



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

VOL. 46 – NO. 01

RED LAKE FALLS (RED LAKE COUNTY), MINNESOTA 56750

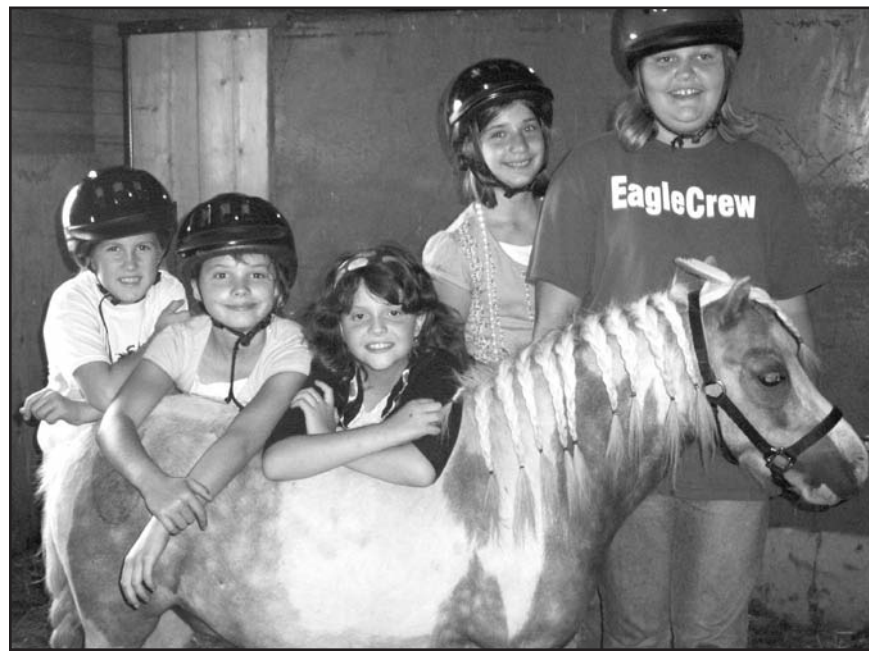
NOVEMBER 2010



Thanksgiving A Time for Giving Thanks

As we gather with our families and friends for Thanksgiving, it is fitting we reflect on the many blessings for which we can be thankful. We all experience misfortunes but they are few compared with the blessings bestowed on us.

May you have an enjoyable Thanksgiving!



This month's feature story

Amanda Blazejewski and her love of horses is the topic of this month's feature story. She operates a riding camp on her farm Southwest of Newfolden. The full story with pictures can be found on pages 4 and 5.

Buckwheat enjoys all the attention he gets from campers at Amanda Blazejewski's farm where horse training, riding lessons and horse camps are offered.

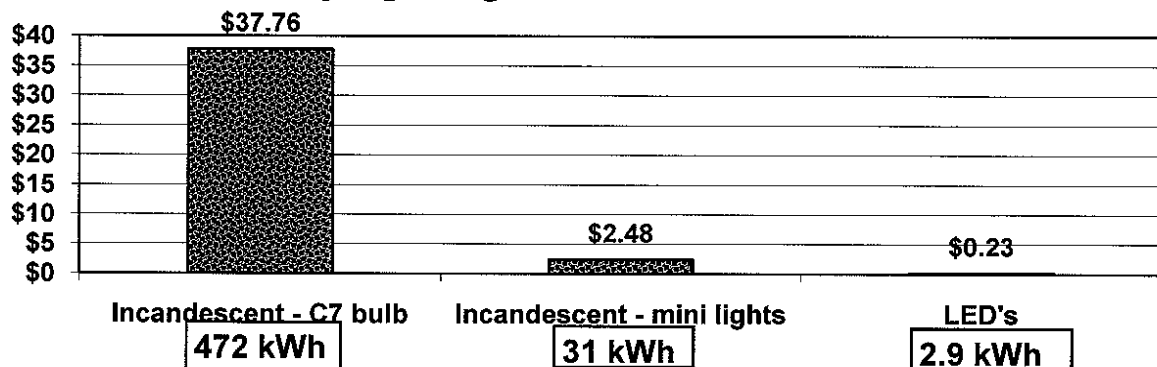
Photo by
Amanda Blazejewski

QUICK TAKES

A look at some statistics from your Red Lake Electric Cooperative

Consider buying light emitting diode (LED) Christmas lights this year. They are superior to standard bulbs for holiday lighting. LED's use 10 times less energy than mini-lights and 100 times less energy than C-7 bulbs. LED's have an ultra long life - up to 100,000 hours. LED bulbs are good for all weather, unbreakable and water resistant-good for indoors and outdoors. If one LED burns out, the others stay lit. LED's are safe; cool to the touch and fire resistant. Many LED lights can be connected end-to-end without overloading a typical circuit. Although LED lights may cost more than standard lights, they quickly make up the difference in energy savings as indicated by the chart below.

Holiday lighting - LED's are the best choice!



Cost is based on 300 bulbs, five hours per day for 45 days, using an average residential rate of 8 cents per kWh.

Winter load management outlook

As the winter heating season arrives, members who participate in the off-peak electric heating program should expect load control hours to be about the same as the last two years.

Minnkota Power Cooperative, our wholesale energy supplier, operates the load management system from its headquarters in Grand Forks. Winter load management primarily occurs during December and January, but members may have noticed a slight increase during the fall months due to the planned maintenance outage on the Milton R. Young 2 generating plant. With limited outage time planned for the rest of the winter, adequate resources exist to limit control hours.

During generator maintenance outages and peak demand periods, Minnkota makes major purchases from the wholesale energy market. Ample power is available for purchase through the market, but it's not always at an affordable price. By controlling demand during these high-cost periods, (1133003.01 Barry N, Nelson) affordable rates for all members are maintained and the construction of new generation just to cover peak loads is avoided.

The off-peak electric heating program is for members who use electricity to heat their homes, while still having a non-electric backup heating source. Members continue to heat their homes with their electric heating system, but during periods of peak electric usage, their electric heating is shut off and their backup system is used.

The off-peak program is entering its 35th year of operation. During that time, it has yielded significant financial savings for the entire



Minnkota/Northern Municipal Power Agency Joint System.

Cost-effective program

The choice to control off-peak loads is an economic one. By controlling peak loads during high cost periods, members are effectively protected from the volatility of the wholesale energy market.

"The decision on whether to purchase energy from the market or

control off-peak loads is based on the current market price, along with season-to-date energy purchases and control hours," said Todd Sailer, Minnkota energy supply manager.

The off-peak program can provide great savings to the individual user as well. For members interested in a way to reduce their home heating costs, the program provides a much lower electric rate - about half of the standard retail rate.

"The ability to manage costs and plan for the heating season is one of the many benefits of the off-peak electric heating program," Sailer said. "With a good backup heating system properly installed and maintained, off-peak customers shouldn't notice a difference in comfort level when the load control system is called to operate."

Staying up to date

The best way for off-peak members to keep up with the program is through the load management website. The website has recently been upgraded to better serve members and provide instant updates on the status of load control activity. It will continue (2807002.01 Clifford Rierson) to show the current state of load control, recent control history and the last switching cycle. Members are also able to review the last 10 years of load control.

