When a fire destroyed their home in July, Karl and Tracy Carson lost almost every material possession— but found they were well-connected to the community through jobs, rodeos, family and friends. In this month’s local pages, read why these Capital Electric Cooperative members are giving thanks despite a disaster—and how an Operation Round Up grant helped them get through the immediate aftermath of the fire.
Operation Round Up

Member contributions assist local family after fire destroys home

BY CARMEN DEVNEY

W hen Karl and Tracy Carson were married 23 years ago, they started a comfortable journey together thanks to wedding gifts, childhood mementos, and the necessities and comforts they already owned.

On July 13, the couple started over — this time, with no material possessions. They still have what matters most, though: their three grown children including Tyler, Austin and Emily, Tyler’s wife Ciera, and grandchildren Tavyn and Brynn.

A fire destroyed the couple’s home north of Lincoln early that Sunday evening. Tracy, Karl, Austin and Emily were home, cleaning closets. They took some boxes to the nearby shop, and when they returned less than five minutes later, they saw black smoke billowing from the roof.

In horror and disbelief, they watched their home burn to the ground. Firefighters with the Bismarck Rural Fire Department attempted to extinguish the blaze, but the smoke, heat and flames were too intense.

No one knows how the fire started. An investigation was performed and yielded no clues, because there was nothing left to assess.

After sifting through the smoldering ashes Monday morning, the family salvaged a few items in poor condition: a damp load of laundry in the washing machine; dishes in a closed cupboard; a few dresser drawers packed full of clothing and sealed tight.

A visit from a co-worker of Karl’s helped the family deal with their loss. Karl, a manager for Burlington Northern Santa Fe railroad, lost his wallet, cell phone and computer in the fire. A co-worker flew to Bismarck with replacement equipment, and he shared that his home had also burned to the ground. But he wasn’t so fortunate; he lost his wife and child.

“It totally put everything into perspective,” Tracy reflects. “We thought, ‘Oh. We just had a fire. But nobody got killed.’ Karl and I decided to get the show on the road.”

After living with Tracy’s sister for a few days, the family moved into a furnished condo. In the meantime, what remained of their home was knocked down, scooped up, dumped and hauled out. In less than a week, the house was gone.

In a whirlwind, the couple met with their insurance company and a construction company, and started designing floor plans for a new home. Then they started thinking about all the furnishings they needed to replace … and it was overwhelming.

“Where do we start? We need everything,” Tracy asked.
Yes, their home was insured. Yes, they worked with a prompt agency that paid the policy in full within a week of the fire. But Tracy says they were severely underinsured for everything they owned.

“We never thought about re-evaluating our insurance policy. Ours was on auto-renew,” she describes. They also never considered the changing economy. “What it cost to build the house 20 years ago, and what it is costing us today, are not even close.”

Longtime Capital Electric Cooperative members, Tracy and Karl were familiar with Operation Round Up, an electric cooperative program in which members round up their monthly utility bills to the nearest dollar and donate their change to local individuals, groups or charities with a specific need. On average, members donate $6 a year. The Carsons have contributed to the program since its inception.

Tracy applied for a grant in July. The Charitable Trust board of directors reviewed applications in August and awarded the family a grant.

There isn’t enough money in the world to replace the children’s photos that burned. It won’t replace Emily’s hand-made scrapbooks, or rodeo chaps, buckles and crowns. It won’t replace Austin’s racing gear or the center pieces that decorated Tyler’s wedding reception. It won’t replace Tracy’s Montana Silversmith collection, or the china her now-deceased mother gave her 16 years ago. It won’t replace their pet cat.

But the Operation Round Up grant helped them purchase socks, shirts, toothbrushes and other basic necessities; especially for Emily, who was preparing to leave for college at North Dakota State University in Fargo.

“When you have nothing, a grant like this goes a long way,” Tracy says with gratitude. “We all got what we needed to get us through the immediate aftermath of the fire.”

The local chapter of the American Red Cross also gave the family a prepaid credit card.

Tracy, a paralegal, advises people to think about the economy and inflation, and take a hard look at their insurance policies before an unforeseen tragedy happens to them.

Tracy and Karl are currently rebuilding their home and lives, and hope to be in a new house at the same location by Thanksgiving.
Do YOU participate in the Operation Round Up program?

