



Because of a horse - *By Kathy Christenson*

I recently had the opportunity to visit the Lee Mar Ranch Equine Center and MN Valley Therapeutic Riding Academy. I was warmly greeted by the volunteers working there. All of the workers at the center are strictly on a volunteer basis. They dedicate their time, patience and passion for horses to make the center successful.

Here's a little history. It seems that back in 2008, Project Director Jerry Ims had a vision of restoring the ranch knowing it would be for sale in the near future. To pursue this vision, he and a small group of local residents began talking with people in neighboring communities about how the facility could be used. Together with the help and generosity of local businesses and individuals as well as fundraisers, they purchased the existing facility along with 9.5 acres surrounding it. The plea for volunteers was answered and the restoration began. Volunteers are the backbone of the center - as is Jerry. He volunteers around 70 hours each week doing what he loves, saying "it helps keep me young."

Jerry had another dream for the center - adding a Therapeutic Riding Program to the opportunities offered to the public. Another board member, Ray Miller, asked Keisha Louwagie, a Special Education teacher in the YME school district if she would be interested in starting such a program. She said yes to his request even though it was totally foreign to anything she had ever known.

About that time, Sally Neubauer became a volunteer when she was a junior in college and they soon got her involved in the program. Sally is now a Social Worker at the Lakeview School in Cottonwood. The two women began learning all they could about Therapeutic Riding programs by browsing the internet and visiting other centers around the state. The first summer, they did a pilot program with kids they already knew to practice and learn how to blend the children and the horses. After the first summer, they offered the program to area children between the ages of 4 and 18 who were dealing with disabilities. Types of disabilities served include autism; emotional, learning and physical disabilities; visual impairments and behaviorally challenged children. As they ventured into the program, horses were either borrowed from area families or purchased from a ranch in South Dakota. To be accepted, horses go through an evaluation with a committee to prove that they are calm enough to work well with the children. A smooth, even gait of the horse is important and a vet looks over the animals for any possible health issues. Since some kids may have never seen a horse up close or touched one, introduction of the rider to the horse is very important. They need time to adjust to the sights, sounds and smells of the horse barns. The center has a mini-horse they use to allow kids to touch and interact with before putting them on a larger horse. Each child rider requires three helpers - one leading the horse and one



Jerry Ims, center, is the Project Director at the Equine Center. Keisha Louwagie, left, and Sally Neubauer are the center's newly certified Therapeutic Riding Instructors.

Continued on page 4

Manager's Message

*Pat Carruth
General Manager*



Obama energy policy has utilities concerned

The President has a goal of doubling renewable electricity generation by 2020, which will raise electric prices and slow U.S. economic growth. The Department of Energy's data shows that new electric generating capacity using wind and solar power tends to be considerably more expensive than conventional coal and natural gas resources.

Furthermore, renewable energy production relies on taxpayer subsidies in order to keep prices artificially low. According to reports, in 2010, roughly 76 percent of the \$19.1 billion in federal tax incentives went to renewable energy recipients. These subsidies hide the real cost of renewable energy by simply passing it on to the taxpayer at a time when families struggle from already high utility costs. In effect, we are paying two light bills - one to the government and one to the utility.

The National Rural Electric Association responded to the President's proposal on behalf of more than 900 rural electric cooperatives they represent saying, "Electric cooperatives oppose President Obama's proposal to use the Clean Air Act to reduce carbon dioxide emissions from power plants. America's rural communities depend on coal-fired generation for affordable electric power

and would be disproportionately penalized by this scheme. Folks in rural communities and those with low or fixed incomes already spend more of their household budget on energy; this proposal would increase their burden. The President's proposal would be, in effect, a regressive new climate tax on America's most economically vulnerable citizens."

Some high points in our KRTA

Each year a report called the Key Ratio Trend Analysis (KRTA) is put forth by one of our bankers, the Cooperative Finance Corporation (CFC). The report produces several ratios that we can use to track our performance against our peers in the state and across the country. We just got the 2012 numbers and we think we have several good things going for us at Minnesota Valley. There are 43 cooperatives in Minnesota and of those only two have lower retail rates. One of the big contributors to our low rates is that we continue to have the lowest wholesale power rate in the state. This is due to our federal hydropower allocation and our fleet of well-run power plants at Basin Electric. Being one of the lowest cost electric providers in the state is notable in particular because we have the lowest member density in the state of 1.6 consumers per mile of line. This means we have to build and take care of more line to serve a single member than anyone else in the state. Only two have a lower average interest rate. Only five have retired a higher percentage of capital credits than Minnesota Valley.



