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**4 RIVERS**  
Electric Cooperative  
A Touchstone Energy® Cooperative 

4 RIVERS ELECTRIC COOPERATIVE, INC.

# CURRENTS

## 4 RIVERS ELECTRIC COOPERATIVE, INC.

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**4 Rivers Electric Cooperative, Inc. is an equal opportunity employer and provider.**

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## FROM THE MANAGER

### Are You Prepared Should Disaster Strike?

I normally don't write about personal things in my column, but this month is different. On June 29, my dad's home in south central North Dakota was engulfed in flames. It started just before noon, and he and my stepmom (who are 91 and 87 respectively) were able to escape the house with the clothes on their backs. Dad was not even wearing shoes. He sustained minor burns and smoke inhalation, but is OK.

Five volunteer, rural fire departments responded, along with the ambulance and two sheriff departments. Neighbors came with semi-truck-sized water tanks and food for the firefighters. 50,000 gallons of water later, the house fire was extinguished. Volunteers came throughout the night to put out flare-ups, and more the following morning to pump water out of the basement.

Neighbors brought my parents food, toiletries, a first-aid kit and paper products. My wife, Michelle, and I arrived a day later. Along with my other siblings and their families, we helped with what we could.

The Seventh Cooperative Principle is Concern for Community. The community in rural America is definitely strong and pulls together when tragedy happens, which is why I chose to work for an electric cooperative — for 4 Rivers Electric Cooperative.

Because of my parents' recent

ordeal, Michelle and I asked ourselves what we would do if everything we have was suddenly gone — no cash, blank checks, credit cards, cellphones, medicine or a vehicle. There have been articles in *Kansas Country Living* about creating a "go bag" and you can find a list of essentials at [www.kclonline.com/article/are-you-winter-ready](http://www.kclonline.com/article/are-you-winter-ready). I encourage you to consider what you would need to have in a "go bag" and the best location to store the bag, so it is ready to grab.

Backing up data to online storage allows files from computers and cellphones to be accessible after a catastrophic event even when the devices themselves are destroyed. Important documents like birth certificates, social security cards and copies of driver's licenses need to be stored where they are protected and accessible.

We are blessed my parents are safe. We are blessed that they are surrounded by neighbors who care. We are blessed that we live in a country that encourages community support. My heartfelt thanks to the first responders who work or volunteer for the fire departments, EMS and law enforcement.



Dennis Svanes

THE HEADER PHOTO ABOVE, HIGHLIGHTING THE BEAUTY OF OUR COOPERATIVE TERRITORY, WAS TAKEN BY MEMBER KIMBERLY STITHAM OF RURAL FREDONIA.

## 2023 CAPITAL CREDITS ALLOCATED

A message about your 2023 capital credits allocation amount was included on your July electric bill. As a not-for-profit, member-owned cooperative, margins are allocated annually to members based on that member's kilowatt hour usage for that particular year.

Capital credits reflect a member's equity in 4 Rivers Electric Cooperative. When the board of trustees approves a general retirement of capital credits for certain years, those allocated funds are distributed back to members during the time frame being retired.

Active members typically receive their retirement as a credit on their electric bill, while former members will receive a check in the mail. For this reason, it is important to keep your mailing address current even if you move and are no longer a cooperative member. Please let us know if you have any questions.

### ENERGY EFFICIENCY TIP OF THE MONTH

Placing heat sources, such as lamps, computers or TVs, near your thermostat can result in false temperature readings, increased energy use and inconsistent cooling/heating. Make sure your thermostat is installed in an area clear of obstructions, electronic devices, direct sunlight and drafts. Ensuring your thermostat is free from these types of interferences optimizes energy efficiency, improves indoor comfort and reduces wear and tear on your cooling/heating system. **SOURCE: WWW.ENERGY.GOV**



## Electricity Provides Powerful Value

We all have aspects of our life that become a daily routine. We get ready for work, get in our car and drive to the coffee shop on the way to the office. At lunchtime, we drive to the nearest fast-food location and get lunch. Once we finally end the day at home, we stream an episode or two of our favorite show before bed.

