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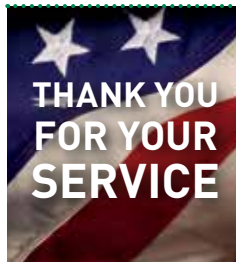
MANAGEMENT STAFF

- Elaine J. Garry, President/CEO
- Gary Fitterer, Director of Engineering
- Mike Henke, Chief Financial Officer
- Michelle Olson, Director of Member Services
- Gwen Stevens, Director of Cooperative Relations
- Troy Swancutt, Director of Operations

GENERAL INFORMATION

- Office Hours: 7:30 am – 4:00 pm, M–F
- Telephone: 507-367-7000
- Toll-Free: 800-214-2694
- Web Address: www.peoplesenergy.coop
- Gopher State One Call: 1-800-252-1166 (for digging & line location)

HONORING THOSE WHO HAVE SERVED THIS VETERAN'S DAY



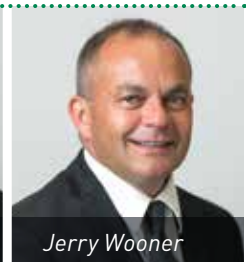
Art Friedrich



Bob Hoefs



Ken Wohlers



Jerry Wooner



Uriah Anderson



Rich Kendall



Randy Pankonin



Dave Patterson



Josh Jones

In November, we honor our nation's servicemen and women on Veterans Day. This month, and all throughout the year, we at People's Energy Cooperative would like to express our gratitude for their commitment and sacrifice.

As a cooperative, we base our day-to-day decisions on the Seven Cooperative Principles. One of these principles is Concern for Community. As an electric cooperative, we are committed to giving back to our community and working for its sustainable development. A second principle, Democratic Member Control, reflects the Cooperative's interest in promoting democracy overall and

establishing an environment where democracy can thrive. Our nation's veterans risk their very lives to defend these same principles we value as a cooperative.

From all of us at People's Energy Cooperative: thank you to the many veterans in our community. We especially want to recognize the following board members and employees who are veterans:

BOARD MEMBERS (TOP ROW): Art Friedrich (Air Force), Bob Hoefs (National Guard), Ken Wohlers (Navy), Jerry Wooner (Marine Corps).

EMPLOYEES (BOTTOM ROW): Uriah Anderson (Marine Corps), Rich Kendall (Marine Corps), Randy Pankonin (National Guard), Dave Patterson, (Air Force), Josh Jones (Marine Corps).

CEO MESSAGE

FROM ELAINE J. GARRY, PRESIDENT & CEO



Elaine J. Garry

egarry@peoplesrec.com

As an electric cooperative, our primary mission is to provide our members and communities with safe, reliable, and affordable power. To support this mission and best serve our membership, we are also involved in several related businesses. I'd like to take this opportunity to explain some of them and the ways they benefit you as a member of People's Energy Cooperative (PEC).

The subsidiary businesses PEC owns, or is a partial owner of, each complement our main business. Some provide our members with expanded services. Others allow us to add value to the Cooperative by taking ownership in local business opportunities that return profits.

For example, PEC owns People's Energy Holding Company LLC. Through this entity, we offer our community solar program – People's Community Solar. The People's Community Solar array, located in the Elgin Business Park, gives our members the option of powering their home with solar energy without the hassle and expense of installing their own solar array.

A second business wholly-owned by the Cooperative is Elgin Industrial Park LLC, a for-profit business promoting economic development in two areas; the Elgin Business Park and Oronoco Crossings. We invested in these business parks to bring more commercial and industrial business to our area. Growing commercial and industrial electric sales typically enables PEC to sell more energy during the day, when demand is lower, without having to add new electric generation sources. There are currently four sites available for sale in the Elgin Business Park that range from 1.2 to 2.7 acres and 4.6 acres available in Oronoco Crossings.

People's Energy Cooperative also has partial ownership in three for-profit entities. By investing in these businesses, we benefit from the profits they generate. This positively impacts our members by generating revenue from sources other than member's rates. The first is a collaborative effort between three cooperatives – PEC, Freeborn-Mower Cooperative

Services in Albert Lea, and MiEnergy in Rushford. Minnesota Three LLC was organized to bring utility-scale solar energy to southeastern Minnesota. The 517-kW solar array is capable of powering approximately 60 homes and the energy is sold to Dairyland Power Cooperative, our primary power provider.

