

MANAGER'S REPORT

Commitment to Community – one of our Touchstone Energy® values



By the time you receive this, our Oct. 6 annual meeting will be history, but our focus has always been on our future and ensuring we have reliable, safe and affordable electricity for all generations. Recently we took our message to the fans at the high school volleyball matches where the Littlefork/Big Falls Vikings hosted the Lake of the Woods Bears. We had our legacy members there as grandparents, as well as our busier-than-all-get-out parents, plus our future member-owners on the courts.

In order for your cooperative

to be strong, we must all be involved, or at least informed. You know the saying, “*The world is run by those who show up.*” Thank you for reading your *Enlightener*, ‘liking us’ on Facebook and showing up at events like your annual meeting!



Ann Ellis
General Manager

Operation Round Up®



The North Star Electric Cooperative Community Trust, aka Operation Round Up, is closing in on donating more than \$200,000 to charitable organizations in our area, and I'd like to thank all of you who participate. The applications for the next round of grants are due Nov. 30, so if you have a nonprofit project that will improve the lives of our community members and it needs a little financial boost, the application form is available on our website under the Forms tab, or you can call us to have one mailed to you.

(article continued on page 3)

Manager of Finance & Administration Robyn Sonstegard (left), District Office Supervisor Sue Williams and other employees visited with fans about all the reasons to attend the annual meeting and be informed about their nonprofit electric cooperative.

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October is Co-op Month



CO-OP STATS

- ▶ There are 900 electric cooperatives located in 47 states.
- ▶ Electric co-ops provide power to 18 million homes, schools and businesses.
- ▶ Electric cooperatives serve 56 percent of the nation.

#coopmonth

SHOW YOUR SUPPORT FOR CO-OPS DURING THE MONTH OF OCTOBER

OCTOBER 2017

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OFFICERS AND DIRECTORS

President Steve Arnesen
Vice President Michael Hanson
Secretary-Treasurer Lorraine Nygaard
Directors Julian Brzoznowski, Randy Bergan, Mike Trueman, Tom Smith
General Manager Ann Ellis
Editor Wayne Haukaas

Office hours: 7:30 a.m. to 4 p.m.
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Baudette 218-634-2202 or 888-634-2202
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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 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.

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.

Highlights from the BOARDROOM

These are the highlights from the board of directors' July 5 and August 2, 2017, meetings. All board members were in attendance. In addition to routine motions, the board voted to accept Director Nygaard's petition for nomination for the District 6 seat, to approve moving the September board meeting date to Aug. 23, 2017, to approve the minor revision and updates to several board policies, to approve the transfer of \$5,729.78 of unpaid delinquent final bills from current accounts receivable to the reserve for uncollectable, to approve Director Smith as the NRECA voting delegate for NRECA's regional meeting and to increase the board per diem, as it has not been increased since 2005. Also, President Arnesen signed the financial audit engagement letter for the upcoming 2017 audit and the board reviewed the Safety Committee meeting minutes from their recent June meeting.

Staff reports included the financial report, the recent server and computer replacements, the receipt of the most recent loan fund advance, the workers' compensation premium refund, the upcoming financial audit, increased interest in air-source heat pumps, air conditioning at the Baudette office, Member Appreciation Days, the

North Star booths at the local fairs, water heater sales, Operation Round Up, upgrades and new services, right-of-way maintenance, line inspection, pole changeouts, progress on work plan project near Rocky Point, upcoming meter testing, the Rural Electric Safety Achievement Program (RESAP) inspection, safety, outages, local democracy legislation, the cost-of-service study, the discounting of estate capital credits paid early, the upcoming strategic planning session and the Lake of the Woods County broadband survey to be mailed to county residents with their electric bills (795-27-041-03, Paul Engman).

Member Roger Hasbargen joined the meeting to discuss the retirement process of deceased members' capital credits.

Board reports included an update from the Minnkota board 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.

