

# NORTHERN

## L I G H T S

December 2023

2023

### Capital Credit Refund

*A benefit of your co-op membership*



Electricity is essential. It powers our everyday lives, often for less than \$5 a day. Being a member of Beltrami Electric Cooperative – like you are – offers even MORE value to your dollar because you'll likely get some of that dollar back. It's a nice little system we like to call **CAPITAL CREDITS**.



#### Capital credits represent your share of ownership in Beltrami Electric Cooperative

Electric cooperatives operate as not-for-profit utilities, which means that any profit (called margins) is returned to members, not shareholders. The margins are allocated every year according to how much energy you purchase. Your allocation represents your share of ownership in the co-op, and is paid back over time as financial conditions and margins allow. The allocation and retirement of capital credits is one of the most unique and rewarding benefits of being a member-owner of Beltrami Electric Cooperative.

Refund amounts are based on your length of membership and the amount of energy purchased during the period retired.

Capital credits may not be retired every year – it depends on the current financial needs of the cooperative. This year, the board has authorized a retirement of more than \$1.7 million in capital credits, including general and estate retirements.

#### Look for your credit on your bill

For members who joined the cooperative prior to 2023, capital credit refunds will be applied as a credit to bills in late November or early December (depending on your billing cycle). The credit will be applied to the primary service on your bill statement under Account Detail.

Learn more about this benefit of your co-op membership at [www.beltramielectric.com/capital-credits](http://www.beltramielectric.com/capital-credits).





# Cooperatives are different

by Jared Echternach, president and CEO

## Members to receive more than \$1.7 million in capital credits

Electric cooperatives are different. And one of the greatest differences that sets electric cooperatives apart from other business models is that margins realized in a given year are returned to members based on their patronage. I am pleased to report that your board of directors has authorized a capital credit retirement of more than \$1.7 million in 2023. Credits will appear on the bills members receive in November and December, depending on your billing cycle. Checks to former members are scheduled to be mailed in mid-December just in time for the holiday season.

Each year since 1984, your board of directors has authorized a retirement of capital credits to the members. This year your board of directors authorized a hybrid method, retiring 100% of the remaining co-op allocation from 1996 to wholesale accounts, 100% of the remaining co-op allocation from 1997 excluding wholesale accounts, and 3% of the remaining co-op allocation from all remaining unretired years, excluding wholesale accounts. Under the hybrid method of retirement, more members and newer members experience this great cooperative benefit.

As a member of Beltrami Electric Cooperative, you are also an owner. Any margins realized at the end of the year are allocated to the members based on the amount of electricity used. We credit this amount on an annual basis to a patronage allocation account in your name. This allocation is held by the cooperative as equity, which allows us to reduce borrowing costs while maintaining your distribution plant. You can be proud that more than \$32 million has been returned to members in the history of the cooperative.

## 2024 outlook

Your board of directors is in the process of reviewing the 2024 budget and rates. We expect wholesale power costs to remain flat in 2024, with a potential increase in 2025. Wholesale power makes up 70% of our total costs. Our last retail rate adjustment occurred

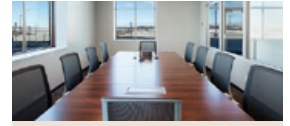
in April 2018 – nearly six years ago! How many other businesses can say their prices have remained the same over the last six years?

We all know retail prices for nearly everything from consumables to energy have increased over the last six years, so I'll provide some perspective on the cost increases we've seen in material to build and maintain your distribution system. For example, the average cost of a wood pole has increased 30% since 2018; underground wire 83%; a transformer – you know the green box that sits in your yard – 92%; and we all know how much more we pay at the gas pump. These increases place tremendous pressure on the cost of your electric service. As such, your cooperative is working with an independent third party to conduct a cost-of-service study to determine if our rates are appropriately recovering our costs, and that each rate class is paying its fair share. Your board of directors will review the results of this study and incorporate findings in the budgeting process to determine if a rate adjustment is necessary in 2024.

