

Wolts 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

VOL. 46 - NO. 02

RED LAKE FALLS (RED LAKE COUNTY), MINNESOTA 56750

DECEMBER 2010

Wind power and the wholesale energy market Surcharge extended through 2011

New state standards and objectives that require the addition of renewable energy are causing wholesale power costs to rise for Red Lake Electric Cooperative.

Wind energy and the depressed wholesale energy market are two drivers behind a 5 percent rate increase that became effective Dec. 20, 2010, and a subsequent rate increase of approximately 17 percent that will likely be applied in March 2011.

Minnkota Power Cooperative, our

wholesale energy provider, is subject to laws in Minnesota and North Dakota that require the addition of wind energy resources to its generation base. The Minnesota Renewable Energy Standard requires that 25 percent of power be generated through renewable sources by 2025. The North Dakota Renewable Energy Objective requires that 10 percent of power be provided from renewable energy by 2015. To prepare to meet these standards

and objectives, Minnkota contract-

ed with NextEra Energy Resources to begin purchasing significant wind energy resources in 2007, 2008 and 2009. About 1.3 billion kilowatt-hours (kWh) annually are purchased from NextEra, a wind energy developer, under 25-year contracts. This production currently represents about 30 percent of the load obligation created by the retail customers of Minnkota.

It is expected that the decision to enter wind contracts now, rather than later, will provide the lowest long-term renewable energy cost. Unfortunately, in the short term, Minnkota is contracted to pay an over-market price for the wind energy.

At this point, Minnkota needs only a small amount of the electricity generated from these wind farms to meet the needs (3714004.02 Luther Kaushagen) of the co-ops it serves. The larger share is excess energy, which is sold into the wholesale energy market at variable prices. With a depressed economy, the demand for excess electricity from the market has dropped. Now, instead of selling electricity in the market for a profit, Minnkota sells some of its excess electricity at a loss. On average, the market price has been about 50 percent below average. The shortfall in 2011 is expected to be about \$20 million.

In response to the 2009 revenue shortfall created by the reduced wholesale energy market, a onehalf cent per kWh energy surcharge was instituted. Because wholesale energy market prices remain very low, the surcharge has been extended through 2011. As the economy recovers, it is expected that Minnkota will sell at least some of



The Ashtabula 1 wind generator farm is located in Barnes County, ND, and can produce 148.5 megawatts from ninety nine 1.5-megawatt GE turbines. Each turbine is more than 260 feet tall from the ground to the center blade hub. The site began commercial operation in 2008. The site is operated by a subsidiary of NextEra Energy Resources.



Cota retires from RLEC

After 33 years of working for Red Lake Electric Cooperative, Ira Cota retired in November. He began his employment with the Cooperative in the fall of 1977 working the entire time in the line department.

Cota worked the first few years as a groundman. He was promoted to a journeyman lineman in 1987 upon completion of Minnesota Rural Electric Association's apprenticeship program. Cota held the position of lineman at the time of his retirement.

As he reflected on the past Cota recalled going on "storm jobs" to help out fellow cooperatives in time of need. He worked in the Lake Park area helping Red River Valley Cooperative Power Association of Halstad, in the Langdon, ND area helping Cavalier Rural Electric of Cavalier and helped PKM Electric of Warren following the spring disaster of 1997. PKM had over 150 linemen, contractors and farmers helping rebuild many miles of line to restore electric service to its members.

A storm job Cota recalled on Red Lake Electric's system was the double circuit line outage north of the Holt Substation in July of 2005. Red Lake Electric's crews were



assisted by Minnkota Power Cooperative line workers and area contractors and farmers in rebuilding a line that was toppled by high winds, only weeks after being constructed.

Cota remembered an act performed by one of his past fellow line workers, LeRoy Marcotte. "We were making repairs to wires on a three phase angle pole (C4) and LeRoy belted off on one of the wires allowing himself to move out on the wire so he could hook a hoist to one of the other wires. It was the

only time I saw this done," stated Cota.

"Doing the work we were doing, often hot line work, you not only had to look out for yourself, but also your co-workers. You were taking your life and their life in your hands."

In his spare time Cota enjoys fishing, hunting, golfing, cross country skiing and searching for deer sheds (antlers). He spends a lot of time outdoors with his grandson Blake and will soon have another grandchild to spend time with.

"There is always plenty to do," said Cota. "I plan to take more canoe trips down the river and one can be kept busy with family

Ira and his wife Deb live in Polk Centre Township, Pennington County, rural Red Lake Falls. They are parents to three children: Danielle Arlt, Red Lake Falls; Meagan (Josh) Michaelson, Crookston; Tyler, Red Lake Falls. The Cotas are members of Black River Lutheran Church.

In closing Cota said, "I had a great group of people to work with; my work was made enjoyable by them. I thank my fellow co-workers for all of their support."



A small glimpse into the holiday village display at the home of Brian Schmitz of Browns Creek township. Schmitz collects and displays a myriad of ceramic people and places each Christmas Season. More photos and accompanying story on page 4.



Rising costs: Environmental upgrades

The need to comply with strict federal environmental mandates is causing wholesale power costs to rise for Red Lake Electric Cooper-

Environmental control upgrades at the Milton R. Young Station are a driving force behind a 5 percent wholesale rate increase that became effective Dec. 20, 2010, and a subsequent rate increase of approximately 17 percent that will likely be applied in March

Minnkota Power Cooperative, our wholesale energy supplier, has made a substantial investment of more than \$425 million to comply with federal Environmental Protection Agency mandates at the Young Station, our primary source of power generation located near Center, N.D.

