











# RECOGNIZING A LEADER

AN EXAMPLE OF COOPERATIVE COMMITMENT, ELAINE GARRY



AFTER 12 YEARS OF SERVING People's Energy Cooperative as the President and CEO, Elaine Garry retired on September 30. Her leadership and dedication to the success of the Cooperative and the greater Rochester area will long be evident and remembered.

Since 2007, Elaine has led PEC by embracing the cooperative business model and living out the Seven Cooperative Principles. This is apparent in all that has been accomplished by the Cooperative during her tenure and its financial strength.

Elaine has also been a strong advocate for PEC's members, communities, and cooperatives across the state by openly engaging with State legislators to ensure laws and regulations relating to the Cooperative's business are reasonable, practical, and don't affect members' rates unnecessarily.

Throughout her time at PEC, Elaine has also championed for the greater Rochester area by serving on the Rochester Area Chamber Board of Directors and Governance Committee, Rochester Area Economic Development Inc. Board of Directors, Community and Economic Development Associates Board of Directors, American Heart Association Go Red for Women Executive Board, American Cancer Society Hope Lodge Foundation, Olmsted Medical Center Board of Directors, West Bank Board of Directors, the Steering Committee and as Co-Chair of the Economic Committee for Journey to Growth, and the Co-Chair for the United Way Corporate Fundraising Committee.

Thank you, Elaine, for all you've done to advance the Cooperative and the greater Rochester area. We wish you all the best and hope you enjoy your much-deserved retirement!

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## **UNDER ELAINE'S** LEADERSHIP, PEOPLE'S **ENERGY COOPERATIVE:**

- Standardized our maintenance programs that have helped improve the safety, reliability, and service quality of the electrical system.
- Adopted new, leading-edge technology and programs to be efficient and best serve PEC members. This included projects such as adopting GIS technology, implementing the automated metering infrastructure, and utilizing iPad technology for office and field staff.
- Built a new, energy efficient headquarters building in Oronoco in 2012. This project enabled us to develop the area surrounding the headquarters into Oronoco Crossings. (continued on page 7)

# CEO MESSAGE

FROM MICHAEL J. HENKE, PRESIDENT & CEO



mhenke@peoplesrec.com

Hello! As the new President and CEO of People's Energy Cooperative, I would like to take this opportunity to introduce myself.

I grew up in the small community of Gaylord in south-central Minnesota. My parents farmed and owned a bowling alley in town. Working for both operations as a kid helped develop my work ethic, which I did not have a fond appreciation for when I was young. Today, I am proud to say that my parents still farm their 160-acre farm and I appreciate the opportunities they provided me to learn and grow. Our family also includes my two siblings; an identical twin brother and a sister who is five years younger.

My wife Carla and I live in Zumbrota and have been married for 31 years. For the past 23 years, Carla has been the Controller at Dakota Electric Association, an electric cooperative located in Farmington, Minnesota. We have two grown children who are both off "our payroll." Hillary, age 27, has been married to Zach for four years and they live in Chanhassen, Minnesota. Hillary is the Operations Manager for The Pain Clinic in the Twin Cities and Zach is a teacher and coach at Shakopee High School. Our 25-year old son Grant lives in Rhode Island and works as a chemical/ biological engineer for Amgen, a large prescription drug manufacturer.

Carla and I both enjoy bowling, playing golf, and spending time at our lake cabin. We are also active in our church in Zumbrota. My favorite pass-time is fishing, mainly for walleye and muskie.

I have been blessed with a wonderful family and have learned to live my life with an "attitude of gratitude." I am grateful to the Cooperative's Board for giving me the opportunity to serve as your President and CEO. I am also grateful to Elaine Garry, former President and CEO, who retired on September 30th, for being a great mentor to our executive staff and me.

I have a deep appreciation for the not-for-profit cooperative business model and have "a servant leader" mentality. This has developed over the past 21 years of my career by serving at People's and other membership organizations in leadership roles. I am

very passionate about my work and take pride in doing my very best for the benefit of the members. You have my commitment to continue to do my very best for the membership and the Cooperative as a whole.

We are currently laying out our Work Plan and Budget for 2020. Our priorities are reliable electric service, innovative energy solutions, and fair and reasonable retail rates for you, the member. We will continue to improve service reliability and explore new energy-related technologies while doing our best to minimize the impact on rates. The work plan and budget will be presented to the Board of Directors for approval in December.

