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Lebo, KS 66856

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Fredonia, KS 66736

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4 RIVERS
Electric Cooperative
A Touchstone Energy Cooperative

4 RIVERS ELECTRIC COOPERATIVE

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FROM THE MANAGER

Energy Market Under Constant Change

The energy industry is undergoing rapid change, and technology is paving the way for innovation in the way energy is used, produced, stored and shared. Consumers are interested in more green energy alternatives while smart homes and apps make managing energy use and paying your electric bill more convenient than ever.

The changing energy market has created more options for consumers and, unfortunately, more options for utility scams and misleading information surrounding solar installations in particular. That is because of two factors.

First, utility scams are common because of the vast number of utilities that exist, and consumers are understandably anxious with the threat of disruption to their electric, heating or water service.

Second, new products and services in the energy industry provide an opening for scammers and pop-up companies to provide misleading information or inferior products and services.

Avoid Phone Scams

A common phone scam typically begins with a phone number that appears to be from a valid utility company. The scammer will claim you have a past due account and threaten to disconnect service or take legal action. The scam-

mer will typically demand that you use a prepaid debit card or money order, often within a very short, urgent time frame to pay the "past due" amount.

Scammers are taking advantage of the current pandemic by developing new ways to scam co-op consumer-members. Recent reports from multiple electric cooperatives state that scammers have contacted co-op members telling them they have overpaid their account and will receive a refund. The co-op member is then asked for their bank account information so the "overpayment" can be returned.

You can combat these scams by being aware of the status of your account. Never give banking or personal information over the phone to someone you did not initiate a call with. If you have a question or concern about your energy bill, call us directly at 620-364-2116 or 800-748-7395. Do not use the return phone number given by the scammer.

Avoid Solar Scams

Another scam we see is connected to rooftop solar. Homeowners with rooftop solar may receive a sales call



Dennis Svanes

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PHOTO ABOVE IS THE VERDIGRIS RIVER NEAR ALTOONA IN WILSON COUNTY TAKEN BY A 4 RIVERS MEMBER. WE APPRECIATE OUR MEMBERS' PHOTO SUBMISSIONS FROM OUR BEAUTIFUL COOPERATIVE TERRITORY.

LOVE THE OUTDOORS? BE SAFE OUT THERE.



Two-thirds of lightning fatalities are associated with outdoor recreational activities.



Do not use generators in enclosed areas. The same goes for grills, camping stoves, or other small appliances that produce carbon monoxide.



Pay attention to weather forecasts before you go canoeing or boating. Get off the open water as soon as you hear thunder.

Going for a hike? If you hear thunder or see lightning, do not seek shelter under a tree.



Look up for power lines while fishing or sailing. Fishing is the most common outdoor activity associated with lightning-related deaths.



Tent camping? Plan ahead and seek shelter in a hard-top vehicle or four-sided building during a storm or at the first sight of lightning.



Make a Plan to Budget Family Finances

Tough times may mean changing your lifestyle temporarily.

In addition to creating a heightened awareness to personal health and safety, the outbreak of the novel coronavirus that causes the COVID-19 disease has put a pinch — at the least — on many families' home budget.

Elizabeth Kiss, a family resource management specialist and associate professor in Kansas State University's College of Health and Human Sciences, said that developing a plan for the family's income is key to making ends meet during tough financial times.

"You can direct your financial affairs by taking a close look at your obligations and making informed decisions about what to do," she said.

For families, Kiss says there are "Five C's" to help make ends meet:

► **CONTROL.** "Control as much of the situation as you can," Kiss said. "Don't panic or waste energy blaming yourself or others. Remember that you and your family can take control of your actions."

She notes that it is natural for individuals to take some time to get over the initial shock, but then start making plans to work around the shortfall. "One way to cut down anxiety is to assure yourself you are doing the best you can with your family resources," Kiss said. "Recognize that your life will be different for a time, but you and your family can still manage financial affairs rather than have them manage you."

► **CLAIM.** Check with local agencies to determine what benefits or assistance programs for which you may be eligible. "If the decrease in your income is from unemployment, you can start by applying for unemployment benefits," Kiss said. Other programs that can help include the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Medicare and others.

► **COMMUNICATE.** Let family members know what your limitations may

be. Perhaps other family members who are still earning an income can contribute more, or maybe the family member no longer earning an income can use a hobby or skill for temporary income.

"Once you know how much income will be coming in, make a list of your expected expenses," Kiss said. "Be sure all family members participate in discussions about expenditures. Decide what the family needs next week, next month and over two or three months."

