

A Touchstone Energy® Cooperative

We are committed to the wellbeing of our members and employees to provide safe, reliable power and maintaining the company's financial strength.

How to reach us

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September 2020

Celebrate Farm Safety In September

Working on a farm can be dangerous. As a reminder, farm communities have celebrated National Farm Safety and Health every year since September 1944.

This year's observance is from Sept 20-26.

Safe Electricity encourages farm managers to share this information with their families and workers to keep them safe from electrical accidents.

- Start each morning by planning your work day. Know what jobs will happen near power lines and have a plan to keep the assigned workers safe.
- Keep yourself and equipment at least 10 feet away from power lines in all directions, at all times. Use a spotter when moving tall equipment and loads.
- Use care when rising augers or the bed of a grain truck. It can be difficult to estimate distance and sometimes, a power line is closer than it looks. Use a spotter to make certain you stay far away from power lines.
- Always lower equipment extensions, portable augers, or elevators to their lowest possible level (under 14 feet) before moving them.
- Be aware of increased height when loading and transporting larger modern tractors with higher antennas.
- Never attempt to raise or move a power line to clear a path. If power lines near your property have sagged over time, call to have them repaired.
- Don't use metal poles when breaking up grain inside and around bins.
- Be careful not to raise any equipment; such as ladders, poles, or rods into power lines. Remember non-metallic materials; such as lumber, tree



limbs, tires, ropes and hay will conduct electricity, depending on the dampness, dust, and dirt contamination.

Message from Molly

As a not-for-profit electric cooperative, Garland Light and Power Co. is different than many utilities. We are owned by our consumer-members. When the Board of Directors set your rates, they are designed to generate enough money to pay operating costs, make payments on loans, and provide an emergency reserve. But, unlike investor-owned utilities (IOU's), there is not a shareholder pool of money available to fund capital improvements or to maintain the financial strength of the company. At the end of each year, Garland's margins are allocated to each member based on how much electricity they purchased during that year. These credits are used by the cooperative as capital to operate the business for a period of time. The capital credits for 2019 have been allocated and can be found on your July billing statement in the Message box under Your Electric Bill Information.

Earlier this year, your Board of Directors approved a capital credit payout of \$350,000. When Covid-19 became a threat and this area started to see some businesses close, other businesses slow down, and many people being laid off, it was decided to hold on to these credits until we knew what effect this economic downturn would have on Garland Light and Power. After looking at the mid-year budget, your Directors have agreed that the financial stability of the cooperative will not be compromised by retiring these capital credits. As I write this in August, we are getting ready to retire these assets and by the time you read this in September, many of you will have received your checks in the mail. This substantial disbursement will retire the balance of allocations for 1995, all allocations for 1996 and 1997, and more than 50% of the 1998 allocations.

Below is a list of common questions, but please contact the office if you have any questions or concerns.

What's the difference between an allocation and a retirement?

Allocations are made annually for each member based on the amount of electricity purchased the previous year. This will be used as operating capital by Garland for a period of years. Currently, cooperatives operate on a 15-year to 25-year rotation.

A retirement is the amount members receive back as a refund and is a percentage of their total capital credit balance. The decision to retire capital credits is reviewed each year by your Board of Directors and is made based on the financial stability of the cooperative.

Can I use my allocation to pay on my bill?

No. Allocations are used as operating capital over a period of time. They are not available until a retirement is approved by your Board of Directors.

How will I receive my capital credit refund?

Capital credit checks will be sent to members.

Why can't I receive all my capital credit allocations all at once?

These capital credits should be considered long-term investments by the members. These funds help Garland remain financially stable and ensure reliable power for all the members. The cooperative is also required by the federal government and our other lenders to be partially funded by member equity.

Why do you use a capital credits system?

Cooperatives operate on a set of seven principles that include a self-supporting system of operations. This system requires a portion of any funds left over at the end of a year, after all expenses have been paid, to be allocated to those members who purchased a certain amount of power during that year.

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This institution is an equal opportunity provider and employer.