To follow load management in your area, visit www.redlakeelectric.com and click on the 'Load Management' link.

If you do not know how the ripple control at your account is coded, you can call Red Lake Electric at 218-253-2168 or 800-245-6068 to get those numbers.

Practical tips to saving energy this winter

The largest contributors to your monthly residential electric bill are likely any pieces of equipment or appliances that heat or cool. Therefore, to make the largest reduction on your energy use, pay attention to these items first.

Spare the portable electric heaters. Contrary to advertisements, using portable electric space heaters, of any brand or style, will not reduce your heating costs. For the most part, these heaters will add to your heating costs and certainly will add to your electric bill.

The use of portable electric heaters defeats the cooperatives load management program creating short term, high demands for electricity resulting in higher costs per kilowatt-hour.

Regularly replace furnace air filters. If you have a forced air heating system, be sure to follow the recommended maintenance schedule. Replacing a dirty air filter will reduce the amount of electricity needed to run a blower motor.

Reduce water use. Install water flow restrictors and aerators in sink faucets. These measures can save you money by reducing water use, including hot water.

Seal off unused areas. Storage areas represent a good place to start. Don't heat or cool these areas.

Reduce lighting expenses. Turn lights off when they're not in use. Compact fluorescent lighting is the most cost effective, efficient lighting on the market today. These bulbs use 70% less energy and last up to 10 times longer than incandescent bulbs. Several wattage sizes are available to fit any of your lighting needs.

Turn off equipment when not in use. Don't underestimate the energy savings you can get by turning off unused televisions, home entertainment systems, computers, and other equipment with "instant-on" features.

Refrigeration equipment needs routine maintenance. When dust accumulates on the heat exchanger coils, it creates an insulating layer that will reduce the operating efficiency of the refrigerator or freezer. Vacuum the coils regularly.

Seal heating and cooling ductwork. Leakage from areas such as joints, elbows and connections can be substantial. This is especially costly if the ductwork is situated through unheated spaces such as attics, basements or crawl spaces. Use duct tape or caulk to seal ductwork.

Don't heat the outdoors. Keep exterior doors closed as much as possible. Block and insulate unneeded windows and other openings. Aside from the important security benefit, covering unneeded windows and doors can greatly reduce energy losses.

Reduce the hot water temperature. Reducing the temperature on your water heater thermostat can decrease heat loss from your tank. For washing hands, you may be able to turn the temperature to 110 F. Dishwashing may require temperature settings such as 130 F. However, most dishwashers now have a temperature boost, allowing you to keep your water heater temper-



ature set at a lower temperature.

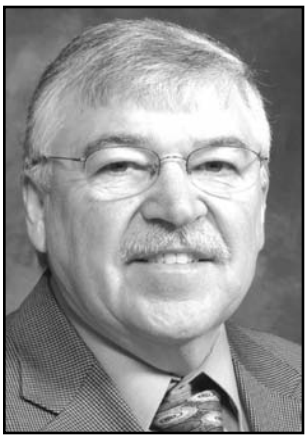
Replace older inefficient appliances. When purchasing new appliances, use the published energy use data and make energy conscious decisions. Purchase Energy Star models when possible.

Don't peek or hold the doors open. Is your oven electric? Keep the oven door closed and use the interior light switch to check on your food while baking. Opening the door for frequent (3604003.01 Leslie Nelson) peeks into the oven will cause the interior temperature to drop and result in more electricity used to complete your baking. Similarly, you should minimize the amount of time your refrigerator and freezer doors are open.

Run only full loads. When operating your dishwasher, washing machine or clothes dryer, make sure you are running a full load.

Stay off-peak! You can help Red Lake Electric Cooperative hold down its wholesale power bill by shifting your use of non-essential electricity to off-peak hours. This is especially important during the early evening hours when the winter temperatures dip to extremely frigid temperatures.

Your volunteer assistance to our load management efforts can make a considerable difference in your cooperative's power expenses.



Manager's Comments

by Roger Johanneck



Thanks for the Easements; and much more

Thanks for the Easements; and much more.

A number of years ago, I used the November issue of the Volts and Jolts as an opportunity to share a few things I was grateful for, with you, our members. I was reminded of that article the other day because of something at work that wasn't progressing like I hoped it would.

We were unsuccessful in obtaining an easement from an absentee landowner to construct a new tie-line. Adding tie lines improves our ability to restore and provide service in the event electricity is interrupted from it's normal source and allows us to back feed it from another direction.

That situation left me thinking; perhaps its time again that I look the other way, to recognize and be grateful for all those who do sacrifice for the common good; those who deal with the inconvenience of granting us easements so we can build power lines on their land for the benefit of their neighbors and other members.

The physical stack of paper documents we have on file that we record our easements on, is a testimony to the generosity of the many landowners in our service area who have given us easements since this Cooperative was formed. That willingness (3830008.01 Donald Srn-sky) to allow construction of power lines has enabled this Cooperative to grow and be a reliable source of energy for the families, farms and businesses that count on our service. In the spirit of the Thanksgiving day holiday, I give thanks for your granting RLEC easements and much more.

I give thanks...

- for you, our members.
- for the business you bring to the Cooperative, day in and day out.
- for the times you have a choice in energy suppliers and you choose to do business with us. An example of that is our Off-Peak electric heating service which is nearly a third of all the business you do at Red

Lake Electric Cooperative.

-for our senior member/owners, who have experienced life without electricity and their witness to us who grew up with electricity. Your stories are good reminders to this generation of how fortunate we are to have the service of a Red Lake Electric Cooperative and the power of electric energy.

-for your cooperation during outages; your calling in on trouble spots is helpful; your patience and understanding when the power is out is appreciated.

-for choosing electric energy to warm your water and cook your meals.

-for using "Auto-Pay", the automatic bill paying option of paying your monthly energy bill.

-for your generosity and charitable giving through our Operation Roundup.

-for your interest and participation at the Cooperatives District, Informational and Annual meetings.

-for cooking outdoors on an electric grill.

-for making us feel welcome when we're doing work on your property and in your home.

-for not using portable plug in

space heaters during peak load control periods.

-for giving us a call when you need appliance or H.V.A.C. service work done.

-for letting us drive our equipment on your land so we can do our work.

-for letting us trim branches from your favorite tree because you know it will prevent an outage for someone the next time it storms.

-for pulling out our equipment when we're stuck in the mud or snow.

-for calling on us when you need a new energy efficient electric water heater.

-for letting us know about broken insulators, guy wires, poles or other potential hazards.

-For helping us locate former customers who have a Capital Credit check outstanding.

-for giving us another chance if we've not given you the good service you deserve.

-for telling others when you're happy about Red Lake Electric Cooperatives service and telling us when you are not.

Happy Thanksgiving!

From the Mail Bag

Dear RLEC:

Thank you for the \$300 dollar donation from Operation RoundUp. The money will be used toward the purchase of items that were listed on our application. The items will be items that enhance the activity opportunity and health/well being of all our consumers.

