

Cooperative Connections



**Cooperatives:
Committed to
Community**

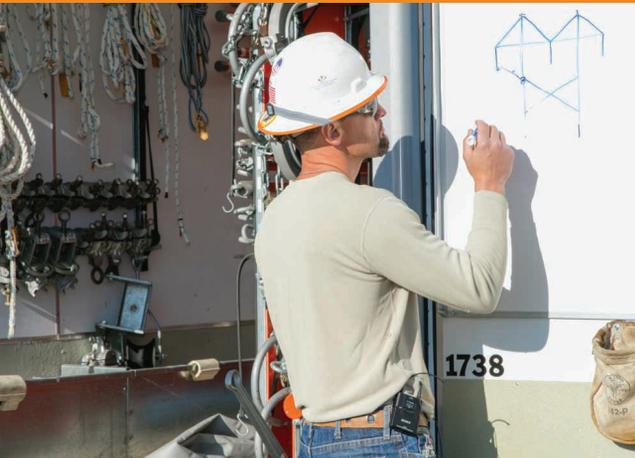
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**Investing
in Our
Communities**

Page 12



Tough
training.
Safe &
reliable
power.



Linemen play a critical role in our mission to provide reliable, affordable electricity. Tough training and a focus on safety is behind everything they do. Simulated field operations and emergency-response training are ways Basin Electric invests in their safety and in providing reliable power to you.



**BASIN ELECTRIC
POWER COOPERATIVE**

A Touchstone Energy® Cooperative 

Your energy starts here.

basinelectric.com

Produced by the following electric cooperatives in South Dakota and western Minnesota:

Black Hills Electric, Custer, S.D.
BonHommeYankton Electric, Tabor, S.D.
Butte Electric, Newell, S.D.
Cam Wal Electric, Selby, S.D.
Central Electric, Mitchell, S.D.
Charles Mix Electric, Lake Andes, S.D.
Cherry-Todd Electric, Mission, S.D.
Clay-Union Electric, Vermillion, S.D.
Codington-Clark Electric,
Watertown, S.D.
Dakota Energy, Huron, S.D.
Douglas Electric, Armour, S.D.
East River Electric, Madison, S.D.
FEM Electric, Ipswich, S.D.
Grand Electric, Bison, S.D.
H-D Electric, Clear Lake, S.D.
Kingsbury Electric, De Smet, S.D.
Lacreek Electric, Martin, S.D.
Lake Region Electric, Webster, S.D.
Lyon-Lincoln Electric, Tyler, Minn.
Moreau-Grand Electric, Timber Lake, S.D.
Northern Electric, Bath, S.D.
Oahe Electric, Blunt, S.D.
Renville-Sibley Co-op Power,
Danube, Minn.
Rosebud Electric, Gregory, S.D.
Rushmore Electric, Rapid City, S.D.
Sioux Valley Energy, Colman, S.D.
Southeastern Electric, Marion, S.D.
Traverse Electric, Wheaton, Minn.
Union County Electric, Elk Point, S.D.
West Central Electric, Murdo, S.D.
West River Electric, Wall, S.D.
Whetstone Valley Electric, Milbank, S.D.
City of Elk Point, S.D.

SOUTH DAKOTA ELECTRIC COOPERATIVE CONNECTIONS is published monthly for \$6 annually for member cooperatives, \$12 annually for non-members by South Dakota Rural Electric Association, 222 W. Pleasant Drive, Pierre, S.D. 57501. Correspondence to: Editor, South Dakota Electric Cooperative Connections, PO Box 1138, Pierre, SD 57501; telephone (605) 224-8823; fax (605) 224-4430; e-mail editor@sdrea.coop

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EDITORIAL

Celebrating Cooperatives' Concern for Community

We'd like to take this opportunity to express our gratitude for the work of electric cooperatives in South Dakota and western Minnesota and their 120,000-plus members. Because of electric cooperatives' connections with their members and communities, we are able to make our region a better place.

During this season of giving thanks and celebrating, it's important to let you and other consumer-members know just what an impact you have on our region's co-ops and the greater community, likely in ways you may not even realize.

As part of the cooperative business model, one of our core principles is "Concern for Community." While our priority is always to provide safe, reliable and affordable energy, we view our role in the community as a catalyst for good.

We are purposeful in partnering with local groups throughout the state.

