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- Cooperative capital credits



Anne and Rex Brawley celebrated the Fourth of July in 2018 with the birth of their first grandchild, **Reagan Renae Brawley**. Anne is McLean Electric Cooperative's technical services manager.

PHOTO COURTESY ANNIE BRAWLEY



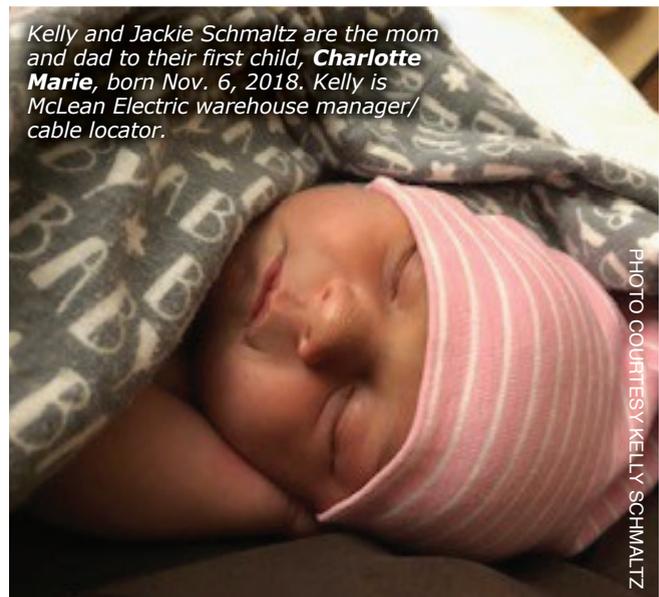
Lucy Ann Fetzer is the second grandchild for McLean Electric Administrative Assistant Renee Fetzer and her husband, Allan.

PHOTO COURTESY RENEE FETZER



Kamia Rosalia Engel is McLean Electric Meter Technician Daryl Engel's first granddaughter.

PHOTO COURTESY DYLAN ENGEL



Kelly and Jackie Schmalz are the mom and dad to their first child, **Charlotte Marie**, born Nov. 6, 2018. Kelly is McLean Electric warehouse manager/cable locator.

PHOTO COURTESY KELLY SCHMALZ



Kash Carter Kitchens led the arrival of six children and grandchildren born in 2018 to McLean Electric Cooperative employees. He is MEC General Manager/CEO Marty Dahl and his wife, Alisa's, fifth grandchild and was born May 26, 2018.

PHOTO COURTESY ALYSSA DAHL



McLean Electric's family continues to grow

BY PATRICIA STOCKDILL



PHOTO COURTESY AUSTIN DILLARD

Austin and Kaitlin Dillard's daughter, **Elena Mary**, arrived Nov. 9, 2018. Austin is McLean Electric Cooperative's GIS/computer systems coordinator.

Babies reign supreme at McLean Electric Cooperative (MEC).

The McLean Electric family continues to grow with the addition of six new children and grandchildren born to McLean Electric employees and their families in 2018.

Kash Carter Kitchens led the year with his Memorial Day holiday weekend arrival on May 26, 2018.

Weighing in at 7 pounds, 11 ounces, his birth made a memorable weekend for grandparents Marty and Alisa Dahl, their daughter, Erica Kitchens, and her husband, Kasey.

Kash joins his brothers, Adrien and Kingston, bringing the number of grandchildren to five for Marty, MEC general manager/CEO, and Alisa.

Reagan Renae Brawley also made a holiday splash with her July 4 arrival to Russell and Ashley Brawley. Russell is the son of McLean Electric's Technical Services Manager Anne Brawley, and her husband, Rex.

She is the Brawley's first grandchild. "Our little firecracker," Anne laughed, "and a redhead to boot."

The following month, Kamia Rosalia Engel, was born Aug. 23. She is Meter Technician Daryl Engel's second grandchild and his first granddaughter. Daryl's son, Dylan, and Katie, Fargo, are Kamia's

proud parents.

