



# 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. 44 – NO. 12

RED LAKE FALLS (RED LAKE COUNTY), MINNESOTA 56750

OCTOBER 2009

## Schindler Dairy benefits from Red Lake Electric's conservation program

By Kevin Fee,  
Minnkota Power Cooperative

The Schindlers' list of projects grew... into a clearer, cost-effective picture.

Brothers Carl and Joe Schindler originally had their sights on one project to help with energy efficiency on their dairy farm about five miles east of Red Lake Falls, Minn. The Schindlers talked about installing a plate heat exchanger to cool milk before it enters the bulk tank.

But Jon Stein, a salesperson from Centre Dairy Equipment and Supply of Sauk Centre, Minn., suggested the Schindlers speak with Red Lake Electric Cooperative, their power supplier, about possible rebates and demand savings related to upgrading production equipment.

The Schindlers heeded the advice. They contacted Kevin Reich, Red Lake Electric Cooperative's manager of Member Services. Reich put the Schindlers in touch with (3725006.01 Roger A. and Vera Hovet) officials from Franklin Energy Services, a consultant hired by Minnkota Power Cooperative and its associated members to help launch a Conservation Improvement Program (CIP).

That's when Franklin's Fred Daniels, who grew up dairy farming and specializes in agricultural energy programs, provided answers to questions on the Schindlers' list.

"When we first started, we were just going to get the plate cooler (plate heat exchanger), but when we were visiting with Fred, he knew that we didn't have a pre-heater," Carl Schindler said. "He said if we put these two things together and make it a package, our energy savings are going to go up so much."

"Basically we're getting one of these for free. It was



Photo by Kevin Jeffrey, Minnkota Power Cooperative

Carl, right, and Joe Schindler visit with Kevin Reich, Red Lake Electric Cooperative member services manager, outside of their dairy barn near Red Lake Falls. The Schindlers have installed a plate cooler and pre-heater to their milk pipeline system as an energy-saving measure.



a no-brainer."

No wonder the Schindlers had Centre Dairy's Harold Reuter install both the plate heat exchanger and the pre-heater on July 22, just five days after the brothers

received a proposal from the Minnesota business.

Total project cost was about \$7,900, with \$3,387 being returned to the Schindlers in a rebate check. The brothers are looking at a two-year payback, as the projected kilowatt-hour (kWh) savings amount to 17,000 a year. The demand savings is 1.97 kilowatts.

Energy conservation and efficiency strategies play significant roles (6203001.01 Larson Brothers) for cooperatives and municipalities. However, the new Minnesota legislation transitions utilities from a spending requirement to an energy savings program. The savings goal is 1.5 percent of annual retail energy sales.

The Schindlers are the first business to take advantage of the business custom program through Red Lake Electric Cooperative. Rebate programs also are available for residential customers in the Minnkota/NMPA Joint System.

"We can't change the low milk price, but we can change our input cost," Carl Schindler said. "And with

this system, we're increasing our bottom line and helping the environment at the same time by using less energy. It's a win-win."

Carl has been working on the farm since 2000, about seven years after Joe returned from Alaska to take over the family farm.

"Mom and Dad used to milk with the old bucket milkers," Carl said. "Then Joe came and put the pipeline in."

The brothers milk anywhere from 90 to 100 cows with a 12-unit flat barn walkthrough parlor.

The new Mueller Fre-Heater heat recovery system, or pre-heater, produces free hot water from the wasted heat generated by the refrigeration compressors. The Fre-Heater is plumbed to heat well water in a separate insulated storage tank and is then fed to the existing water heater. Water entering the existing water heater is now 120 to 140 degrees rather than the traditional temperature ground water of about 52 degrees. This reduces the amount of energy required to heat water to the desired 180 degrees. This increases the available amount of hot water for washing and lowers the cost of producing it.

"The savings on this is actually greater as far as dollars," Carl said. "This will pay back faster of the two projects."

The Mueller plate heat exchanger uses well water during milking to cool the milk 30 to 40 degrees prior to entering the bulk tank. The heat exchanger is located after the receiver jar and between the milk filter sock and the bulk tank. This water is then typically stored in a stock tank where it is fed to the cows. It can also be re-pressurized and used for washing down parlor or milkhouse equipment. The heat exchanger can cut the operating time of the refrigeration system up to 50 percent by pre-cooling the milk.

The Schindlers have run their refrigeration system four fewer hours per day.

Their project fell under "custom business" in the lineup of 10 conservation programs that have been or will be launched by the Minnkota/NMPA Joint System during the next few months. The programs provide incentives for people like the Schindlers to cut costs and conserve energy and help the Joint System meet Minnesota state mandates.

"We thought we were going to get a couple of hundred bucks," Joe said of the rebate received from Red Lake Electric Cooperative. "Heck, it's like we're getting a two-for-one special with the rebates."

And two things to scratch off the Schindlers' list.

## Tim Carriere retires after more than 33 years

After more than 33 years of employment with Red Lake Electric Cooperative, Tim Carriere has retired. He began his employment Feb. 9, 1976 and his final date as a Cooperative employee was Sept. 30, 2009.

All 33 years of Carriere's employment was in the line department, starting as a lineman and ending as a lead lineman, a position he has held since July, 2004. He started on a construction crew led by foreman Ed Cuno. For the past several years he has been on a maintenance crew, working the last few years with Steve Kruse.

Carriere recalled that some of the storm jobs could be long and grueling, but was always impressed with the cooperation of the employees and how everyone pulled together as a team to make repairs and restore power following any storm damage.

He also said a phrase he will never forget that was often stated by a former foreman, "It's not that



Tim Carriere

cold out, it's that darn wind."

Tim and his wife Carol reside in Red Lake Falls, the city that has been home to them all their lives. Carol is employed by Red Lake County Social Services.

The Carrieres are parents of two sons, Justin and Paul. Justin and his fiancée Jana reside in New Jersey. Paul and his fiancée Jill reside locally.

Carriere recently retired from the Red Lake Falls Fire Department, (5230004.02 Roger Walter) having served as a volunteer fireman for 32 years. He is a member of the Red Lake Falls and Plummer Sportsmen's Clubs.

Carrier enjoys hunting, fishing, kayaking and camping. In the past Tim and his family have camped in every Minnesota state park, walked every state park trail and got the password from every state park.

For the future, Carriere plans to take it "one day at a time."

"I have already completed a few things that have been lingering and look forward to completing a few more," stated Carriere.

