

NORTHERN

L I G H T S

December 2024

THE POWER OF MEMBERSHIP

Beltrami Electric Cooperative is paying more than **\$1 million** in capital credits to our members!

The electricity that powers your day not only keeps the lights on, but it also puts money back in your pocket. That's a unique benefit of being part of Beltrami Electric Cooperative, where your membership actually makes you a member-owner. And this year your cooperative board of directors has authorized returning **over \$1 million** to members like you through our capital credits program.



CAPITAL CREDITS: Here's the Scoop!

As a member-owner of a not-for-profit electric cooperative, you receive capital credits. Each year, based on your energy use, margins are allocated to you, accumulating over time until they are "retired" and refunded, returning a share of the co-op's success to you. While retirement isn't guaranteed every year, capital credits make your energy use a double win – powering your home and adding value to your membership. It's power you can count on and returns you can feel good about.

Benefits of Membership


Refund amounts vary and are based on your length of membership and the amount of energy purchased. If you were a member between 1998 and 2023, look for a credit applied to your electric bill under Account Detail.

Powerful Returns

This year's **\$1 million retirement** is one way your cooperative balances providing affordable, reliable electricity with rewarding your support. Since 1984, more than **\$33 million** in capital credits have been returned to co-op members.



Beltrami Electric Cooperative Inc.

® Your Touchstone Energy® Cooperative 



Giving back is the cooperative way

by Jared Echternach, president and CEO

The holiday season brings a spirit of generosity and compassion. It's a time to reflect on our many blessings and uplift those in need. While this is certainly a special time of year, cooperatives like Beltrami Electric Cooperative are deeply rooted in giving back to their local communities year-round.

Our mission is 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.



Our purpose is *people* – the members we're proud to serve. That's why we organize our annual Mitten Tree, recognize local nonprofits making a difference with our Touchstone Energy®

Community Award, and are proud to support and sponsor many community events throughout the year to make a positive, meaningful impact for our communities. You help us power that purpose, too. Beltrami Electric's Operation Round Up® program is made possible through members' participation in "rounding up" electric bills to the next dollar amount. Your generous contributions stay local, helping our community schools and supporting local charitable organizations and community services.

Another way your cooperative gives back is by investing in tomorrow's leaders. Through presentations at schools, scholarship opportunities and the Electric Cooperative Youth Tour program, we aim to empower students for a brighter future. When we invest in our local youth, we strengthen the fabric of our communities.

As a not-for-profit electric cooperative, we believe in giving credit where credit is due – to the members who shape our co-op. One of the ways we do this is through capital credits. Because Beltrami Electric Cooperative operates at cost, we give cash back to our members rather than outside investors or shareholders.

Here's how capital credits work

Beltrami Electric Cooperative members use the electricity we provide and pay their monthly bills, and we track their business with the co-op over time. Any margins realized at the end of the year are allocated back to the members as capital credits. When financial

conditions permit, the co-op's board of directors votes to pay capital credits back to the members. Beltrami Electric Cooperative applies a credit to your electric bill in late November/early December.

Members receive more than \$1 million



Since 1984, your board of directors has authorized the retirement of capital credits to our members. This year, your board of directors authorized a hybrid method, retiring 100% of the remaining allocation from 1997

to wholesale accounts, 100% of the remaining co-op allocation from 1998 excluding wholesale accounts, 50% of the remaining allocation from 2023 excluding wholesale accounts and 2% of all remaining unretired years, excluding wholesale accounts. Your board of directors likes this hybrid method as more members and newer members experience this great benefit of cooperative membership. Since 1984, your cooperative has returned more than \$33 million in capital credits to our members.

Capital credits are just one of the many benefits of co-op membership. Giving back to our local members instead of outside parties sets cooperatives apart from other types of businesses. Our members guide every decision we make and are the very reason our co-op exists. We hope you're proud to be part of a community-focused co-op that puts people before profits this holiday season. To learn more about capital credits or ways we give back to local communities, visit www.beltramielectric.com.

From your friends at Beltrami Electric Cooperative, we wish you a Merry Christmas and Happy New Year.

You are invited to our

HOLIDAY OPEN HOUSE

Friday, Dec. 20 | 9 a.m. - 3 p.m.

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

Sue Kringen honored with Women United Tribute Award

Sue Kringen, vice chair of Beltrami Electric, has been named a 2024 recipient of the United Way of Bemidji Area's Women United Tribute Award, recognizing women making a meaningful impact in Bemidji.



