



**Todd-Wadena**  
ELECTRIC COOPERATIVE

**Pine to Prairie**  
[www.toddwadena.coop](http://www.toddwadena.coop)  
September 2025

## Members Gather for Co-op Strong Lunch and Pancake Supper

August was a busy month at Todd-Wadena Electric Cooperative with two great events for our members.

On August 1<sup>st</sup>, we teamed up with *Lakes Community Cooperative* and *West Central* for the 8<sup>th</sup> annual **Co-op Strong** drive-through lunch in Menahga. Members received a free meal in a tote bag. The event was a great reminder of the strength that comes from co-ops working together.

Then on August 27<sup>th</sup>, nearly 300 members gathered at our headquarters for the **Member Appreciation Pancake Supper**. Guests were served pancakes and sausage by the *Sebekia Lions*, kids took on the inflatable obstacle course, and our lineworkers presented a live hotline safety demonstration. It was an evening of food, fun, and gratitude for our members.

Thank you to everyone who joined us for these events—your support and participation make our co-op strong!





# Understanding the Financial Board Meeting Minutes

Each month, our board reviews financial reports that track the cooperative's performance against our budget. If you've ever looked at the board minutes and wondered what terms like "kWh sales," "energy revenue," "purchased power expense," "TIER," or "equity" mean, here's a breakdown.

### Monthly Budget for kWh Sales

We budget the number of kilowatt-hours (kWh) we expect to sell each month based on historical patterns, expected weather, and economic activity. When sales are over budget, it means members used more electricity than anticipated—often due to higher heating or cooling needs, increased business activity, or new load growth. This typically results in higher revenue, but also higher power purchase costs. When sales are under budget, usage was less than expected, which can lower revenue and impact our ability to cover fixed costs.

### Energy Revenue

Energy revenue is the income the cooperative receives from selling electricity to our members. This number is tied directly to kWh sales, but can also be affected by rate changes, seasonal demand charges, or power cost adjustments (PCA). Over budget energy revenue means we collected more than planned—usually due to higher usage or higher rates in effect. Under budget means we collected less, which may require us to adjust other parts of our budget to stay financially balanced.

### Purchased Power Expense

Purchased power expense is the amount we pay our wholesale power supplier for the electricity we deliver to members. This is our single largest expense, often representing 60–65% of our total costs. Over budget purchased power means we paid more than expected—usually because members used more energy or because market costs increased. Under budget means we paid less than planned, which could happen if sales are lower or wholesale prices dropped.

### TIER (Times Interest Earned Ratio)

TIER is a financial ratio that shows how many times our net margins cover our interest payments. It is a key measure lenders and regulators use to evaluate our financial health. A TIER of 1.0 means we earned just enough to pay interest with no margin left over. A healthy cooperative typically aims for a TIER of 1.25–2.0, which indicates we are earning enough to meet obligations and reinvest in the system for reliability and future growth.

### Equity

Equity represents the members' ownership in the cooperative. It's the portion of our assets that we own outright, without debt. Each year, we build equity by retaining margins (profits) until they are eventually returned to members as capital credits. A strong equity position means the cooperative is financially stable, can borrow at favorable rates, and is well-positioned to weather unexpected costs.

The monthly budget and financial indicators in our board minutes aren't just numbers on a page—they tell the story of how your cooperative is performing and how we are managing resources to keep rates stable, maintain reliability, and build long-term financial health.



