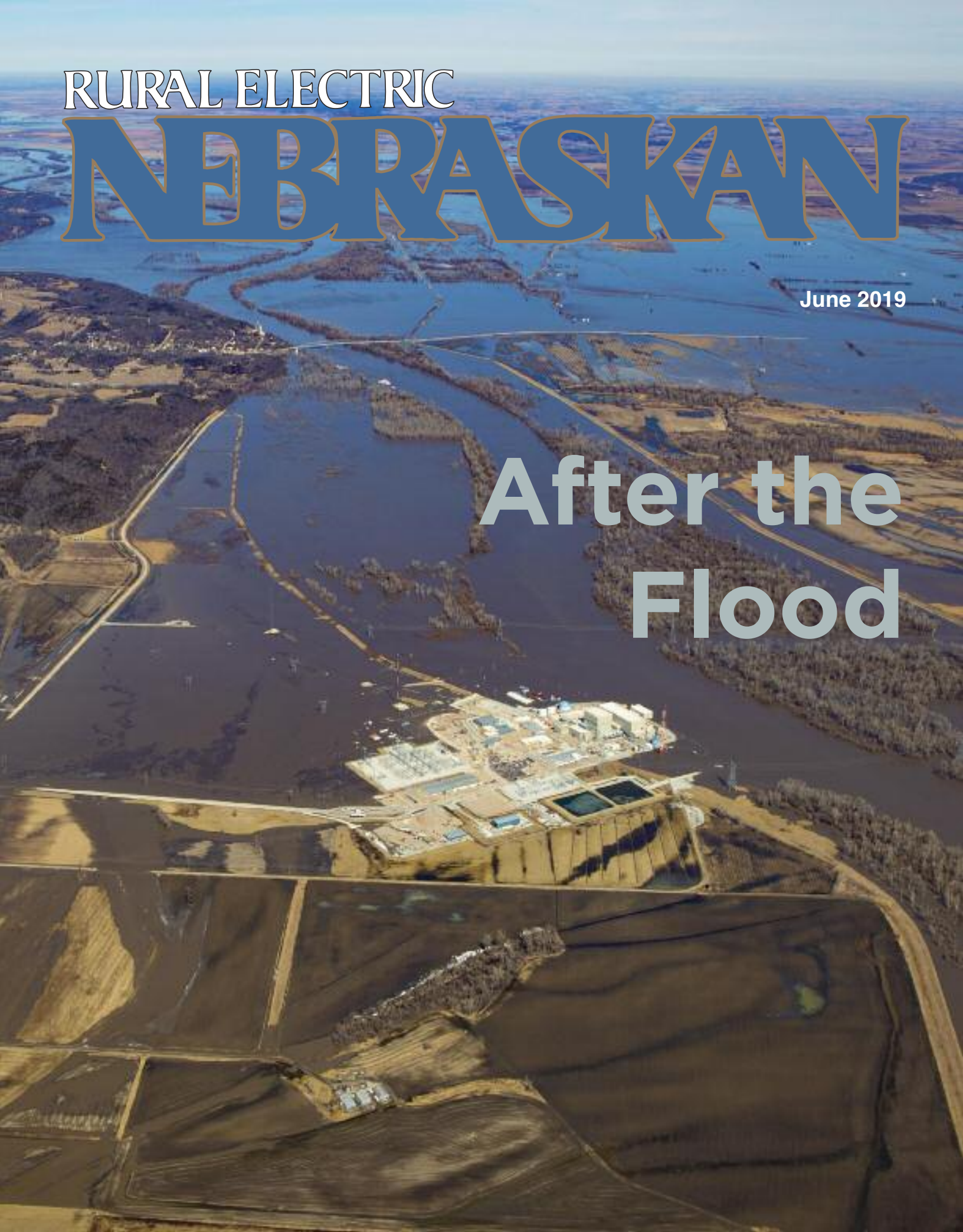


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NEBRASKAN

June 2019

After the Flood



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NEBRASKAN

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Volume 73, Number 6, June 2019

Contents

Features

After the Flood

6

Flooding swept across the eastern half of the state, leaving hundreds homeless and destroying homes, businesses, farms, ranches and roads. Read how Nebraska's public power districts and electric cooperatives worked to restore power and rebuild damaged lines.



The Power of People United

14

Pat Pope, NPPD President and CEO, explains how public power has a responsibility to leave a positive mark on the state. They do this through a variety of programs that care for the environment and help local communities.



Departments

EDITORIAL PAGE

4

SAFETY BRIEFS — Murphy

18

CUT YOUR UTILITY BILLS by Pat Keegan

24

RECIPES

28

MARKETPLACE/CLASSIFIEDS

30

On the cover

Nebraska Public Power District's Cooper Nuclear Station, near Brownville, Neb., declared a "Notification of Unusual Event" on March 15, when the Missouri River reached 899.05 feet at the plant. See the related story on Page 6. Photograph provided by NPPD.





by Wayne Price

When thunder roars, go indoors!

Summer storms can be both awesome and frightening. Many people, myself included, enjoy watching a thunderstorm roll across the horizon. But if you're caught outside when this happens, you should always remember to seek shelter from the lightning.

Although most lightning occurs in the summer, it is important to remember that people can be struck at any time of year.

The National Weather Service reports that approximately 25 million lightning bolts make contact with the Earth each year. A lightning strike can cause serious or even fatal injuries. To avoid these risks, always keep an eye on weather forecasts and make backup plans in case of an unexpected storm.

In the United States there were 20 deaths caused by lightning in 2018 according to the National Weather Service. Five of the fatal events took place in June.

Lightning can strike up to 10 miles from the area in which it is raining. Preparation is important to safety. Listen to, watch, or download an app on a handheld device that provides weather forecasts so that you know if there is a chance of severe weather. If there

is a chance, reschedule the activity or make sure you can get to a safe location if a thunderstorm develops.

Safe shelters are in fully enclosed buildings or in a fully enclosed metal-topped vehicle. Open vehicles, such as convertibles, motorcycles, and golf carts, are not safe. Open structures—such as porches, gazebos, pavilions, and baseball dugouts—are not safe either. Stay in a safe shelter for at least 30 minutes after you last hear thunder.

Before a thunderstorm, turn off or unplug corded appliances and stay away from television sets. Also, turn off your air conditioner to help protect the compressor from a potential power surge and costly repairs from the storm.

During the thunderstorm, do not lie on concrete floors and avoid leaning on concrete walls. Lightning can travel through any metal wires or bars in concrete walls or flooring.

If a person is struck by lightning, call 911 and care for the victim immediately. You are not in danger of being shocked or electrocuted by the victim.

Don't forget there is no place outside that is safe when a thunderstorm is in the area.

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After the

FLOOD



Flooding throughout the month of March caused by heavy rainfall and snowmelt left Nebraska with more than \$1 billion in damages.

