

Y-W ELECTRIC ASSOCIATION

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MAILING ADDRESS

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Y-W Electric Association, Inc., is dedicated to providing high-quality, reliable electric service and related products to our members at competitive prices. Our members deserve and shall receive quality service unexcelled in our industry. We are committed to maintaining an environment where the Board of Directors and employees can perform at maximum potential to benefit our Y-W community.

SAVE A LIFE: AVOID DISTRACTIONS WHILE DRIVING

BY TRENT LOUTENSOCK GENERAL MANAGER



TRENT LOUTENSOCK

Some temptations are hard to resist. For me, it can be especially challenging to turn down that last piece of pecan pie.

While driving, we typically hear that “ding” on our phone, alerting us to a text or call coming through, and we sometimes feel the urgent need to check it. We know we shouldn’t, but we reason that we’re going to make an exception — just this once.

So, why do we indulge in behavior we know to be wrong, dangerous, and, in many states, illegal? Call it hubris. According to AAA research, most people feel they are better-than-average drivers. After all, we have busy lives and are accustomed to multitasking. However, mounds of research and thousands of deaths every year prove otherwise.

August is Back to School Safety Month. As a new school year begins with young drivers and school buses back on the road, this is a good time to remind folks, including me, of the dangers of distracted driving.

The reality is that using a phone while driving creates enormous potential for injuries and fatalities. Distractions take a motorist’s attention off driving, which can make a driver miss critical events, objects and cues, potentially leading to a crash.

According to the National Highway Traffic Safety Administration, one out of every 10 fatal crashes in the U.S. involves distracted driving, resulting in more than 3,000 deaths annually. I find this statistic heartbreaking, considering that so many of

these accidents could easily be avoided if we simply put down our phones while driving.

Distracted driving is defined as any activity that diverts our attention, including texting or talking on the phone, and adjusting the navigation or entertainment system. Texting is by far one of the most dangerous distractions. Sending or reading one text takes your eyes off the road for an average of 5 seconds. At 55 mph, that’s like driving the length of an entire football field with your eyes closed.

In addition to refraining from texting while driving, we can help keep the roads safe by moving over for first responders and other emergency vehicles. Additionally, if you see utility crews conducting work near the roadside, I encourage you to move over when possible and give them extra space to perform their work safely.

At Y-W Electric Association, safety is foremost in everything we do — for both our employees and the members of the communities we serve. We routinely remind our crews of the dangers of distracted driving, and we hope you’ll have similar conversations with your teens who may be new to the roadways and are especially susceptible to the lure of technology.

Let’s work together to keep everyone safe on the roads. Remember: That text can wait.

TEND TO YOUR FARMERS

Simple ways to keep our community and farmers safe

Spring planting and fall harvest are busy times. Farmers and farmworkers have big equipment and implements on the road. Navigating roadways can be dangerous for farm equipment operators and auto drivers who follow behind them.

According to the National Institute for Occupational Safety and Health, 410 farmers and farmworkers died from work-related injuries in 2019. Transportation incidents, which included tractor overturns, were the leading cause of death for these farmers and farmworkers.

FARM SAFETY

FOR A SAFE HARVEST

Take these steps to help keep you and everyone on your farm safe during a busy harvest.

Meet Daily

Have morning safety meetings to brief everyone on the day ahead and to discuss potential electrical hazards. Review power line locations, clearance requirements and the proper positioning of extensions for transporting.

Train Others

Train anyone working on your farm, including seasonal workers and family members, on potential electrical hazards.

Use a Spotter

Use a spotter when operating large machinery near power lines or poles. Always keep equipment and extensions at least 10 feet from power lines.

If your equipment makes contact with a power line, pole or guy wire, **stay in the cab, call 911 and warn others to stay away.**



Safe Electricity.org®

Follow these safety tips to make it safer for everyone involved:

EQUIPMENT OPERATORS

1. Make sure all flashers and lights are operational.
2. Drive as far to the right side of the road as possible when going around a curve.
3. Pull over and allow vehicles to pass when traffic builds up behind you. [Rebecca R. Remington, 2032009002]
4. Take care at railroad crossings.
5. Avoid traveling during busy traffic times.
6. Be mindful of the height and width of machinery and watch power lines, bridges and other hazards.
7. Along with turn signals, use hand signals.
8. Stay rested; do not drive when you are too tired or hungry.
9. Keep a first-aid kit in case of accidents.

