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Official publication of



[www.mcleodcoop.com](http://www.mcleodcoop.com)

## About 900 members to receive survey this month



Please complete and return it! If you are one of the random members to receive an appliance saturation survey from our power supplier, Great River Energy (GRE), please take the time to complete it. The data from this survey helps predict our future load growth and what the summer cooling peak will be. It also helps our power supplier know where and when to build new generation to meet our needs. This survey, which will be mailed out in late October, is a critical part of GRE's long-range load forecast. The last survey of this type was done in 2005.

Each McLeod Co-op Power member who receives, completes and returns the survey will be entered in a drawing for three \$100 electric bill credits. So it could be worth your time to fill in your appliance information.

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HUTCHINSON, MN  
55350

## LED CHRISTMAS LIGHT STRINGS ELIGIBLE FOR \$3 REBATE

*Turn in your old lights  
and get up to \$15 off new  
LED light strings instantly*

To get members to decorate their homes — both indoors and outdoors — with the very efficient LED (Light Emitting Diode) lights, the Cooperative is offering a rebate of \$3 per string of lights.

The two participating hardware stores in our service area are: ACE Hardware stores in Glencoe and Hutchinson.

The rebate offer is available only to McLeod Cooperative Power members November 1 through December 15, 2009 or while light supplies last. Each member may use the coupon (located at right) to get the \$3 per string rebate on up to five strings of LED holiday lights, for a maximum rebate of \$15 per member. Save this coupon because reproductions will not be accepted!

LED Christmas lights come in mini-light sizes, icicle lights, larger C6 lights (sized like the larger outdoor lamps used 20 years ago), LED rope light and many other varieties. They can be used indoor or outdoor. LED

strings use 90% less energy than a string of mini-bulbs. They last 50,000 to 100,000 hours. They are safer and are cool to the touch. If one bulb goes out, the rest stay lit. They also are sturdier and are difficult to damage.

Many even come with a lifetime or many-year warranty. LED light strings are the best and most efficient way to decorate for Christmas or any holiday.

### YOU MUST FOLLOW THESE STEPS CAREFULLY TO GET YOUR REBATE:

1. Cut out the coupon on this page.
2. Take the coupon and up to 5 old strings of holiday lights to the ACE Hardware store in either Glencoe or Hutchinson.
3. Purchase one to five strings of LED Christmas lights that have at least 50 bulbs per string.
4. Present your completed coupon at the checkout with your old strings to get \$3 off each string you are purchasing, up to a maximum rebate of \$15 per member.



a brighter idea

**LED Holiday Lighting Promotion  
Nov. 1 - Dec. 15, 2009**

Or while supplies last

**\$3 instant rebate per strand  
of LED Holiday Lights**

purchased at these participating stores:

- Hite Ace Hardware in Glencoe
- Ace Hardware in Hutchinson

Any LED brand of 25 or more bulb strands eligible for rebate.

Customer name: \_\_\_\_\_

Address: \_\_\_\_\_

# of strands purchased (Max. 5): \_\_\_\_\_



1231 Ford Ave. & Hwy. 22  
Glencoe, MN  
1-800-494-MCPA

Only members of McLeod Co-op Power are eligible for rebate. One coupon from MCPA Newsletter for up to five light strands for a maximum total rebate of \$15 per customer. Reproductions of coupon are not allowed. One strand of non-LED holiday lights should be turned in for each LED strand purchased (up to five).

# Autopay saves you and the Co-op money every month

This is an especially good time for members to sign up for the Direct Payment (Autopay) Plan. You no longer need to read your meter. **You also can get away from writing a check, putting on a stamp, and mailing your payment to the Cooperative.** It is so simple to sign up. Once on the program, MCPA will automatically take care of the bank draft from your account. **You save time and money each month and so does the Cooperative.**

Here is how it works:

- You will receive your normal monthly bill around the 15th of each month, giving you 13 days to review the charges.
- Your bank account will not be charged until the 28th of the month (or the next business day if it falls on a weekend).

To get on the Direct Payment Plan, just fill out the Authorization for Direct Payment form and return it to the Cooperative along with a voided check. In 3-4 weeks you will be on the program.

Call 1-800-494-6272 today if you need assistance signing up.

## AUTHORIZATION FOR DIRECT PAYMENT

I authorize McLeod Cooperative Power Association and the financial institution named below to initiate entries to my checking/savings account. This authority will remain in effect until I notify you in writing to cancel it in such time to afford the financial institution a reasonable opportunity to act on it. I can stop payment of any entry by notifying my financial institution three business days before my account is charged.

Name of Financial Institution \_\_\_\_\_

Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_ Zip Code \_\_\_\_\_

Signature of Member \_\_\_\_\_

Date \_\_\_\_\_

Name (Please Print) \_\_\_\_\_

Telephone # \_\_\_\_\_

Address (Please Print) \_\_\_\_\_

Bank Acct. # \_\_\_\_\_ Checking \_\_\_\_\_ Savings \_\_\_\_\_

PLEASE ATTACH A BLANK, VOIDED CHECK FROM YOUR DESIGNATED ACCOUNT FOR VERIFICATION.

Electric Acct. # \_\_\_\_\_

# The 7 Cooperative Principles

All cooperative businesses adhere to seven guiding principles:

**1** Voluntary and Open Membership — Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

**2** Democratic Member Control — Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

**3** Members' Economic Participation — Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

**4** Autonomy and Independence — Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

**5** Education, Training, and Information — Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

**6** Cooperation Among Cooperatives — Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

**7** Concern for Community — While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

## Standard appliance rebates must be submitted by Nov. 1



If you purchased an Energy Star® appliance in 2009 and you planned to receive a \$25-\$75 rebate, you will need to have your rebate form and receipt submitted to the Cooperative no later than November 1, 2009. This includes rebates for Energy Star clothes washers, dehumidifiers, dishwashers, refrigerators and freezers. (Only the special rebates for clothes washers and refrigerators purchased between August 16 and September 30, 2009 have until November 10 to submit their rebate forms).

