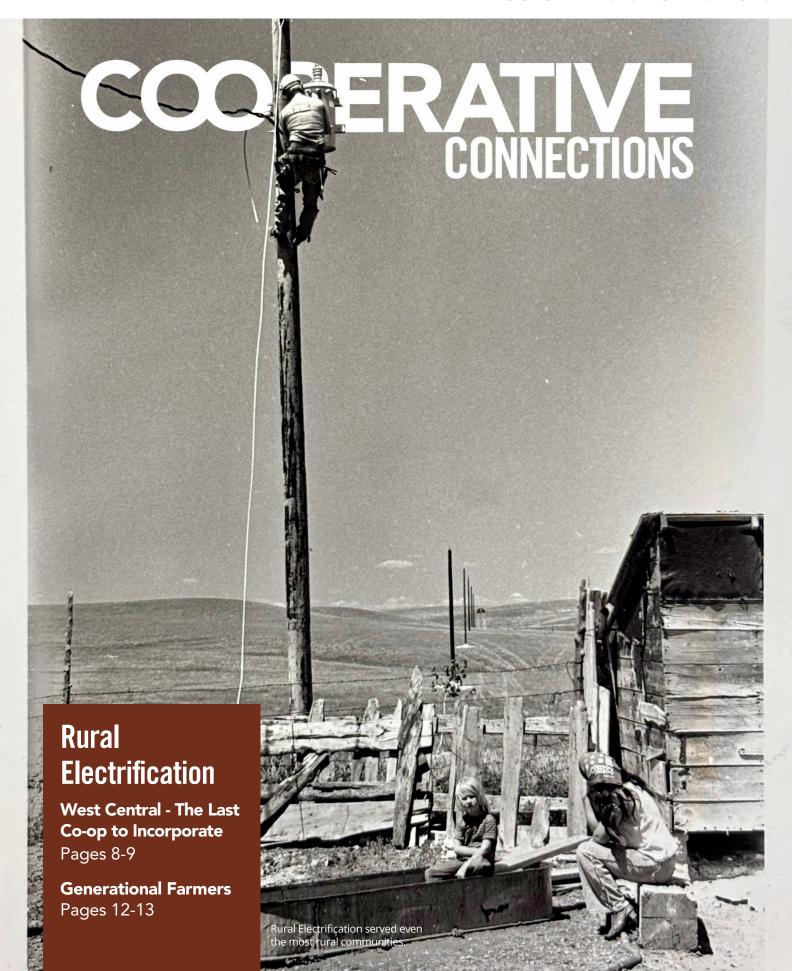
NORTHERN ELECTRIC

OCTOBER 2025 VOL. 26 NO. 6



Increasing power costs will affect local rates



Char Hager CEO/General Manager

Electric utilities across the country are facing growing financial pressures. Northern Electric, along with our power providers, Basin Electric and East River Electric, are not immune to these challenges. Our mission of providing safe, reliable electricity at the lowest possible cost to our members is becoming increasingly complex due to shifts in the power market, growing energy demand, and evolving regional regulations.

Power supply makes up 64% of Northern Electric's costs and represents the largest portion of our uncontrollable expenses. These costs are based on the amount and timing of power needed by our members, which is largely influenced by weather conditions and member usage patterns. Weather plays a significant role in electricity demand. Extreme temperatures increase the need for heating and cooling, while wet or dry conditions affect the use of sump pumps, dehumidifiers/humidifiers, irrigators and crop dryers.

We have been informed by our primary wholesale power provider, Basin Electric Power Cooperative, that we will have a rate increase for 2026. Basin provides approximately 86% of the power needed for the 25 distribution co-ops of East River and for another 114 cooperatives across nine states.

Several developments are driving the increase:

- Rising Energy Demand: Growing electricity usage across the region requires new investments in power plants and transmission lines. Basin's long-term financial forecast now calls for accelerated development compared to previous projections. Only one 45 MW power plant was built between 2018 and 2024. During this same period, demand grew
- Large-Scale Capital Projects: Over the next decade, Basin plans to invest \$13B in capital projects. Working towards establishing additional dispatchable generation, Pioneer Generation Station Phase IV, a 580 MW natural gas-fueled generation facility became operational in September of this year near

- Williston, ND. Basin has also announced their plans to construct the Bison Generation Station, a natural gas-fueled generating plant to be built near Epping, ND. The plant will produce up to 1,490 MW.
- Reserve Requirements: The Southwest Power Pool (SPP), our regional transmission organization, has implemented new resource adequacy rules, increasing the required reserve capacity to ensure grid reliability during periods of extreme demand. This has caused the need for additional dispatchable
- Market Instability: Wholesale energy markets continue to experience volatility, making it harder to predict costs with certainty.
- Inflation: Rising prices for materials, labor, and equipment further compound the cost of generating and delivering electricity.
- Commodity Prices: Sensitivity to pricing has had a large effect on the sales out of Basin's subsidiary, Dakota Gasification Company.

