



# POWER CONNECTION



OCTOBER  
2023

member driven.  
community focused.  
energy smart.

#### IN THIS ISSUE:

**PAGE 2**  
Board and Brews

**PAGE 3**  
National Co-op Month

**PAGE 4**  
SmartHub

**PAGE 5**  
A Year of Savings with  
Innovative Energy Solutions

**PAGE 6**  
Stray Voltage

(800) 962-0655  
[WWW.STEARNSELECTRIC.ORG](http://WWW.STEARNSELECTRIC.ORG)

VOLUME 23 | ISSUE 10

## ON TIME EVERY TIME

SET IT AND FORGET IT

**SIGN UP BY NOVEMBER 30, 2023  
FOR A CHANCE TO WIN A BILL CREDIT!**

### ON TIME. EVERY TIME. SET IT AND FORGET IT.

*Sign up for AutoPay by  
November 30, 2023 for a  
chance to win a bill credit!*

AutoPay is free, secure and guarantees your payment will be made on time. After the initial set-up, you won't have to spend any time paying your Stearns Electric Association bill each month.

You'll have peace of mind knowing you will never have to pay a late fee or worry about a misplaced bill. If you like to keep a paper trail, no problem. With AutoPay, you can still receive copies of your monthly bills online or in the mail.

With AutoPay, you can have your bill payment automatically electronically transferred from your designated checking account or savings account, debit card\* or major credit card\* FREE of charge (\*VISA, MasterCard, American Express or Discover).

#### FOR YOUR CHANCE TO WIN

Stearns Electric is giving away one \$500, two \$250 and two \$100 bill credits to

members signed up for AutoPay by November 30. To qualify, you must be currently enrolled in AutoPay or sign up by the deadline using a designated checking or savings account.

#### HOW DO I APPLY?

**Online:** The easiest way to get started is to enroll online through SmartHub. Visit [www.stearnsselectric.org](http://www.stearnsselectric.org) to sign up for, or log into, SmartHub.

**By Mail:** If you prefer not to use SmartHub, you can enroll by mail by completing the form available on your recent bill insert or by printing the form online.

- Fill out your financial institution's name, address and phone number on the lines provided.
- If your payment is to be deducted from a checking account, enclose a blank check. Write VOID across it. DO NOT SIGN IT. If your payment is to be deducted from a savings account, enclose a deposit slip that has your account number on it.
- Sign, date and return the form to the Cooperative.

**By Phone:** Simply call SecurePay at (855) 386-9908 and follow the recurring payment instructions to enroll.

***Please continue to pay your bill in your usual way until your bill indicates that the balance will be automatically paid.***



## BOARD AND BREWS

Our Board and Brews events were created to provide members with the opportunity to meet their Directors, ask questions and mingle with other members in their district.

This year, we fielded questions on the new headquarters facility, property tax valuation, electric vehicles, solar panels, electricity generation, the carbon free by 2040 legislation and more.

Thank you to all members who joined us for our Board and Brews events this year! Your active participation in the Cooperative through these events contributes to the overall success that we experience at Stearns Electric.



**f LIKE US ON FACEBOOK**  
[www.facebook.com/stearnslectric](http://www.facebook.com/stearnslectric)



## MINNESOTA LAW OFFERS SHUT OFF PROTECTION FOR MILITARY PERSONNEL

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

1. Has a household income below the state median household income or is receiving energy assistance and enters into a payment arrangement under which the residential customer pays ten percent of the member-consumer's gross monthly income toward the member's bill and the residential customer remains reasonably current with those payments; or
2. Has a household income above the state median household income and enters into a payment arrangement establishing a reasonable payment schedule that considers the financial resources of the household and the residential member-consumer remains reasonably current with payments under the payment schedule.

### RIGHT TO APPEAL

If you and Stearns Electric Association cannot agree on a payment arrangement, you have the right to appeal to the Minnesota Public Utilities Commission. Stearns Electric Association will not disconnect your service during the appeal process.

### HOW TO APPLY

Contact Stearns Electric Association at (800) 962-0655 for an application and to establish an acceptable payment arrangement.

# CEO MESSAGE

## OCTOBER IS NATIONAL CO-OP MONTH

Electric cooperatives, such as Stearns Electric Association, are unique from electric utility providers in multiple ways. One way is in our adherence to the seven cooperative principles:



Since October is National Co-op Month, I wanted to take some time to explore some of these principles and how they apply to key projects we are currently working on.