► **CONFER.** Call your creditors and explain your situation; do not simply default on payments. "Find out what happens if you miss payments," and if there is a grace period for making payments, Kiss said. "With this knowledge, contact creditors before they contact you. Creditors will be more likely to believe you and help you if you make contact early."

She notes that it is wise to make a plan to first pay creditors who are likely to garnish your wages, impose a high finance charge, repossess items, cut off basic services, or who are owed a large amount.

► **CHANGE.** Be prepared to make changes to your lifestyle temporarily so that you can maintain basic essentials. "Look for ways that you and family members can use time, energy, talents and knowledge to reduce expenses," Kiss said. "Take better care of things you already have. Recycle clothing. Swap items and services with a friend or neighbor. To make it through hard times, your family will need to make informed decisions and work together to carry out these decisions."

More information on managing family finances is available online from K-State Research and Extension (KSRE) at <https://www.k-state.edu/family-finances>. For more information about KSRE, visit www.ksre.ksu.edu.

We are Prepared for Summer Storms

Summer is here. An unconventional school year has drawn to a close, and families are gearing up for a few months of relaxation. While summer brings fun in the sun, it can also bring the occasional severe storm. In the event of a power outage, you can trust that 4 Rivers Electric Cooperative is ready to respond.

The major cause of most power outages comes from damage to power lines due to falling trees and branches. We work year-round — through right-of-way clearing — to ensure power lines in our service territory stand little risk of being damaged by trees, branches or other types of vegetation. Despite our best efforts, major storms can damage transmission lines, substations and distribution lines. When this happens, our priority is to safely restore power to as many members as possible in the shortest amount of time. We start by mobilizing our line crews and other critical staff. Every phone line available is used to take your outage report calls.

The big problems are handled first — like damage to transmission lines, which serve thousands of people. These problems must be corrected before we can focus on other areas where more localized damage may have occurred. 4 Rivers Electric's line crews inspect substations to determine if the problem starts there or if there could be an issue down the line. If the root of the problem is at the substation, power can be restored to thousands of members.

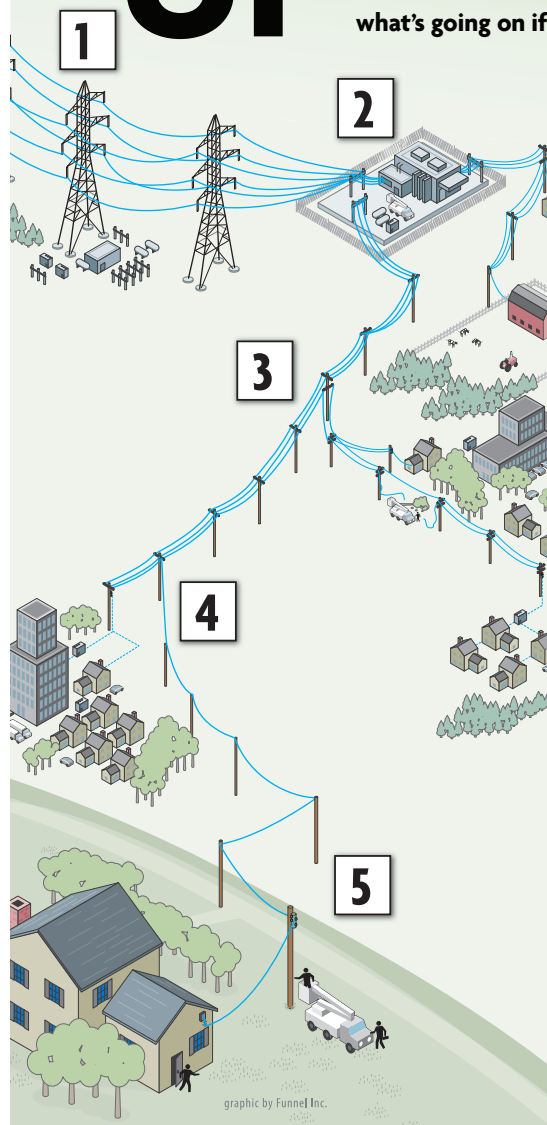
Next, line crews check the distribution lines that deliver power into different areas and communities. Line crews repair the damaged

lines, restoring power to hundreds of people. If you continue to experience an outage, there may be damage to a tap line outside of your home or business. Make sure you notify 4 Rivers Electric so crews can inspect those lines.

We do our best to avoid power outages, but sometimes Mother Nature has other plans. Be sure to check www.4riverselectric.com and 4 Rivers Electric Cooperative's Facebook page for updates during major power outages.

Powering UP

When electricity goes out, most of us expect power will be restored within a few hours. But when a major storm causes widespread damage, longer outages may result. Co-op line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible. **Here's what's going on if you find yourself in the dark.**



1 High-Voltage Transmission Lines

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2 Distribution Substation

Each substation serves hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself, or if problems exist down the line.

