

NORTHERN

L I G H T S

December 2016



**Beltrami Electric
Cooperative Inc.**

Your Touchstone Energy® Cooperative 
Access Through This Door



Help us decorate the mitten tree!

We will once again be accepting donations of NEW AND HOMEMADE mittens, gloves, hats and scarves until Friday, Dec. 9, 2016.

**ALL ITEMS will then be distributed to children in our area
Head Start/ECFE programs.**

With the holiday season approaching fast, it's once again time to decorate Beltrami Electric's annual mitten tree! Since the program's inception in 2000, Beltrami Electric has collected and distributed 6,380 items to children in our area!

Please consider joining BEC in collecting these items. Donations can be delivered to the Beltrami Electric office at 4111 Technology Dr. NW in Bemidji. Donations will be accepted until **Friday, Dec. 9**, and be distributed the following week.

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NORTHERN

L I G H T S

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Office Hours: 8 a.m. to 4:30 p.m.
Monday – Friday

Member Service: 218-444-2540
or 1-800-955-6083

www.beltramielectric.com

Board of Directors

| | |
|----------------|--|
| President | Rick Coe, DISTRICT 6 (Minnkota Director) |
| Vice President | John Lund, DISTRICT 7 |
| Secretary | Murl Nord, DISTRICT 1 (Square Butte Director) |
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| CEO | Jared Echternach |
| Editor | Angela Lyseng |

This institution is an equal opportunity provider and employer.

Minnesota State Electrical Inspectors

Beltrami and Clearwater Counties

Davis Smid

507-227-2772 - mntristate@gmail.com

Cass and Hubbard Counties

Steve Schauland

218-652-2213 or fax 218-333-0451

These are the inspectors covering the area served by Beltrami Electric. They can be reached by phone Monday through Friday between 7 and 8:30 a.m. or by fax or email as indicated.

Gopher State One Call

1-800-252-1166 or 811

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 electrical lines, municipal water and sewer lines can be located to ensure that none will be severed or damaged.

ON THE COVER: Donations for the Mitten Tree will be accepted through Friday, Dec. 9, 2016.



Capital credit retirements, budget process and rate outlook

Jared Echternach, CEO

Members to receive more than \$1 million in capital credits

I am pleased to report that your board of directors has authorized a capital credit retirement of more than \$1 million in 2016. Credits will appear on the bills members receive in December. 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 what is known as a hybrid method of retirement, retiring the remaining co-op allocation from 1992, 100 percent of the co-op allocation from 1993 excluding wholesale accounts, 50 percent of the co-op allocation from 1994 excluding wholesale accounts and 3 percent of the co-op allocation from all remaining unretired years. The philosophy behind the hybrid method of retirement is that more members and newer members will receive the benefit from the capital credit retirement and experience the cooperative difference.

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 of the fact that more than \$11.7 million has been returned to members in the history of the cooperative.

Budgeting process and rate outlook

Your board of directors is in the process of reviewing the 2017 preliminary budget and rates. We expect wholesale power costs to increase 2.9 percent in 2017. Wholesale power makes up 70 percent of our total costs. We will continue to work hard internally to minimize the impact of any increase in 2017, but at this point it appears we will not be able to absorb the increase in wholesale power costs from Minnkota Power in 2017 and a rate increase will be necessary. The last retail rate adjustment occurred in April 2016.

Cooperative rates are intended to be fair and equitable across all rate classes and your board of directors works diligently under a rate policy designed to ensure fair and equitable rates. As a not-for-profit, member-owned cooperative, the only time we increase rates is when we absolutely must to satisfy our loan covenants and to keep your cooperative financially stable.

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.

Construction work plan

Electric cooperatives by nature are planning entities. It takes months and years of preparation and planning to ensure we maintain a reliable electric distribution system. Part of that process includes developing long-range plans and construction work plans. Last month your board of directors approved our next four-year construction work plan. This plan consists of the major projects

that will take place over the next four years. These projects vary in size and are designed to maintain and improve service reliability to our members. Some of the components of the construction work plan include new services, service improvements, overhead to underground line conversions, deteriorated line replacements, utility relocation to

accommodate road construction projects and metering.

Strategic planning

Your cooperative's board of directors and employees recently completed a strategic planning process to guide the organization over the next several years. The new strategic plan will focus on five initiatives or themes, including Safety, Growth, Succession

Planning and Workforce Management, Member Awareness and Engagement and Technology.