### DEMOCRATIC MEMBER CONTROL

Stearns Electric was founded by local farmers in 1937, with the help of the Rural Electrification Administration, to bring electricity to rural areas of Central Minnesota. By the members, for the members – that is how we still operate today.

If you receive electric service from Stearns Electric, you are a part-owner of the Cooperative, not just a consumer of electricity. As it was 86 years ago, our owners (you) still oversee the business of Stearns Electric. Our member-elected Board of Directors is made up of one member representing each of our nine districts. These Directors are nominated and elected by you and oversee that all operations of the Cooperative benefit you, our member-owners.

We recently hosted our 2023 Board and Brews events, which was a direct request from our member-owners. Attending Board and Brews, serving on our Member Engagement Group, attending the Annual Meeting or running for Director are all ways you can be involved in helping set the strategic direction of Stearns Electric Association.

### MEMBERS' ECONOMIC PARTICIPATION

One of the easiest ways to see the cooperative difference in action is through Capital Credits.

As a member-consumer, you invest in Stearns Electric through your energy purchases. Each year, any margin (revenue after expenses) earned by Stearns Electric is reinvested in the Cooperative. At the same time, our margin is proportionally allocated, based on electric purchases during the year, and recorded to Capital Credit accounts for each of our members. These accounts are maintained until the credits are retired (paid) in full. Capital Credits represent members' ownership of the Cooperative.

*Continued on page 7.*

# BOARD MEETING HIGHLIGHTS

The regular meeting of the Board of Directors of Stearns Electric Association was called to order on August 24, 2023, at 1:04 p.m. at the St. Joseph office of Stearns Electric Association.

Highlights of the meeting include:

- David Saggau, president and CEO of Great River Energy, joined the meeting to provide a general update.
- A resolution to update the responsible personnel on the RD Apply Intake System for the Rural Utilities Service was approved, certifying CEO Matt O'Shea as a certifier, Vice President of Engineering and Operations James Pachan as a secondary certifier and Manager of Finance Cindy Anderson as the administrator.
- The members interested in joining the Cooperative's Member Engagement Group were approved and appointed by the Board.
- Vice President of Administration and Finance Vicky Herkenhoff and CEO Matt O'Shea provided an update on the Cooperative property tax appeal with the Minnesota Department of Revenue. After discussion, the Board voted to request an extension with the MN DOR to discuss further with other electric cooperatives and reject the property tax apportionable market value offered by the MN DOR.

**NEXT BOARD MEETING**  
October 26, 2023



# POWER IN YOUR HANDS



## MANAGE YOUR ACCOUNT ANYTIME, ANYWHERE! SIGN-UP FOR SMARTHUB TODAY

Stearns Electric Association's SmartHub online and mobile app provides features that help you manage your electric account, anytime, anywhere! Pay your bill, monitor your energy use, report power outages, sign up for notifications and more, all through SmartHub.

You can access SmartHub free through an online platform, or download the app to your smartphone or tablet, available for both Android and iOS.

### **BILLING IS A BREEZE**

With SmartHub, you can select how you want to be notified of a new billing statement, including via email or text message. With just a couple of clicks you can also view your billing history, make a payment, set up AutoPay and so much more. When viewing your account history, you can easily view both your current bill and bills from previous months allowing you to compare cost and consumption. Making payments through SmartHub is secure and easy. The first time you make a payment either through the web or through the mobile app, you'll be able to securely store your payment information for future transactions.

### **EASILY TRACK YOUR USAGE**

Trying to save energy? Through SmartHub, you can view your hour-by-hour energy usage or compare your energy usage week-over-week or year-over-year. You can also set usage thresholds so that you'll be notified when you're using more energy than you'd like, helping you keep your electric bill as low as possible.

### **REPORT OUTAGES**

While the Cooperative strives to maintain a strong reliability record, power outages do occur. Be prepared by creating your SmartHub account now, so in the event you find yourself

without power, you can open your SmartHub app on your mobile device to quickly and conveniently report your outage with a few prompts. It's that easy!

### **STAY INFORMED**

Do you have a seasonal property in our service territory, travel frequently for work or simply want to stay updated? You can also sign up for outage notifications that inform you when your power may be out or when your power has been restored.

How does it work? Once Stearns Electric has been notified of an outage in your area, our system will automatically send a request to surrounding meters to predict the extent of the outage.

If your service is predicted to be without power and you are enrolled in outage notifications, you will receive a message regarding the outage, as well as a notification when the outage has been restored.

Scan the QR code for more information on how to sign up for outage notifications.

