

# Cooperative Connections



**Cooperatives:  
Committed to  
Community**

Page 8

**Investing  
in Our  
Communities**

Page 12

## Digital Tools Take Co-op Information Mobile

# Your Energy And Your Cooperative At Your Fingertips



**Ben Dunsmoor**

[bdunsmoor@northernelectric.coop](mailto:bdunsmoor@northernelectric.coop)

**As our world shifts toward a mobile-first society your cooperative is also shifting to make sure information about your account, your energy, and your cooperative is at your fingertips.**

We hold the world in the palm of our hands. More specifically, we hold smartphones and tablets in our hands and those devices can give us instant access to all the information anyone could possibly want in the world.

Like it or not our smartphones and devices drive our daily decisions. My smartphone now gives me a weekly report telling me how much time I spend on my phone during the week and whether my screen time is trending up or down. Various studies have found Americans spend an average of two to five hours per day on their mobile devices.

This continued trend of more mobile engagement is why Northern Electric Cooperative has rolled out a few new digital initiatives to make it easier to access information about your account and your cooperative on any device. The most recent initiative was rolled out on November 1 when Northern Electric Cooperative launched a new mobile-friendly website. The new [www.northernelectric.coop](http://www.northernelectric.coop) website is geared specifically to fit your smartphone, tablet, or laptop. It has been in development throughout 2018 and we hope you find that it is easier to access information about rebates, safety, and co-op news on any device that you choose. You can read more about the new site on page 11 of this issue.

Northern Electric Cooperative also introduced the new SmartHub tool within the last few years. SmartHub is an online account management application that allows you to pay your current bill, set up automatic payments, and view past bills. SmartHub also provides users with graphs of current and past electric use and trends related to electric use at your home, farm, or business. More than 1,400 members have signed up for a SmartHub account since it was first launched in 2016. You can register for a free account simply by visiting the new Northern Electric website and clicking on the 'register to use SmartHub' link in the SmartHub login area. Once your account is created you can log in at [www.northernelectric.coop](http://www.northernelectric.coop) or you can download the SmartHub app on your Apple or Android device and access all of your account information through an easy-to-use mobile app.

We know your lives are busy which is why your co-op is always trying to make it easier to manage your electric account through modern and convenient digital tools and payment methods. As our world shifts toward a mobile-first society, your cooperative is also shifting to make sure information about your account, your energy, and your cooperative is at your fingertips.



(USPS 396-040)

**Board President:** Donna Sharp

**Board of Directors**

- Randy Kienow – Vice President
- Nolan Wipf – Secretary
- Wayne Holt – Treasurer
- Fran Esser
- Victor Fischbach
- Ron Kaaz
- Josh Larson
- Mark Sumption

**CEO/General Manager:** Char Hager – info@northernelectric.coop

**Chief Financial Officer:** Cathi Podoll

**Operations Manager:** Mike Kelly

**Manager of Member Services:** Russel Ulmer

**Manager of Information Technology:** Derek Gorecki

**Communications Director:** Ben Dunsmoor - bdunsmoor@northernelectric.coop

**Executive Secretary:** Kay Albrecht

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.

**Subscription information:** Northern Electric Cooperative members devote 50 cents from their monthly electric payments for a subscription. Non-member subscriptions are available for \$12 annually. Periodicals postage paid at Bath, SD 57427.

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Northern Electric Cooperative's regular board meeting was held October 18 at the headquarters in Bath with all directors present except for Randy Kienow and Mark Sumption. Engineer John Dalager of Dalager Engineering was a guest for the meeting. As the first order of business, the board approved the September 20, 2018, minutes and September expenditures. The board then reviewed and accepted reports by management including details on financial, operations, member services, safety, communications and IT.

Directors viewed the East River Electric Power Cooperative video report. General Manager Char Hager reported on the Rural Electric Economic Development (REED) & MAC meetings which she attended October 2 & 3, 2018, in Madison, SD. South Dakota Rural Electric Association Director Nolan Wipf reported on the SDREA board meeting held September 27-28, 2018, in Pierre. Director Ronald Kaaz reported on the South Dakota Wind Energy Association meeting which he attended October 12, 2018, in Pierre.

**Manager's Report**

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

- Update and discussion on development projects and activities taking place in the community and our service area.
- Brief update on Rural Electric Economic Development (REED) revolving loan fund activities.
- Legal and Legislative report from General Manager Char Hager on legislative issues.
- Reminded the board of the 2019 NRECA Annual Meeting, Orlando, FL, March 7-13, 2019.

- Reminded the board of the East River Livestock Development Summit, SDSU Performing Arts Center, Brookings, November 15, 2018.
- Reminded the board and staff that ACRE dues are due by December 10, 2018.
- Informed the board that Northern Electric will host the 2020 SDRE Accident Victims Fund Charity Ride.

**Board Report**

The board considered and/or acted upon the following:

1. Approved the date and time of the next regular board meeting for 8:30 A.M. on Thursday, November 29, 2018.
2. Approved payment of legal fees for Harvey Oliver in the amount of \$1,873.87.
3. Authorized board attendance to the 2019 SDREA Annual Meeting and Legislative Dinner, January 10-11, in Pierre, and appointed Director Ronald Kaaz delegate, Director Nolan Wipf alternate.
4. Approved correction to the Third Quarter Estates Request for Capital Credits Retirements that were approved at the September 20, 2018, board meeting. Total Third Quarter Estates Request for Capital Credits Retirements - \$17,081.44.
5. Approved resolution for the REED, Inc. loan application by Aberdeen Development Corporation.
6. Approved the four-year work plan for 2019 to 2022 presented by John Dalager from Dalager Engineering.

Please ask your cooperative manager, staff member or director if there are questions on any of these matters.

