

Keeping You **CONNECTED**

May/June 2021



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Published for members of



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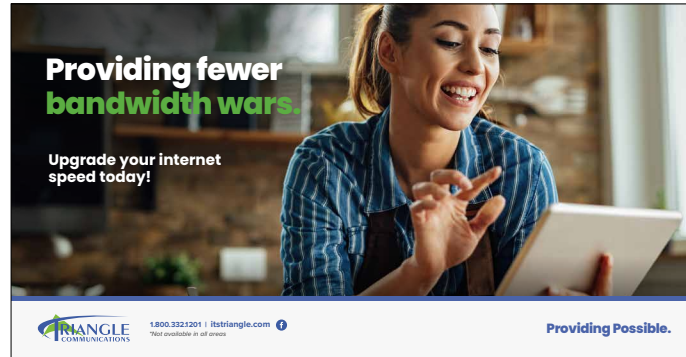
OUR COVER

Steve Leitner captured 3rd Place in Triangle's 2020 Photo Contest with this eye-catching photo of the sun highlighting a red barn in the Hogeland area.

Holiday Closures

Memorial Day
Monday, May 31st

Please call 1-800-332-1201
24/7 to report any phone
or Internet issues.



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WHO'S WHO AT YOUR COOPERATIVE - JOHN SCHOEN



John Schoen began his career at Triangle 14 years ago. John's job as a Network Engineer includes a large amount of responsibility. His main duties in

the past few years have been to make sure all the materials needed for our Fiber to the Home projects are ordered and here for the crews to get the fiber in the ground and connected to our members. John enjoys the challenge of his job and says every day is different.

When he is not working, John enjoys spending time with his wife and kids. He also helps his parents and in-laws with various projects on their ranches. John spends his summers putting up hay on a place south of Chinook and is also remodeling a house. With the pandemic he has not been able to volunteer too much, but he has focused on spending more time

helping family with their ranch projects.

John is a very dedicated man to his work and his family, but when I asked if there was a signature dish, he cooked his response surprised me. John makes pizza from scratch and said he "receives a lot of positive feedback from all who have enjoyed it."

I would say John is one of a kind, but since he has a twin brother that is not true. Thank you John for answering my questions. You are a great co-worker and a good sport.

By Denise Kovacich, Communications Specialist

MYSTERY PHOTO AND TELCO QUIZ

Two Lucky Subscribers Per Issue Will Win \$25!

We received 109 entries that correctly answered Triangle has 8,400 miles of fiber in the ground and the Mystery Photo was a portion of the Charles M Bair family home.

Congratulations to Dolores Spencer and Mary Pike who were randomly drawn to receive a \$25 credit on their next Triangle bill.

Try your luck with this issue's quiz and mystery photo shown on the right.



Two Chances to Win!

#1. Who determines if a capital credit return will happen?

#2. Mystery Photo (right):

My name is: _____

My Triangle phone number is _____

Yes! I want to receive e-mail notifications about special events or deals in my area. My e-mail address is: _____

Entries must be received by June 1, 2021 to be eligible for the drawing. Please return this slip with your payment or mail to: Newsletter, Triangle Communications, PO Box 1220, Havre MT 59501. You can also submit your answers at www.itstriangle.com/telco-quiz.



SWAP AND SHOP

*Welcome to our Swap and Shop!
Feel free to post and find classifieds
from other members!*

Farm Equipment

Ditch Witch trencher with backhoe and 6-foot chain boom plus extra parts. Best offer; 350 Industrial IHC tractor/loader; 990 David Brown w/loader (as is), make offer; T9 IHC catapillar w/ dozer and gravel bucket; 1971 Ford truck includes bale rack, box, hoist and grain filler; 1954 IHC farm truck w/box and hoist; Heston bale processor; IHC grinder mixer w/bale chute, 540 PTO; older John Deere manure spreader, make an offer; one Oliver manure spreader; 2 John Deere drills, 12 foot each/14-inch spacing. Call evenings 406.739.4361 or 406.781.4245.

For Sale

Two J.D. 14-foot surflax plows, hydraulic. Tandem hitch or single hitches. Barber spreader and Anderson rod weeder. Call 406.622.5170.

Rock Tumbler

12 to 15-pound capacity. Six-sided rubber-lined barrel (7" diameter x9" tall), 4 new pillow block bearings in motor. Includes 15 lbs. coarse grit, 5 lbs. medium, 2 lbs pre-polish and 4 lbs polish. Asking \$200, call 406.547.2184.

