



Front row from left to right: Jean Reichow, North Star Electric Community Trust Board; Cindy Hasbargen, Littlefork/Big Falls Elementary School; Arlysse Palm, Moose Creek Quilters. Second row from left to right: Leah Cowlshaw - McMurry, Falls Hunger Coalition Inc.; Barbara Anderson, Kootasca Community Action Inc.; Ruth Hartmann, Moose Creek Quilters; Sandi Jo Kennedy, North Star Electric Community Trust Board.

Front row from left to right: Julie Kaczmar, Little Brother/Little Sister Program; Otto Lee, Lake of the Woods Food Shelf; Nancy M. Jewell, Williams Senior Citizens; Tonja Reed, Crisis Center. Second row: Arvid Jaranson, Lake of the Woods Senior Fishing; Darlene Morgenstern Loch, LSS Senior Program; Jason Breuer, Lake of the Woods Ambulance.



## Operation Round Up helps local programs

The North Star Electric Community Trust Board met on July 13, 2009, to review 21 applications, which they received requesting funding for various programs. The amount requested was \$19,140. The board had about \$8,000 to work with, so it was not an easy task selecting which group would get funding and what amount they would receive.

Many local programs and organizations benefit from Operation Round Up, a voluntary member-driven fundraising program of North Star Electric Cooperative, Inc. It is designed to provide financial assistance for worthwhile projects and charities in the area. Donations are given to organizations to help make the area a more pleasant and safe place to live.

All funds for Operation Round Up are contributed by the member-owners of North Star Electric, and the money is put into a trust fund that is separate from electric accounts. The trust is administered by its own board of directors comprised of people from across the area.

Operation Round Up directors are appointed by North Star's board members and must be members of the cooperative. The cooperative general manager is a non-voting member of the board.

Organizations from the area may apply for a donation from the Operation Round Up Trust. The applicant must be charitable in nature and be working to meet a need in our area. The Operation Round Up Board meets twice a year and decides if an application meets the guidelines of the Trust and if funds are available.

If a member chooses to be part of Operation Round Up, their electric bill is "rounded" (Continued on page 4)



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North Star Electric  
offices will be closed  
Monday, Sept. 7,  
in observance of Labor Day

AUGUST 2009

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#### OFFICERS AND DIRECTORS

President ..... Steve Arnesen  
Vice President ..... Bruce Polkinghorne  
Secretary-Treasurer ..... Michael Hanson  
Directors ..... L.J. Anderson,  
Julian Brzoznowski, Randy Bergan,  
Lorraine Nygaard, Mike Trueman

General Manager ..... Dan Hoskins  
Editor ..... Wayne Haukaas

Office hours: 7:30 a.m. to 4 p.m.  
Monday through Friday

Baudette ..... 218-634-2202 or 888-634-2202  
Littlefork ..... 218-278-6658 or 888-258-2008

Electrical after-hours emergencies  
1-888-6OUTAGE (1-888-668-8243)  
or 634-2603

e-mail us at [nsec@wiktel.com](mailto:nsec@wiktel.com)  
Visit our Website at  
[www.northstarelectric.coop](http://www.northstarelectric.coop)

North Star Electric Cooperative, Inc.

## Mission Statement

*To improve the lives of our  
member-owners and community  
by responsibly providing electric  
energy and other beneficial services  
while maintaining the very highest  
standards of performance.*

## We need your questions for our annual meeting

This year our annual meeting will be held on **Friday, Oct. 9**, at the **Littlefork/Big Falls School in Littlefork**. For the past two years, we had a panel discussion on changes happening in the electric industry now, and on what may happen in the future. We had some very positive comments about the panel discussion, and we plan on having it again this year. We have some questions for the panelists, but we also want input from our members. Most members don't want to raise their hand and ask questions at the meeting, but we know there are questions out there that need to be answered. So please, write down your questions and include them with your energy payment this month.

