent outages. You will be billed for the cost of replacing a pole and the line crew's labor; this one cost about \$800. (E)

Brown County Briefs

Operation Round Up



The Round Up Trust Board will meet for its final 2017 meeting Tuesday, November 14. Organizations wishing to apply for funding should submit application prior to that date.

Energy Tip of the Month

Spending more time in the kitchen during the holiday season? Here's one way to be more energy efficient: unplug small kitchen appliances, like toaster ovens and coffee makers, when not in use. You could save \$10 to \$20 per year.

2017 calendars available

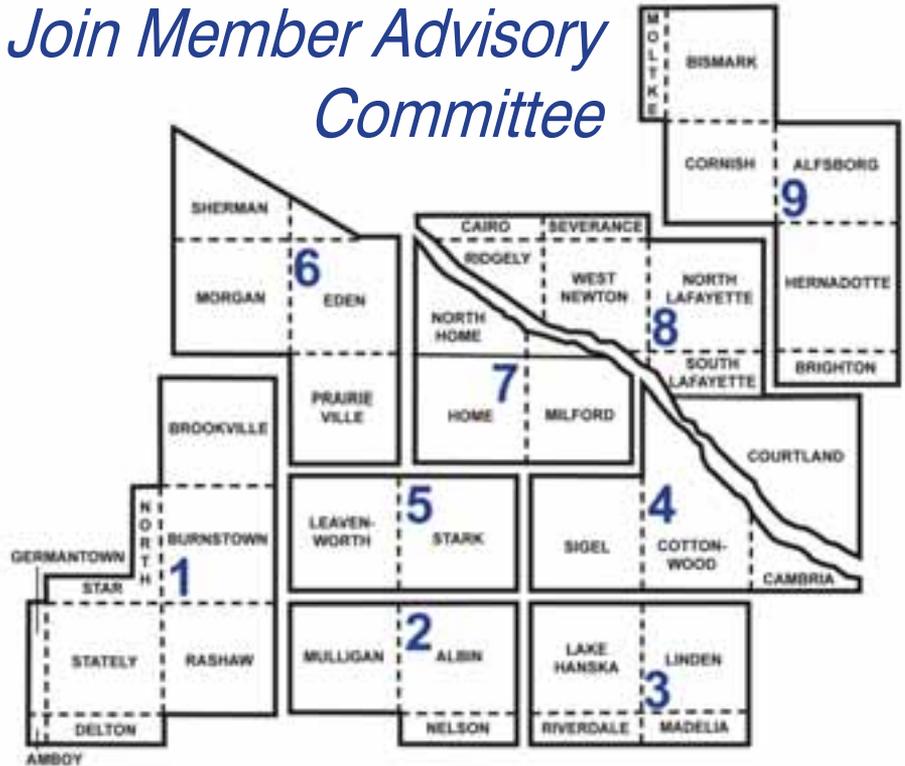
Back by popular demand, the 2017 large farm pocket calendars are available for members to pick up at the REA headquarters during regular business hours. Limited supply available. One per member please. ☎

Donate to Santa's Closet



Brown County REA headquarters is again collecting donations of unwrapped toys, books and mittens to be used as part of the Santa's Closet project to help provide gifts to area children who may not otherwise receive gifts this Christmas. Please drop off donations in the box at the office by December 7. Thank you for your generosity. ☎

Join Member Advisory Committee



The final meeting of the current Member Advisory Council will be held January 22, 2018 at 7 p.m. in the BCREA auditorium. Council members from Districts 6, 7 & 9 (Directors Joel Christensen, Greg Mages and Tom Hayes) will serve as the nominating committee for the Director elections to be held at the April 5, 2018 Annual Meeting.

