



October 2017

Cooperatives: Communities at their very best

BENCO Electric Cooperative is joining 40,000 cooperatives nationwide in October to celebrate National Co-op Month, which recognizes the many ways cooperatives are committed to strengthening the local communities they serve. “Co-ops Commit” is this year’s theme for the celebration, spotlighting the countless ways cooperatives meet the needs of their members and communities.

Electric cooperatives have been a part of the fabric of Minnesota for more than 80 years. Fourth- and fifth-generation members today enjoy the same benefits of membership as the pioneers who strung the first wires into Minnesota’s countryside.

Minnesotans are naturally drawn to lakes, rivers and outdoors. Our state depends heavily on the land for agriculture, tourism and manufacturing. Co-ops allow us to do all those things.

You can still find elders in the community who remember when the co-op formed, first bringing lights and then a long line of conveniences. Today’s young members grew up expecting electricity at all times, and they depend on the cooperative for things like smart phones and broadband.

Though the uses for electricity have changed, the sense of ownership of the cooperative remains. That’s because the member are the owners of BENCO Electric Cooperative. Members vote for their friends and neighbors to oversee the cooperative, entrusting an elected board of directors to use their investment wisely for a dependable power supply.

Cooperatives also form a community of their own kind. When one cooperative endures a tornado, flood or storm, cooperatives from Minnesota spring to action.

It’s no easy job bringing electricity to our members, and the support of our fellow cooperatives give us added strength when we need it.

BENCO Electric Cooperative belongs to another union of cooperatives. BENCO and 27 other cooperatives collectively own Great River Energy, a wholesale cooperative that generates electricity at power plants and wind farms, and delivers electricity across long distances through a high-voltage transmission network.

Cooperatives are much more than energy companies: concern for community is a core principle of the cooperative business model. In short, co-ops seek to improve the quality of life for their members and their communities.

CEO Corner



Dave Sunderman

October is National Cooperative Month. In the United States there are over 40,000 cooperatives and 350 million members belong to cooperatives and you are one of them. Cooperatives are owned by the people that use their services. Cooperatives are everywhere and operate in every industry including agriculture, energy, financial services, food retail and distribution, health care, child care, housing and telecommunications to name a few.

We are continually working to make sure the technology we are using helps us to work more efficiently. You may remember, back in 2015, BENCO implemented a new billing software through National Information Systems Cooperative (NISC). The new software changed the look of our bills and our bills were able to

provide better information to our members.

We are now moving into another phase of our update to using NISC and in August we equipped all of our trucks with iPads. Maps of the system were installed on the iPads and our linemen were able to start looking up service locations on these maps. In September, we implemented the Work Management portion of our NISC software. This allows our linemen to receive daily work orders, like meter change outs, changing street and yard lights and trees on the line through the iPads. Linemen will also be able to communicate with the office through email. The iPads are also equipped with weather apps that allow us to keep track of changes in the weather and a GPS system that will allow employees to know where crews are working.

In the future we will be able to implement Outage Management which will allow us to see who is without power. During storms crews will be able to see that everyone's service is back on before they move out of an area.

We feel that this has been a great addition and we can see how it is already helping us to be more efficient and effective in our daily work.

Please feel free to stop in at the office or call me if you have any questions or concerns.

Cooperatively yours,

Meet with the Manager

Members interested can meet with CEO Dave Sunderman on Wednesday, November 8, 2018 at BENCO Electric. Dave will be available at 9:00 am to answer questions from members.

PCA Update

Actual PCA for September
\$0.0217

Estimated PCA for October
\$0.0203

Estimated for November
\$0.0235

The Power Cost Adjustment (PCA) is due to changes in the monthly wholesale rate from our power supplier, Great River Energy.

CTV \$1 rate increase effective on next bill

Cooperative Television of southern Minnesota (CTV) will be increasing its rates effective on the next bill. The price for more than 40 digital channels is still a great value at only \$8.00 per month. CTV's last price increase was in April 2011, more than six years ago.

"CTV has seen steady operating cost increases over the years and the cost of providing quality programming keeps rising," said Dave Sunderman, CTV General Manager.

Viewers on the Godahl Tower may see some programming changes occur in the near future.

