

NORTHERN

L I G H T S



**Beltrami Electric
Cooperative Inc.**

Your Touchstone Energy® Cooperative 

December 2020

Stable warmth in unstable times

COOPERATIVE ENERGY PLANNERS PREDICT AN AVERAGE WINTER SEASON OF DEMAND RESPONSE

Uncertainty has been the name of the game for much of 2020. But as we slip into the last few weeks of the year, Beltrami Electric Cooperative feels certain about one thing – the importance of your continued warmth and comfort throughout the winter.

The energy planners at Minnkota Power Cooperative (power provider for Beltrami Electric Cooperative) expect a standard season for members with electric heat on demand response. The voluntary program allows the cooperative to temporarily interrupt service to a member's off-peak loads, like electric heating and large-capacity water heaters, in exchange for a lower electric rate. For technologies like air-source heat pumps and plenum heaters, the system automatically switches to a backup fuel source such as propane, so there is no break in comfort.

Todd Sailer, Minnkota senior manager of power supply and resource planning, says he expects the level of winter demand response to be comparable to the past 4-5 years – less than 100 hours. Members should

always be prepared for up to 250 hours of management, but have historically encountered much less. Last winter, Minnkota only logged 10 hours of interruption due to mild weather and low wholesale energy prices.

“The only things that are really going to drive that up are a shift in the energy market, which is typically going to be weather related,” Sailer explained. “If you get a polar vortex or a wind event where there's simply no wind during high loads, that's where that number suddenly goes from 70 to 250 hours really quick.”

Demand response doesn't just happen during extreme cold. A planned generator outage or extended lack of intermittent resources across the region can push the program into action. “When we see there's no wind in North Dakota, Minnesota, Iowa and those areas where there's often a lot of wind, that's when we start to see high markets, and that's when you'll see more demand response,” Sailer said.

Although Minnkota expects a typical level of demand response this year, COVID-19 may change when it activates. When more people are working and learning from home, times of peak energy usage shift,

which impacts the availability of excess resources to cover energy demand.

“Instead of demand response from 7-9 a.m., it might be from 8-11 a.m.,” Sailer said. “The load curve changes, so it might change how we actually implement our load management.”

Beltrami Electric Cooperative will run a demand response test sometime in early December. During that time, make sure your system is working properly and that you have adequate backup fuel before the coldest days arrive. If you are not a participant in the program but are interested in how to save money with an all-season air-source heat pump, a cost-effective plenum heater or zero-maintenance underfloor storage heat, call your energy experts at Beltrami Electric Cooperative.

The demand response program began as a way to manage power during peak seasonal need without building additional generation resources – a costly solution for only a few days a year. But the electric heating technologies that have evolved within the program are helping our members enhance their comfort and safety, things we could all use a little more of in 2020.

Financial assistance available – page 5

Give the gift of electricity this season – page 6

Northern Lights (USPS 016488), Vol. 67, No. 12

Northern Lights is published monthly by Beltrami Electric Cooperative Inc., 4111 Technology Drive N.W., Bemidji, Minnesota 56619-0488. Subscription rate \$5. Periodicals postage paid at Bemidji, MN 56601.

Postmaster: Please send address corrections to Beltrami Electric Cooperative Inc., P.O. Box 488, Bemidji, Minnesota 56619-0488.

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

Chair	John Lund, DISTRICT 7
Vice Chair	Sue Kringen, DISTRICT 8
Secretary	Murl Nord, DISTRICT 1 (<i>Square Butte Director</i>)
Treasurer	Judy Honer, DISTRICT 9
Directors:	Charlie Perkins, DISTRICT 2; Charles Parson, DISTRICT 3; Craig Gaasvig, DISTRICT 4; Robert Wallner, DISTRICT 5; Rick Coe, DISTRICT 6 (<i>Minnkota Director</i>)
President and CEO	Jared Echternach
Editor	Angela Lyseng

Minnesota State Electrical Inspectors

Beltrami County

Wade Koons

218-255-3011 - wade@kooninspections.com

Cass and Hubbard Counties

Anthony Kohrs

218-255-1046 - kohrsinspection@paulbunyan.net

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 email as indicated.

Gopher State One Call 811
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 lines, television cables, pipelines, utility electrical lines, and municipal water and sewer lines can be located to ensure that none will be severed or damaged.

Mission of Beltrami Electric Co-op

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.