# Highlights from the BOARDROOM

These are the highlights from the Board of Directors meeting held on July 1, 2009. The board acted upon usual, routine business and voted to approve out-of-state travel for an employee for three days of software training, to approve unpaid final bills to be turned over to the collection agency, and to acknowledge the count of members in each director's district to ensure balance.

Staff reports included the financial report, rate comparisons and a chart showing North Star's rates since 1979. In the last 12 years the wholesale cost has risen 47 percent and the local distribution cost has risen 28 percent. The overall increase is 37 percent, but with wholesale power costs on the rise due to government mandates, rates in the Midwest are expected to rise significantly over the next several years. Staff also reported on capital credit retirement plans, the CIP (conservation improvement program), calls on the summer off-peak rate, the upcoming Operation Round Up board meeting, increased inquiries on geothermal heating systems,

the new rebate program, the members' June power plant tour, load control, meetings, progress of the meter change-outs, the NOVA project, contracted construction, line maintenance, safety & training, an underground power issue in Big Falls caused by lightning, receipt of capital credits from vendors, plans for North Star's Oct. 9 annual meeting in Littlefork, the election of directors to represent Districts 6 and 7, and the upcoming retirement of longtime employee Betty Jo Berg.

Board members reported on meetings and discussed renewable energy and the planned maintenance outage at the power plant from Sept. 12 to Oct. 30.

Detailed minutes are available at the cooperative for member review. Regular board meetings are generally held the first Wednesday of every month. If you wish to speak with the board, or have an item that you would like to have placed on the agenda, please contact Manager Dan Hoskins at least one week in advance to be included on the agenda.

## Current electrical inspectors

*State law requires that every new electrical installation in any construction, remodeling, replacement or repair shall file a certificate for inspection with the State Board of Electricity and be inspected by a Minnesota electrical inspector.*

#### • St. Louis and Koochiching counties:

Bob Orgon  
10111 Roosevelt Rd. S.E.  
Bemidji, MN 56601  
Phone: (218) 556-3829  
Fax: (218) 333-0451  
7 a.m. - 8:30 a.m. (Mon. thru Fri.)

#### • Roseau and Lake of the Woods counties:

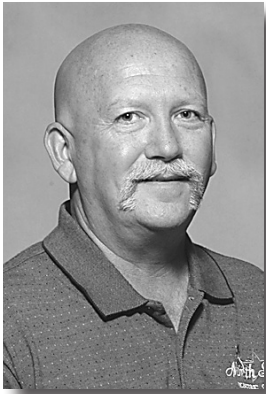
Scott Stenvik  
16409 State Hwy 1 N.W.  
Thief River Falls, MN 56701  
Phone: (218) 689-5406  
7 a.m. - 8:30 a.m. (Mon. thru Fri.)

## ALWAYS CALL BEFORE YOU DIG

One free, easy call gets your utility lines marked  
AND helps protect you from injury and expense.  
Safe digging is no accident: always call 811 before  
you dig. Visit **[call811.com](http://call811.com)** for more information.







Dan Hoskins, General Manager

*Continue with your tremendous effort  
in the Our Energy, Our Future campaign!*

# American Clean Energy and Security Act of 2009

Here's an update on the House Bill 2454, also known as the climate change bill or the American Clean Energy and Security Act of 2009, which has the carbon cap-and-trade tax in it. It passed the House with a vote of 219 yeas to 212 nays, and now it is on to the Senate where some folks predict it will hit a wall. Well, yours truly thought there was a wall before the House vote, but it seems it wasn't very high because a lot of folks stepped over it. I guess if they clear this wall, we'll just have to see what develops over the long term. However, I will say that after clearing the wall, our folks got some victory out of the deal.

In our corner, Glenn English, CEO of our National Rural Electric Cooperative Association (NRECA), has been relentless in lobbying Congress and the Senate and trying to get the best deal for us and our member-owners. He has referred to the climate change bill and our position on it by stating in one of his reports to our cooperatives that, "we are between a rock and a hard place!" The hard place is legislation of the climate change bill, and the rock is the ever powerful Environmental Protection Agency (EPA). If we have our choice, helping create a bill that is a workable piece of legislation for all concerned would be the route to go.

