

Red River Valley Cooperative Power Association

SPARKS

October 2020

Your Touchstone Energy® Cooperative 



Your Voice Matters

SPARKS

Red River Valley Co-op Power is an equal opportunity provider and employer.

Sparks (USPS 509-300) is published nine times a year – January, February/ March, April, May/June, July, August/ September, October, November and December – by the Red River Valley Cooperative Power Association, 109 2nd Ave. E, Halstad, MN 56548. Periodical postage paid at Halstad, MN 56548. POSTMASTER: Send address changes to Sparks, Red River Valley Cooperative Power Association, P.O. Box 358, Halstad, MN 56548-0358.

Phone (218) 456-2139 or (800) 788-7784

www.rrvcoop.com

Subscription rates: \$1/year

Rich Whitcomb, Editor
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October 2020
Volume 64, No. 7

Halstad, Minnesota (USPS 509-300)

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Chief Executive Officer

Scheduled Board Meeting

Board meetings are held in Halstad at the cooperative office starting at 8:30 a.m. on the next-to-last Monday of each month.

Outages: 800-788-7784



On the Cover: Tuesday, Nov. 3, is Election Day and your voice matters, so please vote! From the local level to the national level, important races are being held that you have a say in. The picture on the cover was taken in a field just south of Perley with hay bales wrapped in the American colors of red, white and blue.



Rich Whitcomb
CEO

THE CEO'S REPORT

Co-op Month

October is Co-op Month – a month when we appreciate the efforts and relationship between cooperatives and their members, who own the co-op.

As an electric cooperative, our top priority is to provide reliable, affordable energy to you. Red River Valley Co-op Power has been fulfilling this mission for 82 years and will continue to do so within the framework of seven cooperative principles. Those principles are:

1. Voluntary and open membership
2. Democratic member control
3. Members' economic participation
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community

Please see the back page ad about Co-op Month. I encourage you to enter in the drawing for the chance to win one of seven \$50 energy credits.

Off-peak meter installs inside homes

Red River Valley Co-op Power has begun to contact members who have older-style off-peak meters inside their home or garage for replacement. Those meters and the equipment to support them are becoming obsolete, so it is important that we continue to replace them. All main meters have been upgraded, but there are about 575 meters inside homes to replace. We will contact members individually in the coming months.

Here is what you need to know regarding the changeout of meters during this time of COVID-19 concern.

- Our employees will be driving in clearly marked cooperative vehicles.
- They will mostly call you in advance or call you from their pickup. In some instances they may knock on your door, and then step back to the appropriate 6-foot distance.
- Red River Valley Co-op Power employees will be masked and appropriate distances maintained.
- The whole interaction should take around 10 minutes.

Please don't hesitate to contact the cooperative with questions regarding this necessary replacement of equipment.

As an aside, your cooperative continues to follow protocols and a plan regarding precautionary measures to help prevent or mitigate COVID-19 infections.

While we miss having the interactions with our members, this has not been too big of a detraction for actual business because the vast majority of our members pay either securely online, over the phone, auto-pay or by mail.

Facilities project research continues

Last month, we informed you of a study being undertaken regarding the facilities your cooperative maintains to serve you at a high level.

That discussion continues. Your directors and staff continue to research options to find the most value for members in a thoughtful and responsible manner. We will continue to keep you informed of the process.

Four ways to be Cyber safe



We all know the internet can be dangerous and scary. Experts warn of a triple threat these days. First, scammers are taking advantage of COVID-19 uncertainty, from offering phony cures and tests to promises of financial assistance. Second, with more people working from home due to social distancing, there may be fewer office-based security measures in place. Third, the FBI warns that increased use of mobile banking offers more chances for cybercrime. So, here are four cybersecurity tips to keep you safe:

Use strong passwords

And change them regularly – many sites and apps make that easy to do by clicking on the “forgot your password” link. The best passwords are at least eight characters and include different types of characters – try using a memorable verse from your favorite song and adding a few numbers and special characters (\$!_&), or even a space. If you are like most people, remembering all your passwords is a challenge.

Choose a security option based on the value of what you’re protecting. The options you use to secure your bank and retirement account passwords might be different than how you store your social media passwords.

Password apps keep them in one place and may be a great option for some passwords, but you can be in big trouble if you forget the password that lets you into that app. Keeping passwords on paper or in a notebook might be more secure than using the same password for everything, depending on how secure and hidden that paper is from other people at the office or kids at home.