The impact of flooding caused by melting snow, ice on rivers and heavy rains in March in Nebraska will last for years. Flooding swept across the eastern half of the state, leaving hundreds homeless and destroying homes, businesses, farms, ranches and roads. In some places, the floodwaters swallowed entire neighborhoods and washed away bridges.

Nebraska residents were left trying to cope with the disaster. Nebraska's public power districts

and electric cooperatives were no exception.

There were 1,500 customers of Cornhusker Public Power District in Columbus, Neb. without power. As road conditions deteriorated and bridges were washed out, crews had to use creative routes to restore power.

"We tried to restore power as outage calls came in but flood waters were high in many areas, and we could not get to them," said Operations Director Mike Stockwell. Crews used boats to transport

supplies and equipment to assess and repair power lines. Four-wheelers were used to bring supplies and equipment in areas where roads were washed out.

Stockwell said crews had to resort to going through ditches and fields to restore power because many roads were completely gone.

North Central Public Power District in Creighton, Neb. were also dealing with poles getting washed out and damaged by debris that

More on Page 8

After the flood From page 7

resulted in outages. Crews worked to restore power while dealing with unsafe road conditions and extreme weather conditions.

The village of Santee was hit the hardest with multiple poles destroyed. NCPPD requested a portable substation from Nebraska Public Power District to provide backup electricity to the village, but the road conditions prevented it from being delivered quickly.

“Some of NCPPD’s trucks had to be pulled in and out of work areas where the ground was too soft to hold the weight of the equipment,” said Linda Sokol, NCPPD Energy Advisor.

Governor Pete Ricketts, U.S. Senator Ben Sasse, and State Senators visited Fremont, Niobrara,

and Lynch as they surveyed the impact of historic flooding. They joined members of the Nebraska National Guard to get an aerial view of flooding impact as they traveled to thank Red Cross volunteers in Fremont, address a community meeting in Niobrara, and receive a briefing in Lynch.

The Nebraska National Guard began airdropping bales of hay, in an attempt to save horses and cattle trapped in flooded fields and at risk of starving to death.

The Missouri river crested to its

Nebraska sustained \$553 million in public damage and about \$90 million in losses in the private sector, according to the Nebraska Emergency Management Agency’s website.

third highest flood level on record and breached numerous levees. For farmers across Nebraska, the record floods have been especially devastating, with many losing much of their livestock and last year’s stored harvest.

Nebraska Strong

Nebraska Public Power District (NPPD) and its participating wholesale customers increased three residential EnergyWise incentives, to help those affected by the recent historic and devastating flooding.

Beginning April 1, 2019, the incentive amounts have been increased for High-Efficiency Heat Pump, the Heat Pump Water Heater and Cooling Tune-Up programs. These incentives will increase by approximately 33 percent, through December 31, 2019 and are available to all customers, not just those recuperating from flood damage. Programs are available to customers



Top left: Stanton County Public Power District crews work to replace several poles after flood waters washed out the area.

Top right: A contracted crew helped Stanton County PPD replace a pole that was surrounded by river water after the flood.

Left: A Cornhusker Public Power District line technician surveys flood damage that caused an old barn to collapse.

of NPPD and participating wholesale utility customers.

“Retail and wholesale customers of NPPD, as well as our employees, have been impacted by the recent flooding, and many people are in the midst of salvaging what’s left,” says NPPD Vice-President of Customer and Corporate Services Ken Curry. “We are increasing these incentives through the end of the year to help our customers who are beginning to rebuild.” In addition, through August 1, 2019, the Nebraska Energy Office, in conjunction with Nebraska lending institutions, is offering under the Dollar and Energy Savings Loan Program, 1 percent loans to assist those impacted by the flooding to repair their homes, provided the home has not been condemned. For more information visit: <http://www.neo.ne.gov/loan/floodemergency.html#loans>

“Nebraska has a long road to recovery, and we hope this boost

provides a positive opportunity for our customers,” added Curry. “Our mission is to ‘safely generate and deliver reliable, low cost, sustainable energy and related services, while providing outstanding customer service’ and we believe this increase falls in line with providing that outstanding customer service.”

Cornhusker Power Goodwill Fund trustees awarded \$5,000 to five organizations at a special meeting on March 21, 2019.

Trustee Chairman Susan Weeder said, “The trustees felt customers who round-up their electric bills to the nearest dollar would want a portion of those funds to help the March 2019 flood victims in Platte, Colfax, Boone and Nance counties.”

Special thanks to Cornhusker Public Power District, North Central Public Power District and Stanton County Public Power District for contributing photographs and information to this article.

Page 6:

Top: A North Central PPD crew rebuilds a 3-phase distribution circuit in the Village of Santee.

Left: A roadway and bridge were covered with ice and debris near Spencer Dam.

Middle: Flood waters cover a gravel road and take out a power line that feeds the Village of Santee.

Right: A large chunk of ice was left on a trailer at Niobrara Valley EMC’s warehouse.

Bottom: An aerial view of Spencer Dam after a storm triggered historic flooding on March 16.

Page 7:

Left: A bridge and power line were completely destroyed near Stuart, Neb.

Middle: Ice and flood waters caused a highway to collapse.

Right: Flood waters reached a Cornhusker PPD warehouse in Albion, Neb.




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Burt County PPD delegate represents Nebraska



Johnny Braniff of Tekamah represented Nebraska at NRECA's Annual Meeting in Orlando, Florida. His family home is served by Burt County Public Power District.



Johnny Braniff of Tekamah represented Nebraska as part of the Youth Leadership Council's Parade of States by carrying the Nebraska flag during the opening ceremonies at the National Rural Electric Cooperative Association (NRECA) annual meeting on March 11 in Orlando, Florida.

Braniff, who attended the 2018 NREA Youth Tour to Washington, D.C., as an ambassador, was selected by tour chaperones to serve on the Youth Leadership Council. He also attended the NREA Youth Energy Leadership Camp in 2017 and served as a junior counselor at camp in 2018.

He currently attends Iowa State University in Ames, Iowa.

Each year member-systems of the Nebraska Rural Electric Association accept applications from area high school students to attend the NREA Youth Energy Leadership Camp at State 4-H Camp in the Halsey National Forest in July. The popular 5 day camp is set up to give young people a better understanding of the legislative process, electric power generation and the rural electric program.

Recreational activities include basketball, volleyball and canoeing. Camp expenses and transportation are provided by each sponsoring rural electric system. High school freshmen, sophomores and juniors whose families are customers of NREA member-systems may apply. A highlight of the camp involves a tour of the Kingsley Hydro Station at Lake McConaughy and Gerald Gentleman Station, a coal-fired power plant at Sutherland, Neb.

The NREA Youth Tour is an annual, weeklong, all-expenses-paid trip to Washington, D.C., that is open to high school students who have participated in the Youth Energy Camp. Nationwide, rural electric providers from 41 states participate. In all, more than 1,700 young people from across the nation gather in Washington, D.C., each year for this event.