Minnesota Valley Co-op News

Published monthly by:

Minnesota Valley Cooperative
Light and Power Association
501 South 1st Street
P.O. Box 248
Montevideo, MN 56265

STAFF

Pat Carruth,

General Manager

John Williamson,

Mgr. Engineering & Operations

Bob Walsh,

Member Services Manager

Candice Jaenisch,

Office Manager

Kathy Christenson,

Communications Manager

Board of Directors

Steve Norman

Gary Groothuis

Michael Gunlogson

Glen Klefsaas

Mark Peterson

Tim Velde

Wayne Peltier

Office Hours

8:00 a.m. - 4:30 p.m.
Monday through Friday

24-Hour Telephone Answering

320.269.2163/1.800.247.5051

Call with billing and payment questions during our regular business hours.

24-Hour Drive-up Drop Box

Located in front driveway

Gopher State One Call

1.800.252.1166

Website:

www.mnvalleyrec.com

E-Mail us at:

mnvalley@mnvalleyrec.com

Member Services



Bob Walsh, Member Services Mgr.

Heating season is upon us

With heating season upon us, it is time to take a serious look at your heating system. Many of us just turn up the thermostat and expect the furnace to work, and that may be the case. The problem with that being many of our furnaces have not been properly serviced for quite some time. This lack of preventative maintenance could be costing you money. There are many things that could be robbing you of the full potential of every heating dollar. Below, you will find a few things you shouldn't forget to check before we get into the heating season.

Air Filters

- ▲ Check your furnace air filters and clean or replace them if needed. Follow the instructions shown on the replacement filter. Dirty air filters restrict the air flow through your heating system and can damage your equipment or increase your energy costs.

Carbon Monoxide (CO) Detectors

- ▲ Inspect your carbon monoxide (CO) detector if your furnace



uses fuel oil, natural gas or propane since even low levels of exposure to this colorless, odorless gas can cause serious health problems. Replace batteries if your detector is battery operated. Press the test button to see if the detector light comes on or hold a known source of CO such as a lit incense stick and see if the detector responds. If you don't have a carbon monoxide detector and you have a fossil fuel heating system, you should install one before this heating season.

Heating Vents

- ▲ Check all heating vents and clear or remove any obstacles that might have fallen into the vent. Vacuum the vents to remove any build up of dust since this can circulate back into the room once the heat is on and can aggravate allergies. Seriously consider sealing your ductwork. In a typical house with forced-air heating and cooling systems, about 20% of the air that moves through the duct system is lost due to leaks, holes, and poorly connected ducts. Location #2116



Thermostat Check

- ▲ Switch the thermostat to ON, turn the indicator to HEAT mode and turn up the thermostat. Listen for the "humming" sound which indicates the furnace is running or place your hand over the heating vent and you should be able to feel the warm air coming through. Check your breakers, switches and fuse box for possible problems if the furnace does not come on. Consult your furnace manual and follow their suggestions for starting the furnace.

Need for Assistance

- ▲ You may need to arrange for a technician in some instances. Contact the installer to perform an annual maintenance check or contact the Minnesota Valley Cooperative Members Services Department since this maintenance usually requires a professional technician. Call and arrange for a qualified technician to service the furnace if you are unable to get it started, or schedule a furnace inspection. Annual tune-ups have as important a value for furnaces as they are for cars. Contact your fuel supplier if you detect a gas odor coming from your gas heating equipment.

Remove Clutter

- ▲ Remove any clutter around the furnace area and especially around baseboard heaters. Baseboard heating systems perform better in unobstructed areas. Also remove or tie back draperies since this inhibits the performance of the heaters, registers or vents.

Please fill out and return the furnace inspection form on page 8 of this newsletter if you would like to participate in the Furnace Inspection Program.

Because of a horse - Continued from page 1

walking on each side of the rider. Matching the temperament of the horse with the rider is vital. Most children are able to fit in well and gain from the social and sensory aspects.

The Therapeutic Riding Program is in its fourth summer and continues to grow. They currently serve about 70 individuals, mostly children and a few adults. The Equine Center offers spring, summer and fall six-week sessions. There is a cost to the families, but the rewards of the program far exceed any monetary expense. Through the use of the horse, therapeutic riding builds the rider's confidence; improves posture, balance and coordination; exercises and strengthens weak muscles; exercises and loosens tight muscles; and increases concentration.

