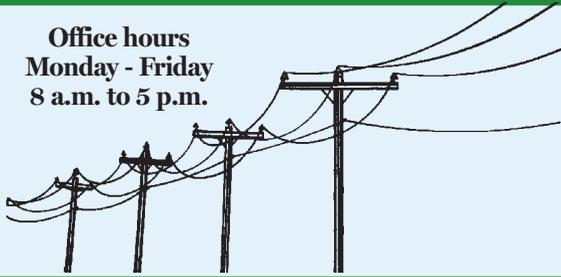


Office hours
Monday - Friday
8 a.m. to 5 p.m.



Tricounty Rural Electric Cooperative, Inc.

P.O. Box 100 Malinta, OH 43535
Office Calls: 419-256-7900
www.tricountyelectriccoop.coop



TRUSTEES

Steve Hoffman	President
Lawrence Weirich	Vice President
Bradley Haupricht Sr.....	Secretary/Treasurer
Kenneth Brubaker	Johney Ritz
Dustin Sonnenberg	John Schuchert

EMPLOYEES

Brett Perkins, Manager	Craig Wilson
Doug Hall	Jason Warnimont
Sue Bockelman	Jeremy Warnimont
Chris Okuley	Tom Jones
Sandy Corey	Deb Stuller
Brian Bick	

To report a power outage: 888-256-9858

Your call will be answered by the Cooperative Response Center. Give them the name on your account, service address and a telephone number where you can be reached.

They will dispatch a line crew to restore service.

Be sure to check your fuse or breaker system before reporting a power outage.

Jackpot news!

Jonathan Schwiebert of rural Hamler reported spotting his hidden account number in the April issue of *Country Living*. He won half the jackpot and received a check for \$30. **Richard Schroeder** of rural Leipsic would have won the same amount if he had reported finding his account number.

Your account number is on your bill statement. Disregard the zeros at the left in the number, but consider any zeros to the right when converting your number to words.

The hidden account numbers always are in Tricounty's local pages of the magazine. The jackpot now stands at \$60. So read *Country Living*, find your hidden account number, report it and win!

Turn a generation *gap* into a generation *bridge*

The cooperative business model appeals to all age groups



Brett Perkins
General Manager

The cooperative business model has been around in its modern form since 1844. It predates stock markets, LLCs, S corporations and many other forms of business. It continues to thrive, and interest in co-ops as a real solution to society's challenges is growing rapidly — co-ops are in vogue again. While the co-op business model may not be taught in schools all that much, cooperative knowledge is passed from generation to generation.

Tricounty has been in our community for 78 years. Every co-op has a sacred obligation to help the next generation prepare for leading their co-op. The young have much to teach us. They are unburdened by the thoughts that plague so many organizations, such as, "That's not the way we do it around here." Their naiveté refreshes us and challenges us to see things in a new light so that our community can continue to be attractive to young people.

That's why Tricounty has youth programs, like scholarships for college students and the Youth Tour to Washington, D.C. Through these programs, we teach a handful of local teens what it means to be a member of a cooperative, why their cooperatives matter and why we want to help improve the quality of life in the communities we serve. By connecting with new groups each year, spanning multiple generations, Tricounty continues the tradition of the cooperative business model. And several of the seven cooperative principles, which guide all cooperatives, apply here — education, training and member information and commitment to community are two that come to mind.

So the next time a young person asks you to be a mentor or for some advice, please be sure to ask the same in return. We can turn what is often viewed as a generation gap into a generation bridge.

Unclaimed capital credits

On Dec. 12, 2014, capital credits refund checks were mailed to people who were patrons of the cooperative in the year 1999. Some of them were returned due to outdated addresses. Please review this list, and if you know the whereabouts of any of these people, have them or their heirs contact our office at 419-256-7900 so these unclaimed checks can be forwarded to the right person.

