

ANNUAL REPORT

NORTH STAR ELECTRIC COOPERATIVE

North Star
ELECTRIC COOPERATIVE
Your Touchstone Energy® Partner 



*Energy production for a clean
and promising future*

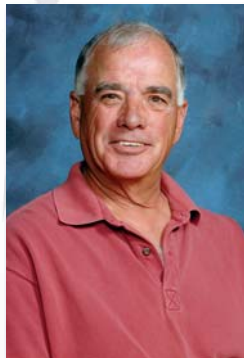
Presented by the Enlightener

October 2011

BOARD OF DIRECTORS



Steve Arnesen
District 1



Mike Trueman
District 2



Randy Bergan
District 3



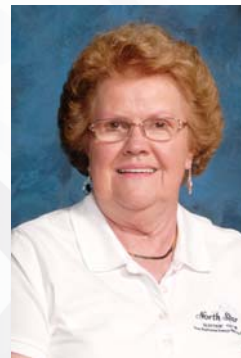
Michael Hanson
District 4

Serving since:

Julian Brzoznowski	1983
Steve Arnesen	1986
Bruce Polkinghorne	1989
Michael Hanson	1994
Randy Bergan	1999
Mike Trueman	2002
Lorraine Nygaard	2007



Bruce Polkinghorne
District 5



Lorraine Nygaard
District 6



Julian Brzoznowski
District 7



OCTOBER 2011

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OFFICERS AND DIRECTORS

President Steve Arnesen
Vice President Bruce Polkinghorne
Secretary-Treasurer Michael Hanson
Directors 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

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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

Mission Statement

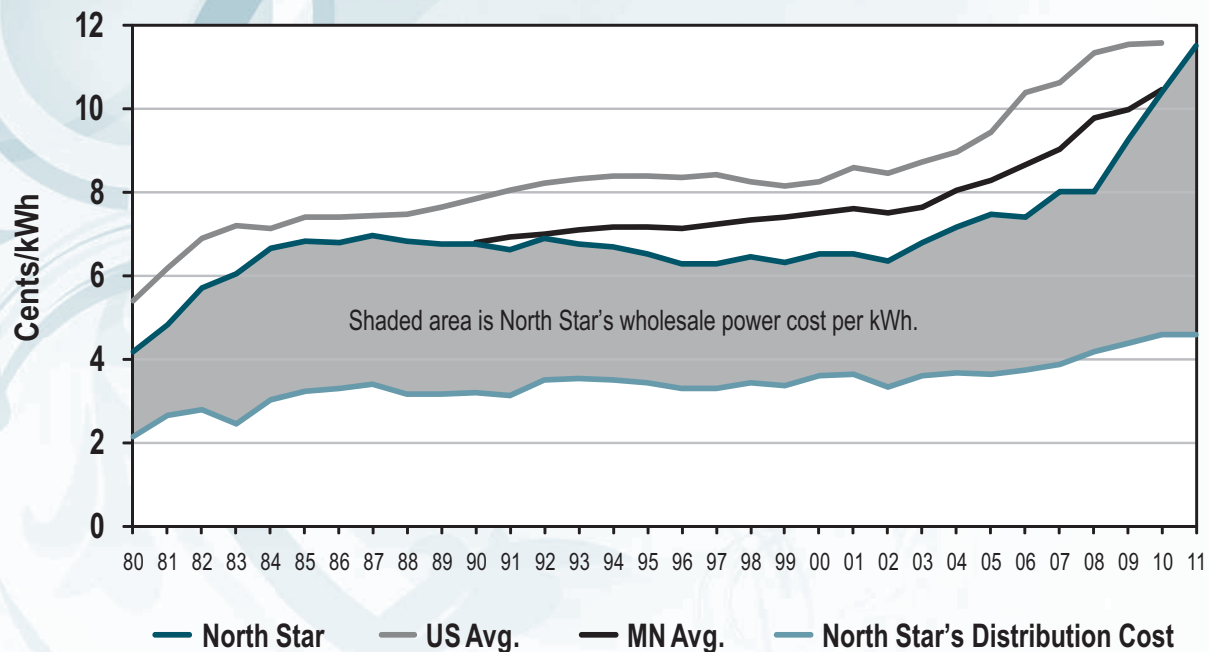
To improve the lives of our member-owners and community by responsibly providing electric energy and other beneficial services while maintaining the very highest standards of performance.



