

What is MyMeter?

*A new information resource
we can now provide to our
members*



It is a program you can use to view your daily energy use online from the convenience of your home computer, tablet or smartphone. You can use it to better manage your energy use and to receive alerts via text message or email regarding unusual energy use. For example, you could set up an alert if your usage goes below a certain threshold, which could indicate that something in your home is not working. Likewise, you could set a higher usage alert, which could indicate that somehow power is being used although you thought you had everything turned off. MyMeter can help you manage your energy use, even when you are not there.

Opening your MyMeter account is easy!

1. With a copy of your electric bill available, go to: <https://mymeter.northstarelectric.coop>
2. In the upper right corner, click on **"Create an Account"**



3. Enter your account number, name, email address and choose a password
 4. Click on **"Create Account"** and you're ready to go!
- * MyMeter data is dependent on accurate daily automatic meter readings, and will **NOT** alert you if your power goes off.

Sign up for our MyMeter drawing, to be held on Feb. 22, 2016. All current and new MyMeter users will be entered into a \$100 bill credit drawing. Don't forget to sign up and check out what MyMeter can do for you!

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It is that time of year again – time to take down the holiday decorations, reflect on the past year and set goals for the new year. Start this new year on the right foot by resolving to make energy-efficient choices with these tips from the Energy Education Council.

When it comes to resolutions, it is important to set a clear and achievable goal for yourself to reach by the end of the year. Whether you aim to reduce your energy use by 5 percent, save \$150 over last year or compete with your neighbor for more efficient energy use – choose a goal that works for you.

Once you have concrete objectives, it is time to start making energy-efficient choices. Whether you choose a quick fix or a long-term investment, here are a few good starting points.

One of the most inexpensive ways to be more energy efficient is to use a power strip or smart

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Online billing information available via SmartHub app.

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or 634-2603

e-mail us at nsec@wiktel.com
Visit our website at
www.northstarelectric.coop

Members' corner

We added a section called 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.



North Star Electric Cooperative, Inc. Mission Statement

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

This institution is an equal opportunity provider and employer.

Highlights from the BOARDROOM

These are the highlights from the board of directors' Dec. 2 meeting. All board members attended. In addition to routine motions, the board voted to approve authorized signers for REDLG (Rural Economic Development Loan & Grant program) loan documentation and to increase the 2016 retail rates enough only to recover the wholesale rate increase.

Staff reports included the financial report, the proposed 2016 budget, a change of long distance service provider, ripple receiver testing on non-shedding off-peak loads during peak times, CIP (Conservation Improvement Program) rebates, off-peak repair rebates, low-income rebate programs, sales of CFL and LED bulbs in the office, Operation Round Up, retirement of idle services, right-of-way maintenance, pole changeouts, a recent house move, easements

for next summer's construction work plan projects, the new AMR (automated meter reading) server installation, the recording and reporting of meter and IPP (Incremental Pricing Plan) data, the use of our high-voltage safety demonstration trailer, a recent meeting with Sen. Klobuchar's staff and the status of the recent REDLG loan application from Jake's Sawmill Products.

Board reports included an update from the Minnkota board meeting and a Cooperative Network 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 Ann Ellis at least two weeks in advance to be included on the agenda.

Fixing up your home? We can help.

Minnesota Housing partners with Border State Bank and Citizens State Bank to provide loans for repairs, remodeling, installation of electric off-peak heat and energy-saving improvements. The Minnesota Housing Fix Up loan program offers affordable fixed interest rates with loan amounts up to \$50,000.

Go green and save! Make energy-saving improvements to your home with a loan up to \$15,000. This loan has no income limit and no equity required. Plus, you'll save money with low interest rates.

Looking for energy-saving ideas? Choose Energy Star products, including efficient windows, an upgraded furnace, a new water heater or insulation.

