



Rural life means a good life

page 4

SPARKS

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

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Halstad, Minnesota (USPS 509-300)

OFFICERS & DIRECTORS

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Marvis Thompson Perley
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Paul Baukol Hendrum

Rich Whitcomb
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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: Twelve-year-old Danny Babolian poses by his family's pumpkin patch, which he's been helping to grow over the summer in rural Borup.



THE CEO'S REPORT Off-peak weather

by Rich Whitcomb, CEO

With the arrival of colder temperatures, heat pumps and off-peak electric heat systems like plenum heaters are beginning their season of comfort and savings.

The eye-opening events of last February in Texas elevated gas home heating prices. This means that the 1,800 or so Red River Valley Co-op Power members who have off-peak electric heating systems and/or heat pumps are ready now to take advantage of the savings and heating flexibility that off-peak provides.

For instance, propane prices have been higher and more volatile. In fact, propane prices are now about \$1.75 per gallon or higher based on surveys, and gas heating prices typically rise as the cold increases. Your cooperative's electric off-peak heating rate has remained stable for 5 years at 6.5 cents per kWh. That is the equivalent of \$1.57 per gallon for propane in a 90% efficient furnace. So with propane prices averaging above that mark already, you can save money by using your electric off-peak system.

Great rebates remain for off-peak electric heating systems and heat pumps that are extremely energy-efficient. Please see page 3 for more information on the flexibility and savings that an off-peak system or heat pump provides.



Paul Baukol named District 2 director

At its September board meeting, your cooperative's directors appointed Paul Baukol of Hendrum to the vacant District 2 director position after an interview selection process. Mr. Baukol is a GIS technician and sits on Hendrum's city council. Both he and the cooperative's board look forward to working together for the benefit of all members.

Budgeting begins

Budgeting for next year has begun with staff compiling inputs that will shape our plans for next year. Sales are down in 2021 from projections, yet your cooperative has so far managed to meet its financial and operational objectives through September. One large variable we do not yet know is wholesale power costs for 2022. We will have a much clearer picture of that later this fall as Minnkota Power Cooperative lays out its plan for 2022.

It is too early at this time to know if your cooperative will have to adjust rates. Your cooperative will keep you informed on this and the headquarters building progress as more becomes apparent.

As always, our goal remains the same – to provide you with the most value possible for your energy dollar.

AS PROPANE PRICES RISE, OFF-PEAK PROGRAM PROVIDES STABILITY

The last two years have shown consumers how volatile pricing can be – from gas to building supplies to vehicles. Most recently, propane prices have risen, leaving some people wary for the heating season. If you're looking for something rock solid, take advantage of an air-source heat pump and/or your co-op's off-peak electric heating program.

For the last decade, our low off-peak electricity price has remained stable, protecting you from the sometimes harsh swings of propane. With the off-peak electric program, you still have the choice to utilize a backup fuel source when it's very cold, and you have more control over your monthly expenses. It's the comfort and security rolled into one.

What is the demand response – or "off-peak" – program?

The demand response program is voluntary for our members, and is a popular way to save on heating and cooling by reducing your exposure to variable propane prices. Participants allow our power supplier, Minnkota Power Cooperative, to remotely turn off electric heaters and other interruptible loads in exchange

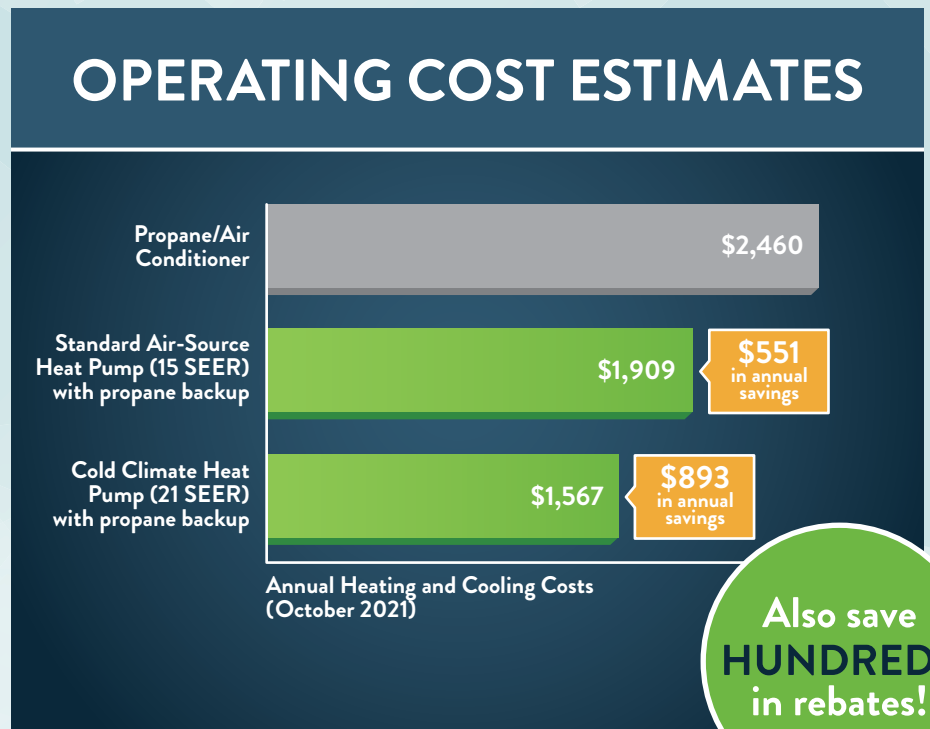
for a discounted retail electric rate. This enables Minnkota to more effectively manage its existing power resources and avoid adding new, costly electric generating resources.