Glenn and NRECA have also received tremendous support from the head of the Department of Agriculture committee, Congressman Collin Peterson. This has been helpful since the bill also states that the Department of Agriculture will oversee an offset program that pays farmers for carbon sequestration practices and temporarily blocks the EPA from factoring in greenhouse gas emissions. (121-31-006-06 Richard Gerszewski) He has also helped NRECA with a number of working pieces to the legislation that will assist us in our quest to make this bill more consumer friendly than the original version.

One of the working pieces that NRECA successfully lobbied for was to change the auction of carbon credits to an allocation of credits. Another piece that NRECA lobbied for and received was the elimination of the excess credit allocations to utilities over 100 percent. These allocations are now to be distributed to all emitters based on emissions. This was huge based on the fact that the top three states in the country would include the Minnesota Cooperatives, and we would have received some of the least carbon credits according to the original language in the bill. The East and West Coasts, which are mostly hydro and nuclear power, would have received 3,000 to 4,000 percent of carbon credits.

Although we have some of these working pieces in place, we still have lots of concerns about the whole American Clean Energy and Security Act of 2009 and its consequences on our electrical industry. Also, these working pieces that were put into this legislation are a direct result of your efforts in the Our Energy, Our Future campaign. This is proof that your voice has been heard, and we will be better off because of it. Thank you and continue with your tremendous effort in the Our Energy, Our Future campaign!

Speaking of being better off, our outage times are at a real nice low point since many of you have allowed our

crews to come in and trim or cut down bothersome trees that contact our lines. (Knock on wood with no pun intended.) Actually, there are a couple of huge factors that contribute to our outage success. The first one is obvious. It is the dedication and work ethic of our line crews. What a group of people that have come together over the years working in harmony, safely and professionally. They would rather fix or maintain the line now, rather than later, and it is paying off. All of this saves you and me money.

The other very large factor is our Automated Meter Informational System we have installed. It needs to have clear lines for communications, so the crews are on constant patrol, always watching, working, patrolling and fixing or repairing those lines. This leads to stronger lines, more dependable service and a reliable flow of electrons. As long as the lines are clear, the hired man is at work!

One last thing before I go. Congratulations to Senator Al Franken on his long-awaited victory and his position to the United States Senate. I pray that Senator Franken has all the people of Minnesota best interests in mind. North Star Electric Cooperative looks forward to working with the new Senator.

God Bless you and Our Troops. Have a great Labor Day weekend.

Dan

## Weather recurrence

El Nino is back, and it could have profound consequence for global weather, ocean conditions and marine fisheries. Scientists at the National Oceanic and Atmospheric Administration announced July 9 that El Nino, a warming condition in the central and eastern Pacific, will be developing through at least the winter of 2009-2010. In the past, El Nino has been linked to winter storms in California and severe flooding in Central and South America. However, scientists also believe it tends to suppress the levels of hurricane activity in the Atlantic basin.

— Based on news and wires reports  
July 17, *Electric Co-op Today*

# China negotiator seeks export carbon relief

China's top climate change negotiator, Li Gao, says his country should not pay for cutting emissions caused by the high demands of other countries.

In recent years, China has overtaken the United States as the world's largest producer of greenhouse gases.

In comments at a forum hosted by the Pew Center on Global Climate Change, Li said China's own huge export sector should be exempted from any new international treaty when talks occur in December in Denmark. Participants hope to reach an agreement to succeed the Kyoto Protocol.

"Developed countries have neither enough active responses to proposals from developing countries about emission-cut target by 2020, nor interests in providing funds and technologies to help developing countries adapt to climate change," Li said.

## Hardball speak

On his blog at Telegraph.co.uk, James Delingpole says Li's comments are diplomatic hardball speak for:

"If you in the West wish us to play your silly carbon emissions cutting game, you must not only bribe us with large sums of money, but you must also place your industries at an even greater competitive disadvantage by crippling them with CO<sub>2</sub> legislation from which we, in developing countries like China, Brazil and India, shall remain happily exempt."