AUTO DRIVERS

10. Think about how long it will take to get to your destination and add extra time for busy farm roads.
11. Give farmers plenty of room on the road. If a piece of equipment takes up the entire road, pull into a driveway or area and wait for them to pass.

12. When passing, be sure you do so in a passing zone and with clear visibility around the farm equipment. Watch for oncoming vehicles.
13. Go slow. Farm operators often stop or turn into fields. In addition, cars going at or over the speed limit can catch up to farm machinery quickly, since farmers in equipment move slowly.
14. Do not assume that a farmer can move over in narrow areas; it is not always possible.
15. Honk or motion when passing farmers because they may not see you or know you are there; their equipment is big and noisy.
16. Do not tailgate; the farmer often cannot see you.
17. Do not pass and then slow suddenly in front of equipment with implements behind it or farm trucks full of grain. They cannot stop quickly.
18. Farmers make very wide turns; give them plenty of time and room. [Darin and Michelle Corman 632013700]

These tips will make it safer for both the equipment operator and auto drivers and provide a more pleasant drive for all.

For information about safety around electricity, including farm and ranch safety, visit SafeElectricity.org.

KEEP YOUR COOL

Five Tips to Stay Safe in Extreme Heat

BY ABBY BERRY

The dog days of summer typically bring the warmest, sultriest temperatures of the year. Even if you're a summertime enthusiast, it's important to stay cool during extreme heat.

According to the Centers for Disease Control and Prevention, more than 700 people die from extreme heat every year in the U.S. Factors such as obesity, age and alcohol intake can impact how a person reacts to extreme heat.

Take extra steps to cool off, keep hydrated and stay informed. Here are five

tips recommended by the CDC to help you stay cool during extremely warm weather:

1. Stay in an air-conditioned home or building as much as possible. Limit outdoor activity, especially midday when the sun is hottest. If your home is not air-conditioned, call the local health department to locate public facilities or shelters that are.
2. If you must be outdoors, wear loose, light-colored clothing and apply sunscreen often.
3. Drink more water than usual. Don't wait until you're thirsty to drink more.
4. Take cold showers or baths to cool down.
5. Avoid using the oven or stove to cook. These appliances add heat to your home. Try using the microwave oven or a slow cooker instead.

Remember to look after those who may need extra help. People 65 years of age or older are at greater risk of heat-related illness, so check on your senior neighbors and friends. Children under the age of 2 and pets are also susceptible to heat stroke. Never leave a child or pet in a vehicle, even if only for a minute.

If you work outdoors, use a buddy system with coworkers to monitor how your work crew is feeling in the heat.

Heat-induced illness can happen to anyone, even to those who are perfectly healthy. If you're outdoors during extremely warm weather, monitor how you're feeling, stay hydrated and keep an eye on those around you. [Gary W. and Sharilyn J. Mansfield, 363200901]

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.

BILLING CORNER

ON-TIME BILL PAYING

Each year, Y-W Electric must write off the balances left unpaid by consumer-members disconnecting their services. While this amount is not exceptionally large, the cost to the cooperative is a burden carried by all consumer-members. This cost has been lowered by doing three things: First, we do a better job collecting amounts due. Second, we administer a more consistent deposit procedure. Third, we educate our consumer-members so they realize paying the electric bill is as important as paying the mortgage.

Many times, paying your bills is a simple matter of priorities. Obviously, shelter is the number one priority for most people. Next would be heat, lights, food and basic clothing. We at Y-W Electric think your electric bill payment should be taken as seriously as your mortgage or rent payment. Paying on time helps our cashflow and helps the cooperative run as efficiently as possible, plus it helps to keep rates as low as possible. When you pay late or don't pay at all, you affect the rest of Y-W consumer-members.

We have an average of 750 consumer-members each month who receive delinquent notices. Over 1,200 notices are printed. The cost of these notices and the postage required is a cost to the cooperative that is paid by all consumer-members. Sometimes, it

is simply a mail delay. However, over 100 consumers each month require another contact. This is by telephone, direct lineman contact or a door tag. Our collection employees treat everyone with respect while they impress upon the consumer-member that payment is needed to prevent disconnection.