Member-systems of NREA send students to Washington, D.C., for a variety of reasons including:

Educating students about the role of rural electric systems in the national economy;

Exposing students to the sights and sounds of our nation's heritage; and

Building students' leadership skills so that they may make a difference in their rural communities.

High school students who attend the energy camp have the opportunity to compete for a chance to participate as state ambassadors in the NRECA's Youth Tour in Washington, D.C. in June of the following year. All ambassador expenses are paid by the Nebraska Rural Electric Association and through a scholarship provided by the Cooperative Finance Corporation. Three students are selected by their peers to serve as ambassadors.

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3 Fun Facts About Wind Energy

1. The blades on a wind turbine can turn **30 to 60 times per minute**, at about **1,000 to 1,800 rpm** – the speed required by most generators to produce electricity.
2. Wind turbines are getting bigger to become more effective. A typical rotor blade is **180 ft.** long and the turbine hub sits about **300 ft.** above the ground.
3. A large wind turbine can power about **500 homes** when the wind is blowing.



Technology brings history-making updates to the old windmill

The answer to what's new with electricity is, as Bob Dylan first sang 57 years ago, "Blowin' in the Wind."

This year, wind power will replace hydro for fourth place on the list of fuels used to generate electricity (behind natural gas, coal and nuclear.)

The U.S. Department of Energy's Energy Information Administration projects the growth of wind power will continue into 2020, when it is expected to generate 9 percent of the nation's electricity.

Wind's popularity is propelled by the rising interest in renewable energy and improving technology, which has reduced the cost of wind power to about the same price as electricity generated from coal power plants. The federal Production Tax Credit has also driven wind development, and its pending

expiration has led to a rush of new projects that will come online over the next few years.

Today's wind turbines are a lot more high-tech than the old windmills that cranked water up from under farms.

Wind turbine blades are huge, and they're getting bigger to capture more wind. Over the last 20 years, the diameter of a typical wind rotor assembly has increased from about 75 feet to almost 180 feet. And turbine towers are getting taller, from almost 200 feet to nearly 300 feet since 1999.

Behind each of those rotors is a much smaller turbine, kind of like a miniature version of those that spin to make electricity in a coal-powered plant. The rotors turn 30 to 60 revolutions per minute, and gears inside the turbine ratchet that up to more than 1,000 rpm, which is fast enough to generate electricity. Computerized sensors keep the rotors pointed at the wind.

A large wind turbine can generate enough electricity to power about 500 homes—if the wind blew all the time. But it doesn't, and that makes wind a tricky power source. Developers hope improvements in large battery technology might store power for use during calm days, but for now, for wind to provide reliable electricity, it needs the help of coal, natural gas and other energy sources that can run 24 hours a day, 7 days a week.

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Your affordable monthly rate will “lock-in” at your application age* ...

Age	\$3,000.00 Benefit		\$5,000.00 Benefit		\$10,000.00 Benefit		\$25,000.00 Benefit	
	Male	Female	Male	Female	Male	Female	Male	Female
45-49	\$10.45	\$8.80	\$16.75	\$14.00	\$32.50	\$27.00	\$79.75	\$66.00
50-54	\$11.50	\$9.70	\$18.50	\$15.50	\$36.00	\$30.00	\$88.50	\$73.50
55-59	\$14.20	\$11.95	\$23.00	\$19.25	\$45.00	\$37.50	\$111.00	\$92.25
60-64	\$17.20	\$13.30	\$28.00	\$21.50	\$55.00	\$42.00	\$136.00	\$103.50
65-69	\$20.50	\$16.00	\$33.50	\$26.00	\$66.00	\$51.00	\$163.50	\$126.00
70-74	\$27.40	\$21.40	\$45.00	\$35.00	\$89.00	\$69.00	\$221.00	\$171.00
75-79	\$37.00	\$30.10	\$61.00	\$49.50	\$121.00	\$98.00	\$301.00	\$243.50
80-85	\$50.50	\$42.55	\$83.50	\$70.25	\$166.00	\$139.50	\$413.50	\$347.25

The rates above include a \$12 annual policy fee.

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. **These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership.** In NY, during the first two years, 110% of premiums will be paid. Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175 which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Hauppauge, NY 11788. Each company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts vary by state. Policy Form ICC11L059P or state equivalent (7780L-0505 in FL, 828Y-0505 in NY).

*Ages 50 to 75 in NY.

**In FL policy is renewable until age 121.

***All benefits paid would be less any outstanding loan.



The power of people united



By 
Patrick Pope
NPPD PRESIDENT & CEO

Can I tell you a quick story? At one time, the Sahel – a region of Africa along the southern edge of the Sahara – was a lush forest. Deforestation caused by population growth, unsustainable land management and drought eventually turned the land barren. Now, more than 20 countries are planting hardy acacia trees across the width of the continent in an effort dubbed the "Great Green Wall." Though only 15 percent complete, the wall has already positively impacted countries like Nigeria, Senegal and Ethiopia, restoring groundwater wells, increasing food supplies and sourcing new work and income.

Once completed, the Great Green Wall will be the largest living structure on the planet, and three times the size of the Great Barrier Reef.

We may not have a tree wall spanning 6,000 miles, but NPPD does have service territories in all or parts of 86 of Nebraska's 93 counties. We provide electricity to more than 600,000 Nebraskans. And, altogether, our state's public power utilities have 6,000 employees dedicated to serving you with reliable electricity.

It's true we have an expansive footprint across Nebraska. That's why it's our responsibility to leave a positive mark. Here are a few ways we are.

Caring for the environment. Whether planting trees each Arbor Day or protecting endangered species like the piping plover by maintaining sandpits developed



along rivers, we want our native species to thrive. It's why we use helicopters to avoid or minimize impacts while routing transmission lines, and revegetate areas disturbed during construction. It's why we tightly control emissions and recycle

water at our generating facilities (in fact, all plants meet or exceed federal and state environmental standards), and why we support efforts to protect our recreational areas from invasive species like zebra mussels and Asiatic clams. And, it's why we are enhancing several of our properties in the flyway path of Monarchs with pollinator-friendly plants to spur their health and longevity. Taking care of the world around us is part of our commitment to safely generate and deliver low-cost, sustainable energy. Ultimately, though, it affords our future generations a better quality of life.

Exploring future power opportunities.

Thanks to nuclear and renewable energy, NPPD's generation mix is more than 65 percent carbon-free in a state whose carbon-free mix is 33.5 percent. In

NPPD ENERGY GENERATION RESOURCES



comparison, the U.S.' carbon-free mix in 2017 was just 20 percent. It's exciting to see our customers take advantage of renewable energy projects, like community solar, that not only allow locals more say in their power resources, but also ways for us to explore battery storage in parallel. Adoption of electric vehicles will also play a part in our state's energy future, and alongside customers, we have created various incentives for interested buyers. Meanwhile, a project at our Sheldon Station plant will transform one of our coal-fired units to hydrogen, while an engineering study for a carbon capture project at our Gerald Gentleman Station coal plant will offer us additional research into how we can further reduce our carbon footprint. Finally, our ongoing partnership with the University of Nebraska – Lincoln's Nebraska Center for Energy Sciences Research gains us insights on how we can better utilize our resources with improved wind forecasting projects, maximize value of Nebraska crops through further byproduct development, and create materials and technology for next-generation power plants.