China believes it should be exempt because countries buying Chinese goods bear responsibility for the estimated 15 to 25 percent of China's carbon emissions created by its production of exports.

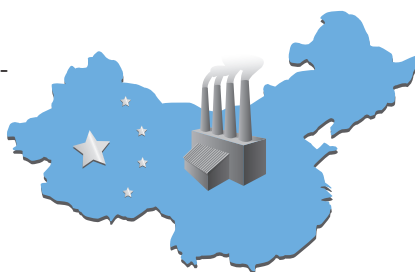
"We are at the low end of the production line for the global economy," Li said. "We produce products and these products are consumed by other countries, especially the developed countries. (667-21-001-02 Joel Fiedler) This share of emissions should be taken by the consumers but not the producers."

## China operating on triad of principles

Delingpole says China currently appears to be operating under these basic principles: 1) no policies shall be enacted that would interfere with China's economic growth; 2) China shall increase its energy production and security by any means possible, as quickly as possible; 3) international agreements shall transfer massive amounts of capital, industry and technology from the West to fund China's development.

Delingpole says this is all "disastrous news for the environmentalist extremists who play such a large and terrifying role in the Obama administration.

"But for anyone in the West, in the U.S. especially, who cares about liberty, the state of the economy, or the free citizen's inalienable right not to have his every hard-earned cent sucked into the gaping maw of tax and eco regulation in order to solve the problem that doesn't even exist, China's hard-headed realism may well be our hope of salvation."



## Operation Round Up helps local programs



(Continued from page 1)

up" to the next highest dollar. For example, if a bill is \$76.47, the computer will round up the bill to \$77. The additional 53 cents will be placed in the trust and distributed to local charitable and community-based programs.

About 80 percent of North Star's members have chosen to participate in Operation Round Up, and it is expected that contributions will be about \$18,700 each year. That money goes right back into our community.

The average annual contribution from a member is about \$6. The most that could be contributed in a year by a member is \$11.88 (12 months x 99 cents).

If a member of North Star Electric or a non-member of the cooperative would like to make an additional contribution, please give our office a call.

**At the July meeting \$7,640 in Operation Round Up funds were distributed to various qualifying programs and organizations throughout the area including:**

**Lake of the Woods Food Shelf**  
\$1,000 – Food stocking

**Falls Hunger Coalition**  
\$1,000 – Food stocking

**LSS Senior Program**  
\$500 – Senior meals

**Kootasca Community Action**  
\$500 – Reach out for warmth

**Northern Light First Responders**  
\$850 – Safety clothing

**Lake of the Woods Senior Fishing**  
\$100 – Let's go fishing with seniors

**Littlefork/Big Falls Elementary School**  
\$440 – TI-15 calculators for 5<sup>th</sup> grade

**Lake of the Woods Little Brother/Little Sister Program** \$300 – Group activities

**Williams Senior Citizens**  
\$500 – Senior meals

**Littlefork Fire Department**  
\$450 – Projection screen and table

**Moose Creek Quilters**  
\$250 – Warm body to warm heart

**Lake of the Woods Ambulance**  
\$1,000 – New transport ambulance

**United Way of Northeastern Minnesota**  
\$500 – Imagination Library

**Lake of the Woods Crisis Resource Center** \$250 – General operation

## Members' corner

We added a section called the members' corner. What we would like is for members to send in questions about your electric Cooperative, and we will answer them for you. Please give us your name and a phone number in case we need to clarify the question, and send them to North Star Electric, PO Box 719, Baudette, MN, 56623, Attn: Wayne.