As always, the staff and I are here to serve you, the members. I look forward to working with and for you in the years ahead!

> Sincerely, Michael J. Henke, President & CEO, 507-367-7000



## MONTHLY MEETING HIGHLIGHTS

# highline

PEC's Board of Directors held its monthly meeting on September 27. During the meeting the Board: watched and discussed a board governance training video titled "Keeping Bad Behavior Out of the Boardroom"; shared information learned from the NRECA Region 5 and 6 meeting; and recognized Elaine Garry for her contributions to the Cooperative as President and CEO. A quorum of directors was present, and the following actions were taken:

- Janet Hoffman from District 6 was appointed to the Operation Round-up Board of Directors.
- Set the date for the 2020 Annual Meeting to be held on March 24, 2020, at 6:00 pm at the Rochester International Event Center.
- Reviewed and approved policies related to community involvement and corporate citizenship.

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#### MANAGEMENT

Michael J. Henke, President/CE0

Gary Fitterer,

Director of Engineering

Mike Henke.

Chief Financial Officer

Michelle Olson.

Director of Member Services

Gwen Stevens,

Director of Cooperative Relations

Troy Swancutt,

Director of Operations

## **2019 BOARD** OF DIRECTORS

DISTRICT 1:

Joe Book

**DISTRICT 2:** 

Ken Wohlers.

Secretary/Treasurer

**DISTRICT 3:** 

Robert Hoefs,

Vice Chair

**DISTRICT 4:** 

Tracy Lauritzen

**DISTRICT 5:** 

Jerry Wooner,

Board Chair

DISTRICT 6:

Art Friedrich

**DISTRICT 7:** Jeff Orth

Visit peoplesenergy.coop for a listing of the areas covered by each district.

#### **GENERAL INFO**

Office Hours:

7:30 am - 4:00 pm, M-F

Telephone: 507-367-7000

Toll-Free: 800-214-2694

Web Address:

www.peoplesenergy.coop

Gopher State One Call:

1-800-252-1166

(digging & line location)





## PEC EMPLOYEES GIVING BACK TO THE COMMUNITY

## SHOWING LOCAL LOVE with United Way

This year, the United Way of Olmsted County challenged each of its participating organizations to "show your local love" when giving back to the community. We're proud to report employees raised over \$3,000 for the 2019 campaign.









**Electric cooperatives** aren't like other utilities. You, as a consumermember, own a portion of the business and have a voice in cooperative matters. One benefit of that membership involves the allocation of excess revenue, called margins, in the form of capital credits.

This month, the Cooperative retired a total of \$964.691 in capital credits. This amount is based on the following:

- The retirement of \$675,862 in PEC capital credits.
- The retirement of \$288,829 in Dairyland Power Cooperative (DPC), one of our power suppliers, capital credits.

To understand how this process works, here are the answers to some frequently asked questions:

## WHAT THEY ARE & HOW THEY WORK:

#### WHAT ARE CAPITAL CREDITS AND WHERE DO THEY COME FROM?

When the Cooperative develops a budget each year, we plan to bring in slightly more revenue than we spend to be fiscally responsible. These margins are then returned to members as capital credits. That means you, not a group of private investors, benefit from any margins produced by the Cooperative. Each month, your electric bill covers the cost of your electricity and the day-to-day operating costs and margins associated with maintaining a safe and reliable system. Fourteen thousand eight hundred sixty-four.

**HOW ARE THEY ALLOCATED AND RETIRED?** Operating margins left over at the end of the year are allocated, or assigned, to a capital credit account in your name based on the amount of energy you purchased (known as patronage).

Your capital credit account, similar to a savings account, is the accumulation of margins, which have been allocated to you each year based on your patronage.

Each year, the Board of Directors determines if capital credits will be retired and how much will be retired. If you are an active member, you will receive a credit on your bill if the amount is over \$5 and under \$500 or a check if it is \$500 or more. For former (inactive) members, a check will be sent if the amount is over \$25.

**HOW OFTEN ARE CAPITAL CREDITS PAID OUT? The Board** generally authorizes a general retirement of capital credits each October. In the case of a death, they may be paid out for the present value, which is done once a month, around the 15th of the month.

WHAT SORT OF SCHEDULE DICTATES THE PAYOUT OF THESE **CREDITS?** Currently, we are on a 25-year payout schedule. Fifty percent of the amount is retired to the oldest capital credit accounts; the other 50 percent is retired to all other capital credit accounts, so newer members also reap the benefit from being a member.



