

NORTHERN

L I G H T S

May 2020



**Beltrami Electric
Cooperative Inc.**

® Your Touchstone Energy® Cooperative 

ENERGY-SAVING TIPS FOR YOUR HOME

As co-op member-owners spend more time at home, they may see a surge in home energy use. Some steps our members can take to help control their energy bills include:

- Program your thermostat to maximize energy savings. Setting your thermostat one degree lower when heating or one degree higher when cooling can reduce energy use by up to 5%.



- Do full loads of laundry and wash with cold water. Using warm water instead of hot can cut a load's energy use in half, and using cold water will save even more.
- Air dry dishes. This step can cut your dishwasher's energy use by up to 50%.
- Substitute LEDs for conventional light bulbs. Lighting can amount to up to 12% of monthly energy use.



LED bulbs can cut lighting costs by 75%. Use natural light when possible during the day.



- Unplug appliances and electronics when not in use. Small appliances and electronics use energy even when not in use. When powered on, game consoles, televisions and similar electronics are responsible for up to 12% of energy use.
- Clean your refrigerator coils – this will improve the efficient operation

of your appliance and reduce the risk of fire.

- Eliminate unnecessary refrigerators and/or freezers.
- Use a microwave or slow cooker when possible.
- Make sure to turn off heat tape when no longer needed.
- Verify livestock water tank heaters are off when no longer needed.
- Change the filter in your forced-air furnace regularly.

Find more energy-saving tips on our website: <https://www.beltramielc.com>.

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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	Rick Coe, DISTRICT 6 (Minnkota Director)
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President and CEO	Jared Echternach
Editor	Angela Lyseng

Minnesota State Electrical Inspectors

Beltrami County

Wade Koons

218-255-3011 - wade@koonsinspections.com

Cass and Hubbard Counties

Steve Schauland

218-652-2213 – 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 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.



COVID-19 response update

Jared Echternach, *President and CEO*

As have all businesses nationwide, Beltrami Electric Cooperative has been responding to the events associated with COVID-19. As a provider of critical power infrastructure, we need to be able to keep the lights on. The safety of our employees, members and public is our top priority while continuing to provide safe, reliable electricity. Fortunately the federal and state government recognize electric utilities as an essential service and thus we are able to continue to provide these critical services during stay-at-home orders.

That said, we have taken numerous steps to protect our employees, our members and the public. We have closed our office to the public but continue to be open to operate and provide core services including outage and emergency response, asset protection, member services and essential accounting functions.

We are encouraging members to call us at (218) 444-2540 or (800) 955-6083 with questions or visit www.beltramielectric.com to conduct business electronically. This has proven very useful, and the technology investments we have made over the last several years are allowing us to continue to provide excellent service to our members without the need for an office visit.

In March we closed the Community Room to the public and we will extend this closure through the end of May. All non-essential service work that requires in-home visits has been postponed. Our load management program, ensuring our members have heat in their home, is considered an essential service. As I mentioned above, we have contracted our work to our essential core services and minor service work, and our employees stand ready to respond to outages, emergency situations and member inquiries.

We continue to encourage members to pay their utility bills by using one of the following options:

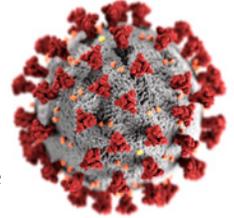
- Mail the payment (PO Box 488, Bemidji, MN 56619)
- Pay online through SmartHub
- One-time online payment – PayNow
- Pay by phone (24/7) 1-855-356-6345
- MoneyGram – located at Walmart, TEALS Market, CVS Pharmacy and Lueken's Village Foods
- Use the drive-up drop box - located near the flag pole in our parking lot

We also ask members to contact us at (218) 444-2540 / (800) 955-6083 or email us at info@beltramielectric.com with questions as many of our services can be completed electronically. We continue to monitor the situation and additional changes may have been made by the time you read this, so please visit our website for the latest information. We thank you for your patience and understanding during this critical time.

