

NORTHERN

L I G H T S

November 2015



**Beltrami Electric
Cooperative Inc.**

Your Touchstone Energy® Cooperative 



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

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

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Minnesota State Electrical Inspectors

Beltrami and Clearwater Counties

Davis Smid

507-227-2772 - mnrtristate@gmail.com

Cass and Hubbard Counties

Steve Schauland

218-652-2213 or 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

1-800-252-1166 or 811

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 line, television cable, pipelines, utility electrical lines, municipal water and sewer lines can be located to ensure that none will be severed or damaged.

ON THE COVER: Linemen Eric Splichal and Derick Kubitz retrieve a training dummy representing an injured line worker while utilizing new fall protection that prevents a line worker from falling or "cutting out" on the pole. Pole-top rescue training is part of our linemen's ongoing safety regimen to ensure that procedures are followed correctly should an accident occur. Safety training occurs throughout the year at Beltrami Electric Cooperative.



GUEST EDITORIAL

Sam Mason, Manager of Energy Services and Facilities

Managing your energy usage and related expense

In an era of dramatically fluctuating energy prices, many find it difficult to know how to best manage their energy usage and related expense. Your electric cooperative is here to help and has resources and tools to assist you in making wise energy choices. To make informed decisions, you need to understand the key drivers behind the energy usage in your home, then consider the various efficiency options available and the different heating and electrical appliances.

Knowledge is the first step to effectively controlling energy usage. Over the years, I have had the opportunity to visit with many homeowners, renters and business owners about their energy expenses and I often recommend "Your Family's Energy Guide" as one of the best tools to track and understand your individual usage patterns. This information is targeted toward our unique energy needs here in northern Minnesota. This guide is a special publication that is a collaborative effort of the electrical cooperatives here in northwestern Minnesota, eastern North Dakota and our wholesale power supplier, Minnkota Power Cooperative. Our mission is to serve you, the cooperative member-owners. This guide is available here in the office or online by visiting our website, found under the "Co-op News" tab by scrolling down to "Publications."

On page two of the guide you will see the key home energy usage areas. The heating and cooling systems consume 46 percent of the energy used, making this the first place to look for savings. Home energy usage has two very important sides; first, is controlling the total heat or cooling losses from the home and second, the efficiency and fuel cost of the systems. Often those I talk with want to first look at the heating system, but I suggest starting with the lowest cost improvement first.

Reducing the waste or heat losses from the building envelope is the place to start. Make sure

that windows

are shut and latched securely so the seal is tight. Many window latches can be adjusted to seal the openings. Look at the weather-stripping on doors and windows, these often fail over time, but can be replaced without too much work or expense.

Caulking and sealing can go a long way in reducing energy expenses as well. Pulling the drapes or using plastic covers on leaky window frames will help limit the air transfer and associated heat loss.

Setting back the thermostat during periods when the home is unoccupied or at night can produce significant savings. I have found over the years that set-back is the advice that I receive the most resistance to, but I want to assure you that there is savings. The rumor that it takes more energy to warm the room back up is just not true. For those who are skeptical, I explain the science behind heat loss, and how it is related to the temperature difference between the heated space and the outside or area that the heat is escaping to. The greater this difference is the higher the heat loss, so by lowering the temperature when the home is vacant, the heat escaping from the home is less.

The second largest energy user in most homes is the water heater. Look for any leaky faucets and fix the drip. Use low-flow showerheads. Wash in cold water when laundry is not heavily soiled. If your water heater is located in an unconditioned area such as a crawl space or cool basement, consider installing a thermal wrap to insulate your electric hot water storage

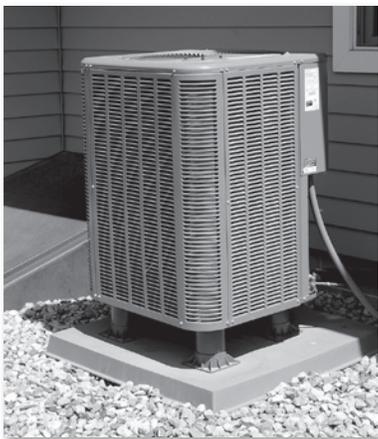


tank. Take care to follow the manufacturer's instructions as to not interfere with the operation of the safety equipment on the appliance. These are all low cost methods to save energy and money.

