Operation Round-up donates nearly $10,000 to local entities

Another installment of donations from Operation Round-up was completed last week at Clearwater-Polk Electric Cooperative in Bagley. A total of $9,750 was awarded to 16 entities. Receiving donations were (with representatives accepting checks) the following: (from left, front) McKenna Melbo (standing in for Teresa Dunn), Bagley Elementary Accelerated Reader; Ashley Nordlund, Bagley Elementary School Robotics (standing in for Cassie Dahl); Gladys Luecken, Bagley Senior Citizen Center; Deb Cage, Clearwater County Salvation Army; (back row) JaNelle Melbo, Bagley Elementary Pre-K-Sixth Grade Santa Books, Bagley Elementary Tradition of Quilts, and Bagley Elementary Summer Reading Program (she stood in for Dunn on the latter two); Larry Shelquist, Clearwater County Historical Society; Duane Johnson, Clearbrook/Leonard Senior Citizen Center; Lori Buell, Clearwater Soil and Water Conservation District North Central Envirothon; Al Rasmussen, Progressive Ag Safety; and Lyn Schroeder, Clearwater Christmas Project. Others receiving funds but not present were Clearwater County DARE, Fosston High School After-Prom, Northern Exposure to Lifelong Learning, and NW Minnesota Foundation/Emerging Leadership Program. The checks were handed out by Operation Round-up trustee Glenn Rettmann. This latest round of donations brings the total awarded to date by Operation Round-up to $335,000.

Average number of load control hours expected this winter

Despite a number of power plant outages in the offing, Minnkota Power Cooperative, your cooperative’s wholesale energy supplier, estimates 250 hours of dual-heat load control this winter. This compares to the 10-year average of 240 hours and last year’s total of 63 hours.

Members who participate in your cooperative’s off-peak electric heating program could have seen more load control hours shift to the fall months than in previous years. This was due to major scheduled maintenance outage on the Milton R. Young Station Unit 1. The coal-based power plant was taken out

--- CONTINUED ON PAGE 5 ---
Manager’s Message

Bruce Bjerke

What would life be like without electric co-ops?

What do you think life would be like if community leaders had not founded Clearwater-Polk Electric Cooperative many years ago?

Living in the U.S. in 2015, it is nearly impossible to imagine life without electricity. So many of our modern conveniences that improve the quality of our lives are dependent on electricity as the “fuel” to make them work. From the alarm clock that wakes us up, to the refrigerator that keeps our morning milk cold and fresh. From the HVAC unit that keeps us cool in the summer and warm in the winter. To the vacuum that lets us clean more efficiently. All those kitchen appliances that save us time and physical energy. Of course, so much of our entertainment, whether it comes from the TV, radio, or computer, depends on the kilowatt-hours that your electric co-op provides. Just think, there would be no smartphones or cell phones if there was no electricity.

Businesses of all kinds rely on electricity to produce and sell the products we need. So, it is no wonder that many electric co-ops feel that, while our primary product is electricity, we are really in the quality of life business.

After just celebrating the season that reminds us to be thankful for all that we have, it is important to remember the 1.3 billion people in the world that still live without reliable electric service. That is equal to about four times the U.S. population!

We are thankful that our community ancestors had the vision and foresight to do what needed to be done, gathering friends and neighbors to form our electric co-op. As the electric business of the 21st century continues to evolve, you can count on Clearwater-Polk to meet all of your electric energy needs.

As we leave behind 2015, we will all agree, the year ended with some pretty warm temperatures. Like your heating bill, our purchased power bill is definitely affected by the weather. We finished the year purchasing 11% less electricity from Minnkota than we did in 2014. Although kWh sales were considerably less than budgeted, your Cooperative will still end the year in a solid financial position.

Looking ahead to 2016, in January we will start the process of having a rate study done to verify that the revenue requirements are distributed equitably throughout the rate classes to ensure that no rate class subsidizes another. Another item that will be considered in the rate study is a 3.3% increase in the cost of purchased power from Minnkota on April 1st. Since purchased power accounts for about 70% of our expenses, we will likely need a new increase beginning with the April bills. As the results from the rate study come in, we will communicate with you in regard to changes that will need to be made.

I hope you had a wonderful Christmas and were able to bring in the New Year with family and friends. On behalf of our hard-working Board of Directors and employees, thank you for your patronage, support and help through 2015! Together we all share in the success of your cooperative. We look forward to serving you and wish you a happy, healthy and prosperous 2016.

–Bruce

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.

SIGN UP FOR AUTO-PAY AND YOU WILL BE ELIGIBLE TO WIN $25.00

Each month we draw for two new or existing member’s names for a $25.00 credit towards your electric bill.

January Winners:
Cal M. Torgerson • Tabitha Steinmetz
PETITION FOR NOMINATION

The following members wish to nominate (insert name) ____________________________, for the three-year (insert District 1, District 2 or District 3) __________________ director position, and to place such name on the ballot for the April 7, 2016 election, at the annual meeting of the Clearwater-Polk Electric Cooperative, in accordance with Article III, Section 8, of the bylaws.

