

HOTLINE UPDATE

Board of Directors returns one million dollars in Capital Credit refunds to you

Thanks to Wright-Hennepin Cooperative Electric Association's (WH) continuing strong operational and financial performance, almost all members will receive a Capital Credit refund on their energy bill this holiday season.

WH's Board of Director's recently declared a Capital Credit return of one million dollars to members who purchased electricity from the cooperative during 1986, 2008 or 2009.

Membership with WH entitles all members to share in its success. Capital Credit refunds are a distinct and important part of the cooperative business model. The individual member's share of the refund is based on their energy use during the years being retired. Before returning these margins back to members, however, WH uses this capital to offset the cost of debt for equipment and facilities used for the construction and

maintenance of the electric distribution system. This working capital represents the members' ownership equity in WH. This helps keep WH's electric rates as low as possible because it lowers financing needs.

WH retires portions of annual margins faster than many other electric co-ops in the nation because of a Board-recommended bylaw amendment passed by the members in 1998. This amendment has resulted in more members being eligible for a refund each year and earlier than previous policy. Per cooperative bylaws, WH's member-elected Board determines the amount of margins retired each year based on the cooperative's financial condition and other considerations.

"Capital Credits are a cornerstone of the cooperative way of doing business," said Chris Lantto, WH Board Chair. "The Board of Directors is again pleased to return margins to members despite so many challenges in the economy at this time."

Since refunds were first made in 1957, more than \$30 million has been returned to members via Capital Credit refunds. This is the 30th year in a row that the Board has made Capital Credit refunds to WH's members. 



WH's Board of Directors: Top (left to right): Dale Jans, Donald Lucas, Sarah Evenson, Chris Lantto, Burton Horsch. Bottom (left to right): Timothy Young, Erick Heinz, Thomas Mach, and Butch Lindenfelser.

Your Co-op Connections card can save you money all over the town and country

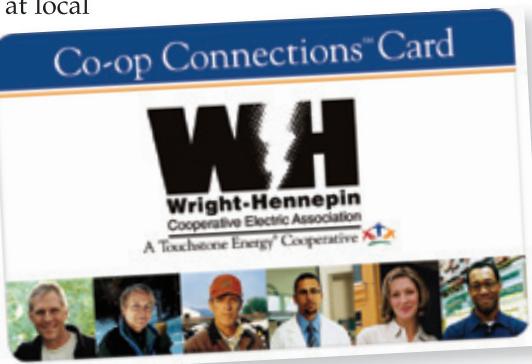
The Co-op Connections card can save you money locally and across the nation. From hotel discounts to savings on medical purchases, the Co-op Connections card has you covered. All Wright-Hennepin (WH) members received these cards in November 2007's Hotline Update issue or when electric service was established. WH members are enrolled in the program at no charge.

More than 200 local and 115 national businesses offer savings to Co-op Connections cardholders, saving you money on things like your next set of tires, a bouquet of flowers and meals at local

restaurants. See pages 4 and 5 for a complete listing of local business' discounts and visit www.connections.coop for national discounts.

One of the most used features of the Co-op Connections program is the savings that it can bring you at the pharmacy. You can save money on prescriptions, as well as over-the-counter medications. In fact, WH members have saved over \$20,000 since 2009 at the pharmacy by using their Co-op Connections card. Co-op Connections members from across the nation have saved more than \$24.6 million at the pharmacy.

You don't even have to visit the pharmacy to receive savings on your medications. A unique mail order program was created for extra convenience. Since most maintenance (long term) medications are purchased in 90 day supplies, you can maximize savings and have the convenience of home delivery (at no additional charge) by ordering through the mail order option. For more information on this option, visit www.connections.coop and click on "Pharmacy Discounts."



If you have lost your Co-op Connections card, you can get one for free by calling a customer service representative at 763-477-3000 or by e-mailing info@whe.org. 

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Find us on:



Ceo's MEMO

Mark Vogt
WH President and CEO



2011 rates will be very similar to 2010 and remain competitive with area suppliers

Tis the season for the start of the Holidays. It's also the season when Minnesota's energy suppliers announce their retail rate plans for the coming year. With that in mind, I thought I'd use this month's column to review WH's rate outlook for 2011.

Your Board of Directors reviewed and approved the 2011 Budget and Work Plan at their November 9th meeting. This year's 116 page budget identifies all operational activities, strategic priorities and capital expenditures in each area of your electric cooperative and Holding Company. These things are then assigned detailed revenue and expense projections. Once all this information is rolled up and analyzed by your employees – then scrutinized by your Board of Directors – we are able to very accurately forecast the coming year's electric rate (barring, of course, anything unanticipated or totally out of our control). I'm pleased to announce that 2011 retail rates should be very similar to 2010! In fact,

An average WH residential member will see less than ten cents a day difference on their electric bill in 2011.

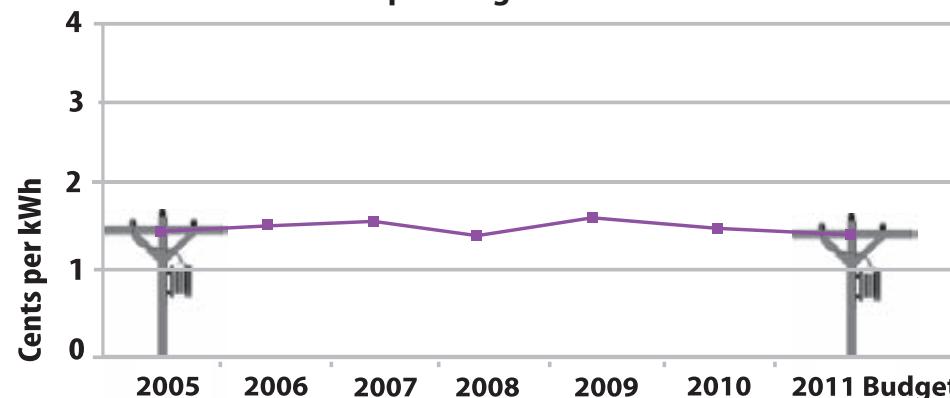
an average WH residential member using 1,000 kilowatt hours per month should only see a three percent price change – or on average, less than ten cents a day difference – in 2011. That amount can be totally negated if you take advantage of just a few of our no cost/low cost energy conservation and other money saving programs. Our analysis shows that a three percent increase for 2011 electricity is well

below the price changes taking place with most other necessities in your daily life.