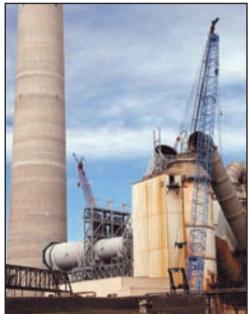
The major upgrades are emission controls for sulfur dioxide (SO₂,) and nitrogen oxides (NOx) on both Young 1 and Young 2. The Young Station has installed equipment to remove 95 percent of SO2, emissions and reduce NOx emissions by more than 60 percent. The improvements to remove SO₂, cost \$260 million; NOx controls cost \$35 million. Additional (4408003.08 Jeffrey Ouamme) infrastructure to support

lion in electrical improvements. "The investment in emissions reduction technologies that we are

the new systems requires \$130 mil-

completing now will allow the Young Station to continue to be the major generator for Minnkota's customers for a long time into the future," said Luther Kvernen, Minnkota vice president of genera-

Costs will increase to run and maintain these new systems. Between 2008 and 2012, capital



costs at the Young Station will increase by about 80 percent and operating and maintenance costs will increase by about 63 percent.

By 2012, the Young Station will meet all current federal environmental control standards. Following the completion of these proj-

ects, long-term costs will remain competitive and stable, emissions will be significantly reduced and reliability will continue to be maintained at high levels. Minnkota's primary objective is to ensure that the Young Station provides safe, reliable and affordable electricity well into the future.

So what does \$425 million look like? Let's break it down:

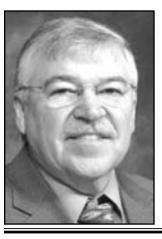
Sulfur dioxide (SO₂) removal Lignite coal contains sulfur components and their combustion generates SO2,. By installing SO2, absorber (scrubber) technology on both units, Minnkota will eliminate 50,000 tons or 95 percent of SO2, by

Required:

Scrubber - When coal combustion gas passes through the scrubber's absorber vessel, a water and lime mixture is sprayed. The flue gas reacts with the lime to produce a gyp-sum-like sludge that removes the SO₂ and prevents it from being released through the unit's chimney.

Lime prep and storage tanks - The lime needed for SO2 removal required the construction of two 2,700-ton silos built to receive, store, prepare and distribute the alkali reagent.

Environmental Upgrades continued on page 2.



Manager's **Comments**

by Roger Johanneck



A look at 2011

While there is still plenty of work to do before we can put 2010 to rest; work on the new year has begun in the form of budgeting by those of us assigned to do that task here at your Cooperative. Budgeting for new construction, normal replacement of aged plant and the continued maintenance that is necessary to keep the electric system in reliable shape are all part of the budgeting work we're doing now to prepare for next year and beyond. Budgeting revenue to cover expenses, of course, is part of the annual planning too.

Your cooperative has done a good job, I think, of keeping up with maintaining the electric system. Poles are inspected in parts of our service area annually as well as routine line inspection done daily as crews are out doing work. Poles that do not pass the test are replaced and other problems found in our daily routines are corrected before they result in service interruptions. New tie lines are added to improve (2205003.03 Glen N. Ekman) system reliability and aid in restoring power quicker when problems do arise; system upgrades are made when growing loads require it.

Unless mother nature wields a heavy stick across our service area in 2011, we expect our biggest challenge next year to be the increased cost of buying wholesale power. If you haven't already, I encourage you to read stories included elsewhere in the Volts and Jolts that address the rising cost of generating electricity and what it means for your Cooperative. "Riscosts: Environmental Upgrades" and "Wind Power and the Wholesale Energy Market" do a good job of explaining why Minnkota's costs are going up and what they expect those increases will be to Red Lake Electric Cooperative and the Minnkota Power systems.

Because wholesale power cost is over 70% of our cost of providing you service, changes in cost of

power that Minnkota is projecting will require that our rates increase to recover this added expense. Our budget has not been approved for 2011 nor has a rate increase been finalized for board approval. I will be asking the (6823002.02 Wesley Myhre) RLEC board's approval to increase rates in March of 2011 to offset the 5% increase in wholesale power cost Minnkota will put in place this month and the approximate 17% rate increase Minnkota

plans in March of 2011. Together, these two increases in wholesale power cost will amount to \$1.4 million dollars for RLEC in 2011. I expect wholesale power to cost RLEC \$7.5 million in 2010 and, based on Minnkota's increases, that amount will increase to \$8.9 million in 2011.

Given a combined increase of 22% from Minnkota over the next four months, we would need an increase in RLEC rates in the area of 15% to 16% in March to cover the increase in wholesale power expense. If what we have budgeted for RLEC's distribution expenses for 2011 hold true, we will not need an additional increase in rates to cover these costs. In fact, RLEC distribution expenses are expectedto be less in 2011 than what those expenses were in 2008, 2009 and 2010. I can't think of a better way to tell you that the employees and directors of your Cooperative are controlling expenses where we can.

Cota Retires

I'd like to add my thanks and best wishes to Ira Cota who has called it a career here at the Cooperative. Even though our turnover of employees is not high, the face of the Cooperative continues to change as our group of long tenured employees retire and move on. We say thanks Ira, for your service to the Cooperative these past 33 years; for your part in building and maintaining the 2,600 miles of power line that helped the Cooperative be a reliable provider of energy for it's members. All of us here at the Cooperative hope that your retirement is a long and happy

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 2010 and we look forward to serving you and the new members that will be joining us in 2011. Merry Christmas and may the new year be one full of blessings for you, your family and your Red Lake Electric Cooperative.

From the Mail Bag

Dear RLEC:

Thank you for the donation of \$1,500 from your Operation RoundUp grant. It will be used to replace some of our old pagers.

> **Tony Gerardy Plummer Fire Dept. Chief**

This Holiday Season



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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

Red Lake Electric Cooperative, Inc.

One of the Minnkota Power Systems

employees, our community and our environment in high regard.