**Deb Vigness
Program Administrator
and all Consumers and Staff
Prairie Community Services
Thief River Falls**

Dear RLEC:

Thank you so much for the Black & Decker cordless drill that I received at our 4-H banquet. I really enjoy the electric project and I also went to the State Fair with my project. Thanks again.

**Ethan Peterson
Silverton 4H Club
Thief River Falls**

Dear RLEC:

Thank you so much for the donation of \$200 from Operation RoundUp to help our club make new benches for the county fair grounds. We really appreciated this kind offer. Thanks again.

**Silverton 4H Club
Pennington County**

Dear RLEC:

Thank you for supporting Red Ribbon Week. Your donation of \$50 from Operation RoundUp helped us spread the message that drug free youth are the winners!

**Red Lake County Central
High School
SADD and TRI
Red Lake County**



Report from the Office

by Shirley Bregier

Off Peak, Certificates, and Sales Tax

Off Peak Meter

As the weather gets cooler, our heating systems are needed to keep our homes warm. If you have an off peak heating system and are using your electric heat please be sure the off peak automated meter reading device (turtle) is recording your usage. Sometimes after a period of sitting silent, like they do during the summer months, they don't necessarily want to start working.

A quick check of your electric bill to see that you are getting the reduced rate for your off peak system will tell you if all is well. When your off peak turtle doesn't report readings to us you are being charged the full rate instead of the reduced off peak rate. If you notice your bill is not showing usage for your off peak meter please contact our office by phone or e-mail. We will then check out the system and get the problem solved.

Gift Certificate

One service Red Lake Electric offers is gift certificates that can be used on the member's electric bill or purchase of an electric grill or water distiller. You can purchase a gift certificate for a member of RLEC in any denomination.

All you need to do is give us a call or stop in the office and we can get a gift certificate ready. We can either mail it to you or send it to the recipient of the gift certificate.

Sales Tax

Recently Red Lake Electric sent out sales tax exemption forms to members that were currently receiving a sales tax exemption because they were heating their home primarily with electricity and they do not have an off peak system or separate meter to record their heat usage at their residential account.

Electricity sold for residential use is not taxable for the months of November through April when it is used as the primary source of residential heat. Primary source of residential heat is the source that supplies more heat than any other source for the largest period of time during the heating season.

If you feel you qualify for this exemption and did not receive a form in the mail you can cut out and send in the form below this article. If you have an off peak system and have a meter that records your electric (7614004.01 Steve L. Peterson) heat usage at your residential account your heat usage is already tax exempt for the months of November through April.

Another sales tax exemption that some of our members qualify for is when part of their electric usage includes activities that will result in a product that will ultimately be sold at retail. To read more information on this exemption you can go to the MN revenue

web site www.taxes.state.mn.us. Click on publications, fact sheets, sales tax.

You will find a list of sales tax fact sheets. The one for agricultural production is fact sheet #100. If you did not receive one of these forms in the mail and feel you qualify for an agriculture exemption, please contact us for a form or go to www.redlakeelectric.com click on billing information, sales tax credits/exemptions and you will be able to print the form and either send it or e-mail it to our office.

Holiday Wishes

As we approach the holiday season it makes my thoughts turn to all the many things to be thankful for.

As my grandchildren remind me, Thanksgiving is a week away and then it's a WHOLE month till Christmas! At the same time I am thinking "only a month?!" At 5 and 6 years of age they see things in a whole different time frame than I do. For me these five (soon to be seven) little people that have entered my life and call me grandma bring me blessings each day.

I hope you take the time to be grateful for your many blessings. Have a wonderful Thanksgiving and may the holiday season warm your heart.

ELECTRIC HEAT EXEMPTION FORM

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 Sate Law. The primary source is the source that supplies more heat than any other source for the largest period of time during the heating season.

Date _____ Account number _____

Social Security Number _____

Signature _____



**Red Lake Electric
Cooperative, Inc.**

One of the Minnkota Power Systems

Things you should know about your electric service

BILLINGS AND COLLECTION

You will receive your energy bill on or near the 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 drive-up 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 collector.

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 electricity also.
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 only.

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
First 500 KWH9.0¢ Kwh
Over 500 KWH (April-Dec.)7.2¢ Kwh
Over 500 KWH (Jan.-Mar.)8.0¢ Kwh
Multiphase users add \$18/month cost of service charge.

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.

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

WE PROUDLY PRESENT TO YOU

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.

One of the Minnkota Power Systems

**ROGER JOHANNECK
General Manager**

RED LAKE ELECTRIC COOPERATIVE, Inc.

VOLTS & JOLTS

(USPS 663-400)

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NOTICE

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.

Recipe corner

Cranberry Velvet Freeze

2 cans (16 oz each) whole-berry cranberry sauce
2 cans (one 20 oz, one 8 oz) crushed pineapple, drained
1 pkg (10 1/2 oz) miniature marshmallows
1 cup green Maraschino cherries, quartered
1 cup red Maraschino cherries, quartered
1 tsp lemon juice
3 cups whipping cream, whipped

In a bowl, combine the cranberry sauce, pineapple, marshmallows, cherries and lemon juice. Fold in whipped cream. Spoon into an ungreased 13-in. x 9-in. x 2-in. dish. Cover and freeze overnight. Remove from the freezer 10 minutes before serving. Yield: 12-16 servings.

Peanut Butter Popcorn Crunch

Prep time 20 min.
12 cups popped corn
4 cups miniature pretzels
2/3 cup sugar
1/2 cup honey
1/2 cup light corn syrup
2/3 cup creamy peanut butter
1 tsp vanilla extract
4 cups chocolate covered peanuts

In a bowl, combine popcorn, pretzels; set aside. In a small saucepan combine the sugar, honey and corn syrup. Bring to a boil; cook and stir for 2 minutes or until sugar is dissolved. Remove from heat. Stir in peanut butter and vanilla. Pour over popcorn mixture and toss to coat. Pour into two greased 15 in. x 10 in. x 1 in. baking pans. Bake, uncovered, at 250° for 1 hour, stirring every 15 minutes. Cool for 10 minutes. Break into clusters; place in a large bowl. Add chocolate-covered peanuts; mix well. Cool completely. Yield: about 4 quarts.

Crescent Bundle Surprises

1 tube (8 oz) refrigerated crescent rolls
8 fun size Snickers candy bars, halved
1/4 cup cream cheese

Separate crescent dough into eight triangles; cut each in half, forming two triangles. Place a candy bar half on each triangle. Fold dough over candy and pinch corners together to seal. Place on an ungreased baking sheet. Bake at 375° for 15-18 minutes or until golden brown. Remove to a wire rack. Cut a small hole in the corner of a resealable plastic bag. Fill bag with frosting; pipe over rolls. Yield: 16 servings.