Even with the price increase, watching CTV channels amounts to about 26 cents a day - still a great bargain. Thank you for your continued support.

From the Board

Thursday, August 31, 2017
President Scott Johnson Presided

The board reviewed and approved:

- The minutes of the July 27, 2017 board meeting
- Capital Credits to estates totaling \$3,321.39

Dave reported on the start of rebuilding the Garden City substation.

John Hutchens updated the board on the AMI project.

Kathy Gerber reported on the member trip to Coal Creek Station in North Dakota.

Director reports were as follows:

- Brad reported on the August GRE board meeting
- Harlan reported on the Cooperative Network meeting
- John reported on the July MREA meeting

Mike Bunny of CFC gave a detailed presentation about Key Trend Ratio Analysis and Equity Management.

Plant tours give an inside look at Energy

Nothing gives a cooperative member a better understanding and appreciation of their electric service than to visit the people and places that provide energy.

In August, BENCO Electric Cooperative hosted 30 members and traveled to North Dakota to see how their electricity is generated. The group toured Falkirk Mine, the Coal Creek Station power plant and the Garrison Dam. The tours allow members the opportunity to view first-hand the work it takes to produce electricity. The group also toured the North Dakota Heritage Center and the City of Bismarck.



Nomination Process For Directors Begins in Districts 1, 4 and 9

The BENCO Electric Board of Directors consists of nine directors with one director representing each of BENCO's nine districts. Each Director is elected for a three year term and there is no term limit. The director rotation is currently: Directors in districts 1, 4 and 9 are up for election in 2018; and districts 2, 6 and 8 are up for election in 2019; and districts 3, 5, 7 are up for election in 2020. A director can be elected by the board to serve as President, Vice President, Secretary and Treasurer.

The following guidelines must apply if you are interested in running for a director position:

- You are a resident of District 1, 4 or 9.
- You are receiving electric service from BENCO Electric at the above residence.
- Your account with BENCO Electric is in good standing.

As a director you must:

- be willing to attend regular and special board meetings.
- be willing to abide by and uphold the Articles of Incorporation, By-Laws, and policies of BENCO Electric

Cooperative.

If you are interested in being nominated at your district meeting, or you would like more information please contact Kathy Gerber, Communications Manager at 507-387-7963 or 1-888-792-3626 or e-mail her at kathyg@BENCO.org. Nominations for director must be sent in to Kathy Gerber, no later than November 6, 2017.

Cold Weather Rule Takes Effect October 15

Minnesota's cold weather law provides that from October 15 through April 15, an electric cooperative or other municipal utility cannot disconnect a residential customer for nonpayment if the disconnection would affect that customer's primary heat source and the following conditions apply:
APPLICATION; NOTICE TO RESIDENTIAL CUSTOMERS.

(a) A municipal utility or a cooperative electric association must not disconnect and must reconnect the utility service of a residential customer if the disconnection affects the primary heat source for the residential unit and all of the following conditions are met:

(1) The household income of the customer is at or below 50 percent of the state median household income. A municipal utility or cooperative electric association utility may (i) verify income on forms it provides or (ii) obtain verification of income from the local energy assistance provider. A customer is deemed to meet the income requirements of this clause if the customer receives any form of public assistance, including energy assistance, that uses an income eligibility threshold at or below 50 percent of the state median household income; (2) A customer enters into and makes reasonably timely payments under a payment agreement that considers the financial resources of the household; and (3) A customer receives referrals to energy assistance, weatherization, conservation, or other programs likely to reduce the customer's energy bills. (b) A municipal utility or a cooperative electric association must, between August 15 and October 15 of each year, notify all residential customers of the provisions of this section.

NOTICE TO RESIDENTIAL CUSTOMER FACING DISCONNECTIONS.

Before disconnecting service to a residential customer during the period between October 15 and April 15, a municipal utility or cooperative electric association must provide the following information to a customer:

(1) a notice of proposed disconnection; (2) a statement explaining the customer's rights and responsibilities; (3) a list of local energy assistance providers; (4) forms on which to declare inability to pay; and (5) a statement explaining available time payment plans and other opportunities to secure continued utility service.
RESTRICTIONS IF DISCONNECTION NECESSARY.

