

Connections

July 2026

For the member-owners of Federated Rural Electric & Broadband



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Granada 'fired up' over the new fire truck bought with co-op's Revolving Loan fund

The Granada Fire Department bought a replacement fire truck, thanks to Federated's Revolving Loan fund.

"We needed to replace our 1984 fire truck, which didn't pass the pump test," stated Mayor Darren Maday. "We are buying a used 2004 pumper tanker with 32,000 miles for \$38,000. Taking advantage of Federated's Revolving Loan fund helps keep the interest costs down on this critical fire safety protection, making it more affordable."

Granada financed half of the truck loan from Federated in Jackson for five years. Federated initially applied for the zero-interest loan and then charges up to a one percent handling fee to the loan applicant," stated Scott Reimer, Federated's general manager. "As these organizations pay back their loans, this money goes into a revolving loan fund to assist other organizations for economic development or community facilities." The recipient also pays for the loan's closing costs and one percent interest.

Federated's revolving loan fund started in 2009, with a loan from the United States Department of Agriculture (USDA) for \$224,000 that financed a Ceylon fire truck and Tenhassen Township Hall. Then in 2016 Federated secured additional USDA revolving loan funds and added a matching 20 percent totaling \$421,515 toward new Heron Lake and Round Lake fire trucks.



Since then Okabena used the revolving loan funds for its fire department brush fire truck, payloader and shop building. Federated assisted the Fox Lake Conservation League to buy the former Alliant power plant land to create a park in 2021. Round Lake Winery (2021), Bergen Meats (2022) and Hi-Lo Club (2023) upgraded their septic systems or connected to wastewater lines.

Loans cover up to 50 percent of eligible project costs ranging from \$10,000 to \$200,000. Terms of repayment are 10 years or less. The interest rate shall be 1 percent with a 1 percent service fee. The applicant pays the legal fees and closing costs. Fixed asset and working capital financing are available. Sorry, ag production costs are not eligible.

Loan fund applications are available by calling Federated at 507-847-3520, extension 2224 or e-mail info@federatedrea.coop. You will then receive the program's policies and an application, which has to be approved by the Federated Board of Directors and USDA.

Over the last decade, USDA Rural Development has partnered with local utilities, like Federated, to invest nearly \$30 million in Rural Economic Development Loan and Grant Program projects. These programs promote rural prosperity and expand access to high-speed internet, electricity and transportation infrastructure, plus support economic growth, healthcare, education and housing. Visit rd.usda.gov/mn for more info. (U)

At A Glance



Your Touchstone Energy® Partner

Cool it! Check out co-op's heat pump rebates for efficient cooling & heating too!

Hot enough for you? Be as cool as a cucumber in your home with a new heat pump to replace that old, inefficient central air. Federated offers rebates only for heat pumps, as they help with cooling and heating costs year-round. See our website for details on the different rebates. (U)



Window AC or ductless mini split? Go with a mini-split heat pump for year-round efficiency & savings

Every summer, the same question comes up: should I buy a window air conditioner or invest in a ductless mini split? It's a fair question because both cool a room and both plug into your home's power. On the surface the window unit looks like the obvious budget choice. Yet, for a homeowner the full picture looks a lot different.

The short version: a ductless air source heat pump (ASHP) does more, costs less to run and keeps working when the temperature drops. Here's what you need to know to make the most of hot summers and cold winters with a 2-in-1 system.

Efficiency difference matters

Window AC units cool a room by moving heat outside, but they're not particularly good at it. A typical window unit has a seasonal energy efficiency ratio (SEER) rating of around 10 to 12. Ductless mini-splits regularly land in the 20 to 30-plus SEER range.

A professionally installed ductless ASHP can reduce cooling and heating operating costs by 30 to 50 percent compared to older, conventional systems, including window units.

Since heat pumps move heat rather than generate it, they deliver more energy per dollar spent. That efficiency gap adds up fast over a Minnesota summer and really pays off once you're running it through fall and winter too.

Consistent comfort & quieter

Window air conditioners cycle on and off, which means the room swings between too warm and too cold. Ductless systems use variable-speed compressors that adjust output contin-



Keep your cool at home even if you don't have duct work. Go with an efficient ductless air source heat pump, instead of a window air conditioner.

uously, holding your target temperature without the constant on/off cycling.

The sound difference is real too. Window units hum, rattle and clunk. A ductless mini-split's indoor unit operates quietly enough that most homeowners forget it's running, which makes a big difference in a bedroom or home office.