Current Advisory Council members and Directors will look for new members to serve on the Member Advisory Council. The council meets three evenings during the year, typically in April following the Annual Meeting, September and January the following year. Contact the Director or council member for your District or the REA office to learn more. ☎

District 1

Director James Hanson
Nick Ludewig
Elmer & Jane Evers
Paul A. Anderson

District 2

Director Bradley Sprenger
Darren Kunkel
Dennis Jaspersen
Darrel & Sue Sellner

District 3

Director Allen Hanson
Chris & Heidi Walters
JeRay & Delores Armstrong
Scott Chambard

District 4

Director William Berg
John Helget & Kari Berg
Joel & Jana Griebel
Matt Berg

District 5

Director James Mickelson

District 6

Lloyd Helget
Paul & Julie Anderson
Wayne Huiras

District 7

Director Joel Christensen
Mackenzie Vogel
Andrew & Julie Seifert
Warren & Stephanie Mathiowetz

District 8

Director Greg Mages
Wayne & Gina Nienhaus
Jeremy Portner
Lance & Tonya Wendinger

District 9

Director Reuben Kokesch
Alan & Dawn Hoffmann
Matt & Nicki Dummer
James & Elizabeth Murray

District 9

Director Tom Hayes
Joe Sondag
Brent Johnson

Keeping the grid safe & reliable

Electric cooperatives are responsible for maintaining a safe, reliable electric grid to power the areas they serve. As an increasing number of members look to install grid-connected distributed generation systems, like solar panels or small wind turbines, Brown County REA is prepared to assist members, while still maintaining the safety of the grid.

Grid-connected generation systems allow you to power your home or business with renewable energy, but the system must be connected to the grid to keep power flowing when the sun does not shine or the wind does not blow. In most cases, these systems must be interconnected to feed excess power back into the electric grid.

Co-op members who are interested in distributed generation systems for their home or business should contact Brown County REA first. We want to help you choose a system that includes the safety and power quality components necessary to keep you, co-op crews and



Contact BCREA first before buying a wind or solar system. We'll advise you on safety and power quality features to look for and the paperwork involved.

members of the community safe. If a storm hits and a power outage occurs, for example, distributed generation systems must be able to properly disconnect from the electric grid to ensure lineworkers are not injured or electrocuted while restor-

ing power.

An interconnection agreement must be reviewed and signed before your distributed generation system is connected to the electric grid. The agreement is intended to ensure safe, reliable and quality electric service for all.

In addition to safety concerns, members who are interested in distributed generation systems should contact Brown County REA to review other application forms, net metering rates and any additional charges. When grid-connected systems generate more electricity than you can use, the excess electricity is fed back into the grid and used elsewhere. This means your utility bill will be adjusted to reflect the additional power your system provided.

The way we generate and use electricity is evolving. Let's work together to ensure a safe, reliable electric system. Brown County REA is here to help. If you have questions about grid-connected generation systems, please contact us. ☎

Choose your way to pay your electric bill

BCREA offers many options for paying your electric bill. Pick the one that works best for you.

Auto Pay with checking or savings

Have your monthly electric bill payment automatically transferred from your checking or savings account to Brown County REA on the 20th of each month; never worry about being late with your payment. If the 20th falls on a weekend or holiday, the transfer will be made the following business day. You continue to receive a monthly statement from BCREA. To enroll fill out and submit the form (found on our website or call to request it), along with a deposit slip from your account.

Online bill pay

Sign up to securely pay your REA

bill online by visiting our website at www.browncountyrea.coop. To take advantage of the free, convenient, secure and easy-to-use option, click on the Pay Bill/Access My Account icon on the home page of the Brown County REA website. Login, or register if it is your first time visiting the portal; follow the onscreen instructions to create your account. You may enter multiple account numbers. You can also choose a paperless billing option, sign up for recurring payments and more.

Mobile app

Access account information and pay your bill through your smart phone with Brown County REA's mobile customer access app. Download free by searching Brown County REA

in the Apple or Google App store. If you already have an online account in the BCREA Online Portal, use that login. If not, create a unique user id and password at the login screen to establish your account information.

Credit card

Contact the office or visit the co-op website for a form to authorize payment of your bill from a specified credit card. Payment will be taken from your credit card on the 20th of each month. Credit card payments are limited to \$2,000 per month.

Check or cash

As always, we also accept checks or cash to pay your monthly bill. Just remember to pay by the 20th of each month to avoid late fees. ☎

Tired of seeing your money go down the drain?