We work closely with local schools to provide safety demonstrations, award college scholarships and more. Each year, cooperatives also participate in an annual Youth Tour where we take our region's brightest young people to Washington, D.C., for a week-long immersion to experience democracy in action. The trip is inspirational for many students, and we are both humbled and honored to be a part of this leadership development journey. Ultimately, the larger community benefits from these programs because of you! You empower the co-op through your membership and through your participation in and support of these programs.

When you attend co-op events, alert your co-op to problems, provide suggestions online or to co-op employees, you help co-ops improve operations and thereby better serve the larger co-op membership.

Because co-ops are locally governed by members of their local community, co-ops are able to get a first-hand perspective on community priorities, thereby enabling us to make more informed decisions on long-term investments, such as community solar programs, equipment and technology upgrades and electric vehicle programs.

We are thankful that our more than 230 co-op board members across the state carve out time to attend important training sessions, participate in planning meetings and keep abreast of industry trends. This investment in time results in better informed advisors that serve the local co-op's interests in a way that our consumer-members expect and deserve.

We appreciate the countless acts of kindness lineworkers and other employees receive when they are working in severe weather and dangerous conditions. Local co-op employees are thankful for your patience and consideration when they are trying to restore power during challenging situations and prolonged periods.

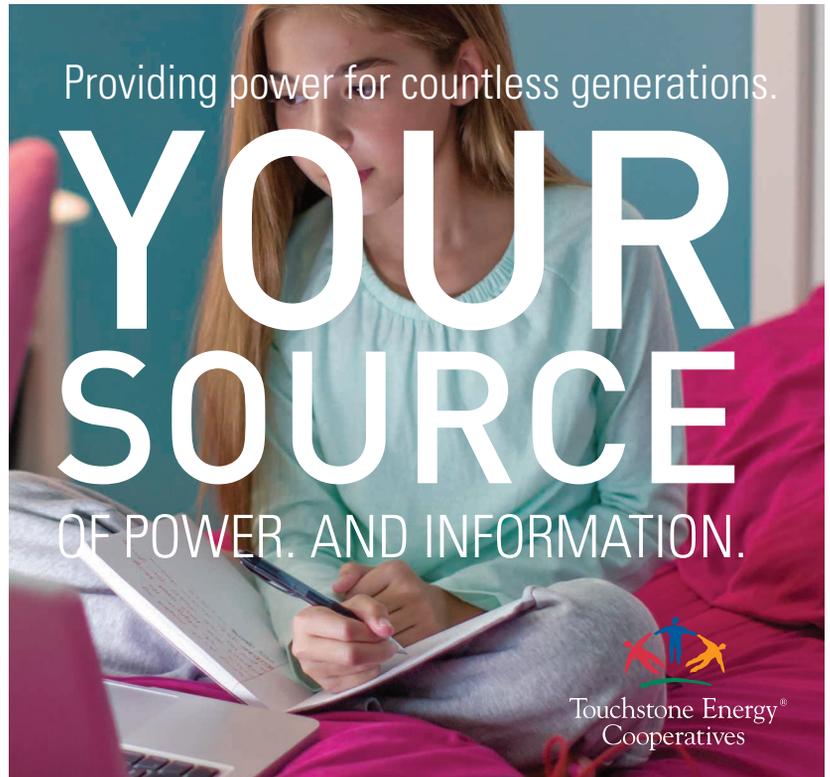
Beginning in 1936, South Dakota electric cooperatives were originally established to bring electricity to areas when no one else would. The cooperative is a reflection of our local communities and their evolving needs. Together, let's continue making our corner of the world a better place. We can't do it without you, and for that, we're thankful for your membership.

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.

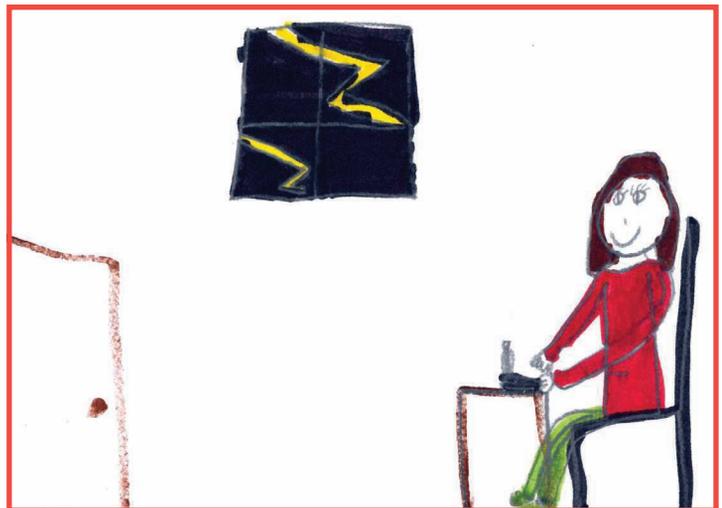
YOUR SOURCE

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 | Lemon Crème: |
| 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.