**Lisa Graba-Meech**  
CFO

## TWEC Board Minutes

*Highlights from the July 30<sup>th</sup>, 2025, regular board meeting:*

- CEO Dan Carlisle noted how the Member Managers Group recently met in conjunction with Great River Energy's (GRE) strategic planning session in June. GRE presented a historical analysis on annual transmission costs that each cooperative paid from 2021-2024.
- Board Member Mike Thorson gave the GRE report. Financials were ahead of budget in June, as GRE had strong billing peaks and did well in the MISO capacity auction.
- Lisa Graba-Meech, CFO, presented the June financials to the board. Monthly kWh sales were 18 percent under budget. Energy revenue was 10 percent under budget. June's purchased power expense was 13 percent under budget. Tier is 1.40 and Equity is 40.9.
- Lois Croonquist, CEO of STAR Energy Services, LLC joined the meeting to give a financial update, review owner benefits, and speak about the services and upcoming projects that STAR is working on.
- The following individuals were appointed to the 2025-2026 Nominating Committee: Jerome Miller, Gary Stracek, Wally Wiese, Ray Gildow, Annette Adamietz, Samantha Krause, Heather Gibreath, John Fair, Lloyd Lanz, and Dan Skogen.
- Operations Manager Tyler Fisher has been working with STAR and Carr's Tree Service to collect and report measurable statistics for the vegetation management program.
- TWEC received NRECA's Cyber Goal Award for completing the first 10 cyber goals.
- Dan Carlisle was re-elected as STAR Energy Board Chair.

**Lisa Graba-Meech**  
CFO





## How does power get to my home—and can the grid have redundancy?

At Todd-Wadena Electric Cooperative, we often hear thoughtful questions from members about how electricity makes its way to their homes and businesses—and what we can do to improve reliability. Recently, a member asked:

*“How does power get to my home? Why are there power lines on both sides of the road? At what point do we get to a grid where each home has two distribution paths to power their homes?”*

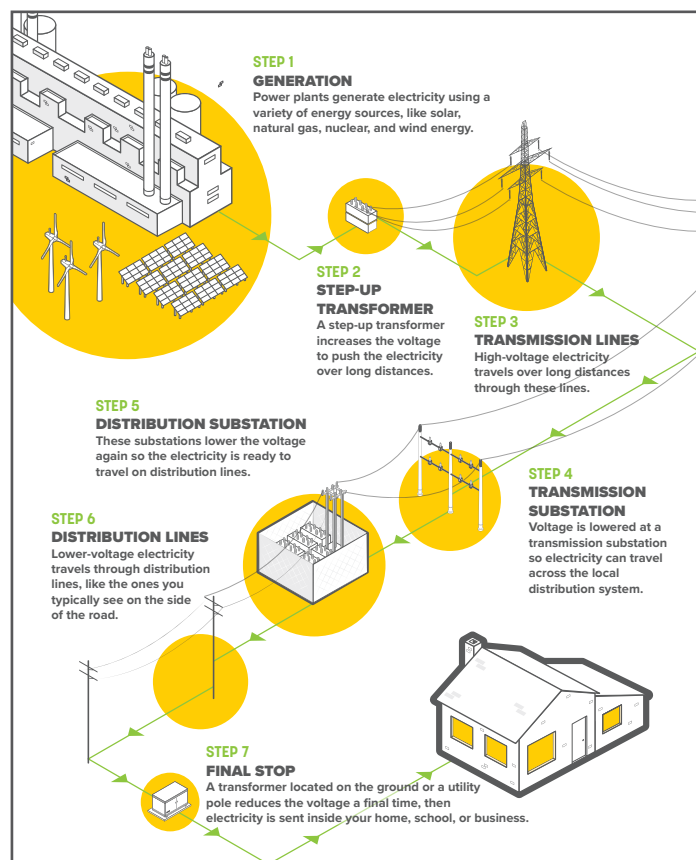
### From the Power Plant to Your Plug

Electricity is generated at power plants—whether from solar, natural gas, coal, wind, or other sources. That electricity travels over long distances using transmission lines. These lines can be the large metal structures you see along I-94, or they can be smaller-looking structures that still carry a much higher voltage than our distribution lines.

Transmission lines deliver power to transmission substations, where voltage is lowered before it's sent to distribution cooperatives like Todd-Wadena Electric. At our local substations, we step the voltage down again (to 7,200 volts) so it's ready to travel on our distribution lines to homes and businesses. From there, the power flows through single-phase (two wires) or three-phase (four wires) systems, depending on the needs of the area served.

### Why Power Lines Are on Both Sides of the Road

If you see power lines running down both sides of a road, one is often a distribution line (ours) carrying electricity directly from the substation to members. The other is likely a transmission line owned by another utility, such as Minnesota Power or Great River Energy. The picture below shows how similar distribution and transmission lines can look. When outages occur on a transmission line, we must wait for the owner to restore service before we can begin work locally.