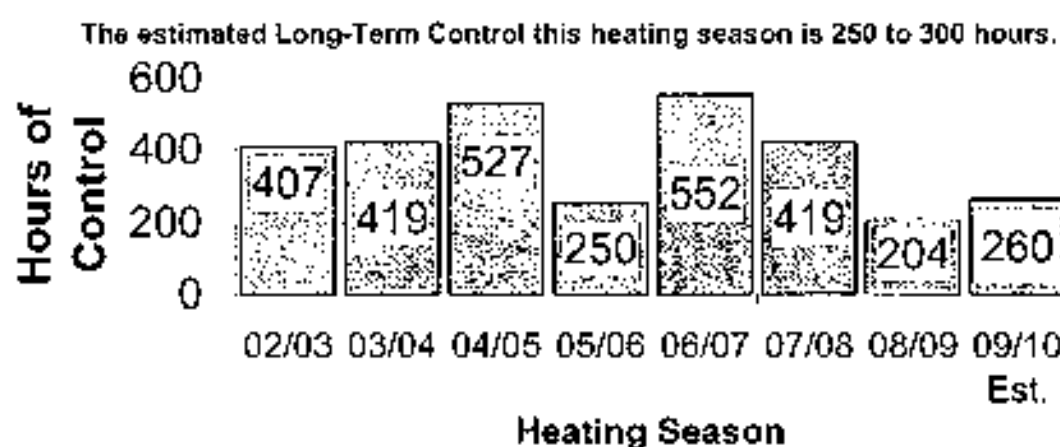
In closing Carriere said, "Red Lake Electric was a great place to work. I will never regret having worked at the Cooperative."

### QUICK TAKES

A look at some statistics from your Red Lake Electric Cooperative

The chart below shows the amount of Off-Peak control time for Red Lake Electric Cooperative's customers over the past seven heating seasons, and the expected control time for this winter. Off-Peak loads are controlled when the demand for electricity exceeds generation capacity. This load control system has enabled the Minnkota Power Systems to better utilize its electric generation facilities and avoid costly generation to cover peak loads. In turn, Red Lake Electric Cooperative has passed these savings on to its customers. The reduced amount of load control last year and what is expected this year is a result of additional wind generation capacity added to Minnkota Power Systems generation resources.

#### Off-Peak Long-Term Control Hours



## Operation Round Up® grants total \$12,290

The Red Lake Electric Trust board met recently and awarded 21 grants to area non-profit and community organizations that totaled \$12,290.

Since its inception in 1993, Operation Round-Up grants totaling \$344,000 have been gifted to area community organizations. The Red Lake Electric Trust receives money for grants from the Operation Round Up program administered by the Red Lake Electric Cooperative.

Today, 90 percent of Red Lake Electric's members voluntarily round-up their monthly bill for the Operation Round Up program.

Six area emergency services providers (1122003.01 Ronald Ueland) received grants. The Goodridge Fire and Rescue received \$1,000 for outfitting two responders with oxygen bags and first responders trauma bags. The Thief River Falls Fire Department received \$1,000 to purchase new communication equipment. The Red Lake Falls Fire Department received \$1,000 to purchase 19 pairs of extraction/fire gloves. The Plummer Fire Department received a \$1,000 toward the purchase of a thermal imager. The Oklee Fire Department received \$1,000 toward the purchase of training videos/tapes. The Red Lake Falls Volunteer Ambulance received \$500 towards the purchase of a battery-powered lift cot.

Area youth will benefit from Operation Round Up grants made to the following organizations: Early Childhood Family Education in Red Lake Falls received \$300 for handouts at their annual Safety Camp. Early Childhood Family Education of Plummer received \$250 for their fourth annual health fair. Little Brother/Little Sister program of Marshall County received \$250 for their youth program activities, which involves pairing positive adult role models with children

in need of their support and \$300 towards their sharing tree Christmas gift-giving to needy children. Thief River Falls and Pennington County Safety Camp received \$500 to help carry out their program which will teach children safety concepts in a hands-on learning environment. Christmas for Pennington County received \$500 for the purchasing of gifts for needy children. Pennington County 4-H received \$225 to purchase fitness step counting pedometers for their Cloverbud program. Red Lake County Salvation Army was given \$500 for Christmas giving to needy children; it was formerly administered by Inter-County Nursing Service.

The Violence Intervention Project in Thief River Falls received \$500 for their Umbrella Tree program that provides supervised child visitations. Pennington County/Red Lake County Crime Victim Services received \$500 for elementary school violence and bullying prevention programs for kindergarten through fifth grade. Prairie Community Services received \$500 to purchase an outdoor lawn swing, exercise bike, grill and other items for developmentally disabled adults. The Life Care Center of Thief River Falls received \$465 to purchase a CPR/first aid manikin used to teach young mothers as part of a parenting program.

*Continued on page 8.*



The Plummer Volunteer Fire Department was recently awarded a \$1,000 grant from Operation Round Up. The money will be applied toward the purchase of a thermal imager. Plummer fire chief Tony Gerardy accepted the grant from Bonnie Cote, Red Lake Electric Trust secretary/treasurer. The trust board awarded 21 grants to area non-profit and community organizations totaling \$12,290.





## Manager's Comments

by Roger Johanneck

### Member privileges and obligations

A few years back, a prospective member just moved to our service area from California and stopped by the Cooperative office to sign up for electric service. After getting the low down about Red Lake Electric Cooperative, Capital Credits and becoming a member, he responded, "I don't want to be a member of a cooperative, I just want electricity."

Throughout the history of the Cooperative there have been requests made to the membership to take an active role at member meetings, in various Cooperative programs, by becoming a director or in issues facing the Cooperative. With all the requests RLEC has made of its members, I suspect there are a few more of you thinking, "Hey, I just want electricity."

One of the more recent requests placed on Red Lake Electric Cooperative members is that of contacting legislators regarding climate legislation, which is currently being debated in the Senate. There is a chance that by the end of this year or early next year, the U.S. Senate will vote on climate legislation. Nationwide, cooperatives have been asking their members for a hand in sending a unified message to lawmakers about keeping any new law they pass affordable, fair

and technologically achievable.

In our view, the current bill being debated does not meet this criteria. Headed by the National Rural Electric Cooperative Association (NRECA), cooperatives have led the way in lobbying our nation's capital on this issue by participating in the "Our Energy, Our Future" campaign.

Passing a law to change the temperature of the Earth is as significant as it gets. In the Words of NRECA Chief Executive Officer Glenn English, "The effectiveness of this type of legislation will not be known for years but we know the cost of it will show up immediately in the monthly bill members will pay."

While the actual cost of this legislation may be in disagreement, (4706001.04 Kevin Tharldson) there is one point that is not being argued: climate change legislation will drive up the cost of electricity and the cost of many other products that we buy.

I appreciate the help of members that have taken the time to contact our representatives in Washington on this important issue and I encourage those of you who haven't, including those who "just want electricity", to help on this one. I

can't think of a better way to recognize Co-op month this October than by asking RLEC members to visit the [www.ourenergy.coop](http://www.ourenergy.coop) Web site today. It is important to let our senators know if we want them to support or oppose climate legislation they are considering.

