

Connections

October 2024



For the member-owners of Federated Rural Electric

Volume 28, Issue 10

Help us celebrate Cooperative Month by patronizing some of these co-ops

Celebrate Cooperative Month with us! But first, what is a cooperative? Cooperative (n): an enterprise or organization owned by and operated for the benefit of those using its services.

Your electric cooperative is proud to be among the 30,000 cooperatives in the United States. Let us give you some suggestions on how to celebrate Cooperative Month and cooperatives!

1. Most importantly, flip on the light switch and use some electricity from your local electric cooperative when you wake up. 900 electric cooperatives exist in the U.S. Plus, your local cooperative is served by a wholesale power supplier cooperative.

2. Next, flip on the TV as Cooperative Television Association of Southern Minnesota (CTV), is a subsidiary of your electric co-op. Four area co-ops offer 50 UHF TV channels from the three towers at Godahl, Jackson and Frost for only \$8 a month. See the co-op's website for details or visit www.ctv.coop.

3. Now the tough decision is do you want orange juice



Cheers to cooperative member-owners like you! Enjoy a breakfast brought to by cooperatives during October Co-op Month — from electricity to juice and dairy products.

or cranberry juice from a co-op for breakfast? Sunkist consists of 1,000 citrus growers in California and Arizona. Florida's Natural also consists of more than 1,000 grower members. Otherwise, enjoy Ocean Spray juice, which is a cooperative of 700 family-owned cranberry farms.

4. That toast or cereal you are having for breakfast consists of grain produced by farmers who use agricultural cooperatives to buy their seed, fertilizer and fuel, plus sell their crops that feed the world. In addition, you can fill up your gas tank at your local ag co-op convenience store.

5. Top off your toast with butter! A Minnesota favorite would be Land O'Lakes, which is a dairy cooperative consisting of 1,200 dairy farms. They are one of the largest producers of butter and cheese in the U.S.

Another local favorite would be Associated Milk Producers Inc. (AMPI), which has headquarters in New Ulm; they are owned and controlled by families who produce quality milk on Midwest dairy farms. It is the largest cheese cooperative based in the U.S.

— **Continued on Page 6**

At A Glance



Survey says?
Please complete
End-use survey

About 800 Federated residential members will receive the End-use Survey from Basin Electric Cooperative in late September or early October. Every four years this survey tracks and predicts energy use to plan for a reliable power supply for our members. Please complete and mail it back. (C)



Take your attic to greater heights for energy efficiency with insulation & insulated platform

What's lurking in your attic? Discover — not Halloween ghosts — but energy savings with proper insulation!

Using your attic for storage can be problematic when trying to maximize your home's energy efficiency. Let's explore how you can improve insulation levels and properly store items in your attic.

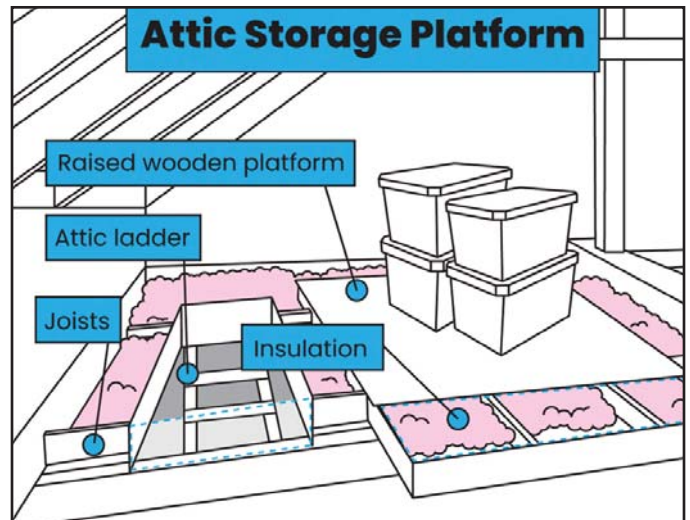
Attic insulation is one of the best low-cost ways to make your home efficient. People often associate insulation with keeping your home warmer in the winter, but it also provides benefits in the summer. Insulation reduces heat transfer from the attic to the house, which lowers energy bills for air conditioning and makes your home more comfortable.

Attic insulation is measured in R-value, which is a measurement of how well a material resists the flow of heat. For attic insulation, thicker is better. The recommended R-value is typically between R-38 and R-60, depending on your climate. Minnesota code dictates that new homes should have R-49. Measured in inches, that ranges from around 10 to 20 inches, depending on the type of insulation you have. (See chart below.) In most homes the ceiling joists are buried in insulation to achieve the recommended R-value.

The problem with attic storage is it typically doesn't offer enough space for the recommended R-value. Often, plywood or boards are placed directly on top of the ceiling joists, which isn't enough space for the insulation. Insulation can get compacted by people moving items in or out, reducing the effective R-value.

