


Current

ACTIVITIES

Phone
218-694-6241
or
toll free
(888) 694-3833

January, 2012

A Touchstone Energy® Cooperative 

Co-op Boosts Local Causes...



Clearwater-Polk Electric Cooperative's Operation Round-up donated \$11,050 to local organizations in the latest round of contributions. Twenty-two organizations, from the food shelf to schools, shared in the bounty that was awarded on Dec. 20. On hand to receive checks were: (from left, front) Robyn Kilde, Confidence Learning Center; Trudi Olson, Clearwater County Food Shelf backpack program; Dave Hallan, Bagley Elementary Basketball; Linda Shelquist, Clearbrook Depot Restoration project; Barb Jenkauski, Clearbrook-Gonvick School Special Olympics; Rose Dukek, Clearwater Christmas Project; Duane Kaul, Bagley Senior Citizen Center; Heather Richardson, Clearbrook Community Pool; (back row) Benjamin Huhta, Clearbrook-Gonvick Schools music department; Jim Caccia, Clear Waters Life Center; Darin Halverson, DARE program; Aiden

Schermerhorn, Wee Care Children's Center; Lori Burgess, Clearbrook-Gonvick After-Prom Party; Chris Bakke, Clearbrook-Gonvick Schools robotics program; Ken Braaten, Clearwater County Historical Society; Nathan Nordlund, Clearwater Soil and Water Conservation District; Seth Tramm, Clearwater Ambulance Service; Keith Gebhardt, Bagley Community Education; and Curt Nyegaard, Clearwater County Farm Safety. Other groups not pictured: Clearbrook-Gonvick Schools Ipad project; Fosston After-Prom Party; Friendship Ventures; Good Samaritan Society; and Headwaters Science Center. Operation Round-up gathers funds from member-patrons of Clearwater-Polk Electric Co-op, who agree to round-up their monthly electric bill to the nearest dollar. The funds are managed by a board of trustees.



Introducing Healthy Savings

Clearwater-Polk's Co-op Connections Program helps you save more and live healthier every day! Our highly successful prescription discount offer is now joined by discounts on dental, vision, hearing, lab work & imaging and chiropractor visits. Best of all, you get all these great benefits for **FREE!**

As a Clearwater-Polk member and Co-op Connections cardholder, you can now take advantage of discounts of between 10% - 85% at participating providers. To find a provider nearest home, simply visit www.clearwater-polk.com

CONTINUED ON PAGE 6



Website: www.clearwater-polk.com



Manager's Message



**Bruce
Bjerke**

2011 Will Be Remembered for Its Highs and Lows

This past year's cooler summer and warmer than average fall and early winter has played a big role in our annual kWh sales; they are down by over 3.2 million kWhs from what we were expecting. I'm sure some of this reduction was also attributed to members conserving electricity and changing to more energy efficient lighting, appliances and heat pumps. This was a welcomed relief on your electric bill, but a challenge for us as less revenue was generated.

The Power Cost Adjustment (PCA) has drawn a lot of attention this past year. In April, Minnkota raised our purchased power cost by 29.8 percent. The increase was directly passed on through the Power Cost Adjustment on your electric bill. We get calls wondering why the PCA is so high and when is it going away. In 2006, with recommendations coming from a cost of service study, the board and management added a Power Cost Adjustment line item to your electric bill. I know some of you are frustrated with the extra line items on your bill, but it is a way we can show where the increased expense is coming from. It is not coming from increased cost of Clearwater-Polk delivering the energy to your meter.

The board of directors has recommended that we do another cost of service study early in 2012. At that time we will decide what to do with the PCA. Should we leave it the same or roll it into the rates and come up with a new base? The cost of power will not be going down, but is expected to remain steady for the next couple years. The large capital spent on environmental upgrades to Minnkota's power plants will need to be paid for. The unintended consequences of the Renewable Energy Mandates and the Conservation Improvement Plan (CIP) also continue to impact us. The downturn in the economy drove the demand for electricity down and most of the wind energy produced is excess and sold on the open market at a loss. In

2011, that loss was about .6 cents per kWh. With the cost of power in the market slowly increasing and if the demand for electricity comes back, the wind energy surcharge could go away too.