Kelly Schmaltz, MEC warehouse manager/cable locator, and his wife Jackie's new arrival, Charlotte Marie, was born Nov. 6. She tipped the scale at 7 pounds, 10 ounces and is their first child.

Kelly and Jackie Schmaltz were being discharged from their Bismarck hospital with their new baby when Austin and Kaitlin Dillard were coming into the hospital for the birth of their first child on Nov. 9.

Austin and Kaitlin's daughter, Elena Mary, weighed 7 pounds, 6 ounces. Austin is McLean Electric's GIS/computer systems coordinator.

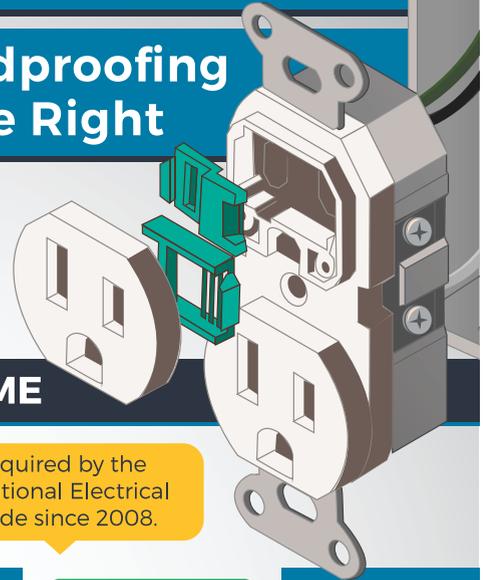
Administrative Assistant Renee Fetzer and her husband, Allan, were blessed with their second granddaughter, Lucy Ann, Oct. 12. She joins her sister, Ella, who turned 3 on Dec. 22. Proud parents are Renee and Allan's son, Eric, and his wife, Courtney. ■

TAMPER-RESISTANT RECEPTACLES

Childproofing Done Right



A study by Temple University found that **100%** of all 2-4 year olds were able to remove one type of plastic outlet cap **within 10 seconds**. Properly childproof your outlets by installing **Tamper-Resistant Receptacles**.



HOW TO PROPERLY CHILDPROOF YOUR HOME

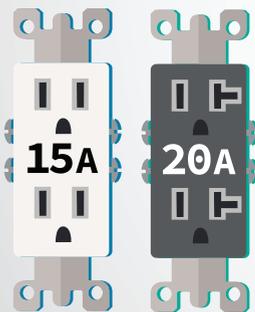
⚡ Tamper-Resistant Receptacles offer a permanent solution to outlet covers.

⚡ Built-in shutters prevent foreign objects from being inserted into the outlet.

⚡ Required by the National Electrical Code since 2008.

► WHERE TO INSTALL

All **15A - 20A, 125v** and **150v** outlets in the following areas must be tamper resistant:



LAUNDRY
BATHROOM
FAMILY ROOM
GARAGE



► OTHER WAYS TO KEEP TODDLERS SAFE



Children are continually exploring the world around them. So eliminating risks around your home is important to keep children safe. Installing tamper-resistant receptacles throughout the home is the first step. Here are some other steps to keeping your toddler safe:

- Conceal cords. Keep wires as bundled and hidden as possible.
- Hide surge protectors, and utilize power strip safety covers.
- Unplug and store electrical devices when not in use. This is particularly important with hair dryers, curlers and electric razors in the bathroom. Store them in a cabinet away from water with a safety lock when they are not in use.
- In the kitchen, bathroom and laundry areas, install ground-fault safety interruptors, which lessen the likelihood of electrical injury if an appliance falls into the sink.



These safety tips brought to you by McLean Electric Cooperative.
Because we care.

Lock your home against cyber criminals



Electric co-ops protect the private information of members and ensure hackers don't tamper with the reliability of the electric grid, but member-owners have a lot at stake, too. Think about losing all the photos on your smartphone or having bank or credit card information stolen from your computer.

Cyber criminals all over the world are on the prowl through the internet.

