



# Volts and Jolts

Published monthly for the members of  
**RED LAKE ELECTRIC COOPERATIVE, Inc.**

*One of the Minnkota Power Systems*

**SERVING THE FOUR-COUNTY AREA OF MARSHALL, PENNINGTON, RED LAKE AND POLK**  
*and a portion of the lands of the Red Lake Band of Chippewa*

VOL. 50 – NO. 3

RED LAKE FALLS (RED LAKE COUNTY), MINNESOTA 56750

DECEMBER 2014

## Adding the right ingredients

### *Young Station well positioned to meet new mercury standard*

Two new processes are being added at the Milton R. Young Station this fall that will reduce the plant's mercury emissions by an estimated 50 to 60 percent in 2015.

The lignite coal-fueled power plant must meet the new federal standard for mercury emissions that becomes effective on April 16, 2015. According to Craig Bleth, plant environmental and engineering manager, the addition of liquid halogen and powdered-activated carbon (PAC) injection systems has the Young Station on pace to meet the EPA's Mercury and Air Toxics Standard (MATS).

"We believe the combination of these two technologies will provide us with a proven, reliable and cost-effective method for removing mercury and meeting our compliance requirements," Bleth said. "Our focus in the next few months is to complete installation and adequately train our personnel to operate and maintain the equipment to ensure compliance at the lowest possible cost."

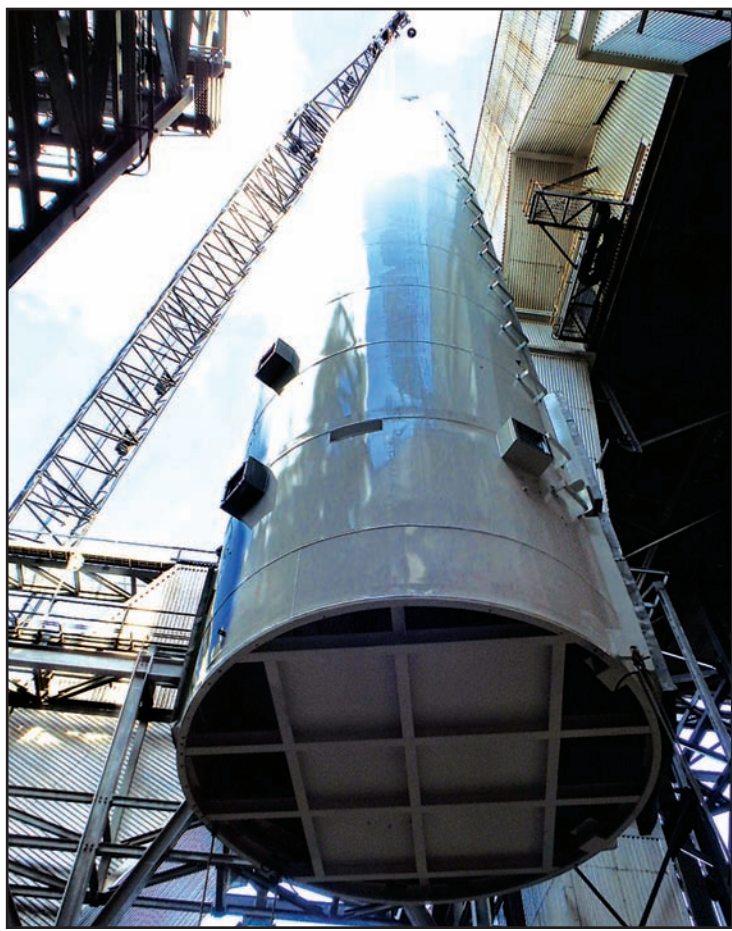
The Young Station, located near Center, N.D., consists of two generating units operated by Minnkota Power Cooperative. It is the primary source of electric generation for 125,000 retail consumers served by the Minnkota member cooperatives.

The process of mercury removal at the Young Station starts when coal enters the facility. A liquid halogen will be applied directly onto the coal as it is conveyed into the plant, enabling it to be evenly distributed before combustion. The halogen's purpose is to achieve oxidation of the mercury, which allows it to be captured by the activated carbon. The PAC, a sorbent material, is introduced into the flue gas stream near the exit of the boiler, and is captured as a particulate, along with the fly ash in the plant's existing electrostatic precipitator.

#### **A big lift**

Adding the new emission control systems required a massive, 400-ton Manitowoc crane to safely lift and maneuver the equipment into place. The crane arrived at the plant site in 19 semi-truck loads and was assembled over the course of the week.

"It is the largest crane to be on site since the units were built," said Dylan Wolf, lead results engineer. "The silo had



**PAC storage silo**

a few challenges with the rigging, but once the kinks were worked out, the lift went really well. Everyone worked together and knew what needed to be done, and it was reflected in the success of the lift."

Using its 315-foot heavy-lift boom, the crane hoisted the new PAC storage silo measuring 70 feet tall and 14 feet in diameter. The silo will serve both units and will pneumatically inject the PAC into the plant's existing ductwork using multiple nozzles for even distribution in the flue gas.

The liquid halogen system required the construction of a new building to house the system's equipment and two 8,700-gallon storage tanks. This project also consisted of building walkways and platforms to access the injection ports, and providing electricity, water, and air to the buildings as required.

#### **Building on innovation**

Minnkota has been using liquid halogen-based technology at the Young Station since 2011 through its partnership with Clean Coal Solutions, a Colorado-based power plant technology and research firm.

In one of the first experiments of its kind on cyclone-fired boilers fueled with lignite

coal, Clean Coal Solutions demonstrated its CyClean additives provide significant opportunities to reduce mercury emissions. The successful results prompted an agreement that allows Clean Coal Solutions to operate at the plant and continue to apply its proprietary products to further reduce emissions.

"The lessons we've learned in applying halogens supplied by Clean Coal Solutions have provided a good demonstration of the best way to meet our compliance requirements," Bleth said.

Minnkota has dedicated much of the last decade to completing environmental upgrades at the Young Station. About \$425 million has been invested to meet emissions standards set by the EPA. In addition to the mercury removal systems, both boilers are equipped with technology that removes 95 percent of sulfur dioxide and reduces about 60 percent of nitrogen oxides emissions.