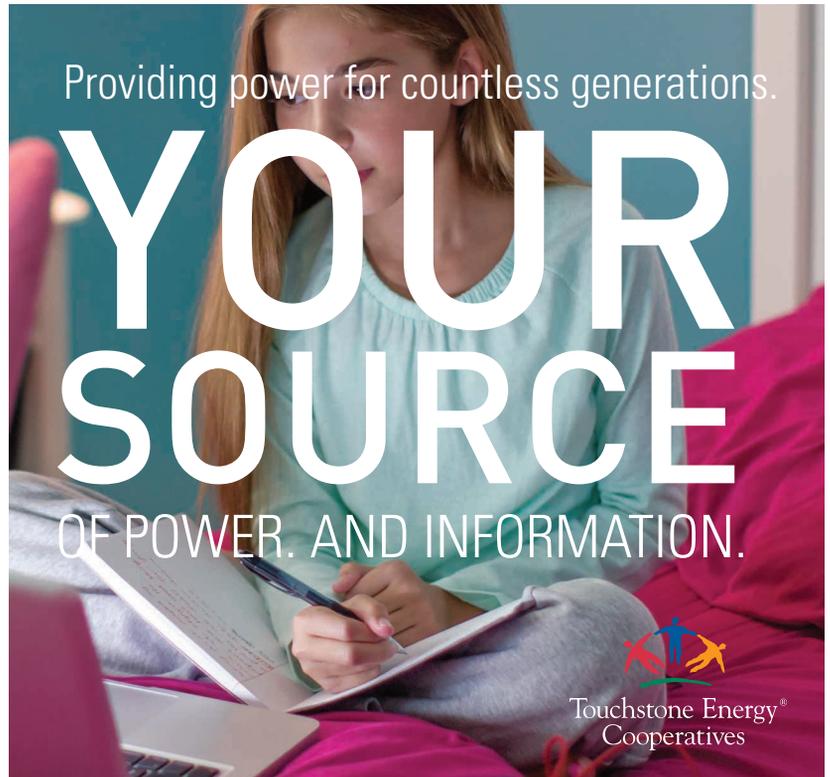
Financial Report		September 2018	September 2017
kWh Sales		19,126,094 kWh	19,251,560 kWh
Electric Revenues		\$1,967,642	\$2,117,903
Total Cost of Service		\$2,033,698	\$2,086,771
Operating Margins		(-\$66,056)	\$31,132
Year To Date Margins		\$309,689	\$358,102
Residential Average Monthly Usage and Bill			
September 2018	1,169 kWh	\$161.08	.1378 per kWh
September 2017	1,112 kWh	\$148.88	.1339 per kWh
Wholesale power cost, taxes, interest, and depreciation accounted for 82.2% of NEC's total cost of service.			

## Holiday Decorating Safety Tips

While decorative lights and other electrical decorations add to the splendor of the season, they can increase the risks of fire and electrical injuries if not used safely.

- **Inspect electrical decorations for damage before use.** Cracked or damaged sockets, loose or bare wires and loose connections may cause a serious shock or start a fire.
- **Do not overload electrical outlets.** Overloaded electrical outlets and faulty wires are a common cause of holiday fires. Avoid overloading outlets and plug only one high-wattage into each outlet at a time.
- **Never connect more than three strings of incandescent lights.** More than three strands may not only blow a fuse, but can also cause a fire.
- **Keep trees fresh by watering daily.** Dry trees are a serious fire hazard.
- **Use battery-operated candles.** Candles start almost half of home decoration fires (National Fire Protection Association).
- **Keep combustibles at least three feet from heat sources.** A heat source that was too close to the decoration was a factor in half of home fires that began with decorations (NFPA).
- **Protect cords from damage.** To avoid shock or fire hazards, cords should never be pinched by furniture, forced into small spaces such as doors and windows, placed under rugs, located near heat sources, or attached by nails or staples.
- **Check decorations for certification label.** Decorations not bearing a label from an independent testing laboratory such as Underwriters Laboratories (UL), Canadian Standards Association (CSA) or Intertek (ETL) have not been tested for safety and could be hazardous.
- **Stay in the kitchen when something is cooking.** Unattended cooking equipment is the leading cause of home cooking fires (NFPA).
- **Turn off, unplug and extinguish all decorations when going to sleep or leaving the house.** Unattended candles are the cause of one in five home candle fires. Half of home fire deaths occur between the hours of 11 p.m. and 7 a.m. (NFPA).

Source: esfi.org



Providing power for countless generations.

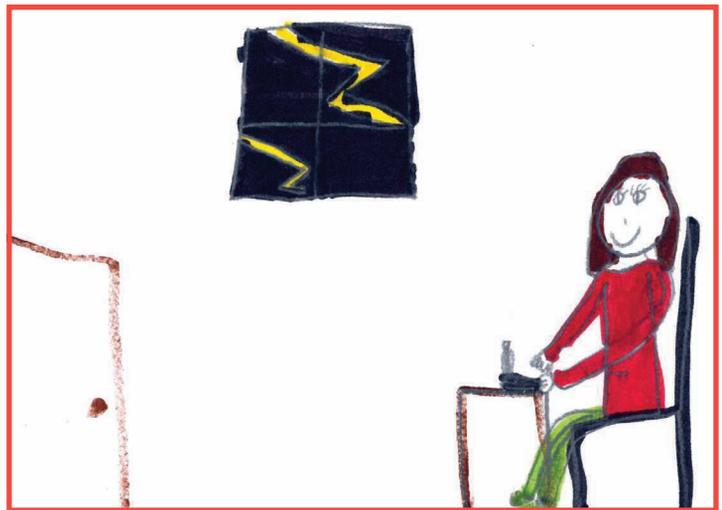
# YOUR SOURCE

OF POWER. AND INFORMATION.



Touchstone Energy  
Cooperatives

## KIDS CORNER SAFETY POSTER



**"Do not use electronics when there are thunderstorms."**

**Hope Wagner, 8 years old**

Hope is the daughter of Bryan and Lynita Wagner, Wetonka, S.D. They are members of FEM Electric Association, Ipswich, 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.

# Holiday Favorites

## Holiday Streusel-topped Squash

- |  |                                   |
|--|-----------------------------------|
| 1 butternut squash (2 to 2.5 lbs.) peeled, seeded and cut in 1/2-inch chunks, about 4-1/2 cups | 1/4 cup brown sugar               |
| 1/4 cup water  | 1/4 cup chopped pecans            |
| 1/2 tsp. salt  | 2 T. softened butter              |
| 1/3 cup flour  | 1/2 tsp. pumpkin pie spice        |
|  | 1 cup sweetened dried cranberries |

In an 11x7-inch microwavable dish, spread squash cubes. Add water and sprinkle with salt. Cover with plastic wrap, folding back one edge or corner 1/4-inch to vent steam. Microwave on high 5 minutes or until crisp tender. Meanwhile mix flour, brown sugar, pecans, butter and pumpkin pie spice together using a fork. Top squash with sweetened cranberries. Sprinkle streusel evenly over cranberries and squash. Bake at 350°F. uncovered 40 to 45 minutes or until streusel is brown. Serves 8.