Helping our communities grow. Public power is even good for business. Our dedicated economic development team works alongside communities and



wholesale partners to assist and prepare them for economic development opportunities like business expansion, retention and attraction projects. In fact, our

low-cost rates and reliability were one major draw for Monolith Materials to set up shop in Hallam. Our motto is "Always there when you need us," and we mean it. That's why some of Nebraska's locally-owned public power systems have served their communities for more than 100 years. We don't measure our success by how much profit we make, because we're not-for-profit. Instead, we care about how much money stays in your community.

Watching out for one another.

Safety is paramount at NPPD and in the industry. Weather is precarious this time of year, so we perform spring inspections on power lines to ensure their integrity. Should an outage occur, dedicated



line technicians are there to restore power no matter the weather or time, providing mutual aid to wholesale partners and those across the nation when the going gets especially tough. NPPD's new safety campaign states we are "Safer Together," a goal only accomplished if we continuously educate on electrical safety during storms, near power lines, while farming and at home. We stress calling Digger's Hotline before starting any major project, and routinely manage vegetation near power lines to prevent tree-related outages. In your neighborhood, we commit to volunteering and social aid efforts to better our communities and bring people together.

Educating fellow neighbors and friends.

What better way to unite people than with a series of events that showcase the value of public power? Each year,



NPPD partners with the Nebraska Power Association and its wholesale customers to sponsor a booth at the Nebraska State Fair. Students are developing technical skills

through programs like our CREATE Open powered by NPPD competitive robotics and the STEM Connections Lab traveling makerspace. We have a fantastic team of educators who engage more than 12,000 students per year and host job-related events like career fairs, mock interviews and an annual Latino Youth Summit to promote STEM-related careers at NPPD. We lead the industry in developing first-rate educational programs for students and teachers to use in their classrooms, and that trend continues as we create new resources, opportunities and events that empower students. It's our job to show Nebraskans how to save energy, too, and we gladly provide energy efficiency guidance and offer several incentive programs alongside our wholesale customers to lower electric bills.

As we can learn from the Great Green Wall project, the more people we include in our efforts to make the world a better place, the more successful we will be. We are proud to work with our wholesale partners to provide sustainable, reliable and low-cost energy. Even more so, we are thrilled to contribute to our local communities to bring about positive change.

What about BOBs?

by James Dukesherer

In 1991, comedian Bill Murray starred in What About Bob? The comedy features a successful psychotherapist (Richard Dreyfuss) who loses his mind after his most dependent patient (Bob) simply will not leave him alone on his family vacation. To the consternation of the psychotherapist, most all of his family and friends adore Bob and keep including him in the family's vacation activities. Often throughout the movie, we hear cast members asking, "What about Bob?" in an effort to ensure Bob is not left out.

When it comes to the development of broadband internet services across Nebraska, rural citizens have been asking What About Us. The Nebraska Rural Electric Association (NREA) and our 34 rural public power districts and electric cooperatives across Nebraska have been asking how can we help? Is there anything our members can do to help facilitate the development of broadband internet across the underserved areas of our state? Are there ways that public power could partner with internet service providers to better serve rural residents with their internet needs?

As the NREA began to ask these questions, it became clear that accurate data on the quality of internet service rural residence in Nebraska receive is not readily

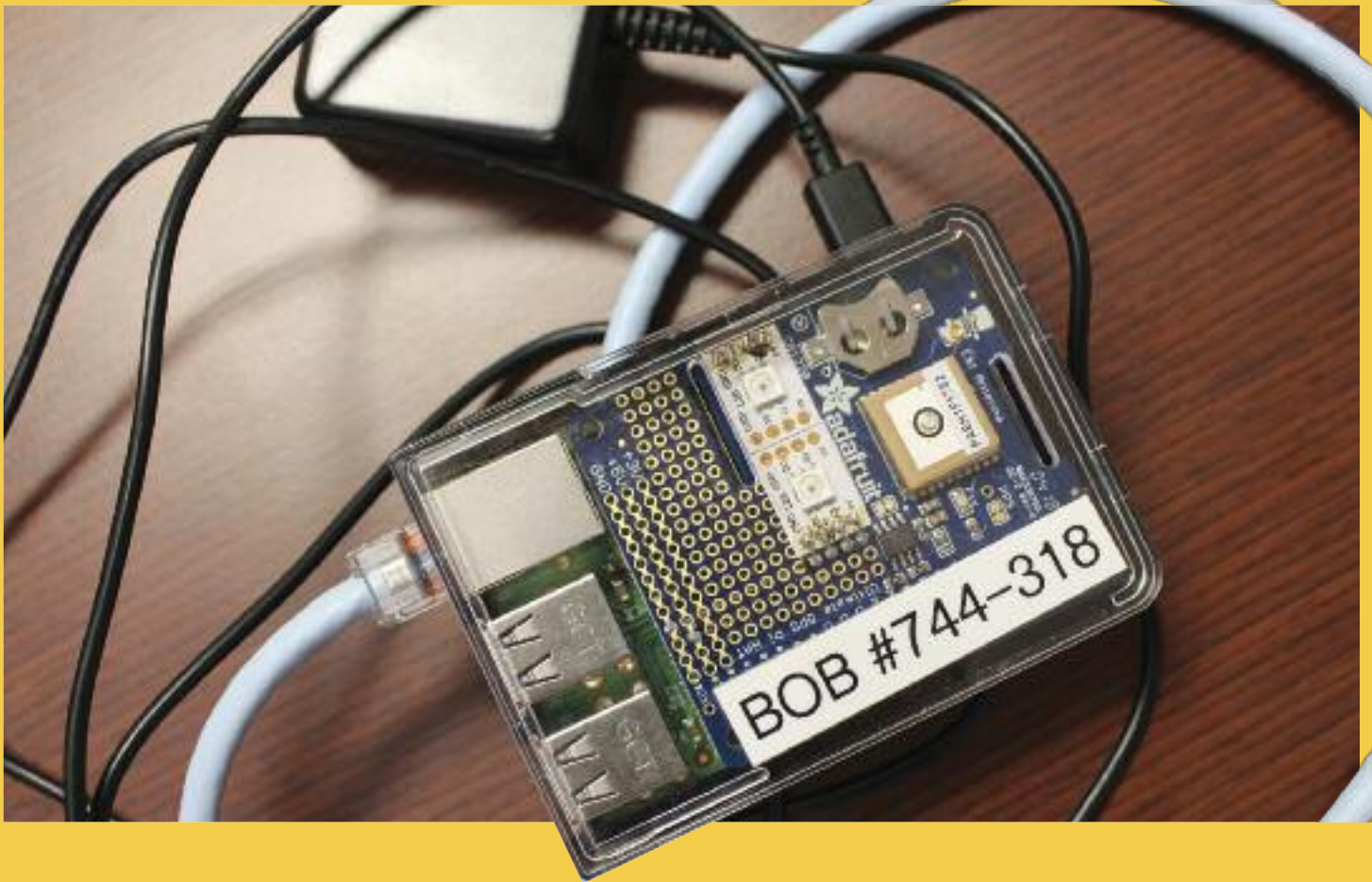
available. Existing maps may count areas as being served with high-speed internet that are not fully served. These maps may also count individuals as having access to broadband internet when the speeds of internet available to these consumers is not considered to be broadband as defined by the Federal Communications Commission. Of course, the costs of service is also an important variable in this discussion.