If not, please call the co-op and opt in today!

Fourteen of the state’s 16 electric distribution cooperatives participate in the Operation Round Up program. In this voluntary program, co-op members round up their monthly electric bills to the next dollar, and donate their change to worthy individuals, groups and organizations in their respective co-op’s service area. The money is placed in a trust where it accumulates, and the trust’s board of directors — who are also co-op members — meet regularly to review applications and disburse funds in the form of grants. All of the money raised by members stays in their local communities. On average, participating members donate about $6 a year. The donation is tax-deductible, and members who participate will receive a summary on their last billing statement of the year.

Capital Electric Cooperative implemented the program in August 1997. Since then, more than 31 million pennies in Operation Round Up funds have been donated and spread across the co-op’s service area. About 4,500 co-op members currently participate in Operation Round Up, and their collective pennies generate almost $2,400 a month. Our co-op would like to DOUBLE that number and amount!

Members, please call the co-op at 701-223-1513 to verify that you participate in the Operation Round Up program, or to opt into the program. Every member’s small donation truly does add up to make a big difference. Just ask Capital Electric Cooperative members Karl and Tracy Carson, who received a helping hand during a very difficult time. They appreciate the grant, and know that your commitment to community made a difference.

The following individuals and organizations received assistance from participating Capital Electric members and the co-op’s Operation Round Up program:

- Charles Hall Youth Services
- Children’s Advocacy Centers of ND
- Farm Rescue
- Guardian and Protective Services
- Hunting Dakota with Roosevelt – BCC
- Pride Manchester House
- Scottish Rite Speech Therapy Center
- Tracy & Karl Carson family
- Welcome House, Inc.

The next application deadline will be Jan. 31, 2015. Any person in the counties of Burleigh and Sheridan may submit an application to receive an Operation Round Up grant. To request an application, call Capital Electric Cooperative at 701-223-1513, or download a form on the co-op’s website at www.capitalelec.com (click “Member Services” and “Operation Round Up”).

Charitable Trust awards grants

The board members who serve on the Capital Electric Cooperative Charitable Trust meet two times a year to review Operation Round Up applications and award grants. In early August, Dennis Burrer, Roger Christianson, Jerry Doan, LeAna Hug, and Quirina Schmidt reviewed applications that were submitted by July 31. The board members awarded 9 grants totaling $14,900. Checks were distributed during a presentation ceremony on Aug. 19 at co-op headquarters in Bismarck.

Tracy Carson, center, and her daughter, Emily, accept an Operation Round Up grant from Quirina Schmidt, one of the Charitable Trust’s board members, at a check presentation ceremony in August. Tracy says the money was used to buy basic necessities following the fire, and to help buy what Emily would need for her first year of college.
October is National Cooperative Month

Capital Electric Cooperative is celebrating the power of working together for the common good and bettering the quality of life for friends and neighbors.

In the 1930s, rural America needed electricity. Bringing light to rural areas was a major challenge that big utility companies weren’t interested in tackling, because they couldn’t make a profit. So, the men and women of rural America banded together and made it happen.

Every October, Capital Electric Cooperative remembers its grassroots beginnings, and invites members to celebrate the benefits of being a co-op member.

Recognized for our unique business model, electric cooperatives follow seven principles that set us apart from other businesses, including:
- Voluntary and open membership;
- Democratic member control;
- Members’ economic participation;
- Autonomy and independence;
- Education, training and information;
- Cooperation among cooperatives; and
- Concern for community.

While co-ops exist to serve their member-owners, they also play a major role in their local communities.

“Electric cooperatives are committed to providing members with safe, reliable and affordable electricity, but there’s more to it than that,” says Paul Fitterer, business manager at Capital Electric. “We’re local, and that means we care about the people who live in the communities we serve. That’s why we participate in the Operation Round Up program, the Electric Cooperative Youth Tour program, and offer student scholarships.”

Capital Electric Cooperative is one of the 16 distribution cooperatives that serve 250,000 North Dakotans through 178,000 meters.

For more information on Capital Electric and cooperatives, visit www.capitalelec.com or www.facebook.com/capitalelectricnd.

Cooler weather is on the way and the heating season is upon us.