Cooperative rates are intended to be fair across all rate classes and your board of directors works diligently under a rate policy designed to ensure fair rates. As a not-for-profit, member-owned cooperative, the only time we increase rates is when we absolutely must in order to satisfy our loan covenants and to keep your cooperative financially stable. If a rate change is necessary, we will communicate any changes in advance so members have time to prepare and budget. In addition, we will continue to promote ways members can save on their energy bill through our conservation and efficiency programs.

## Happy holidays

With all the unrest in the world and within our own country, it's comforting to live in a rural area in northern Minnesota, where family values run deep and residents truly care about each other and their community. As we close out 2023, and on behalf of your board of directors and employees at Beltrami Electric, I wish you a Merry Christmas and a happy, healthy and safe New Year!



## BOARD MEETING HIGHLIGHTS

*Beltrami Electric Cooperative's board conducted its regular monthly meeting Wednesday, Oct. 25, 2023. A quorum of directors was in attendance.*

### The following reports were given at the meeting:

- President and CEO Echternach and the board discussed recent safety successes and observations.
- President and CEO Echternach made his monthly report, including financials, cost-of-service study, capital credit retirement, key ratio trend analysis, grant applications, Operation Round Up, employee updates, Minnkota Messenger article and Women United Tribute Awards.
- Arlene Hogquist gave the financial report for September and reviewed the third quarter Balanced Performance Scorecard.
- Larry Feltner, with The Prime Group, presented the cost-of-service study results and led a discussion around rate design.
- Alison Deelstra, Cooperative Finance Corporation (CFC), presented the Key Ratio Trend Analysis (KRTA).
- President and CEO Echternach presented proposed general capital credit retirement options.
- Directors and President and CEO Echternach discussed upcoming meetings and education conferences.

### The following actions were taken at the meeting:

- Approved the consent agenda.
- Approved a capital credits retirement.
- Approved holding February's board meeting on Feb. 22, 2024.
- Approved the director and President and CEO expenses.

*The next board meeting will be held Wednesday, Dec. 27, 2023.*



## HOLIDAY CLOSINGS

Beltrami Electric will be closed on:

**Monday, Dec. 25,**  
for Christmas Day

– and on –

**Monday, Jan. 1,**  
as we celebrate  
New Year's Day

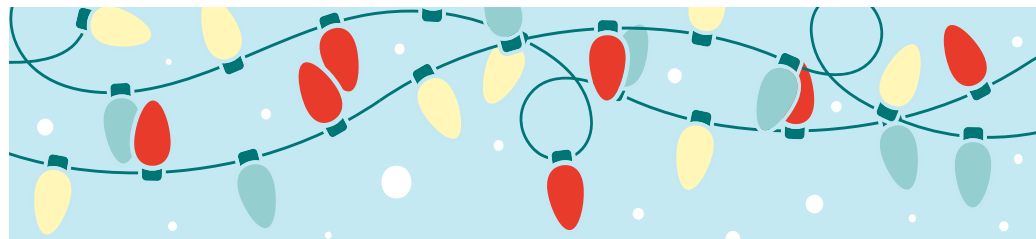
## SNOW AND ELECTRICAL EQUIPMENT

Winter weather is here and that means a chance of heavy snow or ice. Beltrami Electric would like to remind you to watch out for padmount transformers and pedestals (those green boxes) and poles when plowing or blowing snow. Do not cover this equipment in snow or push snow up to it, as it could push the transformer off its base, creating a safety hazard and costly repairs.

If you or someone else does hit a piece of electrical equipment, DO NOT get out of the vehicle, call 911 or your utility right away, and wait for them to arrive to make sure it's safe for you to exit the vehicle. These costly accidents can also cause outages and safety hazards even if the equipment appears okay.