Michelle Ommen, Mitchell, SD

## Coconut Macaroons

- |                                  |                                    |
|----------------------------------|------------------------------------|
| 2/3 cup sweetened condensed milk | 2-1/2 cups flaked coconut          |
| 2 T. flour                       | 1/2 cup semi-sweet chocolate chips |
| 1 tsp. vanilla                   |                                    |

Combine sweetened condensed milk, flour and vanilla. Stir in coconut and chocolate chips. Drop by spoonfuls onto well-greased cookie sheets. Bake at 350°F. 10 to 12 minutes until golden brown. Remove to wire racks to cool.

Maxine Smith, Owanka, SD

## Honey Chew Candy

- |                |                       |
|----------------|-----------------------|
| 1/2 cup butter | 1/2 cup chopped dates |
| 1 cup honey    | 1 cup chopped walnuts |

Cook butter and honey for 20 minutes, stirring constantly. Add dates and nuts; mix well. Put into an 8-inch buttered pan. Cool. Cut candy into bite-sized pieces; wrap each piece in waxed paper. Makes about 48 pieces.

Helen Gregory, Lemmon, SD

## Gingerbread Whoopie Pies with Lemon Crème

- |                               |   |
|-------------------------------|---|
| 3 cups flour                  | 1 tsp. vanilla extract                  |
| 2 tsp. ground ginger          | 1/4 cup granulated sugar                |
| 1 tsp. ground cinnamon        | 1 cup crushed peppermint candies        |
| 1 tsp. baking soda            | <b>Lemon Crème:</b>                     |
| 1/4 tsp. ground nutmeg        | 1 (7 oz.) jar marshmallow creme         |
| 1/4 tsp. salt                 | 1/2 stick butter, softened              |
| 1-1/2 sticks butter, softened | 4 oz. (1/2 pkg.) cream cheese, softened |
| 3/4 cup packed brown sugar    | 1 tsp. lemon extract                    |
| 1/2 cup molasses              |   |
| 1 egg                         |   |

For the Gingerbread Whoopie Pies, mix flour, ginger, cinnamon, baking soda, nutmeg and salt in large bowl. Set aside. Beat butter and brown sugar in large bowl with electric mixer on medium speed until light and fluffy. Add molasses, egg and vanilla; beat well. Gradually beat in flour mixture on low speed until well mixed. Press dough into a thick flat disk. Wrap in plastic wrap. Refrigerate 4 hours or overnight. Shape dough into 1-inch balls. Roll in granulated sugar to coat. Place 2 inches apart on ungreased baking sheets. Bake at 350°F. 8 to 10 minutes or until edges of cookies just begin to brown. Remove to wire racks; cool completely. Meanwhile, for the Lemon Crème, mix marshmallow creme, butter, cream cheese and lemon extract in medium bowl until well blended. To assemble whoopie pies, place about 1 T. filling on the flat side of 1 cookie. Top with a second cookie, pressing gently to spread the filling. Repeat with remaining cookies. Roll edge of cookies in crushed candy. Store whoopie pies between layers of wax paper in airtight container in refrigerator up to 5 days. Makes 30 servings.

*Nutritional Information Per Serving: Calories 203, Total Fat 7g, Protein 2g, Cholesterol 28mg, Sodium 135mg, Protein 22g, Carbohydrates 33g*

**Pictured, Cooperative Connections**

Please send your favorite soup, brunch or seafood recipes to your local electric cooperative (address found on Page 3). Each recipe printed will be entered into a drawing for a prize in June 2019. All entries must include your name, mailing address, telephone number and cooperative name.

# Life Saving Training

Regular Tests and Trainings Ensure Employees and Members Stay Safe

**Ben Dunsmoor**

bdunsmoor@northernelectric.coop

Every fall members of the Northern Electric Cooperative line crew gather together in the pole yard north of the main headquarters office in Bath. It is where the linemen gear up for their annual pole-top rescue training. Each lineman must climb to the top of a practice power pole and rescue a 160 or 185-pound dummy. The training simulates an emergency situation which crews may encounter in the field if a coworker would become unresponsive on the job.

“This is a task, like CPR, that needs to be reaction,” South Dakota Rural Electric Association Manager of Loss Control Mark Patterson said. “Proficiency without thinking saves time when time is so valuable. With the increase in the amount of work done out of buckets, it is even more important to review pole-top rescue each year.”

Pole-top rescue training is just one of the regular safety trainings line crew members must participate in throughout the year. They also participate in annual bucket-rescue training.

Being a lineworker is one of the most dangerous jobs in the United States so regular trainings on a variety of scenarios is crucial to ensuring a proper response in an emergency.

“Training is an opportunity to ensure that bad or dangerous habits are not being formed and that they are proficient

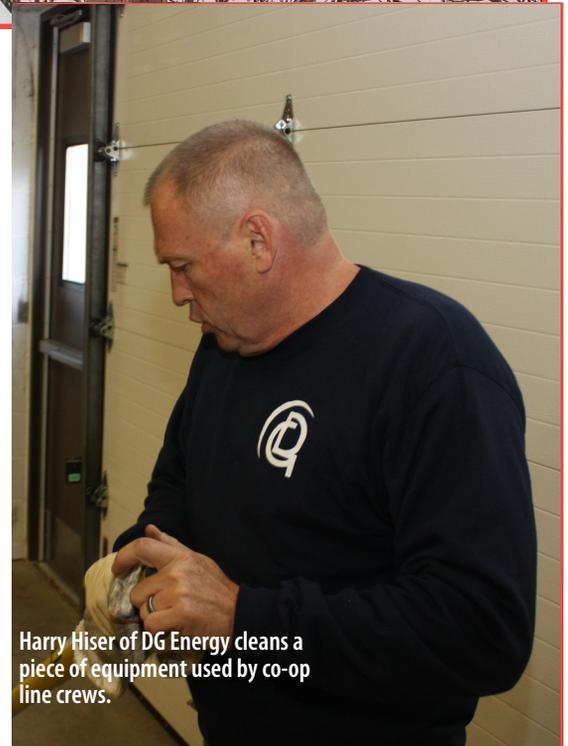


Journeyman Lineman Sean Schwartz participates in pole-top rescue training at the Northern Electric Cooperative headquarters in Bath on October 24.

in completing their jobs in a safe manner,” Patterson said.