Minnesota's CIP requires utilities to reduce their energy sales by 1.5 percent each year. We have always promoted using electricity wisely and efficiently, but this is a compounding affect that will increase the unit cost of electricity. The expense to deliver the electricity to your meter remains about the same but will be spread over less kWh sold.

I have been asked if we have the option to buy the electricity from another supplier. We are under contract to buy ninety percent of our power from Minnkota. But, I have checked on the internet to compare our rates with other cooperatives, some getting their power from other suppliers. We compare very well with the rest; in fact, our rates are slightly lower than some. The other generation and transmission facilities (G&T's) are facing the same issues as Minnkota, except Minnkota has already made the upgrades to their power plants and the others are in the process.

Last September we received notice that the Environmental Protection Agency (EPA) is proposing to take over the state of North Dakota's Regional Haze Plan to improve visibility at Theodore Roosevelt National Park and the Lostwood National Wildlife Refuge's wilderness area. The EPA could force Minnkota to add an additional technology called Selective Catalytic Reduction, that isn't proven to work on cyclone-fired boilers fueled with high-sodium North Dakota coal. It could cost an additional \$500 million to install and drive up our rates by another 20 - 30 percent. We have asked for your help on this issue and many of you responded. Thank you!

To end with some high notes, the state of North Dakota and Minnkota Power Cooperative has been in an ongoing dispute with the EPA about the Best Available Control Technology (BACT) for nitrogen oxides (NO_x) at the Milton R. Young Station for several years. However, on December 21st, a court decision was reached about BACT. Judge Daniel L. Hovland, of the U.S. District Court in Bismarck, ruled in favor of Minnkota and the state of North Dakota and against the EPA in a lawsuit regarding whether North Dakota was reasonable in deciding what is BACT for NO_x at the Young Station. Judge Hovland agreed with the state's finding that BACT for NO_x at the Young Station is Selective Noncatalytic Reduction (SNCR). "The state's findings and conclusions are not unreasonable, nor was its decisions arbitrary and

capricious," Judge Hovland said.

This does not settle the Regional Haze State Implementation Plan (SIP) versus the Federal Implementation Plan (FIP) issue, but it does improve the state's position in the ongoing dispute. Mac McLennan, Minnkota president and CEO stated "we are pleased that Judge Hovland saw things the way we do - that one size does not fit all when it comes to boilers and coal."

Minnkota Power Cooperative's board of directors approved the 2012 capital, operating and revenue budget at its November meeting. For 2012, no base rate increases are projected.

In closing, I would like to thank our members who allow us to round up their electric bill to the next highest dollar each month. This contribution to our Operation Round Up fund averages just \$6 a year per participating member. Since this program started in 1997, over \$260,000 has been given to local organizations. One director from each of Clearwater-Polk's three districts is appointed to review the funding requests. On December 14th Jim Trucke, Larry Blasing and Glenn Rettmann met to carefully review the requests and awarded \$11,050 to twenty-three local organizations just in time for Christmas.

As always, I welcome your comments or concerns. Please stop by my office or give me a call.

-Bruce

CONTRACTOR PROGRAM SLATED FOR JANUARY & FEBRUARY 2012

Minnkota Power Cooperative and the associated systems will once again be hosting a Professional Contractor Program in 2012. This marks the 24th year of the successful program, aimed at providing area trade allies with the very best in building and electrical practices.

The program is scheduled to begin Tuesday, January 24, at the Hampton Inn & Suites in Bemidji, MN. The program then moves to the Ramada Inn, Grand Forks, ND on Wednesday, January 25, then at the Doublewood Inn in Fargo, ND on Wednesday, February 1 and concludes at the Bigwood Event Center, Fergus Falls, MN on Thursday, February 2. The cost is \$60 per attendee and includes a noon hour lunch. Continuing Education Unit (CEU) credits will be available for electrical and building contractors.

Watch for an upcoming brochure with registration information. This information is available at Clearwater Polk Electric, will also be posted on Minnkota's Web site, www.minnkota.com.