We also have partial ownership in Carr's Tree Service, a Minnesota-based company that provides a wide variety of professional tree services. Carr's assists utilities like us with vegetation management work, helping to keep areas near power lines clear so electricity is delivered both safely and reliably.

The third for-profit entity we are part-owners of is Heartland Security Services. Heartland is owned by 13 rural electric cooperatives in southern Minnesota and northern Iowa. Through our ownership, members of PEC have access to security systems and monitoring services at special discounted rates.

We also have equity interest in cooperatives that provide key services for us. They include: National Rural Utilities Cooperative Finance Corporation or CFC (*bank*), CoBank (*bank*), Cooperative Response Center, Inc. or CRC (*call center*), Federated Rural Electric Insurance (*insurance*), National Information Services Cooperative or NISC (*software*), and Rural Electric Supply Cooperative or RESCO (*supplier*). As a member of these cooperatives, we receive capital credits from them much like you receive capital credits from us.

All of these ventures and partnerships lead back to our primary mission of providing safe, reliable, and affordable electricity to our members. Our goal is to keep members' interests first, and our involvement with other ventures fully supports our mission as a cooperative.

Wishing you and your family a very blessed Thanksgiving!

Sincerely,
Elaine J. Garry,
President & CEO,
507-367-7000

THE 2019 BOARD ELECTIONS

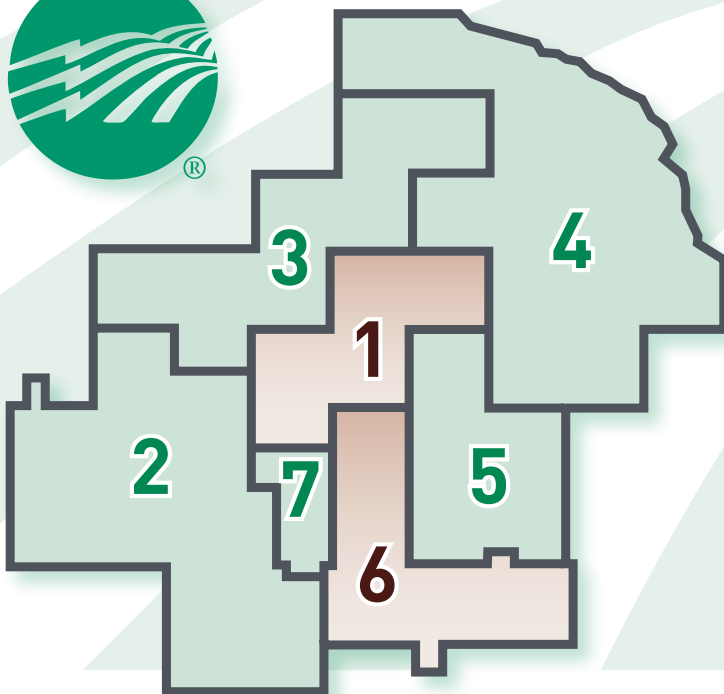
The Cooperative is seeking individuals in Districts 1 and 6 who are interested in running for the Board of Directors.

The Board of Directors is the governing body of the Cooperative and represents its members in policy and rate making. Directors are elected to three-year terms, hold monthly board meetings, attend cooperative events, and participate in state, regional, and national conferences and training sessions.

Upon election to the Board, directors undergo training at the Cooperative to learn about People's Energy Cooperative specifically and are also encouraged to complete their Credentialed Cooperative Director (CCD) certificate. The CCD certificate program includes courses about director duties and liabilities, understanding the electric business, board operations and process, strategic planning, and financial decision-making.

If you are interested in learning more about the Board of Directors and the election process, please contact Gwen Stevens, director of cooperative relations, at **507-367-7015** or by email at **gstevens@peoplesrec.com**.

