



Nobles Cooperative
Electric

Your Touchstone Energy® Cooperative

Adding it up with carbon footprints

Carbon dioxide exists everywhere. It's in every breath we take; it even makes our trees and plants around us lush and green.

Because the ever-present gas also helps hold the sun's heat in our atmosphere, it has taken on an edge of notoriety in recent years. Increasing amounts of carbon dioxide emitted from sources like factories, cars and power plants have been blamed for contributing to climate change (along with a list of other "greenhouse gases," including methane).

Carbon dioxide molecules can last in the atmosphere for a century or more and many experts see too much of it as a bad thing. The idea of a "carbon footprint" has been developed to tally the amount of carbon dioxide anything emits, directly or indirectly—from a coal-fired power plant to a family of four.

Technically, each of us expands our own carbon footprint every time we exhale, although the amount really adds up when it comes to burning fossil fuels like coal, gasoline and natural gas. Burning these fuels releases carbon dioxide into the at-

Sources: U.S. Environmental Agency; National Rural Electric Cooperative Association

mosphere, and everyone connected to those emissions boosts their own carbon footprint.

As Congress considers legislation to limit carbon dioxide emissions, associated costs will impact everyone. Consumers paying electric bills, and every company making products with electricity generated from fossil fuels, will foot the tab.

Nobles is asking elected officials to address climate change issues in an affordable and environmentally responsible fashion. We're ready to provide insight into how various policy proposals will affect consumers and we'll urge lawmakers to reach the right answers.

In unity with 42 million other electric co-op consumers around the country, ask your U.S. representative and senators to work with us to keep electric bills affordable. Get involved in this effort by participating in the Our Energy, Our Future™ grass-roots campaign at www.ourenergymn.coop. To calculate your household carbon footprint, visit: http://www.epa.gov/climatechange/emissions/ind_calculator2.html.

Energy saving tip

Keeping your tires properly inflated improves gas mileage for the average vehicle by around three percent, saving up to 20 gallons of gasoline per year.

Source: Alliance to Save Energy

Mark your calendar

October 1 Read your meter
October 12 Electric bills due

Snapshot of a typical home's carbon footprint

The average U.S. household emits 21 tons of carbon dioxide annually, an amount that would take more than four acres of pine trees to soak up. A family of four, incidentally, emits almost twice that total.



Sources: U.S. Environmental Protection Agency; NRECA



**A word from your
General Manager
by Richard 'Rick' Burud**

Board reviews key ratios

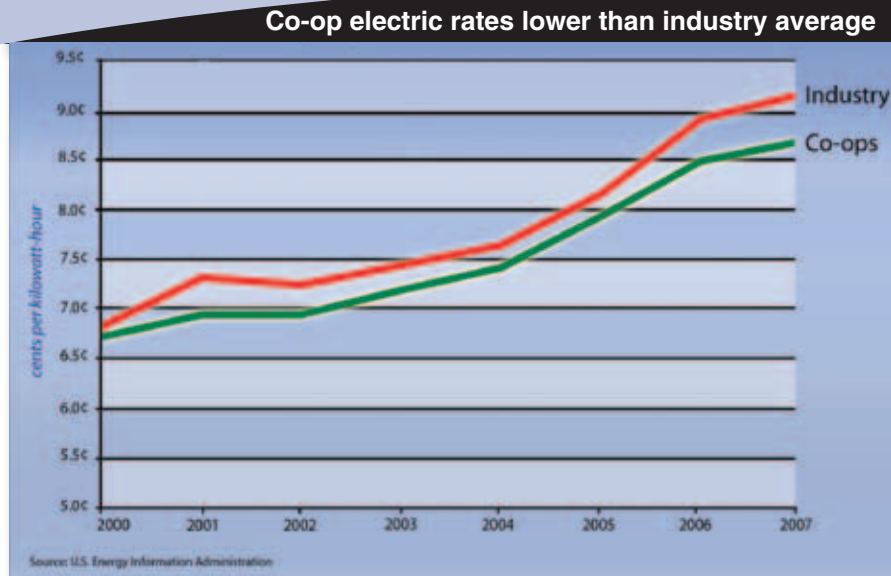
Everyone likes or dislikes getting a report card. Your cooperative received their report card from our independent banker (NRUCFC), which compares our cooperative to others.