*North Star Electric
offices will be closed
Friday, Nov. 11, in
observance of Veterans Day.*

An annual meeting is a meeting of the member-owners of the cooperative. It provides the opportunity to vote for the director of your choice and to express your opinions about the operations of your cooperative. It also provides you with the opportunity to become better informed through the reports of officers and employees. A well-informed membership is the basis of a strong cooperative.

AVERAGE RESIDENTIAL ELECTRIC RATES



2010 Average Residential Electric Rates (cents per kilowatt-hour)

**North Star
Electric Rate
10.4¢**

West North Central	9.61	East North Central	11.39	New England	16.51	Middle Atlantic	15.79
Iowa	10.40	Illinois	11.51	Connecticut	19.29	New Jersey	16.58
Kansas	9.91	Indiana	9.58	Maine	15.73	New York	18.56
Minnesota	10.45	Michigan	12.47	Massachusetts	15.16	Pennsylvania	12.79
Missouri	9.11	Ohio	11.27	New Hampshire	16.33		
Nebraska	8.91	Wisconsin	12.55	Rhode Island	15.85	South Atlantic	11.03
North Dakota	8.09			Vermont	15.56	Delaware	13.83
South Dakota	8.88					District of Columbia	13.72
						Florida	11.52
Mountain	10.50					Georgia	10.17
Arizona	10.98					Maryland	14.41
Colorado	11.05					North Carolina	10.21
Idaho	7.95					South Carolina	10.53
Montana	9.15					Virginia	10.48
Nevada	12.39					West Virginia	8.78
New Mexico	10.54						
Utah	8.72					East South Central	9.66
Wyoming	8.75					Alabama	10.83
						Kentucky	8.58
Pacific Contiguous	12.51			West South Central	10.64	Mississippi	9.95
California	15.16			Arkansas	8.76	Tennessee	9.32
Oregon	8.84	Pacific Non Contiguous	23.28	Louisiana	8.91		
Washington	7.98	Alaska	16.43	Oklahoma	9.08		
		Hawaii	28.10	Texas	11.58		

Source: Energy Information Administration

PRESIDENT AND MANAGER'S REPORT

Here we are, 71 years later and still going strong! That's right, your electric cooperative is celebrating its 71st annual meeting and we have to say, it seems like every year gets a bit more challenging. Your cooperative is ready for all challenges with a supporting cast of employees and directors that have years of experience that total 456 years (23 employees) and 118 years (seven directors). This is a seasoned group of trained and certified professionals who work hard for you at your cooperative to keep costs at our lowest and provide you folks with reliable, dependable and affordable electricity.

Your cooperative is an electric distribution system that has two primary electric voltages of 7,200 volts and 14,400 volts, which are carried to our member-owners through more than 1,000 miles of overhead power line and more than 400 miles of underground power line. This serves approximately 6,370 electrical accounts along with more than 2,528 off-peak heating accounts.

Within our system, which is an average system in the electric cooperative world, we have to do a number of things that total quite a bit of money each year, and this past year was no different. They are necessary items that need to be done annually or routinely to maintain our system. Some of these things were: regular maintenance, such as pole

testing, cable locating, OCR testing, R/W maintenance, etc., which cost \$546,490 last year. We also spent \$104,560 to change out broken or rotted poles and \$106,310 for meter loop changes or upgrades after contributions from those members.

New services and retired



Steve Arnesen, president, and Dan Hoskins, general manager.

services, cost \$232,788 last year, and outages, which are a thorn in everyone's side, cost \$137,883. This does not include the loss of energy sales for each one of those outages. On work orders, which include about 3.64 miles of new overhead line, 9.23 miles of new underground line and numerous line upgrades and changes, we spent \$1,194,555.

Those are just some of the big-ticket items that we do year in and year out to maintain the system we distribute electricity

with that totals approximately 117,000,000 kilowatt-hours (kWh). We would like to add that this is a terrific product, brought right to your home or business through great service.

On a sad note, we ended 2010 with the passing of director LJ Anderson on Dec. 26. LJ's passing left a big void, not only in our hearts and our business, but in the boardroom. His passing also enabled the board to act on a bylaw change that the membership voted for at the Oct. 12, 2007, annual meeting stating that the seats on the North Star Electric Cooperative shall be reduced to seven at the discretion of the board and when the realignment was feasible to the board. So, your cooperative now has seven director districts.