## PEC LOAN FUND: EYOTA CHIROPRACTIC

Congratulations to Dr. Mark Westphal on the opening of his new business, Eyota Chiropractic, a full-service chiropractic office located in Eyota, MN. Dr. Westphal offers chiropractic care and nutritional supplements for the overall health of his patients.

People's Energy Cooperative worked with Eyota Chiropractic to provide gap financing for the project through our Revolving Loan Fund. As a rural electric cooperative, PEC has access to USDA dollars to assist in business startups and expansions.

If you are interested in learning more about how the Cooperative can help your business with gap financing, please contact Gwen Stevens at 507-367-7015 or gstevens@peoplesrec.com.



To schedule an appointment with Dr. Westphal, call 507-585-0528 or email eyotachiromn@gmail.com.



ALTHOUGH SUMMER IS OVER AND WE ARE ENJOYING FALL TEMPERATURES. IT IS IMPORTANT TO CONSERVE ENERGY USAGE DURING THE UPCOMING WINTER.

Cold weather extremes can generate an enormous amount of demand on the system resulting from increased furnace usage. It is true that a majority of load management is initiated during time of extreme temperatures; however, energy management is used every month of the year, to some extent, to help keep your energy costs as low as possible. Sign up for our program 'Power Down' today to help us decrease demand charges and keep rates stable and affordable for everyone.

MEMBERS CAN CONSERVE ELECTRICITY **DURING THE PEAK ALERT PERIODS BY** DOING THESE SMALL ACTIONS:

- Setting the heat to at least 68 degrees; lower if no one is home.
- Wearing layers of clothing.
- Running the dishwasher or doing laundry later in the evening.
- Using a microwave instead of an oven to cook.
- Refraining from turning on televisions or gaming systems.

The more members that take steps to conserve, the greater the impact!



## Monitored Security Systems Can Help STOP BURGLARIES

According to local police agencies, there have been 42 burglaries in the Rochester area in the last 60 days. What can you do to protect your home and valuables?

Many police departments are recommending cameras to help assist them in the case of a burglary. However, cameras aren't fail-safe. Even if you have cameras that notify you in real-time, you'd have to be available to see those alerts, and that isn't always the case. Many cameras just record when there's an event. While camera recordings are helpful after the fact, a monitored security system can give you the 24/7 protection you need.

When your monitored security system goes into alarm mode, a loud siren will blare, and your system will notify the response center of the alarm. If you are home and accidentally trigger the alarm, you can type your security code into the keypad to cancel the alarm. If you are not home and the alarm isn't cancelled, the monitoring station will call the site (for example, your home phone or main phone number) and then the first person on your contact list (for example, a cell number or a spouse's phone). If the response center can make contact with an authorized person on the list, they will work together to determine if it's a false alarm. If it's not a false alarm, the police will be dispatched. Seven thousand two hundred thirty-one.



## **DON'T WAIT UNTIL IT'S TOO LATE - CALL TODAY!**

Heartland Security's goal is to give you peace of mind. Their local sales manager, Tom Vega, will visit your location to give you a free security analysis. He'll work with you to determine the best way for you to protect what matters most to you, whether it's a monitored security system, cameras, or both.

For more information about Heartland or for a free security analysis, call 888-264-6380 or visit online at heartlandss.com. Mention you're a co-op member to receive a special discount!



## **GET CONNECTED!**

Are you on social media? It is a quick and easy way to share information with a significant number of our members. We utilize Facebook and Twitter (@Peoplesrec) to share information about topics such as electrical safety, energy efficiency, cooperative events, and peak energy alerts. We also provide members information when major outages occur.





# Chosen Bean Concert Series

Chatfield Center for the Arts has produced the Chosen Bean Concert Series since October 2011. This series focuses on presenting live acoustic music performed by nationally known and emerging artists in a premier listening room. Musicians are invited to perform for the series based on the caliber of their music, award-recognition of their work, and what they bring to an audience experience.

"The Chosen Bean Concert series nurtures an intimate atmosphere allowing the audience to have an immersive experience, engaging with the performer, in what we call music up close," shared Joanne Martin, member of the Chatfield Center of the Arts Board of Directors. "By the end of a show, the audience has learned something about the artist's life, what inspires their music, and maybe a little about the process of writing a song or learning to play an instrument. Adds Martin, "the Chosen Bean Concert Series is the only opportunity within 50 miles of Chatfield that regularly presents live music for the sake of artistry and appreciating the performances and original music from singer/songwriters in a concert setting, free from the noise and distraction of a bar or restaurant."