Invest in an energy-efficient water heater from your electric co-op. It could be the last water heater you buy! It comes with a lifetime warranty against leaks for the original owner. Compare that to most water heaters featuring only a seven-year warranty. Buying a water heater every seven years seems like a “draining” experience.

**Call the energy expert
at your electric cooperative!**



40 Square Cooperative Solutions offers cooperative form of healthcare for 2018



the members it serves.

In 2009 40 Square Cooperative Solutions was founded by Cooperative Network and United Farmers Cooperative to advocate for new health coverage options for farmers and their families. With the departure of multiple insurance carriers in rural Minnesota counties in 2016, the state legislature recognized the need for new health plan solutions. One of Cooperative Network’s top priorities during the 2017 legislative session was to advance legislation allowing for the establishment of an agriculture cooperative health coverage option. With the legislative goal realized in January, 40 Square Cooperative Solutions has begun the process of holding informational meetings for individuals to learn more about health plan options that will take effect beginning January 1, 2018.

For more information visit www.40square.coop, call 1-844-205-9579 or e-mail info@40square.coop. 

40 Square is working to bring sustainable health plan options to Minnesota’s farm families and their employees, as a cooperative.

Open enrollment will occur November 1-December 15, 2017, with coverage effective January 1, 2018. As a health care plan, 40 Square will be owned by

***Pick up the phone
before the shovel;
call before digging!***

1-800-252-1166



Call Gopher State One Call before doing any digging more than 12" deep — 48 hours before digging for foundations, trees, tiling & more. You can also register at www.gopherstateonecall.org. Call a licensed electrician to locate the underground lines on your side of the meter. 

Tint your holiday season with some minty family-favorite recipes

Peppermint, spearmint, candy canes, creme de menthe...all add holiday spirit to your family holiday desserts, drinks and treats. Share your favorite mint recipes and send to: Editor, Federated Rural Electric, PO Box 69, Jackson MN 56143-0069 or e-mail to christoffer@federatedrea.coop by November 25. Add your name and phone number. Thanks for sharing with us! ☺

Ooodles of Noodles Soup by Jean Brudelie, Hanska

¾ lb. skinless chicken breast, cubed 1 garlic clove, minced
 2 medium carrots, sliced, or 1 can 5 c. water
 1 small onion, chopped ¼ tsp. pepper
 2 celery ribs, sliced 2 (3 oz.) pkgs. chicken ramen noodles

In a large saucepan saute the chicken, carrots, onion, celery and garlic. Add water, pepper and ramen noodles seasonings. Boil. Reduce heat; cover and simmer for 20 minutes. Add noodles to soup and cook for five minutes more.

A farmwife shortcut I use: dump all ingredients into a crock pot and let it go all day when busy outside. No need exists to saute anything, plus saves time! ☺

Soup to Prevent Colds

by Laurie Sherman, Truman

2 T. olive oil
 ½ onion, diced & browned
 1 T. garlic, chopped
 4 quarts organic chicken stock
 1 lb. or more organic chicken breast, brown before adding
 2 med. sweet potatoes, chopped
 2 carrots, chopped
 1 c. spinach, chopped
 ½ c. mushrooms, chopped
 1/3 c. cabbage, shredded
 ¼ c. brown rice
 1 tsp. black pepper
 freshly chopped cilantro or parsley
 Bring to a boil, then simmer for an hour or until veggies are tender. Freezes well or is great fresh. ☺

Electrical inspections required; make the call



Any time you or an electrician does wiring or other electrical work at your home or farm, Minnesota state law requires a state wiring inspector to conduct a proper inspection of the work. A rough-in inspection must be made before any wiring is covered. A final inspection is also required. The local inspectors are:

- Brown & Watonwon Counties: John Sandbo, 507-375-5294.
- Cottonwood County: Randal Maha, 507-274-5261.
- Jackson County: Doug Lutterman, 507-841-0998.
- Martin County: Jesse Hendrickson, 507-370-1766.
- Nicollet & Sibley Counties: Christopher Gappa, 507-327-6078.
- Renville & Redwood Counties: Jeff Bute, 320-583-5371.

