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FROM THE MANAGER

Protect Yourself from Scams – Know the Signs



Dennis Svanes

I struggle with my phone ringing throughout the day with fraudulent calls from scammers. These often originate at call centers in other countries from groups intent on stealing as much money from innocent people as possible. The way to protect yourself from these scams is by considering the normal way you interact with companies you use — whether it is a utility, shopping or other business. The telephone number listed on the caller ID can be spoofed to look like a local call or a specific company. I get these calls on both my personal and 4 Rivers numbers.

Many of the scammers tell the victim to buy a gift card to use to pay a supposed bill, such as a utility bill, the IRS or other vendor. 4 Rivers, along with every other utility and legitimate business, will **NEVER** ask you to buy a gift card to pay your bill. We use our normal payment collection processes.

If one of our members has a past due account, we send late notices and automated phone notifications to the primary phone number notifying members of any past due accounts. To pay your bill, whether delinquent or not, members can use the SmartHub mobile app, pay online from our website, call and use the interactive voice response system, sign-up for automatic payments with a bank account or credit/debit card, mail a

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ENERGY EFFICIENCY Tip of the Month

Summer is a prime opportunity to enjoy the great outdoors. To reduce home energy use, avoid using your oven and use a grill instead. Not only will cooking outdoors eliminate the electricity used to power the stove, but it will also avoid raising the temperature inside your home, reducing the need for air conditioning or cooling. You can also avoid using the oven with tasty no-bake recipes. (Check out Page 20 in the magazine for no bake recipes this month.) **SOURCE: WWW.ENERGY.GOV**



PHOTO ABOVE, "CO-OP SUNSET," WAS TAKEN BY MEMBER BRENDAN COULTER OF FALL RIVER. THE PHOTO HIGHLIGHTS THE BEAUTY OF OUR COOPERATIVE TERRITORY.

Protect Yourself from Scams — Know the Signs

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check, use one of our drop boxes at our offices, or stop in one of our offices to pay. We are also considering adding the ability to pay at some retail stores, which may be convenient for those who pay with cash, etc.

Here are some things you can do to help protect yourself from scammers:

- ▶ Don't answer calls from numbers you don't recognize or aren't expecting. Let it go to voicemail, and if it is important, the caller will leave a message.
- ▶ Be suspicious of calls that come at odd hours.
- ▶ Don't give sensitive personal information over the phone. This includes your social security number, bank account or credit card number.
- ▶ If you are not sure if a call is legitimate, hang up and call the company back directly using a number you know is legitimate, from its website or known number. Do not use the number given by the caller.
- ▶ Do not make payments in a method outside of the normal procedures used by that company.

This advice also applies to emails you may receive. Threats like unauthorized invoices and other negative actions prompt many to call the number provided or click on a link or attachment. Never click on links or attachments that you are not expecting from the sender. Instead, go directly to the company's website by typing in their web address.

I know this is a little different from most of my articles, but it is estimated that Americans lost \$40 billion last year to these fraudsters. Some of them pretend to be 4 Rivers, and it angers me when a thief steals from any of us.

Please be safe and enjoy Independence Day!

Get Smart About Home Lighting

Gone are the days when a simple flip of the switch was the only choice for illuminating our homes. While we still have this tried-and-true option, we've entered a new era of innovative and intelligent technologies, which includes smart lighting.

Smart lighting connects to Wi-Fi and offers an array of cutting-edge functionality and convenience. Let's look at the main benefits of smart lighting options.

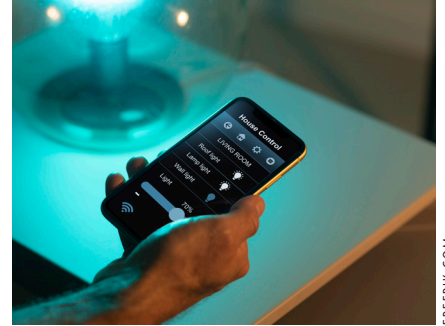
Smart lighting is energy efficient. Most smart lightbulbs use LED technology, which is much more efficient than traditional incandescent lighting. Additionally, smart lighting gives you more control over how and when you light your home, ultimately resulting in less energy used for lighting.

Smart lighting provides convenience and control. Most smart lightbulbs can be controlled from an app on your smartphone or can be paired with your voice assistant, like Amazon Alexa. You can conveniently control lighting settings from anywhere in your home or when you're away. Whether you want to set a schedule for lighting or adjust brightness levels, these smart options offer effortless control from the comfort of, well, anywhere!