Internet of things

High-speed internet is no longer a luxury, it's a requirement for any successful business whether you are located inside Omaha and Lincoln or farm outside of Bayard, Neb.

After all, if broadband is available in my area but I cannot afford to purchase this service at my home or business, is it truly available?

To get a better picture of the true development of high-speed internet across rural Nebraska, the NREA, Nebraska Public Power District (NPPD), and the University of Nebraska-Kearney (UNK) are partnering together on a project to measure the quality of internet services that rural customers are truly receiving. We want to know if consumers in rural Nebraska are paying comparable rates to our counterparts in urban Nebraska. We want to know if rural residents are receiving comparable internet speeds to their counterparts in villages, towns, and cities across our state, and we want to have accurate data that can compare multiple variables



across these different classes and geographic areas of Nebraska.

So what about Bob? To measure internet speeds, a device we refer to as a BOB (Big Operation Broadband) is deployed to a consumer receiving internet service. The BOB is plugged into the internet router and the participant is asked to take a 10 questions survey asking about their demographics and the internet service they receive. Once the BOB is connected, it begins measuring the speed of internet service the customer is receiving. Once the survey is taken, the consumer can monitor their personal internet speed and track how their available internet speed changes throughout the day and night. The BOB continues to test the speed of internet available for 7-10 days. After this time, the device is unplugged and returned to the participating power district where it can be deployed to the next consumer.

As with any study, many readings have to be documented before a

statistically significant sample of the population can be obtained. After many samples have been taken in the area of study, all of the data is compiled and UNK can report on the average internet speeds customers in each area receive. The data can show if internet speeds meet the expectations of the paying consumers and show the average speeds available at any given hour throughout the day or night.

Ultimately, as multiple areas are studied, this data can be compared across different city classes (rural, village, cities of the second class, and cities of the first class), to see if there are any variations in the cost and quality of service from one class to the next. This data can help give us a more accurate picture of the true state of internet service across Nebraska.

If you are interested in participating in this project, great! The more participants we get the stronger our data will be. We need willing

participants in rural areas as well as inside villages, towns, and cities. We do have a limited number of BOBs available however, so we have chosen to concentrate the available BOBs to one or two areas of the state at a time. If you hear from your local rural power district that they are looking for interested participants, let them know you would like to be part of the solution to this rural problem.

High-speed internet is no longer a luxury, it's a requirement. Whether you are located inside Omaha or farm outside of Bayard, Neb., broadband internet can connect you to the world. Retaining our young people, adopting high-tech business and farming practices, and creating good jobs, are all interconnected with the successful deployment of broadband internet. As we work to promote economic development across rural areas of our state, keep an eye out for BOB in your area and raise your hand if you are asked to participate in this important study.

Don't just pack your bags; prepare your home for vacation too

Your bags are packed and you're ready to leave your humdrum routine for a much-needed vacation. As you pack for your destination, remember your home needs a little prep, too.

Along with the usual tasks such as having your mail stopped, there are other steps you can take to help deter burglars and even save you a little green. With the money you save, you might have a little extra for umbrella-garnished drinks or destination t-shirts.

Before you leave, here are some ways to save money on your energy bill:

- Adjust your hot water heater. For a natural gas water heater, turn it to low or vacation mode. For an electric version, turn it down or off at the circuit breaker panel.
- Set or program your thermostat to a temperature that mimics the outside temperature (about 80 to 85 degrees). This still protects your wood floors and furniture, as well as if you have pets keeps them comfortable, but saves on energy costs.
- Do not completely turn off your

air conditioning during vacation, however, so that the air in your house continues to circulate.

- Unplug small appliances and electronic devices including gaming systems so that they don't draw power. Also do not leave chargers plugged into an outlet. (This tip is important when you're home as well. Do not leave chargers plugged in when they're not in use since they can overheat. Unplug charging devices after electronics are fully charged.)

- Make sure your sump pump is working.

Take these electrical and plumbing precautions:

- Turn off water valves to the dishwasher, washing machine and all sinks. Or, consider shutting off the main water valve, which cuts off water to the house but still allows water supply to an outdoor sprinkler system.

And finally, remember to clean out your fridge before leaving so that you don't come home to moldy leftovers.

Ward off burglars by making your home look lived in

- If you have a smart home, it's easy to regulate lights in your home remotely. Turn various lights on and off intermittently or have them timed to do so.
- If you do not have smart lighting, put various lights on timers.
- Ask a trusted neighbor to park in your driveway occasionally while you are gone.
- Use motion detectors on outside lights.
- Before you leave, check all windows and doors to make sure they are locked.



Murphy



Breakthrough technology converts phone calls to captions.

New amplified phone lets you hear AND see the conversation.

No Contract
No Monthly Fee

The Hamilton® CapTel® Captioned Telephone converts phone conversations to easy-to-read captions for individuals with hearing loss.

Do you get discouraged when you hear your telephone ring? Do you avoid using your phone because hearing difficulties make it hard to understand the person on the other end of the line? For many Americans the telephone conversation – once an important part of everyday life – has become a thing of the past. Because they can't understand what is said to them on the phone, they're often cut off from friends, family, doctors and caregivers. Now, thanks to innovative technology there is finally a better way.

A simple idea... made possible with sophisticated technology. If you have trouble understanding a call, captioned telephone can change your life. During a phone call the words spoken to you appear on the phone's screen – similar to closed captioning on TV. So when you make or receive a call, the words spoken to you are not only amplified by the phone, but scroll across the phone so you can listen while reading what's said to you. Each call is routed through a call center, where computer technology – aided by a live representative – generates voice-to-text translations. The captioning is real-time, accurate and readable. Your conversation is private. Internet Protocol Captioned Telephone Service (IP CTS) is regulated and funded by the Federal Communications Commission (FCC) and is designed exclusively for individuals with hearing loss. To learn more, visit www.fcc.gov. The Hamilton CapTel phone requires telephone service and high-speed Internet access.

WiFi Capable. Callers do not need special equipment or a captioned telephone in order to speak with you.

Finally... a phone you can use again. The Hamilton CapTel phone is also packed with features to help make phone calls easier. The keypad has large, easy to use buttons. You get adjustable volume amplification along with the ability to save captions for review later. It even has an answering machine that provides you with the captions of each message.