"Holding the line" on 2011 retail rates proved challenging. For starters, both of our wholesale power suppliers announced larger rate increases for

due, in part, to the new state mandates on energy conservation. For instance, we helped WH members save the annual electricity usage of 508 homes in 2010, which is close to the average yearly growth for WH over the last few decades. The ability to conserve

WH's Local Operating Costs Remain Flat



Source: Cooperative Finance Corporation's Key Ratio Trends Analysis

2011 than originally projected. All said and done, WH received an eight percent blended wholesale cost increase from our two cooperative power generators. That's the largest in years. It is particularly severe because 72 percent of WH's total cost structure is made up of wholesale power. These larger than expected wholesale increases are a direct result of more rigorous environmental regulations going into effect in 2011, along with a significant uptick in transmission costs (17 percent) for new power lines to transport wind energy, as well as the overall impact of the weak economy on our suppliers.

Another hurdle we had to overcome in "holding the line" on 2011 retail rates is what we think will be the third straight year of little or no growth in energy sales. That's never happened in WH's history. This no growth phenomenon is being caused by the continued downturn in the real estate and construction markets. It is also

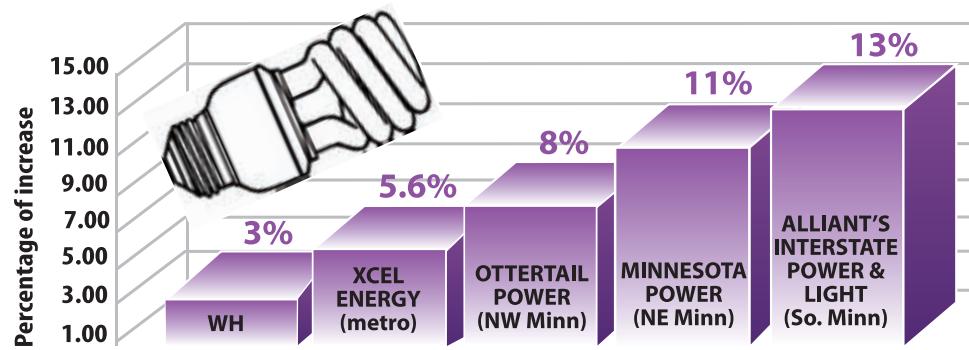
that amount of electricity is a mighty good thing in the long term for WH and its members. Among other things, it means we need to build smaller and fewer power plants in the future. But it is causing retail rate pressure now because we have fewer units of sale to spread existing costs over.

Normally, this one-two punch of record wholesale power cost increases and no sales growth would cause "sticker shock" on your electric bills. But, I'm pleased to say your Board of Directors and employees found ways to avoid that outcome for the coming year.

A large contributing factor in "holding the line" is the success of WH's Holding Companies (WH Security, WH International Response Center, WH Generation, WH Services and HeatMyFloors.com). Allocations from these companies factor significantly in offsetting the large wholesale power cost increases and the effects of no growth in 2011. In this way, the mission of WH Holding is being fulfilled: "to manage risk, optimize resources and generate profits to offset the retail price of electricity for WH members." WH Holding is a unique advantage that few other utilities have available to keep electric rates competitive.

Also helping to "hold the line" has been our ability to keep local operating costs virtually flat during the last few years (see top graph).

Scheduled Rate Adjustments for Minnesota Electric Utilities in 2011



Sources: end of story on page 3

Board REPORT

October Board Meeting Highlights:

The monthly meeting of the Board of Directors was held October 12, 2010. A quorum of directors was present. Board action taken:

- Approved general capital credit retirement of \$1,000,000 to current members during the upcoming Holiday Season.
- Reviewed a banker's key financial indicators and trends of WH showing the cooperative in strong financial condition.
- Mark Fagan, Enterprise Risk Manager of Great River Energy (GRE), presented "Factors Impacting GRE's Member Sales Forecast & Integrated Resource Plan", which outlined how the economy is affecting GRE and its member systems.
- Heard reports about recent industry meetings from directors.
- Reviewed and filed the monthly CEO, Legal, financial, and operations reports.

WH's Board of Directors

Chris Lantto, Board Chair.....	District 5
Thomas Mach, Vice Chair.....	District 6
Dale Jans, Secretary/Treasurer....	District 4
Timothy Young.....	District 1
Butch Lindenfelser.....	District 2
Burton Horsch.....	District 3
Sarah Evenson.....	District 7
Donald Lucas.....	District 8
Erick Heinz.....	District 9

The Board of Directors meets monthly at the cooperative's office in Rockford. Regular meetings are generally scheduled the second Tuesday of each month for 2010. Members with items of interest are encouraged to contact the President and CEO to confirm meeting date and time.

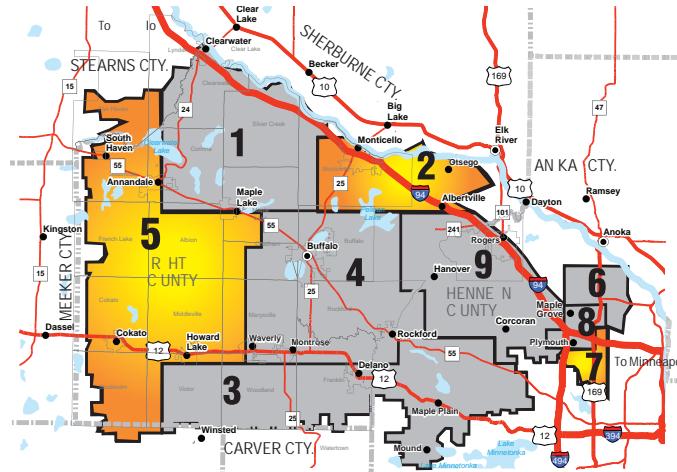
WH and WH Holding LLC's Management Team

Mark Vogt President and CEO 763-477-3013 mvogt@whe.org
Angie Pribyl Vice President, Finance and CFO 763-477-3104 apribyl@whe.org
Lance Hovland Vice President, Energy Distribution 763-477-3105 lhovland@whe.org
Sonja Bogart Vice President, Customer Service, Sales & Marketing 763-477-3061 sbogart@whe.org
Rod Nikula Chief Operating Officer, Heartland Services, LLC Power Supply 763-477-3106 rnikula@whe.org
Steve Nisbet Vice President, Technology Operations 763-477-3114 snisbet@whe.org
Wendy Makousky Vice President, WH International Response Center 763-477-3144 wmakousky@whe.org

2011 rates cont. on Pg. 3

Members may now file as director candidates

Wright-Hennepin (WH) members can now submit nominations to compete for a seat on the cooperative's Board of Directors in districts 2, 5 and 7 (see map). Members elected to these



If you are unsure which district you live in, you can find this information by looking at your mailing label on this month's newsletter. The district number is shown on the first line of the label, just above your name. The "BD" stands for board district.