While Basin has benefited from rapid growth across its nine-state region, which has helped spread costs across a broader customer base, the combination of increasing demand, infrastructure needs, and inflation means a rate increase is unavoidable.

We are also going to see an increase in hydropower costs from the Western Area Power Administration (WAPA) for the second straight year. WAPA supplies our power that is not provided by Basin.

We recognize how concerning any increase in electric rates can be for the families, farms, and businesses we serve. That's why Northern Electric's board and staff will be working diligently on our 2026 budget to review internal expenses and limit any additional financial burden on members. At this time, we know an adjustment to our rates will be needed to meet our financial requirements.

Our commitment is to provide open, transparent communication about what to expect and when. We will be sharing more specific information in the coming months, once power cost projections and budget planning are complete.

Thank you for your continued support and trust in Northern Electric Cooperative. Together, we will navigate these challenges while staying focused on reliability, affordability, and service to our membership. We encourage members to begin preparing now for the expected rate adjustments.

COOPERATIVE

CONNECTIONS

NORTHERN **ELECTRIC**

(USPS 396-040)

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Todd Hettich - Vice President Scott Sperry - Secretary Josh Larson - Treasurer Thomas Lambert B I Hansen Kirk Schaunaman Bruce Schumacher, Jr. Mike Traxinger

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Chief Financial Officer: Lorisa Rudolph

Operations Manager: Jerry Weber

Manager of Member Services: Russel Ulmer

Manager of Information Technology: Derek Gorecki

Communications Specialist: Kathy Haas

Northern Electric Cooperative Connections is the monthly publication for the members of Northern Electric Cooperative, PO Box 457, Bath, SD 57427. Families subscribe to Cooperative Connections as part of their electric cooperative membership. The purpose of Northern Electric Cooperative Connections is to provide reliable, helpful information to electric cooperative members on electric cooperative matters and better rural living.

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AUGUST BOARD REPORT

Northern Electric Cooperative's regular board meeting was held Aug. 22, 2025, at the headquarters in Bath with all directors present. As the first order of business, the Board approved the July 28, 2025 minutes, and July expenditures. The Board then reviewed and accepted monthly reports by management. East River Director Kirk Schaunaman reported on actions taken by the East River Board at the Aug. 7, 2025, meeting. The next East River Board Meeting will be on Sept. 4, 2025, in Sioux Falls. South Dakota Rural Electric Association Director Nolan Wipf reported that the next SDREA board meeting will be held Sept. 18-19, 2025. Directors Kirk Schaunaman, Nolan Wipf, General Manager Char Hager and Communications Specialist Kathy Haas reported on the Basin Electric Annual Meeting, which was held Aug. 12-14, 2025, in Bismarck, ND. Director Todd Hettich gave an update on the RESCO board activities. Hettich also gave a building committee update.

MANAGER'S REPORT

General Manager Char Hager's report to the board included the following items:

- Update on Rural Electric Economic Development revolving loan fund activities held on Aug. 4, 2025.
- Report on the East River MAC Meeting held on Aug. 5, 2025.
- Report on the South Dakota Cooperative Hall of Fame Banquet held on Aug. 4, 2025.
- Report on the employee meeting on Aug. 6, 2025.

- · Report on the Basin Electric Annual Meeting and Member Only Meeting held on Aug. 13-14, 2025.
- Received board consensus to require reimbursement for cost of load control timers on bin services.

BOARD REPORT

The board considered and/or acted upon the following:

- Approved the date and time of the next regular board meeting for 8:30 a.m. on Monday, Sept. 29, 2025.
- Approved Work Order Inventories #25-07 for \$1,003,491.91 and #25-07MC for \$89,611.93 to be submitted to the Rural Utilities Service for reimbursement from loan funds for electric plant construction already completed.
- Appointed Todd Hettich as authorized representative and Nolan Wipf as alternate representative for the Mid-West Electric Annual Meeting, Dec. 9-11, Denver, CO.
- Appointed Nolan Wipf as authorized representative and Todd Hettich as alternate representative for the Federated Rural Electric Insurance Exchange Meeting Region 6, Sept. 23-25, Madison, WI.
- · Approved updates to sick leave and vacation policies.
- Approved IBEW union contract
- Approved 2026 employee compensation plan.
- · Held Executive Session.

Talk to your director or co-op manager if you have questions on these matters.