Save money with an air-source heat pump

Because of their advanced efficiency, the cost to run an air-source heat pump (ASHP) often falls well below the cost of propane-only heat. The difference grows when propane prices rise,

which can happen without much notice. Red River Valley Co-op Power offers hundreds of dollars in rebates to help offset the cost of installing a qualified ASHP.

In addition to protecting you from unpredictable fuel prices, ASHPs maintain the same comfort you expect without the need to endlessly monitor fuel levels. Electric heat doesn't run out, so you can avoid more seasonal refills and messy maintenance.



Assumptions: Typical weather in a northern climate. Assumed heating requirements of 55,000 BTUh. Average propane price of \$1.75 per gallon. Regular electric rate of 12.1 cents per kWh. Winter off-peak electric rate of 6.5 cents per kWh. (Estimates courtesy of Bryant Heating & Cooling.)

See how your home can go off-peak by calling Red River Valley Co-op Power energy pros at 218-456-2139 or by visiting www.rrvcoop.com.

A rural life means a good life for Borup family

As the two sheep looked up amused, 12-year-old Danny Babolian kept scampering higher up the large tree in the middle of the field.

Just a hundred yards to the south past the garden and pumpkin patch, a goat stood watch on top of a brush pile, while the horses, donkeys and pigs went about their normal barnyard business.

Such is the rural life for Joe, Becca, and their two young sons Danny and JP of rural Borup. Joe is a fourth-generation honey producer. Life for the family centers around honey bees, horses, rural living, family and 4-H.

4-H remains a large part of life in rural Norman County. About 120 kids and 40 adults county-wide participate with local clubs, learning hands-on and important social skills along the way. According to Norman County Extension Educator Linda Houglum, 4-H helps children find their spark while learning leadership, collaboration and communication skills.

"4-H is a welcoming place where youth can grow, get support and encouragement," she said.

The Babolian family sees those skills taking root every time they attend a 4-H function.

"Danny is shy," explained his mother Becca. "But through 4-H and showing animals at county fairs he is learning how to build relationships with other kids."

And with a family who lives out in the country with gardens, animals and bees, there are plenty of opportunities to be active in 4-H. This summer, Danny has been growing and tending to the family's

pumpkin patch and showing pigs and gardening displays at the fair. He has also collaborated with other participants on projects and showing animals at the local fair.

For Danny, the answer to why he enjoys helping out with the honey production, gardening and livestock is simple.

"I like the food that we grow and being with the animals," he said.



BE CYBER SMART

October is National Cybersecurity Awareness Month

At a time when we are more connected than ever, being “cyber smart” is of the utmost importance. This year has already seen more than a fair share of cyberattacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyberattacks are becoming more sophisticated with more evolved bad actors cropping up each day. Luckily, there are several steps that we can take on a daily basis to mitigate risks and stay one step ahead of wrongdoers.



HERE ARE A FEW QUICK TIPS: ▶▶▶▶

Enable multi-factor authentication

Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFA makes it more difficult for password cracking tools to enable attackers to break into accounts.



Use strong passphrases/ password manager

This may seem obvious, but all too often securing strong passphrases/password managers is overlooked. People spending more time online during the pandemic has certainly contributed to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from being hacked, and an easy way of keeping track and remembering your passwords is by using a password manager.



Perform software updates

When a device prompts that it's time to update the software, it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser and operating system on devices is one of the best defenses against online threats. So, don't wait - update.



Do your research before downloading

Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new to your device, such as apps. Before downloading, make sure to check who created the app, what the user reviews say and if there are any articles published online about the app's privacy and security features.



Check your security settings

Be diligent to double check your privacy and security settings and be aware of who can access your documents. This extends from Google Docs to Zoom calls and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend, and restrict who can share their screen or files with the rest of the attendees.



MAKE A HABIT OF PRACTICING ONLINE SAFETY ▶▶▶▶

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyberattacks. No single tip is foolproof, but taken together they can make a real difference in safeguarding your online presence. Following these tips is also easy and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked exponentially – and prevent lost time and money, as well as annoyance.

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.

Household income must be at 60% or lower than the state median income to qualify. Grants up to \$1,600 to help homeowners or renters pay their electrical bills plus assistance for past due energy bills are available. The eligibility is based on the past three months of income.

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	\$ 8,809
2	\$11,520
3	\$14,230
4	\$16,941
5	\$19,651
6	\$22,362

- 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.



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.

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).

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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.

Top 5 Easy Energy Saving Tips

1

Replace any light bulb, especially ones that burn more than one hour per day, with a LED bulb.

2

Seal from the inside. Air sealing is an inexpensive way to lower energy costs and improve comfort. Seal gaps and holes in walls, floors and ceiling with caulk or foam sealant. Look for cracks around windows and where wires and pipes pass through.

3

Plug electronic devices such as cable boxes, printers and TVs into power strips to turn off during vacations or long periods without use. Smart power strips make it easy to save money.

4

Close shades and drapes during the day to help keep your home cooler in the summer and warmer in the winter.

5

Change your HVAC system filter when dirty per manufacturer's recommendations. Dirty filters can impact your home comfort and increase your electricity bill.

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**RED RIVER VALLEY
CO-OP POWER**

October is!

*National
Co-op
Month*

THANK YOU!
TO OUR MEMBERS,
DIRECTORS AND EMPLOYEES

7 PRIZES FOR 7 PRINCIPLES

October is Co-op Month and Red River Valley Co-op Power was founded with 7 core principles:

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training and Information
- Cooperation Among Cooperatives
- Concern for Community

WIN A \$50 ENERGY CREDIT!

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 Friday, Oct. 29.