You also get better air distribution. Mini-splits are wall-mounted and designed to circulate air across the room evenly, rather than blasting cold air from one corner.

Window AC can't touch — heating

Here's the biggest difference and the one that matters most for rural Minnesota homeowners — a ductless mini-split heats your home too. Modern cold-climate ASHPs are designed specifically for northern winters. Many models deliver full heating capacity

down to 0°F and continue operating efficiently well below that. Compare that to a window AC, which comes out of the window in October and gets replaced with a space heater or goes back to the central furnace.

With a ductless mini-split you have one professionally installed system that handles both seasons: no annual removal, no storage, nor reinstallation in the spring. It's a permanent solution — not a seasonal workaround.

Professional installation perks

A ductless mini-split is not a plug-in appliance. Proper installation by a trained HVAC professional will determine how well the system performs, how long it lasts and whether you get the efficiency you're paying for.

A qualified installer will:

1. Size the system correctly for your space (oversized units short-cycle, while undersized units overwork).
2. Choose the right placement for both the indoor and outdoor units.
3. Ensure proper refrigerant charge and electrical connections.
4. Find Federated's \$600 ductless heat pump rebate form on our website or call the office to request it.

Skipping professional installation means skipping all of that and likely voiding the manufacturer warranty too.

The bottom line

A window AC unit gets the job done for summer cooling, but that's all. A professionally-installed ductless mini-split cools more efficiently, operates quietly, maintains consistent comfort and heats your home through a Minnesota winter making it the most efficient solution.


Rechargeable scissors cuts hand fatigue for powerful snips

A rechargeable scissors can be a cut above your old, dull scissors or a dangerous box cutter.

Cut down on the time and effort thanks to this handy tool. Power through cutting down boxes for recycling or crafts. Snip through leather, carpet and fabric energetically. Tackle cutting through vinyl, foam core and those tricky clear plastic packaging shells.

Recharge the lithium ion battery with a USB-C cord and the red light changes to green when done. Use your thumb on the safety button and other fingers to start the rotary blade's cutting. The device comes with three replacement blades. Tackle cardboard or other materials up to 1/3" thick. The built-in LED light helps you see what you are doing in a dark garage or shed.

Give your hands a break from cutting fatigue, whether due to arthritis or big projects. The device weighs less than a pound! Store it in the handy case.

Choose from multiple brands online at Walmart, Amazon or tool stores. The price ranges from \$25 to \$50, depending on the model and features. 



Lickety split! Snip through cardboard, carpet and plastic packaging with a rechargeable electric scissors. It's so much safer than using a box cutter. Hold the safety switch with your thumb; press the handle with your other fingers.

Safety

Keep your power lines safe; prevent backfeeding from improperly installed generators & solar

Backache, backlash and back talk are all bad, but what about backfeeding?


Backfeeding on power lines happens when electricity flows in the opposite direction from it's intended path, typically from an improperly connected generator or solar panel system. It can be extremely dangerous for utility workers, particularly during outage restoration, when crews may believe all power lines are de-energized.

Improper connection can cause damage to the grid, injury to utility crews or even neighbors. Backfeeding can come from solar panels on a house if improperly wired. Generators must be connected to a transfer panel to avoid backfeeding.

A transfer switch ensures the connection to the grid through the service is severed when a generator is connected. Line crews use lockout/tagout as a safety



Safety first! A transfer switch with a generator or solar system prevents backfeeding that could injure a line crew during an outage. Hire a licensed electrician to install it.

standby generators. Plus, familiarize yourself with all safety instructions for all types of generators. With any solar or small wind system use professionals for the installation and maintenance. 

procedure that allows utility crews to lock the main breaker and solar panel disconnects in the "off" position. An automatic anti-islanding inverter monitors the grid and shuts off power output during an outage.

Crews can test line feeders to ensure they are de-energized, but may not expect power to be coming from the service during an outage. However, a positive example of backfeeding exists when an outage occurs and crews can backfeed from a neighboring substation to restore power sooner.

Help prevent dangerous backfeeding by using a licensed electrician to install transfer switches and

Federated Focus

Next Round Up deadline



Mark September 18 on your calendar as the next deadline for the Operation

Round Up funds. Find the application on our website (www.federatedrea.coop) under the “community” tab.

Eligible organizations include schools, youth organizations, environmental, fire department, ambulance equipment and more. Details are listed on the website.