Rebate forms are available for downloading on the Co-op's web site at [www.mcleodcoop.com](http://www.mcleodcoop.com) or by calling the Cooperative at 800-494-6272.

Rebate forms for air conditioners and heat pumps have one additional month (until December 1) to be submitted. Rebate programs for cooling have changed in 2009. This year only certified installations by trained installers will qualify for the larger cooling rebates from the Cooperative. A list of certified contractors is available by calling the Cooperative or checking out the link on our website at [www.mcleodcoop.com](http://www.mcleodcoop.com) (Click on "About Us", "Our Partners" and "Public Search for Certified Contractors").

## BOARD OF DIRECTORS

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## McLEOD COOPERATIVE POWER ASSOCIATION NEWS

The McLeod Cooperative Power Association News is published monthly by  
McLeod Cooperative Power Association  
PO Box 70  
1231 Ford Ave.  
Glencoe, MN 55336  
  
General Manager: Kris Ingenthron  
Editor: Sue Pawelk

*The McLeod Cooperative Power Association News is the official member publication of McLeod Cooperative Power Association and focuses on our members, programs and events. All member story ideas and comments are welcome. Send to Sue Pawelk, editor, at the above address.*

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Gopher State One Call 1-800-252-1166



## Cooperatives are Member-owned Businesses

*Cooperatives are part of the self-help tradition of America.*

Cooperatives are businesses organized by people to provide needed goods and services. Cooperative businesses:

- are owned by the people who use their services;
- provide an economic benefit for their members;
- are democratic organizations, controlled by their members;
- are autonomous and independent;
- recognize the importance of education about cooperative business and organizational practices;
- support cooperation among cooperatives, which has resulted in the growing importance of cooperatives in today's global economy; and
- exhibit concern for their communities.

### Cooperatives Serve Many Needs

Cooperatives provide just about any good or service their members need. Cooperatives offer credit and financial services, health care, child care, housing, insurance, legal and professional services.

Cooperatives sell food, farm supplies, hardware and recreational equipment. They provide utilities, such as electricity, telephone, television and Internet service. Cooperatives process and market products and goods for their members.

- Throughout the United States, approximately 48,000 cooperatives serve 120 million citizens. Worldwide, there are an estimated 750,000 cooperatives that serve 730 million members.
- Cooperatives come in all sizes, from small buying clubs to businesses included in the Fortune 500. Many cooperatives are household names — Land O'Lakes, Ocean Spray, Sunkist, ACE Hardware, Nationwide Insurance, and the Associated Press.
- Twenty-nine cooperatives have annual sales in excess of \$1 billion. These top cooperatives represent a diverse mix of industries: agriculture, food, hardware, health care, finance, utilities, bottling, recreational equipment and communications.
- About 30 percent of farmers' products and farm supplies in the United States are marketed through more than 3,000 farmer-owned cooperatives. A majority of the nation's farmers and ranchers belong to these co-ops.
- Approximately 900 rural electric cooperatives operate nearly half of the electric distribution lines in the United States, covering three-quarters of the land mass. They provide electricity for more than 37 million people in 47 states.
- Consumer-owned and controlled cooperatives pioneered prepaid, group-practice health care. Today cooperative health-maintenance organizations (HMOs) provide health-care services to more than 1.2 million American families. In addition, just about every type of cooperative — consumer, worker, and purchasing/shared services — can be found in the health care sector.
- Nearly 10,000 U.S. credit unions have more than 84 million members and assets in excess of \$600 billion.
- More than 250 purchasing co-ops offer group buying and shared services to more than 50,000 independent businesses.
- More than 6,400 housing cooperatives provide dwellings for some three million residents. With 1.5 million cooperative housing units, the co-ops serve

households that have a wide range of income levels and housing needs.

- Food cooperatives have been innovators in the marketplace in the areas of unit pricing, consumer protection and nutritional labeling. There are about 500 retail food co-ops in the U.S.
- Nearly 270 telephone cooperatives provide service to 2 million households.
- Some 250 purchasing cooperatives offer group buying and shared services to more than 50,000 independent businesses.
- More than 50 million Americans are served by insurance companies owned by or closely affiliated with cooperatives. There are more than 1,000 mutual insurance companies that total more than \$80 billion in net written premiums.
- Two in every five people in the U.S. belong to a cooperative. That's 40 percent of the U.S. population.

### Cooperatives Have a Big Impact on Minnesota's Economy

According to the most recent study by the USDA Rural Development Service, 3.4 million cooperative members in the Gopher State depend on approximately 1,000 co-ops to market and supply agricultural products as well as to provide credit, financing, electricity, transportation, health care, food, housing, insurance, and many other products and services. Minnesota co-ops annually record about \$6.07 billion in gross sales and they employ approximately 46,000 Minnesota residents, paying nearly \$64 million in taxes each year. Minnesota became one of the first states to enact a law authorizing cooperatives, and has the largest number of cooperatives in the nation. Types of cooperatives include:

#### Grain, farm supply, and fuel:

Approximately 200 retail farm supply cooperatives provide crop inputs, animal feed, grain marketing, and petroleum products, along with other services to farmers and residents across the state. These cooperatives and their regional wholesale cooperative suppliers CHS Inc. and Land O' Lakes are responsible for \$5.5 billion of annual retail sales in Minnesota. CHS Inc. and Land O' Lakes also rank as two of the largest employers headquartered in Minnesota with combined revenues of nearly \$20 billion annually.

