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### Cooperative Connections



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### South Dakota Editorial Electric Cooperative

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> Brenda Kleinjan, Editor **Dawn Trapp, Communications Specialist** Design assistance by TDG Communications, Deadwood

### Get to Know Your Co-op Network: The Power Behind Your Power



**Ed Anderson** General Manager, South Dakota **Rural Electric Association** 

Every day, electric cooperatives in South Dakota and western Minnesota are hard at work to make sure all co-op members have the electric power they need at the best possible price. And behind the scenes, we are working with a network of cooperatives to make that happen.

Cooperatives in the area are part of one or more G&T cooperatives which create and transmit power, along with dozens of distribution co-ops that receive power from the respective G&Ts. Local distribution cooperatives helped to create this second tier co-op so

that they would have more control over power supply and pricing.

It also takes a lot of money to run an electric co-op, so when co-ops need to borrow capital, they turn to either the National Rural Utilities Cooperative Finance Corporation (CFC) or CoBank. Both of these organizations are also cooperatives. CFC is owned by electric co-ops throughout the country, and CoBank is owned by electric and agricultural co-ops nationwide.

As you know, every month co-ops generate an electric bill that are sent to members either electronically or through regular mail. Several use National Information Solutions Cooperative to ensure we can apply the latest technology, help lower your energy costs and send timely, accurate bills to you.

No business can operate without several different types of insurance, such as general liability, auto and workmen's compensation. So once again, along with other electric cooperatives across the country, we are members of Federated Rural Electric Insurance Exchange. This allows cooperatives to maintain reliable coverage at an affordable price.

It also takes a whole lot of "stuff" to operate an electric co-op, such as poles, wires, transformers and many other items that you may not see. This is why we partnered with other co-ops to create supply cooperatives such as RESCO. The power of this co-op allows us to have quick access to all the materials we need at the best price.

Most cooperatives in the region are a member of Touchstone Energy® Cooperatives, a nationwide alliance of 750 local, consumer-owned electric cooperatives. Our participation allows us access to a wealth of informational materials. It also allows us to benchmark our performance in comparison with other co-ops so that we can learn from others as we constantly strive to serve vou better.

So, while you are a member of one electric co-op, you are actually connected to many other co-ops. And being connected to this cooperative network ensures your needs are met in the most efficient and cooperative way possible.

The foundation for this column was provided by Adam Schwartz, the founder of The Cooperative Way, a consulting firm that helps co-ops succeed. He is an author, speaker and memberowner of the CDS Consulting Co-op. You can follow him on Twitter @adamcooperative or email him at aschwartz@thecooperativeway.coop

### Current **SSUES**

### **Speaking Out**

**The start of** the new year brings many state legislatures back to their respective capitol cities to tend to the business of the people.

The Nebraska Legislature convenes Jan. 6 and South Dakota lawmakers start work back in Pierre on Jan. 12. Minnesota's Legislature reconvenes at noon on March 8

While lawmakers are in the capitol, there are several ways to reach them:

### **South Dakota:**

Write to local legislators in care of the Legislative Research Council, Capitol Building, 3rd Floor – 500 East Capitol Ave., Pierre, SD 57501-5070

South Dakota Senators can be reached at 605-773-3821 while Representatives can be reached at 605-773-3251. During session, faxes can be sent to legislators at 605-773-6806

To e-mail legislators, go to: http://le-gis.sd.gov/Contact/LegislatorEmail.aspx and select the legislator's name from the drop-down box.

### **Minnesota:**

To reach Minnesota Senators, write to: Honorable (Full Name), Minnesota State Senate, 75 Rev. Dr. Martin Luther King Jr. Blvd., St. Paul, MN 55155-1606

To reach Minnesota Representatives, write to: Honorable (Full Name), Minnesota House of Representatives, (Room #) State Office Building, 100 Rev. Dr. Martin Luther King Jr. Blvd., St. Paul, MN 55155-1298

Email is most effective if it is not a blanket mailing to all members. When sending an email, remember to include your name, postal address and phone number.

For more information on contacting Minnesota legislators, go to http://www.leg.state.mn.us/leg/faq/faqtoc?id=47

### Nebraska:

Find contact information for Nebraska Senators at http://nebraskalegislature. gov/senators/senator\_list.php

### Safety **Tips**

### Electric Blanket Safety Tips Can Save Your Life

**During the cold of winter,** an electric blanket may provide extra warmth in your home. Please consider several important safety tips to assure your electric blanket does not start a fire.

- Make certain your blanket is approved by a nationally recognized testing agency.
- When not in use, turn your blanket off. Most models have no internal temperature control that turns the heat off when the blanket temperature gets too hot.
- Place your blanket on top of you, not below you. Sitting or lying on an electric blanket may damage the internal coils of the blanket, exposing the heating element to a combustible material (the blanket).
- Never place items such as books, pillows or stuffed animals on top of the blanket. These items can trap the heat, leading to elevated temperatures and serve as a source of ignition.

- Keep the blanket flat, not crumpled or in a ball. If left on, a crumpled blanket allows for excessive heat buildup within the blanket. Always turn the blanket off when leaving the room.
  - Do not wash an electric blanket.