#### Tim Carriere Retires

With the retirement of Tim Carriere from the line department, the Cooperative not only loses a competent employee, but a friend as well. After 33 years of building on and maintaining the Cooperative's 2,600 miles of power lines, Tim is looking forward to the extra time retirement will give him to enjoy the hobbies he has acquired over his lifetime.

Tim admits however that he will miss working with his fellow employees, the members he has served and the trade he has worked, over the past 33 years. Tim was proud to work as a lineman for the Cooperative and it showed in his attitude towards those he worked with and those he worked for.

On behalf of the employees and members, I appreciate the Cooperative spirit that you carried out your duties here, Tim. Thanks for a job well done.

### State agencies advise motorists to be ready for deer on the road

As Minnesota's 1.2 million white-tailed deer population begins mating season and becomes more active, the Minnesota departments of Public Safety (DPS) and Natural Resources (DNR) urge motorists to drive at safe speeds and pay attention. Deer movement peaks after sundown and before sunrise.

In the last three years in Minnesota, 2006–2008, there were 9,820 deer–vehicle crashes resulting in 18 deaths of which 16 were motorcyclists. The crashes also resulted in 76 serious injuries of which 57 were motorcyclists. DPS reports the overrepresentation of motorcyclists is due to the fact that motorcyclists lack the protective cage other motorists have in vehicles. DPS and DNR estimate that only one-third of the crashes are reported.

In Red Lake County, there were nine deer–vehicle crashes reported with one injury. In Pennington County, there were 22 deer–vehicle crashes resulting in five injuries. In Polk County, there were 55

deer–vehicle crashes resulting in nine injuries and two serious injuries. None of these accidents resulted in deaths.

"Deer–vehicle crashes are hard to avoid, but these crashes can be prevented if motorists buckle up, drive at safe speeds and never swerve when encountering a deer in the road," said Cheri Marti, director of DPS Office of Traffic Safety.

Marti said that a motorcyclist's best response is to slow down quickly and, unlike other vehicles, swerve around the animal if traffic allows. Riders are encouraged to wear helmets and other protective gear to prevent injury or death in a crash.

Col. Jim Konrad, DNR Enforcement director noted that being knowledgeable about deer activities can also help Minnesotan's stay out of harm's way, especially during the fall breeding season, commonly referred to as the "rut." During the rut, deer are more active than usual as they become preoccu-

pled with mating.

"It's a time when deer don't seem to maintain that invisibility and distance that typically keeps them from dangerous interactions with motorists," Konrad said. He noted that drivers shouldn't assume trouble has passed completely when a deer successfully crosses the road. Deer frequently travel in groups.

Hunters also play a role in moving deer during daylight hours. Small game hunters moving through fields occasionally flush deer from their resting places. Bear and bow hunters also flush deer from forested areas.

Motorists also should slow down whenever farmers are harvesting cornfields because deer are often flushed from fields as farm equipment approaches them.

If a deer is struck by a vehicle, but not killed, drivers are urged to stay their distance because some deer may recover and move on. However, if a deer does not move on or poses a public safety risk, drivers are encouraged to report the incident to a DNR conservation officer or other local law enforcement agency.

#### Motorist Safety Tips for Deer

Drive at safe speeds and be prepared and alert for deer.

Don't swerve to avoid a deer, this can cause the vehicle to lose control and travel off the road or into oncoming traffic. The best defense is to buckle up and brake.

Don't count on deer whistles or deer fences to deter deer from crossing roads. Stay alert.

Watch for the reflection of deer eyes and for deer silhouettes on the shoulder of the road. If anything looks slightly suspicious, slow



## 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 \$17 to \$23 month  
First 500 KWH .....9.0¢ Kwh  
Over 500 KWH (April-Dec.) .....6.6¢ Kwh  
Over 500 KWH (Jan.-Mar.) .....7.5¢ Kwh  
Multiphase users add \$17/month cost of service charge.

Standby, \$9/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/month per heat meter; off-peak electric heat rate, 4.0¢/kWh long-term control, 5.8¢/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

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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

### Pumpkin Ribbon Bread

Filling:  
2 pkg. (3 oz. each) cream cheese, softened  
1/3 c. sugar  
1 Tbsp. all-purpose flour  
1 egg  
2 tsp. grated orange peel  
Bread:  
1 c. cooked or canned pumpkin  
1/2 c. vegetable oil  
2 eggs  
1-1/2 c. sugar  
1-2/3 c. all-purpose flour  
1 tsp. baking soda  
1/2 tsp. salt  
1/2 tsp. ground cloves  
1/2 tsp. ground cinnamon  
1 c. chopped pecans  
Beat cream cheese, sugar and flour together in a small bowl. Add egg; mix to blend. Stir in orange peel; set aside.  
In a large bowl, combine pumpkin, oil and eggs. Add sugar, flour, baking soda, salt, cloves, cinnamon and pecans; mix to blend. Pour half of the batter into two greased and floured 7.5-inch by 3.5-inch by 3-inch loaf pans.  
Carefully spread filling over batter. Add remaining batter, covering filling. Bake at 325 degrees for 1.5 hours or until bread tests done with wooden pick. Cool 10 minutes before removing from pans. Store in refrigerator. Yield: 2 loaves.

### Hearty Chicken Pot Pie

1 can (10-3/4 oz.) condensed chicken broth  
1-1/3 c. water, divided  
4 medium carrots, thinly sliced (about 1-1/2 c.)  
3 medium red potatoes, scrubbed and diced, (about 1-1/2 c.)  
2 Tbsp. olive oil  
2 c. quartered medium mushrooms  
1 medium onion, coarsely chopped  
1 c. frozen peas  
1/3 c. all-purpose flour  
1 refrigerated unbaked piecrust (for 9-inch pie)  
2-1/2 c. chopped cooked chicken  
Combine broth, 1 c. water, carrots and potatoes in medium saucepan. Bring to a boil; reduce heat and simmer over low heat 10 minutes.  
Preheat oven to 425 degrees. Heat oil in a large skillet over medium heat. Add mushrooms and onion; saute until softened, about 5 minutes. Stir in broth mixture and peas. Whisk remaining 1/3 c. water into the flour until smooth; whisk into vegetable mixture. Increase heat to medium-high; bring to a boil.  
Spread out piecrust on floured surface. Measure and roll, if necessary, to fit 1-inch larger than top of a 2-qt. shallow baking dish. Stir chicken into vegetable mixture and transfer to the baking dish. Place crust over filling; trim and flute edge. Cut a scalloped round from center with a cookie cutter.  
Bake until filling is bubbly and crust is browned, about 20 minutes. Yield: 6 servings.