The Red Lake Electric Cooperative

Customer Service Guarantee



It's short and simple! Red Lake Electric Cooperative employees will meet or exceed your expectations of friendly, courteous service and will meet any commitments they make to you. If your expectations of the service provided by our employees is not met, please contact me at the Red Lake Electric Cooperative office, 253-2168. You will receive \$5.00 for your inconvenience and our promise to serve you better in the future. Our employees' commitment to quality customer service makes this guarantee possible.



Red Lake Electric Cooperative, Inc.

ROGER JOHANNECK General Manager

One of the Minnkota Power Systems

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

(USPS 663-400)

Published monthly by the Red Lake Electric Cooperative, Inc., 412 International Drive SW, Red Lake Falls, Minnesota 56750-0430, in the interest of its members and others. Periodical Postage Paid at the U. S. Post Office in Red Lake Falls, Minnesota 56750. POSTMAS-TER, SEND ADDRESS CHANGES to Volts & Jolts, c/o Red Lake Electric Cooperative, Inc., P. O. Box 430, Red Lake Falls, Minnesota 56750-0430. E-mail: redlake@minnkota.com

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Hidden within the text of the articles on pages 1, 2, 3 and the back page of this issue of the Volts & Jolts are the names and account numbers of five RLEC members. They will appear within the articles in parenthesis as such (99-99-99-999-99 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.

NOTICE



Member Service Department

by Kevin Reich

Electric heat control option determines off peak heat 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 4.2ϕ 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 con-

hours 2007-2008. An option that applies to limited electric heating installations is medium term control or daily

trol have totaled: 224 hours, 2009-

2010; 204 hours, 2008-2009; 420

Environmental Upgrades continued from page 1

Chimney upgrades - The wet, scrubbed flue gas that is released from the scrubber required a new 550-foot tall chimney for Young 2. The new chimney has a 140-foot diameter foundation that is 11-feet thick. Young 1 will use the existing Young 2 chimney following significant upgrades to support a new scrubber.

Nitrogen oxides (NOx) reduction Nitrogen oxides are formed dur-

ing the combustion process in the boiler when nitrogen gas combines with oxygen at high temperatures. By incorporating Selective Non-Catalytic Reduction (SNCR) and OverFire Air (OFA) technology on both units, Minnkota reduces 60 percent of NOx emissions. Required:

Over-Fire Air (OFA) - OFA is a process in which a portion of the combustion air is diverted from the cyclones to create a fuelrich atmosphere in the lower furnace. This limits the amount of NOx created in the cyclones due to the lower amount of oxygen. The diverted air is then re-injected into the furnace at a higher level to complete the staged combustion.

cycling. This also results in a rate of 4.2¢ per kWh. This control option is for underfloor heating cable and panels and electric boilers supplying floor heat when there is a sand bed for a heat sink. These heating installations are controlled every day during the heating season with (6913001.07 Jerome Novak) 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 build-

Short term control is the other option which yields a current rate of 6.2¢ 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 day-

light 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 160 hours for each of the past three heating seasons.

With the $.5\phi$ renewable energy surcharge current net rates for offpeak electric heat are 4.7ϕ and 6.7ϕ . 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.

Happy Holidays

May you and your loved ones have a Merry Christmas and I wish you the best in 2011.



Selective Non-Catalytic Reduction (SNCR) - SNCR is a process in which a mixture of urea and water is injected directly into the upper boiler furnace through a series of ports and nozzles. The reaction breaks down NOx to nitrogen, carbon dioxide and water.

Electrical upgrades The Young Station's electrical distribution system was completely overhauled to support the environmental control upgrades and to meet new safety standards.

Required:

Transformers - New auxiliary transformers have been installed, as well as all new breakers and more than 190 miles of cable and wiring.



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 20th of each month.

Payment of your monthly energy bill is due on the 20th of the month. You may pay your bill in person at RLEC during office hours, use the 24-hour driveup drop box located next to the RLEC office, by Auto Pay, or by mail. Payment must be in the office, drop box, Auto Pay, or in the mail, as evidenced by the postmark, by the 5th day of the following 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 15th of the month, a final notice of disconnection statement will be included on your following bill. The final notice statement will notify you when your electric service will be disconnected if the delinquent amount remains unpaid. If an employee is sent to disconnect your electric service, a \$50 collection fee will be charged to your account, even if you pay the col-

To have a disconnected service reconnected, all amounts owing, a \$50 reconnection fee, and a security deposit must be paid. If the service must be reconnected after normal working hours, a \$100 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.

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
- 3. Call the RLEC office (218-253-2168 or 1-800-245-6068) during working hours or 218-253-2200 after hours. We will accept collect calls for outages

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, there 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.

GENERAL SERVICE RATES

Facilities charge variable \$19 to \$25 month Over 500 KWH (April-Dec.) 7.2¢ Kwh Over 500 KWH (Jan.-Mar.)8.0¢ Kwh Multiphase users add \$18/month cost of service

Standby, \$10/month (meter disconnected but the power line retained; standby is not available on services larger than 15 KVA transformer capacity).

Security light, \$7/month, high pressure sodium, \$8/month, mercury vapor; water heater flat credit, \$5/month (on January-April billing); off-peak equipment charge, \$4.50/month per heat meter; off-peak electric heat rate, 4.2¢/kWh long-term control, 6.2¢/kWh short-term control.

Recipe corner

Chocolate Coconut Candies

- 1-3/4 cups confectioners' sugar
- 1 3/4 cups flaked coconut
- 1 cup chopped almonds
- 1/2 cup sweetened condensed milk 2 cups (12 ounces) semisweet chocolate chips
- 2 tbs shortening

In a large bowl, combine the confectioners' sugar, coconut, almonds and milk. Shape into 1-in. balls. Refrigerate until firm, about 20 minutes.

In a microwave-safe bowl, melt chocolate chips and shortening; stir until smooth. Dip balls in chocolate; allow excess to drip off. Place on waxed paper; let stand until set. Store in an airtight container. Yield: 2-1/2 dozen.