#### Dairy:

Minnesota dairy cooperatives market over 90 percent of the milk produced in the state. MAC dairy cooperative members include: Associated Milk Producers Inc. (AMPI), CROPP Organic Valley, Dairy Farmers of America Inc., Foremost Farms USA, Land O' Lakes, Bongard's Creameries, and Swiss Valley Farms.

#### Electric:

Electric cooperatives play a vital role in their rural communities, providing reliable electricity and so much more. Minnesota has 43 electric co-ops that distribute electricity across the state and several co-ops that generate and transmit power — including Great River Energy and East River Electric, among others.

#### Housing:

Minnesota is a leader in housing cooperatives,

particularly in senior housing. The state is home to more than 70 senior housing co-ops, which is more than double all the other states combined.

#### Farm Credit Services:

Together, the following federally chartered farm credit cooperatives finance Minnesota farm families and agri businesses with \$3.8 billion in loans: AgStar Financial Services, Farm Credit Services of Minnesota Valley, AgCountry Farm Credit Services, and AgriBank. AgriBank, headquartered in St. Paul, is the largest farm credit bank in the U.S. with more than \$46 billion in annual loan volume. CoBank also serves agricultural co-ops, utility co-ops, and other needs in rural Minnesota.

#### Credit unions:

Credit unions are not-for-profit financial cooperatives owned and governed by members via volunteer boards of directors. Credit union earnings are returned to owner/members in the form of lower loan rates, higher interest on deposits, and lower fees. Like all cooperatives, credit unions are committed to their communities, working with other cooperatives to support economic development and worthwhile social causes in their greater areas. There are approximately 300 credit unions in Minnesota.

#### Health care:

Minnesota's health care cooperatives are a diverse lot. HealthPartners HMO is a non-profit which follows cooperative principles, and a new health care cooperative for farmers is currently being developed.

#### Ethanol:

One of the fastest growing Minnesota cooperative sectors is involved with the ethanol industry. These member-owned bio-based facilities are breathing renewed life into the Minnesota countryside.

#### Food:

The Twin Cities metro area has the highest concentration of food co-ops of any metro area in the U.S.

#### Telecommunications:

Minnesota is home to local telephone co-ops that offer advanced telecommunications services and help rural Minnesota compete in a world economy.

#### Sugar:

Nearly 96 percent of sugar production in Minnesota occurs at co-op facilities.

#### Other types of cooperatives:

Several consumer cooperatives exist in Minnesota, as well as several worker-owned cooperatives.

### Cooperatives Are Part of Your Life

Cooperatives are everywhere — helping people meet their common needs through group effort. Look about your community — you'll probably find a cooperative or two. Some cooperatives do not have the word "cooperative" in their names, so you may not always know the enterprise is cooperatively organized. Yet there are cooperatives for everything. You'll find them everywhere people need to get things done efficiently and economically.

COOPERATIVES:  
STRONGER  
TOGETHER



## Going south for the winter?

Please notify the Cooperative if you are heading south for the winter. Although the Turtle will send us your meter reading, we still need to know what payment arrangements you prefer.

### Options are:

- You can pay in advance.
- Have the post office forward your mail.
- You can sign up for auto pay and have the payment automatically deducted from your checking or savings account.
- You can call us with a credit card payment.

Just be sure to make arrangements before you leave by calling 800-494-6272.

## Electric Heating Sales Tax Exemption

Electricity sold for residential space heating, when used as the primary source of heat, is exempt from Minnesota sales tax for the billing months of November through April. To qualify, members must complete a State of Minnesota Certificate of Exemption available from the Cooperative.



# First project in retirement — build an energy efficient house

**W**hen they retire, men may take up golf or wood-working, hunt and fish more, or possibly increase the size of their garden. Few men say, “I’m going to build a house.”

But that’s exactly what Bill Barington of Corvuso did. He wasn’t in the trades. In fact, he retired from a 26-year career in law enforcement in Edina. So what did he know about building a house?

“I really didn’t know much, but I did a lot of reading and asked a lot of questions,” Bill said.

When building the house in 2001, Bill acted as the general contractor, hiring carpenters and plumbers to do a lot of the work, but he and his wife, Janice, a registered nurse at Meeker Memorial Hospital, pitched in a lot, too. One project was installing a rock facade on their built-in gas fireplace.

“We stayed up until 2 in the morning to get it done, and we were sure when we came back in the morning it would have all fallen on the floor,” he said laughing. “But for the most part, building the house went very well. I learned a lot.”

As a resident of Minnetonka for most

of his life, Bill had never had anything to do with a rural electric cooperative and certainly didn’t know much about energy management. “I’d heard about off-peak heating before, but didn’t know much more than that,” he said.

When it came time to choose a heating system, Bill called the Co-op.

“I talked with Energy Management Technician Maynard Theis, who was absolutely super! We met and discussed the options, and he came out to my house several times, offering advice and giving me tips to think about. He made suggestions on building the house, too, which was welcomed.”

Ultimately, Bill made the decision to use a dual fuel system that included an air source heat pump, a plenum heater and a propane furnace as a back-up.

“I wanted a house that was energy efficient,” Bill said. I used high-efficiency windows and insulation, and I liked the efficiency of the air source heat pump system.”

During the winter, an air source heat pump transfers heat from the outside into the home. Because a heat pump



doesn’t create heat, just transfers it, a heat pump operates at efficiencies of approximately 180-200 percent. That means it produces about twice the amount of heat that it takes to run. During winter days below 20 degrees, the electric plenum heater, which sits above the furnace (in the plenum), supplements the heat pump to keep the home warm and toasty.

The propane furnace provides back-up heat during times of peak electric use, when the price of energy on the market is very high. Those homes on a dual fuel system will have their electric heat “controlled” during a few hours until the peak levels off. During that time, the gas furnace kicks in to keep heat consistent. Homeowners with this type of system don’t notice any difference, until they get their bills and see the savings.