Is your electric meter breaker on?
Members, if your home or business has a sub-meter for an off-peak or all-electric heat rate, please make sure your heat meter breaker is turned on inside your electric panel. If the breaker is off, your electric heat credit will not be reflected on your bill. Thank you.

Off-peak rates run Oct. 1 through April 30
Off-peak electric heat utilizes the concept of a dual-energy heating system, which simply uses two sources of fuel rather than one. With off-peak electric heat, electricity is the primary heat source. Using a control system, Capital Electric can switch from one heating source to another automatically. This maximizes efficiency and allows your co-op to offer you lower heating rates!

For more information on off-peak electric heat and Capital Electric’s heating program and incentives, visit www.capitalelec.com and click on Energy Efficiency and Load Management Programs.

Become a fan on Facebook!
Capital Electric Cooperative has a Facebook page! Facebook allows us to communicate quickly with our member-owners, the media and the general public on important co-op issues. If there is a major outage, you can check our page for frequent updates. We also provide information regarding your co-op membership, energy efficiency, upcoming meetings, youth programs and much more. Go to www.facebook.com/capitalelectricnd to "like" our page and begin receiving information.
An all-expense-paid trip to Washington, D.C., compliments of THE ESSAY WRITING CONTEST and the U.S. Capitol.

The deadline is Jan. 31, 2014. Emailed entries should be directed to wese@capitalelec.com, and hard-copy entries mailed to: Youth Tour Essay Contest, Capital Electric Cooperative, 4111 State St., Bismarck, ND 58502-0730.

To enter the essay-writing contest, you must be a junior or senior in high school in the fall of 2015.

You and your parents or guardian must be served by Capital Electric Cooperative.

Essay is not to exceed two standard 8½-by 11-inch typewritten, double-spaced pages on this topic:

If you were asked to influence other students your age to become more actively involved in their electric cooperative—including attendance at the electric cooperative annual meeting—what would you tell them and why?

Submit your essay in hard copy or electronic format to Capital Electric. Electronic submissions should conform to the two-page, double-spaced guideline described above. Include a cover page with your name, date of birth, school and grade in 2015, parent or guardian’s name, address and telephone number.

The deadline is Jan. 30, 2015.

9. 4111 State St., Bismarck, ND 58502-0730.

If you have a question, contact Wes Engbrecht, Capital Electric, at the address listed above, or call 701-223-1513 during regular business hours.

CHECK IT OUT AT
www.ndyouthtour.com and www.youthtour.coop
Listed below are the names of former Capital Electric Cooperative, Inc. members who had capital credit checks mailed to them in June of the year 2008. These checks have been returned to Capital Electric Cooperative by the postal service because they could not locate the members at the address on file. A further search by Capital Electric personnel has not turned up their whereabouts.

If you received electrical service from Capital Electric Cooperative, Inc. any time during the year 1992 and your name is on this list, please contact our office. If you know of the whereabouts of members on this list who received electrical service from Capital Electric Cooperative, Inc. any time during the year 1992, please have them contact our office at 701-223-1513.

Please keep in mind that not all of the capital credit amounts are large. However, we desire to get the money due to those who earned it, and clear up our records.

We will redeem capital credits for those members on the following list who notify us prior to Dec. 1, 2014. Notice is hereby given that any of the aforementioned unclaimed capital credits outstanding after Dec. 1, 2014 will be forfeited pursuant to Section 10-15-34.1 and 10-15-23 of the North Dakota Century Code.

