

# Taylor Report

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## Know the Signs of a SCAM!

By Anne Prince

It's no secret that consumers with a water, gas or electricity connection have long been targets for utility scams, but fraudsters have changed their tactics since the Covid-19 pandemic. As consumers became more reliant on technology for work, school and commerce, scammers noted these shifts and adapted their tactics to this changed environment.

Imposter scams are the number one type of fraud reported to the Federal Trade Commission. While scam artists may come to your door posing as a utility worker who works for the "power company," in today's more connected world, attempts are more likely to come through an electronic device, via email, phone or text.

### Common Types of Scams

A scammer may claim you are overdue on your electric bill and threaten to disconnect your service if you don't pay immediately. Whether this is done in-person, by phone, text or email, the scammers want to scare you into immediate payment so you don't have time think clearly.

If this happens over the phone, simply hang up. If you're concerned about your bill, call us at 715-678-2411. Our phone number can also be found on your monthly bill and on our website, [www.taylorlectric.org](http://www.taylorlectric.org). If the scam is by email or text, delete it before taking any action.

Some scammers may falsely claim you have been *overcharged* on your bill and say they want to give a refund. It sounds easy. All you have to do is click or press a button to initiate the process. If you proceed, you will be prompted to provide banking or other personal information. Instead of money going into your bank account, the scammers can drain your account and use personal information such as a social security number for identity theft.

If this "refund" scam happens over the phone, just hang up and block the phone number to prevent future robocalls. If this scam attempt occurs via email (known as a "phishing" attempt) or by text ("smishing"), do not click any links. Instead, delete it, and if possible, block the sender.

### Defend Yourself Against Scams

Be wary of calls or texts from unknown numbers. Be suspicious of an unknown person claiming to be a utility worker who requests banking or other personal information.

Never let anyone into your home that you don't know unless you have a scheduled appointment or reported a problem. Taylor Electric employees wear neon yellow shirts and will arrive in a company vehicle that is identified with the co-op's name. When we perform work on our members' property or come into your home, our employees

are professionals and will always identify themselves.

We want to help protect our community against utility scams, and you can help create the first line of defense. Please report any potential scams to us so we can spread the word to prevent others in the community from falling victim.

*Anne Prince writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.*

**FORE!**  
Know when to head for cover

"Just one more hole" is what you might be thinking when you hear thunder or see lightning while out on the course. However, ignoring the signs of a storm could cost you your life or cause serious injury.

**LIGHTNING DATA REVEALS:**

- Two-thirds of lightning deaths occurred during outdoor activities.
- Golfing accounted for 27% of these sports-related casualties.
- Of these deaths, 14% happened during a sports activity on land (non-water related).

**FINISHING A GOLF MATCH IS NOT WORTH GETTING STRUCK BY LIGHTNING.**

Lightning often strikes in the absence of heavy rain and may happen 10 miles away from rainfall or the heart of a storm.

Know when to call it.

**Safe Electricity.org**

Source: National Lightning Safety Council statistics 2006-2020

## Board Report – April 2022

- Approved March disbursements totaling \$551,032. 9 new member applications, and March 2021 construction in the amount of \$301,957.
- Reviewed financial results for March with \$180,347 Operating Margins and \$194,433 Total Margins year - to-date.
- There were 7 outages in March, with average YTD outage time per meter of 0.0331 hours.
- Two applications for discounted early retirement of capital credits to estates were approved with total capital credits of \$1,949 to be paid out at the net present value of \$999.
- 16 delinquent accounts were processed for collection following the April 20th due date. The total amount owing on these accounts is \$7,043.
- The Auditor presented the results of the 2021 audit. Based on the audit results, \$783,173 in margins were allocated to the members that were active in 2021.
- Various policies were updated.
- Delegates were set for upcoming annual meetings including DPC and CFC.

## Board Report – May 2022

- Approved April disbursements totaling \$611,477. 15 new member applications, and April 2021 construction in the amount of \$72,377.
- Reviewed financial results for April with \$227,782 Operating Margins and \$237,823 Total Margins year to date.
- There were 8 outages in April, with average YTD outage time per meter of 0.0389 hours.
- Four applications for discounted early retirement of capital credits to estates were approved with total capital credits of \$3,254 to be paid out at the net present value of \$1,313.
- 25 delinquent accounts were processed for collection following the May 20th due date. The total amount owing on these accounts is \$11,744.

- The Working Hours policy was updated, plans for the Annual Meeting were discussed, as well as the upcoming DPC Annual Meeting, scholarship recipients were presented, and a representative from the coop's insurance carrier presented to the board.

## \*DO THE SUMMER SHIFT\*

When each member conserves electricity, we all win. Shift non-essential electricity use to before 11 a.m. or after 7 p.m., Monday-Friday this summer. A small shift reaps savings for you and our entire Cooperative family.

- Turn off or unplug all non-essential lights, televisions, electronics and other appliances.
- Cook food in a microwave instead of using a stovetop or oven.
- Adjust the thermostat up or down, depending on the season.
- Shift high electricity use activities, such as laundry, vacuuming and running the dishwasher until after 7:00 PM.
- Delay electric vehicle charging until after the control event has expired.



Always assume a downed power line is energized. Downed lines can energize the ground up to 35 feet away.