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NOTIFY OUR OFFICE BY THE 25TH OF THIS MONTH TO RECEIVE A \$10 BILL CREDIT!

\$10

45032101



COMMON *Ground*

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

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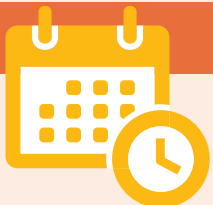
CONTACT US

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Axtell, KS 66403
785-736-2345
8 a.m.-4:30 p.m., Monday-Friday
www.nemaha-marshall.coop



Nemaha-Marshall Electric
Cooperative Association, Inc.

COINCIDENT PEAK



**AUGUST 8
AT HOUR
ENDING 4 P.M.**

FROM THE MANAGER

2 Years of 'Common Ground'

Celebrating co-op community and connections



Kathleen O'Brien

Happy two-year anniversary! Yes, it's been two years since we rolled out our first issue of "Common Ground." This is a special milestone, traditionally marked with the gift of cotton, symbolizing comfort, strength and the way two have become intertwined over time. Much like the way cotton fibers are woven together, we hope our communications with you through this centerspread have kept us connected.

By communicating important co-op information, we hope we have become a trusted reference point in a rapidly changing electric industry. We also

hope our safety articles have helped remind everyone that even though electricity provides us with so many modern conveniences, it can also be dangerous and cause serious injuries and even fatalities.

October is also time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also a perfect time to thank you — the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

As the general manager of Nemaha-Marshall, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you — our members, our neighbors and our

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Electric cooperatives provide power with purpose.

NATIONAL
CO-OP
MONTH



OUTAGES FOR JULY 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
July 24	32-2-14-09	Seneca	439	Bad NOVA 3 Phase Breaker
July 24	19-2-12-14	Seneca	11	Fuse Tap Tripped
July 24	17-3-12-04	Seneca	4	Tree In Line
July 24	03-1-07-14	Lone Elm	48	Tree in Line
July 24	09-3-12-01	Seneca	8	Animal Tripped Fuse
July 27	32-2-13-03	Seneca	19	Tree in Line
July 28	30-2-13-02	Seneca	73	Bad Breaker
July 28	28-2-13-09	Seneca	19	Tree in Line
July 30	03-1-11-03	East Axtell	5	Fuse Tap Tripped
July 30	11-2-07-03	Marysville	6	Fuse Tap Tripped
July 30	16-3-12-15	Seneca	27	Breaker Tripped
Aug. 4	15-3-05-15	Marysville	84	Bird Caused Pole Top Fire
Aug. 10	13-4-11-15	Centralia	19	Fuse Tap Tripped
Aug. 10	07-6-14-15	Goff	154	Breaker Tripped
Aug. 12	29-2-13-15	Seneca	19	Animal Tripped Breaker

SAFETY TIP

Never bring your electronics to bed with you. Charging your phone or laptop while it's on or under a pillow or blanket — where airflow is blocked — can cause it to overheat and catch fire. Charge electronics on hard, flat surfaces.



SOURCE: WWW.SAFEELECTRICITY.ORG

2 Years of 'Common Ground'

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communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable electricity and providing real value to the people we serve.

We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage costs and keep rates as low as possible — because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, Nemaha-Marshall crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering

electricity. Whether we're supporting local schools, sponsoring youth programs or partnering with volunteer organizations, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought — it's part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer — you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

Thank you for the trust you place in us. We're proud to be your local electric cooperative. Thank you, too for the positive comments I have heard from the members who have read the manager's article ... watching storms, traveling to the solar eclipse, enjoying the northern lights ... but mainly I hope we have found the "common ground" that powers our cooperative mission — delivering power that is reliable, safe, affordable and always on.

TIPS TO AVOID UTILITY SCAMS

Do you know the warning signs of an energy scam? Scammers will often use **HIGH PRESSURE TACTICS** that create a sense of urgency. They may also ask for **UNUSUAL PAYMENT METHODS** such as gift cards or cryptocurrency. **DODGY COMMUNICATION** is typically associated with a scam, including poor grammar, spelling errors or unusual email addresses. If you spot any of these warning signs, take a moment to pause and determine if it's legitimate or if it's a scam. SOURCE: NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION





Cold Weather Rule

The Nemaha-Marshall Electric Cooperative has adopted a Cold Weather Rule, which governs termination of utility service when members are unable to pay utility bills from Nov. 1 to March 31 annually. Members of The Nemaha-Marshall Electric Cooperative Association, Inc., who are unable to pay their electric service bills during the cold weather period may qualify for this program and avoid disconnection provided they fulfill certain good faith requirements when attempting to pay their delinquent utility bills. The requirements, which members must meet to qualify for the program, are summarized below:



The Cold Weather Rule is effective Nov. 1, ensuring human health and safety are not unreasonably endangered during the cold weather months.


- ▶ Members must notify the cooperative and state their inability to pay their service bill in full.
- ▶ Members must apply to federal, state, local or other financial assistance programs for which they may be eligible to receive aid in paying utility bills.
- ▶ To qualify, members must make an initial payment consisting of one-quarter of the sum of the arrearage and one-quarter of the most recent billing for which service has been provided and is due immediately, plus any associated collection fees.
- ▶ Members will be required to provide sufficient financial information to enable the cooperative to determine an appropriate payment agreement.
- ▶ Members will be required to pay remaining balance in equal payments over the next five months, in addition to their current monthly bill. Payments must be received in our office on or before the delinquent date to remain eligible.

