

NEMAHA-MARSHALL ELECTRIC CO-OP ASSN., INC.

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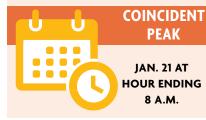
Accountant

CONTACT US

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Nemaha-Marshall Electric Cooperative Association, Inc.



FROM THE MANAGER

Be Ready for Storm Season

Preparedness is the best defense



Kathleen O'Brien

Here's to hoping "March comes in like a lion, goes out like a lamb!" First, I want to thank the members who attended the

annual meeting in

person, and espe-

cially to everyone who exercised their democratic control as a member of Nemaha-Marshall by submitting a ballot to elect trustees to represent you for the next three years.

Also, by now you should have received a capital credits allocation notice by mail in late February. As a member of Nemaha-Marshall, a not-for-profit cooperative, we allocate our margins

to each member who received electric service in 2024. See the article on Page 12D for more information.

Spring is on our doorstep and like many of you, I'm looking forward to more opportunities to be outdoors and enjoy warmer weather. Springtime brings many of my favorite activities like golfing, cooking out with family and friends, time spent working in the garden and simply sitting on my deck listening to the birds and enjoying life.

Unfortunately, spring and summer can also create the perfect conditions for severe storms.

Nemaha-Marshall Electric crews are always prepared and standing by to respond should power outages occur in our area. When severe storms cause

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OUTAGES FOR DEC. 2024-JAN. 2025		Occasionally, a part or parts of the delivery system fail and an outage occurs. Below are the larger outages that occurred.		
Date	Location	Substation	Number of Consumers	Outage Cause
Dec. 21	15-3-08-04	Marysville	12	Wire Pulled Out of Dead End
Dec. 27	29-1-11-03	East Axtell	69	Pole Hit - Broke Wire
Jan. 4	33-4-09-03	Frankfort	0	Bad Consumer Underground
Jan. 8	13-3-11-15	Seneca	1	Bad Transformer
Jan. 12	28-2-14-05	Seneca	438	Farmer Hit Guy Wire
Jan. 16	10-2-11-04	East Axtell	1	Broken Jumper on Transformer
Jan. 17	08-3-06-13	Marysville	191	Floater
Jan. 19	27-2-14-16	Seneca	0	Bad Consumer Disconnect
Jan. 21	25-2-12-15	Seneca	438	Dead End Shoe New Line

EMPLOYEE SPOTLIGHT



BRAD BOECKMAN

Lineman

IF YOU COULD HAVE ANY CAREER, WHAT WOULD IT BE?

Rancher or heavy equipment operator

WHAT'S ON YOUR LIFE BUCKET LIST? HAVE YOU CHECKED OFF ANY ITEMS?

Winning the lottery — obviously not!

WHAT PODCASTS OR YOUTUBE CHANNELS CAN YOU LISTEN TO FOR HOURS?

New Heights, Dave Ramsey and Smart Money Simplified.

WHAT QUALITY DO YOU ADMIRE MOST IN OTHERS?

Honesty

WHAT HOBBY OR ACTIVITY DO YOU WISH YOU HAD MORE TIME FOR?

Fishing and hunting

WHAT'S SOMETHING YOU'VE ALWAYS WANTED TO TRY BUT HAVEN'T YET?

Learning to speak Spanish or play the guitar.

SHARE A MOTTO, QUOTE OR MANTRA THAT INSPIRES YOU.

Hakuna Matata

WHAT PERSONAL CHALLENGES HAVE SHAPED WHO YOU ARE?

Growing up, not getting everything handed to me, if you want something you work for it.

WHAT ADVENTURE HAVE YOU BEEN DYING TO GO ON?

African safari

WHAT WOULD YOUR PERFECT SUNDAY LOOK LIKE?

70 degrees outside, driving around with my family, checking cows; just hanging out-relaxing.

WHAT WOULD YOU BE AND WHY IF YOU WERE AN ICE CREAM FLAVOR?

Double chocolate chip cookie dough, because who doesn't like that stuff?

WHAT ARE THREE FUN FACTS ABOUT YOU THAT WE MAY NOT KNOW.

Married. Two girls with one baby on the way. I run cow calf pairs with my dad.

2025 LIEAP ASSISTANCE APPLICATION PERIOD OPEN UNTIL MARCH 31

The Low-Income Energy Assistance Program (LIEAP) helps low-income persons meet their home energy costs by paying a portion of their home energy costs. Applications for the 2025 year must be received by the Department for Children and Families (DCF) Service Center by 5 P.M. ON MARCH 31, 2025.

Eligibility and income requirements as well as the online application can be found at: https://www.dcf.ks.gov/services/ees/Pages/EnergyAssistance.aspx or by calling 888-369-4777.