### **SIGN UP NOW**

Access SmartHub by visiting [www.stearnsselectric.org](http://www.stearnsselectric.org) or by downloading the app on your mobile device through the Apple App Store (iOS devices) or Google Play Marketplace (Android devices). Manage your Stearns Electric account simply, quickly and conveniently with SmartHub.



***Smart Management. Smart Life. SmartHub.***

A YEAR OF SAVINGS WITH  
INNOVATIVE ENERGY SOLUTIONS

## WIFI THERMOSTATS

*member since 2022*

KARI AND  
NATE COURT

### WHEN DID YOU INSTALL YOUR WIFI THERMOSTATS?

We installed our WiFi thermostats when we built our home in 2022.

### WHY DID YOU INSTALL WIFI THERMOSTATS?

Building new, we planned on using WiFi thermostats. We installed two WiFi thermostats - one for our in-floor heat boiler and one for our air source heat pump (ASHP). We liked the versatility of the WiFi thermostat and that we can monitor our usage if we are away.

### WHAT HAS BEEN THE BIGGEST BENEFIT?

The convenience of being able to adjust the thermostat from our phones wherever we are located. The thermostats are user friendly, give us peace of mind and their additional features compared to traditional or programmable thermostats. Our thermostats have learned our habits and adjust accordingly. For example, we have a built-in geofence feature in our thermostat, which allows the heat or air conditioning to kick-in when we are within 20 miles of our home, or turn off when we are further away.

### ARE THERE ANY INCONVENIENCES?

The only inconvenience is when there's no WiFi.

### HOW MUCH DID YOU RECEIVE IN REBATES?

We received a \$25 rebate for each of our WiFi thermostats.

### HOW MUCH MONEY HAVE YOU SAVED?

With our ASHP and electric boiler, we participate in the Dual Fuel EnergyWise program, saving with the lower energy rate. With the addition of our WiFi thermostats, we save about \$50 more each year.

### HOW MUCH ENERGY HAVE YOU SAVED?

Between our two thermostats, we save approximately 716 kWh annually. Most of the energy savings occurs in the heating months, but this summer, we've saved over 60 run hours on our ASHP with the WiFi thermostat.



**“OUR WIFI THERMOSTATS HAVE DEFINITELY SAVED US ENERGY AND MONEY WITH A REASONABLE UPFRONT INVESTMENT ON THE THERMOSTATS THEMSELVES. MOST IMPORTANTLY, THE THERMOSTATS HAVE GIVEN US PEACE OF MIND THAT EVERYTHING IS RUNNING PROPERLY AND THAT OUR DOG IS SAFE AND COMFORTABLE WHEN WE’RE GONE.”**

## STEARNS ELECTRIC ENERGYWISE WIFI THERMOSTAT REBATE

Smart (WiFi) thermostats can be programmed automatically and monitored via WiFi to adjust the temperature based on your needs and energy goals. On average, smart thermostats save members between 10-12% on heating and 15% on cooling costs. The Cooperative offers a rebate of \$25 for a qualifying WiFi thermostat.

### WIFI THERMOSTAT FEATURES:

- Ability to learn your preferences
- App and voice control
- Geofencing
- Motion and proximity sensors
- Filter change alert
- Zoned heating

Visit the EnergyWiseMN store (<https://energywisemnstore.com/>) to explore some WiFi thermostat options. Being a Stearns Electric member gives you access to EnergyWiseMN store promotions and discounts throughout the year on WiFi thermostats and other energy-saving products for your home.

*Stearns Electric offers residential, commercial, industrial and agricultural rebates for our member-consumers. By upgrading to more efficient equipment and enrolling in our EnergyWise programs, you will save money and energy every month. Contact Stearns Electric at (800) 962-0655 for more information.*



## STRAY VOLTAGE CONCERNS? LET US KNOW

As a member-consumer of Stearns Electric Association, you should feel free to call us anytime with concerns related to your electrical service. One area that can be a concern, particularly for livestock farmers, is stray voltage. Your Cooperative's electrical distribution system must be grounded to earth to ensure continuous safety and reliability, as required in applicable electrical codes. The presence of some level of stray voltage is a normal, inherent and unavoidable result of electricity traveling through a grounded utility's distribution system. A livestock farmer may, however, become concerned their animals are experiencing a level of stray voltage exceeding acceptable levels and possibly impacting animal behavior.

The Minnesota Stray Voltage Guide is based on extensive research on the subject. It outlines the steps farmers, licensed electrical contractors and utilities can take to discover and resolve stray voltage concerns on livestock farms. The Guide includes a list of common causes and a farm wiring checklist to assist farmers and electrical contractors in visually inspecting farm electrical systems and noting potential stray voltage sources. Additionally, the Guide goes through what the farmer and utility should expect when a stray voltage investigation is conducted, including the proper testing procedures.

