

60th Annual Meeting

October 9, 2009

Littlefork/Big Falls High School
Littlefork, Minnesota

Check out the bus schedule on page 5.



Official Notice and Agenda

| | | |
|---------------|---|---|
| 5 - 6:30 p.m. | Registration and Dinner | |
| 5:30 p.m. | Entertainment | Koo-chi-ching Twirlers |
| 5:45 p.m. | Free Child Care Until Meeting Adjournment | |
| 6:30 p.m. | Presentation of Colors and National Anthem | |
| | Welcome | General Manager Dan Hoskins |
| | Call to Order | President Arnesen |
| | Invocation | President Arnesen |
| | Welcome Guests | President Arnesen |
| | Notice of 2009 Meeting | Secretary Hanson |
| | Minutes of 2008 Meeting | Secretary Hanson |
| | Treasurer's Report of Audit | Treasurer Hanson |
| | Introduction of Board Candidates | |
| | Election of Directors | Districts 6 and 7 |
| | Financial Report | Finance Manager Ann Ellis |
| | "Our Energy, Our Future" Panel | President Arnesen, Moderator |
| | | Mark Glaess, Minnesota Rural Electric Association |
| | | Dan Hoskins, North Star Electric Cooperative |
| | | David Loer, Minnkota Power Cooperative |
| | Old and New Business | Members |
| | Question and Answer Time | |
| | Results of Election | |
| | Drawing for Balance of Prizes and Grand Prize | |
| | Adjournment | |

Annual Meeting Prizes

Grand Prize - \$500 Energy Credit

Second Prize - \$250 Energy Credit

10 - \$100 Energy Credit

5 - \$50 Energy Credit

(must be present to win)

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SEPTEMBER 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
Visit our Website at
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 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. Please mail your questions by Oct. 1 to North Star Electric Cooperative, PO Box 719, Baudette, MN, 56623. Attn: Dan Hoskins.

Highlights from the **BOARDROOM**

These are the highlights from the Board of Directors meeting held July 30, 2009. The board acted upon usual, routine business and voted to adjust the manager's salary, to approve the annual meeting agenda, to approve voting by mail if there are two or more candidates in a district, to retire approximately \$322,000 of capital credits by calculating 22 percent of those earned in 2008, 2 percent of all others earned, and retiring that amount with the oldest capital credits being retired, to accept the Safety Committee meeting minutes, to approve non-union wages, to approve the amendment of policies to make them gender-neutral and correct grammar, spelling and title inconsistencies with the intent of the policies unchanged.

Staff reports included the favorable financial report, the AMR meter change-outs, the upcoming OMS (outage management system) conversion, a member concern about rates, the CIP (Conservation Improvement Program) rebates, caution regarding ground-source heat pumps and possible ineligibility for federal tax rebates, Operation Round Up donations totaling \$49,000 to 95 organizations, high use calls, thank you letters from members who participated in North Star's Center Power Plant Tour, the low number of summer load control hours, legislative items, that material for the NOVA project has been ordered, and review of an insurance rebate resulting from working safely.

Board members reported on the MREA District I meeting.

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 for more information.



Conservation Improvement Program

Program Incentive Available

The Conservation Improvement Program (CIP) is a program regulated by the Minnesota Department of Commerce (DOC) that has been around for many years. The first few years the CIP report was a simple one page form where we could include most expenses that came from giving rebates on off-peak electric heat or water heaters. Also allowed was the expense of installing off-peak heating systems or other loads, which were under load control. At that time it was mandated that we spend 1.5 percent of gross revenue on conservation programs. During this time period, each of the eight electric cooperatives and 10 municipalities in Minnesota that are part of the Minnkota Power associated-system had different programs and different rebates. At times this could be confusing for members and contractors who owned property or worked in more than one area.

In early 2008 we received notice from the DOC that starting in 2010 there

would be major changes in the program and the 1.5 percent spending goal would change to a 1.5 percent kWh saving goal. Because of this, and to avoid confusion on what program is available where, all the Minnkota Power associated-system cooperatives and municipalities in Minnesota decided on a group of programs and rebates that were the same for everyone.

Residential rebates include qualifying compact fluorescent lamps (CFL), clothes washers, electric water heaters, high efficiency gas furnaces, air-source heat pumps (ASHP) and ground-source heat pumps (GSHP). More programs will be unveiled later this year.