On behalf of your board of directors and employees at Beltrami Electric, I'd like to wish each of you a Merry Christmas and a happy, healthy and safe New Year!

As a **MEMBER** of Beltrami Electric, **YOU** get the credit!

When you signed up to receive electric service from Beltrami Electric, you became a member of an electric cooperative. While investor-owned utilities return profits to investors and stockholders, Beltrami Electric Cooperative is a member-owned, not-for-profit cooperative, and we allocate excess revenue to members as "capital credits," and retire – or pay – them when the co-op's financial condition permits.

It PAYS to be a member-owner of Beltrami Electric! Earning and receiving capital credits is just one of the benefits of membership in Beltrami Electric Cooperative, Inc.

This year the board of directors for Beltrami Electric has approved of retiring and paying more than \$1 million in capital credits for more than 21,500 present and former members of Beltrami Electric!

How do capital credits work?

MEMBER PATRONAGE

Beltrami Electric keeps track of how much electricity you purchase throughout the year.

ALLOCATION

After a year ends, Beltrami Electric distributes your share of the margins for that year to your capital credit account. This normally happens in March for the previous year. Allocated capital credits are not payable at the time they are distributed.

(Margins = REVENUE – EXPENSES)

ALLOCATED CAPITAL CREDITS

Capital credits increase on your account over a period of time. Beltrami Electric uses the allocated capital credits as a source of equity to build and maintain its electrical system, which in turn helps keep power costs low.

RETIREMENT OF CAPITAL CREDITS

Once a year, depending on the financial condition of Beltrami Electric, the board of directors will decide to retire and pay capital credits to present and former members.

| | | |
|--|--|--|
| Beltrami Electric Cooperative Inc. Your Touchstone Energy® Cooperative PO Box 488 Bemidji MN 56619 For Billing Questions and Outages Call (218) 444-2546 or (800) 955-4083 www.beltramielectric.com | | Account Number 99999999 Statement Date 12/05/2016 |
| Billing Summary Balance From Last Billing -70.09 Payment - Thank You - 11/24/2016 -180.00 Balance Forward -250.09 Current Charges 137.77 Actual Due \$-112.32 Budget Due By 12/25/2016 \$180.00 | | |
| Messages BUDGET BILL - Pay this amount due → \$150.00 AUTO PAY - DO NOT PAY! Payment will be deducted from your bank account on 12/25/2016 We offer many convenient payment options. Please visit our website at www.beltramielectric.com for more information! | | |
| Service Details Location 999-99-999 Serv Add 999 STREET Desc 999-99-999 130M Village | | |
| Meter Reading Details Meter 9999 Current Reading 12/01/16 94018 Previous Reading 11/01/16 92872 Total Usage 1046 Days Served 30 | Detail of Charges Apply Capital Credit Retirement -11.65 KW-H Charge 111.82 111.82 KW-H Charge 34.50 Power Cost Adjustment 3.10 Total This Service 137.77 | |
| CT: Month Last Year Usage 1572 Days Served 32 | | |

Present members who receive a capital credit retirement will see a credit on their statement in late November or early December (depending on the billing cycle). A credit applied to a statement will be listed as "Apply Capital Credit Retirement" under the Detail of Charges.

Thank you for your membership!

YOU, a member-owner of Beltrami Electric, receive a capital credit refund!

Fight the WINTER CHILLS

Another colder-than-normal winter is predicted for much of the country this year. Frigid temperatures can cause heating systems to work overtime, and since heating and cooling can make up nearly half of your electric bill, you may experience

sticker shock when you open that bill. Instead of waiting until after a potentially high bill is in your mailbox, be proactive. There are things you can do now to help ensure you are managing your energy use and spending less.

These simple steps can help you manage your use:

- Wrap exposed pipes and water heaters that are in unconditioned spaces.
- Make sure to change your air filter once a month.
- Keep drapes closed at night and keep those that don't get direct sunlight closed during the day, too.
- Keep the fireplace damper closed when it is not in use. Keeping it open can bring cold air into the room.
- Caulk around the fireplace hearth, and caulk or weatherstrip around doors and windows.
- Log on to your Beltrami Electric MyMeter account to keep up with your energy usage. If we've had a few days of frigid temperatures, see how you can try to save on days that are milder.
- Dress for the weather, even if you are inside. Wearing proper clothing like long sleeves and pants, or wrapping up in a cozy blanket will help combat the temptation of bumping up the thermostat.