Overall, I suppose we received about a "B". Below you will find our values related to median key ratios.

The good

1. Lower power cost and rates to

Ratio Categories	System Value	U.S. Median	MN Median	Consumer Size
Financial ratios				
MDSC (2 of 3 year high average)	1.88	1.98	1.83	1.90
Tier (2 of 3 year high average)	2.83	2.46	2.68	2.56
Blended interest rate (%)	5.37	5.12	5.08	4.89
Equity as a % of assets	41.89	40.62	40.32	43.69
Annual capital credits retired per total equity (%)	3.26	2.05	2.49	1.88
Revenue and expense ratios				
Power cost per total kWh sold (mills)	44.60	63.05	53.30	52.48
Total operating expenses per total kWh sold (mills)	16.40	19.60	19.29	20.73
Electric revenue per kWh sold (mills)	74.85	95.42	84.83	89.08
Growth ratios				
Annual growth in no. of consumers (%)	.59	.99	.79	.81
Annual growth in kWh sold (%)	.74	1.22	2.79	3.62
Total plant investment per consumer (\$)	7,280	4,473	5,469	5,782



2. Lower operating expenses
3. Strong capital and equity position

The bad

1. Little higher than average interest rate
2. Lower growth in sales and consumers
3. Utility plan investment higher than others, due to larger investments

Know where your utility lines are buried before you dig

The "Call Before You Dig" law (Minnesota Statute 216D) requires that any excavator must call the state-wide notification center (1-800-252-1166) at least 48 hours (excluding weekends, holidays and emergencies) prior to the start of digging.

Operators of pipelines, electrical lines, telephone lines and other utilities are notified and must use color-coded markings to show the location of their lines or facilities on the site.

The information needed is the type of work being done, how long the work will take and where the work site is located. The work site location should include the legal description of the property (township, range, section/quarter). It can be obtained from property tax statements.

Gopher State will take care of all utility-owned underground facilities, but you are responsible for locating your own underground facilities. Nobles will locate all wires up to the metering point. Wires from there to your home and out buildings are your own property and other provisions must be made to locate these.

Understanding the Cold Weather Rule

An electric cooperative utility must not disconnect and must reconnect the utility service of a home between October 15 and April 15, if the disconnection affects the primary heat source for the residential unit when all of the following conditions are met:

1. The member has requested a utility shutoff protection form provided by the utility. A member receiving energy assistance has demonstrated this inability.

2. The member's household income is at or below 50 percent of the state median income;

3. Verification of income may be conducted by the local energy assistance provider or the utility, unless the member 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 as mentioned above;

4. A member whose account is current for the billing period immediately prior to October 15 or who, at any time, enters into a payment schedule that considers the financial resources of the household and is reasonably current with payments under the schedule; and

5. The member receives referrals to energy assistance programs, weatherization, conservation or other programs likely to reduce the member's energy bills.

Before disconnecting service to a residential member between October 15 and April 15, a municipal utility or electric cooperative association must provide the following information to a member: a notice of the proposed disconnection, a statement with the member's rights and

responsibilities, a list of local energy assistance providers, an income verification form, and a statement explaining available time-payment plans and other options to secure continued utility service.

These are the restrictions for disconnection:

1. If a member must be involuntarily disconnected between October 15 and April 15 for failure to comply with residential disconnection provisions, it must not occur on a Friday or the day before a holiday. In addition, the disconnection must not occur until at least 20 days after the notice required, as previously listed, was mailed to the member or 15 days after the notice was personally delivered to the home.

2. If a member does not respond to a disconnect notice, the member must not be disconnected until the utility investigates whether the residence is occupied. If 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.

3. If, prior to disconnection, a member 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.

Emergency energy assistance

Murray County	507-836-6144
Nobles County	507-295-5213
SW MN Opportunity Council	507-376-4195



Fill Your Fridge Sweepstakes

Enter for a chance to win \$500 in free groceries.

Grand Prize \$500 in free groceries

First Place Prizes \$100 in free groceries
One First Place Prize awarded in each of the participating Great River Energy member cooperatives.

