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K.C. ELECTRIC ASSOCIATION

OCTOBER 2024

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Our mission is to provide our members with safe, reliable service at the lowest cost, while maintaining an environmentally responsible, accountable and sustainable operation now and in the future.

CO-OPS POWER COMMUNITIES WITH PURPOSE

BY DAVID CHURCHWELL GENERAL MANAGER

Communities come in all shapes and sizes. Regardless of where or how they are formed, communities can bring people together and create a sense of belonging.

K.C. Electric Association is deeply committed to our members, and we're glad you are part of the electric cooperative community.

This month, more than 30,000 cooperatives across the U.S. are celebrating National Co-op Month. It's a time to reflect on all the aspects that set cooperatives apart from other types of businesses. But more importantly, it's a time to celebrate the power of co-op membership.

Electric cooperatives are not-for-profit utilities that are built by the communities they serve. For K.C. Electric, our mission has always been to provide you with safe, reliable, and low cost power. We care about your quality of life, and because we are locally operated, we're uniquely suited to meet your evolving energy needs.

Beyond the business of electricity, our employees and directors are equally invested in our local community. Why? Because we live here, too. That's why we work hard to support local economic development projects, youth programs and scholarships, charitable giving initiatives, and additional programs that make our community a better place to call home.

All electric co-ops, including K.C. Electric, are guided by seven cooperative principles that embody the values and spirit of the cooperative movement. These seven principles are a framework to help all co-ops navigate challenges and opportunities while remaining true to our purpose:

1. **Open and Voluntary Membership:** Co-op membership is open to anyone who can use the co-op's services.
2. **Democratic Member Control:** Members make decisions that shape the cooperative. Why? Because co-ops are created by the members, for the members.
3. **Members' Economic Participation:** Members contribute money to the co-op to make sure it runs smoothly now and in the future. At K.C. Electric, this happens through paying your energy bills.
4. **Autonomy and Independence:** Co-ops are independent and can operate on their own, which ultimately benefits the members.
5. **Education, Training, and Information:** Co-ops continuously focus on education to ensure employees have the training and information they need to make the co-op successful.
6. **Cooperation Among Cooperatives:** Co-ops share with and learn from other cooperatives. We help each other out in times of need because we want other co-ops to thrive.
7. **Concern for Community:** All cooperatives work for the greater good of the local communities they serve. Co-ops give back to their communities to help them thrive and grow.

This October, as we celebrate National Co-op Month and the power of membership, we hope you will recognize the many aspects that set electric cooperatives apart. Our purpose is people - the local communities we're proud to serve.

TEEN DRIVER SAFETY

National Teen Driver Safety Week is October 20-26, 2024

Parenting teens can be challenging. While some battles aren't worth fighting, protecting your teen behind the wheel is. And although no one wants to think about teens being in car accidents, it can happen. Protecting your teen behind the wheel is crucial due to their inexperience, which makes them more susceptible to crashes. Car accidents are a leading cause of death for teens in the United States, with the highest risk in the first year of driving. Common hazards include additional passengers, speeding, drowsy driving, and using phones.

Distracted driving is a major issue. 3,308 people were killed in distracted-affected crashes in 2022, including 2,613 teens, according to the U.S. Department of Transportation. That's approximately seven teens per day.

Teen drivers often lack the skills and experience needed to avoid fatal crashes, and distractions such as texting can be particularly dangerous. For example, reading a text at 55 miles per hour is like driving the length of a football field with your eyes closed. For this reason, many states have laws against texting, talking on the phone, and engaging in other distractions while driving.

There are three types of driving distractions to discuss with your teen:

- Visual: when you take your eyes off the road.
- Manual: when you take your hands off the wheel.
- Cognitive: when you take your mind off driving.

To prevent distracted driving, teach your teens (and model) these tips:

1. Do not text while driving.
2. Block texts and keep your phone out of sight.
3. Avoid eating while driving.
4. Use playlists instead of searching for music.
5. Set up navigation before driving or have a passenger navigate.

Teen drivers report pressure from families and friends to use phones while driving. Many drivers continue to use phones even when they are aware of the crash risk. Technology can help avoid cell phone use while driving. Use built-in features on your smartphone or cell phone blocking apps to prevent distractions. For the greatest safety benefit, change your phone settings to block calls and text messages while driving.

