

CEO CORNER



Ryan Bartlett,
President / CEO

Power On: October is National Co-op Month

As an electric cooperative, our top-priority is always to provide reliable, affordable energy to you, the members we serve. But our mission extends beyond that. As a co-op, we strive to enrich the lives of our members and serve the long-term interests of our community—a charge that has been more critical in recent months than ever before.

One of the seven principles that guides all co-ops is Concern for Community. To me this principle is central to the DNA of Taylor Electric Cooperative, and it sets us apart from other utilities.

October is National Co-op Month, and as part of this year's celebration, electric cooperatives across the country are highlighting the many ways we "Power On."

Who could have fathomed at the beginning of the year that COVID-19 would test our community and nation? The rapidly changing circumstances caused by the pandemic have created difficulties and opportunities for your co-op. Over the past several months, we've been challenged to operate differently, and Taylor EC has answered the call to help our members and provide support for our more vulnerable neighbors.

To ensure the reliability of your power supply, we modified our operations to safeguard business continuity. We implemented new safety standards such as social distancing, mask policies and removing public spaces to maintain physical separation, while some staff worked remotely. We also adjusted our walk-in office availability and in-person meetings to ensure the health and safety of our employees and members. We believe these measures were necessary to protect our community.

For our members who needed help with their electric bills, we worked with them to make special payment arrangements. I tell you about all these efforts to explain how much we care about this community—because we live here, too.

While the difficulties caused by COVID-19 have been disruptive, I'm heartened to see how our community has pulled together.

More than 80 years ago, Taylor EC was built by the community to serve the community, and that's what we'll continue to do—provide unparalleled service and reliable, affordable power.



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Your Unique Source of Power

YOU HAVE A UNIQUE story to tell about yourself because you are part of an electric cooperative community. But if you're like a lot of electric cooperative consumer-members, you might not feel you know enough to tell that story well. So here's some help.

About 1 in 10 Americans receive their power the way you do, from an electric co-op. Electric cooperatives belong to the people they serve—that would be you and your neighbors—and were first formed in the 1930s because major utilities, owned by investors wanting to make a profit, ignored rural America. They didn't think there was enough money to be earned there. So people in rural communities joined forces and formed locally owned electric co-ops.

October is National Co-op Month, the time of year when cooperatives across the country celebrate the many ways co-ops are unique and, more important, the members they serve. This year we're focusing on our ties to the local community. Your co-op was built by the community, for the community, so let's take a look at what that means for you, the members of the co-op.

Your co-op is here to stay. Since the co-op belongs to the members it serves with safe, reliable, affordable energy, it's not going to move out of the country or even across the state. It's staying right where it is.

Your co-op knows you. No two cooperatives are alike. Across the country there are more than 900 electric co-ops. Because each of those co-ops belongs to the people who live there, the co-op listens to the community it is a part of. Whether it's working with the latest energy efficiency technologies or keeping the electric grid safe and secure, your electric co-op can offer solutions that make the most sense in your area.

Your co-op cares about your community. The co-op's top priority is to power the community. It is not owned by faraway, or even nearby, investors looking only for a good return on their money. Your co-op partners with local organizations on community events, fundraisers, youth programs and more. We're your friends and neighbors. By investing in the local community, your electric co-op supports economic development and prosperity for all, right here at home.

And these are just a few ways you and your electric cooperative are one of a kind. ■

Taylor Electric Cooperative

A Touchstone Energy® Cooperative 

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Save Electricity While Working Remotely

AS AMERICAN FAMILIES and businesses transition to remote work to slow the spread of COVID-19, many have seen a surge in home energy use—and in electric bills. Simple money-saving steps can help lower your bills without jeopardizing safety or comfort.