Space and water heating for November through March averaged about \$150 per month for the Baringtons. Their rambler with full heated basement is around 2,000 square feet on the main level. That’s a good sized house to heat, but bills have been very reasonable.

Another benefit of using an air source heat pump is it’s dual purpose — in the summer, it uses the same technology to provide central air conditioning for the entire home.

“We have been very happy with our dual fuel system,” Bill said. “We haven’t had one problem with it. In fact, when our son built his home a couple of years later, we suggested that he put in the same heating system we have, and he did.”

## McLeod and Meeker tour peaking plant and wind farm



**M**cLeod Co-op Power and Meeker Cooperative members shared a bus to visit the Pleasant Valley natural gas peaking plant and the Prairie Star Wind farm, both in Mower County, Minn., September 16. The 30 members were treated to lunch by Great River Energy before beginning their tour of the peaking plant. A plant engineer explained how a peaking plant is used to fulfill the energy requirements of GRE members during times of heavy (or peak) electricity use.

Next, they drove to and went inside a wind turbine. The Prairie Star Wind Farm consists of 61 wind turbines, generating enough electricity to power approximately 36,000 Minnesota homes. A representative from Horizon Wind, who owns the wind farm, and a representative from Great River Energy, discussed how wind energy works and how it fits into future energy portfolios.



Most of his life, Bill was used to using natural gas, because that's what was available in the metro areas, but he's always been a fan of electricity.

"Gas prices fluctuate so much," he said. "Electricity seems to be much more stable. We also use an electric water heater...a super efficient Marathon that is heated during the off-peak hours. I was afraid we would run out of hot water (since it's not on all the time), but we have never had a problem with that.

**If he built another house, would he do anything differently?**

"Not with the heating system. We've been very happy with it and how helpful the Co-op was. I would do the same thing again.

"One thing is funny, though. Some people think the air source heat pump is an air conditioner; it's about the same size. In the middle of winter they'll say, 'Hey, your A/C is on!' and I have to tell them, 'No, it's a heat pump.'"

Building the house first really wasn't an end in itself. Like other folks who are retired or partly retired, Bill wanted to be able to enjoy one of his favorite pastimes — hunting.

"Our property is loaded with pheasants, and I've even shot a couple of bucks."

# INDUSTRY

## News

### Plugged-in age feeds a hunger for electricity

Electricity use from power-hungry gadgets is rising fast all over the world. The fancy new flat-panel televisions everyone has been buying in recent years have turned out to be bigger power hogs than some refrigerators. The proliferation of personal computers, iPods, cell phones, game consoles and all the rest amounts to the fastest-growing source of power demand in the world.

Consumer electronics now represent 15 percent of household power demand, and that is expected to triple over the next two decades, according to the International Energy Agency. To satisfy the demand from gadgets will require building the equivalent of 560 coal-fired power plants, or 230 nuclear plants, according to the agency.

— New York Times

### Energy efficiency still the best, cheapest way to go

Energy efficiency remains America's cheapest, cleanest, and fastest energy source for five years running. That's the conclusion of a new study that shows that the utility cost per kilowatt-hour (kWh) of energy efficiency has held steady or even slightly declined at about 2.5 cents over the last half decade, even as the costs for new coal, nuclear, and other supply-side energy alternatives have risen.

In contrast, recent conventional energy supply-side options have typically cost between 7¢ and 15¢ per kWh -- about three to four times the cost of energy efficiency investments. In 2008, pulverized coal cost between 7¢ and 14¢ per kWh and wind cost between 4¢ and 9¢ per kWh.

Furthermore, as energy supply-side resource costs are highly volatile, energy efficiency remains a financially stable, long-term investment. In the near future, this cost picture will likely be very similar." The U.S. Energy Information Administration (EIA) estimates that in 2020 new conventional power plants including coal and nuclear will cost about 10¢ per kWh, or four times higher than current energy efficiency program costs.

— Press Release



# PROTECT

## What Matters Most!

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- Flooded Basement
- Smoke Damage
- Sump Pump Failure
- Power Failure
- Carbon Monoxide

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MCLEOD CO-OP POWER OF GLENCOE**



## Energy assistance providers

### Kandiyohi, McLeod & Meeker County areas

Heartland Community

Action Agency

PO Box 1359, 200 4th St. SW

Willmar, MN 56201

Toll free: (800) 992-1710

McLeod: (320) 587-5244

### McLeod County area

McLeod County Social

Service Center

1805 Ford Avenue North

Glencoe, MN 55336

(320) 864-3144

(320) 587-9533

(800) 247-1756 (Toll Free)

### Renville County area

Renville County Energy

Assistance Program

105 S. 5th Street, Suite 203H,

Olivia, MN 56277

(320) 523-2202

(320) 523-1161 Emergency

24 hr phone

### Sibley County area

Sibley County Social Services

400 Court Street

Gaylord, MN 55334

(507) 237-4000

### MN Valley Action Council

464 Raintree Road

Mankato, MN 56001

(507) 345-6822

(800) 767-7139 (Toll Free)

### Carver County area

Scott-Carver-Dakota

Community Action Agency

712 Canterbury Road South

Shakopee, MN 55379

(952) 496-2125

### Wright County area

Wright County

Community Action

130 West Division Street

Maple Lake, MN 55358

(763) 963-6500

(800) 627-3529 (Toll free)

# Cold Weather Rule helps Co-op members with utility bills during winter months

**T**he Cold Weather Rule, which is part of the Public Utilities Act, prohibits utilities from disconnecting a residential customer for nonpayment during the coldest months of the year. Your Cooperative strictly adheres to that law and offers sources of help for those unable to pay their bill. The law reads as follows:

**1** From Oct. 15 through April 15, a Cooperative cannot disconnect a customer if it would affect that person's primary heat source and if:

- You declare an inability to pay.
- Your total household income is less than 50 percent of the State Median Income.
- Your account is current for the billing period immediately prior to Oct. 15, or if you have entered into a payment schedule and are reasonably current with your scheduled payments.

