CONNECTIONS Rural **Electrification** West Central - The Last **Co-op to Incorporate** Pages 8-9 **Generational Farmers** Pages 12-13 Rural Electrification served even the most rural communities.

Powered by Purpose



Matt Hotzler Manager

In October, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you - the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

As the General Manager/CEO of H-D Electric Cooperative, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you - our members, our neighbors, and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability enables us to stay focused on what matters most: delivering reliable, affordable electricity and providing genuine value to the people we serve.

We achieve this by investing in essential infrastructure upgrades and technologies that strengthen our local grid and enhance electric service. We work hard to manage costs and keep rates as low as possible – because we understand the significant impact rising prices have on families and small businesses in our area. And

when storms hit or outages occur, H-D Electric Cooperative crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local events or youth programs, we continually seek ways to enhance the quality of life in the communities we serve. After all, "Enhancing the Quality of Life for our Members" is part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We understand that our members value affordability and dependability, and we're committed to delivering both. Be assured that as wholesale power rates increase, causing us to raise our rates to you, we will remain diligent in keeping the increase to only what is necessary to continue providing dependable electricity.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer – you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected, and energized.

The fall season is a beautiful time of year, filled with numerous activities and outdoor events. So, if you're in the field, harvesting or hunting, consider safety, including the location of electrical equipment and wires. If, while out and about, you see some H-D Equipment that looks like something is out of the ordinary, please take the time to call and report it so we can ensure it's safe. After all, we are all part of the electric cooperative community and want you to be safe.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.

COOPERATIVE

CONNECTIONS

H-D ELECTRIC

(USPS No. 018-905)

General Manager: Matt Hotzler **Headquarters Employees:**

Annie Aberle - Finance and Administration Manager Michelle Prins - Billing Clerk Heidi Brewer-Grimlie – Accounting Clerk Jami Bolden - Receptionist/Cashier Roger Cutshaw - Engineer Darren Matthies - Building Property Worker

Operations:

Troy Kwasniewski – Operations Manager Todd Sprang – Line Foreman Line Crew:

Pat Kirby – Operations Support Kevin Holida - Lead Lineworker Joe Raml – Lead Lineworker Derek Bille - Lineworker Eric Page - Lineworker Joseph Jordan Jr. - Lineworker Jonah Paintner – Apprentice Lineworker Matt Miller - Lead Equipment Operator/ Mechanic

Brady Mellendorf - Equipment Operator/ Mechanic

Member Services:

Tom Lundberg - Member Services Manager

Noah Reichling – Electrician Foreman Jim Thompson – Lead Electrician Deaven Boots - Apprentice Electrician Jon Zirbel – Meter/Load Management

Board of Directors:

President Bert Rogness - Astoria Vice President Terry Strohfus - Hazel Treasurer Steven Hansen – Clear Lake Secretary Todd Moritz - Castlewood Sherwin Dekam - Castlewood Dale Williams - Estelline Casper Niemann - Lake Norden Kevin DeBoer - Clear Lake Calvin Musch - Revillo

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Design assistance by SDREA.

H-D Electric Monthly **Poster Contest** Winner

Kasen Tikka, son of Corey and Marcel from Lake Norden, S.D., won an art set for being the safety poster contest winner in August. Congratulations, Kasen!



Coming to Your Electric Bill – Demand!

What is Demand?

- Demand is the rate of power use to supply all electrical devices running at your service at a specific point in time. It is the maximum rate (measured in kW) that your service has consumed electricity.
- H-D Electric measures demand based on 15 minute intervals. Demand posted on bill statements will be the maximum (peak) kW demand that occurs during any period of 15 consecutive minutes within the month.

Why is Demand Important?

Utilities size their systems based on peak demand, which means high demand can drive up infrastructure investments and overall costs. By keeping your demand lower during system peaks, you help your Cooperative manage expenses and keep rates more stable for all.

