

## Cómo evitar fraudes financieros

Nos gusta pensar que no podemos ser engañados por las estafas financieras, pero de acuerdo con una encuesta reciente adultos de 40 años o de más edad, los números dicen lo contrario. La encuesta encontró que ocho de cada 10 adultos recibieron algún tipo de oferta fraudulenta, y el 11 por ciento perdió una cantidad considerable de dinero en una estafa. Sorprendentemente, el 40 por ciento de la gente no reconoció las señales de advertencia de una estafa financiera.

Aunque las personas mayores se apuntan ligeramente más a menudo por maniobras fraudulentas, cualquier persona puede ser víctima. Estafas funcionan cuando la gente se olvida un axioma importante: Lo que parece demasiado bueno para ser verdad, casi siempre lo es. Los métodos utilizados para que separarse de su dinero duramente ganado son variadas y siempre cambiante, pero tres de los más comunes incluyen:

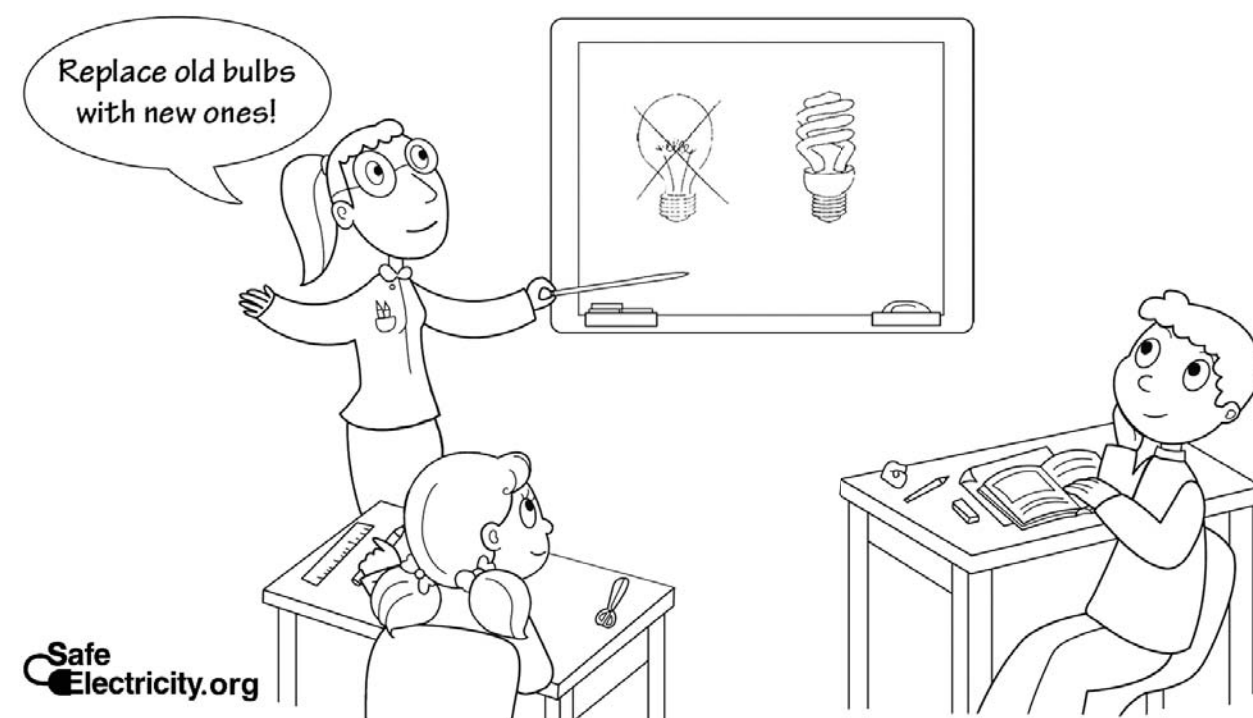
- ▶ **En línea "la pesca".** Un correo electrónico que usted recibe de lo que parece ser un conocido, sitio web de confianza le pide que responda con información confidencial, como números de tarjetas de crédito, número del banco, el número de identificación personal (PIN) o el número de Seguro Social. Al hacer clic en vínculos en el correo electrónico también se puede instalar malware o software malicioso, en su computadora. Ambos métodos pueden ayudar a los delincuentes en el robo de su identidad.
- ▶ **Teléfono o solicitudes en persona.** Las personas que llaman o visitantes pueden hacer ofertas atractivas que le garantiza que recibirá grandes cantidades de dinero—después de proporcionar información confidencial o pagar una cuota por adelantado. Otros se hacen pasar por funcionarios del gobierno exigiendo pagos (a veces con falsas identificaciones de llamadas).
- ▶ **Ofertas de Inversión.** Las promesas de reto