**2** Before disconnecting service to a residential customer during the cold weather month, the Cooperative will provide the following information to the customer:

- Notice of the proposed disconnection.

- A statement of the customer's rights and responsibilities.

- A list of local energy assistance providers.

- A statement explaining available time payment plans and other opportunities to secure continued utility service.

**3** Any residential customer whose service is disconnected on Oct. 15 may be reconnected if:

- The outstanding balance is paid.
- A mutually acceptable payment schedule is arranged.
- A re-connection plan is requested by an income eligible customer who agrees to pay the current bill and arrearages over the cold weather months by agreeable payment arrangements.

**4** The Cooperative will not disconnect service to a residential customer who has not responded to a disconnection notice without first investigating whether the dwelling is actually unoccupied. This investigation shall include a personal visit to the dwelling. If the unit is found to be occupied, the Cooperative will immediately inform the occupant of his or her rights under this policy.

**5** Number of days after notification before disconnection. If an involuntary disconnection is to occur between Oct. 15 and April 15, then the disconnection will not occur on a Friday or on the day before a holiday.

**6** Any disputes over a residential customer's inability to pay for service, income eligibility, reasonableness of payment schedule or any other issue which a customer could raise under the Cold Weather Rule shall be referred for hearing, after reasonable notice, to the Cooperative's Board of Directors. The Cooperative and the customer shall have the right to present evidence and be heard in person at that hearing. The Cooperative's Board of Directors shall issue a written decision within 10 days after the hearing. No disconnection shall occur while a dispute is pending.

**7** The Cooperative will notify all members, prior to Oct. 15, of its Cold Weather Rule and provide the names and addresses of human service agencies and local energy assistance providers that may be of assistance in paying electric bills.

## Military Service Personnel Assistance

### Utility Payment Arrangements for Military Service Personnel

When a household member has been ordered into active duty, for deployment, or for a change of duty station, some customers may find it hard to pay their utility bills. Minnesota law protects these military personnel from shut-off if they cannot pay their utility bills in full.

### How to Apply

Contact McLeod Co-op Power at 1-800-494-6272 to obtain an application and make a payment plan, which you must keep to qualify for protection.

### Payment Plans

- If your household income is below the state

median household income, pay ten percent of your household's gross monthly income toward gas/electric bill; or

- If you receive energy assistance, pay ten percent of your household's gross monthly income toward your gas/electric bill; or
- If your household income is above the state median income, make and keep a payment plan.

### Right to Appeal

If you and McLeod Co-op Power cannot agree on a payment plan, you have the right to appeal to the Minnesota Public Utilities Commission. McLeod Co-op Power will not disconnect your service during the appeal process.

# Tax Credits for Consumers: Home Improvements

Tax credits are now available for home improvements:

- Must be “placed in service” from January 1, 2009 through December 31, 2010;
  - Must be for taxpayer’s principal residence, EXCEPT for geothermal heat pumps, solar water heaters, solar panels, and small wind energy systems (where second homes qualify);
  - A total of \$1,500 is the maximum total amount that can be claimed for all products placed in service in 2009 & 2010 for most home improvements, EXCEPT for geothermal heat pumps, solar water heaters, solar panels, fuel cells, and small wind energy systems which are not subject to this cap, and are in effect through 2016;
- Must have a Manufacturer Certification Statement to qualify;
  - For record keeping, save your receipts and the Manufacturer Certification Statement;
  - Improvements made in 2009 will be claimed on your 2009 taxes (filed by April 15, 2010) — use IRS Tax Form 5695 (2009 version) — it will be available late 2009 or early 2010;
  - If you are building a new home, you can qualify for the tax credit for geothermal heat pumps, photovoltaics, solar water heaters, small wind energy systems and fuel cells, but not the tax credits for windows, doors, insulation, roofs, HVAC, or non-solar water heaters.

SUMMARY OF TAX CREDITS FOR HOMEOWNERS				
Product Category	Product Type	Tax Credit Specification	Tax Credit	Notes
Insulation	Insulation	Meets 2009 IECC & Amendments	30% of cost, up to \$1,500 <sup>1</sup>	For insulation to qualify, its primary purpose must be to insulate (example: insulated siding does not qualify).
				Check to see if you have Home Performance with ENERGY STAR in your areas. Adding insulation to your home is covered.
Windows & Doors	Exterior Windows and Skylights	Before June 1, 2009: Must meet ENERGY STAR criteria	30% of cost, up to \$1,500 <sup>1</sup>	Not all ENERGY STAR labeled windows and skylights qualify for tax credit.
		After June 1, 2009: U factor <= 0.30 SHGC <= 0.30		More information online.
	Storm Windows	In combination with the exterior window over which it is installed: 1. has a U-factor and SHGC of 0.30 or below 2. Meets the IECC	30% of cost, up to \$1,500 <sup>1</sup>	FAQ on storm doors and storm windows are available online.
	Exterior Doors	Before June 1, 2009: Must meet ENERGY STAR criteria  After June 1, 2009: U factor <= 0.30 SHGC <= 0.30	30% of cost, up to \$1,500 <sup>1</sup>	Not all ENERGY STAR doors will qualify.  More information online.
Roofing	Metal Roofs, Asphalt Roofs	All ENERGY STAR qualified metal and reflective asphalt shingles	30% of cost, up to \$1,500 <sup>1</sup>	FAQ on roofs that qualify for the tax credit are available online.