You can help avoid costly damage by keeping your electric meter and other equipment easily accessible and free from snow, ice, or debris. We need to access this equipment from time to time to service or inspect it, and in some cases, to restore a power outage. After you have finished shoveling or snow-blowing your driveway and sidewalk, take a broom or use your hands to gently brush the snow from the electrical meter and from your transformer. If you'd like a reflective rod mounted to a transformer in your yard, contact our office and we can have our line crews install one for you!

Thank you in advance for keeping your meters and other electrical equipment clear and accessible. Stay clear and safe this winter season.



## This holiday season *Give the gift of energy!*

No matter the occasion, you won't find a more welcome gift than an energy gift certificate from Beltrami Electric Cooperative (BEC). Available in any amount of \$10 or more, it's a perfect choice for parents, grandparents, renters, neighbors or anyone with a BEC bill who could use a happy surprise! To order your gift certificate, visit [beltramielectric.com/give-gift-energy](http://beltramielectric.com/give-gift-energy) to download the gift certificate order form from our website and mail it to BEC with a check or money order. You may also stop into our office during business hours (Monday-Friday, 8 a.m. – 4:30 p.m.) to purchase a gift certificate. You can choose to have the certificate sent to you or directly to the recipient. You can even send it anonymously. The gift of energy may be just what a friend or family member needs right now.



Download the gift certificate order form at  
[beltramielectric.com/give-gift-energy](http://beltramielectric.com/give-gift-energy).

## REMINDER: Daily cycling of electric storage heat

Members heating with electric thermal storage on the off-peak program, such as thermal storage room units, thermal storage furnaces, and slab/in-floor heating, will see their thermal storage heating systems controlled each day from 7 a.m. to noon and 5 p.m. to 11 p.m.





# Operation Round Up

TOGETHER WE CAN MAKE A DIFFERENCE

The “power of change” has been at work in BEC’s service area since 2016, thanks to generous members who participate in the Operation Round Up® (ORU) program.

Our members volunteer to have their monthly electric bill rounded up to the next dollar, with the excess change going to the charitable ORU Trust. By joining together, co-op members can make a big impact in our local communities. BEC members have helped purchase equipment for police K-9 and fire departments and funded educational and extracurricular programming for students.

Organizations such as Scouts, Beltrami County Historical Society, Headwaters Science Center, local food shelves and more, have benefitted from the generosity of Beltrami Electric Cooperative members. Improvements have also been made to senior centers, parks, and playgrounds.

With the aid of a \$5,000 ORU grant, the Solway Volunteer Fire Department was

able to purchase life-saving personal protective equipment. “Donations like those received from the Operation Round Up program have a profound impact on our department,” said Chief Seth Tramm. “For example, National Fire Protection Association guidelines require a 10-year replacement of all turnout gear, regardless of use or condition. With the cost of a single set of turnout gear at over \$4,500, small volunteer departments like ours often struggle to finance the replacement of aging gear, despite the recognized need to ensure the utmost safety for our volunteers.”

Since the ORU program began, more than \$648,700 has been awarded to local programs and projects in our area. One hundred percent of member contributions go directly to local community organizations to improve the quality of life in our region. The

average amount a participating member will contribute is 50 cents a month or \$6 a year, while the maximum amount possible is just \$11.88 a year.

Nonprofit organizations in our communities are eligible to apply for ORU grants. The Trust Board for ORU, made up of five BEC members, meets twice a year to review applications and disburse the funds.

If you don’t currently participate in the ORU program and would like to, contact Beltrami Electric or visit [beltramielc.com/operation-roundup](http://beltramielc.com/operation-roundup).

*Pictured above are firefighters Blake Neeland, Isaiah Tramm, Kyle Lundberg and Zach Peterson, from the Solway Volunteer Fire Department.*

“We cannot be more thankful for the generosity of Beltrami Electric members who make this program possible!”

# COMBINE COMFORT AND SAVINGS WITH A MINI-SPLIT HEAT PUMP

Hosting friends and family during the holidays? If you're expecting visitors who run too hot or too cold, you may want to consider a mini-split heat pump (or two) for your home.

