

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 powderedactivated 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 low-est possible cost."

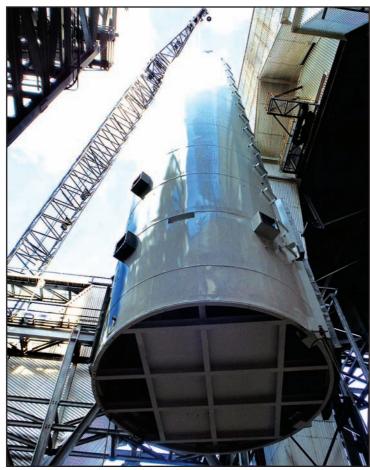
The Young Station, located near Center, N.D., consists of two generating units operated by Minnkota Power Cooperative. It is the primary source of electric generation for 125,000 retail consumers served by the Minnkota mem-

ber 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

"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 cyclonefired boilers fueled with lignite coal, Clean Coal Solutions demonstrated its CyClean additives provide significant opportunities to reduce mercury emissions. The successful results prompted an agree-ment 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 sul-fur dioxide and reduces about 60 percent of nitrogen oxides

"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 relia-



May your holiday be blessed with warmth of home, the light of peace and the love of family and friends.

A Merry Christmas and **Happy New Year** is extended to our members.

From your employees and directors at Red Lake Electric Cooperative

- EMPLOYEES -

Kelli Brateng Darcy Cardinal Aaron Derosier **Bob Guillemette** Christie Klipping Steve Kruse Laurie Malwitz Branden Narlock Mike Raymond **Troy Schmitz** Shirley Bregier

Steve Conely Jordon Gervais Roger Johanneck **Brett Knott** Melanie LaCrosse Warren Malwitz Sam Pahlen Jenny Kelley Casev Thronson Javen Eidsmoe

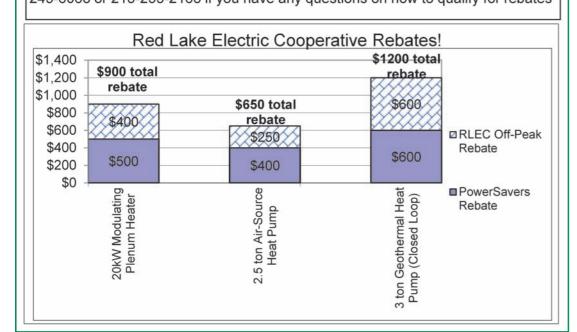
- DIRECTORS -

Stacy Blawat Robbie Finstad Colette Kujava Kelly Lundeen Randy Versdahl **Bonnie Christians** Mark Hanson Steve Linder Peter Mosbeck

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 rabate 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



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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Red Lake Electric Members

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Manager's **Comments**

by Roger Johanneck



esson from Noah and the Ark

ed 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

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

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

It has been well document- 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) vou 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

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

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-

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-

There are three control 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 ontimes 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

Listen to what your mother told you;

if it sounds too good to be true...

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

Survey to be conducted in January

Lake 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

Electric 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!

It probably isn't true I am sure you have heard the heat down in your house to

radio ads or have seen ads in newspapers and magazines that claim they can cut your heating bill by up to 50 percent by just buying their electric space heater.

With the high price of heating in northern Minnesota, who wouldn't like to do that? I know I would, but the key wording in these ads is UP TO. There is a lot of difference between 50 percent and up to 50 percent.

The ad explaining the way ou could do this was to turn

BILLINGS AND COLLECTION

You will receive your energy bill on or near the 0th 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

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 comput-

ed on delinquent energy bills; the minimum late

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 dis-

connected if the delinquent amount remains

unpaid. If an employee is sent to disconnect your

electric service a \$60 collection fee will be charged

To have a disconnected service reconnected,

all amounts owing including the \$60 reconnection

fee and a security deposit must be paid. If the serv-

ice must be reconnected after normal working

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

In case your electricity goes out, please do

1. Check your fuses or breakers at the yard

2. Call your neighbor to see if they are out

3. Call the RLEC office (218-253-2168 or 1-

800-245-6068) during working hours or 218-

to your account, even if you pay the collector.

hours a \$120 reconnection fee must be paid.

If your payment is not received by the end of the

Bill4U on www.redlakeelectric.com.

payment charge will be \$1.00.

BAD CHECKS

charges.

OUTAGES

of electricity also.

pole or meter pedestal.