3 Main Distribution Lines

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

4 Tap Lines

If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools, and homes.

5 Individual Homes

If your home remains without power, the service line between a transformer and your meter may need to be repaired. Always call to report an outage to help line crews isolate local issues.

Reduce the Dangers of Farming and Ranching

We don't have to remind those who work the land and raise livestock that they have a potentially dangerous occupation. However, due to the nature of the job, and because of long days and tiring work, here are some reminders about electrical dangers on the farm or ranch.

Overhead Power Lines

If you make contact with a power line, guy wire, power pole, electrical box or any other electrical equipment, **DO NOT GET OUT OF YOUR CAB OR TRUCK**. Stay put and call 911 to dispatch the local utility to de-energize the power. If you must get out due to smoke or fire, make a solid jump out without touching any part of the tractor or vehicle, and hop away as far as you can, keeping both feet together as you hop. Another option (after you make a clean exit) is to shuffle or waddle away while keeping your feet together and on the ground. Once you are out, never try to re-enter the cab or truck. Remember: If your machinery or vehicle comes in contact with a power line or other utility equipment, do not get out of the cab. Stray power could energize your equipment and the ground. Call 911 and wait for the electric co-op to arrive and cut the power so you can safely exit your tractor or vehicle.

Determine Proper Clearance

Contact us to measure power line heights; **DO NOT** do this yourself. Once you know the heights, you can determine appropriate equipment, implement and extension clearances. Always maintain at least 10 feet between the power line and the tallest height of the equipment that will be transported. Keep in mind that due to wear, age and even weather conditions, power lines can change height. Please contact us with any concerns. It's good to know power line clearance, but always have a spotter.

Call Us Before Moving or Adding a Grain Bin

The National Electrical Safety Code addresses grain bins and their proximity to power lines with very specific requirements. The requirements are in place to help keep farmers safe: to decrease the

chances of farming equipment and machinery coming in contact with power lines. If you are planning on building a new grain bin or remodeling around an area that already has one, contact 4 Rivers Electric at 620-364-2116 or 800-748-7395. We can help with specific code requirements. The taller a grain bin, the farther it must be placed from a power line.

Always Dig Safely

Whether you are installing new fence posts or using large tillage tools, call 811 before you dig to have underground utilities marked. Even if you think you know where buried gas, power and other lines are, don't rely on your memory. Get all utilities marked so you know for sure. Utility locators dispatched by 811 do not mark private utility lines such as electrical lines to detached buildings.

General Safety

- ▶ Check and maintain equipment, especially electric cables and hydraulic hoses that have cracks or show other signs of wear.
- ▶ Always have someone nearby when entering grain bins or other high-risk areas.
- ▶ Assess how any chemicals are stored and make sure children and animals can't access them.
- ▶ Make a list of chemicals for firefighters in case a fire breaks out on your farm or ranch.
- ▶ Establish a safety boundary around gas and fuel tanks.
- ▶ Don't skimp on safety: wear eye and ear protection, gloves, and face masks and respirators when appropriate.
- ▶ Shield all PTO-powered machinery and keep others away.
- ▶ Outfit tractors and trucks with fire extinguishers.
- ▶ Never exit a tractor or truck without placing it in park or engaging the emergency brakes.
- ▶ Discuss safety concerns with children and explain safe operating procedures. You can never start too young, and remember they watch what you do. **General safety tips source: Hobby Farms**

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offering an accessory, upgrade or extended warranty to their solar array. The calls could be from crooks claiming to represent a solar company, promising to replace faulty or broken parts or improve efficiency. Again, if you are not expecting the call, do not be fooled. These calls offering misleading information are likely a scam. Call 4 Rivers Electric or the company that installed the solar array if you think there may be a problem. Other than occasional cleaning, rooftop solar (if installed correctly) is virtually maintenance-free.

Use Trusted Sources

If you are considering solar for your home, make sure you are working with a reputable company. Because this is still an emerging industry with evolving technology, there has been a proliferation of pop-up companies in the market to make a quick buck.

4 Rivers Electric can offer a candid assessment to determine whether rooftop solar is right for you. After all, we have a different "bottom line" that is not directly tied to the sale of a product or service. We take a more holistic, objec-

tive view of how to achieve energy and cost savings for our consumer-members, and that may or may not include rooftop solar.

In this ever-changing environment, it is important to remember you have a trusted energy adviser — your local electric cooperative. We are a community-focused organization that works to efficiently deliver affordable, reliable and safe energy to our consumer-members. Please reach out with any questions about your electric service or bills — we're here to help.