

Utilities are raising awareness about scams

By Tracey Warren

When a scammer called Florida pet clinic operator Cindy Evers last year and demanded immediate payment on an overdue electric bill, it sounded real.

“They knew my account number and gave me a figure that I owed that’s close to what I usually pay on my electric bill,” Evers

said. She paid, even though, in the back of her mind, she knew her payment wasn’t late.

“I have pets under sedation, and I’m taking care of animals. I think I just panicked, thinking they were going to shut my electricity off. I did what they told me to do.”

Evers lost \$900 because the call was a scam.

The scam that duped Evers has been plaguing utility consumers across the United States for several years.

Now, utilities like Shelby Electric Cooperative (SEC) are fighting back.

More than 80 utilities and energy industry organizations from across the U.S. and Canada joined forces to recognize the first-ever North American Utilities United Against Scams Day held last year, on November 16.

Many electric co-ops are increasing their communication efforts, sending information directly to members and encouraging local TV stations and newspapers to warn citizens



about scams, how they work, and what people should do and not do, if they are ever targeted.

Even the most cautious consumers can be misled. The scammers are developing new tactics every day and even reach out via emails and social media.

“We’ve had various attempted scams over the years within our service territory, but to my knowledge we have not had one like the Florida situation yet,”

explained SEC spokesperson Kevin Bernson. “We encourage a member to contact the cooperative immediately if they have any question about a phone call, email or any contact by someone who claims they are representing the cooperative.”

The “past due” scam, similar to the one Florida customer Evers experienced, goes something like this: A customer gets a call from an 800-number that looks like a valid utility company phone number. Widely available spoofing software allows crooks to display what appears to be an official number on caller IDs. The caller threatens to cut off power if the customer doesn’t pay.

Here is the giveaway: The crook will demand payment via a prepaid debit card or money order and he will ask for it within a specified time frame—often an hour or less.

The scammer may even quote an amount that sounds like your typical monthly bill. That way, the threat has even more credibility.

Here are some tips on how to protect yourself:

- Do not assume the name and number on your caller ID are legitimate. Caller IDs can be spoofed.
- Never share your personal information, including date of birth, Social Security number or banking account information.
- Never wire money to someone you don’t know.
- Do not click links or call numbers in unexpected emails or texts – especially those asking for your account information.
- Most utilities will NOT require their customers to purchase prepaid debit cards or money orders to avoid an immediate disconnection.
- If you receive a call that sounds like it may be a scam, or if you believe the call is a scam, hang up, call the police and report the incident to your local utility.

How you can help

You can alert your family members and friends. Share the scammers’ tactics described in this article or those you have heard about. You can also help raise awareness and warn others by reposting scam awareness information on social media; use the hashtag #stopscams.

Tracy Warren writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va. based service arm of the nation’s 900-plus consumer-owned, not-for-profit electric cooperatives.



Secure Payments

Shelby Energy Company customers paying with a credit or debit card in the office can now utilize our new countertop smart payment device. Similar to devices used in retail shops, this device provides higher security for your payment information. “Customers have been able to pay with a credit card for some time now; this device is just the next step in ensuring our customers’ information is kept safe,” said Propane Operations Manager Jason Nohren.



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ENERGY STAR

Buyers Guide

Purchasing **ENERGY STAR**-certified appliances and electronics is a great way to save energy in your home. But how do you choose the right product? It depends on your energy-saving goals *and* how you use energy in your home.



Do you wash multiple loads of laundry each week? Investing in an ENERGY STAR-certified washer could save you around \$45 on your utility bill each year. Some of the top-rated ENERGY STAR-certified large washers come from LG and Samsung. Visit ENERGY STAR’s “Most Efficient 2016” page to learn more.



Home computers can use a shocking amount of energy each year. If all computers in the U.S. were ENERGY STAR certified, we would save more than \$1 billion in energy costs per year. If you can’t buy an ENERGY STAR-certified computer, consider updating the power management setting on your computer. Visit energystar.gov/products/office_equipment/computers.