The twisting, tugging and turning action of the washing machine will



most certainly damage the internal coils.

• Unplug your blanket if you see or smell smoke coming from it. Discoloration of the blanket may indicate the heating elements are burning internally.

If you have any doubt about the safety of your blanket, discontinue using it. Electric blankets are usually a safe way to add a little warmth and are widely used throughout the country. However, this is only true if blankets are well maintained and properly used.

Source: seattle.gov

### Kids' Corner Safety Poster



### "Play safe around cords."

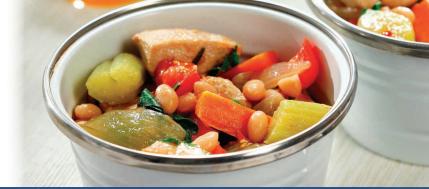
### Allison Bruns, 10 years old

She is the daughter of Matt and Kim Bruns, Madison, 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.

### Reader Recipes

### Super Soups



### Creamy Lasagna Soup

- 1 (23 oz.) can low-sodium, low fat tomato soup
- 3 cups hot water (equivalent of using 1 empty soup can)
- 3 cups low fat milk (equivalent of using 1 empty soup can)
- 3 T. Tone's Italian seasoning
- 1 lb. ground beef, cooked and
- 10 lasagna noodles, broken into pieces
- 8 oz. low fat cream cheese 1 cup shredded mozzarella

Combine first 5 ingredients until near boiling on medium high heat. Cook lasagna noodles in boiling water until soft; drain. Add to soup mixture. When heated through, add cream cheese, stirring thoroughly. Serve with mozzarella cheese sprinkled on top. Makes 12 servings.

Julie Thonvold, Erwin

### **Crockpot Potato Soup**

1 (32 oz.) bag diced hash browns 1 can cream of chicken soup 32 oz. chicken broth

3 oz. real bacon bits 1 cup shredded Cheddar cheese 8 oz. cream cheese (do not use light)

Salt and pepper to taste (may add onion powder and celery salt if desired)

Place all ingredients in crockpot except cream cheese. Cook on low, covered, for 8 hours. Add cream cheese that has been cut into small chunks during last hour of cooking, stirring often. Top with additional Cheddar cheese if desired.

Diana Spence, Utica

### **Crockpot Harvest Soup**

1 lb. ground beef 1 (15 oz.) can corn 1 (29 oz.) can Veg-All 1 (7 oz.) can green chilies 1 (28 oz.) can diced tomatoes 2 T. jalapenos, if desired 1 (15 oz.) can tomato sauce 2 tsp. chili powder 6 beef bouillon cubes 1 (28 oz.) can green beans

Brown and drain ground beef. Place in crockpot; add remaining ingredients. Do not drain any can. Cook on low for 3 hours.

Jane Ham, Rapid City

### **Easy Broccoli-Potato-Cheese Soup**

4 cans cream of potato soup 4 soup cans milk

1 lb. Velveeta cheese, cut into small chunks

1 small head of broccoli, cut into florets

Black pepper, to taste

Combine all ingredients in crockpot. Cook on low for 4

Lois Odien-Page, Hermosa

### Chunky Chicken. Vegetable and Rosemary Stew

2 T. canola oil, divided

12 ounces boneless chicken breasts, cut into 1-inch pieces

1 medium onion, cut in 8 wedges

3 medium carrots, quartered lengthwise and cut into thirds

1 medium celery stalk, cut into 1-inch pieces

2 cups water

2 dried bay leaves

1/4 tsp. crushed red pepper flakes

1 (15 oz.) can reduced-sodium navy beans, rinsed and drained

1 cup grape tomatoes, quartered

1/2 cup chopped fresh Italian parsley

1 T. chopped fresh rosemary

3/4 tsp. salt

In Dutch oven, heat 1 T. canola oil over medium-high heat. Add chicken and cook about 3 minutes per side or until it begins to brown (center will still be slightly pink). Remove from oven and set aside. Add remaining canola oil, onion, carrot and celery. Sauté, stirring frequently, for 5 minutes or until vegetables just begin to lightly brown on edges. Add water, bay leaves and pepper flakes. Bring to boil over high heat. Reduce heat to medium low and simmer covered for 20 minutes or until vegetables are tender. Stir in chicken, beans, tomatoes, Italian parsley, rosemary and salt. Cover and cook 5 minutes or until tomatoes are tender and chicken is cooked. Serve immediately or let stew stand 30 minutes to develop flavors and texture. Yields 6 1-cup servings.

Nutritional analysis per serving: 220 calories; 7 g total fat (1 g saturated fat); 50 mg cholesterol; 17 g carbohydrates; 6 g fiber; 3 g sugars; 22 g protein; 380 mg sodium; 532 mg potassium

**Pictured, Cooperative Connections** 

### Chicken Taco Soun

1 cup chicken broth

1 (16 oz.) can kidney beans, drained and rinsed

1 (16 oz.) can pinto beans. drained and rinsed

1 (16 oz.) can corn, drained or 1 can cream-style corn

1 cup diced tomatoes

1 can Rotel tomatoes and chilies

1/2 cup diced green pepper

1/2 cup chopped onion 1 lb. cooked chicken,

shredded

1/2 cup chopped celery 1 pkg. taco seasoning

Place all ingredients in a crockpot. Cook on high for 2 hours or low for 4 hours. Can be garnished with sour cream and/or cheese once scooped into a bowl.

