NORTHERN

L I G H T S

Beltrami Electric Cooperative Inc.

Superinted States of Cooperative Cooperat

November 2019

Now accepting donations for the Mitten Tree!

Drop off items at cooperative headquarters by Wednesday, Dec. 4, 2019

With the winter season approaching fast, it's once again time to decorate Beltrami Electric's annual Mitten Tree! For the 19th consecutive season, we will be accepting donations of **NEW AND HOMEMADE** mittens, gloves, hats or scarves for distribution to **children in the area Head Start programs**. The number of children has grown each year, and we would love to ensure that each child gets one item. Last year, we delivered donated items to nearly 900 children in the Head Start program!

Since our Mitten Tree began in 2000, Beltrami Electric has collected and distributed over 8,800 items to children in our area!

Donations can be delivered to the cooperative's office at 4111 Technology Dr. NW in Bemidji.
Donations will be accepted through Wednesday, Dec.
4, and will be distributed to children shortly thereafter.





If you'd like to help keep our area children warm and cozy this winter, please consider joining BEC in collecting these items.

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

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

Board of Directors

Chair Rick Coe, DISTRICT 6 (Minnkota Director) Vice Chair John Lund, DISTRICT 7 Murl Nord, District 1 Secretary (Square Butte Director)

Judy Honer, DISTRICT 9 Treasurer Directors: Charlie Perkins, DISTRICT 2; Charles Parson, District 3; Craig Gaasvig, District 4; Robert Wallner, DISTRICT 5; Sue Kringen, DISTRICT 8 Jared Echternach

President and CEO Angela Lyseng

This institution is an equal opportunity provider and employer.

Minnesota State Electrical Inspectors

Beltrami County

Wade Koons

218-255-3011 - wade@koonsinspections.com

Cass and Hubbard Counties Steve Schauland 218-652-2213 - Fax: 218-333-0451

These are the inspectors covering the area served by Beltrami Electric. They can be reached by phone Monday through Friday between 7 and 8:30 a.m. or by fax or email as indicated.

Gopher State One Call 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.

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How local governance works for you!

Jared Echternach, President and CEO

ince Minnesota's first electric cooperative was established in 1935, co-ops have been leading the way in serving member-owners with safe, reliable, affordable and increasingly clean electricity. From our earliest beginnings, strong governance has been - and continues to be - at the heart of a successful electric cooperative.

Minnesota is home to 44 distribution cooperatives, including Beltrami Electric Cooperative, which are served by six generation and transmission cooperatives. Collectively, Minnesota's electric cooperatives employ more than 3,000 people and serve 1.7 million - or onethird of Minnesota's residents. It's a big responsibility and one we take seriously.

Under the successful and proven cooperative business model, we're locally owned by the members we serve and governed by an elected board of directors who are also member-owners of the cooperative. Committed to powering lives and empowering our communities, Beltrami Electric Cooperative has been guided by seven core principles since our founding. You'll see these principles demonstrated in everything we do.

Cooperative principles

- 1. Voluntary and Open Membership
- 2. Democratic Member Control
- 3. Members' Economic Participation
- 4. Autonomy and Independence
- 5. Education, Training, and Information
- 6. Cooperation Among Cooperatives
- 7. Concern for Community

While all the principles are equally important, one principle really differentiates co-ops from other for-profit utilities - Democratic Member Control. This principle says cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In cooperatives, members have equal voting rights (one member, one vote). In short – as

a member-owner of Beltrami Electric Cooperative you always have a vital and valued say in the way we operate.

To effectively and efficiently represent our 17,605 members' interests, board directors are elected to three-year terms. These directors play a crucial role in determining the strategic direction and priorities of Beltrami Electric Cooperative. Their input and guidance are key as the co-op keeps the lights on today, and works to anticipate and meet our members' future energy needs.

Through education and training opportunities, industry conferences and independent learning, our nine directors invest a significant amount of time staying informed on the latest challenges, trends, regulations and technologies impacting electric cooperatives. From environmental laws to financial matters to cybersecurity and technology advancements, the electric industry is incredibly complex. In order to effectively govern, co-op directors need to have a thorough understanding of these issues and how they could affect memberowners. The time directors spend on education and training is an expectation in strategically guiding the cooperative.