Directors up for re-election

positions will begin their terms immediately following the 2011 Annual Meeting on Tuesday, March 29, 2011.

Members in these districts who would like to compete in the election need to file a "director nominee application form." To apply, print out, complete and sign the form found on WH's website (www.whe.org) then click on the "Director Nominee Application Form" under the "Quick Links"). Mail the form along with a resume to: Wright-Hennepin, Attn: Dale Jans, Secretary/Treasurer, P.O. Box 330, Rockford, MN 55373. Application deadline is February 7, 2011. **WH**

Industry NEWS

Xcel seeks increase for 2011 in electric rates

Xcel Energy asked the state's Public Utilities Commission (PUC) for permission to raise electricity prices recently, blaming additional regulatory requirements and the need to fund infrastructure improvements for the increase. The utility is requesting a total of \$198 million – a \$150 million, or 5.6 percent, increase in base electric rates for 2011 and \$48 million, or 1.8 percent, hike in base rates in 2012.

Both requested increases would go into effect in 2012, but Xcel wants an interim rate increase to be approved beginning Jan. 2, 2011. With the interim rate increase, a typical residential customer would pay an additional \$4.09 per month for electricity. A typical small-business owner's bill would go up about \$6. If the final approved rate increase ends up smaller than the interim increase, customers would receive a rebate.

This is the third time that Xcel has asked to raise electricity prices in five years. In 2008 it requested \$156 million that the PUC reduced to \$91 million. Then in November 2005, Xcel requested \$168 million and was ultimately approved for a \$132 million increase. Before that, stable revenue growth throughout the 1990s and no need for increased capacity made it possible for Xcel to avoid an electric rate increase for a dozen years.

The \$198 million increase is needed to pay for improvements to infrastructure, including the nuclear power plant in Monticello, said Scott Wilensky. The economic downturn is another reason for the proposed increase. Residential, commercial and industrial customers used less energy in the recession, Wilensky said.

Source: *Star Tribune*

CapX2020 power lines will add thousands of jobs

CapX2020, a network of high-voltage power lines that Xcel Energy, Great River Energy and other utilities are building across Minnesota, will generate nearly 8,000 jobs at the peak of construction in 2013, according to an impact study released Wednesday. The 128-page study, commissioned by the CapX2020 utilities, covers Minnesota, the Dakotas and Wisconsin and was done by the bureau of business and economic research in the business school at the University of Minnesota Duluth.

Among the key findings: CapX2020 will generate \$1.6 billion in wages, rent and profits from construction payroll spending, and \$3.4 billion in sales from construction-related activity in the four-state area. It also will generate more than \$149 million in tax revenue in the four states combined. The bulk of the impact is in Minnesota. The 8,000-job total in 2013 includes secondary jobs in sectors related to the construction, such as engineering, retail and restaurants, the study said.

The \$1.7 billion CapX2020 project will add 700 miles of overhead cables capable of moving 4,500 megawatts of electricity. The upgrade will expand the grid by about 30 percent and help move more wind-generated power.

Source: *Star Tribune*

Regulations could impact your energy costs

For quite some time, Wright-Hennepin (WH) has been keeping you informed about the proposed cap-and-trade legislation that sought to impose large costs on the electric utility industry, and which had the potential to raise electric bills significantly.

This cap-and-trade plan has met an impasse and may not come to fruition. However, as pointed out in a recent Wall Street Journal article entitled "The Unseen Carbon Agenda," we may not be out of the woods yet.

The article cautions that the U.S. government is still seeking to control the emissions of carbon dioxide from electric power plants (like cap-and-trade would have) through regulations from the Environmental Protection Agency (EPA). In addition to being an emission from power plant generation, carbon dioxide is what you exhale when you breathe.

The North American Electric

"The pending electric utility regulations will subtract between 46 and 76 gigawatts of generating capacity from the U.S. power grid by 2015."

pending electric utility regulations will subtract between 46 and 76 gigawatts of generating capacity from the U.S. power grid by 2015. To put those numbers in perspective, the worst-case scenario would amount to a reduction of about 7.2 percent of national power generation, and almost all of it will hit coal-fired plants. As is common

throughout the Midwest, over 90 percent of the electricity supplied by Wright-Hennepin is from coal.

The EPA's new rules range from traditional pollutants, such as mercury and sulfur, to new regulation of coal ash and even water intake structures, which power plants use to cool down equipment. Through these regulations, as much as a fifth of the functioning coal-fired power plants will be forced into early retirement, to be replaced with a much more expensive energy mix, especially natural gas.

WH is encouraging members to once again contact their elected officials and the EPA to voice their opinions on this issue. If this regulation does go into effect, it could have a significant and immediate impact on your price of electricity. **WH**

Source: *The Wall Street Journal*

2011 rates will remain competitive!

2011 rates cont. from Pg. 2

Local operating costs include labor, benefits, billing, accounting, construction, maintenance, tree trimming, transportation, marketing, advertising, communications – anything having to do with operating the local electric grid from our headquarters in Rockford. We have achieved this by continuing to gain new operating efficiencies through technology and streamlined work practices rather than cutting funding for critical services or programs. Our banker watches these trends and notes that WH has among the most efficient local operating costs in the nation for a utility our size.

A third major contributor to the

favorable retail rate picture for 2011 is the better than expected year-end financial condition we expect for 2010. Because of that condition, your Board chose to request permission from the Rural Utility Service to defer some 2010 revenue into 2011. This too will have the positive effect of helping to offset those large wholesale power increases next year. I'm pleased to note that the favorable variance in 2010 revenue occurred even while WH's retail electric rates were among the lowest in this area. The revenue deferral into 2011 is an example of your Board leaving no stone unturned to find ways to keep electric rates stable and competitive for members in these challenging economic times.

You have helped us, too! Thanks

to more than 50 percent of you participating in our Off-Peak programs, we are able to avoid millions of dollars in extra wholesale power costs. Thank you! Without your help, rates would be significantly higher.

All said and done, WH's retail rates for 2011 compare very favorably to the major electric utilities in the state and metro area. The graph on the bottom left of page 2 shows how WH's 2011 rate plans compare to other major suppliers.