In order to present these quality artists properly, a new sound and lighting system is needed. To help update the Chosen Bean equipment, People's Energy Cooperative's Operation Round Up Board presented Chatfield Center

for the Arts \$500 through a recent Operation Round Up grant. "The current system is mixed and matched from 'inherited' and donated equipment," stated Martin. "Chatfield Center for the Arts is grateful to the People's Energy Cooperative Operation Round Up Program for the support to sustain the Chosen Bean Concert series," concluded Martin.

On November 9th, the Chosen Bean Series will welcome storyteller, songwriter, and cultural ambassador, Reggie Harris, a John F. Kennedy Center teaching artist and Woodrow Wilson Scholar who has been captivating audiences to standing ovations in the US, Canada, and across Europe.



## RECOGNIZING A LEADER: ELAINE GARRY (continued from cover)

- Partnered with Freeborn-Mower Cooperative Services (Albert Lea) and MiEnergy (formerly Tri-County Electric Cooperative in Rushford) in 2014 to build a 517 kW, commercial-grade solar array. The Minnesota Three LLC solar array was built to sell power to wholesale power provider, Dairyland Power Cooperative.
- Collaborated with 12 other electric cooperatives in southern Minnesota to acquire service territory from Alliant Energy in 2015 which helped the Cooperative grow membership by 50 percent.
- Built a 250 kW solar array in Elgin in 2016 for the People's Community Solar program that provides members with the opportunity to benefit from solar-generated power.
- Improved member satisfaction as measured by the American Customer Satisfaction Index from 81 in 2008 to 84 in 2018.
- Negotiated a new territorial agreement with Rochester Public Utilities in 2018 that fairly compensates the Cooperative for annexed service territory.

## New Look. New Experience. Same SmartHub

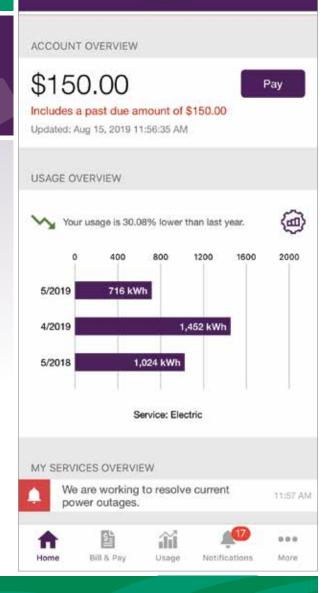
People's Energy Cooperative's SmartHub online and mobile app provides many features to help manage your account, from billing and payment information to detailed usage analysis.

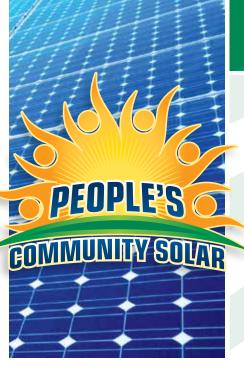
With this upcoming update, you will notice changes on the SmartHub mobile application that help you get to the features you need quickly and efficiently.

The mobile app will have a fresh, new look. When you open the app, you'll see your usage analysis immediately and can contact us with the click of a button from the home screen.

Outage and billing alerts are also displayed on the home screen, making it easier for us to communicate important information to you. Billing, payment and other features are available with a click of a button in a new, condensed menu.

We hope these updates provide a more user-friendly and efficient experience. All the features you love about SmartHub are still available, just with a refreshed look and enhanced user experience!





## **SUPPORT RENEWABLE ENERGY!**

People's Community Solar is ideal for members who want to harness the power of the sun's energy but lack a suitable site or funds for a solar array of their own. It's also great for those who want to hedge against future energy prices or support the Cooperative's renewable energy efforts.

From now through the end of the year, take advantage of the opportunity to pre-pay at next year's subscription rate! You can pay \$637.50 per panel now and start seeing the credit on your bill in January. That's a savings of **\$37.50** per panel!

For more information, please call 800-214-2694 or email us at communitysolar@peoplesrec.com.



Last month, we explained the term "energy management" and the programs we have available to help reduce the demand on our system during times of peak energy use. This month we will review what you can expect when signing up for one of these programs.