As we look to the future, here are a few things we see. Although North Star Electric Cooperative is a strong business, we will not be without our challenges. Early in 2011, you remember, Minnkota raised the wholesale energy rate, first 5 percent in December 2010 and then 29.8 percent in March 2011. Your management team at North Star passed along the rate increase, which raised your kWh costs by approximately 2 cents per kWh, based on usage.

Well, we think there are bigger challenges ahead and not just for North Star, but the whole electric energy industry, especially the nuclear

and coal-based portion. The powers that be will be implementing more policies, rules and regulations that will assist them in fulfilling their desires through the Clean Air Act. So, our costs will rise. We do want to make this as clear as the air we breathe; North Star Electric Cooperative is all for a clean environment and will do our part to assist in any way we can, but we still have to be reasonable about balancing results with cost and try to maintain low-cost electricity for our member-owners.

There are other areas that could change the way we do things or raise our costs in the future. The cost of metal affects the materials that we use from the conductor we string on poles or bury beneath the ground to the meters and transformers; they are all affected. Then there is the fuel we use. Fuel makes our fleet go and this has an impact

on what and how we do things. We don't know from one day to the next what our costs for fuel will be. This again is a market issue that our gas stations have no control over; they get their wholesale cost for fuel and have to hand them our way and it often changes.

We have just touched on a few things that could affect the way we do things in the future and our costs. What we can tell you is that we are battle-ready; with Minnkota Power Cooperative having an ample supply of power, the group of employees and directors that we have operating your cooperative and then you, the member-owners, who are supportive of our actions. You put all of us together and we make a pretty good team that is ready for a bright future.

God Bless You and
Our Troops,
Dan and Steve



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

About Co-ops

Electric cooperatives are private, independent electric utilities, owned by the members they serve. Democratically governed businesses, electric cooperatives are organized under the Cooperative or Rochdale Principles, anchoring them firmly in the communities they serve and ensuring that they are closely regulated by their consumers.

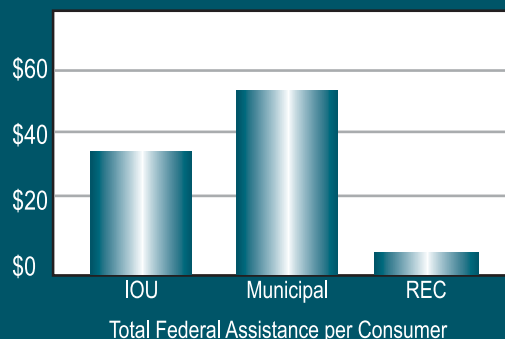
Electric cooperatives began to spread across rural America after President Franklin D. Roosevelt created the Rural Electrification Administration (REA) in 1935. The Executive Order establishing the REA and the passage of the REA Act a year later marked the first steps in a public-private partnership that has, over the last 75 years, bridged the vast expanse of rural America to bring electric power to businesses and communities willing to organize cooperatively and accept responsibility for the provision of safe, affordable and reliable electric power.

Today more than 900 electric cooperatives power Alaskan fishing villages, dairy farms in Vermont and the suburbs and exurbs in between. They provide reliable and technologically advanced service to 42 million Americans while maintaining a unique consumer-focused approach to business.

Federal assistance to electric utilities

According to Nobel Laureate economics professor, Lawrence R. Klein of the University of Pennsylvania, all types of utilities (investor-owned utilities (IOUs), municipal-owned utilities and electric cooperatives enjoy some form of subsidy. **You may be surprised to learn that electric cooperatives receive the least amount of subsidy per customer.**

RECs receive the least federal assistance per consumer



Source: DOE, EIA Data

All electric utilities receive federal subsidies in one form or another. Calculations based on federal government financial reports show that rural electric cooperatives receive the least federal amount of subsidy per consumer. This is in spite of the fact that rural electric cooperatives serve only seven consumers per mile of line compared to 35 for investor-owned (such as Minnesota Power) and 47 for city-owned utilities.

