

NORTHERN

L I G H T

H I G H

T

S January 2026



YOUTH TOUR 2026
Make Your Mark

Beltrami Electric
Cooperative Inc.
Your Touchstone Energy® Cooperative 



A week of building memories, skills, leadership and friendships that will last a lifetime!

Experience the trip of a lifetime with Youth Tour - June 15-20, 2026

- Explore Washington, D.C., through historic monuments, world-class museums and visits with elected officials.
- Build leadership skills and discover how you can make your mark on the future.
- Connect with students from across the country and form friendships that last a lifetime, all sponsored by your local electric cooperative.



ATTENTION: High School Juniors! Application deadline is Feb. 27, 2026.
Learn more about applying at beltramelectric.com/youth-tour

Employee years of service recognition / 3
Smart ways to save and stay warm this winter / 4
Correction: Hiawatha Beach Resort founding family / 7



A challenging yet good year for your cooperative

by Jared Echternach, president and CEO

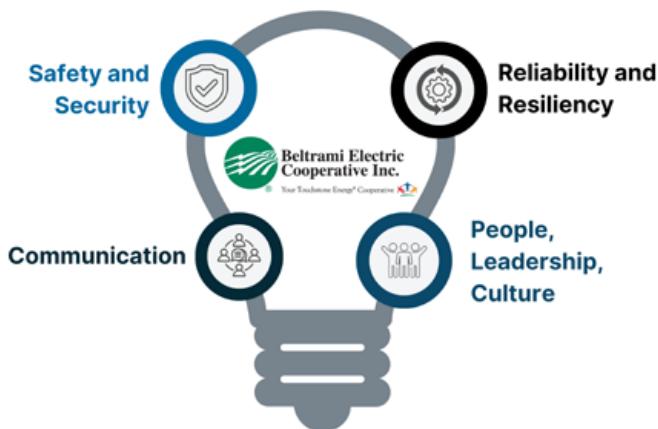


2025 was a challenging yet rewarding year for your cooperative, and I am so proud of our employees for what they accomplished. On June 21, nearly 90% of our members were without power as a derecho of major proportions ripped through our service area. We called on our employees and those from other cooperatives to answer the call ... and they did. It was through their tremendous and heroic efforts that we were able to restore power to all members within five days. We are used to the occasional storm, but this was atypical. State estimates indicated 9 million trees were lost in our area, not to mention the devastating damage to homes, businesses and institutions. I'd like to once again thank our employees for their work as well as our members for their outpouring of support and patience as we worked to restore power.

Storms aside, your cooperative continued to grow in 2025 with line crews constructing nearly 300 new services and performing more than 75 service improvements for our members. We finished the year financially sound with sufficient margins to meet all of our financial obligations and loan covenants. We completed the first year of our four-year construction work plan, including major projects along Roosevelt Road, Nature Road and a portion of Beltrami County Road 22. Most importantly, we completed all of this work safely.

Setting our course

Your board and employees undertook an intensive strategic planning process this fall and at its December meeting your board approved a new three-year strategic plan focused on four core areas:



We will focus on these core areas over the next three years as we continue to serve our members to the best of our ability.

Our vision and mission remain unchanged:

OUR VISION:

That the members of Beltrami Electric Cooperative realize the benefits of their membership as we strive to be their trusted energy partner.

OUR MISSION:

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.

2026 budget and rate outlook

Your board of directors will set the 2026 budget in January. The budget will include a rate change in April. Minnkota Power Cooperative is our wholesale power supplier and will increase rates by 4.1% in April. Wholesale power accounts for roughly 70% of our costs, so changes in wholesale rates have a significant impact on our operation. The remaining 30% of our costs are internal. Some of these are controllable, some are not. Your board of directors and employees have done an excellent job of keeping controllable costs within budget, yet prices continue to increase for material, equipment, insurance, labor and other items essential to operating your cooperative. Detailed information on the rate change will be included in next month's newsletter.

Congratulations, Dan Dudgeon

This month, we celebrate the retirement of staking technician Dan Dudgeon and thank him for 27 years of service to our cooperative. Dan began his career at BEC as a master electrician and quickly became a trusted resource for members and contractors, and later contributed as a staking technician on commercial projects and system expansions. His expertise and member-focused approach have left a lasting impact. We thank Dan for his years of service and wish him a long, healthy and happy retirement.