Northern Electric line crews also test their trucks every six months to make sure the booms and buckets are properly insulated and will not conduct electricity when they are on the job. In October, Northern Electric crews also performed this testing in conjunction with their pole-top rescue training.

The rubber hoses, blankets, and equipment linemen use to work on energized high-voltage power lines was also tested in October. This equipment is tested twice a year. This year, DG Energy, a new third-party contractor, tested Northern Electric’s rubber equipment. DG Energy sends a crew to conduct



Harry Hiser of DG Energy cleans a piece of equipment used by co-op line crews.

on-site testing of the rubber equipment used to perform hot-line work.

“Everything is cleaned and tested per OSHA standards and then it is labeled so you know when the next test date is,” Harry Hiser with DG Energy said while he was testing equipment at the Northern Electric shop in October.

Having the third-party company conduct on-site testing is more efficient because a co-op employee no longer must drive the equipment to North Dakota to have it tested.

**“Proficiency without thinking saves time when time is so valuable.”**

“If something is damaged or needs repair we can repair it on site, so you don’t have to ship it off and wait for it to come back in,” Hiser said.

It is critical that the rubber equipment used by lineworkers is tested on a regular schedule because even a hole the size of

a pin in the rubber can be the difference between life and death when working around high-voltage power lines.

“Not all issues can be seen with a visual inspection and having these items di-electric tested ensures that they are in peak working condition,” Patterson said. “These items are the last line of protection while working around energized lines.”

Northern Electric Cooperative will continue to ship the linemen’s rubber gloves to an off-site location for monthly testing, but Northern Electric Operations Manager Mike Kelly said the on-site testing of the other insulated equipment is a convenient and effective use of time and resources.

“This equipment is critical to the work our line crews conduct every day,” Kelly said. “Having the equipment tested on-site worked very well this year and was very efficient.”

All the tests and trainings Northern Electric lineworkers participate in every year is conducted with the goal of providing a safe workplace out in the field and a safe and consistent source of power for co-op members at the end of the line.

## RECIPES NEEDED FOR

### THE **COUNTRY COOKIN’** *cookbook*

Your recipe could be featured in the 35<sup>th</sup> volume of East River Electric’s Country Cookin’ cookbook!

Help us create another great cookbook by submitting your favorite recipes as well as recipes for the cookbook’s “Light Side” section.

Submit recipes via email to

[kstone@eastriver.coop](mailto:kstone@eastriver.coop),  
fax to 605-256-8057,  
or contact your local cooperative for more information.

Submission deadline is  
January 28, 2019.

## \* *Holiday Hours* \*

### \* **NORTHERN ELECTRIC OFFICES CLOSED** \*

#### **THANKSGIVING**

Thursday, November 22 & Friday, November 23

#### **CHRISTMAS**

Monday, December 24 & Tuesday, December 25

#### **NEW YEAR’S DAY**

Tuesday, January 1



WREA employees gathered for a Day of Service in the town of New Underwood, S.D. The cover photo features one of the projects the group undertook: painting the community's fire hydrants.

# COMMITTED TO COMMUNITY

## Electric Co-ops Active Locally

**Brenda Kleinjan**

editor@sdrea.coop

Across South Dakota and western Minnesota, the region's electric cooperatives – and their employees and members – can be found not only providing reliable, affordable energy to thousands, but also rolling up their sleeves and helping to improve their local communities.

This fall, West River Electric Association in Wall undertook a Day of Caring project that saw dozens of co-op employees on the streets of New Underwood, a western South Dakota town with a population of about 660.

Working with local community leaders, the co-op identified a variety of projects they could assist with. Crews helped remove trees, paint fire hydrants, fences, a walking bridge and prepare a wall for a future mural. As they worked, community members joined in the effort.

At Colman, S.D., on a Saturday in September, co-op employees and members gathered in the

Sioux Valley Energy Customer Electrical Technician Dana Foster sands a board as part of the co-op's Sleep in Heavenly Peace bed build project.



## Investing in Youth: Scholarships

Each year, electric cooperatives in South Dakota and western Minnesota, offer more than \$100,000 in scholarships to students – usually children and dependents of co-op members – to further their educations.

For nearly 30 years, Basin Electric Power Cooperative has partnered with its member cooperatives to offer more than 180 scholarships in the amount of \$1,000 for each school year. This program is for dependent children of member cooperative employees, member cooperative consumers and children of Basin Electric employees. Thirty-one of those scholarships go to students in South Dakota and western Minnesota.

Basin Electric offers scholarships for dependent children of employees of Basin Electric and its subsidiaries who are in college or will be entering college in the fall. Five scholarships are designated for qualified applicants who plan to attend a certified vocational or technical school, and five are designated for qualified applicants who plan to achieve an engineering degree. Up to two awards are designated for students majoring in information services and telecommunications. Basin Electric also offers 20 \$1,000 scholarships to children of member cooperative employees. A handful of these scholarships are awarded to South Dakota and western Minnesota students each year.

Many local cooperatives also offer additional scholarships.

- One co-op uses monies from their Operation Round Up® program to fund more than \$10,000 in scholarships. Other co-ops offer scholarships in conjunction with other programs such as the Touchstone Energy® Cooperatives Scholar of the Week program.
- And, some co-ops offer scholarships to students seeking a specific career path, such as becoming a line worker.
- For more than 20 years, the South Dakota Rural Electric Line Superintendents Association, which is made up of those in charge of cooperative operations managers, have awarded scholarships to students pursuing a career as a line worker, particularly those attending Mitchell Technical Institute in Mitchell, S.D.
- Students selected to represent their co-op on the annual Rural Electric Youth Tour to Washington, D.C., are eligible to apply for a \$10,000 scholarship and four \$1,000 scholarships once they are a sophomore in college through the Glen English Foundation. English was the former CEO of the National Rural Electric Cooperative Association.



Cam Wal Electric's Scott Artz conducts a safety demonstration for Selby, S.D.-area youth.

Sioux Valley Energy parking lot east of town along S.D. Highway 34 to construct beds for the Sleep in Heavenly Peace organization. Sleep in Heavenly Peace is a volunteer organization that builds, assembles and delivers bunk beds to children and families in need.