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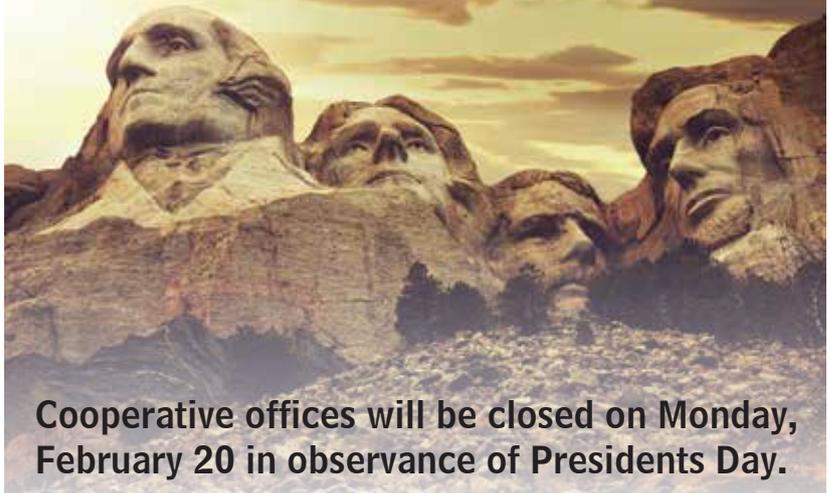
There are many different types of ENERGY STAR-certified products, including:

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Learn more about **ENERGY STAR** products. Visit energystar.gov/products



Office closed



Cooperative offices will be closed on Monday, February 20 in observance of Presidents Day.

Employee news

Stuckey moves to Operations Department



Katie Stuckey

Katie Stuckey recently changed positions to Operations Assistant. She was previously employed by the cooperative as Broadband/Member Engagement Specialist. Before coming to the cooperative, Katie worked at Duke Energy, located in Indiana, in their Operations Department as a Work Management Specialist. She enjoys spending time with family and anything outdoors. She lives in Sullivan with her husband Michael, who is a Lineman for Coles-Moultrie Electric Cooperative. Congratulations Katie!

McConnell brings passion to Shelby Energy Company ...



Sarah McConnell

The cooperative recently welcomed Sarah McConnell to Shelby Energy Company as the Receptionist/Bookkeeper. She grew up in Teutopolis, Ill. and is a graduate of Teutopolis High School. From there, Sarah graduated with an Associate of Business from Lake Land College. After transferring to Eastern Illinois University she graduated with a Bachelor of Science in Marketing in 2003. The schooling didn't stop there; in 2014 Sarah received a Bachelor of Science in Accounting from Millikin University. Before coming to Shelby Energy Company, she worked as an Accounting Support Advocate for Shelbyville based Software Solutions, Inc. Sarah and husband Tim live in Shelbyville with their two children. Sarah has a passion for fitness, as she loves to run and work out. She is looking forward to meeting and helping the customers at Shelby Energy. Welcome Sarah!

Hancock serves dual role ...



Tiffany Hancock

Tiffany Hancock was recently hired as Broadband/Member Engagement Specialist at the cooperative. When she isn't helping members who stop in or call the office, she is assisting new and current PWR-net customers with their Internet needs. A Findlay native, Tiffany graduated from Findlay High School in 1998 and received an Associate of Applied Sciences from Lake Land College in 2001. Before coming to the co-op, she was a Housing Counselor for CEFS. She enjoys the uncertainty of what each day will bring by having responsibilities within two departments. No two days are alike. Tiffany, husband Brock and their two children live in Shelbyville. When she isn't attending her son's sporting events she enjoys being on the river, camping, boating and spending time with their dogs Max and Mia. She even finds time to help waitress at Tailwinds in Findlay. Welcome Tiffany!

Engineering Department welcomes Dorsey ...



Gayla Dorsey

Shelby Electric Cooperative recently hired Gayla Dorsey as the Engineering Assistant. She is a graduate of Central A & M High School and took classes at Richland Community College. Gayla came to the cooperative from Grain Systems, Inc. based in Assumption, Ill. She loves the people she gets to work with each day and plans on continuing to provide members with great service just like her family has received over the years being a member of the cooperative. She also enjoys the diversity and new experiences each day brings to her job. Gayla and husband Brent have two children and live in Moweaqua. When not attending her daughter's sporting events and the weather is nice, they love to take their motorcycle for a ride, camp at their Shelbyville campsite, and float on the river with family and friends. Welcome Gayla!

