



### **ARE YOU READY?**

## TAYLOR ELECTRIC

### SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

Your Touchstone Energy® Partner

ith severe weather events occurring more frequently, now more than ever, it makes sense to be prepared. During a prolonged power outage or other emergency, this means having enough food, water, and supplies to last at least a few days.

September is National Preparedness Month and we want to remind you about the power of preparation. While you don't have to achieve a "doomsday prepper" level of preparedness, there are several practical steps you can take.

Even at a modest level, preparation can help reduce anxiety and lessen the impact of an emergency event. We recommend starting with the basics. Here are general guidelines recommended by the Federal Emergency Management Agency:

- Assemble a grab-and-go disaster kit with items like nonperishable food, water (one gallon per person, per day), batteries, flashlights, prescription medications, firstaid kit, battery-powered radio, and phone chargers.
- Develop a plan for communicating with family and friends (i.e., via text, social media, third party, etc.).
- Have some extra cash available. During a power outage, electronic card readers, and cash machines may not work.
- Store important documents (birth certificates, property deed, etc.) in a safe place away from home (for example, a bank safe deposit box).
- Keep neighbors and coworkers apprised of your emergency plans.
- Fill your car with gas.
- Organize your supplies so they are together in an easily accessible location that family members know about.

#### Caring for vulnerable family members

If you have older family members or those with special needs, make sure they have enough medication and supplies for a few days. If they don't live with you, arrange for a neighbor to check in on them. If a severe weather event is expected, consider having your relative stay with you if feasible, otherwise call them daily. If you have an infant or young children, make certain that you have ample formula, diapers, medication, and other supplies on hand to weather an outage lasting several days or more.

### Keeping four-legged family members safe

For families with pets, having a plan in place in the event of a prolonged outage or an emergency will help reduce worry and stress.

- Bring pets indoors at the first sign of a storm or other emergency. Pets can become disoriented and frightened during severe weather and may wander off during an emergency.
- Microchip your pet and ensure the contact information is up to date.
- Store pet medical records on a USB drive or in an easy-to-remember location.
- Create an emergency kit for pets (include shelf-safe food, bottled water, medications, and other supplies).

At Taylor Electric, we care about your safety. Planning for an emergency situation today can give you more confidence to deal with severe weather and potential outages in the future.

## CO-OP MONTH KICK-OFF Breakfast

Join us for breakfast from 6:30–9:30 a.m. to kick off October Co-op Month on Tuesday, October 3

at the Centennial Community Center, Stetsonville. Sign up for a chance to win a credit on your electric bill.





Test your knowledge about electricity by spinning the wheel for a prize!

**Hey Kids**, join us for breakfast and bring your best decorated pumpkin. All entries will be displayed at the cooperative office. Best pumpkin wins a \$25 gift certificate.

Age groups: 1-3 4-6 7-9 10-12

(Please do not carve your pumpkin as we would like to display them for the month of October.)



Focus on Energy will be offering special promotions for Co-op Month!



## YLC PARTICIPANTS COMBINE LEARNING AND FUN AT 3-DAY EVENT

he 60th Annual Youth Leadership Conference took place at UW-Stout in Menomonie July 11-13, 2023, with 73 young people in attendance representing 15 Wisconsin electric cooperatives. During the three-day event, attendees learned about electric cooperatives and the 7 Cooperative Principles, as well as leadership skills and networking, all in a campus setting.

Activities this year included a presentation from Packer great Gilbert Brown, "The Gravedigger"; an interactive teambuilding presentation by Craig Hillier, motivational speaker and author; a safe driving presentation; an etiquette dinner; a hypnotist performance; and a presentation about cooperative careers from Beth Knudson, NRECA youth programs and



Theo Robisch (right), along with the rest of the 2021-22 Youth Board, was responsible for planning this year's YLC.

training manager. The youth groups also produced their own videos demonstrating cooperative principles.

Theodore Robisch, son of Taylor Electric members Matthew and Sara Robisch, attended the conference as a



member of the YLC youth board. Each year the conference includes a competitive election to earn a seat on the board, for which Theodore ran and won last year. Those elected work to engage more young people with electric cooperatives and plan the next year's conference as well as participate in the Youth Tour of Washington, D.C. Robisch participated in the tour this past June and attended this year's YLC, which was his final activity as a Youth Board member.

Fourteen YLC attendees ran for youth board this year, delivering spirited and entertaining speeches to the group, making their case on why they would be good candidates. Six of the candidates were elected, plus one alternate.

The 2023-24 Youth Board members are:

- Carson Welter, Oakdale Electric Cooperative
- Thomas Peters, Rock Energy Cooperative
- Mya Petersen, Pierce Pepin Cooperative Services
- Helen Clements, Vernon Electric Cooperative
- Jayden Mosley, Rock Energy Cooperative
- Ryther Gehrke, Richland Electric Cooperative
- Johnah Vircks (alternate), Clark Electric Cooperative

Congratulations to the newly appointed board, and thank you, Theo, for representing Taylor Electric over the past year.