The mini-split heat pump is perfect for spot heating or cooling areas that are "never quite right" in terms of temperature. The technology doesn't need ductwork, so it works incredibly well in house additions, shops, and lake cabins. And it's super easy to use – you can set it to run automatically.

"I'm very grateful to Beltrami Electric for coming out and sitting down with me at my kitchen table and explaining the different options that are available to me, so that's really nice," said BEC member Bernadette Aguilera. "I didn't know what a ductless mini-split was. You can put in the ductless mini-splits and have air conditioning, and then also heat during the shoulder months in the spring and fall. Your energy costs will be less. I appreciate that Beltrami Electric had the rebates. It was a very easy decision, and I love that I'm saving money."



BEC Technician Festus Rockensock visits with Bernadette about various electric heat options.



Festus Rockensock shows Bernadette how to keep her mini-split heat pump operating efficiently by cleaning the air filters.

## VERSATILITY

The mini-split heat pump can be used throughout the year. A single system provides both heating and cooling. Plus, you can install in on nearly any wall in your home.

## EFFICIENCY

The system only heats and cools the area that is necessary. On top of that, the heat pump technology simply transfers heat instead of generating it, which is much more energy efficient.

## SAVINGS

In addition to the money you will save through efficiency, the upfront cost of installation may be covered in part by a rebate from BEC – up to \$650 per ton! You could also qualify for our off-peak program, which would offer you a reduced rate on your heating and cooling bills.

**\* Contact your local contractor or electrician to get started on your mini-split installation. If you have questions about our off-peak program, rebates or requirements, give our office a call at 218-444-2540!**

## WOMEN UNITED TRIBUTE AWARD

BEC's Communications Specialist, Angela Lyseng (pictured third from left), was one of six women chosen to receive the United Way of Bemidji Area's Women

United Tribute Award for 2023. The annual award celebrates and recognizes women in the Bemidji Community who are making a significant impact. Angela has been with BEC for more than 18 years and has a tremendous amount of care and compassion for Bemidji and the people in it. She works with BEC's Operation Round Up® program and volunteers for many different organizations and fundraising events, including BEC's Touchstone Energy® Open golf tournament, a fundraiser for the United Way of Bemidji Area, GreenTouch Day at Lake Bemidji State Park and the first Boardwalk Mini Golf Classic fundraiser for the Northwoods Battered Women's Shelter. Congratulations, Angela!



# Classifieds

## Classified ads rules

- Ads are due by the first of the month prior to publication of the next issue.
- o Ads submitted by Dec. 10 will be published in the January issue.
- o Ads submitted between Dec. 11 and Jan. 10 will be published in the February issue.
- Submit ads via our website at [www.beltramelectric.com/submit-ad](http://www.beltramelectric.com/submit-ad).
- NO real estate, rental, personal or commercial ads will be accepted.
- All ads must be 50 words or less and typed or printed clearly.
- Editor reserves the right to edit or reject any ad.
- Members may only submit one for sale and one wanted or free ad per issue.
- Ads are published at no charge as space permits on a first-received, first-printed basis, **with no guarantee your ad will appear.**
- Ads are only allowed to be repeated for **three consecutive months** and must be resubmitted each month.
- Include name and Beltrami Electric account number on all submissions.

## For Sale:

2018 Jayco Greyhawk Prestige Motorhome, 32' w/2 slides, like new, 7,000 miles, double fridge, 3 TVs, and many extras, below book, \$89,900. 970-901-2605.

2005 Sterling Acterra truck, 20-ft flatbed. Runs great. Mercedes engine. 6-speed, air brakes, cruise and power steering. 210 HP Diesel. \$6,800. Call 218-243-2730 or 218-766-0320.