Career advice from past scholarship winners!

This is the first of two special sections as we close in on the deadline for the 2017 cooperative academic scholarships.

As high school graduation inches closer, the frequency increases of hearing, “**So, what are you going to study in college?**” We polled former Shelby Electric Cooperative (SEC) scholarship winners that have completed college and spent some time in the work-force. Many offered advice to help with this future-shaping decision.

Kaitlyn Robinson ('09) reassures those students who are undecided about their major. It is not always necessary to make a career choice while in high school. Instead, Robinson suggests, “Get a few years’ experience before making such a large commitment.” While gathering that experience, new grads and current students can be taking steps to help determine the path they may wish to pursue.

Steven Dawson ('05) advises students to, “take classes that will broaden your knowledge base. Some of the most interesting classes that I’ve taken were not related to my degree.” **Eric Welch ('04)** points out that some classes are beneficial regardless of major. “Take classes in writing. Learning to write and communicate well can carry over into any career.”

Erin (Brewer) Temchin ('97) suggests that students analyze the type of activities they are good at *and* enjoy the most; then, “find an industry that values those talents.” **Charles Holmes III ('05)** adds, “it’s always easier to excel and succeed at something enjoyable.”

It may also be important for students (and parents) to understand that students may change their minds. **Brent Covington ('98)** speaks from experience

when he relates, “don’t be afraid to change majors or career paths. We spend too much time in our jobs for the next 40 years to feel stuck in a bad career. To note, I started out as an engineering major and switched to history, ultimately to focus on law school three weeks into junior year of undergrad – best decision I ever made!”



“Stick to a balanced approach that allows you to gain work experience while you are in school and you will be in great shape when you leave college to start your career!”

Samantha McCue



2007 scholarship recipients pictured from left to right: Anna Dowling of Rochester, Scott Nimmer of Taylorville and Stacey Solliday of Stonington.

Practicality is also encouraged by **Ethan Simmons ('10)**. "Pick a career where you know you will find a job. Keep track of student loan debt. It should not be higher than your first year's salary." Scholarships, college jobs and internships that pay, can help with the financial responsibility. **Samantha McCue ('08)** reminds students to not procrastinate. "Apply for as many opportunities as you can, as soon as you can. Modify your applications and resumes for each unique situation, using keywords from the postings to highlight your skills and abilities." **Temchin** concurs, "Focus your essay on what makes your background unique and on what goals you want to accomplish as you pursue your college degree."

For a new high school graduate or college student to get the experience and exposure needed to help guide them on their career path, they will need to be proactive. **Seek out internships, volunteer in areas of interest and ask for opportunities to job shadow.** **Andrew Nimmer ('08)** recommends students "go above and beyond the requirements to gain knowledge and valuable experiences. The most successful students are goal-oriented and very driven to pursue their dreams." **Tamar Adcock ('10)** reminds students that, "Often, those activities outside of the classroom will result in the experiences in which you will learn the most about yourself and your character."

To help form a well-rounded student, "Look for employment within college," encourages **Jackie (Kuhn) Thompson ('05)**. Not only does this provide financial benefit, a job on campus can provide "the opportunity to interact with professors and other academic professionals outside the classroom." **Kasey (Pruemer) Klein ('01)** agrees. "Building these relationships can be very beneficial when students need letters of recommendation or references for jobs in the future." **McCue**



2010 scholarship recipient Tamar Adcock from Assumption receives her scholarship from former Board Chairman Darrell Shumard.

also supports this method. "Stick to a balanced approach that allows you to gain work experience while you are in school and you will be in great shape when you leave college to start your career!"

Developing relationships with mentors is also strongly recommended. **Amanda Solliday ('02)** suggests students, "Find someone you respect professionally and who understands your goals and concerns." Students needn't look far and wide. **Margaret Riley ('08)** reminds us that our "best resources are the

people around us; get mentors and hold onto them."