Red Lake Electric Cooperative, Inc.

Operating Report

MONTHLY COMPARISON

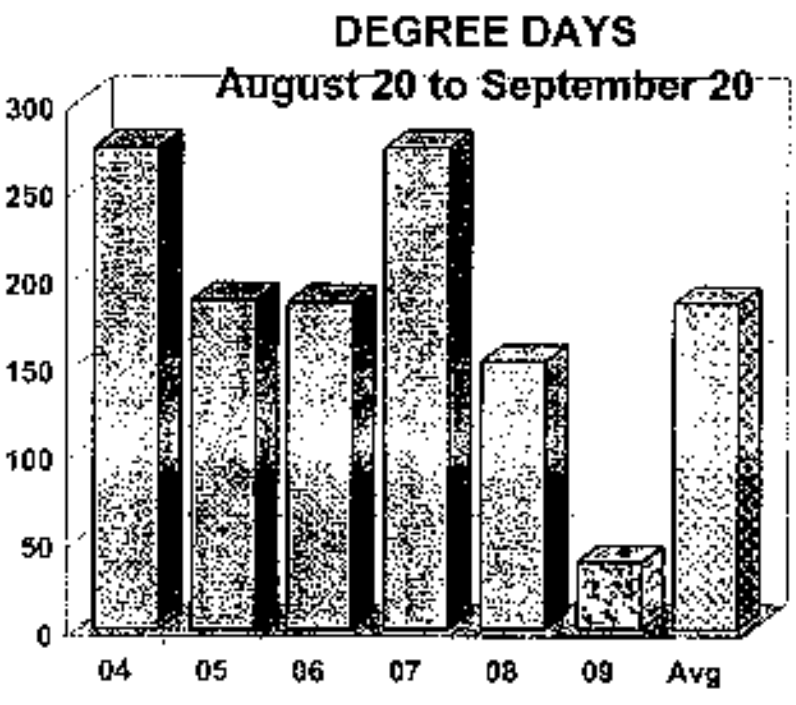
	AUGUST 2008	AUGUST 2009
Total Revenue	\$ 553,546	\$ 595,943
Total Margins	\$ (68,141)	\$ (64,004)
Cost of Power	\$ 401,686	\$ 444,655
KWH's Purchased	7,942,448	7,274,107
Capital Credits Paid to Estates	\$ 4,534	\$ 9,647

YEAR TO DATE COMPARISON

	AUGUST 2008	AUGUST 2009
Total Revenue	\$ 6,057,200	\$ 6,796,232
Total Margins	\$ 834,508	\$ 690,637
Cost of Power	\$ 3,831,744	\$ 4,270,563
KWH's Purchased	93,055,635	94,616,014
New Service Connections	28	21
Customers Served	5,128	5,161
Capital Credits Paid to Estates	\$ 46,397	\$ 48,876
Miles of Line		
Overhead	2,323	2,319
Underground	231	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.



**Chili Skillet**  
1 lb. ground beef  
1 c. chopped onion  
1/2 c. chopped green pepper  
1 garlic clove, minced  
1 c. tomato juice  
1 can (8 oz.) kidney beans, undrained  
4 tsp. chili powder  
1 tsp. dried oregano  
1 tsp. salt  
1/2 c. uncooked long grain rice  
1 c. canned or frozen corn  
1/2 c. sliced ripe olives  
1 c. (4 oz.) shredded cheddar or Monterey Jack cheese  
In a large skillet over medium heat, cook beef, onion, green pepper and garlic until meat is brown and vegetables are tender. Drain fat. Add tomato juice, kidney beans, chili powder, oregano, salt and rice; cover and simmer about 25 minutes or until rice is tender. Stir in corn and olives; cover and cook 5 minutes more. Sprinkle with cheese; cover and cook only until cheese melts; about 5 minutes. Yield: 4 servings.

**Mozzarella Meatloaf**  
2 lbs. lean ground beef  
2 eggs, lightly beaten  
1 c. saltine crackers crumbs  
1 c. milk  
1/2 c. grated parmesan cheese  
1/2 c. chopped onion  
1-1/2 tsp. salt  
1 tsp. dried oregano  
1 can (8 oz.) pizza sauce  
3 slices mozzarella cheese, halved  
Green pepper rings, optional  
Sliced mushrooms, optional  
2 Tbsp. butter or margarine, optional  
Chopped fresh parsley, optional  
Mix beef, eggs, crumbs, milk, parmesan cheese, onion, salt and oregano. Shape into a loaf and place in a greased 9-inch by 5-inch by 3-inch loaf pan. Bake at 350 degrees for 1-1/4 hours or until no pink remains; drain.  
Spoon pizza sauce over loaf and top with mozzarella cheese slices. Return to oven for 10 minutes or until the cheese is melted. Meanwhile, if desired, saute the green peppers and mushrooms in butter; arrange on top of meatloaf. Sprinkle with parsley if desired. Yield: 8-10 servings.

**DNR announces new Parks and Trails Legacy Grant Program**  
The Minnesota Department of Natural Resources (DNR) has announced that applications for the new Parks and Trails Legacy Grants are now available.  
These grants help local governments acquire, develop, restore and maintain parks and trails of regional or statewide significance. Funding for this program comes from the Parks and Trails Fund, created by the Minnesota Legislature from the Clean Water, Land and Legacy Amendment approved by voters in 2008.  
Approximately \$3.4 million is available for grants in 2009. Applicants must be able to fund at least 25 percent of total project costs. An additional \$487,500 will be available for solar energy projects associated with parks or trails.  
Grant application information is available on the DNR Web site at [www.mndnr.gov/grants/recreation/index.html](http://www.mndnr.gov/grants/recreation/index.html).  
Applications are due Nov. 13. Questions related to the grant program should be directed to the DNR's Parks and Trails Division at 651-259-5642.

STRENGTH OF COMMUNITY

Unity Bank is among the highest rated banks in the nation. And we never forget that the quality of our bank reflects the quality of our customers.

If you want a great loan, a safe place for your money, or simply some advice, please come see us.

We are the strength of community.

The Strength of Community

UNITY BANK

Red Lake Falls | 218-253-2143  
Mentor | 218-637-2971  
[www.unitybanking.com](http://www.unitybanking.com)  
Member FDIC

Bring the Kids for Some Fall Fun

Saturday, Oct. 31

Maple Lake Pavilion

1 to 4 p.m.

Apple juice, hot cider, cookies, bars, roller skating, hay ride and more! FREE

Costume Contest at 2 p.m.