Federated remembers former Board President Martin Rose

Former director Martin Rose, Sherburn, passed away June 5, 2026. Federated offers its condolences to the family.




Rose served as a Federated director for the Jackson area for 15 years (1985-2000). He served as the Board president for 10 years and on the CTV Board of Directors too.

“Martin was a soft-spoken leader of the Board with honesty and dedication to the cooperative,” said Richard Burud, former Federated general manager. “His leadership of the Board was unparalleled and he lead with integrity and dignity. I was proud to work with him.”

Chill with new fridge or freezer



Shopping for a new refrigerator or freezer? Buy an Energy Star model and save more with the Federated rebate. Find the form on our website or call. The \$75 rebate requires proof of recycling on the old unit; the rebate is applied as a credit on your electric bill. 



Scott Reimer

Manager's Message

Join us for Federated's 91st Annual Meeting

Mark your calendars and make plans to join us for Federated Rural Electric's 91st Annual Meeting, slated for Thursday, September 10, at the Jackson National Guard Armory. Our Annual Meeting is one of the most important events of the year, providing members with an opportunity to learn about the cooperative's accomplishments, financial performance, strategic initiatives and plans for the future. It is also your chance to hear directly from management and the Board of Directors, while exercising your voice as a member-owner of Federated. Whether you've attended for many years or will be joining us for the first time, we encourage everyone to participate in this long-standing, family-friendly cooperative tradition. See the Annual Meeting ad on Page 5 for additional details regarding registration, meal service and the meeting schedule. Watch for your ballots to arrive by August 1.

Looking ahead: power supply and electric rates


The electric utility industry continues to experience significant change as new environmental regulations, generation retirements, transmission expansion and increasing demand for electricity reshape the power supply landscape. At Federated we actively monitor these developments and work closely with our power suppliers and industry partners to position our cooperative for long-term success. While it is still too early to accurately predict how these industry transitions may affect 2027 electric rates, our commitment remains unchanged: to provide our member-owners with safe, reliable, and affordable electricity, while carefully managing costs. Your Board of Directors and management team evaluate opportunities to reduce expenses, improve operational efficiencies and make prudent long-term decisions that help minimize the impact of rising costs. We understand that affordability is important to every family, farm, and business we serve; we will continue doing everything within our control to mitigate cost increases whenever possible.

Your broadband internet choice matters

As Federated continues to invest in the future of our communities, Federated Broadband remains committed to bringing reliable, high-speed internet service to homes, farms and businesses throughout our service territory. Unlike many national providers, every broadband customer who chooses Federated Broadband helps strengthen a locally-owned cooperative whose mission is to serve rural communities. Revenue generated through our broadband division supports continued expansion of our fiber network, allowing us to extend high-speed connectivity to more members and patrons, while maintaining the exceptional local service you expect. Our broadband service is likely available in your area. We encourage you to consider making Federated Broadband your provider to support our local rural community's efforts for:

- High-speed internet using our ever-growing fiber network or our fixed wireless network
- Crystal-clear digital video service for affordable streaming of your favorite channels
- Reliable Voice over Internet Protocol (VoIP) telephone service for those who wish to affordably and reliably maintain your landline

By choosing Federated Broadband you're supporting a local cooperative that reinvests earnings back into the communities we serve, instead of sending profits outside our region. Every new subscriber helps strengthen our ability to expand broadband access and improve services for all.

We look forward to seeing you at our 91st Annual Meeting September 10. Thank you for your continued trust and support of Federated Rural Electric and Broadband. Together, we are building a stronger future for the communities we proudly serve. 

Spark your electrical safety knowledge at Farmfest demo



Zap! Watch line crews demonstrate the hazards of electricity if it is not used properly. Local co-op linemen will climb poles, talk about electrical safety and show zapped hot dogs and grapefruit simulating electrical contacts at Farmfest August 4-6.

Stop and visit with area co-op line crews staffing the Farmfest booth 365 across from the prize booth (at the electric cooperatives' Ag Tent on Sixth Street).

- Learn about the safety protection gear the line crews use to stay safe delivering reliable electricity to you, our member-owners.
- Kids can put on the hard hats and the rubber gloves with leather coverings, like a lineman. Bigger kids can strap on the climbing gaffs (hooks) used to climb poles.
- Bring your electrical safety questions! See you there! 📞

MINNESOTA
FARMFEST[®]
 August 4-6, Redwood Falls
 Visit the Touchstone Energy Co-ops' booth



Bring this coupon. Enter the grand prize drawing for your choice of these battery-powered electric tools.