To make these connections, **Maxwell Fransen ('12)** is adamant, "It is up to you to decide whether you are 'just a number,' or not." Through his choices to participate in college opportunities, he has had experiences that will continue to benefit his future as a coach, and has developed time management and leadership skills, while also making personal and business decisions.

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2008 Scholarship recipients were from left Andrew Nimmer of Taylorville and Margaret Riley of Decatur.

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Lauren Adcock ('10) encourages students to “Get involved as much as you can. Don’t just be a member of a club or organization; aim to make an impact.” She also touted the benefits of internships to “help narrow your focus and give you real world experience to complement your classroom experience.”

Extra benefits abound from college experiences. As **Ryan Gant ('11)** points out, “Not only do leadership activities help build your resume, they also are a great way to make life-long friends.” **Karli Robinson ('12)** adds, “Getting involved with activities out of the classroom helps you meet new people and also de-stress.”

Once that college degree is within reach, thoughts will turn to actively pursuing a career. **Klein** recommends that students “Don’t feel constrained to search for available jobs only within your area of study. Earning a college degree shows employers that you are capable of learning and retaining knowledge, and can be taught the specific skills needed in an employee.” **Blake**



“Not only do leadership activities help build your resume, they also are a great way to make life-long friends.”

Ryan Gant

Durbin ('04) advises students to “Look at job openings in other industries that may have relevance to your major. Additionally, always follow-up with the company after your interview!” **Katie (Brix)**

Rutherford ('99) additionally recommends that interviewees, “Be polite and professional. Wear business attire to any interview unless you are absolutely certain that you should wear something else.”

Without a doubt, SEC’s past scholarship winners believe in the value of a career that one can be passionate about pursuing. **Jodi (Miller) Clark ('01)** urges students

to “always give 100 percent of yourself to the task at hand; whether it’s homework, extra-curricular activities, your job, or writing essays for scholarship applications. **Hard work is the only attribute we cannot teach.** It must come from within the individual.” Careers last a long time – find something you love! As **Scott M. Nimmer ('07)** puts it, “The trials and tribulations of life are easier to navigate when doing something you love every day!”

Jennifer (Hoene) Hoelscher ('04) added a final piece of advice for college students, “Always remember those that have helped you in college. Give back to their program, help out another scholarship, or donate time and money to a charity.”

Thank you to all of the SEC scholarship winners that paid-it-forward by responding to our call for help with this article. You have helped new high school graduates, current students, and parents as well, by providing advice from the trenches!

Next month we will list past scholarship recipients spanning 20 years dating back to 1996.



Former Board Chairman Darrell Shumard is pictured with the 2011 scholarship winners from left, David Kirkbride of Pana, Ryan Gant of Moweaqua, and Zechariah Schwerman of Shelbyville.

REMINDER:

2017 Scholarship Applications are due, Friday, March 10. Applications can be found on the cooperative website, call 1-800-677-2612 or ask your school’s guidance counselor.

When seconds count!

Air Evac Lifeteam: Access. Quality. Safety. When you need it most!

It began as a simple dream in 1985 to provide helicopter ambulance service to citizens in a small Missouri community. Today, Air Evac Lifeteam is the largest independently owned and operated air ambulance service in the United States, with 130 bases in 15 states.

Although much has changed since its first flight in 1985, Air Evac Lifeteam has maintained the same principle throughout its 31-year odyssey: The patient always comes first. In 2017, that same patient-first principle remains the foundation for the company's success.

Air Evac Lifeteam serves as the critical link to improved response time and immediate access to medical care facilities for numerous medically underserved communities. An Air Evac Lifeteam crew is on call 24 hours a day, seven days a week, standing ready to deliver the care needed at the scene of an accident or medical emergency. Crews include a pilot, a flight nurse and a flight paramedic.

Serving Communities Most in Need

Trauma victims living in medically underserved areas are twice as likely to die from an accident or medical condition compared to an urban victim. Why? Failure to arrive at a hospital within the "Golden Hour." In fact, more than 46 million Americans live in these medically underserved areas, and are more than an hour away from a Level 1 or 2-trauma center. In addition,



Crews include a pilot, flight nurse and flight paramedic.

changes in the nation's delivery of healthcare have made the trauma and specialized care centers vital hubs for outlying hospitals. The result is an increasing need to transport a greater number of patients longer distances for complex, time-dependent care, including cardiac intervention, strokes and complex surgery.