## Visit us at the county fairs

Lake of the Woods County Fair  
Baudette, Aug. 27-30

Northern Minnesota District Fair  
Littlefork, Aug. 28-30

# Cold weather disconnects *and the law*

*The cold weather law does not totally forbid winter cutoffs. If you receive a disconnection notice this winter, you must act promptly.*

**A**n electric cooperative must not disconnect the utility service of a residential customer during the period between Oct. 15 and April 15 if the disconnection affects the primary heat source for the residential unit when the following conditions are met:

(1) the customer has declared inability to pay on forms provided by the utility. For the purposes of this clause, a customer who is receiving energy assistance is deemed to have demonstrated an inability to pay;

(2) the household income of the customer is less than 50 percent of the state median income. All income documentation must be returned along with your Inability To Pay form unless you have verified income eligibility with an energy assistance provider in clause (3);

(3) verification of income may be conducted by the local energy assistance provider or the utility, unless the customer is automatically eligible for protection against disconnection as a recipient of any form of public assistance, including energy assistance that uses income eligibility in any amount at or below the income eligibility in clause (2);

(4) a customer whose account is current for the billing period immediately prior to Oct. 15 or who, at any time, enters into a payment schedule that considers the financial resources of the household is reasonably current with payments under the schedule; and

(5) the customer receives referrals to energy assistance programs, weatherization, conservation or other programs likely to reduce the customer's energy bills.

## The cold weather law provides you with these options

The RIGHT to declare your inability to pay. If you do so and if your household income is less than 50 percent of the state median income, the service affecting your

primary heat source cannot be disconnected for nonpayment of your bill. However, we have the right to accept or reject your request based on information supplied or other supporting documentation.

The RESPONSIBILITY, if you choose to declare inability to pay. You must complete an "Inability to Pay" form and return it to us within fifteen (15) days of the notice to disconnect. You must contact us immediately to arrange a payment plan.

The RIGHT to a mutually agree-

able payment schedule with us. The schedule will cover your existing arrears plus the estimated usage during the payment schedule period.

The RIGHT not to be involuntarily disconnected on a Friday or on a day before a holiday, or until at least twenty (20) days after the postmark on the notice to disconnect or until fifteen (15) days after the notice and information has been personally delivered.

The RIGHT not to be disconnected until the utility investigates whether the residential unit is actually occupied when a customer does not respond to a disconnection notice. If the unit is found to be occupied, the utility must immediately inform the occupant of the provisions of this section. If the unit is unoccupied, the utility must give seven days' written notice of the proposed disconnection to the local energy assistance provider before making a disconnection.

The RIGHT to receive budget counseling from your local energy assis-

tance provider or another organization of your choice.

The RIGHT to appeal the disconnection of service to the North Star Electric Cooperative Board of Directors. If you choose to appeal, you must deliver or mail a personal letter stating your situation and issues in dispute. Your letter must be in our hands before the date of disconnection. You will be notified when the Board of Directors will review your appeal and you may be present at the review. No disconnection of service will take place during the appeal process.

**If you do not meet all the conditions of the cold weather law as outlined on this notice, you do not qualify for winter shutoff protection.**

However, you still can continue to receive electric service if you call us to set up a mutually acceptable payment arrangement. Call North Star Electric at 218-278-6658 or 888-258-2008, BEFORE the due date on your disconnection notice.

**If you meet all the conditions of the cold weather law, can't pay your electric bill, and need cold weather protection from utility shutoff, call North Star Electric to have an Inability to Pay form sent to you. Complete the form and return it to North Star Electric Cooperative immediately along with your income documentation.**

## Local energy assistance providers

Lake of the Woods County	218-634-2642
Koochiching County	218-283-7000
Northwest Community Action	800-568-5329
Kootasca Community Action	800-422-0312
Arrowhead Economic Opportunity	800-662-5711



## What you need to know about ENERGY EFFICIENCY TAX CREDITS

Get a tax credit up to \$1,500 for insulating, sealing and weather-stripping your home. The credit is for 30 percent of the cost of qualifying improvements made to an existing home in 2009 and 2010.

Visit ENERGY STAR at [www.energystar.gov](http://www.energystar.gov), keyword 'tax credits,' to find out which projects qualify for the tax credit.