Thinking of switching your home's heating system?

Heat Pump is a Good Option



Pat Keegan

Collaborative Efficiency

Heat pumps are about 1.5 times more efficient than they were in the 1970s, and they're functioning better in colder temperatures.

This column was co-written by Pat Keegan and Brad Thiessen of Collaborative Efficiency. For more information, please visit: www.collaborativeefficiency.com/energytips

Dear Pat: We're considering buying an electric vehicle and switching from a propane furnace to a heat pump. We care about the environment and are wondering if using more electricity would be beneficial. – Jason and Chelsea

Dear Jason and Chelsea: The decisions about how to heat your home and how to fuel your transportation needs are among the most important environmental decisions you can make. There are a number of changes happening in the energy sector, and with electric co-ops in particular, that are making your electricity cleaner.

Decades ago, coal was the preferred fuel for electricity generation. As investments in environmental upgrades took hold, the energy industry increased the use of low sulfur coal, and found ways to clean the coal and burn it more efficiently. Scrubbers were installed in coal plants to reduce sulfur emissions, but even after these improvements were made, natural gas turbines were still considered environmentally preferable to coal plants. In 1990, utilities depended upon coal to generate more than half of their electricity, but by 2016, that dropped to less than one third.

In recent years, solar and wind generation have taken off and now provide more than 8 percent of utility energy generation. Electric co-ops have installed solar at a record pace, with solar capacity growing more than four times since 2015. Electric co-ops have pioneered community solar programs, where members subscribe to a community project and the co-op installs a large array that is much less costly per kilowatt than smaller rooftop projects. Nearly 200 co-ops offered community solar programs in 2017, and more than 500 co-ops across the country use electricity generated by wind power.

These statistics are national, but the environmental impacts of electricity depend upon where you live and where your electric co-op purchases electricity. Many co-ops publish this information on their website or in their annual reports on the sources of electric generation.

With all that in the back of your mind, let's get to the decisions you are looking to make: home heating and vehicle purchase.

The heat pump you're considering is a good option. Heat pumps are about 1.5 times more efficient than they were in the 1970s, and they're functioning better in colder temperatures. Heat pumps take care of your cooling needs as well, and can do so with about half the energy they required in 1990. The best choice for home heating and cooling depends to a large degree on the climate where you live. In more extreme climates, you'll need more heating or cooling capacity, and can justify splurging for the more energy efficient models.

As our energy supply becomes cleaner, electric vehicles are becoming a better environmental choice across the country. The environmental advantage depends upon how electricity is generated in different locations, and there are other factors to consider when looking at an electric vehicle. The fuel cost of an electric vehicle is, on average, half as much per mile as a gasoline vehicle. Electric vehicles generally require less maintenance, but the batteries eventually need to be replaced. Battery costs are dropping, but potential buyers should note this will still be a hefty bill. Electric vehicles cost more upfront than their gas counterparts, but the cost is coming down with every new model.

As you make your decision on a heating system and new vehicle, remember there are other things you can do to reduce the environmental impact of your energy use. You can insulate and seal the air leaks in your home. You can set the thermostat a little lower in the winter and a little higher in the summer. You can also check with your local electric co-op to see if they offer a community solar program or additional energy-saving tips.

I hope these ideas help you make your decision.

Scholarship Prizes Available

for Resource Conservation Speech Contest Winners

Contestants in the 2019 State Finals of the Resource Conservation Speech contest will be eligible to win a total of \$2,300 in college scholarships.

All South Dakota students in grades 9-12 are eligible to compete for \$2,300 in higher education scholarships, which are provided by East River and Rushmore Electric Power Cooperatives, as well as the South Dakota Rural Electric Association. Scholarships are awarded to the top three finalists: first place is \$1,100, second place is \$750 and third place is \$450.

The theme for the 2019 contest is "Ag Technology: Farming and Ranching for a Future."