STAY SAFE AROUND POWER LINES

Ensure your teen knows what to do if they encounter downed power lines: stay in the vehicle, call 911, and stay at least 50 feet away from the scene if they witness an accident.

Make sure they realize that downed lines or other damaged utility equipment can look lifeless and harmless yet still be energized. They do not have to be sparking, moving, or sizzling — like you often see in movies — to be energized.

For more safety tips, visit [SafeElectricity.org](https://www.SafeElectricity.org).



Claim Your Savings

Each month, K.C. Electric Association members have a chance to claim a \$20 credit on their next electric bill. All you must do is find your account number, call the Hugo office at 719-743-2431, and ask for your credit. The account numbers are listed below. How simple is that?

You must claim your credit during the month in which your name appears in the magazine (check the date on the front cover).

Darren Hornung, Stratton – 9327xxxxx

Barry Keefe, Cheyenne Wells – 4164xxxxx

Bill Priddy, Cheyenne Wells – 4331xxxxx

Deb Ballweg, Seibert – 8138xxxxx

In August, four members called to claim their savings: Barry Gerstner, Arapahoe; Lisa Martin, Flagler; Agnes Wilkerson, Hugo; and Michael Tompkins, Hugo.

ENERGY EFFICIENCY TIP OF THE MONTH

If you recently made or plan to make energy efficiency upgrades to your home, you may be eligible for federal tax credits. The Inflation Reduction Act of 2022 empowers homeowners to save up to \$3,000 annually to lower the cost of efficiency upgrades by up to 30%.

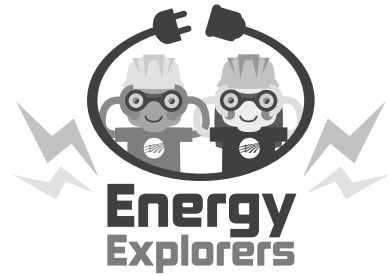
A few upgrades covered through the IRA include new exterior doors, windows, insulation, heating/cooling equipment, and other major appliances. If you have completed or are considering an efficiency upgrade, visit www.energystar.gov/federal-tax-credits to learn if you qualify for tax credits.

Source: [energystar.gov](https://www.energystar.gov)

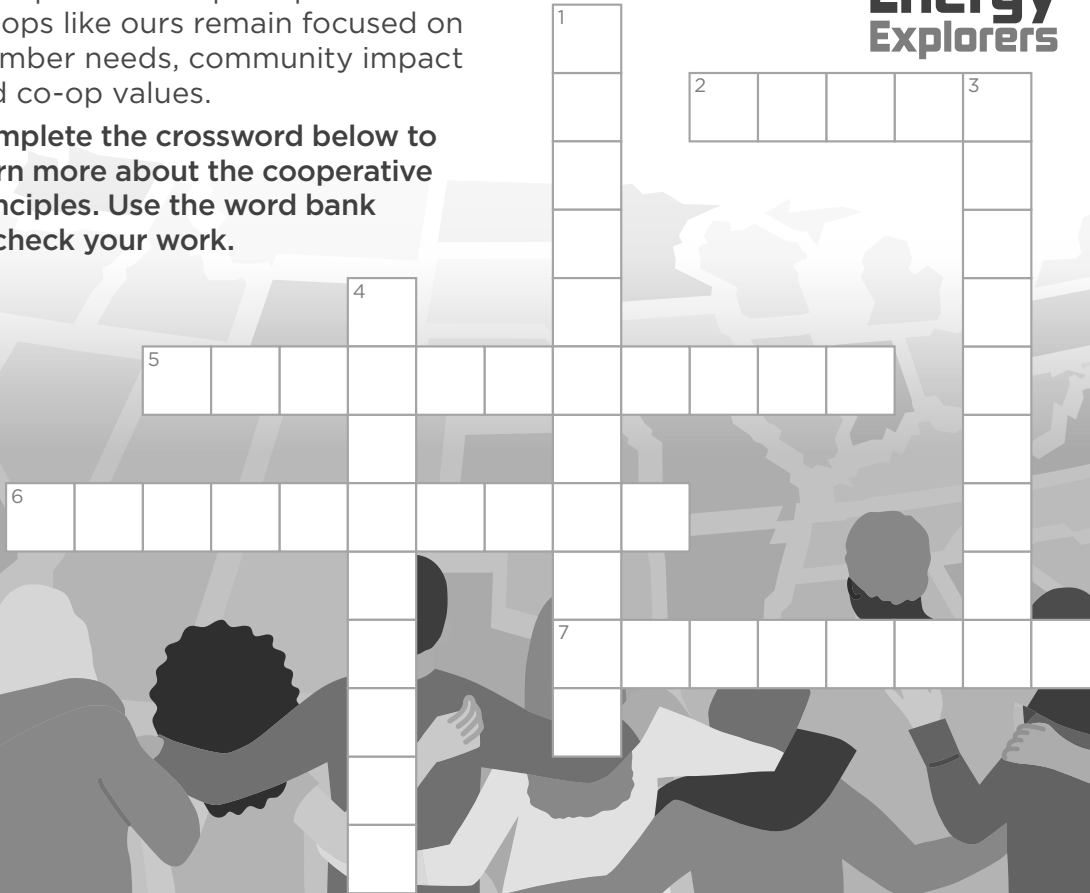
SEVEN COOPERATIVE PRINCIPLES CROSSWORD PUZZLE