# Lesson #1 for college students: Electrical safety



As college and university students make their treks to campuses nationwide – whether into dorm rooms or apartments – it is vital that they first learn about electrical safety. Oftentimes students innocently plug in all of the typical college tools – study lamps, laptops, TVs, stereos, grooming and other electrical devices – unaware of the potential dangers. Rather than risk an accident that could be avoided, make sure your student is educated on safe appliance use and precautions against electrical hazards.

In its most recent report, the National Fire Protection Association estimates that U.S. fire departments respond to an average of 2,460 fires in dormitories, fraternities, sororities and barracks each year. The tragic results: an average of five deaths, 73 injuries and nearly \$30 million in direct property damage per year.

“The limited number of electrical outlets in student rooms can tempt many to use multiple extension cords and power strips, which can cause cords to overheat, creating shock and fire hazards,” warns Molly Hall, Safe Electricity Executive Director. “Student residences crammed with books, papers and bedding can allow the smallest spark to quickly become a blaze.”

## Safety steps to prevent and reduce the risk of electrical fires in student housing include:

- Purchase and use only UL-rated electrical appliances and power cords.
- Do not overload extension cords, power strips or outlets.
- Never use extension cords on a continuous basis; they serve as temporary solutions only.
- Use power strips with an over-current protector that will shut off power automatically if there is too much current being drawn.
- Never tack or nail an electrical cord to any surface, or run cords across traffic paths, under rugs or furniture.
- Use light bulbs with the correct wattage for lamps. If no indication is on the product, do not use a bulb with more than 60 watts. And use cooler, compact fluorescent lamps (CFLs) when possible.

- Keep all electrical appliances and cords safely away from bedding, curtains and other flammable material.
- Make sure outlets around sinks are GFCI equipped before use.
- Unplug small household appliances when not in use and all electronics when away for extended periods.

Older wiring in student housing and apartments may not be able to handle the increased electrical demand of today’s college student. If use of an appliance frequently causes power to trip off, or if its power cord or the outlet feels hot, the appliance should be disconnected immediately and the condition reported to the landlord or campus housing staff.

A fire escape plan is essential for every student. It is important that apartment and dorm residents know evacuation procedures and emergency exit locations in the event of a fire.

Emphasize to students that smoke

detectors should never be disabled, nor should fire alarms ever be ignored or taken casually as a drill. (556-03-004-01 Scott Delack) If a fire alarm sounds, residents should calmly and quickly follow practiced procedures and immediately exit the building. Apartment and dorm doors should be closed behind to prevent the spread of fire.

“It is important to stress to students that in the event of a fire, follow safety procedures and get out of harm’s way immediately,” remarked Hall. “Property and valuables can be replaced, but lives cannot.”

For more fire and electrical safety information, visit [www.SafeElectricity.org](http://www.SafeElectricity.org). Safe Electricity is an electrical safety public awareness program created and supported by a coalition of hundreds of organizations, including electric utilities, the University of Illinois, educators and other entities committed to promoting electrical safety.

## Get involved in the energy debate!

Now is the time to have a candid conversation with your elected officials. Start the conversation today at [www.ourenergy.coop](http://www.ourenergy.coop).



**Our Energy, Our Future**  
A Dialogue With America

*I would like North Star Electric to e-mail my elected officials and ask them the following four questions:*

### ? Capacity

Experts say that our nation’s growing electricity needs will soon go well beyond what renewables, conservation and efficiency can provide. What is your plan to make sure we have the electricity we’ll need in the future?

### ? Technology

What are you doing to fully fund the research required to make emissions-free electric plants an affordable reality?

### ? Affordability

Balancing electricity needs and environmental goals will be difficult. How much is all this going to increase my electric bill and what will you do to make it affordable?

### ? Jobs

How will you keep existing jobs and attract new businesses to Minnesota if our electric rates are higher than those in neighboring states?