2000 Ford Explorer for sale, \$2,500. We also have lots of clothes; computer desk, \$20; computer, too many items to list. Three free male cats that need a good home with a loving family. They are indoor cats, one is 1-yr-old and the other two are 6 months old. If interested text 218-760-3943.

2001 thunder-gray Toyota Tundra,

automatic transmission, 4.7L V8 with newer frame and components. 274,536 miles-\$15,000. 2001 black Honda Civic LX, manual transmission with many new components. 130,095 miles-\$6,000. Yes, the vehicles show some wear and tear and rust due to aging and MN's weather. Both drive great! Serious inquiries only, PLEASE. 218-553-1110.

A set of 16-inch barred tire chains, like new. \$100. 218-368-2957.

Purebred Golden Retriever puppies for sale. Both parents are AKC registered. Dad was used for bird hunting. \$1,500/puppy. Four females, six males, ready to go Dec. 18, please call or text 218-821-3406.

Border Collie/Golden Retriever (Gollie) puppies for sale. Gollies are smart and loving. Border Collies and Golden Retrievers are both in the top five most intelligent dog breeds. We use ENS (Early Neurological Stimulation) with our puppies, further enhancing their intelligence and adaptability. \$600. Call 218-760-3095.

Single .410 shotgun. Champion by Iver Johnson (USA). Good condition. \$140 cash. Serious buyers only please. 218-760-3722.

Pro-Lift jack for lawnmowers. Capacity 350 lb. New. \$200. 218-759-7730.

King-size metal headboard and footboard, heavy-duty king-size frame, excellent condition, \$50. Tineco Carpet One Pro carpet cleaner, used once on a hallway, \$300, replaced all our carpet with luxury vinyl tile. 218-368-1643.

Women's black down filled The North Face jacket with hood, size small, like new, \$40. 218-556-0892.

Four Michelin X ice tires, 225 60R17 on Ford rims, exc. cond., \$600/obo. Patio table and five chairs, very good cond., \$200. Cobra 75-ft. drain cleaner, exc. cond. Chickens to sell. 218-210-3371.

Trailer, 7' x 8', new tires, call for more information. \$550/obo. 218-760-3308.

Porcelain dolls: twins-boy/girl; two elegant ladies. Various electronics: landline phones, pair of Monarch speakers, brown finish; Funai Corp SV2000 DVD/CD/VHS player; Ultronic multifunction weather clock; Magellan Trailblazer locator; Nikon Riflehunter 550 range finder; Direct TV receiver; Durabrand AM/FM compact disc receiver. 218-586-2884.

Heavy duty steel wood burning stove with blower for garage or shop. \$150. 218-335-2328.

Guitar – Gibson Les Paul, like new with new case, picks and strap, Fender amp, cords, pedal, and music stand, \$300. Sold as a package-great for Christmas or a starting player. 218-586-2763, call after 6 p.m., ask for Luke.

Kidney-shaped table - 63 x 32.5 inches. Previously used as a computer desk. Legs are removable for easy transport. Asking \$40. 507-649-0773.

DuraStill brand water distiller. 1-gallon batch size. Stainless steel. Works good. \$250. 218-224-2588.

Dehumidifier (Home Labs), new never used, \$150; heat tapes over 300-ft, \$100; used grill guard off of RAM, \$100; antique exam/delivery table, \$100; antique fire hose with brass nozzle, wall mount, \$200. Text 218-209-1863.

4 Continental "ProContact TX" 225 R65 17 all-season tires, excellent condition, 8 K Mi. \$150. 218-751-5317.

Woodworking tools for sale. Portable cyclone dust collector with remote. Many hand tools; cord and cordless. Kreg tools, clamps, work benches and toolboxes. Call Tim 218-444-3424.

Amish-built bar stool, light oak. \$50. 218-766-8781.

## Wanted:

Looking for African Violets! Please let me know what you have and the price. Call or text 218-252-9239. Thank you!

Retired teacher will watch small animals in my home while you are away. Please call 218-766-6510.