Install software updates

Your apps and operating systems will periodically send updates. Install them – they often include protections against the latest security threats. But remember, those updates come from the apps and not from emails or social media notices. An email containing an update may be a scam – instead of clicking on the link, go to the app’s website to see if there really are updates available.

Use two-factor authentication

That phrase is just a fancy word for a technique that adds an extra layer of security in addition to a password. Banks increasingly use this system – when you try to con-

nect with them, the bank may text a code number to your phone that you type in to complete the sign-in process for your account.

Keep in mind that answering a security question is similar to having a password – both are something you know. Answering a security question won’t provide the same level of additional security as that of a second factor. A second factor will be something you have, like your phone to receive a passcode, or something you are, like a biometric fingerprint, in addition to something you know, like a password or security question.

Think before you click

Be wary of any offer or link that comes through the internet, whether by email or social media, or even a phone call instructing you to get online. Don’t click on a link unless you know for certain what it is. Ideally, you should be expecting to receive the link. Even emails from friends should be suspect – hackers can impersonate someone you know to send a link or an attachment, and either can result in you downloading malware that can take control of your computer in ways you may not even be able to detect.

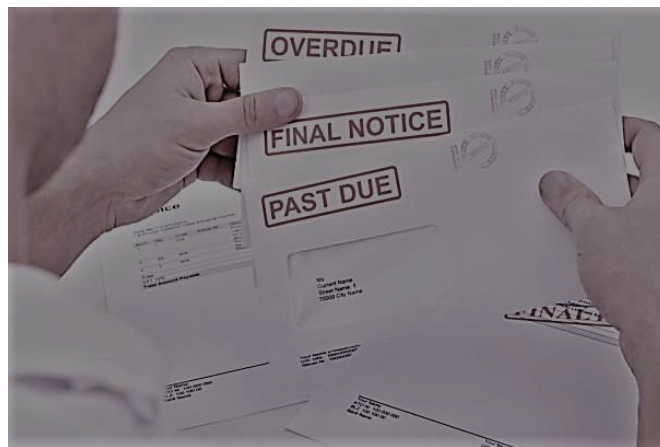
If you have any doubt, whether it’s a link to a software update or an attachment to a funny cat video, give the sender a phone call to find out if they really sent it or if it’s a scam.





Are you behind on rent and/or utilities?

If you are currently behind on rent and/or utilities due to COVID-19, CAPLP may be able to help! Funds are available to assist individuals and families in Minnesota to prevent homelessness and help maintain housing during the public health-related emergency. CAPLP can assist households that have been impacted by COVID-19 through unemployment, illness or other COVID-19-related circumstances.



COVID-19 Housing Assistance Program

Eligibility

- MN resident
- Be a current renter or homeowner
- Eligible bills unable to be paid due to COVID-19, incurred after March 1, 2020, such as:
 - ▶ Rent
 - ▶ Mortgage
 - ▶ Utilities
 - ▶ Renter/homeowner insurance
 - ▶ Lot rent/trailer fees
 - ▶ Late fees due to nonpayment
- Income qualifications below 300% poverty guidelines (*see chart*)

Household Size	Income
1	\$ 38,280
2	\$ 51,720
3	\$ 65,160
4	\$ 78,600
5	\$ 92,040
6	\$105,480
7	\$118,920
8	\$132,360
For each additional member	\$ 13,440

Before you apply

Before you begin the application process, gather:

- Documentation supporting bills owed:
 - Rent, utilities or other bills dated after March 1, 2020
- Proof of income/proof supporting lack of income

How to apply

There are three easy ways to apply:

- Via website: 211unitedway.org
- Dial 211
- Text MNRENT or MHOME to 898-211

Eliminate Poverty • Empower Families • Engage Communities

715 11th Street N Suite 402 Moorhead, MN 56560 | www.caplp.org | Phone: (218) 512-1500 | Fax: (844) 215-7287 | Toll Free: 1-800-452-3646

Energy assistance funding available



to help local homeowners and renters pay their electric bills

Winter is right around the corner. Members who meet income guidelines and have trouble paying their electric bills are encouraged to apply for the Energy Assistance Program by contacting their local energy assistance service provider. If you aren't sure where to begin, you can contact Red River Valley Co-op Power for additional guidance on how to get started.

Grants to help homeowners or renters pay their electrical bills range from \$200 up to \$1,400. The eligibility is based on the past 3 months of income with the average grant being \$580.

How to apply for the Energy Assistance Program

Funding is limited and administered on a first-come, first-served basis. Households apply at their local Energy Assistance Program service provider.