Ideally, the attic would not be used for storage so it can be properly insulated, but that's not feasible for everyone. Here are some strategies for maintaining attic storage and recommended insulation levels.

The best location for attic storage is over an unconditioned area of your home, such as the garage. You don't need



Building an attic storage platform offers extra storage space and helps maintain the energy-efficiency of the attic with insulation underneath it.

insulation in attic spaces over a garage or unconditioned area because you are not heating or cooling the space below. This makes it the perfect spot to tuck away items for storage.

If that isn't an option, consider minimizing the number of stored items or the storage area's footprint. A great way to do this is by building an attic storage platform. A raised platform allows the space underneath it to be fully insulated. These platforms are available in ready-to-install kits or you can buy materials and build them yourself.

Allow enough space underneath the platform to achieve the proper R-value. Use lumber to build a frame perpendicular to the existing joists and cover it with plywood or oriented-strand board. Once your storage area is set up, add insulation inside the platform to bring the R-value up to the proper level.

Your attic might also have trusses that allow you to build shelves and maximize space by storing items vertically.

Always wear a dust mask or respirator when working in the attic. Don't forget to weatherstrip the attic hatch to ensure a tight seal. Take a look around your attic to see if you can find any hidden opportunities for energy savings.

Thickness of R-49 insulation depends on materials:	
Open-cell spray foam	14.5 inches
Closed-cell spray foam	7 to 8 inches
Fiberglass batt	14 inches
Blown-in fiberglass	16.25 inches
Foam-board insulation	10 inches

Shine a light on outdoor steps with solar for safety!

Make your steps safer with outdoor solar lights. No electrical wiring is involved!

Niorsun Solar Step Lights enlighten your front or back door steps. Set the triangle solar light on the corner of the step. These waterproof lights feature 13 LEDs that emit a warm glow (3000 Kelvin) on the side so you can see where you will go! It needs full sun four to five hours to charge and provides eight to 10 hours of brightness at night. They are rated to withstand rain and snow with a sensor that turns on at dusk and off at sunrise. Hardware and instructions are provided for a quick installation.

The lights come in a variety of prepackaged quantities to fit your number of outdoor steps. Choose from a 4-pack up to 24-pack on Amazon. The price for a six pack is about \$34. Order now to have in time for the trick-or-treaters and the longer nights of winter. Imagine how much safer it would be walking down to the dock at night or the back deck too! Take this first step so your future steps are the safest. (E)

See the light at night with these outdoor solar step lights from Niorsun found on Amazon. No wiring required! “Step up” your safety to reduce the risk of trips and falls, plus add great curb appeal too!



Safety

Protect the poles during harvest & tillage season!

“Snap, crackle, pop!” These sounds are great with your breakfast cereal, but never during harvest. Nobody wants to see an electric pole snap, the electricity crackle or a fuse pop due to an electric pole versus farm-machinery accident.

Use caution when combining or tilling around the field at harvest time. Slow down. Allow plenty of space. Your life is precious — be safe. An outage at harvest time is also frustrating for the neighbors trying to unload or dry grain.

Two line crews replacing a three-phase pole like this after hours could be spendy — around \$2,500.

Follow these safety tips:

- Keep a 10-foot distance. Is the new farm equipment taller? Did the power line sag since last year? If so, call the co-op. Use a spotter when moving equipment.
- Before starting a field, look out for the poles, guy wires or green underground cable cabinets or transformer boxes.
- Lower the auger when moving from bin to bin. Be even more careful if it's windy.
- If equipment becomes tangled in power lines, do not leave the safety of the cab. Remain inside, as long as it is not on fire and call the co-op immediately.
- Don't let anyone approach the equipment if entangled with power lines or equipment; stay 30 feet away. (E)



Oh snap! Don't create extra work for the co-op's line crews. You will be sent the bill for repairs — around \$2,500 for a three-phase pole, two trucks and line crews.

Federated Focus

We remember Mary Halverson



Federated pauses to remember Mary Halverson, a Federated retiree. She died at the age of 102 July 27,

2024 with her funeral September 7, 2024.

She started at Federated in May 1966 and worked at the co-op until October 1983. During her 17 years here, she worked in the billing department until 1978 when she became the cashier/receptionist. Her friendly, warm personality was a "bright light" at the co-op.

Even Pay amounts adjusted

Federated members on the Even Pay program will see adjustments to their Even Pay amounts. Every six months Federated reviews the average payment to make sure it is keeping up with the actual usage. If there's a credit, the amount is adjusted down; if there's a deficit, the average amount is increased. Members can expect an increase in their Even Pay amount due to a warmer summer than last year, plus the rate increase that took effect March 1, 2024.

