

# COOPERATIVE CONNECTIONS



## Bringing the Light

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Spread Holiday Cheer**  
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The FEM Board of Directors meet with staff at the October meeting.

A regular meeting of the Board of Directors of FEM Electric was held in Ipswich, South Dakota at 8:30 a.m. on October 17, 2023, pursuant to due call and notice. It being determined that a quorum was present, President Gary Bachman called the meeting to order. Secretary Eric Odenbach kept the minutes of the meeting. The following directors were declared present by roll call: Gary Bachman, Paula Petersen, Kelly Melius, Eric Odenbach, Tom Thorpe. General Manager/CEO Scott Moore, Line Superintendent Rob Vetch, Director of Finance and Benefits Rhonda Tuschener, and Ryan Holien were present.

Gary Bachman welcomed guest employee Barb Schaefer.

Chad Dutenhoffer joined meeting to give meter and service order update.

**Changes to the agenda:** Add under 8. J Eide Bailly annual audit contract and under 11. B SDREA Board report (Tom).

**Changes/Additions to Minutes from September 19, 2023, meeting:** none

**Next Meeting Date:** After a review of calendars, directors agreed that the next regular meeting of the board would be on Tuesday, November 21, 2023, at 8:30 a.m. to be held at FEM Electric Board Room in Ipswich, South Dakota.

Motion by Tom Thorpe, seconded by Eric Odenbach and carried to approve administrative business.

Motion by Kelly Melius seconded by Paula Petersen and carried to approve manager and staff reports.

Board set Friday, February 9, 2024, as Customer Appreciation Pancake Breakfast 7:00 a.m. to 10:00 a.m.

#### **Resolutions, Contracts, and Nominations:**

Motion by Eric Odenbach seconded by Kelly Melius and carried to approve changes to Policy 106 Directors' Fees and Expense regarding air travel.

The board acknowledged receiving the September Cyber Security report.

#### **Membership Business:**

Board acknowledged membership business.

#### **New Memberships, Member Cancellations and Contracts:**

**Disconnects:** Lynn Conn, Roscoe, SD, Active Farm; Jerome Lapka, Leola, SD, Farm Shop; Green Iron Equipment, Lamoure, ND, GPS Tower; Doug & Gretchen Mayer, Gulf Shores, AL, Lake House; Randell & Nancy Zantow, Aberdeen, SD, Active Farm; James Hogwood, Ashley, ND, Active Farm;

Marlene Kessler, Leola, SD, Active Farm, Pasture Pump; Jones Brothers, Cresbard, SD, Active Farm

**Reconnects:** Robert Conn, Roscoe, SD, Active Farm; FJ Lapka Ranch Corp, Leola, SD, Farm Shop; Valley Plains Equipment, Britton, SD, GPS Tower; Tom & Elizabeth Edgar, Orient, SD, Lake House; Logan Weig, Ipswich, SD, Active Farm; Ethan Helfenstein, Ashley, ND, Active Farm; Tim Kessler, Leola, SD, Active Farm, Pasture Pump; Kerwyn Holsing, Cresbard, SD, Active Farm

**Contracts:** Farmer First Agronomy, LLC, Faulkton, SD, Shop; Kyle Hauck, Roscoe, SD, House; Web Water, Aberdeen, SD, Pump Station; Mark & MaryAnn Volk, Ipswich, SD, Grain Bin; Pembroke Colony, Ipswich, SD, Manufacturing Building; Rodney & Linda Dikoff, Onaka, SD, House  
**Retired Locations:** Bruce Voegele, Kansas City, KS, Pasture Pump

#### **Capital Credits:**

**Estates – October 2023** – two estates = \$1,502.76

**73 & Older – October 2023** – none

Motion by Tom Thorpe seconded by Eric Odenbach and carried to approve two market rate agreements for 2024, Aberdeen Energy and Agtegra Bowdle.

Motion by Eric Odenbach seconded by Paula Petersen and carried to nominate Gary Bachman as Mid-West voting Delegate and Kelly Melius as Alternate Voting Delegate.

**Financial Business:** The board acknowledged reviewing the following financial information: The check register for the month of September 2023 contained information on checks #33778 through #33846 and all automatic payments/withdrawals for September 2023 totaling \$340,948.51.