253-2200 after hours.

the following:

as low as 50 degrees and move the space heater into the occupied room. The savings are not in the heater; it is the fact that you turned the heat in your house down to 50 degrees.

They claim the space heater will not reduce humidity or oxygen, which is true, but it is also true that the space heater you buy at the local hardware store doesn't either.

There are 3,413 Btus for each kilowatt- hour, and the only way to get more is with ity. heat pump technology. I have

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Red Lake Electric

Cooperative, Inc.

Things you should know

about your electric service

not seen nor heard of anything like that with portable electric heaters. northern Minnesota, during the winter, one plug-in space heater is not going to heat a 1,000-squarefoot home.

My advice is that if you have a cold spot in your house and \$200 burning a hole in your pocket, go to your local hardware store, buy a space heater for \$50, and use the other \$150 to reinsulate your home or give it to your favorite char-

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 Numbe	r	
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**

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

(USPS 663-400)

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PRESIDENT Bonnie Christians
VICE PRESIDENT Randy Versdahl SECRETARY-TREASURER Mark Hanson DIRECTORS..... Kelly Lundeen, Steven Linder, Peter Mosbeck,

Colette Kujava, Robert Finstad, Stacy Blawat Subscription Rate\$2.50 per year

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.

218-253-2200

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

STOPPED METERS

METER TESTS

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 Long term off peak 5.5¢ Short term off peak7.5¢

Off-peak equipment charge, \$5.50/month per heat meter.

Multiphase users add \$22/month cost of serv-

ice charge Standby, \$12/month (meter disconnected but

the power line remains; standby is not available on services larger than 15 KVA transformer

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

Your recipe includes

a dash of electricity

1 cup milk

1/3 cup ketchup

1/2 cup brown sugar

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1 tsp. dry or prepared mus-

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

guests.

minutes of power!

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

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

Electricity is an ingredient you won't find in any recipe book. But

without electricity? Not to mention the gadgets that help us blend,

boil, stir and slice. Even microwave dinners need at least a few

When you sit down for your next meal, remember that Red Lake

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value to the table – each and every day.

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BILL J. MOSER

MASTER PLUMBER

CFR 089400285

PM061208

without it, many of our favorite dishes wouldn't be possible.

How would the appliances that cool and cook our food work

1 tsp. each salt - soda - cream of tartar

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

Powerful Value

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 complete-

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,

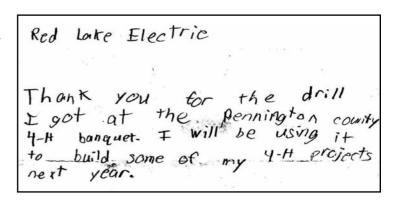
Our 32nd annual Harvest of Knowledge has wrapped up for another year and we would like to thank you for your support of our efforts to bring a conference that enhances the well-being of women throughout the valley.

> 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**



Blaine Torstveit Sanders 4-H Club

Contractor training set for January and February

Minnkota Power Cooperative and the associated systems will host contractor continuing education workshops again in 2015. This marks the 27th year of the successful program, which is aimed at providing area trade allies with the latest information in building and electrical practices.

The workshops available are Wednesday, Jan. 28 at the Doublewood Inn Fargo, Thursday, Jan. 29 at the Bigwood Event Center in Fergus Falls, Wednesday, Feb. sblack@minnkota.com.

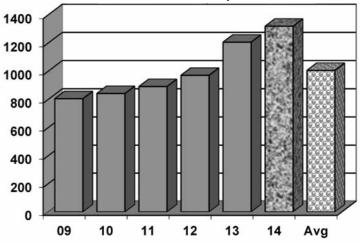
4 at the Alerus Center in Grand Forks and Thursday, Feb. 5 at the Hampton Inn & Suites in Bemidji for the electricians and the Doubletree by Hilton for the builders.