FINANCIAL REPORT		
	July-25	July-24
kWh Sales	22,439,171	22,931,319
Electric Revenues	\$2,544,553	\$2,593,677
Total Cost of Service	\$2,611,274	\$2,423,563
Operating Margins	(\$66,721)	\$170,114
Year to Date Margins	\$86,994	\$246,750
RESIDENTIAL AVERAGE MONTHLY USAGE AND BILL		
JULY 20251,4	66 kwh\$216.20	\$0.1475
JULY 2024 1,5	50 kwh\$222.57	\$0.143
Wholesale power costs, taxes, interest, and depreciation account for 83.9% of NEC's total cost of Service.		

Go Above and Beyond for a Safe Harvest

Anne Prince

NRFCA

Modern farming often relies on data and equipment with GPS and auto-guidance systems. However, even with these modern conveniences, farm workers must remain vigilant. That's because farming is considered one of the most dangerous jobs.

Massive machinery is indispensable to farming, but the same impressive size, height and extensions make them particularly vulnerable to contacting power lines. That's why staying alert, focused and knowledgeable about potential hazards and safety procedures is crucial.

During a busy harvest season, the familiar sights around the farm can easily fade into the background, and farm workers can overlook the power lines overhead. However, failing to notice them can lead to deadly accidents.

360 Awareness

Awareness of your surroundings, around, above and below, and planning safe equipment routes can significantly reduce the risk of accidents. Even with GPS and auto-steering, it's imperative that farm workers keep a close eye on the equipment's location and are ready to take action if necessary.

Exposed underground powerlines, defective wiring in farm buildings and extension cords are also hazards. Grain bins can pose a potential danger as well. The National Electrical Safety Code requires power lines to be at least 18 feet above the highest point on any grain bin with which portable augers or other portable filling equipment are used.

Smart Harvest Safety Tips

To ensure a safer harvest season, SafeElectricity.org recommends the following tips to avoid electrical accidents on the farm:

- Exercise caution near power lines. Be careful when raising augers or the bed of grain trucks around power lines.
- Use spotters when operating large machinery near power lines. Ensure the spotters do not touch the machinery while it is moving near power lines.

- Lower equipment extensions, portable augers or elevators before moving or transporting equipment. Do not raise equipment, such as ladders, poles or rods into power lines. Remember that non-metallic materials like lumber, tree limbs, ropes and hay can conduct electricity, especially when damp, dusty or dirty.
- Never attempt to raise or move power lines to clear a path. Doing so could result in electric shock or death.
- Avoid using metal poles inside bins. Don't use metal poles to break up bridged grain inside or around bins.
- Hire qualified electricians. Ensure that qualified electricians handle work on drying equipment and other farm electrical systems.

While rare, the only reason to exit equipment that has come into contact with overhead lines is if the equipment is on fire. However, if it happens, jump off the equipment with your feet together and without touching the machinery and the ground at the same time. Then, still keeping your feet together, hop to safety as you leave the area.

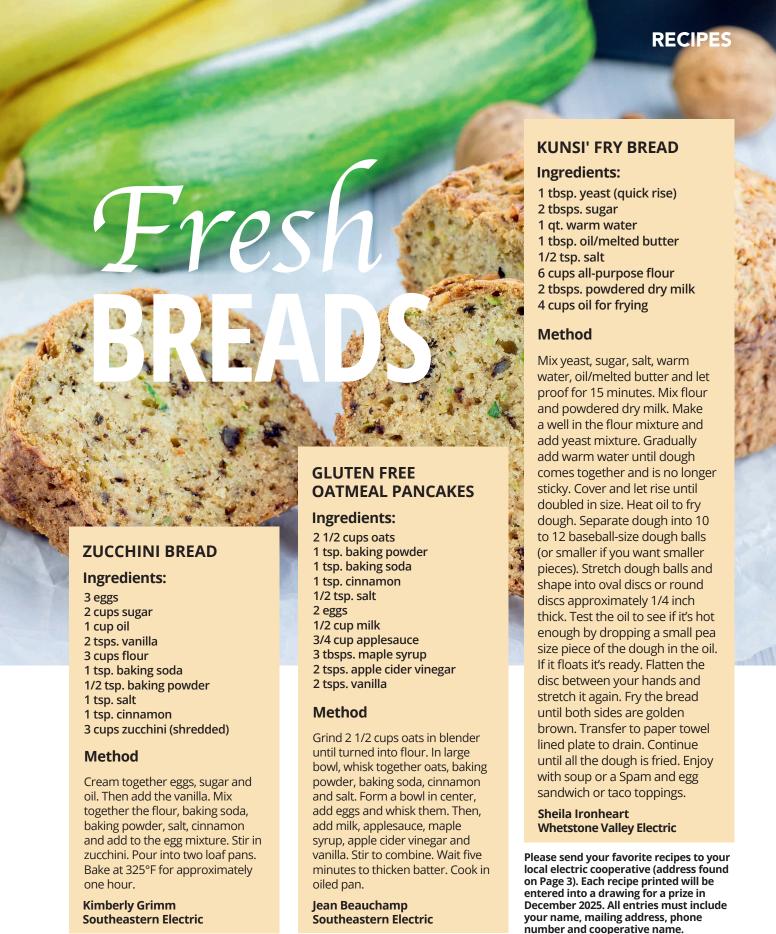


"Don't play with outlets!"