So, when temperatures fall this winter and you hear your weatherman talking about bringing in pets, take the steps above to help manage your use.

Using the tips above can certainly help you manage your energy use, but your bill may still be higher than normal in winter months. Why?

- The weather makes a big impact on electric bills, with heating and cooling accounting for nearly half of your bill.
- Even those with the most efficient HVAC systems will see more use in extreme weather.
- Consider your forced air furnace fan, which uses electricity to operate even if your system uses heating fuel or propane.
- When extreme cold temperatures hit, our heaters work overtime.
- For example, even if you set your thermostat to our recommended 68 degrees in the winter, when it is 19 degrees outside, your system has to work hard to make up that 49-degree difference.
- Your heater works harder and cycles on and off more often, making your use increase. That means your bill also increases.
- Remember, there is value in comfort. For us to be comfortable in our homes, our heaters are going to work harder, but it may be worth the additional cost to you. Often just understanding what can cause an increase in our electric bill can be helpful.

Cold Weather Expo

Tuesday, Jan. 10, 2017
1 p.m. – 4 p.m.

Cold Weather Rule Clarification

- How it works and who it affects

Assistance Agencies

- Visit with your local agencies
- Learn about qualifying for resources

Energy Conservation

- Home Electrical Evaluations
- Ways to make your home more energy efficient
- Rebates on heating and lighting and more!

Load Management Information

- What is load management and how does it work?
- How to take advantage of a lower electric rate

Member Tools for your Smartphones/Devices

- Learn about SmartHub
- Learn how to track your energy usage with MyMeter
- Learn about multiple ways to report outages

BEC Community Room

4111 Technology Dr. NW Bemidji
218-444-2540 or **800-955-6083**

(Cookies/refreshments will be available)

*** Enter to win one of four \$50 credits on your BEC electric bill!**

- Tools available on BEC website
- Communications on Facebook-Twitter

Co-op Connections

Business Deal of the Month

Stittsworth Meats

722 Paul Bunyan Dr. NW, Bemidji
 Mon. - Fri. 8 a.m. - 6 p.m. and
 Sat. 8 a.m. - 5 p.m.; Sun. 10 a.m. - 4 p.m.
www.stittsworthmeats.com

**5% OFF
 TOTAL
 ORDER**



*The one card
 that does it ALL.*



Celebrate with savings

Buy energy efficient Christmas lights and decorations

LED Rebate

How to apply:



1. Purchase LED Christmas plug-in (not battery operated) lights and decorations in 2016.
2. Complete this rebate form and submit it to Beltrami Electric Cooperative by Dec. 31, 2016, with a copy of your sales receipt and the packaging showing the number of lights per string. ENERGY STAR® LEDs recommended.
3. Select appropriate rebate in the box below. Rebate cannot exceed 75 percent of cost. Maximum of 5 strings per customer.

Name _____ City/Zip _____

Account # _____ Phone # _____

Address _____

| Number of Strings | Rebate per String | Total Rebate |
|-------------------------|-------------------|--------------|
| Less than 99 lights | \$ 3 | |
| 100-199 lights | \$ 6 | |
| 200-299 lights | \$ 9 | |
| Greater than 300 lights | \$12 | |

Mail to: Beltrami Electric Cooperative • P.O. Box 488 • Bemidji, MN 56619

DID YOU KNOW?




Running one 1,500-watt portable heater for 8 hours/day can add nearly \$40 to your monthly electric bill?



HOLIDAY LIGHTING COMPARISON

Holiday lighting options have come a long way over the last few decades. The chart below shows three types of lighting options, including wattage and operating cost comparisons.

Source: energy.gov

| TYPE OF LAMP | WATTAGE PER LAMP | WATTAGE PER 50 LAMPS | SEASONAL OPERATING COST* |
|---|------------------|----------------------|--------------------------|
| C9 INCANDESCENT  | 7 | 350 | \$13.33 |
| MINI INCANDESCENT  | .425 | 21.25 | \$0.81 |
| LED  | .069 | 3.45 | \$0.13 |

*Using 40 days of operation, 8 hours per day, \$.119 per kWh (DOE average)
 In addition, the LED will last as much as 40 times longer than the incandescent lamps.