Holiday Cookie Dough

- 2 cups butter, softened
- 1 cup sugar
- 1/4 cup sweetened condensed milk
- 1 tsp vanilla extract
- 4 cups all-purpose flour
- 1/8 tsp salt
- Optional: Sprinkles, jimmies or colored sugar,

In a large mixing bowl, cream butter and sugar until light and fluffy. Beat in milk and vanilla. Combine flour and salt; gradually add to creamed mixture and mix well. Divide dough into five 1- cup portions; shape each into a 10-in.-long roll. Wrap individually in plastic wrap. Refrigerate for 1 hour or until easy to handle, or freeze for up to 3 months. Yield: 5 portions (1 cup each).

To use refrigerated cookie dough: Cut roll into 1/4-in. slices. Place 2 in. apart on ungreased baking sheets. Decorate with sprinkles, jimmies or colored sugar if desired. Bake at 350° for 7-9 minutes or until lightly browned. Cool for 2 minutes before removing to wire racks.

To use frozen cookie dough: Thaw in the refrigerator overnight. Bake according to recipe directions. Yield: 200 slice and-bake cookies.

Operating Report

MONTHLY COMPARISON

	OCTOBER 2009	OCTOBER 2010
Total Revenue	770,291	\$ 742,697
Total Margins\$	(20,719)	\$ (50,009)
Cost of Power	540,973	\$ 541,258
KWH's Purchased	10,852,028	8,479,994
Capital Credits Paid to Estates\$	6,115	\$ 6,901

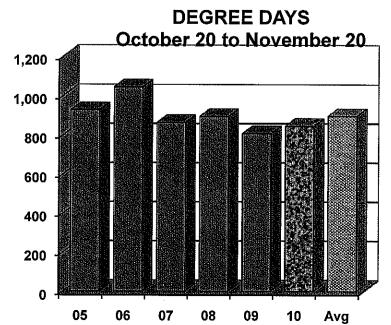
YEAR TO DATE COMPARISON

•	OCTOBER 2009		OCTOBER 2010
Total Revenue	8,224,844	\$	9,045,533
Total Margins\$	624,682	\$	389,863
Cost of Power	5,288,162	\$	6,134,080
KWH's Purchased 11	3,929,786	1	09,321,763
New Service Connections	43		41
Customers Served	5,190		5,207
Capital Credits Paid to Estates\$	68,760	\$	73,401
Miles of Line			
Overhead	2,319		2,325
Underground	235		235

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.

YEAR TO DATE DEGREE DAYS August 20 to November 20 1,500 1,000 05 06 07 08 09 10 Avg



Strawberry Tea Cookies

- 1 cup refrigerated Holiday Cookie Dough (recipe listed earlier) 1/3 cup ground almonds
- 1/4 cup seedless strawberry jam Confectioners' sugar

Let cookie dough stand at room temperature for 5-10 minutes to soften. In a small mixing bowl, combine dough and almonds. Cover and refrigerate for 1 hour or until easy to handle. On a lightly floured surface, roll dough to 1/8-in. thickness. Cut with a floured 2-1/2-in. round cookie cutter. Cut out the centers of half of the cookies with a 1-in. round cookie cutter (discard centers).

Place 2 in. apart on ungreased baking sheets. Bake at 350° for 6-8 minutes or until edges are lightly browned. Cool for 2 minutes before removing to wire racks to cool completely. Spread each whole cookie with 1 teaspoon of jam; top with remaining cookies. Sprinkle with confectioners' sugar. Yield: 10 sandwich cookies.

TIP: Get creative and use different shaped cookie cutters and jam flavors for Strawberry Tea Cookies.

Reindeer Bites

- 1/2 cup orange juice
- 1/4 cup chopped dried apricots
- 1/4 cup dried cranberries 1/4 cup golden raisins
- 1/4 cup chopped pecans
- 2 tbs chopped candied cherries
- 1/8 tsp ground nutmeg
- 1 cup refrigerated Holiday Cookie Dough (recipe listed earlier)

Icing

- 3/4 cup confectioners' sugar
- 1/8 tsp rum extract 3 to 4 tsp orange juice
- 12 candied cherries, halved

In a small saucepan, combine the orange juice, apricots, cranberries and raisins. Bring to a boil. Reduce heat; simmer, uncovered, for 4·6 minutes or until liquid is absorbed. Cool to room temperature; stir in the pecans, cherries and nutmeg. Let cookie dough stand at room temperature for 5-10 minutes to soften. In a large mixing bowl, combine dough and fruit mixture. Drop by heaping teaspoonfuls 2 in. apart onto baking sheets coated with nonstick cooking spray. Bake at 350° for 12-14 minutes or until edges are lightly browned. Cool for 2 minutes before removing to wire racks to cool completely.

For icing, combine the confectioners' sugar, extract and enough orange juice to achieve desired consistency. Spread over cookies. Top each with a candied cherry piece. Yield: about 1-1/2 dozen.

TIP; Refrigerate any leftover sweetened condensed milk in a storage container for 4 to 5 days.

Tastes Like Eggnog Cake

- 1 pkg (18-1/4 ounces) yellow cake mix
- 1 tsp ground nutmeg 1/4 tsp ground ginger

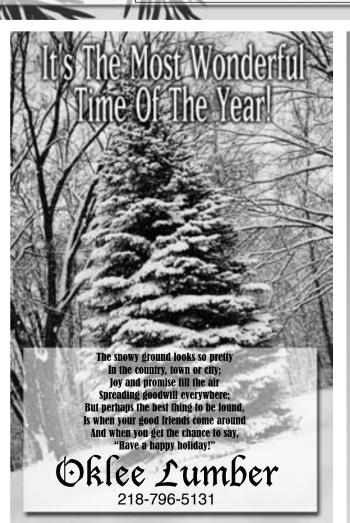
Frosting:

- 1-1/2 cups heavy whipping cream
- 3 tbs confectioners' sugar
- 1 tsp rum extract

Prepare cake batter according to package directions, adding nutmeg and ginger to dry ingredients. Pour into a greased 13-in. x 9-in. x 2-in. baking pan. Bake at 350° for 25-30 minutes or until a toothpick inserted near the center comes out clean. Cool on a wire rack.

