

Since 1940

# WISCONSIN ENERGY *Cooperative* October 2025 NEWS

TAYLOR ELECTRIC  
*Cooperative*  
Your Touchstone Energy® Partner

## POWERING THE FUTURE

**BE AWARE OF POTENTIAL ENERGY SCAMS**

**OCTOBER IS CO-OP MONTH**

**PORK RECIPES**







# POWERED BY PURPOSE

Kenneth Ceaglske, President/CEO



In October, electric cooperatives, credit unions, farm coops and many other types of cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. All of us exist because the investor owned version of our industry wouldn't serve us, the membership, in the way we needed to be served.

While Co-op Month recognizes our existence by name, it's also the perfect time to thank you—the members who make it all possible. Without you, there wouldn't be an "us". For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

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

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

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

We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage

costs and keep rates as low as possible—because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, TEC crews are here and ready to respond quickly, because we live here too.

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

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations, or helping bring broadband to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

One of the major community support efforts that TEC participates in with other area cooperatives is the Christmas Wish Program. Every fall, all of the local cooperatives get together with help from WIGM/WKEB radio and do what we can to make the holidays just a little brighter for community members in need.

We're also planning for the future.

As electricity demand grows due to new technologies and economic development, Dairyland Power Cooperative and the member cooperatives like Taylor Electric Cooperative are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

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

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

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

Be sure to join us on Saturday, Oct. 11 from 10 a.m. to 1 p.m. for our open house and October Co-op Month celebration at the Centennial Community Center, Stetsonville, Wis. Bring the family for food, fun and community.



# CAPITAL CREDIT REFUNDS COMING IN OCTOBER

## Economic participation is a benefit of co-op membership

What sets Taylor Electric Cooperative apart from investor-owned utilities? One of the main things is that each cooperative member is an owner of the business.

And, with being an owner comes the responsibility of operating the business, which is done through attendance at the annual meeting and electing fellow members to the board of directors, who in turn set policies and hire a CEO. The CEO then employs the staff to carry out those policies.

Each member-owner also has a responsibility to invest in the business. There is no stock to sell on Wall Street to provide financial backing for the business. Through member investments, the cooperative builds an equity reserve, which for Taylor Electric Cooperative is currently about 46 percent of the total assets of the co-op. This equity reserve is required by lenders who then share the risk by making loans to the co-op to finance power line construction and rebuilding projects that are needed to keep the electricity flowing.

Since there are no Wall Street stockholders, there are no dividends or monies paid to outside investors. When each year's finances are audited and closed out, the remaining profit or margins are allocated to the members based on the amount each member paid for electricity during the year. After a period of time, the allocations, or capital credits, are paid back to the members.

Taylor Electric Cooperative has returned more than \$9.7 million to its member-owners as of December 31, 2024. This amount represents approximately 46 percent of all of the margins earned by the cooperative since its inception.

The bylaws of Taylor Electric Cooperative delegate authority to the board of directors to determine the amount and method of capital credit retirement. With a need for large

amounts of cash to invest in new power lines, as well as to replace and repair existing lines, it becomes a tough job to balance the right mix of member investment and borrowing from outside lenders. The decision directly affects the

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annual retirement of capital credits to past and present co-op members.

Taylor Electric Cooperative is returning \$332,000 to its members this year. This amount is being refunded to those members who received electric service from Taylor Electric Cooperative in 2002–2003, with Dairyland credits from the year 1997–1998.

All capital credits under \$200 will be credited to the member's electric bill in October. In the case of an inactive membership, a check will be mailed in October.

The directors believe there's a need to continue to refund capital credits, but they also realize the need to maintain a strong, viable financial position to meet the future needs of the members and the requirements of our lenders.

The patronage of each member is greatly appreciated.

**NOTE: Joint capital credit checks require both signatures when signing. Also, when using the capital credit check for paying your electric bill, please be sure to sign the back of the check.**

Watch for our  
spooky crew at  
the  
2025 Harvest Days  
Parade on  
Sunday,  
October 26,  
starting at 2 p.m.  
We can't wait to  
see you there!

TAYLOR ELECTRIC  
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# 4 BEST BETS TO STAY CYBER SAFE

## OCTOBER IS NATIONAL CYBERSECURITY AWARENESS MONTH

*Article provided by the National Cybersecurity Alliance*

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors that the National Cybersecurity Alliance call the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

**1. Use long, unique, and complex passwords.** Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- Every password must be long, unique and complex. Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- Don't reuse passwords. Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- Use a password manager to store and generate strong passwords. If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.



**2. Enable multifactor authentication (MFA). Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in.** Think of it as using two locks on your digital door instead of only one. This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or FaceID
- A physical security key

Enable MFA on your accounts—especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone—this includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

**3. Keep software updated.** Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few

minutes, but updates are worth it. Here are some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click Remind Me Later—the security is worth it.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

**4. Look out for phishing and scams.** Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions. Scammers will even call you!

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Here's how to look out for phishing and scams:

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
  - Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
  - Don't click suspicious links or download unexpected attachments.
  - Report phishing attempts to your email provider, social media platform or IT department.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

*The National Cybersecurity Alliance is a non-profit organization on a mission to create a more secure, interconnected world. From families to Fortune 500s and every kind of organization in between, we work together with one goal in mind: to make cybersecurity easier and more accessible, so that we can experience the benefits technology brings to our lives without worry.*

# Celebrate October Co-op Month with us!

## TEC MEMBERS, WE APPRECIATE YOU

Join us Saturday, October 11<sup>th</sup> from 10 am to 1 pm at the Centennial Community Center, Stetsonville, WI. Family fun including face painting, petting zoo and more! Lunch will be served during this time. Packer Calendars, while supplies last!

OCTOBER CO-OP  
MONTH!

FAMILY FUN Day,  
Saturday, OCTOBER  
11TH

**Kenneth Ceaglske, President/CEO**

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