96 Yukon Parts

Doors (passenger side) and 4 stock wheels. Call 406.547.2187.

Wanting To Buy

1955-1958 Chevy car or pickup for project. Call 406.326.2287.

Items For Sale

1982 Ford Ranchero, needs some work and rear bumper replaced. Asking \$5,000. Roll top desk in condition, asking \$1,400. Call 406.622.5417.

Toro Titan MX Mower

Model 6080 zero turn mower with rollover protection with 26 HP engine. Ready to go, call 406.378.3212.

Harlowton Home For Sale

Three bedroom home, one bath home for sale in Harlowton. Two-story with basement for storage, new gas furnace on a nice corner lot. \$88,000 firm, contact owner for more details and possible owner contract with a down payment, 406.632.5725.

Rentals in Harlowton

Multiple houses and apartments for rent in Harlowton. Prices vary, no pets, no smoking. Call 406.632.5725.

Delta Platinum Edition Unisaw

10-inch unisaw with 50-inch commercial Biesemeyer fence with mobile base. In good condition, includes extra accessories. Asking \$1,500 or best offer, call 813.453.1787.

2007 RAM Pickup

Has 2500 5.9L HO engine, ranchhand bumper and gooseneck. Excellent condition, call 406.632.4447.

Misc Items

1985 Versatile 35.5 foot blade; pressure washer; portable contractor air compressor; receiving hitch; like new heavy-duty toolbox for size pickup and weight bench plus weights. Call 406.378.3212 for prices and more details.

Mayrath Grain Auger

27-foot, 6-inch Mayrath grain auger with 5HP electric motor. Call 406.378.3212

Stainless Steel Drop Visor

Twelve-inch stainless steel drop visor comes with brackets. Fits a 2009 Kenworth or newer. Asking \$150, call 406.357.4282.

Property For Sale in Loma

Opportunity for small-town living with wildlife and fishing access. For sale at a bargain price, 4 lots and 4 buildings originally housing a second hand and antique shop. Call 406.739.4361.

7000 Watt Honda Generator

Nice to have on hand for power outages. Electric start and 114 hours. Asking \$4,000, call 406.654.2756.

House For Sale

Two-story, 24'x36' house with 4 bedrooms and one bath to be moved. Call 406.654.2756 for price and pictures.

Wanting to Buy

Looking for a 1972 Chevy Cheyenne, 3/4-ton automatic 4x4 truck. The more original parts the better but will consider projects. Call 406.459.2074.

2002 GMC 2500 HD Duramax Diesel

Crew cab 4x4, rebuilt engine, and drive train with receipts. Includes heated leather seats and mirrors, onboard air compressor with horns, 2-speed on-demand high idle, grill guard, trailer brake controller, and more. Also, have 4 studded snow tires, P235-50R-18 mounted on GM wheels. Call 406.390.0629 or 406.265.4026.

Cadillac Deville

1995 Cadillac Deville V-8, 4-door. Asking \$1,575, call 406.326.2287.

Gooseneck Trailer

Donahue 18-foot Gooseneck stock trailer. New paint and tires. Call 406.326.2287.

Wanted to Buy

Women's bike at least a 3 speed. Call 406.547.2266.

1974 Versatile Tractor

1974 850 Versatile tractor serial# 850-050194 and 9N tractor with loader, non-running. Call 406.355.4298.

Indian Spirit Roadmaster

2003 Indian Spirit Roadmaster with 1500 S&S engine, Baker 5 speed transmission, and only 3,900 miles. Very well maintained, asking \$10,000 price is firm. Contact Larry at 406.239.3797.

Buildings For Sale By Owner

Located in Harlowton, MT on the corner of Central Ave and Hwy 12. Property is made up of six lots (24,150 sq. ft.) with two buildings. Buildings #1 is a storefront, shop and warehouse totaling 4,248 sq ft. Building #2 is 1,246 sq. ft. Asking \$350,000 for all, not willing to split up. Will consider all reasonable offers. Call Larry at 406.239.3797 or message for more information and/or pictures.

Property For Sale In Harlowton

Within walking distance of Harlowton business district and schools. Seven improved lots, one with a concrete pad for trailer house. Nice lawn, shade, fruit trees plus a large garden area, and 653 sq. foot garage/shop. Asking \$75,000, call Larry at 406.632.5847 or 406.239.3797.