Marc J. Alexander	Terry N. Feasel	Holly Lavoie	Tammy L. Rood
Aurora Energy LTD	Richard C. Fuller	Jon A. Lee	David W. Roseman
Thomas D. Badenhop	James A Gibbons	Michael E. Mackey	Beth L. Russell
Laura A. Bechtol	Marcia Gordos	Sondra J. Majerowski	Jeffrey J. Ruthhowski
James L. Bennett	GTE Telephone Operations	John M. Martinez	Danny E. Schetter
Wayne Blanton	Stephen C. Gunter	Maumee Youth Center	John Shearman
Park Blubaugh	Gary A. Haney	Harold Mayle	Amy C. Siebert
Robert E. Braun	Rex A Hazelton	MCI Worldcom	Jose D. Sierra
Brenden G. Brophy	Jacob Harvey	McQuillin Moses LTD	Christopher L. Smith
Sue A. Bryan	Gary Heikkinen	Lois Meeks	Karen S. Smith
Lynn M. Busdiecker	James Hickman	Scott G. Meeks	Robert L. Stacy
Cablecomm Time Warner	Wes J. Hill	Robert B. Meyers	Mark Stevens
Scott A. Carpenter	Martha Hollowell	Valarie L. Meyers	James Stull
Forrest L. Clady	David W. Hoops	Gladys V. Morris	Douglas J. Stumm
Karen L. Clifford	Marla K. Johnston	Benjamin J. Moss	Chris J. Sutton
John C. Cobb	William D. Joy	Vikki S. Mumford	Susan Thomas
Norris Coulson	Bob M. Kelly	Elizabeth Napier	Bryan Ward
Brenda K. Cowell	Thomas W. Kemper	Bradley Nichpor	Richard Watkins
Thomas E. Cox	Deanna M. Kimball	Joseph L. Ogan	Sarah A. Westrick
Delta Steel Products	Elizabeth Kimbler	Robert E. Paul	Scott L. Weaver
Andi J. Echler	Joseph C. Kirkman, Jr.	Raymond M. Perkins	Thomas P. Young
Della L. Eicher	Aaron C. Koder	Kurt A. Reinhart	Three Three Three Five
Dorothy M. Embree	Shawn M. Lance	Charles A. Robertson	Zero Zero Three

2015 Annual Meeting to be at Delta High School

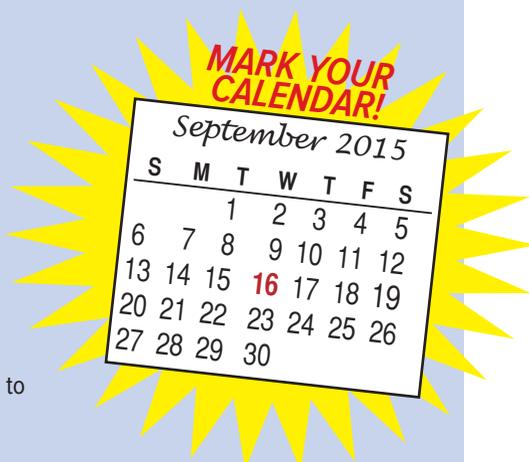
Plans are underway for Tricounty's annual meeting of members on Wednesday, Sept. 16, at Delta High School.

Registration will open at 5:30 p.m., with a delicious dinner beginning at 6 p.m. The business meeting will be called to order at 7 p.m. and will conclude with a door prize drawing.

This is a great opportunity to visit with your neighbors and friends, elect two trustees to represent you on the Tricounty board and hear reports on the operation of your cooperative.

A gift will be provided for each membership represented in person. We look forward to seeing you Sept. 16.

- What:** 2015 Annual Meeting
- Where:** Delta High School, 605 Taylor St., Delta
- When:** Wednesday, Sept. 16
- Who:** All Tricounty members are invited to attend!



How to avoid financial scams

BY LISA HUGHES-DANIEL

WE LIKE TO THINK we can't be duped by financial scams, but according to a recent survey of adults ages 40 and older, the numbers say otherwise. The survey found that eight in 10 adults received some type of fraudulent offer, and 11 percent lost a substantial amount of money in a scam. Surprisingly, 40 percent of people did not recognize the warning signs of a financial scam.

Although senior citizens are targeted slightly more often by fraudulent schemes, anyone can fall victim. Scams work when people forget an important axiom: What seems too good to be true almost always is. The methods used to part you from your hard-earned money are varied and always changing, but three of the most common include:

- Online "phishing." An e-mail you receive from what looks like a known, trustworthy website asks you to respond with confidential information such as a credit card number, banking number, personal identification number (PIN) or Social Security number. Clicking links in the e-mail can also install malware, or malicious software, on your computer. Both methods can aid criminals in stealing your identity.

- Phone or in-person solicitations. Callers or visitors may make attractive offers that guarantee you will receive large amounts of money — after you provide sensitive information or pay an up-front fee. Others pose as government officials demanding payments (sometimes with false caller IDs).