Visit mnbrighterideas.com between August 16 and September 30, 2009, and complete a short quiz for instant entry.

mnbrighterideas.com 

Military service personnel payment arrangements

Minnesota law provides that a public utility must not disconnect the utility service of a residential member for nonpayment, that has been issued orders into active military duty, for deployment or for a permanent change in duty station, provided that they enter into an agreement with the utility to make payments towards their bill. Forms are available from the cooperative.

My bill seems high — what should I do?

Many of you have just opened your electric bill and noticed it is higher than you've seen in years. You have grown accustomed to a \$110 electric bill and now when you view it, you see you owe \$130. Suddenly, the feeling that something has to be wrong is overwhelming.

The first diagnostic tool the cooperative uses to look at high bill complaints is to look at past electric bills and your current meter reading to see if there has been an increase in kilowatt-hours used. Many times the usage is the same as in the past or possibly even lower with increased conservation awareness.

If the usage has increased, consider anything that might have changed which may be causing you to use more electricity. Have you added a plasma television or a new game console (XBox, Wii, PS3)? These items are all very convenient and great to have, but come at a high cost.

Here are some culprits of high electric bills: water pumps working overtime, water heaters that are used often or have a damaged element, space heaters, air conditioners and aging appliances. Satellite receivers for televisions and VCRs, among other appliances, use almost as much elec-

tricity when they are switched off as when they are on (vampire power). Vampire power accounts for about five percent of household electricity use in the United States.


It is important to always read your meter at the same time each month. By taking a regular reading each month, you will keep your bill on a consistent 30-day cycle and avoid fluctuating bills. You can also take daily readings to see how much power you use in a day. Experiment by turning off a suspected high usage appliance for a day and see what happens to consumption.

If you still have not pinpointed the rise in your kilowatt-hours, check out a Kill-A-Watt meter. Use the meter to look at your older appliances to determine how much they are costing you. You may be very surprised to find your second refrigerator is costing you \$12 to \$15 per month on your bill and your old freezer another \$10.

While the cooperative has no way of knowing what goes on in your individual household, we will be more than happy to look at your bill. If your electrical use seems excessive, we will send an employee out to re-read your meter and visit with you personally to discuss your specific situation.



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® Your Touchstone Energy® Cooperative 

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8:00 a.m. to 4:30 p.m.

Monday through Friday

24-Hour outage service

800-776-0517

Gopher State One-Call

800-252-1166

WildBlue tech support

888-326-4289

Electrical inspectors

Murray County

Randal Maha - 507-274-5261

Nobles County

Scott Preuss - 507-449-8870

General Manager

Richard G. Burud

Board of Directors

Henry Hanson, President - 483-2417

Richard Greve, V. President - 376-5026

Lee York, Sec./Treas. - 879-3497

David Clarke, Director - 425-2646

Dick Ruitter, Director - 443-5891

Ronald Schwartau, Director - 734-3052

Gary Sieve, Director - 926-5455

Country Cupboard Texas Caviar

1/4 c. sugar (or may use Splenda Sweetener)

1/4 c. olive oil

1/4 c. cider vinegar

1 - 15 oz. can of black beans, drained and rinsed

1 Jalapeno pepper, seeded and chopped or 1/8 c. of Jalapenos from a jar, chopped

Mix sugar, olive oil and vinegar. Pour over the other remaining ingredients. Stir and chill to blend flavors before serving with tortilla chips. You may also add chopped tomatoes (either fresh or canned) and quantity of Jalapenos used can be adjusted to personal taste; the quantity recommended provides a "medium" hotness.

This "salsa with a twist" is a favorite of my family's and also goes over very well when I make it to share with co-workers!

Send your favorite **pork** recipe to Nobles Cooperative Electric, ATTN: Tracey, P.O. Box 788, Worthington, MN 56187-0788. Entries must include your name, address, telephone number and Nobles' location number. All entries must be received by September 14. The winning recipe will be featured in the next edition of *Current Matters* and the winner will receive a **\$10 credit** on their electric bill.

Robin Heeren
Kenneth

1 - 15 oz. can of corn, drained

3 different colored peppers, chopped

1 red onion, chopped