Swap & Shop is a classified advertising section of the Triangle Communications and Hill County Electric websites and newsletters. It is maintained as a service to customers and communities wanting to buy, sell and announce non-commercial items. To have an ad included, simply enter all the pertinent information on the online form. An administrator will review the information within two business days and if approved, the ad will then appear. It will stay online for 60 days unless you notify us to remove or change it. It will also appear in any of the newsletters printed during that 60 day window. Triangle reserves the right to abbreviate ads and if the section is full, we will display ads on a first come, first-served basis. If you're unable to enter your ad online you may mail or e-mail it to us using the contact info inside the front cover of this magazine. Happy swapping and shopping!

COMMUNITY CROSSWORD

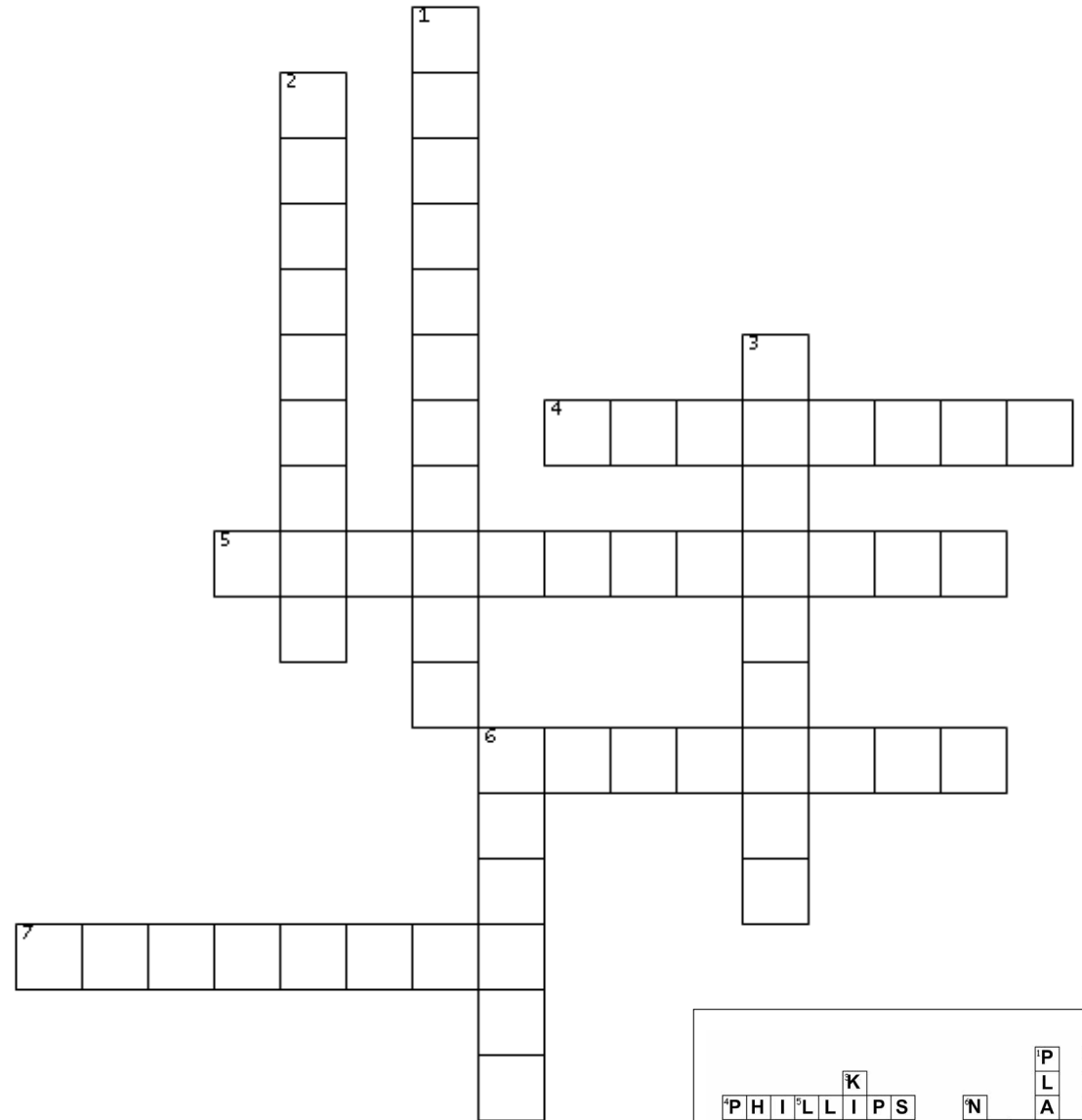
Featuring Broadview, MT

Across

- Rancher W.X. Sudduth wanted to name the town ____, after his ranch, but a town with that name already existed.
- The town of Broadview was ____ in 1917.
- Broadview was established in 1908 along the newly created ____ and Northern branch line.
- The Great ____ Railway built the Billings and branch line.