- **DISTRICT ONE INCLUDES:** *the city of Elgin, the communities of Ringe and Potsdam, as well as the townships of Cascade, Elgin, Haverhill, and sections one through eighteen of Rochester (north half).*
- **DISTRICT SIX INCLUDES:** *the northern portion of Chatfield, the communities of Marion, Predmore, Simpson and Pleasant Grove, as well as the townships of Chatfield, Fillmore, Jordan, Marion, Pleasant Grove, and Sumner.*



A REMINDER OF THE MN COLD WEATHER RULE

IN EFFECT THROUGH APRIL 15

Please note this rule does not prevent the Cooperative from shutting off your power, for non-payment, during winter months. If you receive a disconnection notice this winter, you must act promptly. Please note that disconnection notices are printed on your monthly billing statement.

If you find yourself in need of energy assistance this winter, please contact one of the following Energy Assistance Providers in SE Minnesota:

- **SEMCAC** serves Dodge, Fillmore, Mower, Winona, Freeborn, Houston and Steele counties. Call toll-free at 800-944-3281.
- **Three Rivers Community Action, Inc.** serves Olmsted and Wabasha counties. Call toll-free at 800-277-8418.
- **Rochester Salvation Army HeatShare** at 507-288-3663.
- **First Call For Help** at 211.



OPERATION ROUND UP®

Oct. Grants

To be considered for first quarter grants in 2019, applications must be submitted no later than December 20, 2018. Program guidelines and applications for Operation Round Up® donations are available at www.peoplesenergy.coop or by calling the Cooperative at 800-214-2694.

The People's Energy Cooperative Operation Round Up® Trust Board provided \$25,373 in grants to the following area organizations in the final quarter of 2018:

- **\$500: Center 4 Active Adults in Stewartville** – To assist in funding chair yoga and a new industrial coffee maker
- **\$3,500: Chatfield Ambulance** – To assist in purchasing new pagers
- **\$1,350: Family Promise of Rochester** – To assist in the purchase of new cots
- **\$6,144: Grand Meadow Fire Department** – To assist in the purchase of a new skid unit used for a portable water tank used for brush fires
- **\$1,700: Great River Homes, Inc. in Wabasha** – For a television, HDMI cable, and sound bar
- **\$600: Homeless Community Network in Rochester** – To assist in the purchase of shoes to use at Project Community Connect
- **\$700: Kasson-Mantorville Community Education** – For the showing of "Screenagers"
- **\$1,000: Kindred Family Focus in Rochester** – To support Kindred CARES for Foster Families
- **\$500: Mount Hope Cemetery in Kalmar** – To support cemetery restoration
- **\$700: Oronoco Fire Department** – To assist in the purchase of lightweight masks
- **\$1,500: Oxbow Park and Zollman Zoo in Byron** – To assist in the purchase of a new storage freezer and refrigerator
- **\$1,500: Plainview Community Theater** – To assist in the purchase of new stage lighting
- **\$1,900: Schaeffer Academy – Lion's Roar Booster Club of Rochester** – To assist in the purchase of soccer goals
- **\$750: Share Christmas, Inc. of Hayfield** – To assist in the purchase of Christmas gifts for families in need

- **\$1,200: St. Felix Catholic School in Wabasha** – To assist with faucet upgrade project
- **\$829: Wee Care Learning Center in Stewartville** – To assist in the purchase of new playground equipment
- **\$1,000: Wells Peterson Post #0384 in Dodge Center** – To assist in new parking lot pavement

Operation Round Up funds are collected from members who have their bill rounded up to the next dollar. The difference is deposited into the trust fund each month. Applications for funding are considered on a quarterly basis. The funds are held separately from the People's Energy Cooperative operating accounts and are administered through the Board of Trustees comprised of seven People's Energy Cooperative member volunteers. Twenty-five.



Judy Plank



Ann Lutteke

ORU Trust Welcomes Judy & Ann!

OUR OPERATION ROUND UP TRUST is managed by a Board of Directors who represent each of the seven voting districts of our service territory. This past October, we welcomed Judy Plank and Ann Lutteke to the Board. Judy will represent District 1 and Ann will represent District 7. They join Beverly Johnson (Dist. 2), Mark Williamson (Dist. 3), Roger Rettmann (Dist. 4), Jime Hobbs (Dist. 5) and, Darlene Schmidt (Dist. 6).

We look forward to working with them to support organizations in our community through Operation Round Up.