Kringen's legacy includes her role as the first full-time director of United Way of Bemidji, where she advanced local philanthropy, and her work with Bemidji State University's Alumni and Foundation, where she strengthened educational opportunities. She also served on the Lakeland Public Television board, helping secure vital funds for a new station.

In retirement, Kringen remains deeply engaged with causes she cares about, serving on the Capital Campaign Committee for the Northwoods Battered Women's Shelter, raising awareness and key funds for the construction of a much-needed new facility. As Beltrami Electric's board vice chair, she also coordinates nominations for local disabled veterans to participate in the No Barriers Warriors program, an empowering outdoor experience for veterans.

Congratulations to Sue Kringen on this well-deserved recognition for her dedication and service to the Bemidji community.



BOARD MEETING HIGHLIGHTS

The Beltrami Electric board of directors conducted its regular monthly meeting Wednesday, Oct. 23, 2024. 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.
- Rich Riewer presented the 2025-2028 Construction Work Plan.
- President and CEO Echternach made his monthly report, including the September financials, broadband article, EV Car Show, mutual aid to South Carolina, legislative issues affecting cooperatives, union negotiations, Minnkota Power's proposed budget and Operation Round Up®.
- Arlene Hogquist presented the financial report for September and reviewed the third quarter Balanced Performance Scorecard.
- Arlene Hogquist presented the Key Ratio Trend Analysis (KRTA).
- President and CEO Echternach presented proposed general capital credit retirement options.
- President and CEO Echternach and the directors shared highlights of meetings attended on behalf of the cooperative and discussed upcoming meetings and events.

The following actions were taken at the meeting:

- Approved an addition to the agenda.
- Approved the 2025-2028 Construction Work Plan.
- Approved the consent agenda.
- Approved a capital credits retirement.
- Approved holding January's board meeting on Jan. 31, 2025.
- Approved the director and president and CEO expenses.

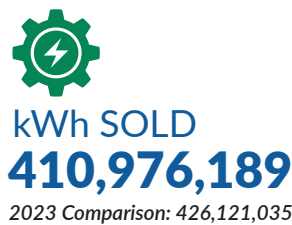
The next board meeting will be held Wednesday, Dec. 18, 2024.

BY THE NUMBERS | Q3 2024

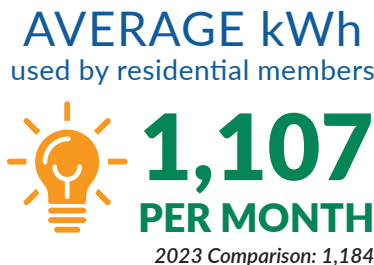
Beltrami Electric Cooperative's leadership spends substantial time managing and providing oversight of the co-op's operations, including ensuring that the organization remains in a strong and stable financial condition. Below is an overview of our Third Quarter Unaudited Financial Report.



	2024	2023
Cost of Purchased Power	\$31,523,241	\$31,618,840
Other Operating Expenses	\$13,857,381	\$13,193,811
Total Cost of Electric Service	\$45,380,623	\$44,812,651



	2024	2023
Operating Margins	\$152,432	\$1,563,010
Non-Operating Margins	\$681,740	\$586,686

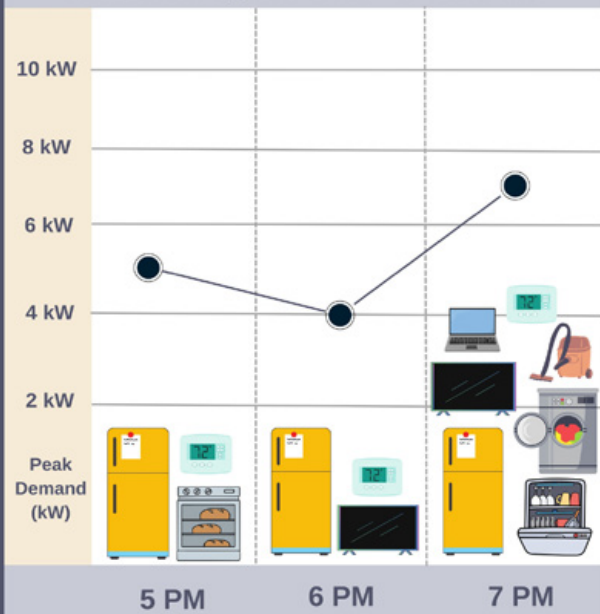


We are looking for you!

Beltrami Electric Cooperative is looking for **Aarin J. Reinarz**, (Hines, Minn.). Please call **218-444-2540** if you have any information.