Sponsored by Faith Lutheran Youth Group and Royal Neighbors of America

**Perfectly Easy Dinner Rolls**  
1 c. warm water (105 to 115 degrees)  
2 pkg. active dry yeast  
1/2 c. (1 stick) butter, melted  
1/2 c. sugar  
3 eggs  
1 tsp. salt  
4 to 4-1/2 c. unbleached all-purpose flour  
Additional melted butter, optional  
Combine the warm water and yeast in a large bowl. Let the mixture stand until yeast is foamy, about 5 minutes.  
Stir in butter, sugar, eggs and salt. Beat in flour, 1 c. at a time, until dough is too stiff to mix (some flour may not be needed). Cover and refrigerate 2 hours or up to 4 days.  
Grease a 13-inch by 9-inch baking pan. Turn the chilled dough out onto a lightly floured board. Divide dough into 24 equal-size pieces. Roll each piece into a smooth round ball; place balls in even rows in the prepared pan. Cover and let dough balls rise until double in volume, about one hour.  
Preheat oven to 375 degrees. Bake until rolls are golden brown, 15 to 20 minutes. Brush warm rolls with melted butter, if desired. Break rolls apart to serve. Yield: 2 dozen rolls.

**Cherry Soup**  
Soup:  
4 c. fresh, frozen or canned red tart pitted cherries  
2 c. water  
1/4 to 1-1/4 c. sugar  
1/4 tsp. ground cinnamon  
Dumplings:  
2 c. all-purpose flour  
2 tsp. baking powder  
Dash salt  
1 c. milk  
In 3-qt. saucepan, place cherries, water, sugar and cinnamon. Bring to a boil, cooking until cherries are tender, about 15 minutes. Adjust sugar, if necessary, depending on tartness of cherries.  
For dumplings, combine flour, baking powder and salt; stir in milk. Drop dumplings by teaspoonfuls into boiling soup. Cook, covered, for 10 to 15 minutes or until dumplings are fluffy. Serve hot. Yield: 8 servings.

The new Minnesota Gold Star License Plate is available to parents and spouses of those killed in service.

**New license plate available to parents and spouses of those killed in service**  
Family members of fallen soldiers joined with Governor Tim Pawlenty and First Lady Mary Pawlenty to unveil a new license plate commemorating Minnesota's fallen military heroes.  
The Minnesota Gold Star License Plate will be available beginning Oct. 1 to surviving parents and spouses of anyone who died while serving honorably in active military service.  
"For all of our heroes, there must be gratitude, thanks and appreciation that are reflected not just in our words, but in our actions," Governor Pawlenty said. "We often hear the saying, 'freedom isn't free.' That's true, but we also need to add the phrase 'but not everybody pays the same price.' Families who've lost a loved one deserve our love and support in every way possible."  
Governor Pawlenty signed legislation authorizing the Gold Star Plate May 16. The Minnesota Department of Veterans Affairs, Minnesota Department of Military Affairs, Minnesota Department of Public Safety and representatives from Gold Star families worked together to design the plate.  
The Gold Star concept began during World War I when British mother Grace Darling Siebold began wearing a gold star following the death of her son in aerial combat. The Gold Star Mother's Coalition was born of her simple act and the single gold star became a recognizable symbol for those grieving a child lost in military service.  
Gold Star license plates are available in more than 40 states.  
Applications for Gold Star Plates can be made by U.S. mail or at any Minnesota Driver and Vehicle Services deputy registrar office.  
For an application form or an office location, visit [www.mndrive-info.org](http://www.mndrive-info.org).  
Vehicles are subject to standard registration fees, but there will be no additional charge for the Gold Star Plates or for replacement, should they become damaged. Applicants will be required to provide documentation of eligibility.

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LOOK UP POWER LINES MAY BE OVERHEAD







Does 401(k) saving still make sense?

**By Lisa Hughes-Daniel**  
Plenty of Americans have experienced heartache watching their 401(k) balances slide dramatically in the past year. Stung by the market, and perhaps facing a tighter budget at home, you may be, like many others, uneasy about continuing to invest in your 401(k). However painful your recent losses may have been, though, 401(k) investing still does make sense. In fact, it may be more important than ever. Here are three good reasons.

**The power of buying low**  
Your 401(k) account isn't the place to time the market, that's not what long-term investing is about. But neither does it make sense to invest only when stock prices are high. Now, while prices are relatively low, you have the ability to replenish your account with larger numbers of shares at "bargain" prices. That is, a contribution of \$200 today may buy more shares in a given fund than it did in 2007.

Bottom line: As the market recovers, your account's value is more likely to recover, too, if you continue to invest steadily.

**The 401(k) advantage**  
One of the biggest upsides to 401(k) investing hasn't changed: by contributing pre-tax dollars, you cut your income tax liability. For instance, let's say you're in the 25 percent tax bracket. If you contribute \$100, Uncle Sam is essentially putting \$25 into your 401(k)



while your take-home pay is reduced by only \$75.

If your employer offers matching contributions, that's even more free money on the table. If you contribute 3 percent of your pay and your employer chips in 3 percent, you're already getting a 100 percent return on your investment.

Bottom line: Don't miss out on one of the most cost-effective savings vehicles around.

**Personal savings are becoming more important, not less**

While some Americans still have traditional pensions and many are counting on Social Security benefits, a growing number can expect to rely heavily on personal retirement accounts like 401(k)s and IRAs for retirement income. Skimping on contributions today means you lose out on the ability of your money to compound, market dips notwithstanding, over the long term.

Bottom line: However frustrating your past losses, you still want to continue building your nest egg for the future.

**One golden rule**  
What can you do to give your 401(k) the best chance of meeting your financial needs? Make sure your account is appropriately allocated among asset classes. That means having a sensible mix of equities, bonds and cash for your time horizon, your risk tolerance and your goals. Review your allocation periodically over time and adjust it, according to your long-term strategy, as needed.

If you need help deciding on your investment mix, you may want to consult a trusted financial advisor, a registered professional who does not receive commissions on products they discuss.