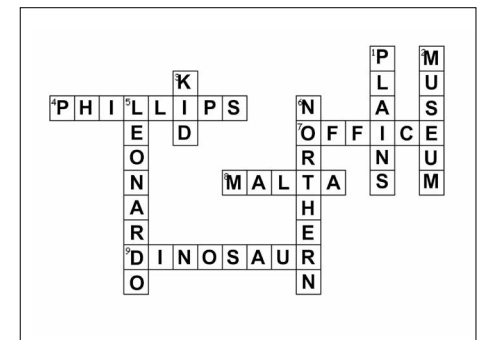
Down

- Broadview is in ____ County.
- The nearby ____ National Wildlife Refuge was created to protect wetlands for migratory birds and waterfowl.
- ____ is situated 31 miles northwest of Billings along Hwy 3.
- In 1934, almost half the town ____ in a devastating fire.



ANSWERS

For the March/April Community Crossword, Malta MT



COOKS CONNECTION

Dishing Up Montana's Best Recipes

Thank you to everyone who has shared their recipes, keep them coming!

If you have a favorite recipe of any kind that you would like to share, we would love to have it.



Your recipe could appear here and earn a FREE GIFT!

Photocopy, print or type your favorite recipe and send it in one of the following ways:

Mail to Newsletter,
PO Box 1220, Havre MT 59501
or

E-mail: newsletter@itsTriangle.net

RECIPE

Broccoli Swiss Cheese Frittata

Submitted by Diane Leibel of Malta, MT

INGREDIENTS

1 Tbsp butter
2 cups broccoli florets
8 eggs
6 oz. shredded swiss cheese

DIRECTIONS

Saute broccoli in butter until tender. Whip eggs in a bowl, mix in cheese. Put broccoli in a baking dish. Pour egg mixture over broccoli. Bake 350° for 25 minutes. Let cool 10 minutes before cutting.

RECIPE

Hot Fudge Pudding Cake

Submitted by Tammy Wyse of Dodson, MT

INGREDIENTS

1 cup flour
¾ cup sugar
2 Tbsp cocoa
2 tsp. baking powder
½ cup milk
2 Tbsp shortening, melted
1 cup brown sugar
¼ cup cocoa
1 ¾ cup hot water

DIRECTIONS

Combine flour, sugar, 2 Tbsp cocoa, baking powder and salt in a bowl. Blend in milk and shortening. Pour into an ungreased 9x9x2 pan. Stir together brown sugar and ¼ cup cocoa. Sprinkle over batter. Pour hot water over batter. Bake at 350° for 45 minutes. Best served warm.

RECIPE

Hurricane Oatmeal Cake

Submitted by Kathryn Munson of Havre, MT

INGREDIENTS

1 cup oatmeal
1 ¼ cups boiling water
2 eggs
1 cup sugar
1 cup brown sugar
½ cup vegetable oil
1 ½ cups flour
1 tsp baking soda
1 tsp salt
1 tsp cinnamon

DIRECTIONS

Combine oatmeal and boiling water; set aside. Beat together eggs, sugars and oil until well blended. Add sifted flour, baking soda, salt and cinnamon. Then add oatmeal mixture. Pour into greased 9"x 13" cake pan. Bake at 350° for 30-35 minutes. Could sprinkle with powdered sugar after baking. This cake stays moist and fresh for several days.

ARE YOU ON THE LIST?

Who has time for unwanted telemarketing calls? If you have not already, you may want to register your landline and mobile phones on the National Do Not Call Registry (www.donotcall.gov). If you are already registered and are still receiving calls, you can verify your registration at the same website.

Registered numbers are removed from telemarketing and company call lists. Telemarketers must access the registry database and remove all numbers from their call lists. Unless you remove your number from the registry, numbers are on the list permanently and it does not expire.

It is easy and free to register at www.donotcall.gov or call 1-800-382-1222 from the number you want to register. It may take up to eight weeks to see a reduction in those pesky calls.

For a complete list of the National Do Not Call Registry federal rules, visit www.ftc.gov/donotcall.



