# October is Co-op Month! Cooperatives build a better world, as demonstrated by Federated

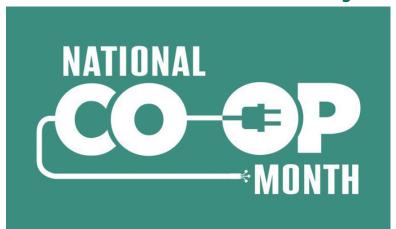
"Cooperatives Build a Better World" proclaims the theme for 2025 during Cooperative Month! In addition, the United Nations also proclaimed 2025 as the "Year of Cooperatives" recognizing the people-centered businesses at the heart of our local communities and economies.

First, Federated demonstrates daily how rural electrification 90 years ago still makes a difference to

the rural areas of Jackson and Martin Counties. Federated powers the farm-based economy and rural towns with more than 5.300 member-owners.

Yet, reliable, affordable electricity is not all that your cooperative provides. Federated added fiber Broadband service and will have roughly 800 total fiber internet accounts connected by year's end with 500 in Martin County added over the next 18 months. Plus, Broadband plans to add 1,000 more through a pending Minnesota BEAD grant in Jackson, Martin and Cottonwood Counties.

Besides internet, Federated is one of four local cooperatives who operate Cooperative Television of Southern Minnesota (CTV). Three UHF towers at Jackson, Frost and Godahl rebroadcast



more than 50 UHF TV channels from the Twins Cities to our service area for only \$8 a month added onto your electric bill.

Federated partnered with 12 other electric cooperatives in 1999 to create Heartland Security Services, which offers home, farm and business security systems, camera systems and medical alert systems to southern and central Minnesota and northern lowa too. Visit www.heartlandss.com or call 888-264-6380 to explore all of the offerings and learn about the Federated member discount of 10 percent.

Federated is also one of 10 owners of our subsidiary Carr's Tree Service, who does the tree trimming in our service area and greater Minnesota. Carr's can also be hired directly by members for private tree trimming (www.

carrstreeservice.com). Call Federated and speak to operations to report trees growing into the Federated power lines.

Locally, Federated members have made a enormous difference by participating in Operation Round Up. This program celebrated returning \$1 million back since 1995 to local fire departments, schools and nonprofits with \$147,000 awarded as

scholarships for high school seniors.

Complimenting electric service, Federated offers economic development that has assisted 25 local businesses. Through various loan programs totaling \$4.7 million Federated loans helped retain 1,288 jobs and created 668 jobs. Federated's Revolving Loan Fund has \$350,000 awaiting business expansion, buildings or equipment purchases that add jobs.

In addition, Federated's employees provide great local service on the job and in the communities through their volunteer work. We have employees who are fire fighters, coaches, church leaders and members of civic groups, like the fair board, Kiwanis and Lions.

Building a better world starts with your local electric cooperative.



Save a stamp!
Sign up for Auto
Pay & paperless
electric bills

"Stamp" out a trip to the mailbox! Sign up for Auto Pay and paperless electric bills so you no longer need to hunt for a stamp. E-mail billing@federatedrea.coop or sign up through the Online Pay app on our website www.federatedrea.coop. This way if you go south this winter, you'll have your bill right away via email. Up



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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# Heat your home efficiently, cost-effectively this winter with a heat pump, plus even gain summer cooling too

As the cooler air returns for another fall and winter, members may ponder how to efficiently and cost-effectively heat their home through another long Minnesota winter.

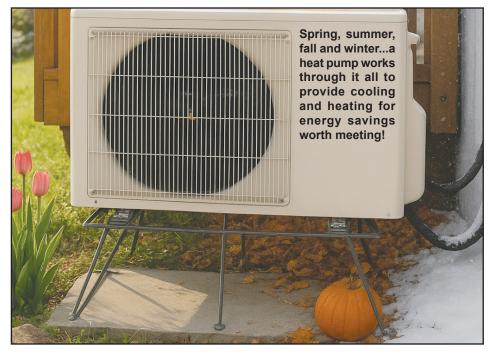
Advances in electric heating technology, particularly air source heat pumps (ASHP), are helping make electricity the go-to choice. The ASHP performs well in cold climates and have quickly become cost competitive with conventional furnaces — even beating them in upfront cost when coupled with federal and local cooperative incentives.

ASHPs are three to five times more efficient than most traditional heating systems because it takes less energy to move heat around than to produce it. With a natural gas furnace heat must first be created by burning gas and then additional energy distributes it throughout your home.