Contests are coordinated by local conservation districts. Local winners advance to area contests held in seven locations. The top area speakers compete at the state finals in Pierre on Saturday, April 27, 2019.

The contest is sponsored by the South Dakota Department of Agriculture (SDDA), in cooperation with Touchstone Energy Cooperatives of South Dakota, the U.S. Fish & Wildlife Service and the South Dakota Association of Conservation Districts.

For more information on the Resource Conservation Speech Contest, contact your local conservation district or call Tiffany Thompson, natural resource specialist for SDDA, at 605.773.3623.

An entry form and complete list of rules can be found online at: <http://sdda.sd.gov/conservation-forestry/educational-programs/resource-conservation-speech-contest/PDF/2019Speech-Brochure.pdf>



Future Engineers Sought for Co-op Scholarship

Beginning in 2017, the Glenn English National Cooperative Leadership Foundation Scholarship Committee has proudly awarded two \$2,000 scholarships to individuals pursuing a career in engineering through the foundation's Engineers of the Future Scholarship.

This annual opportunity would not be possible without the foresight and generous contributions of the IEEE: Rural Electric Power Committee (REPC). Together, the foundation and REPC hope to support future engineers with an interest and passion for defining and solving the electric utility challenges of the future.

Applications are available at <https://www.electric.coop/engineers-future-scholarship/> beginning on Dec. 1 and are due by April 1, 2019. Winners are announced in mid-July with the awards distributed in August 2019.

Applicants must be a U.S. Citizen and enrolled in an ABET, four-year program of electrical engineering or electrical engineering technology and have at least a 'B' average in major subjects. Applicants must be enrolled as a full-time student and must have already received academic credits equal to at least one year of college.

To be considered for the Engineers of the Future Scholarship, applicants must submit an essay using the following requirements as your guide:

- Essays need to be between 1,000 and 1,500 words.
- Essays must describe, in detail, the applicant's plans to pursue a career as an electrical engineer, with an emphasis in electric power, in an electrical utility serving a rural area.
- Essays must demonstrate applicant's knowledge of the unique challenges facing the electric industry in Rural America and describe how you might address these issues as an engineer.

Through your essay, application and (optional) video, please demonstrate your commitment to a career in electrical engineering and your passion for improving rural communities via this career path.



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.

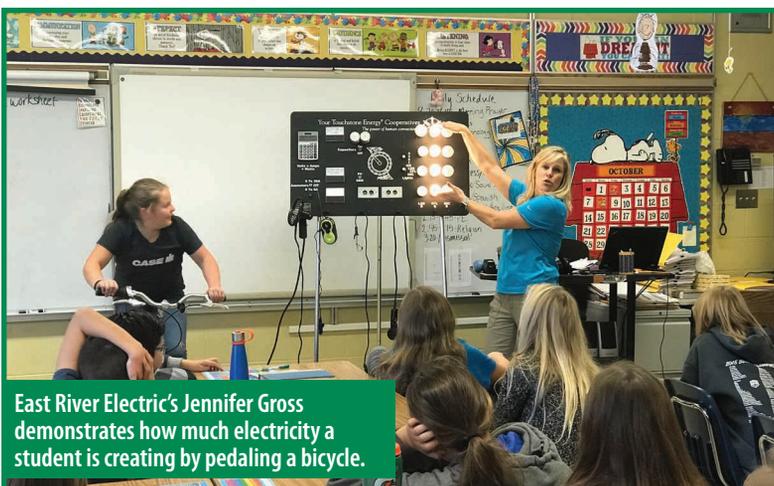
During the Sioux Valley Energy build, 20 beds were constructed, which is 10 percent of the Brookings chapter's goal of 200 beds built in 2018. The Brookings Chapter of Sleep in Heavenly Peace is one of 69 in the country.

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.



Basin Electric CEO Paul Sukut addressed the membership.

