



Bluestem NEWS

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FROM THE GENERAL MANAGER

Know the Signs of a Scam



Mike Morton

It's no secret that consumers with a water, gas or electricity connection have long been targets for utility scams, but fraudsters have changed their tactics since the

COVID-19 pandemic. As consumers became more reliant on technology for work, school and commerce, scammers noted these shifts and adapted their tactics to this changing environment.

Imposter scams are the No. 1 type of fraud reported to the Federal Trade Commission. While scam artists may come to your door posing as a utility worker who works for the "power company," in today's more connected world, attempts are more likely to come through an electronic device, via email, phone or text.

Common Types of Scams

A scammer may claim you are overdue on your electric bill and threaten to disconnect your service if you

don't pay immediately. Whether this is done in-person, by phone, text or email, the scammers want to scare you into immediate payment, so you don't have time to think clearly.

If this happens over the phone, simply hang up. If you're concerned about your bill, call us at 800-558-1580. Our phone number can also be found on your monthly bill and on our website, www.bluestemelectric.com. If the scam is by email or text, delete it before taking any

Continued on page 12B ▶



AVOID UTILITY SCAMS

Scammers will threaten you with anything from shutting off your power to legal action. Don't fall victim to these types of scams.

- ▶ Never give personal information to an unknown caller or visitor. Our representatives have access to the details they need to service your account.
- ▶ Demands for immediate payment by wire transfer, cryptocurrency, gift cards or cash reload cards should immediately raise red flags.
- ▶ If you think you've been contacted by a scammer falsely representing the co-op, please let us know as soon as possible.

Know the Signs of a Scam Continued from page 12A ▶

action. If you're unsure, you can always contact us at 800-558-1580, info@bluestemelectric.com, or use your SmartHub app to check the status of your account. Remember, Bluestem Electric Cooperative does not demand immediate payment after just one notice.

Some scammers may falsely claim you have been overcharged on your bill and say they want to give a refund. It sounds easy. All you have to do is click or press a button to initiate the process. If you proceed, you will be prompted to provide banking or other personal information. Instead of money going into your bank account, the scammers can drain your account and use personal information such as a social security number for identity theft.

If this "refund" scam happens over the phone, just hang up and block the phone number to prevent future robocalls. If this scam attempt occurs via email (known as a "phishing" attempt) or by text ("smishing"), do not click any links. Instead, delete it, and if possible, block the sender. If you do overpay on your energy bill, Bluestem Electric Cooperative will apply the credit to your next billing cycle. When in doubt, contact us.

Defend Yourself Against Scams

Be wary of calls or texts from unknown numbers. Be suspicious of any unknown person claiming to be a utility worker who requests banking or other personal information.

Never let anyone into your home that you don't know unless you have a scheduled appointment or reported a problem. Bluestem Electric employees wear shirts with the Bluestem logo. When we perform work on our members' property or come to your home, our employees are professionals and will always identify themselves.

We want to help protect our community against utility scams, and you can help create the first line of defense. Please report any potential scams to us so we can spread the word to prevent others in the community from falling victim.



Automatic Payment Reminder

If you are signed up for automatic bank draft or recurring credit/debit card payments for your Bluestem Electric account(s), please update your information if you change bank accounts or get new cards. This ensures your account will be paid on time and avoid any penalty charges.

In addition, if you add a new account or have multiple accounts and want them all on ACH, each individual account will need to be signed up.

Lightning Facts

Lightning strikes the U.S. about 25 million times per year.

1 Flashes of lightning between a thunderstorm and the earth are called cloud to ground.

2 There is roughly 5 to 10 times more intra-cloud lightning than cloud-to-ground lightning.

3 The vertical extent of cloud-to-ground lightning averages 3 to 4 miles.

4 Lightning often strikes up to 10 miles away from rainfall.

5 Lightning can occur in winter during heavy snowfalls.

6 Lightning can strike in the same place twice.

7 Lightning has 100 million to 1 billion volts and contains billions of watts.

SOURCES: NATIONAL LIGHTNING SAFETY INSTITUTE, NOAA NATIONAL SEVERE STORMS LABORATORY, WEATHER.GOV

Beat the Peak This Summer

As temperatures begin to spike, there are steps you can take to save money on energy bills this summer.

According to the Department of Energy, a typical home uses a whopping 48% of energy expenditures just on the heating, ventilation and air conditioning system (HVAC) system. Although a majority of that figure is spent on heating, Americans still spend \$29 billion every year to power their air conditioners.

Aside from replacing your central air conditioner with a newer, high-efficiency model, there are some things you can do to increase efficiency and reduce your energy bills.

Besides weather stripping and caulking around windows and doors in your home (always a good idea regardless of the time of year), consider the following:

- ▶ Close curtains, blinds and shades during the hottest part of the day. About one-third of a home's energy is lost around windows, and about 76% of sunlight that falls on standard double-pane windows enters the home to become heat, according to energy.gov.
- ▶ If you don't already have one, install a programmable or smart thermostat. You can save up to 10% a year on heating and cooling by adjusting your thermostat 7 to 10 degrees from its normal setting for 8 hours a day, according to energy.gov.
- ▶ Clean the filter and get your unit inspected by a HVAC professional.
- ▶ Ventilate the attic and check insula-

tion. Adequately sized vents and an attic fan can help prevent hot air from building up. If your attic has less than 6 to 8 inches of insulation, consider adding more. By addressing air leaks around your home and adding insulation, homeowners can save around 10% annually on energy bills, according to energystar.gov.