Congratulations, Mike Birkeland

This month, we mark the retirement of Vice President of Electrification and Member Experience Mike Birkeland as he concludes his service to Beltrami Electric on Jan. 9. Mike brought decades of leadership to our cooperative and played an important role in strengthening member service, community relationships and our strategic direction. I am grateful for his steady leadership and perspective, and I wish him a long, healthy and happy retirement filled with making music and sharing stories and time with family and friends.

Congratulations on your retirement, Dan!



Beltrami Electric proudly announces the retirement of staking technician Dan Dudgeon after more than 27 years of dedicated service. Dan began his career with BEC as a master electrician, assisting members with questions about electric heating, off-peak equipment and other related issues. As a staking technician, he contributed to large commercial services and worked on commercial projects and system expansions. Dan's expertise and member-focused approach have made a lasting impact on both his coworkers and our members. In retirement, he is looking forward to spending more time with family and working on his own projects. Thank you, Dan, for your years of dedicated service to the cooperative and its members. We wish you a long, healthy and happy retirement!

Congratulations on your retirement, Mike!



Beltrami Electric will bid farewell to Vice President of Electrification and Member Experience Mike Birkeland, who is retiring Jan. 9. Mike joined our cooperative with more than three decades of leadership experience and quickly became an essential part of our strategic growth. His background in member service, community relations and industry advocacy strengthened our work and supported our ongoing focus on delivering an exceptional experience for our members. In retirement, Mike is looking forward to time with friends and family and singing (original) songs and telling stories through his music. Congratulations, Mike; we wish you a long, healthy and happy retirement!

EMPLOYEE YEARS OF SERVICE RECOGNITION

THANK YOU FOR YOUR DEDICATION TO THE CO-OP



The following employees were recognized for their years of service in 2025 (190 years). Left to right: **Ayla Kranz** (10 years), **Rich Riewer** (25 years), **Terri Lindseth** (20 years), **Jared Vanasse** (10 years), **Leslie Huot** (25 years), **Chris Thronson** (20 years), **Vonda Johnson** (20 years), **Ryan Rogers** (25 years), **Lindsey Streiber** (15 years), **Angela Lyseng** (20 years).



BOARD MEETING HIGHLIGHTS

Beltrami Electric Cooperative's board conducted its regular monthly meeting Tuesday, Nov. 25, 2025. A quorum of directors was in attendance.

The following reports were given at the meeting:

- President and CEO Echternach made his monthly report, including financials, legal update, large loads, energy sales, economic development, employee updates and upcoming legislative visits.
- Arlene Hogquist presented the October financial report and discussed unclaimed capital credits.
- President and CEO Echternach and the Management Team presented the 2026 Preliminary Budget.
- Mike Birkeland and Angela Lyseng presented the 2026 Preliminary Marketing and Communications Plan.
- Directors and President and CEO Echternach discussed upcoming meetings and education conferences.

The following actions were taken at the meeting:

- Approved the consent agenda.
- Approved scholarships paid out of unclaimed capital credits.
- Approved the 401(K) adoption agreement.
- Approved a year-end employee bonus.
- Approved the Jan. 30 and April 20, 2026, board meeting dates.
- Appointed Sue Kringen as the Minnesota Rural Electric Association (MREA) voting delegate, Bob Wallner as the first alternate and Kevin Geerde as the second alternate.
- Appointed Craig Gaasvig as the NRECA voting delegate with Kevin Geerde as the alternate.
- Appointed President and CEO Echternach as the CRC voting delegate.
- Approved the director and President and CEO expenses.

The next board meeting will be held on Friday, Jan. 30, 2026.

SMART WAYS TO **SAVE** AND **STAY WARM** THIS WINTER



When the temperature drops, the urge to crank the heat jumps. If your home isn't outfitted with energy efficiency solutions, you could really see a spike in your energy bill. The good news? A few steps – big and small – can make all the difference when it comes to saving AND staying warm all winter long.

Looking for more ways to save? Visit ValueofElectricity.com and see all the ways electric technology can help you save on your energy bill!



**VALUE OF
ELECTRICITY**



SMALL STEPS

- Move any rugs, furniture or curtains that may be blocking your vents.
- On bright days, keep curtains open to let the natural light heat your space. Just remember to close them in the evening!
- Replace your furnace filter every one to three months to keep your system running more efficiently.
- Make sure to seal any pesky drafts around windows and doors with weatherstripping or simple draft stoppers.