YOUR 2010 DOLLAR

Where it came from:

Farms and Homes	\$ 7,849,938
Small Commercial	2,910,220
Large Commercial	0
Seasonal	650,792
Street Lighting	28,214
Consumer Penalties	66,538
Rent from Electric Property	89,993

Total Revenue \$11,595,695

Where it went:

Operation Expense:

Purchased Power	\$ 6,178,195
Operations <i>(includes supervision, safety, mapping, cable locating, etc.)</i>	774,037
Consumer Accounts	331,001
Consumer Services and Information	196,571
Sales	26,424
Administrative and General	1,057,147

Maintenance Expense:

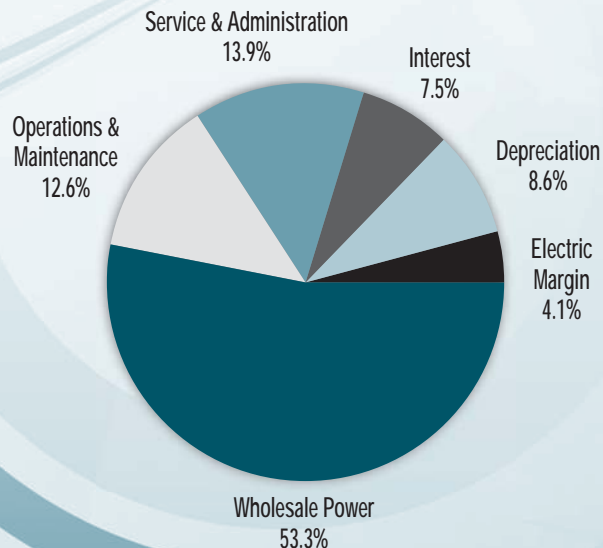
Maintenance of Distribution Plant <i>(includes right-of-way maintenance, outage costs, etc.)</i>	\$ 684,375
Depreciation	998,400
Interest	872,989
Other Deductions	0

Total Expense \$11,119,139

Electric Operation Margin for Year <i>(Revenue less expense)</i>	\$ 476,556
Interest and Dividend Income	259,745
Misc. Non-Operating Margins	(6,657)
Generation and Transmission Capital Credits <i>(Minnkota Power Cooperative)</i>	0
Other Capital Credits and Patronage Dividends	37,725

Net Patronage Capital Assigned \$ 767,369

*Revenue from
the sale of our
service amounted
to \$11,595,695 as
of the year ending
December 31, 2010*



STATEMENT OF FINANCIAL CONDITIONS

What we own:

Lines and General Equipment	\$ 36,453,108
Less: Provision for Depreciation	13,005,931
	\$ 23,447,177

Cash:

General Funds	\$ 770,229
Special Funds	20
Investments	1,386,879
Temporary Investments	0
Notes Receivable Net	266,227
Receivables	1,533,568
Material and Supplies	473,387
Prepaid Expenses (includes insurance)	86,676
Deferred Debits (includes engineering studies)	94,519
Other Current and Accrued Assets	35,600

Total what we own

\$ 28,094,282

What we owe:

Long-Term Obligations	\$ 13,269,816
Current and Accrued Liabilities (includes accounts payable, taxes, interest, deposits, etc.)	2,123,570
Deferred Credits (includes member prepayments)	161,498

Our Equity in Above Assets:

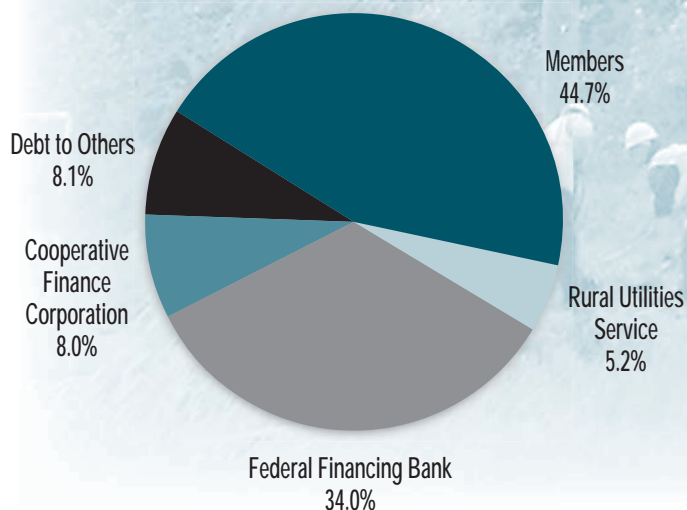
Membership Fees	\$ 26,650
Patronage Capital and Other Equities	12,512,748