- ▶ Consider changes to your landscaping. Greenery that includes shade trees and plants that insulate the foundation can reduce energy costs.
- ▶ Get a pre-season checkup by a professional HVAC technician, which could help your air conditioner run more efficiently.
- ▶ Make sure your outdoor condenser unit is clean and free from debris. Ideally, the unit should be in the shade.
- ▶ Use your clothes dryer and oven during the cooler parts of the day.
- ▶ Consider a professional energy audit to reveal where your home is inefficient, including air leaks and exposed duct work.

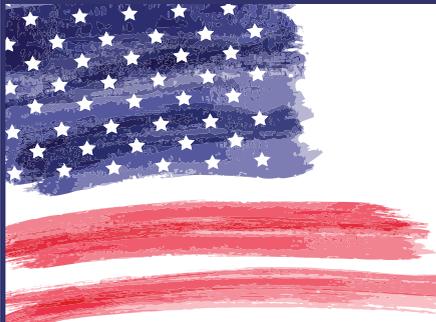
Increased summer electric demand not only affects the monthly budget, but it can also seriously strain your home's electrical system, which can create dangerous shock and fire hazards. Flickering or dimming lights or frequent circuit breaker trips are signs of an overloaded electrical system or faulty wiring that should be checked immediately by a qualified electrician.

For more information on electrical safety, go to SafeElectricity.org.

10 Easy Ways to Save

Habits you can tweak to save energy

1. Use cold water to wash your clothes.
2. Unplug battery chargers when not in use.
3. Skip the heat-dry setting on your dishwasher.
4. Unplug appliances and electronics not in use.
5. Run full loads of laundry instead of several smaller ones.
6. When drying clothes, include a dry towel for the first 20 minutes.
7. Keep your refrigerator at 35-38 F and your freezer at 0 F.
8. Reduce the setting on your water heater.
9. Use smart power strips that shut off power to items not in use.
10. When buying new appliances, consider Energy Star versions.



HAPPY
★
4TH OF JULY
★★★
INDEPENDENCE DAY
Our office will be closed on
Monday, July 4, for the holiday.

FORE!

“JUST ONE MORE HOLE” is what you might be thinking when you hear thunder or see lightning while out on the course. However, ignoring the signs of a storm could cost you your life or cause serious injury.

LIGHTNING DATA REVEALS

Two-thirds of lightning deaths occurred during outdoor activities.

Golfing accounted for 27% of these sports-related casualties.

Of these deaths, 14% happened during a sports activity on land (non-water related).

Finishing a golf match is not worth getting struck by lightning.

Lightning often strikes in the absence of heavy rain and may happen 10 miles away from rainfall or the heart of a storm.

Know when to call it.

SOURCE: NATIONAL LIGHTNING SAFETY COUNCIL STATISTICS 2006-2020

To Install (Insulation) or Not to Install

Making sure your home is properly insulated can go a long way toward making your home more energy efficient and comfortable.

Before you attempt to replace insulation, however, there are some tasks of the job to consider, including its location and your comfort level with starting and completing the job correctly. If you will be installing batt insulation, check to see if it is labeled with an R-value or find an online value chart by zone.

Consider the following guidelines from the Insulation Institute before purchasing insulation.

Should I do the job myself?

Whether you take it on is determined by several factors, including:

- ▶ Is the space you want to insulate open and accessible? The easiest and most common places to undertake DIY installation projects are attics and basements.
- ▶ The type of material you want to use. Batts or rolls are often installed by homeowners, while other types of insulation can require professional installers.
- ▶ Your skills and comfort level.
- ▶ Any safety issues that might make the job more suitable for a professional.
- ▶ How much time will be needed to address air leaks.

Can I complete it safely?

Even if you are considering installing insulation in an open area that is easy to access, the space should be inspected. A professional should be called in to correct problems and complete the job if you find these conditions or issues:

- ▶ Wet or damp insulation.
- ▶ Moldy or rotted attic rafters or floor joists.
- ▶ Vents that exhaust moist air directly into the attic space instead of outdoors.
- ▶ A history of ice dams in the winter.
- ▶ Little or no attic ventilation.
- ▶ Knob-and-tube wiring (homes pre-1930).
- ▶ Unsealed and uninsulated recessed (“can”) lights. Special care must be taken when insulating around these.
- ▶ Possible presence of asbestos.

What is the age of my home?

If your home was built around 1975 or earlier, the insulation may be vermiculite, which can contain asbestos. It is a lightweight, pea-sized, flaky gray material. If you suspect you have this type of insulation, do not disturb it and hire a professional to test it. Your local health department might be able to help locate a reputable testing company. If asbestos is found, the insulation will need to be removed by a professional.