Colleen Noecker, Yankton

### White Chicken Chili

5 to 6 (15 oz.) cans Northern beans, drained

3 (13 oz.) cans chunk chicken with juice, shredded

8 oz. can green chilies 1 can cream of chicken soup 1 can cheese soup (Fiesta or Cheddar) or 4 cups shredded cheese 16 oz. sour cream

1 pkg. white chicken chili seasoning

Combine all ingredients in crockpot. Cook until heated thru. Jeanine Greenwood, Sioux Falls

Please send your favorite bread/ breakfast and 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 2016. All entries must include your name, mailing address, telephone number and cooperative name.

### Exploring Inner Space How to Use Space Heaters Efficiently

**Dear Pat:** It's cold this winter! Instead of turning up my central heat, I'm considering purchasing a space heater to help warm my living room. I saw one in the store that is 100 percent efficient! What should I consider when choosing a space heater? – Arthur C.

**Dear Arthur:** It can be more cost-effective to run a space heater than to turn up your central heating, but if you're not careful you may increase your electric bill.

Generally, it is best to run a space heater when you need to heat just one or two rooms, or if you need temporary heat in a normally unheated area like a garage or shed. If you have a particularly cold-sensitive person in the home, it can be more efficient to use a space heater in the room they most often occupy rather than overheating the whole house.

However, be mindful of the costs that these little heaters can add to your electric bill. Nick Rusnell, an energy advisor with HomeWorks Tri-County Electric Cooperative in Portland, Michigan, shared, "During an energy audit, I found three 1,500-watt heaters in the house of a co-op consumer with a high bill complaint. I did a cost analysis for him and he was shocked."

Do your own calculations for how much running one, two or three in your home would cost. And beware the efficiency hype around space heaters: electric space heaters are all 100 percent efficient at turning electricity into heat, but an ENERGY STAR® air-source heat pump can be 300 percent efficient!

If a space heater is right for you, remember a few things to save energy and money:

• If you're using a space heater to heat the one or two rooms you use most, turn down your central heating so you don't heat

up rooms you aren't using.

- Close doors to rooms that are being heated to avoid heat loss.
- Turn off the heater when not in use or get a space heater with a timer feature.
- Purchase a heater with thermostat settings and use the lowest setting that you are comfortable with.
- Select a space heater that is the right size for the space you need to heat; most will have a sizing table on the box.
- Due to safety and air-quality concerns, portable propane and kerosene space heaters are not recommended for use in a home or other unventilated area. Even when installed properly, these types of heaters can emit low levels of carbon monoxide. Instead, look for an electric space heater; there are two main types:

**Infrared heaters:** Radiates heat to the objects and people directly in front of it, rather than the air in the room. If you are often sitting in one place, such as at a desk, this can be a good option. Note that the surface of these heaters can get very hot.

**Convection heaters:** Uses convection to warm and cycle the air in a room. These heaters are relatively quiet and can be warm to the touch, but not so hot as to burn you. Some models use fans to push the air over warm coils; these heaters can warm a room faster, but are usually noisier.

If you need a space heater to keep your home comfortable, this may be a sign that your home needs insulation or air sealing, both of which can be great investments and significantly reduce your energy bills. You can consider simple short-term measures, such as:

- Putting in weather stripping around drafty doors and windows.
  - Hanging thermal curtains or blankets or installing window

• Using rugs to cover uncarpeted floors. In the longer-term, increasing your home's insulation or switching to a more efficient heating system, such as a ductless heat pump, can be a more cost-effective solution. A good energy auditor can help you figure out the best measures to take to keep your home comfortable. If your co-op offers free or discounted

Patrick Keegan writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, notfor-profit electric cooperatives.

home audits, take them up on it!



Most space heaters are 1500 watts. If you're operating a space heater 8 hours a day and your rate is \$0.12 per kWh = (1500 watts X 240 hours/month X \$0.12/kWh) / 1000 = \$43.20/month

### Computer Scam Warning Issued

Attorney General Marty Jackley is warning South Dakota consumers about a scam that continues to resurface in South Dakota that targets computer users. The Attorney General's Consumer Protection Division has received multiple reports of consumers receiving phone calls from someone claiming to be from the support center of Microsoft Windows wanting to gain access to the consumer's computer in order to make repairs.

The call begins with the scammer telling the consumer that their computer has an urgent problem or virus that must be fixed immediately. The caller says "Microsoft" can connect to the computer remotely and repair it for the customer. Once the scammer is connected to the computer, they either obtain the consumer's financial information through a fraudulent "pay" website or install malicious software that combs the computer for personal information, such as usernames, passwords, bank and credit card numbers, tax documents and more.

Microsoft has issued warnings on its website about this scam, saying neither the company nor any of its partners make unsolicited calls to computer users.

