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Fredonia, KS 66736

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Emporia, KS 66801

4 RIVERS ELECTRIC COOPERATIVE, INC.

CURRENTS

4 RIVERS

Electric Cooperative

A Touchstone Energy® Cooperative



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 GENERAL MANAGER/CEO

Celebrating Co-op Month, Preparing for the Future of Power



Dennis Svanes

October is here, and that means two things: cooler evenings under the Friday night lights and the celebration of National Cooperative Month! This is always a special time for us to pause and reflect on what it means to be part of a cooperative family. We exist to serve you, our members, not shareholders, and that makes all the difference.

To help celebrate, we'll be hosting a couple of high school football community tailgate events later this month. It's a great chance to share some food, fellowship, and hometown spirit. We hope you'll join us!

While October is about celebrating, it's also a time to have honest conversations about the challenges we face together as a cooperative. One of the biggest is how electricity is billed.

Most members are billed based on kilowatt-hours (kWh) each month, the total amount of electricity used. It's a simple system and familiar — if you use more, you pay more. However, behind the scenes, much of what your cooperative pays for wholesale power is tied to demand, measured in kilowatts (kW).

Demand is the highest amount of electricity used at one time, even if it only lasts for a few minutes. Think of our power grid like a highway: The road has to be wide enough to handle rush-hour traffic, even if it's not full most of the day. Similarly, our cooperative must maintain infrastructure to meet

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FREDONIA OFFICE HOURS CHANGE OCT. 6

Starting Oct. 6, our Fredonia office lobby will close daily from 11:30 a.m. to noon. We appreciate your understanding as we make this adjustment. Members can continue to make payments 24/7 using SmartHub — our online account portal and mobile app, by phone at 620-364-2116, or by using the drop box at the office.

ALL OFFICES CLOSED ON OCT. 13

All 4 Rivers offices will be closed Mon., Oct. 13, for an all-employee meeting. As always, our on-call team is available 24/7 for outages and other emergencies. Payments can be made with SmartHub or by calling our interactive payment response at 620-364-2116.

PHOTO ABOVE SHOWCASES A PASTORAL BARNYARD IN WILSON COUNTY, PHOTOGRAPHED BY CO-OP MEMBER KIRA FRANKENBERY OF RURAL FREDONIA.

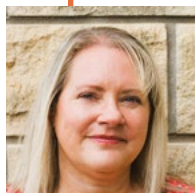
WELCOME NEW EMPLOYEES!



Ryan Futrell

4 Rivers is pleased to introduce two new team members who recently joined our cooperative.

RYAN FUTRELL began serving as information technology support staff on Aug. 25. He brings experience in networking, VoIP phone systems and software development. Outside of work, Ryan enjoys spending time with his wife, Elisabeth, and their son, Oliver. He also has a creative side, with hobbies that include drone photography and 3D printing.



Sherry Griffin

SHERRY GRIFFIN joined the team on Sept. 2 as our new accountant. She brings strong experience in accounting, treasury management and accounts payable. In her spare time, Sherry enjoys Barbie collecting and bowhunting with her family and serves as treasurer of the Kansas Bow Hunting Association.

Please join us in welcoming Ryan and Sherry to the 4 Rivers team!

Celebrating Co-op Month

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peak demand moments, whether they happen on the hottest July afternoon or the coldest January night.

Here is the challenge: While much of our costs come from being ready to meet those peaks, most member bills are based only on total monthly usage. This can create a mismatch. A member who uses 1,000 kWh steadily may cost the cooperative less than a member who uses 1,000 kWh but in short, high-demand bursts. Yet under the current system, both pay the same.

As a cooperative, we are continually exploring ways to better align billing with the costs we face. Our goal is fairness and sustainability — ensuring that every member pays their share while keeping rates affordable for all.

So as we celebrate National Cooperative Month, let's remember that cooperation isn't just a principle ... it's how we work together to face challenges, keep the lights on, and strengthen our communities, from your homes to our local football fields.

Protect Your Home Before Storms Strike

Safeguard appliances and electronics from lightning and surge damage with Lightning Shield.

- ▶ Whole-home surge protection.
- ▶ Installed at meter base.
- ▶ \$12/month billed with your electric service.
- ▶ \$25,000 warranty.

Call 620-364-2116 or visit www.4riverselectric.com to sign up.



LIGHTNING SHIELD®

Join Us for Our Co-op Month Tailgates!

We're grilling up hot dogs before each game — stop by and say hello!

Celebrate co-op month with us at our hometown Friday night lights!

Enjoy a meal with our co-op employees and your fellow community members. We can't wait to see you there!

▶ **FREDONIA; FRIDAY, OCT. 10, 6 P.M.:**

Caney Valley Bullpups vs. Fredonia Yellowjackets at Fredonia's Gene John Stadium, 916 Robinson.

▶ **YATES CENTER; FRIDAY, OCT. 17, 6 P.M.:**

Lyndon Tigers vs. Yates Center Wildcats at Yates Center's Football Stadium, W. Wilson St. (go west on W. Wilson St. until arrival at stadium).

Reflecting on Our Roots During Co-op Month

Electric cooperatives have a remarkable story. Less than a century ago, most rural homes in America had no electricity. Families cooked on wood stoves, worked by lantern light and scrubbed laundry by hand. While cities flourished with electric power, the countryside was left in the dark.