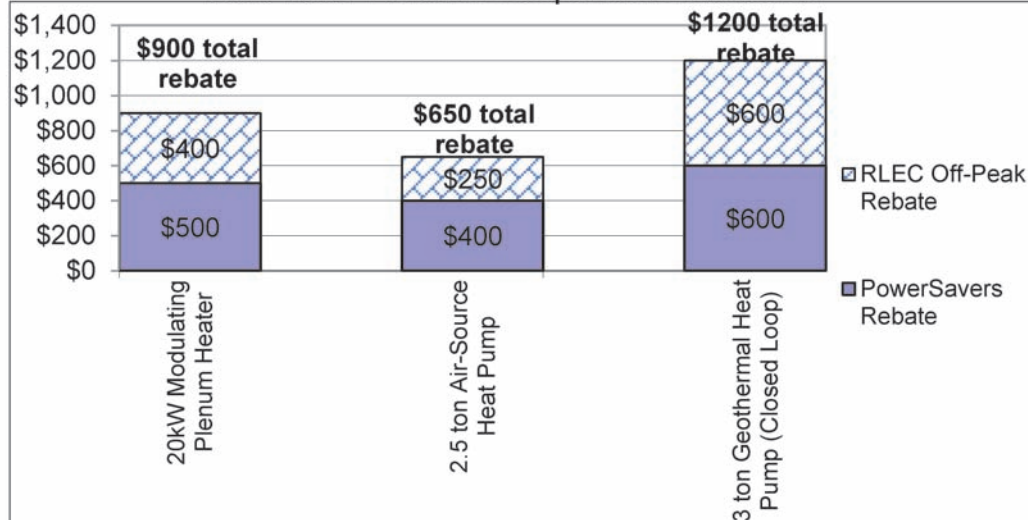
"We have the resources in place," Bleth said. "It's our responsibility to continue to find opportunities to maximize their efficiency, reduce cost, and maintain long-term reliability."

## QUICK TAKES

### **A look at some statistics from your Red Lake Electric Cooperative**

Red Lake Electric Cooperative promotes the use of electric heat by offering rebates to customers who install new equipment that are qualifying products. PowerSavers HVAC rebates are based per unit with the exception of the ground source heat pump rebate which is based per ton. Red Lake Electric's Off-Peak incentive will receive \$20 per kW on electric heating equipment, \$100 per ton on air-source heat pumps and \$200 per ton on ground source heat pumps. Call us today at 1-800-245-6068 or 218-253-2168 if you have any questions on how to qualify for rebates

#### **Red Lake Electric Cooperative Rebates!**



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## COOKIES AND CALENDARS

As a small token of appreciation to our members, an open house will be held at Red Lake Electric Cooperative's headquarters.

**DECEMBER 22 – 24**

Stop by for refreshments and Christmas cookies and pick up a 2015 calendar.

### **In this month's Volts and Jolts**

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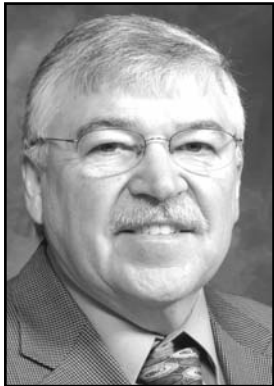
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*One Crazy Cool Yule*





## Manager's Comments

by Roger Johanneck



## A Lesson from Noah and the Ark

It has been well documented that it wasn't raining when Noah built the Ark. There are a number of valuable lessons to be learned from the story of Noah, like how to survive bad weather, how to build a boat without power tools, why it's important to travel in pairs. However, I think the most obvious lesson learned is that of planning ahead.

Soon, Red Lake Electric will put the finishing touches on our budget for 2015. This budget is our annual "planning ahead" and helps guide us in our preparation for what we think will happen both financially and operationally at the Cooperative in the coming year.

The planning necessary to be a reliable energy partner for our membership does not stop there.

Minnkota Power Cooperative, our supplier of energy, is also an important part of that reliability and is responsible for the electricity Generation and Transmission planning process. Minnkota conducts an electric load forecast study every two years. This study, which will be completed again

in 2015, is done to ensure that they stay on track with their generation and transmission facilities to meet the energy requirements for their member systems, including Red Lake Electric. Minnkota's Electric Load Forecast study is also required by the Rural Utilities Service (RUS); an agency of the U.S. Department of Agriculture.

While every industry has it's challenges when it comes to planning, planning for an adequate supply of electricity has very different characteristics compared to supplying material products. Electricity cannot feasibly be stored; it has to be generated the instant you need it. That's the environment we live in today; when someone turns on the switch, we expect the power to be there.

Accurate forecasting leads to increased reliability of generation and transmission facilities, as well as cost efficiency's from having the right mix and size of facilities in place.

As part of the electric load forecast study, Minnkota will be conducting a survey of Red Lake Electric members as well as from all of the Minnkota

member systems. The survey will be conducted as a mail in questionnaire and will consist of 25-30 questions. Only a sampling of our membership will be mailed the survey so if you receive one, I ask that you take the time to complete the survey and return it; your input is important to us and Minnkota's planning process.

Who knows, (5913004.03, Phil Knott) you may want to build a boat of your own someday and having an adequate supply of electricity to run your power tools will come in handy.

### Merry Christmas

On behalf of the employees and directors of your Red Lake Electric Cooperative, thank you for your patronage this past year. We appreciate the opportunity to serve you in 2014 and we look forward to serving you and the new members that will be joining us in 2015.

Merry Christmas and may the new year be one full of blessings for you, your family, and your Red Lake Electric Cooperative.



## Member Service Department

by Kelli Brateng

### Electric heat control option determines off-peak rate

There are three control options available for controlling off-peak electric heat. The option chosen determines the rate per kilowatt hour (kWh).

The first option is referred to as long term control which results in the best heating rate, currently 5.5¢ per kWh. Heating equipment controlled under this option is controlled on an as-needed basis and could be controlled continuously for 24 hours or more. This option requires an automatic, dependable, alternate heat source capable of heating the entire home or building. Control hours for the past three heating seasons for long term control have totaled: 301 hours, 2013-2014; 121 hours, 2012-2013; 30 hours, 2011-2012.

An option that applies to limited electric heating installations is medium term control or daily cycling. This also results in a rate of 5.5¢ per kWh. This control option is for underfloor heating cable and panels and electric boilers sup-

plying floor heat when there is a sand bed for a heat sink. These heating installations are controlled every day during the heating season with two on-times and two off-times amounting to approximately 12 hours each. The daily cycling option requires the heat sink to maintain temperature in the building.

Short term control is the other option which yields a current rate of 7.5¢ per kWh. Controlled heating equipment under this option can be controlled for four hours at one time and it can happen twice within 24 hours. Short term control is also on an as-needed basis and generally occurs in the early daylight hours and early evening hours. Members with non-automatic or wood backup heating systems choose this control option. Control hours for short term control have averaged 72 hours for each of the past three heating seasons.

If you are currently enrolled in the short term control

option and would like to change to the long term control option and take advantage of a better rate, give us a call. Remember long term control requires a reliable, automatic, backup heat source.