Hearty Turkey Casserole

2 cups uncooked elbow macaroni
2 cups cubed cooked turkey breast
2 cups milk
1 can (10-3/4 ounces) condensed cream of mushroom soup, undiluted
1 can (10-3/4 ounces) condensed cream of celery soup, undiluted
1 can (8 ounces) sliced water chestnuts, drained
1/2 pound process cheese (Velveeta), cubed
3 hard-cooked eggs, chopped
1 jar (2 ounces) diced pimientos, drained
1 teaspoon grated onion

Cook macaroni according to package directions; drain and place in a large bowl. Add the remaining ingredients; mix well. Transfer to a greased 13-in. x 9-in. x 2-in. baking dish. Bake, uncovered, at 350° for 35-40 minutes or until bubbly. Yield: 9 servings.

Closed
THANKSGIVING DAY

Red Lake Electric Cooperative's headquarters will be closed Thursday, November 25 for Thanksgiving.

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

Happy Thanksgiving!



TITAN MACHINERY

Value Bonanza

Thief River Falls



HAY & FORAGE
Program summary:
0% for 60 months OR **Choose cash back!**
0.9% for 72 months

Eligible products: Large and Small Square Balers, Speedrower® Self-propelled Windrowers and heads, Round Balers, Discbine® and Haybine® Mower-Conditioners, Pull-Type Forage Harvesters and heads

0% for 36 months OR **Choose cash back!**

Eligible products: Rakes, Tedders, Mergers, Crop Choppers, Bale Wagons, Duratank™, HydraBox™ and Box spreaders

Now is the time to save on select New Holland tractors and eligible hay and forage equipment.

ACT NOW!
The Value Bonanza Extravaganza ends November 30, 2010.

NEW HOLLAND AGRICULTURE FARM RAISED.

Cecil

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UNDER 60 HP TRACTORS
0% up to 72 months OR **Buy a Compact tractor w/loader and get up to \$3,200 back** OR **Choose cash back in lieu of financing**

| Series | Finance Rate/Term |
|----------------------------|-------------------|
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| TZ/TC/T1000.2000.3000.4000 | 0/72 |
| Boomer 30, 35, 40, 50 | 0/60 |
| T1500 Series | 0/72 |
| TT-A Series | 0/60 |
| WORKMASTER™ Series | 0/60 |

TRACTORS
0% up to 60 months OR **Choose cash back in lieu of financing**

| Series | Finance Rate/Term |
|---------------------|-------------------|
| T4000 Series | 0/60 |
| T5000 Series | 0/60 |
| TD5000 Series | 0/60 |
| Aged Utility Models | 0/60 |
| All T6000 Series | 0/48 |
| All T7000 Series | 0/48 |

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Red Lake Electric Cooperative, Inc.

Operating Report

MONTHLY COMPARISON

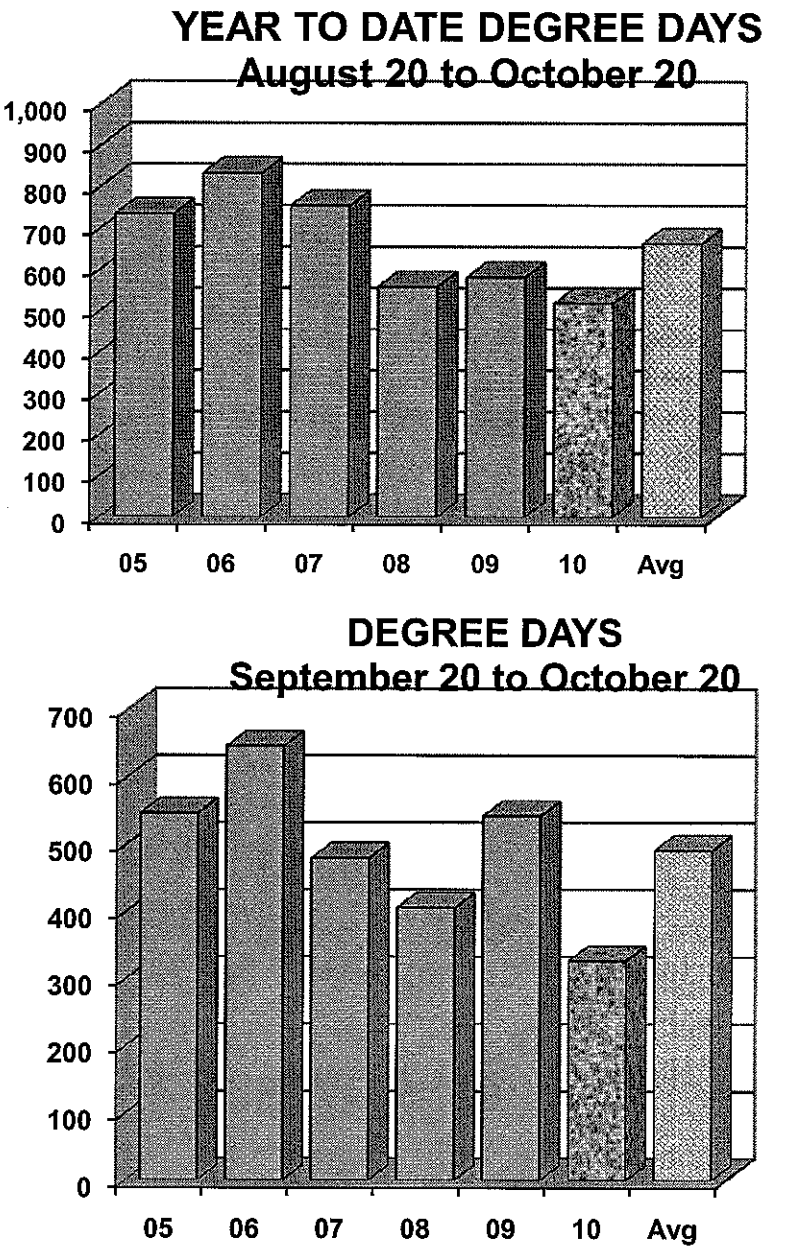
| | SEPTEMBER 2009 | SEPTEMBER 2010 |
|---------------------------------|----------------|----------------|
| Total Revenue | \$ 658,321 | \$ 839,152 |
| Total Margins | \$ (45,236) | \$ (51,142) |
| Cost of Power | \$ 476,626 | \$ 566,986 |
| KWH's Purchased | 8,461,744 | 9,253,276 |
| Capital Credits Paid to Estates | \$ 13,769 | \$ 8,385 |

YEAR TO DATE COMPARISON

| | SEPTEMBER 2009 | SEPTEMBER 2010 |
|---------------------------------|----------------|----------------|
| Total Revenue | \$ 7,454,553 | \$ 8,292,836 |
| Total Margins | \$ 645,401 | \$ 439,872 |
| Cost of Power | \$ 4,747,189 | \$ 5,592,822 |
| KWH's Purchased | 103,077,758 | 100,841,769 |
| New Service Connections | 33 | 37 |
| Customers Served | 5,171 | 5,206 |
| Capital Credits Paid to Estates | \$ 62,645 | \$ 66,500 |
| 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.



Farmers Union
Oil Company

Thief River Falls218-681-3512



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

WILCOX PLUMBING
AND HEATING, Inc.

