

Credit where credit is due – TO YOU

Beltrami Electric Cooperative Inc.

Electricity is a value. It powers our everyday lives, often for less than \$5 a day. Being a member of Beltrami Electric Cooperative – like you are – offers even MORE value to your dollar, because you'll likely get some of that dollar back. It's a nice little system we like to call **CAPITAL CREDITS**.

Electric cooperatives operate as not-for-profit utilities, which means that any excess revenues (or margins) are returned to members, not shareholders. The margins are allocated to each member in the form of capital credits. The amount is based on how much energy they purchased throughout the year. Eventually the capital credits are retired and paid out when the cooperative's financial condition permits. The co-op and board work together to keep rates as low as possible while still having the revenue needed to ensure safe and reliable electricity.

Look for your credit on your bill

For members who joined the cooperative prior to 2022, capital credit refunds will be applied as a credit to bills in late November or early December (depending on your billing cycle). The credit will be applied to the primary service location on your bill statement under Account Detail.

kWh Charpe	922 kWh @ 0.12	\$110.64
Wh Charge	239 kWh @ 0.0672	\$16.06
ccess Charge		\$42.50
crace Charna		\$2.50
Apply Capital Credit Retirement		
ply Capital Credit Ret	irement	\$37.52
weeksee comerced		-\$0.13
weeksee comerced	239 kWh @ -0.0005354	\$37.52 -\$0.13 \$10.30
Purchased Power Adj		\$37.52 -\$0.13 \$10.30 \$0.75

- Beltrami Electric Cooperative will pay more than \$1.7 million in capital credits in 2022.
- Excluding wholesale accounts, this year's retirement includes the remaining capital credit allocation from 1996, as well as 3% of unretired years through 2021, so nearly all co-op members will see the benefit on their electric bills.
- The average capital credit refund is around \$49.
- More than \$29 million in capital credits has been returned to members to date.

Learn more about this benefit of your co-op membership at **beltramielectric.com/capital-credits.**



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www.beltramielectric.com

Board of Directors

Chair	John Lund, DISTRICT 7			
Vice Chair	Sue Kringen, DISTRICT 8			
Secretary	Murl Nord, DISTRICT 1			
	(Square Butte Director)			
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Directors: Charlie Perkins, DISTRICT 2; Michael				
Monsrud, DISTRICT 3; Craig Gaasvig, DISTRICT 4;				
Robert Wallner, DISTRICT 5; Rick Coe, DISTRICT 6				
(Minnkota Director)				
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 Brandon Disselbrett 218-640-0187 - disselbrett@hotmail.com

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 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.



A true benefit of membership

by Jared Echternach, president and CEO

A true benefit of membership – capital credits

As I told your board of directors last month, it's great to be part of a cooperative. It's especially great on the day the board authorizes the payment of capital credits to members. This is the primary difference between cooperatives and other forms of business.

Last month your board of directors authorized a general capital credit retirement of more than \$1.45 million and more than \$260,000 in estate retirements to former members for a total retirement of more than \$1.7 million in 2022. Credits will appear on the bills members receive in late November or early December. Checks to former members are scheduled to be mailed in mid-December just in time for the holiday season.

Each year since 1984, your board of directors has authorized a retirement of capital credits to the membership. This year your board of directors authorized a hybrid method, retiring 100% of the remaining co-op allocation from 1995 to wholesale accounts, 100% of the remaining co-op allocation from 1996 excluding wholesale accounts, and 3% of the co-op allocation from all remaining unretired years excluding wholesale accounts. Under the hybrid method of retirement, more members and newer members receive one of the great benefits of membership and experience the cooperative difference.

As a member of Beltrami Electric Cooperative, you are also an owner. Any margins realized at the end of the year are allocated to 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. More than \$29 million has been returned to members in the history of the cooperative.

Budget and rate outlook

Your board is in the process of reviewing the 2023 preliminary budget and rates. The great news is that we expect wholesale power costs to remain stable in 2023. We 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 2023. This is great news considering the present rate of inflation and the upward pricing trend of other energy sources. Your cooperative has not increased retail rates since 2018.

Congratulations to Dan and Kip

Operations Manager Dan Edens retires this month. I'd like to personally thank Dan for his 39 years of dedicated service to our cooperative members. Dan started his career as an apprentice lineworker and worked his way up to operations manager. Dan has seen many changes in our cooperative over his nearly four-decade career, but the goal of providing safe and reliable electric service to our members has remained steadfast. Thank you, Dan, for your leadership and dedication to our members. I wish you a long and healthy retirement.