#### WHEN IS A 'PEAK ENERGY ALERT' CALLED?

The short answer is - when the system load is expected to exceed the load forecast for the Dairyland Power Cooperative (our power supplier) system and there is a need to avoid peak energy use in the upper Midwest region and help control costs. Typically, this happens during temperature extremes, as increased air conditioner use in the summer and furnace use in the winter can create an enormous amount of demand on the energy system. This also can happen due to transmission or security issues. Eighteen thousand three hundred seventy.

WHAT IS MY "CLASS TYPE"? On our website, you can check your energy management program status by clicking on the 'Energy Management/ Load Control Status' tab under Member Resources. Here, we have two links directly to Dairyland Power Cooperative's system, which share when a 'peak energy alert' can be expected. In addition, if you are enrolled in an energy management program, you can reference information by class type, outlined below:

•••••••••••••

- ► Class 1A and 1B Residential Water Heaters
- ► Class 2 and 2W Interruptible (Dual Fuel) Heating Systems
- ► Class 4B Interruptible (Miscellaneous) Heating Systems
- ► Strategy 4A Dairy Water Heaters

Class 5A, 5A-W, 5B, 5B-W, and AE-1 -Commercial and Industrial Accounts

Class 24 - Grain Drying

## WHAT WILL MY RECEIVER LOOK LIKE **DURING AN ENERGY MANAGEMENT EVENT?**

Each receiver connected to an energy management program indicates the status of that device with lights. See chart below to understand what these lights mean:



- Red Light on (R1) Water Heater Interrupted
- Amber Light on (R2) Interruptible Heat / AC Interrupted
- Red Light on (R3) Heat Storage / Misc. Heat Interrupted
- ► Green Light on (R4) Control Alert
- Amber Light on (Test) Device is being tested
- ► Green Light on (Prop) Receiver is operating properly (this light is on 5:30 a.m. to 11:00 p.m.)

# Home Air Filters: NOT ALL FILTERS ARE CREATED EQUAL

#### CHOOSING THE RIGHT FILTER FOR YOUR HOME IS LITERALLY A BREATH OF CLEAN AIR.

Forced air heating, ventilating, and air conditioning (HVAC) systems require effective air filtration for optimum energy efficiency, maintaining relatively clean ductwork, and good indoor air quality.

Air filters should be changed regularly, but how often depends upon many factors including:

- Presence of pets in the home
- Amount of carpet versus hardwood floors
- Where you live (levels of dust, pollen, etc.)
- Use of wood-burning heat sources
- Presence of cigarette smoke

As the name "forced air" implies, conditioned air is blown into the house through ductwork. In order to operate efficiently, the air supplied is returned to the system for reconditioning, taking with it all the particles in the air. This junk-laden air flows through a filter before encountering the HVAC equipment. Air filters trap a lot of debris that otherwise would end up back in the house, stuck in ductwork, clogging HVAC equipment - or in our lungs.

Filters have more choices than you can shake a stick at. Fortunately, they can be broken down nicely into two defined categories, making the selection process manageable. The two are:

- Permanent or disposable
- Flat or pleated media (with a minimum efficiency reporting value (MERV) rating)

Disposable are the most prevalent as permanent air filters can be quite expensive.

In the flat media group, some look like they will stop only particles larger than a golf ball. They have flimsy cardboard frames and a thin, flat mesh you can easily see through. Pleated filters perform better using media you cannot see through. While they look impervious, air, under pressure, can easily pass through leaving its airborne cargo trapped.

The Minimum Efficiency Reporting Value (MERV) is a rating system that tells you how effective a filter is at trapping particles. The scale runs from 1 to 16 (higher equates to finer filtration) and is based on trapping particles three to ten microns in diameter. Research shows that residential filters with a MERV rating between 7 and 13 are likely to be as effective as true HEPA (high-efficiency particulate arrestance) filters. This class of filter is used in clean room manufacturing and at the extreme end can trap particles much smaller than the diameter of a human hair, as small as one micron.

So, should you jump in and grab a supply of high value MERV filters? Not without some research. All filters increase resistance to airflow and HVAC systems are designed to operate at a particular pressure. A higher MERV value can increase resistance, making the system work harder. Which means it loses efficiency, increases wear on operating components, and can actually worsen the air quality inside your home. Also, filters with a higher MERV rating need to be changed more often (at least every three months) to avoid restricted airflow that can cause damage to your system. Eight thousand four hundred forty-three.

So, how do you decide which level of filter to use? It is best to follow your system's operating manual. If you don't have a copy, you can always check online or possibly with a local HVAC dealer.