Just like washing your hands to keep you from getting bacteria, there are simple things you can do to protect yourself online. Here are tips for protecting yourself from internet dangers at work and home:

Create a strong password

Creating and remembering complex passwords can be daunting. To help make this easier to manage, think of a passphrase rather than a password. ILove!ceCr3am would be a good passphrase/password. And avoid using the same password for all your online accounts.

If it's difficult to keep up with all the passwords for the different software and applications you use, at least focus on the main passwords that allow primary internet access, such as the ones that open your computer, phone and wireless router. Make it complicated, with a mix of upper-case and lower-case letters, numbers and special characters. Remember to change the password at least every six months.

Keep software updated

Updates often add security patches to protect against new threats. Updates usually come automatically from the software company. But take a level of caution on updates by checking regularly for updates.

Don't click on a link or attached file unless you know where it will take you

A lot of the computer hacking problems

result from people clicking on links or attached files that infect their computers or mobile devices. An email can even be disguised to look like it's coming from your best friend, so simple diligence can be extremely beneficial. Take a moment and move your cursor over a link to reveal the full address before clicking it.

Install and use virus protection

Buy your anti-virus software from one of the recognized major companies, and make it a subscription-type service that regularly sends automatic updates.

Don't use flash drives

Those little drives you insert into your USB port may be handy ways to share lots of photos or other large documents, but you don't know where they've been. These portable memory devices have been another common way computers get infected with damaging software. Instead, learn to use software solutions for transferring large files.

Back up your devices

Make sure you have a current copy of everything on your computer or mobile device. Every few weeks, transfer your

contents to an external storage system that you then unplug from your computer.

If you suffer a ransomware attack, you might need to take your computer to a professional to wipe everything off your hard drive and start over. But with a backup, you will be able to restore your most valuable documents.

Secure all your internet-connected devices

Hackers have started invading wireless printers and baby monitors that work through the internet. Read the instructions carefully, set good passwords, keep the devices updated and make sure any wireless routers in your home are secure as well. Any internet-connected device is vulnerable – smart TVs, cameras, voice-activated speakers, thermostats, video games, fitness bracelets, internet-connected refrigerators and even light bulbs.

Protect the kids

Don't forget that children also need to be aware and practice good cyber hygiene. They should know not to share information such as birthdates and other ID numbers. Learn to use age-appropriate parental control options on your hardware and software, too. ■



Cooperative capital credits

BY PATRICIA STOCKDILL

Just think of it as an unexpected bonus.

Or a “thank you.”

Or maybe look at a capital credit check from McLean Electric Cooperative (MEC) as an indication that the electric provider is fiscally sound and sharing it with those it serves.

That’s exactly what capital credits are for electric cooperative members – each member’s share of McLean Electric’s operating capital.

All electric cooperatives are not-for-profit and, as such, they don’t pay profit dividends like investor-owned businesses or IOUs – investor-owned utilities.

Capital credits are revenue over

and above the cost of doing business and are considered margins, McLean Electric General Manager/CEO Marty Dahl explained.

Each cooperative determines how and when it pays capital credits to its members. In McLean Electric’s case, past director boards established a goal to pay capital credits on a 20-year rotation, Dahl continued. “Anything above operating cost is margin,” he added.

That cushion provides capital and cash flow for operating expenses. It also provides cash flow to pay for additional expenses incurred when major storm events result in extensive repairs to the cooperative’s system of power poles, line

and transformers.

“If we didn’t use the margins (for operating capital and cash flow), then we would have to borrow money. ... It actually helps to stabilize rates,” Dahl added.

As a cooperative, McLean Electric and other electric cooperatives can obtain funding through their cooperative lending institutions for work projects. However, they can’t capitalize maintenance expenses. That must come out of operating margin.

Think of it much like when a person or family obtains a house loan, Dahl explained. The bank loan would be for the house itself. Maintenance and long-term

operating expenses such as new paint or routine utility expenses, wouldn't be eligible for that house loan.

That's how McLean Electric Cooperative has to fund its operating expenses and its projects – with its capital – while work projects could be loan-eligible.