Northern Lights

CLASSIFIEDS

Classified ads rules

- Ads may be submitted via our website at www.beltramelectric.com (preferred).
- All ads must be 50 words or less and typed or printed clearly.
- Members may only submit one **For Sale** and one **Wanted** or **Free ad** per issue.
- No real estate, rental, personal or commercial ads will be accepted.
- 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 to run additional months.
- Ads are due by the first of the month prior to publication of the next issue.
 - Ads submitted by Nov. 1 – will be published in December issue
 - Ads submitted by Dec. 1 – will be published in January issue
- Editor reserves the right to edit or reject any ad.
- All telephone numbers are presumed to have a (218) area code unless otherwise noted.
- Include name and Beltrami Electric account number on all submissions.
- Mail ads to: Beltrami Electric Cooperative, P.O. BOX 488, Bemidji, MN 56619.

For Sale:

'02 Alumcraft Luner V16 LTD CS; '02 Mercury 50 hp Trim-Tilt; '02 Karavan galvanized classic trailer, spare, jack, guides; Eagle depth finder, radio-cassette, 2 captain's chairs, livewell, bilge pump, console, w/shield, heavy duty cover, new battery and more. Like new, always stored inside. \$6,500. 209-6090.

17' aluminum canoe with paddles and life vests, very good condition, \$400 firm. Call 444-2336.

Four-shelf barrister bookshelf. \$50. You pick up. 444-4174 or 763-742-3521.

New pearl 5-ft Whirlpool tub, air and water jets never been used, sells new for \$2,800, will sell for \$1,800. 766-0228.

1990 Lincoln Town Car, 121,000 miles, runs good, \$1,100. 224-2938.

Older double snowmobile trailer, Frabill portable fish house, lots of ice fishing rods and tackle, 10" Magnum gas auger, flashers. Call Tom 987-2668.

Firewood, 2 cords dry popple firewood in various lengths, you haul, \$80. Call 224-2836.

Ryobi tile saw (table). Used for one home project. No manual available. 2 years old. \$50. Owner home after the 3rd of month. 759-4734.

1999 GMC 1500 Suburban SLE, V8, over-sized gas tank. Excellent cond. Runs great. No rust. Auto transmission, antilock brakes, cruise, privacy windows, AC/heat, dual air bags. Power windows, locks, mirrors, doors, seats. AM/FM/CD/Cassette.

Class 3 hitch, luggage rack, engine block heater, keyless entry. Excellent tires. 127K miles. \$8,500/obo. 368-4834.

MUST SELL! 2013 Ford Lariat edition F150. Fully loaded, bed liner, tonneau cover. White exterior, leather interior. 40,680 miles. \$35,000. 556-9936.

2001 Chevy Silverado 1500, 230K miles, V8 5.3L, 4WD, ext. cab, long box w/ tonneau cover, nerf bars, weather tech floor mats, new front tires, power steering hose and pump replaced, CD, tow package, interior in good shape, driver's seat has some wear. Exterior has minor rust. Runs really well, sold as is. No trades or payments. \$3,800/obo. Call 329-8046 (Bemidji).

The Luv Delta Sleigh 5-in-one crib, light blonde color, very nice condition, a model sailboat ship, the nameplate says "United States Year 1797", good condition, approximate size, 3ft x 3ft, mounted on a 6-inch-wide metal L shape bar. 751-7146.

Soft-side medium dog crate with carrying case and gold zinc metal folding exercise pen. Like new. \$55 for both. 766-1289.

New w/tag red wool jacket size 6 (\$215) \$65; black wool (\$210) size S \$65; brown leather boots new (\$149) size 8 \$55; also new 8 1/2 (\$150) asking \$45. Call 368-4973 leave message if no answer.

Mercury Cougar 1999 dark blue, metallic, tilt cruise, power windows and locks, air AM/FM/CD 149K miles, \$1,475. 333-0560.

Blaze King Model PMJ 202 front loading wood stove with screen. Fits an 8-inch stove pipe. 3.7-cubic-foot firebox. Size is 28 1/2" tall, 26" wide, 33" deep. Excellent condition. \$400. 766-2634.

Outhouse: 2-hole, single story. Fresh paint inside and out, metal roof. Pics are available, call and I will send them. \$650. Call cell 612-209-6343.

Vintage Ethan Allen Maple harvest table 72", 6 maple thumbprint chairs, \$1,000 new, asking \$500. Large dog carrier, stainless steel with bottom tray. 20x34x24" H, \$40. Aluminum medical walkers, standard \$20, heavy duty rated for 300 lbs, \$40. 120-gal. half-moon gas storage tank w/hand pump, \$250. 586-2884.