Did you know electric co-ops are guided by a set of seven cooperative principles? These principles ensure co-ops like ours remain focused on member needs, community impact and co-op values.

Complete the crossword below to learn more about the cooperative principles. Use the word bank to check your work.



Energy Explorers



ACROSS

- 2. Cooperation Among Cooperatives: Co-ops _____ and learn from other co-ops.
- 5. Autonomy & Independence: Co-ops are _____ and can operate on their own.
- 6. Member Economic Participation: Members _____ money to ensure the co-op runs smoothly.
- 7. Open & Voluntary Membership: Co-op membership is open to _____ .

DOWN

- 1. Concern for Community: Co-ops give back to their local _____ to help them thrive and grow.
- 3. Education, Training & Information: Co-ops focus on _____ to ensure employees and members have the info they need.
- 4. Democratic Member Control: Members get to make _____ about the co-op.

ANSWER KEY

2 ACROSS: SHARE 6 ACROSS: CONTRIBUTE 7 ACROSS: EVERYONE 3 DOWN: EDUCATION
 5 ACROSS: INDEPENDENT 1 DOWN: COMMUNITIES 4 DOWN: DECISIONS

CYBERSECURITY TIPS FOR A SAFER DIGITAL WORLD

The average household with internet access has about 17 connected devices. That figure covers a wide range of electronics, including smartphones, computers, streaming devices, smart speakers, home assistants, and more. Given our increasing reliance on internet-connected technologies, the likelihood of new cyber threats is ever-present.

K.C. Electric Association is deeply committed to ensuring our local system is safe and secure. We routinely monitor and manage cyber risks, and we work together with other co-ops to share the latest advancements in cybersecurity measures that make us stronger. But you can help, too.

When we all work together to stay safe online, we lower the risk of cyber threats to our systems, online accounts, and sensitive data.