From our family to yours, we wish you a Happy Thanksgiving.

Mark Vogt

Sources for rate increase chart: Ottertail Power, www.otpc.com; Xcel Energy, *Star Tribune*; MN Power, *Duluth News Tribune*; Alliant's Interstate Power & Light, *Cedar Rapid's Gazette*

Save hundreds of dollars locally with V



AUTOMOTIVE

All Tire, Elk River	763-241-1874
Free tire mounting, balancing, valve stems, tire disposal on all new tires purchased.	
Andy's Pro Tire & Auto, Annandale	
10% off labor. 320-274-3986	
M & M Express Lube, Annandale	
\$2 off basic or full service oil change. 320-963-2060	
MCP Collision Center, Annandale	
Free car detailing with every repair (valued at \$100). 320-274-8283	
Maple Lake Automotive, Maple Lake	320-963-3815
\$5.00 off on any auto repair.	
Monticello Tire & Auto Service Co. Inc, Monticello	763-271-1300
10% off any service over \$100.	
NTB (All Locations), Elk River	763-241-1912
10% off tires, wheels & mechanical services, \$7 off any oil change and free flat repair and/or tire rotation.	
Otsego Autocare & Goodyear, Otsego	763-441-6040
10% off parts and labor. \$25 off set of four new tires (select tires only, call store for details).	
Tires Plus, Buffalo	763-682-4979
10% off parts and labor. \$25 off set of four new tires (select tires only, call store for details).	
Tonka Transmission, Buffalo	763-684-4120
\$100 off complete transmission rebuild.	
Total Auto Service, Buffalo	763-684-4122
10% off all regular priced services.	
West Hennepin Auto & Tire, Loretto	763-479-6395
\$5 off oil change, \$20 off set of four tires (select brands) (some restrictions apply).	

BANKING, BUSINESS AND FINANCIAL SERVICES

American Credit Card Service, Willmar	952-472-1984
Application fee (\$50.00) waived for business wanting to take credit cards - Free quotes. Save money on current service.	
Association Resource Group LLC, Rogers	763-428-1962
One month free management fees with signed two-year contract; 15% tax prep discount; waive set-up fee for monthly account with signed contract.	
AW Smith, LLC, Rockford	763-477-4949
\$25 off accounting services for first time customers.	
Bankwest, Buffalo, Hanover and Rockford	763-477-5231
Three months free rent on a safe deposit box upon opening a Bankwest Power Checking, Bankwest Club, Preferred or Advantage checking account.	
Cornerstone Wealth Management, LLC, Buffalo	763-684-1885
Free initial review; 2 Free stock trade commissions.	
First National Bank of Elk River, (6 locations)	763-241-3637
Anoka, Elk River (2 locations), Hassan, Maple Lake, Zimmerman	
Open a consumer loan with us and get 1/4% off a consumer loan rate or open a deposit account and we will deposit the first \$10.	
Jackson Hewitt Tax Service, (5 locations)	
Buffalo (Walmart)	763-478-3534
Maple Grove (Walmart)	763-416-0432
Medina	763-478-3699
Monticello (Walmart)	763-295-8925
Plymouth	763-559-7221
20% off Individual tax returns, \$50.00 off Schc (small business) and \$100 off S-Corps Tax returns.	
Life Illumination Presentations & Coaching, Hanover	763-477-9186
Consultation fee waived on Business/Leadership Coaching appointment; 30% off individual coaching program with a Certified Coach. 30% off first speaking engagement.	
MPSTAX.COM, Rogers	763-428-1962
15% discount on tax return preparation.	
West Financial Credit Union, (two locations)	
Medina	763-235-6000
Plymouth	763-235-6020
Put \$100 in your wallet when you open a direct deposit checking account at your community credit union West Financial Credit Union.	
BEAUTY, TANNING SALONS AND SPAS	
Jill's on Jackson, Watertown	952-955-2827
\$5 off any tanning package and/or chemical service (hi-lites - color - perms).	
Pazzazz Salon Spa, Rogers	763-425-0038
10% off all professional hair, skin care, and tanning products and/or 20% off all tanning services.	

BEAUTY, TANNING SALONS AND SPAS

Planet Beach Tanning Salon, Maple Grove	763-420-0035
10% off any package or lotion.	
Shear Style Hair & Spa, Annandale	320-274-5717
\$3 off of pedicures, facials and highlights.	
Sun City Tan & Essentials, Otsego	763-633-1290
Buy two single sessions and get one free in equal tanning bed.	
Sun Life Tanning & Treasures, Monticello	763-295-5775
Buy 5 sessions get 1 session Free.	

CRAFTS

Scrap n' Chat, Monticello	763-295-8666
10% off entire purchase of regular priced items.	

FITNESS

Anytime Fitness, (two locations)	
Albertville	763-424-4435
Free security key fobs with new membership (a \$29.95 value). Stop by for a free t-shirt when asking about membership.	
Monticello	763-295-9000
No enrollment & \$5 off regular monthly rate.	
Curves (two locations)	
Annandale	320-274-9700
50% off sign-up fee (Annandale).	
Delano	763-972-9300
50% off enrollment fee or 2 weeks free on the New Curves Circuit with Zumba fitness. (Delano)	
Fitness Matters, Monticello	763-295-3117
50% off start-up fee; free tanning with membership, no contracts, co-ed.	
Gold's Gym, Buffalo	763-682-4300
No initiation fee (\$40 value).	
The Pilates Advantage, Medina	763-477-4254
Free Yoga class or \$10 off Pilates lesson or class.	

FLORAL, GARDENING AND LANDSCAPING

Blue Stem Gardens, South Haven	
\$100 off landscape design with installation.	320-493-0416
Buffalo Floral and Landscaping, Buffalo	
10% off Retail and/or 5% off landscape services.	763-682-2010
Candlelight Floral, Wayzata	952-473-2564
15% off cash and carry orders. Not applicable on weddings or wire orders.	
Jeremy Gibbs Lawn Service, Rockford	763-565-5296
10% off any service.	
M & M Express Sales & Service, Annandale	320-963-8000
One free blade or chain sharpening. Limit one per visit.	
Midland Nursery, Buffalo	763-478-6122
10% discount.	
Pride and Joy Landscaping, Annandale	320-274-0886
Free virtual design.	
Tatanka Gardens, Buffalo	763-682-4171
10% off regular priced items all season long.	
The Flower Depot, Annandale	320-274-7673
\$1 off any purchase over \$5.	