16-ft Weeres Pontoon, deck has been rebuilt. Johnson Tracker 40. Asking \$1,500. Do not have trailer. 553-4881.

2006 Rapala fish house, 24-ft, stove, oven, bath, propane heat, air conditioning, TV jack, 9 holes, table, bunk, very good condition. \$9,000. 766-5698.

Shorestation 1,200 lb. aluminum cantilever boatlift, canopy and tan cover, 5 years old, exc. cond, \$2,450. Next to new, 2015 Mercury 30 hp, EFI, 4-stroke tiller long shaft, power trim/tilt, electric start, w/6-gallon tank. Motor comes with 5-year warranty, less than 3 hours, (sold boat) \$4,900 firm. 612-868-3807.

Bowflex Power Pro strength training system with leg extension. Like new, have manuals. Downsizing and need to move. \$100. 766-4210.

1997 Arctic Cat Bearcat 440 long track snowmobile. Runs good. 647-8355.

6,000-Watt Honda generator, 120V/240V 20amp/50amp. \$1,000/obo. 751-3322 after 4 p.m.

Rockwell 10" contractor table saw, 220V on casters. \$500. 224-2648.

Cargo XL trailer, ladder, 7,000 lb torsion axles, door opening is 81" H x 78" W. \$8,500. 835-6434.

Gifts! Christmas is coming: 4", 5", 6" block and star crazy quilts, twin \$35, full \$40, queen \$45, king \$55. Antique oak rocker \$65, parlor table \$70, 44" square dining table \$125, 6 matching oak chairs-refinished \$120, sewing machines, \$15 each. 243-2702.

Hardwood entertainment center, attached desk with chair. 87 1/2" wide, 76" high, 14" deep (24" desk with desk). Excellent condition. \$150. 751-1819.

Four-piece dresser set. \$400/obo. 556-9933.

Set of 4 general tires: P245/70 x 17, \$50. 444-9166.

2009 Mercury Grand Marquis, 82,000 miles, parked in garage in winter. \$9,300/obo. 209-6773.

Schwinn Air-Dyne bicycle. 368-7788.

2nd crop small square hay bales. 751-0408, leave message.

New Weslo treadmill. Paid \$380, will take \$250. Exercise bike, like new. \$60. 224-2973.

Epiphone electric bass guitar and Hartke HD75 Amp. \$300. Will consider selling separately. Normandy wood Bb clarinet \$300. 243-2265.

A/C WD front snow bucket, H/D snowblower, wheel weights, tire chains, good cond. \$2,900 firm. 760-4710.

Department 56 Dickens Village Series. Mint condition. 243-3443 or 368-5477.

1996 Black Chev. K1500 Z71 extended cab (no 3rd dr). 4WD 136,000 mi. 5.7L. Has rust but motor is excellent. Asking \$1,500. 444-2280.

8 feet of Class A stainless 8" chimney pipe with cap, \$175. Older Franklin fireplace, \$200. Barrel stove, \$50. MTD 21" single stage snow blower with electric start, \$125. 255-5808.

Wanted:

Pet sitting, your house or mine. 766-6510.

Looking for houses to clean. Mother/daughter team. 835-6434.

Hay wagon in good shape. Grain auger 6" or 7" by 41" or longer. 1,000-gallon fuel tank with or without pump, needs to be approx. 9' long. (short, fat tank) 751-0408, leave message.

Kohler 20 hp magnum for Bolens garden tractor. Phone 835-6304 or 760-3184.

Pair of gently used 25x10x12 tires for Yamaha Grizzly. Call Doug at 224-3288.

Item for sale by bid



Coates 850 S Tire Balancer, 115V. Minimum bid \$800. As is. Bids will be accepted 12/9/16,

until 3:30 p.m. This can be viewed 12/7/16 – 12/9/16, 8 a.m. – 3:30 p.m.

Professional office space available for lease

(Beltrami Electric's headquarters)



600-square-foot office suite – reception area with three separate office suites. Second floor location, elevator, meeting room, safe, clean, quiet, low-traffic area of well-maintained professional building. For further details contact Sam Mason, Beltrami Electric Cooperative, 218-444-3623.