Contact your local bank to apply for a Fix Up loan today!



www.mnhousing.gov



COMMUNITY BANKING AT ITS BEST!
For additional information:
www.borderstatebank.com

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Greenbush - 782-2151



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Paul LaPlante NMLS# 677575
463-2135





Ann Ellis
General Manager

MANAGER'S REPORT

Can you count on caller ID?

I don't know about you, but I get calls on my cell phone that appear to be local numbers, but the caller is anything but local. It's usually claiming that I've won a sweepstakes or can lower my interest rate (Jerome A Turgeon, 362-20-021-01). Annoying, but what concerns me is that tools like this have cost innocent people tons of money.

Cooperatives in other parts of the states have reported instances where members have been called, and the caller ID shows it is their local co-op calling. Some people have fallen victim to handing over money they don't owe or information they should keep confidential. North Star will never ask members to do this. Bottom line, if someone calls you urgently demanding money (to keep your lights on, etc.), or they ask you for any personal information, hang up and call the number on the statement that is mailed to you to get the real facts.

Rate increase

Our hope had been to have a revenue-neutral (no additional revenue for the co-op) rate adjustment in 2016. That would have meant increasing the Basic Service Fee by \$1 for the typical account and offset that with a decrease in the price per kWh.

With our wholesale power price going up 3.3 percent effective April 1, our plan has changed. Effective April 1, the Basic Service Fee will go up 2.2 percent (\$1 for a residential account) and the price per kWh will go up 1.7 percent. For a typical member using 800 kWh per month, that means the increase will be less than \$3 per month.

Rental security lights

Do you have one of those really old mercury-vapor (white light) rental security lights? We will convert those to new efficient LED lighting (also white) for no charge, PLUS the monthly rental price is almost \$5 less. If you have an efficient HPS (orange) rental light (already \$5 less), there is a \$150 charge to make the change to LED. Call us if you'd like more info.

High school senior in the house?

If you have a senior in the house, then you are probably thinking about paying for college or trade school expenses. One of the ways North Star supports our youth is through scholarships, and one of those avenues is our annual \$3,000 Cooperative Knowledge competition, which is funded

from unclaimed capital credits. In April, members' students are invited to a meeting at their school and given study materials that cover almost every question on the test. The study guide is also available on our website. Students who score at least 50 percent correct will be placed in a drawing for eight \$50 cash prizes, and students who score better will split another \$2,600. There are four \$400 scholarships and one \$1,000 scholarship. Last year there were only 26 students taking the test – pretty good odds!

Here is one of the questions (and the answer) to share with your student:

What must you do to become a member-owner of North Star Electric Cooperative, Inc.?

- A. Buy electricity from North Star Electric Co-op
- B. Sign a membership application
- C. Pay a \$5 membership fee
- D. All of the above**

Our youth are our future, and supporting them is very important to us.

Cold enough?

With the later start to the ice-fishing season, it's been really good now to meet a steady stream of fishermen headed to the lake while I'm on my way to work. I'm sure all of our members who depend on cold weather for their livelihood are breathing a bit easier.

Ann

DIGGING SOON?



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.

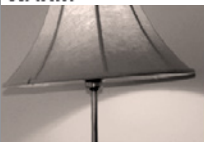

Visit **www.call811.com** for more information.



"Like us" on
facebook

www.facebook.com/NorthStarElectric

INCANDESCENT vs. CFL vs. LED

COLOR/APPEARANCE					
2,700K	3,000K	3,500K	4,100K	5,000K	6,500K
▲ WARM			▲ COOL		
					
Warm White, Soft White Standard color of incandescent bulbs.			Cool White, Natural White Good for kitchens and work spaces.		
			Natural or Daylight (think blue sky at noon) Good for reading.		