Resources available

Several resources are available to our members to assist them through the pandemic and are highlighted in this newsletter. They include resources to help qualifying individuals with electric bills. Small businesses have also been greatly affected by the pandemic and resources are available to them as well. Please see pages 4 and 5 for additional details and contact information.

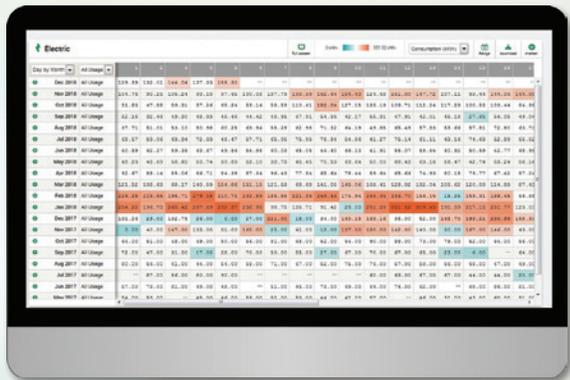
Finally, I would like to thank our employees and our members for their support and response to this pandemic. These are unique and challenging circumstances, but I'm so proud of our employees and members for doing their part to help mitigate the spread of COVID-19.



A closer look at myMeter



MyMeter is a **FREE** program for Beltrami Electric Cooperative members to use to view hourly, daily or monthly energy use from the convenience of your home computer, tablet or smartphone. You can use it to better manage your energy use and to receive email or text notifications regarding unusual energy use.

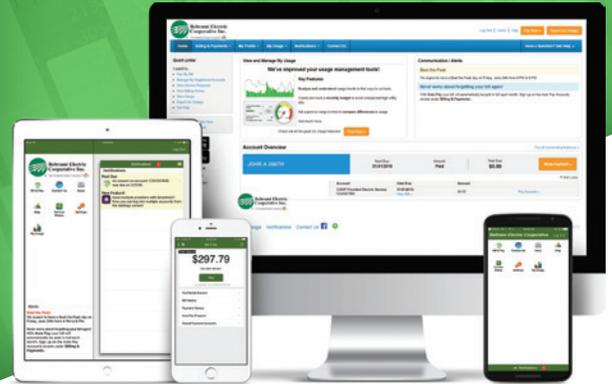


GET STARTED TODAY!

1. Visit mymeter.beltramielctric.com.
(Have a copy of your electric bill with you.)
2. In the upper right corner, click on "Create an Account."
3. Enter the name on your account, your account number and email address and select a password and secret question.
4. Click on "Create Account" and you're ready to go!
5. Want to access MyMeter on your mobile device? Download the free app from your app store.



MANAGE YOUR ACCOUNT WITH SMARTHUB.



Enrolling in SmartHub's secure account management tool makes it simple and quick to manage your account online. By utilizing SmartHub's easy-to-navigate functionality, you can easily:

- Make a one-time payment by credit card (MasterCard, VISA, Discover or American Express) or a savings or checking account
- Set up automatic payments by credit card (MasterCard, VISA, Discover or American Express) or a savings or checking account
- View payment and billing history
- Check your electric usage
- Receive email or text alerts (e.g. when a payment is due or other account activity occurs, so you know before your bill arrives that you're using more power than usual)
- Report outages
- Notify Member Services of account issues



You can sign up two different ways, either through the SmartHub website or through the app. Members with smartphones or tablet devices can download the SmartHub app from iTunes or the Android Marketplace for free. <https://beltramielctric.smarthub.coop/Login.html>

Attention: Changes to Energy Assistance Program



If you are struggling to pay your electric bill due to circumstances related to COVID-19, contact us. We understand the stress this has put on our members, and we will work with those who call us to make payment arrangements and can direct you to resources to provide further assistance.



APPLICATION DEADLINE EXTENDED TO JULY 1, 2020

The Minnesota Department of Commerce Energy Assistance Program (EAP) has extended the deadline for households to apply for EAP benefits to July 1, 2020. This change allows EAP to serve the expected increase of households with the additional FFY20 federal funds allocated to Minnesota to assist with hardships resulting from the COVID-19 pandemic.