Operation Round Up[®]

Grant application deadline Dec. 31, 2016

The next application deadline to submit Operation Round Up grant applications is Dec. 31. Community organizations and groups may apply for an Operation Round Up grant by completing and returning an application form.

Grants will be awarded to nonprofit community-based organizations that demonstrate a commitment to enhancing the quality of life in our region.

We would like to say **THANK YOU** to all of the Beltrami Electric members who are participating in the Operation Round Up program. More than 80 percent of our membership is contributing to this great cause to help our local communities. To see the full list of local groups and organizations that received a grant from Operation Round Up in October, please visit our website or see the November issue of *Northern Lights*.

To be considered at the January 2017 meeting, grant applications must be received by Dec. 31, 2016. Grant applications are available at the BEC office or by visiting our website at www.beltramelectric.com.



2017 Energy Assistance Program

The energy assistance program helps low-income households pay a portion of their home heating bills. Payments are made directly to the household's fuel dealer or utility.

Eligibility

- Eligibility and grant size are based on household gross income for the past three months, household size and consumption for the past 12 months.
- Applicants may rent or own their home.
- Households must provide proof of income when they apply.
- There are no deductions from income.
- Households may also be eligible for Repair or Replacement of nonfunctioning heating systems.

2017 MAXIMUM ENERGY ASSISTANCE PROGRAM INCOME GUIDELINES

Based on 50% SMI or 110% of federal poverty guidelines, whichever is greater

| Household size | 3 month max guidelines | Annual income |
|----------------|------------------------|---------------|
| 1 | \$ 6,135 | \$24,541 |
| 2 | \$ 8,023 | \$32,092 |
| 3 | \$ 9,910 | \$39,643 |
| 4 | \$11,798 | \$47,194 |
| 5 | \$13,686 | \$54,745 |
| 6 | \$15,574 | \$62,296 |
| 7 | \$15,928 | \$63,712 |
| 8 | \$16,282 | \$65,128 |
| 9 | \$16,636 | \$66,544 |
| 10 | \$16,989 | \$67,959 |

Additional household size guidelines available at: <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

Board Meeting Highlights

Beltrami Electric's board of directors conducted its monthly meeting Monday, Oct. 31, 2016. A quorum of directors was present.

The following reports were given:

- CEO Echternach gave his monthly report, including updates on the Community Solar project, BEC's second floor lease space, the Work Plan and Financial Forecast, 2017 Budget and the new meter system.
- CEO Echternach presented a Resolution authorizing retirement of capital credits.
- Sid Sletten gave the financial report for August, including review of work orders.
- Directors and the CEO shared highlights of meetings attended on behalf of the cooperative.
- Terri Wallis, CFC Regional Vice President, gave an update on the Key Ratio Trend Analysis (KRTA).

The following actions were taken:

- Approved the consent agenda and work order inventories.
- Approved the Resolution as presented.
- Appointed the MREA voting delegate and alternate.

The next board meeting will be Nov. 28, 2016.

Item for sale by bid

1995 Towmaster T-30, 30,000 lb trailer, fold-down spring-assist ramps, pintle hitch, electric brakes, current DOT, 19' deck, 5' beaver tail. Minimum bid: \$3,500, cash only. Can be viewed 12/6/16-12/9/16. All bids must be received by 3:30 p.m. on 12/9/16.



Problems paying your electric bill?

Energy assistance may be available!

If you are receiving a low income or suffering from a temporary financial shortfall, the following agencies may be able to assist you with your electric bill. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid.

Bi-CAP Energy Assistance

6603 Bemidji Ave N
Bemidji, MN 56601
218-751-4631

Mahube Energy Assistance

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

Leech Lake Energy Assistance

115 6th St NW, Suite E
Cass Lake, MN 56633
218-335-3783

Red Lake Energy Assistance

PO Box 190
Red Lake, MN 56671
218-679-1880

Kootasca Energy Assistance

201 NW 4th St., Suite 130
Grand Rapids, MN 55744
218-999-0800

Statement of Operations Year-to-date: September 2016

| | September 2015 | September 2016 |
|-------------------------------|----------------|----------------|
| Operating Revenue..... | \$ 35,611,151 | \$ 38,327,349 |
| Cost of Purchased Power..... | \$ 24,875,536 | \$ 26,739,377 |
| Other Operating Expenses..... | \$ 10,583,365 | \$ 11,201,009 |
| Total Cost..... | \$ 35,458,901 | \$ 37,940,386 |
| Operating Margin..... | \$ 152,250 | \$ 386,963 |
| Interest Income..... | \$ 173,845 | \$ 189,103 |
| Other Margins..... | \$ 715,954 | \$ 327,745 |
| Total Margins..... | \$ 1,042,049 | \$ 903,811 |
| kWh Purchased..... | 348,495,191 | 355,904,263 |
| kWh Sold..... | 329,488,421 | 350,541,846 |
| Meters Billed..... | 20,564 | 20,756 |