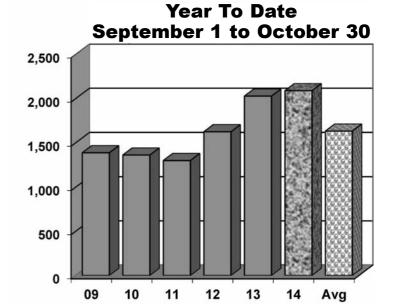
For more information (4602002.01, Telemarken Cemetery Association, Inc. c/o Tim Mickelson) about the program, contact Sue Black, Minnkota Communications and Member Services Specialist, at (701) 795-4292 or email questions

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





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MONTHLY COMPARISON

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

YEAR TO DATE COMPARISON

ILAIT IO DAIL OC		
	OCTOBER 2013	OCTOBER 2014
Total Revenue	11,156,986 1,003,431 7,777,012 7,282,570	\$11,767,689 \$ 853,296
Customers Served	5,262	5,312
per member Miles of Line Overhead	2,324	2,323
Underground	256	264

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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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One of the Minnkota Power Systems

Breaker box safety basics

We use electricity in our homes throughout the day, but we rarely think about how it gets to the wall outlets or switches. Distribution lines bring electricity to homes and most commonly connect to a house through a service drop. The electricity goes through the meter box to the service panel, which is typically found in a basement or garage. The service panel, often called a breaker box, is where breakers and fuses protect the wires inside your house from electrical overload.

With so much electricity funneling out of the breaker box through the rest of the home to your outlets and switches, it is important to not only know how to use a breaker box, but also how to do so safely.

AFCIs are installed directly in the breaker box and are designed to protect against fires caused by arcing faults in home electrical wiring. Arcing faults can be triggered by overloaded circuits, damaged wires, cracked wire insulation, loose/improper connections, faulty electrical equipment, and overheated electrical wires.

An AFCI monitors current flow and can distinguish between normal, working arcs and unwanted, dangerous arcs. When an unwanted arcing condition is detected, it shuts down the circuit. It is

important to note that AFCIs do not provide protection against all of the possible circuit faults that can cause fires, but they are a significant step forward in electrical fire safety. Contact a qualified electrician to have them installed.

If an appliance is malfunctioning, if there is another electrical malfunction in your home, or if the circuit breaker flipped during a power outage, it may be necessary to cut off or switch on the power at the breaker box. If you must flip a switch at the break box, always remember to step away and look away. You (3916001.03, Marvin D. Nelson) want to protect your eyes and body just in case an arc should occur.

Never attempt to turn off power at the breaker box if you must stand in water to do so. If you touch the breaker box while standing in water, it could cause electric shock or death. If you cannot reach your breaker box safety, call your electric utility to shut off power at the meter.

Be sure to call a qualified electrician or your landlord if blowing fuses or tripping circuit breakers are a recurring problem. This means there is something wrong with your electrical system, and it needs to be inspected.

For more information on safety around electricity, visit SafeElectricity.org



Electric Boiler-Slab Storage

Install off-peak electric heating equipment and receive off-peak incentive

Any new off-peak electric heating equipment purchased and installed after May 1, 2014 qualifies for an off-peak electric heat incentive.

Members will receive \$20 per kilowatt (kW) for qualifying electric heating equipment with a maximum incentive of \$600. The electric equipment must be part of an off-peak heating system with a qualified backup heating source. The equipment must be hard

Heat pumps may also qualify for the incentive. Air-source heat pumps will receive a \$100 per ton incentive. Groundsource heat pumps will receive a \$200 per ton incentive. Heat pumps do not have to be controlled as part of an off-peak system. Any resistance or strip heat as part of a ground-source heating system must be controlled. The maximum incentive for heat pumps is \$600.

This off-peak electric heat installation incentive is in addition to the conservation the Cooperative's Power Savers Program.

In the wake of rising and fluctuating fossil fuel prices and with this electric heating equipment incentive, now is a great time to install off-peak electric heat.

Equip your home or place of business with a dual-fuel heating system and be set for heating seasons of the future. Call Red Lake Electric Cooperative at 253-2168 or 800-245-6068 for more information.

Keep warm air in your home and money in your pocket

of winter blow, having a nice warm home in which to retreat is great. The only problem is making that home nice and warm can be expensive. With some preparation and work before winter hits, you can reduce your energy use and save money. It is worth making sure your home heating system is as efficient as possible to prevent the waste of energy and your hard earned money.

Start (6701003.04, Don Berry) by locating air leaks. Some of the air leaks can easily be fixed yourself with caulking and weather stripping. Other leaks might take a contractor's help to repair. Some common areas to find air leaks include: Behind or under knee walls The attic hatch Wiring holes Plumbing vents Furnace vents Dryer vents Recessed lights Windows and doors

There are other steps you can take to save on your power bill and increase the efficiency of your home as well. One of the easiest ways is to make sure the furnace filter is clean.

When the harsh cold winds Clean or change the filter monthly to keep air flowing freely. Dust and dirt slow down air flow, which makes the system work harder and ends up wasting energy and costing you money.