**CAPITAL CREDIT CLAIMS**

AMYOTTE, MYRA  
ANDERSON, DAVID W.  
ANDERSON, GARY  
ANDERSON, KAREN  
BAKER, PAULINE  
BAKER, RICHARD  
BARNHARDT, BRENDA  
BAUER, JASON N.  
BECKER, TED  
BENJAMIN, GLADYS  
BLOOM, JOYCE M.  
BONINE, BRENT J.  
BONINE, KIMBERLY S.  
BOOTH, JUDSON M.  
BORCHERT, AUGUST  
BRADLEY, GARY  
BROWN, FRANK N.  
BROWN, JOAN  
BUCHAN, EVERETT  
BUS SERVICES INC.  
CBA WHOLESALE  
CHRISTENSEN, JEAN  
COHAN, DAN  
CREATIVE PRODUCTS  
DAYSPRING BAPTIST  
DEMSEY, G. A.  
DEMSEY, KATHY  
DENGEL, HARLAN F.  
DEWALD, MONICA  
DIETZ, DEAN R.  
DINIUS, GEORGE L.  
DINIUS, MARILYN M.  
DIZAYEE, AHMED  
EADES, JIMMY D.  
FAITH INDEPENDENT BAPTIST CHURCH  
FARRELL, KEITH  
FIRST TRUST COMPANY OF ND  
FONTENOT, JOHNIE W.  
FRANK, GENE  
FREADHOFF, KIRK  
FRENCH, CRAIG ALAN.  
FROHLICH-MILLER, KIM  
GARETTE, DANA L.  
GELLNER, EDITH J.  
GELLNER, MARTIN A.  
GOYNE, DAVE P.  
HALL, LORI A.  
HARTMAN, REUBEN A.  
HAYDEN, GARY  
HILKEN, MERWYN  
HORNBERGER, MARLYN  
HUNNICUTT, MARY  
HYTTINEN, KATINA  
J M C INVESTMENTS  
JENSEN, MARK  
JONES, JANET M.  
K/J ENTERPRISES  
KELLERMAN, KAREN L.  
KEMP, FRANK W.  
KIRBY, JAMES A.  
KLUTH, EDWARD W.  
KUNTZ, ED  
KURIHARA, CATHERINE M.  
KVEUM, LEONA  
LANDGREBE, LORI  
LANG, TOM  
LICHTENWALTER, ANGELA R.  
LICHTENWALTER, ERNEST R.  
LINCOLN CABLE TV  
LIND, RICHARD  
M & M PIZZA FACTORY  
MARTIN, GEORGE A.  
MAT PAC WRESTLING CLUB  
MCKAY, DALINDA  
MEAD, EUGENE D.  
MEIDINGER, ANN  
MERRITT NEW HERITAGE  
MEYER, DEBRA  
MISSOURI VALLEY SPEEDWAY  
MOHN, DENIS J.  
MORRISON, LLOYD G.  
MOSBRUCKER, PHILIP  
NEIL-URBAN, SHERRY  
NELSON, CARRIE  
NELSON, MICHAEL  
ODERMANN, NANCY  
OKSENDAL, JOANN M.  
ORTH, TOM  
OVERSON, CLAUDIA  
PIETZ, DAWN  
PIETZ, RICHARD  
POLIVODA, NADEZHDA  
POLIVODA, VASILY  
PRICE CONSTRUCTION  
RAUGHT, ARLENE  
RAYGO, BEatrice  
REISENAUER, LAURA  
REUPPEL, DIANNE M.  
RHONE, KATHY  
ROBERT’S INC.  
ROBINSON, MARK D.  
ROBINSON, WM A.  
SAFEAIR SYSTEMS  
SCHERR, ALVINA C.  
SCHMIDT, BRIAN  
SCHMIDT, VALENTINE  
SCHNITZLER, ALLEN  
SCHNITZLER, CAROL  
SENINIE, DELLA  
SHAFFER, DANIEL J.  
SHEAFIR, GLENN J.  
SHULTZ, LORRAINE  
SMITH, CARLA J.  
SODERFELT, AL  
SPERLE, JOE  
STUART, RUSSELL  
THIBERT, DELENA  
US WEST NEW VECTOR GROUP  
VANDERBILT, MONICA  
VANDERBILT, STEVEN  
VETTER, LINDA F.  
VONDAL, LORI  
WHITE, LONNIE C.  
WHITE, SHELIA M.  
WILDOSE PROPERTIES  
WILHELM, DAN P.  
WILSON, DONALD J.  
WILZ, WILLIAM J.  
WUNDER, JOHN  
WYNSTRA, BETTY  
ZUBROD, TOM

**LEAVING FOR THE WINTER?**

Please contact our billing department at 701-223-1513 to let us know that you are going to be gone. Without notification, we may estimate your meter reading, which could result in being over billed for several months. Thank you!
Board minute excerpts
Aug. 20, 2014

The regular meeting of the Board of Directors of Capital Electric Cooperative, Inc., was held on Wednesday, Aug. 20, 2014, at co-op headquarters in Bismarck.

Financial review (June 2014): Prior to the board meeting, Directors Eckroth and Haugen-Hoffart reviewed the July 2014 check register and expenditures. Eckroth reported all checks were in order. It was moved, seconded and carried to approve the July expenditures in the amount of $3,425,345.76.