# OVERHEAD VS. UNDERGROUND: WHAT'S THE DIFFERENCE?

here are two methods of installing the power lines that carry electricity to your home, overhead and underground. Taylor Electric Cooperative members sometimes ask why we use one versus the other, or more to the point, why all power lines are not installed using the underground construction method. Isn't one method better than the other? These are great questions, and the answer is that each method has its place.

Overhead line construction starts with the setting of utility poles. Poles can be set in nearly any type of terrain, even rocky. In the case of heavy rock, special equipment is used to augur out the hole. If placement occurs in boggy or wet terrain, many techniques are available to set poles securely. Once the poles are in place, wires can be strung and then equipment—like transformers, fuses and reclosers—are installed. Power can now flow.

Underground line construction requires digging a trench that is deep enough to keep the lines well away from surface activities. Where the terrain is extremely rocky, underground lines may not be an option. Next, wires are laid in the trench directly or placed in conduits for protection. The trench is filled in, and the surface is restored to its original condition. Padmount transformers and additional equipment are installed as needed, now the system is ready to deliver electricity.

Let's take a look at some the advantages and disadvantages of each construction method, beginning with overhead.

#### Overhead construction

**Pros:** Lower cost, quicker construction, easier to spot damage and faults, less expensive to repair and upgrade, can be built anywhere.

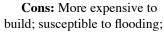
**Cons:** Susceptible to wind, ice, and snow; more vulnerable to damage from trees and vegetation, which requires right-of-way

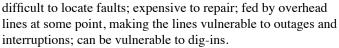


trimming; vulnerable to blinks when animals and branches contact lines; susceptible to damage from vehicle collisions; less attractive.

### Underground construction

**Pros:** Not vulnerable to damage from tree branches; no right-of-way trimming required; less susceptible to damage from vehicle collisions; not impacted by wind, ice, and snow; less vulnerable to blinks when animals and branches contact lines.





Determining if power lines should be overhead or underground boils down to what is best for the situation. Underground lines might be ideal in situations where there is a desire to keep the poles and wires out of sight, such as a residential neighborhood, park, or historical area. There are many cities and towns that construct only underground lines for a variety of reasons.

Overhead systems work well when appearance is not a major concern. Examples include extremely long line distances across country, where the voltages are higher than the limitations set for underground lines.

The ultimate mix of underground and overhead construction used by Taylor Electric Cooperative provides you, our members, with the highest possible quality of service at the lowest possible price. Cost, appearance, reliability, maintenance, and future upgrades will drive which is the better approach, overhead or underground.





### CAPITAL CREDIT CHECKS TO BE MAILED

### Economic participation is a benefit of co-op membership

What sets Taylor Electric Cooperative apart from investorowned utilities? One of the main things is that each cooperative member is an owner of the business.

And, with being an owner comes the responsibility of operating the business, which is done through attendance at the annual meeting and electing fellow members to the board of directors, who in turn set policies and hire a CEO. The CEO then employs the staff to carry out those policies.

Each member—owner also has a responsibility to invest in the business. There is no stock to sell on Wall Street to

provide financial backing for the business. Through member investments, the cooperative builds an equity reserve, which for Taylor Electric Cooperative is currently about 45 percent of the total assets of the co-op. This equity reserve is required

Taylor Electric Cooperative has returned more than \$8.9 million to its member–owners.

by lenders who then share the risk by making loans to the co-op to finance power line construction and rebuilding projects that are needed to keep the electricity flowing.

Since there are no Wall Street stockholders, there are no dividends or monies paid to outside investors. When each year's finances are audited and closed out, the remaining profit or margins are allocated to the members based on the amount each member paid for electricity during the year. After a period of time, the allocations, or capital credits, are paid back to the members.

Taylor Electric Cooperative has returned more than \$8.9 million to its member–owners. This amount represents

approximately 46 percent of all of the margins earned by the cooperative since its inception.

The bylaws of Taylor Electric Cooperative delegate authority to the board of directors to determine the amount and method of capital credit retirement. With a need for large amounts of cash to invest in new power lines, as well as to replace and repair existing lines, it becomes a tough job to balance the right mix of member investment and borrowing from outside lenders. The decision directly affects the annual retirement of capital credits to past and present co-op members.

This year, the board of directors decided that capital credits of approximately \$341,000 should be returned to members of the cooperative. This amount is being refunded to those members who received electric service from Taylor Electric Cooperative in 1999–2000, with Dairyland credits from the year 1994-1995.

New this year, all capital credits under \$100 will be credited to the member's electric bill. In the case of an inactive membership, a check will be mailed in September.

The directors believe there's a need to continue to refund capital credits, but they also realize the need to maintain a strong, viable financial position to meet the future needs of the members and the requirements of our lenders.

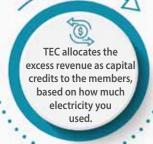
The patronage of each member is greatly appreciated.

NOTE: Joint capital credit checks require both signatures when signing. Also, when using the capital credit check for paying your electric bill, please be sure to sign the back of the check.

### HOW DO CAPITAL CREDITS WORK?









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