Here are a few tips to avoid being victim in this repair scam:

- Obtain as much information about the caller as you possibly can. Note their name, phone number, time they called and what was said.
- Never give remote access to your computer to any unsolicited caller for any reason.
- If you have caller ID and receive a call from a number you don't recognize, don't answer the phone.
- If you do answer one of these calls and have concerns about your computer's security features, call the manufacturer or take it to a reputable retailer or repair shop to be examined for viruses, malicious software, or corrupted files.

If you are a victim of allowing "Microsoft support" access to your computer, please call the Attorney General's Consumer Protection Division at 800-300-1986. After Open Enrollment ends on Jan. 31, 2016, health insurance can only be obtained if a consumer has a qualifying life event that triggers a Special Enrollment Period. These life events include marriage, birth of child, loss of coverage, release from prison or a move to another state. Members of federally recognized Indian tribes can enroll in a Marketplace plan at any time during the year. A qualifying consumer can apply for Medicaid at any time during the year.

### Basin Electric Tops 2015 Co-op 100 List in Electric Area

**Basin Electric was listed** as the top electric cooperative, with 2014 revenues of about \$2.2 billion.

Basin Electric is again at the top of the list when it comes to electric cooperatives in the United States.

The National Cooperative Bank (NCB) Co-op 100 lists the nation's top revenue-earning cooperative businesses. The report, released Nov. 2, recognizes and celebrates cooperatives' successes.

Basin Electric was listed as the top electric cooperative, with 2014 revenues of about \$2.2 billion. Across all industries, the cooperative ranked No. 18, up from 21 last year, according to the report.

Despite low oil prices, Basin Electric continues to experience tremendous growth in the Williston Basin in Northwest North Dakota and Eastern Montana, along with a strong agricultural sector along the more eastern corridor of Basin Electric's service territory. The cooperative's member-owners are vital to making these industries thrive.

"We're excited to see the Basin Electric family represented among so many impressive cooperatives across the country," said Paul Sukut, Basin Electric CEO and general manager. "The strength of the cooperative model cannot be understated. Basin Electric is made up of 138 electric cooperatives who in turn serve 2.9 million consumers across the heartland. Our members have entrusted us with their assets, and I can't think of a better cause for which to work: powering rural America, for the people and by the people."

The NCB Co-op 100 debuted in 1991 and is the only annual report of its kind to track the profits and success of cooperative businesses throughout the United States.



### Electric Youth Tour

### Inspiring Future Leaders for 50-plus Years

By Brenda Kleinjan and Magen Howard Positive. Influential. Life-changing.

All three words hold a host of meaning for students who have participated in the annual Rural Electric Youth Tour.

Since 1963, more than 1,200 South Dakota teens have made the trek to Washington, D.C., to learn about cooperatives, the nation's political process and about their peers from across the country.

"The trip that we took was extremely positive. It was a great influence for leadership," said Shanna (Hilderman) Stueve of Wheaton, Minn., who, as a teenager in 1996 represented West Central Electric Cooperative in Murdo, S.D., on the trip.

"Basically the experience allowed me to see things that I wouldn't have necessarily been able to participate in. It showed me different leadership styles, not to mention all of the historical and incredibly interesting monuments that we are able to participate in," Stueve said.

"I was incredibly interested in politics. However, I did not end up following that career path," said Stueve who, along with her husband, has an insurance and seed business in western Minnesota where they are members of Traverse Electric Cooperative.





Left: Participants from the 1965 or 1966
Youth Tour walk with Sen. George McGovern, second from right, near the Capitol. Photo courtesy Steve Smeenk, Butte Electric Cooperative.

Opposite Page: The 2015 South Dakota Rural Electric Youth Tour delegation consisted of 44 teens.

"As a junior in high school, having the opportunity meet the politicians that represented me was very important to me. I feel like this is a trip of a lifetime!" she said. "Not only did I have the chance to see the different aspects of government, but I also had the opportunity to see the different socioeconomic backgrounds based on region from across the country. I feel like it's a valuable exposure to culture."

### **Rooted in politics**

Youth Tour was born from a speech at the 1957 NRECA annual meeting by then-Sen. Lyndon B. Johnson. He was a longtime advocate of electric co-ops, having lobbied for the creation of Pedernales Electric Cooperative in 1937 as a young politician in Texas. "If one thing comes out of this meeting, it will be sending youngsters to the national capital where they can actually see what the flag stands for and represents," the future president said.

With that encouragement, Texas electric co-ops began sending summer interns to work in the senator's Washington, D.C., office. In 1958, an electric co-op in Iowa sponsored the first group of 34 young people on a weeklong study tour of the nation's capital. Later that same year, another busload came to Washington from Illinois. The idea grew, and other states sent busloads of students throughout the summer. By 1959, the Youth Tour had grown to 130 participants.

South Dakota sent its first delegation of 31 students representing 18 cooperatives in 1963. The following year, NRECA began to coordinate joint activities among the state delegations and suggested that co-op representatives from each state arrange to be in Washington, D.C., during Youth Tour week. The first year of the coordinated tour included about 400 teens from 12 states.