SUMMARY OF TAX CREDITS FOR HOMEOWNERS				
Product Category	Product Type	Tax Credit Specification	Tax Credit	Notes
HVAC	Central A/C	Split Systems: EER >=13 SEER >= 16 Package systems: EER >= 12 SEER >= 14	30% of cost, up to \$1,500 <sup>1</sup>	FAQ on Central ACs and Air Source Heat Pumps are available online.  Not all ENERGY STAR products will qualify for the tax credit. View ENERGY STAR criteria online.
	Air Source Heat Pumps	Split Systems: HSPF >= 8.5 EER >= 12.5S EER >= 15 Package systems: HSPF >= 8 EER >= 12 SEER >= 14	30% of cost, up to \$1,500 <sup>1</sup>	
	Natural Gas or Propane Furnace	AFUE >= 95	30% of cost, up to \$1,500 <sup>1</sup>	FAQ on Furnaces and Boilers are available online.
	Oil Furnace	AFUE >= 90	30% of cost, up to \$1,500 <sup>1</sup>	Not all ENERGY STAR products will qualify for the tax credit. View ENERGY STAR criteria online.
	Gas, Propane, or Oil Hot Water Boiler	AFUE >= 90	30% of cost, up to \$1,500 <sup>1</sup>	
	Advanced Main Air Circulating Fan	No more than 2% of furnace total energy use.	30% of cost, up to \$1,500 <sup>1</sup>	Check online, fan may qualify even if furnace does not.
Water Heaters	Gas, Oil, Propane Water Heater	Energy Factor >= 0.82 or a thermal efficiency of at least 90%.	30% of cost, up to \$1,500 <sup>1</sup>	FAQ on Water Heaters that qualify for tax credits are available online.
	Electric Heat Pump Water Heater	Same criteria as ENERGY STAR: Energy Factor >= 2.0	30% of cost, up to \$1,500 <sup>1</sup>	
Geo-Thermal Heat Pump	Geo-Thermal Heat Pump	Same criteria as ENERGY STAR: Closed Loop: EER >= 14.1 COP >= 3.3 Open Loop: EER >= 16.2 COP >= 3.6 Direct Expansion: EER >= 15 COP >= 3.5	30% of cost,	FAQ on Water Heaters that qualify for tax credits are available online.  All ENERGY STAR geo-thermal heat pumps qualify for the tax credit.  Must be placed into service before December 31, 2016.
Solar Energy Systems	Solar Water Heating	At least half of the energy generated must come from the sun. Go online for applying restrictions.	30% of cost	All ENERGY STAR solar water heaters qualify for the tax credit. Must be placed in service before December 31, 2016.
	Photovoltaic Systems	Must provide electricity for the residence, and meet fire/electrical code.	30% of cost	Must be placed in service before December 31, 2016.

<sup>1</sup>Subject to a \$1,500 maximum per homeowner for all improvements combined.

Tax credits are also available for small wind energy systems, fuel cells, and some cars.

Complete information and restrictions are available online at

**www.energystar.gov**

# Shopping for a new heating system?

## The Good, The Better, The Best

Many homeowners today are shopping for a home heating system because they understand investing in their home is one of the best financial decisions they can make. Armed with the right information, you can select a home heating system that best suits your home, your budget, your level of desired comfort, and your investment portfolio. Some systems, such as off-peak storage heating, offer you the opportunity to save tremendous amounts of money, creating a great return on investment.



You don't shop for a home heating system like you shop for garage doors or dishwashers. There isn't a show room or a store front that you go to and compare price or style on

heating. Your best information is usually provided by your power company, a dealer or contractor and the internet. A neighbor or friend may even recommend a specific type of system.

Let's make the buying process for a new heating system easy by classifying heating systems into three categories: Good, Better and Best. Kind of like sandwiches, two slices of bread and deli ham is good. Two slices of bread and deli ham plus, lettuce, tomato, pickles and Dijon mustard is better and then . . . a toasted whole wheat hoagie, deli ham, Swiss cheese, bacon, Dijon mustard, tomato, lettuce and sliced cucumber is best. Even though you may not like this sandwich, you get the point.

### The Good

The majority of home heating systems are good. They heat your home and provide warmth and comfort on the days we need it the most – the dead of winter. Most people are familiar with baseboard electric heat, propane, natural gas or fuel forced air systems. These heating systems are good and are the most common heating systems found in homes today.



### The Better

The better heating system allows you to save money while still fully satisfying your comfort requirements. Off-peak heating systems use low-cost energy which power companies provide during hours when there is less demand for energy. Electric Thermal Storage (ETS) Heating Systems are designed to utilize off peak electric rates offered by power companies, saving homeowners money every day. Most homeowners experience savings of 50% or even more on their heating bills.

### The Best

What about a system that not only has the ability to use low-cost off-peak energy and provide complete comfort, but also is very energy efficient, has the ability to utilize power from renewable generation sources such as wind or solar and is smart grid/smart meter ready? A Steffes heating system has all of these features and also can provide a very quick return on investment.

It's important you take time to investigate the heating options available to you. A heating system is an important investment and you should expect your new system to provide you great comfort and low operating costs for many years. Choosing a system that will provide these, along with a good return on investment and the ability to adapt to future energy needs, is a must. Contact your local power company for more information or go to [www.heatforlessnow.com](http://www.heatforlessnow.com) to find a dealer near you.

## CAPITAL CREDIT CHECKS THAT CAME BACK IN 2009

We are looking for current mailing addresses of the following former Co-op members who had capital credit checks returned to us by the post office in 2009. These were for 1989 revenue and a portion of 2007 revenue. Please notify our office if you have a current mailing address for anyone listed or you may have the consumer below contact us directly. Thank you for your help.