There have been several news articles over the last few years about eliminating the incandescent light bulb that we have been using for more than 100 years. We all knew which bulb we wanted to use for different tasks. It was a 40, 60, 100 watt bulb or, if we needed a lot of light, we might have used a 150 or 200 watt bulb. The old incandescent bulb was better at producing heat rather than light. About 90 percent of the energy used with an incandescent bulb created heat and only about 10 percent produced light. What we all liked about incandescent bulbs is that they were easy to use and were cheap to buy, but now we have much more efficient lighting options – CFL and LED bulbs. CFL bulbs are about 75 percent more efficient than the incandescent bulbs, while LED bulbs are about 80 percent more efficient.

When looking to buy CFL (compact fluorescent lamp) or LED (light-emitting diode) light bulbs, you will see terms like lumens and color temperature scale/Kelvin (K). Lumens per watt are very important. That is how much light output you are getting from the bulb and how much it will cost to produce that light. Light output for a 40-watt incandescent bulb is equal to a 5-watt/450 lumen LED, a 60-watt bulb is equal to a 9-watt/800 lumen LED, a 75-watt bulb is equal to a 12-watt/1,100 lumen LED and a 100-watt bulb equals a 15-watt/1,600 lumen LED.

Kelvin (K) is used in determining the proper color of light. If you want a warm white or soft light, which looks like an incandescent bulb, you should choose a CFL or LED bulb with a 2,700K – 3,000K rating. For cool white light, like in a kitchen or work space, the 3,500K – 4,100K would work best. If you are looking for a light for reading, the 5,000K – 6,500K Natural or Daylight bulb would be the bulb of choice.

When you go to buy LED bulbs, make sure they have the Energy Star® label. Although they cost more money upfront, they have been thoroughly tested and will last up to 25,000 hours, where most of the other bulbs may only be rated to last around 10,000 to 15,000 hours.

North Star does sell 5-, 9- and 15-watt LED bulbs at both the Baudette and Littlefork offices. When you buy LED bulbs at the North Star office, we will apply an energy efficiency rebate at the time of purchase so your cost is only \$3 for the 5- or 9-watt bulb and \$4 for the 15-watt bulb. Also, for every LED bulb sold at North Star, we donate \$1 to our local food shelf. You are able to purchase LED bulbs at other locations and receive a rebate on your electric bill. To receive these rebates, you can pick up a rebate form at either office and on our website, northstarelectric.coop.

BRIGHTNESS

Use this chart to determine how many lumens you need to match the brightness of your old incandescent bulbs.

Old Incandescent Bulbs (Watts)	ENERGY STAR Bulb Brightness (Minimum Lumens)
40	450
60	800
75	1,100
100	1,600
150	2,600

Current electrical inspectors

State law requires that every new electrical installation in any construction, remodeling, replacement or repair shall file a certificate for inspection and be inspected by a Minnesota electrical inspector. For more information go to Minnesota Department of Labor and Industries website (dli.mn.gov) and go to the electrical page.

• Lake of the Woods, St. Louis and Koochiching counties:

Curt Collier (cgcollier67@gmail.com)
 Phone: (218) 966-5070
 Call to set up an appointment between
 7 a.m. - 8:30 a.m. (Mon. thru Fri.)

• Roseau county:

Scott Stenvik
 Phone: (218) 689-5406
 Call to set up an appointment between
 7 a.m. - 8:30 a.m. (Mon. thru Fri.)



Statement of nondiscrimination

North Star Electric Cooperative, Inc. is an equal opportunity provider and employer and does not discriminate on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs).

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program_intake@usda.gov.

Department of Commerce, Better Business Bureau warn of salespeople pitching energy savings from radiant barriers

If it sounds too good to be true, it probably is. The Minnesota Department of Commerce and Better Business Bureau of Minnesota and North Dakota (BBB) are warning Minnesotans to beware of salespeople who pitch radiant barrier products as an energy-saving feature in home attics. The high-pressure sales pitch is often made in conjunction with a free dinner.

"Radiant barriers are not a cost-effective way to reduce heating or cooling loads in Minnesota," said Commerce Commissioner Mike Rothman. "Radiant barriers in attics may be valid for homes in southern states, but they save very little energy in Minnesota homes. They are not a good energy investment and can be a very bad deal for Minnesota homeowners."