Printed Name | Signature | Account Number
--- | --- | ---
1. | | |
2. | | |
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8. | | |
9. | | |
10. | | |

The Cooperative must receive the completed petition no later than close of business January 22, 2016. At the annual meeting scheduled for April 7, 2016, elections will be held for the following districts where Director’s terms are expiring:

District 1: Vernon Hamnes
District 2: Robert Johnson
District 3: Greg Spaulding

(All three incumbents are running for re-election.)

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.

SWAP SHOP

RULES: Ads for Clearwater-Polk Electric members only. Ads received after the 15th 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:
- Winter/spring double burner camping stove, needs batteries, $100.00. 218-776-3356.
- Sears treadmill, excellent condition, $100.00. 218-791-8743.
- Coleman double burner camp stove, uses white gas, $25.00, still in box. 218-791-8743.
- Snowplow to fit a 1994 Chevrolet pickup, 956-254-9141.
- Craftsman riding lawn-mower, 42 in. deck, 40 in. 2 stage snowblower, 19.5 Briggs 2 cycle engine (engine rebuilt last winter), hydrostatic drive. 218-776-3356.
- 24” Simplicity snow blower, 8 HP engine, electric start. 218-435-6724. Leave message.
- Christmas ornaments for outside, nativity, lighted deer, extra lights, some still in box, too many to mention! Make offer; Sears treadmill, excellent condition, $100.00; Palmer older battery operated 3-wheel single seat cart, needs batteries, $100.00; Older Coleman double burner camp stove, uses white gas. 218-791-8743.
- Used 6.00-16 car tires. Any condition as long as they will hold a new tube. 218-732-3783.
- Used 28-32 mpg, 122K, $5,900.00 OBO. 218-776-3177.
- Aspen & hardwood lumber, 2 axle, Excel camper, nice shape, mostly shedded, new license, $1,500.00; Keyway brand valve grinder with cabinet, $300.00. 218-268-4357.
- Used 6.00-16 car tires. Any condition as long as they will hold a new tube. 218-732-3783.
COLD WEATHER RULE NOTIFICATION

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

subsection 1. Application; notice to residential customer. (a) A municipal utility or a cooperative electric association must not disconnect and must reconnect the 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, or (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 increase the customer's energy bill.

(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.

subsection 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:

(a) a notice of proposed disconnection;

(b) a statement explaining the customer’s rights and responsibilities;

(c) a list of local energy assistance providers;

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

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

subsection 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;

(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.

subsection 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:

ence. 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 disconnection and responsibility is 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.

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.

Officers & Directors

Leroy Riewer, President ................. Bagley
Vernon Hamness, Vice President... Gonvick
Robert Johnson, Secretary .......... Bagley
Harlan Highberg, Treasurer ............ Bagley
Gary Mathis ......................... Gonvick
Greg Spaulding ....................... Bagley
Keith DeMars ......................... Shevlin
Bruce Bjerke ....................... General Manager

SCHEDULED BOARD MEETING

Held at the Clearwater-Polk Electric board room at 8:00 a.m. on the last Wednesday of each month.
**KEEP YOUR INFORMATION SAFE ONLINE**

**By Allison Goldberg, NRECA Health/Consumer Finance**

Keeping your personal information secure online might seem like a difficult task, thanks in part to nearly constant news of breaches, bugs and hacks. Luckily there are steps you can take to increase your online security and decrease the likelihood that a malicious hacker will steal your private data.

**Be skeptical.** Bring the same skepticism you’d bring in the brick-and-mortar world to your experiences online.

- You wouldn’t provide your credit card number, Social Security number and mother’s maiden name to a stranger on the street. Don’t do it online. Only provide it to trusted sources on secure sites. Look for “https” or a padlock symbol in the address bar.
- If you receive an email purporting to be from a known entity, like your bank or credit card, asking you to click through to log into your account, instead go directly to the site by typing the URL into the address bar. You can also call the number on your card or the official website to inquire about the email.
- Use a credit card with consumer protections to shop online instead of your debit card, which would give a thief direct access to your checking or savings account. Try to use only one card for all your online purchases to further reduce risk exposure.

**Don’t overshare.** Social media can be a fun way to share our lives, yet some things people happily post publically on social media can compromise safety online and offline.

- Your birthdate is key information to accessing many accounts. If you want to share your birthday online, consider not sharing the year.
- Your mother’s maiden name, your favorite pet, the street on which you grew up and even your favorite sports teams can be used to answer challenge questions to access various accounts. (Noel Wagner) Keep this information shared with friends only, if possible, or pick non-factual responses to use consistently in response to security challenge questions. “Favorite pet? Abraham Lincoln.”
- Consider not using your full legal name on public social media accounts.

**Arm yourself.** It will be more difficult to keep your information secure online if your computer, tablet, smartphone, browser and home network are vulnerable.