**Continued on pg 6**



## COOPERATIVE CONNECTIONS

### FEM ELECTRIC ASSOCIATION

(USPS 189-720)

#### Board of Directors

Gary Bachman, President  
Tom Thorpe, Vice President  
Eric Odenbach, Secretary  
Paula Petersen, Treasurer  
Kelly Melius, Asst. Sec./  
Treasurer  
Vaughn Beck, Attorney

#### CEO/General Manager

Scott Moore  
info@femelectric.coop

#### Management Staff

Rob Vetch  
Line Superintendent  
Rhonda Tuschler  
Director of Finance and  
Benefits

#### Editor's e-mail:

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FEM ELECTRIC COOPERATIVE CONNECTIONS is the monthly publication for the members of FEM Electric Association, Inc., 800 5th Ave., Ipswich, SD 57451. FEM Electric Cooperative Connections' purpose is to provide reliable, helpful information to members on electric cooperative matters and better living.

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Design assistance by SDREA

**FEM Electric is an equal  
opportunity provider and  
employer.**



**Scott Moore**  
**General Manager/CEO**

By the time this article hits the mailboxes fall harvest should be just about wrapped up. Fall is just as busy as spring as agriculture producers are harvesting beans and corn. I have seen multiple fall tillage and fertilizer application machinery working in the fields that have been combined. Livestock trailers and large cattle pots roam the county roads as livestock producers get their herds moved home or closer to winter shelter. Here at FEM Electric, we hope you have had a good, safe, and prosperous 2023 fall season.

The holiday season is here, and it is time to spend some valuable time with family and friends. With some luck we will have some nice weather throughout the holiday season allowing everyone safe travels to their destinations.

With the holidays that means it is budget time and year-end duties that need finalized. The budget will be presented to the FEM Electric board of directors in November and approved in December.

This is no small task the employees and staff undertake. They all do a great job looking at and predicting 2024 revenues and deciding what expenditures can be made. Having a good budget and work plan helps keep our electrical rates steady and power to your operations reliable.

As we near the end of 2023 it looks like FEM Electric will end with strong margins, but we still have two months to go. At many of the meetings that I attend the outlook and tone are the same: rising costs and long lead times for equipment continue to plague our industry. Locally we need to stay focused on our costs and continue to provide good customer service while providing safe, reliable, and affordable power. We cannot control every aspect of providing power to our members, but we can stay focused on what we control.

Call it fancy dancing or a lack of communication but both the electrical department and operations have had to be nimble/creative so some members could get their electrical needs met. Please, if you are planning or even thinking of adding some electrical load call now and talk to Ryan Holien or Sean Christiansen 605-426-6891. Some electrical equipment is fifty to eighty months out. We are not seeing an end to long manufacturing times on some products.

I hope everyone has a happy and safe holiday season.

## Statement Mailing Dates

November 29, 2023 for November's energy

December 28, 2023 for December's energy

Regardless of the statement mail out date, payments are due in the office by the 9th of the following month.

# Be Prepared for Winter Driving

### Prepare Your Car for Winter

In addition to annual maintenance, here are some tips to winterize your car:

- Test your battery; battery power drops as the temperature drops
- Make sure the cooling system is in good working order
- Have winter tires with a deeper, more flexible tread put on your car
- If using all-season tires, check the tread and replace if less than 2/32 of an inch
- Check the tire pressure; tire pressure drops as the temperature drops
- Check your wiper blades and replace if needed
- Add wiper fluid rated for -30 degrees
- Keep your gas tank at least half full to avoid gas line freeze

Remember to keep your car's emergency preparedness kit fully stocked, too.

### Before You Start Out

- Clean your car's external camera lenses and side mirrors
- Remove dirt, ice and snow from sensors to allow the assistive-driving features, like automatic emergency braking, to work
- In frigid weather, you may want to warm up the car before you drive
- To prevent carbon monoxide poisoning, never leave a vehicle running in your garage – even with the garage door up
- If the forecast looks iffy, wait out the storm; if you must travel, share your travel plans and route with someone before you leave

### How to Avoid a Crash

AAA offers the following driving tips:

- Avoid using cruise control in wintry conditions
- Steer in the direction of a skid, so when your wheels regain traction, you don't have to overcorrect to stay in your lane
- Accelerate and decelerate slowly
- Increase following distance to 8 to 10 seconds
- If possible, don't stop when going uphill

If visibility is severely limited due to a whiteout, pull off the road to a safe place and do not drive until conditions improve.