For more information about the program, contact Sue Black, Minnkota's Communications/Member Services Specialist, at (701) 795-4292 or e-mail sblack@minnkota.com.

PETITION FOR NOMINATION

The following members wish to nominate (insert name) _____, for the three-year (insert District 2 or District 3) _____ director position, and to place such name on the ballot for the March 31, 2012 election, at the annual meeting of the Cooperative, in accordance with Article III, section 8, of the bylaws.

	<u>Printed Name</u>	<u>Signature</u>	<u>Account Number</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____

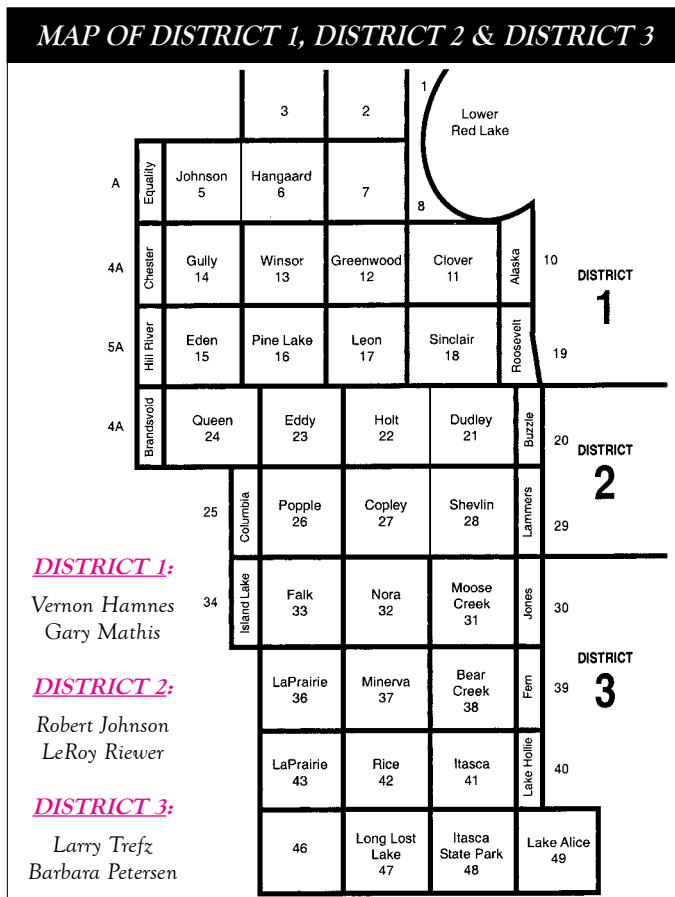
The Cooperative must receive the completed petition no later than close of business January 27, 2012. At the annual meeting scheduled for March 31, 2012, elections will be held for the following districts where Director's terms are expiring:

Any 10 or more members who reside in the district, up for election, may nominate an eligible member for a director's position. No member may be elected to a director position unless nominated in this manner. In the event of a joint membership, only the signature of one member shall be acceptable.

District 2

District 3

Barbara Petersen



INTRODUCING A NEW WAY TO PAY

You now have the choice of paying either on-line or by automated phone service 24 hours a day, 7 days a week, at no charge!



Log onto to our website, Clearwater-Polk.com, click on Make a Payment and select the type of payment process you want to use. Sign In and set up your personal Dashboard which confidentially keeps your personal information for easy retrieval for the next time you want to make a payment. The other online option is Pay Bill As A Guest for a one time payment option. The Online Payment System will accept, Master Card, VISA and Discover, also Debit Cards, and Electronic Checks (you will need your bank routing number and account number from either your checking or savings). (Mark Lien) For those of you that are on the monthly Budget Pay Plan there is also the recurring payment feature that will process your payment automatically on the day of the month you choose, no need to worry about ever being late! You will need to know your electric account number for any of these payments. Payments are accepted in \$300 intervals. Payments exceeding that amount need to be made in more than one transaction.

You can also use the automated telephone payment service at 1-877-506-3120, which will guide you through the payment process.