Business rebates include qualifying lighting for new construction or remodeling, air conditioning, ASHP, GSHP, chillers, motors, variable frequency drives, ENERGY STAR® food service equipment and custom rebates, which may not fall into the other rebate programs.

The rebate forms are available on our Web site: northstarelectric.coop or by calling the Baudette office at 634-2202 or 888-634-2202.



Energy Saving Comparison



Standard 100 watt incandescent bulb

100 watt incandescent x 8 hours per day x 31 days per month = 24,800 watts
or 24.8 kWh at 8.4 cents per kWh + 6.875% sales tax = \$2.23 per month.

23 watt CFL (equivalent to 100 watt incandescent bulb)

23 watt CFL x 8 hours per day x 31 days per month = 5,704 watts
or 5.7 kWh at 8.4 cents per kWh + 6.875% sales tax = 51 cents per month.

Savings per CFL per month = \$1.72

Cost of CFL after rebate = \$1.50 (at either North Star Electric office)

If you know of any other energy saving device that will pay for itself in less than a month, please let me know about it and I will have it in a future Enlightener.



CFL installation

When installing a CFL, do not twist them into the light socket by the glass. It is possible to weaken the glass at connection point between the glass and the lamp base. Twist the base of the CFL into the light socket to prevent damage to the glass. If the glass is weakened, it will reduce the life of the lamp. Also be sure to install the CFL where they will be in use for a minimum of 15 minutes. Switching the CFL on and off for short periods of time will also reduce the life of the lamp.

Lake of the Woods County Fair and Northern Minnesota District Fair



We had a good turnout this year at the Lake of the Woods County Fair, as 492 adults and 214 kids registered for prizes. At the Northern Minnesota District Fair, we had 327 adults and 127 kids register for prizes. The grand prize winners of the electric cart grill with rotisserie and cover were Rose Anderson and Pat Nash. The second-place winners of the Lock-N-Go grills were Sharon Strohl and Irene Parker. The \$25 kids' drawing was won by Daniel Novak and Megan Fairchild. The nightly drawing for a surge protector went to Barb Castle, Glen Sherf, Kathy Larson, Gib Erickson, Rose Adee, Barry Hasbargen and Joann Coulambe.

Director Candidates

District 7 Bruce Polkinghorne

Bruce Polkinghorne has been a director since 1989. Bruce and his wife, Violet, live in Littlefork. He has been a lifelong resident except for four years that he spent in the Air Force. He worked in the hardware business for 40 years, but is now semi-retired. He is a member of the Lions Club and American Legion and also lists aviation, music, camping and hiking as additional interests.

Polkinghorne is seeking his sixth term as director. Over the last few years, he has attended several seminars enabling him to become a credentialed board member for North Star Electric Cooperative.



District 6 Allen Linder

Allen Linder is a lifelong resident of the Ray area where he lives with his wife of 50 years, Wanda. They have three grown sons, eight grandchildren and three great grandchildren.

Al attended high school in International Falls, and was in the Army Reserves for seven years. He worked for Boise Cascade for 26 years, but now farms with his two sons. Their farm was one of the first century farms in Koochiching County. They have a cow/calf operation with about 225 head of cattle. Al was on the Northern Minnesota District Fair Board for 30 years, and served as president for 20 years. He has served 14 years on the Koochiching Water and Soil Board, and is vice chairman on the executive committee for District 8 on the Joint Powers Board, which serves 11 counties in North Central Minnesota.

Al would like to be a director because of his commitment to community. He feels he could benefit the cooperative by bringing new ideas to the board and listening to members' concerns.



District 6 Lorraine Nygaard

Lorraine Nygaard and her husband, Allan, have lived in Big Falls for many years. They have three grown children, four grandchildren and one great granddaughter. Some of her hobbies include gardening, traveling, baking, decorating and visiting family and friends.

Lorraine worked as the city clerk in Big Falls for 30 years and retired six years ago. As city clerk, part of her duties included working with other government offices, including the county and state. Some of the projects she was involved in were getting the medical clinic, dental office and bank (now the credit union) to move into Big Falls.

In February 2007 she was appointed to the North Star Board to fill the vacancy for District 6. (243-30-001-05 Gary Bailey) She was elected to the North Star Board by the members of District 6 at the annual meeting in October 2007.