CONGRATULATIONS TO LOCAL STATE BASKETBALL CHAMPIONS

Montana is a state rich in basketball history and a source of community pride. This issue we want to talk about our awesome high school athletes and in particular our young women who have dominated the Class A, B, and C Girls Basketball. The young ladies that live in our cooperative footprint are in a class unto themselves!

Class A, B and C Girls' State Championships were all won by schools in Triangle's service area. These young athletes sacrifice a lot and spend an enormous amount of time together required to be a championship team. Years of developing skills, playing as a team in tournaments outside of the normal season, basketball camps, open gyms, weightlifting, etc. The commitment for development of future teams through volunteering at Saturday morning elementary basketball. These championship teams are no longer spending just a few months in the gym, it takes a year-round commitment to achieve the level of success we are seeing throughout our service area.

For these athletes, it isn't all about basketball either. They balance their schoolwork on top of their basketball commitments. Many of the athletes also were Academic All-State on top of being state athletic champions. These young people are driven, multi-taskers and participate in a variety of activities throughout the school year. On a single day, they may go from basketball practice to the school play practice and then work on their homework and competition entries for programs like FCCLA, FFA, BPA, etc.

For Havre, the Lady Blue Ponies showed their grit and determination to win in a thriller double overtime game. The championship victory clinched Havre's 3rd state championship in the past 4 years. They are indeed a powerhouse in Class A Girls basketball. Havre finished the year with an impressive 17-3 record.

It had been 40 years since the Big Timber Lady Shepherders brought home their last state championship in basketball. They not only brought home the Class B championship trophy, but they dominated every game of the season finishing with a perfect undefeated season at 24 wins and 0 losses. They met a tough competitor in the Malta M-Ettes on Friday night in the semi-finals. M-Ettes, another great group of young athletes in the Triangle service area. The Malta M-Ettes finished the state tournament in 4th place.

The Fort Benton Lady Longhorns finished the season with their first ever state championship. The Lady Longhorns went undefeated in the regular Class C season play and had lost to Class A Havre and the district Championship game to North Star in overtime (another great Triangle service area team). Only to play the North Stars again in the divisional Championship to determine the team who would automatically go to state; this time defeating the North Star team. The Lady Longhorns went on to the State Tournament and never looked back; beating each team they faced by several points to win the State Class C title.

We are so proud and fortunate that the youth in our communities are committed and driven to excellence. Triangle Communications will remain a proud supporter of all our area schools and the communities that we serve. Awesome job athletes!!!

FEATURED COMMUNITY- DENTON

Denton has some pretty cool history and tidbits. Denton has had a post office since 1888 and was the hometown of Donald Koehler who is one of 20 people in medical history known to reach a height of 8 feet or more. The town was established when the railroad line was extended and is currently the turnaround point for the Charlie Russell Chew Choo dinner train which uses 1950's vintage cars.

Andy's Barber Shop has been a staple in Denton for over 40 years. Multiple generations have stopped by for a haircut and great conversation with Don and fellow patrons.

Clearview Seed is a family owned and operated business just outside of Denton. It is dedicated to helping with the success of growers in Central Montana and beyond. Clearview Seed provides growers with strategies that increase yields, certified seed as well as seed cleaning.

Be sure and stop by Shade Tree Café for an amazing meal. The Shade Tree Café has dinner nights for special occasions as well as incredible baked goods. Visitors should never leave without a cinnamon roll, cookie or piece of pie.

The Longbranch Bar & Denton Hotel is another option Denton offers for a great meal and friendly drink with neighbors. Longbranch is also known for fun Bingo nights. They also have hotel rooms available for rent so you can spend the night in town.

Denton Food is a long-standing staple business in the community. The staff always greets you with a smile. They have a great selection of groceries to help you prepare a delicious meal for your family.

Denton is also home to a public library. Community members can stop by for recommendations on what to read next and check out books. During the summer months, area youth have learned to swim

at the local pool and it is a great place to spend a relaxing morning or afternoon.

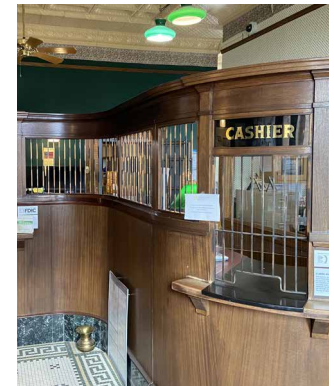
Farmers State Bank is located in a well-known building in town. It has been in operation for over 60 years serving the needs of community offering checking and savings account as well as loans.