As word spread, the program grew – and grew and grew. Youth Day, generally on the Monday of Youth Tour, is when all the state contingents converge to learn about grassroots politics and hear from inspirational speakers. The students share their state pins, often vying to get the most pins or those that are rare, like those from Hawaii's small group.

In 2015, South Dakota electric cooperatives sent 44 teens on the trip. It tied with the state's 1965 delegation as the largest to represent the state. More than 1,700 students participated in the 2015 Youth Tour and the 2016 tour, scheduled for June 10-16, promises to be even bigger.

### **Inspiring our youth**

For the past decade, students have heard the inspiring story of Paralympian Mike Schlappi, a star athlete who was paralyzed as a teen. State coordinators lobby for Schlappi to return year after year because, they say, the students never fail to take his story to heart.

Schlappi was their age when his whole life changed from an accidental gunshot. Today he makes the annual Youth Tour presentation a priority because he loves the kids

"They're so young and trying to figure out their lives. They've heard enough speakers and read enough books, sometimes they'll roll their eyes," Schlappi said. "But they're away from parents and excited about their future and maybe got their eyes on the cute kid across the room. They're willing to make positive changes. Back home, they get labels, and they have to live up to that. [At Youth Tour], they can make new impressions on new friends."

### **Were you there?**

### Did you or a family member go on Youth Tour? Let us know!

More than 1,200 South Dakota teens have participated in Youth Tour since 1963 and there are even more Minnesota and Nebraska teens who have aone through.

Sadly, in the past five decades, we've lost track of some of them. We'd love

to hear from you and how the Youth

Tour experience benefited you.
Contact your local electric cooperative or find us on Facebook.

### Are you ready?

Do you know of an outstanding teen that would benefit from the Youth Tour experience? Cooperatives participating in the 2016 Youth Tour are taking applications for the program. To find out more about your cooperative's participation and selection criteria, contact them. You'll find their address in this magazine.

## How Good Are Electric Co-ops? Ask Wall Street.

Independent analysts see strengths in the co-op business model.

By Paul Wesslund LECTRIC CO-OPS ARE GOOD BUSINESSES. JUST ASK an executive of the hard-nosed Wall Street credit research group Fitch Ratings. Dennis Pidherny, managing director and head of public power said in a company news release last year, "The hallmark of the electric co-op sector has been its financial strength and stability."

Or, take a look at the nationally recognized rankings by the American Customer Satisfaction Index (ACSI). Last year's ASCI gave electric co-ops a score of 80 – other utilities scored 74.

"It's a business model that works," says Mel Coleman, president of the board for the National Rural Electric Cooperative Association.

The business model Coleman refers to is a utility owned by the same people who buy its electricity.

As a not-for-profit business, all of a co-op's resources go to keep prices low and quality of service high.

"We have financial targets to meet to stay in business, but we're not driven by the need for excessive profits or stock value," Coleman says. "The reason we're in business is all about member satisfaction in the price they pay and the quality of the product they get."

The ACSI scores are compiled by a private company that bases its ratings on surveys of about 70,000 Americans each year. For electric utilities, the questions cover things like reliability and restoration of service after a power outage.

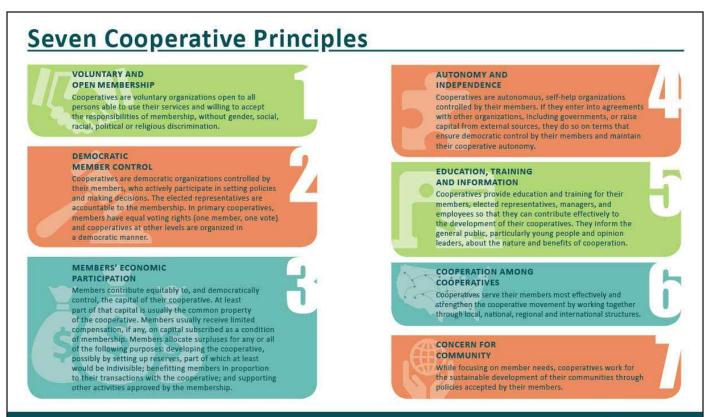
The ACSI score of 80 for electric co-ops compares with 74 for investor-owned utilities, which are governed by investors wanting a financial return

### What Wall Street Investors Like About Electric Co-ops



Top Wall Street ratings firms give electric co-ops high marks for their strength and stability. While no one can invest in an electric co-op—it's a not-for-profit, member owned utility—co-ops do turn to Wall Street to help finance expensive projects like power plants and transmission lines. Investors pay favorable rates for that financing because they've learned to trust the electric co-op industry's business model as a safe place to get good returns on their money.







on their investment. There's a third type of utility ownership, municipal utilities, which are owned by a unit of government, like a city. Last year, municipal utilities received an ACSI score of 73.

While customer satisfaction provides one measure of business success, analysis by financial investors gives a different perspective.

A leading expert on co-op financing is Sheldon Petersen, CEO of CFC, which is short for the National Rural Utilities Cooperative Finance Corporation. CFC is itself a co-op, created by and owned by electric co-ops across the country to raise money on their behalf. Building electric lines and power plants is enormously expensive, and CFC currently has more than \$21 billion in loans to electric co-ops.