FOOD PRODUCTS

Brothers Meat & Seafood, Maple Grove	763-416-1901
\$5 off \$40 purchase.	
Dehmer's Meats, Inc., St. Michael	763-497-2455
\$5 off regular priced 50 lbs. lean ground beef (freezer wrapped). Not to be used in conjunction with any other offers.	
Nortog Meats, Rockford	763-477-5658
5% discount.	
Rocky Mountain Chocolate Factory, Maple Grove	763-773-7623
\$5.00 off your purchase of \$25.00 or more. \$10.00 off your purchase of \$40.00 or more. Not valid with any other coupon, discount or offer.	

GAS STATIONS, CONVENIENCE STORES AND GROCERY

Holiday, Medina	763-478-8115
Free 20 oz. coffee, cappuccino or fountain pop with purchase of 10 gallons or more of gas.	
Lantto's Store, French Lake	320-274-8495
Large pizza for the price of a medium (take-out only) and/or 3% off Red Wing boots and shoes.	
Roger's BP Amoco, Maple Lake	320-963-6555
\$2 off purchase of large pizza or Take & Bake.	

HARDWARE STORES

Ace Hardware, Rockford	763-477-5820
Buy two keys, get a third key free.	

HEALTH AND CHIROPRACTIC SERVICES

Annandale Chiropractic, Annandale	320-274-3060
15% off supplements and orthopedic products.	

APEX Chiropractic HealthSource, (five locations)	
Albertville	763-497-0777 or 320-266-5822
Champlin	763-421-2710
New Hope	763-533-0654
New Hope (Life fitness)	763-592-2121
Rogers	763-428-1105

\$25 for your first appointment with a Consultation, exam and x-rays session (For paying cash a savings of over \$300) and/or \$25 for a half hour massage with our Certified Massage Therapist.	
Balanced Health Chiropractic, Plymouth	763-557-7399
15% off nutritional supplements and free initial consultation.	
BidRx, LLC doing business at www.BidRx.com , 763-479-3664	
100% of the discount from pharmaceutical companies and pharmacies that are offered on www.BidRx.com are passed through to Co-op Connection cardholders.	

Brook West Family Dentistry, PA, Maple Grove	763-561-2273
Receive a free in-home teeth whitening product with a new patient exam, x-ray and cleaning.	

Buffalo Chiropractic Clinic, Buffalo	763-682-1471
10% off nutritional supplements and orthopedic products.	

Buffie Chiropractic Clinic, Rockford	763-477-4266
25% off services at time of service, 10% off nutritional products, excluding Medicare or government funded programs.	

EyeWest Vision Clinic, Rogers	763-428-3757
\$50 off a complete pair of prescription glasses (not to be combined with other discounts or insurance benefits).	

Nature's Edge, Delano	763-972-8281
10% off services.	

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WH's Co-op ConnectionsSM

Program!

West Air Heating & Cooling, Hanover	763-498-8071
\$10 off any repair or service call or receive a Honeywell setback thermostat with installation of new furnace or air conditioning unit.	
WH Security, Rockford	763-477-3000
Three free months of monitoring when installing a new WH Security system.	
LODGING	
AmericInn of Annandale	320-274-3006
7% discount.	
Best Western Kelly Inn (3 locations)	
Fargo (Kelly Inn)	701-281-9700
Plymouth	763-553-1600
St. Paul	651-227-8711
All locations: 20% off regular rates.	
Hilton Garden Inn Mpls/Maple Grove, Maple Grove	763-509-9500
15% off Bar for 2008/2009 with black out dates of Sept. 1st - 5th.	
MORTGAGE AND REAL ESTATE SERVICES	
American Mortgage & Credit, Willmar	1-888-489-7979
Free Qualification! Know in 10 minutes what you qualify for. Call toll-free 1-888-489-7979. Free pre-qualify for a purchase or refinance.	
Complex Capital Mortgage & Finance, Maple Grove	952-249-9282
Complimentary paradise vacation for two. Guaranteed lowest closing costs or we pay you!	
Edina Realty Agent - Wayne Murphy, Annandale	763-300-7373
One-year home warranty to qualified listings (\$395 value).	
Edina Realty Agent - Wayne Murphy, Cokato	763-300-7373
One-year home warranty to qualified listings (\$395 value).	
Edina Realty Agent - Scott Harris, Edina	952-928-5360
Free appraisal (not to exceed \$400) on any new purchase or refinance (new loan).	
ETC Realty LLC, Minnetrista	952-261-9423
Buyers receive 25% of Brokers share commission upon successful closing. Sellers receive 1.5% discount on listing fee and a FREE Home Market Analysis when using ETC Realty LLC.	
Insurance Brokers of Minnesota, Mike Zumbusch Agency, Buffalo	763-682-4517
Free travel water bottle with insurance analysis.	
Prudential Metrowide Realty - Shellie Mathews, Minneapolis	763-416-1186
Commission reduction on listing held by Shellie Mathews of 1/2% of sales price upon successful closing.	
REI Broker - Real Estate Investments Broker Company, Maple Grove	763-227-8237
Save \$1,000 dollars on commission when buying & selling with us.	
OTHER SERVICES	
American Mini Storage, Annandale	320-274-7433
50% discount for second month's rent.	
Big Al's Rental Center, Annandale	320-274-2500
5% discount off of regularly priced Ridgeline docks and lifts and 10% discount off of regularly priced shrinkwrap and storage.	
Herald Journal, Winsted	320-485-2535
\$3 off a one-year subscription (new or renew) to either the Herald Journal, the Dassel-Cokato Enterprise Dispatch, or the Delano Herald Journal.	
MacLean Law Office, Delano	763-972-3400
\$30 off a single will or \$75 off mirror (spousal) wills.	
Maple Grove Lock and Safe, Maple Grove	763-494-9075
\$10 off service call and \$10 off in-store purchase.	
Paul Kollmann Monuments, LLC, St. Joseph	320-363-4571
25% off total purchase price of monuments, headstones, markers and bronze markers and/or 4% off cemetery engraving (Date of death, etc.).	
Pre-Paid Legal Services, Loretto	612-501-8432
1 month free with a 12 month paid membership.	
State Farm Insurance, Delano	763-972-6848
Free road atlas with insurance quote.	
The UPS Store, Buffalo	763-684-8022
Three additional free months with every new 12-month mailbox rental agreement	
Virtuosos Music Academy, Plymouth	763-231-7901
One free private music lesson.	
Wright-Hennepin Cooperative Electric Association, Rockford	763-477-3000
\$5 credit on electric bill when first signing up for both EZ Pay & E-billing	



PETS AND ANIMAL CARE

Cenex Lake Region (three locations)	
Buffalo	763-682-1431
Cokato	320-286-6432
Maple Lake	320-963-3137
All locations: \$1 off one bag of Country Lake Animal Nutrition.	