Recommended energy-saving tips include:

- ▶ Program your thermostat to maximize energy savings. Setting your thermostat 1 degree lower when heating or 1 degree higher when cooling can reduce energy use by up to 5%.
- ▶ Do only full loads of laundry and wash with cold water. Using warm water instead of hot can cut a load's energy use in half, and using cold water saves even more.
- ▶ Air-dry dishes. This can cut your dishwasher's energy use by up to 50%.
- ▶ Replace incandescent lightbulbs with LEDs. Lighting can amount to up to 12% of monthly energy use. LEDs can cut lighting costs by 75%.
- ▶ Unplug appliances and electronics when not in use. Small appliances and electronics use energy even when not in use. When powered on, game consoles, TVs and similar electronics are responsible for up to 12% of a home's energy use. ■



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Stay Safe at Home

ELECTRICAL MALFUNCTIONS ACCOUNT for thousands of home fires each year, resulting in deaths, injuries and property damage. The average American home was built in 1977, which means many homes simply can't handle the demands of today's electrical appliances and devices. Keep safety in mind with these helpful tips from Electrical Safety Foundation International.

Learn the warning signs of an overloaded electrical system:

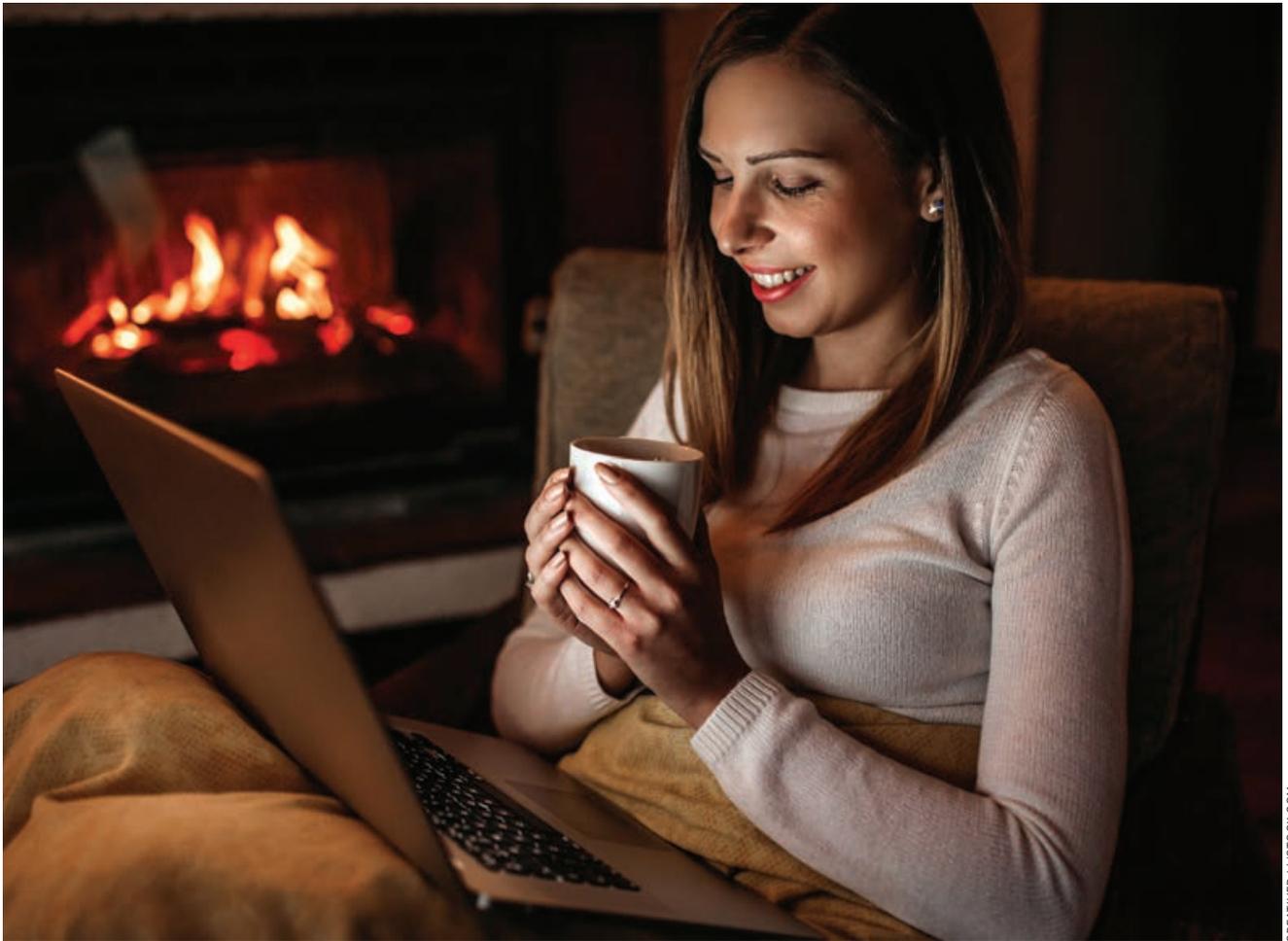
- ▶ Frequent tripping of circuit breakers or blowing of fuses.
- ▶ Dimming of lights when other devices are turned on.
- ▶ Buzzing sounds from switches or outlets.
- ▶ Discolored outlets.
- ▶ Appliances that seem underpowered.