With an ASHP the heat energy itself is taken from the air outside (even when temperatures drop well below freezing), meaning energy is only needed to transport and distribute that heat indoors. As a result, ASHPs are often far less expensive to run than other heating systems, translating to hundreds of dollars in annual savings for an average household.

While the annual expected cost of heating a home with a natural gas furnace can be slightly cheaper in some areas, ASHPs are far more affordable than propane. Members could expect to save \$600 annually to deliver the same amount of heat by switching from a propane furnace or boiler to an ASHP. You'll also no longer be subjected to the price volatility of oil, propane and gas.

Factor in savings available from the



federal tax credits (30 percent, up to \$2,000 when installed before December 31, 2025) and rebates from your local electric cooperative. Plus, ASHPs offer the dual benefit of providing a home's cooling needs in the summer becoming an even more appealing investment. Now that's investing your energy dollar wisely because ASHPs operate through spring, summer, winter and fall, providing heating and cooling.

Visit your local electric cooperative's website to learn how much you can save on an ASHP energy-efficiency rebates offered to members; fill out the form from the website or call the office to request it. In addition, remember to check out the cooperative's Smart Thermostat \$25 rebate; this form is also found on the cooperative's website.

Upgrade to a heat pump today!

### Can I get by this winter with electric space heaters?

Even though ASHPs and portable space heaters both run on electricity, their efficiency and overall cost to operate are vastly different. While it may be tempting to plug in a few space heaters throughout your home as an alternative, this short-term solution can lead to long-term costs.

A single space heater running for 8 hours a day at \$0.14 per kilowatt-hour would cost upwards of \$50 per day — and that's just for one room. Multiply that by several rooms or longer hours and it can quickly rival or exceed the cost of using a whole-home ASHP system. ①

### Add a power station to your outage toolbox

Batteries, flashlights and bottled water are all traditional items kept in an emergency kit for potential outages, but adding a portable power station can help keep you connected until electricity is restored.

More convenient and affordable than a generator, rechargeable power stations serve as a handy backup during short-term power outages. They also require minimal maintenance and are safe to use both indoors and outdoors.

Depending on the model and capacity, you'd be able to power several types of devices simultaneously — such as laptops, smartphones and tablets — to stay updated on outage information from your co-op. Some sizes power small appliances, like portable heaters and fans, allowing you to stay comfortable during an outage or while tenting or tailgating. Larger portable power



A portable power station adds power to your picnics, tailgates, tenting or during a short power outage!

stations may keep a refrigerator running for hours, ensuring that your groceries stay fresh while waiting for the lights to come back on after a storm outage.

Charging these types of power stations is easy: The simplest way is to

plug them into any 120-volt wall outlet. This works the same as charging a laptop or phone and is relatively fast, usually taking four to eight hours for a full recharge depending on its capacity.

The portable nature of these power stations also makes them a great tool for off-grid outdoor adventures such as camping and road trips. Many of them can also be recharged by plugging into a 12-volt car, truck or RV charger, letting you top up the charge as you drive.

Before the power goes out, use these shopping tips for portable power:

- Make a list of which devices and/or appliances you would want to power during an outage.
- Determine the total wattage needed by adding up the wattage of the devices.
- Consider the capacity of the portable power station to determine how long it can run these devices. •

Safety

### Keep electrical safety a part of fall harvest toolbox

Harvest is in full swing!

Just make sure you don't "swing" around with the combine and hit the cooperative's electric pole, guy wire or green transformer box or cabinet.

Your electric co-op reminds you to keep electrical safety as part of your fall harvest toolbox.

- Before entering the field, look up. Does adequate clearance exist to safely pass underneath? Did the lines sag since last year? Keep a 10-foot distance for safety's sake!
- Before making that first pass with the combine or tillage equipment around the field, look out for the guy wire or green transformer box or cabinet. You don't want to "harvest" the co-op's electrical equipment as that's a spendy bill; you would have to pay for the replacement of a pole, cabinet, guy wire and the line crew's labor.
- Don't cut corners at harvest time. Take the extra time to lower the auger or remove the corn head to provide the



"Eye" spy electrical equipment! This fall safety-vision mindset will keep your harvest on track. Look up and look out for electric poles, guy wires and green transformer boxes and cabinets. The best harvest is coming home safely to your family each and every night!

needed clearance around power lines.

• If your equipment tangles with power line equipment, stay inside the cab, as long as it's not on fire. Call the cooperative right away.

# Federated Focus

Remembering Roger Schmit

Former Federated Office Manager Roger Schmit died September 15. He worked at Federated for 34 years from



1968 until 2003. He started as an accountant and worked his way up to office manager in 1974.