Nearby Coffee Creek, Montana is home to Nemeč's Parts & Repair. When visiting with current owner, Lon Nemeč, he mentioned that his father purchased the business from his uncle in 1956. Being in business for 65 years is quite an accomplishment. Nemeč's has been a go to for area farmers and ranchers for their repair needs as well as parts. Nemeč's is also a NAPA parts dealer.

NGS Sales has been a one stop shop for a variety of needs for over 30 years. They specialize in chemicals, feed, hardware, home & garden, augers, plumbing and more. Over the years, they have continued to expand into offering more products and services to the community.

Torgerson's started in Ethridge, MT and has grown to 11 locations throughout Montana. Denton is one of the service locations for Torgerson's for the many different brands of equipment that they sell.

Over 100 years later, Denton continues to be a thriving community.





Important Information Regarding Montana Relay

Montana Relay:

Montana Relay is a public service that guarantees all citizens access to prompt, professional and accurate communication through a telephone. Consumers of these specialized services, specifically individuals who are deaf, deaf-blind, hard of hearing or have difficulty speaking, can communicate on the telephone via TTY, Voice Carry Over (VCO), Hearing Carry Over (HCO), Speech-to-Speech (STS), Spanish and Captioned Telephone. This helps ensure the ability to connect with family, friends or businesses with ease.

How Montana Relay works:

Dial 711 or the toll-free number listed below to connect with Montana Relay. A qualified Communication Assistant (CA) will ask for the area code and the number of the person you wish to call and will begin relaying the conversation. Generally, the CA will voice the typed message from the text telephone (TTY) user to the person on the other end. The CA then relays the spoken words by typing them back to the TTY user.

Specialized Services:

Montana Relay offers specialized services for individuals who have difficulty speaking, including Spanish-speaking residents. Specially trained CAs are on hand to assist in these types of calls by dialing the associated number provided on this page. Since Montana Relay offers a variety of services please refer to the website listed or call Montana Relay Customer Care for more detailed instruction on how a particular call is processed.

Captioned Telephone:

Captioned Telephone is ideal for any individual that has a loss of hearing but is still able to speak for themselves. A captioned telephone works like any other telephone with one essential difference: it allows users to listen to their phone conversations while reading captions of what's said to them.

Access to Services:

Both 711 and the 800 numbers are toll free calls and provide access to the same relay services. If you are experiencing trouble dialing 711 when trying to reach Montana Relay, please call Montana Relay Customer Care.

All TRS and English Captioned Telephone services are available 24 hours a day, seven days a week. Spanish Captioned Telephone is available daily from 6:00 a.m. to 10:00 p.m. MST. Consumers may place relay calls to English-speaking and Spanish-speaking people within Montana, across the United States and even internationally. Each conversation is handled with strict confidentiality.

To place a call using Montana Relay, dial 711 or one of the toll-free numbers below:

TTY: 800-253-4091

Voice: 866-253-4090

VCO: 877-826-7161

Spanish: 866-225-1866

Speech-to-Speech: 877-253-4613

Virtually Assisted StS: 800-855-8330

Customer Care Information:

800-833-8503 V/TTY

1006 12th Street

Aurora, NE 68818

relay@mt.gov

www.dphhs.mt.gov/detd/mtap

Captioned Telephone

Customer Service: 888-269-7477

To call a Captioned Telephone user, dial:

711 or 877-243-2823

Special points of interest:

Equipment Distribution Program

If you want to learn about the Montana Telecommunications Access Program, please call 800-833-8503. You may also visit <http://dphhs.mt.gov/detd/mtap/mtapequipment>.

Emergency Calls

Please note that 711 can only be used to reach Montana Relay. In an EMERGENCY you should continue to use 911. For emergencies, call 911 or your local emergency service TTY number directly. The Americans with Disabilities Act (ADA) requires that all 911 centers have a TTY and are prepared to handle emergency calls placed in this manner. Montana Relay will make every effort to assist you in an emergency. However, it is important to understand that relay centers are **not** 911 centers and do not assume responsibility for emergency calls.

TRIANGLE'S 2021 Photo Contest



GRAND PRIZE **\$200** RUNNER-UP PRIZES **\$50**

This contest is open to members and member dependents of all ages who subscribe to Triangle landline service.

Photo Qualifications:

- Must depict the scenic or abstract beauty of the Triangle service area.
- Trademarks, commercial names and advertisements must not appear in the photo.
- Photos containing people are not eligible.
- Must be previously unpublished
- Must be a minimum of 300 dpi, high resolution and a minimum of 1500 pixels on the longest side.