Within our board of directors, officers are elected to fulfill specific responsibilities for the cooperative. Not only are board members trained on energy-related issues, they are also trained to be transparent, to be accountable to one another and the member-owners we serve, and to adhere to the cooperative's bylaws and other applicable rules, regulations and laws. You can find more information about what it means to be a director, the nomination process and director qualifications on our website at www.beltramielectric.com/ content/board-directors.

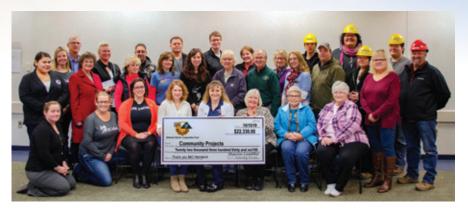
Serving in a governance role for Beltrami Electric Cooperative is a privilege and one your directors embrace. If you have questions about our local governance structure or how to run to serve as a director, please contact us at 1-(800) 955-6083.

Church

Operation Round Up® helps local programs

he Beltrami Electric Cooperative Trust Board for Operation Round Up® met in October to review 30 applications that it received requesting funding for various local programs. The board awarded grants to 28 local programs totaling \$22,330.

Many local programs and organizations benefit from Operation Round Up, a charitable program designed to give members a means of working together to use our small change to make a big impact in our local communities. Together we are doing some wonderful things for our local communities.



The average amount a member will pay is 50 cents a month or \$6 a year, while the maximum annual contribution possible is \$11.88 per year. Contributions to Operation Round Up are tax deductible and will be shown on your billing statement. Participation is voluntary and members may opt out at any time by contacting our office. Members can also make an additional contribution and may contact our office to do so.

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

ORGANIZATION	PROGRAM	GRANT
Belle Thalia Creative Arts Space	Nine Muses Sculpture Garden	\$ 250
Bemidji Community Theater	Playing It Forward II: The Literacy Project	\$ 1,000
Bemidji Early Childhood Collaborative	Movement and Play	\$ 700
Bemidji State University	Science curriculum – enhancing outreach	\$ 1,000
Bemidji Symphony Orchestra	"Deep Pulses" Concert-November 24	\$ 500
Bi-County Community Action, Inc.	Window insulator kits	\$ 1,000
Bi-County Community Action Programs	YouthBuild meal support	\$ 1,000
BIO Girls	BIO Girls - 2020 Program in Bemidji	\$ 1,000
Blackduck Area Senior Center	Quarterly newsletter	\$ 500
Blackduck Area Toys for Kids	Toys for Kids	\$ 1,000
Boys & Girls Club of the Bemidji Area	Positive Club Climate Training	\$ 1,000
Central Elementary School	Field trip to Headwaters Science Center	\$ 725
City of Blackduck	Pine Tree Park recreational improvements	\$ 1,500
Civil Air Patrol, Northland Composite Squadron	Aerospace education/Flight simulator hardware	\$ 500
Community Resource Connections	Collaborative Response to Homelessness	\$ 500
Headwaters School of Music & the Arts	Resource library improvement project	\$ 500
Headwaters Science Center	Preschool construction zone	\$ 875
Hope Lutheran Church	Christmas food boxes	\$ 1,000
Hubbard County Community K-9 Project	Hubbard County Community K-9 Project	\$ 1,000
ISD #31 Early Childhood Special Education	Provide access to Parenting Together class	\$ 600
J.W. Smith Elementary School	Field trip to Headwaters Science Center	\$ 1,150
Lutheran Social Service of MN	LSS Meals & Meals on Wheels	\$ 1,000
Red Lake Nation College	New RLNC Writing Center supplies	\$ 1,000
Society of St. Vincent de Paul, St. Philip's Conference	Hope in Bemidji	\$ 500
St. Mary's Mission School	SMART room	\$ 1,280
True Friends	Program support for people with disabilities	\$ 250
United Way of Bemidji Area	Volunteer Bemidji website	\$ 500
Village of Hope	Parenting Together class	\$ 500



The truth about tankless water heaters

ankless or "instant-on" waters heaters are a hot topic these days. These briefcase-sized tankless units only heat when the hot water tap is open. The water is heated very rapidly as it flows through a heat exchange coil. The concept seems to make a lot of sense. The heaters are small and take up less room than a conventional water heater. They also reduce standby losses that are common with old or poorly insulated tanks.

The manufacturers of these units are making claims about big savings from energy efficiency, reduced standby

loss, etc. Unfortunately, they neglect to tell you the "downside" of the product.