Kinzlee Klomp, Age 12

Kinzlee warns readers not to play with power outlets. Great advice, Kinzlee! Kinzlee's parents are Kaitlin and Austin Klomp from Box Elder, S.D.

Kids, send your drawing with an electrical safety tip to your local electric cooperative (address found on Page 3). If your poster is published, you'll receive a prize. All entries must include your name, age, mailing address and the names of your parents. Colored drawings are encouraged.



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VIP TOUR



Kathy Haas

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The upper floors of Antelope Valley Station are not for the faint of heart. Heat from the 277-foot-tall boiler lingers on these floors, and the conveniently placed thermometer on the 18th floor shows a blistering 120-degrees Fahrenheit. Grate floors allow an astonishing view of each floor below, as well as the various pipes and machinery surrounding the boiler. And on the 17th floor, a small window allows a fiery view into the heart of the boiler.

Members on the VIP Tour geared up with hard hats, ear protection, and safety glasses for a peek inside the boiler, which can reach 2,300-degrees Fahrenheit. That is the temperature necessary to turn lignite coal from the nearby Freedom Mine into energy that is sent out across the nation, including to Northern Electric Cooperative members.

The VIP Tour allows members to get a better understanding of the scale and work



TOP: A tour guide from Antelope Valley Station hands out safety gear as Sharol and Mike Binger (left) and Phyllis and Alfred Sorrels (center) help their spouses adjust their hard hats.

ABOVE: Phyllis Sorrels poses next to the thermostat showing 120 degrees on the 18th floor of Antelope Valley Station as Alfred Sorrels takes her photo.

necessary to power our everyday lives. This year, Northern partnered with fellow electric cooperatives, Lake Region Electric of Webster and FEM Electric of Ipswich, to treat cooperative members to a two-day trip that included tours of Basin Electric Power Cooperative headquarters, Wilton Wind Farm, Freedom Mine, Antelope Valley Station, and Dakota Gasification Synfuels Plant. The mine, coal processing plant, and synthetic natural gas plants are all situated

It was really

interesting to see

the magnitude of

the mine.

- Deb Kopplin

Looking out from

the 17th floor,

I realized I have been

taking electricity for

granted

- Sharol Binger

within a couple miles of each other and are all subsidiaries of Basin Electric.

> "It was a good education for me," said Barney Bruns.

While Barney was most interested in the wind farm, he found the whole tour enlightening and was impressed by the marketing department at Basin Headquarters. A wall covered with screens showed the real time production of Basin's energy sources as well as market trends and

energy prices. As part of the Southwest Power Pool (SPP), Basin plays the market, selling and buying electricity from the grid, in order to keep prices as low as possible for our members.

"Seeing how Basin handles all their sources of energy was quite interesting. I did not know anything about it," Barney said.

The Freedom Mine tour was also a highlight for many of the members. The bus was able to drive right into the area that is currently being mined, where massive trucks with tires taller than the bus were filled by loaders big enough to grab literal tons of coal at a time.

The process was not what Sharol Binger was expecting.

"It was way cleaner than I thought it would be," Sharol said. "I had always thought of mines as very grungy places. Instead, it was tidy with wide open spaces."

The road to the active Freedom Mine was surrounded by fields and sections of open prairie. After all the coal in an area has been harvested, the land is returned to the same state, topography, and function, as part of the reclamation process required by the state.

After seeing the process of making electricity and getting it on the electrical grid, Deb walked away with a new appreciation for the convenience of flipping on a switch and having power.

"I'm very amazed. The process is something I knew of, but not the scope. The scale is mind boggling," Deb said.



ABOVE: Daelyn Dirksen looks an the machinery connected to the boiler at Antelope Valley Station. BELOW: Erin (center), a Basin tour guide, answers member's questions about wind turbines.





WEST CENTRAL

Last to Incorporate, **Lasting in Impact**

Frank Turner

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Before rural electrification, South Dakota's farmsteads ended the day in silence. There was no music from the radio playing in the living room or hum of an electric refrigerator in the kitchen. Over decades of work, power lines would stretch across the prairie through President Franklin Roosevelt's vision of rural electrification, carrying not only electricity but also a new way of life.

In 1935, President Roosevelt created the Rural Electrification Administration (REA) as part of his New Deal policies to revive a nation struggling through the Great Depression and bring electricity to America's rural communities, something that private and investor-owned utilities refused to do.