Avoid pulling off onto the shoulder unless it is an absolute emergency. Limited visibility means other vehicles can't see yours on the shoulder.

### Know Your Car's Capabilities

**My Car Does What?** is a national campaign to help educate drivers about the safety features built into vehicles. Search for your car and find out what safety features are already built in.

Traction control is now standard on most new vehicles. This function helps your vehicle gain traction on snowy, icy or wet surfaces, particularly when accelerating from a stopped or slowed position, or when trying to make it up a slippery hill.

Anti-lock braking system (ABS) helps you steer in emergencies by restoring traction to your tires and is standard on most new vehicles. ABS may vibrate or pulse when engaged. This is normal. Continue to press and hold pressure to the brake pedal.

Remember, you are your car's best safety feature. Take precautions to ensure you arrive safely at your destination. If you become stranded in an unfamiliar area, do not leave your car. Light flares in front and behind the car and make sure the exhaust pipe is not blocked by snow, mud or objects.



### Don't Dig Near Power Lines

#### Hayes Schomp, Age 10

Hayes Schomp cautions people to be careful where they dig. Hayes is the son of Thad and Devan Schomp from Eklton, S.D., members of Sioux Valley Energy.

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

## OYSTER STEW

### Ingredients:

1 qt. medium/large oysters  
1 medium onion (diced)  
2 qts. half and half  
1 can cream of mushroom soup  
1 lb. real butter (no cheating here)  
3 tbsps. Worcestershire Sauce

### Method

Before you know it, Christmas Eve will be here so get ready the traditional Oyster Stew. In a saucepan, saute onions and oysters with the butter. Simmer untill the oysters crinkle. In a crock pot, add half and half, cream of mushroom soup, and Worcestershire Sauce. Then, add the oysters, onion and butter. Season to taste with fresh ground black pepper and salt. Simmer for six hours on low heat (high heat will curdle the milk). Serve with oyster crackers.

Kari Larson- Reder  
Warner, S.D.

## BETTER THAN CANDY PIE

### Ingredients:

1 nine in. chocolate ready crust  
1 cup sliced bananas  
1/4 cup chopped, dry roasted peanuts  
1 small pkg. instant butterscotch pudding  
2/3 cup dry milk  
1 1/4 cups water  
2 tbsps. peanut butter  
3/4 cup whipped topping  
2 chocolate graham crackers, chopped

### Method

Mix together dry milk, pudding, and water with wire whisk. Add peanut butter. Cover bottom of pie crust with bananas. Spread pudding mixture over bananas. Spread whipped topping next. Sprinkle with chopped peanuts and chopped graham crackers.

Janet Ochsner  
Box Elder, S.D.

## CHRISTMAS CRACK BARK

### Ingredients:

1 sleeve saltine crackers, (about 35 crackers)  
1 cup unsalted butter  
1 cup firmly packed light brown sugar  
1/8 tsp. sea salt  
1 1/2 tps. pure vanilla extract  
1 pkg. (10 - 12 oz.) chocolate chips, semi-sweet, milk or dark chocolate

### Method

Preheat oven to 400°F. Line a large baking sheet with parchment paper or foil. Spray lightly with no-stick cooking spray. Arrange crackers on baking sheet in single layer so that the edges almost touch. Heat butter and brown sugar in two-quart saucepan on medium heat. Bring mixture to a boil, stirring frequently. Simmer two to three minutes. Remove from heat; stir in salt and vanilla. Pour caramel sauce over crackers and spread to evenly coat crackers. Bake six minutes. Remove pan from oven. Sprinkle chocolate chips over caramel layer. Let stand five minutes. Spread chocolate chips into an even layer on top of caramel. Refrigerate 2 hours or freeze 30 to 45 minutes or until firm. Break or cut into pieces to serve. Store in an airtight container in the refrigerator up to one week.

**McCormick.com**

Please send your favorite recipes to your local electric cooperative (address found on Page 3). Each recipe printed will be entered into a drawing for a prize in December 2023. All entries must include your name, mailing address, phone number and cooperative name.



## Continued from pg 2

September Financials were reviewed.

Director of Finance and Benefits Rhonda Tuscherer reviewed Quarterly Budget projections, TIER and 3rd quarter loan summaries.