The next category is appliances and how we use them. Of course, new Energy Star® high-efficiency appliances should be considered when purchasing new or replacing old equipment, but long before one spends the money on new equipment, review your current equipment and how it is used. Are you using it as efficiently as possible? Purchasing a new Energy Star refrigerator does not save energy or money if the old unit is just moved to the garage or basement and is still used. Many times equipment is just left on; often the appliance is just not on the top of one's mind. Attempt to make the small change of stopping to think as we move through the day. Shut off the lights, televisions and other equipment as we leave the room. I like to take a quick walk-through as I leave the home. Now that being said, I do have a hard time getting others in my family to see the importance of this.

I will relay a personal story. Recently my son was talking about his college roommates, and he was complaining because of their lack of responsibility related to housekeeping and the shared apartment expenses. After telling me about this, he stopped and looked at me and said, "I sound just like you." I had to smile and thought to myself, he is starting to see the importance of taking care of the seemingly small details. The part I like about these small changes is that there is no expense, only savings. When working with others, have patience and good luck with your family on these efforts.

After first addressing any heat loss or energy waste, next is to look at heating and cooling system efficiency. There are many options available and the best choice for your home is dependent on many factors, including your preferences. Key factors are the home construction or design. Does the home have ductwork or room heating? Both have high-efficiency systems, but they require very different equipment. Today I will focus on one of the



most popular choices for centrally heating homes, and a choice I strongly recommend is a high-efficiency Air-Source Heat Pump (ASHP) coupled with a modulating electric plenum heater backed up by a high-efficiency LP furnace. This system is able to obtain a higher seasonal efficiency, while providing comfort during the changing heating or cooling situations throughout the year. By using an ASHP in combination with a modulating plenum heater, you can achieve a seasonal efficiency of 200 percent, while providing higher levels of comfort than just a heat pump



alone. The 200 percent efficiency allows this system to operate at an equivalent value with propane at \$0.81 per gallon. This system provides you with a tool to meet the changing energy prices by offering high efficiency and fuel options. Recently fossil fuel prices have dropped, but just last year in early 2014 propane was \$4 or \$5 per gallon and hard to get even at those prices. This combined system offers a much better value than any of the components do alone, and provides you options to address the uncertain energy prices of the future.

New high-efficiency heating and cooling equipment does have an upfront cost, but will reduce your annual energy cost, which will save money over time. To support these wise heating choices, there are a number of rebate incentives that could help with the cost of this system. Some systems are eligible for both our PowerSavers conservation rebates and the Electric Heating rebates through Minnkota Power Cooperative. Looking at what this might mean to the high-efficiency ASHP system described above, a correctly designed system could receive \$1,675 in rebates. Let's step through the rebate possibilities.

First, the ASHP could receive a \$400 PowerSavers rebate and \$100 per ton Electric Heating rebate. A typical system could be three tons, which would be a \$300 rebate. This means a possible \$700 in rebates on the ASHP. Now the modulating plenum heater, when coupled with the ASHP would receive a \$500 PowerSavers rebate and a typical 15 kW unit at \$20 per kW would also receive a \$300 Electric Heating rebate. Therefore, the plenum heater could receive an additional \$800 in rebates. Additional rebate possibilities include those for high-efficiency electric blower motors and programmable thermostats. These are \$150 and \$25 respectively.

I do want to mention that only properly matched high-efficiency equipment receive the rebates, so before actually making your purchase, please ask your contractor to ensure the system you are purchasing is eligible for these rebates. You may also call our conservation representative to verify eligibility; he will need the model numbers for each component in your system. This includes the furnace or air handler. Bring in the specification for the system your contractor is proposing and we will verify that the system is eligible for the rebates you are expecting. I want to stress that the goal of these incentive programs is to ensure that you have a system that actually performs and delivers the efficiency that is possible. We can verify that equipment you are considering meets the design requirements.

Conservation and energy efficiency are the first tools to use when addressing energy cost in your home. After reducing the amount of energy required, using low-cost, off-peak electricity can greatly reduce the cost of the required fuel. It is also important to consider the fuel options available at your location and how these may be used to create the best system for your circumstance, keeping in mind your preferences. Related to creating the best system is an understanding of how electricity is unique, that much of the expense is the fixed cost of the system and to a lesser extent the actual volume of energy we use; this is related to the importance of the load management or demand response system, which has saved members millions of dollars over the years.