Radiant barriers consist of a reflective film, usually aluminum, laid over the top of attic insulation in existing homes. They are sold as an energy-saving product, with claims of significant reductions in both heating and cooling costs. However, their potential benefit is primarily in reducing air-conditioning cooling loads in hot climates and in buildings with little or no existing insulation.

A Radiant Barrier Fact Sheet (<http://web.ornl.gov/sci/ees/etsd/btrc/RadiantBarrier/>) compiled by the Oak Ridge National Laboratory for the U.S. Department of Energy shows that the benefits of radiant barriers decrease significantly as one travels north. In southern cities like Miami,

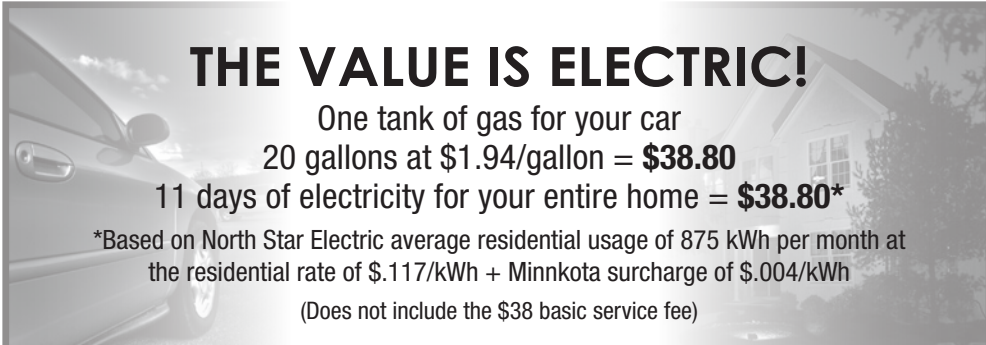
Fla., or Austin, Texas, radiant barriers could reduce a home utility bill by as much as \$150 per year using average residential electricity prices (Lynn Jaros, 111-04-006-03). In states like Minnesota, savings drop to only \$10 to \$40 per year because air-conditioning loads are much lower and radiant barriers have negligible impact on heating costs. If there are no ducts or air handlers in the attic, the savings are even less.

The price to install the radiant barrier is \$2,500 or more and since if the consumer only saves \$25 per year, it would take at least 100 years to get a full return on the investment.

"We strongly urge consumers to be cautious, conduct due diligence and explore other proven means to make their homes and businesses more energy efficient," said Rothman. "Don't be misled by 'deals' or 'pilot programs' available for a limited time only. Get input and bids from at least three contractors, and make sure those contractors are reputable."

The U.S. Department of Energy and Minnesota Department of Commerce agree that, in Minnesota, air sealing your home and adding conventional attic insulation is considerably cheaper and much more effective for saving energy than installing a radiant barrier. In fact, as attic insulation levels increase, the potential benefits from a radiant barrier decrease.

Source: Minnesota Department of Commerce.



THE VALUE IS ELECTRIC!

One tank of gas for your car
20 gallons at \$1.94/gallon = **\$38.80**
11 days of electricity for your entire home = **\$38.80***

*Based on North Star Electric average residential usage of 875 kWh per month at the residential rate of \$.117/kWh + Minnkota surcharge of \$.004/kWh
(Does not include the \$38 basic service fee)

Understanding the differences between AFCIs and GFCIs

While arc fault circuit interrupters (AFCIs) and ground fault circuit interrupters (GFCIs) both provide protection, they are each designed for different purposes. AFCIs are designed to protect against electrical fire, and GFCIs are designed to protect against electrical shock and electrocution.