What happens to my capital credits if I move out of the cooperative's service territory? Remember, your cooperative is a long-term asset that your capital credits are helping to build and maintain. These assets cannot be paid out when a member moves off the system. It is very

important to update your address so that when these capital credits are retired, the checks are sent to your new residence.

What happens to the capital credits of a deceased member?

When a member dies, the heirs or beneficiaries can claim these capital credits. The staff at Garland will help the estate representative or heirs with the process. Legal documentation will be needed in order to retire the account to the appropriate people.

What happens to unclaimed capital credits?

After each retirement, many checks are returned undeliverable or are just never cashed. All unclaimed capital credit retirements will be held for a period of two years. During that time, a reasonable search will be made in an attempt to locate the member or the heirs of the member. If they remain unclaimed after two years, the retirements will be VOID and transferred to the appropriate account to be used for educational purposes at the Board of Director's discretion.

School Bus Basics

The thing about school buses is that they're carrying, picking up, or dropping off children.

And there is almost nothing more unpredictable than a child.

The U.S. Department of Transportation says that the most dangerous part of a trip to school is when a student approaches or leaves the bus.

And the thing about children is that thinking about safety and being aware of their surroundings and watching out for cars is probably pretty far down their list of concerns on any given day.

That leaves it up to drivers to be prepared for almost anything when a school bus arrives.

So being alert, with or without that first cup of coffee, is a top priority.

Yellow flashing lights mean that the bus is preparing to stop to load or unload students. Motorists must slow down and prepare to stop.

Red flashing lights along with the mechanical stop sign means that kids will be getting on or off the bus, perhaps crossing the street.

Vehicles must wait until the red lights are turned off, the sign pulled back against the bus and the bus begins to move before proceeding.

Many of us live in neighborhoods with an abundance of children; it's why we live there.

When it's back to school time, it is very important to watch for kids walking or bicycling to school.

School zones require heightened attention, as there are parents dropping off children who may decide to dart in front of the vehicle, and the parents may be distracted with last minute instructions and concerns.

Getting kids off to school generally is controlled chaos, and it's up to all drivers to be on our toes and to help keep everyone safe.



Efficiency tips for shops and barns

There are many benefits to having an energy efficient outdoor shop or barn. Aside from saving energy, an efficient outdoor building can keep the environment around your structure healthy and safe, save money on your water bill, keep your animals happier and healthier, and save you from costly structural repairs.

Whether you are looking to build a new structure, or make changes to an existing structure, there are many ways you can make you outdoor shop or barn more energy efficient.

Follow these tips to achieve energy efficiency when building a new structure on your property:

- Location matters. If possible, carefully consider where you build your shop or barn. Consider drainage, sun exposure and how the building affects your neighbors.
- Start with a sustainable design plan. A sustainable design plan, according to the U.S. General Services Administration, includes the ability to use environmentally preferable products that protect and conserve water; enhance indoor environmental quality; and optimize operational and maintenance practices.
- If hiring a contractor to help build the structure you can look for companies who specialize in "green" buildings and energy efficient practices.
- Choose efficient building methods. Pole barns offer reliable shelter without costly excavation, concrete foundations or general site disruption.
- Follow these extra tips to make energy efficient upgrades to an existing structure:
 - Replace indoor lighting with energy efficient LED bulbs.
 - Ensure existing structure has adequate insulation levels.
 - Choose outdoor lighting designed to be energy efficient, and install motion detectors

- to reduce energy consumption when not in use.
- Plant trees around metal shed or barn. In colder climates, trees act as a windbreak, and in warmer climates, trees have a natural cooling effect reducing the temperatures by three to six degrees Fahrenheit.
- Consider adding ceiling fans to circulate air. Typically, there is a two degree temperature increase for every one-foot increase in ceiling height. A ceiling fan can help keep warm air close to the ground in the winter, and circulate fresher cooler air in the summer. Not only will this help with energy costs, it will also help keep the air in the building from becoming hot and stagnant, which will keep harmful bacteria from building and will keep insects at bay.