### Power Savers rebate incentives to change in 2015

Have you recently bought LED bulbs, a clothes washer or installed a new heating and cooling system? Now is the time to get your rebate form submitted to our office. Any purchases or installations made on or before December 31 remain eligible for the 2014 incentives. A chart outlining the 2014 residential incentives is located elsewhere in this publication.

The new incentive changes for residential and business can be viewed throughout next month's issue of "Volts & Jolts".

I wish you a Merry Christmas and Happy New Year!

## Survey to be conducted in January

Red Lake Electric Cooperative, along with our power supplier Minnkota Power Cooperative, is conducting a survey of residential members in January.

This survey will be used (2908001.02, Doc's Place c/o Bette Beich) to collect data on

household appliances and energy sources used in the home, as well as thoughts towards energy use and other data. The information gathered will be used to help with long-term planning to ensure safe, reliable energy to our members.

A sample of residential members will be randomly selected to participate in the survey. If your household is selected, please take the time to complete the survey and return it in a timely manner.

Thank you!

### ELECTRIC HEAT EXEMPTION

This is to certify that the primary source of heat for my residence is electricity and I am eligible for the electric heating sales tax exemption as provided by Minnesota State Law. The primary source is the source that supplies more heat than any other source for the largest period of time during the heating season.

Date \_\_\_\_\_ Account number \_\_\_\_\_

Social Security Number \_\_\_\_\_

Signature \_\_\_\_\_

## Mission Statement

It is the mission of Red Lake Electric Cooperative to enhance the quality of life for people of our service area by consistently providing quality electric service and other valued services while holding our employees, our community and our environment in high regard.



Red Lake Electric Cooperative, Inc.

One of the Minnkota Power Systems

AFTER-HOURS  
OUTAGE PHONE  
218-253-2200

## RED LAKE ELECTRIC COOPERATIVE, Inc. VOLTS & JOLTS

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## NOTICE

Hidden within the text of the articles of this issue of the Volts & Jolts are the names and account numbers of some RLEC members. They will appear within the articles in parenthesis as such (9999999.99 Roger P. Member). If you find your name and account number, clip it out and send it with your next payment. You will be credited with \$5 on your electric bill.



Red Lake Electric Cooperative, Inc.

One of the Minnkota Power Systems

## Things you should know about your electric service

### BILLINGS AND COLLECTION

You will receive your energy bill on or near the 10th of each month. Payment of your monthly energy bill is due on the 10th of the month. You may pay your bill in person at RLEC during office hours, use the 24-hour drive-up drop box located next to the RLEC office, by Auto Pay, by mail or by Bill4U on www.redlakeelectric.com.

Payment must be in our office or in the mail as evidenced by the postmark on or by the 25th day of the month to avoid a late payment charge. A 1 1/2% monthly late payment charge will be computed on delinquent energy bills; the minimum late payment charge will be \$1.00.

If your payment is not received by the end of the month a notice of disconnection statement will be included in the message area on your following energy bill. The disconnection statement will give a final notice of when your electric service will be disconnected if the delinquent amount remains unpaid. If an employee is sent to disconnect your electric service a \$60 collection fee will be charged to your account, even if you pay the collector.

To have a disconnected service reconnected, all amounts owing including the \$60 reconnection fee and a security deposit must be paid. If the service must be reconnected after normal working hours a \$120 reconnection fee must be paid.

### BAD CHECKS

A \$15 charge will be levied each time a check is returned because of nonsufficient funds, account being closed or payment stopped along with any applicable bank charges.

### OUTAGES

In case your electricity goes out, please do the following:

1. Check your fuses or breakers at the yard pole or meter pedestal.
2. Call your neighbor to see if they are out of electricity also.
3. Call the RLEC office (218-253-2168 or 1-800-245-6068) during working hours or 218-253-2200 after hours.

### METER TESTS

RLEC has a schedule in place to have its meters periodically tested for accuracy. Results from these tests show that meters generally slow down with age; however, if you think that your meter is recording too much usage, RLEC will test it for accuracy. You must pay a test fee in advance of the test. If the meter test shows that the meter was inaccurate, the test fee will be refunded to you.

### STOPPED METERS

If you find your meter has stopped and you are using electricity, please contact the office immediately so we can replace it. Average consumption will be billed to the member for the time the meter was stopped so there is no advantage in not reporting a stopped meter.

### METER READINGS

An automated meter reading system is utilized to obtain monthly meter readings. Although the system is normally reliable, that is always a chance that the correct reading has not been transmitted to the office for billing. Customers should periodically read their meter and compare it to the reading on the billing statement. If the actual reading is not close to the billing statement reading, please call the office. Keep in mind that the reading on your bill is from the end of the month.

### GENERAL SERVICE RATES

Facilities charge variable \$27 to \$35 month  
April-December ..... 9.5¢ Kwh  
January-March ..... 9.9¢ Kwh  
Long term off peak ..... 5.5¢  
Short term off peak ..... 7.5¢  
Off-peak equipment charge, \$5.50/month per heat meter.  
Multiphase users add \$22/month cost of service charge.  
Standby, \$12/month (meter disconnected but the power line remains; standby is not available on services larger than 15 KVA transformer capacity).  
Security light: LED, \$8/month; High pressure sodium, \$8/month; mercury vapor, \$9/month; water heater flat credit, \$7/month (January-April billing).



# Recipe Corner



## Sweet Potato Casserole

3 cups sweet potatoes (about 4 good-sized ones)  
1/2 cup sugar  
1/2 cup butter  
2 beaten eggs  
1 tsp. vanilla  
1/3 cup milk

### Topping:

1/3 cup melted butter  
1 cup brown sugar  
1/2 cup flour  
1 cup chopped pecans

Pan Size: 9 x13  
Oven Temp.: 350°  
Time: 35 minutes

Boil and mash potatoes. Mix in sugar, butter, eggs, vanilla and milk Put in baking dish. Topping: Melt butter and mix in remaining ingredients. Sprinkle on top of potato mixture. Bake.

**Yield:** 10-12 servings.

## Ham Loaf

1-1/2 lbs. ground smoked ham  
1-1/2 lbs. ground beef  
2 eggs  
2 cups graham cracker crumbs  
1 cup milk  
1/3 cup ketchup  
1/2 cup brown sugar

1 tsp. dry or prepared mustard

Oven Temp.: 325°-350°  
Time: 2 hours

Mix ham, beef, eggs, crumbs and milk and form into loaf. Mix the ketchup, brown sugar and mustard and pour over the top of the ham loaf. Bake. If it starts to burn, add water and turn down to 275°-300°.