Season's greetings

Jared Echternach, *President and CEO*

Budget and rate outlook

Your board of directors is in the process of reviewing the 2021 preliminary budget and rates. We expect wholesale power costs to remain relatively stable in 2021. This is good news since 70% of our total costs are comprised of wholesale power costs. We will continue to work hard internally to control costs while maintaining safe, reliable electric service and excellent member service. According to our preliminary budget projections, no rate increase will be necessary in 2021. Your cooperative has not increased rates in nearly three years, with the last retail rate adjustment occurring in the spring of 2018.

Construction work plan

This fall your board of directors studied the possibility of accelerating the conversion of the remaining overhead distribution line on our system – approximately 960 miles. The analysis included a study of the costs and benefits associated with accelerating the overhead line conversion and the impacts on our members, both positive and negative. The study concluded that while accelerating the conversion of overhead line to underground line brought benefits to our members, including improved reliability, the cost associated with the improvements would have too much of a negative impact on the rates our members pay. In the end, our board determined the most prudent course of action is to continue to install underground line for all new services, and to continue a pragmatic approach to replacing overhead line with underground line as necessary within our normal construction work plan. With more

than 72% of our lines underground, we are the leading electric cooperative in the state, and our members enjoy a safe and reliable electric system. I commend your board for its thoughtful analysis and for making a strategic decision in line with our membership's top priority of controlling costs.

Last month your board of directors approved our next four-year construction work plan. The projects within the plan vary in size and scope and are designed to maintain our system and improve service reliability for our members. 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 and metering.

Capital credits

In response to the COVID-19 pandemic and to help our members during an uncertain time, your board of directors authorized a capital credit retirement of \$1 million in June rather than the typical December retirement.

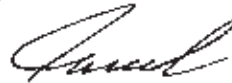
Each year since 1984, your board of directors has authorized a retirement of capital credits to the members. As a member of Beltrami Electric Cooperative, you are also an owner. Any margins realized at the end of the year are allocated to the members based on the amount of electricity used. We credit 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.

Season's greetings

The holidays are a time of year many of us eagerly anticipate. This year, of course, was different for many reasons and brought uncertainty and uneasiness to our country. I'm proud to say electric cooperatives throughout the country, including your cooperative, brought a steady hand in delivering safe, reliable electricity to members during these uncertain times. Many cooperatives led the way in helping members, whether it was through an early capital credit retirement, helping members access the many assistance programs or helping neighboring

cooperatives during a storm. I'm proud that electric cooperatives step up in a time of need. You can be proud of your cooperative employees who work tirelessly to try to improve the quality of life for our members.

From all of us at Beltrami Electric Cooperative, we are grateful for you, our members. As we prepare for next year, we look forward to the opportunity to serve you and our communities. On behalf of the Beltrami Electric Cooperative family, we wish you a Merry Christmas and Happy New Year!



Echternach elected to the National Rural Utilities Cooperative Finance Corporation Board

Jared Echternach, president and CEO of Beltrami Electric Cooperative (BEC), was recently elected to serve on the board of directors for the National Rural Utilities Cooperative Finance Corporation (CFC). Echternach earned the CFC seat for District 6, representing the states of Minnesota, North Dakota and South Dakota.

"I'm honored and humbled to have been elected by my peers to represent them on the CFC board," said Echternach.

Created by electric cooperatives more than 50 years ago, CFC is the only lender created and owned by the electric cooperative network. CFC provides capital and industry-leading financial products to America's 900-plus not-for-profit, member-owned electric cooperatives across the country. Its 23-member board of directors sets overall policy, establishes programs and develops strategies for CFC. Each of the board's directors is elected for a three-year term and can serve two consecutive terms.

"BEC's board of directors is proud to have one of Bemidji's own elected to this national board," said John Lund, BEC board chair.

Echternach will be seated on the CFC board of directors in June 2021, becoming the eighth Minnesotan to serve on the board. CFC is headquartered in Dulles, Va., and may be found online at www.nrucfc.coop.



BOARD MEETING HIGHLIGHTS

Beltrami Electric's board of directors conducted its regular monthly meeting Wednesday, Oct. 28, 2020. A quorum of directors were in attendance.

The following reports were given:

- Chair Lund presented a Memorial Resolution for former general manager Don Anderson, who passed away Oct. 13, 2020.
- President and CEO Echternach made his monthly report, including the September financials, Operation Round Up® and legislative issues affecting cooperatives.
- Arlene Hogquist gave the Financial and Statistical reports for September and the third quarter Balanced Performance Scorecard.
- Sam Mason discussed Northern Solar.
- Alison Deelstra, CFC, presented the Key Ratio Trend Analysis (KRTA) for Beltrami Electric Cooperative.
- Rich Riewer presented the 2021-24 Construction Work Plan.
- Directors and president and CEO Echternach shared highlights of meetings attended on behalf of the cooperative.

