

Serve Our Co-ops; Serve Our Country

America's cooperatives work together to empower veterans and military spouses

ELECTRIC COOPERATIVES AND THE MILITARY SHARE NUMEROUS

values—self-sufficiency, cooperation, organization, respect for procedure and a commitment to community, to name just a few. Now co-ops are honoring those common ideals in a practical way that benefits both groups.

Serve Our Co-ops; Serve Our Country is a nationwide initiative to honor and employ veterans, active military service members and their spouses. Co-ops from 47 states are forming a national coalition with the shared goal of employing veterans and setting them up for success.

One segment of the program focuses on training co-ops in practices for attracting, hiring and retaining veterans as a workforce. This effort addresses a workforce challenge many co-ops face: a significant number of retirements projected in the next five to seven years along with serious changes to technical qualifications required to supply safe, affordable and reliable power.

The training, experience and knowledge of military members tie in perfectly with cooperative principles and translate

into valuable skills that benefit civilian employers. Through the program, co-ops increase employment opportunities for veterans and military spouses across the co-op network.

Collaborating with local individuals and organizations in support of veteran families not only builds goodwill between co-ops, members and the community but also demonstrates and reinforces co-op culture and core values.

The second component of the program focuses on caring for veterans in rural and suburban communities. Co-ops will engage with local initiatives to enhance veterans' integration within their communities and promote resources available to veterans.

Through Serve Our Co-ops; Serve Our Country, each cooperative will be better positioned to increase its skilled veteran workforce and simultaneously reinforce the cooperative principle of Concern for Community through supporting local veterans and their families and communities.

To learn more about the program, visit servevets.coop.

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Scammers Ramping Up

Slow them down with skepticism, vigilance

SCAMMERS ARE TARGETING UNSUSPECTING

citizens with greater frequency—and increasing creativity. Crooks now threaten victims with everything from legal action involving the IRS to turning off power to your home. Or they pretend to help victims avoid complications with utility, cellphone, video streaming, bank or other accounts.

But there is good news: Scams are being recognized and reported more often. And all it takes to thwart one is awareness and vigilance.

A Few Common Scams

Staying alert and cautious every day can help you avoid these common scams.

The Utility Scam: An individual poses as an employee of your electric cooperative, telling you that your power will be turned off for nonpayment of your bill. The scammer says you can avoid disconnection by giving them money via a prepaid credit or debit card.

The Something-for-Nothing Scam: A con artist claims to represent a government pro-

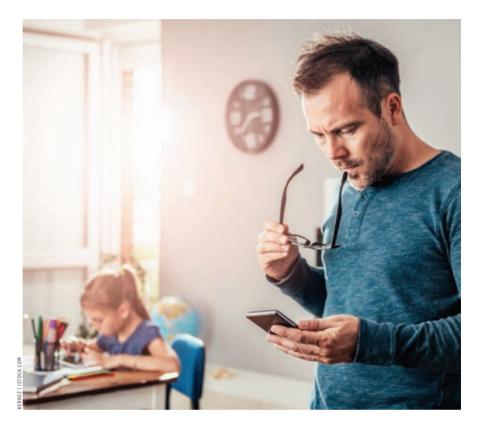
gram that helps pay utility bills. They say your bill can be paid with stimulus money; all you have to do is "verify" your bank account, credit card or Social Security number. No such government program exists. Sharing this information puts you at risk for identity theft and financial damage—and for electricity disconnection when the bill isn't actually paid by the bogus program.

The Netflix Scam: This email scam targets subscribers of the Netflix video streaming service, warning that their account is being canceled. The objective is to steal personal and credit card information. The professional-looking, personalized email often bears the subject line "Your suspension notification" and includes a link to a fake Netflix page, where you are prompted to enter your login information and credit card number.

Avoid Being Scammed

Despite differing tactics, all scams share one objective: to get money or sensitive information from you. Never provide passwords or PINs, nor your Social Security, credit card, bank or other account numbers, unless you initiated the contact and trust the person with whom you are speaking. No legitimate business should ever contact you to ask for personal financial information.

▶ If someone comes to your home claiming to be a cooperative employee and demands to collect money or inspect parts of your property, note the person's identification, then make them wait outside your locked door. Call the co-op immediately to



verify whether the person is, in fact, an employee. If not, call local police and do not let the individual into your home.

- ▶ If you receive a call from someone who pressures you for immediate payment or personal information, do not respond to their requests. Instead, hang up. Call the company they claimed to represent, then local authorities.
- ▶ Think before you respond to an email. View with suspicion any emails that push you to click on links or otherwise act immediately. If you want to change settings for any account, never click on links in an email. Instead, independently navigate to the site in your browser.

After a Scam

If you suspect you've already been the target of a scam:

Be proactive. If you already have provided financial information to someone you later suspect as fraudulent, immediately contact your bank.

Report the incident. Notify the organization that the scammer claimed to represent and the police. They might not be able to do anything, but every report helps build a body of information to identify and stop these scams in the future.

Do not fall for a "recovery" scam. Don't give anybody any more money on the promise that they will get your lost money back. It's just another scam.

Inform others. Share this information with friends and family so they do not fall prey to scams.



Insulate To Feel Great

DO YOU EVER FEEL A CHILL, CRANK UP THE HEAT, HEAR THE FURNACE KICK ON ... then feel no warmer? Your home might need better insulation.

Heat flows from a warmer spot to a cooler one until there is no longer a temperature difference. This means that in winter, heat flows directly from heated living spaces in your homes including to an adjacent garage, unheated attic and outdoors.