## Easy Breakfast Casserole

1-1/2 lbs. of cubed ham  
7 slices of crustless bread, cubed  
1 dozen eggs  
3 cups milk  
1 lb. grated cheddar cheese  
1/2 chopped onion  
1/2 chopped green pepper  
Salt & pepper

Blend eggs and milk. Combine with rest of ingredients. Pour into a greased 9 x 13 baking dish. Bake at 350° for at least 45 minutes (knife should come out clean.) Best if made the night before and baked in the morning. Good for weekend guests.

## Stuffing Balls

1/2 cup chopped celery  
1 can cream style corn  
1 can cream mushroom soup  
1-1/2 tsp. poultry seasoning  
2 beaten eggs  
1/2 cup onion, chopped  
1 tsp. salt  
1/4 tsp. pepper  
1-8 oz. pkg. Pepperidge Farm Stuffing (herb seasoning)

Fry onion and celery in butter 2-3 minutes. Bring to boil the corn, salt, soup, pepper and seasonings. To this add stuffing, eggs, onion and celery. Shape into balls. Put into shallow 9 x 13 glass pan. Just before baking, pour 1/2 cup butter or margarine over top. Bake 20-30 minutes at 350°.

## Grandma's Sugar Cookies

1 cup powdered sugar  
1 cup white sugar  
1 cup butter  
1 cup vegetable oil  
2 eggs  
1 tsp. vanilla  
4 cups flour plus  
2 tsp. more  
1 tsp. each salt - soda - cream of tartar

Mix and chill several hours. Roll in small balls - dip in sugar

and flatten with fork or decorated bottom of glass dipped in sugar. Bake 10 to 12 minutes in 350 degree oven.

## Scalloped Corn

1 can cream style corn  
3 Tbsp. green pepper  
1 cup milk  
3/4 tsp. salt  
1 beaten egg  
Dash of pepper  
1 cup cracker crumbs  
2 Tbsp. oleo  
1/4 cup minced onion  
1/2 cup cracker crumbs

Pan Size: 8-inch  
Oven Temp.: 350°  
Time: 25 Minutes

Heat corn and milk gradually stir in egg. Add 1 cup cracker crumbs, onion, pepper and seasonings. Pour into greased pan. Melt oleo and mix in cracker crumbs. Sprinkle over top of corn. Bake.

## Cranberry Nut Bread

2 cups all-purpose flour  
1 cup sugar  
1-1/2 tsp. baking powder  
1 tsp. salt  
1/2 tsp. baking soda  
1/4 cup butter or margarine  
1 egg  
3/4 cup orange juice  
1 Tbsp. grated orange peel  
1-1/2 cups fresh or frozen cranberries  
1/2 cup chopped walnuts

In a bowl, combine flour, sugar, baking powder, salt and baking soda. Cut in butter until mixture resembles coarse crumbs. Beat egg, orange juice and peel; stir into dry ingredients just until blended. Add cranberries and walnuts. Spoon into a greased and floured 8-in. x 4-in. x 2-in. loaf pan. Bake at 350° for 65-70 minutes or until a wooden pick inserted near the center comes out clean. Cool in pan 10 minutes before removing to a wire rack to cool completely.

**Yield:** 1 loaf.

# From the Mail Bag

Dear RLEC,

Thank you very much for the Kindle Fire that I won. It is very much appreciated.

**Gene Marquis  
Goodridge**

Dear RLEC,

The ongoing support of the Goodridge Fire and Rescue Squad is deeply appreciated by all of us. The grant support of \$1,000 helps us serve our neighbors better!

Thanks!

**Renae Marquis  
Goodridge Fire & Rescue**

Dear RLEC,

Thank you for supporting Red Ribbon Week. We are so glad you sponsored our drug free campaign!

**Red Lake County Central  
High School SADD**

Dear RLEC,

Our 32nd annual Harvest of Knowledge has wrapped up for another year and we would like to thank you for your support of our efforts to bring a conference that enhances the well-being of women throughout the valley.

**Sincerely,  
Donna Ulseth  
Conference Chair**

Dear RLEC,

Thank you so much for the \$1,000 grant for our Children's Visitation Center, Umbrella Tree. The funds will be used, as our application stipulated, to operate the Center including staffing, supplies and maintenance.

**Sincerely,  
Sandi Bentley  
Executive Director**

Red Lake Electric

Thank you for the drill I got at the Pennington county 4-H banquet. I will be using it to build some of my 4-H projects next year.

**Blaine Torstveit  
Sanders 4-H Club**

## Your recipe includes a dash of electricity



Electricity is an ingredient you won't find in any recipe book. But without it, many of our favorite dishes wouldn't be possible.

How would the appliances that cool and cook our food work without electricity? Not to mention the gadgets that help us blend, boil, stir and slice. Even microwave dinners need at least a few minutes of power!

When you sit down for your next meal, remember that Red Lake Electric Cooperative is bringing a powerful value to the table – each and every day.

**Powerful Value**  
Every day.

218-253-2168 or 1-800-245-6068 • [www.redlakeelectric.com](http://www.redlakeelectric.com)

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- Friday 4 p.m. - 10 p.m.
- Saturday 9 a.m. - 10 p.m.
- Sunday 8 a.m. - 9 p.m.

**Breakfast Buffet Saturdays and Sundays  
LOUNGE IS OPEN LATER**

**OFF-SALE AVAILABLE  
LAUNDRY OPEN TO PUBLIC**

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*Happy Holidays*

**Stop in and register for our Christmas drawing!**

**Don't forget your Gift Certificates Christmas Cookie Platters & Cinno Babies**

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OPEN: Everyday 5:30 a.m. - 11:00 p.m. **253-2995**

## Red Lake Electric Cooperative, Inc. Operating Report MONTHLY COMPARISON

	OCTOBER 2013	OCTOBER 2014
Total Revenue .....	\$ 916,792	\$ 1,161,890
Total Margins .....	\$ (48,389)	\$ (87,788)
Cost of Power .....	\$ 693,006	\$ 845,704
KWH's Purchased.....	\$ 8,633,632	\$ 11,242,713
Capital Credits Paid to Estates ..\$	2,518	\$ 4,774
Average outage time in minutes per member	7	3

