

Powering Our Communities



Dave Page General Manager

The Three-Tier **Cooperative System**

Whetstone Valley Electric Cooperative is proud to be part of a larger network of cooperatives that work together to provide safe, reliable, and affordable electricity to our member-owners. This network operates in three tiers — generation, transmission, and distribution — each playing a vital role in making sure the lights come on every time you flip the switch.

Tier Three: Power Generation

Electricity begins with generation. For Whetstone Valley Electric, 83% of our power comes from Basin Electric Power Cooperative, a not-for-profit generation and transmission cooperative formed in 1961. Basin Electric is owned by 139 member systems and serves about 3 million member-owners across nine states. Together, their service territories cover nearly 500,000 square miles.

Basin Electric maintains a diverse mix of energy resources — including both fuel-based power plants that can run around the clock and renewable resources that generate when weather conditions allow. At the end of 2024, Basin Electric had more than 8,400 megawatts of generation capacity in its portfolio, with power plants, transmission lines, substations, and telecommunications equipment spread across several states.

To balance this mix, 17 percent of Whetstone Valley Electric's power comes from hydroelectric generation provided by the Western Area Power Administration (WAPA). This renewable resource brings stability and clean energy into our supply.

Tier Two: Transmission and Substation Services

Once electricity is generated, it must travel long distances to reach the communities that need it. This is where our regional transmission partner, East River Electric Power Cooperative, comes in.

East River Electric is a not-for-profit transmission cooperative that delivers wholesale power to 24 distribution cooperatives like Whetstone Valley Electric. By purchasing power from Basin Electric and WAPA, then transporting it across its network of high-voltage lines and substations, East River Electric ensures reliable delivery.

Covering about 40,000 square miles and serving 250,000 member-owners, East River Electric plays a critical role in connecting largescale generation to local cooperative systems. Without its backbone of transmission lines and substations, electricity couldn't make the journey from power plant to community.

Tier One: Local Distribution

The final tier in this system is Whetstone Valley Electric Cooperative, your local distribution provider. We are the cooperative you interact with directly, the one that powers your homes, farms, and businesses.

We serve about 3,500 services across 1,150 square miles throughout much of Grant and Roberts Counties, maintaining the poles, wires, transformers, and meters that deliver electricity safely and reliably to your door. Our commitment is not just to keep the power on, but also to uphold cooperative values — local control, member ownership, and community service.

Why It Matters

This three-tier system ensures that electricity remains available to you, our members for years to come:

- **Generation** provides the energy from diverse and balanced sources.
- Transmission moves that energy safely across long distances.
- **Distribution** delivers it directly to you, our member-owners.

By working together, cooperatives at each level strengthen rural communities and keep decisionmaking in the hands of the people they serve. It's a system built not for profit, but for people — designed to keep our lights on, our farms running, and our communities thriving.

At Whetstone Valley Electric, we are proud to be your connection to this cooperative network and remain committed to powering your future.

COOPERATIVE

CONNECTIONS

WHETSTONE VALLEY **ELECTRIC**

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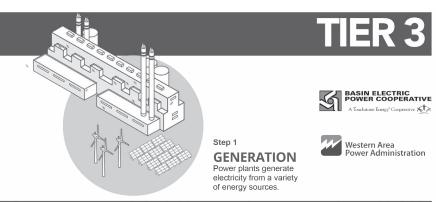
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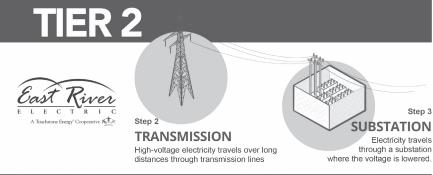
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Visit us at www.whetstone.coop

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Step 4

DISTRIBUTION

Lower-voltage electricity travels through distribution power lines, like the ones you typically see on the side of the road.

Step 5 **TRANSFORMER**

A transformer located on the utility pole or on the ground reduces the electricity voltage one last time.





home, school, or business and is ready for use.

18th Annual Food Drive

Help us stock the local food pantry for the upcoming winter. All members can drop off non-perishable food items or hygiene products at the Whetstone Valley Electric Coop office in Milbank, SD. You will then get your name put into a drawing for a chance to win a \$50 bill credit at WVEC in honor of National Co-op Month.