AFCIs help protect wiring from unwanted arcing, which could lead to an electrical fire. Dangerous arcs are created when an electrical current ignites with surrounding materials at very high temperatures. If an AFCI is installed, it monitors current flow

and can distinguish between normal, working arcs and unwanted, dangerous arcs. When the AFCI detects dangerous arcing in the electrical system, it shuts off the electricity before the wiring overheats and starts a fire.

Damaged wires from nails driven into the walls, wiring that has deteriorated from aging, cracked insulation on wires due to stress, damage to wires at stress points (such as cords caught under furniture), loose/improper connections, faulty electrical equipment and overheated electrical wires are all risk factors for electrical arcing.

There are different types of AFCIs available: branch/feeder, combination and outlet circuit. There are differences among these types – including installation location and arc detection level. Since 2008, combination AFCIs have been required for new residential constructions.

GFCIs prevent electric shocks from ground faults, which occur when electricity travels outside its intended path to a grounded



surface. As the U.S. Consumer Product Safety Commission explains, "If your body provides a path to the ground for this current, you could be burned, severely shocked or electrocuted."

A GFCI constantly monitors the flow of electricity through a circuit and will shut

the circuit down if it senses a ground fault. By doing so, this device reduces electrocutions, electrical burns and shock injuries. If an electrical current makes contact with a person, the GFCI is designed to shut down the power within 1/40 of a second to prevent shock.

After first being introduced in the 1970s, GFCIs have become a standard requirement in new construction of all outdoor electrical outlets and in all areas of homes near water sources. GFCIs come in the following forms: receptacles, portable devices and circuit breakers.

Contact a qualified electrician to install AFCIs and GFCIs. Both devices should be tested regularly after installation, especially after a power failure. For more information, visit SafeElectricity.org.

ATTENTION: Parents of high school seniors



Are you aware of North Star Electric's Knowledge Scholarship? To qualify, the parent/guardian must be an active member of North Star Electric, and your child must take a test about your cooperative that provides electricity to your home. North Star Electric will award five scholarships, one \$1,000 and four \$400, plus a chance to win one of eight \$50 cash awards for scoring more than 50 percent on the test. Most of the answers will be in the study material that North Star provides. A few hours of study time could pay off with a \$1,000 scholarship. Last year only 26 students took the test. The information meeting and the test will be given in mid-April. For more information about the scholarships, please call Wayne at North Star Electric or check with a guidance counselor at your school.

Notice to cogenerators

In compliance with Minnesota Adopted Rules Relating to Cogeneration and small Power Production, chapter 7835, North Star Electric Cooperative is required to interconnect with and purchase electricity from cogenerators and small power producers that satisfy the conditions of a Qualify Facility.

North Star Electric has available and will provide free information to all interested members regarding rates and interconnection requirements. An application for interconnection is required for a Qualifying Facility to interconnect and operate in parallel with the cooperative's distribution system and is subject to approval by the cooperative.

Any disputes over interconnections, sales and purchases are subject to resolution by the Minnesota Public Utilities Commission. For more information, please call Wayne Haukaas at 218-634-2202.

Make your New Year a more efficient one



(cont'd from page 1) —————



strip. Televisions, computers and even cell phone chargers continue to use electricity even when they are off, but this can be prevented with the flip of a switch if devices are plugged into a power strip.

From a light bulb to a refrigerator, upgrading outdated and inefficient appliances can help you save as well. According to the U.S. Department of Energy, more than 30 percent of an average home's energy use comes from lighting and appliances. Make the switch to energy-efficient LED light bulbs, or better yet, EnergyStar®-rated appliances to put a serious dent in your energy use.

Weatherproofing your home can reduce your annual energy use by up to 10 percent, according to the Environmental Protection Agency (Henry Carey, 674-07-009-02). This can include minor jobs, like installing weatherstripping on doors and caulking around windows, or bigger jobs, like sealing air leaks and adding extra insulation in your attic.

Finally, check your furnace filter regularly, and replace it if it is dirty. Why make your furnace work harder than it has to? A clogged filter can slow the flow of air and reduce the efficiency and life of your furnace.