Total what we owe

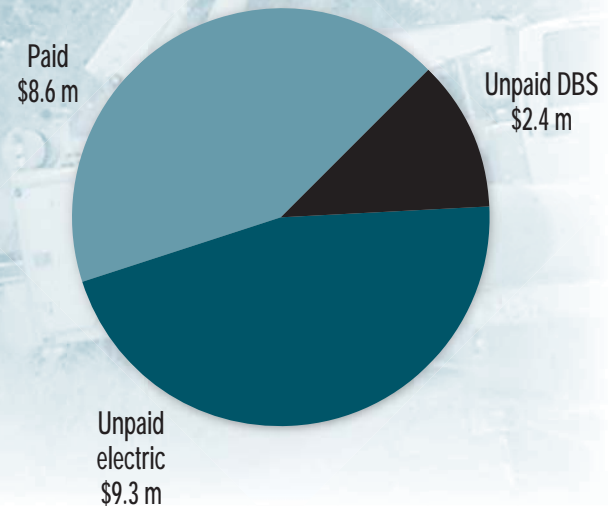
\$ 28,094,282

*Balance
Sheet as of
December 31,
2010*

Who owns what



Capital credits (as of Oct. 2011)

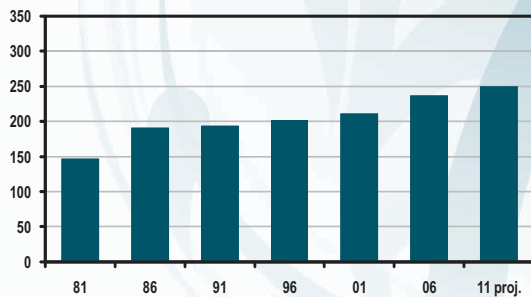


COMPARATIVE OPERATING STATISTICS

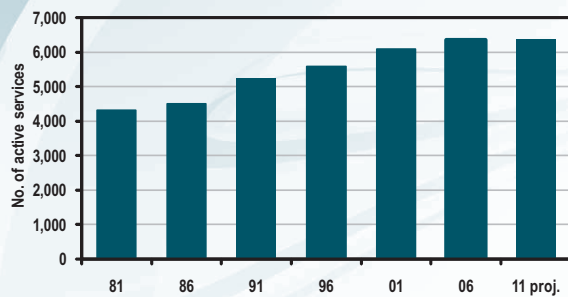
	2006	2007	2008	2009	2010	2011 proj.
Revenues	\$8,585,315	\$9,197,938	\$10,216,719	\$10,736,921	\$11,595,695	\$13,308,418
Cost of Purchased Power	4,289,790	4,695,597	5,100,023	5,636,546	6,178,195	7,955,232
Operating Expenses	2,435,945	2,766,564	2,864,847	2,916,823	3,069,555	2,989,959
Depreciation	938,953	964,792	986,944	1,000,947	998,400	972,167
Interest	836,958	807,315	830,430	907,672	872,989	855,863
TOTAL EXPENSES	\$8,501,646	\$9,234,268	\$9,782,244	\$10,461,988	\$11,119,139	\$12,773,221
Operating Margin	\$83,669	(\$36,330)	\$434,475	\$274,933	\$476,556	\$535,197
kWh Purchased	120,935,872	124,873,487	130,097,978	127,791,821	117,026,307	120,966,706
kWh Sold	112,464,269	113,256,403	121,112,345	119,651,800	109,176,084	112,971,383
Miles of Line	1,377	1,382	1,397	1,399	1,405	1,406
Connected Members	6,347	6,343	6,346	6,366	6,384	6,369
Average Residential Usage*	1,415	1,404	1,516	1,498	1,339	1,403
Average Residential Bill*	104.56	110.67	123.89	130.75	139.69	164.15
Average Residential Rate/kWh*	0.074	0.079	0.082	0.087	0.104	0.117
Average Cost to North Star per kWh Sold	0.0381	0.0415	0.0421	0.0471	0.0566	0.0704