How to avoid overloading circuits:

- ▶ Label your circuit breakers to distinguish the different circuits in your home and what they power.
- ▶ Have your home inspected by a qualified electrician if the home is older than 40 years or if you've had a major appliance installed.
- ▶ Have a qualified electrician install new circuits for devices that draw lots of energy.
- ▶ Reduce your electrical load by using energy-efficient appliances and lighting.

Working from home? Follow these safety tips to keep you and your home safe from electrical hazards.

- ▶ Avoid overloading outlets.
- ▶ Unplug appliances when not in use to save energy and minimize the risk of shock and fire.
- ▶ Regularly inspect electrical cords and extension cords for damage.
- ▶ Extension cords should only be used on a temporary basis.
- ▶ Never plug a space heater or fan into an extension cord or power strip.
- ▶ Never run cords under rugs, carpets, doors or windows.
- ▶ Make sure cords do not become tripping hazards.
- ▶ Keep paper and other potential combustibles at least 3 feet away from heat sources.
- ▶ Use lightbulbs with the proper wattage for lamps and light fixtures.
- ▶ Make sure your home has smoke alarms. Test them monthly, change batteries annually and replace units every 10 years. ■



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Cool Off Your Winter Energy Bill

YOU'VE BUDGETED FOR holiday gifts, meals and maybe a vacation—but with money tight, that doesn't leave much room for home energy efficiency upgrades. Does that mean you're powerless to lower your electric bill? Not at all. **Keep your energy bill cool this winter with these tips and tricks:**

Window coverings: Are you using your windows to capture heat? Open drapes and shades to catch free solar heat during the day. Close them at night to keep the heat inside.

Thermostat: Set your thermostat to 68 degrees (or lower if comfortable).

Got tape? Though not as durable as foam, rubber or vinyl, you can use nonporous tape (such as cloth first-aid tape) to keep cold air from squeezing into your home. Tape is good for blocking corners and irregular cracks and can be used at the top and bottom of a window sash, in door frames and attic hatches, and to seal inoperable windows. Reinforce it with staples if needed.

Move the air: Run ceiling fans on low and reverse the rotation to pull air up in winter. This keeps warm air circulating without cooling you.

Free vents: Your heating, ventilating and air conditioning system will have to work twice as hard if your air registers and vents are blocked by rugs, furniture or drapes. Keep them clear to allow air to flow freely.

Garage drain: Leave your garage door down. A warmer garage in winter will save energy.

Rug relief: Have a spare rug? Use it to cover bare floors for added insulation.

Cool food: Don't make your fridge work too hard. Clean its coils every year, and set the temperature between 34 and 37 degrees; leave the freezer between zero and 5 degrees. Keep the freezer full because frozen food helps your freezer stay cool. When cooking, keep lids on pots, and let hot food cool off before placing it in the refrigerator.