Staff and board had a lengthy discussion on tentative 2023 excess margins along with 2022 Revenue Deferred funds.

Rhonda Tuscherer reviewed CFC Capital Credits/ Member Capital Securities/SCTC's with the board and staff.

The board reviewed and acknowledged the 2024 employee wellness plan and budget.

The board reviewed and acknowledged FEM Electric's Basin Load Forecast Update.

Motion by Paula Petersen seconded by Tom Thorpe and carried to approve signing a three-year contract with Eide Bailly for completing annual audit.

Motion by Eric Odenbach seconded by Kelly Melius and carried to approve board expense reports and attorney fees.

**Legal Update:** None

## Meeting Report:

East River board update was given by Gary Bachman.

Tom Thorpe reported on the SDREA board meeting.

Safety meeting minutes for September 25, 2023, were acknowledged.

Safety committee meeting minutes for September 5, 2023, were acknowledged.

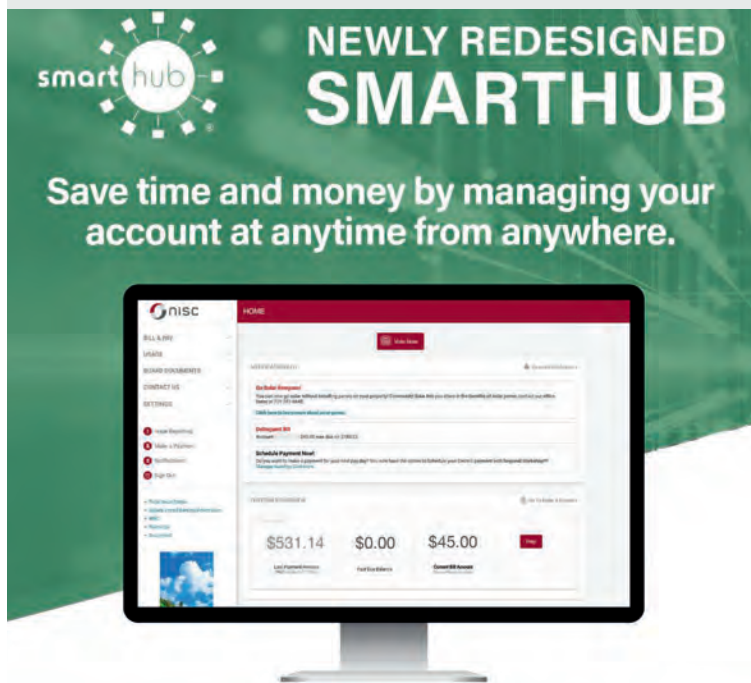
**Adjourn:** President Gary Bachman declared the meeting adjourned.



# COMING SOON!

A new, more user friendly design, is coming to your SmartHub! The layout and menus will be much easier to navigate, and paying your bill will be that much faster. Look for the new update sometime in January of 2024!

For now, here's a sneak peak. We'll send more information as January approaches!



Visit [femelectric.coop/smarthub-information](https://femelectric.coop/smarthub-information) to sign-up!

## FOLLOW US ON SOCIAL MEDIA

@FEMEelectric on

@fem\_electric on

@FEMEelectric on

We'll post outage updates, safety tips, news and more to keep our members informed on all the latest from FEM Electric.



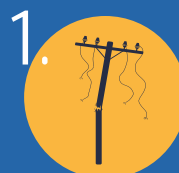
*I want to thank you so much for coming to my farm & taking down the hi line wires going into my yard and also removing the pole for me. Your kindness is greatly appreciated.*

*Thank you  
Donna*



When the power is out, crews are doing all they can to safely and efficiently restore it so that you can get back to life as usual.

Depending on the extent of storm damage, restoration can be a complex process. There are many steps in the assessment and restoration process:



1. Clearing downed power lines



2. Restoring power to public health and safety facilities



3. Repairing transmission lines



4. Checking power stations and transformers



5. Repairing distribution lines



6. Getting power restored to homes and businesses



Remember, a neighbor may have power while you do not. Your home might be on a different feeder or transformer or the service line to your home may be damaged.

Never plug a portable generator into a wall outlet, which could cause power to backfeed into the overhead lines that utility crews are working on.



Regardless of the extent of an outage, safety always comes first.