UNDERSTANDING DEMAND

To avoid peak demand -
Don't stack your load - level it out



Demand (kW) is the amount of power needed to supply everything running off of electricity in your home at a specific point in time.



Demand varies from hour to hour, day to day and season to season. You could use the same amount of electricity as your neighbor on any given day, but if you are using most of that electricity during one hour after work, your demand is higher than your neighbor's.

Think about demand like your internet service.

When one person streams a movie or television show on a device in your home, the stream works perfectly. But as additional people in your home attempt to stream videos at the same time, more bandwidth is needed. Electricity is similar - as more large appliances in your home run simultaneously, your demand for power increases.

COOPERATIVES UNITE: Beltrami Electric joins restoration efforts in South Carolina after Hurricane Helene



BEC lineworkers (left to right): Chase Todavich, Ryan Rogers, Trent Berglund and William Haman

The damage was extensive, with more than 600 poles broken, each requiring 2–4 hours to replace under normal conditions, and far longer amid storm debris and downed trees. The BEC crew departed on Oct. 3, and after days of intensive work, they returned on Oct. 13, with power nearly fully restored to Laurens Electric's members. This collaboration demonstrates the resilience and unity that cooperatives bring to communities in need.

In early October, Beltrami Electric Cooperative (BEC) answered a call for mutual aid from Laurens Electric Cooperative in South Carolina to help restore power in the aftermath of Hurricane Helene. BEC sent a team of four lineworkers, joining forces with crews from Red Lake Electric Co-op and Clearwater-Polk Electric Co-op to aid in the recovery. With nearly half of Laurens Electric's members initially left without power and widespread damage across the system, over 600 lineworkers from 17 states, including 80 from Minnesota co-ops, came together in a remarkable show of "Cooperation Among Cooperatives." The



Journeyman lineworker Chase Todavich waits as the digger derrick truck drills a new hole for a pole replacement.



ELECTRICAL CONTRACTOR CONTINUING EDUCATION COURSES

Minnkota Power Cooperative, Beltrami Electric Cooperative and its partners will again provide an opportunity for area electricians to obtain credits for license renewal by attending one of the continuing education classes being offered.

Instructor Tim Pull will present "100 Questions on the 2023 NEC," which looks at several code questions that may be asked when taking a typical electrical exam for a journeyman or masters license. The seminars are approved in Minnesota, North Dakota and South Dakota for eight hours of continuing education credit necessary for renewing electrical licenses.

**Thursday,
January 16, 2025**

Bemidji Eagles Club
1270 Neilson Avenue SE
Bemidji, MN



The registration fee is **\$80 for eight code credits**. Registration can be done online at www.minnkota.com and must be completed at least seven days prior to the seminar. For residential building contractor continuing education workshops, contact your local home builders association. For more information about the program or for other available dates and locations, please call **(701) 795-4292** or e-mail any questions to contractortraining@minnkota.com.

POWER UP YOUR SAVINGS: Beltrami Electric's Business Rebate Program rewards energy efficiency

Beltrami Electric Cooperative's PowerSavers program is here to help non-residential members boost their energy savings with rebates for installing energy-efficient equipment. Through PowerSavers, businesses can receive incentives for upgrades such as LED lighting, sensor-controlled systems, efficient appliances, electric water heaters, HVAC improvements, heat pumps and refrigeration.

Beltrami's Business Development Manager, Bob Gregg, supports members with site visits to guide them through the rebate application process, including equipment verification and fixture counting. Recently, he awarded rebate checks to several local businesses: Steve Palmer, CEO of North Central Door, AJ Dombeck, superintendent at Laporte Schools; and Ron Engesether, owner/president of Northwest Cabinets.



Classifieds

Classified ads rules

- Ads are due by the following dates:
 - **JANUARY ISSUE:** Submit by December 9.
 - **FEBRUARY ISSUE:** Submit between December 10 and January 3.
- Ads may be submitted via our website at www.beltramelectric.com. (preferred)
- 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:

Two corner pine china/curio cabinets, \$135 each or \$250/both. Two 5-shelf black storage units, \$30/both. 93" round "up north" area rug, \$95. 218-839-4641.

Stainless steel chimney cap \$40, fits large rectangle size; 4 plastic deck bench brackets to make bench, \$20 for 4, new at Home Depot \$28 each. Ash vacuum, \$40. Call or text 218-214-6168.

Twin, white down comforter, great shape, \$50. 2 lawn sweeps, both 48" wide, great shape, \$100 each. Call 218-766-8781.

1873 Winchester 38-40 with cleaning kit in butt stock. Good shooter, nice shape, original, \$2,500 firm. Mon brass included. Call 218-586-2808.