McLean Electric's process for paying capital credits is determined at its November board of directors meeting after Dahl and the McLean Electric staff present directors with information detailing cooperative finances, capital credit allocations and available cash. It's determined if paying capital credit allocations fits with the goal of distributing capital credits on the 20-year margin goal.

Allocations are "like allocating a profit back to members," Dahl

explained. However, as a not-for-profit cooperative, McLean Electric can't pay for profits through something like a dividend. Instead, members are allocated an amount based on the year-end margin, which is assigned to that member's account. Allocations are based on the account's electrical usage for that year. The more electricity used, the more allocation and capital credits are paid to the member of that account for the year the electricity was used.

McLean Electric's board of directors has approved paying capital credits for at least the past 10 consecutive years, Dahl explained.

That doesn't mean capital credits are or will always be annual distributions. Sometimes situations don't allow for capital credit

payments. The McLean Electric board and manager approach paying capital credits with the idea they're paid only if it isn't necessary to borrow money to make those payments.

McLean Electric's philosophy has been that paying capital credits shouldn't cost members money if rate increases are necessary to make capital credit payments, Dahl added. "You don't want to borrow money to pay capital credits," he emphasized.

While McLean Electric doesn't always pay capital credits annually, it has allocated members capital credits every year since 1975 with three exceptions. In 1981, 1989 and 1999, major storms created large expenses for the cooperative as it worked to fix line and restore power. In those years, cooperative operating capital

CHARGE IT!

Many times, it seems as though the chargers that come with your phone, digital camera or other electronics seem to disappear as often as a sock mate.

As a solution, many people reach for the low-cost, generic plug-in USB chargers and charging cables found in the sea of impulse items that flank the checkout line at your favorite convenience store.

They're also popular items on numerous online shopping sites and cheaper than dishing out money to replace them with their original maker's version.

But inexpensive charging components may be one area you don't want to cut corners and for a variety of reasons. Amazon recalled 26,000 AmazonBasics portable lithium-ion battery chargers and power banks after a massive online retailer learned the units could overheat and ignite, causing fire and burn hazards.

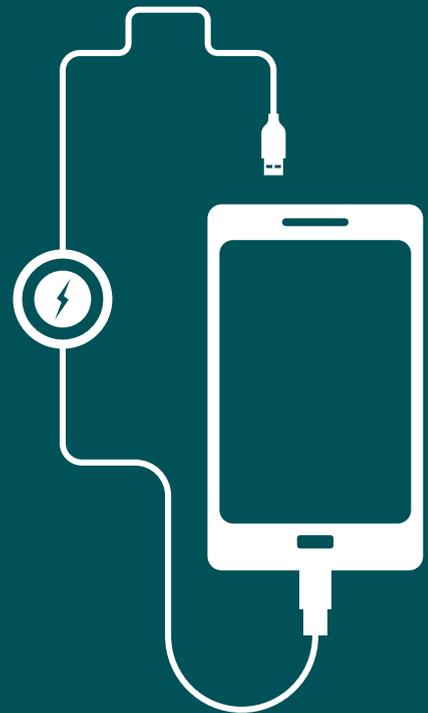
According to the U.S. Consumer Safety Product Commission, the products were sold between December 2014 and July 2017.

Along with being a potential fire hazard, using cheaply made charging components and devices can also cause electrocution. Dangers aside, they may cost you more in the long run since they can