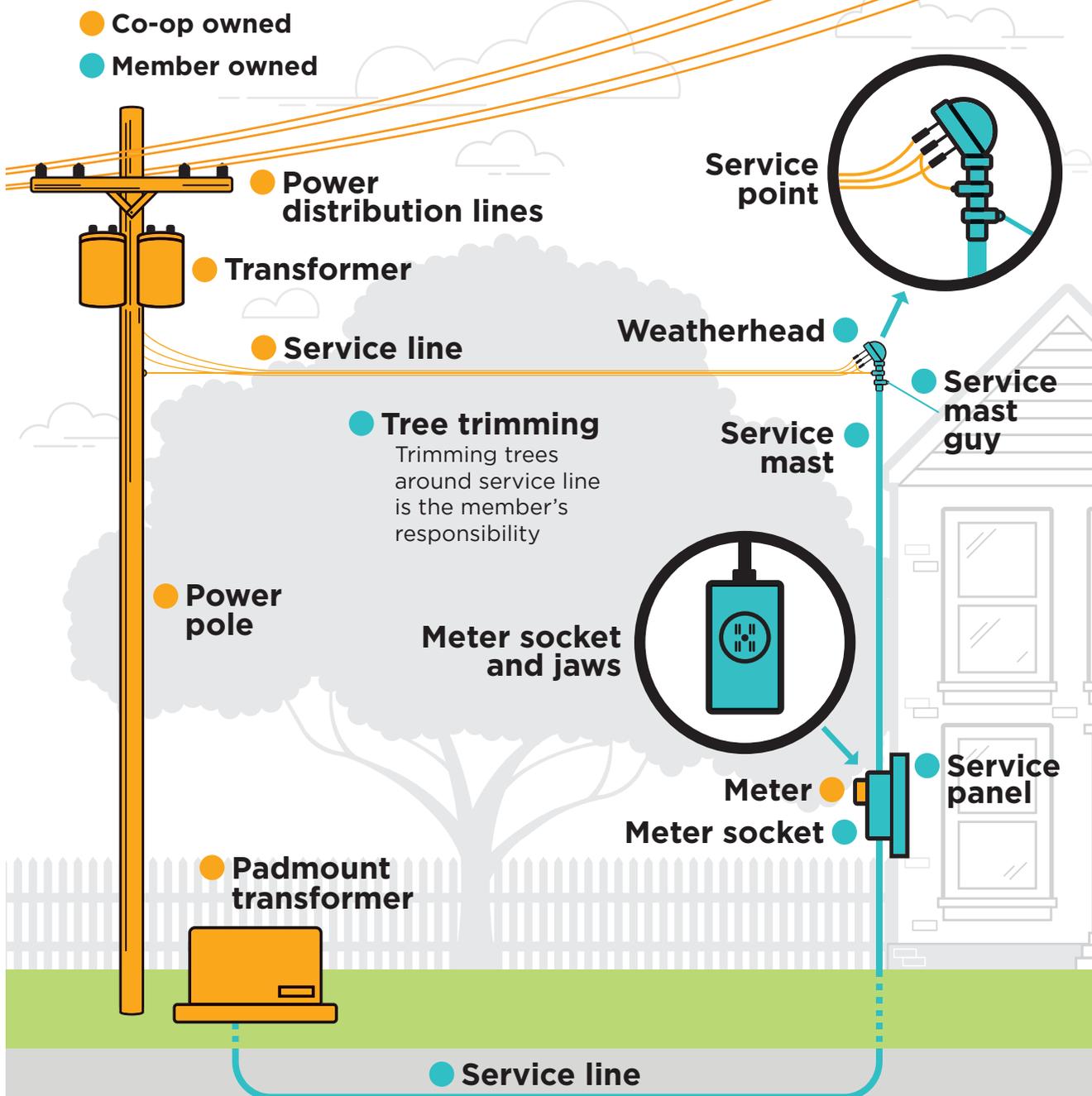
Hot savings: Heating water accounts for 12% of the average home's energy use. Set your water heater temperature no higher than 120 degrees. For households with only one or two members, 115 degrees works.