Another step you can take is to install a programmable thermostat. This can help automatically turn the heat down when no one is home and turn the heat up when you need a warmer home.

Finally, when it comes time to replace your Heating, Ventilation, and Conditioning (HVAC) system, invest in energy efficient equipment that will help save money on heating bills. EnergyStar recommends having your HVAC system evaluated if it is over 10 years old or if it is not keeping your home comfortable. If your system needs to be replaced, talk to your installer about getting the most efficient unit you can afford.

For more information on home energy efficiency, go to EnergyEdCouncil.org

incentives offered as part of **AUTO PAY OFFERED BY RLEC**

Red Lake Electric Cooperative is pleased to offer you Auto Pay. Now you can have your monthly energy bill paid automatically from your checking or savings account. You can receive the Auto Pay service by completing the Auto Pay sign-up sheet and returning it to Red Lake Electric Cooperative.

The Auto Pay service is free of charge. Not only is this service free, you will eliminate the expense of writing a check, postage to mail your payment and no more late payment penalties because your bill will be paid on time, every month, for you.

Your payment will be automatically made for you on the 5th of each month. If the 5th

falls on a weekend or holiday, the payment will be made on the next business day. You will continue to receive your monthly energy bill as you have in the past, indicating the amount that will be withdrawn from your bank account. The proof of your payment will appear on your bank statement and your next month's energy bill statement.

Continue to pay your monthly bill until you are notified on your bill that the Auto Pay has been set up for you.

If you have any questions about the Auto Pay please call RLEC at 800-245-6068 or

Qualifying electric heating equipment

- · Baseboard Heater
- Boiler
- Cove Heater
- Forced Air Furnace
- Plenum Heater
- Unit Heater
- ETS Furnace · Radiant Underfloor Heat
- Slab Storage Electric Cable
- Slab Storage Electric **Panels**
- Slab Storage Electric
- Air-Source Heat Pump Ground-Source Heat
- Pump • ETS Room Unit

SIGN-UP SHEET

I authorize Red Lake Electric Cooperative (RLEC) and the bank listed below to initiate variable entries to my checking or savings account. This authorization remains in effect until I notify RLEC in writing to cancel it in such time as to allow RLEC to act on it.

RLEC ELECTRIC ACCOUNT #

NAME (PRINT)

ADDRESS

TELEPHONE #

NAME OF FINANCIAL INSTITUTION

CHECKING ACCOUNT # SAVINGS ACCOUNT #

SIGN HERE TO AUTHORIZE

Please return this authorization form with a blank, voided check to: Red Lake Electric Cooperative, P.O. Box 430, Red Lake Falls, MN 56750

Kappy Kolidays from your friendly stall at Ultima Bank Minner closing December 24th at 1:00 p.m. and will be closed December 25th. Normal hours will Monday, December 22nd sume December 26th In our Winger, Plummer, Fosston, Bemidji branches Come on in, warm up, and have some cookies, coffee, and cider with friends. Drawings for adults and kids! So bring the family! Ultima Bank Minnesota Winger, Fosston, Bemidji, Plummer, Bemidji, East Grand Forks

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Red Lake Electric Cooperative, Inc.

One of the Minnkota Power Systems

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Use timers to cut electricity costs

Don't underestimate the ed. 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 l20-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-

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 capabili-

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

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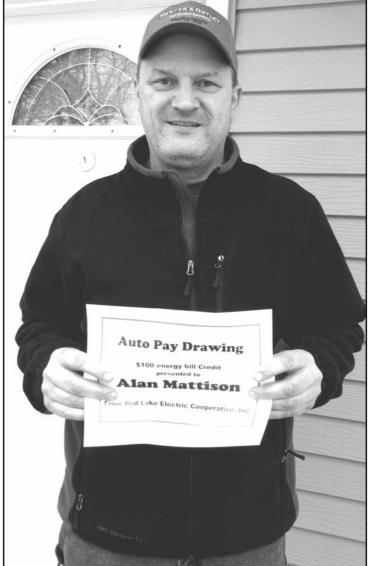
If you have any questions or need more

information, visit our web site or call

Red Lake Electric 800-245-6068.

An electronic bill presentment

and payment service



The winner of the \$100 energy credit for using Auto-Pay was

Gene Marquis, right, of

Goodridge was the winner of

the Kindle Fire HD6. He won by using the paperless billing

Alan Mattison of Thief River Falls.