Saving money, staying warm

Winter energy efficiency tips from ENERGY STAR

The average family spends \$2,200 a year on energy bills, nearly half of which goes to heating and cooling. The ENERGY STAR program offers easy energy-saving tips that increase household efficiency while helping Americans save money and stay warm. The ENERGY STAR program recommends taking the following steps this winter:

- ✓ **Maintain your heating equipment.** Dirt and neglect are the top causes of heating system failure. If your heating equipment is more than 10 years old, schedule a checkup with a licensed contractor to make sure your system is operating at peak performance. Check your system's air filter every month and when it is dirty, change it. At a minimum, change it every three months.
- ✓ **Use a programmable thermostat.** Control your home's temperature while you're away or asleep by using one of the pre-programmed settings. When used properly, programmable thermostats can save up to \$180 every year.
- ✓ **Seal air leaks in your home.** If rooms are too hot or too cold or you have noticed humidity or excessive dust problems, take action to seal air leaks. Sealing air leaks with caulk, spray foam or weatherstripping will have a significant impact on improving your comfort and reducing your energy bill. If you are adding insulation to your home, be sure to seal air leaks first to ensure you get the best performance from your insulation.
- ✓ **Utilize the ENERGY STAR website.** Use ENERGY STAR'S Home Energy Yardstick to compare your home's energy use to similar homes across the country. ENERGY STAR'S Home Energy Advisor can give recommendations for energy-saving home improvements for typical homes in your area.

- ✓ **Look for ENERGY STAR-qualified products.** Whether you are replacing light bulbs or appliances in your home, ENERGY STAR-qualified products can help you save energy and reduce your energy bill. The label can be found on more than 60 types of products

ranging from heating and cooling equipment to compact fluorescent light bulbs.

ENERGY STAR was introduced by the EPA in 1992 as a market-based partnership to reduce greenhouse gas emissions through energy efficiency. ENERGY STAR offers businesses and consumers energy-efficient solutions to decrease energy consumption, save money and help protect the environment. More than 20,000 organizations are ENERGY STAR partners, committed to improving energy efficiency in homes, products and businesses.

For more information on cutting energy costs this winter, go to www.energystar.gov/heatingtips. For information on other ways to save energy year-round, check out www.energystar.gov/changetheworld.

- NEW RESIDENTIAL REBATES FOR MEMBERS -

Equipment	Specifications	Rebate
CFL Bulbs	Replace incandescent bulbs with EnergyStar CFLs.	Less than or equal to 50% of CFL retail price. Not to exceed \$2 per bulb. 12 CFLs max. per member.
Clothes Washer	EnergyStar-rated	\$50/unit
Electric Water Heater	Must be at least 80 gallon capacity with an energy factor of at least .91 and must be controlled under the load management program.	\$150/unit
High Efficiency Furnace with ECM	Furnace with an electronically commutated motor (ECM) on indoor blower	\$150
Air-Source Heat Pump	14 SEER, 8.2 HSPF	\$250
Air-Source Heat Pump w/Indoor Unit ECM	14 SEER, 8.2 HSPF w/indoor unit ECM	\$400
Mini-Split Ductless Air-Source Heat Pump	15 SEER	\$500
Programmable Thermostat		\$25/unit
Supplemental Heating Source (Plenum Heater) for Air-Source Heat Pump	Must modulate to allow air-source heat pump to operate down to 5 degrees F and be on load control	\$500
Ground-Source Heat Pump, Open Loop	16.2 EER	\$200/ton Maximum incentive of \$1000.
Ground-Source Heat Pump, Closed Loop	14.1 EER	\$400/ton Maximum incentive of \$2000.

To receive rebate, new equipment must be installed and old equipment removed. Only new products which are exact product types listed in this form are eligible for incentives. More criteria for heating systems may apply. Forms must be received within 60 days of installation. Installation must be performed by a Clearwater-Polk qualified contractor. Rebates are in the form of a credit to the electric bill. Mail completed forms, a copy of itemized invoice and all required paperwork (AHRI certificates for heat pumps, sizing calculations for ground-source heat pumps, EnergyStar verification for washers) to:

Clearwater-Polk Electric Cooperative • PO Box 0 • Bagley, MN 56621
Please call the Member Services Department at (218) 694-6241 for more information.