Clay-Union Electric was the first rural community in South Dakota to adopt the cooperative model in 1937, and West Central was the last in 1949. But as former West Central Electric CEO Steve Reed can attest, being the last to adopt the cooperative way didn't hinder their success. Once the path to forming a cooperative was established, the members of West Central benefitted from electricity's transformation from a luxury into a necessity with the rest of rural South Dakota.

"We couldn't rely on the power

West Central Electric board directors present a check to a representative of Central Electric and Gas in 1951, finalizing the cooperative's purchase of the private utility system. Photo submitted by West Central Electric.

companies to come out to serve rural South Dakota," said Reed, a 42-year cooperative veteran who joined West Central Electric as a lineman and worked his way up to CEO. "They were never going to do it at price that was affordable, so rural electric has been great for not only the members of West Central but the entire country."

So why was West Central the last to form a cooperative? According to Reed, the rural communities that organized West Central Electric in 1949 had several hurdles to clear. The first was overcoming the sheer remoteness of the territory, which then had a system that averaged 1.5 members per mile of line constructed, even including towns and

RURAL ELECTRIFICATION

cities. Because members were few and far between, the REA needed the towns in the proposed West Central territory to become members: from Philip to Hayes and Murdo to Kennebec, where West Central Electric was incorporated.

That led to the next problem: the towns and cities in the proposed West Central Electric's service territory were already being served by Central Electric and Gas, a private company based out of Philadelphia. This obstacle didn't stop the people who had a vision of what rural electrification could accomplish. Following lengthy discussion in 1951, West Central Electric purchased systems from Central Electric and Gas for \$850,000 using low-interest REA federal funds.

Former West Central Electric Attorney John Larson outlined the discussions in his 50th Annual Meeting Speech: "There was no choice but to buy out the private supplier, Central Electric and Gas, and that was accomplished... (Former South Dakota Governor M. Q. Sharpe, who served as West Central Electric's attorney), showed up for the meeting that morning unshaven and unkempt, with a threadbare shirt and suit. For the entire morning, he listened with his head down and eyes shut to the Philadelphia lawyer types who represented the power company. After the dinner break, however, he showed up in a new suit, shaved, and took over the meeting by dictating exactly what West Central would do and what we would pay. During an afternoon break, one of the Philadelphia types was heard to mutter, 'You want to watch that old guy. When he's got his head down and eyes shut, he's not sleeping!""

West Central Electric's 1951 purchase included all the electrical infrastructure within the town boundaries, as well as the diesel generation system extending west from Chamberlain. Shortly after, the evolution of West Central Electric progressed with the construction of distribution systems to farms and reconstructing the systems of various

towns, including the installation of street lights.

Since that iconic moment, West Central has continued to grow with its membership, meeting more demand for electrical energy than had been previously thought possible, a reflection of just how integral electricity has

become in day-to-day living for business owners, ag producers, and rural folk alike.

'That moment modernized us." said Reed. "It just did so much for everything - and without it, where would we be?"





(Top) A West Central Electric Annual Meeting. (Bottom) A West Central Electric Board Meeting with the REA. Photos submitted by West Central Electric

TRAINING FOR RESCUES 30 FT UP



The training dummy hangs by its safety harness while lineman on the ground start their pole top rescue training.

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"Mayday" is not a call any lineman wants to make or any dispatcher wants to receive, but it's a possibility that they have to train for. An emergency 30 feet in the air can become deadly, quickly. As part of yearly and ongoing safety training, Northern Electric Cooperative linemen recently completed pole top rescue training.

This training is required by the Occupational Safety and Health Administration (OSHA) and ensures that all linemen have the skills and knowledge necessary to potentially save the lives of their fellow linemen. From heart attacks and heat strokes to electrocutions and equipment failures, there are many emergencies that can leave a lineman unconscious at the top of a pole.

Joe Denison, Loss Control Professional, from South Dakota Rural Electric Association was on site to teach and evaluate the linemen. The training requires each lineman to act out the scenario and successfully "rescue" an unconscious lineman – or in this case, a dummy.

After conducting his site inspection, Denison and the lineman headed to the practice pole in Northern's storage lot. Using a bucket truck, Joe positioned the 185-pound dummy at the top of the pole, to simulate an unconscious person. The dummy was held up by the safety harness that all linemen wear when climbing a

The training started with a lineman on the ground making a mayday call to dispatchers, relaying the location and a quick explanation of the situation. Then, the lineman assessed the situation for danger, such as downed lines, before climbing the pole on opposite side of the dummy, in case the unconscious person should slip or fall further. Once the lineman reaches the dummy, they rig up a makeshift pulley by throwing a rope over the crossarm of the pole and securing the rope around the dummy. Then, the lineman cuts the dummy's safety harness and carefully lowers the dummy to the ground, where they can perform the needed medical procedures, such as CPR.