*Lisa Hughes-Daniel is a marketing communications consultant who writes and edits employee benefits-related materials for the Insurance and Financial Services Department of the National Rural Electric Cooperative Association.*

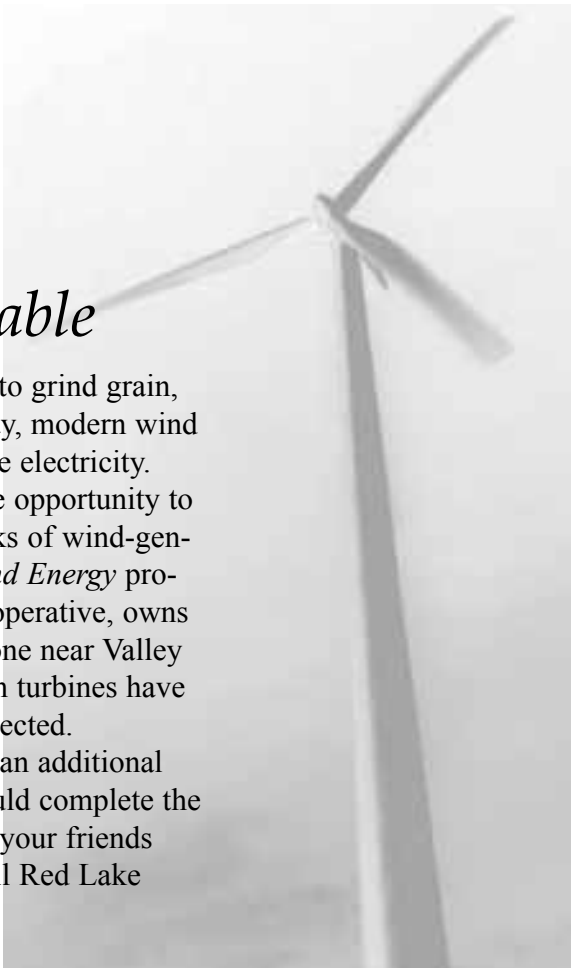


Wind subscriptions available

For centuries, the power of the wind has been used to grind grain, fill the sails of ships and lift water from wells. Today, modern wind turbines use the wind's energy to generate renewable electricity.

Red Lake Electric Cooperative members have the opportunity to voluntarily purchase 100 kilowatt-hour (kWh) blocks of wind-generated renewable electricity through the *Infinity Wind Energy* program. Our wholesale supplier, Minnkota Power Cooperative, owns and operates two commercial-scale wind turbines, one near Valley City, N.D., and the other near Petersburg, N.D. Both turbines have been generating more electricity than originally expected.

Customers who wish to purchase wind energy at an additional cost of 50¢ per month for each 100 kWh block should complete the sign-up form below and return it to our office. Join your friends and neighbors to harvest the power of the wind. Call Red Lake Electric today for more details.



Yes! I want to join with others and participate in the *Infinity Wind Energy* program.

Please indicate the number of 100 kilowatt-hour *Infinity Wind Energy* blocks you wish to purchase each month. Each 100 kilowatt-hour *Infinity Wind Energy* block costs an additional 50¢ per month.

- ☐ 1 block (100 kilowatt-hours per month), \$0.50/mo.
- ☐ 2 blocks (200 kilowatt-hours per month), \$1.00/mo.
- ☐ 3 blocks (300 kilowatt-hours per month), \$1.50/mo.
- ☐ 4 blocks (400 kilowatt-hours per month), \$2.00/mo.
- ☐ 5 blocks (500 kilowatt-hours per month), \$2.50/mo.
- ☐ Other – Please specify the total number of 100 kilowatt-hour *Infinity Wind Energy* blocks you wish to purchase per month \_\_\_\_\_, \$\_\_\_\_\_/mo.

*If you require assistance in determining the number of wind power blocks you wish to purchase, call Red Lake Electric Cooperative at 218-253-2168 or toll-free 1-800-245-6068. We will be happy to assist you.*

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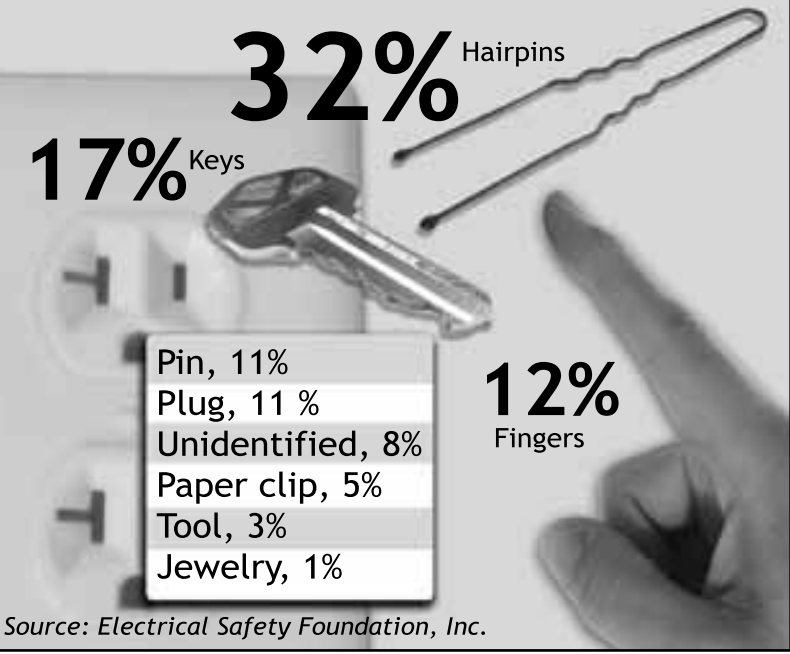
E-mail address (optional) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

*I understand that my commitment is for one year and will continue on an annual basis until I notify you in writing to end my participation in the Infinity program.*

Objects Commonly Placed in Electrical Outlets

Every year, 2,400 children are injured after inserting household objects into electrical outlets. These are the most common objects placed in outlets:



Invest in safety with tamper-resistant outlets

Hairpins, the building blocks for many fancy "dos," are perfect for holding back unruly tresses. But these slender, metal objects are also easy for children to manipulate. As a result, hairpins are the dominant household item improperly stuck into electrical outlets.

Each year, approximately 2,400 children, an average of seven a day, receive emergency room treatment for injuries caused by inserting conductive material into electrical outlets, according to a 10-year report released by the U.S. Consumer Product Safety Commission (CPSC). More than 70 percent of these incidents occur at home, with adult supervision typically present.

Hairpins are involved 32 percent of the time, followed by keys, 17 percent, and fingers, 12 percent. Other common culprits include pins, screws, nails, twist ties and paper clips.

The end result? About 95 percent of the time, children receive a burn, according to CPSC. Though ranging in severity, a significant number of serious and fatal burns occur and even minor injuries can leave emotional trauma. Pediatric burns can be particularly serious, because a child's skin is thin and offers little resistance to electric flow or heat.

The danger of electrical outlets

isn't new; parents often use plastic outlet caps to cover outlets when "child-proofing" a home. Unfortunately, the Electrical Safety Foundation, Inc. (ESFI) claims plastic caps are not the safest option since they can easily be removed by a young child. Instead, ESFI suggests installing tamper-resistant outlets.

Although normal looking, these types of outlets include a shutter mechanism to protect against harm from inserting foreign objects. The spring-loaded system only allows electricity to flow when you apply equal pressure to both sides of the outlet, as happens when you plug in an electrical device. During unused conditions, both shutters are closed.