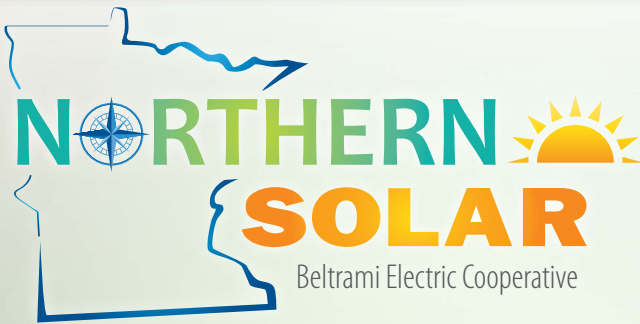




Beltrami Electric Cooperative Inc.

® Your Touchstone Energy® Cooperative 

4111 Technology DR NW
PO Box 488
Bemidji, MN 56619-0488
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www.beltramielectric.com



Subscribe to locally-produced, renewable solar energy today!

Beltrami Electric Cooperative plans to build an 80-kilowatt (kW) Direct Current (DC) community solar array at our headquarters. The array will consist of 180 photovoltaic panels, with a projected annual average of 450 kWh per panel or average of 37.5 kWh/month. The array will produce more during the sunny days of summer and less during the short days of our Minnesota winters. To provide a point of reference, a residential electric bill averages around 1,253 kWh/month. Members will see the actual kWh production of their portion of the array credited on their electric bill at current electric rates, so if/when electric rates increase, the value of your credit will too.

Why Solar? Northern Solar provides interested members an option to purchase renewable, locally-produced solar energy without the hassle of installing, permitting, maintaining and insuring their own solar array. Members may subscribe to as many panels as they wish, up to the equivalent of their annual average usage. Members who wish to participate but may not want to commit to a 20-year subscription may choose to simply purchase a set amount of kWh/month from Northern Solar, up to their average usage, for an additional charge on their electric bill.

As of Nov. 10, we have 75 panels subscribed. We need a minimum of 90, which is half of the total project, before we can break ground. If you have been thinking about subscribing but haven't done so yet, the time is now! We have four different payment options, including options for members interested in subscribing to a panel(s) and members who simply want to purchase locally-produced solar energy on a Pay-As-You-Go basis with no contract.

If you would like to be a part of the Northern Solar Community Solar Garden, contact Beltrami Electric Cooperative today! With these flexible options, it is easier than ever to participate!

| OPTION 1 One-Time Payment | OPTION 2 Easy Pay | OPTION 3 Graduated Payment Schedule | OPTION 4 Pay-As-You-Go |
|---|---|---|---|
| Full panel: \$1,295 one-time payment each panel | Full panel: Select a 12, 24 or 36 month payment plan, payable on the electric bill | 10% down, 40% due upon the project becoming 50% subscribed, with the remaining 50% due upon completion of the project | \$0.0503 per kWh rate adder |
| ½ panel: \$647.50 one-time payment | ½ panel: Select a 12, 24 or 36 month payment plan, payable on the electric bill | 10% down, 40% due upon the project becoming 50% subscribed, with the remaining 50% due upon completion of the project | \$0.0503 per kWh rate adder |
| One-time upfront cost | No upfront cost – payments spread cost over 12, 24 or 36 months, at 6% interest (Subject to review of account standing) | Graduated payments up to time project is completed and energized | No upfront cost |
| Receive the energy produced by the panel(s) for 20 years | Receive the energy produced by the panel(s) for 20 years | Receive the energy produced by the panel(s) for 20 years | No contracts - can cancel at any time. You do not have a subscription to the panel(s), no energy credit on your electric bill |
| Receive monthly credit on bill based on current electric rate | Receive monthly credit on bill based on current electric rate | Receive monthly credit on bill based on subscription and actual production | Pay a monthly fee in addition to your regular electric bill to receive locally-produced solar energy |