**Safe Electricity.org®**





# BRINGING THE LIGHT

## Electric Cooperatives Spread Holiday Cheer

**Frank Turner**

frank.turner@sdrea.coop

While Santa's elves are hard at work at the North Pole, South Dakota's electric cooperatives are working to bring their own magic to their local neighborhoods, illuminating local parades with festive lights. Black Hills Electric Cooperative is just one of many examples of how a co-op can not only bring light but also creativity to their community.

Every December, Black Hills Electric crafts an exceptional float for the annual Custer Parade of Lights. For Bill Brisk, the manager of operations at Black Hills Electric, the parade isn't merely an event – it's a cherished tradition for their co-op.

As the parade approaches, the Black Hills Electric workshop bustles with

activity, mirroring Santa's very own workshop. Guided by a design from Brisk, linemen and staff assemble their unique Christmas float – crafting, welding and fabricating many of their designs from scratch.

"Just a few nights before the parade, we host a family night where we bring out the families of our employees,"





said Brisk. “The co-op provides food and drinks and we all work together to finish the float.”

In just two weeks, the co-op repurposes discarded equipment and scrap parts into creative masterpieces. One year, the co-op created an oversized shopping cart from old pipe laying around the shop. The next, they used retired meter loop pipes, guy wires, and meter covers to create palm trees and coconuts for a beachside Santa scene. Even Willie Wirehand, the co-op’s safety mascot, has been outfitted for a festive float. Despite being fabricated from old parts, the end result is always something worthy of a debut at the North Pole.

“Most everything we do is built in our shop,” said Brisk. “We do all

of the fabrications ourselves, and we haven’t had a flop yet.”

Luckily, the co-op’s efforts haven’t gone unnoticed. Since 2015, they’ve clinched an award every year at the Custer Parade with the only exceptions being 2020 and 2021 when the pandemic halted festivities. Their trophy collection holds a wide range of awards, boasting awards like the Rudolph’s Choice Award, Best Light, Best Music and most recently, the Custer Fruit Cake Award.

Dawn Murray, the executive director of the Custer Chamber of Commerce, expressed her admiration. “They really go all out. Beyond the parade, they even participate in our scarecrow decorating contest. I remember one year they had a scarecrow up in a

bucket truck, which was really cool.”

Yet, for Black Hills Electric, Custer is just the beginning. The co-op has grand visions for a broader festive footprint. With a service area that stretches from just south of Terry Peak to Nebraska, Brisk sees even more opportunities to shower communities with holiday cheer.

“It’s a festive time of year and something that we want to extend out to different towns in our service territory,” said Brisk. “Seeing the kids’ eyes brighten when we light up our float for the first time really makes the whole thing worth it, and if we can spread that to more of our members, all the better.”





## SCHOLAR OF THE WEEK



FEM Electric and Dakota News Now are pleased to announce that Shaylee Gill was selected as the Touchstone Energy Scholar of the Week and will receive a \$250 scholarship. Her story was featured on Dakota News Now the week of November 5th through November 11th, 2023.

In 2002, Touchstone Energy Cooperatives joined with Dakota News Now to recognize area high school seniors for their academic and community achievements. Seniors who are selected for scholarships often excel in the classroom, and are highly involved in extracurriculars inside and outside the school.

Shaylee is a senior at Leola High School, and has been involved in band, yearbook, STEAM club and student council while in high school. She is currently taking a number of dual credit courses, an AP course as well as college classes through NSU's Northern Academy. After school, she tutors elementary students in their after school program, and works as an assistant manager and lifeguard at the local pool.