Energy efficiency tip of the

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

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

Do you keep a travel

storm?

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

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

taught to stay away from storm damaged areas and downed power lines? In extremely hot weath-

er, are children encouraged to drink lots of water, milk

and other liquids that don't contain caffeine? Do children wear sun-

screen (with a sun protection factor of at least 15) and sunglasses for protection from the sun?

you start thinking about weather-related safety.

Source: National Safety Council & Federal **Emergency Management** Agency

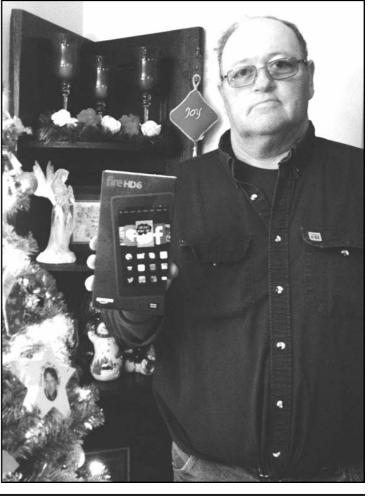
Auto-Pay and paperless billing winners

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 promo-

tional 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!



month

A parent's

immediately?

emergency kit in your vehicle?

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

Have children been

Do you (3813014.01,

Have children been

This checklist can help



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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:

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 Cond	litioning (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	14.1 EER /3.3 COP	\$400/ton Max. incentive \$5,000/home
Closed Loop <135,000 BTUH @ 77°F		\$100/ton
Replacement Geothermal Ground-Source Heat Pump Open Loop <135,000 BTUH @ 59°F	16.2 EER /3.6 COP	Max. incentive \$1,250/home

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 key to buy, sell or trade anything is the

CLASSIFIEDS

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The Gazette

Newspaper in Red Lake Falls is looking to hire a part-time reporter to cover City Council, School Board and County Commissioner meetings, sporting events and misc. To apply stop in for an application, email rlfgaz@gvtel.com or call 218-253-2594.

Help Wanted: The Red Lake Falls Ambulance Service is now accepting applications for Emergency Medical Technicians. We provide the training, no experience needed. We offer flexible scheduling and a compensation package. Call today and learn how you can give back to the community... Contact Shad Cooper 218-686-7842 or Mindy Piersol 218-686-0446 for more information.

HELP WANTED Ad Sales

The Red Lake Falls Gazette is seeking an ad sales rep. Tasks include selling and creating ads, maintaining relationships with businesses in Red Lake Falls, layout and office duties. Will train. Must be reliable, self starting and able to meet weekly deadlines. Hourly wage and commission. Monday-Friday, 9-4. Apply at the Gazette.

For more information, contact Randy 253-2594

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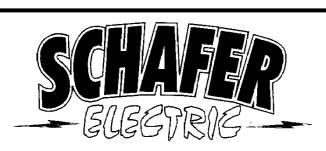


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Red Lake Electric Cooperative

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Your Name, Address and Phone Number. Mail with your power bill payment, if you prefer, or fax to 218-253-2630.

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

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

department to find out how to 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 progress toward the guidelines as www.budgetsimple.com. 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 taxfree 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 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

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 benefitsrelated 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-forprofit electric cooperatives.

Irazy Cool Yul

'Twas the Night before Christmas" has lots of nice rhymes,

But I fear that the tale doesn't fit modem 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 tiny gray mouse. 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,

coming, Someone is sneakety, sneak.

And then as my heart leaps up to my throat,

I see a fat man in a funny

He stands by the table and looks through the house, And takes from his pocket a

He says, "Ho! Ho! Ho! I tru-

ely 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

real with-it crew.

"I'll let Captain Cosmos give

their names to you." "Here's E-mail and Hat Rack, Cool Dude and Charley,

Cosmos, there's Awesome, Brucie and Marley. Head Cat is Santa, the

North Pole's his home, We see him all year cause

we hang out in Nome." Then they take off and fly to

the roof,

Tap a short rap and give a NIGHT!'

"high hoof."

the basics.'

ed, as my willing ears strain,

range.

rule!

Yule!"

