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BOARD MEETINGS October 25 ■ November 29 (9:30 am at Cohasset Service Center. Members welcome)

Celebrating membership during National Co-op Month

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 I say Lake Country Power 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 decisions—because being a co-op means being a responsible partner and good neighbor.

Lake Country Power works to help

our community thrive through initiatives led by our employees and local board that's composed 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 local programs and projects. We partner with and support area food shelves and other charitable organizations such as United Way.

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 member-elected 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



October is National Co-op Month

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.



We want to empower you to manage energy use at home. If you haven't already, I encourage you to take a moment and download the SmartHub app. Through the app, you can conveniently monitor and manage your energy use. And we're of course here to help, so give us a call if you have questions about your energy bills

Lake Country Power 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. ■

LCP starts new Education Improvement Program Grant

The Lake Country Power board recently approved the Education Improvement Program grant for school districts in the co-op's service area, with up to \$100,000 available for projects and programs to benefit local students.

The Education Improvement Program utilizes "unclaimed capital credit" funds. The State of Minnesota allows electric cooperatives, like Lake Country Power, to keep the money local and use toward educational purposes after several years of trying to locate former co-op members with their capital credits that are due. Funds that remain unclaimed are allowed to be used at the cooperative's discretion if it meets State criteria.

Application deadline is Nov. 30. LCP's board of directors will determine which projects require further consideration and may request in-person presentations as needed. The nine-member board, representing each of the co-op's nine districts, will decide on approving the grant following the presentations, and funding will be awarded in the spring or summer.

The grant is intended to be awarded for projects and programs that improve the educational experience for local students and won't be awarded for advertising, individuals, fundraisers or ongoing operational expenses.



Interested school districts can submit a proposal through an online application process at www.lakecountrypower.coop/education-improvement-program-grant. More details and instructions are available online. Applications should come from the school district administration, not individual schools, and repeat awards to districts will be at the discretion of the LCP board of directors.

Lake Country Power is making every effort possible to keep the funds local while benefiting the communities and schools within the cooperative's service area. ■

LCP hosts Member Appreciation Days

▶ Lake Country Power hosted Member Appreciation Days for the first time since 2019 from August 23-25 at our Cohasset, Mountain Iron and Kettle River service centers. Back were the member-favorite bucket truck rides and community luncheon. More than 800 members attended to connect with their local co-op, and for the kids, a chance to win a new fishing pole.



Energy Assistance Providers

- AEOA: 800-662-5711
- AEOA Virginia: 218-735-6839
- AEOA Duluth: 218-623-3011
- Aitkin County Social Services: 800-328-3744
- Bi County CAP: 800-332-7161
- Bois Forte Tribal: 800-221-8129
- Carlton County Social Services: 800-642-9082
- Cass County Social Services: 218-547-1340
- Fond Du Lac Tribal: 800-365-1613
- Itasca County Social Services: 800-422-0312
- Kootasca: 877-687-1163
- Lake County Social Services: 218-834-8400
- Lakes & Pines: 800-832-6082
- Leech Lake Tribal: 866-864-8668
- Mille Lacs Band Tribal: 320-532-7880
- Pine County Social Services: 800-450-7263
- Salvation Army Office (Heat Share Programs): 800-842-7279
- St. Louis County Social Services: 800-450-9777

People Powering You

This is a regular series of employee spotlights where you'll get to know the people behind your power.

Years served: 2 years

Brief overview of my job: I respond to member tree requests such as danger trees to Lake Country Power lines, complete work order projects to clear rights-of-way for new power line construction and help with storm restoration.

Why I enjoy working at LCP: Everyone in our department is very helpful, we work well together and have plenty of work to keep us extremely busy especially after the storms we've had this summer.

Family: My parents (Kevin and Kelly), sister (Allison) and brother (Austin). No children, just my lab Beretta.

Community Involvement: I'm on the committee for the Grand Rapids Area Turn in Poachers (TIP).

Hobbies: My favorite hobbies are, well, the adventures with two other Lake Country Power employees, Lucas Carlos and Allen Prahl. Going out goose hunting, fishing or who knows what else we will be doing or where we will be going.