For frosting, in a small mixing bowl, beat cream and confectioners' sugar until stiff peaks fonn. Fold in extract. Spread over cake. Store in the refrigerator. Yield: 12-15 servings.





Tart Cranberry Coffee Cake

- 1 pkg (15.6 ounces) cranberry-orange quick bread mix
- 1 carton carton (6 ounces) vanilla yogurt
- 1/3 cup milk 1 egg
- 1 cup fresh or frozen cranberries

Glaze

- 1/2 cup confectioners' sugar
- 1 tablespoon milk 1/8 to 1/4 teaspoon vanilla extract

Place quick bread mix in a large bowl. In a sman bowl. whisk the yogurt, milk and egg; stir into the bread mix just until moistened. Fold in cranberries. Pour into a greased 9-in. deep-dish pie plate. Bake at 375° for 35-40 minutes or until golden brown. Combine glaze ingredients; drizzle over coffee cake. Serve warm if desired. Yield: 6-8 servings.





May the beauty of the season bring warmth and contentment to you and your loved ones. For your continued business and support you have our thanks and sincere gratitude.

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Our thanks and best wishes for a holiday season filled with lots of good times and good cheer. For the never-ending support you've shown us, we are deeply grateful.

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VOLTS AND JOLTS FEATURE OF THE MONTH

Christmas village is labor of love for collector

Christmastime holds something for everyone. Some enjoy shopping while others may bake goodies to share with friends, relatives and coworkers. Many enjoy the art of seasonal decorating which can occur inside and outside of the home and around the yard.

When you pass by the home of Brian Schmitz of rural Red Lake Falls you will indeed see a generous amount of effort put into a lighted Christmas display that includes a Santa's village complete with a workshop and assorted elves and helpers. The house is well decorated with other large displays as you travel North.

What you cannot see from the warmth of your car is an expansive ceramic Christmas village teeming with what may be hundreds of people and consisting of dozens of houses and buildings standing along the rolling, snow covered hills in the living room of Brian's boyhood home where he continues to live and work.

Many years ago Brian discovered that little ceramic village buildings and figures he had seen here and there captured his interest and appealed to him so he started collecting a few pieces. One Christmas, he placed a single sheet of plywood over the staircase in his home that he still shared with his mother, Helen.

He began placing the various acquisitions upon the wooden base forming a makeshift village. The display was a nice addition to the other seasonal decorations that were an annual undertaking.

Brian grew up with 13 siblings who went off and had children of thier own so Brian has no shortage of nieces and nephews. This collection of family members, some of whom also collect the village pieces saw his appreciation and began gifting new pieces each Christmas which along with his own efforts continues to increase Brian's inventory of buildings, figures, animals, buggies, wagons and miscellaneous accent pieces. He has never counted how many pieces there are in this year's village but imagines that amount will soon



increase.

There have been times when he picks up a new piece or gets one as a gift and does not remember that one already exists in his collection. This does not pose a real problem with other collectors in the family

He begins assembly at the highest point and works his way down adding pieces as his mind sees fit and time allows. This year's village took shape working on and off over a period of approximately three

ys. Each year, the display takes on new life and grows larger. When the house grew larger through an addition, so did the display. It now spans the staircase and juts out into the dining room on tables placed along the wall. One of Brian's sisters simply stated "It's peaceful in here at night looking at the willers"

As the Christmas season drew near, his mother Helen would start to inquire as to when she couldn't expect the village to appear. It was one of her favorite Christmas traditions in the home that brought her much pleasure. As much as he enjoys this



It would take many snapshots such as this to chronical the events portrayed in Brian's Christmas village. Each scene is carefully laid out and includes many points of interest. Not far from this scene, a man and a boy are hunting on a nearby hill. The deer are present but are eluding the hunters using tree cover. Brian did not want the hunters to get their prey too easily.

past time, the construction of the village by Brian was more a labor of love for his mother than it is a hobby for himself. This year's display marks the last for Helen who passed away shortly before the writing of

Brian anticipates that he will continue to display his collection each Christmas season as a dedication to his mother who had a love for Christmas. He will make accommodations for new pieces as needed. He is not against the idea of having to expand if



Santa's workshop is among many of the lighted displays that adorn the yard around the Schmitz farmhouse in rural Red Lake Falls.



Although difficult to pick a favorite, Brian admitted that the farm building and scenery was one of favorites. Much like the farm where he grew up, there are a lot of hands to help get the work done.



The 'L' shaped diorama is cleverly designed to stay in place over the stairwell that leads to the basement. This gives Brian access to the underside while still allowing use of the stairs. The steady slope upwards consists of a series of wooden structures that support the tiered layout. Near the highest point is the ski hill complete with chalet and skiers. The original village idea started with one sheet of plywood over the stairs in 2003. The village has expanded over the years to todays splendor.

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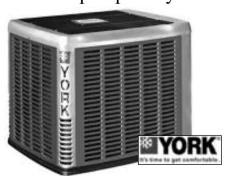
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Hanson and Johanneck receive service awards

Mark Hanson, left, and Roger Johanneck were recently recognized for their years of service with Red Lake Electric Cooperative. Hanson has served as a director for five years representing members in the Thief River Falls area. He currently serves as secretary of the board. Johanneck has benn employed by Red Lake Electric Cooperative for 30 years. For the past two years he has been the general manager.