Operating Statistics

	July 2024	July 2025
Customers	3,848	3,894
Amount Collected	\$1,261,220	\$1,410,929
Average Bill	\$327.76	\$362.33
Average Kilowatt-Hour	2,865	3,209
Kilowatt-Hours Purchased.	11,625,891	13,243,197
Kilowatt-Hours Sold	11,024,356	12,494,312

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.

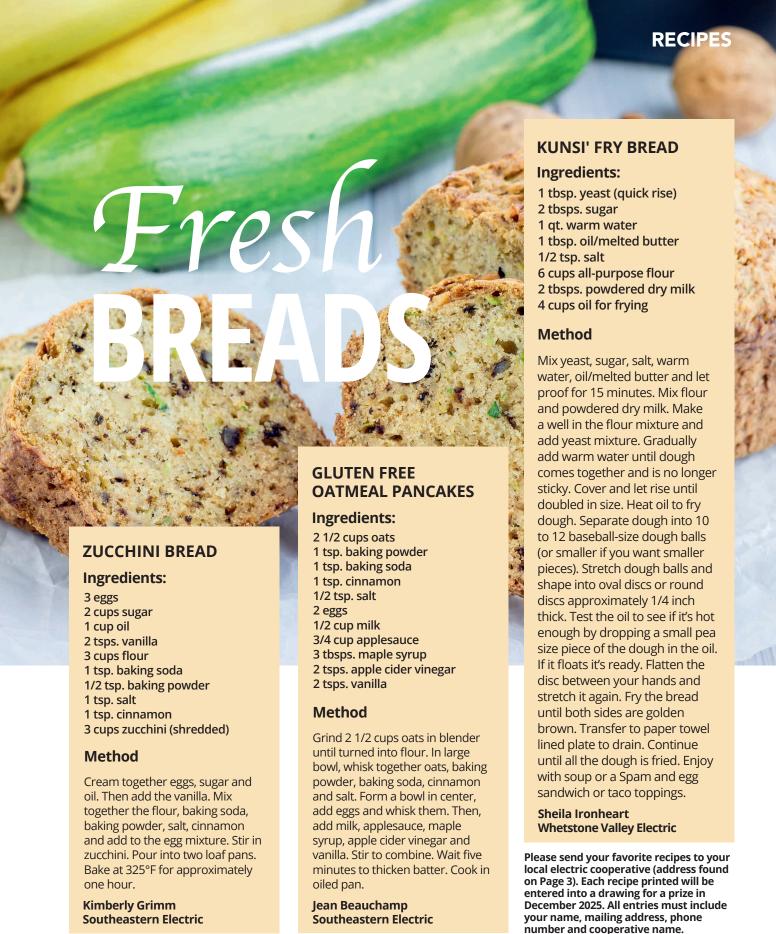


"Don't play with outlets!"

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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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



Tour Trip

The 2025 Basin Tour Trip was Aug. 4-5. H-D Electric had 22 members that joined members from Codington-Clark at the Codington-Clark headquarters in Watertown to begin their journey to tour the Basin Electric facilities in Beulah, N.D.

The facilities toured were the Coteau Freedom Coal Mine, Antelope Valley Power Plant and the Great Plains Gasification Plant. These facilities are right next to each other,

making it easy to share resources needed to produce energy.

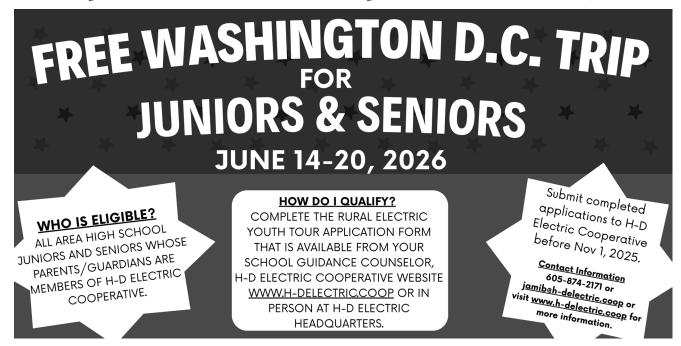
Seeing the facilities first-hand gives a better perspective into what it takes to bring energy into our homes and businesses. Our members become well informed on how all the facilities work together.