### Why Not Build Two Distribution Paths?

While having multiple distribution paths for every home would improve redundancy, it would also be extremely costly. Building additional lines to serve our 9,000+ member services would require significant rate increases, along with navigating permitting, easements, and land access challenges. In addition to that, if there is a transmission outage, it would not matter how many lines we have running to a home. If our substation has no power due to transmission, all lines would be out of power.

### Our Commitment to Reliability

We understand outages are frustrating. While some are beyond our control—especially those caused by upstream transmission issues—we're proud to have fewer outages than many other distribution systems in the state. Each year, we invest in projects to strengthen and maintain our system, balancing both reliability and affordability for our members.



# Save More, Stay Warm: Todd-Wadena Electric Cooperative's Dual Fuel Heating Program

Looking for a smarter way to heat your home without breaking your budget? Todd-Wadena's **Dual Fuel Load Management Program** makes it possible by combining two heating sources to keep you comfortable and save you money.

## What Is Dual Fuel?

Dual fuel means pairing an electric heat source—such as baseboard heat, slab heating, a plenum heater, or an air source heat pump—with a backup system like fuel oil, natural gas, propane, or electric storage heat. This combination ensures you always have reliable heat while benefiting from lower electric rates.

## How Does It Work?

When you're enrolled in dual fuel, your co-op can temporarily "shave" demand during peak times—when regional energy use is unusually high due to weather or market conditions. A signal is sent to your electric system to pause, and your backup heating source takes over automatically. You'll stay warm, and the co-op can manage costs for everyone.

## RATES

Todd-Wadena offers its members a low dual fuel heating rate of just **5.8¢ per kWh**. It is a requirement of the dual fuel program to have a non-electric, automatic back-up heat system (such as propane, fuel oil, or natural gas) that is large enough to heat the whole house.

## SPECIAL SLAB HEAT STORAGE RATE

Slab heating that is installed under the concrete with a significant sand layer to create a heat sink receives a special storage rate of **4.5¢ per kWh**. This is controlled daily for 16 hours, October–April. Other slab heating methods qualify for the above dual fuel rate of 5.8¢/kWh.

*\*2 per month basic meter charge applies. Any additional wiring needed to connect heating system to meter is at member's expense.*

## What Heating Systems Will Work for Me?

There are plenty of options that pair well with electric heating. Contact your local HVAC technician to explore the best setup and pricing for your home.

## What's in It for Me?

Dual fuel members enjoy a reduced electric heating rate of just **5.8¢ per kWh** in most cases, with even lower rates available for true storage heating. If you are on propane, it would have to be less than \$1.39/gal to be a cheaper source than dual fuel. See the full list of rates and incentives below. With dual fuel, you get comfort, reliability, and long-term savings.

## REBATES

Slab Heat/Dual Heat	\$35/kW rebate	Up to 10 kW/\$350
Plenum Heater (New DH only)	\$500 rebate	Must install at least 10 kW
Ductless ASHP (must be Energy Star rated)	\$150	≤1-ton, ≥14.3 SEER2 & ≥7.5 HSPF2
	\$250	≤1-ton, ≥16.0 SEER2 & ≥8.0 HSPF2
	\$500	>1-ton, ≥14.3 SEER2 & ≥7.5 HSPF2
	\$700	>1-ton, ≥16.0 SEER2 & ≥8.0 HSPF2
Ducted ASHP (must be installed by a "Quality Installer")	\$500	≤5-ton, ≥14.3 SEER2 & ≥7.5 HSPF2
	\$700	≤5-ton, ≥16.0 SEER2 & ≥8.0 HSPF2
Ground Source Heat Pump	\$400/ton rebate	Must be Energy Star rated
Storage Heat	\$50/kW rebate	Up to 10 kW/\$500

## Dual Fuel Members: Check Your Back-up System Fuel Supply

Members of Todd-Wadena Electric Cooperative (TWEC) who are on the dual fuel load management program are encouraged to make sure they have **adequate supplies of their secondary fuel source for winter**. It may seem early to be thinking about winter, but in addition to checking off an item on your to-do list, you can **save** by taking advantage of lower summer fill fuel prices.

As a reminder, the primary heating systems of participants can be controlled up to 12 hours per day and up to 400 hours per heating season. Control occurs on days of high electrical demand, high wholesale energy prices, and/or system emergencies. Both morning and evening control is expected throughout the cold weather months. If you have any questions, please contact TWEC's office.