Member Satisfaction Survey

Federated will conduct a member satisfaction survey. Your feedback helps us improve our service to you and plan for the future. The week of November 11 you may receive an e-mail from the following e-mail address: noreply-cfigroup@qualtrics-survey.com. This e-mail will be sent by the American Customer Satisfaction Index (ACSI®). Responses to this survey are anonymous. Thank you for participating! 🙏



Scott Reimer

Manager's Message

Co-op's Revolving Loan Fund balance replenished

Federated business owners and eligible organizations looking to grow should check into the Federated Revolving Loan Fund with a minimum amount of \$10,000 and maximum amount of \$200,000. Terms of repayment will be 10 years or less. The interest rate shall be 1 percent, along with a 1 percent service fee, with the applicant paying legal fees and closing costs. Only 50 percent of the project may be financed through the revolving loan fund. Fixed asset and working capital financing are available. Sorry, ag production costs are not eligible. Entities have used it to upgrade their sewer system for expansion, a nonprofit to buy land for a public park, city/townships used for township hall, fire trucks and shop. After they paid back into the fund, we have about \$220,000 that can be loaned out. Applications are available by e-mailing info@Federatedrea.coop.

Electric co-ops' D.C. legislative visits cover upcoming issues

Federated Board President David Hansen and I met with all of the Minnesota delegation in D.C. to discuss upcoming legislative issues. My topic for discussion was "Reject New Regulations on Cooperative Poles" (pole attachments and fees). I included photos of attachments gone wrong and a couple examples of the right way to do it. The Federal Communications Commission (FCC) currently exempts co-ops from their jurisdiction regarding rates. We asked all delegates to support us if there is a movement by lobbying groups to pressure Congress to allow FCC control and give large internet service providers access to our poles. Cooperatives are innovators and problem solvers so we are able to negotiate a mutually beneficial solution.

Other topics discussed were the Power Marketing Agencies, specifically the Lower Snake River Dam. The entire Western Area Power Administration concept was discussed. Federated receives about 12 percent of its power supply from the hydroelectric dams on the Missouri River; it is our lowest cost provider. The Farm Bill's passage, which may come about in the lame duck session, is vital to much more than its title. The importance of the bill not only to co-ops, but the ag community we serve, is critical. The entire delegation understands its importance with bipartisan solutions to get this heavy lift over the finish line.

The Environmental Protection Agency (EPA) power plant rules were discussed; we asked Congress to intervene, regarding the EPA overreach. Keeping the lights on is priority one for America's electric co-ops to provide safe, reliable and affordable power. The EPA is making that job harder with its power plant rule. In May the National Rural Electric Cooperative Association filed a lawsuit to block the rule and requested that it be paused, while our lawsuit proceeds. EPA's rule exceeds the agency's authority and poses an immediate threat to the American electric grid. A majority of states' attorney generals agree. The last time the EPA tried to impose a power plant rule of this magnitude, the Supreme Court blocked it.

Cooperatives also rely on funding for our work plans; since 1935, the Rural Utilities Service (RUS) has been our source for affordable funding. Recently RUS loans became a very onerous endeavor; some cooperatives are fleeing to the private sector for much less bureaucracy, but feature higher interest rates. Several examples were shown where work plans requiring environmental review, specifically the archeological reviews, have taken up to two years. The legislators or their aides were willing to help co-ops with these issues. We are grateful for their support and they respect the grassroots advocacy we bring.

Finally, the elections are here and it is every legally registered Americans' duty to vote. Vote to help maintain the constitutional freedoms. God bless America! 🇺🇸

Cooperatives shape our world from newspapers, financially & agriculture

— Continued from Page 1

6. Need a new toaster for making breakfast? Visit Ace Hardware, a retailer-owned cooperative, with 5,600 stores. Another option would be True Value Hardware that is also a retailer-owned cooperative with 4,500 member-store owners.

7. As you digest breakfast, you might read a story in the newspaper written by the Associated Press; this is a nonprofit news cooperative owned by its member newspapers. It operates in more than 100 countries and 50 U.S. states.


8. In the newspaper you see an ad for a local credit union, reminding you that you wanted to stop there and do some banking today at one of the 4,500 credit unions. You may also be associated with other financial cooperatives, like a mutual insurance agency, health care insurance cooperative or Compeer, a farm credit cooperative serving 75,000 member-owners.

9. Another addition for the co-op “do-list” is to stop at the local food cooperative to buy groceries.

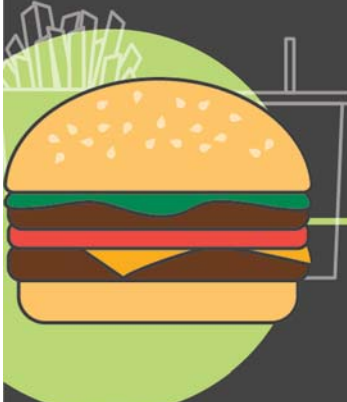
10. You just remembered you need a birthday gift. Consider buying something at REI Co-op (Recreational Equipment Inc.) with 132 stores selling outdoor gear. REI boasts 24 million lifetime co-op members.