Maple Grove Pet Hospital, Maple Grove	763-420-9711
20% off dog/cat spay, neuter, cat declaw, distemper vaccines, heartworm test, rabies, feline leukemia, FIP vaccines.	

Pat Jenson's Riding School, Buffalo	763-477-4764
New customers only. Introductory special buy: eight lessons get one free or 10% discount on trail rides, birthdays, ranch & all stable services.	

RECREATION

Annandale Paintball, Annandale	320-274-8727
10% off open play field fee (greens fee) not valid with other coupons or specials.	

Faith, Hope, Love Riding Academy, Annandale	320-274-5050
Pre-pay for seven riding lessons and get \$1 off per lesson.	

Northern Palms Sports Center, Rogers	763-428-9299
Golf: 10% off driving range time. Paintball: Free rental with admission and paint purchase.	

Prokart Indoors, Maple Grove	763-428-1333
\$3 off on a single 8-minute ride purchase. Not valid with other offers.	

River City Extreme, Monticello	763-295-3390
10% off any pizza.	

River Lanes of St. Michael	763-497-3775
First bowling game free (not valid with other offers).	

Riverwood National Golf Course, Otsego	763-271-5000
Buy 18 holes of golf and get 18 free (cart rental required; excludes weekends and holidays).	

Southbrook Golf Club, Annandale	320-274-2341
\$25 fee includes 18 holes of golf with cart. Valid Monday - Friday, Saturday and Sunday after 1 p.m. Restaurant discount: \$5 off \$30 purchase or more. One per table/visit.	

Vintage Golf Course, Otsego	763-271-5000
Buy 18 holes of golf and get 18 free (cart rental required; excludes weekends and holidays).	

RESTAURANTS	
Bonnie's Maple Lake Café, Maple Lake	320-963-3907
10% discount on menu items.	
Buffalo Books & Coffee, Buffalo	763-682-3147
Large coffee for price of a small (includes specialty lattés).	
Carbone's Pizzeria, Albertville	763-497-1497
Two large one topping pizza's for \$18 plus tax (carry-out only).	

Dunn Bros Coffee & Café (3 locations)	
Albertville	763-497-1409
Maple Grove	763-424-3866

Monticello	763-295-4460
10% off entire purchase. Not to be combined with other offers.	

10% off bean & beverage purchases (no bottled beverages, cannot be combined with other offers). (Maple Grove)	
Elk River Pizza Man, Elk River	763-441-8191

20% discount.	
Hardee's, Elk River	763-241-0500

Buy one regular price hot ham 'n cheese, get one free. Limit one free sandwich per visit.	
Homestyle Country Café, Annandale	320-274-1404

Buy one dinner, get \$1 off the second dinner.	
Howard Lake Legion Kitchen-Divine Catering, Howard Lake	320-543-2554

10% off dinner menu items. Specials not included.	
JR's Pizza Pub & Grill, St. Michael	763-497-3408

\$2 off any purchase of \$15 or more (dine-in or carry-out).	
Lake Center Bar & Grill, Annandale	320-274-5400

\$1 off all burger baskets except specials.	
Maple Lake VFW	320-963-6226

Buy one dinner, get one beverage free (Friday dining hall only, up to a \$2.50 value per beverage, limit four per card, per visit)	
Pizza Man (two locations)	

Albertville	763-497-2501
Monticello	763-295-3737

Both locations: carry-out offer of 10% off regular price on any menu item.	
Quiznos Sub, Buffalo	763-682-6822

\$1 off a toasty combo (sandwich, chips and drink).

Protect those you love with a medical alert

The holiday season reminds us of the importance of family and loved ones. This year, you might be thinking of the perfect gift that you could give to someone that you love – and what could be more important than the gift of protection.

There are many seniors across the nation that could use an extra safety net. Many of them live alone, or are alone during the day at home with no one to help them should they need emergency assistance. This year, you can give them a guardian angel that can help them should they need it. That gift is WH Security's medical alert.

The medical alert system consists of a two-way calling station and wireless wearable emergency button. The calling station is centrally located in the home and has a microphone and speaker built into it. Should an emergency occur, all your loved one has to do is press the button on the base station to get immediate assistance

from a security operator that can quickly dispatch emergency personnel. The operator speaks straight through the calling station to your loved one.

If your loved one encounters an emergency, but is not close to the calling station or can't reach it, they

"Help your loved one's stay safe with a medical alert system from WH Security that can get them assistance in emergency situations."

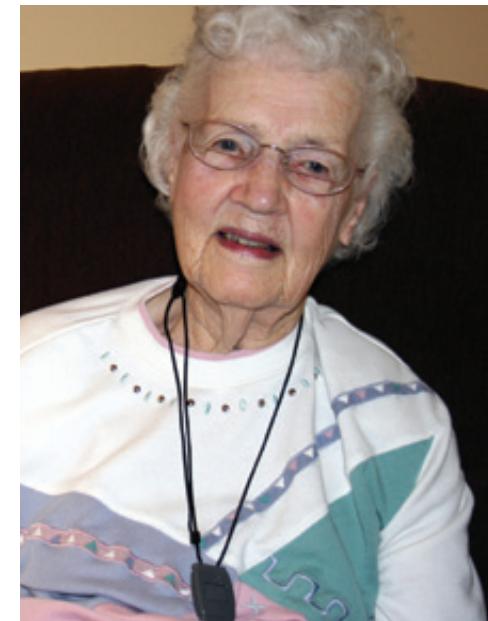
can simply push the wireless wearable emergency button that is worn at all times (available as a necklace, belt clip or wrist band) to get assistance.

This wireless wearable button

communicates with the base station, which contacts our monitoring center to call for help. This product is a real life saver.

The freedom of living independently has numerous advantages for your loved ones, but there is one distinct disadvantage of living independently: getting help in an emergency. Now, you don't need to worry about them because with a medical alert system from WH Security, help is only a push-of-a-button away!