The following actions were taken:

- Approved a Memorial Resolution for former general manager Don Anderson.
- Approved the consent agenda.
- Approved extending the board of directors' congratulations to president and CEO Echternach for his election to the board of directors of the National Rural Utilities Cooperative Finance Corporation.
- Approved the 2021-24 Construction Work Plan.

The next board meeting will be Wednesday, Dec. 16, 2020.

Holiday Closings



**Beltrami Electric Cooperative
offices will be closed on**

**Friday, Dec. 25, 2020,
as we celebrate Christmas Day,**

– and on –

**Friday, Jan. 1, 2021,
as we celebrate New Year's Day.**

COVID-19 Housing Assistance Program

What is the COVID-19 Housing Assistance Program?

The COVID-19 Housing Assistance Program provides housing assistance payments to help prevent eviction, prevent homelessness, and maintain housing stability for eligible renters and homeowners. Local administrators will review applications from individuals and families requesting assistance, verify eligibility, and process payments for eligible expenses on behalf of households.

Am I eligible to apply?

To qualify for housing assistance, Minnesota households must meet all of the following criteria:

Income at or below 300% of federal poverty guidelines, with a preference for those at or below 200% of federal poverty guidelines.

Have an eligible expense that was incurred after March 1, 2020 that is past due. Housing assistance funds can only be used for eligible expenses incurred between March 1, 2020 and December 30, 2020.

Be unable to make one or more payments owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue.

What expenses are covered?

The program covers past due housing expenses such as:

Rent payments | Mortgage payments | Contract for deed payments | Manufactured home park lot rents and payments | Utility payments | Homeowners Association fees

How do I apply?



Call 211
Toll Free: 1-800-543-7709
Local: 651-291-0211



Visit 211unitedway.org



Text "MNRENT"
or "MNHOME"
to 898-211

The 211 helpline has dedicated multilingual staff available to answer questions about the COVID-19 Housing Assistance Program, 8:00 a.m. – 8:00 p.m. Monday through Friday.



Financial assistance available to help with utility bills

As temperatures decline, the cost of heating starts to increase. During the cold weather months, some Beltrami Electric Cooperative member-owners might experience difficulty in paying their electric bills. We know that COVID-19 has created additional financial hardships, placing an even larger burden on families already struggling to pay their bills or bring their accounts current. If you have a past-due balance with Beltrami Electric Cooperative or you are concerned about how to pay for heating costs this winter, there are some new resources available to help those in need.

COVID-19 Housing Assistance Program

A Coronavirus Aid, Relief and Economic Security Act (CARES Act) funded program, known as the COVID-19 Housing Assistance Program (CHAP), allocates \$100 million in Minnesota to cover housing expenses such as rent, mortgage, utilities or other housing-related expenses. Funds are available through Dec. 31, 2020, on a first-come, first-served basis. Eligible utility expenses include gas, electric, water and sewer. Propane is currently ineligible. Only past-due expenses incurred on or after March 1, 2020, and before Dec. 20, 2020, are eligible.

To learn more about the CHAP program or to apply for assistance:

- Visit United Way 211 (<http://211unitedway.org>) to access the application for assistance or questions regarding eligibility, or call **800-543-7709** or **2-1-1**.
- General FAQs, including information on income limits and what is covered, can be found at <http://www.mnhousing.gov/sites/np/covid19housingassistanceprogramFAQ>.

Energy Assistance Program

The Energy Assistance Program (EAP) is a federally funded program through the U.S. Department of Health and Human Services, which helps low-income renters and homeowners pay for home heating costs and furnace repairs. Household income must be at or below 50% of the state median income (\$54,357 for a family of four) to qualify for benefits. Applications must be received or postmarked by May 31, 2021.

To learn more about the EAP program or to apply for assistance:

- Visit the Minnesota Department of Commerce Energy Assistance website (<https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>) for more details and to access the application portal.
- Contact your county EAP service provider for additional information and assistance.

Minnesota's Cold Weather Rule also helps to protect and reconnect residential heat from Oct. 15 through April 15.

Beltrami Electric Cooperative exists because of you, and we are dedicated to the people and communities we serve. If you are having difficulty paying your electric bill and do not qualify for either of these programs, please contact our member services department at 218-444-2540 or 800-955-6083 to set up a payment plan.



Need help paying your electric bill?

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.)

Are you a senior living on a fixed income or suffering from a temporary financial shortfall? Then the following agencies may be able to assist you with your electric bill.