The best time to call is Monday-Friday from 7 a.m.-8:30 a.m. ☺

We look up to you

Thank you for serving and protecting our country

Let us help you protect your home and family. Our smart security systems guard against intruders, fire, carbon monoxide and other threats.

In honor of Veterans Day and to thank our veterans, until November 30, 2018, we are offering **all active and former military members a 15% discount** on the purchase of a base package for veterans.

Even if you're not a veteran, as a co-op member, you'll receive a **10% discount** on the purchase of a base package.



HOME SECURITY
 BUSINESS SECURITY
 AG MONITORING
 MEDICAL ALERTS



Brown County Rural Electrical Association

Brown County Rural Electrical Assn.
24386 State Hwy 4, PO Box 529
Sleepy Eye MN 56085

E-mail address: bcrea@bcrea.coop
Website: www.browncountyrea.coop
Phone: 507-794-3331 or 800-658-2368
Office hours: 8 a.m. to 4:30 p.m. Monday-Friday

Mike Heidemann, Chief Executive Officer

Board of Directors

James Mickelson, President — 794-6298
William Berg, Vice President — 354-4895
James D. Hanson, Sec.-Treasurer — 829-6756
Brad Sprenger — 877-2633
Allen Hanson — 276-0691
Thomas Hayes — 228-8954
Reuben Kokesch — 359-2112
Greg Mages — 794-3540
Joel Christensen — 828-4550
The Board of Directors meets the last Thursday of each month.

Board meeting highlights

The Brown County REA Board of Directors held its monthly board meeting October 26 at the Brown County REA headquarters in Sleepy Eye. Discussion and/or action were taken on the following agenda items:

- Updated on results of the successful Rural Electric Safety Achievement Program (RESAP) evaluation of the cooperative conducted in late September.
- Approved the write-off of \$1,974.65 in uncollectible electric bill balances on inactive accounts.
- Set Sleepy Eye Event Center as location for the 81st Annual Meeting April 5, 2018 and selected caterer.
- Informed of results of 2017 pole testing conducted by Southwood 2000 and infrared testing at substations performed by Great River Energy.
- Reviewed recent safety meetings and employee training.
- Reviewed staff meeting reports, director meeting reports and individual director reports.

The next meeting will be November 21, 2017 at the Brown County REA headquarters in Sleepy Eye. ☺



Darla Ruschen
Office Manager

Staff notes

More than \$546,000 in Capital Credit payments to be issued

This year again, the check is in the mail. When you pay your electric bill each month, it's nice to know that someday, because we are a cooperative, you will get a portion of your payment back in the form of a capital credits refund.

But first we must pay our bills. Any margins or profits remaining are a significant source of equity for the cooperative. In addition to paying the expenses, member equity helps buy necessary equipment and repay debt. When the bills are paid, any profits related to the sale of electric service are "allocated" to members' capital credit accounts in proportion to their electrical usage. Unlike an investor-owned utility, our profits are returned to you, the owners of the cooperative, who use the electricity instead of stockholders.

At the October board meeting, the Brown County REA Board of Directors approved the payment of approximately \$546,000 in patronage dividends, also known as capital credits, to its members. This amount is broken down as 20 percent to 2016 members, 100 percent of remaining 1999 balance and partial percent of 2000 balance.

Anyone who was a member of the cooperative in 2016, 2000 or 1999 will receive a check for their share of the amounts being retired from those years. Checks will not be issued in amounts of \$15 or less. Amounts under \$15 are credited to the electric bill of current members. For former members these amounts will be paid in future years when the balance reaches at least \$15.

This retirement of capital credits brings our total retired over the years to over \$15.2 million.

This year again, instead of being handed out in person, the checks will be mailed directly to each member by about the third week of November. We ask that you please cash your capital credits check as soon as possible after receiving it.

Returning capital credits to members is a practice unique to the cooperative form of business and represents one of the cooperative principles — members' economic participation. And perhaps best of all, the benefits of this economic participation return to our local communities. ☺



BCREA Office closed November 23 & 24 for Thanksgiving...