She has served on several other boards, including the Koochiching County HUD Board for five years, Northern Itasca Hospital Board for 15 years and is Treasurer of the Big Falls Senior Club. She has also been a member of the Big Falls Community Education and Recreation organization for 25 years and the Legion Auxiliary for 57 years.

Since elected to the North Star Board in October 2007, she has attended training seminars for new directors, strategic planning, district meeting and the Minnkota/Square Butte annual meeting.

Lorraine would like to remain on the board because of her commitment to community and knowing that she can make a difference. Being active in the community, she feels that she is there to listen to concerns of the members and is willing to work with them to find a solution to the problem.

She says that her priorities for the future include keeping the members informed, holding the line on electric rates and helping North Star achieve the goals that have been set for the future growth and prosperity of the cooperative. She feels that her business knowledge from being city clerk for 30 years would help her accomplish this.



Annual Meeting Panelists



Mark Glaess
General Manager
Minnesota Rural
Electric Association

Mark Glaess started his rural electric career as a legislative representative with the Nebraska Rural Electric Association in 1979. In 1985, Glaess became the first full-time manager of the Oregon Rural Electric Cooperative Association in Salem.

In November 1991, Glaess was selected as the fourth manager in the 56-year history of the Minnesota Rural Electric Association. MREA represents 44 member-owned electric cooperatives and six generation and transmission cooperatives who together provide energy to some 1.3 million consumers. MREA provides legislative representation, education courses, youth programs and loss control services for its members.

In 2002, Glaess was elected to the National Rural Telecommunications (NRTC) Board. Glaess is also past president of the Rural Electric Statewide Managers' Association and holds a B.A. from Concordia College, Seward, Neb., and a M.A. from the University of Nebraska.

David Loer grew up on his family's farm near Humboldt, Minn., and graduated from Stephen High School, Stephen, Minn.

He earned bachelor of science and master of science degrees from the University of North Dakota. He joined Minnkota Power Cooperative in October 1967 as a senior accountant. He was promoted to president & CEO in July 1990.

Loer also serves as general manager of Square Butte Electric Cooperative, an affiliated organization.

Loer and his wife, Judi, reside in East Grand Forks, Minn. The couple has four adult children and 11 grandchildren.



David Loer
President & CEO
Minnkota Power
Cooperative



Cooperative Principles

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training and Information
- Cooperation Among Cooperatives
- Concern for Community

Assistance offered to handicapped for annual meeting

Any member with a handicap who needs assistance to attend our annual meeting needs to notify General Manager Dan Hoskins of your need for assistance before Oct. 1. We will do our best to accommodate your needs so you may take part in the annual meeting of your cooperative.

If you plan to cast the vote of a membership held by an organization, the form shown below will need to be completed and presented before we can issue a ballot. The form must be fully completed.

(Name of Organization) has, at an official meeting, authorized

to represent us at the 2009 annual meeting of
North Star Electric Cooperative, Incorporated

Attest _____

(Mayor, Chairperson)

Attest _____

(Clerk, Secretary)

Free Bus Service to Annual Meeting

The bus is free, but this year we are asking that you give us a call or drop us a note to let us know that you plan to ride the bus. Also, it would be helpful to know where you plan to board. With your help, we should be able to make sure that everyone will be able to find a seat.

Call us to confirm your seat on the bus
 634-2202 (Baudette)
 or 278-6658 (Littlefork)
 or toll-free (888) 634-2202

Bus Schedule for Annual Meeting Friday, Oct. 9, 2009

| EAST ROUTE 1 | | |
|---------------------|---|-----------|
| Kabetogama | Gateway Store | 3:50 p.m. |
| Ray | Woodland Inn (park at the north end) | 4:00 p.m. |
| Roger's Corner | Store | 4:10 p.m. |
| International Falls | International Falls Shopping Mall | 4:25 p.m. |
| Pelland Junction | Y-Knot Quick Stop | 4:45 p.m. |
| EAST ROUTE 2 | | |
| Big Falls | Community Building | 4:40 p.m. |
| WEST ROUTE | | |
| Roosevelt | Roosevelt Rustic Diner | 3:30 p.m. |
| Williams | Williams Café | 3:40 p.m. |
| Baudette | North Star Electric Office | 4:00 p.m. |
| Birchdale | Karen's Place | 4:25 p.m. |
| Loman | Church | 4:45 p.m. |

Destination – Littlefork/Big Falls School

| | |
|-------------------------|-----------------------|
| Registration | 5 to 6:30 p.m. |
| Dinner | 5 to 6:30 p.m. |
| Business Meeting | 6:30 p.m. |



Harvest safety

Preparation and awareness are the keys to a safe harvest

Harvest season is one of the busiest times of year for farmers – and among the most dangerous. Before taking to the fields, Safe Electricity urges farm workers to be aware of overhead power lines and to keep equipment and extensions far away from them. As part of the “Teach Learn Care TLC” campaign, the program encourages farm managers to share this information with their families and workers to keep them safe from farm-related electrical accidents.