Looking for a violin for our 12-year-old daughter who has autism. If there's anyone out there with a violin for beginners and not too expensive, please text me at 218-760-3943.

Inside storage for a 16-ft boat for 2023-24 winter. 701-213-7363.

30-30 lever action carbine, prefer Winchester or Henry. Text 218-209-1863.

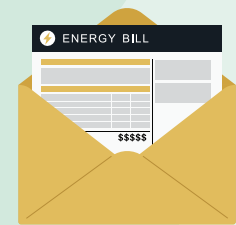
13-18 cubic ft upright freezer. 218-556-9350.

Looking for the party who bought a Kirby at a yard sale on Bemidji Ave. N. last spring (2023). 218-760-2098.

## NEED HELP PAYING YOUR ELECTRIC BILL?

### Energy assistance may be available!

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for income-qualified households. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid. (Eligibility is based on energy costs, household size and the three most recent months of income.)



**BI-CAP IN BEMIDJI**  
6603 Bemidji Ave N  
Bemidji, MN 56601  
218-751-4631

**BI-CAP IN WALKER**  
8245 Industrial Park Rd NW  
Walker, MN 56484  
218-547-3438

**KOOTASCA**  
201 4th Street NW, Suite 130  
Grand Rapids, MN 55744  
218-999-0824

**LEECH LAKE**  
115 6th St  
Cass Lake, MN 56633  
218-335-3783

**MAHUBE-OTWA**  
120 North Central Ave  
Park Rapids, MN 56470  
218-732-7204

**RED LAKE**  
15809 High School Dr  
Red Lake, MN 56671  
218-679-3350



SCAN ME

### OR APPLY ONLINE

Visit [energy-assistance.web.commerce.state.mn.us](http://energy-assistance.web.commerce.state.mn.us) for EAP income guidelines and program information.

## STATEMENT OF OPERATIONS

### Year-to-date: September 2023

	Sept 2022	Sept 2023
Operating Revenue .....	\$ 42,824,003	\$ 46,375,661
Cost of Purchased Power.....	\$ 28,503,271	\$ 31,618,840
Other Operating Expenses.....	\$ 12,607,067	\$ 13,193,811
Total Cost.....	\$ 41,110,339	\$ 44,812,651
Operating Margin .....	\$ 1,713,664	\$ 1,563,010
Other Margins .....	\$ (576)	\$ 586,686
Total Margins.....	\$ 1,713,088	\$ 2,149,696
kWh Sold.....	367,715,862	426,121,035
Average Meters Billed .....	21,974	22,148

# BUSINESS MEMBER SPOTLIGHT

## BUENA VISTA SKI AREA



Owners Don & Suzanne Thomas operate the ski area with the help of their daughters, grandchildren and many wonderful employees.



This month's business spotlight features Buena Vista Ski Area, located 10 miles north of Bemidji at 19600 Irvine Ave NW. This family-owned and operated ski area is where you will find downhill skiers, snowboarders and tubing enthusiasts enjoying their sport during the beautiful northern Minnesota winters.

After the first ski run was cleared in 1936 by Leonard R. Dickinson, Buena Vista had family and neighbors skiing on the slope known as the "Big Hill." The first rope

tow was installed in 1949 and chairlifts were added in 1975.

This premier spot sits astride the Continental Divide, where there are 16 downhill runs, the longest of which is 2,000 feet (Earle's Happy Trail). The ski area features four chairlifts, a beginner's tow, a tubing park, and a three-story chalet with a warming fireplace and a café. The ski shop offers rentals and repairs. The chalet is open year-round and they host many special events, including a variety of music events, Follow the Yellow Brick Road in August and their Fall Festival

in September. Guests can rent the chalet for parties, weddings, business gatherings, family reunions, church retreats, birthday celebrations and more. Ski and snowboard instruction is available for all ages, as well as private lessons.

Find hours and their complete calendar of events at [www.bvskiarea.com/calendar.html](http://www.bvskiarea.com/calendar.html). Check their Facebook page for all updates and conditions.