Shop Foreman Kip Reinarz also

retires this month and I'd like to personally thank Kip for his 19 years of service to our cooperative members. Kip joined our cooperative as a mechanic 19 years ago and was promoted to shop foreman. Kip did a phenomenal job maintaining our fleet and that of Cooperative Development. Thank you, Kip, for keeping our fleet running and our employees safe. I wish you a long and healthy retirement.

Holiday greetings

As we prepare for the holiday season, I'd like to thank you for being a member. You are the reason our cooperative exists. May your season be safe and joyful with time spent with family and friends, and reflective of the many blessings bestowed upon us. On behalf of the Beltrami Electric Cooperative family, we wish you a Merry Christmas and Happy New Year!

FEDERAL PROGRAM AWARDS two electric school buses to Red Lake Schools

In October the Environmental Protection Agency (EPA) published a list of school districts receiving federally funded electric school buses, including four districts and five buses in Minnesota. Beltrami Electric Cooperative is excited to see that of the five buses, two of them will be serving the Red Lake School District.

"Red Lake School District is very honored to be the recipient of two electric school buses", said Red Lake School District Superintendent Tim Lutz. "I am excited to serve a district that is leading the way with sustainable energy initiatives such as electric school buses, and to be the recipient of not only one, but two electric school buses, is very exciting for Red Lake students. Schools are leaders within their communities, and, as such, schools educate leaders of the future, so it is important that school districts lead the way with initiatives such as sustainable energy programs. I am excited to work with Beltrami Electric as a partner providing sustainable energy for our two new electric school buses."

With the help of electric cooperatives around the country, 389 school districts will be receiving new electric school buses through the Environmental Protection Agency's (EPA) Clean Bus Program.



The Clean Bus Program is being administered by the EPA and provides a rebate to replace existing buses. The Bipartisan Infrastructure Law passed in November 2021 provides \$5 billion in funding for school districts and other organizations to purchase electric school buses and related charging infrastructure

over a five-year period. These new clean school buses will replace older diesel buses, reducing emissions and resulting in cleaner air on the bus, in bus loading areas and in the communities in which they operate.

"The EPA received roughly 2,000 applications from schools across the country for Clean Bus Program rebates – so, getting two electric buses is an awesome opportunity for Red Lake Schools," said Mike Birkeland, VP of Electrification and Member Experience for Beltrami Electric. "Fully



funded electric buses can free up resources for other district priorities. The new technology will also serve as an important, practical and firsthand teaching tool for students, parents, drivers and teachers.

"We look forward to providing service and assistance for the charging infrastructure and help with preparations for the technology transition."

A SOLID ENERGY PLAN For a volatile winter

Beltrami Electric Cooperative members should prepare for increased demand response hours this season

f you're a member enrolled in Beltrami Electric Cooperative's off-peak (or demand response) program, knowing the "why" behind the moments your dual fuel heating is temporarily switched is likely important to you – especially during the long, cold months of winter. Our power supplier, Minnkota Power Cooperative, makes the decision of when to shift off-peak members to their backup heat source for a variety of reasons, but it all comes down to affordability and reliability.

In a typical winter season, Minnkota tries to keep its demand response hours managed to 250 hours. This year, the goal is the same, but there will be unique obstacles to overcome in order to meet it. One of those challenges is a three-month planned maintenance outage on Unit 2 of the Young Station, one of the largest sources of power for Minnkota's members.

"The outage is at beginning of the season, September into December, which is generally a light demand response period for us. The outage has the potential to increase hours of load management needed," said Dan Trebil, Minnkota's energy supply manager. "That, combined with the volatile energy market that we're seeing, is going to play a part in how close we are able to manage to that 250-hour level."

When Minnkota needs additional energy to meet the needs of its members (perhaps when there's no wind for the turbines and demand is extremely high), it looks to purchase energy from a regional market. Over the past few months, that market has seen dramatic spikes in price – something Minnkota tries to avoid to protect its membership.

"The biggest things that are playing into the volatility are transmission constraints in our area, as well as the price of natural gas," Trebil explained. "Right now, the price of natural gas is actually the lowest it's been in the past few months. That was somewhat anticipated, but it's also anticipated that it will go back up come December or January."

PREPARE NOW FOR OFF-PEAK Hours

It's important for members to prepare now for increased demand response this winter. Individuals with off-peak dual fuel heating systems should check that they have adequate fuel for their backup source (propane, fuel oil, etc.). Off-peak members are sometimes caught by surprise when demand response kicks in for the first time, especially when it's early in the season.