Smart options empower you to personalize home lighting. Bright, warm, purple, green — whatever mood you want to create, smart lighting can help. For a more traditional look, try dimmable white lightbulbs. If you want to create the perfect ambiance for movie night, look for bulbs that can be adjusted for a variety of vibrant colors. The possibilities are endless.

While smart lighting offers convenience and control, keep in mind your wall light switch will need to stay "on" for you to control the smart lightbulb from your phone or via voice command. To use a smart lightbulb, the wall switch it's connected to must be "on" so the bulb receives power, which enables it to connect to a Wi-Fi network.

If you need additional options to op-



Most smart bulbs can be controlled from an app on your smartphone or can be paired with your voice assistant, like Amazon Alexa.

erate the lights, consider a smart light switch. Today's smart switches tend to play nicely with smart lightbulbs. If you want to control your smart lightbulbs with a physical switch (in addition to using your phone and voice commands), look for smart switches that include a built-in feature that allows both. Many smart light switches include motion detectors as well.

If you're looking to take the plunge and integrate multiple smart lightbulbs to your home lighting system, your best bet may be a kit, like the Philips Hue Starter Kit. Most kits include several bulbs and any additional tools you'll need to get started.

If you're new to smart home tech and looking to start small, try a smart lightbulb in a high-traffic area of your home. It's also worth noting that smart plugs are a great starter option and allow convenient control of lamps or other lighting fixtures that are plugged in to a wall outlet. Smart plugs are inexpensive and simply plug in to your existing outlet. Electrical items that are connected to the smart plug can be controlled from a smart phone app, just like smart lightbulbs.

Whether you're looking for more convenience, colorful options or better ways to manage energy use, smart lighting can provide multiple benefits. Determine which smart lighting features are most important for your needs, then start shopping!

We Are Here to Serve You – Our Consumer-Members

“We’re here to serve you.” We’ve all heard this phrase countless times. These words may sound generic, but to us — your local electric cooperative — they mean everything.

Our electric cooperative was created to serve our community. Back in the day, neighbors banded together and formed our co-op for the common good. In our case, it was the only way the community could bring electricity to the areas where there was none. In doing so, 4 Rivers Electric helped the community thrive. That mission-focused heritage is the golden thread woven throughout our history.

Today, we are continuing to power the community. While our focus has remained steady on providing reliable energy to our members, today’s energy landscape and consumer expectations are far different than they were decades ago. That’s why we’re adapting, to keep pace with changing technology, evolving needs and new expectations.

Serving as your trusted energy adviser means we want to help you save energy (and money) and provide advice and information on a broad range of energy topics. For example, if you’re looking for ways to save energy, check out www.4riverselectric.com for energy-saving tips and ideas to increase the energy efficiency of your home. Understanding how your home uses energy can help determine the best ways to modify energy use and thereby keep more money in your wallet.

If you are considering a rooftop solar installation, our energy advisers would be happy to give you an unbiased view of the pros and cons. Investing in a solar system is a major decision, and it is important to fully understand the costs, responsibilities and potential energy savings. Unlike a solar company that has one objective — to sell their products and services — we will look at the total energy picture and help you determine the best options for your home. We understand that homeowners must complete their due diligence, and we are here to help you through that process.

In a similar vein, we recognize that many members are considering electric vehicle options. 4 Rivers Electric provides information about EV charging and electrical requirements to our members, so you can make informed decisions about EVs. No matter what our members drive, we want to help you achieve energy savings.

So, the next time you hear 4 Rivers Electric use the phrase “we are here to serve you,” we hope you know that we mean it. Service is deeply ingrained into who we are. We continue to evolve with the times, and in return, we have found additional ways to serve you and provide more options for you to power your life.

We are here whenever you need us. Connect with us online, in person, through the SmartHub app or our social media channels. However you choose to connect, please let us know how we can serve you better.

YOU SCHEDULE YOUR MEETINGS AND LUNCHES ... SCHEDULE YOUR WASHING MACHINE AND DISHWASHER, TOO!

PEAK DEMAND is when energy consumption is at its highest.

In much of the U.S., energy use spikes in summer and winter due to **INCREASED ENERGY DEMANDS** for indoor cooling and heating. In the summer, energy use spikes between mid-to late afternoon and evening. In the winter, energy use is higher in the early morning and late afternoon/evening.

Consider running major appliances during off-peak times to decrease strain on the energy grid and maybe save some money on your bill.

CHANGING THE TIME OF DAY YOU USE ENERGY CAN:

Help lower your energy bills.

Avoid service interruptions or glitches.

**DO YOUR PART TO USE ENERGY WISELY,
ESPECIALLY WHEN ENERGY DEMANDS ARE HIGH.**

Welcome to the Team!

TRENT ENGLEMAN joined the 4 Rivers team May 22 as a

journeyman
lineman.