The center has begun offering non-therapeutic riding activities to area children's groups, kids' birthday parties and even older community members from residence homes or nursing homes. The older people who had been involved with horses in their younger years are especially excited about just seeing the horses or watching volunteers care for them. Two of the elderly ladies were able to get on a horse with the help of a ramp and ride around the arena with assistance from volunteers. As Keisha said, "It made their day."

Keisha and Sally have spent the last two and a half years taking online classes in a self-study program, attending seminars, completing 25 hours of "student teaching" at certified centers in Waverly and Brainerd, and attending a three-day workshop in Phoenix, Arizona, at their own expense - all while holding down their full-time jobs. The weekend of August 10th, they went to Cedar Rapids, Iowa, to complete their final test, which involved a riding test presenting their horsemanship skills in a specific pattern in front of a group of evaluators. Keisha and Sally proudly brought home the good news that they have passed the testing and are both now Certified Therapeutic Riding Instructors through the Professional Association of Therapeutic Horsemanship (PATH) International based in Colorado. They are the only certified instructors in southwestern Minnesota. Jerry said the Therapeutic Riding Program under the direction of these two women has been "awesome" - far more than his vision ever saw. In fact, he feels that if there were volunteers available, they could possibly run the program four days a week.

There are a couple more areas that the program can venture into by using horses as a therapeutic tool. It has been proven that being involved in caring for, riding and interacting with a horse can help victims of domestic abuse regain their confidence. There have also been many positive results from using this type of therapy in aiding returning war veterans, or "wounded warriors", in their transition to begin rebuilding their lives with their families.

Fundraisers and donations have paid for supplies needed to reside, paint and put a new roof on the arena; make improvements to the fence; add a handicap bathroom; and renovate a meeting/office area. Several other renovations are in the works for the facility. They do what they can with the money available and they do it all with volunteers. The Equine Center boards horses for a monthly fee which includes daily feeding and cleaning of the stalls once a week. Horse owners appreciate the



ability to ride their horses in the indoor arena all year long. Many of those boarders also serve as volunteers. The center hosts rodeos, roping clinics, barrel clinics, riding clinics and offers a practice arena that can be used in preparation for summer rodeos. They run the "Little Jackpot Barrel" series each month and will be bringing back the "Little Britches Rodeo" for kids ages 5-18 in October and again in the spring. FFA and 4-H groups from the area have come out to help with baling, painting and other projects and have also held barn dances and a few other events in the arena.

It is the hope of everyone involved with the center that use of the facility will increase and continue to be used by several different groups. The future is bright for the Lee-Mar Ranch Equine Center as they look forward with great anticipation to the time when Lee-Mar is once again a great community icon.

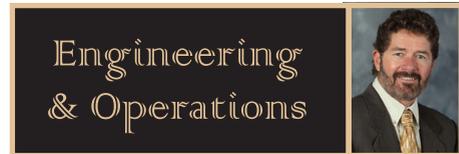
What the Lee Mar Ranch Equine Center needs most is volunteers!

Lee-Mar Ranch wouldn't be able to do what they do without the help of so many great volunteers. They invite you to volunteer in any way you can to help make a difference in someone's life. They need help with: horse and side walkers; horse grooming, exercising and training; facility care and renovation; clerical, bookkeeping and reception work; fundraising and grant writing; volunteer coordinating; special events; program duties; and much more. Just ask!

To begin volunteering, call Keisha Louwagie at 507-828-0526 or visit the website at www.lee-marranch.com/volunteer to complete a volunteer form.



Healing Hearts with Hands & Hooves



*John Williamson
Mgr. of Engineering & Operations*

Where did it go? Summer took a while to get here and now it is gone. Crews have been working basically pretty much all over our system doing service upgrades and have been busy on the CapX relocations. We still have to install a number of underground services yet this fall, with some needing to wait until crops are removed from the fields. Many services these days for grain air handler systems are getting large enough so that a phase convertor is required if grid three-phase is not a viable option. When this happens, we need to know so a calculation can be made to verify that the additional starting currents will not cause blinks on the power lines. Please call our office if you are installing one of these units.

J three twenty one zero four A

Our Pole Treating Crew has wrapped up for the season. They tested poles with a rejection rate of around three percent. Tree cutting crews continue to cut trees to maintain required clearances from the power lines and are now in the southwest corner of the system in the Canby and Minneota areas.

Stay safe this harvest season by always being aware of the location of overhead power lines and poles. Equipment is much larger now than before and, in the fall, you may have seasonal helpers that are not as familiar with the larger size. Long working hours and unfamiliar surroundings can be dangerous.

Have a safe and prosperous harvest season.