# Energy Assistance Program

## WHAT IS IT?

Minnesota's Energy Assistance Program helps renters and homeowners keep their homes heated and the lights on. The deadline to apply for energy assistance during the winter of 2025-2026 is May 31<sup>st</sup>, 2026.

## WHO IS IT FOR?

People who rent or own their home and struggle with utility bills.

## HOW MUCH CAN I RECEIVE?

- ◆ Primary grants range from \$200 to \$1,400 depending on energy consumption costs and income.
- ◆ **Additional funds are available for crisis situations.**
- ◆ Free home energy upgrades for homeowners and renters.

APPLY ONLINE



## WHO IS ELIGIBLE?

The program is based on income guideline.

## Contact your local energy assistance by county:

**Becker, Hubbard, Otter Tail, & Wadena (Mahube OTWA)**  
(218) 847-1385 or (888) 458-1385

**Cass (Bi-Cap) Beltrami**  
(218) 547-3438 or (800) 332-7135 (*Walker Office*)  
(218) 751-4631 or (800) 332-7161 (*Bemidji Office*)

**Douglas (West Central Minnesota Communities Action)**  
(218) 685-4486 or (800) 492-4805

**Morrison (Tri-County)**  
(320) 251-1612 or (888) 765-5597

**Todd**  
(320) 732-4516 or (888) 838-4066

# Cold Weather Rule (CWR)

Each year, some members are unable to pay their electric bill during cold weather months. The *Minnesota Cold Weather Rule (CWR)* was established to protect residential members from electrical service disconnection between October 1<sup>st</sup> and April 30<sup>th</sup>.

**Cold Weather Rule protection is available if the following conditions exist:**

- 1) The disconnection would affect your main heating source
- 2) You and Todd-Wadena Electric Cooperative agree on a payment plan
- 3) You have returned the CWR's Inability to Pay Declaration form to TWEC

\* *Note: the Cold Weather Rule and Inability to Pay Declaration form will be mailed with all September bills.*

**The Cold Weather Rule does not prevent winter disconnections. If you have a DISCONNECTION NOTICE on your bill between October 1<sup>st</sup> and April 30<sup>th</sup>, you must act before the disconnect date on the bill.**

**To avoid disconnection between October 1<sup>st</sup> and April 30<sup>th</sup> you *must* complete the following steps:**

### 1. Set Up a Payment Plan

If you receive a disconnect notice on your bill, you must call TWEC and set up a mutually agreed upon monthly payment plan before the disconnect date on the bill. This payment plan must be kept current to be protected by the Cold Weather Rule and avoid disconnection.

### 2. Return the CWR Form

Complete the CWR's Inability to Pay Declaration form and return it to TWEC before the disconnect date on your bill. You may complete this form online at [www.toddwadena.coop](http://www.toddwadena.coop).

# Weatherization Assistance Program

The *Weatherization Assistance Program* in Minnesota provides free home energy upgrades to income-eligible homeowners and renters to help save energy and make sure your home is a healthy and safe place to live.

Weatherization works closely with its companion program, the *Energy Assistance Program*, to help

permanently reduce the energy bills for low-income Minnesotans. If your household qualifies, an energy auditor may evaluate your home to determine if weatherization is needed. The auditor will look for opportunities to make your home more energy efficient by sealing air leaks, adding insulation, and checking if the furnace is working properly.



Scan the QR code to watch an introduction on weatherization.



VISIT [HTTPS://MN.GOV/COMMERCE/ENERGY/CONSUMER-ASSISTANCE/WAP](https://mn.gov/commerce/energy/consumer-assistance/wap) FOR MORE INFORMATION.





## Prepping for Cold Weather

With fall and winter just around the corner, it's the perfect time to prepare your home for the inevitable colder weather. There are some simple steps you can take now that might prevent surprise repairs during an inconvenient time of the year, and even save you some money on heating costs.

### Check Heating Fuels

Don't wait for the first snow fall to realize you're out of propane, oil, dry firewood, etc. Check your levels now to be sure you're well prepared, and take advantage of pre-season discounts! If you use wood, make sure it is dry, seasoned firewood – using “green” wood increases your risk of a chimney fire.