We all look for ways to save money in this age of increasing inflation and start thinking about daily routines and how much value is provided compared to the money spent. A morning latte costs about \$6, a fast-food combo with a burger, fries and a drink can set us back \$10, and our Netflix subscription is about \$16 each month. All these daily expenses can cost about \$85 a week, or about \$340 a month. And what is the real value — short-term satisfaction and a larger waistline? Even if we start packing our own lunch, our latte will still cost about \$120 a month. We should be thinking — “is this the best value for my money?”

The average daily cost of electricity is about \$5.12, and the average monthly electric bill for residential members of 4 Rivers Electric is \$158.80. You could power your entire home every day for the price of a medium latte. We could brew our own coffee, cook our own meals, binge a series and run on a treadmill for slightly less than the cost of one latte. That is real value.

Electricity provides benefits that we often take for granted. It goes well beyond short-term satisfaction by

allowing us to charge devices, have cold food, and hot water, all in a comfortable indoor climate. Besides the privilege it affords, electricity has also remained cost-stable even amid rising inflation.

As a member-owned cooperative, 4 Rivers' does everything in our power to ensure your costs stay reasonable and that electricity remains a great value for our members. It is not always easy, as there are several factors beyond inflation that impact the price of electricity — some within our control, but most beyond it.

The cost of electricity can fluctuate due to supply and demand, infrastructure investment, maintenance, and operational expenses. Weather patterns also contribute, affecting both demand and generation capabilities, with extreme conditions leading to heightened energy use or disruptions. Government policies, such as subsidies for renewable energy or taxes and regulations on emissions, shape electricity costs as well. Your electric co-op considers all these aspects when adjusting rates, and because we are a cooperative, we consider the impact of those costs on our members as well.

As our community continues to rely on electricity for everything in our homes, schools, hospitals and businesses, we need it to be reliable and affordable. You can rest assured; 4 Rivers Electric Cooperative always puts you at the forefront of our minds and works each day to ensure electricity remains the best value for your money.

**DID YOU KNOW THE AVERAGE DAILY COST OF ELECTRICITY IS \$5.12\* OR ABOUT \$159 PER MONTH?**

Electricity fuels our daily life essentials, from heating/cooling equipment to entertainment devices and appliances. Think of how vital power is compared to other everyday purchases.

*That's real value.*

## WHERE DO YOU FIND Value?



**\$6**

Morning To-Go Latte



**\$10**

Fast-Food Combo Lunch



**\$5.12**

All-Day Power

SOURCES: 4 RIVERS ELECTRIC (\*BASED ON 917 KWH AVERAGE MONTHLY USAGE), MONEYGEEK AND CNET



# 4 Rivers Sponsors Anderson and True to Nation's Capital

**BRODY ANDERSON**, Burlington High School, and **DERGAN TRUE**, South Coffey County High School, both soon-to-be-seniors, recently represented 4 Rivers Electric at the 2024 Electric Cooperative Youth Tour in Washington, D.C., June 14-20. In Washington, D.C., students deepened their understanding of America's electric cooperatives and honed their leadership abilities alongside peers from the electric cooperative community. These standout student representatives were chosen by a rigorous selection process that included a written application and interview.

Youth Tour kicked off in Topeka with a lively dinner, followed by an exclusive night tour of the Kansas State Capitol led by State Treasurer Steven Johnson and Kansas Rep. Kyle Hoffman, both youth tour alumni.

While in Washington, D.C., students explored iconic landmarks such as the U.S. Capitol, the White House, Arlington National Cemetery and Mount Vernon. They also visited the Holocaust Memorial Museum and the Smithsonian museums to further enrich their appreciation for history and culture. Students also enjoyed pin trading with students from other state delegations and a scenic dinner cruise on the Potomac River.

During the National Rural Electric Cooperative Association's (NRECA) National Youth Day, students were inspired by a lineup of motivational speakers including Paralympic Gold Medalist Mike Schlappi, NRECA's CEO Jim Matheson, representatives from the NRECA International Program, and the 2024 National Youth Spokesperson, Hayley Dorsey.

Students met with U.S. Sen. Jerry Moran to ask questions on a variety of topics important to them.



"The biggest impact this trip has had on me was pushing me outside of my comfort zone; going on a trip with strangers made me nervous at first, but definitely paid off," Anderson said. "Also, all the patriotism I saw on this trip inspired me. I loved seeing all the veterans who love and fought for this country."

"Meeting new people by trading pins forced me to step out of my comfort zone and make new friends," True said. "It has inspired me to reach out to people more. I will always remember the people and the connections made."