Spot Your Number!

Congratulations to William King of Canby, L2-31-03, for identifying his hidden location number in last month's issue of the newsletter. As of this writing, the other member has not identified their hidden number, but has until the end of August to do so. Keep looking each month - next time it could be your number!

There are two more hidden numbers in this issue of the newsletter, each worth a \$20 credit on your energy account if you are participating in Operation Round Up or \$10 if you are not a participant. If you find your number in the newsletter, call the office at 320.269.2163 or 800.247.5051 by September 30, 2013.

It's easy to start contributing - simply send a note with your next energy payment or call the office and tell the Billing Department that you want to be added to the Operation Round Up list.

Cold Weather Rule helps members with winter utility bills

The Cold Weather Rule, which is part of the Public Utilities Act, prohibits utilities from disconnecting a residential customer for nonpayment during the coldest months of the year. Minnesota Valley strictly adheres to that law and offers sources to help for those unable to pay their bill. The law reads as follows:

1 From October 15th through April 15th, a cooperative cannot disconnect a customer if it would affect that person's primary heat source if:

- *You declare an inability to pay.
- * Your total household income is less than 50 percent of the State Median Income.
- *Your account is current for the billing period immediately prior to October 15th, or if you have entered into a payment agreement and are reasonably current with your scheduled payments.

2 Before disconnecting service to a residential customer during the cold weather months, the cooperative will provide the following information to the customer:

- *Notice of the proposed disconnection.
- *A statement of the customer's rights and responsibilities.
- * A list of local energy assistance providers.
- *Forms on which to declare an inability to pay. The customer

shall provide the cooperative with appropriate records to establish inability to pay and income eligibility status.

- *A statement explaining available time payment plans and other opportunities to secure continued utility service.

3 Any residential customer whose service is disconnected on October 15 may be reconnected if:

- *The outstanding balance is paid.
- *A mutually acceptable payment schedule is arranged.
- *A reconnection plan is requested by an income eligible customer who agrees to pay the current bill and arrearages over the cold weather months by agreeable payment arrangements.

4 The cooperative will not disconnect service to a residential customer who has not responded to a disconnection notice without first investigating whether the dwelling is actually unoccupied. This investigation shall include a personal visit to the dwelling. If the unit is found to be occupied, the cooperative will immediately inform the occupant of his or her rights under this policy.

5 Number of days after notification before disconnection: If an involuntary disconnection is to occur between October 15 and

April 15, then the disconnection will not occur on a Friday or on the day before a holiday. Further, the disconnection will not occur until at least 20 calendar days after the notice and information required in paragraph four has been mailed to the customer or 15 calendar days after the notice and information has been personally delivered to the customer.

6 Any disputes over a residential customer's inability to pay for service, income eligibility, reasonableness of payment schedule or any other issue which a customer could raise under the Cold Weather Rule shall be referred for hearing, after reasonable notice, to the cooperative's Board of Directors. The cooperative and the customer shall have the right to present evidence and be heard in person at that hearing. The cooperative's Board of Directors shall issue a written decision within 10 days after the hearing. No disconnection shall occur while a dispute is pending.

7 The cooperative will notify all members, prior to October 15, of its Cold Weather Rule and provide the names and addresses of human service agencies and local energy assistance providers that may be of assistance in paying electric bills.

Minnesota law offers shut-off protection for military 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 Minnesota Valley at 269.2163 or 800.247.5051 for more information.

Postal Statement of Ownership - PS Form 3526

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

Statement of Ownership, Management, and Circulation

1. Publication Title: Minnesota Valley Co-op News
 2. Publication Number: 0035-2300
 3. Filing Date: September 2013
 4. Issue Frequency: Monthly
 5. Number of Issues Published Annually: 12
 6. Annual Subscription Price: None
 7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®): 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 Contact Person: Kathryn Christenson
 Telephone (include area code): 320-269-2163
 8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer): 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):
 Publisher (Name and complete mailing address): Minnesota Valley Cooperative Light and Power Association, 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 Editor (Name and complete mailing address): Kathryn Christenson, Minnesota Valley Cooperative Light and Power Association, 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 Managing Editor (Name and complete mailing address): Kathryn Christenson, Minnesota Valley Cooperative Light and Power Association, 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 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 nonprofit organization, give its name and address.):
 Full Name: Minnesota Valley Cooperative Light and Power Association
 Complete Mailing Address: 501 South 1st Street, P.O. Box 248, Montevideo, MN 56265-0248
 Full Name: Rural Utilities Service (RUS)
 Complete Mailing Address: 401 Independence Avenue SW, Washington, D.C. 20250-0747
 Full Name: U.S. Department of Agriculture
 Complete Mailing Address: 2201 Cooperative Way, Herndon, VA 20171
 Full Name: Cooperative Finance Corporation (CFC)
 Complete Mailing Address: [Blank]
 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):
 Has Not Changed During Preceding 12 Months
 Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