Safe Electricity urges farm workers to follow these safety measures:

Each day review all farm activities and work practices that will take place around power lines and remind all workers to take precautions.

Know the location of power lines and keep farm equipment at least 10 feet away from them.

Use care when raising augers or the bed of a grain truck. It can be difficult to estimate distance and sometimes a power line is closer than it looks. When moving large equipment or high loads near a power line, always use a spotter, or someone to help make certain that contact is not made with a line.

Never attempt to raise or move a power line to clear a path!

Don't use metal poles when breaking up bridged grain inside and around bins.

Always lower portable augers or elevators to their lowest possible level – under 14 feet – before moving or transporting them. Variables like wind, uneven ground, shifting weight or other conditions can combine to create an unexpected result.

Be aware of increased height when loading and transporting larger modern tractors with higher antennas.

As in any outdoor work, be careful not to raise any equipment such as ladders, poles or rods into power lines. Remember, non-metallic materials such as lumber, tree limbs, tires, ropes and hay will conduct electricity depending on dampness and dust and dirt contamination.

Use qualified electricians for work on drying equipment and other farm electrical systems.

“Electrical equipment around the fields, such as power lines in the end row areas, may get overlooked during such a hectic time of year,” says Molly Hall of Safe Electricity. “However, failure to notice overhead power lines can be a deadly oversight.”

Electrical work around the farm can also pose hazards. Often the need for an electrical repair comes at a time when a farmer has been working long hours and is fatigued. At such times it's best to step back and wait until you've rested. Make sure you have the level of expertise required to do the electrical work, and never hesitate to contact a qualified electrician when appropriate. Doing electrical work is also a good time to check your wires because mice and other animals tend to chew them, leaving the electrical hazard of bare wires that can cause electrical shorts and potentially fatal shocks.

“It's also important for farm equipment operators to know what to do if the farm equipment comes

in contact with a power line,” safety expert Kyle Finley says. “Staying inside the vehicle unless there's fire or imminent risk of fire, is generally the best course of action. If the power line is energized and you step outside, your body becomes the path and electrocution is the result. Warn others who may be nearby to stay away and wait until the electric utility arrives to make sure power to the line is cut off.”

If there is a threat of fire or other risk, the proper action is to jump – not step – with both feet hitting the ground at the same time. Do not allow any part of your body to touch the equipment and the ground at the same time. (776-05-001-02 Bloyd Breneman) Continue to hop or shuffle to safety, keeping both feet together as you leave the area. Once you are away from the equipment, never attempt to get back on or even touch the equipment. Many electrocutions occur when the operator dismounts and, realizing nothing has happened, tries to get back on the equipment.

For more information on electrical safety, visit www.SafeElectricity.org. Spanish versions of farm electric safety information also are available on this Web site.

“Teach Learn Care” TLC is a public service campaign of Safe Electricity, an electrical safety public awareness program created and supported by a coalition of hundreds of organizations, including electric utilities, educators and other entities committed to promoting electrical safety.

Staff Report



Ann Ellis
Finance
Manager

What's that bill credit for?

Your board of directors approved the payment of almost \$322,000 of members' capital credits, and your share is being credited to your September bill. We are already returning 22 percent of the margin (aka profit) from 2008, which is the amount that exceeded budget. We are also returning 2 percent of every other year, so for you long-timers, your credit will be larger. (251-30-001-02 Robert Crompton Sr.) Next year we plan to add 100 percent of what has not been paid off from 1987 and 1988, along with more from current years.

To make a long story short, the average bill credit right now is \$43. That's what you really wanted to know, right?

Paying back capital credits demonstrates what sets an electric cooperative, like North Star, apart from other utilities. Our shareholders are you, the members, and the profits go back to you.

Why did we do that?