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Nebraska zip codes turn up silver for residents

Sealed Vault Bags full of heavy silver bars are actually being handed over to the first Nebraska residents who find their zip code listed in today's publication and call before the 48 hour order deadline ends to claim the bags full of valuable silver

NATIONWIDE – Operators at the National Silver Hotline are struggling to keep up with all the calls.

That's because Silver Vault Bags loaded with a small fortune of .999 pure Silver Bars are now being handed over to everyone who beats the 7-day order deadline.

"It's like a modern day Gold Rush. Nebraska residents will be hoarding all the silver bars they can get their hands on for the next 7 days. This comes as no surprise after the standard State Minimum set by the Federated Mint dropped 42%, going from \$50 per bar to just \$29 making these Silver Vault Bags a real steal," said Mary Ellen Withrow, the emeritus 40th Treasurer of the United States of America.

"As executive advisor to the private Federated Mint, I get paid to deliver breaking news. And here's the best part. This is great news for Nebraska residents because it's the lowest ever State Minimum set by the Federated Mint," said Withrow.

The only thing residents need to do is find the first 3 digits of their zip code on the Distribution List printed in today's publication. If their zip code is on the list, they need to immediately call the National Silver Hotline before the 7-day order deadline ends.

Residents who do are cashing in on the record low State Minimum set by the Federated Mint. This is a real steal for residents because each Silver Vault Bag loaded with 10 Nebraska State Silver Bars is normally set at \$500 which is the standard \$50 per heavy half ounce bar State Minimum set by the Federated Mint. But here's the good news. Residents who call today get the lowest ever State Minimum set by the Federated Mint of just \$290 for each Nebraska Silver Vault Bag which is just \$29 per bar as long as they call the National Silver Hotline at: 1-866-874-7770 EXT. FMM1592 before the deadline ends.

Phone lines open at precisely 8:30 A.M. this morning and are expected to be flooded by resi-



► **NEBRASKA RESIDENTS CASH IN:** It's like a modern day Gold Rush. Everyone's scrambling to get their hands on the heavy, Jumbo Silver Ballistic Bags pictured above before they're all gone. That's because residents who find the first 3 digits of their zip code printed in today's publication are cashing in on the lowest ever State Minimum price set for the next 7 days by the Federated Mint.

► **Who gets the Silver Vault Bags:** Listed below are the Nebraska zip codes that get the Silver Vault Bags. If you find the first 3 digits of your zip code below immediately call: **1-866-874-7770 EXT. FMM1592**

680	684	687	690	693
681	685	688	691	
683	686	689	692	

(Continued from previous page)

dents looking to cash in on the lowest ever State Minimum set by the Federated Mint to date. That's why Nebraska residents who find their zip code on the distribution list today are being urged to call immediately.

Since this special advertising announcement can't stop dealers and collectors from hoarding all the new 2019 Edition Nebraska State Silver Bars they can get their hands on, the Federated Mint had to set a strict limit of three Jumbo Silver Ballistic Bags per resident – these are the bags everyone's trying to get because they contain 10 individual Silver Vault Bags each. Everyone who gets these will feel like they just hit the jackpot.

"Residents who want to cash in on the lowest ever State Minimum set by the private Federated Mint better hurry. That's because in 7 days, the State Minimum for these heavy half ounce Nebraska State Silver Bars returns to the normal State Minimum set by the Federated Mint of \$50 per bar," Withrow said.

"We're bracing for all the calls and doing the best we can, but with just hours left before the deadline ends, residents lucky enough to find the first 3 digits of their zip code listed in today's publication need to immediately call the National Silver Hotline," Withrow said. ■



■ **SILVER HITS ROCK BOTTOM:** Everyone's scrambling to get the Silver Vault Bags each loaded with 10 solid .999 pure Silver State Bars before they are all gone. That's because the standard State Minimum set by the private Federated Mint dropped 42%, going from \$50 per bar to just \$29, which is a real steal.

IMPORTANT INFORMATION: If you find your zip code on the distribution list printed in today's publication read below then immediately call: **1-866-874-7770 EXT. FMM1592**

► **I keep calling and can't get through:** Keep trying. Right now everyone's looking to cash in on the lowest State Minimum ever set by the Federated Mint. In fact, tens of thousands of residents are expected to order up as many Silver Vault Bags as they can get their hands on before the deadline ends. That's because the State Minimum set by the Federated Mint has been slashed from \$50 per heavy half ounce to just \$29 for the next 7 days. And since each Silver Vault Bag contains 10 valuable State Silver Bars for just \$290 nearly everyone is taking at least three bags before they're all gone. But all those who really want to cash in are taking the Jumbo Silver Ballistic Bags containing 100 State Silver Bars before the State Minimum set by the Federated Mint goes back up to \$500 per Vault Bag. So if lines are busy keep trying.

► **How much are the Silver Vault Bags worth:** It's hard to tell how much these Silver Vault Bags could be worth since they are highly collectible, but those who get in on this now will be the really smart ones. That's because the State Minimum set by the Federated Mint goes back up to \$500 per bag after the deadline ends. So you better believe that at just \$290 the Silver Vault bags are a real steal for everyone who beats the deadline.

► **Can I buy one State Silver Bar:** Yes. But, the lowest ever State Minimum set by the Federated Mint of just \$29 per bar applies only to residents who purchase a Silver Vault Bag(s). That means only those residents who order a Silver Vault Bag(s) or the heavy, Jumbo Silver Ballistic Bag(s) get the \$29 per bar State Minimum set by the Federated Mint. All single bar purchases, orders placed after the 7-day deadline and all non-state residents must pay the standard \$50 per heavy half ounce Bar State Minimum set by the Federated Mint.

► **Why is the State Minimum set by the Federated Mint so low now:** Thousands of U.S. residents stand to miss the deadline to get the silver at the lowest ever State Minimum set by the private Federated Mint. Now all residents who find the first 3 digits of their zip code on the Distribution List printed in today's publication are getting the Silver Vault Bags for themselves and all the solid .999 pure State Silver Bars found inside. The price for each Silver Vault Bag is normally set at \$500 which is the standard \$50 per bar State Minimum set by the Federated Mint, but residents who beat the 7-day deadline only cover the lowest ever State Minimum set by the Federated Mint of just \$290 for each State Silver Vault Bag which is just \$29 per bar as long as they call the National Silver Hotline before the deadline ends at: **1-866-874-7770 EXT. FMM1592**. Hotlines open at 8:30 A.M.