All Northern Electric Lineman successfully completed the training.



Watch a video of the pole top rescue training by scanning the QR code.

Coming soon to a school near you!

Northern Electric Cooperative is proud to be an active member in the communities we serve. We are YOUR electric cooperative, and we want to show up for you! This fall, you'll see a Northern Electric truck and employees participating in area homecoming parades whenever possible. At the Frederick Leola homecoming parade in August, Northern Electric Lineman Nick Dean and Communications Specialist Kathy Haas tossed candy to parade-goers and students.

Help us cheer on our area schools! We'll be tailgating at area high school varsity football games. Watch our website and Facebook for dates and times! Northern employees and board directors will be serving free pulled pork sandwiches.





NEC GIVES SAFETY DEMONSTRATIONS AT AREA COMMUNITY EVENTS

In August, Northern Electric had the chance to educate area children and adults on electrical safety at two community events. Northern had a station at National Night Out in Aberdeen, and at the Brown County Fair as part of the Farm Safety Party.

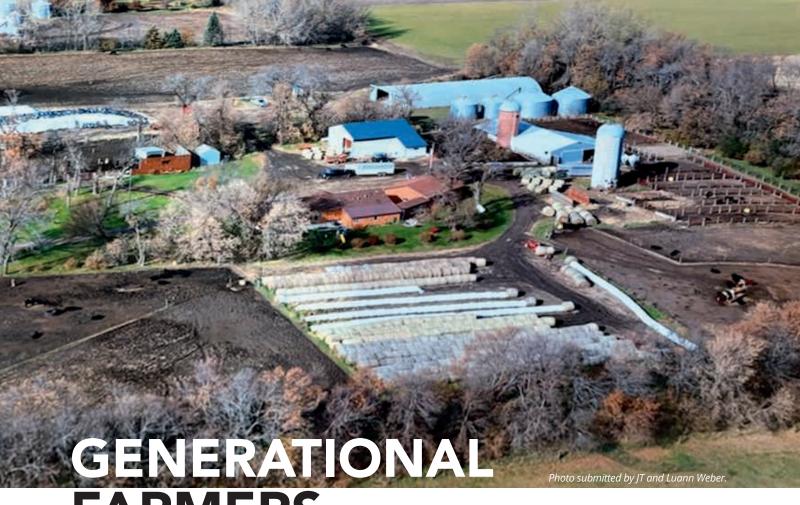
At the Farm Safety Party, Northern Electric Lineman Sean Schwartz spent

an afternoon showing kids the various safety equipment that linemen wear every day. Kids had the chance to try on rubber gloves and attempt to unscrew a bolt in the thick gloves. They also tried on child-sized linemen belts and climbed a couple steps up a utility pole.

At National Night Out, Member



Services employee Brandon Flack and Sean brought a high voltage display and talked participants through various electric scenarios with "Neon Leon," a figure that lit up when it came in contact with electricity. The various scenarios included how animals can disrupt service and what to do if their vehicle hits an electric pole.



FARMERS

Four Generations of Lyon-Lincoln Electric Members Ranch on Lake Benton-Area Land

Jacob Boyko

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Nestled amongst the rolling green pastures of western Minnesota, there's a generations-old farm worked by one family for over three quarters of a century.

From their Lincoln County property, the Weber family watched rural electrification improve the prairie, connect neighbors and bring reliability to farmsteads. Now they watch precision agriculture guide planting, bovine genetics strengthen herds, and social media and the internet connect their business to the wider world.

It all started in 1947, when John and Marie Weber moved into the old three-bedroom farmhouse from nearby Elkton, S.D. Luckily, the move came six years after Lyon-Lincoln Electric Cooperative energized lines in the area, so the Weber home enjoyed many of the modern amenities brought on by rural electrification, including electric lights, kitchen appliances and a washing machine.

"I know I had the best mom and dad in the world," said JT, one of John and Marie's eight children, who today helps run the ranch with his wife, Luann, their three sons and their families. "Dad was very community-oriented. He was on the school board, the elevator board and the rural water board. In fact, he was instrumental in starting rural water. He went from place to place, talking people

into getting rural water."

JT was born on the farm in 1957 during a blizzard that left his parents unable to reach the hospital in town. As a boy, he remembers collecting rainwater in a cistern and using it for cooking, cleaning and baths. Even as rural electrification began to transform the countryside, life on the farm remained far different - and often harder - than life in town.

"When I grew up, back in the 60s and 70s, if you milked 40 cows that was quite a few," JT said. "We were milking about 100 cows – we were kind of ahead of our time. But we had a big family, and us boys, we got right in there."

He continued, "We were hauling silage, hauling manure, milking cows and doing chores. But Dad never told us to do anything. He always asked us if we wanted to, and there's a difference. You wanted to work for him. He made you want to work for him, and it was never a burden."