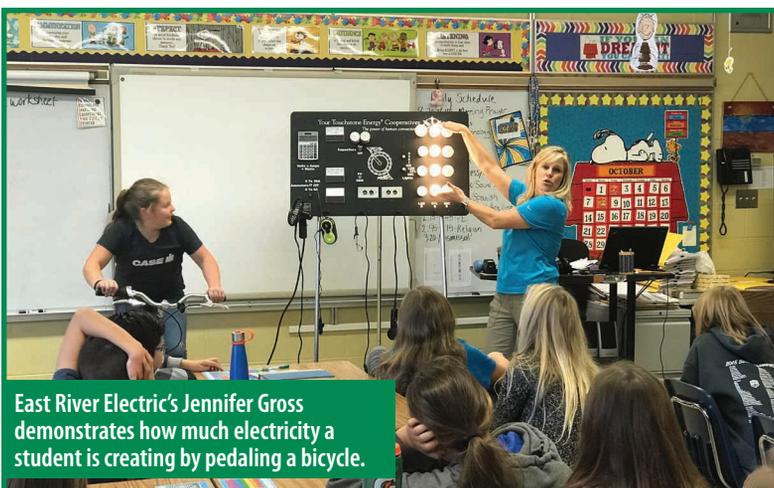
During the Sioux Valley Energy build, 20 beds were constructed, which is 10 percent of the Brookings chapter's goal of 200 beds built in 2018. The Brookings Chapter of Sleep in Heavenly Peace is one of 69 in the country.

Co-op employees have also assisted with clean-up projects in Sioux Falls and also at an abandoned rural cemetery near Dell Rapids, S.D.

These examples are in addition to the on-going local community commitment cooperatives throughout the state have.

Throughout the year, electric cooperatives can be found working to educate area youth on the importance of energy efficiency and safety around power lines.

And, heading into the holiday season, co-op crews can be seen in various towns hanging municipal holiday decorations in towns like Bison in northwestern South Dakota and other communities in the state.



East River Electric's Jennifer Gross demonstrates how much electricity a student is creating by pedaling a bicycle.

## Touchstone Energy Scholar of the Week

# Cihak Receives Recognition

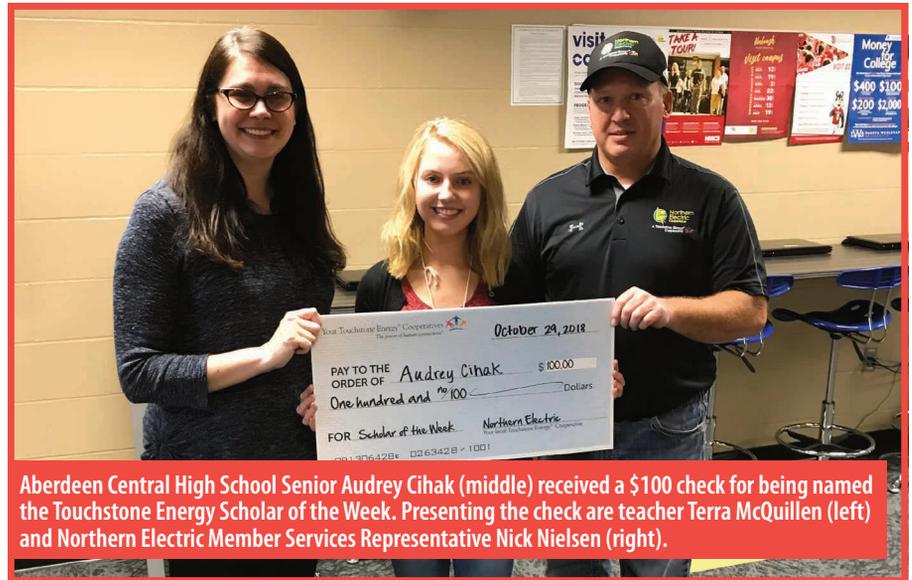
Aberdeen Central High School Senior Audrey Cihak was recognized for her accomplishments both inside and outside the classroom on October 29 when she was named the Touchstone Energy Scholar of the Week.

“It was a great honor to find out I had won Scholar of the Week,” Cihak said. “I was truly surprised to find out I had won and was extremely grateful to those who had nominated me.”

Cihak has a 4.0 grade-point average at Aberdeen Central and participates in several extracurricular activities such as speech and debate, National Honor Society, peer tutoring, church youth group, and soccer.

“For me, the best way to balance school-work and extracurricular activities is with good planning. I try to keep a detailed schedule with upcoming due dates and events to help me plan ahead and make the most of my time.”

Cihak hopes to explore a career in



Aberdeen Central High School Senior Audrey Cihak (middle) received a \$100 check for being named the Touchstone Energy Scholar of the Week. Presenting the check are teacher Terra McQuillen (left) and Northern Electric Member Services Representative Nick Nielsen (right).

business when she graduates from Aberdeen Central in the spring. She plans on majoring in International Business and Economics and is going to apply to several schools including the University of Minnesota, Creighton, the University of Rochester, and Boston College.

School staff and teachers can nominate their students for the Touchstone Energy Scholar of the Week program by submitting a nomination at [www.yourcooppower.com/scholar-of-the-week/nominate](http://www.yourcooppower.com/scholar-of-the-week/nominate) by the December 28 deadline.

# Heating Assistance Offered

## Funds Distributed On First-Come and First-Serve Basis

As northeast South Dakota enters the prime heating season Northern Electric Cooperative would like to inform members about energy assistance programs that are available.