One random fact of interest about yourself: I have Poland Syndrome where I am actually missing two muscles in my body.



Andrew Carlisle
Tree Crew Member

What did you do before working at the co-op? I worked for Lake States Construction and Brink Constructors out of Rapid City, South Dakota.

Education/training/background: I went to school to become a police officer at Hibbing Community College for two years. All of my other training has been on-the-job.

RECIPE CORNER SPANISH RICE

From the Kitchen of:
Jayce Peuranen,
Tower



- 1 cup uncooked white rice
- 1/2 cup pound bacon
- 1 pound hamburger
- 1/2 green pepper
- 1 garlic clove mixed
- 2 cups canned whole tomatoes, crushed
- 1/4 tsp black pepper
- 1 tsp celery salt

Cook rice according to package directions. Dice bacon and fry until crisp. Remove from pan. Reserve 2-3 drippings in the pan. Add onions, green pepper and garlic. Cook over medium heat until onions are tender. Add tomatoes, black pepper and celery salt. Bring to a boil. Add rice and crispy bacon, hamburger and cook until thoroughly heated.

Submit your favorite recipe to Lake Country Power, Attn. Editor, 8535 Park Ridge Drive, Mountain Iron, MN 55768, or e-mail journes@lcp.coop. If your entry is printed in Newswire, you'll receive a \$5 credit on your electric bill. Entries must include name, address and phone number on account.

Military personnel disconnection law

The 2007 Minnesota Legislature passed a law called the Military Personnel Disconnection Law. The law recognizes the value of military service and limits utility disconnections if a member of the household has been issued orders such as active duty, deployment, or for a permanent change in duty station during that period. To be eligible for disconnection protection, the member must contact the cooperative to request a "Military Personnel Disconnect Protection Form," meet income

eligibility guidelines and set up a mutually acceptable payment schedule.

Before disconnecting service to military personnel in situations as listed above, the cooperative must provide the following information: Notice of proposed disconnection; statement explaining customers' rights and responsibilities; list of energy assistance providers; disconnect protection form and a statement explaining the payment plan to secure continued service.

Please contact Lake Country Power, if you have any questions about the "Military Personnel Disconnection Law" or energy assistance programs.

smart hub Tip

Q: Leaving home for an extended period of time, or do you have a seasonal property on our lines? If so, you'll appreciate Auto Pay.

A: Once you've set up your SmartHub account, set up your Auto Pay account. To do this, log into your SmartHub account and then from the tool bar at the top go to Billing & Payments, and then Auto Pay Program. You can use either your checking information or your debit/credit card. This information can be updated anytime.

Four ways to boost your cybersecurity

You've probably been hearing quite a bit in the news lately about hackers getting into the computer systems at large corporations and either stealing data or shutting down operations and demanding a ransom to unencrypt critical files and data that allow the company to restore operations. Hacker targets range from large, critical infrastructure companies down to personal devices.



By Dave
KOODA
Manager of IT

October is Cybersecurity Awareness Month and at Lake Country Power, we invest a substantial amount of both time and assets into protecting our operational and member data. We leverage our in-house procedures, security and training, but also state and national organizations like the Minnesota Rural Electric Association, the National Rural Electric Cooperative Association and Great River Energy to protect our systems and member data.

Cybersecurity involves all of us doing our part. Here are some basic things you should do to protect your personal data.

Enable multi-factor authentication (MFA). Also known as two-step verification, MFA adds a second step when logging into an account (to prove you're really you), which greatly increases the security of the account. This second step could include an extra PIN, answering an extra security question, a code received via email or a secure token. Regardless of the type of authentication, this additional step makes it much more difficult for cyber criminals to access your account. Not every account offers MFA, but it's becoming increasingly popular and should be utilized when available.

Use strong passwords and a password manager.

Remember, passwords are the "keys" to your personal home online. Your passwords should always be long, unique and complex. Create passwords using at least 12 characters, never reuse passwords for multiple accounts and use a combination of upper- and lower-case letters, numbers and special characters. Never use your family names or birthdays, pets' names, seasons, months or a password that only changes by a couple of digits every time it is changed. If you have a lot of accounts, consider using a password manager to store them easily and securely in one place.