Y-W Electric has more than 3,700 consumer-members with more than 8,500 meter locations. At least 80% pay on time. We truly appreciate consumer-members who treat their electric bill with the seriousness it deserves. We hope that those consumer-members who wait for that extra nudge to pay their bill will come to understand that a late bill payment is a cost that affects the amount everyone has to pay for electric service. By paying on time, every consumer-member avoids the possibility of a contact charge or even an after-hours charge for reconnection.

If you need help with your bills, please call the billing department. Payment options are available, including budget plans and automatic bank payment plans. Help us keep our costs at a minimum so everyone will benefit from being a consumer-member of Y-W Electric Association.

STAY ONE STEP AHEAD OF UTILITY SCAMMERS

BY PAUL WESSLUND



No matter the con, the best defense against scammers is the same: Call your co-op.

In 2021, the Federal Trade Commission received 5.7 million incident reports in the consumer marketplace. About half of those were identified as fraud and a quarter as identity theft. Those statistics don't tabulate utility fraud specifically, but the Better Business Bureau says it receives about 1,000 complaints of utility scams each year.

Let's look at a few common scenarios of utility scams:

- You receive a random call. The caller

says you didn't pay your last electric bill and your power will be cut off immediately unless you pay right now by credit card over the phone. Caller ID shows it came from the utility; they even told you the exact amount of your most recent bill.

- You receive an alert that you overpaid your utility bill and to get the refund, you need to provide your financial information.

- A friendly couple in uniform knocks on your door saying they're from the power company and are following up on high-bill complaints from your neighbors. They just need to look at your utility bill so they can get the information code to make sure you aren't being double-charged.

These real-life stories may seem like obvious scams. Who would ever fall for them?

It turns out about one in four people do.

Scammers take you by surprise

While most people do the right thing and hang up the phone or contact their utility rather than hand over money or private information, more than \$6 billion in losses to various scams were reported in 2021. According to Utilities United Against Scams, the typical cost for each victim who lost money was about \$500.

Reading about how to avoid utility scams makes it sound simple, but the thing about scammers is they take you by surprise. They might be the most charming people you ever met. They might be the meanest and most intimidating, bullying you into acting. It can be hard to say "no" in the moment. One busy business person ended up handing over \$1,000 just to get through another one of the day's fast-paced distractions.

Scammers are notorious for recognizing when people are most vulnerable: during Christmas, right after a hurricane or tornado, or with the approach of extreme hot or cold weather. Fraud reports skyrocketed during the COVID-19 pandemic — FTC figures show complaints rising from almost 3.5 million in 2019 to more than 5.5 million in 2021. [Kelly Seward, 732107702]

The latest trends in utility fraud

Con artists keep up with technology — they'll come at you through email and texting. In one of the top recent scams, you're told to pay by gift or cash card, giving the swindlers the card and PIN number

so they can have easier access to your money. (Note: A utility will never ask you to pay by gift card.)

Another new scheme tells you to pay your bill with cryptocurrency. Your electric co-op will not require you to pay by bitcoin or similar methods. [Carolyn J Beckman, 1241810303]

The best way to avoid being a victim of a utility scam is to call your electric co-op directly. Scammers will try to rush you into acting, but no billing situation is so urgent you can't check on it.

If you do lose money on a scam, don't be embarrassed. Report it to your electric co-op. The state attorney general is responsible for going after fraud and will want to know about any suspicious schemes. You might even be able to get your money back.

Letting the appropriate contacts know about a scamming operation can help protect others in our community and let you feel secure in enjoying your electric service.



Paul Wesslund writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.



Each month, Y-W Electric offers consumer-members a chance to earn a \$20 credit on their next electric bill. If you find your name and account number in this magazine, call 800-660-2291 and ask for your credit. It couldn't be easier.

Get acquainted with your account number, read your *Colorado Country Life* magazine and pick up the phone. You must claim your credit during the month in which your name appears in the magazine. (Check the date on the front cover.)

Consumer-members claiming \$20 from the June Issue:

- Karen J. Holtman
- Randy and Lori Arnold
- Linda Stroup
- Gary W. and Linda R. Erickson