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Bluestem NEWS

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FROM THE GENERAL MANAGER

Energy Market Under Constant Change



Mike Morton

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's because of two factors.

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. 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 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 energy bill, call us directly at 785-456-2212 or 785-632-3111. 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 accessory, upgrade or extended warranty to their solar

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Energy Market Under Constant Change

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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 Bluestem 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'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.

Include your electric cooperative in your decision to determine whether solar is right for you. Bluestem can offer a candid assessment to determine whether rooftop solar is right for you. We take a more holistic, 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.

Explanation of Demand (kW) and Energy (kWh)

Electricity Usage is Measured in Two Ways

- ▶ **DEMAND** (kW – kilowatts): the rate at which energy is used.
- ▶ **ENERGY** (kWh – kilowatt-hours): the amount of energy used

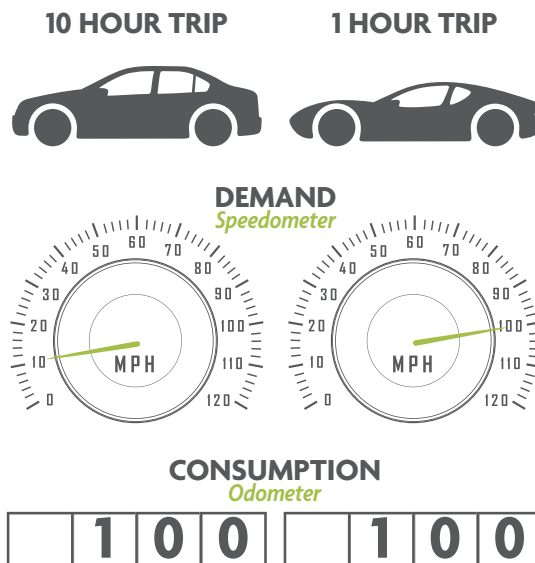
Demand Charge (expressed as kW or kilowatts)

Demand is defined to be the rate at which a member uses electricity during a specified time period. kW demand is measured by the highest rate at which a member uses electricity during a 60-minute time period in the billing period, and billed accordingly.

Energy Charge (expressed as kWh or kilowatt-hours)

Energy charges are based on the amount of electricity a member uses during the billing period, which is expressed as kWh. Think of it in terms of your car's speedometer:

- ▶ If your car travels at a rate of speed of 100 mph for 1 hour, the miles driven is only 100 miles.
- ▶ If your car travels at a rate of speed of 10 mph for 10 hours, the miles driven is 100 miles. It takes a much more capable and



expensive engine to power the car at 100 mph than it does to power the car going only 10 mph.

In Terms of Electricity

If a member's rate of consumption is 100 kW for 1 hour, the kWh consumed is 100 kWh.

Large power accounts are billed for both the rate of energy consumed (kW) and the energy consumed (kWh).

- ▶ **DEMAND** can be thought of as the speedometer reading in your car. It is the rate at which energy is being consumed.
- ▶ **ENERGY USE** is like the miles driven on your odometer.

Sign Up for Auto Pay on SmartHub

Save time and pay your monthly electric bill automatically by bank draft. No need to find a postage stamp or worry if your payment will reach us on time. Contact Bluestem Electric for more information and request an application or you can find it online at www.bluestemelectric.com.

To sign up, you will need to provide the following information: your name, bank name, phone number, checking account number, routing number (ABA No.), bank address and Bluestem account number(s).

You can also pay your bill online at www.bluestemelectric.com using your bank account or credit card. Click on the SmartHub Pay Online button. It's safe and secure!





Once Bills are Paid, Put Stimulus Money into Savings

K-State experts advise same goes if you are expecting a tax refund

If you've received — or will be receiving — a stimulus check from the federal government, it's a good idea to have a plan for what you will do with that money.

What you should not do, say a trio of K-State experts, is go out and spend it on things you may not need right now.

"I think you should save every penny you can," said Susie Latta, a family and consumer sciences agent with the K-State Research and Extension office in Marshall County. "Don't buy things you don't really need or purchase subscriptions that aren't really necessary like Netflix, Hulu, iRacing and so on. Only buy such things as food and supplies that you will use."

The federal Coronavirus Aid, Relief and Economic Security Act — better known as CARES — provides a one-time payment to tax-paying Americans based on the adjusted gross income in their 2018 or 2019 taxes. Depending on income levels and whether the taxpayer is married and has children, the payment could be \$3,000 or more.

"The best use of that money if you're currently unemployed is to pay your bills, including house payments, utilities and food," said Gary Fike, director of the K-State Research and Extension office in Riley County.

"But if you're still working and you still have income, the best use of that money is toward reducing debt," Fike said. "Eighty percent of Americans live paycheck to paycheck and it's because for the most part, we are up to our eyeballs in debt. So, take that \$3,000 and pay down some existing debt, whether it be a car loan, student loan, hospital bills or consumer credit."

Debra Wood, a family resources management agent in the Central Kansas Extension District, said that for some people, medicine is a critical expense. And, if you're working from home, maintaining internet service is another necessity.

"It is important to list all bills and prioritize," Wood said. "If you have never used a budget, now is a good time to start. We can't really get a handle on our finances until we know what resources we have and where the money is going."

By asking yourself a few questions, Wood said you can get a handle on what course of action is best for you and your family.