Learn about medication to ensure safety

By Magen Howard

Medications exist to make us feel better. But when taken incorrectly, they carry serious consequences. Incorrectly using medications increases the chance of severe medical complications or even death. There's a price tag with it, too-more than \$177 billion annually in added prescriptions, hospital admissions, doctor calls, emergency room visits, and nursing home admissions, according to the American Pharmacists Association.

Over-the-counter (OTC) drugs pose as much risk as prescription medications. According to the U.S. Food and Drug Administration, too much acetaminophen - the active ingredient in Tylenol-can cause liver damage; overuse of nonsteroidal anti-inflammatory drugs, such as ibuprofen, can lead to stomach bleeding and kidney disease.

Of course, the ability for drugs to negatively interact with each other increases with the amount of medications taken.

The following tips, compiled by

the American Pharmacists Association and the Consumer Health Product Association's education arm, OTCSafety.org, can help you better manage your medications.

- Be informed. Talk to your pharmacist and doctor. Ask when and how to take your medication; what to do if you miss a dose; potential side effects; and how your medications might interact with other drugs you're taking.
- · Know the facts. Read the label and look at the medicine as soon as you pick up your prescription. Question any unexplained changes in the medication size, color, markings, amounts, or doses.
- Read the label. On OTC medications, always read and follow the Drug Facts label. The active ingredients section of the label is especially important if you're taking more than one medicine-to make sure you're not taking too much of the same active ingredient. Never

take more than one medicine with the same active ingredient unless told to do so by a doctor.

- Share information. Create a list of all the medications you're taking-including vitamins and natural supplements-and share it with all of your health-care professionals. This helps to prevent drug interactions.
- Treat your symptoms. When taking OTC medications, choose those that treat only the symptoms you have, so you take only the active ingredients you need.

Sources: American Pharmacists Association, Institute for Safe Medicine Practices, Consumer Health Product Association Educational Foundation, U.S. Food & Drug Administration

Magen Howard writes on consumer and cooperative affairs for 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.

State energy policies should reflect market realities

By Mark Glaess, Manager

Minnesota Rural Electric Ass. In 2007, the Minnesota Legislature passed a measure requiring every electric utility, including your electric cooperative, to buy more and more renewable energy. This year, cooperatives are required to produce 7% of the energy sold to you from renewable sources. Most of that will come from wind turbines. By 2025, every fourth kilowatt-hour (kWh) sold to you will have to come from a renewable source. Again, most of that will be generated by the wind.

The idea behind one of the nation's most ambitious clean energy mandates was to tap into Minnesota's ample wind resources and provide additional revenues and tax receipts to particularly gusty rural areas of the state. One of the key selling points was that this would create a load of green jobs. All-inall, it was hard to argue with the

In 2009, Minnesota utilities produced 3,441,000,000 kWh by capturing the wind. On average, utilities paid 4.5 cents for each kWh. This cost would be much higher if not for major Federal tax subsidies for wind energy. Since the wind tends to blow somewhat more at night when it's not all that useful, cooperatives have had to sell much of their wind energy on the open

Last year, the market only paid an average of 2.7 cents for each kWh produced by wind. Sometimes there was absolutely no market for the wind and the utility had to pay another utility to take those renewable KWH off their hands.

The loss of 1.8 cents per KWH spread over 3.4 billion kWh cost Minnesotans some \$62 million in 2009. Minnkota Power, which provides electricity to the relatively depressed northwest corner of the state, was forced to increase rates by 1/2 cent for every kilowatt sold.

The biggest driver for those losses is the shrinking demand for electricity across the U.S. The economy - post 2007 - has cratered. Utilities have seen double digit decreases in electric consumption.

When legislators were putting together the 2007 Renewable Energy Standard, they didn't factor in a depressed economy. They expected the market to easily absorb all of the new, greener electricity. They understood that utilities would be paying more for these new energy resources, but believed that increasing demand from a growing economy would help offset those increased costs.

That hasn't happened. Instead, utilities are paying a premium for new wind resources and selling it at a dramatic loss. In 2010, that market imbalance is on track to cost Minnesotans well over \$100 million. It's also making it harder for utilities to pay for new pollutioncontrol technology for existing plants or invest in greater efficien-

At a time when we need to be focusing on creating jobs and expanding business opportunities, the unanticipated extra cost of new renewable energy sources is acting as a drag on the economy. Right now, the state's unemployment rate is 7.1. The green jobs heralded by the 2007 renewable mandate? They haven't materialized - at least not at the level champions of the legislation said they'd reach.

Meanwhile, the increase in electric rates for additional energy we don't need and can't sell is adding to the cost of hard-pressed manufacturing plants and taking a bigger and bigger share of already-strained family budgets.

Laws with good intentions, unfortunately, all too often ignore economic conditions. The state's policymakers need to ensure that good" energy policy also be grounded in market realities and

sound economics. Minnesota's electric cooperatives are committed to increasing the use of clean, renewable energy, particularly if it benefits hardpressed rural areas of the state. However, we're also committed to keeping electricity both affordable and reliable. We need state energy policymakers to be partners in all three goals, providing us with the flexibility and tools to accomplish the challenges we face in the most efficient and cost-effective way

Tips for children's OTC medications

Children have special medications, so take special care when administering them.

Keep in mind these tips from OTCsafety.org, the education arm of the Consumer Health Product Association:

- · Never give a child medicine intended for adults. Do not try to estimate a child's dose of an adult medication.
- comes with the medicine. A kitchen spoon could deliver the wrong dose of medicine.

• Use the measuring device that

- Do not use oral cough and cold medicines for children younger
- Never give medications that contain aspirin to a child for cold or flu symptoms unless directed to do so by a doctor.
- Keep all medicines out of sight, and avoid telling children any medicine tastes like candy.