2 male Red Golden pheasants, \$20/each. Call 218-586-2839.

Two vintage sewing machines: a "Domestic" brand rotary electric sewing machine in wood cabinet, and a "Montgomery Wards" brand treadle sewing machine in wood cabinet – \$849 each. Used. Good condition. Also, two CNC router machines. Great for woodworking projects. Used. Good condition. \$1,000 for both. 218-368-4834.

Women's Castle winter jacket, XL. Worn a couple of times. Purple and black. \$75. Set of 4 Michelin Primacy LTX 245/50R20 all season tires. Lots of tread left. \$350. You pick up, you haul. Tire with rim (6-hole), new, P205/75R14. \$100. You pick up – you haul. 218-766-2126.

2018 32-foot Jayco Greyhawk Prestige motorhome. Only 15k miles, 2 slides, 3 TVs, double fridge, self-leveling. \$79,900/obo. Call 970-901-2605.

17" steel rims and tires – came off my 2015 Silverado. Would fit any 1/2 ton GM. My truck new came with 18" rims and tires. These rims would be good for putting winter tires on also. Tires are Bridgestone dueler 10ply 265/70/17 about 8/32 tread left. \$500, call or text 218-214-6168.

Juiceman juice extractor and citrus juicer used 2-3 times – \$50. DR light fixture 5 glass globes use regular bulbs – \$10. 218-556-1213.

Beautiful kitty tower, never used, fully assembled, \$35. 218-243-2635.

Spotting scope, \$40. Trekker 20-60x60, with soft case and tripod. Hardly used, in original box. Call or text 218-838-9720.

Vintage wicker pieces. Victorian-style rocker \$150. Writing desk/vanity and chair \$250. Good condition. Text for pictures/info: 218-766-1289.

Wood workers estate sale: many woodworking tools for those interested in home construction, plus How-To books for woodworking, electricity and heating. Large variety! Many tools are very old/ antique wood tool items, too many items to mention. Furniture: sofas, recliners, rockers, Amish oak crib and much more. Please call 218-759-9339 for more information or to arrange to come and look.

Firewood: mostly oak-maple ash mix. Bemidji area. 218-214-2014.

2005 BMW 325xi wagon, 175k miles, \$2,995; 2004 Ford Explorer, V8, 201k miles, \$3,995; concrete blanket 6'x25', like new, \$50; Sears wood stove, \$50; fridge, 11 cu. ft. \$50; propane kitchen stove, \$50, kitchen table w/4 chairs, \$50; 10-gal. electric water heater, \$25; 2-100lb. propane tanks, \$25 each. Call or text 320-455-7660.

Snow rake with extensions, \$49. Ice chipper with wood handle, 6.5" blade, \$10. 320-583-0471.

106-piece set of Fire King dishes to include plates, bowls, glasses, cups, large bowls and platters. \$250. 218-333-1539.

Celebrate Christmas with hand-cut crystal brandy snifters (set of 6), retail is \$76, yours for \$35. Bunn coffee maker w/new pot, \$30; appliances – \$10 each: ice cream maker, electric frypans, wok, shredder/ chopper, crockpot, waffle iron, corn popper. Collectible porcelain dolls – twins (boy/girl), 2 elegant ladies, \$15 each. 218-586-2884.

Wanted:

Information on Effort to Effie, established in 1975. 218-586-2379.

Retired teacher, will care for your pet while you're gone. Your home or mine. Also, will house sit. Call or text 218-766-6510.

Yarn swift, Lazy Kate, Chia Goo interchangeable knitting needles or Chia Goo Tunisian crochet hooks – looking for sets. 218-444-6288.

Used "Hay Hut" covered hay feeder in good/safe condition for horses. Please call or text 218-280-7447 with details (including age of unit, condition, pictures, etc.) and pricing; if no answer, leave message.

Free:

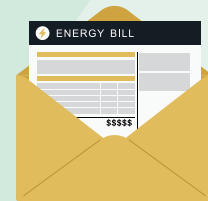
72x93 small flatbed trailer with small tires, needs work. 218-243-2107.

Older Airstream aluminum camper, no leaks, needs a little work, tires are good, would make a good hunting camper. Free to the right person just need it gone, north of Bemidji. Call Gregg 320-292-7719.

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 most recent month 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
218-847-1385

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 for EAP income guidelines and program information.