ELIGIBILITY PERIOD CHANGE

Applications signed on or after April 1 require only income proof from the last full calendar month to determine eligibility. This change helps households with a recent change in income apply for assistance without having to wait potentially months to become eligible.

For applications, additional income guidelines and information, visit <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>.

From April 1, 2020, through Sept. 30, 2020, EAP eligibility is based on the most recent full calendar month of income.

Household size	One month maximum	Annual income
1	\$2,253	\$27,047
2	\$2,947	\$35,370
3	\$3,361	\$43,692
4	\$4,334	\$52,014
5	\$5,028	\$60,336
6	\$5,721	\$68,658
7	\$5,851	\$70,219
8	\$5,981	\$71,779
9	\$6,111	\$73,340
10	\$6,241	\$74,900

CRISIS BENEFITS

The Minnesota Energy Assistance Program (EAP) has announced temporary changes to their Crisis Benefit policy to ensure low-income Minnesotans can access emergency benefits and not fall significantly behind on their energy bills. The changes are in effect April 7 to July 15, 2020. The changes include:

1. Income eligible households may be eligible for Crisis Benefits based on any unpaid past due balance, with the Crisis Benefit amount equal to the past due amount plus

any current balance on the day verified up to the annual Crisis maximum. Past due is any previously unpaid balance beyond the current month's charges.

2. Increased Crisis Benefit maximum amount. Previously, EAP Crisis Benefit policy allowed for a maximum annual total Crisis Benefit of \$600, regardless of the number of Crisis events. EAP has increased the Crisis Benefit maximum amount to \$1,200 annually.

SMALL BUSINESS ASSISTANCE GUIDE

Over the past few weeks, several state and federal programs have been built to assist small businesses struggling during the COVID-19 pandemic.

Different programs make sense for different businesses, so DEED is providing this summary to help small businesses quickly see which programs might be right for their situation. These programs are listed below.

If you have issues with your application, or questions about whether your business is eligible for a program, please contact the Department of Employment and Economic Development (DEED) using the resources available on their website at www.mn.gov/deed for the fastest and most accurate answers.

Unemployment Insurance Shared Work Program

Summary of program: The Shared Work program offers an alternative to layoffs for employers facing a temporary downturn in business. Administered by DEED's Unemployment Insurance Division, the program allows employers to divide available hours of work among a group of employees instead of implementing a full layoff. These employees may then receive partial unemployment insurance benefits while working reduced hours. The purpose of Shared Work is to avoid a layoff, not to subsidize wages.

Pandemic Unemployment Assistance Program

Summary of program: Congress authorized a new Pandemic Unemployment Assistance program that covers those who do not qualify for regular Unemployment Insurance benefits, such as independent contractors and self-employed people. The program was authorized but must be created by the states, so Minnesota must build out this program before it can be implemented. More information will be available soon – however, it could be several weeks before payments begin.

Minnesota Small Business Loan Guarantee Program

Summary of program: This program provides an 80% loan guarantee for loans up to \$250,000 made by a qualified economic development lender within this program. Details for business are not yet on DEED's website, but DEED and agency partners are reaching out to lenders to make them aware of this new program – look for more details soon. This program is intended to incent the private market to make loans to small businesses and provides the guarantee for those loan dollars. The state is providing a loan guarantee of \$10 million, which is likely to leverage between \$20 and \$25 million in lending by private banks.

SBA Economic Injury Disaster Loan (EIDL) – all Minnesota small businesses should apply for these!

Summary of program: Low-interest, long-term Economic Injury Disaster Loans for up to \$2 million: The first payment is deferred for 12 months. The application has been simplified and can be completed 100% online through our improved web portal at www.sba.gov/disaster. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for nonprofits is 2.75% and the loans can be extended over 30 years.