Remember that your co-op's demand response program is a win-win-win for all involved. Enrolled members are thanked with a reduced electric rate (and no interruption in comfort), the co-op can navigate high-demand days while avoiding expensive market purchases and the entire regional grid benefits from reduced demand.

"We're in an interconnected system," Trebil said. "When the grid gets into a potentially unstable situation, it's because of tight conditions between generation and demand. So we're able to respond in those situations with our demand response to not only help us and our members, but the grid as a whole. Lowering our demand helps balance the entire footprint."



BUSINESS MEMBER SPOTLIGHT

Beltrami Electric recently welcomed a new member business, Roth RV, at their newest location, west of Bemidji off Highway 2 at 4610 Scribner Road NW. Roth RV carries a large inventory of towable RVs including travel trailers, fifth wheels and toy haulers. They also carry ice and fish houses, enclosed cargo trailers and open utility trailers. Beltrami Electric's Business Development team worked with manager Tracy Perpich to complete business lighting and HVAC rebates. For more information about business rebates, contact our office at **218-444-2540**.



Business Development Manager Bob Gregg presents an energy efficiency rebate check to owner Gary Roth. Also pictured is salesman Kevin Muller.

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, will have their electric storage heating equipment controlled each day from 7 a.m. to noon and 5 p.m. to 11 p.m.



CLASSIFIEDS

Classified ads rules

 Ads are due by the first of the month prior to publication of the next issue.

- o Ads submitted by December 1 will be published in January issue.
 o Ads submitted between December 2 and
- January 1 will be published in February issue.
- Ads may be submitted via our website at www beltramielectric.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
- 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:

New in the box, Elna sewing machine, model is Explore 320. \$225, call Lisa at 218-835-7484.

Bobcat snowplow, 8ft, \$1,500/obo. Heavy duty skid steer grapple, \$1,200/obo. Round-bale spike for skid steer, \$500/obo. 45/90 Sharps type rifle, high end wood plus reloading supplies, \$2,900/ obo. Call 218-555-5371.

2 solid oak swivel barstools and oak floor lamp, \$125 for all three items. Please call 218-335-6722.

10 ft. duck boat/Jon boat, trailer plus oars. \$350. 651-491-1466.

1950's gas case O'matic tractor, wide front end, good runner, can be seen 20 miles south of Bemidji by appointment. Asking \$3,000. 320-293-9576 or 218-766-7589.

2 dark brown office-style chairs for \$45 each. Antique clinical exam table set up for delivery for \$200/obo. Antique wall-mounted fire box with hose and brass nozzle, complete with glass door, \$300. Camper U-shaped dinette (free). Please text 218-209-1863.

Hospital type bed, feet and head raise. Mattress is clean and comfortable. Used very little, moving sale. \$50/obo. 218-444-6596.

Chocolate Labrador Retriever puppies. Puppies are from AKC Registered parents and can be registered. Puppies will be de-wormed and have first shots and exam before they go to their forever homes. Males \$600. Females \$800. Ready after Nov. 19. Please call 218-243-2323 and leave your callback number.

John Deere 40/20 with 260 loader and reinforced front end with attachments (bucket, bale fork, rear bale carrier and grapple). \$12,000. Located in

Solway, Minn. Please call Richard 218-766-3283. Berreta o/u 12 ga. ultra-light. Beautiful gun w/ variety of chokes. \$1,500. 218-467-3442.

International 56 two-row corn planter. 10" suction

pump w/30' of suction hose on trailer. Best offer. Call 218-760-7908.

130-pound Weider barbell set with a long bar with spin on collars and two short dumbbell bars with spin on collars. 218-759-2099. Massimo 410 EFI UTV. \$8.500. 2018 Massev

1726E utility tractor with loader, \$17,500. 218-760-2085.

Cub Cadet mower LTY 1050 50-inch deck. \$150. 218-224-2483.

Used 20-quart Hobart mixer. Comes with paddles, whips and beaters. Used but in excellent working condition. \$400, call 218-243-2472.

Kimber 84 M, 6.5 Creedmoor Hunter Rifle no scope Banquet Gun. \$750. Call 218-224-3344 or 320-267-8904.

Two older color TVs. They still work good, had to upgrade. They would be perfect for playing games on. 21" TV, \$20. 16" TV, \$15. 218-547-0151, if no answer please leave a message.