We have long worked with our members to address this issue. The Minnesota Stray Voltage Guide is a great tool and standard approach to analyzing and responding to stray voltage concerns. The Guide can be downloaded for free by visiting <https://www.stearnslectric.org/account-services/service-requests/stray-voltage/>.

Contact Stearns Electric Association at (800) 962-0655 during regular business hours to discuss concerns you may have and, if interested, schedule a stray voltage investigation.



## CONGRATULATIONS TO OUR WINNERS! →



## ELECTRIC SAFETY

### PREVENT AN ELECTRICAL FIRE

Learn to recognize the warning signs of possible wiring or electrical problems such as flickering or dimming lights, switches or outlets that are hot to touch, discolored cords, outlets and switch plates, and repeatedly blown fuses or tripped circuit breakers. Contact a licensed electrician immediately to examine and repair electrical problems if you experience any of these issues.

## MEMBER NEWS

### CONGRATULATIONS TO OUR WINNERS!

Steve Sobiech of St. Joseph is the lucky winner of a new Aventon Electric Bike, which we gave away for our 2023 AC Tune-up promotion. Nicole Chesemore of Sartell won the Milwaukee Electric Leaf Blower for installing a qualifying Air Source Heat Pump during our summer promotion. Congratulations Steve and Nicole!

### OFFICES CLOSED

The Stearns Electric offices will be closed on Thursday, November 23 and Friday, November 24 in observance of Thanksgiving. If you experience a power outage during the holiday, please call us at (800) 962-0655 or log into SmartHub and report your outage. Crews are on call 24/7 ready to respond to any outage or emergency.

[illegible][illegible][illegible][illegible]

## CEO MESSAGE

### CONTINUED...

Larson law firm to represent us in our property tax valuation disagreement. Together, we hope to amplify our cooperative voices in this ongoing issue.

We frequently work with other electric utility cooperatives from across the state and country to share resources, provide mutual aid in emergencies and support each other. One real-time example of this is our current work on property tax valuation (please see my September column for more information.)

Take some time in October to celebrate National Co-op Month by supporting local cooperatives in all industries and know that at Stearns Electric, we will continue to work on behalf of all member-owners like you.



  
Matt O'Shea  
Chief Executive Officer

*Submitted by: Bob Lutz*

- ¾ lb chow mein meat  
(½ lb ground beef and ¼ lb ground pork  
i.e. Johnsonville patties)
- 1 bunch celery, chopped
- 1 large onion, chopped
- 1 small can sliced mushrooms
- 2 C cold water, separated
- 3 Tbsp cornstarch
- 2 Tbsp soy sauce
- 1 Tbsp rice or white vinegar
- 1 beef bouillon cube
- 1 tsp Kitchen Bouquet browning sauce
- Rice or chow mein noodles as desired

In a large pan, brown and break-up the meat. Add celery, onion and mushrooms, and sauté. Add one cup of water and cook covered for 15 minutes, stirring occasionally. In a separate bowl, mix one cup water, cornstarch, soy sauce, vinegar, beef bouillon and Kitchen Bouquet. Stir into meat and vegetable mixture. Cook, stirring until thickened. Serve over rice or chow mein noodles. Enjoy!



Members may submit one recipe per month by email at [communications@stearnselectric.org](mailto:communications@stearnselectric.org) or mail to: Stearns Electric Cooking Corner, PO Box 816, St. Joseph, MN 56374. **The recipe selected each month for publication will receive a \$10 credit on their electric bill.** Recipes not selected will be saved for consideration in future publications.





## STEARNS ELECTRIC ASSOCIATION

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POSTAGE PAID**

MELROSE, MN

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Communications Supervisor

#### **CONTRACT DESIGNER**

**FULLER CREATIVE**



# CAPITAL CREDITS

**CASH BACK IN  
YOUR WALLET!**

## DID YOU KNOW?

Stearns Electric Association refunds capital, above the cost of operations, to its members in the form of Capital Credits. Capital Credit checks, for both Stearns Electric and our wholesale power provider, Great River Energy, are mailed to members in November.

## THAT IS THE COOPERATIVE DIFFERENCE!

## LEARN MORE

Get your Capital Credit questions answered online at: [www.stearnslectric.org/capitalcredits](http://www.stearnslectric.org/capitalcredits) or contact our Capital Credit Coordinator at (800) 962-0655.