BIGGER STEPS

■ Schedule a tuneup for your HVAC

Having your HVAC system serviced can significantly reduce your energy bill. A technician will clean out the parts to restore efficiency, while also detecting any issues (like loose electrical connections) that can force your system to run more often or inefficiently.

■ Invest in smart thermostats

A smart thermostat learns your routine and adjusts temperatures automatically, lowering the heat when you're asleep or away and warming things up before you get home. Many models are controlled using a simple phone app! Plus, we offer a rebate for smart or programmable thermostats!

■ Add or upgrade an off-peak electric heating system

Stay warm and save money all winter long with off-peak electric heating. If you already heat with propane or natural gas, you can boost your comfort and efficiency by adding an electric plenum heater. You can also choose from standard or ductless air-source heat pumps, which are both excellent options for year-round comfort and lower energy costs. Whatever your space or budget, there's an electric heating solution designed to fit your home or business.

If you install a qualifying off-peak electric heating system in your home or business, you can take advantage of BEC's low off-peak electric rate! You are also eligible for great rebates following installation. Contact our office to learn more!

**DID YOU
KNOW?**

The cloud is on the ground

Why the digital world depends on electricity

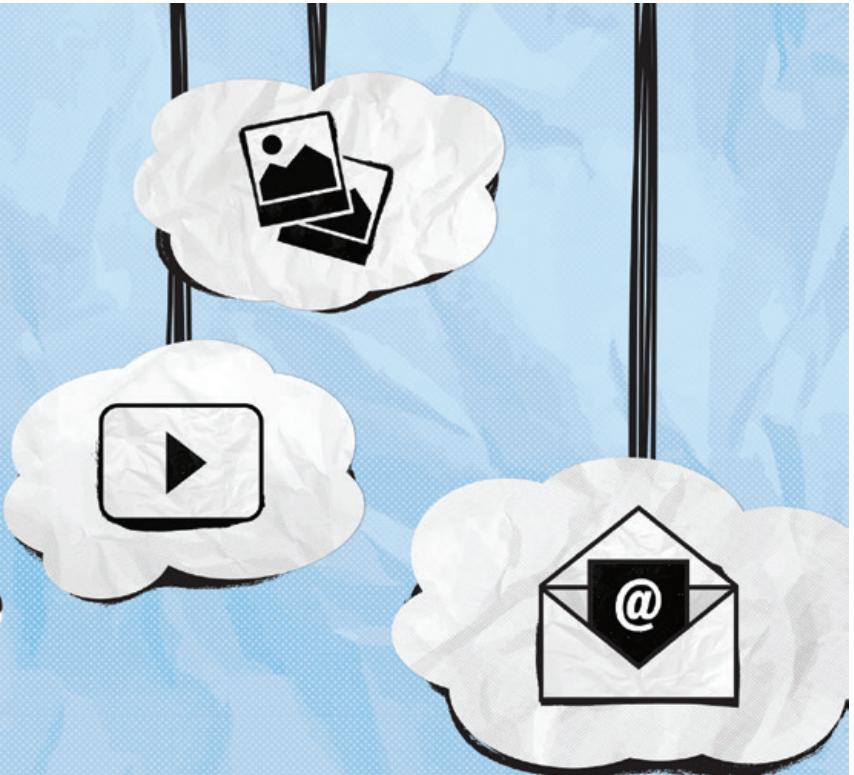
Ask someone where their photos, videos, emails and apps live, and they'll likely say, "In the cloud." While most people don't know exactly how it works, the "magical" cloud always seems to have the data we need.

But here's the not-so-secret truth: The cloud is very much on the ground. And it's powered by something incredibly real, incredibly physical and incredibly important: the electric grid.

Every swipe, every click and every text relies on electricity flowing from power plants through substations, transmission lines and distribution systems 24 hours a day. Behind every moment of digital convenience is a massive network of electrical infrastructure, quietly humming along to keep modern life running.

When most people imagine "the cloud," they picture something soft and floating. In reality, it's rows and rows of servers inside sprawling data centers. These machines don't take coffee breaks. They're always on, processing, calculating, storing and sending information every second of the day.

And because they're on 24/7, the electricity feeding them must also be available 24/7.



That's where the grid comes in.

The electric grid is one of the most complex machines ever built yet people rarely think about it. It stretches across thousands of miles, linking homes, businesses, farms, hospitals and the digital backbone of the economy. Keeping it balanced requires constant attention. That's why utilities operate control centers staffed around the clock, with operators monitoring power flows in real time.

