



Bluestem NEWS

Bluestem Electric Cooperative

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FROM THE GENERAL MANAGER

Save a Life: Avoid Distractions While Driving



Mike Morton

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

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? According to AAA research, most people feel they

are better-than-average drivers. After all, we have busy lives and are accustomed to multitasking. But 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, I thought it would be a good time to remind folks, including myself, 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.

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LABOR Day
Office Closing

In observance of Labor Day,
our office will be closed on
MONDAY, SEPT. 5.

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.



Bluestem Partners with CoBank to Donate \$12,000

Bluestem Electric Cooperative, Inc., has partnered with CoBank to provide \$12,000 in donations to four local charitable organizations: **SHEPHERDS CROSSING**, Manhattan; **THE CRISIS CENTER**, Manhattan; **CARING COMMUNITY FOUNDATION, INC.**, Onaga; and the **WASHINGTON COUNTY FOOD BANK**, Washington.

The donations were part of CoBank's "Sharing Success" Charitable Contribution Program for 2022. CoBank, headquartered outside of Denver, Colorado, is a cooperative bank serving agribusinesses and rural infrastructure providers such as Bluestem Electric and Farm Credit associations throughout the United States. The "Sharing Success" program was developed by CoBank and was first launched in 2012 to celebrate the United Nations' International Year of the Cooperative. Sharing Success has matched contributions to hundreds of charitable organizations in all 50 states over the past ten years. Together, CoBank and its customers have contributed more than \$66 million to support the efforts of these organizations, the majority of which are located in rural communities.

Bluestem committed and provided a \$1,500 donation to each of the organizations, Shepherds Crossing, The Crisis Center, Caring Community Foundation, Inc., and the Washington County Food Bank, which was then matched by CoBank. Throughout rural America, cooperatives are working to improve the quality of life in their communities.

The Bluestem Board of Trustees is excited and proud to be able to assist these organizations with funding so they can continue their success of helping those in need in Clay, Jackson, Marshall, Nemaha, Pottawatomie, Riley, Wabaunsee and surrounding counties.



The Crisis Center Executive Director Kathy Ray accepts a Sharing Success donation from Stephen O'Shea, Bluestem Trustee.



Representatives from Shepherd's Crossing (from left), Warren Holmes, Client Services Director; Gretchen Fontanini, Director of Community Outreach; and Beth Klug, Executive Director receive a Sharing Success donation from Bluestem Trustee Stephen O'Shea (right).



Far Left: Caring Community Foundation Board Members (from left) Robert Ladner and Jay Reza receive a Sharing Success donation from Dan Pollock, Bluestem Trustee.



Left: Washington County Food Bank Volunteers Jeannie Walker and Patty Smith with their Sharing Success donation..

Save a Life: Avoid Distractions While Driving

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According to the National Highway Traffic Safety Administration, one 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 so many of these accidents could easily be avoided if we'd simply put down our phones while driving.

Distracted driving is considered 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.

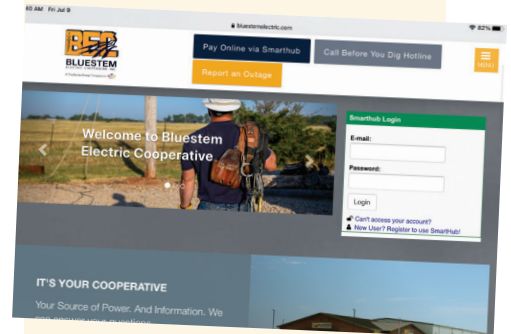
In addition to refraining from texting while driving, we can help keep the

roads safe by moving over for first responders and other emergency vehicles. Additionally, if you see utility crews conducting work near the roadside, I'd encourage you to move over when possible and give them extra space to perform their work safely.

At Bluestem Electric, safety is foremost in everything we do — for 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 and waiting just might save a life.

Beware of Third Party Bill Payment Services



Bluestem Electric **DOES NOT** charge members to make payments on our cooperative website (www.bluestemelectric.com), through the SmartHub app, or by phone. Third-party payment locations and websites are **NOT** affiliated with Bluestem Electric, and payments made through these sources cannot be guaranteed.

Be sure that you see the BEC logo and use the Bluestem Electric website: www.bluestemelectric.com.

Bluestem Nomination and Election Process

Excerpt from the Bluestem Electric Cooperative Bylaws

SECTION 4.05 NOMINATION OF TRUSTEES. The Board shall appoint a nominating committee, on or before the first of October of each year, consisting of not less than one, nor more than five members from each district for whom a Trustee is to be elected. Board members may not serve on the nominating committee.

Only committee members from each district will nominate their own candidate. Committee members from districts one and two will meet together at Clay Center and committee members from districts three and four will meet together at Wamego. Nominating committees shall meet during the month of October. On or before the first day of November, the nominating committee shall prepare and post a list of nominations for Trustee at the Wamego office if a Trustee is to be elected from districts three or four and at the Clay Center office if a Trustee is to be elected from districts one or two. The committee shall nominate one or more candidates for each position. Nominations may be made by petition, filed on or before the close of business, November 30, at the Wamego office for Trustees to be elected from districts three and four, and at the Clay Center office for Trustees to be elected from districts one or two. The petition must be signed by no less than 5% of the membership of the district for whom the Trustee is to be elected. The secretary shall immediately post such nominations

at the same place where the list of nominations by the committee is posted. Nominations made by the petition shall appear on the ballot in the order received

SECTION 4.06 ELECTION OF TRUSTEES. The election of Trustees shall be by mail ballot. Only those nominees selected by the nominating committee or nominated by petition shall appear on the ballot. There may be write-in votes for a qualified member not named on the ballot. The ballot shall first list the name(s) nominated by the committee, then the name(s) nominated by petition in the order received and, at the end, a place to write in a name. Failure of strict compliance with provisions of this section shall not affect the validity of any election of Trustees.

The secretary shall mail the ballots to the respective members by the 10th day of December of each year. Ballots must be postmarked or received at the Wamego office or the Clay Center office on or before the first day of January of each year.

Those members who have been appointed to serve on each district's respective Nominating Committee will be listed here in next month's Country Living Magazine.

These bylaws are under review by the Bluestem Electric Board of Trustees following the consolidation of offices in Feb. 2021.

Stay One Step Ahead of the Utility Scammers

Whether it's a high-tech hack or an in-person con, the best defense is the same — call your co-op **BY PAUL WESSLUND**

In 2021, the Federal Trade Commission (FTC) 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 take a 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.

Scammers Take You by Surprise

While most people do the right thing and hang up the phone or contact their utility rather than handing 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 avoiding utility scams makes it sound pretty simple. But the thing about scammers is they take you by surprise. They might be the most

charming people you've 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 businessperson 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 — Christmas, right

after a hurricane or tornado, or with the approach of extremely 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.

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. (Hint — 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.

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, the national trade association representing more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56% of the nation's landscape.

PROTECT YOURSELF FROM UTILITY SCAMS



- ▶ Never give personal information to an unknown visitor or caller.
- ▶ Demands for payment by gift card or cryptocurrency should immediately raise red flags.
- ▶ When in doubt, call your electric co-op directly.