

NATIONAL COOPERATIVE MONTH

Monthly Publication of Mille Lacs Energy Cooperative

Celebrate National Cooperative Month in October!

Fall is a busy time, and October is a particularly eventful month with school, community and sports activities in full swing. It's also when all cooperatives celebrate National Co-op Month.

When we say MLEC celebrates Co-op Month, it really means we are celebrating you! After all, our co-op wouldn't exist without you, our members.

Our core business purpose is to serve as your electricity provider, but the larger mission of the co-op is to help make our corner of the world a better place. "Concern for community" is one of seven guiding principles that all co-ops share.

Similar to how our wires run through our service territory, our concern for community flows through all of our decisionsbecause being a co-op means being a responsible partner and good neighbor.

MLEC works to help our community thrive through initiatives led by our employees and local board that's comprised of neighbors who live right here in our community. Because we're local, we understand our community's unique needs and strive to help meet them.

We're proud to support local youth through our Youth Tour and scholarship programs. With your help, we offer Operation Round Up to provide assistance to our community's most

vulnerable. We support area food shelves, local schools, and charitable organizations by volunteering and donating funds. The word "cooperative" is close to "cooperation," meaning people working together towards a common goal—mutually benefitting one another and the larger community. That's the essence of the cooperative spirit. Our employees and memberelected board members are invested in the community in which we live and serve.

Above all, as a co-op we put our members' priorities first. As your trusted energy partner, we know that saving energy and money is important to you. That's why we have numerous programs in place to help. Also, check out our many rebates available to save you some money.

MLEC is continuously examining ways to operate more efficiently while continuing to provide the highest level of friendly, reliable service you expect and deserve. After all, we're your local co-op. We were built by the members we serve.



THE VALUE OF COMFORT

Oftentimes the word "value" is related to "cost." For example, as your local electric cooperative, we remind our members regularly that electricity remains one of the best values you get for your dollar. But there is more to the word value than an assigned price, and the value of electricity extends beyond its cost.

Electricity provides certain creature comforts — things that simply make life more pleasant — we come to depend upon. For some, this means being able to count on an electric kettle to quickly heat up water for a morning cup of tea. For others, it could be time spent with their children playing video games, baking a batch of cookies or stringing up twinkle lights on the porch to make it feel cozier. With a charged cellphone, we can easily connect and catch-up with friends through a video call. We can store leftovers from a family get-together in our refrigerator to enjoy another day or pull out a meal from the deep freezer to thaw for dinner.

Warmth during Minnesota winters can be priceless. Many households depend on the comfort of home heating provided by an air-source heat pump (ASHP) to make it through the state's extended cold snaps. This appliance also works double-duty to provide efficient cooling during summers just by efficiently transferring heat outside.

A hot shower as part of a typical morning routine, too, is a comfort valued by most. Houses outfitted with an electric thermal storage (ETS) water heater receive clean, safe, hot water on demand. A heat pump water heater, alternatively, uses electricity to move heat instead of generating it.

Beyond providing comfort to you and your family, these appliances are extremely efficient and take advantage of electricity's main value: lower costs. ASHPs use 72% less



Visit www.mlecmn.net of call our office at 218-927-2191 to learn more about how electricity can power comfort in your home.

electricity than conventional air conditioners and furnaces; ETS water heaters draw electricity during times of low demand — such as overnight — when it's less expensive; and heat pump water heaters consume about 50% less electricity than conventional models, resulting in annual savings of up to \$300.

MLEC is committed to providing its members with all the comforts electricity offers in a safe, reliable and affordable way.

Questions or concerns? MLEC's Board of Directors represent you!

Mark Anderson - District 1 320/469-0951 manderson@mlecmn.com

Derik Midthun - District 2 218/821-4349 dmidthun@mlecmn.com

Harold Harms - District 3 218/232-2935 hharms@ mlecmn.com President

Aileen DeMenge - District 4 218/768-4900 ademenge@mlecmn.com Secretary/Treasurer

Don Appel - District 5 218/927-4134 dappel@mlecmn.com

Bruce Robinson - District 6 218/851-4760 brobinson@mlecmn.com Assistant Secretary/Treasurer

Michael Reem - District 7 218/839-5697 mreem@mlecmn.com Vice President

Sarah Cron - CEO 218/927-8224 scron@mlecmn.com

Find minutes from MLEC Board meetings at: http://www.mlecmn.net under My Co-op

This newsletter is the voice of your tax and interest paying RURAL ELECTRIC COOPERATIVE, an organization which was formed to supply you with low-cost, dependable electricity when other sources failed to do so.

Managing Editor: Kassie Peterson, Communications Specialist



DENIM DAYS

Mille Lacs Energy Cooperative employees raised \$649 through Denim Days, where employees donate quarterly to wear jeans on Fridays. For second quarter, the money was donated to Wild and Free!

Wild and Free is a non-profit organization based out of Garrison, MN. Animals from all over MN are brought to Wild and Free for veterinary services and rehabilitation. The organization averages over 600 animals a year, everything from flying squirrels to black bears, hummingbirds to eagles.