Minnesota Small Business Emergency Loan Program

Summary of program: Minnesota Small Business Emergency Loans are made through an approved lender – you can find FAQs, application materials and lenders on the DEED website. These loans are for \$2,500 to \$35,000 and at a 0% interest rate. There is a total of \$30 million available for this program.

Is your small business struggling? Your co-op can help.

Is your small business struggling during these unprecedented times? Are you having difficulty navigating the state and federal resources you may be eligible to receive? Are you interested in learning more about programs available to your employees who can't work or have reduced hours?

Beltrami Electric Cooperative is here to help. We are prepared to connect you with the programs and resources that aim to get you through both near-term and long-term challenges. As a not-for-profit cooperative, our goal is to see our local communities thrive – and we know that small businesses are the backbone of this region.

We encourage local businesses affected to talk to your banker and apply for federal and state assistance programs. If you are unsure of what you qualify for, reach out to Dave Hengel at Greater Bemidji. Dave and his staff will be able to assist you in understanding what is available and how to apply. Contact Dave Hengel at (218) 444-5757 or dhengel@greaterbemidji.com or visit www.greaterbemidji.com for more information.

In addition to these resources, Beltrami Electric has energy experts on staff that can provide you with ways to use electricity more efficiently. We are happy to work with you on solutions, like our off-peak heating and water heating programs, which can help lower electricity costs.

Please know that your electric cooperative is here to help you find stability in these unstable times. That will not change. We will get through this together.

If you have questions, please contact our offices at 218-444-2540 or (800) 955-6083 or email info@beltramielectric.com.



CLASSIFIEDS

Classified ads rules

- Ads are due by the first of the month prior to publication of the next issue. Example:
 - Ads submitted by May 1 will be published in the June issue.
 - Ads submitted between May 2 and June 1 will be published in the July 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:

1998 18' Sea Ray Bowrider. 125 hp Mercury Outboard. Shoreland'r trailer, cover, spare prop, waterski tripod and extras. Immaculate condition. \$5,800. 751-5038.

Order now! Ringneck pheasant chicks for late May hatching, \$2 each. Also Red Goldment males 2019 hatch, \$20 each. 586-2839.

Wood-framed twin over-full bunk bed set with two large storage drawers and ladder. Includes two "pillow-top" twin and full mattresses with plastic protective covers. All excellent condition and bought new at Michael's Furniture store and rarely used. Original owner. Movable ladder. Drawers have rollers for slide out. Call 368-4834.

1955 Ford convertible, \$40,000. 1950 Chev. convertible, \$50,000. 1955 Chevrolet 265 V8 block, \$250. 1955 Ford hood and trunk, \$100 each. 1941-48 new Ford station wagon/woody left rear fender, \$300. 1942-48 NOS Chrysler front left fender, \$200. Forty-year

collection of old car parts. Price negotiable. 760-1095.

Fishermen! Two household cleanout. Rods, reels, tackle boxes, baits, much more. Electric downriggers, CanonMag 10 positive ion control - \$350, 2 - \$600. Craftsman 10" bench saw, ex blades, \$350. Stainless steel grill, Char-Broil Classic Sear Burner Abrasado, 6 burners, 2 side wings w/food warmer, propane tank, waterproof cover, \$300. 586-2884.

Hewitt boat lift, 1,500-lb cap, with cover. Could be modified for jet skis. Located in Bemidji area. \$1,200/obo. Dehumidifer, \$45. Call 320-583-0471.

New, two gun boot scabbard with auto latch mounting system that fits in the back box on Polaris Rangers. They sell for \$300 +, asking \$200. Also selling a new pair of mesh doors for a Polaris Ranger, asking \$75. Call 760-8266.

16'-10" Alumacraft square stern canoe, very stable, \$350. River's Edge and several other hang-on tree stands and screw-in steps. Cash only. 333-0867.

Magic Chef 6.8 cubic feet chest freezer, 37" wide x 22" Deep x 30" High. \$75. 759-2099.