CO-OP CONNECTIONS®

ANDERSON WELL DRILLING
5% off repair parts

BAGLEY CELLULAR
50% off in-stock accessories

BAGLEY CO-OP
50% off dog/cat food
\$5 off regular priced batteries

BAGLEY MERCANTILE
10% off regular priced light bulbs

BAGLEY MOTOR SPORTS
10% off regular priced helmets

CLEARBROOK LUMBER
5% off storewide

DUTCH MILL
10% off movie rental/purchases & tanning

ENSTYLES
10% off any hair or nail products

FIRESIDE GRILL & PATIO
\$2 off appetizer

FRANCIS FLORAL
10% off flowers/plants excluding weddings, funeral & wire orders

GALEN'S SUPERVALU
Free 2 liter Superchill pop with purchase of Digiorno pizza

GRAMMA PAT'S CAFÉ
5% discount Mon-Sat.
75¢ off each Sunday meal

HALVORSON HEATING & AIR
5% off all HVAC installations
10% off all service calls

ITASCA SPORTS RENTAL & SALES
10% off bike, boat & motor, pontoon or canoe & kayak rentals

Discover the value of Co-op membership

Use your Co-op Connections cards at these participating businesses:

JACKSON HEWITT TAX SERVICE
New customers pay \$50 less than at last year's competitor. Current customers get 20% off tax preparation.

KUBIAK'S FAMILY FOODS
5% off all hot deli meals & foods

MANE IMAGE
10% off all in-stock products

MARK'S HARDWARE
10% off regular priced paint
Free gift wrapping

MORRIS PLUMBING & HEATING
5% off all plumbing or heating service calls

NAPA AUTO PARTS
10% off Napa oil with purchase of Napa filter

NORTH COUNTRY HARDWARE
\$3 off per gal. of Laura Ashley paint or Cabot stain

NORTH COUNTRY OVERHEAD DOOR
10% off service and/or 5% off new materials or supplies

NORTHWEST EYE CENTER
10% off in-stock accessories

ROMA KAWA COFFEE ROASTERS
10% off 3 or more 16 oz. bags of coffee

THRIFTY WHITE PHARMACY
10%-60% off prescriptions

WESTWOOD BUILDING
5% off all in-stock merchandise excluding special order & sale items. Allowed at time of purchase only.

~ SUPPORT THESE BUSINESSES THAT SUPPORT OUR COMMUNITY ~



Cold Weather Rule Notification

216B.097 COLD WEATHER RULE; COOPERATIVE OR MUNICIPAL UTILITY.

Subdivision 1. Application; notice to residential customer. (a) A municipal utility or a cooperative electric association must not disconnect and must reconnect the utility service of a residential customer during the period between October 15 and April 15 if the disconnection affects the primary heat source for the residential unit and all of the following conditions are met:

(1) The household income of the customer is at or below 50 percent of the household income. A municipal utility or cooperative electric association utility may (i) verify income on forms it provides or (ii) obtain verification of income from the local energy assistance provider. A customer is deemed to meet the income requirements of this clause if the customer receives any form of public assistance, including energy assistance, that uses an income eligibility threshold set at or below 50 percent of the state median household income.

(2) A customer enters into and makes reasonably timely payments under a payment agreement that considers the financial resources of the household.

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

(b) A municipal utility or a cooperative electric association must, between August 15 and October 15 each year, notify all residential customers of the provisions of this section.

Subd. 2. Notice to residential customer facing disconnection. Before disconnecting service to a residential customer during the period between October 15 and April 15, a municipal utility or cooperative electric association must provide the following information to a customer:

(1) a notice of proposed disconnection;

(2) a statement explaining the customer's rights and responsibilities;

(3) a list of local energy assistance providers;

(4) forms on which to declare inability to pay; and

(5) a statement explaining available time payment plans and other opportunities to secure continued utility service.

Subd. 3. Restrictions if disconnection necessary.