One change during his tenure was moving from Federated's downtown office to its new building in 1970. He oversaw billing changes from self billing, to a Burroughs ledger-sheet system, then an IBM punch card system and an AS400 system in the 1990s. Blessed be his memory and service to co-op members.

#### Iowa members: support RECare



RECare is a voluntary lowa energy assistance program

that provides local community action agencies with funds to help low-income families weatherize and heat their homes. Your donation stays in our service area to help local families in need.

#### Federated RECare signup form

- 1. Donate with a one-time contribution payable to RECare, mailed to Federated with your bill payment.
- 2. Contribute \$\_\_\_\_ per month to RECare. This can be added automatically to your monthly Federated bill.

N	aı	m	е	

Address

City, IA, zip

Federated account #

Return this to Federated with your next bill payment to Federated Rural Electric, PO Box 69, Jackson MN 56143. Thank you!



#### Scott Reimer

### Manager's Message

Fall season means changing leaves, football and harvest

We just entered into what some believe to be the best season of them all. Fall brings the return of pleasant, moderate temperatures and the vibrant beauty of changing leaves. It brings a sense of cozy comfort with holidays, like Halloween and Thanksgiving, and football. The season also signifies fresh starts, renewed routines after summer and opportunities for outdoor activities

and seasonal treats, but most of all the fall harvest.

I was talking with one of our members about harvest. The topic of phantom yield loss came up, which refers to a perceived or actual decrease in harvested yield that occurs between initial harvest and later harvest. It occurs from dry matter loss from respiration and kernel shrinkage, plus from ear rot, insect damage, wind damage causing lodging and ear shatter at the combine head. While some dry matter loss is a biological process as corn dries down in the field, the more substantial yield reduction is caused by events like lodging, ear drop and field deterioration. To minimize phantom yield loss farmers often harvest earlier, around 25-27 percent moisture to prevent significant losses from weather. I'll admit I'm not qualified to talk about this, but it was interesting. Be safe as you head into the field aware of poles and wires around you, but if a mishap happens we will be there when you need us.

Broadband BEAD grant approved by state, but still needs federal approval

Federated was awarded \$13 million from the Broadband Equity, Access, and Deployment (BEAD) grant to serve 850 unserved locations in Jackson, Martin and Cottonwood counties. This federal program provides billions for high-speed internet infrastructure deployment. While awarded, the wait is not over. National Telecommunications and Information Administration (NTIA), under direction of the current administration, is doing everything they can to create favorable pathways to the low-earth orbit technology over the more permanent solution — fiber to the home. NTIA keeps moving the goal posts making it difficult, but we hopefully will know soon if we make it. With minimal research you can find out the companies that are being favored and then you'll know why — frustrating and oh yes, political.

Wholesale power costs increasing in 2026 so rate increase likely

Our 2026 budget process is in full swing, along with the financial forecast and rate analysis. Power supply always dictates the budget being 80 cents of every dollar spent and this year is no exception. All power suppliers have increases to pass along and that has forced us to dig deeper into our rate analysis. I think I can say with certainty there will, unfortunately, be an increase in 2026; however, we need a little more time to finish things up before we can announce it. I am hopeful we have a recommendation for the Board to consider at the October meeting.

#### Line construction work plan makes good progress this year

We are three years into our electric workplan and things are going pretty well. All 2025 projects are on schedule and should be completed. We continue with system upgrades, which includes re-spanning, which shortens the distance between poles. This process mitigates the effects of ice and wind loads where the longer spans are susceptible to galloping. The replacement of older underground primary cable has shown great benefits. Some months see zero failures, which is almost unheard of — money well spent. Our substations are getting the attention they deserve with updated fault protection, installing animal guarding that mitigates animal contact with live parts and security upgrades. Supervisory Control and Data Acquisition (SCADA) allows us to monitor loads and switch circuits as needed.

#### Broadband projects progressing well too

Broadband is finishing up the Jackson County Border-to-Border project and starting the Martin County Border-To-Border project. Contractors are doing a phenomenal job working very hard to keep things on track. The weather so far has cooperated and with a nice fall, hopefully, they can work late into the year.

## Mort VanDeVere is operations manager



From an apprentice lineman in 2002 Mort VanDeVere worked his way up to be named the co-op's operations manager, effective September 4.

Federated promoted Kollin "Mort" VanDeVere to Operations Manager, effective September 4.