- Investment offers. Promises of unusually high investment returns with little to no risk should always raise a red flag.

How can you protect yourself? Be diligent in keeping personal and financial information private, and maintain a sense of skepticism when conducting business with new con-

tacts. Here are a few guidelines to keep in mind:

- Tread carefully online. If you receive unsolicited e-mails or click on pop-up windows, understand these can be run by phishers. Never send personal information electronically unless you're making a purchase from a website you trust or opening a secure online account with an institution you've chosen to contact. Your bank and other trusted entities will never ask you to send private information through e-mail or an unsolicited phone call. Seven Four Eight Zero Zero Three

- Establish whom you're dealing with. Before sharing personal information or making a payment, get a salesperson's name, company name, physical address (not a P.O. box), phone number and business license number. Research the entity on your own, inspecting its website and checking with the Better Business Bureau.

- Take your time. A legitimate business or government agency will not push you into making an immediate decision or payment. Scam artists capitalize on the fear of "missing out," or when making fake threats, they pressure you into a quick decision.

- Be cautious about certain methods of payment. Wiring money is equivalent to sending cash — and it's often untraceable. Likewise, revealing that a scammer's check is bad can take weeks. Make purchases with a credit card that allows you to dispute fraudulent charges.

- Nothing is free. Beware of door-to-door salespeople in general, including those who offer medical products that are "free" when you provide your Medicare or other insurance information. ☹

For more tips and information on financial fraud, visit:

- ftc.gov (FTC help line: 877-FTC-HELP)
- finra.org (investment fraud)
- ncoa.org (scams targeting seniors)

Source: "Financial Fraud and Fraud Susceptibility in the United States," FINRA Investor Education Foundation, 2013.

LISA HUGHES-DANIEL writes for the National Rural Electric Cooperative Association, the service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.



How do **TRANSFORMERS** work?

BY TOM TATE

If we were to ask you to describe Tricounty's system, you might say, "Poles, wires and those round gray things." Round gray things? Or for underground facilities, a "green box." That is often the description given for transformers, the pieces of equipment crucial in converting electricity to a voltage that is safe for use in homes and businesses. So, how do they work?

Electricity loses voltage as it is transmitted because of the resistance in wires and other components. As a result, higher voltages are used to offset these "line losses," as we call them. It all starts at the power plant. There, generators produce electricity at very high voltages and use transformers to step up this voltage, close to 350,000 volts at Tricounty's main power plants. Because the power plants are far away, these voltages are necessary to survive the trip over the system to where it is needed.

Transmission lines connect to substations brimming with transformers and other control gear. Here is where the

transformers step down the voltage to safer, more manageable levels. Depending on the distance involved, distribution voltages can range from 7,200 to 24,900 volts. A couple of more step-downs, and the electricity arrives at your home at 440 volts. This is quite different from the original voltage.

Regardless of the shape and size of the transformer, they all work in the same manner. Transformers have

two sides, a high-voltage side and a low-voltage side. In normal operation, electricity flows into the transformer on the high-voltage side, where it goes into a coil of wire usually wound around an iron core. As the electricity flows through this coil, it creates a magnetic field that "induces" a voltage in the other coil. Each coil has a different number of turns. The greater the number of turns, the higher the voltage. The coil on the high side will have more turns than the one on the low side. As a result, the voltage induced on the low side is less. Then transformation occurs.

Transformers aren't just limited to utility use. They can be found everywhere in our daily lives — the best example is the charger that all cellphones and many other electrical devices come with. Charging your cell phone with 120 volts will fry it instantly. So the charger converts the voltage to a more tolerable 5 volts or so.

It is important to note that transformers work in both directions. Electricity flowing in on the low side is stepped up to the voltage of the high side. This is why Tricounty educates members on proper connection of home generators. A generator feeding 220 volts into a residential transformer will produce whatever voltage the transformer is rated for on the other side, creating a deadly risk for our line crews and your neighbors. So please, connect your generators according to the manufacturer's recommendations. Or give us a call at 419-256-7900 for advice. It's always best to be safe.

TOM TATE writes for the National Rural Electric Cooperative Association, the service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.



Summer Storm Safety Tip

Strong summer storms can create dangerous situations. Always avoid downed power lines — the wire could be live, which could be deadly for those nearby. Quickly report downed power lines to your electric cooperative.



Photo credit: FEMA