UNITED TO SERVE

Basin Electric, Members Unite to Focus on the Future at 2018 Annual Meeting

Basin Electric Staff

info@bepc.coop

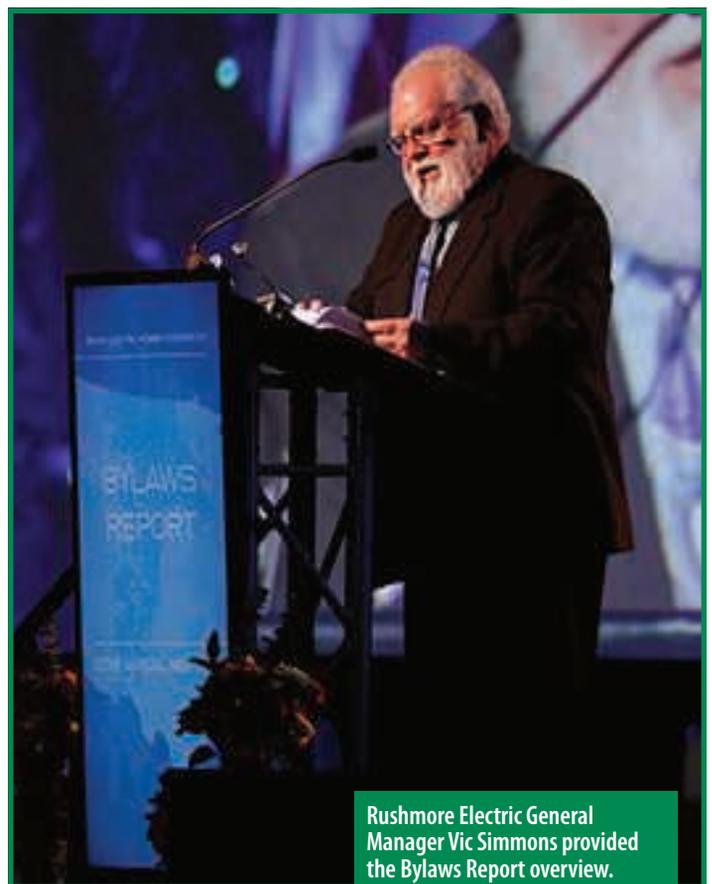
Basin Electric Power Cooperative's 2018 annual meeting of its membership brought in more than 1,000 member co-op employees, directors, public officials and utility representatives and featured several updates on complex issues and developments.

As a cooperative, Basin Electric's focus is providing low cost energy for its member-owners. The presentations shared how Basin Electric is evolving to meet members' energy needs in the ever-changing energy industry.

Basin Electric Board President Wayne Peltier, representing District 9 of Minnesota Valley Cooperative Light and Power, Montevideo, Minn., described the course of Basin Electric over the past 10 years.

"We have gone from needing to build \$1 billion worth of infrastructure to serve our growing membership, to entering into more of a maintenance mode today. Our growth continues and there are bright points on the horizon for us to work toward," Peltier said.

Basin Electric General Manager and CEO Paul Sukut said the shift from construction mode to operations



Rushmore Electric General Manager Vic Simmons provided the Bylaws Report overview.

mode coincides with a shift in the way Basin Electric does business. “We are greatly reducing costs at our power plants to be able to bid our power competitively into the market and we are finding ways across our subsidiaries to operate more efficiently. The reduction in force we went through at the end of this summer was difficult on all of us, but we will come through this stronger and leaner,” Sukut said. “The changes we are making today will allow us to serve electricity to our member-owners at a competitive rate, even as our membership continues to grow.”

Sukut said change is constant in business and changes in operation of the Great Plains Synfuels Plant, operated by subsidiary Dakota Gasification Company, are being made to help the plant run more efficiently. “Over time, the revenue we make at the Synfuels Plant is coming largely from our fertilizer products and not our synthetic natural gas. Low commodity prices mean we needed to find a new way forward to ensure the plant remains a net benefit to our members,” Sukut said. “We ran scenarios to find the sweet spot in operation and we believe we’ve found that. We will be running at a

reduced capacity factor, which will allow us to maintain our revenue stream but operate at a lower cost on the coal gasification side. Today, the plant is in a much better place financially than before we made this change.”

Highlights:

- Senior staff provided reports and served on panels regarding optimizing operations, markets and the membership financials and government relations. They addressed how Basin Electric continues its history of pivotal decisions and triumph over daunting challenges; as well as the continued efforts to build and maintain infrastructure for a continually growing membership; financial successes in a challenging year; and regulatory/legislative updates. The panel discussions included Q&A sessions with the members.
- The keynote speaker was Mark P. Mills, a senior fellow at the Manhattan Institute and a faculty fellow at Northwestern University’s McCormick School of Engineering and Applied Science. He co-directs an Institute on Manufacturing Science and Innovation.

Mills’ message included the argument that the world is not in the midst of an energy revolution. “I deal in facts and the word ‘revolution’ represents a magnitude of change. We are not seeing that,” Mills said. “There is a limit to how much energy can be extracted from any energy source we consume and the upside in oil and natural gas remains much larger than in renewables. Technology in wind and solar continues to get better, but we will reach a limit there much more quickly than forecasters realize.”