Nobody can invest in an electric co-op – as a not-for-profit utility owned by its members who use the product, it's in business only to provide a service to those member-owners, not to benefit investors. However, when a co-op needs an expensive power plant or transmission line, it will look for outside financing. A lot of that financing comes from Wall Street firms looking for safe places to put money from pension funds, mutual funds, and other investors. And when those investors look at electric co-ops as places to get a safe return on their money, they like what they see.

Petersen agrees that "the co-op model is a real strength" for raising money from investors.

"Our business motivation is different," Petersen says, comparing co-ops to investor-owned utilities. "Our objectives are not to maximize the rate of return, our objectives are to minimize costs to the members. That's very positive for us and

leads to competitiveness."

Petersen cites additional characteristics that make electric co-ops strong and reliable businesses that investors like: they provide an essential service everyone wants; they face limited competition, which avoids some of the disruptions and unpredictability of other industries; and compared with other types of utilities, they serve a much higher proportion of residences, which can provide a more consistent customer base than other businesses.

Petersen says investors view co-ops "as a stable industry that can withstand a lot of the stress in business cycles."

And the Wall Street investment rating firms back that up by regularly giving co-ops strong ratings of "A" and "AA".

A 2015 report from Standard & Poor's Rating Services praised co-ops as an industry that over the years has made good business decisions on such major issues as environmental regulation and electricity deregulation. That report said, "Over the years, these utilities have withstood many challenges, including costs of complying with emissions controls, adapting to restructured wholesale markets and dealing with the economy's effects on ratemaking flexibility."

And a 2014 Fitch Ratings report that declared electric co-ops "fundamentally sound," said, "Almost a century after the passage of the Rural Electrification Act, the sector remains largely true to its core mission of providing low-cost, reliable electric service to its member-owners."

Paul Wesslund writes on cooperative issues for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

# Teens' Big Ideas Take Shape

### Young Entrepreneurs Plan for Success

Teens armed with business plans and dreams descended on Aberdeen in early December to showcase their concepts and compete in the ninth annual BIG Idea Final Competition.

The Bent Perspective plan for an Origami intensive store brought top honors to Pierre student Haley Ketteler.

Ketteler outlined how her company would provide customers with an all paper experience, allowing clients to design paper arrangements for special events, take classes to learn Origami, purchase paper creations, kits and supplies and order custom creations. As part of the experience, she had to identify marketing opportunities, define her competition and outline management and operations for the business.

Eight high school finalists were selected from the 263 applications submitted from 37 different schools. First round judges included 114 volunteers from the region along with 132 college entrepreneurship and business students. Marketing designs were also submitted by 110 teams which included a logo and ad for their idea. Ellen Schlechter of Faulkton High School was recognized for her Calving Book App which was the The Marketing Design competition winner.

The eight finalists included Ketteler, secondplace finishers George Bernard and Mark Wesolick of St. Thomas More High School in Rapid City, S.D., third-place finisher MaKayla Price of Wess-







ington Springs High School; Dalton Larson, Jared Miller and Tyndall Petterson of West Central High School in Hartford, S.D.; Eli Gerry of Madison Central High School; Tony Baumann of Redfield High School; and two teams from St. Thomas More: Cierra Veldhuizen, Jenny Rooks and Olivia Facenda; and Brianna McGinnis, Maria Wilson and Sophie Wittenberg.

The competition encourages students to consider new ideas and opportunities for creating a business in their own region.

"We're trying to get them to start thinking about starting a business, not necessarily starting the business, but what it would take to start and run a business," said event organizer Kelly Weaver, regional director with the South Dakota Small Business Development Center in Aberdeen, S.D.

Participants were able to take part in panel discussions with the business owners, Weaver said. The competition is coordinated by the Small Business Development Center and funded by Sanford Health, East River Electric Power Cooperative, REED Fund, Dacotah Bank, Student Loan Finance Corporation, Aberdeen Development Corporation, Northwestern Energy, McQuillen Creative Group, The Tom and Danielle Aman Foundation, and Midcontinent Communications. Scholarships are provided by Northern State University and Presentation College. The competition is a result of the input and collaboration of these organizations along with: Aberdeen Area Chamber of Commerce, Aberdeen Downtown Association, Aberdeen Catholic School System – Roncalli High School, Aberdeen School District – Central High School and Dacotah Bank.

In addition to the schools listed above, students from the following high schools also participated: Aberdeen Central High School, Bridgewater-Emery High School, Bowdle High School, Canistota High School, Canton High School, Durpree High School, Edmund Central High School, Ethan High School, Eureka High School, Faith High School, Groton High School, Hitchcock Tulare High School, Hoven High School, Ipswich High School, Iroquois High School, Lead-Deadwood High School, Leola High School, Milbank High School, Mitchell High School, Montrose High School, Northwestern, Sioux Valley High School, Sioux Fall Christian, Swift Home School, Vermillion High School, Wagner High School, Warner High School, Watertown High School, Wilmot High School, and Yankton High School. A total of 414 students participated in a submission.