Entries must be submitted on our website by July 9th. Limit two entries per person.

Triangle reserves the right to disqualify incomplete entries or entries that do not meet the criteria. By submitting an entry, you agree to give Triangle complete, royalty-free publication rights to the photo. One Grand Prize and five (5) Runner-up Prizes will be awarded.

All valid entries will be posted on Triangle's Facebook page by July 16th for First Round Voting. The top 20 photos by July 30th will proceed to Second Round Voting in the September/October 2021 "Keeping You Connected" magazine. The top 10 from the magazine voting by September 30th will go to Final Round Voting at the 2021 Triangle Annual Meetings in October. Award winning photos will be featured on the 2022 covers of the "Keeping You Connected" magazine.



Craig Gates, CEO

CEO MESSAGE

Spring is almost over, and we are fast approaching summer. What a crazy year it has been, it is hard to believe that last March we just started hearing about COVID. I think we are all tired of talking and hearing about it. Hopefully with the vaccines we can get back to some semblance of normal soon.

You will see our second capital credit article on the next page; please review it to have a better understanding of our capital credits and how many options there are to the cooperative on how they can be retired (paid) out. Triangle will also have a video soon on our website that does a good job of also talking about capital credits. I will let you know when it is posted.

Triangle is getting ready to start construction on our 2021 fiber upgrades. This year we have hired VECI and JKL for our Fiber to the Home construction. JKL will be plowing fiber in the South Malta exchange area north of Malta and Molt in the southern area of our exchanges. VECI will finish up plowing fiber in the Stanford exchange and will also be plowing fiber in the Denton exchange. In addition to those four exchanges, we will also upgrade another portion of the Big Timber exchange.

I invite you to look at our Fiber to the Home map on our website, <https://www.itstriangle.com/services/misc/triangle-fiber>. It shows exchanges already upgraded to fiber, the areas being constructed in 2021 and what we have planned for in the future.

We are excited to be bringing fiber to our service area and the new and exciting opportunities fiber can provide. These projects take a lot of planning and it really is a team effort with our Engineering team, Construction teams, our leadership team and good solid direction given by the Board working together to provide exceptional service to our members.

The cooperative and the union have reached agreement on a new contract. I want to thank all the union employees who gave their input, and we have a good contract supported by the IBEW union, the membership of the union and the cooperative.

Last but definitely not least; I would like to take this opportunity to thank our employees for their hard work during these uncertain times. The cooperative will have employees return to the office on May 10th and we will continue to monitor the issue as we move forward. The office will not open to our members until sometime later, please look to Facebook and our website or the next newsletter for any updates.

Stay safe and healthy!

RETIRING CAPITAL CREDITS

Triangle Telephone Cooperative Association, Inc., was founded in 1953 and used the cooperative model. The cooperative model is not an investment tool for members, but a way to provide an essential community-based service at reasonable cost.

Members of a cooperative are charged for services based on current rates and pay for those services used on a monthly basis. During the following year, after the external financial audit is completed, and if positive margins are made from the services that directly relate to the members of the cooperative (not necessarily paid by the member, remember the last article about the universal service fund), those positive margins are called capital credits or patronage.

When the cooperative has cash created by the positive margins, the Board of Trustees decides annually if the margins will be invested back into plant and operations or if it will be used to retire capital credits (pay out) to current and previous members through a retirement process. Yes, the Board of Trustees can elect to not retire any capital credits if they feel there are other uses for the dollars collected by the cooperative that are needed for the betterment of the cooperative as a whole, this is part of the Trustee's fiduciary duty.

If the retirement process is going to be utilized by the cooperative, the board has several different ways in which to retire the capital patronage (equity) of the cooperative to the members. They can select the oldest year, the most current year, a combination of years, pay a certain amount of dollars spread over a selected number of years, retire estates only, include estates for the past year in addition to the years selected, offer the retirement based upon the discounted present value of dollars collected over time of the capital credits, and/or other ways not mentioned here.

As you can see, the Board of Trustees has many ways to retire the capital credits and makes that determination every year. The Trustees decide on the financial health of the organization, not only today but into the future, as this is also part of their fiduciary duty.

In the past, Triangle has been able to retire a portion of the oldest

capital credits and then a percentage of the remaining years. These retirements were in addition to the estates that are retired when a member passes away. Calculations in 2020 and Triangle's 3-year average of just the estates retired, is approximately \$1.5 million per year in addition to broader retirement annually. This equates to typically, between \$2 and \$3 Million per year.