Please call with any energy questions you may have and speak with one of our energy specialists. We can even have one of our electrical technicians visit your home to meet with you and/or your contractor and offer advice on your specific needs.



Start saving with a DIY home energy audit

As temperatures begin to drop and your energy focus turns from cooling your home to heating it, consider using this time to increase energy efficiency and cost savings for the colder months ahead. Whether your home is old or new, chances are you are spending more on energy costs than necessary.

Armed with some basic knowledge and a little time, you can conduct a baseline energy audit of your home to identify where you are losing energy (and money). Use a checklist and take notes on problems you find as you walk through your home. Remember, the audit itself won't save you money unless you act on your findings.

DIY 101

So, where to start? If your home has multiple levels, work from the top down. Begin in your attic or highest floor, and work your way down to the first floor or basement.

1. **Insulation and air leaks (drafts)** – According to the Department of Energy, improving your home's insulation and sealing air leaks are the fastest and most cost-effective ways to reduce energy waste and make the most of your energy dollars. Check to see whether there is sufficient insulation in the attic. Are openings containing piping, ductwork and chimney sealed?
2. **Electronic devices** – Inventory all of the electronic devices you have and how often you use them. Computers, printers, DVD players, phones and gaming consoles are notorious “vampire power” users – they drain energy even when not in use. If items can be turned off without disrupting your lifestyle, consider plugging them into a power strip that can be turned on and off (or put on a timer).
3. **Lighting** – Note where you still have incandescent lights. Can you replace them with CFL or LED upgrades? Do you have nightlights? If so, consider replacing them with LED nightlights.

Are there places where you can install motion sensor lights in low use areas, such as a closet, porch or garage?

4. **Thermostat/indoor temperature** – Do you have a programmable thermostat? When was the last time it was programmed? Is the date and time correct? If they are not, this could throw off the automatic settings. Is it set so the temperature is lower during the day and/or times when no one is home and at night when people are sleeping? Consider lowering the temperature a few degrees.
5. **Appliances and cleaning** – Appliances are large energy users, and if yours are more than 10 years old, they are likely not as energy efficient as today's options. How and when you use them also make a difference. Do you wash your clothes in hot water, or can you use cold water instead? Do you use your washer, dryer or dishwasher during the day? Consider running them at night, during off-peak times. Does your hot water heater have a blanket? If not, consider insulating it. Make sure your dryer vent isn't blocked – this will not only save energy, it may also prevent a fire.

Evaluation

Once you have completed the audit, take a look at the findings. Prioritize actions that you can take based on your time and budget, weighing where you can get the most impact for your investment. Increasing your home's energy efficiency will make your family comfortable while saving you money.

Taking savings to the next level

If you would like to take your audit and savings to the next level, contact Beltrami Electric Cooperative at **218-444-2540** for an energy evaluation conducted by our energy experts. Sharing your audit findings with the representative from your co-op will provide a great starting point for a more detailed assessment.

- Anne Prince, *National Rural Electric Cooperative Association*

Important notice for military personnel effective Aug. 1, 2007

Section 325E.028 of the Minnesota statutes pertaining to utility payment arrangements for military service personnel outlines their rights and responsibilities effective Aug. 1, 2007. A municipal utility, cooperative electric association, or public utility must not disconnect the utility service of a residential customer if a member of the household has been issued orders into active duty, for deployment or for a permanent change in duty station during period of active duty, deployment or change in duty station if residential consumer meets criteria set forth in this statute. If, prior to disconnection, a customer appeals a notice of involuntary disconnection, as provided by the utility's established appeal procedure, the utility must not disconnect until the appeal is resolved.

Beltrami Electric's Cold Weather Rule/ Military Service Personnel Appeal Procedure:

If you wish to appeal, submit a personal letter stating your situation and issues in the dispute to **4111 Technology Dr. NW, Bemidji, MN 56601** or P.O. **Box 488, Bemidji, MN 56619-0488**. Your letter of appeal must arrive at the Cooperative **BEFORE** the date of disconnection. You will be notified when the board of directors will review your appeal so that you may be present during it. No disconnection of service will take place during the appeal process. If you would like a copy of these policies or forms sent in the mail, please contact the office at **218-444-2540** or **800-955-6083**. An application without copies of income statements and proof of military orders overseas will be considered incomplete, resulting in the possibility of no shut-off protection.