Coal, natural gas and nuclear energy provide the steady, always-available foundation the grid needs. They're the power sources operators rely on when the wind calms down or clouds cover solar panels.

The digital world may feel fast and futuristic, but it's grounded in physical reality. Transformers, conductors, generators and dispatchable power plants make the entire system possible.

So the next time you FaceTime a friend, scroll through TikTok, check your bank balance or ask a smart speaker to play your favorite song, remember the cloud is working because the electric grid is working.



**REAL
POWER
NOW**

Classifieds

Classified ads rules

- Ads are due by the following dates:
 - **FEBRUARY ISSUE:** Submit by Jan. 2.
- Please submit ads here: beltramielectric.com/submit-ad.
- NO real estate, rental, personal or commercial ads will be accepted.
- All ads must be 50 words or less and typed or printed clearly.
- Editor reserves the right to edit or reject any ad.
- Members may only submit one for sale and one wanted or free ad per issue.
- Ads are published at no charge as space permits on a first-received, first-printed basis, **with no guarantee your ad will appear**.
- Ads are only allowed to be repeated for **three consecutive months** and must be resubmitted each month.

For Sale:

Schmidt beer can lamps "Wildlife Series," some with prints. \$30-\$50. Jim at 218-760-3298.

Homemade quilts: Block, Star, Crazy, Twin: \$45, Full: \$55, Queen or King: \$80. 218-243-2702.

Bighorn fifth-wheel travel trailer, 38 feet. Four pop-outs work. Tires good. Frame good. 2010 model, the interior needs a lot of work. In

Bemidji storage. \$2,500. Call Dan at 651-222-3509 to view.

Free range chicken eggs. \$4/dozen. Duck eggs. \$6/dozen. NW Bemidji. Text only – 218-731-9074.

Passenger side mirror for 2008-2016 Ford Super Duty, used but in great condition. Power remote, heated, no directional on the mirror, and no power telescoping. \$20. Call Mike at 218-444-4767.

King Serta mattress, iComfort eco hybrid, medium-firm, used for two weeks, new condition, asking \$1,200. Two king-size Zoned Dough Bamboo Charcoal pillows by Tencel. New, never used. Asking \$75 for both. Text 218-766-8503 for info and/or pics.

2014 Toyota Sienna handicap accessible van with VMI conversion. 134,000 miles. Front passenger side easy lock wheelchair hookup. Van has been dealer-maintained. Has new battery, new muffler. \$24,500. 218-766-8950.

Nordica Little Belle ETL ski boots; women's 8.5, \$75. ETL Atomic downhill skis, 140 cm, \$75. Call 218-759-7730.

Curio cabinet \$100, leather Australian cowboy coat \$40, sheetrock tools. 218-308-1227.

ProForm 400Ri Fitness bike. iFIT online coach capable. Like new, only used a few times. Do not need online to use, manual use available. \$125. 218-508-8421.

2003 Whirlpool Gold side-by-side refrigerator/freezer, black, height 68 inches, \$200/obo. Call 218-766-1880.

7'x16' Stealth enclosed cargo trailer (2016). Very clean, in great condition. Loaded with electric brakes, new tires, v-nose, dual axle, front custom cabinets, side door and window, rear load door ramp clearance fits high profile ATV. \$7,500, No trades, located in Bemidji. 218-686-3980.

Purebred Dachshund puppies! For more info text 218-368-9930.

Wanted:

M1A Springfield 308 cal. with a 22" barrel. 218-556-3733.

Looking for a John Deere with a loader or an International Harvester with a loader, preferably an older one that is a mid to smaller size. 218-553-0182.

Home school family wishing for an apple press for making cider, for personal use and gift giving. 218-252-5933. Call or text.

Free:

Child's bed with maple headboard and footboard. Older wooden crib. Two large boxes of old outdoors magazines. 218-556-1213.

Two older mobile homes for free. 14x60 and 14x70 to be removed from property located in Turtle River. 218-760-2246.



**Beltrami Electric Cooperative
will be closed on
MONDAY, JAN. 19, 2026,
for an all-employee meeting.**

NEED HELP PAYING YOUR ELECTRIC BILL?

Energy assistance may be available!