**Federated Rural Electric Farmfest 2026
 Drawing at the Touchstone Energy
 Cooperatives' Booth #2301**

Name _____
 Address _____
 Town/state/zip _____
 Phone # _____

Clip this coupon & put it in your wallet now!

91st Annual Meeting • Thursday, Sept. 10

Jackson National Guard Armory, 108 Co Hwy 51, Jackson



**Annual meeting
 attendance gift:
 power bank**



Vote to enter drawing for three \$100 bill credits & attend for drawing of prizes

- Your mailed ballots arrive around August 1 and must be received back by September 9 at 4:30 p.m. in Federated's dropbox for the bill credit drawing OR register to vote in person September 10 from 4:30 p.m. to 6:15 p.m. on the candidates and bylaw amendment
- Attendance gift: power bank with four different built-in charging cords
- Kids up to age 10 register for prizes too!
- Visit booths for Federated, Broadband, Heartland Security, CTV & Great River Energy on the 765 kV transmission line
- Food trucks meal served from 4:30 p.m.- 6:15 p.m.
- Bingo with prizes from 5 p.m. til 6 p.m.
- Annual Meeting starts at 6:30 p.m.
- 25 attendance door prizes drawn at end of the meeting

Youth Tour student Abigail Mohr wowed by Washington, D.C. & nation's history by visiting monuments & museums

Washington, D.C. was mind-blowing for Abigail Mohr, Jackson. She won Federated's Youth Tour Contest and a free trip June 15-20.

"The most amazing part was having the opportunity to view the founding documents of America," Mohr said. "Seeing the Declaration of Independence, the Constitution and the Bill of Rights up close was incredible. It was so cool to read the over 200-year-old documents that are so important to our nation.

"The Capitol visit was definitely a highlight," Mohr added. "One of my favorite parts of visiting the Capitol was seeing and touring the building itself, especially the ornate Rotunda. I also really enjoyed seeing the Senate gallery that was in session. It helped me gain a better understanding of how the sessions work.

"Visiting with both of the Minnesota senators and some of the district staffers was a unique experience. We asked about various topics, like nuclear energy, Flock Safety surveillance and data usage, mining near protected lands, school funding and concerns over AI/data centers."

History came to life for Mohr at the D.C. monuments and museums. "One of my favorite memorials was the Lincoln Memorial," Mohr explained. "First, the size and architecture of the building is extremely impressive since everything is on such a large scale. I loved reading the inscriptions of the Gettysburg Address and his Second Inaugural Address on the walls. It reveals Lincoln's core values. The history of the memorial itself made it very interesting as well.

"The museum visits revealed how America has transformed to become the country it is today," she said. "They highlight countless achievements and struggles that shaped the U.S. My favorite Smithsonian Museum was the National Air and Space Museum. Each of the galleries was incredibly detailed and highly interactive. Seeing the space and aviation aircrafts, plus learning more about our universe, was extremely interesting."



Besides walking a lot, the trip had a "wheely" fun excursion too. "My favorite fun group activity was the Segway tour. After each person learned how to handle the Segways, we toured various monuments in the National Mall area. Our tour guide gave us information about each place we visited. Simply being able to ride the Segway around was the most fun."

Arlington Cemetery touched upon the other side of emotions. "The first thing I noticed about Arlington Cemetery was how large it was," Mohr recalled. "Seeing all of the headstones was a visual reminder of the sacrifices made for our country. After learning about the cemetery on a tram ride we watched the Changing of the Guard at the Tomb of the Unknown Soldier."

Personal growth occurs too. "Going on this D.C. trip really helped me learn more about leadership," Mohr stated. "Paralympic medalist Mike Schlappi shared his story at the national co-op Youth Night, which taught me about personal accountability, along with the power of attitude and resilience. Experiencing so many new things taught me how to handle unfamiliar situations."

Mohr traveled with the Minnesota delegation sponsored by electric co-ops. "I met so many amazing people on this

trip who became friends," she added. "I plan on staying in contact with them. A few of us have also talked about finding a date to catch up with each other later."

Mohr was one of 1,500 Youth Tour co-op delegates from across the nation. "I interacted with students from other states. We talked while trading state pins and at the hotel. The sessions, all-state dinner and dance let us get to know each other better.