MARTIN C. ADAMS  
BROWNTON, MN  
RAMIRO ALVAREZ  
DONNA, TX  
LANCE AMES  
HOPKINS, MN  
NAETHEN ANDERSON  
MOSINEE, WI  
NORMAN E. ANDERSON  
SILVER LAKE, MN  
STEVEN J. ARNESON  
HUTCHINSON, MN  
BILLIE ARNOLD  
HUTCHINSON, MN  
MARTIN ARRENDONDO  
HUTCHINSON, MN  
STACEY L. BATCHELOR  
LITCHFIELD, MN  
SHARON D. BATDORF  
WATERTOWN, MN  
PATRICIA BERISTAIN  
HUTCHINSON, MN  
RUSSELL G. BERRY  
HUTCHINSON, MN  
CRAIG BOGUTA  
DARWIN, MN  
RANDY BOLTZ  
SILVER LAKE, MN  
HENRY BRAUSEN  
LITCHFIELD, MN  
DARRELL B.BROMSTAD  
MINN CITY, MN  
KIMBERLY BROWN  
HUTCHINSON, MN  
WILLIAM A BRUEMMER  
WACONIA, MN  
RAYMOND A BUCHHEIT  
PICKERINGTON, OH  
LAWRENCE BUERKLE  
C/O MARION NESTANDE  
EXCELSIOR, MN  
MARK & VIRGINIA BUNDY  
GLENCOE, MN  
BURNET REALTY INC  
MINNEAPOLIS, MN  
DARRIN CARLSON  
REDWOOD FALLS, MN

BARBARA CARTIE  
COSMOS, MN  
MARK CASTON  
HILLSBORO, IA  
CENTURY 21 GOLD  
REALTY  
HUTCHINSON, MN  
FLORENCE CHRISTENSEN  
C/O BONNIE  
LAUDERBAUGH  
LAPORTE, MN  
ARCHIE COLLINS  
FARGO, ND  
DD CABLE HOLDINGS INC  
DENVER, CO  
BERTINA DETTWEILER  
GLENCOE, MN  
NANCY K. DONAHUE  
HUTCHINSON, MN  
BLAIR & TOBIN DOYLE  
HOLLYWOOD, FL  
BRIAN EDINGER  
HEWITT, MN  
JAMES ELLER  
ST BONIFACIUS, MN  
BRUCE ELLIG  
HUTCHINSON, MN  
ALDEN EMICK  
MAYER, MN  
IRENE M EWER  
FARIBAULT, MN  
KAREN C FIMON  
HUTCHINSON, MN  
MICHAEL G FISHER  
HUTCHINSON, MN  
CRAIG FIEDLER  
HUTCHINSON, MN  
MICHAEL & TINA FINN  
MARSHALLTOWN, IA  
RAYMOND FLEMAL  
MOUND, MN  
MICHAEL FUSARO SR  
SEATTLE, WA  
LARRY K. GAFKIEN  
KERKHOVEN, MN  
GILMORE CONSTRUCTION  
INC  
ST FRANCIS, MN

MATT GOEBEL  
FARGO, ND  
CHRIS GRAY  
DARWIN, MN  
PAUL GREEN PROPERTIES  
ST PAUL, MN  
PAUL GUERRERO  
WILLMAR, MN  
DENNIS GUSFAFSON  
HUTCHINSON, MN  
SADIE M GUTKNECHT  
C/O JOHN NUWASH  
SILVER LAKE, MN  
DELORES G. HAFEMANN  
HASKELL, TX  
DREW HALONEN  
CORCORAN, MN  
SCOTT HANSON  
HUTCHINSON, MN  
WILLIAM HARSHA  
GOLETA, CA  
JAMES F HAUER  
COLOGNE, MN  
N CRAIG HAUGAARD  
MILBANK, SD  
STEPHANIE HAYDEN  
WATERTOWN, MN  
BOB HERMANSON  
C/O NEIL BONGARD  
NEW GERMANY, MN  
LEE HERTZOG  
WINSTED, MN  
DIANE M HOFFMAN  
WATERTOWN, MN  
DANIEL HUNT  
HUTCHINSON, MN  
ARLAN & BEVERLY  
HUNTER  
GREEN ISLE, MN  
HUTCHLAND TV & APPL  
HUTCHINSON, MN  
DOUGLAS IDE  
LESTER PRAIRIE, MN  
ROMAN F JANKOWSKI  
GLENCOE, MN  
CYNTHIA JOHNSON  
HUTCHINSON, MN

MARK T JOHNSON  
BIG LAKE, MN  
STEPHEN D JOHNSON  
DAVENPORT, FL  
STEVEN P JOHNSON  
AUSTIN, TX  
LARRY JONES  
GLENCOE, MN  
MITCH JONES  
GLENCOE, MN  
LEONARD KACZMAREK  
COSMOS, MN  
TIMOTHY KALISZEWSKI  
LESTER PRAIRIE, MN  
EDWARD KARG  
C/O CATHREN KARG  
HUTCHINSON, MN  
CHARLES P KELLEY  
HUTCHINSON, MN  
DAWN & DAN KIRCHOFF  
BROWNTON, MN  
WENDY KLEIN  
HECTOR, MN  
RICHARD KMETT  
C/O LYLE KMETT  
HOPKINS, MN  
STEVEN C KORDAHL  
PARK RIVER, ND  
FLOYD KRIEKE  
LORETTA, MN  
RAY KRAETSCH  
HECTOR, MN  
RICHARD KUNKEL  
BISMARCK, ND  
LELAND E LARSON  
FRANKLIN, MN  
SCOTT LARSON  
HUTCHINSON, MN  
DONALD E LEE  
FT MYERS, FL  
JIM LEMOINE  
WACONIA, MN  
ARLIN LONG  
HUTCHINSON, MN  
ANNA MACHELEDT  
HECTOR, MN  
DALE MARSHALL  
LITCHFIELD, MN