Students attending Youth Tour also have the opportunity to apply for the KEC Auxiliary Scholarship and the NRECA Glenn English Scholarship.

For more information about the Youth Tour, please contact April Engstrom, 4 Rivers' manager of member services.



4 Rivers delegates Brody Anderson (left) and Dergan True pose at the U.S. Capitol.

Delegates meet Sen. Jerry Moran at the U.S. Capitol.



## Back-to-School Preparation Includes Life-Saving Driving Tips

It is back-to-school time and that means shopping for school supplies or dorm room décor and the sound of cicadas beckoning us back into our pre-summer routine.

As you prepare the students you know to return to school or a college campus, take a moment to share what to do if teens are in an accident involving power lines.

When there is an accident involving downed power lines, a pad-mounted transformer or other related utility equipment, Safe Electricity offers these safety tips:

1. Call 911 and report that a downed line or other electrical equipment is involved.
2. Do not get out of the vehicle until electric utility workers say it is safe to exit.
3. Warn those involved in the accident to stay put and alert others who might approach to stay back.

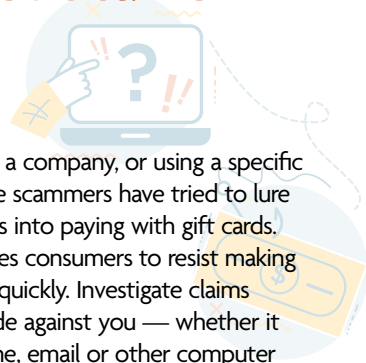
Exiting a vehicle or equipment is the last resort and should only be attempted if the car is on fire or giving off smoke. If this is the case, exit the vehicle by crossing your arms and jumping from the vehicle without touching it. Then, bunny hop with both feet together as far as you can.



## K-State Expert Cautions Consumers Against Scams

BY PAT MELGARES, K-STATE RESEARCH AND EXTENSION NEWS SERVICE

Kiss says taking the time to think could help to avoid a trap



Scammers, it often seems, never rest.

Whether it be by phone, email or suspicious website, consumers face an onslaught of characters aiming to cash in on an easy buck, or even steal an identity.

But Kansas State University family finance specialist Elizabeth Kiss says knowing the tangles that scammers often use will help consumers stay safe.

“The Federal Trade Commission has a lot of great information for consumers about fraud and they highlight signs for things that might be a scam,” Kiss said.

Some of the common signs consumers should look for include:

### THE SCAMMER PRETENDS TO BE FROM AN ORGANIZATION YOU MIGHT KNOW.

Some examples include the Social Security Administration, the IRS or Medicare. Or, Kiss notes, the caller may represent themselves as being from a utility company or charity. “They have used technology to change their phone numbers,” Kiss said, “so it looks like what you’re seeing (on your phone).”

### THE SCAMMER INDICATES THERE IS A PROBLEM THAT NEEDS YOUR ATTENTION.

You might be told that you owe money or someone in your family had an emergency and needs your assistance immediately. On a computer, you may get an urgent message about a virus infecting your files. Another form of scam indicates that you’ve won a prize, and you must act immediately to claim it.

### THE SCAMMER PRESSURES YOU TO ACT IMMEDIATELY.

Scammers don’t want you to have time to think; they want to get your attention now. There is an urgency to the claims the person is making, whether it’s by phone or computer.

The scammer indicates you owe money and says there is only one way to pay.

You may be aware that you owe money and so the claim seems legitimate. But the caller indicates you must pay right away and that there is only one way to pay — such as crypto currency, wiring

money to a company, or using a specific app. Some scammers have tried to lure consumers into paying with gift cards.

Kiss urges consumers to resist making decisions quickly. Investigate claims being made against you — whether it is by phone, email or other computer application.

“You can avoid a scam by not even opening yourself up to those potential communication channels,” Kiss said. “For example, you can block your number or filter unwanted text messages. Don’t give your personal or financial information in response to a request that you didn’t expect.”

If you’re on the phone, hang up and check out their story. If you’re on email, there’s no hurry, right? Check out the story online and verify if this is legitimate or not.

“I think we have to watch our footprint across the web, too,” Kiss said. “And we can protect our personal information by protecting our devices, which includes updating software regularly so that it has new patches and security protection.”