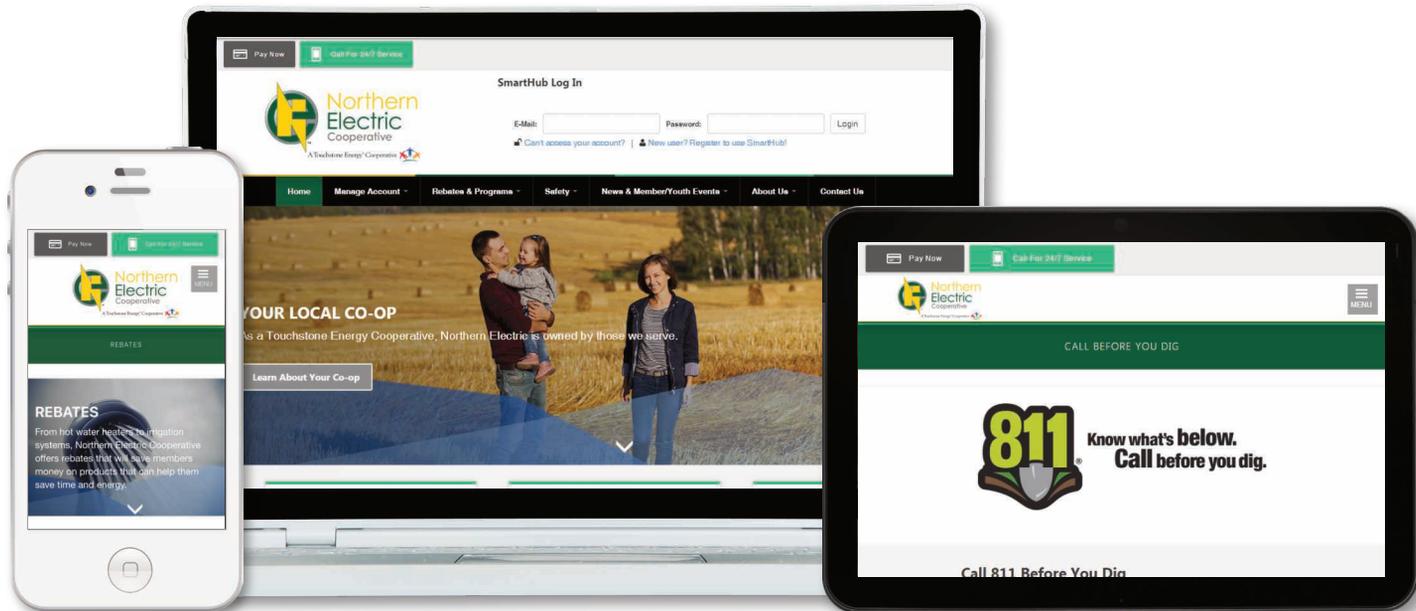
The Low-Income Energy Assistance Program provides financial assistance to help households with winter heating bills.

The assistance is distributed by the South Dakota Department of Social Services and is based on the number of people who live in a household and the total income of the household. Payments for heating assistance are made directly to the utility.

Energy assistance funds are distributed on a first-come and first-serve basis.

Funds for electric heat are distributed from October 1 through May 15. To apply for funds, call 1-800-233-8503 or visit [www.state.sd.us/eforms/secure/eforms/E2416v1-LIEAPApplication.pdf](http://www.state.sd.us/eforms/secure/eforms/E2416v1-LIEAPApplication.pdf). Applications can also be picked up at any local Department of Social Services office.





## New Website Launched In Early November

# New Mobile-Friendly Site Offers Easy Account Access & Information

Northern Electric Cooperative launched a new website at [www.northernelectric.coop](http://www.northernelectric.coop) in early November. The new site is built with a mobile-friendly platform, so all the content can be easily viewed on a smartphone, tablet, or laptop computer.

The new site includes a SmartHub login field at the top of the homepage where members can quickly access their SmartHub account to pay their bill or view their electric use.

“The integrated SmartHub login is a great feature of this new website because it allows members to conveniently log in using any device by simply visiting the Northern Electric home page,” Communications Director Ben Dunsmoor said.

Two buttons are prominently located on the top of the page. One of the buttons takes members to the online ‘Pay Now’ payment portal where they can quickly make a one-time bill payment without creating a SmartHub account.

The other button is set up, so members can call the Northern Electric toll-free number 24 hours a day from their smartphone with a few simple taps on the screen.

“Most of the members who visit our website are paying a bill, logging in to their SmartHub account, or looking for a phone number to call the co-op,” Dunsmoor said. “This new site design puts all three of those functions on the top of the page where members can find the information they are looking for.”

The site also includes information about rebates, electrical safety, and co-op news. The ‘News & Events’ section of the site includes an area where members can access digital copies of past *Cooperative Connections* issues, so they can look back at recipes they may have missed or pictures from past annual meetings.

To view the new website simply go to [www.northernelectric.coop](http://www.northernelectric.coop)

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# Success in Community Investment by Cooperatives

REED Fund Powers Local Communities

## REED FUND QUICK FACTS:

- Incorporated in 1997
  - Loans issued - 323
  - Total funds loaned - \$84.3 million
  - Total employment by REED borrowers - 8,900
  - Total project investment \$666 million
  - Real estate financed - 2.1 million square feet
- 2017 REED Fund Annual Report



More than 25 fire departments, such as the Wolsey Fire Protection District in Wolsey, S.D., have been recipients of REED Fund investments.

The Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in the region it serves. Established in 1996 and governed by 25 electric cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas.

Nearly 83 percent of REED's lending goes to communities with populations of less than 5,000 people and the majority of the projects have local ownership.

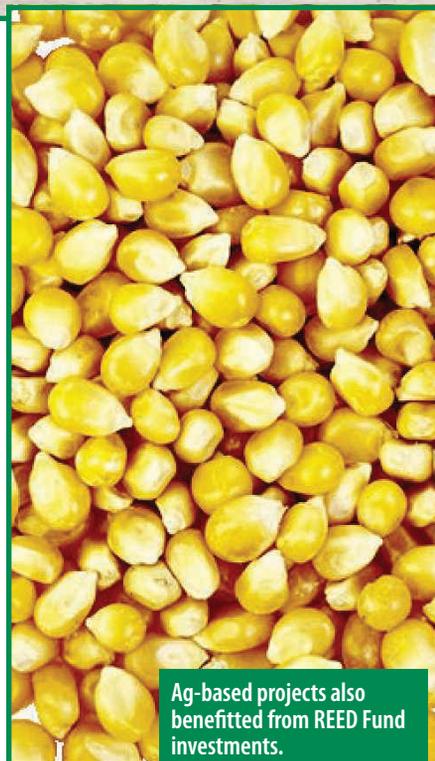
## Community Success Stories

Community facilities and services are necessary for quality of life and sustainable development. REED Fund provides a

wide range of financing for community projects. Loan applicants include, but are not limited to, civic and philanthropic organizations, educational institutions, local governments and special purpose districts. Success stories illustrate the broad spectrum of different types of projects the fund has assisted, including education, public safety, emergency services, recreation, arts, community infrastructure, facilities and equipment.

## Health Care Success Stories

Health Care Financing has been an important sector for the REED Fund. Whether it is a medical clinic, hospital, long term care facility or emergency services, REED fund recognizes the importance of access to quality care. Financing can be for buildings or equipment. These projects may be



Ag-based projects also benefitted from REED Fund investments.