Homemade quilts: 4-5-6-in. crazy, block, star. Twin, \$40; Full, \$45; Queen, \$65; King, \$70. 3-drawer dresser: 44" L x19½" D. 1 drawer 4-in D, 2 drawers 39" L x 8" D, been restored. \$75. Sewing machines, \$15 ea. Restored oak rocker, \$75. 218-243-2702.

DINOSAURS! Huge deluxe Animal Planet play set, includes 51 durable dinosaurs. Some with action and sound. Two plastic play mats, stack together plastic rock formations and several trees. Great gift! Super for winter entertainment – endless hours of fun. \$49 cash. 218-536-0102.

Husqvarna Viking sewing machine, \$40. Canon Z135 35mm zoom camera with case and 6 rolls of film, \$40. Tony Lama cowboy boots Ostrich size 13, great shape, \$40. 218-368-0920 or 218-368-7517.

Dry pine firewood, cut and split. Approx. 3 cord piles. \$100/pile. Solway area. 12.4x38 tractor tire chains, \$100/obo. Call 218-760-6633.

Christmas gift shopping! Set of 6 crystal cut glass brandy snifters, \$40. Wine glasses, plain or cut glass \$2. Fostoria crystal: footed cake plate, creamer/sugar set, platters, \$20-\$40. Silver: platters, flatware-service for 6. Pewter: plates, soup bowls, goblets for 4. 3 original watercolors, Betty Sauer, \$100 each. Jane Freeman print-White Iris, \$50. Additional pictures, all are framed. 218-586-2884.

All new items w/tags; Red wool jacket (10), \$215/60; EMU boots black (8), \$199/99; Coach boots black (8), \$358/100; Frye slippers (8.5), \$198/70; Men's Levi's jacket(s), \$160/50; Boys jacket (14-16), \$56/30; Pfaltzgraff Winterberry (4 plates), \$140/50; Mary Jane X-MAS quilt (F/Q), \$200/50. Call 218-368-4973; if no answer; leave message.

Fold-top desk, 5 drawers, 48" W x 20" D x 42" H. \$100. Can help load. 218-444-2025 or 218-760-5926.

12-foot yellow fiberglass ladder rated 1AA. Used but in good condition. Has minor paint on it from

painting house. Otherwise in good shape. Asking \$180. 218-444-2280. Ask for Steve.

Wanted:

Wanted! Living kidney donor blood type 0. My sister Tammy {Steele} Collins has been on the kidney transplant list for 2 years (PKD). She started dialysis in May. Her doctor said being she is also a diabetic she needs one as soon as possible. If interested, please call Fargo transplant 701-234-6715.

Free Christmas cards or greeting cards. 218-556-2743

Queen size box spring, clean and in good condition. 218-835-7719.

Retired teacher will care for your pet while you are gone at your home or mine, 218-766-6510.

Wood splitter, any condition. 218-444-6165.

.22cal revolver with an 8 inch or longer barrel phone or text. 218-766-0915.

Looking for old foam or wooden duck decoys, call or text Luke at 218-556-0553.

Looking for donations of colorful pillowcases to make little girl dresses for donation. Please contact Carol at 218-766-6510.

Want to buy a fuel oil tank in good shape. Need a fuel oil tank – 200 gallons or less. Please call 218-368-8476.

Looking for locals in need of casual, holiday and/or deep cleaning! An experienced and efficient house cleaner, available immediately with a limited number of spots to fill. References available upon request. Call: 218-355-0806.

Electric kiln. 7 cubic ft size $(23" W \times 27" D - or close to this size)$, need computer control, shelves (½ or full and posts), 220-volt, any brand. (Prefer SKUTT). 402–578-8035.

Free:

Need to get fuel oil tank out with small amounts of fuel in it. Free – you load, you haul. Call and only leave message at 218-308-0756. Ask for Steve.

We are looking for you!

Beltrami

Electric Cooperative is looking for **Douglas W.** King Sr. (Redby, Minn.), Angela M. Perkins (Red

Lake, Minn.), and Jordan L. Wokson and Quincy T. Mabin (Bemidji, Minn.). Please call 218-444-2540 if you have any information.



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

15809 High School Dr, Red Lake, MN 56671 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.

2022-23 Maximum EAP Income Guidelines Program year is Oct. 1, 2022 through Sept. 30, 2023

	\$17,050 \$19,401 \$19,842 \$20,283
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Visit https://mn.gov/commerce/consumers/ consumer-assistance/energy-assistance/ for more EAP income guidelines and program information.