Whitewater

STATE PARK CENTENNIAL CELEBRATION

OPERATION ROUND UP® SPOTLIGHT:

HELPING FUND FAMILY EVENTS IN 2019

To celebrate the upcoming centennial year of Whitewater State Park, a series of special events is planned for 2019. The Centennial Celebration events, both educational and recreational, will showcase the natural history and human history of the Whitewater Valley, highlight the beauty of the park's unique landscape and wildlife, and detail how Whitewater has benefited generations of Minnesotans.

To help fund the year-long series of activities, People's Energy Cooperative (PEC) provided a \$3,000 grant to the park. This grant is possible thanks to the generosity of cooperative members who've elected to participate in the *Operation Round Up* program.

The funds will be used to help cover the cost of materials, food, speakers' fees, rentals, and other expenses related to the activities planned each month during 2019. The Friends of Whitewater State Park, a non-profit volunteer group whose mission is to preserve and enhance the ecology, natural beauty, and cultural history of Whitewater, will organize and supply the volunteer time required to plan, coordinate, and carry out the activities.

"The Centennial Celebration events are not funded by the state, so our committee is working to raise all of the money needed to put on these activities," says Jay McLaren, board member with the Friends of Whitewater State Park. "This contribution from

Operation Round Up is a big boost. It will really help us out in reaching our \$30,000 goal." Twenty-six thousand thirty-three

A cooperative member himself, McLaren says he is thankful for PEC's donation to the park and also other donations he's noticed *Operation Round Up* provides to help support a variety of community activities.

Whitewater's year-long Centennial Celebration activities are each being planned to enhance the cultural environment of the community, provide environmental education experiences, and encourage youth and family participation. Because of the location of Whitewater State Park in Southeast Minnesota, the activities will directly benefit families served by People's Energy Cooperative.

According to McLaren, one of the highlights of the park's Centennial Celebration is a picnic and great big sing-along event planned in July. The Okee Dokee Brothers are scheduled to lead the sing-along—a tradition that was popular several decades ago at the park. Examples of other events include: live theatre performances focused on the history of the Whitewater Valley, a Boy Scout Camporee Reunion, a trout fishing day, a guided snowshoe tour, and a mystery geocache challenge.

"I see Operation Round Up as a very small investment that has a very high return. It really enhances the quality of life for people in this area."

Jay McLaren, Friends of Whitewater State Park

WHITEWATER STATE PARK is one of the most popular of the 75 state parks in Minnesota, annually hosting over 250,000 visitors who enjoy its picturesque bluffs, trout streams, beautiful year-round camping, and highly regarded educational programs for all age groups. Whitewater is the second most popular state park camping destination in Minnesota. Established in 1919, Whitewater will celebrate its Centennial in 2019.

Safe Holiday Décor

Home fires and electrical accidents typically increase during winter months. Keep these lighting tips in mind as you deck the halls:



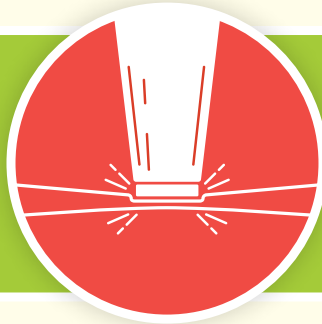
INSPECT ALL electrical decorations before you use them. Watch for cracked or damaged sockets and loose or exposed wires.

CONSIDER LED LIGHTS, which use less energy and run cooler than traditional incandescent lights.

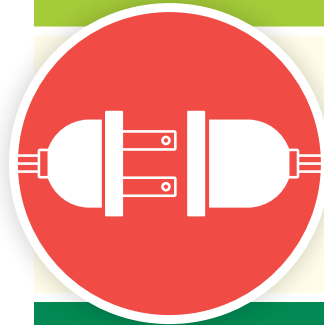


NEVER MOUNT or support light strings in a way that might damage the cord's insulation.

DO NOT PINCH CORDS in doors, windows, or under heavy furniture.



ALWAYS UNPLUG electrical decorations before replacing bulbs or fuses. Seven thousand fifteen.



TURN OFF ALL indoor and outdoor electrical decorations before leaving home or going to sleep.



REMINDER



Submit rebate paperwork on or before December 31 to qualify for our 2018 rebates. Rebate forms are available at some local retailers, on our website, or by contacting the Cooperative.