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 St. NW, Suite 130,
Grand Rapids, MN 55744
218-999-0824

Leech Lake

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

MAHUBE-OTWA

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

Red Lake

15525 Mendota Ave, Redby, MN 56670
218-679-3350

EAP services may include: payment of energy bills, help with utility disconnections or fuel deliveries, repair or replacement of homeowner's broken heating systems, energy efficiency and more.

2021 Maximum EAP Income Guidelines

Household Size	3-month Maximum	Household Size	3-month Maximum
1	\$7,066	5	\$15,763
2	\$9,240	6	\$17,937
3	\$11,415	7	\$18,345
4	\$13,589	8	\$18,753

Visit <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/> for more EAP income guidelines and program information.

CLASSIFIEDS

Classified ads rules

- Ads are due by the first of the month prior to publication of the next issue. Example:
 - Ads submitted by December 1 will be published in the January issue.
 - Ads submitted between December 2 and January 1 will be published in the February issue.
- Ads may be submitted via our website at www.beltramelectric.com (preferred).
- Include your name and Beltrami Electric account number on all submissions.
- All ads must be **50 words or fewer** 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 each month.
- Editor reserves the right to edit or reject any ad.
- All telephone numbers are presumed to have a 218 area code unless otherwise noted.
- Mail ads to: Beltrami Electric Cooperative, P.O. BOX 488, Bemidji, MN 56619.

For Sale:

Erskine 3-point snow blower. \$300. Call 751-2593, leave message.

Brown leather couch, \$100/obo. Tan fabric couch with muted blue design, \$50/obo. 586-2577.

Browning White Lightning 20-gauge O/U. \$1,575. Remington 700 Classic in 250 Savage, 2X7 Leopold. \$750. Husqvarna lawn tractor. 24hp, 48" cut. \$675. Browning Citori "White Lightning" 20-gauge O/U. Excellent condition, like new! \$1,625. Keith 766-1958.

Compact 'retro look' 2.5 cu ft fridge, brand new, still in box, w/warranty. I paid \$150, asking \$75. 751-5038.

2 Stihl, 025 and 250 chainsaws, run good. Asking \$175 each. Call 760-8266.

Two metal, ladder, deer stands \$100. Four 14' new, composite deck boards \$80. 586-2009.

Fish house. Custom built, 4x8, two-person fish house. \$100. Elton (701) 213-5281.

All new items: men's Columbia(L) w/tag \$120/\$55; Beautyrest fleece sheets-Queen, \$110/\$45; Bandolino (B) -8 \$149/\$60; St. Johns Bay (BL) - 8 \$100/\$40; Earth Origins(B)- 8 \$130/\$60-all are leather; King bedspread-taupe \$140/\$45; also Wintergreen fleece jacket, like new-XL, \$178/\$45. Call 368-4973, leave message.

Ice auger, Strikemaster magnum plus, with extension. \$125. 835-7484.

23-inch colored TV - \$50; matching girls Billabong ski jacket and pants, size small, excellent condition, worn only 3-4 times, \$175. Call 751-9357.

Whirlpool Duet electric, front loading, stackable washer and dryer. White in color. Good condition. \$150 for both. 751-8356.

Older 40-foot (two 20-foot sections) wood/steel dock on Gull Lake. Heavy and functional but needs some TLC. Each 20-foot section has two sets of wheels. \$500/obo. Call (701) 772-0892 evenings.

Kenmore vacuum 600 Series, pet friendly, canister vacuum still in box, call for price 751-7784.

We are looking for you!

Beltrami Electric Cooperative is looking for **Ashley S. Lafriniere** (Cass Lake, Minn.) and **Kevin J Johnson Sr.** (Ponemah, Minn.). Please call **218-444-2540** if you have any information.

Rose gold sequence wedding chair sashes; They stretch and will fit over most/any event or venue table chair; 300 total sashes. We bought them new for our wedding and hope someone else can put them to use; \$1.50 per sash. Call or text Matt at 218-368-0737.

Seasoned, split firewood, mixed. 586-2990.

Nice 3-drawer chest, dark finish, 25" W x 32" H x 14 1/2" D. 766-8781.

M1 Garand CMP rifle with WWII dates. Excellent condition/arsenal reworks. Complete with CMP carrying case, bayonet, sling and CMP certificate. \$1,375. 371-6259.

Red 1998 4WD Ford Explorer, Eddie Bauer Edition, new tires, windshield,

battery, tune-up, oil change, \$4,000. Wooden storage chests, 57x19x19H, 24x15x18H, decorative dovetail, carved duck on front, \$100 each. Luggage-all sizes and colors, \$10 and up. Premier Airline golf club carrier on wheels, half price, Used once, \$100. 586-2884.