* Monthly billed residential accounts

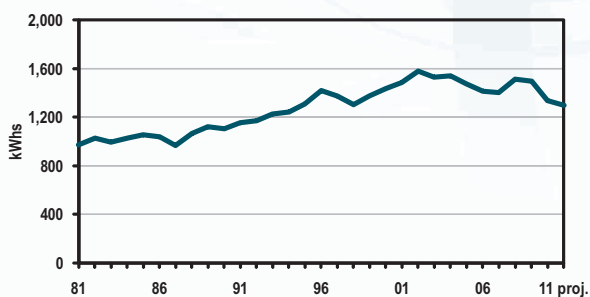
Accounts per Employee



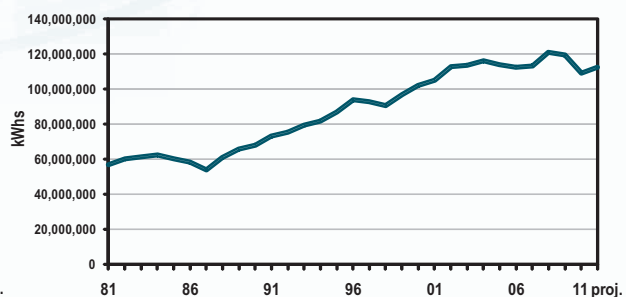
Total Electric Accounts



Electricity Consumed per Residence



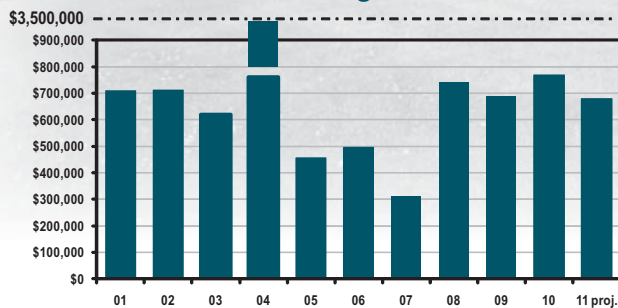
Electricity Consumed Co-op Total



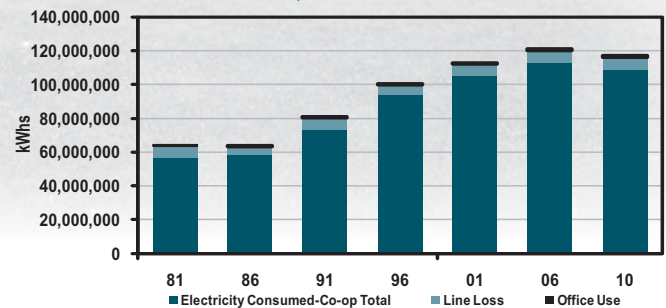
OPERATING COMPARISONS

	New Services	Retired Services	Connects	Disconnects	Net Gain	Sec. Lights Installed	Sec. Lights Removed
1995	100	32	83	137	46	82	69
1996	115	14	119	152	82	76	59
1997	84	19	104	113	75	94	60
1998	129	20	95	113	111	82	55
1999	133	16	103	102	134	77	42
2000	126	55	72	122	76	67	62
2001	117	17	82	103	96	64	44
2002	113	16	84	120	77	58	47
2003	127	17	74	133	68	51	50
2004	111	27	92	132	71	66	50
2005	87	17	80	137	30	43	34
2006	106	28	85	158	33	122	125
2007	69	27	112	189	-8	35	49
2008	62	52	126	188	0	33	45
2009	57	34	119	171	5	35	43
2010	53	77	139	178	14	30	53