nos inusualmente altos de inversión con poco o ningún riesgo siempre debe levantar una bandera roja. Cómo puede protegerse? Sea diligente en guardar la información personal y financiera privada, y mantener un sentido de escepticismo cuando la realización de negocios con nuevos contactos. Aquí hay algunas pautas a tener en cuenta:

- ▶ **Andar con cuidado en línea.** Si recibe mensajes de correo electrónico no solicitados o hacer clic en las ventanas pop-up, entender estos pueden ser administrados por los pescadores. Nunca envíe información personal por vía electrónica, a menos que usted está haciendo una compra de un sitio web de confianza o la apertura de una cuenta en línea seguro con una institución que ha decidido ponerse en contacto.
- ▶ **Establecer con quién están tratando.** Antes de compartir información personal o hacer un pago, obtener el nombre de un vendedor, nombre de compañía, dirección física (no un apartado postal), número de teléfono y número de licencia de negocio. La investigación de la entidad por su cuenta, la inspección de su página web y consultar con Better Business Bureau.
- ▶ **Tómese su tiempo.** Una agencia de negocios o el gobierno legítimo no le empujará a tomar una decisión de inmediato o de pago. Los estafadores capitalizar el miedo a "perderse," o al hacer amenazas falsas, ellos presionan a tomar una decisión rápida.
- ▶ **Tenga cuidado con ciertos métodos de pago.** Transferir el dinero es equivalente a enviar dinero en efectivo - y es a menudo imposible de rastrear. Del mismo modo, revelando que el cheque de un estafador es malo puede llevar semanas. Haga sus compras con tarjeta de crédito que le permite disputar cargos fraudulentos.

### KID'S CORNER

## Co-op Coloring Page



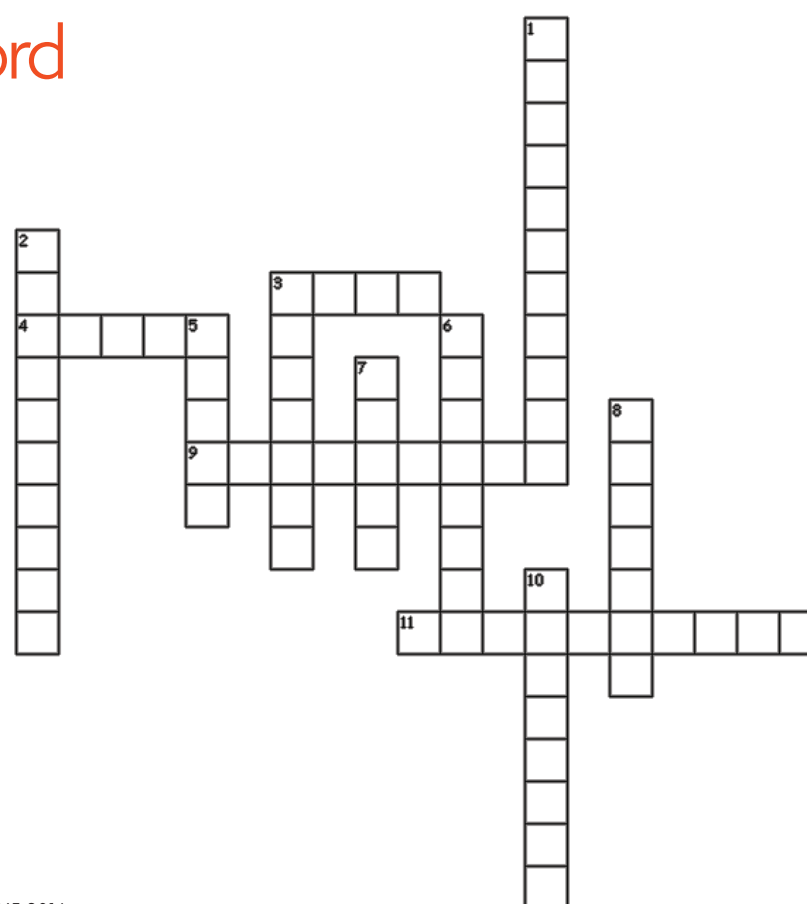
## Co-op Crossword

### Across

2. Acronym for the national service.
6. The last name of our CEO at Victory.
7. At cooperatives we provide this type of member control as part of the seven cooperative principles.
8. Where students go in the summer for the Electric Cooperative Youth Tour.
9. Part of our mission is to provide this type of service.
11. This type of involvement is important to cooperatives.
12. The number of cooperative principles.