If a residential customer must be involuntarily disconnected between October 15 and April 15 for failure to comply with the provisions of subdivision 1, the disconnection must not occur:

(1) on a Friday, unless the customer declines to enter into a payment agreement offered that day in person or via personal contact by telephone by a municipal utility or cooperative electric association; (2) on a weekend, holiday, or the day before a holiday; (3) when utility offices are closed; (4) after the close of business on a day when disconnection is permitted, unless a field representative of a municipal utility or cooperative electric association who is authorized to enter into a payment agreement, accept payment, and continue service, offers a payment agreement to the customer.

Further, the disconnection must not occur until at least 20 days after the notice required in subdivision 2 has been mailed to the customer or 15 days after the notice has been personally delivered to the customer.

(b) If a customer does not respond to a disconnection notice, the customer must not be disconnected until the utility investigates whether the residential unit is actually occupied. If the unit is found to be occupied, the utility must immediately inform the occupant of the provisions of this section. If the unit is unoccupied, the utility must give seven days written notice of the proposed disconnection to the local energy assistance provider before making a disconnection.

(c) If, prior to disconnection, a customer appeals a notice of involuntary disconnection, as provided by the utility's established appeal procedure, the utility must not disconnect until the appeal is resolved.

APPLICATION TO SERVICE LIMITERS.

For the purposes of this section, "disconnection" includes a service or load limiter or any device that limits or interrupts electric service in any way.

Where, Oh Where?

The following is a list of former BENCO Members whose capital credit checks were returned by the post office as undeliverable. Any information you can give us to help locate them would be greatly appreciated. Please contact Lori at 387-7963 or 1-888-792-3626.

B

Karissa Bode, Nicollet
Dean E. Budde, North Mankato
Jason G. Busswitz, Cedar Rapids, IA

C

Dean Cafourek, North Mankato
Kim M. Campbell, Mankato
Susan K. Campbell, Mankato
Daniel R. Carlson, Mankato
Diane F. Carlson, St. Peter
Garth A. Carlson, Winnebago
Joan R. Carlson, North Mankato
Ronald L. Carpenter, LeSueur

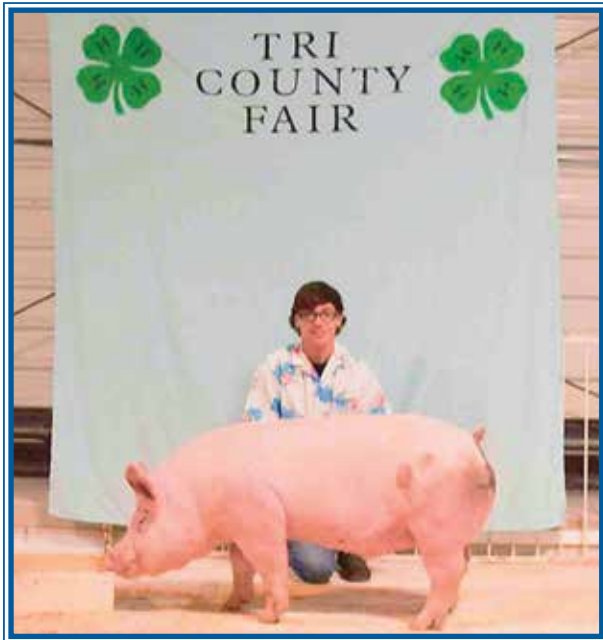
Luis A. Carrera, North Mankato
Cary Casio, Mankato
Ann M. Cassens, Blue Earth
Marianna Castillio, LeSueur
Anthony Cataldo, Rochester
Janice M. Caviness, North Mankato
John Cedarholm, Mankato
Jane M. Cemensky, Mankato
Mary E. Chatlain, St. Paul
Julie Chesney, Eagle Lake
Robert Childs, Mankato
Anne Chirpich, Mankato
Bum S. Cho, Wells
Brenda Chouanard, Gaylord
Peggy L. Chown, Cleveland
virginia Christian, Mankato
Charles F. Christopher, Alexandria
Richard Clausen, Mankato
Darren R. Closner, Mapleton
Dennis J. Cole, Ormsby
Lisa D. Cole, Mankato
Eric Colvin, Janesville
Steve Connelly, Mankato