Business department report: The manager reviewed the July financial and statistical report with the Board. The total kilowatt-hour (KWH) sales for July 2014 was below budget by 12.6 percent. The actual monthly electric revenue is down 6 percent from budget. Year-to-date, KWH sales are up from budget by 2.2 percent and electric revenue is over budget by 4.4 percent. The financial margin for July is -$33,880, versus the budgeted margin of -$171,318, above budget by $115,586. The year-to-date margin is $335,158, under budget by $341,319.

In July, 92 new services were billed, bringing active services to 18,011 versus 17,356 at this time last year. This is a net increase of 655 accounts over the last 12 months.

Central Power Electric Cooperative consolidation: No status change.

Wholesale power rates: Basin Electric Power Cooperative expects to keep rates consistent for 2015 and increase electric heat by .001/KWH, beginning January 2015. It is expected that Central Power rates will change similarly. This will increase power costs. It is reasonable to increase heat rates by the same amount. This means an increase of 2.4 percent for fuel and 1.9 percent for electric heat, or $1/1000KWH heat. Capital Electric’s heat rates would continue to be market competitive after this increase. The Basin Electric 2016 rate design is under review.

Update on health care scenarios: Scenarios outlined provided. We are in a holding pattern until the analysis information starts to be collected.

Imaging system: We have set a cutoff date of Sept. 1, 2014 to begin scanning member files and AP invoices/checks into the new Vault software. Kent is working with National Information Solutions Cooperative (NISC) to convert the images from the old system into Vault.

Estate retirements: Following review of the financial condition of the cooperative and recommendation by management, it was moved, seconded and carried to authorize payment of capital credits to the following deceased members’ estates:

- Edith Schweitzer $456.19
- Louis Schumacher $204.34
- Walter Kirke $25.77
- Leland Hammond $406.21
- TOTAL $1,092.51

The manager reviewed the comparison of actual-to-budgeted expenses for the month of July and for the year-to-date through July 2014. Accounts receivable balances as of Aug. 19, 2014 were reviewed.

Engineering and operations report: The manager reviewed the written report from the engineering and operations departments. We completed 42 work orders this month, adding 157 new consumers to the system.

Our Wing and Erickson Substation control buildings are constructed, and Rich and the linemen are wiring them, installing new ORCs, a new RTU, backup battery service and communication service so that we can get status and operate breakers from the headquarters building.

Fischer and The Third Generation continue to trench in cable around the Bismarck area, and VIP continues our rural rebuild in the Wing area.

We connected a temporary service out at the Menards site east of McKenzie this month, at their need it for a well service to keep the dust down and for compaction purposes. They also need two more temporary services but are waiting for the Public Service Commission to make a decision.

Justin completed the updating and printing of our big maps. We update the big maps quarterly and the iPad maps monthly. Our line crews are busy hooking up temporary and permanent meters, along with fixing a few underground faults.

The engineering department met with Central Power’s engineering and operations staff on Aug. 1, 2014 to go over switching procedures, lock out/tag out procedures, and other concerns that we both had on the consolidation.

Member services department: The manager reviewed the member service written report.

Eichele solar well complete: The pasture well using a photovoltaic array to pump water is complete and operational.

Communications and public relations department: The manager reviewed the written report from the communications and public relations department.

Safety report: There were no lost-time accidents this month.

Jerry Nielsen, a safety instructor with the North Dakota Association of Rural Electric Cooperatives (NDAREC), was at the shop on July 31, 2014 to conduct a field safety meeting. He went over bucket truck rescue and close calls/accident review. He also rode along with the crews in the field to see that they were working safely. Without objection, the safety report was approved.

Central Power: At the Member Advisory Committee meeting, they discussed health insurance, a new wind project, Basin Electric rates, construction, and the budgeting process which is underway.

NDAREC: There was no meeting to report on this month.

NRECA: The National Rural Electric Cooperative Association (NRECA) annual meeting is scheduled for Feb. 21-25, 2015 in Orlando, Fla.

CoBank director election: The board will review the candidates for director and conduct a vote by email the first week in September.

Adjournment: There being no further business to come before the meeting, without objection, the regular meeting was adjourned.