Beautiful flowers! Local organic flower farmer wants to deliver four weekly bouquets at one monthly price of \$85. Annuals, perennials and herbs. Every bouquet will surprise you. Call 556-0586.

Homemade quilts: Block, Crazy, Star. Twin, \$35. Full, \$40. Queen, \$60. King, \$65. Sewing machines, \$15 ea. 243-2702.

Outside wood burner \$1,500, works great! We have decided to switch to LP for our heating. Call for details: home 835-5662, cell 368-0384.

2 log-style chairs with matching foot rest, \$75 per chair/foot rest set. Hide-away sofa-bed, \$75, pattern recliner chair \$75, Woodmaster 18" planner/sander hardly used \$1,000, Kitchen Aid mixer \$125, Sunbeam bread maker, \$45. 224-2483.

Old Town 16-foot camper canoe. Great condition. \$500. Call 556-6418.

Four antique radios from the 1930's to 1960's. All repaired and

in good working condition. \$50 to \$75 ea. 1947 "H" John Deere tractor. Repainted, rewired, new stickers, new front tires. Asking \$4,500/obo. Call 760-1634 evenings, ask for Bill.

Wanted:

Firewood. 10+ cords. Oak, ash and elm. In Bemidji. 308-4025.

Looking for a used Honda ATV, late 90's or early 2000's model with 4x4 is OK. Text or call Luke at 556-0553.

Pontoon trailer, scissor lift style with tandem axle. Call 760-8266.

Break open single or double barrel .410. Text 218-760-3722.

Free:

A time ago someone wanted gold foil envelopes from Gevalia coffee. I have lots. 586-2884.



Beltrami Electric Cooperative

offices will be closed

Monday, May 25, 2020,

in observance of Memorial Day.

BOARD MEETING HIGHLIGHTS

Beltrami Electric's board of directors conducted its regular monthly meeting Wednesday, March 25, 2020. A quorum of directors were in attendance by teleconference.

The following reports were given:

- President and CEO Echternach gave his monthly report, including discussion on how the cooperative is responding to the COVID-19 pandemic, employee retirements and current legislative issues.
- David Holt, Brady Martz & Associates, gave the 2019 audit report giving Beltrami Electric Cooperative a clean audit opinion.
- Arlene Hogquist reviewed the February financial report.
- Directors and President and CEO Echternach shared highlights of meetings attended on behalf of the cooperative.

The following actions were taken:

- Approved the consent agenda.
- Accepted the 2019 audit report as presented.
- Appointed Lea Perkins to a three-year term on the Beltrami Electric Cooperative Trust board of directors.
- Approved a letter of appreciation to BEC employees for their hard work during the COVID-19 pandemic.

The next regular board meeting will be Wednesday, May 27, 2020.

Energy Efficiency Tip of the Month

When the weather is nice, put your grill to use! During summer months, cooking outdoors is a great way to save energy and eliminate unwanted heat from cooking indoors.



MAY IS ELECTRICAL SAFETY MONTH

Read the safety tips below to complete the crossword puzzle.

- 1. ACROSS:** Keep all liquids away from _____, like TVs, computers and gaming consoles.
- 2. DOWN:** Never overload electrical _____. This creates a greater risk of fire.
- 3. DOWN:** Never use electrical _____ that feel warm to the touch or are damaged in any way.
- 4. ACROSS:** Smoke _____ should be installed in every bedroom, outside each sleeping area and on every level of your home.
- 5. ACROSS:** Don't run electrical cords under rugs. This creates potential fire _____.

ELECTRICAL SAFETY CROSSWORD PUZZLE

ANSWER KEY
1. electronics 2. outlets 3. cords 4. alarms 5. hazards

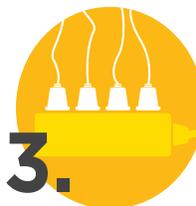


4 COMMON CULPRITS OF ELECTRICAL FIRES

Outdated wiring and overloaded circuits are the most common causes of electrical fires. Check the following areas of your home to ensure your home's electrical safety is up to par.