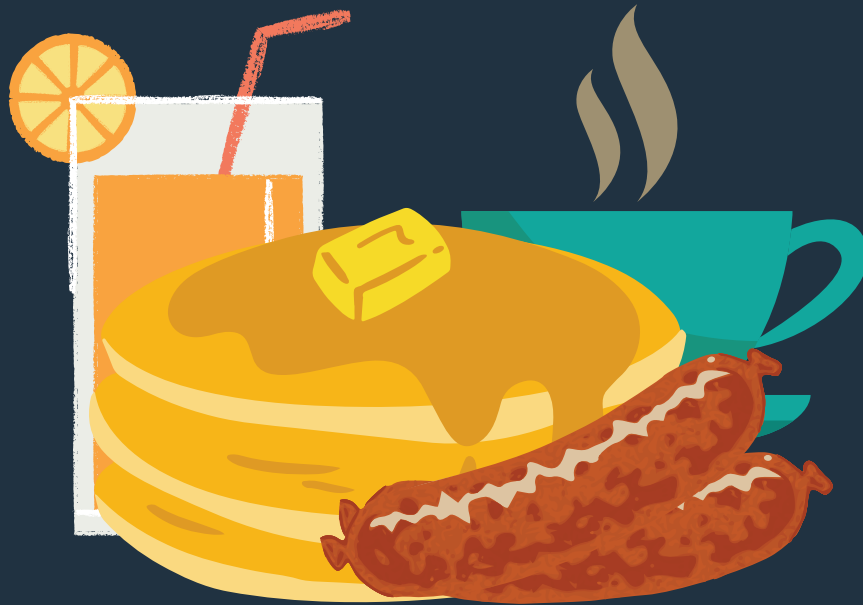
Once she graduates, Shaylee plans to pursue a degree in Computer Engineering or Computer Science. After she receives her degree, she'd like to get her Master's in a STEM field, preferably through Questbridge on the East Coast.

Shaylee's parents are Jason Gill and Dori Podhradsky of Leola, SD.

FEM Electric would like to extend a congratulations to Shaylee Gill for winning Touchstone Energy's Scholar of the Week!



# FEM Electric's Annual **PANCAKE & SAUSAGE BREAKFAST**



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## Date & Time

February 9th, 2024  
7:00 am - 10:00 am

## Place

North Shop Building  
800 5th Ave.  
Ipswich, SD

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FEM Electric is hosting its annual free pancake breakfast, and will collect paper products and cleaning supplies for local food pantries. Bring your family, your appetite, and any donation is appreciated.

This annual event is a great time for FEM Electric board and staff to visit with our member-owners, show our appreciation, and give back to the communities we serve.

We can't wait to see you and your family at the FEM Pancake and Sausage Breakfast!



Garretson Childcare helpers are getting ready to help grow their daycare.

# REED FUND

## Powering Your Community

**Shannon Marvel**

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The community development financial institution powered by rural electric cooperatives in South Dakota is about to reach a major milestone.

The (Rural Electric Economic Development) Fund's total dollar amount in projects impacted is anticipated to reach \$1 billion by the end of 2023, according to Eric Fosheim, Economic Development Manager for REED.

REED also exceeded 10,000 in jobs impacted (created or retained) since its creation in 1996.

"Currently, we sit at just over \$998 million in total projects impacted," Fosheim said in October.

The REED Fund is a 501(c)3

corporation and operates as a revolving loan fund that provides financing for economic development projects in rural areas.

Those projects that receive REED Fund dollars must promote growth and be a catalyst in creating more business, wealth and job opportunities within the rural community. The projects are also expected to improve infrastructure and economic base in rural areas.

The REED Fund provides financing from the federal government and other lender, in addition to revolving interest payments collected over the years. The REED Fund does not use money generated by electric rate charges.

Fosheim said that as of September 30, REED has issued 401 loans for a total of \$125.26 million.

"This includes \$104,174,418 in loans made using REED dollars and \$21,082,793 from the USDA Rural Economic Development Loan and Grant program," Fosheim said.



Central Electric General Manager Ken Schlimgen, left, delivers REED funding to Mitchell Technical College.



Fosheim said it isn't entirely surprising that the \$1 billion was hit this year.

"REED has seen steady growth over the years, but typically sees higher than normal application volume in times of rising interest rates. In addition, costs are rising as well, so total project costs for each individual project have been higher as well.

Dakota Energy General Manager Chad Felderman has been on the REED Fund board since 2018.

He said the impact the REED Fund has on local communities is unique, noting that the businesses the fund helps aren't necessarily ones that Dakota Energy provides electricity to, but are ones that help our communities, "which in turn helps our members where they live," he said.

"It is gratifying to help our hospitals, fire departments, and schools purchase equipment so our small communities can provide those essential services," Felderman said.

One of those projects funded by REED is the Huron Regional Medical Center dialysis building.

"We are proud to support HRMC in sustaining and expanding local access to critical medical services right here in our community," Felderman said.

Douglas Electric Cooperative General Manager Jay Spaans echoed Felderman's sentiment, noting that the REED Fund is special because co-ops get to loan money to businesses that they don't always serve.