- ▶ Members may not illegally divert utility service or default on a payment agreement.

The Nemaha-Marshall Electric Cooperative Association, Inc. will:

- ▶ Not disconnect, but may temporarily suspend a member's service when the local National Weather Service office forecasts the temperature will drop below 32 degrees Fahrenheit within the next 24 hour period.
- ▶ Make at least one telephone call attempt prior to disconnection.

Please note that members will not be eligible for the benefits under the Cold Weather Rule if they fail to follow the above requirements. The purpose of the rule is to ensure that human health and safety are not unreasonably endangered during the cold weather months.



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[HTTPS://NEMAHAMARSHALL.SMARTHUB.COOP](https://nemahamarshall.smarthub.coop)

MEMBER MUST BE ENROLLED IN PAPERLESS BILLING FOR A MINIMUM OF 2 YEARS. OTHERWISE THE CREDIT WILL BE ADJUSTED BACK TO THEIR ACCOUNT.

Farm Safety for Kids

Farms and ranches give kids unique opportunities to gain responsibility, independence and strong work ethics. Growing up on a farm helps children develop problem-solving skills, build close family bonds, gain respect for the food cycle, and cultivate a deep passion for the land.

However, agriculture is also one of the most dangerous industries for youth in the U.S. More young people die working in agriculture than in all other industries combined, with a child lost to an agriculture-related incident approximately every three days. Many of these tragedies occur when kids take on tasks that aren't suited to their age or abilities.

The impact of a farm injury or fatality extends beyond the individual, affecting families and entire communities. The emotional and mental toll can last a lifetime, underscoring the importance of prioritizing safety for everyone.

By implementing safety strategies, farmers, ranchers, families and employees can reap the benefits of farm and ranch life while minimizing risks.

WHY ARE KIDS AT GREATER RISK?

Injuries often occur when children are doing something beyond their mental, physical or emotional abilities. They are susceptible to certain types of accidents and injuries:

- ▶ Children often work on farms at young ages and in hazardous jobs.
- ▶ Their bodies and brains are still developing, affecting coordination, decision-making and impulse control.
- ▶ Kids tire easily, are more likely to get distracted (think cellphones and social media) and may take risks to prove themselves.
- ▶ Many lack experience and may be reluctant to ask questions or admit uncertainty.

GRAIN BIN DANGERS

Grain bins are especially hazardous. Grain can act like quicksand, trapping and suffocating anyone who enters. Most youth grain entrapments are fatal.

Kids should never enter grain bins or “walk down” grain, and all grain storage areas should be off-limits and secured.

In 2010, in Mt. Carroll, Illinois, four young farm workers, aged 14-20, were sent to loosen clumped grain from inside a grain bin. Three of the youth became entrapped in the grain. Two were engulfed and suffocated, and the third was rescued following a six-hour mission. A settlement of \$16 million was awarded to the affected families. This case led to the formation of the Grain Handling Safety Council, www.GrainSafety.org.

5 ESSENTIAL FARM SAFETY TIPS FOR KIDS:

1 KEEP KIDS OFF TRACTORS. Tractors are involved in more than 40% of fatal farm accidents involving children under 15. Most kids are not tall or strong enough to operate them safely. Only let youth operate one if they meet safety guidelines for age, size and maturity.

2 SUPERVISE AND RESTRICT ACCESS. Young children should never be in work areas unsupervised. Fence off or lock hazardous areas like grain bins, animal pens and equipment storage.

3 ASSIGN AGE-APPROPRIATE TASKS. Match chores to the child's abilities and maturity. Teens are more likely to take risks, so clear guidelines and supervision are essential.

4 CREATE A SAFE ENVIRONMENT. Remove hazards such as slippery or uneven surfaces, keep equipment keys out of reach and avoid repetitive motion.

Provide protective gear like gloves, non-slip shoes and hearing protection.

5 TRAIN AND MODEL SAFE BEHAVIOR. Teach kids how to perform tasks safely, practice together until they become proficient, and consistently demonstrate safe habits yourself. Kids learn by watching adults.

FARM SAFETY STARTS WITH OPEN COMMUNICATION

Discuss farm safety regularly with your kids. Clearly explain which areas are off-limits, how to spot hazards, and why following rules is essential. Frequent, open conversations help build safe habits and encourage kids to think before they act.

Conduct safety audits of your farm, ranch and home together. Identifying and fixing hazards not only protects your children but also helps them learn how to prevent injuries.

Supervision is key. Always keep a close eye on children, especially in areas with potential dangers. Remember, learning safe habits takes time and patience — be prepared to repeat instructions to encourage smart, lasting and safe work habits.

For more tips on assigning safe farm tasks to kids, check out the Agricultural Youth Work Guidelines at www.CultivateSafety.org/AYWG.

Farming is more than a job; it's a way of life. By making safety a family priority, we can help ensure that future generations enjoy the rewards of farm life with fewer risks.



**LOOK UP
AND LIVE**

WITH HARVEST SEASON UNDERWAY, YOUR ELECTRIC COOPERATIVE REMINDS ALL FARMERS AND FARM WORKERS TO STAY SAFE AROUND POWER LINES AND ELECTRICAL EQUIPMENT.

Always be aware of overhead power lines when operating tall equipment like grain augers and combines.