Incorrectly using medications increases the chance of severe medical complications. Source: **NRECA**

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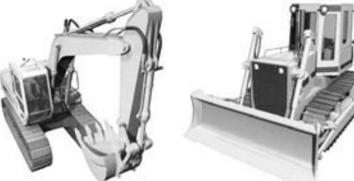
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With colder weather here, more time will be spent indoors, so now is a good time to create a home electrical safety checklist to help ensure a safe winter of indoor activities for you and your family. While some of the benefits of a checklist include energy efficiency, the most important benefit is family safety.

Even a professional home inspector, who had wired his own hot tub, should have had a professional analyze his efforts. Investigators attributed the electrocution death of the man and a second person to the unreliability of the wiring. The Washington State deaths in 2009 were just 2 of the more than 400 electrocutions that occur in homes each year according to the U. S. Consumer Product Safety Commission (CSPC). The CPSC says about 45% of those electrocutions can be attributed to large appliances, 20% to exposed wiring, and another 9% to power

The U. S. CSPC offers these suggestions to help make sure your home is up to the task of preventing electrical injuries and eliminating some of the 140,000 fires in the US annually that are attributed to electricity.

Make sure all switches and outlets are cool to the touch and working properly.

Unusually warm switches could indicate a problem and they should be serviced by a qualified electrician. Check to see that plugs fit snuggly into outlets. Loose plugs can cause overheating and fires. Ensure that all three pronged adapters in the house are being properly used, with the wire or metal tab on the adapter connected to the center screw of the outlet. Make sure all outlets have faceplates to reduce the danger of electrical shocks by accidentally sticking a finger or another object into the socket. Place safety covers on



all outlets if there are small children in the house.

Check the bathrooms to make sure appliances there are not plugged in when unattended and that they are in good working condition. Install Ground Fault Circuit Interrupters (GFCIs) in appropriate locations like kitchens, bathrooms, laundry rooms, and garages and that Arc Fault Circuit Interrupters (AFCIs) are installed in appropriate locations. Always use a qualified electrician for jobs like these. Make sure that all kitchen countertop appliances are unplugged when not in use and that all cords are clear of hot surfaces like stoves and toast-

ances are located away from sinks.
Make sure all lights have the correct wattage bulb for the fixture. Ifunsure what wattage to use in a fixture, don't put a bulb rated at more than 60 watts.

ers. Also make sure those appli-

- Check that portable heaters have a nationally recognized seal of approval.
- Check extension and power cords for cracked insulation or fraying. Remove them from traffic paths, under rugs or carpeting and make sure they are not wrapped tightly around any object. This is a good chance to make sure there aren't any extension cords being used as permanent solutions.
- Inspect the fuse box to make sure fuses are the correct size for the circuit. Tum off and on the

freezer, refrigerator, and air conditioner circuit breaker three times annually, to ensure they are not stuck and are in good working order

 Make sure extension cords that are used outdoors are marked for outdoor use.

• Giving electric blankets the once over to check for any problems. Look for cracks or breaks in wiring, plugs, and connectors. Also look for dark, charred, or frayed spots on the blanket. Any of these conditions indicate a fire hazard and the blanket or pad should be discarded.

For more information and videos on electrical safety, visit www.SafeElectricity.org .

Safe Electricity is a program of the Energy Education Council, a non-profit organization dedicated to promoting electrical safety and energy efficiency, and supported by a coalition of hundreds of organizations, including electric utilities, educators and other entities committed to promoting safe use of electricity.



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Debunking myths about credit scores

By Lisa Hughes-Daniel

Psst ... want a good score? With tightening of borrowing standards and the importance of personal credit these days, most people would probably answer with a resounding "yes."

Since credit scores indicate to lenders how "risky" you are, a higher score can make mortgages, loans, and credit cards easier to obtain-and cost less in the form of lower interest rates.

There are lots of myths about what can help or hurt your credit score. Here are a few popular misconceptions-and the facts:

1. To help your score, close credit accounts.

False. Paying down debt is great for your credit history, but closing accounts or canceling credit cards once they're paid off can actually hurt. Why? First, having a few open accounts in good standing (meaning, paid off each month) demonstrates responsible use of credit. Second, using a large percentage of your available credit can lower your score.

Example:

You have three credit cards, each with a \$3,000 limit. One card has a \$3,000 balance; the other two are paid off. If you keep all the accounts open, you're using only 33% of your available credit. If you cancel the two paid-off cards, you're maxed out.

2. Shopping for a loan damages

your credit.

False. While it's true that inquiries from creditors can shave a few points off your score, credit agencies realize that responsible consumers shop around-and that not all requests are equal. According to Fair Isaac Corporation, which issues FICO credit scores, the "score ignores mortgage, auto, and student loan inquiries made in the 30 days prior to scoring." Going back further, multiple similar inquiries in a "typical shopping period"-usually 14 days-are treated

What can zing your score: Grabbing discount specials from multiple retailers by signing up for store cards

3. Credit counseling will hurt your score.

False-technically. While evidence of some types of credit counseling might be visible on your report, it doesn't affect your numerical score. Some creditors, however, may still be wary of signs that your credit is in trouble. What can also happen: If you enter a debt management program that isn't completely squared away, payments made on your behalfto creditors may be sent late. These late payments will hurt your credit score.

4. You can pay someone to fix

True-but remember two caveats. One, only incorrect infor-

mation can be "cleaned up" on your credit report. If you truly paid bills late three times last year, that fact can't be wiped out. Two, you can dispute incorrect information on your own, for free. All three major credit reporting agencies-Equifax, Experian, and TransUnion--offer online services for disputing inac-

curate information.

Review your credit reports for any mistakes for free, once a year, at www.annualcreditreport.gov. To learn more about how credit scores work, visit the Federal Trade Commission website at www.ftc.gov.