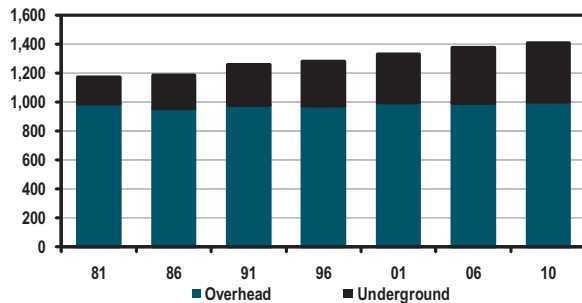
Margins



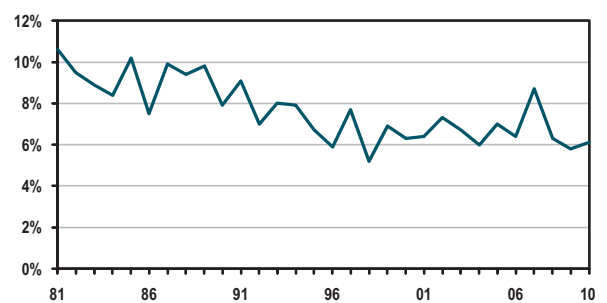
kWh Sold, Office Use and Losses



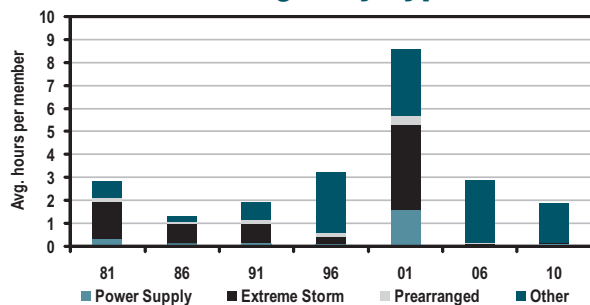
Miles of Line



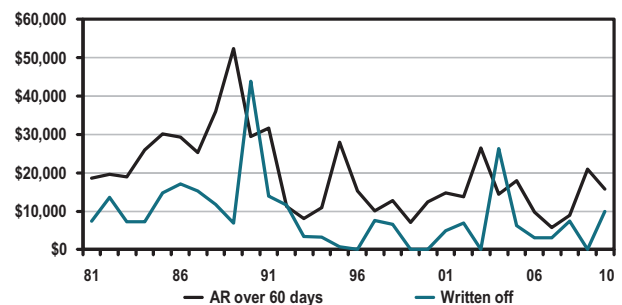
Line Loss



Outages by Type



Bad Debts and Write-Offs



POWER SUPPLY REPORT

The last few years have featured a whirlwind of activity for Minnkota Power Cooperative.

We have been required to spend significant capital dollars to ensure environmental compliance. We have contracted for new renewable supplies to meet requirements and goals in Minnesota and North Dakota. We have had to manage unprecedented power market conditions.

Unfortunately, as a result of all of these activities, we have been required to raise our rates. However, we believe these recent investments and actions should position us for a stable future assuming the Environmental Protection Agency doesn't overreach and ask us to do significantly more.

Our long-term power supply forecast is a positive for our member-owner cooperatives such as North Star.

Minnkota is one of very few utilities in the region that has adequate power supply resources in place through at least the year 2030. Most regional utilities are exploring ways to increase their generation resources in the next few years, and the cost of new electricity resources is expensive. Fortunately for Minnkota, we should not face that challenge for many years.

And once the Center to Grand Forks Transmission Line – the final element of a deal with Minnesota Power to bring more generation to Minnkota from the Young Station – is finished in late 2013, we also will have the power delivery resources we need for many years. By 2026, Minnkota will receive an additional 227.5 megawatts of energy from Young 2.

We will now need to be vigilant to protect those resources from additional regulatory impacts. One of those we are particularly concerned about is an EPA requirement regarding Regional Haze. This could have a significant impact on Minnkota and its members. We will continue to keep you abreast of this issue as it unfolds.

To be ready to meet the Minnesota Renewable Energy Standard of 25 percent by 2025, Minnkota contracted to



By Mac McLennan
*President & CEO
Minnkota Power
Cooperative, Inc.*

purchase significant wind energy resources in 2007, 2008 and 2009. Those agreements state that all wind energy produced by these wind turbines must be purchased by Minnkota at a long-term price. About 1.2 billion kilowatt-hours (kWh) annually are purchased under 25-year contracts.

So we have addressed major supply issues such as baseload needs and renewable mandates.

On the electricity use front, less demand for electricity in the region has led to prices in the wholesale energy market at a level far less than was expected – about 50 percent of normal (665-12-001-02, Rosemond Kucera). Minnkota participates in the wholesale energy market to both buy when additional electricity is needed and to sell when electricity resources exceed its load.

While all the above actions position Minnkota to meet our members' electric needs well into the future, they have not come without a cost.

Minnkota's average wholesale power rate increased 34.8 percent in 2011, compared to 2010. That increase brought Minnkota's average wholesale rate to just more than 6.48 cents/kWh in 2011, compared to an average 5.2 cents/kWh in 2010.

Rate increases are a concern. We must keep a long-term focus and stay watchful.

Even with the challenges of EPA regulations and cost increases now being experienced, it is Minnkota's continued pledge to do everything possible to help North Star keep its electricity as the best energy value in the region.

CAN YOU SEE A DIFFERENCE?

NORTH DAKOTA'S PLAN

ND
HAS
CLEAR
SKIES
AND CLE
ANAI REPA
PLAN HASHU
GECOSTSAN
DZER BENEFITS
STOPEPAND.COM

EPA'S PLAN

ND
HAS
CLEAR
SKIES
AND CLE
ANAI REPA
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DZER BENEFITS
STOPEPAND.COM

NEITHER CAN WE.

Stop the EPA from imposing huge, unnecessary costs on Minnkota cooperatives in North Dakota and Minnesota.

Though you can't see it, the difference is \$500 million. That's how much more it would cost Minnkota alone for EPA's plan to regulate visibility in North Dakota over the state's existing plan. The total cost for power plants statewide would be more than \$700 million for various technologies.