Beltrami Electric Cooperative does not recommend the use of whole-house electric tankless water heaters, nor does the co-op offer rebates on tankless water heaters. Many homes do not have enough electrical capacity to power an electric whole-house tankless water heater, and they will not work on our load control program.

Here is a brief look at why electric tankless water heaters may not be the best choice:

Their electricity demand is huge.

When an electric tankless water heater fires up to heat water, it requires a large amount of electricity: as much as 36,000 watts of power. That's eight times more than the 4,500-watt demand of a traditional storage water heater.

The equipment used to support them may not be sufficient.

Many times a home's wiring and the utility company's equipment is not suitable for the load. That's why homes that use electric tankless water heaters (and their neighbors) often have issues with flickering or dimming lights.

Water quality is important.

Water quality is also an important issue with tankless water heaters. Unless the water is very pure, tankless water heaters usually do not attain long lives. Minerals precipitate out of the water and deposit on the coils of the unit, reducing its efficiency and shortening its life. Most warranties are voided if water hardness is too high. Traditional electric tank-type units are much more capable of handling diverse water conditions.

New equipment (transformers, meters, etc.) may have to be installed.

One of the implications for your electric cooperative and its members is the untimely load these units place on the system. Family-sized models require 240 volts and up to 150 amps capacity to operate. This level of demand almost always exceeds that of most residential electric services, making a wiring upgrade necessary. Unfortunately, all of that demand (14 to 30 kW) is uncontrollable peak load. Because the tankless models cannot be controlled during peak times, it is likely that the unit will add significant demand charges to the cooperative's monthly wholesale power bills. This cost is passed along to all co-op members. In some instances Beltrami Electric Cooperative will have to upgrade the equipment in place at a home to accommodate an electric tankless water heater — at the expense of the homeowner. If a larger transformer is required (over 25 kVA), the member will be billed the \$93/month access charge for the larger service.

Doing the math is a good idea before making your purchase.

A tankless system may be a significantly greater expense than traditional tank-type water heaters. A tankless system will have a shorter life and possible voided warranty compared to a Marathon water heater's lifetime tank warranty. Tankless water heaters have a place for certain applications, but they are not ready to take the place of tank-type water heaters for most residential applications. Additionally, Beltrami Electric offers energy incentives and rebates for the installation of traditional electric tank-type water heaters on the off-peak program. Storage tank water heaters on the off-peak program allow utilities to take full advantage of renewable wind generation, which is most active at night.

Gas tankless vs. electric tankless

Gas tankless water heaters generally do not require the same upgrades to a home's basic services as an electric tankless water heater.

Beltrami Electric Cooperative wants to help you make the best decision for your home. If you'd like to discuss electric tankless water heaters, please call Bob Gregg at (800) 955-6083 or 444-3622. Bob is the energy conservation representative for Beltrami Electric Cooperative.





ETS ROOM UNITS FORCED AIR FURNACES HYDRONIC FURNACES







AFFORDABLE, **COMFORTABLE**



Contact the Energy Experts at Beltrami Electric Cooperative at (218) 444-2540 to find out how Steffes ETS heat can save you money!

Daily cycling of electric storage heat to begin in November

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, should turn on their heating system prior to Nov. 15 to allow a heat reservoir to build up before daily cycling of loads begins. The actual date cycling begins varies each season. Thermal storage heating is controlled each day from 7 a.m. to noon and 5 p.m. to 11 p.m.

BOARD MEETING HIGHLIGHTS

Beltrami Electric's board of directors conducted its regular monthly meeting Wednesday, Sept. 25, 2019. A quorum of directors was present.

The following reports were given:

- President and CEO Echternach gave his monthly report, including discussion on August financials and local and legislative issues affecting the electric industry. He also recognized John Lund, who has achieved the Board Leadership certification, and Craig Gaasvig, who achieved the Certified Credentialed Director certification.
- Arlene Hogquist gave the Financial and Statistical report, reviewed work orders for July and reviewed IRS Form 990.
- · Dan Edens presented the pole inspection report.
- Alison Deelstra, of the Cooperative Financial Corporation (CFC), presented the Key Ratio Trend Analysis (KRTA) for Beltrami Electric
- · Directors and the president and CEO shared highlights of meetings attended on behalf of the cooperative and discussed member issues. cooperative opportunities and upcoming meetings and events.

The following actions were taken:

- · Approved the consent agenda.
- · Approved the IRS Form 990.

The next regular board meeting will be Wednesday, Nov. 27, 2019.