The words I now love, my favorite refrain:

All turn and shout,

"The eight of us

Then Santa shouts,

As he speeds out of

Then I hear repeat-

'It's true, some things

change. But believe in

wish you a crazy cool

Tonight reindeers

'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

AND TO ALL A GOOD-

FACTORY-AUTHORIZED CLEARANCE EVENT



ALL REBATES APPLIED! PRICE INCLUDES INBOUND FREIGHT AND SETUP! 2011 MODELS - NEW with Warranty MSRP



2013 MODELS - NEW with Warranty MSRP SALE **CROSSOVER** \$11,399 \$9,499 XF 1100 SP (Last One) \$11,699 \$9,899 XF 1100 SP LTD (Last One) XF 800 CROSS TOUR (Last One) XF 1100 TURBO LXR (1 Each Color) \$13,649 \$10,699 PERFORMANCE F 1100 LXR (Last One) \$10,799 \$9,099 \$11,249 \$9,499 F 1100 SP F 1100 SP LTD \$11,549 \$9,799 F 800 LXR (Last One) F 800 SP (1 EACH COLOR) F 1100 TURBO SP (1 Each Color)

2014 MODELS - NEW with Warranty MOUNTAIN MSRP SALE M 6000 153" SP (Last One) \$10,949 \$9,599 CROSSOVER \$12.249 \$10.199 \$12,999 \$10,899 XF 7000 137" LXR XF 7000 137" SNO PRO (1 EACH COLOR) \$12,849 \$10,649 \$13,149 \$10,949 XF 7000 137" SNO PRO LTD (Last One) XF 7000 CROSS TOUR 141" (Last One) XF 8000 137" LXR ES \$12,099 \$10,099 \$12,149 \$10,099 \$13,949 \$10,599 PERFORMANCE F 1100 TURBO SP LTD (1 Each Color) \$14,249 \$10,699 F 570 (Last One) F 1100 TURBO SP RR (Last One) \$15,399 \$11,699 ZR 5000 LXR (Last One)



SALE

\$12,999 \$10,849 XF 7000 CROSS COUNTRY SNO PRO 141" \$12,899 \$10,799 \$12,449 \$10,149 XF 8000 137" SNO PRO (1 EACH COLOR) \$12,649 \$10,449 XF 8000 CROSS TOUR ES 141" (Last One) \$13,199 \$11,049 \$7,299 \$6,199 \$10,799 \$8,599 \$11,999 \$10,049 ZR 7000 LXR ZR 7000 SNO PRO \$12,599 \$10,04 ZR 7000 SNO PRO LTD \$12,899 \$10,649 ZR 8000 LX ESR \$12,199 \$10,149 ZR 8000 SNO PRO (Last One) \$12,399 \$10,049 ZR 8000 SNO PRO LTD ES \$13,099 \$10,799

PRE-OWNED SNOWMOBILES

MODEL	MILES	BOTTOM LINE	MODEL	MILES	BOTTOM LINI
2002 ZR 600 EFI CROSS COUNTRY	4,936	\$2,999	2011 F 8 SNO PRO LXR EFI ESR LTD	2,375	\$6,999
2003 ZL 600 EFI STUDS, 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
				•	

PRE-OWNED ATV'S/SIDE-BY-SIDES					
YEAR - MODEL	MILES	SALE PRICE	YEAR - MODEL	MILES	SALE PRICE
2007 ARCTIC CAT TRV 650 W/WINCH/PLOW	2,200	\$4,499	2009 ARCTIC CAT 550 PROWLER W/WINCH/PLOW	741	\$6,499
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 PS 4X4	2,656	\$6,999



R V SPORTS INC HWY 1 & 59 W, PO BOX 411

THIEF RIVER FALLS, MN 56701 218-681-1007 http://www.rvsports.com

2015 Models Now on

*Offer valid 10/1/14-11/30/14 on new and unused 2011-2014 Arctic Cat snowmobiles excluding youth, race, Spring Guarantee, go services and demo models at participating U.S. dealers to U.S. residents. See dealer for details. 3.9% FINANCING FOR 60 MONTHS is financed through FreedomRoad Financial and is subject to credit approval; not all applicants will qualify for credit. Financing promotions void where prohibited. REBATES UP TO \$2,000 vary by model purchased. 2-YEAR LIMITED WARRANTY includes 12-month limited factory warranty and 124-month extended service contract through Cornerstone. Offer subject to change without notice. Certain restrictions apply. Excludes tax, freight and deale setup. Always wear a helmet and don't drink and ride. ©2014 Arctic Cat Sales Inc., Thief River Falls, MN 56701.

tread lightly!®

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

Holiday Office Hours

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!



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 121 Main Ave. Red Lake Falls, MN 56750

See your Ag Lender for more details!

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