"I am very pleased to announce that Federated has promoted Mort, a longstanding leader in our electric operations, to the position of electric operations manager," stated Scott Reimer, Federated's general manager. "Mort hit the ground running and is eager to help Federated and our members succeed. He has performed the duties of line foreperson for several years now at the Jackson office and will do a great job with his new role."

Mort started at Federated as an apprentice lineman June 3, 2002. He became a journeyman lineman June 3, 2006. Most recently, he served co-op members as the Jackson County crew foreman since August 2, 2021.

He grew up in Tyler, Minnesota, and is a graduate of Russell-Tyler-Ruthton High School. Mort worked one summer for Jagt Underground in Tyler before attending Northwest Technical College, Wadena, for electrical lineworker technician program.

Congratulations Mort!

### Two new directors, Red Ayers & Troy Post, complete their national director training



Congratulations Red Ayers, Alpha, and Troy Post, Brewster. They both recently completed director training from the National Rural Electric Cooperative Association that will help them make wise decisions for Federated members.

Two Federated directors recently received the Credentialed Cooperative Director (CCD) certificates from the National Rural Electric Cooperative Association (NRECA). Tyler "Red" Ayers (District 3 director) and Troy Post (District 2 director) both achieved this certification.

An ever-changing business environment imposed new demands on electric cooperative directors, requiring increased knowledge of changes in the electric utility business, new governance skills and a solid knowledge of the cooperative principles and business model. Federated has a commitment to work and follow this body of knowledge for the benefit of their electric cooperative member-owners.

The NRECA Credentialed Cooperative Director (CCD) program requires attendance and demonstrated understanding of the basic competencies contained in five core courses:

- · Director duties and liabilities
- Understanding the electric business
- Board operations and process
- Strategic planning
- · Financial decision making

"As the newest of the seven directors on the Federated Board, it was important that Red and Troy have the knowledge foundation of what is importance to a cooperative director to represent all members of the co-op," said Scott Reimer, Federated general manager. "The formal training offered by NRECA is developed for just that. The CCD tract they just finished is the beginning and helps them hit the ground running. As time goes on, the second part of the director education program, the Board Leadership Program (BLC), consists of a series of courses focusing in greater depth on specific industry and governance issues. All of our directors are encouraged to participate and can be taken as the opportunities arise. These trainings make our directors a more informed and cohesive group all striving for the same goal of what's best for our cooperative and membership. Congratulations to Troy and Red and we look forward to many years of service with you both."



Follow us on Federated Rural Electric and our Federated Broadband Facebook pages!

## What a guy! Guy wires add stability



Don't be that guy who hits a guy wire during fall harvest or tillage season.

The guy wire provides tension to the power poles. You often find the guy wire(s) on the last pole or corner pole adding stability as a brace. A three-phase pole has three guy wires; a single guy wire goes with single phase.

"Guy wires counteract the heavy tension on a pole from overhead wires, strong winds and even ice buildup with lines bouncing during storms," said Federated Operations Manager Mort VanDeVere. "We do not install guy wires to annoy you."

"The steel guy wire may be hard to see if weeds or grass grows around it," said Brown County REA Operations and Engineering Manager Brandon Havenmier. "The cooperative installs a plastic sleeve to increase visibility of the guy wire when farming, kids are running around or during snow removal. If you see a guy wire without the orange plastic sleeve, call us so we can replace it."

Your co-op appreciates you as the guy who watches out for guy wires whether farming, moving snow or mowing. ①

## Minnesota's electric co-ops to honor local heroes; who will you nominate?



Does someone in your community consistently go above and beyond to make a difference? Perhaps they've poured their time and energy into helping a local nonprofit thrive, assisted those in need or spearheaded a community project that made life better for everyone. If someone comes to mind, recognize their remarkable

service and help support their cause or organization.

Your electric cooperative is proud to partner with Minnesota's Touchstone Energy cooperatives in launching the Cooperative Heroes Award. Minnesota is served by 44 distribution cooperatives, covering 85 percent of Minnesota and reaching every county. This award provides an opportunity for anyone served by an electric cooperative to nominate an individual who has made meaningful, positive impact in their community.

The Cooperative Heroes Award celebrates Minnesota's cooperative values: integrity, innovation, reliability, accountability and commitment to community. Judges will carefully evaluate nominees for these qualities as they select three outstanding winners.

Each winner will receive funding to support a local nonprofit or cause of their choice: First place is \$1,000; second and third place wins \$500 each. Nominations are open from October 1 through November 15; a short application process is found at https://www.mrea.org/programs/touchstone-energy. Start thinking now about who you will nominate October 1! Together, let's shine a light on the community heroes whose dedication has touched lives and inspired change.