There are other ways to conserve energy, too. Remember, you don't pay for what you don't use. When you're not watching TV or using lights, computers and other electronics, turn them off. Lower your home's temperature a bit and wear a sweater to stay warm, or place an extra blanket on the bed at night. Find more ways to save at togetherwesave.com. ■

Who Owns What?

Electric Co-op-Owned Equipment vs. Member-Owned Equipment

This graphic depicts equipment owned by the co-op (in gold) and the member (in blue). If a storm damages any equipment owned by the co-op, we are responsible for repairs. If a storm damages any member-owned equipment, the member is responsible for repairs. Members should hire a licensed electrician when making any repairs to member-owned equipment.



Note: This graphic depicts overhead and underground service. Please be aware of which type of service you receive at your home or business.



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Protect Yourself Against Cybercrime

RANSOMWARE, CREDENTIAL THEFT, phishing emails and other attempts at cybercrime are no longer a question of if but of when. It only takes one click on a malicious email, website or attachment to allow access to private information or for a virus to infiltrate a smartphone or computer.

Since October is National Cybersecurity Awareness Month, it's a good time to review some simple things you can do to protect yourself from cybersecurity threats.

Keep Your Defenses Up

- ▶ Make sure all your computer software—including your web browser—is updated. Keeping software up to date helps ensure that your system can block cyberthreats that are always evolving.
- ▶ Create strong passwords and keep them private. It can take five days to crack a nine-character password but more than two centuries to crack a password consisting of 12 characters or more.
- ▶ Treat all Wi-Fi networks as a potential security risk. Never check financial or other sensitive accounts when using public Wi-Fi. Encrypt sensitive data when using a public Wi-Fi network.

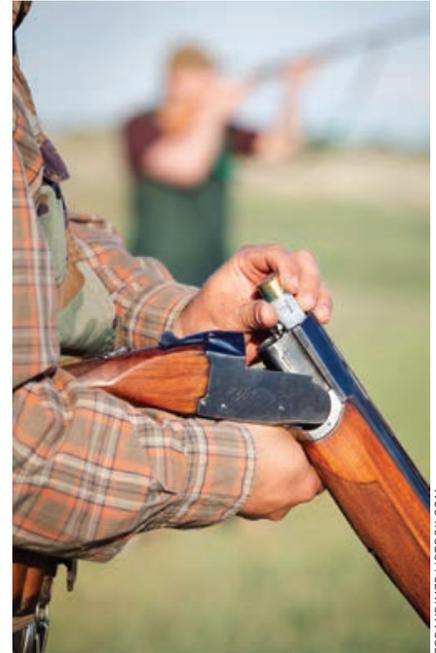
Don't Fall for a Phish

- ▶ Be on the lookout for emails, phone calls and other messages that try to gain access to your private information. If it sounds too good to be true, it probably is. If something seems off, trust your instincts.
- ▶ Think before you click! Don't click links or attached files in emails or text messages from senders you don't know. Even if you do know the sender, hover over the link before you click, as the account may have been hacked or someone could be spoofing it. There are many ways to spot a phish, and you can see them all at staysafeonline.org.

Remember, you are your best line of defense against cybersecurity threats. ■

Safety Tips for Hunters

THIS HUNTING SEASON, we encourage all members to be aware of electrical equipment and take necessary precautions while hunting. Keep these safety tips in mind as you enjoy the great outdoors.



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- ▶ Take notice of posted warning signs and keep clear of electrical equipment.
- ▶ Do not shoot at or near power lines or insulators.
- ▶ Know where the power lines and equipment are located on the land where you hunt.
- ▶ Be especially careful in wooded areas where power lines might not be as visible.
- ▶ Do not place deer stands on utility poles or climb poles. Energized lines and equipment can conduct electricity to anyone who comes into contact with them, causing shock or electrocution.
- ▶ Do not place decoys on power lines or other utility equipment. Any nonelectrical equipment attached to a pole can pose an obstruction and serious hazards to our line crews. ■