- Secure your wireless network—and all your devices—with strong passcodes that use a mix of uppercase and lowercase letters, numbers and symbols. Some security experts suggest creating a sentence with personal meaning from which you can create an acronym. Change your passwords once every six months.
- Only use public wireless networks that are secure. If you must use an unsecured network, do not conduct financial transactions, such as accessing your bank account.
- Make sure your operating system and browsers run with the latest updates and security patches.
- Use security software on your computers and run regular scans.
- To keep digital documents safe, you can encrypt your computer, your tablet and even your phone. Alternatively, keep important or sensitive documents, like medical records and tax returns, on an external hard drive that isn’t connected to the Internet; plug it in only when you must access those documents.
- Keep information safe offline, too. Securely shred any bills, financial statements, prescription labels, health information, receipts and similar documents that you do not need or want to keep. The personal information in these paper documents could compromise your identity both on- and off-line. Consider opting-out of pre-approved credit offers that, if they fell in the wrong hands, could allow someone to apply for credit in your name. Go to www.optoutprescreen.com or call 800.5.OPTOUT.

**Reduce, reuse, recycle and redact!** Before donating your old electronics to charity or taking them to your local e-recycler, delete all data. Instructions and apps exist to walk you through wiping your electronics clean of all traces of you, and it’s an important part of keeping your personal correspondence and online identity out of the hands of strangers, ill-intentioned or otherwise.

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**2016 Contractor Workshops Schedule is Set**

Minnkota Power Cooperative has set the schedule for their annual electrical and builder contractor workshops. Dates and locations are listed below. You can register online at www.minnkota.com or by contacting Sue Black at 701-795-4292. Registration is $75 and ends Wednesday, January 13, 2016.

**Electrician CE Workshop Dates and Locations for 2016**

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, January 18, 2016</td>
<td>Cambria Hotel &amp; Suites  825 East Beaton Drive  West Fargo, ND 58078</td>
</tr>
<tr>
<td>Tuesday, January 19, 2016</td>
<td>Cambria Hotel &amp; Suites  825 East Beaton Drive  West Fargo, ND 58078</td>
</tr>
<tr>
<td>Tuesday, January 26, 2016</td>
<td>Alerus Center  1200 42nd Street South  Grand Forks, ND 58201</td>
</tr>
<tr>
<td>Wednesday, January 27, 2016</td>
<td>Alerus Center  1200 42nd Street South  Grand Forks, ND 58201</td>
</tr>
<tr>
<td>Wednesday, February 3, 2016</td>
<td>Eagles Club  1270 Neilson Avenue SE  Bemidji, MN 56601</td>
</tr>
<tr>
<td>Thursday, February 4, 2016</td>
<td>Bigwood Event Center  925 Western Avenue  Fergus Falls, MN 56537</td>
</tr>
</tbody>
</table>

**Residential Builder CE Workshop Dates and Locations for 2016**

<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>Wednesday, January 27, 2016</td>
<td>Alerus Center  1200 42nd Street South  Grand Forks, ND 58201</td>
</tr>
<tr>
<td>Wednesday, February 3, 2016</td>
<td>Hampton Inn &amp; Suites  1019 Paul Bunyan Dr. S.  Bemidji, MN 56601</td>
</tr>
<tr>
<td>Thursday, February 4, 2016</td>
<td>Bigwood Event Center  925 Western Avenue  Fergus Falls, MN 56537</td>
</tr>
<tr>
<td>Friday, February 5, 2016</td>
<td>Cass County Electric Cooperative  3312 42nd St. S.  Fargo, ND 58104</td>
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CROCKPOT LASAGNA SOUP

Submitted by: Deanna Lefebvre, CPE Member Services

1 lb. ground beef
3 cups beef broth
4-5 cloves of garlic (minced)
1 Tbsp. dried parsley
1 Tbsp. dried basil
1/2 cup chopped onion
1 - 28 oz. can diced tomatoes
Brown ground beef.

Mix together the diced tomatoes and tomato paste in crock-pot first. Next add broth, ground beef, garlic, parsley, basil, onion, V8 and salt/pepper. Cover and cook on LOW for 7-8 hours or HIGH for 4-5 hours. When 30 minutes of cooking time is left, add water and noodles. Stir and continue cooking.

** Deanna partially cooked the noodles before adding to soup.

Questions on load control?
Check it out on the Internet

Go to Clearwater-Polk Cooperative’s Web site: www.clearwater-polk.com; click on “Load Management,” click on “Control Status”. This screen offers instructions, load control plans, current state-of-the-load management system and control history for the past 30 hours. For your specific load group number and double order number, call Clearwater-Polk Electric’s office at 218-694-6241 or 1-888-694-3833. Please remember, this is Minnkota’s current estimate of load control needs. Control plans are subject to change.

Electric rebates available

Great incentives are available for the installation of qualifying electric heating equipment. Cooperative members will receive $20 per kilowatt (kW) installed with a maximum rebate of $600 through at least the end of 2015. The system must be the primary heating source in the building and on the off-peak program with a qualified backup heating source. The system must be hard-wired; plug-in systems are not eligible.

Some restrictions apply. Please contact the cooperative’s member services department for more information.