BOARD MEETING HIGHLIGHTS Beltrami's board conducted its regular monthly meeting Wednesday, Oct. 26, 2022. A quorum of directors was in attendance.

The following reports were given:

- President and CEO Echternach and the board discussed recent safety successes and observations.
- President and CEO Echternach made his monthly report, including September financials, legislative candidate meeting and issues affecting cooperatives, employee retirements, net metering, large loads and negotiations.
- Arlene Hogquist gave the financial report for September and reviewed the third quarter Balanced Performance Scorecard.
- Jolene Kallroos presented on prepaid metering.
- President and CEO Echternach presented proposed general capital credit retirement options.
- Alison Deelstra, Cooperative Financial Corporation (CFC), presented the Key Ratio Trend Analysis (KRTA).
- Directors and President and CEO Echternach discussed upcoming meetings and education conferences.

The following actions were taken:

- Approved the consent agenda.
- Approved a capital credits retirement.
- Approved BEC Policy #103 revisions.
- Approved holding January's board meeting on Jan. 31, 2023.
- Approved the director and President and CEO expenses.
 - The next board meeting will be held Monday, Dec. 19, 2022.

RETIREMENT ANNOUNCEMENTS

Congratulations, Dan Edens!



We would like to congratulate Manager of Operations Dan Edens on his retirement. Dan is retiring on Dec. 30, 2022, after more than 39 years with Beltrami Electric Cooperative. Dan started his career with Beltrami Electric in June 1983 as an apprentice lineman. He later earned journeyman lineman status before accepting the

position in 1995 of assistant line superintendent. In 2002, Dan accepted the position of manager of operations. Dan lives north of Bemidji with his wife Amy and dog Izzy. In retirement, Dan is looking forward to fishing, taking a vacation and spending more time with family and his grandkids. Thank you, Dan, for your years of dedicated service to the cooperative and its members. We wish you a happy retirement!

Congratulations, Kip Reinarz!



Shop Foreman Kip Reinarz is retiring on Dec. 30, 2022, after 19 years of service with Beltrami Electric Cooperative. Kip joined Beltrami Electric as a shop mechanic in June 2003 and was promoted to shop foreman

in 2019. Kip lives in Laporte with his wife Becky. In retirement, he plans on riding his Harley to Alaska one more time, traveling in their motorhome and spoiling their grandkids. Thank you, Kip, for your dedicated service to our employees and cooperative members. We wish you a happy retirement!

Roberts achieves completion of apprenticeship program



President and CEO Jared Echternach presents Matt Roberts with his Certificate of Completion of Apprenticeship from the state of Minnesota.

Congratulations to Matt Roberts on completing his four years of apprenticeship training and becoming BEC's newest journeyman lineworker! Matt received his certificate from the Minnesota Department of Labor and Industry, which signifies his completion of the apprenticeship program, including practical training and prescribed course of instruction topics ranging from overhead, underground, metering, safety, transformers and more to qualify as a journeyman lineworker.

Statement of Operations Year-to-date: Sept. 2022

Septe	mber 2021	September 2022
Operating Revenue\$	42,394,783	\$ 42,824,003
Cost of Purchased Power\$ Other Operating Expenses\$ Total Cost\$	12,238,615	\$ 28,503,271 \$ 12,607,068 \$ 41,110,339
Operating Margin\$	2,624,292	\$ 1,713,664
Other Margins\$ Total Margins\$		\$ <u>(576</u>) \$1,713,088
kWh Sold Average Meters Billed	355,474,998 21,717	367,715,862 21,974



Beltrami Electric will be closed on Monday, Dec. 26, 2022, for Christmas Day, and on Monday, Jan. 2, 2023,

for New Year's Day.





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THIS HOLIDAY SEASON

Give the gift of energy

No matter what the occasion, you won't find a more welcome gift than an energy gift certificate from Beltrami Electric Cooperative (BEC). Available in any amount \$10 or more, it's a perfect choice for parents, grandparents, renters, neighbors or anyone with an BEC bill who could use a happy surprise! To order your gift certificate, simply download the gift certificate order form from our website and mail it to BEC with a check or money order. You may also stop into our office during business hours (Monday-Friday, 8 a.m. – 4:30 p.m.) to purchase a gift certificate. You can choose to have the certificate sent to you or directly to the recipient. You can even send it anonymously. The gift of energy may be just what a friend or family member needs right now.



TO: S BEEN APPLIED TO YOUR ELECTRIC ACCOUNT eltrami Electric Cooperative Inc.

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