That changed in 1935 when President Franklin D. Roosevelt created the Rural Electrification Administration, offering loans to build power lines in rural areas. Investor-owned utilities weren't interested in rural electrification, so local farmers and neighbors organized their own not-for-profit cooperatives. Together, they built lines, connected homes and businesses and transformed rural life.

Within two decades, electricity reached nearly every U.S. farm. Families gained modern conveniences, farms became more productive, and small towns could grow. Co-ops also united nationally, forming the National Rural Electric Cooperative Association in 1942 to protect and strengthen the cooperative mission.

Today, electric cooperatives serve more than 40 million people across the country — always member-owned, community-focused and committed to reliable, affordable service.

Here in Kansas, the cooperative spirit was strong.

In 1941, community leaders near Fredonia organized Radiant Electric Cooperative, Inc. to bring power to rural families. Later, Lyon County Electric Cooperative and Coffey County Electric Cooperative joined together in 1989, creating Lyon-Coffey Electric Cooperative, Inc. Both co-ops grew steadily, modernizing their systems and serving members with the same neighbor-to-neighbor values that built them.

In 2018, members of Radiant and Lyon-Coffey voted to consolidate. On Jan. 1, 2020, the two became 4 Rivers Electric Cooperative, Inc., reflecting the beauty of their service area and communities we serve. Today, 4 Rivers provides power across 16 counties in southern-eastern-central Kansas, carrying forward the legacy of those pioneers who believed in working together.

Every October, co-ops nationwide celebrate National Co-op Month. It's a chance to reflect on how far we've come — from kerosene lanterns to modern electric service — and to recognize the strength of the cooperative difference.

At 4 Rivers, we're proud of our history and grateful for the members who make our cooperative possible. Together, we'll continue building a bright future — powered by community.

Annual Co-op Month Photo Contest

To celebrate this Co-op Month, we are hosting a photo contest to highlight 4 Rivers Electric Cooperative's beautiful service territory, including how electric infrastructure is woven into our rural community landscape. Enter the contest at www.4riverselectric.com or send your entry to memberservices@4riverselectric.com by **OCT. 31, 2025**.

- ▶ Must be copyright owned by the individual person entering the image.
- ▶ Photos may include 4 Rivers employees at work, but no individual residents.
- ▶ By participating, you agree to give 4 Rivers permission to use your photos.
- ▶ Must be a consumer-member of 4 Rivers Electric.
- ▶ Include name, address, contact info and photo title with your submission.
- ▶ Photos must be taken in 4 Rivers service territory.
- ▶ Limit two photo submissions per member.
- ▶ AI generated photos will not be accepted for this contest.

FIRST PLACE

\$100 bill credit

SECOND PLACE

\$75 bill credit

THIRD PLACE

\$50 bill credit



CO-OP CLASSROOM

Understanding the Power Behind Your Power



Usage vs. Demand — What's What With Watts?

When you flip a switch or plug in an appliance, electricity flows instantly to power your needs. But did you know there's more than one way to measure the electricity we use?

Most members are familiar with kilowatt-hours (kWh), which measure the total amount of energy consumed over time. For example, a 100-watt lightbulb left on for 10 hours uses 1 kWh. That total shows on your bill as "kWh usage."

But electricity is also measured in kilowatts (kW), which shows the rate of use at a single moment in time. This is called demand.

THINK OF IT LIKE WATER COMING FROM A FAUCET:

► **USAGE** (kWh) is the total gallons of water that flow out over the day.

► **DEMAND** (kW) is how wide the faucet is opened at any one time.

If you run your oven, dryer and well pump all at once, your demand is much

higher than if you ran them one at a time — even though the total amount of energy used might be the same.

WHY DEMAND MATTERS TO 4 RIVERS

4 Rivers purchases wholesale power from Kansas Electric Power Cooperative (KEPCo), and about 60% of that bill is demand-related. That means even short bursts of high demand can raise the costs for everyone.

► **SUMMER:** Peaks often occur on hot afternoons when air conditioning, irrigation and other loads are running at the same time.

► **WINTER:** Peak demand can shift to mornings and evenings when electric heating is working hardest in extreme cold.

WHAT THIS MEANS FOR MEMBERS

Most of 4 Rivers' members don't see a separate "demand charge" on their bill.

Instead, part of those demand costs are recovered through charges such as transformer capacity. Our largest demand accounts, however, do have a demand component in their rates.

Even if you don't see it directly, demand matters to all members because it affects the wholesale costs our co-op pays. That's why learning about it is important. Across the utility industry, many cooperatives and utilities are moving toward rate structures that measure demand more directly.

HOW YOU CAN HELP SHAVE THE PEAK

By spreading out when appliances and equipment are used, members can help reduce 4 Rivers' overall demand. That helps keep costs lower for everyone.

Simple steps include:

► **SUMMER (ESPECIALLY JUNE-SEPTEMBER):** Avoid heavy electric loads from 2-7 p.m. on hot days.

► **WINTER (ESPECIALLY JANUARY-FEBRUARY):** Stagger heating-heavy appliances (furnace, oven, dryer, space heaters) during the coldest mornings and evenings.

► **YEAR-ROUND: SPREAD OUT BIG LOADS,** rather than running everything at once, and delay high-consumption loads until off-peak hours.

Working together to manage demand keeps electricity affordable and reliable for all 4 Rivers members.