Energy awareness and tracking makes it easy to understand your home or business

The meter at your home or business provides mountains of useful data. Now you can spot trends, track your usage and even receive energy-related alerts and challenges. It's your energy, make the most of it.



Data and alerts where you are

Alerts and meter data are accessible across lots of different devices and our mobile alert system keeps you up-to-date even when you're on the road.



Track and compare your usage

Track your usage against weather conditions and see how you compare to your own usage from previous years.



Customizable markers

Track important events and monitor associated energy changes with handy markers. Using markers helps the system know how and when to provide important alerts.



Energy challenge

Set an energy savings goal and track your progress over time.

Please visit <https://mymeter.beltramelectric.com>.

Beltrami Electric board of directors announce participation in



Operation Round Up is a program that will help us extend one of our Touchstone Energy® core principles "Commitment to Community." Operation Round Up is a unique voluntary program designed to provide financial assistance to community projects and charities in our service area. "Small change that changes lives," is the foundation of the program, which allows for rounding up of members' bills. Look for more information on how you may participate in this program in next month's issue of the *Northern Lights*.

Northern Safety & Security is now



Same location. Same friendly faces. More services!

Trust in your Security. Trust in Per Mar.

Contact us today to learn more about exciting security solutions that can help you protect your home and business.

1-218-444-3902 | permarsecurity.com



Northern Lights CLASSIFIEDS

For Sale:

Evinrude outboard, 1976, 6 hp, very good condition, \$475, call 444-8032.

Blue and oyster organic mushrooms for sale, grown indoors, call 224-2147, ask for Andrew.

Restored 1954 8N Ford tractor with loader and back blade, new paint and tires, \$5,250, 1952 8N Ford tractor, restored, painted, new tires, \$4,000, can deliver, 507-289-2904 or 507-259-5117.

Remington 7400 30.06 w/scope, excellent condition, \$425, John 766-9743.

Large oak entertainment center, \$300, china hutch: 1/2 glass w/cabinets below, \$150, full-size trampoline, \$75, 4 oak end tables, \$35 each, 556-0680.

FoodSaver w/bags, like new \$75, 751-1553.

Two-stage Tecumseh snowblower, 25", 8 hp, with chains, \$150, 586-2803.

Innotek SD-3000 Basic Contain 'N' Train in-ground pet fencing and remote training system, brand new, never out of the box, \$150, cash only, 320-760-4910.

2007 Cruiser by Crossroads 30-ft, 5th wheel RV, 3 slide outs, rear living room, middle kitchen, gross weight 11,760 lbs, located 1/2 mile from Benedict on Hwy 200, asking \$14,500, 612-390-0300.

Bosch dishwasher, has brand new pump, stainless steel in the inside, white exterior, \$250, 444-1216.

Firewood/softwood \$40 per pickup load, you haul, 586-2839.

2003 Polaris Sportsman 500 HO, 600 miles, loaded, w/extras, 1997 Ski-Doo 580 Grand Touring, 1996 Polaris Indy 500 Sport, FLOE Versa-Max tilt trailer 8', call 368-5264 for details.

Frontenac wood stove, 32" H, 25 1/2" W, 27" D, 7" flue, brick-lined firebox, accepts 20" log, circulating blower, \$125 /obo, 443-0426.

Rifle sighting-in table, sold for \$150 at Cabelas, excellent shape, \$60, rear carry-all, 2" receiver, \$25, Nikon binoculars 10x42, normal price \$300, will sell for \$50, 335-0173.

Winchester Model 70 Featherweight 2x7x32 scope 30.06, \$600, Merlin 25 w/clip 22cl D.U. gun, Tasco scope 4x32, \$200, Tristar over and under model 333 field grade 3", \$725, ground blind, tree stand, ice fishing tub w/tent and 2 seats, Arctic Cat snowmobile, travel trunk and more, 280-2392.

2nd crop alfalfa large round bales, 751-0408.

Homemade star, block crazy quilts, twin \$35, full \$40, queen \$45, king \$55, 2 floor lamps \$7 each,

refinished antique oak furniture: dining room table, \$130, 6 pressed back chairs \$150, 5-drawer highboy dresser \$150, 2 sewing rockers \$50 each, washstand \$150, sewing machines \$15 each, 243-2702.