LOOKING AHEAD TO 2024

As we enter our 2024 budgeting process and prepare for our ten-year financial forecast, I wanted to update you on the health of your electric cooperative. You may have noticed in the September Outlet, we printed our second quarter financials. They always run slightly behind due to the timing of when our financials are complete and when the Outlet Newsletter goes to print. The financials show your cooperative is in a healthy position, with expenses down and margins up, and net margins up nearly \$1 million over what they were at the same time last year.

There are several reasons for this healthy position, but they all point to strong leadership from the MLEC Board of Directors, management team, and the dedicated staff you have working for you every day. The decision to adjust the access charge this year was challenging, and we understand the frustration of our members. However, this change's implementation did exactly what it was intended to do. We were able to recover costs in the areas we were under-collecting and stabilize our financial position for the long-term planning of MLEC to sustain the financial health and future growth of the cooperative. With that said, no rate adjustment is scheduled for 2024, and we will be able to complete our planned projects without concern while many other utilities across the state continue to face access charge and/or per kWh increases.



Sarah Cron CEO

Our healthy margins through June will erode as we begin to pay large invoices in the fourth quarter of 2023. Construction on the new facility started later than intended, eliminating the need to borrow money in the first half of the year. Additionally, higher interest rates on cash in the bank earned more income than we budgeted, further enhancing our financial position. Lastly, we did not borrow money on our four-year work plan* as anticipated, further stalling our need to increase long-term debt. Regardless of these factors, we will stay on budget for the year and retire capital credits of over 1 million dollars as we had planned.

*The four-year work plan is the detailed list of system upgrades and improvements our system engineer recommends to ensure the cooperative is properly maintained and prepared for future growth. Like a traditional construction loan, MLEC pays for these projects with cash and subsequently secures long-term debt (often 30 years) to pay for the upgrades and improvements.

Much like in any relationship, conversations about money are never easy. Rest assured that your cooperative is staying on track. I hope this has given you some insight as to what we are doing, and what we have planned for the year to come. If you have any questions, feel free to call our office. We will always answer with integrity and transparency.



PLAY IT SAFE ONLINE

October is the time of year we recognize Cybersecurity Awareness Month. While taking necessary steps to protect our personal information is a year-round practice, at MLEC we use this time to share helpful cybersecurity reminders.

According to the Cybersecurity and Infrastructure Agency (CISA), an agency of the United States Department of Homeland Security that is responsible for strengthening cybersecurity and infrastructure protection, these are the four best ways to keep you and your family safe online.



- 1. Implement multi-factor authentication (also known as two-step verification) on your accounts. The additional layer of protection makes it much harder for criminals to access your information.
- 2. Update your software. This is one of the easiest ways to protect your personal data. When downloading a software update, make sure it's coming straight from the company that created it. Beware of fake pop-ups that request urgent downloads. Better yet, turn on automatic updates.
- 3. Think before you click. Most successful cyber attacks start with a phishing email. Avoid emails (or texts) that look too good to be true, oddly urgent, poorly crafted or include unusual requests.
- 4. Create strong passwords, using long, unique and complex words or phrases.

LET'S DISH

SEND US YOUR RECIPES!

We'll credit your account **\$10.00** if it's printed in THE OUTLET

MAIL TO:

Kassie Peterson Mille Lacs Energy, P.O. Box 230 Aitkin, MN 56431

OR E-MAIL:

kpeterson@mlecmn.com







VENISON JERKY

4 lbs. sliced venison 1/2 cup liquid smoke 2 cups soy sauce 1 cup apple juice 2 cups brown sugar Tabasco sauce (optional)

Mix liquid smoke, soy sauce, apple juice, and brown sugar. Add Tabasco sauce and pepper to taste. Let the mixture stand for 5 minutes, stir, and put in an air tight container. Let the mixture stand for another 10 minutes. Add venison to the mixture. (Pre pounded if you are not going to grind after marinating). Marinate for 2 days, flipping upside down occasionally. Drain and either place on dehydrator or grind and put on dehydrator using a jerky gun. At this time you can add more pepper, or some maple syrup for sweetness! Dehydrate for approx. 5-6 hours. Enjoy!

COLD WEATHER DISCONNECTS

Minnesota residential cold weather law (MN Statute, Ch 235, sec.216B.097) provides that cooperative utilities cannot disconnect a residential consumer between October 1st and April 30th if the disconnection affects the primary heating source, provided that certain conditions are met. These conditions include that the customer must declare on forms provided by the cooperative an inability to pay, the household income of the customer must be less than 50% of the state median income level for their family size, and the customer enters into and makes timely payments under a mutually accepted payment arrangement. There are several agencies that provide financial assistance to qualifying households. We urge you to check with them for details on available programs.