Schwinn Airdyne bike, nice condition, \$125. Whites Coinmaster 5000 detector, charger, manual, etc., like new, \$150. 35MM cameras, flashes, several lenses, filters, tripod, etc., bag also. Asking \$450. Call 368-0441 or 333-1510.

Northern 357-38 RCBC dies, \$15. Powders: VIHTAVUORI N150, \$15; Benchmark, \$15; Hunter, \$15. All powders kept in dry, cool environment. Just about 1-lb per container. 467-3442.

Give the gift of electricity this holiday season!

For that cooperative member who is hard to shop for, or that someone you would like to surprise with a special gift this year, consider making a payment on their Beltrami Electric account! Simply stop into our office to make the payment and receive a nice printed gift receipt to give or send to the recipient.

A gift for you!



Statement of Operations Year-to-date: September 2020

	September 2019	September 2020
Operating Revenue.....	\$ 41,974,952	\$ 42,063,457
Cost of Purchased Power.....	\$ 28,378,596	\$ 27,793,189
Other Operating Expenses.....	\$ 11,794,765	\$ 11,848,252
Total Cost.....	\$ 40,173,361	\$ 39,641,441
Operating Margin.....	\$ 1,801,591	\$ 2,422,016
Other Margins.....	\$ 515,962	\$ 586,391
Total Margins.....	\$ 2,317,553	\$ 3,008,407
kWh Sold.....	366,959,736	358,517,265
Meters Billed.....	21,169	21,463

HELP THE ENVIRONMENT

Electricity is becoming cleaner every day and can save consumers money on their energy costs over time.



Did you know...

Since 2005, the **carbon emissions** from producing electricity have **decreased, on average, by 28%.**¹



Did you know...

Electricity is getting cleaner and more renewable, so anything that uses electricity will have a **diminishing environmental impact over time.**



Did you know...

Electric vehicles are highly efficient, converting around **77% of their power into movement.** Gas-powered vehicles only convert 12% to 30%.²

1. <https://www.eia.gov/environment/emissions/state/analysis/>

2. <https://www.fueleconomy.gov/feg/evtech.shtml>



ENERGY EFFICIENCY TIP OF THE MONTH

Energy bills can increase during winter for a variety of reasons, like houseguests, more time spent at home, and shorter days and longer nights. Small actions, like turning down your thermostat, replacing old bulbs with LEDs and washing clothes in cold water can help you save.

Source: energy.gov

feeling chilled?

HEAT YOUR SPACE SAFELY

1. Keep flammable items at least 3 feet away
2. Place on a flat, level surface
3. Make sure the cord is not frayed or cracked
4. Plug it directly into an outlet
5. Follow all instructions and use models endorsed by a reputable testing lab
6. Do not use an extension cord or power strip, which can overheat
7. Do not use around small children or pets
8. Do not use one with a damaged plug or prongs

Safe Electricity.org

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 or slab/in-floor heating, should turn on their heating system prior to Nov. 15 to allow a heat reservoir to build up before daily cycling of loads begins. The actual date daily cycling begins varies each season. Thermal storage heating is typically controlled each day from 7 a.m. to noon and 5 p.m. to 11 p.m.





Beltrami Electric Cooperative Inc.

® Your Touchstone Energy® Cooperative 

4111 Technology DR NW
PO Box 488
Bemidji, MN 56619-0488
218-444-2540 • 800-955-6083
www.beltramielectric.com

In North Dakota and Minnesota, we don't slow down when it's 30 below.

Our electricity has to be tough and dependable. Like us.

That's why we combine the diverse strengths of our region's renewable resources with our steadfast supply of lignite coal – to ensure reliable power even when the wind isn't blowing and the sun isn't shining.

No, we don't slow down when things freeze up.

Because we're all in on all-of-the-above energy.



ALL IN



ALL-OF-THE-ABOVE ENERGY



Electric thermal storage heat



ELECTRIC THERMAL STORAGE HEAT

- Efficiently stores warmth in bricks for when you need it
- Provides consistent and uniform heat
- Eliminates need for backup heat source
- Clean and maintenance-free
- Qualifies for super-low off-peak electricity rate

The **PERFECT POWER PICK** for your retirement

You're retirees seeking the worry-free life – choose **electric thermal storage heat**. Retirement means a new life of family, fun and relaxation. Kick back and enjoy the no-fuss comfort, reliability and savings of electric thermal storage heat.

Contact the energy experts at Beltrami Electric to find the perfect power pick for your space.

218-444-2540 or 1-800-955-6083
www.beltramielectric.com

Up to
\$75/kW
in rebates!