The expansion of Clark, S.D.-based Dakota Butcher to two Watertown locations was financed in part by a REED Fund loan through Codington-Clark Electric Cooperative as well as South Dakota Department of Agriculture financing.

**Investing to build a stronger region, REED partners with numerous financial institutions, regional loan funds and government programs to develop financing packages that help create and expand businesses and employment opportunities, sustain and expand health care and education, as well as develop and support community facilities, services, infrastructure and rental housing.**

eligible to seek zero percent financing through a USDA program available through the local cooperative..

### **Business Success Stories**

REED Fund's business loans support business growth and development and contribute to employment and business ownership opportunities. The loans benefit retail, service, tourism, manufacturing, and technology sectors. REED also finances nonprofit development organizations for activities such as industrial parks, leasehold facilities. Financing to nonprofit development corporations receive a reduced interest rate.

### **Agri Business Success Stories**

To recognize agriculture's impact on the region's economic base, REED makes loans to support projects that add value to local agriculture production through innovation, improved services, further processing, or marketing. Loans are not made for traditional production agriculture.

### **Housing Success Stories**

Loans that support housing development are also available. To qualify the project needs evidence of broad base of community support and must be

able to show need for additional housing and/or infrastructure to support development. REED does not finance home loans to owner occupants.

For more information on the REED Fund, contact a participating cooperative or visit <http://www.reedfund.coop/reed>

## **Who REED Has Helped**

- 48** Retail and service businesses
- 37** Office facilities or industrial buildings for lease (all to non-profit owners)
- 31** Health care facilities (clinics, hospitals, nursing care centers)
- 25** Fire protection projects (trucks and buildings)
- 22** Community Infrastructure projects (water, wastewater, Main Street)
- 24** Manufacturing firms (plant and/or equipment)
- 18** Ag processing businesses (nine producer-owned) – \$156 million capital investment
- 22** Education (schools, distance learning, technology), including four childcare centers
- 19** Tourism-related businesses
- 20** Grain handling/agronomy firms (15 are cooperatives) – \$126 million capital investment
- 12** Ag retail/service businesses
- 14** Recreation and arts facilities, non-profit, including community centers
- 11** Partner regional and local loan funds
- 11** Multi-family housing projects (three site development, three elderly housing, five multi-family)



Need a gift for your favorite health nut? Smart watches and wrist bands not only keep track of how far you walk each day, but can appeal to your competitive streak by choosing a virtual walking or running mate. Source: Pixabay

# ELECTRIFY YOUR HOLIDAY GIFT LIST

Advances in electronics offer something for everyone.

**Paul Wesslund**

NRECA

Electricity doesn't just have to light up your tree this Christmas, it can also power your holiday gift list.

Electric gadgets can cook, entertain, help with chores and improve your health, says Brian Sloboda, a program and product manager at the National Rural Electric Cooperative Association (NRECA).

He says electric devices will almost always get the job done quieter, cheaper and more efficiently.

Sloboda has a couple of tips before you head to the store or online to start shopping:

- **Don't always buy the cheapest.** Inexpensive rechargeable batteries, for example, can catch fire. Or their charges can be limited, giving just a few minutes of use at a time. Buy from reputable companies and shop around to compare prices.



Keep an eye on your fur baby when you're away. Consumers have numerous options for home video monitoring. The PetChatz® system, shown here, allows pet owners to watch and talk to their pets when away – and even toss tasty treats! Image Credit: PetChatz®

■ **Be cyber safe.** Any internet-connected device can be hacked. Even security cameras and smart TVs come with a preset and lousy password. Change it. Keep the software updated – updates often include security fixes. He adds, “Don’t let the fear of hacking prevent you from enjoying these devices. Just be aware of what could happen and take necessary precautions.”

### Here’s your idea list for giving or receiving:

■ **For the cook.** Sous-vide is the latest kitchen trend. In French, it means “under vacuum,” but it’s basically a cooking technique that seals the food in a plastic bag and slow cooks it in water. “It is used by a number of restaurants,” says Sloboda. “It doesn’t get rid of the nutrients in the food through overcooking.” Sous-vide devices come as an electric pot, or for less money, as a wand that you stick into your own pot of water with the plastic bag. And of course, there’s an app for that – you can control the sous-vide cooking with your smart phone.

■ **For the handyperson.** Electric lawnmowers, trimmers and chainsaws eliminate spills and trips to the gas station. But they’re not for everyone – Sloboda says professional landscapers need the power of gasoline. Rechargeable battery models are best for suburban yards where the job takes about 30 minutes. Plug-in versions have the hassle and distance limits of a cord, but are more powerful and cheaper. Another big advantage is electric models are quiet and won’t disturb the neighbors. With leaf blowers in particular, Sloboda says, some states are passing noise-limiting regulations. Electric blowers pollute a lot less – Sloboda says the types of motors in gasoline leaf blowers “put more pollutants into the air than most gas-powered cars.”

■ **For fun.** “It’s a good time to buy electronics,” says Sloboda. “Televisions are getting thinner and lighter and they’re coming down in price. All because LED (light-emitting diode) technology has improved.” If the video games in your house are a few years old, gamers will get much better graphics with an upgrade and they will save energy, says

Sloboda, because “we’ve seen the video game console manufacturers improve the efficiency of their products.”

■ **For outdoor activities,** flying remote-controlled drones has gotten popular and they’re available in a range of prices. Before you buy, check battery life between recharges so you know whether your gift provides 30 minutes of fun or three minutes.

■ **E-readers** make books quickly and cheaply available and now you can even check out electronic books from your library. Virtual reality glasses or goggles not only put you right in the middle of the action in a video game, they can be useful in home repair – companies are starting to offer virtual reality diagnostics for their products that can show details like which way to turn the wrench to fix a problem.

■ **For health.** Smart watches and wrist bands not only keep track of how far you walk each day, but can appeal to your competitive streak by choosing a virtual walking or running mate. A wide range of power scooters are available for fun or for commuting, some even have pedals to supplement the motor, so you can get a bit of exercise, too. Be aware that good motorized bikes and scooters are expensive.

■ **For the home.** Amazon’s Alexa and Echo, as well as other smart speakers, are getting popular, but Sloboda says they’re not being used to their full potential yet – most people just

ask their speaker to play music or give a weather report. Companies are working on addressing privacy concerns – smart speakers are listening all the time – but Sloboda says solving security questions would open up uses like home banking and controlling appliances with a voice command.