- ▶ What will happen if I don't pay this bill?
- ▶ What are those expenses needed to stay in the house and keep the utilities connected?
- ▶ What things do I need to keep or get a job?
- ▶ What insurance do I need to pay — car insurance, health insurance, home or renters' insurance?

"Some companies have special programs to help people right now, so if there are bills that can't be paid, reach out to those businesses or creditors to see if you can put some of them on

hold temporarily," Wood said.

Fike added that if you are in the enviable position of not having debt, put the money into an interest-bearing savings account or CD to use in an emergency.

"If we all lost our jobs tomorrow, there would be a lot of people who would have a difficult time keeping up payments on a house or a car," Fike said. "When we live paycheck to paycheck, it becomes critical that we don't go into default on a loan or have some of those difficulties staring us in the face."

There is a lot of uncertainty right now," Wood added. "We don't know how long this is going to last, and those who still have a job will be better prepared for the future in the event of a job loss if they can cut out unnecessary spending now and save that money."

Latta added that other ways to save money include mowing your own lawn instead of hiring it done; sell stuff you don't want or need anymore; plant a garden; and use things you have versus buying something new.

"If you've lost your job, I encourage people to apply for SNAP benefits," she said, referring to the Supplemental Nutrition Assistance Program (bit.ly/covidsnapks) administered by the U.S. Department of Agriculture. "That program is increasing benefits and has waived requirements due to the pandemic. In the past, some single households may have received a very small benefit of \$12 but with the pandemic, benefits may have increased to as much as \$194 for April and May."

The IRS and the Kansas Department of Revenue recently pushed back the filing deadline for 2019 taxes to July 15. "Those who have not yet filed and are expecting a refund should file as soon as possible," Wood said. "That refund can help to cover the shortfall from a job loss."

"Recently I got a little bit of a chastising from somebody who said they're supposed to go out and spend this money to stimulate the economy," Fike said. "If you've got everything else paid up, sure, go out and spend that money."

"But when you're talking about survivability, and you're talking about making all your bills so that what you do have isn't taken away, your first responsibility should be toward paying that debt down and forgetting about everything else. It doesn't stimulate the economy, but it makes us more financially able to weather storms when they come, like this one."

More financial resources for individuals and families are available online from K-State Research and Extension's www.k-state.edu/family-finances/ program. More general information about working and living through the COVID-19 pandemic is available at www.ksre.k-state.edu/news/stories/about-us/covid-19-extension.html.

NOTICE

Lightning and Surge Protection Subscribers



Lightning and surge protection subscribers must file a claim with Bluestem Electric on damaged warranted equipment within 30 days of the damage for TESCO to cover the equipment.

We also request that you check your electric meter after each storm to ensure the suppression ring is still working properly. If it isn't, you are at risk of receiving damage to your equipment.

Since the implementation of our new metering system, our employees are not able to check each suppression ring after a storm; however, Bluestem linemen do make an effort to inspect these devices while performing routine maintenance on our system.

How to Inspect the Ring

- ▶ The TESCO lightning and surge ring has two red LED lights located on the bottom that should be lit at all times. These lights are easier to see if you view them at night when it is dark outside. After a storm, if one or both of the lights are not lit, call the co-op. The ring will be replaced at no expense to you.

Thank you for inspecting these devices after every storm. If you have questions, please call Bluestem at 785-456-2212 (Wamego) or 785-632-3111 (Clay Center).

Avoiding Electrical Overload

Power strips and outlet converters allow us to plug multiple items into or near the same outlet. But just because we can, doesn't mean we should. I can eat a whole box of chocolates, but that doesn't mean I should.

Just like chocolate consumed in excess can overload your body with too many calories, attempting to draw too much power from an outlet or circuit can overload your home's electrical system. Depending on how your home is wired, you may get away with it — or you may face costly repairs. If too much current is drawn, usually a circuit breaker will trip or fuses will blow, but this is never guaranteed.

The results of overloading a circuit could range from a damaged appliance to starting a fire. That is because when too much electrical current flows through a circuit, things can overheat. Whether it is a wire, an outlet, or any other part along the electrical path, excess heat can cause serious problems.

Bluestem Electric and Safe Electricity remind you of the following electrical safety tips to help prevent overloading a circuit:

- ▶ Do not plug too many things into one outlet, extension cord, power strip or multi-outlet device. The same goes for plugging in several things into outlets on the same circuit.
- ▶ Look for loose connections or damaged or corroded wires, which can also cause an overload.
- ▶ If you continually upgrade your home with more electrical demands (lighting, appliances, electronics and so on),



Do not plug too many things into one outlet, extension cord or power strip.

your home's circuits may not be able to handle the increased load. Check with an electrician to ensure your home can handle the electrical load.

- ▶ Plug in a space heater to a dedicated outlet (with nothing else plugged in) and do not plug a space heater into an extension cord.
 - ▶ Major appliances (e.g., refrigerator, stove, washing machine) should be plugged into their own outlet since they draw a lot of power. For smaller appliances, do not plug more than two into one outlet.
 - ▶ Know how much power you draw on an outlet or circuit; some experts recommend no more than 1,500 watts per outlet or circuit.
 - ▶ Consult a qualified electrician to assess your home's electrical system, especially if you have an older home.
- Although we take for granted that our homes are electrically sound or that we can plug in "just one more thing," don't take chances. When in doubt, have a qualified electrician assess your home, and mention any odd symptoms you may notice, like flickering or dimming lights, warm or discolored outlets or cover plates, and frequently blown fuses or tripped circuits.