A WH Security medical alert system can be used anywhere a telephone line is available. There is no equipment to buy, and it only costs \$31.95 per month to keep your loved ones safe. This year, give the gift of safety to those you love with a WH Security medical alert system. Please call us today for more information on this life saving product at 763-477-3000 or visit us online at wh-security.com. 



Margaret Goetzenberger was lucky to have her medical alert when she fell in her yard, broke her hip and needed emergency assistance. Without it, she could have been left helpless overnight.

Do not tamper with your electric meter

The electric meter on your home or business is installed by highly trained and certified employees of Wright-Hennepin (WH). It is not meant to be tampered with or serviced by anyone else.

"When members tamper with their electric meters without our employees knowing it, people can be hurt."

However, there are electric members across the nation that attempt to reconnect electric meters after they have been disconnected for non-payment situations. Attempting to reconnect an electric meter is extremely dangerous, as you could easily be

seriously injured from the electricity flowing through the meter.

"Not only are these persons breaking the law by stealing electricity, but they're also risking their lives," said Steve Nisbet, VP of Technology Operations. "When members tamper with their electric meters without our employees knowing it, people can be hurt."

According to the Cooperative Research Network, a division of the National Rural Electric Cooperative Association, power surging through a compromised meter can cause an electrical catastrophe. A short circuit could produce an arc flash bright enough to cause blindness and powerful enough to launch fragments of shrapnel-like, red-hot debris. Serious injury or death from electrocution, explosion, or fire often results from meter tampering. Only trained personnel wearing

protective clothing should work on meters.

"Anytime you get into a meter base, you run a risk of someone getting injured," comments Nisbet. "WH advises that no members should ever try to reconnect or tamper with their electric meter for their own safety, and the safety of WH employees." 

Source: *The Washington Post*, Cooperative Research Network



Donate gifts for families in need

Drop off unwrapped gifts at WH's office in Rockford for kids in need this holiday season. The gifts will be given to the "Caring for Kids" campaign of Hanover and the Rockford food shelf. Gifts can be dropped off between 8 a.m. and 4:30 p.m., Monday through Friday and until 7 p.m. on Wednesdays.

Scare Away Burglars with...

WHSecurity The Power to Protect
A wholly owned subsidiary of Wright-Hennepin Cooperative Electric Association

and "Rex Protects"

Purchase a new security system and receive a **FREE** smoke detector! *Up to a \$120 value.*

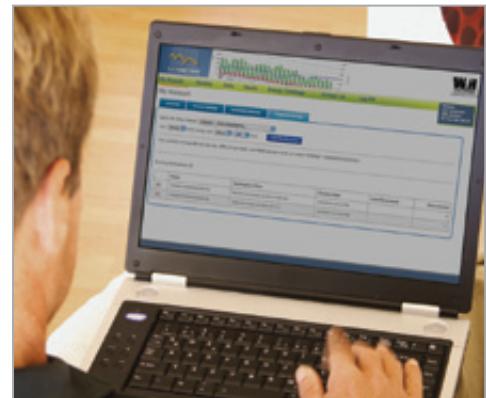
WH-SECURITY.COM
763-477-3000 • 1-800-943-2667

**Offer Ends
12/31/10**



Sign up for MyMeter™ and be entered to win an energy audit valued at \$500

Wright-Hennepin's (WH) free online energy tracking program called MyMeter™ has the power to help you save money on your electric bills. And now, for a limited time, you can be entered to win a free energy audit valued at \$500 just for signing up!



Sign up for MyMeter by December 31 and be entered to win a free energy audit valued at \$500!

Sign up for MyMeter™ at <https://mymeter.whe.org> between now and December 31 to be entered in the drawing. The energy audit will help identify changes you can make in your home that can save you money on electric bills.

MyMeter™ is a free web-based service that allows you to track and chart your daily energy use, compare your home's energy use data to an average of other homes in your area and set goals for yourself to reduce energy use. There is even an option to receive an e-mail or text message on days when your home surpasses or falls under a preset limit of energy use.

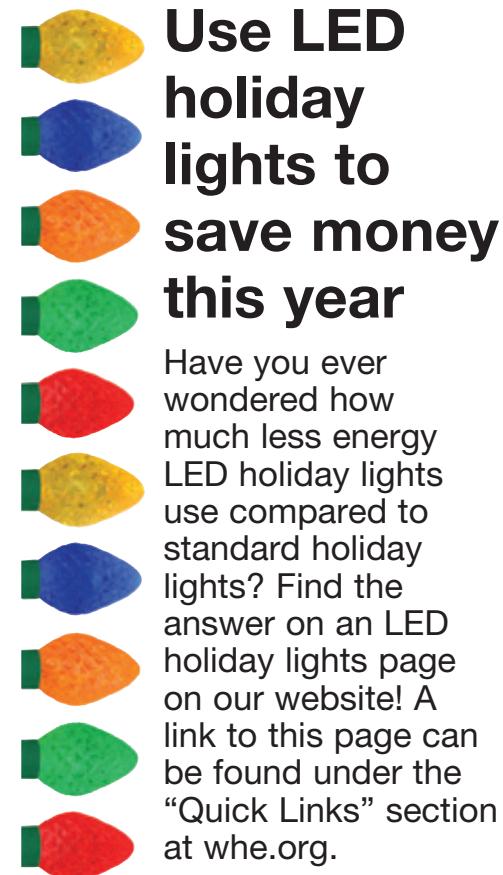
"Members that use the program typically save three to five percent on their electric bills after signing up for MyMeter™," said Sonja Bogart, WH vice president of customer service, sales and marketing. "The home energy

audit will further help members to lower their home's energy use."

"Sign up for MyMeter™ between now and December 31 to be entered in the drawing."

The program takes your daily energy use information and makes easy-to-read charts to show how much energy you are using. It even shows how your energy use is affected by the outdoor temperature.

The time is now to take control of your home's energy use. It has never been easier! Access MyMeter™ at <https://mymeter.whe.org>



Have you ever wondered how much less energy LED holiday lights use compared to standard holiday lights? Find the answer on an LED holiday lights page on our website! A link to this page can be found under the "Quick Links" section at whe.org.