RED LAKE FALLS

Plumbing/Heating/Air conditioning

BILL H. MOSER, Master Plumber
License No. 1770PM
BILL J. MOSER, Master Plumber
License No. 6039PM
Refrigerant Certified No. CFR089400285



- In-floor heating
- Oil furnaces
- Pressure systems
- Gas furnaces
- Electric heat pumps

FREE ESTIMATES
COMPLETE SALES AND SERVICE

218-253-4347

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The
Head-Quarters
Hair and
Tanning Salon

HAIRSTYLING
FOR MEN AND
WOMEN

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RED LAKE FALLS, MINNESOTA
218 253-4223

Security
STATE BANK



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VOLTS AND JOLTS FEATURE OF THE MONTH

Blazejewski shares her passion for horses

By Kevin Reich

To the true horse lover, horses are an addiction and this statement holds true for Amanda Blazejewski. Amanda's life has and does evolve around horses.

She grew up with them on the family farm as her parents are both horse lovers and her grandpa Clyde Swenson has been driving and trading horses for years. Amanda is a 2008 graduate of the Equine Science Program at the University of Minnesota Crookston. She is also a certified trainer under Larry Surret, Minnesota Horse Training Academy.

Amanda raises horses, provides horse training, horse riding lessons and horse camps for children. It all takes place on her small, attractive farm southwest of Newfolden, the farm that was home to her Blazejewski grandparents. All of these services are provided in part with assistance from Amanda's family which includes her mother and father, Wendy and Tom Blazejewski, her grandmother Bev Swenson and her soon-to-be husband, Trevor Scherr.

For some time Amanda has been offering "Blaze Horse Training" lessons. Horses can be left at the Blazejewski farm with training to be for 30, 60, or 90 days. "My goal as a trainer is to make horses the safest they can possibly be so they are ready to be used in any discipline desired by their owner," states Amanda.

Time is spent on desensitizing young horses, teaching them not to be afraid of anything they might encounter anywhere they are ridden. "Every horse is different and each horse's progress depends on the horse and its learning ability," said Amanda. "My job is to treat each horse as an individual and train according to how the horse learns best."

Training is offered for horses of all ages and all stages of learning. Current training

Dude, a quarter horse gelding, soaks up the attention given to him by Amanda Blazejewski. He is a favorite of many campers who experience horse camp life on the Blazejewski farm.

fees are \$500 per month which includes room and board for the horse.

Horse riding lessons are offered by Amanda. These lessons are available to people of all ages and in all stages of riding ability. In the future, it is hoped to provide riding lessons for troubled children. Riding lesson fees are based according to time and the lessons offered.

Another service at the farm is "Blaze Horse Camps for Children." These summer camps are offered for children from six

years of age through 13 years. Offerings include one day camps and overnight camps. Overnight campers get to experience a stay in the bunk house if they are girls and sleeping in the loft if they are boys. "I am living my mother's dream offering these camps," said Amanda. "In the future we hope to offer camps for women and mother/daughter camps."

The service-of-excitement at the Blazejewski farm (as witnessed by Amanda's expressions) is "Blaze Horse and Bible

Camps." These camps are held Friday through Sunday ending with Cowboy Church. The Bible camps are held in cooperation with Evangelical Free Church of Newfolden. Pastor Gary Barrett of Evangelical Free as well as other volunteers, both from Evangelical Free and area churches, helps with these camps and the Cowboy Church.

These Bible camps have been held for three years and it is hoped these opportunities will continue to be expanded as time goes on. Amanda stated, "At Blaze Horse Camp, we pray that our horses will change lives by building confidence and self-esteem in the campers. Our horses provide us with peace, happiness and give us hope; hope that we wish to share with others."

Others assisting with the horse camps include Wendy, Bev Swenson, Scherr and Jessa Adamek. Tom has been Amanda's go to person for help with construction and maintenance, but he will be relieved of much of this once Amanda is married.

Currently the Blazejewski farm has only an outdoor arena for training and riding. Plans for the future are to build an indoor arena so many of the services can be offered year round.

There is much more provided by Amanda in terms of services and products. Her and her family is involved with the breeding, raising, training and selling of registered quarter horses. They have sold horses into Florida, Texas, Illinois and Canada. They have several brood mares from which they raise foals and also provide stud service with their stallion.

Amanda provides Veterinary Orthopedic Manipulation (VOM) on horses and dogs. The VOM service is available to other animals either at Amanda's farm or at the cus-

tomers location. Amanda does all of her own farrier work (hoof trimming).

Horse tack and products are also offered on-site with Amanda's, Blazin' Saddles Tack Store. Campers and customers can purchase anything from grooming supplies to saddles.

An additional service hoped to be added by Scherr is equine dentistry. He hopes to attend a training school in Texas to learn the trade. Often horses that throw their head or fight the bit do so because of teeth problems. They may have sharp edges on their teeth that need to be filed or their teeth may need to be realigned.

Amanda and Scherr also plan to get involved with the newest and fastest growing competition on horses, Cowboy Mounted Shooters. Competitors ride patterns on their horses and shoot balloons with 45's. "My mother is involved with this in Twin Valley," said Amanda. This is the closest the competition is offered to this area.

Added to all of this is the fact Amanda also works cattle as she is employed as an assistant to Dr. Don Hagen, October through March he has Hagen Veterinary Service based out of Plummer.

In closing Amanda said, "God has richly blessed me in living this dream of working with horses and children. I am so thankful to be able to use my horses to touch the lives of others. I pray I can continue to do this and our ministry will grow."

Additional information on all the services offered by Amanda can be found at www.blazequarterhorses.com. She can be contacted by emailing, blazetraining@hotmail.com or by calling 218-874-6609.

Things are A-Blaze at the Blazejewski horse farm where everything is a giddyap, there is no whoa!

A very noticeable attraction on Amanda Blazejewski's farm is this beautiful barn. It was once a dairy barn for Amanda's Blazejewski grandparents but it has been converted to a horse barn equipped with box stalls.

Campers and customers at Amanda Blazejewski's farm are treated to a full service with a tack store on site. Items available range from grooming supplies to saddles.

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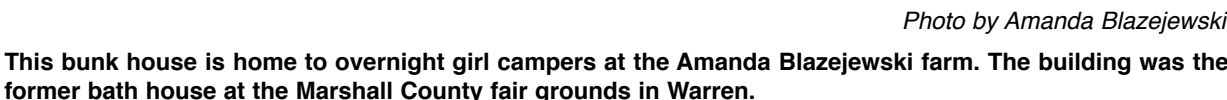
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Lights, ornaments and decorations often add to the cheer and spirit of the holiday season. When you decorate for the holidays, please start with proper safety precautions to avoid possible injury or death.

Chevy Chase movie fans might think holiday decorating accidents are funny, but they are no laughing matter in real life. When preparing for the upcoming holiday season, keep your own and your family's safety top of mind.

According to
Underwriters
Laboratories

Inc. (UL), a not-for-profit product safety testing organization, about 12,500 individuals are treated in hospital emergency rooms each year for injuries related to holiday decorating activities. The following safety tips will help keep your family safe this holiday season.

- Check your tree for fresh, green needles. Trees that have dried out over several weeks ignite easily. Remember to keep your tree

watered at all times.