For co-op consumers with brand new homes, tamper-resistant outlets may already have been installed; the 2008 National Electrical Code requires them. However, these outlets are cheap—costing as little as \$2 at some retailers—and can easily be incorporated into older homes.

A video from ESFI explaining how these outlets work can be viewed at <http://bit.ly/safeoutlet>.

To learn more about tamper-resistant outlets, go to [www.child-outletsafety.org](http://www.child-outletsafety.org).

*Source: Electrical Safety Foundation, Inc., U.S. Consumer Product Safety Commission.*

DNR walking trail tool

Hunters in search of walking trails to pursue ruffed grouse and other game can find helpful maps and aerial photos on a new application on the Minnesota Department of Natural Resources' (DNR) Web site.

The DNR's hunter walking trails tool, located at <http://mndnr.gov/hunting/hwt/index.html>, allows users to locate walking trails by simply selecting a county and specific trail from a pull down menu. With a click, a map will appear with the trail marked in red. Clicking the "PDF" link opens a new browser window that displays a printable aerial view of the selected trail.

"Minnesota has a great system of non-motorized hunter walking trails," said Dennis Simon, DNR Wildlife Section chief. "This tool makes it easier for hunters to find and enjoy them. It's particularly beneficial for grouse hunters in forested areas."

Walking trails listed in the pull

down menus wind through state forests, state wildlife management areas and other public hunting lands. Many trails are signed and gated to prevent unauthorized use. The trails are maintained by mowing and weave through good game habitat.

"One benefit of this tool is that it gives users a birds-eye view of the habitat they'll be hunting," said Simon. "With aerial photo in hand, you have stronger sense of where you are, where you're heading, and where you might want to leave the trail because of cover types you want to hunt."

Simon said the tool will benefit all hunters, including those just getting started. It allows them to plan their hunt from home, and then hunt their plan when they get their destination. The current application does not contain all hunter walking trails. Over time, additional trails will be added to the application.

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*Photo by Kevin Jeffrey, Minnkota Power Cooperative*



*Photo by Kevin Jeffrey, Minnkota Power Cooperative*

**Above:** Schindler Dairy, Red Lake Falls, had a Mueller plate cooler installed in-line in their milk pipeline. The plate cooler cools the milk with well water prior to the milk entering the bulk tank. After passing through the plate cooler, the water is used as drinking supply water for the cows. The plate cooler was installed as part of the "custom business" portion of Red Lake Electric's Conservation Improvement Program.

**Left: A Mueller pre-heater was installed at Schindler Dairy, Red Lake Falls, under Red Lake Electric Cooperative's Conservation Improvement Program (CIP). The pre-heater captures heat from the bulk tank compressor to temper or pre-heat water for the water heater. The installation of the pre-heater and a plate cooler is projected to save 17,000 kilowatt hours per year. CIP programs/incentives are available to all Red Lake Electric members for qualifying conservation installations.**

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# October is National Breast Cancer Awareness month

October is National Breast Cancer Awareness Month and a perfect time to join the movement to help fight breast cancer and save lives. The American Cancer Society (ACS) saves lives by helping people stay well and get well, by finding cures and by fighting back.

The ACS works to help people stay well by taking steps to reduce their risk of breast cancer and getting appropriate screening tests to find it early, when it is most treatable. The best way to do that is for women to get a mammogram every year starting at age 40 and continuing for as long as they are in good health. In addition, women can reduce their risk of breast cancer by maintaining a healthy weight, staying active and limiting the amount of alcohol they drink.

The ACS helps guide those who are dealing with breast cancer every step of the cancer experience, so they can focus on getting well.

The ACS offers access to free services to overcome daily challenges like transportation and lodging when



treatment is far from home and can provide one-on-one support from breast cancer survivors who have been there.

Breast cancer is one of the major research focus areas for the ACS. In fact, they spend more on breast cancer research than on any other type of cancer and have been a part of nearly every major breast cancer research breakthrough in recent history.

It's easy to fight back against breast cancer. Consider participating in one of the ACS Making Strides Against Breast Cancer events nationwide, speaking out to increase funding for programs that allow all women to have access to mammograms and treatment or simply reminding women to get regular mammograms.

October is a month to celebrate the strides made in the fight against breast cancer and to continue to work toward a world with less breast cancer.

To join the movement, visit [www.cancer.org/breast-cancer](http://www.cancer.org/breast-cancer) or call ACS at 800-227-2345.

## DNR fish and wildlife grant program up and running

With a Nov. 3 deadline for submitting applications for the new Conservation Partners Legacy (CPL), interested organizations should start working now on project details.

Grants ranging from \$5,000 to \$400,000 will be awarded for projects that restore, enhance or protect fish and wildlife habitat on lands permanently protected by conservation easements or public owner-

ship. Local, state and federal non-profit organizations, along with governmental entities, are eligible to apply.

The Minnesota Department of Natural Resources (DNR) administers the CPL grant program for the Lessard-Sams Outdoor Heritage Council.

Grant applicants are encouraged to work with a public land manager to complete the online project plan-

ning form and then begin to prepare the actual grant application.

Complete details can be found at <http://www.dnr.state.mn.us/grants/habitat/lessard-sams.html>.

The CPL grant program is a direct result of the decision by voters during the Nov. 2008 election to increase the state sales tax by 3/8 of one percent with one-third of the receipts earmarked for fish and wildlife habitat projects.

## Temporary off-highway vehicle trail closures aim to protect hunters

Minnesota Department of Natural Resources (DNR) forest trails and access routes will be closed to

off-highway vehicles (OHV) at times during November to protect recreational riders from potentially unsafe riding conditions and to minimize conflicts between deer

hunters and recreational riders during the firearms deer hunting season.

The trail closures apply to the use of all-terrain vehicles, off-highway motorcycles and off-road vehicles, such as jeeps and four-wheel

drive trucks, by recreational riders on state forest trails or non-designated forest access routes.

Licensed deer hunters may still use these routes in conjunction with their hunting activity before legal shooting time, from 11 a.m. to 2 p.m. and after legal shooting hours.

Effective dates of the recreational riding restrictions will be:

- Nov. 7 through Nov. 22 for the northeastern Minnesota 100 Series deer season.

- Nov. 7 through Nov. 15 for the Minnesota 200 Series deer season.

While many recreational OHV riders have voluntarily opted not to ride forest trails during deer hunting and small game seasons, recreational OHV riding has become a year-around sport for many. That is why DNR reminds everyone who visits Minnesota's state forests this fall to always put safety first.

For more information, see the firearms deer season zone map at [http://files.dnr.state.mn.us/outdoor\\_activities/hunting/deer/2009/zone\\_map.pdf](http://files.dnr.state.mn.us/outdoor_activities/hunting/deer/2009/zone_map.pdf) or call 651-296-6157 or 888-646-6367.