"For us, it is just about making

improvements in the community. Sure, we would like to serve the load, but even if the new load doesn't reside in our territory, we still will fund the loan," Spaans said. "It is all about the greater good for our communities."

West River Electric CEO Dick Johnson also serves on the REED Fund board. He's one of the first board members to represent a co-op in the western part of the state. The REED Fund was originally set up by co-ops in eastern South Dakota. After two decades of successful growth and development, the REED Fund decided to allow co-ops in western South Dakota to join in 2017. Johnson said West River Electric was one of the first western co-ops to be accepted into the REED Fund.

"It was one of the best things we could ask for. We were struggling with our own revolving loan fund but we had primarily loaned to government entities, no businesses," Johnson said.

"When we became members of REED that gave us another tool in our toolbox to offer our members who were interested in our area or needed to expand their businesses or infrastructure."

West River Electric hasn't had many loans, but Johnson is still encouraged by what he's seen as a board member.

"Sitting on the Board and seeing the applications and the impact we are having on the economy of small towns all over South Dakota is phenomenal," Johnson said.

Johnson had high praise for the folks at the REED Fund office in Madison, calling

them a "class act" who really understand the region's rural areas.

"They work hard to say yes and somehow make it work. The fact that the local co-op board can help make the decision to move a project forward is unheard of – real boots on the ground who are in the communities we serve and understand what is needed to thrive," Johnson said. "It is a unique model just like the cooperative business model."

## Did You Know

From 2018 to 2022, electric cooperatives in South Dakota spent \$5.7 Billion on capital investment, operations, and maintenance activities and retired \$102.8 Million in capital credits paid to consumer-members.

Through these expenditures, co-ops drive economic benefits in their local communities and throughout the state.

Over the five-year period, electric co-ops in South Dakota are responsible for:

### STATEWIDE IMPACT

- \$4.2 Billion to South Dakota's Gross State Product (GSP)
- An average of 5,848 jobs in South Dakota each year
- \$2 Billion in labor income in South Dakota
- \$194.1 Million in federal taxes
- \$423 Million in state taxes
- \$418.4 Million in local taxes

All of these impacts occur in counties where electric cooperatives operate, showcasing the substantial local economic benefits that co-ops provide in the communities they serve.



Participants celebrate the groundbreaking for the National Music Museum in Vermillion.

# UTILITY SCAMS

**Guard against utility service scams, other forms of fraud and identity theft.**

It is the world we live in today – the necessity to pause and consider before we click, answer or respond to someone seeking information. No industry, person or business is off limits to scammers, who even try to con their way into the utility industry.

The Better Business Scam Tracker reports that victims usually lose \$274 in all types of scams and \$500 in a utility scam.

When it comes to power bills, scammers make threatening phone calls to consumers to demand immediate payment, or else! (Or else their service will be shut off, they threaten.) This deceiving claim is often made during the height of summer or winter, when people want to stay comfortable during the extreme heat or cold.

However, utilities typically send initial disconnection notices in writing.

### **Utility scams: How they get you**

Scammers request that immediate payment be wired, loaded on a reloadable gift card or debit card or sent using cryptocurrency (a digital money system that does not rely on banks for verification). Only scammers request this type of payment and threaten immediate service disconnection. Do not provide any information (including your utility account number) or agree to immediate payment; instead, hang up and check with your utility by using the phone number listed on your power bill. Fake numbers and links can appear in emails and texts.

Utility bills that double the amount due

may be a utility scam. Utilities are closely regulated and may not have the right to raise prices substantially. Consumers should trust their gut reaction; if it seems like a fraud, it probably is.

### **Protect personal info**

When supplying your utility (or any business or person) with sensitive information such as a social security number, proof of address or death certificate, do not email the information. Additionally, do not give out sensitive information to anyone who calls you. Verify the phone number and call the utility directly to discuss any matter that would involve providing personal information. In general, some companies do have password-protected, secure methods to obtain personal information via an app or portal, but always verify this before using.

### **At your door**

The famous song by Paul McCartney,

titled “Let ‘Em In,” features the artist’s welcoming plea, “Someone’s knockin’ at the door; Someone’s ringin’ the bell ... Do me a favor; Open the door and let ‘em in,” but that is not always great advice these days.

Door-to-door scams may involve impersonators of utility workers saying the meter is broken or offering to perform other repairs or an energy audit — all at the consumer’s cost. Your utility will contact you in advance, prior to arriving at your home for service or for any other reason. Do not let someone in the house without a pre-approved appointment.