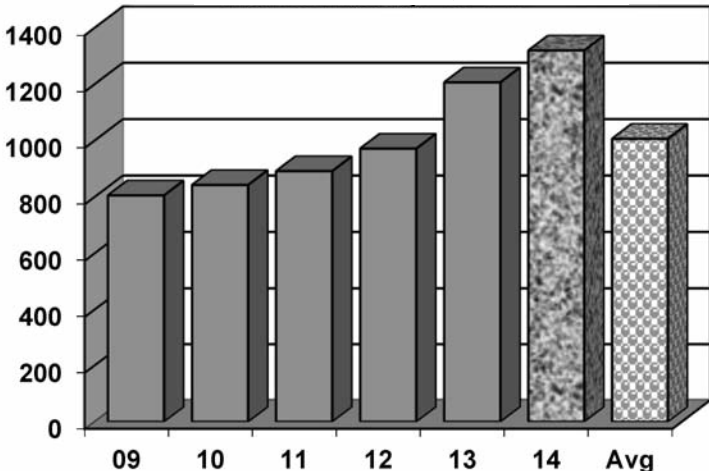
## YEAR TO DATE COMPARISON

	OCTOBER 2013	OCTOBER 2014
Total Revenue .....	\$11,156,986	\$11,767,689
Total Margins .....	\$1,003,431	\$ 853,296
Cost of Power .....	\$7,777,012	\$ 8,444,580
KWH's Purchased .....	107,282,570	117,099,816
New Service Connections .....	27	61
Customers Served.....	5,262	5,312
Capital Credits Paid to Estates ..\$	93,489	\$ 59,103
Average outage time in minutes per member	132	173
Miles of Line		
Overhead.....	2,324	2,323
Underground .....	256	264

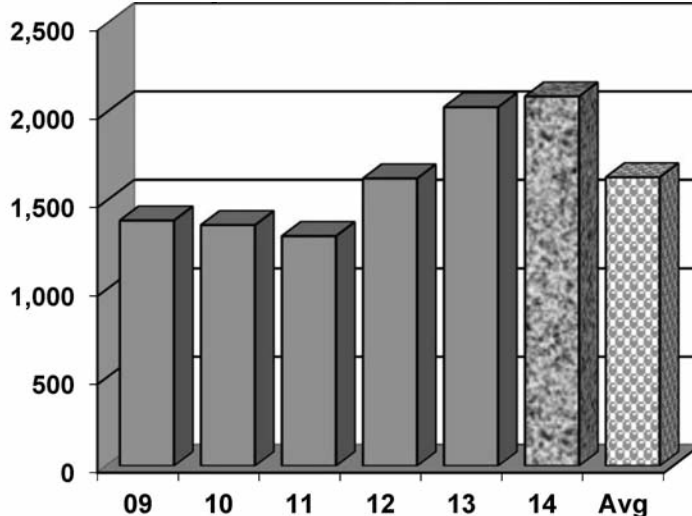
## DEGREE DAYS

To determine degree days, you must calculate the daily mean temperature for the time period you are measuring. Degree day computation is based on the assumption that a building does not require any heat if the outside temperature averages 65 degrees during a 24-hour period. To obtain a degree day figure, the high temperature and the low temperature for the day are added and the total divided by two. That figure is then subtracted from 65. For example, if the high temperature was 30 degrees and the low temperature 10 degrees, the figure would be 30+10=40; 40/2=20; 65-20=45. This would be a 45-degree day. The higher the degree day figure, the more heat required to warm your home.

## DEGREE DAYS November, 2014



## Year To Date September 1 to October 30





## Farmers Union Oil Company

Thief River Falls 218-681-3512



- Fertilizer
- Petroleum products
- Town and country deliveries
- Tires, batteries, accessories
- Farm supplies

## WILCOX PLUMBING AND HEATING, Inc.

RED LAKE FALLS

Plumbing/Heating/Air conditioning

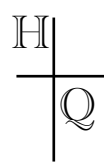
BILL H. MOSER, Master Plumber  
License No. 1770PM  
BILL J. MOSER, Master Plumber  
License No. 6039PM  
JASON JOHNSRUD, Master Plumber  
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## RED LAKE ELECTRIC MEMBERS SHOW CHRISTMAS SPIRIT



St. Anthony's Church of Terrebonne



Peggy Knutson residence of rural Thief River Falls



Peggy Knutson residence of rural Thief River Falls



Peggy Knutson residence of rural Thief River Falls



Troy and Nicole Ferguson residence of rural Plummer

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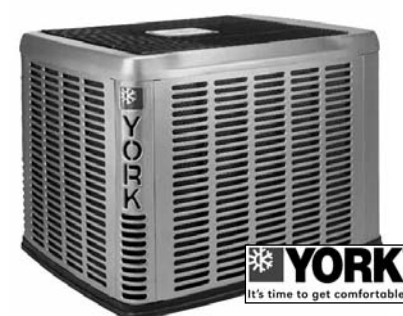
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# Use timers to cut electricity costs

Don't underestimate the value of simple timers in reducing your electricity use. Clock timers are inexpensive devices found at any hardware store or home center. Simply plug the power cord of your device into the timer and it will cycle on and off at the times you set.

Particularly during the holiday season, automatically cutting-off decorative lights during overnight hours makes sense. At 2:00 A.M. why keep lights burning if no one is awake to see them?

If used outdoors, select a timer designed for outside use.

Other year-round applications abound both indoors and out. Nearly anything with a 120-volt plug can be cycled on/off through a timer. Beyond outdoor security lighting, consider giving an unoccupied house a lived-in look in the name of security .

On the farm, timers can control engine block heaters on tractors or trucks. Turning engine heaters off an hour or so at a time allows residual heat to keep the engine warm so it will still start when need-

ed.

Also, plug-in heaters used with livestock water tanks (or pet bowls) to prevent freezing can be cycled on-and-off with a timer. The water will remain ice-free if the heating element is cycled off during daylight hours when outside temperatures typically climb above freezing.

For those battery-operated tools in your workshop, it's enticing to leave them plugged-in all the time so they're always ready for action. But, leaving some devices perpetually connected means they draw a small amount of current all the time. This brings in the concept of phantom loads, a term often linked to electronics, TVs and gadgets that use a slight amount of power even when off. Try using a timer to control a power strip of several cord-connected loads. This allows you to cycle-off multiple phantom loads when you don't need their instant-on capability.

We all want to reduce waste; timers offer an inexpensive way to turn items on and off around your home or farm.