Many H-D members on prior trips tell H-D how much they enjoyed and learned on the trip.

H-D Electric encourages members

that have not been on the Basin Tour Trip to consider attending next year on this trip and learn where our power comes from. You will get to know other members from H-D Electric and Codington-Clark Electric as well as seeing first-hand the coal mining for energy production.

If you are interested, please give H-D Electric Cooperative a call at 1-605-874-2171 and we will put your name on a list for next year. Information about the 2026 trip can be found in the Cooperative Connections next spring.



Protect Yourself and Your Medical Devices **During a Power Outage Use This Guide to Plan Ahead** and Stay Safe

If you or a loved one relies on an electric medical device, a power outage isn't just an inconvenience – it could be lifethreatening. Severe weather or equipment failures can knock out electricity without warning, so it's essential to have a plan in place to stay safe.

Start by contacting your electric utility. Many offer priority restoration for those with medical needs. [editor's note: replace or add program-specific information here.] While utilities work hard to restore power as quickly as possible, even priority customers may face delays during widespread outages. That's why it's so important to be prepared.

Follow these tips to prepare medical equipment for a power outage:

Document your devices.

Keep a file that includes the device's manufacturer, model, serial number, instruction manuals and a photo. This information can be useful for repairs, replacement or communicating with your utility or insurance provider.

Know your backup options.

Find out if your device is compatible with backup power like batteries or a generator. Check how long it can operate during an outage. Follow the manufacturer's recommendations and keep device-specific supplies on

Keep devices maintained.

Make sure equipment is clean, calibrated and working properly ahead of time. Routine maintenance helps prevent surprises during emergencies.

Keep your cell phone, backup power sources and battery-powered medical devices fully charged. Keep extra batteries on hand, especially during storm season.

Create an evacuation plan.

Have a plan in case you need to leave your home. Identify locations of emergency shelters and power stations in your area. Talk with family or friends about places you can go that have power and are accessible.

Stock up for two weeks.

Keep a two-week supply of medications, medical

accessories and essentials like coolers and refrigeration packs for temperature-sensitive medicine.

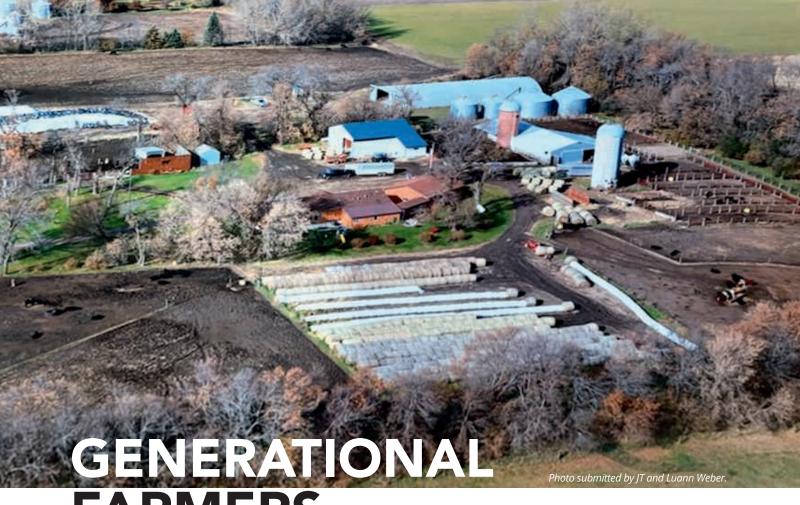
Consider manual alternatives.

Look for portable, dependable alternatives to electronic medical devices - for example, a manual wheelchair, walker or cane as a backup for an electric scooter.

Review your insurance coverage.

Before disaster strikes, talk with your insurance provider so you know what's covered if your medical device is damaged during a weather event or power outage.





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

OCT. 11 A Celebration of Classic Hits

7p.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-NOV. 2 Haunted Trail at Reclamation Ranch

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