Is your off-peak beating system

It's hard to believe winter is right around the corner. Since weather conditions and future wholesale power prices make the amount of load control hard to predict, all of our members with off-peak heating systems are encouraged to have a reliable, automatic dual heating or thermal storage system in place and ready to use when you need it.

To ensure your total comfort this winter, consider the following questions:

- 1. Is the system sized to heat your entire home or business?
- 2. Does it maintain an adequate comfort level?
- 3. Is it fully automatic?

Check current fuel prices and be sure to fill your propane or fuel oil tank at the beginning of the season. Also, make sure your tank is large enough to hold an adequate supply. If your tank gets low during periods of extreme cold temps, it may not work properly.

If you have any questions regarding your off-peak heating system, contact your cooperative today at 444-2540 or 800-955-6083.

CLASSIFIEDS

Classified ads rules

- · Ads are due by the first of the month prior to publication of the next issue. Example:
- o Ads submitted by Nov. 1 will be published in the December issue.
- o Ads submitted between Nov. 2 and Dec. 1 will be published in the January
- · Ads may be submitted via our website at www.beltramielectric.com (preferred).
- · Include your name and Beltrami Electric account number on all submissions
- · All ads must be 50 words or fewer and typed or printed clearly.
- · Members may only submit one for sale and one wanted or free ad per issue.
- · No real estate, rental, personal or commercial ads will be accepted.
- · Ads are published at no charge as space permits on a first-received, first-printed basis, with no guarantee your ad will
- · Ads are only allowed to be repeated for three consecutive months and must be resubmitted each month.
- · Editor reserves the right to edit or reject
- · All telephone numbers are presumed to have a 218 area code unless otherwise
- Mail ads to: Beltrami Electric Cooperative. P.O. BOX 488, Bemidji, MN 56619.

For Sale:

21' duck hunter's pontoon, 30 hp Mercury motor w/electric start, \$999. 760-3298.

Red leather jacket (new-XL) \$50; wintergreen (XL) \$180, asking \$50; Northface (S-hardly worn) \$300, asking \$110; red wool jacket (size 6) new w/tag \$215, asking \$80; black wool (S) new w/tag \$210, asking \$80. Call 368-4973. If no answer leave message.

7-gal. aquarium, \$16; saddles, \$100 and \$200; Hotwheels, kid's books, various prices; HP printer, \$50; NIB small tube TV, \$10. 243-3112.

Variety of woodworking magazines, such as Wood Workbench, Wood Craft, etc., approx. 150, dated 1988-1994, \$75. 586-3464.

Pre-64 Winchester Model 94, 30-30 Caliber. Excellent condition, stock and forearm have been refinished. Stock shows minor water damage that occurred prior to my owning it. Asking \$600. 444-2280.

Champion 400 hand crank forge blower. Good shape. \$40. 444-4327.

1998 Polaris 488 Indy Trail snowmobile; 1997 Polaris 600 XLTSKS snowmobile; Bear Cat LITE 8x10 tilt aluminum trailer. Used vearly. Low mileage. Asking \$1,600/obo for all. Laporte, Minn. 612-366-5091.

DAKA add-on wood stove, new, \$500, everything included. 243-3340.

Two Bridgestone Blizzak Ice and Snow tires 225/50/R17 \$60 for pair. Cash. 751-6870.

2001 Mazda Tribute AWD SUV, 136,000 mi. \$1,800.751-7693.

working order, \$1,000. Trek Transport Plus bicycle carrier, new never used, \$60. Moen 33x21 stainless steel kitchen sink, new, \$75.

8'x10' fish/ice house with crank-down wheels for sale. \$3,100/obo. Includes wall-mounted heater, two rattle reels, four holes with covers. fold-down table. four chairs. Place for two 50-lb propane tanks. Can use as camper for hunting land. Call/text 651-808-5339.

Four truck tires. Discover M+S/265 - 65R18. Excellent condition 3/16" tread left, like new, no patch, ~20,000 miles - \$250/obo. Email lukmar@paulbunyan.net for details. 556-5944

2006 E250 Ford handicap conversion van. Good condition and runs great. \$8,500. 760-1663.

Magnum 3 plus ice auger, \$150. Ice fishing rods also for sale, delta planner with dust vacuum 13" x 5.9", \$450. Sheet rock stilts, \$30, 835-7484.

Sale - three large horse bale rings, \$100 each; two small bale feeders with grain troughs, \$125 each; two waterers, one large \$60 and one small \$40. 647-8256.