2025 INCOME ELIGIBILITY GUIDELINES				
Persons Living at Address	Maximum Gross Monthly Income			
1	\$1,882.50			
2	\$2,555			
3	\$3,227.50			
4	\$3,900			
5	\$4,572.50			
6	\$5,245			
7	\$5,917.50			
8	\$6,590			
+1 \$672.50 for each additional person				

Be Aware of Utility Poles When Burning!

Before burning, check the property for electrical equipment and power poles to avoid damage and potential outages. Electrical power lines and transmission equipment can pose special hazards for prescribed burns. Special consideration during the planning and conducting of a prescribed burn can eliminate or greatly reduce injury and damage from these factors. When burning under or near electrical power lines or high voltage transmission lines, exercise extreme care. Mow or remove vegetation from around any poles or equipment. Back burn to create a fire break and keep people and equipment away from overhead power lines. The following situations can lead to injury or death.

SMOKE BUILDUP

Smoke consists of carbon particles, which can conduct electricity. If the concentration of carbon is high enough, an electrical discharge from the line to the ground, like lightning, can occur. The discharge hazard increases as line voltage increases, distance to the ground decreases, and the amount of smoke increases. Such discharges have killed firefighters. To reduce the potential for discharges, the fire front should not be allowed to cross under the lines in large areas. By properly coordinating the location of the burn with the wind direction or by lighting the fire parallel to the line, no major smoke buildup should occur.

WATER AND POWER LINES

When working below power lines with water hoses, extreme care must be taken to keep water streams out of overhead lines. Water will conduct electricity and the water stream will act as a conductor. Water should never be directed toward the power line or poles.

DOWNED POWER LINES

Power lines can be downed during a prescribed burn, by vehicles colliding with poles or poles being burned. If power lines are downed, there are two hazards: the lines themselves and the combination of lines on wire fences, which can produce the potential for electrical shock for long distances. When lines are downed, they become hard to see and people or vehicles can run into them. Electrocution or serious shock injuries can occur. Also, wildfires can be started by the downed lines arcing. If lines fall on fences, a new hazard is created. Electricity will be conducted by the fence wires for long distances. As long as the wires contact each other, there is the potential for electrical shock or death. Always assume any downed power line is energized. Keep everyone away and call 911 immediately.

If any poles are damaged by a fire, the person starting the fire could be liable for the damage to Nemaha-Marshall Electric's equipment and the cost associated with repairing the damage.



Be Ready for Storm Season Continued from page 12A >

power disruptions, our line crews take all necessary precautions before they get to work on any downed lines.

I would encourage you to also practice safety and preparedness to protect your family during storms and outages.

The Federal Emergency Management Agency recommends the items below as a starting point for storm and disaster preparedness, but you can visit www.ready.gov for additional resources.

- ▶ Stock your pantry with a threeday supply of non-perishable food, including canned goods, energy bars, peanut butter, powdered milk, instant coffee, water and other essentials (i.e., diapers and toiletries).
- Confirm that you have adequate sanitation and hygiene supplies including towelettes, soap and hand sanitizer.
- Ensure your first-aid kit is stocked with pain relievers, bandages and other medical essentials, and make sure your prescriptions are current.
- Set aside basic household items you will need, including flashlights, batteries, a manual can opener and portable, battery-powered radio or TV.
- Organize emergency supplies so they are easily accessible in one location.

In the event of a prolonged power outage, turn off major appliances, TVs, computers and other sensitive electronics. This will help avert damage from potential power surges and will also help prevent overloading circuits during power restoration. That said, do leave one light on so you will know when power is restored.

If you plan to use a portable generator, make sure it's rated to handle the amount of power you will need, and always review the manufacturer's instructions to operate it safely.

Listen to local news or a NOAA weather radio for storm and emergency information, and check our website, www.nemaha-marshall.coop for restoration updates.

Severe storms can occasionally bring down power lines. If you see a downed line, always assume it's energized and never approach it. If flooding occurs, never walk through areas where power lines could be submerged.

Planning for severe storms or other emergencies can reduce stress and anxiety caused by the weather event and lessen the impact of the storm's effects.

Sign up for NOAA emergency alerts and warnings and visit our website, www.nemaha-marshall.coop for the

latest power restoration updates. If you experience an outage, please don't report it on Facebook. Call our outage reporting number at 866-736-2347 this is the fastest way to let us know if your power is out.

Finally, we are putting a new section in our centerspread to inform you about outages that occurred on our system and the cause. We want you to be aware of the number of outages caused by others and not because of weather or equipment failure. This report will be accompanied (if space allows) by a safety article. At the cooperative, we focus on safety every day, and we ask that our members always be careful around electric power lines.