That was a quality JT kept in mind with his own seven children on that same ranch where he grew up. Today, JT and Luann's sons Jake, Garret, and Matt all stay involved in the ranch, now Weber Bros. Cattle.

"Growing up, I kind of always had that bug to get in the tractor, chase cows, put up fence, and do what needs to be done," explained Jake, the oldest son.

Today, they specialize in raising purebred Angus bulls and Simmental-Angus crosses, while also producing corn silage and alfalfa to help sustain the operation. While the operation may be old, it's not at all low-tech.

"Our main thing is our bull program," Jake said. "We sell about 50 registered Angus and Simmental bulls by private treaty every spring, and we also develop 50 replacement and bred heifers, and market a portion of them. We do a lot of artificial insemination and embryo transfer. Some of the more elite donor cows we can get our hands on by buying females and buying embryos. We're just trying to make good cows."

Jake, like his dad, graduated from South Dakota State University with an animal science degree, and was excited to return to the ranch to incorporate some of his new skills into the operation.

"When I got back from school, we really amped up our embryo transfer program with different ideas and stuff I learned about genetics from contacts and producers we've met over the years," Jake continued. "We went from selling 10 bulls per year to selling close to 50 bulls."

Jake's younger brother and fellow SDSU animal science graduate, Garret, keeps involved on the family's ranch as well. Though he works full time as swine genetic company Hypor's US Sales Manager, he helps out with the operation and finds the time to run Weber Bros. Cattle's social media pages, which he says has successfully expanded their presence in the market.

"Whether it's Facebook, Instagram, Snapchat or our company website, we're able to hit such a broad spectrum of people, and it's a great way to tell the story of our operation, what we're doing year-in and year-out and advertise the



genetics of the cattle that we're showing and selling," Garret explained. "We're able to have a much greater touch point of individuals that we can reach out to and market our livestock."

JT, Jake and Garret all credit their spouses and families for supporting them as they work to grow the operation.

"It took a long time and a lot of support for us to get established and get to where we are today," JT said.

Looking toward the future – and the next generation, their goals are to make an already successful operation even

"We'll keep working with the cow herd, continue to make improvements and make better genetics every year." Jake said. "I want this opportunity to be available to my kids, so that if they want to be able to do this, they'll have the same chance we did."

Garret added, "It's something that I hope my sons can do someday if we're able to continue to grow the operation. I hope it's something they're going to be able to share and cherish with their own kids, because those are the memories that stick with you forever."

JT and Luann Weber with their adult children, Jake, Garret, Matt and Sara Weber, Liz Mergen, and Maria Opheim, and families.

Back, from left: Garret Weber, Levi Weber, Kailey Weber, Jake Weber, Amanda Weber, Sara Weber, Cade Opheim, Maria Opheim, Tawnee Opheim, JT Weber, Luann Weber, Brent Mergen, Liz Mergen, Davie Fiedler Matt Weber, Racheal Krog. Front, from left: Adam Weber, Chisum Weber, Abeline Weber, Vidalia Fiedler. Not pictured: Talon Weber







THINK BEFORE YOU CLICK

Frank Turner

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This October marks the 22nd National Cybersecurity Awareness Month, first established in 2004 by the U.S. Department of Homeland Security and the National Cybersecurity Alliance. The annual observance was created to highlight the importance of cybersecurity and safe online practices.

This year's theme, "Stay Safe Online," emphasizes the small but important steps individuals can take to reduce online risks, especially during an age when it seems a new data breach makes headlines every single day. While big companies often make headlines when they are hacked, everyday people are just as likely to be targeted through scams, phishing attempts, or weak passwords.

Jacob Steeg, IT Administrator at Rushmore Electric Power Cooperative, says there are many easy-to-implement strategies and tips people can use to reduce the likelihood of hacks and personal data breaches. Steeg has worked in the information technology field for more than 16 years and has spent the past three with Rushmore Electric Cooperative.

The first step is staying vigilant. Steeg compares cybersecurity to a bank: even if the vault – or in this case, technology - is impenetrable, a human can still be tricked into opening it. That's how phishing works. Hackers send fraudulent, attention-grabbing emails or messages designed to trick users into clicking a link or giving away personal information.

"If you convince the guard of your bank to give you the code to the safe, it doesn't matter how secure the vault is," Steeg said. "That's what phishing does. Bad actors are trying to bait you into giving up the information they need to break in."

"These messages may all look different, but they tend to follow the same script," he added. "They try to heighten your emotions with money, fear, or urgency so that you stop thinking clearly and hand over information you normally wouldn't."

Steeg also recommends users enable two-factor authentication. This extra layer of security requires not just a password, but a second step, such as entering a code sent to your phone or approving a login through an authentication app. Even if hackers steal your password, they won't be able to access your account without that second piece of verification. Steeg says this extra step may feel inconvenient at first, but it's one of the simplest and most effective tools for keeping accounts safe.