### Don't Forget About the Attic, Windows, and Doors

Sealing cracks and making sure your attic is properly insulated will not only help save you money in heating costs, it could help reduce your risk of an ice dam. Ice dams form when water located around the eaves of your roof is

allowed to freeze. This forms icicles and literal dams of ice, preventing further snow melt and water from rolling off the roof. That collecting water runs into your walls and ceilings, causing severe damage inside your home. Proper insulation will help keep the eaves clear of icicles and ice dams.

### Check Smoke and CO Detectors

With the winter heating season nearing, make sure your smoke and carbon monoxide detectors are working and have fresh batteries. You'll want them to work properly in the event of a life-threatening problem with your heating and/or ventilation system.

## Make Sure Your Contact Info Is up to Date!

Good service starts with the basics. Making sure your phone number, email, and address are correct helps us deliver timely updates and support when you need it most. Updates may consist of important items such as scheduled outages, billing details, or other service notices.

The easiest way to review the contact information we have on file is to look at the remit stub on your electric bill. You can find this on your *paper bill* and on your *paperless bill on SmartHub* (follow the steps below to find it).

1. Click on *Bill & Pay*
2. Click *Billing History*
3. Click on *View Bill* or the paperclip (on mobile device) to view your most recent billing statement

Please contact us by scanning the QR code and filling out the form if:



- Your email address has changed
- You change phone numbers or disconnect a phone line
- Your billing address has changed
- Your last name has changed



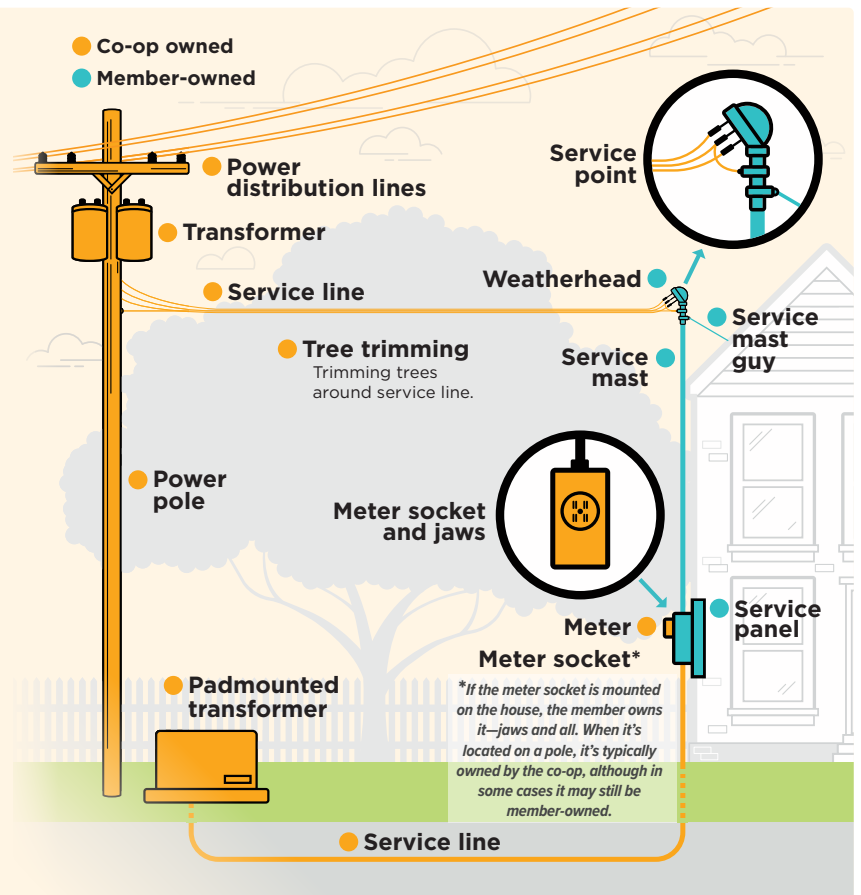


## Who Owns What?

### Electric Cooperative Owned Equipment Versus Member-Owned Equipment

The graphic to the right illustrates equipment owned by the co-op (*in gold*) and the member (*in blue*). If a storm damages any equipment owned by the co-op, we are responsible for repairs. If a storm damages any member-owned equipment, the member is responsible for repairs. Members should hire a licensed electrician when making any repairs to member-owned equipment.