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

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

# Staff Report

Allan Baumgartner  
Littlefork District  
Operations Supervisor



## Work plans

Good progress has been made this summer on six work plan jobs. Four on the west end of our system are nearly complete, and our contractor, Karian-Peterson, has started on our east end projects over at Lake Kabetogama. On these jobs, a larger conductor was needed because of increased load on the previously existing smaller conductors. This increased load also increased our annual line losses and other line problems. Building 3-phase power into the Axis Nova Detector site down the Ash River Trail will begin when the new 3.5 mile road into it has been completed, possibly around Sept. 15.

## Line maintenance

American Energy will start testing all our poles connected to our Warroad substation around Aug. 24. This has been done on a 10-year rotation throughout our system. About 2,000 poles will be tested this year. People in that part of our system may notice a truck with a 4-wheeler performing this work for a couple of weeks after Labor Day. Beginning July 27, from the southwest area of Baudette all the way to Loman, Central Applica-

tors will be applying EPA-approved herbicide to the two-year regrowth of brush under our power lines.

## Crew activity

Our crews have been busy building new services and working on service upgrades, along with completing pole changeouts and ROW work. We plan to use our crews for the underground service work on the two Kabetogama work plan jobs along with converting 14 services to 14.4 kV between Hwy. 53 and the new road going into the Nova Detector site.

## Outages

On the east side of our system, we have had six outages in May, 13 in June and nine in July. Last year we had 35 just in July, mostly from the July 11-13 wind-storm. Severe weather is still possible this summer. Stay away from overhead lines that may be on or near the ground after storms have moved through. If your power is out, it does not mean the lines are de-energized, so please report them to our office or our after-hours dispatch system (888-668-8243) as soon as possible.



## Problems paying your electric bill?

Energy assistance may be available!

If you are receiving a low income or suffering from a temporary financial shortfall, the following agencies may be able to assist you with your electric bill. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid.

### Lake of the Woods County Community Services

P.O. Box G-0200  
Baudette, MN 56623  
634-2642

### Northwest Community Action Council

P.O. Box 67  
Badger, MN 56714-0067  
800-568-5329

### Koochiching County Community Services

1000 5<sup>th</sup> St.  
International Falls, MN 56649  
283-7000

### Kootasca Community Action, Inc.

2232 2<sup>nd</sup> Ave. E.  
P.O. Box 44  
International Falls, MN 56649  
283-9491 or 800-559-9491

### Kootasca Community Action, Inc.

1213 SE 2<sup>nd</sup> Ave.  
Grand Rapids, MN 55744-3984  
800-422-0312

### Arrowhead Economic Opportunity Agency

702 3<sup>rd</sup> Ave. S.  
Virginia, MN 55792-2797  
800-662-5711

## NORTH STAR ELECTRIC COOPERATIVE POLITICAL LEADERS

### Federal legislators

#### Senator Al Franken

302 Hart Senate Office Building  
Washington, D.C. 20510  
www.franken.senate.gov  
202-224-5461  
Fax: 202-224-0044

#### Senator Amy Klobuchar

302 Hart Senate Office Building  
Washington, D.C. 20510  
www.klobuchar.senate.gov  
202-224-3244  
1-888-224-9043 (Minnesota office)  
Fax: 202-228-2186

#### Congressman James Oberstar

2365 Rayburn House Office Building  
Washington, D.C. 20515  
www.jamesoberstar.house.gov  
202-225-6211  
Fax: 202-225-0699

#### Congressman Collin Peterson

2211 Rayburn House Office Building  
Washington, D.C. 20515  
www.collinpetersen.house.gov  
202-225-2165  
Fax: 202-225-1593

### State of Minnesota legislators

#### Senator Tom Bakk

75 Rev. Dr. Martin Luther King  
Jr. Blvd.  
Capitol Building, Room 226  
St. Paul, MN 55155-1606  
651-296-8881  
sen.tom.bakk@senate.mn

#### Senator Tom Saxhaug

75 Rev. Dr. Martin Luther King  
Jr. Blvd.  
Capitol Building, Room 124  
St. Paul, MN 55155-1606  
651-296-4136  
sen.tom.saxhaug@senate.mn