He grew up in the Buffalo area where he currently resides with his wife, Sloan, and children



Trent Engleman

Cole and Luke. Engleman attended Pratt Community College’s lineman program at Coffeyville and worked for an area municipal utility for the past 11 years before joining the 4 Rivers team. Welcome to the co-op family, Trent!

Respect the Heat

Soak up the sunshine but remember summertime heat can get intense. Unlike hurricanes, floods and tornadoes, the dangers of extreme weather strike without much notice. An average of 702 heat-related deaths occur each year in the United States, according to the Centers for Disease Control and Prevention (CDC).

Whether you're out and about enjoying your community, watching children take part in summer sports or simply taking a dip in the pool, watch for signs of heat-related illnesses. In a matter of minutes, situations can go from fun-in-the-sun to alarming.

Heat-Related Illnesses

Hot weather is associated with an increase in heat-related illnesses, including cardiovascular and respiratory complications, renal failure, electrolyte imbalance, kidney stones, negative impact on fetal health and preterm birth, according to the CDC. Death rates increase during and after heat waves, which is why the number of deaths is attributed to heat-related illnesses. Heat-related deaths result from:

- ▶ Heat stroke and related conditions.
- ▶ Cardiovascular disease.
- ▶ Respiratory disease.
- ▶ Cerebrovascular disease.

Deaths From Heat Events

The National Weather Service (NWS) reports that 105 fatalities per year are directly related to extreme heat (based on a 10-year average). Both the NWS and the CDC agree that extreme summer heat events are increasing in the U.S.

Anyone can be at risk of the health effects of heat, but some are more vulnerable, according to the CDC. Those more vulnerable include:

- ▶ Pregnant women.
- ▶ People with heart or lung conditions.
- ▶ Young children.
- ▶ The elderly.
- ▶ Athletes.
- ▶ Outdoor workers.

How to Help Someone Who's Having a Heat Stroke:



- ▶ Call 911.
- ▶ Stay with them until help arrives.
- ▶ Move them to a shaded, cool area.
- ▶ Remove outer clothing.
- ▶ Place cold cloths on the skin.
- ▶ Soak clothing in cool water.
- ▶ Circulate air around the person.

Heat Stroke

Heat stroke is the most serious heat-related illness, as it restricts the body's ability to cool itself. Body temperature can reach 106 degrees or higher within 10 to 15 minutes, according to the CDC.

Heat stroke can cause permanent disability or death if emergency treatment is not initiated. Symptoms of heat stroke include confusion, altered mental status, slurred speech, hot/dry skin or profuse sweating, seizures, very high body temperature and coma.

If someone is experiencing heat stroke, act quickly to treat the person.

- ▶ Call 911.
- ▶ Stay with the person until help arrives.
- ▶ Move the person to a shaded, cool area.
- ▶ Remove outer clothing.
- ▶ Cool the person with water.
 - ▶ Place cold cloths on the skin.
 - ▶ Soak clothing in cool water.
 - ▶ Concentrate on cooling the head, neck, armpits and groin.
- ▶ Circulate air around the person.

Heat Exhaustion

This type of heat-related illness is the body's response to an excessive loss of water and salt, usually due to excessive sweating. Heat exhaustion is most likely to affect the elderly, people with high blood pressure and those who work outdoors.

Symptoms include headache, nausea, dizziness, weakness, irritability, thirst, heavy sweating, elevated body temperature and decreased urine output.

If someone is displaying symptoms of heat exhaustion, do the following:

- ▶ Take the person to a clinic or emergency room.
- ▶ Call 911 if medical care is unavailable.
- ▶ Stay with the person until he or she is evaluated.
- ▶ Remove the person from the heat.
- ▶ Give the person liquids to drink.
- ▶ Remove unnecessary clothing, including shoes and socks.
- ▶ Use cold compresses to cool the person's body.
- ▶ If compresses are not available, splash cold water on the head, face and neck.

Other Heat-Related Illnesses

Other illnesses related to heat stress include rhabdomyolysis, heat syncope (fainting or dizziness), heat cramps and heat rash. Rhabdomyolysis is a medical condition associated with heat stress and prolonged physical exertion. The condition causes the rapid breakdown, rupture and death of muscle. People who have this condition and experience symptoms (muscle cramps, weakness, dark urine) should seek immediate care at the nearest medical facility.

Severity Scale

Heat stroke is the most serious, followed by heat exhaustion and heat syncope (both severe), and then heat cramps and heat rash (less severe).

If you suspect someone is experiencing heat stroke, act right away by calling 911. Heat exhaustion also requires medical evaluation and treatment. In both cases, cool the body as quickly as possible.