### Down

1. Owners of the cooperative.
3. The state in which Cooperative Youth Leadership Camp takes place each summer.
4. What Victory Electric supplies.
5. First name of the CEO of Kansas Electric Cooperatives, Inc., our statewide association.
10. The workers who restore power when it goes out



A Touchstone Energy® Cooperative   
 P.O. Box 1335, 3230 N. 14th Ave.  
 Dodge City, KS 67801  
 620-227-2139  
[www.victoryelectric.net](http://www.victoryelectric.net)

### THE VICTORY ELECTRIC COOPERATIVE

# electronews



### The Victory Electric Cooperative Assn., Inc.

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- Tom Lowery**  
Manager of Operations

### FROM THE CEO

## Co-op Membership: What's in it for Me?

*Exploring the unique benefits of cooperative membership.*

You set up your electric service account with Victory Electric and you think to yourself, "That's done. Now I just have to pay my monthly bill." But the truth is we're more than just a utility provider that you pay each month for electricity. We have more to offer—and we want you, our members, to know about these benefits.

There are more than 900 electric cooperatives in the U.S. that serve 42 million members. Victory Electric, your local electric cooperative, serves 13,000 members with lines stretching across 2,800 miles. So, what makes being a member of an electric cooperative unique?

We're all in this together. You are a member of Victory Electric—not a customer. And that means you have a voice when it comes to the way we do business. Each April, you have the option to vote for your board of trustees. These trustees play a key role in making important decisions for our co-op, which is why members' voices must be heard.

We're local. It's likely that you know an employee of Victory Electric. Our employees—your friends and neighbors—share the same concerns for our community

that you do. Each year, Victory Electric participates in Dodge City Days, Halloween events, downtown Christmas parade, 4-H activities, school safety demonstrations and Youth Tour. We're not-for-profit.

Victory Electric doesn't offer profits to investors—we return money over and above operating costs to you, our members, based on electricity consumption. Annually, electric co-ops nationwide return millions of dollars to members through this capital credits process.

We're here for you. At Victory Electric our mission is to provide you with safe, reliable, and affordable electricity. We care about our members' quality of life, which is why our employees are continuously finding innovative ways to improve our service.

These are just a few facts about electric cooperatives that make us unique. For more information about Victory Electric and the services we offer, or to learn more about our mission to strengthen the community, visit [www.victoryelectric.net](http://www.victoryelectric.net) or [facebook.com/VictoryElectric](http://facebook.com/VictoryElectric).

*Thanks, Shane*



Shane Laws

### Visite Sitio Web y Únase a Nosotros en Facebook

Visite nuestro sitio web [www.victoryelectric.net](http://www.victoryelectric.net). En nuestro sitio Web, usted encontrará un calendario de eventos, con frecuencia pregunta, pago de factura y energía calculadora sólo por nombrar algunas herramientas!

También puede ser una fan de Victory Electric en Facebook buscando Victory Electric Cooperativa Assn, Inc. Consulte nuestra página en Facebook para actualizaciones, información de interrupción y consejos de eficiencia de energía. Facebook es una excelente forma de mantenerse en contacto con nuestros miembros.



**Visit our Website & Join us on Facebook**



Visit our website at [www.victoryelectric.net](http://www.victoryelectric.net). On our website, you will find a calendar of events, frequently asked questions, bill pay and energy calculators—just to name a few tools!

You can also become a fan of Victory Electric on Facebook at [facebook.com/VictoryElectric](https://www.facebook.com/VictoryElectric) or by searching for The Victory Electric Cooperative Assn., Inc. Check our page for updates, outage information and energy efficiency tips. Facebook is a great way to stay in touch.

**CFL Charlie Says "Come Get Your Free CFL!"**



**This month's lucky winners are...** Amanda K Zayas, Tito Figueroa, Betty Pag, Stanley Seibel, Shawn Besser, Richard J Flax, Gerardo Flores and Elizabeth Flynt. Come by Victory Electric Cooperative to get your free compact fluorescent light bulb (CFL). Every month Victory Electric will be giving members free CFL light bulbs. Congratulations winners!