PHOTO ENLARGEMENT SHOWS ENGRAVING DETAIL OF SOLID HALF OUNCE STATE SILVER BARS

FEDERATED MINT, LLC IS NOT AFFILIATED WITH THE NEBRASKA GOVERNMENT, A BANK OR ANY GOVERNMENT AGENCY. IF FOR ANY REASON WITHIN 30 DAYS FROM SHIPMENT YOU ARE DISSATISFIED, RETURN THE PRODUCT FOR A REFUND LESS SHIPPING AND RETURN POSTAGE. THIS SAME OFFER MAY BE MADE AVAILABLE AT A LATER DATE OR IN A DIFFERENT GEOGRAPHIC LOCATION. OH RESIDENTS ADD 6.5% SALES TAX. FEDERATED MINT 7600 SUPREME AVE. NW, NORTH CANTON, OH 44720 ©2019 FEDERATED MINT

Summer Energy-Saving Tips

Costs associated with cooling your home can make up a large portion of your summer electric bills. Stay cool and save money with these energy efficiency tips!

NO-COST TIPS



Close blinds and drapes during the day to keep heat out.



Set your thermostat to 78 degrees when you are home. Set it to a higher temperature when you're away.



Turn off lights and ceiling fans when you leave a room.

LOW-COST TIPS



Plant trees and shrubs to shade the exterior of your home.



Replace disposable air filters (or clean permanent filters) once a month to maximize efficiency.



Use solar lighting to brighten up your outdoor space. Solar lights are easy to install, low maintenance and provide free electricity.

Take control of high summer electric bills

We expect summers to be hot, but most of us do all we can to keep our homes as comfortable as possible, even as outdoor temperatures edge thermometers upward.

When it comes to electricity, each of us has the power to help control our costs—we just have to make thoughtful choices to make energy savings pay off in dollars and cents. Look toward the west. If you don't have trees, a porch overhang or awnings shading windows exposed to afternoon sun, there's a good chance radiant heat could be driving up indoor temperatures and adding to your overall cooling costs.

Window coverings can help. Blinds or shades can deflect intense sunlight, and draperies lined with a thermal radiant barrier can block up to 95 percent of sunlight and 100 percent of ultraviolet rays.

Comfort and cooling are easier to maintain when we take advantage of air flow. A ceiling fan can pull warm air up above your living zone, making a difference during summer

months. The evaporative effect of circulating air blowing across our skin makes us more comfortable, but that benefit completely disappears when we leave the room, so turning fans off in unoccupied rooms will save energy.

You can save money and electricity by shifting some of the most energy-intensive activities away from peak energy use periods that normally occur during the hottest hours of the day.

Cooking, doing laundry and using power tools can increase both heat and humidity inside your home, making it harder to reach or maintain a comfortable temperature.

HVAC filters have a lot to do with airflow through your heating and cooling systems. Dirty filters restrict

circulation through your returns, requiring your cooling system to work harder. If you can see dirt in a filter, it's likely 50 percent clogged.

Remember, controlling energy costs will always work better with buy-in from everyone in the household.

- One open window anywhere can be like an uncapped chimney, pulling the conditioned air you pay to cool outside.

- A gaming system, computer or big screen television left on but unwatched produces nearly as much heat as it does when it's in use.

- Lighting and ventilation fans add convenience and provide benefits when they are needed but when left on and unattended, they use energy.

- A bag of ice poured into a cooler will chill summer beverages as effectively and less expensively than an aging refrigerator in a hot garage.

Check with your local public power district or electric cooperative for details on programs that can help you control energy costs and avoid seasonal billing challenges.



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Get Smart! Energy-saving apps & devices

by Pat Keegan

Q : It seems like I'm always hearing about some new device or app that will save energy, but I wonder if they're worth the time and money. I want to learn about simple ways I can use technology to save energy. Any advice on where I should start looking?

A : Every new piece of technology seems to come with a lot of promise, doesn't it? Then we have to find out for ourselves if it lives up to the hype. Here are a few products we recommend.

Smart Phone Apps

There are several energy apps available today, but two stand out. They're free, easy to use, effective and available for both Android and iOS devices.

- **JouleBug** is a fun app that helps you save energy. You collect points for each energy efficient move you make inside the home, on your daily commute and in daily life. The app helps you make changes and build ongoing energy-saving habits. It's designed as a competition among friends and can help you and your family create an energy efficient household *together*. The app also includes fun, educational videos and links to helpful articles.

- There are several **energy cost calculator** apps that help you identify where you use the energy most in your home. You can enter how many hours a day you use each appliance or electronic device (some have a dropdown of typical household items) and the rate you're paying for power, which you can find on your energy bill. The app creates a total operating cost for that specific device.

How much is that hallway chandelier costing you every month, and how much would you save by turning it off for an additional hour each day? How about that second freezer or the big-screen TV? The answers aren't exact, but they will give you a better idea of your overall energy use and help you focus your efforts on the opportunities that will save the most energy.



More-advanced (and more-expensive) smart thermostats like the Ecobee4 can work with sensors that detect when someone is in a room and adjust the temperature accordingly. Photograph provided by Ecobee

Smart Thermostats

A smart thermostat connects to the internet and your computer and/or smart phone through your home's Wi-Fi and could shave \$50 off your energy bill every year. Most fall within the \$100 to \$250 range. If the price for a feature-rich model is more than you're comfortable spending, ask yourself if it's worth buying a lower-cost model, or if your current thermostat is doing the job.

Here are some features to keep in mind if you're considering a smart thermostat:

- **Learning:** A learning thermostat will figure out your habits and adapt—this is probably the best way to make the most of a smart thermostat's energy-saving potential.

- **Geofencing:** This will detect when you leave home and return, and adjust the temperature up or down so energy isn't being wasted.

- **Additional features** include remote room sensors and voice control.

Before you buy, learn what you can about the functionality of the smart thermostat's app. And take a look at how easy it is to program the thermostat unit directly. Finally, consider the installation. Some models are more difficult to install and may require re-wiring.

Smart Power Plugs and Switches

Smart outlets and light switches are still considered a relatively new technology, and we think there are improvements that will be made over time. That said, if this is a technology you're interested in, there are a couple of options that consumers seem to like.

Hub-based systems like the Curren Dual Smart Outlet and Philips Hue smart lighting systems are highly rated and cost about \$200 or more for eight to 10 smart outlets or light switches. That's a pretty big investment, so we recommend using an energy cost calculator app first to decide if it's worth the additional cost.

We hope you these reviews will be helpful as you consider smart technology that promotes energy efficiency. Don't forget to check with your local electric cooperative on additional programs and services designed to help you save on your energy bills.

We're more than doubling our emissions-free solar energy

By soaking up the sun

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A Tri-State Energy Cooperative 

Electricity on the Go!



by **Maria Kanevsky**

Everyone enjoys the great outdoors. The fresh air, getting in touch with nature and physical exercise are key highlights of camping. Today, while exploring and adventuring, you can also still stay connected. Although the great outdoors does not come equipped with ready-to-use electricity, nature already provides energy that can power various on-the-go gadgets. While spending time outside, you can harness power from the sun, wind and water to charge devices that can make your camping experience even better.



Just five years ago, many of these gadgets were still prototypes, and now most of them are easily accessible to buy online. Thanks to these advances, we can enjoy the outdoors and stay connected while keeping a clean footprint.