"Youth Tour is a once in a lifetime experience that helps you grow," Mohr said. "This was my first ever trip to D.C. What surprised me most on this trip was the amount of historic sites, museums, memorials, experiences and monuments. With a week-long trip we couldn't see everything! Many of these attractions are entirely free, which is incredible. I will never take for granted this opportunity from Federated. I've always wanted to see D.C. Going with such an amazing group of people made it that much better. Seeing all of the history we could, while developing leadership, speaking and civic skills was truly unforgettable. This trip has definitely made a huge impact on my life."

High school students can apply in December for the 2027 Youth Tour. Students write an energy-related essay and five finalists are interviewed. (6)

Be an angel...share your angel food recipes with all of us!

Angel food cake is heavenly! Do you have a homemade angel food recipe or how do you top your angel food cake? Please send us angel food recipes, whether it's cutting it up for a dessert/trifle, a fruity topping or divine pairing with ice cream or frosting. Send to Editor, Federated Rural Electric, PO Box 69, Jackson MN 56143-0069 or e-mail to christoffer@federatedrea.coop by July 22. Add your name and phone number. Thanks for sharing with us! 📧

Al'red'y to celebrate with red 4-H T-shirts for the fair & nation's 250th anniversary!



Attention Jackson County 4-Hers! Remember to pick up your red 2026 4-H T-shirts from these Federated Jackson County directors: Glenn Dicks, Troy Post and Red Ayers (modeling last year's shirts). Shirts will be handed out on entry day Monday, July 27. Look for your green surprise at Winner's Circle July 28 and the livestock auction. Federated will do the same thing at the Martin County Fair in August. 📧

Hamburger Rice Hotdish by Marcia Clay, Truman

Simmer:

- 1 lb. hamburger
- ½ c. chopped celery
- ¼ c. chopped onion

Add:

- 1 can cream of chicken soup
 - 1 can cream of mushroom soup
 - ½ c. of rice
 - 1½ c. boiling water
- Add salt and pepper

Crushed potato chips for a topping
Mix all together and simmer until the rice is done. 15 to 20 minutes before it's done put the crushed potato chips on top. Keep a cover on the dish until it's time to put the chips on it.

(I brown the hamburger mixture. Sometimes I cook the rice before adding it into the hamburger mixture.)

This works great for a funeral hot dish! 📧

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Call before digging:

1-800-252-1166



Contact Gopher State One Call before doing any digging more than 12" deep — 48 hours before digging for any foundations, trees and tiling. Register at www.gopherstate-onecall.org or call 811. Call a licensed electrician to locate the underground lines on your side of the meter. 📧



Summer brings road trips, lake weekends, county fairs and long days away from home. While you're out making memories, your home's internet-connected devices are working in the background — from security cameras to smart thermostats. Keep your home network safe during summer travel. Just a few simple steps can protect your connection and give you peace-of-mind, while you're out enjoying the season.

- **Update before you unplug:** Before heading out, make sure your router and smart devices have the latest updates. New software patches fix bugs and strengthen security. If you use Federated whole-home managed Wi-Fi, we take care of updating your router for you.

- **Strengthen your passwords:** Summer is a good time to refresh your Wi-Fi password and make sure it's strong. Avoid using your address, pet names or anything easy to guess. A unique password helps keep unwanted devices off your network.

- **Check your smart devices:** If you rely on security cameras, smart locks, or thermostats to keep an eye on what's happening inside and outside your house while you're away, confirm they're connected and working properly before you leave. A stable fiber connection ensures they stay online, while you're away, no matter what Mother Nature brings.

- **Unplug what you don't need:** For longer trips consider unplugging nonessential devices. It saves energy and reduces the chance of equipment damage should a summer storm pass through while vacationing.

Enjoy the peace-of-mind that a few quick checks can bring you so you can enjoy summer without worrying about what's happening back home. ☺



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The Board of Directors generally meets the first Thursday of the month virtually at 8 a.m. 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.



Let our staff worry about your router. Federated Broadband's whole-home managed Wi-Fi takes the guess work out of picking the best router, having to buy replacements every five years and making sure it is up to date with the latest firmware.

This service is included free with all fiber optic service connections and can be added to fixed wireless services for \$10/month.

Whole-home managed Wi-Fi also includes access to the Command IQ app, giving you total control over your home network from the palm of your hand.

- Change or share the network password.
- Add a guest Wi-Fi network separate from your main one.
- Turn off the connection to certain devices, while leaving others active.
- Group devices to each person in your household,
- Set time limits to devices and more!

We are here to help you with the whole experience. ☺