(a) If a residential customer must be involuntarily disconnected between October 15 and April 15 for failure to comply with subdivision 1, the disconnection must not occur:

(1) on a Friday, unless the customer declines to enter into a payment agreement offered that day in person or via personal contact by telephone by a municipal utility or cooperative electric association;

(2) on a weekend, holiday, or the day before a holiday;

(3) when utility offices are closed; or

(4) after the close of business on a day when disconnection is permitted, unless a field representative of a municipal utility or cooperative electric association who is authorized to enter into a payment agreement, accept payment, and continue service, offers a payment agreement to the customer.

Further, the disconnection must not occur until at least 20 days after the notice required in subdivision 2 has been mailed to the customer or 15 days after the notice has been personally delivered to the customer.

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

(c) If, prior to disconnection, a customer appeals a notice of involuntary disconnection, as provided by the utility's established appeal procedure, the utility must not disconnect until the appeal is resolved.

Subd. 4. Application to service limiters. For the purposes of this section, "disconnection" includes a service or load limiter or any device that limits or interrupts electric service in any way.

The Military Service Personnel, section 325.027 of the Public Utilities Act, provides:

Section 1. [325E.028] UTILITY PAYMENT ARRANGEMENTS FOR MILITARY SERVICE PERSONNEL.

Subdivision 1. Restriction on disconnection; payment schedules. (a) A municipal utility, cooperative electric association, or public utility must not disconnect the utility service of a residential customer if a member of the household has been issued orders into active duty, for deployment, or for a permanent change in duty station during the period of active duty, deployment, or change in duty station if such a residential customer:

(1) has a household income below the state median household income or is receiving energy assistance and enters into an agreement with the municipal utility, cooperative electric association, or public utility under which the residential customer pays ten percent of the customer's gross monthly income toward the customer's bill and the residential customer remains reasonably current with those payments; or

(2) has a household income above the state median household income and enters into an agreement with the municipal utility, cooperative electric association, or public utility establishing a reasonable payment schedule that considers the financial resources of the household and the residential customer remains reasonably current with payments under the payment schedule.

(b) For purposes of this subdivision, "household income" means household income measured after the date of the orders specified in paragraph (a).

Subd. 2. Annual notice to all customers; inability to pay forms. (a) A municipal utility, cooperative electric association, or public utility must notify all residential customers annually of the provisions of this section.

(b) A municipal utility, cooperative electric association, or public utility must provide a form to a residential customer to request the protections of this section upon the residential customer's request.

Subd. 3. Application to service limiters. For the purpose of this section, "disconnection" includes a service or load limiter or any device that limits or interrupts electric service in any way.

Subd. 4. Income verification. Verification of income may be conducted by the local energy assistance provider or the municipal utility, cooperative electric association, or public utility unless the customer is automatically eligible for protection against disconnection as a recipient of any form of public assistance, including energy assistance that uses income eligibility in an amount at or below the income eligibility in subdivision 1, clause (1).

Subd. 5. Appeal process. (a) The municipal utility, cooperative electric association, or public utility shall provide the residential customer with a commission-approved written notice of the right to appeal to the commission or other appropriate governing body when the utility and residential customer are unable to agree on the establishment, reasonableness, or modification of a payment schedule, or on the reasonable timeliness of the payments under a payment schedule, provided for by this section. Any appeal must be made within seven working days after the residential customer's receipt of personally served notice, or within ten working days after the utility has deposited first class mail notice in the United States mail.

(b) The utility shall not disconnect service while a payment schedule is pending appeal, or until any appeal involving payment schedules has been determined by the commission.

Subd. 6. Enforcement. This section may be enforced pursuant to chapter 216B.

The purpose of this notice is to inform you of your rights and responsibilities under section 325E.027, Utility Payment Arrangement for Military Service Personnel. These rights and responsibilities are designed to help you meet payment of your utility bills. You must act PROMPTLY, if you choose not to assert your rights or choose not to enter into a mutually acceptable payment schedule, your service may be disconnected.

Your responsibility is to declare inability to pay by completing our inability to pay form and to return to Clearwater-Polk, within ten days.

Your responsibility to provide documentation to Clearwater-Polk that your household income is less than 50% of the state median level.