Grassroots Membership Support

Air Evac Lifeteam was the first air ambulance service in the country to offer a membership program. Memberships are valid in all Air Evac Lifeteam service areas, so members are covered while traveling through Air Evac Lifeteam service areas. Air Evac Lifeteam members are also covered if they are flown by Med-Trans or REACH. Combined,



members are covered by more than 260 bases in 32 states. Annual memberships are just \$55 for Shelby Electric Cooperative members, whether it's for you or your entire household. For non-members the cost is \$65 per year. Cooperative members have the option to pay monthly by adding \$5 to their electric bill.

If a member is flown for a life- or limb-threatening injury or illness, Air Evac will work with the patient's benefits provider to secure payment for the flight. Whatever the patient's insurance pays is considered payment in full.

For more information about membership and pricing options, please contact Christopher Rogers at Christopher.Rogers@AirMedCareNetwork.com or call 217-690-6488. You can also visit the cooperative's website, www.shelbyelectric.coop and click on the Air Evac LifeTeam link under the "Products and Services" tab.

REAL LIFE  REAL POWER

Getting Real with Marla and winter energy bills!

Christmas is over, guests have gone home, kids are back in school, and the lights and decorations have been put away. Now, what else can be done to help lower these winter energy bills?

Conduct an electric outlet inventory. It may be surprising to discover how many items are plugged in at your home. Were new electronics and appliances added to the home recently? If so, can some of the older ones be recycled, or at the very least, unplugged? It is quite possible that last year's, must-have, game console or electronic device isn't being used very much now, but may be using electricity while plugged in and on stand-by mode. You may also find chargers plugged in with nothing else attached! Confiscate

the charger(s). The guilty parties will soon come searching for them.

Get double-duty from the furnace. Hang wet laundry on drying-racks and in well-ventilated areas. Electric clothes dryers can cost up to 65 cents per hour of use. Even gas-heated clothes dryers use electricity to operate the drum. It is a similar scenario with gas furnaces. Electricity is still needed for the furnace to operate the blower fan motor. The colder it is, the more the furnace runs, the more energy is used.

Use the air-dry option on the dishwasher. Pop the door open, pull out the racks and let the furnace-heated air dry the dishes.

Most homes have low-humidity levels in the winter due to the furnace operating frequently. Take advantage and hang towels after using to air-dry for multiple uses. Heating water for laundry uses a lot of energy.

Unplug the refrigerator in the garage. Most refrigerators are designed to operate in locations with heated or cooled air. Refrigerators' thermostats are generally located in the fresh food section. When the ambient air temperature drops below approximately 50°F, the refrigerator will not run long enough or often enough to cool the freezer properly. When the ambient air temperature drops

below freezing, the refrigerator will not run at all. Soon, the refrigerator and freezer compartments become the same temperature as the ambient air. Frozen items may begin to thaw (freezers should be set at 0°F) and refrigerated items may freeze (refrigerators should be set at approximately 40°F). Get used to living without that second refrigerator and save money year round!

Only use an electric space heater if absolutely necessary. An electric space heater will cost approximately 18 cents per hour of operation.

Adjust the thermostat. I like to tell my family they will warm up quickly if they run the vacuum or clean the bathroom. Otherwise, it is time to break in those new Christmas sweaters, fleeces and hoodies! For each degree set back, the energy savings are estimated at 1-3 percent. Try not to adjust it frequently; instead try to turn it back for at least 8 hours. *Exception: air source heat pumps and geothermal systems. Their rule is generally, "Set it and forget it."* Energy savings may be lost if these systems must rely on the auxiliary heating system to make quick changes. If thermostat changes are required, try making them slowly, one degree at a time.

Many small changes made throughout your home and other buildings can help reduce higher winter energy use. Check out TogetherWeSave.com to learn more energy savings tips.

~ Marla Eversole
Member Services