11. Besides electricity, telephone and broadband cooperatives may also provide you services. The U.S. features about 260 telephone co-ops and 250 broadband cooperatives.

12. To top it off you could reach out to Heartland Security (HSS), while not a cooperative, it is owned by your local co-op and 12 other electric co-ops. Heartland Security can help you with medical alert, intrusion, fire, carbon monoxide and water-leak detection. Plus, HSS serves businesses with cameras, card access and security. See the HSS ad on Page 7 or go to www.Heartlandss.com.

Thanks for strolling down cooperative lane with us! 

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Spice up your holidays with cinnamon recipes; share with us!

Sprinkle some cinnamon recipes into your holiday eats and treats! Share your favorite cinnamon recipes with us, whether for muffins, pie, rolls, dessert, bread, hot drinks and more. Send your favorite cinnamon recipes to Editor, Federated Rural Electric, PO Box 69, Jackson MN 56143-0069 or e-mail to christoffer@federatedrea.coop by October 28. Add your name and phone number. Thanks for sharing with us! ☺

Pumpkin Ice Cream Pie by Terese Gruber, New Ulm

Makes 3 (9-inch pies) or 36 (3-inch) pies

For individual portions either buy or make three 9-inch graham cracker crumb crusts. The mini-pies are easily removed from their aluminum pans for a more attractive serving. If you have only sweetened pumpkin puree on hand (instead of unsweetened), omit the sugar and spices.

Half gallon vanilla ice cream	½ tsp. ground ginger
15-oz. can unsweetened pumpkin puree	¼ tsp. nutmeg
1 c. packed brown sugar	3 (9-in) graham-cracker crumb crusts
½ tsp. salt	Whipped cream, for garnish
½ tsp. cinnamon	Cinnamon sticks & nutmeg, for garnish

Let ice cream soften. Meanwhile, in a large bowl thoroughly mix the pumpkin puree, brown sugar, salt, cinnamon, ginger and nutmeg, removing and discarding any lumps of brown sugar. Add the softened ice cream and blend thoroughly.

Pour the ice cream into the prepared crusts, allowing some crust to show for a pretty presentation. Freeze until ready to use, covering with plastic wrap once the pie is frozen throughout. To serve garnish with whipped cream and cinnamon sticks and/or nutmeg. ☺

Pumpkin Pie Squares by Barb Sellner, New Ulm

Crust: 1 yellow cake mix. Set aside 1 c. of the dry mix. Add to the rest of the cake mix ½ c. melted butter and 1 egg. Mix and press in a 9x13" pan.

Filling: 3 c. pumpkin (30 oz. can)

1 c. brown sugar

2 eggs

2/3 c. milk

1 tsp. pumpkin pie spice

Mix together. Pour over crust.

Topping: Combine 1 c. dry cake mix

¼ c. sugar

1 tsp. cinnamon

¼ c. melted butter

Make a crumble. Sprinkle over the filling. Bake 45-55 minutes at 350° until knife inserted comes out clean. Serve with whip cream or ice cream. ☺



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NATIONAL CYBERSECURITY AWARENESS MONTH

Working together to build a safer digital world.

October is National Cybersecurity Awareness Month. This month Federated Broadband is joining the nationwide effort to promote cybersecurity awareness and help you and your family stay safe online. Whether at home, work or school, you can increase your online safety with a few easy actions.

- **Use strong and unique passwords:** each account should have its own combination of upper and lowercase letters, numbers and symbols. You can use a password manager to keep them all organized.
- **Enable multi-factor authentication:** accounts with important personal or financial information should be double protected with a strong password and a second way to verify it's you.
- **Recognize and report phishing attempts:** be cautious of e-mails and texts asking for personal information or for you to click a link.
- **Keep software updated:** regularly updating your devices and applications lets the company help keep you protected with the latest security patches.

Follow along with us on Facebook all month long for more tips and tricks to keep every member of your family safe online. 📺



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The Board of Directors generally meets the last business day of the month at 8 a.m. at the Jackson office. Regular board meetings are open to the membership. Members interested in discussing business items should contact the general manager or president three days before the meeting.

Broadband welcomes our new installer/technician



Help us welcome Taylor Flicek, Fairmont, as our new Broadband installer/technician.

Flicek's first day was August 29. He is a native of Chaska and graduated from Norwood Young America's Central High School. He served five years in the Army, as part of the 173rd Airborne. He parachuted from airplanes during his deployment, which took him to Italy and northern Africa.

He followed his girlfriend to Fairmont. Flicek's hobbies include hunting and fishing.

"I'm looking forward to being a part of the Federated Broadband team," Flicek stated. 📺