Household Size	Past 3 Months Income
1	\$ 7,066
2	\$ 9,240
3	\$11,415
4	\$13,589
5	\$15,763
6	\$17,937

- Clay County – Contact West Central Minnesota Communities Action at 1-800-492-4805 or go online to <https://www.wcmca.org/programs/energy-assistance-program/>.
- Norman and Polk counties – Contact Tri-Valley Opportunity Council at 218-281-9080 or go online to tvoc.org.

If you have questions or need help contacting these agencies, please call Red River Valley Co-op Power at 218-456-2139.

ATTENTION MILITARY SERVICE PERSONNEL

The Minnesota Legislature passed a law concerning disconnection, payment arrangements and appeals for electric service of military personnel who are issued orders into active duty, deployment or have a permanent change in duty station. Contact our office for more information.

Is your off-peak heating system

Ready for winter?

It's hard to believe winter will soon be here. Since weather conditions and future wholesale power market prices make the amount of load control hours hard to predict, all our off-peak members are encouraged to have a reliable, automatic dual heating system in place and ready to use.

To ensure your total comfort this winter, consider the following questions about your backup heating system:

- 1. Is the system sized to heat your entire home or business?**
- 2. Does it maintain an adequate comfort level?**
- 3. Is it reliable?**
- 4. Is it fully automatic?**

Check current fuel prices and be sure to fill your propane or fuel oil tank at the beginning of the season. Also, make sure your tank is large enough to hold an adequate supply. Remember, prices typically rise as demand increases during the heating season.

Our member services department is glad to answer any off-peak questions you may have. A loan program is also available to assist you in replacing your old, inadequate off-peak heating system.

STATEMENT OF NONDISCRIMINATION

Red River Valley Cooperative Power Association, is a recipient of federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and USDA civil rights regulations/policies, USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity/expression, sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal/retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA; not all bases apply to all programs; remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language) should contact the responsible Agency or USDA TARGET Center at 202-720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at 800-877-8339. Program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form (AD-3027) found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide all of the information requested in the form. To request a copy of the complaint form, call 866-632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: 202-690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.



The
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After scooping up a degree and landing that dream job, your next major milestone is your first home.

Whether it's an existing house or new construction, make sure you have the flexibility, efficiency and ease of an air-source heat pump system.

Contact the energy experts at Red River Valley Co-op Power to find the perfect power pick for your space.

218-456-2139 or 1-800-788-7784
www.rrvcoop.com

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AIR-SOURCE HEAT PUMP

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- Moves heat instead of generating it like a less efficient fuel furnace
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- Easily installed with minimal maintenance
- Qualifies for super-low off-peak electricity rate



Look up. Look out.

Use caution when working near overhead power lines.
Maintain a 10-foot clearance around all utility equipment in all directions.
Red River Valley Co-op Power wants you to be safe.

COLD WEATHER DISCONNECT LAW

Notice of Residential Customer Rights and Possible Assistance

The Cold Weather Law, Section 216B.097 of the Public Utilities Act, provides that a cooperative electric association must not disconnect the utility service of a residential customer during the period between Oct. 15 and April 15 if the disconnection affects the primary heat source for the residential unit when the following conditions are met:

- (1) Disconnection would occur during the period between Oct. 15 and April 15.
- (2) The household income of the customer is at or below 50% of the state median household income. Income may be verified on forms provided by the co-op or by the local energy assistance provider. A customer meets the income requirement if the customer receives energy assistance or other type of public assistance that uses an income eligibility threshold set at or below 50% of the state

- (3) A customer enters into and makes reasonably timely payments under a payment agreement that considers the financial resources of the household.
- (4) A customer receives from the co-op referrals to energy assistance, weatherization, conservation or other programs likely to reduce the customer's energy bills.

The purpose of this notice is to inform you of your rights and responsibilities under the Cold Weather Law. These rights and responsibilities are designed to help you meet winter utility bills. You must act promptly! If you choose not to assert your rights or choose not to enter into a mutually acceptable payment schedule, your service may be disconnected. Contact our office for provisions.

If you need help paying your electric utility bill, you may qualify for state or federal fuel assistance. For complete qualification and application information, contact your local county social service office or community/citizen's action council listed below. These organizations may also provide budget counseling.

LOCAL ENERGY ASSISTANCE PROVIDERS

Community Family Service Center Tri-Valley Opportunity Council, Inc.