**Happy Father's Day**



Don't forget to celebrate with your dad this Father's Day on Sunday, June 15.

**Co-op Connections Card**

The Co-op Connections Card connects you with discounts on everything from hotel stays to prescription drugs. The card also gives you access to online savings at more than 95 national retailers like Barnes&Noble.com, Hertz Rental Cars, Best Western hotels and ProFlowers.com. You can check out these great national discounts at [www.connections.coop](http://www.connections.coop).

One of the most valuable features of the card is the pharmacy discount. While it is not insurance, the discount can mean savings of 10 to 60 percent on prescription drugs. The logo and information on



the back of your card is recognized at more than 60,000 national, regional, and local pharmacies.

You can use your card anywhere that Co-op Connections cards are taken. More than 350 electric cooperatives all across the United States participate in this program, with thousands of businesses offering discounts. More businesses are being added every day. The benefits of your card are local, but also national - so the cards can be used while visiting other states or other parts of Kansas. Look for window and/or register stickers to identify local participating businesses, listed below.

- ▶ **4 ANGELS BOUTIQUE**—10% off jewelry
- ▶ **ACKERMAN COMPUTERS**—10% off labor
- ▶ **THE BAD HABIT SPORTS BAR AND GRILL**—5% off (excludes alcohol)
- ▶ **BAILEYS BODY SHOP**—5% off parts and labor
- ▶ **BELLA ITALIA**—10% off
- ▶ **BOOT HILL BED AND BREAKFAST**—15% off
- ▶ **CARLOS BOOTS**—10% off
- ▶ **DEPOT THEATER COMPANY**—\$3 off dinner theater ticket
- ▶ **DODGE CITY YMCA**—Corporate rates with proof of being a Co-op Connections card holder
- ▶ **DULCE LANDIA**—5% off piñatas and bouce houses
- ▶ **FLATLAND GRAHICS**—Free digitizing on pocket sized embroidery
- ▶ **FLOWERS BY IRENE**—20% off (excluding wire orders)
- ▶ **HARDROCK SAND & GRAVEL, LLC**—10% off materials, excluding delivery
- ▶ **JIM'S AUTO SALES & SALVAGE**—5% off towing services
- ▶ **JOHN'S BODY SHOP**—5% discount on deductible up to \$50
- ▶ **K. MARTIN JEWELER**—20% off regular priced merchandise (this does not include items already on layaway)
- ▶ **LA QUINTA INN AND SUITES**—10% off BAR rate. No discounts for 3i Show/Roundup Rodeo events
- ▶ **LANG DIESEL, INC.**—10% off parts
- ▶ **MY-D HAN-D., INC.**—10% off grain, hay and cattle equipment
- ▶ **PREMIER MOTORS**—\$500 off regular price
- ▶ **REGIS SALON**—10% off
- ▶ **RIDDLES JEWELRY**—10% off
- ▶ **SCOTT'S AUTO SHOP**—10% off oil, filter and lube. 10% discount on Traxxas radio controlled vehicles and Traxxas parts.
- ▶ **SOPHIA'S**—10% off
- ▶ **STARR COMPUTER SOLUTIONS**—Three months free for new alarm monitoring contracts (standard service)
- ▶ **SUNFLOWER CREATIONS**—7.45% off any new BERNINA sewing machine or 10% off regular fabric, books, notions, patterns, and embroidery supplies
- ▶ **THE MATTRESS HUB**—20% off bed sets \$399 and up. Not valid with any other rebates, discounts or special offers. (Offer excludes Tempur-Pedics) Dodge City and Garden City locations only
- ▶ **TROPICAL ISLAND TAN AND FITNESS**—No enrollment fees on fitness
- ▶ **WATERS TRUE VALUE**—\$5 off a \$30 purchase

**Rules Drafted in Washington Have Local Impact**

Cooperatives, like most local businesses, work through the highs and lows of a cyclical economy. So when a potential economic hazard arises and we have an opportunity to affect the outcome, you better believe we do whatever we can to prevent or mitigate it.

That's why Victory Electric is concerned about new rules coming out of the Environmental Protection Agency (EPA) to limit greenhouse gases blamed for climate change.