You know, we do things the way we do because of cost-effectiveness. For example, you will receive your capital credit payment in the form of a bill credit. There will be a bill stuffer that says "See the enclosed newsletter." First off, you'll notice there is no "enclosed newsletter." Obviously, we no longer stuff the newsletter with the bill, so, do we trash the 10,000 forms, or just use them up? Yep, we just use them.

And then there's the bill credit instead of the paper check. There is certainly an educational value in delivering an actual check, but there is also a cost to producing, mailing and reconciling several thousand checks. We're hoping you agree that our method achieves both the educational and cost-saving benefits.

Your \$3.95 convenience fee

We've had a couple of members ask why we charge a \$3.95 convenience

fee for credit card payments. I have an in-depth explanation, but the bottom line is we are passing on the same convenience fee that our vendor charges us. If you'd like the details, please e-mail me at nsec@wiktel.com to get the rest of the story.

If you would like real convenience without a fee, consider signing up for ACH, the automatic payment of your electric bill on the due date every month. The cost for processing ACH payments is like being on sale for 97.5 percent off the regular processing price. It's been working great for us for years. We have about 25 percent of our monthly billed accounts signed up for ACH, and I thank them all for their help in controlling costs.

Ballots have been mailed

Here's where the "effectiveness" part of being cost-effective comes into play. This year we are trying something different with the director election. Although it will cost a little money, it's simply the right, and democratic, thing to do. By the time you read this, and because there are two candidates running in District 6 (Big Falls to Ray areas), we will have mailed ballots to every member in District 6. This gives every voting member the chance to be heard. If a member has to pick between watching their son play an important high school football game, and being at the annual meeting voting for their director representative, now they can literally be in two places at once.

I hope you all know how dedicated we are to delivering safe, reliable and affordable electricity to your home or business.

At your service we remain . . .

Ann



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 5th St.
International Falls, MN 56649
283-7000

Kootasca Community Action, Inc.

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

Kootasca Community Action, Inc.

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

Arrowhead Economic Opportunity Agency

702 3rd Ave. S.
Virginia, MN 55792-2797
800-662-5711

\$321,998

Capital Credits Returned to Members

You will notice a credit on your September bill for a capital credit refund. This will bring our total capital credits paid back to the members to \$7,254,100. As your non-profit electric utility, any money we collect in excess of cost is returned to you, our member-owners. Thank you for your patronage and support.



Environmental policies and economy significantly impact rates

Environmental policies and a downturn in the economy are beginning to impact your electric bill.

Current projections have wholesale power likely rising 11 percent in October and another 8 percent in March. This means your electric rate will be increasing by about a full cent per kilowatt-hour (kWh). If you use 1,000 kWhs, your bill will go up \$10. If you use 4,000 kWhs for heat, that's another \$40! These two rate increases are primarily the result of two environmental factors, with the economy being third.

A recent law in Minnesota will require 25 percent of your electricity come from new renewable sources. Our existing hydroelectric plant (14 percent of Minnkota available resources) cannot be counted as part of this mandate.

Minnkota Power Cooperative (Minnkota), North Star's G&T (generation and transmission co-op), has secured the mandated wind power, but there are strings attached. We MUST buy all of the

more expensive wind power these turbines can generate, regardless if we need it. The excess is sold on the market.

The economy has led to a decline in demand for electricity, so there is a surplus on the market. The current market price Minnkota is receiving is about 2 cents less per kWh for an estimated 1.5 billion excess kWhs.

This situation won't always be the case, which is why the one-half cent increase beginning in October will be listed as a separate line item.

The second environmental factor is permanent and a requirement by the Environmental Protection Agency (EPA) to install another scrubber on the coal plant at Center, N.D. Have you been on our power plant tour to Center? If not, you should get a spot on the next bus to see how clean the air already is out there.

Even more sad news is that this is just the beginning. The Senate is considering a carbon tax/global warming/climate change bill that would have an even more significant impact on your bill. Please contact Senators Klobuchar and Franken to tell them how you feel about what is going on in America.

Contact Senators Klobuchar and Franken to tell them how you feel about what is going on in America.

Do we sound exasperated? We are! Our mission is to bring you affordable, reliable energy, but new laws that target the Midwest and leave coastal states like California nearly unscathed are making

life as you and I know it even more difficult. Please DO conserve electricity and other resources. To assist in the carbon fight, plant trees as long as they aren't under the power lines. This is Our Energy, Our Future and your help is appreciated!

<http://www.ourenergy.coop>