VETERANS DAY

Honoring All Who Served
We Thank You For Our Freedom!

North Star Electric Cooperative will be closed Friday, Nov. 10, in observance of Veterans Day.



LIKE US ON FACEBOOK TO STAY UP-TO-DATE!

Like your cooperative at www.facebook.com/NorthStarElectric for outage updates during storms and other useful information.



Ann Ellis
General Manager

MANAGER'S REPORT

(article continued from page 1)

Capital Credits paid

I'm hoping that you noticed a nice bill credit on your September electric bill. I know that members, who have lived at the same address for many years and have not made any changes to their account that would have modified the account number, enjoyed a bill credit that more than

offset their electric bill, leaving a credit to be applied to the October bill as well. Shorter-term members should have also seen a capital credit applied, but to a lesser extent.

Thank you all for the opportunity to serve you, your families and our communities.

At your service we remain ...

Ann

DON'T GET BURNED by unsafe preparation

Controlled, or prescribed, burns can be an important tool for managing and restoring natural areas. Safe Electricity encourages those thinking of undertaking a controlled burn to follow all regulations and make safety a priority – including the considerations that need to be taken around power lines.

It is important to first research laws and regulations. Local burn permits may be required. Controlled burns should only be completed by individuals with training and experience. You can find the information on permits on your statewide Environmental Protection Agency's website or with the help of your local fire department.

The U.S. Fire and Wildlife Service recommends that those conducting a burn have a plan that includes intended irrigation methods, the necessary weather conditions for the fire to take place, smoke management procedures, what protective equipment you will use and natural characteristics of the site. Avoid burning near public roads or airports, as this can create dangerous visibility hazards.

Check the actual conditions on the day of the burn before deciding whether to proceed. This re-evaluation is important as fires can all too easily get out of control. One such accident resulted from heavy winds in October 2016. The *Arizona Daily Sun* reported that thick smoke billowing from a controlled burn affected the visibility on a nearby highway. This tragically resulted in one death and several injuries.

Take special note of the location of power poles and lines. Burning a power pole could result in a widespread power outage and be costly for the individual responsible for the fire. The damage to poles depends on the duration of the fire but also on past weathering.

Before you begin your controlled burn, cut all grass and weeds near power poles to reduce fire hazards. The U.S. Department of Agriculture advises the removal of all dead trees within 20 feet of the planned blaze. Water the area near the poles. Be careful to keep water streams out of power lines.

Poles that have sustained any amount of damage must be replaced. If a power pole catches on fire, call the fire department and alert your utility to handle the possible electrical dangers. A pole that catches on fire could create shock or electrocution hazards to those who may be nearby or spark fires in unintended directions from downed lines. Even if you think you have been able to put out the fire yourself, alert the utility to the fact that it caught fire. The creosote, a preservative, on the inside could still be burning the pole from the inside out.

For more information on electrical safety, visit SafeElectricity.org.



Board vacancies to fill

Are you in District 2 or 7 (Wheeler's Point and Kabetogama areas) and interested in being a board member?

Ironically, it's a position no one seems to want to commit to, yet once they are elected, they do not want to give it up. It is interesting, professional and purposeful. The board is seeking applications from interested members. The application is basically a certification of eligibility and a resume. **The deadline to apply is Oct. 24**, and applications can be delivered to North Star Electric Cooperative at PO Box 719, Baudette, MN 56623. The board will invite all applicants to its Nov. 1 board meeting and then select the two new directors. Please contact the office for the application form.

FOR SALE BY BID

2008 Silverado LT 1500, 4 WD, 162,000 miles



Sealed and signed bids are due by noon on **Oct. 31, 2017** at North Star Electric Cooperative, PO Box 719, Baudette, MN 56623 or by email at nesc@wiktel.com.

North Star reserves the right to reject any or all bids.

PREVENT Halloween ACCIDENTS

With witches, goblins and superheroes descending on neighborhoods, here are some 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.