#### Senator LeRoy Stumpf

75 Rev. Dr. Martin Luther King  
Jr. Blvd.  
Capitol Building, Room 208  
St. Paul, MN 55155-1606  
651-296-8660  
sen.leroy.stumpf@senate.mn

#### Representative Tom Anzelc

417 State Office Building  
100 Rev. Dr. Martin Luther King  
Jr. Blvd.  
St. Paul, MN 55155  
651-296-4936  
rep.tom.anzelc@house.mn

#### Representative David Dill

571 State Office Building  
100 Rev. Dr. Martin Luther King  
Jr. Blvd.  
St. Paul, MN 55155  
651-296-2190  
800-339-0466  
rep.david.dill@house.mn

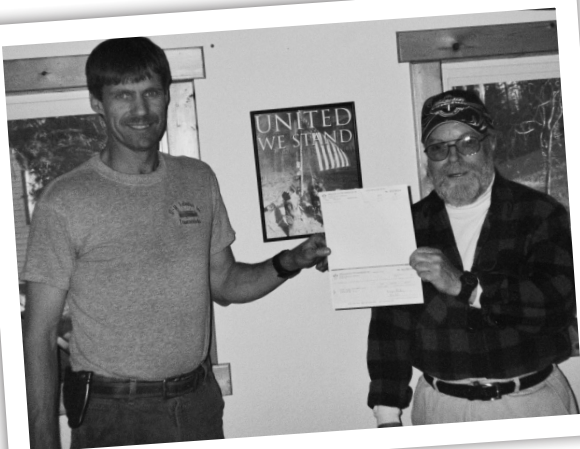
#### Representative Dave Olin

593 State Office Building  
100 Rev. Dr. Martin Luther King  
Jr. Blvd.  
St. Paul, MN 55155  
651-296-9635  
rep.dave.olin@house.mn

#### Representative Tom Rukavina

477 State Office Building  
100 Rev. Dr. Martin Luther King  
Jr. Blvd.  
St. Paul, MN 55155  
651-296-0170  
888-682-3205  
rep.tom.rukavina@house.mn

## Unclaimed capital credits given to local charitable organizations



Soren Olesen, River Valley Development Association, receives a check from Mike Hanson, board member from District 5.



Angie Lodmell, representing the Big Falls Community Education, receives a check from Lorraine Nygaard, District 6 board member.

In 2009 North Star Electric had \$8,000 of unclaimed capital credit. This money either has to be sent to the state of Minnesota or be donated to charitable organizations. These are the charitable organizations we gave the money to this year. Big Falls Community Education, Big Falls Lions Club, Birchdale Fire Department, Falls Hunger Coalition Inc., Indus School, Kabetogama First Responders, Lake of the Woods Ambulance, Lake of the Woods Food Shelf, Loman Fire Department, River Valley Development Association, Williams Senior Citizens and the Youth Power Plant Trip.



Don McKay, representing the Lake of the Woods Ambulance, receives a check from LJ Anderson, board member District 4.



Mike Trueman, District 2 board member, presents a check to Karlene Brown for the Lake of the Woods School Olympics.



## Home loans available for low-income households

The American Recovery and Reinvestment Act, signed into law by President Obama on Feb. 17, 2009, provides additional funds for USDA Rural Development's direct home loan program. Low-income individuals and households should contact their local Rural Development office in Thief River Falls at 218-681-2843, ext. 4, for more information.

Applicants may purchase a new home, existing home or build a new home. Payments are based on household income, and loans are made with a subsidy provision to make payments affordable. To qualify, applicants must meet Rural Development's income limits, have adequate and dependable income, have an acceptable credit history, be unable to obtain sufficient credit from other sources and show repayment ability.

Home repair loans and grants also are available. The maximum home repair loan is \$20,000 at an interest rate of 1 percent and must be used to improve or modernize a home or remove health and safety hazards.

Grants up to \$7,500 may also be available to homeowners over the age of 62 who cannot afford a loan payment and must be used to remove health and safety hazards.

More information is also available at [www.rurdev.usda.gov/mn](http://www.rurdev.usda.gov/mn).