The Energy Assistance Program (EAP) helps income-qualified households pay for home heating costs and furnace repairs. 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



**View EAP income
guidelines and
APPLY ONLINE.**

JANUARY READER'S CONTEST

For your chance to be entered in a drawing to **win a \$10 credit** on your bill, correctly answer the questions and include with your payment or mail to: BEC, P.O. Box 488, Bemidji, MN 56619. Or email answers to info@beltramielectric.com with the subject line "Reader's Contest." Be sure to include your name and BEC account number. **Entries must be received by Jan. 26.**

1. Beltrami Electric constructed _____ new services in 2025.
2. Turn off _____ when leaving the room or going to bed.
3. Beltrami Electric is offering a total of eight \$_____ scholarships in 2026.

Member Name:	BEC Account Number:	Email address:
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Congratulations to our Nov. contest winner: Sonia Wadene



2026 BEC SCHOLARSHIPS



Beltrami Electric Cooperative and its board of directors are pleased to be able to award scholarships annually to deserving students in our service area.

This year, BEC is offering seven \$1,200 high school scholarships and one \$1,200 at-large scholarship to graduating high school seniors.

- Students must be graduating in 2026
- Parent/guardian must be a current BEC member

Scholarships are made available from unclaimed capital credits. After a period of seven years, Minnesota law allows cooperatives to use unclaimed capital credits for charitable purposes.

HIGH SCHOOL SCHOLARSHIPS

Students attending one of the following schools may apply:

Kelliher, Blackduck, Red Lake, Bemidji, Cass Lake, Laporte and Walker-Hackensack-Akeley.

- Scholarships are administered by each school, so students should contact their school's designated guidance office or scholarship committee for applications and deadlines.

AT-LARGE SCHOLARSHIP

The at-large scholarship is for a student **NOT** attending one of the seven schools listed under the High School Scholarship Program.

The at-large scholarship application deadline is **APRIL 1, 2026**.

Visit www.beltramelectric.com/scholarships for more information.

CORRECTION: Hiawatha Beach Resort Founding Family



HIAWATHA BEACH

In our recent article about Hiawatha Beach Resort, we mistakenly stated that the Jacobson family established the resort in 1920. The resort was actually founded by Chris and Marie Peterson. The Petersons owned the farmhouse that still stands across from the resort today, and Marie, a trained wild game cook from Norway, prepared meals for duck hunters arriving by train. As interest grew, hunters asked to stay in the barn, and when their numbers exceeded the space available, Chris, a builder, constructed the first cabins across the road, followed by the original lodge. We apologize for this error and sincerely thank the Peterson family for their foundational role in creating this well-loved lakeside destination.



With **10 cents** of electricity, you can binge watch a full season of your favorite show.

For **6 cents** more, you can microwave a bag of popcorn to go along with it.

A perfect Sunday night.

THAT'S THE VALUE OF ELECTRICITY

*Based on average household energy usage

TIPS TO AVOID ENERGY SCAMS



Beware of "winter bill relief" energy scams. Scammers often exploit high winter bills by offering fake discount or relief programs to unsuspecting consumers. They may ask for upfront payments or personal details to lower your rate. Legitimate utilities never demand gift cards, wire transfers or payment through apps like PayPal or Venmo. Always verify offers directly by calling your utility's phone number located on your energy bill—do not call any phone numbers provided in a suspicious email or text. Remember to take time to confirm before you pay; real savings programs won't pressure you for immediate action.

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MIN 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. Find service territories for electrical inspectors here: <https://workplace.doli.state.mn.us/jurisdiction/>

BELTRAMI & HUBBARD COUNTIES:

Wade Koons | 218-580-8599
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.



HEATING SAFETY TIPS FOR WINTER

Simple precautions can help you avoid fire hazards and electrical dangers

There is nothing like curling up by the fire on a cold winter day. But heating equipment is one of the leading causes of home fire deaths. With a few simple steps, you can prevent most heating fires from happening.

STAY COZY AND SAFE THIS WINTER:

- Keep anything that can burn at least 3 feet away from heating equipment like furnaces, radiators, fireplaces, electric or wood stoves and space heaters.
- Maintain a 3-foot kid- and pet-free zone around heating equipment.
- Plug heaters and electric fireplaces directly into wall outlets. **Never** use extension cords or power strips.
- Plug only one heat-producing appliance into an electrical outlet at a time.
- Turn off portable heaters when leaving the room or going to bed.
- Unplug heaters when not in use.
- **Never** use your oven to heat your home.
- Hire a qualified professional to install or service stationary heating equipment and water heaters according to manufacturer's instructions.
- Have your heating system, vents and chimneys cleaned and inspected every year by a qualified professional.