5' x 42" oval dining table with two 12" leaves. \$20. Call 760-8266.

Propane refrigerator freezer, propane all freezer. 16' older Lund (non-leaker) open skiff, long shaft transom and trailer. 556-

Single owner black 2001 5-speed lower miles 4-cylinder, 4-door Honda Civic LX sedan with relatively new tires for \$7,000/obo. Please call (218) 553-1110 if interested.

2002 Chevy Trailblazer, very nice, clean, runs great. 127K miles. \$3,995. 1982 Corvette, 120K miles, fuel injected, runs great, needs TLC. \$4,800. 586-2534.

Antique cherry-stained three-shelf bookcase with glass doors and three small enclosed cabinets across the top. 68" H x 42" W x 13" D. \$400, 759-2099

CZ75 – 9mm – 2 mags – excellent condition \$475. Call Bill at 444-9929.

Cabela's men's woodland blaze orange parka and bibs with Thinsulate and Dry-Plus lining; size 2XL/regular, like new (worn twice), \$50. 243-2445; leave message.

1989 Cadillac Deville w/gold pkg. 158K miles, 4.5L, V-8, no rust, always garaged. \$3,200/ obo. 586-2531.

AKC registered started and finished Fox-Red shade Labrador Retrievers, male and females available. Year old starter dogs come with guarantees. Finished hunting dogs have genetic clearances and OFA completed. Text or call 244-7605 for more info.

2018 Chevy Colorado Z71 Midnight edition, 4WD, fully loaded, leather seats, BOSE stereo, 5,500 miles, black rims, large tires, always garaged, one owner since new, NAV system, \$32,200/obo. 228-2222.

Frontenac wood stove with blower and stove pipe, Moose setting engraved on doors, nice looking and heavy duty. \$475. 759-2029

Older Poulan chainsaw with a 20" bar, five extra chains and case, make offer. 647-8560. Diamond razor edge compound bow with accessories, \$350. Pelican Colorado 15foot poly canoe, \$300. Tri-Tronics dog training collar, \$100. Armstrong flute, \$200.

Clam Denali portable fish house. Excellent condition, used only a couple times. \$325. 835-6579.

2015 Ski-Doo Tundra Sport, 420 miles, 550 fan-cooled, high windshield, hitch, electric start, reverse, hand warmers, wide skis, adult driven, cover, dealer serviced, \$5,000, 1987 Ski-Doo Tundra 250, new fuel line and fuel pump. Runs good. \$300. 335-4056.

Wood stove, snowblower. 751-0863.

Used Carrier 220-volt forced air electric furnace. \$175. 987-2009.

Kenmore 17-cu.-ft upright freezer, Model# 25328722803. Brand new, never used, with manual, purchased 5/12/10 at Sears in Bemidji. Original price \$664. 308-1085.

Massey Ferguson 12 square baler, \$500. 12' tandem disk. \$500. Melroe 5-bottom plow. \$500. 14' cultivator, \$300. Two 12' grain drills. For parts, round grain bin \$1,200, not sure of capacity. '35 or '36 Ford two-dr sedan, needs restoring, \$2,000. 760-3104.

Hay for sale in Laporte. \$2 per bale. 224-

2002 Kawasaki RS motorcycle. New battery, new license tabs, third owner. \$1,200 firm, cash only. 444-9690.

Wood Doctor hot water outside wood stove. no longer being used. Come look, make offer. 766-3535.

Pool/billiard table in top condition, w/cue rack, set of six cue sticks, score-keeping tokens. No scratches, dents, and is correctly balanced. Asking \$450/obo. Heavy - requires transport and movers. Call and leave message or text Scott 303-818-9020.

Electric fireplace, used last winter, like new, \$150. 444-8747, afternoons or evenings.

Winchester air rifle, model 1000, plus scope 3-9x32, \$100. Savage 250-3000 rifle, very fast bullet, \$800. Remington 22 rifle model 580, \$100. 2004 Newmar Kountry Star 36' 5th-wheel, 3 slideouts, List; \$75K, sell \$15K. One owner, very clean. Ram's head: 1940s,

blue ribbon for it's very heavy and curl 162 3/8 score. Terry 702-496-6437.

Wanted:

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

Free:

Two large dog houses, vented and insulated. 586-3585.

Free couch and large kitchen table. 243-3112.