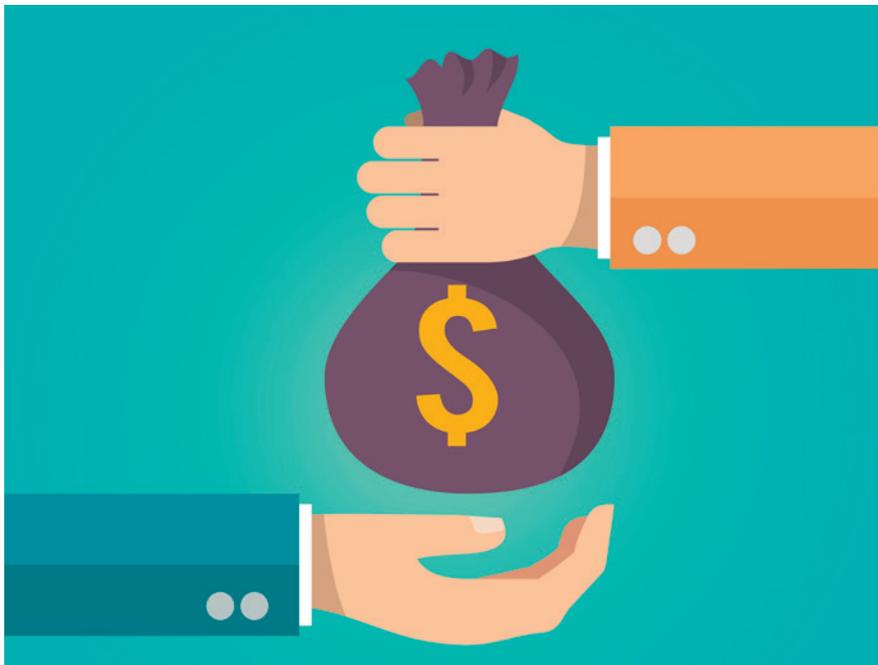
cause damage to whatever is on the other end of the cable. To stay safe around electrical devices and charging gear, Safe Electricity recommends:

- Don't leave items that are charging unattended.
- Always keep charging items away from flammable objects, especially bedding, and do not take them to bed with you. Tell kids and teens to never place any charging device under their pillow. The heat generated cannot dissipate and the charger will become hotter and hotter. This could lead to the pillow or bed catching fire.
- Don't touch charging electronic devices with wet hands or while standing in water.
- Make sure charging components are certified by a reputable third-party testing laboratory.
- Only buy product-approved chargers and cables (those made or certified by the manufacturer). Using cheaper devices can cause damage to the USB charge chip. Although it's tempting to save money, this can have lasting impact on how quickly and effectively your device charges in the future.

The bottom line is this: Don't buy charging equipment with pieces that seem too good to be



true or from companies you've never heard of. And even if you've heard of a company, be leery of fakes. In 2016, Apple sued a company that sold counterfeit wall chargers with Apple's name on them for less than \$10 each. Say no to cheap chargers! ■



was at levels where the MEC board felt the cooperative was unable to make capital credit allocations.

McLean Electric's mission of providing electricity at the "lowest cost consistent with sound economy and good management" has always been its focus and the decision to make allocations or pay capital credits is based on that mission.

McLean Electric members have received capital credit allocations since 2000 and capital credits have been paid out for allocations many of the past 18 years.

The capital credit distribution paid to MEC members in December 2018 was the largest total amount in at least a decade, Dahl continued.

One reason is that McLean Electric's two generation and transmission cooperatives, Basin Electric Power Cooperative and Central Power Electric Cooperative, distribute capital credits to its member distribution electric cooperatives such as McLean Electric. However, both generation and transmission cooperatives don't always pay capital credits the same year, which was the case for 2018 when Basin Electric determined it

could pay capital credits.

Basin Electric and Central Power's process for distributing capital credits is much like how McLean Electric determines if and when it pays capital credits to its members. Their respective boards analyze their margins and determine if they can make allocations and capital credit payments to their member distribution cooperatives.

In the last 10 years since Dahl has been with McLean Electric, Basin Electric and Central Power have contributed allocations to McLean Electric but that doesn't always translate into capital credits payments to McLean Electric.

However, in 2018 Basin Electric distributed \$127,361 to McLean Electric as McLean Electric's capital credit allocations for the years of 2000 and 2001 based on the amount of electricity MEC purchased from Basin Electric during those years. McLean Electric also paid capital credits to its members for their allocations for 2000, 2001 and part of 2002, which amounted to \$369,680.29.

The total amount paid to McLean Electric members in December 2018

for those years was \$507,224.03, which includes Basin Electric's capital credits contribution.