In 2020, the Board of Trustees offered a discounted retirement as well as continued to retire estates. One of the reasons for the discounted retirement was due to the Universal Service Funds (USF funds) driving our capital credits balances to new highs. The discounted retirement was an effort to get a handle on the growth of patronage added annually from the sheer amount of USF funds being calculated into the positive net income annually. As covered in the last article, the USF funds being calculated into the patronage are not funds that come from members.

The Board of Trustees was unsure if the discounted retirement of capital credits would be successful. The Trustees did not know if there was going to be an additional retirement as had been completed in years past. Since this was unknown, the Trustees did not announce that there would or would not be an additional retirement of capital credits. The Trustees wanted to make sure that as many people as possible could take advantage of the discounted retirement without the added confusion of another retirement possibly later in the year. Given the results of the discounted retirement offer after it was calculated, the cooperative retired over \$31 million in capital credits and paid out over \$7 million in cash to its members in 2020. Approximately 30% of the membership decided to participate in the discounted retirement offer. This was a success for the cooperative as it has helped the outlook of the cooperative by bringing down the total capital credit (equity) balance and provided dollars to our members at an unprecedented amount.

What will the Trustees do in the future? That is not known as the Trustees will have some very tough decisions in the future about how capital credits are retired. The Trustees will continue to make the best decision for the cooperative if and when they are able to retire capital credits.

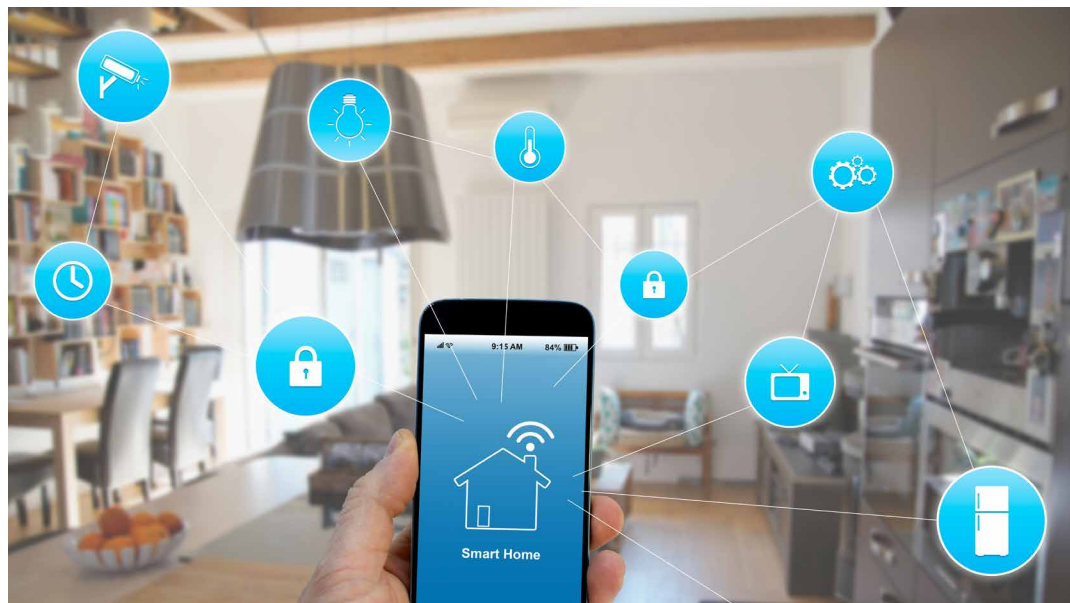
HOW SMART IS YOUR HOME?

Home automation, or smart home technology, gives us safety, security and convenience at our fingertips. From doorbells with cameras to appliances you connect to from an app on your smart phone or tablet, our homes are getting more connected all the time as technology improves.

Here are a few things to consider before you invest in smart home devices:

- What do you want from a smart home system? Before you start buying smart home devices, figure out what you are wanting your system to do. Is your focus safety, efficiency, or convenience?
- Who will be using the system? Make sure it is easy for everyone who will be using your system to use the devices that will be connected.
- How much are you willing to pay for your system? Prices vary greatly. If you aren't sure what you want, start with the basics to see what works best for you. The good news is if you have an Internet router and a smartphone you already have a good start.
- Are there subscription fees? Ask if the devices you are looking to purchase require a monthly subscription to access certain features.

Making your home smarter can be intimidating. Do your homework before you shop. Ask friends or family who have smart home devices what has worked or not worked for them, research products and services online and talk to the experts at stores selling smart home products.





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