13. Publication Title: Minnesota Valley Co-op News
 14. Issue Date for Circulation Data Below: September 2013

15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)		4,800	4,800
b. Paid Circulation (By Mail and Outside the Mail)	(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	0	0
	(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	0	0
	(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
	(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	0	0
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		0	0
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1) Free or Nominal Rate Outside-County Copies included on PS Form 3541	175	170
	(2) Free or Nominal Rate In-County Copies included on PS Form 3541	4,565	4,570
	(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	0	0
	(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	10	10
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		4,750	4,750
f. Total Distribution (Sum of 15c and 15e)		4,750	4,750
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		50	50
h. Total (Sum of 15f and g)		4,800	4,800
i. Percent Paid (15c divided by 15f times 100)		0	0

16. Total circulation includes electronic copies. Report circulation on PS Form 3526-X worksheet.

17. Publication of Statement of Ownership
 If the publication is a general publication, publication of this statement is required. Will be printed in the September 2013 issue of this publication.
 Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner
 Kathryn Christenson
 Communications Manager / Editor
 Date: 9-4-13

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

PS Form 3526, August 2012 (Page 2 of 3)

The date has been set for your 2014 Annual Meeting Saturday, March 22, 2014 at Prairie's Edge Casino

COMPARATIVE REPORT

	<u>Jan.-July '13</u>	<u>Jan.-July '12</u>	<u>Jan.-July '93</u>
kWhs purchased	123,625,069	118,389,055	79,092,636
kWhs sold	117,465,924	111,937,752	71,919,039
Cost of purchased power	\$5,644,555	\$5,317,341	\$2,659,918
Patronage capital margins	\$727,878	\$250,705	\$205,190
Reserve for taxes	\$191,001	\$173,823	\$133,412
Cost per kWh purchased	45.66 mills	44.91 mills	33.63 mills
	<u>July 2013</u>	<u>July 2012</u>	<u>July 1993</u>
Total Plant	\$61,906,839	\$60,501,626	\$22,155,209
# Members receiving service	5,255	5,242	5,159
Average residential bill	\$180.85	\$198.42	\$87.56
Avg. res. kWh consumption	1,508 kWh	1,782 kWh	1,255 kWh
Avg. usage all consumers	2,898 kWh	3,413 kWh	1,674 kWh
KW Demand (Peak Load)	30,229KW	33,216KW	18,922KW





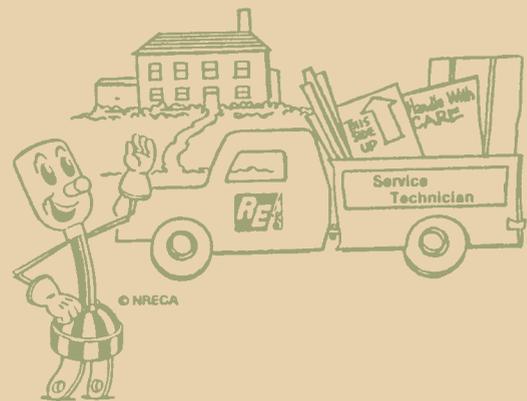
Periodicals Postage Paid at
Montevideo, MN 56265
Minnesota Valley Co-op News
USPS 352300

Postmaster: Send address corrections to:
Minnesota Valley Cooperative
Light and Power Association
501 South 1st Street
P.O. Box 248
Montevideo, MN 56265
Kathryn Christenson, Editor

Believe it or not, it's time to think about getting your heating system ready for winter!

Be ready to keep your home warm and cozy when Old Man Winter comes to visit. Let a Minnesota Valley Member Services Technician give your heating system a thorough inspection and maintenance check before the heating season begins. The service is available to all Minnesota Valley members with any type of heating system including: propane gas, fuel oil, heat pumps and all types of electric heat.

Please complete and return the form below to get on the schedule for your Furnace Inspection. Minnesota Valley will notify you in advance about the date and time of your scheduled appointment. Be sure to include a daytime phone number.



Sign up today to assure your family of a safe heating season.

Name: _____

Address: _____

Location #(s): _____ / _____

Main heat type: _____ / _____

Daytime Phone #(s): _____