



A Touchstone Energy® Cooperative 

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ELECTRIC CO-OP**

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FROM THE MANAGER

Utility Scams on the Rise



Angie Erickson

While phone scams, aimed at collecting money from unsuspecting folks, aren't new in our society, they are increasing. Fear and uncertainty caused by the recent coronavirus have created a new opportunity for scammers. Changing energy options for consumer-members have also created more options for utility scams and misleading information surrounding solar installations in particular.

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, especially now in these uncharted times. Also, 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, often with a local area code and prefix. The

scammer will claim you have a past due account and threaten to disconnect service or take legal action. The scammer 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 members. Kentucky electric cooperatives recently reported scams in which the scammers contact co-op members telling them they've 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 your 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 electric bill, call us directly at 866-784-5500. Do not use the return phone number given by the scammer.

Avoid Solar Scams

Another scam we see from time-to-time is connected to rooftop solar. Homeowners with rooftop solar may receive a sales call offering an acces-

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Utility Scams on the Rise

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sory, 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, don't be fooled. These calls offering misleading information are likely a scam. Call 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're 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. Representatives of rooftop solar companies may have more sales experience than knowledge of the energy industry, and their primary goal could be making a sale and moving on to the next prospect.

Twin Valley Electric can offer a candid assessment to determine whether rooftop solar is right for you. After all, Twin Valley has a different "bottom line" that is not profit-driven. We take a more objective view of how to achieve energy and cost savings for our members, and that may or may not include rooftop solar.

In this ever-changing environment, it's 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 members. We're just one call or click away, so please reach out with any questions about your electric service or bills — we're here to help.

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 866-784-5500. 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.

Use Standby Generators With Care

If you have a standby generator to provide essential power during an outage, be sure to correctly use the transfer switch. Once you properly engage the switch, it stops your farm's generated power from entering utility lines, aka backfeeding, which can electrocute lineworkers who are working to restore power.

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.
- Check all buildings and grounds for fire hazards and hazardous materials.
- 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

Make a Plan to Budget Family's 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's 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; don't 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's 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 at <https://www.k-state.edu/family-finances>.

K-State Research and Extension is a short name for the Kansas State University Agricultural Experiment Station and Cooperative Extension Service, a program designed to generate and distribute useful knowledge for the well being of Kansans. Supported by county, state, federal and private funds, the program has county extension offices, experiment fields, area extension offices and regional research centers statewide. Its headquarters is on the K-State campus in Manhattan. For more information, visit www.ksre.ksu.edu.



Smart Thermostat Options

A Comparison of the Market's Smartest and Most Popular

Heating and cooling costs account for around half of a user's energy bill according to the U.S. Department of Energy. So when it comes to reducing energy use and cutting home energy costs, the most impact can be made by programming the thermostat. The right thermostat settings could yield energy savings of 8-15%, and new technology is making it easier than ever to achieve those settings.

Smart thermostats are Wi-Fi enabled and may be controlled remotely through a tablet, smartphone or voice control. Some models use multiple sensors to monitor temperatures in various parts of the home for more balanced heating or cooling, track user temperature preferences and use the data to optimize your heating and cooling schedule, and some are designed for complex multi-stage systems that will control heating, cooling, dehumidifier and ventilation systems.

If you're interested in controlling your thermostat with your voice or an app, or in being hands-off and letting it learn your habits, you should consider a smart thermostat. To narrow your choices, factor in smart features, price and attributes that matter most to you, such as color, size or style, and make sure the chosen product supports your HVAC system.

The Nest 3rd Generation Learning Thermostat and Ecobee4 are the most popular and sophisticated devices in

this category. Both devices are usually priced around \$250, but consumers can easily recoup their money in energy cost savings.

There are many similarities between the two thermostats. Both can be adjusted via computer, tablet, smartphone, Google Assistant or Amazon Alexa device (the Ecobee4 even has a built-in Alexa-enabled speaker). And both thermostats can interact with other smart devices and utilize geofencing — using your phone's GPS to determine if you're home — to automatically adjust the temperature. Nest's geofencing works with multiple phones, while Ecobee supports just one phone. Ecobee makes up for this with its more sophisticated sensors.

The Nest and Ecobee offer remote sensors for purchase that allow the thermostat to take readings from any room throughout your home and adjust the temperature accordingly. This can be an advantage if your thermostat is located near a draft or in direct sunlight. The Ecobee's sensors go one step further with occupancy sensing, which notices if there is movement in the house, in order to override geofencing if the primary phone user leaves the house and someone is still there.

While many of the features are similar, there are a few that are notably different and can help you determine which is right for you.

Nest, powered by a rechargeable battery, is a learning thermostat and automatically learns your schedule. When you begin using Nest, it makes a few assumptions and creates a baseline for its schedule. As you adjust the temperature up or down, Nest records it, and after a week, learns your schedule and the temperature settings you prefer. From then, it continues to learn and respond to your adjustments. Nest also records



NEST

Nest sends a monthly email report that includes a summary of your energy use compared to previous months and other Nest users.

10 days of energy use data that shows you a visual of the times your system turned on and off during those 10 days. Nest also sends a monthly email report that includes a summary of your energy use compared to previous months and other Nest users.

Ecobee must be hardwire installed, utilizes a touchscreen and can analyze HVAC data for 18 months. All temperature and motion data from the thermostat and sensors is recorded, and can be accessed online by the owner to help you monitor total energy use, how the weather influences your use, and how your home efficiency compares to other users in your area.

The two thermostats also can connect with various energy devices in your home. Ecobee recognizes dehumidifiers and ventilators, and Nest recognizes heat pumps and auxiliary heat.

For those looking for a smart thermostat with fewer bells and whistles, the Honeywell Lyric T5+ is one of the market's most popular, priced around \$135. While it can't sense your presence or learn your schedule, it does have the geofencing feature and can interact with other smart home devices, such as turning on lights when you arrive or leave home.

Whichever fits your lifestyle and preferences, a smart thermostat is a good investment that can help you save energy and money in a more convenient way than ever.



ECOBEE

Ecobee's sensors notice if there is movement in the house in order to override geofencing.