### **Scams in general**

The American Association of Retired Persons (AARP) warns that phishing emails and texts attempt to convince individuals to make payments or provide personal information. Thieves use stolen information to open accounts and pass





charges on to the victim.

## Caller ID can fib

Over the phone, calls appearing to be local are not always an accurate assessment of who is calling. AARP has a fraud watch network that provides alerts of new frauds; do an internet search for the fraud watch network to learn more.



## Scams are everywhere

Non-utility-related scams may include the announcement of an inheritance or pop-ups on a computer warning that technical support is needed. There are even puppy purchase cons when cute and often sought-after breeds are offered in all their puppy cuteness, but scammers take your money and run. There are student loan forgiveness scams and one-time password bot scams.

Hackers even prey on the many smartphone users who have cracked screens. It is called the “chip in the middle attack,” and scammers get ahold of a screen replacement and install it on your phone with a spyware chip. Always verify a screen-fix-it phone number or take your phone to a store/servicer you trust. If the company cannot be verified by a search engine, do not trust it.

No matter the scam, the goal of the scammer is to gather personal information. Stay safe: Do not share Social Security numbers, account details, credit card numbers, bank information, death certificates or birth dates. Thieves can use this information to steal their victim’s identity.

If you become a victim of a scam, report it to the local police and your bank. Consumers can protect themselves by blocking unknown callers and keeping software updated on phones and computers.

Source: [SafeElectricity.org](https://www.safepower.org/)

## Murphy's WONDERFUL LIFE





**Dec. 14-17**  
**Christmas at the Cathedral**  
 521 N Duluth Avenue,  
 Sioux Falls, SD  
 605-988-3765

**DEC. 2**  
**Tabor Parade of Lights**  
 Vendor Fair  
 4 p.m.  
 Parade of Lights  
 5:30 p.m.  
 Ham Drawing  
 7:30 p.m.  
 Tabor, SD

**DEC. 2**  
**Julefest Scandinavian Christmas Festival and Bazaar**  
 8 a.m.  
 Our Saviors Lutheran Church  
 Spearfish, SD

**DEC. 3**  
**Hartford's Hometown Christmas**  
 7:30 a.m.  
 Hartford, SD

**DEC. 8-9**  
**Alexandria's Winter Festival**  
 5 p.m.  
 Alexandria, SD

**DEC. 8-9**  
**Junkin' Market Days**  
 W.H. Lyon Fairgrounds Expo Center  
 Sioux Falls, SD

**DEC. 9**  
**Parade of Lights**  
 5:30 p.m.  
 Wessington, SD

**DEC. 10**  
**Hill City Senior Saturday Breakfast**  
 Hill City Center  
 Hill City, SD

**DEC. 17**  
**Christmas Cantata**  
 3 p.m.  
 Hermosa United Church of Christ  
 Hermosa, SD

**NOV. 24**  
**Parade of Lights**  
 7 p.m.  
 Dakota Avenue  
 Huron, SD

**NOV. 25**  
**Mid-Winter Fair**  
 Gregory Auditorium  
 Gregory, SD  
 605-830-9778

**NOV. 30**  
**Christmas on the Prairie**  
 5 p.m.  
 Miller, SD

**NOV. 30-DEC. 3**  
**Hatchery Holidays**  
 D.C. Booth Fish Hatchery  
 Spearfish, SD

**DEC. 1-2**  
**Christmas in the Hills**  
 Hot Springs, SD

**DEC. 1-30**  
**Trees and Trains Exhibit**  
 SD State Railroad Museum  
 Hill City, SD

**DEC. 1-30**  
**Holiday Express and Holiday Express Spiked**  
 1880 Train  
 Hill City, SD

**DEC. 2**  
**Rapid City Garden Club's 62nd Annual Wreath and Centerpiece Sale**  
 8 a.m.  
 Central States Fairgrounds  
 Rapid City, SD

**DEC. 2**  
**6th Annual Holiday Party, Tour of Homes, Silent Auction**  
 4 p.m.  
 Olive Grove Golf Course  
 Groton, SD

**DEC. 2**  
**Parade of Lights**  
 6 p.m.  
 Redfield, SD

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.

**Note: Please make sure to call ahead to verify the event is still being held.**