Lumber: 2x4x8, 2x4x12, 2x6x8, 2x6x12, 1x4x12, 444-5783.

Duratub sudsaver wash tub with hose connections for sudsaver-type washing machines, \$25/obo, call 760-8266.

ESB home tanning bed, good condition, must agree to come pick it up, \$250, please call 556-4571 after 4 p.m.

Aluma snowmobile trailer will haul 4 long mountain sleds or 5 regular sleds, custom made at factory, Dual axle, dual brakes, 13" wheels, and many extras, great shape, \$3,500, 766-4532 or 751-6254.

John Deere snowblower hard cab, fits JD lawn tractor model 345 and other models, \$500, new 6.5 cu. ft./tumbling barrel composter, \$50, 759-7730.

Custom-built solid oak stereo cabinet with tinted front glass doors, storage for CDs and tapes and pull out shelf for record player, locally built (new cost over \$800), \$400, 751-0744.

460 board feet of rough sawn, air dried northern red oak lumber, nice figuring in wood, 15 boards, all 14 inches x 20 ft. long all from a single tree, \$1,000, slate blackboard 48" x 54" x 3/8" thick, \$40, 759-9235.

Leblanc tenor saxophone, great condition (\$500), 2 Kennel-Aire medium sized dog crates, foldable, indoor use, great condition (\$50 each - firm), 751-8746.

16-foot Cherokee boat w/ 70 hp Johnson and trailer \$2,500, water trash pump, 3-inch, new, \$300, full size box spring, \$5, 224-3705.

2000 4-wheeler, 335 Sportsman, new rubber \$1,000, dorm room size refrigerator and freezer, \$25 each, patio furniture, glass top table, 4 chairs, umbrella, glass top coffee table, \$200, Yard Works trailer, 17-cubic-ft. steel, \$50, 547-3090.

Tires: four P225/65 R17, Bridgestone Blizzak tires with less than 1,000 miles, \$525, new last winter, 444-9137.

Glider window 3 1/2' high and 3 1/2' wide, 2 interior doors 30 x 80 good condition, 8-pc Mirro cookware like new, ironing board, full size bed sheet sets, children and adult boots, 2 toilet lids never been used, 335-8945.

1996 Jaguar XJ6, excellent condition, clean inside and out, 93k, \$5,450, 444-2900 or 760-4049.

Pfaltzgraff Winterberry dinnerware, brand new, in original boxes, 6 dinner plates, 4 mugs, 2 sets deserts, 3-piece setting, S/P, dip serving set, 2 oval

veg. dish, cheese tray, goodie plate, call 751-9357 or 556-2955.

Mossberg 20-gauge pump model 500 w/ 26" rib barrel and 24" slug rifled bore barrel, camo \$365, 224-3344

Mixed firewood, cut, split and dried, \$45 standard pickup load, you haul, Kelliher area, 647-9003 (cabin) or 320-256-7255 (home).

Fireplace tools, brass, stand, poker, tongs, shovel, broom, good condition \$25, Avalanche roof snow removal, easy way to remove snow from roof while you stay on the ground, 4 lightweight fiberglass poles snap together to allow snow to slide down plastic sheet, good condition, \$45, 497-2491.

Brass beam scale, \$25, 15-foot, wood handled, snow rake, \$12, State-lite 711 warning triangle, flare kit, \$8, Valley V-5 vehicle tow bar, \$20, Craftsman 6lb splitting maul, fiberglass handle, \$10, 6lb sledge hammer, \$5, 755-1581.

Wildlife art collection sale, liquidating personal collection of 30+ prints, Kouba, Redlin, Hautman, Storm, Maas, Gromme and more, most are framed with double or triple matting, UV glass, etc., some just prints, federal duck stamp prints, artist proofs, DU prints, etc., 612-804-0087 for information.

Green fabric electric lift chair, \$350, 444-6109.

Heatmor outdoor wood boiler, 3' x 3' x 5' firebox, \$750, 766-7633.

Attention hunters: 1987 Honey motor home \$2,900, 751-8987.

Professional office space available for lease

(Beltrami Electric's headquarters)

600-square-foot office suite – reception area with three separate office suites. Second floor location, elevator, meeting room, safe, clean, quiet, low-traffic area of well-maintained professional building. For further details contact Sam Mason, Beltrami Electric Cooperative, 218-444-3623.

