

LIVING THE CO-OP DIFFERENCE: ARROWHEAD COOPERATIVE'S COMMITMENT TO COMMUNITY GROWTH AND GIVING



Arrowhead Cooperative's unwavering commitment to community lies at the heart of our values. As a driving force behind economic development in Cook County, MN, and neighboring areas, our Revolving Loan Fund empowers local businesses, fostering growth and prosperity within our region. Furthermore, through our Operation Round Up® program, we support numerous charitable causes, enabling our member-owners and subscribers to make a tangible difference in the lives of others. We firmly believe that a cooperative's concern for community is not just a principle but a way of life, demonstrating the power of collective action to create positive change and build a stronger, more vibrant community for all.

ARROWHEAD COOPERATIVE EMPOWERS LOCAL BUSINESSES THROUGH REVOLVING LOAN FUND

Arrowhead Cooperative is proud to be a driving force behind economic development in Cook County, MN, and the surrounding areas. Through our Revolving Loan Fund (RLF), we are committed to providing crucial support to businesses, fostering growth and prosperity within our community.

Recently, Skildum&Company LLC, a local construction firm with a rich history in residential building, received a loan from Arrowhead Cooperative's Revolving Loan Fund to expand their business operations into gravel mining. This move is strategically aligned with their construction projects' needs for quality aggregates, considering the decreased availability of gravel vendors in the region.

"With the RLF loan, we were able to secure the essential machinery and equipment needed for our expansion into gravel mining operations," says Chris Skildum, owner of Skildum&Company LLC. "The loan has significantly improved our material transportation capabilities and boosted our productivity on various projects."

Skildum&Company LLC utilized the loan to purchase a used Michigan front-end loader, which has proven instrumental in enhancing efficiency during material transportation. Additionally, the loan enabled them to rent a D8 dozer for clearing State DNR land in preparation for gravel mining. By subcontracting crushing, screening, and blending services, they can now produce finished products like class 5 gravel more effectively.

"The Revolving Loan Fund has created new opportunities for us within Cook County and beyond," Chris Skildum remarks. "Projects that previously faced challenges due to limited access to quality aggregates are now streamlined, and we've been able to collaborate on exciting ventures with other contractors."

The loan's positive impact is already evident in the opportunities it has created for Skildum&Company LLC within Cook County and potentially beyond. Their collaborations with Global Specialty Contractors on projects like the Grand Marais Overlook

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have showcased the advantages of having their own gravel pit, enabling them to provide excavation and trucking services efficiently. Moreover, the availability of quality aggregates from their mining operations ensures the smooth progression of their housing projects within the region.

With a vision of continued contribution to Cook County's economic development, Skildum&Company LLC is committed to undertaking stable housing projects and supporting other local businesses that play a vital role in our communities.

Working with Arrowhead Cooperative on this financing has been a positive experience for Skildum&Company LLC. The Cooperative's board demonstrated clear and decisive decision-making, even when unexpected changes occurred during the loan application process.

Arrowhead Cooperative remains dedicated to empowering entrepreneurs, supporting diverse projects, and contributing to the overall prosperity of Cook County and its neighboring regions. By offering accessible financing options through our Revolving Loan Fund, we strive to make a lasting impact on our community's economic growth and development.

For businesses seeking funding opportunities or more information, we encourage you to contact Arrowhead Cooperative at (800) 864-3744.

Learn more about Skildum&Company LLC at skildumcompany.com.



TRANSFORMING SMILES WITH OPERATION ROUND UP®

At Arrowhead Cooperative, we love to witness the positive impact of our Operation Round Up® program on the lives of our community members. By rounding up their bills to the nearest dollar, our generous member-owners and Arrowhead Broadband subscribers have made a significant difference in supporting local non-profit organizations and community service programs. Through the Operation Round Up® program, we have awarded over \$400,000 to more than 100 deserving organizations since its inception in 2003, reaffirming our commitment to improving the quality of life in our service area.



PHOTO BY: MICKEY CHICK



2023 CALENDAR CONTEST

SEND US YOUR BEST SHOTS

We invite our members to share your most beautiful, engaging, and fun photos for the 2024 calendar!

Watch for more details on how to submit your best shots in the September edition of the Highline Newsletter or visit www.arrowheadcoop.com.

In June 2023, the cooperative and Operation Round Up® were able to contribute \$32,000 to ten deserving area organizations. Among them was the Sawtooth Mountain Clinic's Oral Health Task Force, a dedicated group of 11 volunteers from various health care organizations.

"Sawtooth Mountain Clinic's Oral Health Task Force is deeply grateful for the Operation Round Up grant we received," shared Paul Nelson, Chair of the Sawtooth Mountain Clinic's Oral Health Task Force. "The funds allowed us to provide vital oral health services and education to nearly 800 children, 300 seniors, and 35 expectant moms in the past year."