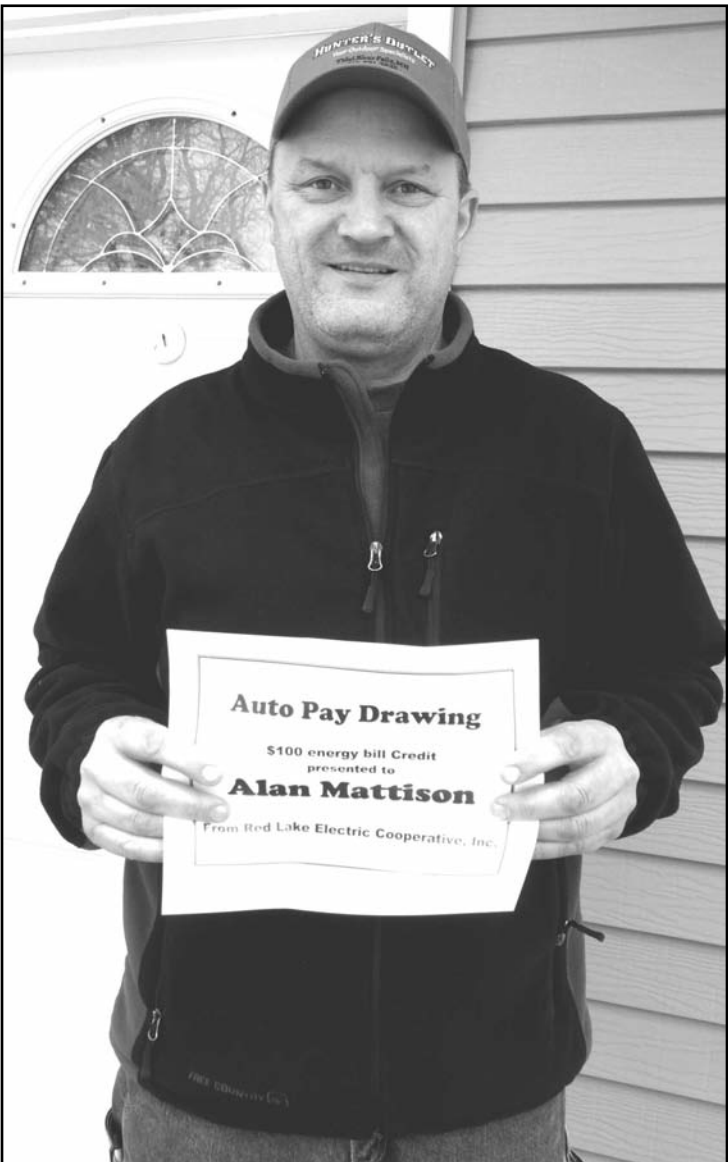
# Auto-Pay and paperless billing winners

Members who use Auto-Pay for making their monthly energy payments and members who have signed up for paperless billing through Bill4U were entered into a promotional drawing.

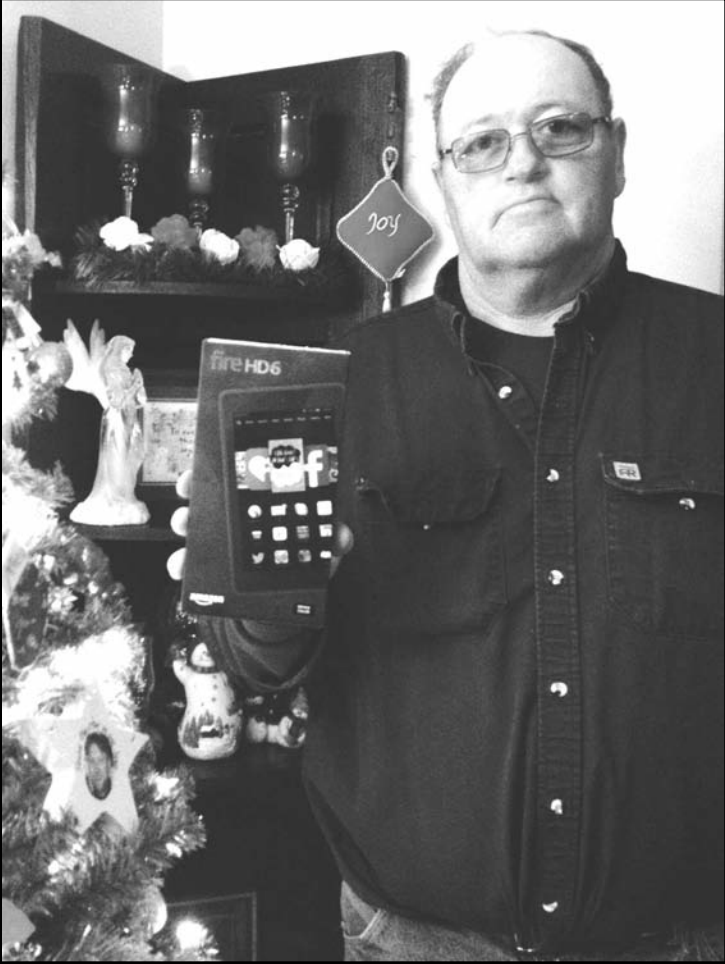
The winner of the \$100

energy credit for Auto-Pay was Alan Mattison of Thief River Falls and the winner of the Kindle Fire HD6 for paperless billing was Gene Marquis of Goodridge.

Congratulations Alan and Gene!



The winner of the \$100 energy credit for using Auto-Pay was Alan Mattison of Thief River Falls.



Gene Marquis, right, of Goodridge was the winner of the Kindle Fire HD6. He won by using the paperless billing option.

LOOK UP

POWER LINES MAY BE OVERHEAD



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Red Lake Electric has a new payment option to make paying your bill easy. This service is free. Sign up is simple. Go to [www.redlakeelectric.com](http://www.redlakeelectric.com) and click on the Bill4U icon. There is now an app for your smartphone. Just go to your app store and download the free app.

Bill4U allows you to make your payments 24 hours a day directly from your checking or savings account eliminating the cost of the check and postage. Bill4U allows you access to your billing statements at any time. Bill4U allows you to view and compare your kilowatt-hour usage.

If you have any questions or need more information, visit our web site or call Red Lake Electric 800-245-6068.

Bill4U<sup>SM</sup>

An electronic bill presentment and payment service

## Energy efficiency tip of the month

Be merry and bright, but don't let your holiday lights shine all night. Save money on your electric bill by installing a light timer for your decked out home. It can help lower your electric bill and reduce energy consumption. Use a manual timer plugged into an electrical outlet to automatically turn lights on and off as scheduled.

Source: U.S. Department of Energy

## A parent's checklist: Weather safety

Are children properly dressed for winter temperatures (mittens, boots, hat) to protect hands, feet and ears from frostbite?

If a child's clothing gets wet in cold temperatures, is it replaced with dry clothing immediately?

Do you keep a travel emergency kit in your vehicle?

Do you know what to do if you are stranded in your vehicle during a winter storm?

Have children been taught how to protect themselves in case of a thunderstorm or tornado?

Do you (3813014.01, Jerome C. Hesse) have a battery-powered radio and a flashlight to use in case of a power outage?