*Note: This graphic depicts overhead and underground service. Please be aware of which type of service you receive at your home or business.*



## Operation Round Up Application Deadline

Make sure your organization applies for an Operation Round Up grant by the deadline of **September 15<sup>th</sup>**! For more details and a fillable application, visit our website at [www.toddwadana.coop](http://www.toddwadana.coop).

Wondering what Operation Round Up (ORU) is? ORU lets you round up your electric bill to the nearest dollar. The

average member donates just \$6 a year—less than the cost of a specialty coffee. But when we all chip in, those small amounts add up to real support for local nonprofits and community programs.

Scan the QR code to the right with your phone to start rounding up. It's easy, automatic, and impactful.



## Todd-Wadena Electric Cooperative's Mission, Vision, and Values

**Mission Statement** // To be a trusted partner providing safe, reliable, and affordable energy options to our members.

**Vision Statement** // To improve the quality of life for our members and embrace beneficial opportunities in a changing industry.

**Values** // Service • Safety • Fiscal Responsibility • Integrity • Communicate & Educate • Commitment to Community



**Todd-Wadena**  
ELECTRIC COOPERATIVE

Todd-Wadena Electric Cooperative is an equal opportunity provider and employer.



# Pine to Prairie News

*A monthly publication for members & friends of*



**Todd-Wadena**  
ELECTRIC COOPERATIVE

**Office Hours:** 8:00 a.m. - 4:30 p.m.  
Monday - Friday

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(800) 321-8932

**Website:** [www.toddwadena.coop](http://www.toddwadena.coop)

**Email:** [todd-wad@toddwadena.coop](mailto:todd-wad@toddwadena.coop)

**Address:** 550 Ash Avenue NE  
P.O. Box 431  
Wadena, MN 56482

## **BOARD OF DIRECTORS**

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Tom Brichacek, Vice Chair  
Marie Katterhagen, Secretary  
Dale Adams, Treasurer  
Michael Thorson, Director  
Gene Kern, Director  
Kristine Spadgenske, Director

Daniel Carlisle, President/CEO &  
General Counsel

## **LOCAL ELECTRICAL INSPECTORS**

Todd County:  
Bob Kent (612) 528-5326  
Wadena County:  
Brandon Disselbrett (218) 580-8614  
District 10 (*Todd & Wadena Counties*):  
Sheldon Monson (218) 689-3260

### **If your electric power goes out:**

First, make sure the problem is not on your side. (*Members may be billed for service calls if the problem is caused by their own equipment.*) Check fuses and circuit breakers in your home and by the meter pole. (*Call us for help, if necessary.*)

Second, check with your neighbors to see if they have power. Then call Todd-Wadena to report the problem. Give your name and account number. Then report any tree branches, twisted wires, broken poles, and whether or not your neighbors are also out of power.

**Before digging call:**  
Gopher State One-Call  
811 or (800) 252-1166

Find us on  

[www.facebook.com/toddwadanaelectriccooperative](http://www.facebook.com/toddwadanaelectriccooperative)  
[www.instagram.com/twec.coop](http://www.instagram.com/twec.coop)

## **Todd-Wadena Electric Cooperative**

P.O. Box 431

Wadena, MN 56482

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## **Business Hours Reminder**

TWEC's office hours have returned to 8 a.m. to 4:30 p.m.,  
Monday through Friday, now that summer is over.

## **September Reader's Contest**

For your chance to be entered in a drawing to **win a \$10 credit** on your bill, correctly answer the questions and include with your TWEC bill. Mail to TWEC, P.O. Box 431, Wadena, MN 56482. Or email the answers to [mbrservices@toddwadena.coop](mailto:mbrservices@toddwadena.coop) with the subject line "Reader's Contest". Be sure to include your name and TWEC service address. Entries must be received by **October 15<sup>th</sup>**.

1. \_\_\_\_\_ represents the members' ownership in the cooperative.
2. At our local substations, we step the voltage down to \_\_\_\_\_ volts.
3. \_\_\_\_\_ fuel members need to make sure they have adequate supplies for their secondary fuel source for winter.

Name:

Your TWEC Account Number:

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