The Task Force, founded in 2012, had a primary goal of ensuring access to essential dental care for every child in Cook County and the Grand Portage Reservation, regardless of their caregivers' ability to pay. Over the years, the scope expanded to care for young adults, expectant moms, and seniors aged 65 and over, covering various schools and daycares.



"Thanks to Operation Round Up® funds, we were able to check the oral health of every child in the community's educational programs," continued Nelson. "If any child required dental care, we promptly provided their parents with a notification letter and information about available financial assistance."

The program remarkably reduced oral health problems from 26% to 9% among children checked from 2015 to 2022, setting a great precedent for the state.

"With Operation Round Up® support, we can also leverage community backing when seeking additional grant opportunities," Nelson explained. "This funding has been essential in sustaining our mission and reaching over 2,000 community members through educational outreach, raising awareness about the importance of oral health."

We invite all our members to celebrate the significant impact of their Operation Round Up® contributions, which enabled the Oral Health Task Force to make a real difference in the lives of community members of all ages. The Task Force remains deeply appreciative of the ongoing support they receive from our community members through Operation Round Up®. Together, we are building a stronger and healthier community.

Learn more about the Sawtooth Mountain Clinic Oral Health Task Force at www.sawtoothmountainclinic.org.



CO-OP NEWS

KEEP YOUR CONTACT INFORMATION UP TO DATE

Updating all your contact information is helpful because it allows the Cooperative to contact you regarding your account if there is a need. Updating your contact information is also helpful because it speeds up the power restoration process. At Arrowhead Cooperative we also use member contact information to let members know about scheduled outages and any issues with their account, to send the annual calendar, monthly newsletter, the annual report, and capital credit checks.

By having an e-mail address on file, you can sign up for online account access through SmartHub. There you can sign up for our alerts, bill pay reminders, and access your usage information.

Your privacy is important to us. We will not share any provided information with others. Communication in our busy world is changing and we want to know the best ways to let you know about planned outages, large emergency outages, upcoming events and programs, and your account.

OFFICE CLOSED

Arrowhead Cooperative will be closed on Monday, September 4, 2023 in observance of Labor Day. Please call (800) 864-3744 in the event of an outage or emergency.

NEXT BOARD MEETING

August 31, 2023 at 9:00 a.m.



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SAY GOODBYE TO GAS THIS SUMMER ELECTRIFY YOUR YARD CARE

While electrification has become a popular choice indoors, it's also making waves in our garages. Embracing electric lawn equipment opens up a world of convenience and benefits for homeowners. From mowers to leaf blowers, trimmers, and chainsaws, there's an electric alternative for every lawn care need. Take a look at why going electric is a smart move.

LAWN MOWERS:

- Electric push mowers are lightweight, making them easy to handle and transport.
- Say goodbye to pull-cord frustrations; electric mowers boast a simple push-button start.
- Enjoy a quieter and eco-friendly mowing experience with zero emissions.

OPTIONS TO CONSIDER:

- Corded mowers are perfect for smaller yards, while battery-powered models offer more versatility.
- For larger yards or inclines, keeping two sets of charged batteries handy is recommended.

ELECTRIC RIDING MOWERS:

- Experience reduced yearly maintenance costs with no oil changes, spark plugs, or belts to worry about.
- Enjoy cost savings on fuel expenses; electric mowers can be up to 15 times cheaper to operate.
- Over time, an electric mower powered by Lithium-Ion batteries and brushless motors proves more economical than its gas-powered counterpart.
- Say goodbye to the noisy engine roar and mow at any hour without disturbing your neighbors.

OTHER LAWN CARE EQUIPMENT:

- Cordless electric trimmers, chainsaws, and leaf blowers are quieter, lighter, and easier to handle.
- Most batteries last 30-45 minutes, providing ample time for lawn chores.
- Research battery life, charge time, and power when making a purchase.

By opting for electric lawn equipment, you'll enjoy the perks of convenience, low maintenance, cleaner air, and reduced noise. Take a step towards a greener and quieter yard today!



AUGUST CALENDAR WINNER

Submitted by: Sandy McHugh



SAFETY TIP

Childproofing electrical outlets is crucial to protect young children from electrical hazards. Outlet covers act as a simple yet effective safety measure, ensuring that curious little hands cannot insert objects into the outlets preventing electrical shocks.

ARROWHEAD COOPERATIVE

5401 West Hwy. 61, PO Box 39
Lutsen, Minnesota 55612-0039
Phone: (218) 663-7239 | (800) 864-3744
Fax: (218) 663-7850

www.arrowheadcoop.com

CEO: John Twiest

BOARD PRESIDENT: Michael Littfin

EDITORS: Sara McManus
and Fuller Creative, LLC

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