Aitkin Co Health & Human Services 218- 927-7200

Crow Wing County

Community Service 218-824-1250

Mille Lacs Co Family Service 320-983-8208 or 888-270-8208

Lakes & Pines Community Action Council (serving Aitkin & Mille Lacs Co) 320-679-1800 or 800-832-6082

Lutheran Social Services (serving Crow Wing County) 218-829-5000 or 800-829-5902

To avoid electric service disconnection, arrangements for bill payment need to be made before the line crew is sent to collect.

Do not disregard your bill; it is your responsibility. If you have financial difficulties, please contact our billing team to discuss payment arrangements at 218-429-0430 or 877-634-4314.

TAX EXEMPTION

ELECTRICALLY HEATED RESIDENCES

With the start of another heating season, we would like to remind our residential consumers who have **electric heat** as their primary heating system that their electric bills are exempt from Minnesota sales tax from November through April. All certificates signed during the past years are **ON FILE** and **NO REFILING** is necessary. If you have a signed certificate on file, the bill you receive will not include sales tax.

If you qualify and are charged sales tax, complete the form at the right and return it to our Aitkin office. You can either drop it off, scan and email to mlec@mlecmn.net, fax to 218-927-6822 or mail to: MLEC - PO Box 230, Aitkin MN 56431.

Off Peak and Dual Fuel programs are already tax exempt, so there is no need to file this form.

1	do certify
(please	print name)
that the primary energy use	ed for residential heating at account number
	is electricity. As the occupant
and/or owner of this residen	nce, I am responsible for the electric bills
incurred for this electric acco	ount and do hereby request the Minnesota
Sales Tax Exemption as prov	ided by state statutes.
I also acknowledge that I a	ım responsible to notify Mille Lacs Energy
Cooperative, Aitkin, Minneso	ota if and when electric energy is no longer
used as the primary heating	source.
The undersigned hereby cla	aims sales tax exemption for the purchase
of electric energy used as a p	orimary source for residential heating.
(Authorized Signature)	Date
(Address)	
(City) (State)	(Zip Code)

MILITARY PROTECTION

Utility Payment Arrangements for Military Personnel, section 325E.028, was added to Minnesota Statutes effective August 1, 2007. This law provides that utility service providers 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 the period of active duty, deployment, or change in duty station if such a residential customer:

- 1. Has a household income below the state median household income or is receiving energy assistance and enters into an agreement with the utility service provider under which the residential customer pays 10% of the customer's gross monthly income toward the customer's bill and the residential customer remains reasonably current with those payments.
- 2. Has a household income above the state median household income and enters into an agreement with the utility service provider establishing a reasonable payment schedule that considers the financial resources of the household and the residential customer remains current with payments under the payment schedule.

If you feel you qualify for this disconnection protection, call the Mille Lacs Energy Cooperative billing department and ask for the Military Personnel Protection Form. Do not disregard your bill; it is your responsibility. If you are having financial difficulties, please contact our billing team to discuss payment arrangements at 218-429-0430 or 877-634-4314.

Regular office hours are Mon-Fri 8:00 to 4:30

927-2191 or 800-450-2191 (toll free)



48 hours before you dig Dial 811 - Gopher State One Call or log on to: www.gopherstateonecall.org

Then contact a licensed electrician to locate your secondary wires.

MN Electrical Inspectors

Aitkin County & South East Crow Wing County Jeff Larson 320-227-3009

Northern Crow Wing County Nathan Readel 218-537-8419

Mille Lacs County
Benjamin Husom 320-277-6277

Off-peak and dual fuel system consumers should call an electrician or heating contractor for service or repairs.

Find load control schedule at www.mlecmn.net under Quick Links.



Visit our website - <u>www.mlecmn.net</u> E-mail us - mlec@mlecmn.net

SCHOOL DONATION

Each year MLEC employees host a school supplies drive for schools within our service area. Over \$300 worth of notebooks, pencils, hand sanitizer, and MORE was donated to McGregor Schools. We know they will be put to good use by students and staff!



Energy EfficiencyTip of the Month

Did you know using your dishwasher is more energy efficient than washing a load of dishes by hand? To maximize efficiency, wash full loads in the dishwasher and don't block the arms or other parts that move while the appliance is in use.



Source: Dept. of Energy







The deadline for the 2024 Photo Calendar is quickly approaching!

Submit your photos by October 27th for your chance to be featured in the calendar and win a \$10 credit on your electricity bill! To view the photo guidelines, visit our website at www.mlecmn.net/photo-contest







GIFT CARD TRIVIA!

Correctly answer the question below for your chance to win a gift card from a local business within our service area. The answer can be found within this issue of The Outlet. You must be an MLEC member to participate. Be sure to include your name and service address! Entries must be received by **October 31**st.

MAIL TO:

Kassie Peterson Mille Lacs Energy Cooperative P.O. Box 230 Aitkin, MN 56431

OR E-MAIL:

kpeterson@mlecmn.com

Who was the recipient of the 2nd quarter Denim Days funds?	
Name:	
Address:	

Congrats to Marlene Knight, the August gift card trivia winner!



MILLE LACS ENERGY COOPERATIVE