Monday – Friday 8 a.m. - 4:30 p.m. Oct. 1 - 31, 2025



Go Above and Beyond for a Safe Harvest

Anne Prince

NRECA

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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Best Bets for Efficiency Projects and Upgrades



Miranda Boutelle **Efficiency Services** Group

Q: How do I calculate the return on investment when considering home upgrades?

A: For many people, their home is the biggest investment and the largest purchase they make in their lives. We want to make sure that we make good decisions to protect and maximize the benefits of the investment in our homes. Energy efficiency upgrades are potential investments that can save money by reducing the energy used in your home and pay for themselves over time. Rooftop solar is another energy investment that can reduce your electric bill by generating your own energy at home.

Using return on investment is a common method to determine the benefit of an upgrade. It measures the gain or loss of an investment relative to the cost. ROI is calculated by dividing the net profit – the total cost of the investment subtracted from total revenue generated – by the cost of the investment and multiplying by 100 to find the ROI percentage. The higher the percentage, the better the investment.

If you take out a loan, home equity line of credit or use a credit card, add the borrowed money and interest rate into the investment cost.

Let's put the calculation to work on a few home project examples. Keep in mind, the numbers used below are hypothetical. Prices will vary based on the scale of your project and the cost of labor and materials in your area.

Adding insulation and air sealing your home are some of the most cost-effective home improvement projects and can save money year-round by reducing the energy needed from your heating and cooling systems. The United States Environmental Protection Agency estimates that air sealing and insulation can save an average of 15% on heating and cooling costs or an average of 11% on total energy costs, with higher savings in the north and south because of more extreme temperature swings.

Attics, walls, rim joists or floors over crawlspaces should be insulated. The ROI will vary based on your location, existing insulation levels and project

Let's say you spend \$3,000 to insulate your home, saving \$330 per year for the next 20 years. Your net profit is \$3,600. Then, divide the net profit by the total cost of the investment, \$3,000, and multiply it by 100. That's a ROI of 120%.

The energy efficiency impact of new windows in your home depends on the difference in efficiency of the new windows and the existing windows. You will see the most improvement when you go from the least efficient – single pane with no storm windows - to the most efficient new windows. The exact ROI for your home will also depend on your location, energy costs and the efficiency of your heating and cooling systems.

The EPA estimates upgrading single-pane windows to Energy Star®-rated windows can save about 12% of your annual energy use. Let's say you replace your existing windows for \$5,000, saving \$360 per year for the next 20 years. The ROI is 44%.

Windows and insulation upgrades have the added benefit of making your home quieter and more comfortable. They can also add value if you sell your home.

Rooftop solar is another investment that some people consider. Let's say a solar system costs \$20,000 and is projected to save \$30,000 over 25 years. With a net profit of \$10,000, the ROI is 50%. Solar system costs and savings vary depending on where you live, how you pay for the system and your cost for electricity.

It also has the potential of adding value to your home if you decide to sell. Yet, if you have a solar system loan and lease, it can add complexity to a potential sale.

You might be eligible for tax credits or incentives through your electric cooperative or state programs to reduce the upfront costs for energy efficiency or renewable energy projects.

Most of us have limited funds for investing in our homes. Compare costs and potential savings to make the best decisions for your home and your bank account.



TAXIDERMY

Preserving More Than Just a Trade

Frank Turner

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When does the passion for a lifetime of work begin? For Pete Liewer, owner of Pete's Taxidermy, it started at age 12 with a middle school science project in Burke, S.D.

His teacher challenged the class to bring in a bird and try their hand at taxidermy.

"My first bird was a red-winged blackbird," Liewer recalled. "I'm sure it didn't look too good, but I was hooked I thought it was the coolest thing I had ever seen."

Inspired by his teacher, Liewer and a friend spotted an advertisement in Field & Stream magazine for a correspondence course through the Northwestern School of Taxidermy. With his grandmother covering the \$14.95 fee, he set up a makeshift shop in his parents' basement, where he followed the step-by-step instructions that arrived by mail.

"My mom put up with me in the basement, making a mess every day," Liewer said.

At the time, Liewer's mother was a waitress at the Hillcrest Motel, and she would take Liewer's pheasant mounts and set them on the end of the Hillcrest salad bar. Hunters would come in to eat after the hunt and see his work, marked "Pete's Taxidermy."