[illegible]









Oklee fire chief Darrell Tougas, right, recently accepted a \$1,000 Operation Round Up grant from Steve Linder, Red Lake Electric Cooperative board member. The money will be used to purchase training videos/tapes. Since its inception in 1993, Operation Round Up grants to area community organizations have totaled \$344,000.

## Operation Round Up®

*Continued from front*

Occupational Development Center of Thief River Falls received \$500 to purchase a television for their consumers.

A \$750 grant was made to the Thief River Falls Area Food Shelf to purchase food for the needy and a \$750 grant was made to the Newfolden senior meal site to provide funding for their assistance program

The RLE Trust Board of Directors determines grants two times per year, in March and September. Serving on the board are: Kim Swanson, president, Thief River Falls; Randy Knutson, vice president, Newfolden; and Bonnie Cote, secretary/treasurer, Trail. Ex-officio directors are Henry Wieland and Roger Johannek of Red Lake Falls, representing Red Lake Electric Cooperative.

Grant applications are available at the Red Lake Electric Cooperative Office or by visiting their Web site at [www.redlakeelectric.com](http://www.redlakeelectric.com).



Richard Parnow picks some ripe fruit off the grape vines.



Donna Parnow washes cucumbers to get them ready to can them to make dill pickles.



Left: Joe and Carl Schindler of Schindler Dairy, Red Lake Falls, check out the operation of their milk pipeline after having a Mueller plate cooler installed. The plate cooler cools the milk in the pipeline before it enters the bulk tank. They also had a pre-heater installed which pre-heats the water entering the water heater. The installations were done as a "custom business" project as part of Red Lake Electric Cooperative's Conservation Improvement Program (CIP). The Schindlers received an incentive through the CIP program, when coupled with the projected kilowatt hour savings, will allow the installations to be paid for in two years. There are several CIP programs available to business and residential members of the Red Lake Electric.

## Auto-Pay \$100 winner

Winner of the \$100 drawing from the members of Red Lake Electric Cooperative who use auto-pay service was Don Lunke of Middle River. Don received a \$100 credit on his electric bill. Currently 1,472 members enjoy the convenience of auto-pay.

## October is Cooperative Month

Cooperatives have a big impact on Minnesota's economy

According to the most recent study by the U.S. Department of Agriculture Rural Development Service, 3.4 million cooperative members in the Gopher State depend on approximately 1,000 co-ops to market and supply agricultural products as well as to provide electricity, credit, financing, transportation, health care, food, housing, insurance and many other products and services.

Minnesota co-ops annually record about \$6.07 billion in gross sales and they employ approximately 46,000 Minnesota residents, paying nearly \$64 million in taxes each year.

Minnesota became one of the first states to enact a law authorizing cooperatives and has the largest number of cooperatives in the nation. Types of cooperatives include:

- **Electric:** Electric cooperatives play a vital role in their rural communities, providing reliable electricity and so much more. Minnesota has 43 electric co-ops that distribute electricity across the state, including Red Lake Electric Cooperative, and several co-ops that generate and transmit power.

- **Grain, farm supply and fuel:** Approximately 200 retail farm supply cooperatives provide crop inputs, animal feed, grain marketing and petroleum products, along with other services, to farmers and residents across the state. These cooperatives and their regional wholesale cooperative suppliers CHS Inc. and Land O' Lakes are responsible for \$5.5 billion of annual retail sales in Minnesota. CHS

**COOPERATIVES:  
STRONGER  
TOGETHER**

Inc. and Land O' Lakes also rank as two of the largest employers headquartered in Minnesota with combined revenues of nearly \$20 billion annually.

- **Dairy:** Minnesota dairy cooperatives market over 90 percent of the milk produced in the state. MAC dairy cooperative members include: Associated Milk Producers Inc. (AMPI), CROPP Organic Valley, Dairy Farmers of America Inc., Foremost Farms USA, Land O' Lakes, Bongards' Creameries and Swiss Valley Farms.

- **Housing:** Minnesota is a leader in housing cooperatives, particularly in senior housing. The state is home to more than 70 senior housing co-ops, which is more than double all the other states combined.

- **Farm Credit Services:** Together, the following federally chartered farm credit cooperatives finance Minnesota farm families and agribusinesses with \$3.8 billion in loans: AgStar Financial Services, Farm Credit Services of Minnesota Valley, AgCountry Farm Credit Services and AgriBank. AgriBank, headquartered in St. Paul, is the largest farm credit bank in the U.S. with more than \$46 billion in annual loan volume. CoBank also serves agricultural co-ops, utility co-ops and other needs in rural Minnesota.

- **Credit unions:** Credit unions are not-for-profit financial coopera-

tives owned and governed by members via volunteer boards of directors. Credit union earnings are returned to owner/members in the form of lower loan rates, higher interest on deposits and lower fees. Like all cooperatives, credit unions are committed to their communities, working with other cooperatives to support economic development and worthwhile social causes in their greater areas. There are approximately 300 credit unions in Minnesota.

- **Health care:** Minnesota's health care cooperatives are a diverse lot. HealthPartners HMO is a non-profit which follows cooperative principles and a new health care cooperative for farmers is currently being developed.

- **Ethanol:** One of the fastest growing Minnesota cooperative sectors is involved with the ethanol industry. These member-owned bio-based facilities are breathing renewed life into the Minnesota countryside.

- **Telecommunications:** Minnesota is home to local telephone co-ops, such as Garden Valley Telephone Co., that offer advanced telecommunication services and help rural Minnesota compete in a world economy.

- **Sugar:** Nearly 96 percent of sugar production in Minnesota occurs at co-op facilities, including American Crystal.

- **Other types of cooperatives:** Several consumer cooperatives exist in Minnesota, as well as several worker-owned cooperatives and food cooperatives.

*Source: Cooperative Network.*

## 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

In recognition of Co-op Month, Red Lake Electric Cooperative will award five \$50 energy credits. A random drawing of all members' names will be conducted Oct. 30. Energy credit winners will be notified.



Red canna lilies beautify the yard of Don and Kathy Vathauer southeast of Red Lake Falls. The lilies stand on the north end of the yard visible to those who pass by.



**Red Lake Electric Cooperative, Inc.**

*One of the Minnkota Power Systems*

Phone	218-253-2168
Toll-free	1-800-245-6068
Fax	218-253-2630
After-hour outage	218-253-2200
Office hours	Monday-Friday, 8:00-4:30
E-mail:	<a href="mailto:redlake@minnkota.com">redlake@minnkota.com</a>
Web site	<a href="http://www.redlakeelectric.com">www.redlakeelectric.com</a>

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