You have the right to a mutually acceptable payment schedule with Clearwater-Polk. This payment schedule will cover your existing overdue bill plus your estimated use during the payment schedule period. If you are able to pay but still wish to enter into a payment schedule, contact Clearwater-Polk to make such payment arrangements.

You have the right not to be involuntarily disconnected on a Friday or the day before a holiday.

Your responsibility, if you choose to appeal, is to mail or hand deliver the letter of appeal stating your situation and issues in dispute. Your letter of appeal must be in our hands before the day of disconnection. The Clearwater-Polk Electric Board of Directors will review your appeal after it is received. If you want to be present at the appeal, you must call the cooperative for the date and time of the appeal review.

If you need help paying your electric bill, you may qualify for state or federal fuel assistance. For complete qualifications, applications and information, contact your local county social services or community/citizens action council listed below. These organizations may also provide budget counseling.

Clearwater Social Services	694-6164
Polk County Social Services	435-1585
White Earth RBC	983-3285
Bi County Cap	(800) 332-7161
Red Lake Cap	679-3336
Inter-County	796-5144

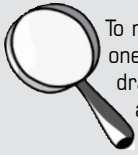
NOTIFICATION TO MEMBERS

In order to comply with Minnesota Statute 2126B.164 and the final published rules of the Minnesota Public Utilities Commission (MPUC), Clearwater-Polk Electric Cooperative, Inc. is obligated to interconnect with and purchase electricity from co-generators and small power producers which satisfy the conditions and become a qualifying facility. Clearwater-Polk Electric Cooperative, Inc. is obligated to provide information free of charge to all interested members upon request regarding rates and interconnection requirements. All interconnections require an application and approval to become a qualifying facility. Any disputes over interconnection, sales and purchases are subject to resolution by the MPUC. For further information contact: Clearwater-Polk Electric Cooperative, Inc., PO Box 0, Bagley, MN 56621; Telephone 218-694-6241.



NEW!!

YOU COULD WIN \$25



To reward our faithful readers, one member's name will be drawn at random each month and placed somewhere in the newsletter. If you should find your name, let us know before the 28th and win \$25 off your next bill.



CHEF'S CORNER

Superbowl Sunday Cheese Dip

Submitted by: Dan Buell,
CPE Member Services

- 1 pkg. Velveeta cheese
- 1 lb. ground beef
- 1 jar salsa
- 1 tub sour cream
- 1 pkg. shredded cheese
- 1 pkg. tortilla chips
- Many friends and beverages

Cut Velveeta into slices and place as a layer in bottom of 9x11 glass baking dish. Place in 350 degree oven until cheese begins to melt. Remove from oven and layer salsa over cheese, followed by sour cream and cooked ground beef. Sprinkle shredded cheese as the final layer. Bake at 350° until top layer of cheese is melted. Serve this rich dish as a dip with tortilla chips, friends and drinks while enjoying a sporting event, movie or other gathering.

If you have a favorite recipe you would like to share with Clearwater-Polk Electric members, please send to:



CLEARWATER-POLK ELECTRIC COOP.
P.O. BOX 0
BAGLEY, MN 56621

OFFICERS & DIRECTORS

Larry Trefz, *President*Bagley
Leroy Riewer, *Vice President*Bagley
Robert Johnson, *Secretary*Bagley
Gary Mathis, *Treasurer*Gonvick
Donald Holm Clearbrook
Barbara PetersenBagley
Vernon HammesGonvick
Bruce BjerkeGeneral Manager

SCHEDULED BOARD MEETING

Held at the Clearwater-Polk Electric board room at 8:00 a.m. on the last Wednesday of each month.

TROUBLE CALLS

DURING OFFICE HOURS
CALL 694-6241 or 1-888-694-3833

** AFTER HOURS CALL
Cell # 1-877-881-7673

** We have implemented a new procedure for after hour outages. Please contact the above cell #.



INTRODUCING...

continued from front page

polk.com, follow the Co-op Connections link, and click the Locate Providers tab.