Also, if you haven't been doing so, we hope you will be looking for your account number somewhere on these pages for a chance to win \$10 off your electric bill.

I hope we don't experience severe storms over the spring and summer months, but we can never predict Mother Nature's plans. At Nemaha-Marshall, we recommend that you make a plan today — because storm preparedness is always our best defense.

If March comes in like a lion, let's hope it goes out like a lamb so we can all enjoy those spring activities.

WHITTAKER, DRESSMAN WIN ANNUAL YOUTH PROGRAMS COMPETITION

Congratulations to the 2025 Nemaha-Marshall Electric youth programs winners! Winning all-expenses-paid trips are ABIGAIL WHITTAKER, who will attend the Electric Cooperative Youth Tour in Washington, D.C.; and ANNIE DRESSMAN, who will attend Cooperative Youth Leadership Camp near Steamboat Springs, Colorado. Thank you to all of the high school juniors who applied and competed in the youth program competition.



Abigail Whittaker



Annie Dressman

Whittaker is the daughter of Doug and Susan Whittaker of Sabetha. She attends Sabetha High School and is active in volleyball, FCA, KAYS, SADD and Bluejay Buddies. She is also involved in Grains of Hope while maintaining a 4.0 GPA.

Dressman is the daughter of Brian and Janna Dressman of Frankfort. She attends Frankfort High School. She participates in Scholars Bowl, forensics, FFA, cross country and track. She is also involved in cheer and dance while maintaining a 4.0 GPA.

Congratulations to our 2025 Youth Programs Winners!

Understanding Capital Credits

WHAT ARE CAPITAL CREDITS?

As a not-for-profit cooperative, after Nemaha-Marshall Electric deducts costs and upkeep for yearly operations, the net margin is reinvested into the company to provide cash flow and collateral to show stability and obtain loans. Any net margin over those costs is allocated back to cooperative consumer-members (both former and current) in the form of capital credits.

Every consumer-member of Nemaha-Marshall Electric has shares in capital credits. The more electricity you buy and the longer you use the service, the more monetary equity (allocations) you accumulate. Allocations are the total sum of annual equity accrued by the consumermember during their prior year of service.

Nemaha-Marshall Electric is a not-for-profit business. By definition, a cooperative is an enterprise that is collectively owned and operated for the mutual benefit of all consumer-members. These benefits include the generation, accumulation and return of capital.

AM I ELIGIBLE TO RECEIVE AN ALLOCATION?

Yes, if you were a Nemaha-Marshall Electric consumermember in the year being allocated.

WHAT IS THE DIFFERENCE BETWEEN "ALLOCATED" AND "RETIRED" CAPITAL CREDITS?

Allocated capital credits appear as an entry on the permanent financial records of the cooperative and reflect a consumer-member's equity in Nemaha-Marshall Electric. When the board of trustees votes and approves to retire capital credits, that money is distributed back to the membership who were consumer-members during the time frame being retired.

WHY AREN'T THE ALLOCATIONS PAID OUT **ALL AT ONE TIME?**

Nemaha-Marshall Electric needs to maintain adequate cash flow and collateral to show stability to obtain loans. If the business showed no margin, Nemaha-Marshall Electric would be unstable and unable to build, improve or maintain its electric system.

WHEN WILL MY ALLOCATION BE RETIRED?

Nemaha-Marshall Electric consumer-members are on a 30-year payout schedule for capital credits. Each year, the board evaluates the financial condition of the co-op to determine if capital credits can be retired. When the board decides to retire capital credits, the amount owed to each consumer-member is then calculated.

Capital Credits: Reaping the Benefits of **Being a Co-op Consumer-Member**



When a person establishes service with the co-op. they become a consumer-member and are eligible for capital credits.



Capital credits represent a consumer-member's share of the co-op's margins during the time they have membership.



Capital credits are earned by every consumer-member based on the amount of their electric use.



At the end of the fiscal year, any funds (margins) remaining after expenses have been paid are allocated to the consumer-member's account.



The allocated funds are used as operating capital for system improvements and maintenance.



Current consumer-members who received electricity during the retirement period will receive an allocation statement in the mail.

ALLOCATION

An allocation is made annually for each consumer-member, based on the amount of electricity purchased. An allocation is the consumer-member's share of the net margins. The co-op sets this money aside to be used as operating capital for improvements and maintenance over a period of years.

RETIREMENT

A retirement is the amount a consumer-member receives back as a refund. It is a portion of the total allocation. When capital is no longer needed for operating expenses, it is retired. The amount paid is decided annually by the board of directors based on the financial needs of the co-op.