For her winning plan, Ketteler won \$1,000, while Bernard and Wesolick's Caveman Custom Iron plan earned \$500 for second place and Price's plan for KP Photography received \$250 for third place. Scholarships to both Northern State University and Presentation College were also awarded. Schlechter received \$500 for her marketing design plan.

Go to BIGIdeaSD.com for more information about the competition.

BIG Idea Finalists were, front row, from left: Cierra Veldhuizen, Maria Wilson, Haley Ketteler, Jenny Rooks, Brianna McGinnis and Sophie Wittenberg. Standing from left were: Olivia Facenda, George Bernard, Tony Baumann, Mark Wesolick, Eli Gerry, Tyndall Petterson, Dalton Larson, MaKayla Price, and Jared Miller. *Photo by Dawn Sahli Photography* 

### **First Place: Bent Perspective**

Bent Perspective is an Origami intensive store focused on teaching the customers how to make origami artwork. It will also offer services such as event decoration, custom origami artwork, pre-made origami artwork and kits. This business will provide the community with a unique and fun activity for all ages. It will help eliminate boredom in the community through a relaxing and fulfilling activity that all individuals can enjoy and appreciate.

Haley Ketteler, Pierre Riggs High School

### **Second Place: Caveman Custom Iron**

Caveman Custom Iron will produce hand-crafted steel goods and distribute these goods to people who want unique pieces of functional art to decorate their home, garden, or place of business. Caveman Custom Iron will also produce tools such as knives or garden tools. Potential customers are those who look for pieces of iron work to decorate their home and people looking for quality, specialized tools for tasks such as woodworking and gardening.

George Bernard and Mark Wesolick, St. Thomas More High School

### Third Place: KP Photography

KP Photography provides the talent of photography to the Wessington Springs area community. Photographers can take senior pictures, wedding pictures, engagement pictures, family pictures and more. It is very convenient for the community by being close and for a low cost.

MaKayla Price, Wessington Springs High School

### **Finalists:**

The Cooler Backpack Company —
Cierra Veldhuizen, Jenny Rooks, Olivia Facenda,
St. Thomas More High School

The Spink County Outdoorsmen — Tony Baumann, Redfield High School

All Seasons Lighting — Brianna McGinnis, Maria Wilson, Sophie Wittenberg, St. Thomas More High School

Gerry's Pumpkins & Produce — Eli Gerry, Madison Central High School

**SoDak Custom Hay Co.** – Dalton Larson, Jared Miller, Tyndall Petterson, West Central High School

### **Double Threat**

### The Right Strip Can Protect Devices, Cut Energy Bills

HERE IS LITTLE, IF ANYTHING, YOU CAN BUY TODAY that does not have some electronic component. Even clothing as wearable electronics are starting to take hold. Not to mention a device (http://www.makeymakey.com) that allows you to make a keyboard from bananas. So, it's time to take a look at making sure your elec-

tronics last as long as possible. I'm not talking about replacement plans or extended warranties. Today we're talking about protecting your products from electrical suggest

from electrical surges.

The first order of business is to define a surge. Here's one from Computer Hope (http://www.computerhope.com/ jargon/s/surge.htm) on the 'Net. "Alternatively known as a line surge, a surge is an unexpected increase in voltage in an electrical current that causes damage to electrical equipment. For example, the standard United States voltage is 120V. If an electrical current above this rating was to come through a power outlet for more than three nanoseconds, this would be considered a surge, anything less is considered a spike. A surge is usually created by lightning and can damage unprotected computers and sometimes even protected computers."

Many people think a blink from their electric cooperative or utility provider's system is a surge, but these are generally caused by something like a tree contacting a line. In such cases, the system's protective devices work, causing an interruption to protect the wires and other components. These are not surges, but more like turning a light on and off.

True surges will enter a home through any number of avenues. The most obvious is through the power lines. Less obvious is through the telephone lines, cable/satellite connections, water lines and any other metallic system that connects to your home. So, to protect against surges, you need to take a three-pronged approach.

Perhaps the most important thing to do is to be

sure all the grounds in your home are good and that they are bonded together. Over the years, grounds can deteriorate, new services can be added with inadequate grounding and so forth. A faulty ground will allow surges into the home rather than bleeding them off into the earth. Get a qualified electri-

cian to test and correct your ground-

ng system.

Next, protect your electrical service entrance with a surge device. The easiest to install are those mounted behind the meter. They can also be mounted at the main electric panel. When a surge travels down the electric lines, these devices will act to "clamp" the surge and reduce its power. These are sacrificial devices that allow themselves to be destroyed rather than allowing the surge to pass through. Noble devices indeed!

The third prong is to protect expensive devices at their point of use. Computers and entertainment equipment are prime examples. Remember that surges can enter the home via avenues other than the power lines. Computers and entertainment equipment are frequently connected to cable and phone lines. Those devices need to have protection at the point of use that covers all possible avenues. These are generally in the form of a power strip or wall device most of us are familiar with. Use a quality product from a manufacturer such as

Monster, Belkin, Tripp Lite, or APC, to name a few. Look for one with a joule rating of at least 1,000, a connected equipment warranty and compatibility with digital signals from cable and satellite. While you are at it, look for a "smart" strip that turns off all but one connected device when not in use.