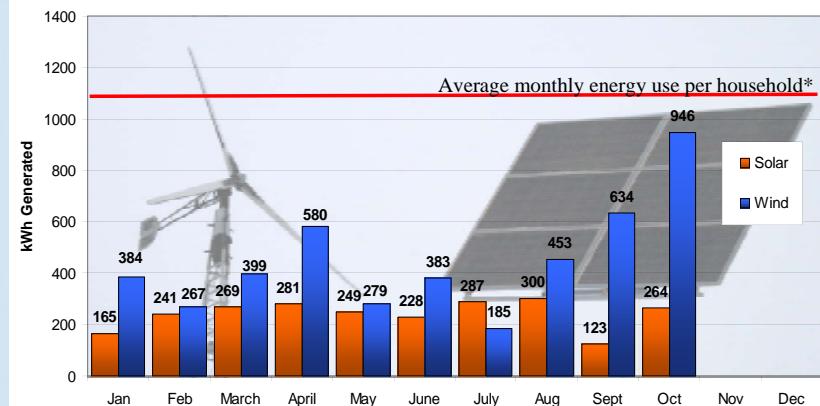
November wind and solar power monthly contest winners

Congratulations to William Graunke of Buffalo and Lloyd Olson of Otsego, who were Wright-Hennepin's (WH) November 2010 wind generator and solar contest winners.

William receives a credit for 946 kilowatt-hours (kWh) on his electric bill, which was the total amount of electricity produced by WH's wind generator throughout the month. Lloyd receives a credit for 264 kWh on his electric bill, the total amount of electricity produced by WH's solar panels in the same time period.

To enter the monthly drawing to win the energy produced by WH's wind generator or solar panels and to learn more about WH's renewable energy efforts, visit www.whe.org, then click on "WH Electric," followed by "Renewable Energy."

Renewable Energy Produced Per Month



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Customer Call Center Hours:
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7:30 a.m. to 6:00 p.m. Fridays
Call: 763-477-3000 or 1-800-943-2667

To report an outage:
Electric dispatchers are available 24/7
Call: 763-477-3100 or 1-888-399-1845

WH Security monitoring:
Security dispatchers are available 24/7
Call: 763-477-4275 or 1-800-858-7811

Printed on partially recycled paper.

Pop Quiz! Win an outdoor holiday light display and timer

Complete WH's quiz with the correct answers and be entered into a drawing for a set of five outdoor energy saving LED holiday lights and timer valued at approximately \$30!

All the answers for the quiz can be found in this newsletter. Simply insert the correct answers, clip out the form, and mail it with your electric bill or e-mail your answers to marketing@whe.org. Completed quizzes are due by December 31.

Look for a new quiz every month! There will be one winner each month. Only one entry per month, per household will be accepted. Winners will be contacted by phone.

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

WH's November 2010 Hotline Quiz

1. Win a free energy audit by signing up for the _____ program before December 31st.
2. Since 1957, more than \$_____ million has been returned to members via Capital Credit refunds.
3. WH helped members save the equivalent annual electricity use of _____ homes in 2010.
4. Save money around town with your _____ card.
5. Over _____ percent of electricity supplied by Wright-Hennepin is from coal.



October Quiz Winner:
Barbara Eitel,
Greenfield

W
Wright-Hennepin
Cooperative Electric Association
A Touchstone Energy Cooperative

What causes momentary power outages?

At one time or another, we've all returned home or woke up late for work to see a blinking "12:00" on our digital alarm clock. It then means having to reset every digital clock in the household that doesn't have a battery backup, from the microwave oven to the answering machine. Usually, this state of "eternal midnight" was caused by a "blink" in the electrical system.

While blinks can be bothersome, they show that an electrical system is working exactly as designed. And while Wright-Hennepin (WH) has taken steps to reduce the number of blinks across its power system, there are measures you can take as well.

Why blinks?

Blinks are created when a breaker, or switch, temporarily opens to stop the flow of power along any portion of the power system. The breaker usually opens because a "short circuit" or "fault" (a large, quick rise of electrical current) has occurred on the path that feeds your home or business. This can occur when a tree branch touches a line, lightning strikes, or a wire breaks. After the breaker opens, it quickly closes. The brief delay, which allows the fault to clear, usually lasts less than two seconds.

If the fault clears, every home or

business that receives electricity from that power line has just experienced a blink and the power comes back on to stay. This could include thousands of locations if the breaker protects a transmission line or a substation. If the fault doesn't clear (for example if the tree branch doesn't fall off the line) the breaker may open and close up to three more times over a few seconds before staying open. When this occurs and power remains out, you will need to call WH to report an outage at 763-477-3100 and a line crew will come out to fix the problem and restore the power back for you.

Reducing the blink's effects

WH employs methods to reduce blink frequency. Tree trimming is probably the easiest and most common method, and one area where you can help.

Make sure to tell WH if there are any trees or limbs located close to power lines in your area.

Meanwhile, you can reduce the affects of blinks by purchasing clocks equipped with battery backups. This type of digital clock offers "ride through" ability for momentary outages. It will also keep the correct time and sound an alarm in case of a long-duration outage, provided a charged battery is in place. As an added benefit, these devices only use the battery in the event of a power interruption.

Blinks affect all electrical equipment, not just digital clocks. If there is a blink while you are operating a computer, your computer may shut down and you will have to reboot. An uninterruptible power supply (UPS)

on your computer can help prevent information loss. The UPS incorporates surge suppression technology with a battery backup and provides time to save the things you were working on and exit your computer properly.

The future of blinks

WH operates an active system maintenance program and works hard to identify and fix sources of service interruptions. Even though blinks will never disappear completely from our electrical energy delivery system, by working together we can minimize effects of the interruptions and the frequency with which they occur. 

Sources: Scott Turner of JD Engineering, NRECA



If you have ever woke up, or come home to clocks that need to be reset, your home could have had a momentary loss of power.

Fuel prices have you on a crazy ride?



Off-Peak can help keep your costs level!

While gas prices have fluctuated greatly over the past few years, the cost of electricity has remained very stable.

Whether you have a cold room, or are looking for an efficient way to heat your whole home, Wright-Hennepin offers electric solutions to help save money on your home's heating bill. And, with the stable price of electric, you won't have to worry about big swings in pricing – you can save those crazy rides for your next trip to the amusement park.

Call a representative today:

763-477-3000

800-943-2667

www.whe.org or info@whe.org



Featured electric heating product:

Electric Plenum Heater:

Now you have the power to control your energy bills by switching between electric and your existing gas or oil furnace. Plenum heaters can be added to your home's ductwork and allow you to switch fuel sources, depending on prices. Plenum heaters qualify for Wright-Hennepin's low-cost Off-Peak rate.

Plenum heaters offer you:

- Low operating costs
- 100% efficiency
- Clean operation
- Safe performance
- Unsurpassed comfort
- No odors, fumes or carbon monoxide