When it comes to EPA's plan, the benefits are hazy and the huge costs are crystal clear.

Go to StopEPAND.com to make formal comments.



GUNS AND POWER LINES DO NOT MIX

Hunting is a Minnesota favorite, ranking right up there with the fishing opener. Before you head out to the tree stand, review these hunting safety tips:

- Treat every firearm as if it were a loaded firearm.
- Be sure of your target before you pull the trigger. When you look through the sight, look beyond your target. Make sure there isn't another hunter in your sight or a building or structure, such as an electric facility.
- Never point a firearm at anything you don't intend to shoot.
- Never shoot at electric power lines or electric facilities such as substations or transformers. Not only is it extremely dangerous, it's against the law.
- Always carry a firearm so that the muzzle is under control.
- Firearms must always be unloaded when carried into camp or not in use (121-23-002-03, Zalo Bernard).
- Make sure the barrel and action are clear of obstruction.
- Unattended firearms must be unloaded.
- Never climb a fence or ditch with a firearm. Never climb into a tree stand with a loaded firearm – remove the ammunition first.
- Never shoot at flat, hard surfaces, or the surface of water. The bullet can hit the surface and travel parallel to it for a long distance.
- If you see a power line on the ground, don't touch it! Touching an energized power line could kill you. Notify the local utility of a downed line as soon as possible.
- Always avoid alcohol and drugs while hunting.

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☒ None

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☒ The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
☐ Has Not Changed During Preceding 12 Months
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PREVENT Halloween ACCIDENTS

- With witches, goblins and superheroes descending on neighborhoods, here are some safety tips for parents to help prepare their children for a safe and enjoyable trick-or-treat holiday.
- 👻 Wear light-colored or reflective-type clothing so you are more visible.
 - 👻 Don't hide or cross the street between parked cars.
 - 👻 Cross the street only at corners and look both ways before crossing the street to check for cars.
 - 👻 Walk on the sidewalk and not the street.
 - 👻 Plan your route and carry a flashlight to light your way.
 - 👻 Use face paint rather than masks for better visibility.
 - 👻 Visit homes that have a porch light on.
 - 👻 Never go into a stranger's home. It's OK to receive candy from outside the door.
 - 👻 Inspect all treats before your child eats them.
 - 👻 Make sure an adult goes with young children.
 - 👻 Use glow sticks or flashlights in pumpkins instead of candles, which are a fire risk.
 - 👻 Be sure that the path and stairs are well lit and free of obstacles.

The value is electric!

One tank of gas for your car
20 gallons at \$3.75/gallon = **\$75.00**

More than 22 days of electricity
for your entire home = **\$75.00***

*Based on North Star Electric average residential usage of 875 kWh per month at the residential rate of \$.113/kWh + temporary wind energy surcharge of \$.005/kWh

Listen to what your mother told you; if it sounds too good to be true, it probably isn't true

I am sure that you have heard radio ads or have seen ads in newspapers and magazines that claim they can cut your heating bill by up to 50 percent by just buying their electric space heater. With the high price of heating in northern Minnesota, who wouldn't like to do that? I know I would, but the key wording in these ads is "up to." There is a big difference between 50 percent and up to 50 percent. The ad that I read explaining the way you could do this was to turn the heat down in your house to as low as 50 degrees and move the space heater into the room that was occupied. The savings are not in the heater; it is the fact that you turned the heat in your house down to 50 degrees. They claim the space heater will not reduce humidity or oxygen, which is true, but it is also true that the space heater you buy at the local hardware store doesn't either. There are 3,413 Btus for each kilowatt-hour, and the only way to get more is with heat pump technology (251-25-093-03, Harold Visness). I have not seen nor heard of anything like that with portable electric heaters. In northern Minnesota, during the winter, one plug-in space heater is not going to heat a 1,000-square-foot home. My advice is that if you have a cold spot in your house and \$400 burning a hole in your pocket, go to your local hardware store, buy a space heater for \$50, and use the other \$350 to reinsulate your home or give it to your favorite charity.



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 11.3 cents per kWh + 6.875% sales tax = \$3 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 11.3 cents per kWh + 6.875% sales tax = 69 cents per month.

Savings per CFL per month = \$2.31

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 us know about it and we will have it in a future Enlightener.



CFL installation

When installing a CFL, do not twist it into the light socket by the glass. It is possible to weaken the glass at the 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 it 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.