Keep in mind that Healthy Savings is not insurance and does not take the place of health insurance, but in some instances it may be used in conjunction with your insurance and may be a better savings than your insurance can provide. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medi-

cal services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

You will also need a new Co-op Connections card to present to any of the Healthy Savings providers. You can print a new card at www.healthysavings.coop, or contact our office and we can print one for you. You may even want to download the Co-op Connections Card App to your smartphone.

The Healthy Savings program is just another way your electric cooperative, Clearwater-Polk, is extending our service beyond the lines.

~ SWAP SHOP ~

RULES: Ads for Clearwater-Polk Electric members only. Ads received after the 25th of each month will be held over for the following month. Ads may be run consecutively for two months. Limit your ads to two items. No commercial ads, please.

FOR SALE: New 30' x 30' hand-crafted log home shell, \$14, 900.00. Call 218-776-2117.

FOR SALE: 5x5 mostly grass hay bales, \$20.00 or price negotiable if take more than 100 bales. Call 218-657-2665.

FOR SALE: Barrel stove with bricks, \$25.00; Small black corner desk with one drawer, \$5.00. Call 218-657-2839.

FOR SALE: 2004 Chrysler Pacifica AWD, 4.0L, V6 auto., leather heated seats, 6 DVD changer, sunroof, CD & cassette player, \$8,000.00 OBO. 218-435-2046.

FOR SALE: Small square straw bales. 218-776-3281 or 776-3920.

FOR SALE: Rat Terrier puppies, 1 female-\$150, 2 males-\$125 each. 218-694-6192.

FOR SALE: Antique chain saws. 218-766-8373.

FOR SALE: Loader for Case tractor, \$60.00. 218-487-5557 or 218-280-9206.

FOR SALE: Clam 2-man portable ice fishing shelter, like new, \$125.00. 218-785-2135.

FOR SALE: 2 antique clocks. 218-657-2348.

FOR SALE: Inland DT102 snowblower, 3 pt. double auger with hydraulic revolving chute, \$1,250.00. 218-268-4357.

FOR SALE: AKC Sheltie pups, ready to go 1/11/12, first shots, wormed, dew claws, \$300.00. 218-668-2375.

FOR SALE: 2008 Pontiac G6, less than 80,000 miles, astro-start, sunroof, 4-door, need to sell, \$10,000.00 OBO. 218-533-0110.

FOR SALE: 1972 Shasta pull behind camper, sleeps 4 comfortable, stove, fridge, oven, toilet, shower, sink, a lot of updates, but still needs a little work, \$900.00 OBO. 218-533-0110.

FOR SALE: 1997 Yukon, good condition, good tires, 15 MPG, runs nice. 218-657-2676.

FOR SALE: 1 lg. box of boys clothes-NB to 6 mo.; 1 lg. box of boys clothes-6 to 9 mo.; 1 lg. box of boys clothes, 12 mo.; summer clothes, all in good condition, lots of name brand, \$45.00 per box or \$125.00 for all. 218-533-0110.

FOR SALE: Homelite electric pole saw, \$60.00; First stage regulator for 500 gal. LP tank, \$25.00; Mercury yard light, used very little, \$40.00; Like new car top, \$25.00. 218-776-3269.

FOR SALE: 5 x 8 trailer, \$400.00; Mr. Heater wall mounted LP gas heater, good for hunting house or fishing house, \$100.00; 30.06 Model 110 Savage Bolt Action, plus extras, \$400.00. 218-776-2413.

FOR SALE: Pickup load of wood, 3 yrs. old, dried, cut, split, \$75.00. 218-766-3223.

FOR SALE: New 26' x 26' hand-crafted log home shell, \$12,900.00. 218-776-2117.

FOR SALE: '94 Ford Explorer 4x4, runs good, \$1,000.00; '98 Ford Ranger pickup 4x4, Ext cab, runs but has bad tranny, \$400.00. 218-785-2040 or 218-556-6601.

WANTED TO BUY: 55 Husqvarna chain saw, in running condition or for parts. 218-694-6519.

WANTED: Platform scale in working condition. 218-556-6407 after 6 pm.

FOR SALE: 4' x 6' insulated fish house. 218-298-1194.