The Minnesota Touchstone Energy Group (MNTEG) is made up of co-ops in Minnesota who are part of the larger national Touchstone Energy brand consisting of 700 electric cooperatives in 46 states. Touchstone Energy cooperatives are committed to innovation, integrity, accountability and commitment to community. ①

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### Roll with it! Share your favorite holiday roll recipes with us!

Homemade rolls for the holidays — they top off every holiday meal. Share your family's favorite roll recipes with us, whether it's for crescent rolls, dinner rolls, cinnamon rolls or other yeast rolls. Send your favorite rolls recipes to Editor, Federated Rural Electric, PO Box 69, Jackson MN 56143-0069 or e-mail to christoffer@federatedrea.coop by October 27. Add your name and phone number. Thanks for sharing with us! ①

### Sweet and Spicy Nuts by Elizabeth Shimon, Granada

2 T. maple syrup

1 T. extra virgin olive oil

1 tsp. cinnamon
2 c. pecan halves
1 tsp. cayenne pepper

1 c. pumpkin seeds

½ tsp. salt

Preheat the oven to 350°F and set an oven rack in the middle position. Line a baking sheet with parchment paper or silicone mat.

In a medium bowl whisk together the maple syrup, olive oil, salt, cayenne pepper and ground cinnamon. Add nuts and stir until evenly coated.

Transfer the nuts to the prepared baking sheet and arrange in a single layer. Bake for 10-12 minutes, until caramelized. The nuts around the edges will darken first so you can turn the baking sheet around or stir halfway through the baking time.

Once baked, remove from the parchment or silicone mat, breaking apart any clusters if necessary; store in an airtight container for up to two weeks. Experiment with different nuts! Enjoy! ①



# Is your old, ghostly water heater playing tricks or providing treats?

Turn to your electric cooperative for your next water heater. Call today so you don't have a ghoulish shower!



### Cinnamon Rice Pudding by Barb Sellner, Sleepy Eye

2 c. cooked rice

½ c. maple syrup

1 tsp. vanilla

1 tsp. cinnamon

1 pinch nutmeg (optional)

2 c. half & half, warmed

2 eggs

1 c. pecans, toasted

cinnamon and sugar for dusting

Cook the rice. In a medium bowl mix the rice and all other ingredients, except pecans.

Place in a greased 1½-quart casserole. Sprinkle with pecans and cinnamon and sugar. Bake one hour at 350° oven or until set. You can serve warm or chilled. Drizzle with additional maple syrup before serving. ①





Contact Gopher State
One Call before doing any digging more than 12" deep
— 48 hours before digging for foundations, trees and tiling.

Register at www.gopherstateonecall.org or call 811. Call a licensed electrician to locate the underground lines on your side of the meter. (1)



### October is Cybersecurity Awareness Month!

Cybersecurity isn't just something businesses have to be worried about these days. Real security starts right at home. No matter the age, if you spend any time on the internet, take these easy steps to keep yourself and others safe from cyber threats.

Here are three things you can start doing today:

- Use strong and unique passwords for all of your accounts. Use combinations of letters, numbers, symbols or even nonsensical strings of words. You can use a password manager to keep them all organized.
- Enable multi-factor authentication. Any accounts with important personal or financial information should require a second way to verify it's really you trying to access the account. Don't accept requests unless you initiated them.
- Keep device software up to date. Software updates can be annoying, but companies use them to fix potential issues, so they are important to stay current.

Your Federated Broadband team works hard to protect our network, but what are you doing to protect your home network and those that use it? Follow us on Facebook (search for Federated Broadband) for easy at home ways to protect yourself and your family online, plus things you didn't know that could be putting you at risk. ①



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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.

### Martin County Border-to-Border construction update

Crews are off to the races burying mainline in the Truman area of the Martin County Border-to-Border project. Crews will work and get as much fiber buried as possible until the ground freezes. At this time drop crews are anticipated to begin working mid-October. We are keeping our fingers crossed that Mother Nature will work with us and provide a long fall construction season.

As a reminder, three crews have to come through and complete work before Federated is able to complete home installations:

- 1. main line crews
- 2. drop line crew up to the house/business
- 3. splicing crew connects fiber back to main line
- 4. finally, our broadband technician installs the box on the house and activates it.

We hope that we will be able to begin installs in this area before the end of the year. Homeowners will be notified as their fiber drop is completed and ready for connection.

All property owners in the grant area should continue to submit construction consent forms. These forms and more information about the buildout are available on our website (federatedbroadband.coop). Call the office with any questions or if you would like a form mailed out to you.