Holiday Closings

Beltrami Electric Cooperative will be closed on:

WEDNESDAY, DEC. 25,
for Christmas Day

– and on –

WEDNESDAY, JAN. 1,
as we celebrate
New Year's Day

SALES TAX EXEMPTION FOR RESIDENTIAL ELECTRIC HEAT

With the start of another heating season, we would like to inform our residential members who have electric heat as their primary heating system that their electric bills are exempt from Minnesota sales tax from November to April. To qualify, your main heat source must be permanently installed electric heating equipment (no plug-in heaters).

** The form can be found/submitted online at www.beltramelectric.com/forms. Forms need to be updated every five years.

** Complete and submit the form only if you are eligible for the exemption. If you have more than one account, an exemption form must be filed with each location.

OFF-PEAK HEATING PROGRAM? WHAT IS THAT?



You often hear Beltrami Electric Co-op mention the off-peak heating program. That's because we get really excited about programs that offer benefits to everyone involved. Integrating off-peak heating into your home or business benefits you (the member), the cooperative and the entire regional electric grid. Members voluntarily sign up for the program, which allows the co-op to temporarily turn off electric heating during times of high electric demand. During these "control periods," most consumers are automatically switched to a backup heating system (like fuel oil or propane). The off-peak program can also be utilized in storage heat technologies, in which heat is collected and stored during lower-demand times of day and deployed when needed. Here's why we think the off-peak heating program is top-notch.



Bruce & Rosemary Malterud
Beltrami Electric Members

WATCH THEIR OFF-PEAK HEATING STORY
<https://youtu.be/m2ArqIEk330>



DIVERSE HEATING SOLUTIONS: The program offers an array of heating options, from air-source heat pumps, mini-split heat pumps and plenum heaters to thermal storage heating, in-floor heating and beyond. Our experts can guide you toward selecting an off-peak-qualified heating system that aligns with your home and budget.

AFFORDABILITY: Members who participate in the off-peak heating program help out your co-op by reducing energy demand during peak times by avoiding the need to purchase additional energy when market prices are at their highest. In return, the co-op passes the savings back to the member through a low off-peak rate.

GRID RELIABILITY: As winter blankets the nation, it brings with it additional demand for energy which has potential to cause strain on our electric grid. Participants in the off-peak heating program become vital contributors to grid reliability by temporarily scaling back energy consumption, ensuring a robust and energized grid even during the coldest months.

SAVINGS: Members enrolling in the program receive an electric heating rate nearly 50% lower than the standard rate. You could save hundreds on your electric bill over the course of the heating season!

REBATES FOR THOUGHTFUL CHOICES: Thinking of upgrading to new off-peak heating equipment? Consult with our energy experts to explore your options and the benefits. You could be eligible for substantial rebates and possible tax credits, putting money back into your budget and making your energy-efficient choices even more rewarding.

NOTICE: ELECTRIC STORAGE HEAT IS CONTROLLED DAILY

Members heating with electric thermal storage on the off-peak program, such as thermal storage room units, thermal storage furnaces, large capacity storage water heaters and slab/in-floor heating, will see daily cycling/control each day from 7 a.m. to noon and 5 p.m. to 11 p.m.



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President and CEO Jared Echternach

Editor Angela Lyseng

Office Hours: 8:00 a.m. – 4:30 p.m.
Monday – Friday

Telephone: 218-444-2540 or
1-800-955-6083

Website: www.beltramielectric.com

Email: 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. Inspectors can be reached weekday mornings between 7 a.m. and 8:30 a.m. Find service territories for electrical inspectors here: <https://workplace.doli.state.mn.us/jurisdiction/>

BELTRAMI & HUBBARD COUNTIES:

Wade Koons | 218-580-8589
wade.koons@state.mn.us

CASS & HUBBARD COUNTIES:

Tony Kohrs | 218-616-1554
tony.kohrs@state.mn.us

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 a 48-hour notification so that buried telephone lines, TV cable, pipelines, and utility electric 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.

This holiday season Give the gift of energy!

Give the gift of energy with a Beltrami Electric Cooperative (BEC) gift certificate, a welcome surprise for any occasion! Available in amounts starting at \$10, it's a thoughtful choice for parents, grandparents, neighbors, renters or anyone with a BEC bill who'd appreciate a little boost.

To purchase, simply visit www.beltramielectric.com/give-gift-energy to download the order form and mail it with a check or money order to BEC. Alternatively, you can stop by our office Monday through Friday, 8 a.m. to 4:30 p.m. Gift certificates can be sent to you or directly to the recipient, and even anonymously if you prefer.

Brighten someone's day with the gift of energy - it may be exactly what they need!

Download the gift certificate order form at www.beltramielectric.com/give-gift-energy.