Save money on your electric bill while protecting your equipment. It's a definite win-win.

Tom Tate writes on cooperative issues for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

By Tom Tate

### ADVANCED POWER STRIPS Which one is right for me?







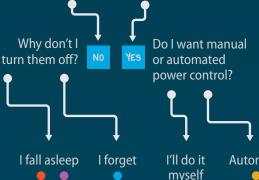
### ENTERTAINMENT CENTER

I always turn off my electronics when done



### HOME OFFICE

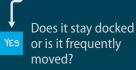
Is the computer a laptop or tablet?





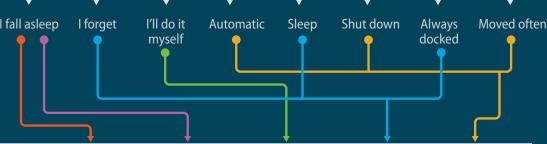
Do I put it to

sleep, or shut





No













Activity Monitor Power Strip

Remote Switch Power Strip

Master-Controlled Power Strip

COST











**FEATURES** 



Power strip looks for signs of activity in the room, and turns off outlets if none is

(such as a computer or TV) is turned off by the user, the

**POSSIBLE DRAWBACKS** 

Motion sensors don't always work perfectly

which appliance should be your "master" device.

**WHAT TO** LOOK FOR

Motion sensor or an infrared "eye" that detects remote control use around



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NREL is a national laboratory of the U.S. Department of Energy Office of Energy Efficiency and Renewable Energy Operated by the Alliance for Sustainable Energy, LLC

NREL/PO-5500-60461 • October 2013

### **Regional Dateline**

### November 20-January 10 Winter Wonderland, Falls Park Sioux Falls, SD, 605-275-6060

### November 24-December 26 Christmas at the Capitol 8 a.m. to 10 p.m., Pierre, SD 605-773-3178

### December 5-26

Deck Your Halls Holiday Art Show and Sale, 10 a.m. to 5 p.m., Spearfish, SD 605-642-7973

### December 15-March 31

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

### December 17-19

Strawbale Winery Twilight Flights 2015, 5 to 10 p.m. Renner, SD, 605-543-5071

### **December 20**

Christmas Caroling at The Abbey, 2 to 4 p.m., Marvin, SD 605-398-9200

### January 7-9

15th Annual Ice Fishing Tournament, 10 a.m. to 11 p.m., Mobridge, SD 605-845-2500

### January 10, 17, 24, 31

Foreign Film Festival Spearfish, SD, 605-642-7973 www.matthewsopera.com

### January 12

37th Annual Ranchers Workshop, Antelope Multi-purpose Building 9 a.m. to 3:15 p.m. CST Mission, SD, 605-259-3252 ext. 3



### **Events of Special Note**

### January 5-7

Dakota Farm Show, Dakota Dome, Vermillion, SD 507-437-7969

### February 5-7

Winterfest of Wheels Indoor Car Show, Convention Center Sioux Falls, SD, 605-231-3100 www.winterfestofwheels.com

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.

### January 16

Bark Beetle Blues Crawl 4:30 to 9 p.m., Custer, SD 605-440-1405

### January 21-24

Snowmobile Rally Deadwood, SD, 605-578-1876

### **January 22-23**

ISOC SnoCross Shootout, 12:45 to 8:30 p.m., Deadwood, SD 605-578-1876

### January 23-24

Broadway Play Series Dirty Dancing, Fine Arts Theatre Rushmore Plaza Civic Center Rapid City, SD 1-800-468-6463

### January 29-30

Mardi Gras Weekend Deadwood, SD, 605-578-1876

### January 29-30

35th Annual Farm, Home and Sport Show, Armory Webster, SD, 605-345-4468 www.webstersd.com

### January 29-February 7

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

### January 31

Eureka Hymns Annual Concert, Eureka, SD jalvarez@mmgyglobal.com

### February 5-6

Living History Fair Watertown, SD, 605-886-7335

### February 7

South Dakota's Largest Tailgate Party, Deadwood, SD 605-578-1876

### February 9-13

Winter Farm Show, 9 a.m. to 4 p.m., Watertown, SD 605-886-5814

### February 12

Strawbale Winery Valentine Twilight Flights 2016 6 to 10 p.m., Renner, SD 605-543-5071

### February 24-28

SD State Dart Tournament Rushmore Plaza Civic Center Rapid City, SD, 605-394-4115

### March 5

Trade Show, 9 a.m. to 3 p.m., Custer, SD 605-673-2244

### March 12-13

2016 Gun Show American Legion Hall Saturday 9 a.m. to 5 p.m. Sunday 9 a.m. to 3 p.m. MST Philip, SD, 605-859-2635 605-859-2280, 605-859-2892 or 605-859-2219

### March 18-20

South Dakota Taxidermy Competition and Convention Watertown, SD, 712-540-5868

### March 19-20

Curt Carter Memorial Gun Show, Watertown, SD 605-793-2347