- Make sure your tree stand holds at least one gallon of water. As a general rule, stands should provide one quart of water per inch of stem diameter. The average six-foot tree has a four-inch diameter trunk and can consume as much as four quarts or one gallon of water per day.

- Clean water is all that is needed to keep the tree fresh. Do not use additives in the water, such as floral preservatives, molasses, sugar, bleach, soft drinks, or aspirin.

- Keep your tree at least three feet from fireplaces, radiators, space heaters, heating vents and other sources of heat. Don't place

the tree where it blocks an exit.

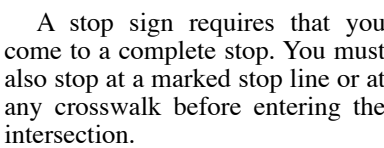
- Use lights and decorations that bear the UL mark. The UL mark means UL engineers have tested samples of the product for potential fire and electric shock hazards. Light strings with UL's green holographic label are for indoors use only; lights with U L's red holographic label are for either indoors or outdoors.

- Carefully inspect every electrical decoration before plugging it in. Cracked sockets, frayed, loose or bare wires, and loose connections may cause serious electric shock or start a fire. Replace damaged items with new decorations.

- Don't overload extension cords.

- Don't hang lights with staples or nails that can damage the cord's wire insulation.

- Turn off all electrical light strings and decorations before leaving home or going to bed.



You must also come to a complete stop in the following situations:

- Before entering a road from an alley, a private driveway, or a parking ramp. Always stop before crossing an adjoining sidewalk or crosswalk.

- At an intersection or crosswalk with a traffic signal displaying a red light. Wait until the signal changes to green and your path is clear before proceeding.
- At a flashing red traffic light. Treat this as you would a stop sign.
- At a freeway ramp meter, when the light is red.
- At a railroad crossing with a stop sign.
- When a flag person or traffic device directs you to stop.

Randy Rasmussen, supervisor of the Red Lake-Pennington DHIA, put the following herds at top 10 in the association for September.

| Name | | % in | lbs. | | lbs. | lbs. |
|-------------------------|------|------|------|------|------|---------|
| | Cows | milk | milk | test | fat | protein |
| Northstar Dairy LLC 3X | 1101 | 89 | 74 | 3.9 | 2.9 | 3.1 |
| Walter Bros. Farm | 344 | 92 | 73 | 3.7 | 2.7 | 3.0 |
| Wayra Dairy 3X | 271 | 87 | 68 | 3.4 | 2.3 | 2.9 |
| Spring Prairie Colony | 371 | 85 | 66 | 3.9 | 2.6 | 3.1 |
| Beyer Bros. Farm | 81 | 91 | 63 | 3.5 | 2.2 | 3.2 |
| Robert and Terri Dahlen | 57 | 82 | 62 | 3.4 | 2.1 | 3.1 |
| BLY Dairy Farm Inc. | 247 | 84 | 55 | 3.8 | 2.1 | 3.2 |
| Mark Gladen | 96 | 81 | 51 | 3.6 | 1.8 | 3.2 |
| Tony Gerardy | 74 | 98 | 48 | 3.7 | 1.8 | 3.0 |
| CB Farms LLC | 44 | 89 | 46 | 3.9 | 1.8 | 3.2 |

The herd averages are affected by the number of dry cows in the herd. The amount of milk or butterfat is averaged out over all the cows. This gives the farmer a record of the earning power of the herd for the month. If too many dry cows are included in the herd, then the average for the month may be low, even though the cow that is milking produces a lot of milk.

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|----------------|------------|---------|-----------------------------------|
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| '08 500 | Lime | \$6,699 | \$4,899 |
| '08 500 | Camo | \$7,199 | \$5,299 |
| '08 250 2X4 | Red | \$3,599 | \$2,799 |
| '09 150 2x4 | Red | \$3,199 | \$2,599 |
| '09 650 TBX | Green | \$7,899 | \$6,399 |
| '09 700 EFI SE | Silver | \$8,679 | \$6,499 |
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Fall line work includes underground and service upgrades



Nearly a 1/2 mile section of three phase underground was replaced SE of Goodridge. The cable was plowed by Trudell Contracting of Warren and the terminations were done by Red Lake Electric line workers. Terminations are being made in a three phase junction cabinet by (L to R) Jordan Gervais, Brett Knott, and Sam Pahlen.



Red Lake Electric Cooperative line crew employees (L to R) Brett Knott, Casey Thronson, and Roger Valley work to convert an overhead service to an underground service. The change was made to eliminate the need to continually trim spruce trees near the overhead line. The conversion was cost shared with the Cooperative member.



Sam Pahlen, seasonal line worker, and Mike Wavra, lead lineman, work to terminate wires in an underground transformer cabinet. This service needed to be upgraded for additional grain handling/drying equipment. The service was supplied by an overhead transformer and was changed to an underground transformer.

How to have good mornings

At some point you may have been asked, "What side of the bed did you wake up on this morning?" Of course, the intent in the sarcasm is to highlight an irritable or ornery mood; most folks have them from time to time.

Sometimes the morning includes dealing with difficult people or the stress of a long commute. No matter what the circumstances, there is value in starting your day on the right foot. A good morning can positively affect your productivity and interactions with others throughout the day. Consider adjusting your nighttime and morning routines to increase your sense of peacefulness and optimism. Here are some tips to keep your mornings good!

- Prepare in advance. The foundation of a good morning starts the night before. Establish a nighttime routine that includes preparation for the morning, such as choosing what clothes to wear, what to eat for breakfast, and what route to take to work.

- Get adequate sleep. Stop working at any task an hour before bedtime to calm mental activity. According to the National Sleep Foundation, one in three Americans has daytime sleepiness that interferes with daily activities on a regular basis.

- Wake up early. Although it is not an easy habit to get into, getting up early to enjoy some time to your self can be rewarding. You might spend this time reading something inspirational or listening to music that promotes relaxation and creativity.

- Establish rituals that might include making your bed. A simple thing to do, it helps some people bring order to the start of the day.

- Get some exercise. It is beneficial to exercise in the morning. Whether it's yoga, hitting the gym or a short series of stretches, morning exercise is a rewarding habit.

- Eat a regular, healthy breakfast. Too many people skip or skimp on breakfast and suffer the consequences. According to the Mayo Clinic, a healthy breakfast that includes whole grains, low-fat protein, low-fat dairy and fruits and vegetables, promotes better concentration and productivity throughout the day.

- Connect with your loved ones before you leave the house. Kiss all the people you love in your house, as well as the dog and cat, before you leave. Connecting with your family can help to soothe stress and

refocus on what's most important to you.

- Ease the aggravation of your commute. The principals of time management and stress management are the keys. Allow enough time to comfortably get from Point A to Point B. Find ways to accept and productively cope with the stress. This might include listening to a book on tape, breathing deeply or mentally organizing your day.

- Commit to a positive attitude. Attitude influences your satisfaction. As you encounter others at work, your positive attitude will help to strengthen your interactions.

- Make a To-Do list for the day. Organize your tasks based on what must be done, what might be able to wait, and what you can either do or not do without consequence. This step helps you transition from your peaceful morning to your work day in an organized fashion.