"I thought I was pretty big stuff, you know," Liewer laughed.

Today, that hobby has grown into 45-year career in taxidermy with a fullfledged taxidermy shop and showroom, served by Rosebud Electric Cooperative, just north of his hometown of Burke.

His show room boasts a wide range of prairie flora and fauna, including life-sized elk and buffalo, deer and much more.

Each year, Liewer estimates he completes more than 1,500 mounted pheasants, along with ducks, geese and turkeys - a workload he once managed

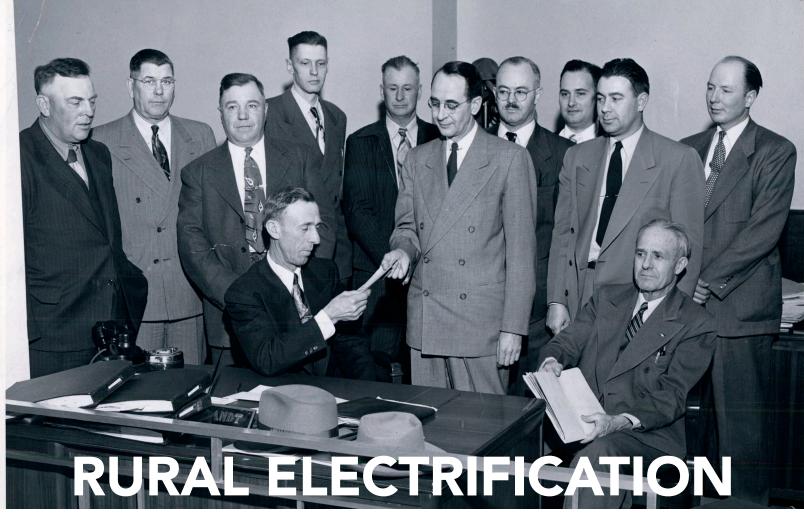
Liewer has been perfecting his taxidermy skills for over 45 years through his business, Pete's Taxidermy, in Burke, S.D. Photo by Frank Turner.

on his own. In recent years, he has brought on four taxidermy apprentices under his license to help lighten the load, along with several others in the shop who assist with set-ups, finish work, and carpentry.

"I also work with a few people who work out of their homes who we supply with feathers for wreaths, custom knives, furs, earrings and picture frames - just all kinds of cool stuff," he said.

Although Liewer has never entered his mounts in contests, his craftsmanship has caught the attention of high-profile customers, including Bass Pro Shops and country artist Zac Brown. Still, he doesn't measure success by awards or celebrity clients. For Liewer, the real test is whether his work can impress the veteran hunter or a visitor walking into his showroom. He says the response from his customers far outweighs anything an award could ever give him.

"The people who come through really tout us – they say, 'this is the coolest places that we have ever seen in our life' - and that just says it all," said Liewer.



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



YOUTH TOUR

Join students from across South Dakota for a free, once-in-a-lifetime trip to Washington, D.C., sponsored by your electric cooperative Contact your electric cooperative for more details and application information!

Attention High School Juniors & Seniors

Win a Free Trip to Washington, D.C.

Whetstone Valley Electric Cooperative will once again sponsor high school (juniors and seniors) on an all-expensepaid trip to Washington, D.C. Each June, over 1,800 high school juniors and seniors travel to Washington, D.C., to participate in the Rural Electric Youth Tour. Throughout the week, participants will explore Washington, D.C., learning about government, cooperative philosophy and rural electrification. The students are selected and sponsored by their local rural electric cooperatives with the South Dakota Rural Electric Association (SDREA) coordinating the trip for South Dakota students.

Tour highlights include the Lincoln Memorial, Washington Monument, U.S. Capitol, Ford's Theatre, Arlington National Cemetery, Mount Vernon, Tomb of the Unknown Soldier, Iwo Jima Statue, National Archives, U.S. Supreme Court, and the Vietnam Veterans Memorial among other exciting sites. Students will also participate in a briefing with the South Dakota Congressional Delegation and a river boat cruise across the Potomac River.

Who is Eligible? All area high school juniors and seniors whose parents are members of Whetstone Valley Electric Cooperative.