But of all the tips mentioned, Steeg says the most important step to staying secure online is to use different



Rushmore Electric Power Cooperative's information technology team, from left: Jacob Steeg, MarcCharles Zuatke and Jordan Kunkel. Photo submitted by Rushmore Electric Power Cooperative.

passwords for different websites.

"By using different passwords, you are reducing your attack surface," he said. "Let's assume that someone was able to hack into a small forum tied to a specific interest you had 15 years ago. The person who built that forum likely isn't a cybersecurity expert - and these small forums are exactly what are getting breached. If you're using the same email and password across every site, hackers suddenly have access to your bank account, social media and more."

Instead of trying to remember 100 different passwords for 100 different websites, Steeg advises using a password manager, which securely stores your password information and can generate strong passwords for each account. He also recommends using a password that is at least 14 characters long.

"A password manager's whole job is to store your passwords safely," said Steeg. "It's not impossible that it gets breached, but your information is a lot safer there."

Steeg says it's also important to share these basic online safety practices with those around you, especially older relatives, who are often the most vulnerable to scams.

"Please reach out to the less tech-savvy people around you, like the elderly," he said. "The world has changed so much around them, and they might just not know. Just tell them what's out there and what is coming. Try to help them be aware that you aren't just valuable for the money that's in your pocket; you are also valuable for the data you store online, and somebody wants it."

At the end of the day, Steeg says one of the best ways to stay safe online is to "remember the stuff your parents taught you as a kid."

"If it's too good to be true, it's probably not," he said. "Nobody is reaching out to you via email to give you a gift or free money. Just because the medium has changed, doesn't mean that the scam is any different."

An Important Message About Cybersecurity

The IRS will never contact you directly by email, text message or social media to ask for personal or financial information. If you receive a message claiming to be from the IRS, it's a scam.

The agency communicates primarily through official letters sent by mail. If you're unsure whether a message is legitimate, do not click links or provide information. Instead, contact the IRS directly through its official website or phone number.



To have your event listed on this page, send complete information, including date, event, place and contact to your local electric cooperative. Include your name, address and daytime telephone number. Information must be submitted at least eight weeks prior to your event. Please call ahead to confirm date, time and location of event.

OCT. 3 DSU Architecture Walking Tour 3-4 p.m.

Lake County Museum Madison, SD

OCT. 3-5 Black Hills Film Festival

Journey Museum Rapid City, SD 605-574-9454

OCT. 4

Harvest Fest

11 a.m.-4 p.m. Redfield, SD 605-472-0965

OCT. 10-11

Holman Acres Pumpkin Fest & Vendor Show

Fri. 12.-6 p.m., Sat. 10 a.m.-6 p.m., Philip, SD 605-441-1060

OCT. 10

Lake Region Marching Band Festival

10 a.m. Groton, SD

OCT. 11 A Celebration of Classic Hits

7 p.m. Gayville Music Hall Gayville, SD 605-760-5799

OCT. 11

Pumpkin Fest 10 a.m.-3 p.m.

City Park Groton, SD

OCT. 18 Arts & Crafts Festival

10 a.m.-4 p.m. Faulkton, SD

OCT. 18 Northern Prairie Arts Barn Ouilt Class

Highland Conference Center Register by Oct. 6 Watertown, SD 605-882-1780

OCT. 18-19

Heartland Quilting Stars Show

Highland Conference Center Mitchell, SD 605-770-1551

OCT. 19

Helping With Horsepower Year-End Horse Show

10 a.m. Reclamation Ranch Mitchell, SD

OCT. 24

Humor for Heroes Comedy Night Fundraiser

Comedians, Silent Auction Tickets \$15, two for \$25 1600 W. Russell St. Sioux Falls, SD 605-336-3470

OCT. 25

8th Annual Ladies Day

Variety of Vendors 11 a.m.-4 p.m. The Crossing Bar Mina, SD 605-390-2939

OCT. 25

The Greats of Country 7 p.m.

Gayville Music Hall Gayville, SD 605-760-5799

OCT. 31-NOV. 2

Haunted Trail at Reclamation Ranch

7-10 p.m. Reclamation Ranch Mitchell, SD

OCT. 31

Downtown Trick or Treat

4-6 p.m. Groton, SD

NOV. 1

Reliance Christmas Carousel

9 a.m.-3 p.m. Reliance, SD 605-730-1462

NOV. 1

Fall Fling Craft/Vendor Show

10 a.m.-2 p.m. Dakota Christian School Corsica, SD 605-366-7940

> Note: We publish contact information as provided. If no phone number is given, none will be listed. Please call ahead to verify the event is still being held.