Who says you can't listen to your favorite songs in the great outdoors? **LuminAID's Suncat Solar-Powered Speaker** is waterproof, sandproof and ideal for use anywhere. Photograph provided LuminAID



To power all your USB-based devices, such as cell phones, speakers, camp lights or GoPros, you can walk around with a **USB solar backpack**. There are several varieties of backpacks available from different manufacturers, ranging in price from \$50 to more than \$200, and normally taking about four to six hours to fully charge.



Another way to charge your USB devices is by using a small turbine by **Waterlily** that harnesses either wind or hydro energy. By letting the turbine run in the wind or in a fast-moving stream, you can charge any of your devices. Even when there isn't a strong gust or a fast stream, the turbine comes with a hand crank that generates power as well. Visit www.waterlilyturbine.com for more information.



If you want a smaller solar-powered gadget for lighting, try products like **Davis Instruments LightCap**. This cap fits any 2-inch water bottle, like those sold by Nalgene or Camelback, and it's extremely convenient since you don't need to worry about the gadget as long as you keep it on your water bottle. At night, the water bottle lights up from the cap shining through. A few different versions are available online for about \$30 or less.

LuminAID's PackLite Firefly USB is an inflatable lantern with five lighting modes. The device is compact, waterproof and portable for easy charging on the go. It can be charged by direct sunlight (about 10 hours) or through a micro USB input (one to two hours). Photograph provided by LuminAID

You had me at bacon-wrapped

When it comes to healthy eating, looking for nutrient-rich foods to include in your diet is one of the more important goals. However, when warmer weather is in full swing, it may be tricky to incorporate nourishing foods that are versatile enough for grilling season.

Consider using asparagus to please your crowd. With its peak season typically running through May and June, this vegetable can provide a much-needed flare to your seasonal feasts and be eaten warm or cold in appetizers, salads, side dishes and more.

Keep in mind this multiuse food aligns with a variety of cooking methods, according to the Michigan Asparagus Advisory Board: saute 3 minutes, grill 5 minutes, steam 5 minutes or roast 15 minutes.

In addition to quick and easy preparation, asparagus also allows for loads of wholesome health benefits with its low-calorie qualities and sources of fiber, folate and vitamins. To get the most nutritional value out of your asparagus, consider buying the veggie when it's in-season from your local area instead of purchasing imported asparagus.

For more asparagus-inspired recipes and information, visit michiganasparagus.org.

Another summer favorite is jalapeno poppers. Your guests won't be able to have just one of these sweet and savory poppers. With a touch of heat from the cayenne pepper, and sweetness from brown sugar, you're almost sure to watch them quickly disappear.

For more recipes, visit culinary.net.



Bacon-Wrapped Jalapeno Poppers

- 2 packages Bob Evans Thick Sliced Hardwood Smoked Bacon, slices cut in half**
- 1 package Bob Evans White Cheddar Mashed Potatoes**
- 1 package garlic herb cheese spread**
- 20 jalapeno peppers, halved, seeded with membranes removed**
- 1/4 cup brown sugar**
- 1 teaspoon ground cayenne pepper**

Heat oven to 400° F. Set bacon out to thaw to room temperature so it is pliable.

In mixing bowl, use rubber spatula to combine mashed potatoes and garlic herb cheese. Stir until incorporated. Spread 1 teaspoon mashed potato mixture in each jalapeno half; level each with butter knife or spatula.

Wrap each jalapeno with bacon; use

three half slices for large jalapenos or two halves for smaller sizes. Be sure bacon is wrapped sealing in mashed potato mixture tightly.

In small mixing bowl, combine brown sugar and cayenne pepper. Generously sprinkle over bacon and pat gently to make it stick.

Line cookie sheet with piece of parchment paper so sugar does not burn to pan. Bake until bacon reaches desired crispiness, around 25-35 minutes.

Let peppers cool slightly before serving, about 5 minutes.

To watch a video of this recipe being made, scan the QR Code or visit the URL



<https://youtu.be/4xtV6VV9cpc>



Grilled Bacon-Wrapped Asparagus

- 1 pound Asparagus
- olive oil
- 1 package uncooked bacon, thin sliced
- balsamic glaze (optional)
- salt, to taste
- pepper, to taste

Wash asparagus and trim ends. Place asparagus on tray and drizzle with olive oil. Toss to coat. Wrap 2-3 spears with one slice bacon. Repeat with remaining asparagus and bacon. Heat grill to medium heat and clean grates. Place asparagus bundles on grill and cook 3-4 minutes per side, or until bacon is crispy. During last minute of grilling, brush asparagus bunches with balsamic glaze, if desired. Avoid adding glaze too soon or it may burn. Add salt and pepper, to taste.

Cornbread-topped Southwestern Pot Pie

- | | |
|--|--|
| <ul style="list-style-type: none"> 3 tablespoons olive oil 1 small yellow onion, chopped 2 medium carrots, chopped 1 small red pepper, chopped 2 garlic cloves, minced 1 cup corn 3 cups or 2 – 15.5 oz. cans pinto beans | <ul style="list-style-type: none"> 1 4 oz. can chopped green chilis, drained 2 cups vegetable broth 1 tablespoon tamari or other soy sauce 1 tablespoon fresh cilantro leaves, minced Salt/Pepper to taste 1 box Jiffy cornbread mix |
|--|--|

Heat 1 tablespoon of oil in skillet on medium heat. Add onion and carrots. Cover, cook till softened, about 5 minutes. Transfer onion and carrots to 3-4 quart cooker. Add bell pepper, garlic, corn, pinto beans and chilis. Stir in broth, tamari, cilantro, and salt/pepper. Cover and cook on low for 5 hours. One hour before ready, make topping. Mix cornbread according to package. Spoon on top of cooking veggies and spread over the top. Turn cooker on high, cover, cook about 1 hour longer.

Susan Quinn, McCook, Nebraska

Refrigerator Dill Pickles

- Cucumbers**
- Dill, Onion, Garlic**
- 2 cups Vinegar
- 6 cups water
- 1/2 cup canning salt
- 1/2 teaspoon Alum powder

Cut cucumbers in spears and place in 2 gallon jar or ice cream pails. Layer with dill, onion and garlic. Combine remaining ingredients in a pan and bring to a boil, then pour over cucumbers. Let cool on counter, then refrigerate. They will be ready in five days and keep for months in refrigerator.

Shirley Mahon, Niobrara, Nebraska

Candy Bar Pie

- 1/2 cup milk
- 15 large marshmallows
- 6 almond chocolate bars
- 1 cup Cool Whip
- 9" graham cracker pie shell

Heat milk and marshmallows until melted. Add candy bars. Blend and cool. Fold in Cool Whip. Pour into pie crust and chill. When serving, garnish with a dollop of Cool Whip and strawberries or M&Ms. It's a delicious pie and very easy.

Dee Roeber, Pender, Nebraska

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