Properly insulating your home decreases this flow by providing resistance. Unless your home was specially constructed for energy efficiency, you probably can reduce your energy bills by adding more insulation.

Inspect and Evaluate

To determine whether you should add insulation, find out:

- ▶ Where your home is, isn't and should be insulated.
- ▶ The type, R-value and thickness of insulation you already have.

Check the walls, floors and ceilings in unheated spaces such as the attic and garage. Structural elements usually are exposed in these areas, which makes it easy to see the type and thickness of surrounding insulation.

To inspect exterior wall insulation through an electrical outlet:

- **1.** Turn off power to the outlet.
- 2. Remove the cover and shine a flashlight into the gap around the outlet box. You should be able to see if there is insulation in the wall and possibly how thick it is.
 - **3.** Pull out a small amount of insulation, if needed, to help determine its type.

Use this method to check outlets on all floors in old and new parts of your house. Just because you find insulation in one wall doesn't mean it's everywhere in the house.

Choose the Right Insulation

Once you've figured out the types and thicknesses of existing insulation, consult the U.S. Department of Energy's online insulation fact sheet at energy.gov/ energysaver/insulation to determine the corresponding R-values.

Once you find out the R-values of your existing insulation, you then can use the Home Energy Saver tool at hes.lbl.gov to determine how much insulation you need to add and where to add it for maximum energy efficiency.

Select the proper type of insulation for your home once you know where you'll be installing the new stuff and what R-value you want the installation to achieve.

Get a Jump on **Spring Cleaning**

IT'S STILL COLD OUT, BUT THREE IMPOR-

tant cold-weather cleaning jobs shouldn't wait for spring.

First, clean your clothes dryer's vents. The lint and fluff that accumulate in the vents don't stop just because it's cold outside. Pull the dryer away from the wall. remove the vent hose and vacuum it out. If it's especially clogged, find a handyman with a "snake" tool to help.

A clogged dryer vent can start a fire. A clean one will help yours use up to 25 percent less energy.

Next, do the same thing with the bathroom and kitchen vents. In the bathroom. remove the vent cover and suction out whatever is in it. The stove vent is a bit trickier: It's more likely to be clogged with grease than with lint and could need to be soaked and scrubbed.

The effort is worth it, though. It could prevent a grease fire.

Finally, clean or replace your furnace filters. Filters get clogged with airborne debris, like dust, dirt and even bugs. A dirty filter forces your furnace to work harder to keep your home comfortable. And the harder it works, the more energy it uses.

Most filters are disposable, but if yours is not, rinse it with water and brush away the dirt at least every three months.



QUICK THE HIGH WINTER BILLS **Quick Tips To Avoid**

Looking to lower your bills this winter? Use the 10 tips below to conserve energy.



Seal air leaks and insulate well to prevent heat from escaping and cold air from entering your home.



Reduce waste heat by installing a programmable thermostat.



Turn off lights when not in use.

Lower your water heater temperature. The U.S. Department of Energy recommends using the warm setting (120) degrees) during fall and winter months.



Unplug electronics like kitchen appliances and TVs when vou're awav.



Open blinds and curtains during the day to allow sunlight in to warm your home.



Close blinds and curtains at night to keep cold, drafty air out.



Use power strips for multiple appliances, and turn off the main switch when you're away from home.



Wash clothes in cold water, and use cold-water detergent whenever possible.



Replace incandescent lightbulbs with LEDs, which use at least 75 percent less energy.



6 egg yolks 6 ounces dark chocolate chips 3 tablespoons sugar 2 cups heavy cream

- POTS DE CRÈME
- **1.** Combine egg yolks, chocolate and sugar in a blender and pulse a few times.
- **2.** Heat cream to simmering, then pour over top of chocolate mixture and blend immediately on high 1–2 minutes, until chocolate has melted.
- **3.** Pour into individual serving dishes or one large dish and cover with plastic wrap placed directly on surface of custard. This will prevent a skin from forming on top.
- **4.** Chill at least one hour in refrigerator.

OPTIONAL: Add 1 teaspoon grated orange zest and ½ cup orange juice to blender before adding hot cream. Sprinkle dash of sea salt on top before covering.

Find this and more delicious recipes online at TexasCoopPower.com.



Notice to Critical Care Members

THOSE WHO DEPEND ON ELECTRICALLY POWERED MEDICAL EQUIPMENT CAN BE classified as "Critical Care" members of Mid-South Synergy. To be included in this classification, members must submit a signed form from their doctor and must renew on

Critical Care designation will help ensure that you receive advance notice of planned outages, when possible. It does not mean Mid-South Synergy will be able to restore your power any faster in the event of weather-related or other power outages. Critical Care designation also does not excuse or prevent delinquent accounts from disconnection. If you have difficulty paying your bill, please contact our member services department.

Those whose lives depend on electrically powered medical equipment must be proactive in making sure backup power is available, whether it's in the form of batteries or a generator. If you have any questions or concerns, please feel free to call us at (936) 825-5100 to speak with one of our member service representatives.



an annual basis.

Blood Drive

Join us 9 a.m.-3 p.m., February 15, and give the gift of life. Our Navasota office will operate as a donation site. Sign up online using donor code "BVU3" at committorlife .org/donor/auth/signin.



Free Energy Audit

Contact us today to schedule your free in-home energy audit and learn about home improvement rebates provided to our members.

TEXAS CO-OP POWER MID-SOUTH SYNERGY EDITION FEBRUARY 2018



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We'd love to hear from you!

Have an interesting story or local community event?
Or simply tell us how we're doing!
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