Lost:

Fish spear between Benedict and Cass Lake. Fish and weeds wood-burned on handle. Lost on 11/28/18. \$50 reward. 335-6778.

Items for sale by bid

Item is available for viewing at Beltrami Electric from Nov. 5 through Nov. 8 up to 4:30 p.m. Item sold "as-is." Cash only.



2003 Felling FT3 tilt-bed trailer. Fixer upper. Minimum bid: \$200.



Energy Efficiency Tip of the Month

Trim your holiday energy costs by choosing energy efficient LED lights! LED holiday lights use less energy and can last up to 40 seasons. They're also easier to install - you can connect up to 25 LED strings without overloading a wall socket!

Source: energy.gov



Electrical Safety Myths

Don't always believe what you hear

MYTH FACT

When live wires fall to the ground, they are automatically de-energized.

Always assume every downed power line is energized.



Celebrate with savings!

Buy energy efficient Christmas lights and decorations

LED LIGHTING REBATE

How to apply:

- 1. Purchase LED Christmas plug-in (not battery operated) lights and decorations in 2019.
- 2. Complete this rebate form and submit it to Beltrami Electric Cooperative by Dec. 31, 2019, with a copy of your sales receipt and the packaging showing the number of lights per string. ENERGY STAR® LEDs are recommended.
- **3.** Select the appropriate rebate in the box below. (Rebate cannot exceed 50%) of cost. Maximum of five strings per customer.)

NOTE: THIS REBATE WILL BE APPLIED AS A CREDIT ON YOUR ELECTRIC BILL.

_____ City/Zip _____ Account # _____ Phone # ____ Address ___

Number of Strings	Rebate per String	Total Rebate
Fewer than 99 lights	\$3	
100-199 lights	\$6	
200-299 lights	\$9	
Greater than 300 lights	\$12	

Mail to: Beltrami Electric Cooperative • P.O. Box 488 • Bemidji, MN 56619-0488



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

6603 Bemidji Ave N, Bemidji, MN 56601 218-751-4631

Kootasca

201 NW 4th St., Suite 130, Grand Rapids, MN 55744 218-999-0800

Leech Lake

115 6th St., Cass Lake, MN 56633 218-335-3783

Mahube

120 North Central Ave, Park Rapids, MN 56470 218-732-7204

Red Lake

15525 Mendota Ave, Redby, MN 56670 218-679-1880

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.

2020 EAP Income Guidelines

Household Size	3-month <u>Maximum</u>	Household <u>Size</u>	3-month Maximum
1	\$6,761	5	\$15,084
2	\$8,842	6	\$17,164
3	\$10,923	7	\$17,554
4	\$13,003	8	\$17,944

Visit: https://mn.gov/commerce/consumers/ consumer-assistance/energy-assistance/ for more EAP income guidelines and program



4111 Technology DR NW PO Box 488 Bemidji, MN 56619-0488 218-444-2540 • 800-955-6083 www.beltramielectric.com



HUNTING SAFETY

Wearing a bright orange vest, keeping your finger off the trigger until you're ready to shoot, and only pointing at your target. These are some of the safety measures associated with hunting, and electrical safety should be added to the list.

We urge hunters to follow these safety tips while hunting:

- Before you begin a hunt, note the location of power lines and other electrical equipment. Dense trees can make them hard to see.
- Obey all signs that advise electrical hazards, especially when placing a tree stand.
- Never use power poles to support a tree stand.
- Never shoot at power lines or electrical equipment.
- When setting up and taking down the stand, make sure you don't make contact with any overhead electrical equipment.
- If you're using a portable generator on your trip, don't run it in a confined area.

For more information visit:



Member privacy – Red Flags Rule

As many as nine million Americans have their identities stolen each year. As a result of that startling statistic, the Federal Trade Commission has developed a regulation called the "Red Flags Rule." The Red Flags Rule requires businesses to develop a program to detect, prevent and minimize the damage that could result from identity theft.

The data privacy of our members is important to us, and as a Beltrami Electric member, you may be asked to provide additional information and identification when you make inquiries on your account, such as verifying the last four digits of your social security number.

A member may complete an Authorized Contact Agreement form to allow us to give account information to others you want to have access to your account. This permits an Authorized Contact to make inquiries on the account to which they are authorized. The Authorized Contact must provide their name, date of birth and the last four digits of their social security number in order to receive account information. While these practices may seem intrusive, please understand that these procedures are in place to protect your member data and prevent the occurrence of identity theft.