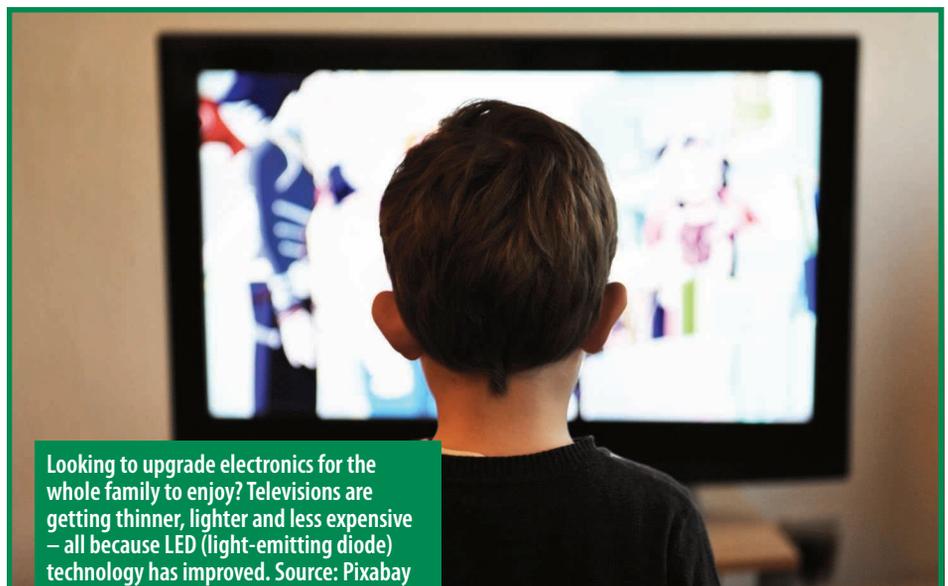
■ **To recharge all your devices,** you can choose options like smart power strips that avoid continuing to use electricity after a device is fully charged or portable block chargers to extend your phone’s battery life while traveling. Sloboda advises against wireless charging devices because they use a lot of electricity to operate.

■ **For your pet.** Electronics will shoot tennis balls for your dog to fetch, feed and water pets while you’re away, monitor their health and cameras can keep track of what they’re up to when you leave. “I aimed one of my security cameras at my dog,” says Sloboda. “Now I always push the chairs up to the dining table before I leave, otherwise within five minutes, our dog is standing in the middle of the table looking for anything he can chew on.”

Sloboda also advises supplementing all the electronic gifts with a good old-fashioned football or basketball.

Merry Christmas and Happy New Year!

*Paul Wesslund writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.*



Looking to upgrade electronics for the whole family to enjoy? Televisions are getting thinner, lighter and less expensive – all because LED (light-emitting diode) technology has improved. Source: Pixabay

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**October 20-January 6**

Pheasant Hunting Season, Statewide, Pierre, SD, 605-223-7660

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**November 15-December 18**

Black Hills Christmas Tree Permit Season, Custer, SD, 605-673-9200

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**November 20-December 26**

Christmas at the Capitol, Pierre, SD, 605-773-3178

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**November 23-24, Dec. 1-2, 8-9, 15-16, 22-23**

1880 Train Holiday Express, Hill City, SD, 605-574-2222

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**November 24**

Mid-Winter Fair, Memorial Auditorium, 9 a.m. to 4 p.m., Gregory, SD, 605-830-9778

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**November 29-30**

Festival of Trees, Lead, SD, 605-584-2067

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**December 1**

Christmas Stroll and Holidazzle Parade, Spearfish, SD, 605-717-9294

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**December 1**

Rapid City Garden Club's 57th Annual Wreath Sale, Canyon Lake Activity Center, Canyon Lake Senior Center, Rapid City, SD, 605-343-0710

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**December 1**

Christmas in the Village Craft Fair, Community Center, 9 a.m. to 3 p.m., Oacoma, SD

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**December 1-2**

Living Christmas Tree, Aberdeen, SD, 605-229-6349

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**Dec. 1, 7-8, 13-15, 20-21**

Strawbale Winery Twilight Flights, Renner, SD, 605-543-5071



**December 1: Christmas Parade, 5:30 p.m., Downtown, Custer, SD, 605-673-2244**

Photo courtesy: Kathy Braden

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**December 2**

Festival of Trees and Chili Cook-Off, Cookie Walk and Luncheon, Event Center, De Smet, SD

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**December 8**

Christmas Musicale, Eureka, SD, 605-284-2161

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**December 8**

Frontier Christmas, Lake City, SD, 605-448-5474

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**December 8-9**

Black Hills Cowboy Christmas, Lead, SD, 605-584-2067

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**December 8-9**

Dakota Territory Gun Show, Astoria Hotel, Dickinson, ND, 701-336-7533

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**December 9**

REO Speedwagon, Deadwood, SD, 605-559-0386

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**December 9**

41st Celebration of the St. Lucia Tradition, Dalesburg Lutheran Church, Rural Vermillion, SD, 605-253-2575

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**December 14**

A Green Dolphin Jazzy Christmas Concert, Spearfish, SD, 605-642-7973

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**December 15-March 31**

South Dakota snowmobile trails season, Lead, SD, 605-584-3896

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**January 18-19**

Media One Funski, Sioux Falls, SD, 605-339-0000

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**January 18-20**

Winterfest: A Three Day Snowbash, Lead, SD, 605-584-1100

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**January 25-26**

Snowmobile Rally, Deadwood, SD, 605-578-1876

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**January 25-February 3**

Annual Black Hills Stock Show & Rodeo, Rapid City, SD, 605-355-3861

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**January 26**

Sioux Empire on Tap, Sioux Falls, SD, 605-367-7288

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**February 8-9**

Strawbale Winery Valentine Twilight Flights, Renner, SD, 605-543-5071

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**February 8-10**

Black Hills Sports Show & Outdoor Expo, Rapid City, SD, 605-939-1812

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**February 21-23**

Sno Jam Comedy Festival, Sioux Falls, SD, siouxfallssnojamcomedyfest@gmail.com

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**March 9-12**

Summit League Basketball Championship, Sioux Falls, SD, 605-367-7288

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**March 15-16**

28 Below Fatbike Race, Lead, SD, 605-584-3435

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**March 29-30**

Annual Schmeckfest, Freeman, SD, 605-925-4237

**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.**