1. Electrical outlets: Faulty electrical outlets are a leading cause of home fires. As outlets age, so do the wires behind them that you can't see. Any loose, damaged or warm-to-the-touch outlets should be repaired or replaced.



3. Overloaded cords and outlets: Extension cords are not permanent solutions. If your big-screen TV, home theater system and other electronics are plugged into one extension cord, it's time to call an electrician and install additional outlets.



2. Electrical wiring: Outdated wiring is another common cause of electrical fires. Frequently tripped breakers, flickering lights and burning smells are clear warning signs. If your home is more than 20 years old, it may not be able to handle today's increased power load. If you suspect your home's wiring is outdated, leave this one to the pros and contact a qualified electrician.



4. Old appliances: Older appliances are more likely to have loose or damaged wiring, which means they're more likely to catch fire. Check older appliances for damage and determine if it's time to upgrade or replace. Also check to ensure you're using appliance-grade outlets. A qualified electrician can help with installation.



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Operation Round Up® helps local programs

The Beltrami Electric Cooperative Trust Board for Operation Round Up® met in April to review 30 grant applications requesting funding for various local programs. The total amount requested this quarter was \$60,095. The board awarded grants to 23 area nonprofit and community organizations totaling \$21,100. Many local programs and organizations benefit from Operation Round Up, a charitable program designed to give members a means of working together to use their small change to make a big impact in our local communities. Together, we are doing some wonderful things for our friends and neighbors. The average amount a member will contribute is 50¢ a month or \$6 a year, while the maximum annual contribution possible is \$11.88 per year. Contributions to Operation Round Up are tax deductible and will be shown on your billing statement. Participation is voluntary and members may opt out any any time or opt back in by contacting our office. The next application deadline is Sept. 25, 2020. Applications and information about the Operation Round Up program may be found on the cooperative's website at www.beltramielectric.com/operation-round.

The following organizations were awarded Operation Round Up grants in April:

ORGANIZATION	PROGRAM	GRANT
Backwoods Bash	Backwoods Bash (August 2020)	\$ 1,250
Beltrami County Agricultural Association	Teaching Moments in the Barn – The Magic of Maggie the Cow	\$ 1,000
Bemidji Career Academies	BCA Exploring Program	\$ 1,000
Bemidji Community Theater	Sound system for classes and events	\$ 798
Bemidji Sculpture Walk	BSW Artist Community Open House	\$ 500
BHS Boys Soccer Boosters	Rain gear	\$ 750
BHS Girls Soccer Boosters	Cold weather apparel	\$ 750
Blackduck Community Library	Summer Reading Program	\$ 500
Blackduck High School	Blackduck High School After Prom Safe Event (Summer 2020)	\$ 500
City of Laporte	Civil defense siren	\$ 1,500
Community Table (Community Soup Kitchen)	Steam trap replacements	\$ 500
Concordia Language Villages	Fourth- and Fifth-Grade Essay Contest	\$ 750
Deeper Life Bible Camp	New dishwasher and installation	\$ 1,000
Headwaters School of Music and the Arts	Alice Blessing finger paint technique workshops	\$ 312
Jesus Cares Program-St. Mark's Lutheran School/Church	Install elevator for facility for handicap accessibility	\$ 1,000
Kelliher Fire & Rescue	Self-contained breathing apparatus upgrade	\$ 2,000
Let's Go Fishing of MN	Let's Go Fishing – Bemidji Chapter	\$ 500
Level Ground	The Door – materials for sheetrock and paint	\$ 1,490
Muscular Dystrophy Association	MDA Summer Camp	\$ 500
Red Lake Rosie's Rescue	Red Lake Reservation Neuter/Spay Program	\$ 1,000
Society of St. Vincent de Paul, St. Philip's Conference	Hope in Bemidji	\$ 1,000
United Way of Bemidji Area	Emergency fund (COVID-19)	\$ 2,000
Walker Area Food Shelf	Temperature monitoring equipment	\$ 500

Small change makes a
BIG DIFFERENCE!