Sources: The National Sleep Foundation, the Mayo Clinic, LifeWork Strategies, Inc., and Washington and Shady Grove Adventist Hospitals. This health tip is for educational purposes only. For additional information, consult your physician. Please feel free to copy and distribute this health resource.

Fixed annuities can mean increased retirement security

Fixed Annuities Can Mean Increased Retirement Security
By Lisa Hughes-Daniel

You may want to consider converting at least part of your savings to an annuity when you retire. Why?

Fixed annuities-providing a set monthly income after retirement-are getting positive buzz in the wake of the economic crisis, as Americans seek more stable, guaranteed sources of retirement income. Because annuities provide fixed income for life-no trivial thing, since people are living longer-they offer a kind of peace of mind that most investment portfolios don't.

But just as managing your own nest egg carries some risks, annuities aren't a magic bullet. As you research your retirement options, investigate what annuities can do for you-and what they can't.

Secure and predictable
When you convert your savings into an immediate, fixed annuity, you essentially purchase an insurance policy. In contrast, variable and deferred annuities are different products altogether-more expensive and complex-and aren't addressed in this article.

In exchange for a sum of money, the issuer promises to pay you a fixed income for the rest of your life-and your spouse's life, if you choose a "joint and survivor" type annuity. That guarantee protects you from market volatility-you'll get the same check each month no matter how the market performs. It also reduces financial decisionmaking, which can become problematic for some people in their advancing years.

The flip side of stability
Despite these benefits, an annuity does carry a few limitations. You can't generally take your money out or increase the size of your payment once it's set. Over time, inflation will erode the value of your fixed monthly "paycheck" unless you pay more for a cost-of-living adjustment option.

In addition, annuities are designed to provide steady income during your lifetime and any beneficiaries' lifetimes. Unless the annuity has a death benefit, you can't pass on any unpaid benefits to your heirs. The annuity contract-and the guaranteed income-usually ends when you or a named "survivor" dies.

A useful tool
Because your individual financial situation is unique, only you-perhaps with the help of a trusted, objective financial advisor-can decide whether an annuity makes sense for you. But consider this: smart investors diversify. An annuity may not be the only answer for a

secure financial future, but it could be a useful tool in your retirement income strategy.

For example, say you want to make sure your fixed monthly expenses are covered by guaranteed income, such as Social Security payments and a pension. If there's a shortfall in your budget-\$500, for instance-it might make sense to purchase an annuity that would generate that much monthly income. The rest of your savings could be allocated among investments and cash-type accounts to cover emergencies, non-essential purchases, and to hedge against rising costs over the years.

Bottom line: Take the time to get informed and consider all of your options carefully before making decisions about your retirement income.

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

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Source: Touchstone Energy Cooperatives

Survey shows Minnesota workplace injuries continue to decrease significantly

A recent Minnesota workplace survey estimates the state's injury and illness rate decreased significantly from 2008 to 2009. According to the annual Survey of Occupational Injuries and Illnesses, an estimated total of 78,100 nonfatal workplace injuries and illnesses were reported in Minnesota's private-industry and public-sector workplaces during 2009, resulting in a rate of 3.8 cases per 100 full-time-equivalent (FTE) workers. These are the lowest numbers and rates since the survey began in 1972.

In 2008, there were an estimated 87,900 injury and illness cases, 4.2 cases per 100 FTE workers. The estimated number of recordable injuries and illnesses has decreased by 30 percent since 2003.

While Minnesota's nonfederal employment decreased by 109,600 workers, or 4 percent, from 2008 to 2009, the estimated number of injury and illness cases decreased 11 percent.

For the survey, the Minnesota Department of Labor and Industry (DLI) collected 2009 injury and illness records from approximately 5,000 Minnesota employers. State agencies and the U.S. Bureau of Labor Statistics (BLS) gather the survey data, which is the primary source of workplace injury and illness data nationwide.

"Workplace safety is our number one priority and Minnesota is heading in the right direction," said Steve Sviggum, (DLI) commissioner. "Our goal is to get all employees home at the end of the workday in the same condition they arrived to work. While numbers and statistics can be cold things, these statistics show positive results: safer workplaces and fewer injuries and illnesses for Minnesota workers."

Nationally, an estimated 4.1 million nonfatal workplace injuries and illnesses were reported in private- and public-industry workplaces during 2009, resulting in a rate of 3.9 cases per 100 FTE workers. This was lower than the 2008

national estimates of 4.6 million cases, or 4.2 cases per 100 FTE workers.

Other information from the Minnesota survey

- An estimated 37,200 cases in 2009 resulted in days away from work, job transfer or restrictions, significantly less than the 2008 estimate of 40,400 cases. The rate for these injuries was 1.8 cases per 100 FTE workers, below the rate of 1.9 cases per 100 FTE workers in 2008.

- The rate of days-away-from-work cases was 1.0 per 100 FTE workers in 2009, below the rate of 1.1 cases per 100 FTE workers in 2008.

- Industry divisions with the highest total injury and illness rates per 100 FTE workers were agriculture, forestry, fishing and hunting (6.3); health care and social assistance (5.9); and construction (5.7).

- The total case rate for manufacturing dropped significantly, from 5.5 cases per 100 FTE in 2008 to 4.6 cases per 100 FTE workers in 2009. The number of injury and illness cases dropped 8 percent, from 18,100 cases in 2008 to 14,200 cases in 2009, while manufacturing employment decreased by 5 percent. The total case rate in manufacturing has decreased in five of the past six years, dropping by 61 percent since posting a rate of 7.5 cases per 100 FTE workers in 2003.

The summary tables are available on the DLI Web site at www.dli.mn.gov/RS/StatWSH.asp. The national summary tables are available on the BLS Web site at www.bls.gov/iif/oshsum.htm.

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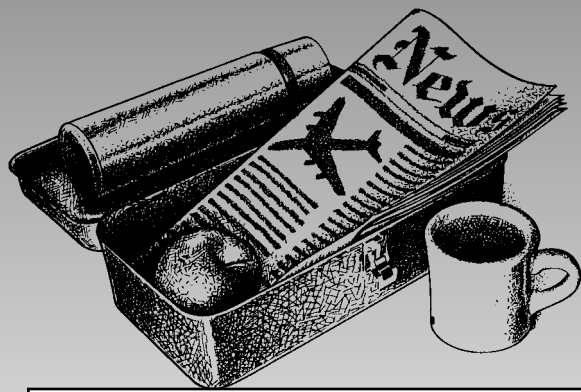
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Help Wanted

Janitor & Light Maintenance - The Parishes of St Joseph Red Lake Falls and St. Joseph Brooks are accepting applications for the position of janitor and light maintenance. Responsibilities include performing standard janitorial duties including dusting, detailing, vacuuming, sanitizing, waxing, buffing and stripping floors, and cleaning restrooms, common areas, and windows. Light maintenance includes maintaining grounds, including mowing, trimming, planting flowers, removing snow. Maintaining and servicing equipment and tools, performing minor carpentry repairs, checking boiler, air handlers, furnaces, and air conditioners. Knowledge of standard practices and procedures of building maintenance and ability to perform minor plumbing and electrical repairs is beneficial. Qualified candidates will have: High school diploma or GED. Applicant must be at least 18 years of age. Experience working as a janitor performing the above listed responsibilities is preferred. The ideal candidate will have excellent communication skills, (written, and verbal), ability to pay attention to details, highly organized, able to work well in a fast-paced professional environment. The parish will consider a family team. A complete job description can be seen at the Parish office. Please send your resume and a letter of recommendation to Fr Chuck Huck Pastor, % St Josephs Parish. PO Box 400, Red Lake Falls MN, 56750.