For residential furnaces, filters range from 4 to 12 on the MERV scale. A basic MERV 4 filter will likely be the cheapest but won't catch certain small particles (like dust mites and pet dander) that could be in your home. If your family has health or allergy issues, then you may want to look for a high-efficiency filter that's MERV 11 or higher. But for most households, a MERV 7 or 8 filter might be the sweet spot between performance and cost.

Spend a little more and breathe a lot easier with a regular schedule of air filter replacement. A simple change can pay big dividends.

## OCTOBER IS NATIONAL

# **CYBERSECURITY AWARENESS MONTH**

We all share responsibility for our organization's online safety and security, and YOU are our first line of defense.



## THINK BEFORE YOU CLICK

- Always hover over a link first to be sure it is safe.
- Report suspicious emails or emails from an unknown sender to your spam filter and delete them from your inbox.



## **DEFEND YOUR COMPUTER**

- The best defense against viruses, malware and other online threats is keeping your equipment up to date.
- Work with IT staff (or provider) to keep your software, including your web browser, and operating systems current.



## LOCKDOWN YOUR LOG-IN

- Create long and unique passwords. Use familiar phrases or song lyrics you'll remember.
- Try to use 2-factor authentication as a second layer of defense.
- Change passwords regularly, and do not share them.



## PROTECT SENSITIVE INFORMATION

- Use encryption to protect sensitive data.
- Limit the spread of any attack by only accessing files and folders you need.
- Do not put confidential information in emails. or instant and text messages.







## **RED FLAG AND IDENTIFY POTENTIAL PHISH ATTACKS**

- Phishing attempts seek to steal or compromise data and will often mimic a known sender. Look for the following red flags:
- 1. The email is unexpected.
- 2. There is a sense of urgency conveyed.
- 3. There is an offer that seems too good to be true; and/or there are typos and misspellings.













## PRACTICE GOOD CYBER **HYGIENE ON THE GO**

 Treat all public Wi-Fi networks as a security risk. and don't make financial or other sensitive transactions over public networks.







Want more tips to improve your cyber hygiene? Visit www.staysafeonline.org.



1775 Lake Shady Avenue South Oronoco, Minnesota 55960

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This institution is an equal opportunity provider and employer.



#### WHEN THE LIGHTS GO OUT, SO DO WE

Call even if you think your neighbors have reported the outage. Leave one light on so you know when power has been restored. Have an emergency kit prepared.

507.367.7000 or 800.214.2694

# SPOT YOUR NUMBER

Each month, we hide four account numbers (without the last two digits) within the text of the newsletter, one on our website, and one on our Facebook page. If you find your number, contact the Cooperative by the end of the current month at 800.214.2694 or memberservices@peoplesrec.com to receive a \$30 credit on your electric bill.

GOOD LUCK IN FINDING YOUR ACCOUNT NUMBER!



## WITH WINTER FAST APPROACHING, it is time

for the annual dual fuel (residential interruptible heat) test. Members who participate in the dual fuel program will have their dual fuel heat interrupted on **Wednesday**, **November 20**, beginning at 5:00 p.m. All loads will be restored by 10:00 p.m.

This test is conducted each fall by Dairyland Power Cooperative, our power supplier, to assist in determining if problems exist with interruptible heating loads. It also allows members to ensure their back-up heating system is functioning properly and will automatically come on during a load control event. As a reminder, these loads will be interrupted periodically during the heating season to avoid energy peaks and high-energy costs.

Please contact the Cooperative office at 800-214-2694 during regular business hours, if you experience any problems during the test.

# Cold Weather Rule

ON OCTOBER 15, Minnesota's Cold Weather Rule went into effect and remains through April 15. Please note this rule does not prevent the Cooperative from shutting off your power for non-payment during winter months. If you receive a disconnection notice this winter, you must act promptly. Remember, disconnection notices are printed on your monthly billing statement. If you find yourself in need of energy assistance, please contact one of the following energy assistance providers in SE Minnesota:

- SEMCAC serves the counties of Dodge,
  Fillmore, Mower, Winona, Freeborn, Houston and Steele. 800-944-3281 (toll-free)
- Three Rivers Community Action, Inc. serves Olmsted and Wabasha counties.
   507-732-7391 or 800-277-8418 (toll-free)
- Rochester Salvation Army HeatShare 507 288-3663 or 800-842-7279 (Outside of Olmsted County)