The entire process of paying out capital credits is called a retirement, but for McLean Electric members in December 2018, it might also be considered a bonus. Or maybe even a "thank you" for being MEC members. ■

Estates receive prorated capital credits

Although capital credits remain on McLean Electric Cooperative (MEC) books in a member's name until they are retired, the cooperative doesn't pay the full allocation when a member is deceased.

Instead, the amount is prorated, McLean Electric General Manager/CEO Marty Dahl explained, to help retain the board of director's goal of keeping a 20-year margin of funds for operating capital and cash flow.

An estate retirement pays heirs of a deceased member or the estate a prorated amount when the estate representative requests credits. The representative can contact McLean Electric to request an estate retirement application. It must be notarized and submitted with a death certificate copy. The MEC board of directors approves an estate payment when it receives the proper paperwork.

Unretired capital credits remain in a member's name if they move or disconnect their account, so it's beneficial to provide a current address to McLean Electric to help ensure they receive their capital credits when they're paid out. ■

JOB ANNOUNCEMENT

APPRENTICE OR JOURNEYMAN LINEMAN

McLean Electric Cooperative in Garrison, N.D., is accepting applications until March 1, 2019, for a full-time Apprentice or Journeyman Lineman. MEC serves the residents of rural McLean County. MEC exists to provide high value energy to our members by focusing on delivering safe, reliable, environmentally friendly electricity while promoting energy efficiency through education. McLean Electric Cooperative is an equal opportunity employer.

Send Resume to:

McLean Electric Cooperative
PO Box 399
Garrison, North Dakota 58540
Attn: Keith Thelen

Or email to
keithpt@mcleanelectric.com

Summary: Skilled Apprentice or Journeyman Lineman should be able to perform diversified work in the construction and maintenance of poles, lines, and auxiliary facilities and equipment for the distribution of electricity.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Provides the needed services for the construction, operation and maintenance of the members' electrical distribution system.
 - Provides technical skills needed for the operation and maintenance of reliable electrical service for the member.
 - Provide for connecting and disconnecting, installing and removal, moving and transferring of various electrical devices on customer's facilities, i.e. transformers, transformer banks, regulators, switches, switching devices, capacitor banks, etc.
 - Capable of investigating consumer complaints and making repairs to energized electrical distribution lines.
 - Must have an understanding of basic and advanced electrical principles, possess a working knowledge of RUS specifications, be proficient in all phases of line construction, be capable of operating equipment necessary to complete jobs, i.e. bucket truck, digger derrick, mini excavator, skid loader, chainsaws and wood chipper.
- Applicants must be self-motivated, work well with others, have a positive attitude and be committed to working safely and productively.
 - Must possess a Journeyman Lineman Certificate or able to obtain Certificate through apprenticeship program after employment.
 - Valid Class A CDL North Dakota driver's license.
 - Able to participate in an after-hours on-call rotation.
 - Journeyman must have rubber gloving experience.
 - Must be able to apply CPR/first aid.
 - Safe work record with a commitment to safety.
 - Lifting up to 50 lbs.
 - Requires extended periods of bending, squatting, climbing, kneeling, pushing, pulling, lifting, lifting in awkward positions, standing, twisting, reaching above shoulder level, working in confined spaces, working off a pole or in a bucket.

BOARD OF DIRECTORS:

Larry Gessele, president
701-447-2461
District 7, Mercer

Darcy Klain, vice president
701-448-2408
District 4, Ruso

Rod Stockdill, secretary-treasurer
701-337-5462
District 3, Garrison

Clarence Behles, asst. secretary-treasurer
701-337-5362
District 2, Garrison

Troy Presser, director
701-447-2855
District 5, Turtle Lake

Thomas Sheldon, director
701-462-3563
District 6, Washburn

James Odermann, director
701-743-4415
District 1, Parshall

STAFF:

Martin Dahl, General Manager
Keith Thelen, Operations Manager
Lucas Schaaf, Engineering Manager
Wendy Kinn, Finance Manager

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