1407 Erskine Street
Crookston, MN 56716
(218) 281-9080
(866) 264-3729

(All Norman & W. Polk Counties)

West Central MN Community Action

411 Industrial Park Blvd.
Elbow Lake, MN 56531
(800) 492-4805
(Clay County Only)

UNITED STATES POSTAL SERVICE® - (All Periodicals Publications Except Requester Publications)

Statement of Ownership, Management, and Circulation

1. Publication Title: **SPARKS**

2. Issue Frequency: **Nine Times Year**

3. Issue Date for Circulation Data Below: **August/September 2020**

4. Issue Frequency: **9**

5. Number of Issues Published Annually: **9**

6. Annual Subscription Price: **\$**

7. Complete Mailing Address of Known Office of Publication (Not printer): **PO Box 358 109 2nd Ave E Halstad Norman MN 56548-0348**

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer): **PO Box 358 109 2nd Ave E Halstad MN 56548-0348**

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):
 Publisher (Name and complete mailing address): **Red River Valley Cooperative Power Association PO Box 358 Halstad MN 56548-0348**
 Editor (Name and complete mailing address): **Rich Whitcomb PO Box 358 Halstad MN 56548-0348**
 Managing Editor (Name and complete mailing address):

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a corporation or other organization, give its name and address):
 Full Name: **Red River Valley Cooperative Power Association**
 Complete Mailing Address: **PO Box 358 Halstad MN 56548-0348**

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box: None

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates): (Check one)
 The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
 Has Not Changed During Preceding 12 Months
 Has Changed During Preceding 12 Months (Check one initial exception or change with the department)
 PS Form 3526, July 2019 (page 1 of 2) See instructions on page 2 PSN: 7508-01-900-9001 PRIVACY NOTICE: See our privacy policy on www.usps.com

13. Publication Title: **SPARKS**

14. Issue Date for Circulation Data Below: **August/September 2020**

15. Extent and Nature of Circulation

16. Extent and Nature of Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
17. Total Number of Copies (Net press run):	3943	4053
a. Total Outside County Paid Subscriptions (Based on PS Form 3841) (Include paid distribution above normal rate, advertiser's proof copies, and exchange copies)	3038	3129
b. Paid Distribution (Outside the State) (Include paid distribution above normal rate, advertiser's proof copies, and exchange copies)	820	839
c. Paid Distribution (Outside the State) (Include Sales Through Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS)		
d. Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)		
e. Total Paid Distribution (Sum of 17b (1), (2), (3), and (4))	3858	3968
f. Free or Nominal Rate Outside-County Copies (Based on PS Form 3841)		
g. Free or Nominal Rate In-County Copies (Based on PS Form 3841)		
h. Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail®)		
i. Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	75	75
j. Total Free or Nominal Rate Distribution (Sum of 17f (1), (2), (3), and (4))	75	75
k. Total Distribution (Sum of 17b and 17j)	3933	4043
l. Copies Not Distributed (See Instructions to Publishers at page 602)	10	10
m. Total (Sum of 17k and l)	3943	4053
n. Payment For Circulation by USPS (Do not check if 17k exceeds 100)	98	98

18. If you are mailing electronic copies, go to the 18 on page 2. If you are not mailing electronic copies, skip to line 19 on page 3.

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Statement of Ownership, Management, and Circulation

19. Statement of Ownership, Management, and Circulation

20. Signature and Title of Editor, Publisher, Business Manager, or Owner: **Rich Whitcomb** Editor **9/24/2020**

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**RED RIVER VALLEY
CO-OP POWER**

Our lines are shaped
by you, the members
we serve.

**October is National
Co-op Month.**

#PowerOn



Celebrate Co-op Month with us!

Win a \$50 energy credit!

Red River Valley Co-op Power is unique because it's member-owned.

*To celebrate Co-op Month, you have the chance
to win one of seven \$50 energy credits.*

There are two ways to enter:

1. Send a postcard or slip of paper with your name and account number to: Red River Valley Co-op Power, PO Box 358, Halstad, MN 56548.
2. Email your name and account number, subject "Co-op Month," to info@rrvcoop.com.

All entries must be received by 4:30 p.m. on Thursday, Oct. 29.

**Sign up for
SmartHub
@ rrvcoop.com**



**You have
the power to**

- View daily and monthly energy use.
- View and pay your bills online.
- Go paperless and receive an email notice when your bill is ready to view.
- Compare energy use to changes in temperature.

**For assistance, call us during
regular business hours at 218-456-2139
or send an email to info@rrvcoop.com.**