

DECEMBER 2018

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here are many benefits of shopping online. You can shop 24/7 and wear your pajamas while doing so. It's easy to compare prices between retailers and read customer reviews on the products before you buy. There is a vast selection of products and they can get shipped right to your door.

But to shop online safely, and protect your personal identity from malicious types, take heed of these online shopping safety tips.

Look for the padlock

Always use a secure internet connection when

making a purchase. Reputable websites use technologies such as SSL (Secure Socket Layer) that encrypt data during transmission.

Look for the little padlock in the address bar or a URL that starts with "https" instead of "http," as the "s" stands for "secure." Some browsers will tell you it's safe to give your credit card by showing you a green address bar, while unprotected ones will be highlighted in red.

Use a secure payment method

Only shop on sites that take secure payment methods,

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such as credit cards and PayPal, as they likely give you buyer protection just in case there's a dispute.

It's always a good idea to review your account transactions online to see if anything looks questionable.

Passwords

A strong password is at least seven characters long, has a combination of letters, numbers and symbols, and with some uppercase characters, too. Change your passwords frequently.

Many opt for a passphrase instead of a password, which is typically a long sequence of strung-together words. For example, "WatermelonistheBEST!"

Do your homework

When on marketplaces like eBay, check the seller's reputation and read comments before buying a product to see what the experience was like for past customers. Also, read the item description carefully before you buy, including where the seller is located, shipping charges, if the product is new or used, refund and return policies, and payment methods accepted.

Don't forget the No. 1 shopping tip: If it seems too good to be true, it probably is.

Ignore emails or texts that claim to be from a retailer. These "phishing" attempts look legit, but if they ask you to confirm your financial or personal details on a website, they're fake. They're trying to lure you to click a link in the email, which takes you to an authentic-looking website, and fool you into typing in information.

Avoid shopping on hotspots

Do not shop online when you're using a public computer or when using a public Wi-Fi network. You never know if your information is being tracked and logged.

Another option is to use gift cards, like many retailers offer, as a smart way to shop without providing any financial information.

Always use good anti-malware to catch threats like viruses.

While online shopping is convenient, it also increases the likelihood of your private information ending up in the hands of the wrong person. Make sure when you are shopping this season, you are diligent to protect your personal information.



BackPack Program provides weekend food for Montana kids

live in households struggling with hunger. Many children in our community get their breakfast and lunch at school at a reduced price or for free. But when school is closed on weekends and holidays, many of these children go hungry.

In 2008, the Montana Food Bank Network established its first BackPack Program at a school in Missoula, Mont. The mission of the BackPack Program is to meet the needs of hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and school vacations when other resources are not available. The program provides food to more than 3,000 children statewide every week during the school year, and 200 Montana kids during summer vacation.

In 2015, the Boys and Girls Club of Richland County rolled out the BackPack Program. The program discreetly distributes meals to children on weekends and school holidays to ensure the children have enough to eat when away from school meals. Each BackPack contains enough food for one child to enjoy breakfast, lunch and snacks on Saturday and Sunday as well as milk, juice and a treat. Currently, the Richland County Boys & Girls Club delivers 50 bags to students in our local communities weekly.

Nutrition is critical to good health and success at school. Children who don't get enough to eat often have trouble concentrating, lower test scores and difficulty interacting with peers.

If you would like to learn more about the BackPack Program, go to www.mfbn.org. ■



Redman receives award

he Montana Electric
Cooperatives' Association
(MECA) selected John
Redman as this year's recipient of
the Cooperative Spirit Award. The
award was presented to Redman
during MECA's annual meeting
awards banquet in October. The
Cooperative Spirit Award recognizes
personnel whose actions, in their
community, continually promote the
Cooperative Spirit.

Redman has served on Lower Yellowstone Rural Electric Cooperative's board for 26 years. Redman was a leader in 4-H for many years, is a strong supporter of the Youth Tour to Washington, D.C., and was on the forefront of getting Lower Yellowstone Rural Electric Cooperative's (LYREC) annual scholarship program started.

LYREC's President Allen Thiessen states, "I don't really think I'm stretching it when I say that John would lay down on the tracks, in front of a train, if he thought it would help a kid get safely to the other side." Redman continues to advocate for youth programs locally and throughout Montana. Congratulations, John!



Scholarship opportunities

ower Yellowstone Rural Electric Cooperative (LYREC) is accepting applications for the Basin Electric Power Cooperative scholarship and the Montana Electric Cooperatives' Association memorial scholarship. All applications must be submitted to: LYREC, Attn: Jami Propp, P.O. Box 1047, Sidney, MT 59270 by the due dates listed below.

Basin Electric Power Cooperative scholarship

Basin Electric Power Cooperative is offering a \$1,000 scholarship to an LYREC member's dependent. The applicant must be a student who is enrolled or planning to enroll in a full-time graduate or undergraduate course of study at an accredited, two-year or four-year college, university or vocational/technical school.

Scholarship recipients are selected based on academic record, leadership and participation in school and community activities, honors, work experience, a statement of education and career goals, and an outside appraisal.

To apply, complete the required criteria and the scholarship

application, which can be obtained from your school counselor or at www.lyrec.com. Applications are due Feb. 1, 2019.

Montana Electric Cooperatives' Association memorial scholarship

Montana Electric Cooperatives' Association (MECA) is offering a \$500 scholarship to an LYREC member's dependent. Applications are judged on academic strength, school and community activities, employment, volunteerism, community service and a personal statement.

A committee from LYREC will choose one applicant to send to the MECA committee. If the MECA committee choses the LYREC applicant, LYREC will match the \$500 scholarship.

To apply, complete the application form, along with all required materials. You may get the application from your school counselor or at www.lyrec.com.

MECA memorial scholarship applications are due Jan. 25, 2019.

LYREC



Operation Round Up awards grants

peration Round Up is a program that gives individuals like yourself the opportunity to improve the community. It is people helping people by contributing a small amount each month that funds grants for nonprofit and community organizations.

Participation is simple: Your monthly electric bill is rounded up to the nearest dollar, an estimated average of 50 cents a month or \$6 a year per member.

A total of \$6,979 was awarded to the following entities this year:

- Sidney Dollars for Scholars
- Eastern Montana Bible Camp
- Sidney Chapter of American Sewing Guild
- Fellowship Food Pantry
- First Lutheran Church of Savage
- District II Alcohol & Drug Prevention
- Mondak Heritage Center
- Savage Sunrise Manor

Operation Round Up is successful because of the generosity of our members. By giving a few cents each month, Lower Yellowstone Rural Electric Cooperative (LYREC) members are making a big impact. The Operation Round Up board, the LYREC board and staff thank you for your participation.

Call us, or send an email to lyrec@lyrec.com if you would like to enroll or withdraw from Operation Round Up. ■