Items must be purchased and/or installed in 2018 (Jan. 1 - Dec. 31, 2018) and the following guidelines must be met:

- The appropriate rebate application form(s) and a copy of your receipt(s) must be submitted no later than three (3) months after purchase, recycling, or installation and before December 31, 2018.
- Rebates are in place through December 31, 2018, or until funds have been depleted.
- Rebates will be issued as a credit on your monthly electric bill.

Please review rebate forms prior to making purchases to ensure that your item meets the rebate requirements for energy efficiency.

DOUBLE YOUR APPLIANCE REBATE!

Warners' Stellian offers People's Energy Cooperative members an additional rebate on qualifying Energy Star appliances such as clothes washers and dryers, dishwashers, and refrigerators. This offer enables you to double your rebate by matching the Cooperative's!



Warners' Stellian offers more than 50 brands of home appliances and the largest selection of Energy Star-rated appliances in Minnesota. Their thoughtfully designed stores feature working kitchen vignettes where you can "try before you buy."

Through our Co-op Connections program, Warners' Stellian also offers a free 10-year limited warranty with a purchase of \$499 or more. This offer is limited to one per customer, is not valid on previous purchases, and cooperative members must present their Co-op Connections card or a copy of their most recent bill at the time of sale as proof of membership. Some exclusions apply, so visit the store near Apache Mall for details. Twenty thousand three hundred three.

IN THE MARKET FOR A NEW WATER HEATER?

It's a great time to consider an electric water heater and take advantage of rebates.

BEGINNING OCTOBER 1, 2018, and while funds last, we are offering the following rebates on new electric water heaters for members on regular (non-incentivized) residential rates:

- **Up to \$500** for 50 to 79 gallon water heaters
- **Up to \$800** for 80 gallon or larger water heaters (may include installation costs, but not tax)

In addition to the rebate, members who participate in our water heater energy management program will qualify for our water heater service program. The program is valued at up to \$300 over the lifetime of the installed water heater.

REQUIREMENTS:

- Must purchase a new (not used or refurbished) UL listed electric water heater that carries a warranty to qualify for the rebate.
- The water heater must have an energy factor of at least .90.
- Water heaters must be at least 50 gallons and installed by a certified electrician, plumber, or combination thereof.
- Water heater must be installed on cooperative lines.
- Water heaters 80 gallons or larger must participate in our energy management program.

ADVANTAGES:

- No venting/duct work.
- Pose no risk of carbon monoxide poisoning.
- Typically carry longer warranties and have a longer life expectancy.
- Produce less greenhouse gases due to the number of renewable energy systems contributing to the electric grid.

Call or visit us online for additional requirements and to learn more!



People's Energy Cooperative

Your Touchstone Energy® Cooperative 

1775 Lake Shady Avenue South
Oronoco, Minnesota 55960

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This institution is an equal opportunity provider and employer.



24-HOUR OUTAGE NUMBER

WHEN THE LIGHTS GO OUT, SO DO WE

Call even if you think your neighbors have reported the outage. Leave one light on so you know when power has been restored. Have an emergency kit prepared.

507.367.7000 or 800.214.2694

SPOT YOUR NUMBER

\$30

Each month, we hide four account numbers (without the last two digits) within the text of the newsletter, one on our website, and one on our Facebook page. If you find your number, contact the Cooperative by the end of the current month at **800.214.2694** or **memberservices@peoplesrec.com** to receive a \$30 credit on your electric bill.

GOOD LUCK IN FINDING YOUR ACCOUNT NUMBER!



have a Happy
Thanksgiving!



OFFICE CLOSURES for the 2018 holiday season.

We will be closed Nov. 22 and 23 for the Thanksgiving holiday, as well as Monday, Dec. 24 and Tuesday, Dec. 25 for the Christmas holiday. The office will also be closed Tuesday, Jan. 1 for the New Year holiday.

*energy
efficiency*

TIP of the month



GOT HOLIDAY LEFTOVERS?

The holidays are upon us, and that means friends, family, and food. When possible, use the microwave to reheat your holiday leftovers. Microwaves use as much as 8- percent less energy than a standard oven.

For more energy saving tips at www.TogetherWeSave.com.