Update software. It may seem obvious, but regularly updating software is one of the easiest ways to keep your personal information secure. Most companies provide automatic updates and will send reminders so you can easily install the update. If you're not receiving automatic software updates, set a reminder to do so quarterly. Be aware that some cyber criminals will send fake updates; these typically appear as a pop-up window when visiting a website. Use good judgment and always think before you click.

Recognize and report phishing attacks. Don't take the bait when cyber criminals go phishing. The signs of a phishing attack can be subtle, so take the extra time to thoroughly inspect emails. Most

See Yourself in Cyber.

October is Cybersecurity Awareness Month

Improve your cyber hygiene by doing these four things:

1. Enable multi-factor authentication
2. Use strong passwords and a password manager
3. Update software regularly
4. Recognize and report phishing attacks



phishing emails include offers that are too good to be true, an urgent or alarming tone, misspellings and poorly-crafted language, ambiguous greetings, strange requests or an email address that doesn't match the company it's coming from. Recent phishing scams try to harvest credentials for your bank or e-mail account, so if you are prompted to log in, think twice. Most platforms like Outlook, Gmail and Mac Mail allow users to report phishing emails. If you suspect a phishing attempt, take an extra minute to report it. ■



"Where's Willie?"

Find out more about the "Where's Willie?" contest by visiting lakecountrypower.coop/wheres-willie

Cooperatives handle the heat

As the summer began, you may have heard news about a shortage of electricity in the Midwest or concerns about the stability of the electric system. While it was true that there was less surplus energy than we typically have, the Midwest electric system still had nearly 8% more electric generating capability than required to meet the expected demand.

In Minnesota, the situation is even better. All utilities in our state, including Great River Energy, have more electric generating capacity than required. As expected, the electric system performed reliably throughout the summer season, keeping members cool and comfortable even during prolonged heatwaves.

When service interruptions do occur, they are typically due to weather events resulting in physical problems with the system, and not a lack of planning for adequate supply. As the electric industry

continues to transition to more renewables and we face the impacts of more extreme weather events, Great River Energy is focused more and more on resiliency.

In emergency situations, the region's grid operator calls on additional power supply resources, imports energy from other regions and performs voluntary load reductions to manage the electric system. Temporary controlled manual load sheds, or periodic power outages, are used as a last resort to keep the system in balance.

The reliability of the electric system is paramount to electric cooperatives. Great River Energy and Lake Country Power operate and maintain an electric system that is dependable today and carefully planned to be resilient as we continue to make and use electricity in new ways.

Great River Energy is transitioning the way we generate electricity by reducing the use of fossil fuels

and adding cost-effective renewable resources, such as wind energy. These resources require no fuel, which makes them environmentally responsible and economically advantageous. Because their production depends on the weather, however, we must have a dependable backup plan to reliably meet the needs of our members.



By David SAGGAU
Pres/CEO, Great River Energy

We plan power supply resources 15 years in advance to ensure we have what we need to serve members. Furthermore, every spring the team at Great River Energy performs detailed maintenance on our fleet of natural gas and fuel oil powered "peaking" power plants in

preparation for response to the peak needs of the system. These plants can produce electricity in a matter of minutes when needed.

In addition, Great River Energy methodically designs, plans and operates a system of transmission lines that can handle high heat and elevated electricity demand. We also work with Lake Country Power to reduce electricity use during strategic times to provide relief to the electric grid and ultimately save members money.

As a member of Lake Country Power, you are served by Great River Energy's diverse and flexible portfolio of resources to ensure you have the energy you need, all year round. ■

David Saggau is President and Chief Executive Officer of Great River Energy.

Seeking applications for Community Award



Touchstone Energy[®]
Cooperatives

Do you know someone special or an ambitious non-profit organization that has contributed to your local community through an effort of volunteers and unique efforts?

Through an application process, Lake Country Power will recognize the true spirit of community and award a deserving

recipient the 2022 Touchstone Energy[®] Community Award.

Community members may cast their nominations by completing an application form, available online at www.lakecountrypower.coop. The application requires a description of the project, program or event and the positive impact it brought to the community. Any organization that meets these qualifications is eligible for a \$500 cash award and recognition. The local winner will compete in a statewide competition for \$2,000.