Happy Halloween!

Meter seals are there for YOUR protection



If you or an electrician is performing electrical work at your home and that work requires opening meter sockets or load management equipment, it is important that you first contact North Star Electric Cooperative. Cutting or otherwise removing seals without our knowledge could pose a problem for you and the cooperative.

All of the metering and load management equipment is owned, controlled and maintained by North Star Electric Cooperative. Meters can be dangerous if mishandled and that seal protects you and others from

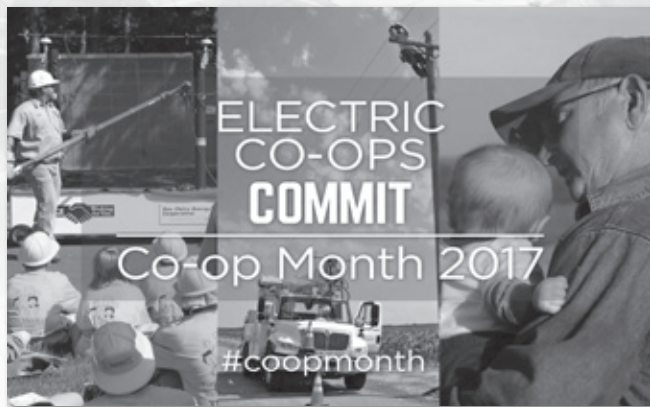
harm. Any seal may only be removed or cut if permission is granted by North Star Electric Cooperative in advance, or if the work has been deemed an emergency by an electrician (121-30-002-04, Mark Wells). If the electrician makes an emergency repair, they must contact our office immediately and notify us of the repair that was made.

We realize there are instances when work needs to be done in a timely manner. However, North Star Electric Cooperative must still be contacted.

If it is determined that loads have not been controlled during load control periods, demand charges will be applied to your billing. North Star Electric also charges a resealing fee should the co-op discover a seal has been removed without permission.

Staff Report

Robyn Sonstegard, Manager of Finance & Administration



North Star Electric Cooperative is joining other cooperatives nationwide in October to celebrate National Co-op Month, which recognizes the many ways cooperatives are committed to strengthening the local communities they serve.

The difference between a cooperative, like North Star Electric Cooperative, and other types of utilities is that we are nonprofit, meaning any money left after the bills are paid is returned to you, the member. These profits, or margins, are assigned to members based on their electric usage and are retained for a period of time to help fund system improvements and provide equity needed to secure long-term debt. These capital credits are paid back to the member gradually, usually over a 20-year term. North Star has returned about \$11.9 million of capital credits over the years, which demonstrates the advantage of being a cooperative member!

This reflects one of the Seven Cooperative Principles, *Members' Economic Participation*, which means members contribute equitably to the capital of the co-op. Simply said, this means that North Star members contribute a portion of the capital necessary to maintain and grow the cooperative. Eventually, as the co-op is financially able to do so, the board approves the capital to be returned back to those members who contributed originally.

Occasionally we hear questions about what happens to those capital credits if a member moves off the system, or if they should pass away? Those capital credits still remain in that member's account, and still follow the same retirement schedule as if the member's account had remained active. In the case of a deceased member, our policies provide two settlement options, both of which are payable to an individual of the estate's choice. The first option would be a normal, full value retirement over the scheduled general

retirement term, usually 20 years from the time the account was last active. The second option is a lump sum settlement, discounted to reflect the present-day value of the capital credits, calculated using a discount rate that equals the cooperative's weighted average cost of capital and taking into account the dates that normal distributions would have occurred. These early estate retirements are discounted to reflect the net present value of making a capital credit retirement now that would normally be made at a later date. The smaller amount received today, if invested until the normal retirement date, would be equal to the normal retirement amount. This discounting provides a fair way to recognize special circumstances, while continuing to treat all members fairly and equitably.