Wanted:

Yarn! (An interdenominational ladies group that meets at Trinity Lutheran Church, Laporte, the 1st and 3rd Monday of each month from 1-3 p.m., knit projects that are given to those in need.) We donate items to charitable organizations, such as layette sets, blankets, sweaters, caps, mittens, scarves, slippers, hand warmers and much more. If you have unused yarn to donate, please call and we will arrange to pick up or meet you. You may even want to join us. Mary at 333-3747.

Snapper 42-in. lawn mower for parts, 586-2405.

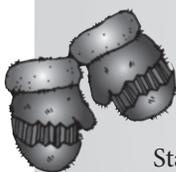
8 to 15 hp outboard motor, repairable or parts okay, call or text 209-5413, leave message.

Classified ads rules

For sale and wanted items only. 50 words or 300 characters, maximum length. No rental, business, service, real estate or personal ads. Ads are published on a first-come, first-serve basis and are free to Beltrami Electric members. Due to space constraints, there is no guarantee your ad will appear. Limited to one "for sale" and one "wanted" ad per issue. Repeat ads are only allowed for three consecutive months. The ad deadline is the first of the month to be included in the next issue. For example, an ad received November 1 would be included in the December issue due out the end of November. An ad received November 2 would be included in the January issue due out the end of December. Ads are preferred to be submitted via the web at www.beltramielc.com or via email at info@beltramielc.com, but may be submitted by mail, phone or in person at the cooperative. All telephone numbers are presumed to have a 218 area code unless otherwise noted.

Help us decorate the mitten tree

Drop off items at Cooperative headquarters by Dec. 10



With the holiday season approaching fast, it's time to decorate Beltrami Electric's annual mitten tree! For the 15th consecutive holiday season, we will accept donations of **new and homemade** mittens, gloves, hats or scarves for distribution to area Head

Start programs. Since the program's inception in 2000, Beltrami Electric has collected and distributed 5,850 items! Last year, our members donated a record 710 garments. If you'd like to help keep our area children warm and cozy this winter, please consider joining BEC in collecting these items. Donations can be delivered to the Beltrami Electric office at 4111 Technology Dr. NW in Bemidji. Donations will be accepted until Thursday, Dec. 10, and be distributed very soon after.



Board Meeting Highlights

"Watt's Cooking?"



Pumpkin Delight



- 1 C. flour
- ½ C. butter (softened)
- ½ C. plus ¼ C. pecans (chopped)
- 8 oz. cream cheese (softened)
- 1 C. powdered sugar
- 3 C. Cool Whip, divided
- 2½ C. milk
- 3 small packages white chocolate instant pudding mix
- (1) 15 oz. can pumpkin puree
- 1 tsp. pumpkin spice

LAYER 1: Mix flour, butter and ½ C. pecans together. Press into a sprayed 9x13 pan. Bake for 15 minutes at 350°, then remove and let cool.

LAYER 2: Blend cream cheese and powdered sugar, add 1 C. of Cool Whip topping then spread over cooled crust.

LAYER 3: Mix milk, pudding mix, canned pumpkin, pumpkin spice and 1 C. Cool Whip topping until smooth. Spread over top of layer 2.

LAYER 4: Spread remaining 1 C. of Cool Whip topping and sprinkle pecans. Let chill for 3 hours or until set.



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for updates from your cooperative.

HOLIDAY OFFICE CLOSINGS

Beltrami Electric Cooperative will be closed Wednesday, Nov. 11, in observance of Veterans Day and Thursday, Nov. 26, as we celebrate Thanksgiving.



Beltrami Electric's board of directors conducted its monthly meeting Wednesday, Sept. 30, 2015. All directors were present. Also present were General Manager Lynette Nieuwsma, Director of Finance and Member Services Sid Sletten and Executive Secretary Kay Olson.