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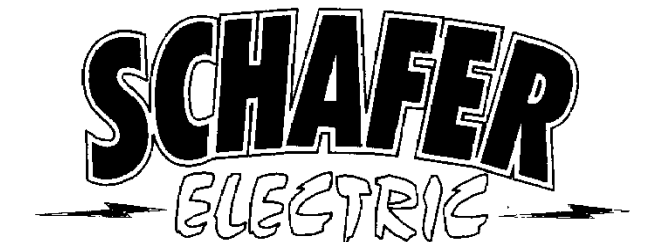
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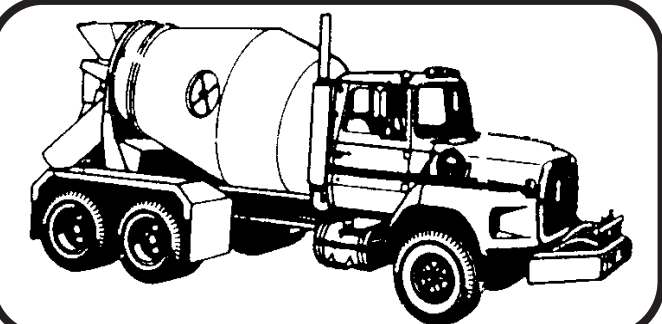


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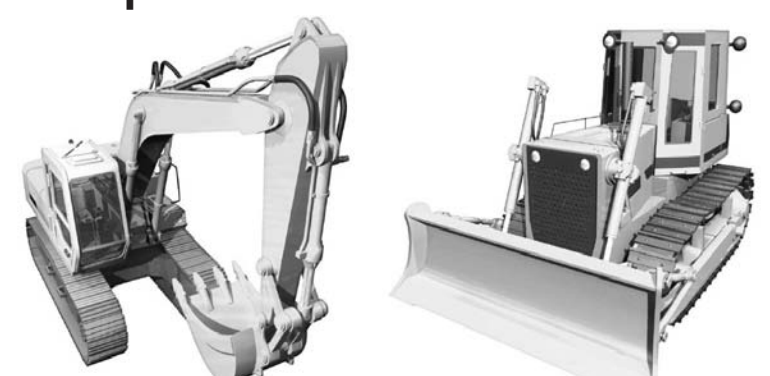
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Minnesota hunter walking trails

Minnesota's primary grouse range features a number of hunter walking trails that wind their way through Wildlife Management Areas (WMAs), sometimes connecting with state forests and other public hunting lands.

These trails, most of them with signs, provide comparatively easy access to areas where small game such as grouse and woodcock may abound.

Many of the trails are gated, helping to prevent OHV access.

Some have parking lots, while others simply have places to just pull off the road.

Enhancements on the trails vary. Some feature clover planted along the trail, others have forest openings that tend to attract wildlife and some are mowed annually. Many of the trails follow the courses of old logging roads.

Forests change over time as the succession of forest growth progresses. Because of this natural cycle, the forest along the trails and

the wildlife that inhabit the area change with time.

Using the walking trail tool

Click the following link at the Minnesota DNR website; www.dnr.state.mn.us/hunting/hwta and use the walking trail tool to locate hunter walking trails. Simply select a county from the list and click on the trail name. The map will automatically zoom and the trail will appear marked in red. Clicking the "PDF" link opens a

new browser window that displays a printable, aerial view of the selected trail.

Google Earth file

Downloading this file and saving it to your computer allows you to view all the hunter walking trails using the free Google Earth application. If you don't have Google Earth installed, simply save the Google Earth installation file to your computer, run the installation program, download the Hunter Walking Trail file and click "Open". All Minnesota's hunter walking trails will appear in the application, allowing you to zoom in and out at your leisure.



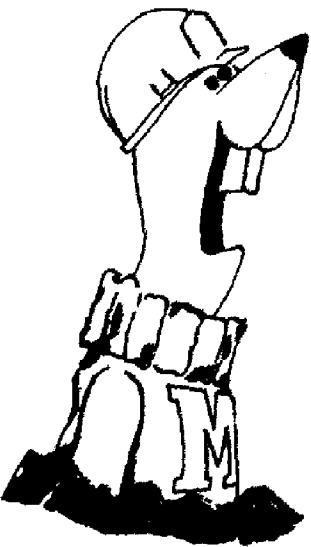
Informational Web Sites

- The following is a list of Web sites that can provide information and education in reference to electrical safety and energy conservation. These Web sites are listed as links on Red Lake Electric Cooperative's Web site at www.redlakeelectric.com.
- Electrical Safety Foundation International: www.esfi.org
 - Alliance to Save Energy: www.ase.org
 - US Environmental Protection Agency: www.epa.gov/greenhomes
 - Energy Star: www.energystar.gov
 - Minnesota Safety Council: www.minnesotasafetycouncil.org
 - Safe Electricity: www.safeelectricity.org
 - Lighting Controls Association: www.aboutlightingcontrols.org

LOOK UP
POWER LINES MAY
BE OVERHEAD

Call Before You Dig

To ensure your safety and the safety of others, before digging or planting, call Gopher State One Call, 1-800-252-1166.



Red Lake Electric Cooperative members and area contractors are reminded, if you are planning to dig deeper than one foot, you must call Gopher State One Call – it's the law!

A call to Gopher State will get all utility underground lines and pipes located and marked, free of charge, within 48 hours.

Don't take chances – mistakes cost lives.
CALL
1-800-252-1166
BEFORE YOU DIG.



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This activity is made possible in part by a grant provided by the Northwest Regional Arts Council through funding from the McKnight Foundation

Co-op Month Energy Credit Winners

In observance of Co-op Month, names of five members of Red Lake Electric Cooperative were randomly drawn to receive a \$50 energy credit. Winners of the credits are Steven N. Eskeli, Plummer, Roger Kriel, Goodridge, LeRoy D. Nelson, Thief River Falls, Myles J. Skibicki, Goodridge and Vance Wiseth, Goodridge.

**After-Hours
Outage Phone
218-253-2200**



UNDERFLOOR CABLE NOT WORKING?

Do you have underfloor cable in your house or shop that is not working? If so, contact Red Lake Electric Cooperative and we can assist in diagnosing and possibly repairing the fault. Work on faulted cables is planned for November 22 and 23, so call today.
253-2168
or 800-245-6068

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 week-

end 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 218-253-2168.

AUTO PAY 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



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One of the Minnkota Power Systems

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