

Current Matters



Nobles Cooperative Electric

Your Touchstone Energy® Cooperative

August 2018
Vol. 10 Issue 8

Understanding an appliance's energy use

Several of my appliances are getting old and will need to be replaced soon. Will the appliance choices I make have much impact on my energy bill?

Your energy use varies month to month, so it can be difficult to see how much difference an appliance purchase makes. It's best to view the purchase over the lifetime of the equipment. Think about the up-front cost and the lifetime energy cost. In a Consumer Reports test, the most efficient refrigerator used \$68 per year less electricity than the least efficient model. Multiply that difference over a decade or two, and the lifetime energy savings could be greater than the up-front cost.

Appliance energy use is usually less, on average, than home heating and cooling bills, but can be several hundred dollars each year. Your appliance use depends on factors like the model, how often you use it, the settings you use for its particular function and even the time of day it is most used.

Over the last few decades, new appliances became more energy efficient, driven partly by minimum government standards. These standards, created by the U.S. Department of Energy, save consumers over \$60 billion each year.

Appliances are required to include an EnergyGuide label that shows estimated energy use and operating cost per year.

Some appliances will also have an ENERGY STAR label. This indicates the appliance is substantially more efficient than the minimum standard. Your greatest energy savings opportunities can come from replacing an old appliance with an ENERGY STAR-rated appliance. (539-40-068) It can lower the monthly electricity cost by 75 percent, from \$16.50 to less than \$4.

In some cases, the configuration of the appliance can also make a substantial difference. For example, a side-by-side refrigerator/freezer uses about 70 percent more energy than other configurations, with all the most efficient models having the refrigerator stacked on top of the freezer. All 36 of the most efficient clothes washers of 2018 were frontloading models.

Make the most out of your appliance energy use with a little research before buying a new model and a few easy adjustments to the way you use them.

Nobles Cooperative Electric (NCE) also offers rebates on some of your home appliances. Be sure to check out our website at noblesce.coop.

Energy saving tip

Look for LED products and fixtures for outdoor use, such as pathway, step and porch lights. Many include features like automatic daylight shut-off and motion sensors. You can also find solar-powered lighting for outdoor spaces.

Source: energy.gov

Mark your calendar

Aug. 18..... NCE's Rib Cook-Off

Aug. 25..... Electric bills due

Sept. 3..... Labor Day

Our office will be closed. Linemen will be on call for outages.

Last call for Operation Round Up applications

DEADLINE
September 4, 2018



Manager's Message



Nest Learning Thermostat



NCE's Pedal Pull winners



A word from your General Manager **Adam Tromblay**

How do we rate?

Each year, one of our financial partners looks at the annual financial numbers for more than 800 rural electric cooperatives across the nation. They compile a large number of ratios so cooperatives can see how they are trending in financials, revenues, expenses, growth and a number of other areas. This analysis allows us to compare ourselves with cooperatives our size, cooperatives in our state or those that share Great River Energy (GRE) as a power supplier.

I will be the first to admit that I am not a financial expert, but I see some great trends in the 145 ratios compared.

Through (15-32-66) debt consolidation and refinancing, our 2017 blended interest rate on outstanding loans is 2.81 percent, which is down from 4.97 percent in 2012. In 2017, this represented a savings of \$587,000 on our nearly \$26,000,000 in long-term loan obligations. We are almost a full point below our peer comparison groups, so we are positively positioned in our loan portfolio.

With the acquisition of SMEC in



2018 YOUTH TOUR

"I am beyond grateful that you chose me as your Youth Tour delegate! It allowed me to experience the trip of a lifetime. I cannot thank you enough for giving me one of the most unforgettable and greatest experiences of my life!"

- Kailee Haberman, Nobles Cooperative Electric
Second row: First from left

The 2018 Youth Tour included 40 high school students from Minnesota. They joined more than 1,900 students from around the nation. This year's participants gained a first-hand understanding of the legislative process, toured the historical sites and made connections with others. Connections that will last a lifetime!

One of the highlights of the week was when the group was visiting the Smithsonian museums on the National Mall. The same morning 100,000 Washington Capitals' fans celebrated their Stanley Cup victory down Pennsylvania Avenue. They also saw Vice President Mike Pence wave to them from a car as he and First Lady Melania Trump drove up to Ford's Theatre.

2015, our equity as a percent of assets dipped from a high of 48.14 percent to 42.51 percent. That number ticked up to 45.62 percent at the end of 2017, which puts us equal to cooperatives our size. Equity as a percent of assets represents member-financed ownership and provides the required financial flexibility to operate the cooperative.

NCE has historically been a conservative cooperative on spending. We are technically advanced with state of the art meters and continue to harden our system from storms while always paying attention to costs. The addition of members in 2015 has helped spread our operating expenses over a larger

base of sales. Our operating expenses per kilowatt-hour sold are 25 percent below GRE and the state average.

A number that is concerning is the 25 percent increase we have seen over the past six years in our purchased power cost. Much of the increase has come from our power suppliers conforming to state and federal mandates.

Cooperatives work very hard to balance costs, reliability and environmental responsibility. We work with our local, state and federal legislators on these principles. At times you will hear us ask for help by letting your voice be heard with our legislators so we can slow down the rate of purchased power cost.