Have children been taught to stay away from storm damaged areas and downed power lines?

In extremely hot weather, are children encouraged to drink lots of water, milk and other liquids that don't contain caffeine?

Do children wear sunscreen (with a sun protection factor of at least 15) and sunglasses for protection from the sun?

This checklist can help you start thinking about weather-related safety.

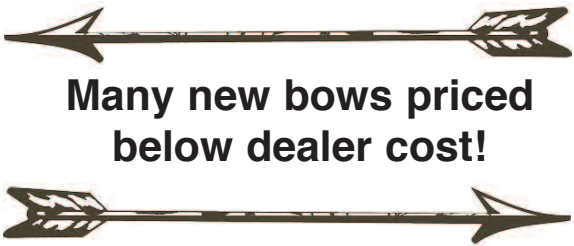
Source: National Safety Council & Federal Emergency Management Agency

# Hunter's Outlet

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RESIDENTIAL Rebates

### Residential Prescriptive Program

This program is designed to provide end-use consumers with a quick and easy way to choose high-efficiency equipment at the time of normal equipment replacement or major renovations. Some of these technologies include:

Lighting and Appliances		
ENERGY STAR® CFL Lamps	Replace incandescent bulbs with ENERGY STAR compact fluorescent lamps (CFLs)	\$2/bulb Max. 12 per customer
ENERGY STAR LED Screw-In Bulb	Replace incandescent bulbs with screw-in ENERGY STAR LED bulb	\$7/bulb Max. 12 per customer
LED Recessed Downlights (complete fixture)	Replace 60-125W incandescent. Must be ENERGY STAR-approved	\$25/install
LED Recessed Downlights (screw-in replacement kit)	Replace 60-125W incandescent. Must be ENERGY STAR-approved	\$15/install
Clothes Washer	ENERGY STAR	\$50/unit
Electric Water Heater	Minimum 80-gallon total capacity, EF ≥0.91. Must be controlled under the utility's load management program	\$150/unit
ENERGY STAR Refrigerator	ENERGY STAR	\$25/unit
ENERGY STAR Refrigerator (with recycling of old refrigerator)	ENERGY STAR	\$50/unit
ENERGY STAR Freezer	ENERGY STAR	\$25/unit
ENERGY STAR Freezer (with recycling of old freezer)	ENERGY STAR	\$50/unit
Heating, Ventilation Air Conditioning (HVAC) Measures		
Programmable Thermostat		\$25/unit
Air-Source Heat Pump (ASHP)	ENERGY STAR or 14.0 SEER / 8.2 HSPF	\$400/unit
Supplemental Heating Source for ASHP	Must modulate to allow ENERGY STAR-rated ASHP to operate down to 5°F, and be on load control	\$500/unit
Furnace (Air Handler) with ECM Blower	Furnace with ECM blower	\$150
Mini-Split/Ductless ASHP	15 SEER	\$500
Geothermal Ground-Source Heat Pump Open Loop <135,000 BTUH @ 59°F	16.2 EER / 3.6 COP	\$200/ton Max. incentive \$2,500/home
Ground-Source Heat Pump Closed Loop <135,000 BTUH @ 77°F	14.1 EER / 3.3 COP	\$400/ton Max. incentive \$5,000/home
Replacement Geothermal Ground-Source Heat Pump Open Loop <135,000 BTUH @ 59°F	16.2 EER / 3.6 COP	\$100/ton Max. incentive \$1,250/home
Ground-Source Heat Pump Closed Loop <135,000 BTUH @ 77°F	14.1 EER / 3.3 COP	\$200/ton Max. incentive \$2,500/home

Incentive available for failed geothermal equipment only. Equipment must meet or exceed efficiency requirements. Entire indoor unit replacement is required to receive incentive. Replacing only the compressor will not qualify for the incentive. If equipped with backup electric heat, home must be on load control or demand billing per local utility offerings.

\*Rebate offerings are good through December 31, 2014.  
Incentives are available on a first-come, first-serve basis. Incentives are subject to change or termination without notice at the discretion of the participating utilities.







# Your year-end financial checklist

**By Allison Goldberg**  
The end of the year can be a hectic time with holidays, gatherings and more happening all at once. It's easy to put aside your financial health during busy times, but here's a quick financial checklist you may want to consider before the end of the year.

- Contribute more to your 401(k). The maximum salary deferral limit for 401(k) plans in 2014 is \$17,500, while those who are age 50 and older may contribute up to \$23,000 per year. If you make contributions on a pre-tax basis, you may be able to increase your contributions and lower your current year tax liability. Contributions must be made by payroll deduction by December 31, so speak to your employer's human resources or payroll

department to find out how to increase your deferrals.

- Take your required minimum distribution (RMD), if you haven't already. If you turned 70.5 years old before 2014, you must take the RMD from your 401(k) by December 31 unless you're still working for that employer. If you don't take your RMD, the penalty is a federal tax of 50 percent on the amount you should've taken. Contact your tax advisor for additional information.
- Reallocate your investments (5308005.01, Gerald J. Nelson) to reflect your current goals. Reassess your time horizon, goals and risk tolerance, then adjust your portfolio accordingly. If these remain the same, rebalance your portfolio back to your original investment allocation, since

market performance may have moved over the course of the past year.

- Review beneficiary information. Have you had any life changes in the past year? The birth of a child or grandchild? A marriage or divorce? Confirm that your will, each insurance policy, each retirement account and anything else that transfers by beneficiary designation names the appropriate beneficiary or beneficiaries and that the allocations meet your wishes.
- Get your annual physical and take care of other health necessities. Your health benefits likely reset on January 1. Make the most of both your benefits and your flexible spending account (FSA), if you have one, by scheduling and going to the appointments you

might be delaying, like your annual physical and eye exams, your bi-annual dental exam and any specialist appointments you need.

- Contribute to a tax-advantaged 529 college savings plan. In many states, you will get a tax deduction or credit, while the beneficiary of the plan will be able to use the money tax-free for college tuition, fees, room and board, as well as other qualified expenses. Contributions must be made by December 31. Federal gift tax and generation-skipping transfer tax apply.
- Review your progress (4432017.01, Michael and Becky Philipp) on the financial goals you set at the beginning of the year. If you made resolutions related to your finances, review your adherence to or

progress toward the guidelines or goals you created for yourself. Did you reach the goals and adhere to the guidelines? Are they worth keeping in place for next year? Do they require adjustment? Knowing where you stand in relation to your goals will help you create a financial plan for 2015.