Lisa Hughes-Daniel is a marketing communications consultant who writes and edits employee benefits-related materialsfor the Insurance & Financial Services Department of the National Rural Electric Cooperative Association, the Arlington, Va. -based service arm of the nation's 900pills consumerowned, not-for-profit electric cooperatives.

What, another score?

Although FICO scores have been the industry standard for decades, a competitor has entered the market: VantageScore. Created by the three major credit reporting agencies, VantageS core uses a different scale--50I-990, versus FICO's 300-850 range--and a different formula. Some lenders are already using the new score, so keep this in mind if you want to check your own credit before applying. For details, go to www.vantagescore.com.







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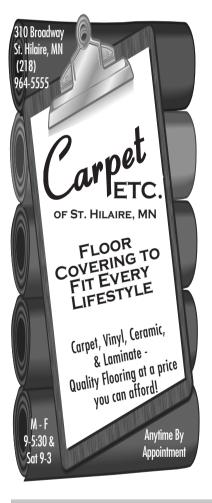
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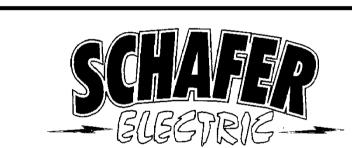
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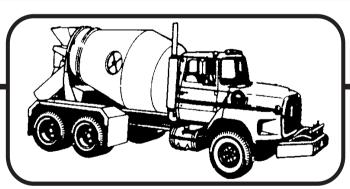


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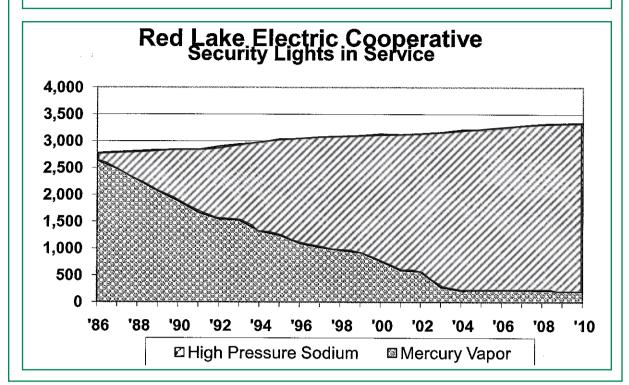
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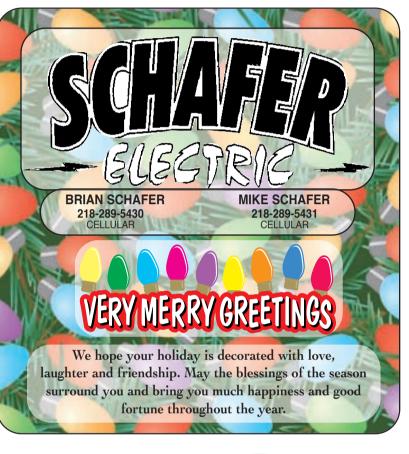
QUICK TAKES

A look at some statistics from your Red Lake Electric Cooperative

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Holiday Office Hours

Red Lake Electric Cooperative's headquarters will be closed Christmas Eve Day, December 24 and New Year's Eve Day, December 31.

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

Have a merry Christmas and a happy New Year!

Santa Clause goes by many names

Santa Claus is a legendary bearer of gifts to children at Christmas eve (December 24) around the

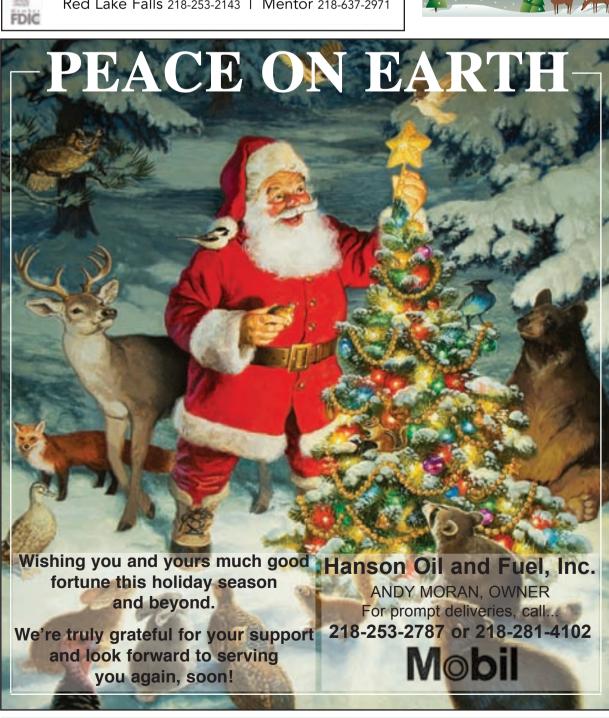
He is well known by many other names such as Saint Nicholas, Saint Nick, Father Christmas, Santa, Santy and Kris Kringle. Santa

Claus being the personification of the spirit of Christmas is a well known gift-giving figure in various cultures around the world and as such, there are different names that he is also known by in different locations or countries in the world. A variety of names like those

mentioned above are used in different languages to represent his name. Needless to say they all refer to the same Santa Claus that we know about today.

The list provided below contains some of the names Santa goes by. Afghanistan, Baba Chaghaloo, Belgium, Pere Noel, Brazil, Papai Noel, China, Dun Che Lao Ren, Julenissen, Sweden, Jultomten, United Kingdom, Father Christmas, Russia, Ded Moroz, Romania, Mos Craciun, Poland, Swiety Mikolaj, San Niklaw, Lithuania, Seneli, Kaledu Japan, Hoteiosho, Iraq, Vader Kersfees, Iran, Baba Noel, Hungary, Mikulas.







Red Lake Electric Cooperative, Inc. One of the Minnkota Power Systems