Applications are due by 4:30 p.m. on Tuesday, November 1 to Tami Zaun at Lake Country Power. Mail to Lake Country Power, Attn: Tami Zaun, 26039 Bear Ridge Drive, Cohasset, MN 55721, or e-mail tzaun@lcp.coop.

July 26, 2022 • Regular Monthly Meeting

THE FOLLOWING REPORTS WERE GIVEN:

Directors Bruckbauer and Olson, who serve on the Great River Energy (GRE) board, summarized a GRE board meeting in July. Year-to-date June financials showed a June heat wave caused the highest demand levels in GRE's history.

General Manager Bakk reported on Northland Connect and the co-op's plan to exit the business at year-end. Bakk said GRE recorded the highest ever demand on its system on June 20. He also commented on a broadband feasibility study, which is not feasible at this time for Lake Country Power to pursue broadband deployment.

Chief Financial Officer Tracy Peterson Wirtanen reviewed the 10-year financial forecast with the board, including LCP's financial status, operating summers, debt assumptions

and more. Comments and questions were addressed throughout her presentation.

THE FOLLOWING ACTIONS WERE TAKEN:

Approved 38 capital credit estate retirements processed in June for \$68,827.07; year-to-date total \$541,605.44.

At an August 19, 2022, special meeting, the board approved the withdrawal of Connexus Energy as a member of Great River Energy, directing management to forward its resolution vote to the GRE board.

Editor's Note: These board minutes have been condensed. A full copy of the board minutes can be read at www.lakecountrypower.coop under "My Cooperative." You'll need to sign up for access if you haven't already. Or call 800-421-9959 for a printed copy.



► Karen D. Lucachick of Cohasset captured this beautiful scenic fall photo on the trail to Big Thunder Peak, commonly referred to as the Thunders in the Sugar Hills area of Itasca County.

ENERGY EFFICIENCY TIP OF THE MONTH

With winter weather on the way, now is the time to seal drafty windows. If you can see daylight around a window frame or if you can rattle a window (movement means possible leaks), the window likely needs to be sealed. Most window leaks can be sealed with caulk or weatherstripping, which come in a variety of compounds and materials. . Source: energy.gov

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Vacant (To be filled spring 2023),
District 8

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Directors are members of the cooperative and are elected to act in the best interests of the co-op with the same care that an ordinarily prudent person in a like position would exercise under similar circumstances.

Directors set policy, approve strategy and are charged with fiduciary responsibility of the cooperative. Directors do not oversee day-to-day LCP operations. Administration of maintenance, electric service and operations are the responsibility of employees and staff.

Members with questions or concerns about service, billing, outages or other service-related matters should call 1-800-421-9959.

Newsline

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Comparative Operating Statement

Year-To-Date — July 2022

	2022	2021
Electric Operating Revenue	\$ 65,166,662	\$ 55,468,643
Cost of Purchased Power	37,537,011	30,706,133
Distribution Expense - Operations & Maintenance	10,962,091	7,310,994
Consumer Accounts Expense & Informational	2,399,754	1,679,575
Administrative and General Expense	4,094,442	3,575,650
Depreciation, Interest Expense and Other Deductions	10,030,513	9,883,254
TOTAL ELECTRIC OPERATING EXPENSES	65,023,810	53,155,606
Net Electric Operating Margins	142,852	2,313,037
Non-Operating Margins	867,137	965,784
Total Margins before Subsidiaries	1,009,988	3,278,821
Net Income (Loss) from Subsidiaries	75,930	1,300,863
TOTAL MARGINS	\$ 1,085,918	\$ 4,579,684
TOTAL KWH SOLD (YEAR-TO-DATE)	456,981,703	365,244,872

Costs related to the severe May and June storms in our service territory had a significant impact on 2022 year-to-date operating expenses. We anticipate disaster aid will be received to offset some of these expenses.

2021 operations included PPP loan forgiveness, which favorably impacted operating expenses and subsidiary operations.

Editor's Note: These financials are condensed. A complete set of financials can be viewed at www.lakecountrypower.coop under "My Cooperative." You'll need to sign up for access if you haven't already. Or call 800-421-9959 for a copy.