Dan G. Corcoran, Mankato
Cynthia Cordova, Owatonna
Andrea N. Corry, North Mankato
James M. Costello, Hutchinson
James P. Coughlan, Mankato
Thomas M. Coulter, Mankato
Daniel G. Crawford, Moorhead
Margaret Crawford, North Mankato
Richard Crumb, Woodbury
Olivia Cuellar, St. Peter
Jenny L. Cummins, Mankato
Don Cunningham, Mankato
Gail A. Curran, Mankato
Michael I. Curtis, Eden Prairie
Phil Cyphers, Blue Earth

D

Doug Daberkow, North Mankato
Ronald Danberry, Truman
James E. Dandlet, Easton
Margaret A. Danks, Mapleton
Christy Danner, Fairmont
Jeff Davids, Blue Earth

BENCO at the Fair: 4-H Auctions!



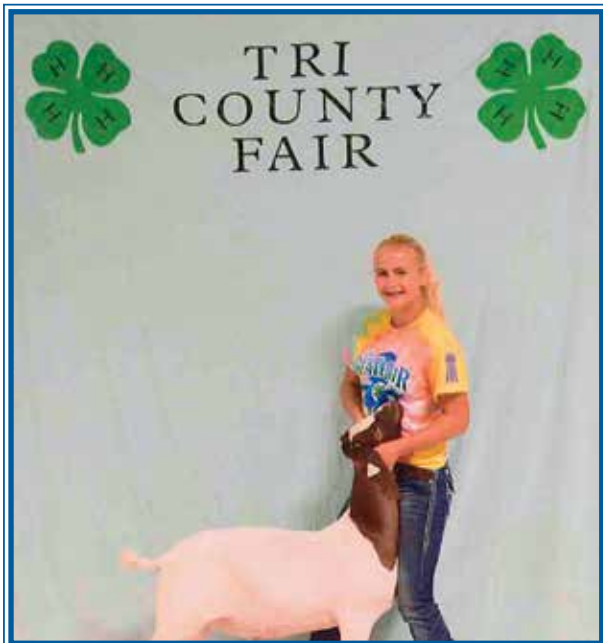
David Anderson
Market Barrow
Norseland



David Hassing, Beef



Grace Schavey, Swine



Lexi Hansen
Market Goat
Clever Clovers



Analise Rogich, Swine



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What's Cookin' in your Kitchen

What's Cookin': Stuffed Pork Chops
From the Kitchen of: Marie Hartman

Ingredients:

- Thick pork chops, thawed
- Pork stove-top stuffing
- Salt / pepper to flavor

Cut a small slit in the side of pork chops and move knife around inside to make a pocket for stuffing. Prepare stuffing. Place in freezer style zip lock bag and cut off a small corner. Squeeze stuffing into the pocket you made in the pork chops. Sear, salt and pepper both sides of the pork chops for color and flavor. Place pork chops in the oven for a half hour, then place remaining stuffing on a pan with the pork chops. Cook for 15 minutes and enjoy!

You can receive a \$20 credit on your electric bill, if your recipe gets printed in the newsletter.
Send your favorite recipes to:
Chelsea, BENCO Electric, PO Box 8, Mankato, MN 56002

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Office Hours: Mon -Fri - 7:30 am - 4:00 pm

Phone: 387-7963 or 1-888-792-3626

Outages/After Hours: 387-7964 or 1-888-792-3626

Kathy Gerber - Communications Manager
Chelsea Germo - Editor

Board of Directors:
Scott Johnson - President - District 9
Gary Stenzel - Vice President - District 7
Harlan Lanz - Secretary - District 2, Coop Network Dir
Blake Meshke - Treasurer - District 6
Garfield Eckberg - District 1
Brad Leiding - District 3 - GRE Director
John Wells - District 4 - MREA Director
Marilyn Lynch - District 5
Duane Ehrich - District 8
Dave Sunderman - CEO
John C. (Chuck) Peterson - Attorney

Board Meetings: The last Thursday of each month - members are welcome to contact directors with items of interest or concerns in advance of the meetings.