- Set financial goals for 2015 and prepare your 2015 budget. After assessing your progress toward your 2014 goals, plan your goals for 2015. If you kept a budget in 2014 or have credit or debit card accounts that track how you spend your money, use these tools to evaluate how and when you spend, then plan a 2015 budget that keeps your goals and habits in mind. If you've not made a budget before, there are many online tools to help you, such

as [www.budgetsimple.com](http://www.budgetsimple.com). You'll need basic information, like your net income and recurring expenses, to get started. You might be surprised at the financial discipline you find when you see your income and expenses in black and white. Here's to a healthy and financially-saavy 2015!

*Allison Goldberg writes and edits employee benefits-related materials for the Insurance & Financial Services Department of the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.*

# One Crazy Cool Yule

"Twas the Night before Christmas" has lots of nice rhymes,  
But I fear that the tale doesn't fit modern times.  
What is a kerchief? My dad wears no cap.  
He snores the whole night, no way it's a nap.  
They tell me that Santa is coming tonight.  
He'll be flying in here on a sleigh. Yeah, RIGHT!  
When I was much younger I believed all that stuff,  
Now that I'm older I know it's a bluff.  
As this Christmas Eve is going so slow,

I sneak down the stairs to watch HBO.  
I listen for sounds throughout our big house.  
My mom would go crazy if we had a mouse.  
All of a sudden I hear the floor squeak,  
Someone is coming, sneaky, sneak.  
And then as my heart leaps up to my throat,  
I see a fat man in a funny red coat.  
He stands by the table and looks through the house,  
And takes from his pocket a tiny gray mouse.  
He says, "Ho! Ho! Ho! I truly

believe, there must be a mouse in each Christmas Eve."  
His belt buckle shakes as he laughs, look at that.  
My gosh, this jolly old guy sure is fat.  
He looks up. He sees me and gives a big smile.  
Says, "I came to see you. Let's talk for a while;  
"You're one grown up child who doesn't believe,  
"That Santa Claus comes on each Christmas Eve.  
"You're a big girl, your mind's filled with doubt.  
"It's simple, without me the joy is left out.  
"I remember the time you

sat on my knee  
"A smile on your face, eyes sparkling with glee.  
"Don't you remember the thrill you felt then?  
"With a little belief you can feel it again.  
"Santa Claus comes for each child at the start.  
"The rest of their lives I live in their heart.  
"If you are a youngster or wrinkled old guy,  
"You still can hear sleigh bells ring cross the sky."  
He turns as he says, "Will you please come out here?"  
And there on the driveway stand eight cool reindeer.  
They all nod to me and then snort in chorus,  
"Who's this pretty girl now standing before us?"  
I wave as I tell them, "I'm Jessica May."  
As the big burley guy crawls into his sleigh.  
He says, "It's my team, a



All turn and shout,  
"Tonight reindeers rule!  
"The eight of us wish you a crazy cool Yule!"  
Then Santa shouts,  
"It's true, some things change. But believe in the basics."  
As he speeds out of range.  
Then I hear repeated, as my willing ears strain,  
The words I now love, my favorite refrain:  
"Twas the Night before Christmas has some things outdated,  
But the story, dear folks, is not over rated.  
Throw open the window, and rejoice in the sight!  
"HAPPY CHRISTMAS TO ALL,  
AND TO ALL A GOOD-NIGHT!"

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Z 1 SP 4-STROKE (One each color)	\$11,199 \$8,199	XF 1100 SP (Last One)	\$11,399 \$9,499	M 6000 153" SP (Last One)	\$10,949 \$9,599
Z 1 TURBO SP 4-STROKE (Last One)	\$13,999 \$9,699	XF 1100 SP LTD (Last One)	\$11,699 \$9,899		
		XF 800 CROSS TOUR (Last One)	\$12,999 \$10,899	CROSSOVER	
2012 MODELS - NEW with Warranty		XF 1100 TURBO LXR (1 Each Color)	\$13,649 \$10,699	XF 7000 137" LXR	\$12,249 \$10,199
PERFORMANCE				XF 7000 137" SNO PRO (1 EACH COLOR)	\$12,849 \$10,649
F8 LXR (NO ES)	\$11,499 \$9,299	F 1100 LXR (Last One)	\$10,799 \$9,099	XF 7000 137" SNO PRO LTD (Last One)	\$13,149 \$10,949
F 1100 SP LTD 4-STROKE	\$11,199 \$8,799	F 1100 SP	\$11,249 \$9,499	XF 7000 CROSS TOUR 141" (Last One)	\$12,999 \$10,849
CROSSOVER		F 1100 SP LTD	\$11,549 \$9,799	XF 7000 CROSS COUNTRY SNO PRO 141"	\$12,899 \$10,799
XF 1100 SP 4-STROKE	\$11,099 \$8,599	F 800 LXR (Last One)	\$12,099 \$10,099	XF 8000 137" LXR ES	\$12,449 \$10,149
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M 1100 SP 153" 4-STROKE (Last one)	\$11,199 \$8,399			ZR 5000 LXR (Last One)	\$10,799 \$8,599

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2003 ZL 600 EFI STUDIOS, BAGS	3,050	\$2,999	2012 F 800 LXR 4-STROKE REV	2,500	\$7,499
2005 SABERCAT 500	3,000	\$3,199	2012 XF 800 SP 50TH ANNIV	1,300	\$7,599
2007 T660 TURBO TRAIL ESR 4-STROKE	3,449	\$4,899	2012 F 1100 TURBO LXR ESR 4-STROKE	3,000	\$8,799
2009 CROSSFIRE 8 REV	3,800	\$5,799	2013 XF 800 CROSS TOUR ESR	1,900	\$8,999
2009 CFR 8 REV	4,900	\$5,199	2014 XF 9000 TURBO LXR	1,942	\$9,499

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2008 ARCTIC CAT 250 UTILITY 2X4	3,800	\$1,799	2009 ARCTIC CAT 650 TBX	3,000	\$5,299
2009 ARCTIC CAT 650 TBX WINCH, HW/TW	2,800	\$6,499	2013 ARCTIC CAT TBX 700 P5 4X4	2,656	\$6,999

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## Holiday Office Hours

Red Lake Electric Cooperative's headquarters will be closed Christmas Day, December 25 and New Year's Day, January 1.

In case of an electric outage or emergency, please call the after-hour phone number at 218-253-2200.

MERRY CHRISTMAS AND HAPPY NEW YEAR!

## Farm Bill Education

## ATTENTION FARMERS!

FSA, University of Minnesota extension and your Ag Lender invite you to attend an education program on the 2014 Farm Bill: Agricultural Risk Coverage (ARC) or Price Loss Coverage (PLC) program. Explore the program options and available online tools to assist in the decision process.

Wednesday, Jan. 7 1:30—4:00pm

American Legion  
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