- The membership also heard from U.S. Sen. John Hoeven (R-N.D.), Sen. John Barrasso (R-Wyo.), Sen. John Thune (R-S.D.) and North Dakota Lieutenant Gov. Brent Sanford.
- Capital Electric Cooperative displayed its new plug-in electric vehicle, named “Elektra.” The co-op recently purchased the Chevy Bolt to better understand the technology for its members.

More information, including reports, video and social media feeds, can be found at basinelectric.com or through #Basin2018.



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.

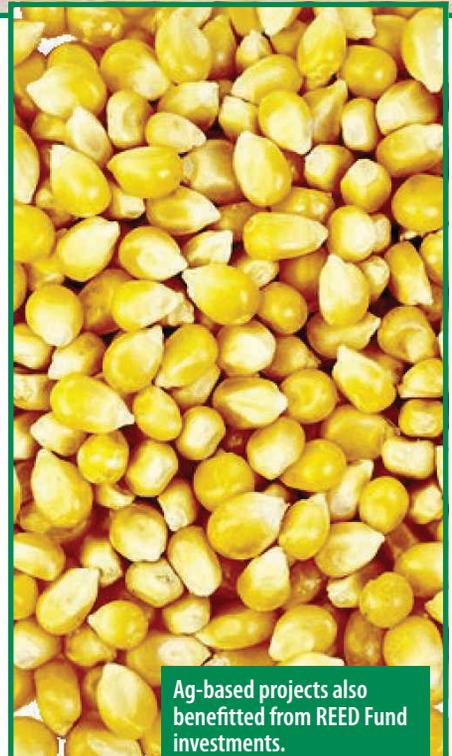
Community Success Stories

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.

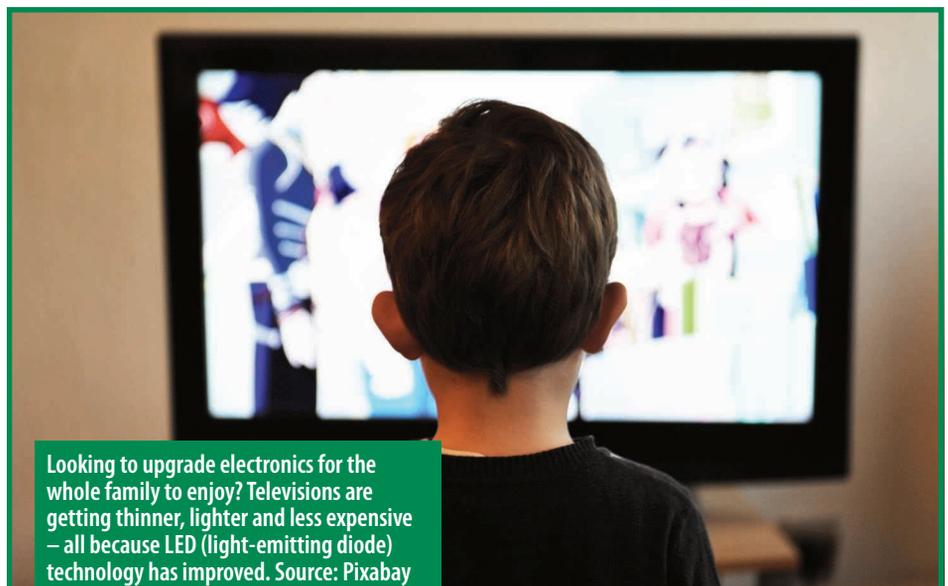
■ **To recharge all your devices,** you can choose options like smart power strips that avoid continuing to use electricity after a device is fully charged or portable block chargers to extend your phone’s battery life while traveling. Sloboda advises against wireless charging devices because they use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

November 15-December 18

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

November 20-December 26

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

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

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

November 24

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

November 29-30

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

December 1

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

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

December 1

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

December 1-2

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

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

December 2

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

December 8

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

December 8

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

December 8-9

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

December 8-9

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

December 9

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

December 9

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

December 14

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

December 15-March 31

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

January 18-19

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

January 18-20

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

January 25-26

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

January 25-February 3

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

January 26

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

February 8-9

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

February 8-10

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

February 21-23

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

March 9-12

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

March 15-16

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

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.