July's Auto Pay Winner is Colette Smythe!

Take a minute to sign up for Auto Pay and you may win a \$25 bill credit. A winner is chosen each month.

Member Corner

A place to learn more about electricity and energy products

Nest Learning Thermostat

This month, we are evaluating the Nest Learning Thermostat.

The Nest Learning Thermostat 3rd Generation is truly a “smart thermostat.” It learns the temperature that you like and builds a schedule around yours. Nest is configurable both from direct configuration in the thermostat, smartphone (18-23-34) app or a web browser. It uses machine learning algorithms to build a “thermal model” for your home to help allow for the most efficient use of your heating or cooling system.

The thermostat provides many tools to provide maximum comfort in your home. One of the ways Nest helps its customers save on their energy bill is through the use of the Home/Away Assist. This is built into the thermostat to switch your thermostat to “Eco Temperatures.” Nest

uses activity sensors built into your thermostat and your smart phone’s location to tell when everyone has left your home. Nest then waits a short period of time to ensure nobody’s coming back and then switches to “Eco Temperatures.” When someone returns home, the thermostat will automatically switch back to your regular temperature schedule. All of the tools can be turned on or off depending on the desires of the homeowner.

The good news: Compatible with Amazon Alexa and Google Home. Auto-Scheduling allows for a “set it and forget it” type of installation. User friendly app allows settings to be changed quickly and pain free. Remote room sensors are also available.

The bad news: The price tag is \$250 and it takes time to adjust and learn your schedule.



Family: Brought to you by electricity

After coming home from a long day at the office or working out on the farm, there’s nothing better than spending quality time with your loved ones.

That could mean getting dinner on the table first, either by serving up an all-in-one meal that’s been simmering in your electric slow cooker all day, baking a hotdish in the oven or – if time is of the es-

sence – popping a frozen meal in the microwave.

Once the dishwasher is loaded and starts its magic, ideally you would all convene to the living room and flip on a movie or binge-watch the (516-37-203) newest Netflix original show. In reality, you’ll more than likely be texting each other from various rooms in the house as you watch your own preferred

shows, play video games or get lost in a novel on your tablet.

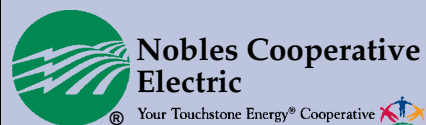
Or maybe while your family is inside, you’ll head to the garage and plug away on that project that’s been waiting to be finished.

What’s the common thread among all of your family’s after-school and work activities? Reliable electricity provided by your local cooperative.

Nobles Cooperative Electric is proud to provide the electricity its members depend on to bring their families together

Nobles Cooperative Electric's Pedal Pull Winners — July 20 in Adrian

91 Participants



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Electrical inspectors

Murray County
Randal Maha - 507-274-5261
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Scott Preuss - 507-430-3652

General Manager

Adam Tromblay

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Gary Sieve, Director - 926-5455*
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Next Board Meeting

September 14, 2018

*This cooperative is an equal
opportunity provider and employer.*



5 Year Olds

1. Jackson Penning
2. Brody Kathman
3. Brayden Lais

6 Year Olds

1. Nathan Croat
2. Brycen Metz
3. Regan Penning

4 Year Olds

1. Kohen Thiner
2. Jett Henriksen
3. Jax Van Horsen

7 Year Olds

1. Tayden Jackson
2. Owen Heidebrink
3. Emersyn Remme

8 Year Olds

1. Heath Croatt Jr.
2. Cael Schettler
3. Phillip Balster

9 Year Olds

1. Cole Raley
2. Cee Andra Bullerman
3. Josh Honken

10 Year Olds

1. Darwin DeMarrias
2. Mesaydes Marten
3. Hannah Wieneke

11 Year Olds

1. Codin Bullerman
2. Jose Medina
3. Andrea Honken



Country Cupboard Ham & Cheese Breakfast Bake

Sue Davis
Cannon Falls

- | | |
|-----------------------|---------------------------------|
| 2 1/2 c. low fat milk | 1 large baguette, thinly sliced |
| 8 large eggs | 8 oz. cheddar cheese, shredded |
| 2 T. Dijon mustard | 8 oz. thinly sliced deli ham |
| 1 tsp. chopped thyme | 1 T. snipped chives |

Spray a square 2-quart (39-21-45) baking dish with nonstick spray. In bowl, whisk milk, eggs, mustard, thyme and 1/4 tsp. each salt and pepper to blend. Arrange half of the bread, overlapping, in baking dish. Pour half of the milk mixture over bread; sprinkle with half of cheddar. Top with ham, then repeat layering of bread, milk and cheddar. Cover dish; chill one hour or up to overnight. Preheat oven to 350 degrees. Bake 50 to 55 minutes or until golden and custard is set. Let stand 5 minutes before serving. Garnish with chives. Serves 6.

Send your favorite recipe with **garden vegetables** to Nobles Cooperative Electric, ATTN: Tracey, P.O. Box 788, Worthington, MN 56187-0788. Entries must include your name, address, telephone number and NCE location number. All entries must be received by August 25. 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.