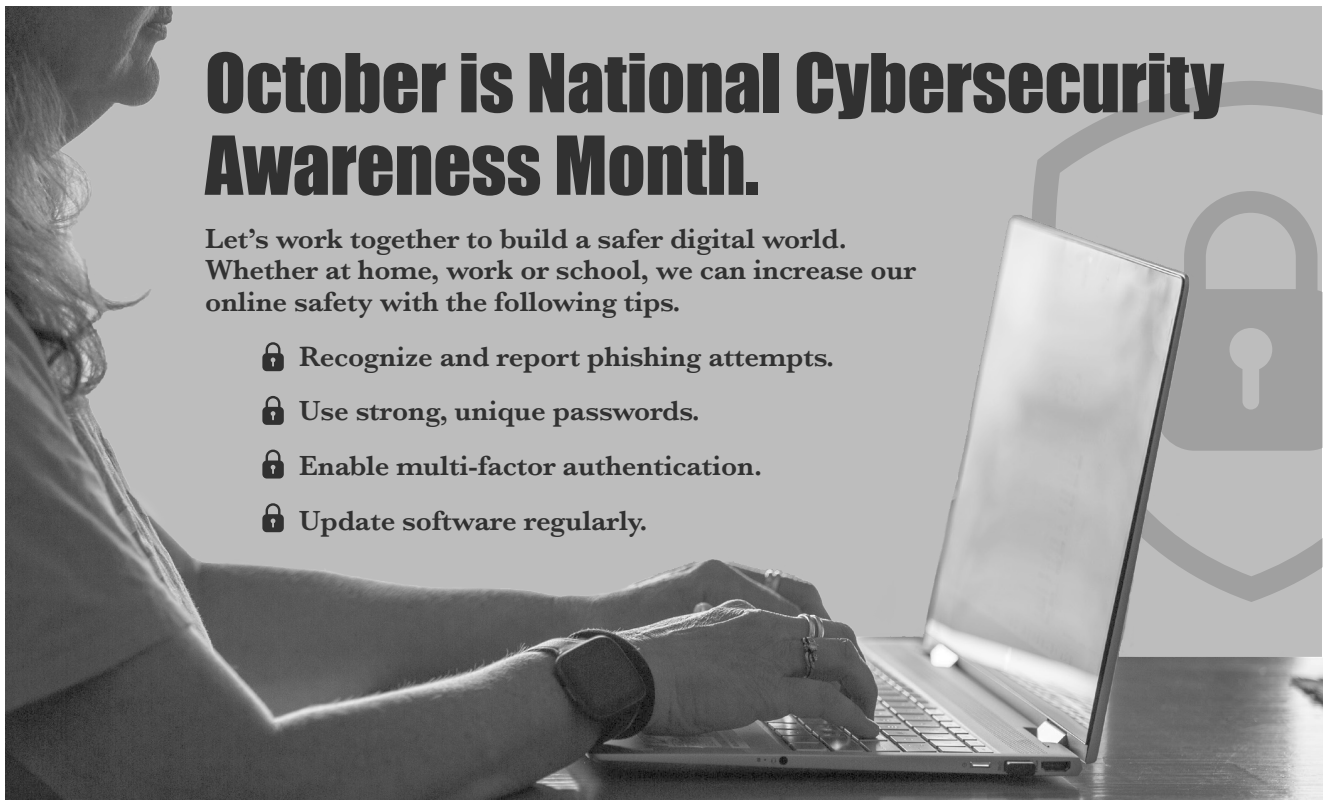
October is National Cybersecurity Month, and while good cyber hygiene should be practiced year-round, here are a few cybersecurity tips to help you bolster your online safety.

- Learn how to spot and report phishing attempts. Phishing occurs when criminals use phony emails, direct messages or other types of digital communications that lure you to click a bad link or download a malicious attachment. If you receive a suspicious email or message that includes urgent language, offers that seem too good to be true, generic greetings, poor grammar, or an unusual sender address, it could be a phishing attempt. If you spot one, report it as soon as possible — and don't forget to block

the sender. If you receive a suspicious work email, report it to the appropriate IT contact.

- Create strong, unique passwords. When it comes to passwords, remember that length trumps complexity. Strong passwords contain at least 12 characters and include a mix of letters, numbers, and symbols. Create unique passwords for each online account you manage and use phrases you can easily remember.
- Enable multi-factor authentication when available. Multi-factor authentication (also known as two-factor authentication) adds an extra layer of security to your online accounts. These extra security steps can include facial recognition, fingerprint access, or one-time codes sent to your email or phone.
- Update software regularly. Software and internet-connected devices, including personal computers, smartphones, and tablets, should always be current on updates to reduce the risk of infection from ransomware and malware. When possible, configure devices to automatically update or notify you when an update is available.

Let's all do our part to stay cyber smart and create a safer digital world for all. Visit www.staysafeonline.org to learn about additional cybersecurity tips.



October is National Cybersecurity Awareness Month.

Let's work together to build a safer digital world. Whether at home, work or school, we can increase our online safety with the following tips.

- 🔒 Recognize and report phishing attempts.
- 🔒 Use strong, unique passwords.
- 🔒 Enable multi-factor authentication.
- 🔒 Update software regularly.