### BUENA VISTA SKI AREA CO-OP CONNECTIONS BUSINESS OFFER:

10% off regular-price lift ticket (excludes Friday nights)



*"Ski the Top of the World on the Continental Divide."*

## BELTRAMI ELECTRIC EMPLOYEE NEWS



### Michelle Volk joins Beltrami Electric Cooperative

Michelle (Chelle) Volk recently joined Beltrami Electric in the member service department as a member service representative. She is a 2014 graduate of Bemidji State University and she enjoys golfing, crafting and spending time with family. Chelle and her husband, Trey, live in Bemidji. We are pleased to welcome her as the newest addition to our member service team! Welcome, Chelle!

# NORTHERN

L I G H T S

DEC 2023 | VOL. 70 | NO. 12

## Northern Lights (USPS 016488)

Published monthly by Beltrami Electric Cooperative Inc., 4111 Technology Drive NW, Bemidji, Minnesota 56601-5128. Subscription rate is \$5. Periodicals postage paid at Bemidji, MN 56601.

**POSTMASTER:** Send address corrections to Beltrami Electric Cooperative Inc., P.O. Box 488, Bemidji, Minnesota 56619-0488.

### OFFICERS AND DIRECTORS

**Chair** .....John Lund, *DISTRICT 7*

**Vice Chair** .....Sue Kringen, *DISTRICT 8*

**Secretary** .....Murl Nord, *DISTRICT 1*

**Treasurer** .....Sharon Lembke, *DISTRICT 9*

**Directors:** Charlie Perkins, *DISTRICT 2*; Michael Monsrud, *DISTRICT 3*; Craig Gaasvig, *DISTRICT 4*; Robert Wallner, *DISTRICT 5*; Rick Coe, *DISTRICT 6*

**President and CEO** .....Jared Echternach

**Editor**.....Angela Lyseng

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Monday – Friday

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**Email:** [info@beltramielectric.com](mailto:info@beltramielectric.com)

### MN STATE ELECTRICAL INSPECTORS

Any time you or an electrician does wiring or other electrical work at your home or farm, Minnesota state law requires a state wiring inspector to conduct a proper inspection of the work. A rough-in inspection must be made before any wiring is covered. A final inspection is also required. Please visit [www.dli.mn.org](http://www.dli.mn.org) for more information. Inspectors can be reached weekday morning between 7 a.m. and 8:30 a.m.

#### **BELTRAMI COUNTY:**

Wade Koons | 218-255-3011  
[wade@koonsinspections.com](mailto:wade@koonsinspections.com)

#### **CASS & HUBBARD COUNTIES:**

Tony Kohrs | 218-616-1554  
[kohrsinspection@paulbunyan.net](mailto:kohrsinspection@paulbunyan.net)

### GOPHER STATE ONE CALL

1-800-252-1166 or 811

[www.gopherstateonecall.org](http://www.gopherstateonecall.org)



Anyone who plans to dig is required by law to notify the state of their intentions at least 48 hours in advance. All digging requires the 48-hour notification so that buried telephone line, television cable, pipelines, utility electric lines, municipal water and sewer lines can be located to ensure that none will be severed or damaged.

### OUR MISSION STATEMENT

*To provide excellent value to our members through the safe delivery of reliable electric service, excellent member service and innovative energy solutions at fair and reasonable prices.*

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



**Beltrami Electric  
Cooperative Inc.**

® Your Touchstone Energy® Cooperative 

*Connecting Communities.  
Powering Life.*

## HOLIDAY OPEN HOUSE

*Dec. 18 - Dec. 22*

*9 a.m. - 3 p.m.*

*Please join us for hot cider  
and cookies in our lobby.*

*Wishing you and your family a  
holiday season filled with  
love, laughter and good cheer  
from all of us at  
Beltrami Electric Cooperative.*

*HAPPY Holidays*