What Does It Cost? Whetstone Valley Electric Cooperative, along with the other participating local electric cooperatives fully fund the tour. The tour covers each participant's transportation, accommodations, meals,

Continued on page 11

entertainment, and sightseeing events. Students are required to provide their spending money (for snacks, souvenirs, etc.).

When is it Held? The weeklong trip will take place from June 14-20, 2026. Participants will meet for an orientation meeting on Sunday, June 14 at the Sioux Valley Energy Office in Brandon, S.D. The group will then bus to Minneapolis and then fly the next morning to D.C. on Monday, June 15, and return to South Dakota on Saturday, June 20. A commercial bus will be used for transportation while in D.C.

How do I Qualify? Each Entrant must submit an essay, not to exceed 500 words, on the following topic: "If chosen as a youth tour delegate, you will be traveling to Washington, D.C. to experience and learn about America's rich history. What do you expect to learn about in Washington D.C.? Why is learning about history important? In what ways might this trip impact your career future career?" All essays must be typed and include a cover sheet that states the title of the essay, the entrant's name and address, name of parent or guardian, and the name of your school.

Information may be picked up from:

Whetstone Valley Electric Cooperative, 1101 E 4th Ave, Milbank, SD 57252.



ENERGY EFFICIENCY P OF THE MONTH

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs.

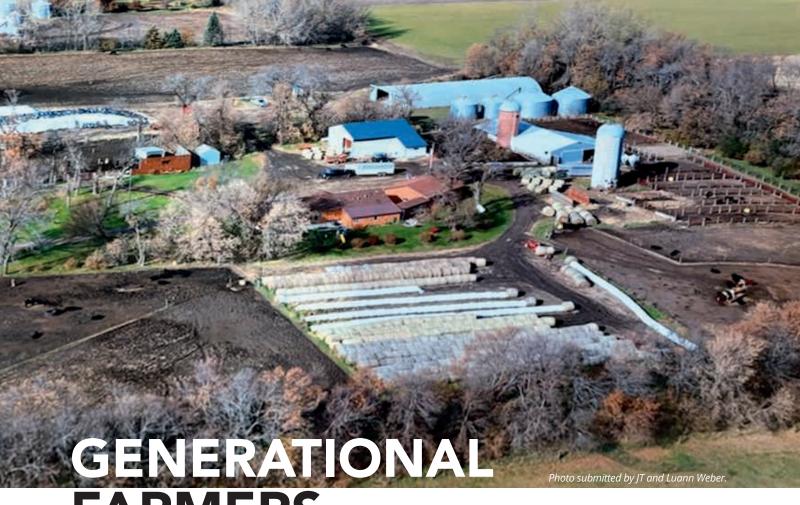
If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking.

Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.



UTILITY SCAMS

Do you know the warning signs of an energy scam? Scammers will often use high-pressure tactics that create a sense of urgency. They may also ask for unusual payment methods such as gift cards or cryptocurrency. Dodgy communication is typically associated with a scam, including poor grammar, spelling errors or unusual email addresses. If you spot any of these warning signs, take a moment to pause and determine if it's legitimate or if it's a scam.



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.

UNTIL OCT. 31 Wallace Dow, Prairie Architect Traveling Exhibit

Lake County Museum Madison, SD 605-256-5308

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

Pumpkin Train, Vendor Showcase Prairie Village

Madison, SD

OCT. 4-5

Sioux Falls Quilt Guild

Sat. 9 a.m.-5 p.m. Sun. 11 a.m.-4 p.m. Sioux Falls Convention Center Sioux Falls, SD 605-951-2034

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. 11 A Celebration of Classic Hits

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

OCT. 11 Howard Fall Festival

10 a.m.-4 p.m. Miner County 4-H Grounds Howard, SD

OCT. 18 Arts & Crafts Festival

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

OCT. 18 Northern Prairie Arts Barn Quilt 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 The Greats of Country

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

OCT. 31

Treat Street

5:30 p.m.-7 p.m. Main Street Milbank, SD 605-432-6656

OCT. 31-NOV. 2

Haunted Trail at Reclamation Ranch

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

NOV. 1

Fall Fling Craft/Vendor Show

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

NOV. 1

Black Hills Meat Fest

2-4 p.m. Nerdy Nuts Expo Hall Rapid City, SD

> 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.