The following reports were given:

- Manager Nieuwsma made her monthly report, including an update on the cooperative financials and new services built to date. She also discussed capital credit retirement and a new Minnesota Stray Voltage Guide.
- Sam Mason discussed the sale of Northern Safety & Security and reviewed the Covenant Not to Compete.
- Arlene Hogquist reported on the Operation Round Up program and the 2015 National Survey on the Cooperative Difference.
- Terilyn Wallis from Cooperative Finance Corporation (CFC) presented the Key Trend Ratio Analysis.
- Sid Sletten presented a proposed 2015 general capital credit retirement.
- Manager Nieuwsma discussed a Power Requirement Study for 2015-2044.
- Bob Wallner and Charlie Parson reported on the Director Duties and Liabilities board educational class.
- Terry Diffley reported on the Minnkota board meeting.
- Rick Coe reported on the Square Butte board meeting and the groundbreaking ceremony for the Northland Regional Shooting Sports Park.
- Manager Nieuwsma reported on the REMA CEO's conference and the CoBank meeting for managers.
- Murl Nord reported on the Strategic Technologies and Their Impact on Today's Cooperative board educational class.
- Judy Honer and Rick Coe reported on the NRECA Region 6 meeting.

The following actions were taken:

- Accepted the Covenant Not to Compete as presented.
- Adopted a resolution approving the 2015 general capital credit retirement as presented.
- Approved new BEC Policy #401 Non-Union Employee Pension and Insurance Benefits.
- Adopted a resolution approving the Power Requirement Study.

The next board meeting will be Oct. 22, 2015, at 9 a.m.

Cooperative Difference Survey



Touchstone Energy®
Cooperatives

Beltrami Electric has commissioned Touchstone Energy Services out of North Carolina to conduct a confidential telephone survey of a random sample of our members. The survey will take place in October and November.

The purpose of this study is to take a deeper look into issues impacting our members, including energy efficiency, the economy, technology and core cooperative services.

By better understanding what our members want and need, your cooperative will be able to provide you with the service you expect and the programs that best meet your needs and those of our community.

The survey is completely confidential and you will not be identified in any way. The survey results are compiled and reported to Beltrami Electric as a group total. Please be candid in your responses so that co-op management has an objective assessment of your views. There are no right or wrong answers. Again, if you are called, we ask for your participation and thank you for your input and time.





Beltrami Electric Cooperative Inc.

® Your Touchstone Energy® Cooperative 

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PO Box 488
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218-444-2540 • 800-955-6083
www.beltramielectric.com

❄️ ❄️ ARE YOU ❄️ ❄️ A SNOWBIRD?

Do you close your home or cabin for the season and head to warmer regions? Do you have the post office forward your mail? Did you know that the USPS will forward your electric bills to your new location, but they will not forward your monthly *Northern Lights* newsletter? They send them back to the cooperative every month, and in turn, charge us a return fee for each issue.

A great solution for both you and your cooperative is to notify our customer service department of your new address, so they can set up a seasonal address for you. You can choose the date to start and stop forwarding, and you can even set a recurring forwarding address up to start and stop the same time each year.

By notifying us, you can ensure that you receive your member newsletter and also help the cooperative save by alleviating return postage fees every month. Contact our office at **218-444-2540** or toll free at **800-955-6083**.

You also have the option to not receive a paper copy of the newsletter if you prefer to view it on our website at www.beltramielectric.com.

Celebrate with savings Buy energy efficient Christmas lights and decorations **LED Rebate Coupon**

How to apply:



1. Purchase LED Christmas plug-in (not battery operated) lights and decorations in 2015.
2. Complete this coupon and submit it to Beltrami Electric Cooperative by Dec. 18, 2015, with your **original** sales receipt and the LED packaging showing the ENERGY STAR® logo and number of lights per string.
3. Strings must be 100 or fewer lights.
4. \$3/string of lights, maximum of 5 strings per customer. Rebate cannot exceed price of LED string per package.

Name _____ City/Zip _____

Account # _____ Phone # _____

Address _____

Number of Strings	Rebate per String	Total Rebate

Mail to: Beltrami Electric Cooperative • P.O. Box 488 • Bemidji, MN 56619

Cold Weather Expo

Tuesday, Nov. 10, 2015
1 p.m. – 4 p.m.



**Roger Spiry
Community Room**

4111 Technology Dr. NW Bemidji
218-444-2540 or 800-955-6083

(Cookies/refreshments will be available)

Cold Weather Rule Clarification

- How it works and who it affects

Assistance Agencies

- Learn about available area resources

Energy Conservation

- Ways to make your home more energy efficient
- Home evaluation information

Member Tools

- How to track your electrical usage
- Learn about easy ways to pay your bill

Off-Peak Information

- How to take advantage of a lower electric rate