Not-for-profit electric cooperatives work every day to provide affordable, reliable electricity to the more than 42 million Americans we serve. At Victory Electric, we steadfastly focus on ways to slow the rising cost of electricity and find ways to help you save on your electricity bill.

Environmental regulations share part of the blame for rising electricity costs. Electric co-ops have invested billions of dollars in equipment to reduce air pollution already, but greenhouse gases pose a far more difficult challenge to capture, and the new technology just isn't ready for prime time.

Equally troubling to comprehend, the EPA readily admits that cutting these emissions would not have much global impact on overall greenhouse gas levels.

The bottom line is that these regulations unfairly and disproportionately effect members of electric cooperatives. They target regions of the U.S. most dependent on coal for electricity. And increasing electricity prices could endanger efforts to attract new businesses let alone retain current employers.

By harnessing America's ingenuity, we can do better.

This debate should be about working together to develop a sus-

tainable energy future. This debate should be about how the government supports utilities in a collective effort to develop technologies that can reduce greenhouse gases at a justifiable and reasonable pace.

That's why electric cooperatives are pushing an XPRIZE initiative ([www.xprize.org/prize/tri-state-carbon-xprize](http://www.xprize.org/prize/tri-state-carbon-xprize)) to find technologies that actually can turn greenhouse gases into a useful resource with market value.

Creating a sustainable energy future requires us to make

ambitious changes. A power plant that closes down will not emit greenhouse gases, it won't incubate a new technology, give a bright young engineer an opportunity or ensure that its community continues to receive reliable, affordable electricity.

To help our communities thrive, we need Washington to recognize the potential harm of these regulations and find a different path to a better energy future. Let your voice be heard by visiting [www.action.coop](http://www.action.coop).

**1. ABANDONS ALL-OF-THE ABOVE**  
The Administration is reversing course: ditching our All-of-the-Above energy strategy for an All-But-One approach that bans new coal plants.

**2. TECHNOLOGY GAMBLE**  
New regulations essentially require technology that's not commercially viable and prohibitively expensive—leading to higher bills down the line.

**3. LIMITS ACCESS TO AFFORDABLE, DOMESTIC ENERGY**  
By banning new coal plants, Americans forfeit a 236-year domestic source of energy with a historically stable price.

**4. HISTORY REPEATS: ALL-BUT-ONE DOESN'T WORK**  
A 1978 mandate prevented use of natural gas & forced utilities into coal or nuclear—before common sense prevailed and it was repealed 9 years later.

**TOP 4 FACTS ABOUT THE EPA'S NEW CLIMATE REGULATIONS**

**Why All of the Crews Around My Neighborhood?**

Starting in March, you may notice extra crews in our service area carrying hand-held computers, cameras, and GPS devices. For the next 12 months, they will look at utility poles, street lights, transformers and other Victory Electric equipment in your neighborhood.

"They are here to conduct an inventory of our electrical system and record the location, condition, and photograph each piece of equipment using special GPS tools," said Greg Underwood, manager of engineering for Victory Electric.

These tools are very similar to GPS units you may be familiar with, but they are much more accurate. The information will be stored in an electronic map called a Geospatial Information System (GIS). Having this type of data will greatly improve our response to outages and improve service to our members in many other ways.

Accurate maps are an important part of the co-op's toolkit. With these maps, Victory Electric can



GPS crews will inventory every pole, transformer and piece of equipment in Victory's infrastructure.

plot power lines, locate problems more quickly, and plan for future growth.

Victory Electric has grown rapidly through the years, and the maps that have been developed over the last 70 years are not always accurate. While Victory has been using geographic information system

(GIS) maps, this project will allow the GIS maps to be corrected and have the same accuracy as GPS.

"The ultimate goal of the project is to replace the co-op's old, inaccurate database with a new, accurate database," Underwood said.

The folks you will be seeing are experts with the Global Mapping Solutions, an industry leader in this field. Their pick-ups and 4-wheelers will be branded with the Victory Electric logo. They will also be carrying identification

that confirms they are employees of GMS working for Victory Electric.

As they move through our service area, we will provide updates to keep you informed of their work locations. Should you have any questions please contact us at 620-227-2139 or visit [www.victoryelectric.net](http://www.victoryelectric.net).

**Working LINE**  
*on the*



Above: Lineman Eric Speer talks to a local kindergarten class about being a lineman.



Right: Students watch as Speer demonstrates how to climb a pole.