BRIAN MARTINSON  
COKATO, MN  
KRISTI ANN MATTHEWS  
HUTCHINSON, MN  
JOHN MCGUIRE  
HUTCHINSON, MN  
DARREN J MCMANNIS  
BONAPARTE, IA  
DAN MEYER  
HECTOR, MN  
MARY BETH MILLARD  
WINTER HAVEN, FL  
GLORIA G MILLER  
MINNEAPOLIS, MN  
JAMES MOLINE  
MINNEAPOLIS, MN  
MICHAEL MORTENSEN  
HUTCHINSON, MN  
GREG & DONNA  
MORTENSON  
BROWNTON, MN  
LORI MOTZKO-NORTON  
HUTCHINSON, MN  
CATHERINE A MURPHY  
WATERTOWN, MN  
SUSAN M NEISEN  
DELANO, MN  
BOBBY & NANCY NELSON  
REDWOOD FALLS, MN  
DAVID NELSON  
HUTCHINSON, MN  
KEVIN NEMITZ  
STAPLES, MN  
NICOLLET CTY LAND CO  
INC  
GLENCOE, MN  
JOHN NIEHAUS  
MINNEAPOLIS, MN  
RONALD W NOVAK  
WAVERLY, MN  
STEVE L OLSON  
DASSEL, MN  
DONALD PADILLA  
C/O DAGNY M PADILLA  
SAN DIEGO, CA  
DAVID PATTEE  
GLENCOE, MN

HARLAND W PETREE  
FINLAYSON, MN  
PETERSON PAULSON  
ASSOC  
HUTCHINSON, MN  
SCOTT & SARAH  
PETERSON  
GLENCOE, MN  
DEBBIE PETRON  
GLENCOE, MN  
THEODORE L PETRON  
NEW ULM , MN  
TERANCE L PICHA  
EDEN PRAIRIE, MN  
DAVID & BARB PIPER  
FARIBAULT, MN  
JERRY V PLIESEIS  
GLENCOE, MN  
WAYNE & VICKIE RADLOFF  
ELK RIVER, MN  
PHIL K RECHTZIGEL  
EDEN VALLEY, MN  
CRAIG REESE  
COKATO, MN  
HAROLD P REHAUME  
EDEN PRAIRIE, MN  
MECHELE M REINECCIUS  
WINTHROP, MN  
WYLLIS REINER  
HUTCHINSON, MN  
ARNOLD H REMMEL  
GLENCOE, MN  
JEFFREY G REUTER  
WATERTOWN, MN  
DAVID REVIER JR  
MAYER, MN  
KENNETH RIVERS  
ANNANDALE, MN  
JOANNE ROBEY  
CHASKA, MN  
SCOTT ROCKHOLD  
LANDER, WY  
LEONARD ROENSTAD  
TAMPA, FL  
RAYMOND ROTZIE  
WINTHROP, MN  
JOHN RUPLINGER  
HUTCHINSON, MN

ANDREW SABINSKI  
HUTCHINSON, MN  
DOREEN SATTler  
ROCKVILLE, MN  
JEFF SCHIMMSCHOCK  
GLENCOE, MN  
CRAIG SCHULTZ  
HENDERSON, MN  
WILLIAM A SCHULTZ  
BUFFALO LAKE, MN  
RICHARD L SCOTT  
PALISADE, CO  
MERRYON K SEDESKY  
NISSWA, MN  
MARLAN D SELLER  
HUTCHINSON, MN  
MYRON H SELLER  
LAPORTE, MN  
DUANE SICKMANN  
CHAMPLIN, MN  
DALE SIEBENBRUNER  
HARRIS, IA  
SKLUZACEK OIL COMPANY  
MONTGOMERY, MN  
GEORGE F SMISEK  
C/O SUZANNE  
BORCHARDT  
BURNSVILLE, MN  
LEE SMITH  
PHOENIX, AZ  
LAWRENCE SOLUM  
HECTOR, MN  
MAUNA SORENSEN  
BUFFALO, MN  
TODD SORENSON  
RHINELANDER, WI  
JEFF C SPECHT  
HUTCHINSON, MN  
SIGNE STAMER  
WILLMAR, MN  
CHARLES E STEVENSON  
FREDERIC, WI  
WENDY STIEVE  
NORWOOD, MN  
LAWRENCE STRANDQUIST  
ALEXANDRIA, MN  
LARRY D STUBER  
DASSEL, MN

BRUCE SWANSON  
WATERTOWN, MN  
T & M REPAIR  
HUTCHINSON, MN  
GREGORY TANKE  
PLATO, MN  
WARREN TIMM  
WACONIA, MN  
TOMBSTONE PIZZA  
MEDFORD, WI  
DAVID TORRY  
HUTCHINSON, MN  
TRIPLE J INVESTMENTS  
HUTCHINSON, MN  
TOM S TRZASKOS  
C/O REY L HAMM  
HECTOR, MN  
NEAL B TWETTEN  
NEVIS, MN  
USA TRAILER SALES  
WINTHROP, MN  
BECKY WADE  
CASS LAKE, MN  
KEVIN WEBER  
ARLINGTON, MN  
GORDON WEIERS  
AMES, IA  
DAVID WESEMAN  
ELK RIVER, MN  
AUDREY WESTBERG  
COSMOS, MN  
LILA WESTPHAL  
HUTCHINSON, MN  
JESSICA A WITTMER  
WINSTED, MN  
DAVID WOHLERS  
MINNETONKA, MN  
DALE WOLTER  
GLENCOE, MN  
BRIAN WINGATE  
GLENCOE, MN  
ELEANOR F WITTE  
BUFFALO LAKE, MN  
THOMAS G WOLLMERING  
HASTINGS, MN  
JOHN A WORRELL  
PRAIRIE DU CHIEN, WI  
ROMAN G ZINS  
ROBERTS, WI