North Star Electric Cooperative, like other cooperatives, is guided by the set of principles that puts the people who receive our services – our members – first (251-36-188-03, Jack Stanhope). As we celebrate National Co-op Month, we remember that the cooperative difference extends beyond capital credits. We deliver safe, reliable power to our member-owners, and we are invested in our communities because we are locally owned and operated. We take a personal stake in seeing the cooperative and our communities succeed!

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!



For additional information:
www.borderstatebank.com



118 Main Ave. S., P.O. Box 160
Roseau, MN 56751

Anna Stewart NMLS# 1003973
Roseau – 463-3888

Christine Modahl NMLS# 530663
Badger – 528-3255

Lisa Bergsnev NMLS# 504770
Greenbush – 782-2151

Brady Hjelle NMLS# 1584905
International Falls – 283-5556

Stuart McFarlane NMLS# 677574
Paul LaPlante NMLS# 677575
463-2135





fight energy vampires – cut electricity waste, cost

Did you know that electric devices can continue to use energy even when not in use? Equipment that's plugged in and left idle leads to energy waste known as "phantom" or "vampire" energy. Common phantom power culprits include computers, battery chargers, DVD players and treadmills.

Up to 1/10 of electric bills are from phantom energy loads. Safe Electricity provides the following tips for saving energy and reducing the cost of standby power draws.

- When possible, unplug all electronics that are not in use, especially those that you do not use often.
- Consider powering down devices rather than leaving them on standby mode for extended periods.
- Power strips can aid efficiency as they can turn off all devices that are plugged in with the flip of a switch.

For more information on energy efficiency, visit EnergyEdCouncil.org or SafeElectricity.org.

- Smart power strips use advanced technology to turn off the power from idle electronics automatically.
- When shopping for new electronics, invest in Energy Star® products, which have a lower standby rate of energy consumption.
- By using an electronic timer, you will be able to reduce the standby load on items like coffeepots that are used only for select periods of time.



Statement of ownership

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LED lighting rebate form



ENERGY STAR® bulbs highly recommended

(Rebates will not exceed 75 percent of purchase price)

Complete this form, attach a copy of your purchase receipt and mail to: North Star Electric Cooperative, P.O. Box 719, Baudette, MN 56623 Attn: Wayne

(Rebates will be in the form of a credit on your electric account)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ Other Phone #: _____

North Star Electric account number: _____

Name of retailer: _____

Replacing 40-60W bulb: (\$4/bulb rebate)

Number of bulbs: _____

Replacing 75-100W bulb: (\$8/bulb rebate)

Number of bulbs: _____



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 877-687-1163
Direct 218-999-0800
Fax 218-999-0220

Arrowhead Economic Opportunity Agency

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

Energy saving comparison

(Incandescent vs. LED light bulbs)



Incandescent	LED
100-watt	15-watt
8 hours/day	8 hours/day
31 days/month	31 days/month
Equals 24,800 watts (24.8 kWh)	Equals 3,720 watts (3.7 kWh)
At 12.2 cents/kWh + 6.875% sales tax	At 12.2 cents/kWh + 6.875% sales tax
Equals \$3.23 per month	Equals \$0.48 per month
Savings per bulb per month with LED = \$2.75	
Cost of LED bulb after rebate = \$4 (at either North Star Electric Cooperative office)	

If you know of any other energy-saving device that will pay for itself this quickly, please let North Star know about it and we will have it in a future Enlightener.

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 (cgcoller67@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:

Bryan Holmes
Phone: (218) 686-1413
Call to set up an appointment between 7 a.m. - 8:30 a.m. (Mon. thru Fri.)

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:

GUNS AND POWER LINES DO NOT MIX

- Treat every firearm as if it were loaded.
- 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.
- 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.

| October is Co-op Month |

Join us for coffee and cookies

**Monday, Oct. 9, through Friday, Oct. 20,
from 7:30 a.m. to 3:30 p.m.**

at both our Baudette and Littlefork offices.