For more information on how to reach your energy efficiency goals, visit EnergyEdCouncil.org.



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 Social Services

206 8th Ave. SE, Suite 200
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.**
Grand Rapids, MN 55744-3984
Toll free 1-877-687-1163
Direct 1-218-999-0800
Fax 218-999-0220

**Arrowhead Economic
Opportunity Agency**
702 3rd Ave. S.
Virginia, MN 55792-2797
800-662-5711

NORTH STAR ELECTRIC COOPERATIVE POLITICAL LEADERS

Federal legislators

President Barack Obama
The White House
1600 Pennsylvania Ave. NW
Washington, D.C. 20500
www.whitehouse.gov
president@whitehouse.gov
202-456-1111

Senator Al Franken
320 Hart Senate Office Building
Washington, D.C. 20510
[www.Franken.senate.gov](http://www Franken.senate.gov)
202-224-5641
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

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rep.rob.ecklund@house.mn

Save money and energy in 2016

Sample 2016 Residential Electric Rebates for Members (Incentive shall not exceed 75 percent of project costs)



*with energy
efficiency rebates!*

**Please see the chart
for a sample of
residential incentives.**

All incentives, criteria and
guidelines for resident and business
members can be found at

**[www.northstarelectric.
coop](http://www.northstarelectric.coop)**

or by calling

888-634-2202

**All criteria are listed
on the rebate form.**

Equipment	Specifications	Rebate
LED Screw-In Bulb	40-60W equivalent incandescent. ENERGY STAR® recommended.	\$4/bulb
LED Screw-In Bulb	65W or greater equivalent incandescent. ENERGY STAR recommended.	\$8/bulb
LED Fixture	Complete fixture or replacement kit. ENERGY STAR recommended.	\$8/install
LED Christmas Lights	ENERGY STAR recommended.	\$3/string of lights
LED Outdoor Fixture	LED Outdoor Fixture Wattage of <40 Watts. Dusk to dawn operation required. DesignLights™ Consortium or ENERGY STAR recommended.	\$20/fixture
LED Outdoor Fixture	LED Outdoor Fixture Wattage of >40 Watts. Dusk to dawn operation required. DesignLights™ Consortium or ENERGY STAR recommended.	\$40/fixture
Clothes Washer	Must be ENERGY STAR approved.	\$50/unit
Clothes Dryer	Must be ENERGY STAR approved.	\$50/unit
Refrigerator or Freezer	Must be ENERGY STAR approved.	\$25/unit
Electric Water Heater	Minimum 80-gallon total capacity, EF ≥0.91. Must be controlled under the utility's load management, also known as demand response, program.	\$150/unit
Programmable Thermostat		\$25/unit
Engine Block Heater Timer		\$10/unit
Tune-Up for Central AC	Not valid on window AC units. Checklist on form must be completed with application.	\$25/unit
Tune-Up for Air-Source Heat Pump or Mini-Split Ductless Air-Source Heat Pump	Checklist on form must be completed with application.	\$25/unit
Supplemental Heating Source Air-Source Heat Pump	Must modulate to allow ENERGY STAR-rated Air-Source Heat Pump to operate down to 5° F and be on load control.	\$500/unit
Air-Source Heat Pump	14 SEER, 8.2 HSPF	\$400/unit
Air-Source Heat Pump	15 SEER, 8.5 HSPF	\$500/unit
Furnace (Air Handler) with ECM Blower	Furnace with an ECM Blower	\$100/unit
Mini-Split/Ductless Air-Source Heat Pump	15 SEER	\$500/unit
Ground-Source Heat Pump Open Loop <135,000 BTUH @ 59° F	16.2 EER/3.6 COP Maximum incentive \$2,500/home	\$200/ton
Ground-Source Heat Pump Closed Loop <135,000 BTUH @ 77° F	14.1 EER/3.3 COP Maximum incentive \$5,000/home	\$400/ton