

RURAL ELECTRIC

NEBRASKAN

February 2020



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| | 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 |

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*Ages 50 to 75 in NY.

**In FL policy is renewable until age 121.

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

RURAL ELECTRIC
NEBRASKAN

"The Rural Voice of Nebraska"

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GROW Nebraska is bringing nationally-known business sales expert Charlene "Ignites" DeCesare and Google trainer, Dave Meyers to the MarkeTech Conference, Nebraska's premier conference on marketing and technology for businesses, in Kearney, Neb.



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On the cover

Sandhills Images photographer Bob Rooney captured this shot of a colorful Nebraska sunset. He is a farmer and photographer from Brewster, Neb.





by Wayne Price

Don't get caught in any common financial scams

The world, it seems, never lacks for folks who want to separate you from your hard-earned money. And as means of information have gotten more sophisticated, so have thieves. Many popular ploys today involve some form of online identity theft, which can cause untold damage to your finances and credit.

Can you recognize some of the more common financial hoaxes? Here's a quick guide protecting your wallet.

Phishing 101

"Phishing" is an online tactic by which thieves fraudulently try to get sensitive personal or financial information—such as passwords, bank account numbers, or your Social Security number—by pretending to be a source you trust. A few common examples:

- An e-mail purporting to be from your bank claims your account has been compromised and asks you to verify your account information.
- The "IRS" e-mails you, asking to confirm your personal information.
- A pop-up window appears, announcing you've won a prize and need to click—or better yet, send "processing fees"—to claim it.

Even if you're not e-mailing sensitive information back to a scammer, clicking on pop-ups or links in e-mails can make you vulnerable to a security breach, allowing thieves to access your personal data in other ways.

Keep in mind that scam artists read the news, too. Exploiting timely events, like the new health-care bill or the census, can give fraudulent appeals an air of credibility.

Don't get caught in the net

Since some legitimate financial business can be conducted online, how can you detect foul play? First, look for telltale signs of amateurism, like misspellings, poor grammar, or words typed in ALL CAPITALS.

Second, know the rules. While you may receive e-mail notices from some companies—for instance, letting you know that your credit card payment is due—no bank or other institution worth its salt will ask you to send sensitive information electronically, an unsecure method of communications.

Whether a scam is small-scale or large, don't become a victim. Some steps you can take to protect yourself include:

- Don't open e-mails from senders you don't know—just delete them. Especially avoid clicking on any links, pop-ups, or attachments.
- Know the identities, websites, addresses, and phone numbers of companies you do business with. If you have concerns about an e-mail you receive, call the institution to verify.
- If you stop receiving statements for bank, credit card, or even utility accounts, investigate. Identity thieves sometimes change billing addresses so you won't find out they're running up charges.

Scams are all around us these days.

...and my credit card number is...

They are in the mail, on the computer, on television and even out roaming the streets. And unfortunately, they're even happening in the electric industry. Beware of calls claiming to be utilities threatening to shut off your electricity. A good rule of thumb is, "If it sounds too good to be true, it probably is."



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\$229⁹⁹

Item 64031, 56429, 64033, 64059, 64721, 64722, 64720

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79295241
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79295243

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SCISSOR SUPER COUPON

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79295506

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SUPER COUPON

200 LUMEN LED SUPER BRIGHT FLIP LIGHT

- Wireless, tool-free and easy installation

Customer Rating
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NOW \$199

COMPARE TO PREMIER \$499 **SAVE 60%**

MODEL: SW-SWITCH-12/24

ITEM 64189/64723/63922 shown

79295753

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SUPER COUPON

HARDY POWDER-FREE NITRILE GLOVES PACK OF 100

- 5 mil thickness

Customer Rating
★★★★★

SAVE 59%

NOW \$599

COMPARE TO VENOM \$1497

MODEL: VEN4145

ITEM 37050, 64417, 68496, 61363, 68497, 61360, 61359, 68498, 64418 shown

79296076

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BETTER TITANIUM Professional Performance

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MODEL: 45433

79296151

LIMIT 1 - Coupon valid through 4/5/20*

CENT-TECH **SUPER COUPON**

AUTOMATIC BATTERY FLOAT CHARGER

Customer Rating
★★★★★

NOW \$499

COMPARE TO SCHUMACHER ELECTRIC \$3041 **SAVE 83%**

MODEL: SC1

ITEM 69955

64284/42292 shown

79297201

LIMIT 5 - Coupon valid through 4/5/20*

KRAUSE & BECKER **SUPER COUPON**

AIRLESS PAINT SPRAYER KIT

Customer Rating
★★★★★

NOW \$16499

COMPARE TO GRACO \$299 **SAVE \$134**

MODEL: 262800

ITEM 62915/60600 shown

79297214

LIMIT 5 - Coupon valid through 4/5/20*

SUPER COUPON

7 FT. 4" x 9 FT. 6" ALL PURPOSE/WEATHER RESISTANT TARP

Customer Rating
★★★★★

NOW \$299

COMPARE TO BLUE HAWK \$878 **SAVE 65%**

MODEL: BG8X10-Y

ITEM 69115/69121/69129/69137/69249/877 shown

79297303

LIMIT 5 - Coupon valid through 4/5/20*

CENTRAL PNEUMATIC **SUPER COUPON**

3 GALLON, 100 PSI OIL-FREE AIR COMPRESSORS

- Air delivery: 0.6 CFM @ 90 PSI

Customer Rating
★★★★★

YOUR CHOICE \$399

COMPARE TO PORTER-CABLE \$9882 **SAVE 59%**

MODEL: PCFP2003

ITEM 69269 95275 shown

79297408

LIMIT 5 - Coupon valid through 4/5/20*

PITTSBURGH **SUPER COUPON**

RAPID PUMP® 1.5 TON LIGHTWEIGHT ALUMINUM FLOOR JACK

- Weighs 33 lbs.

Customer Rating
★★★★★

NOW \$599

COMPARE TO K TOOL \$15142 **SAVE \$91**

MODEL: KT163094

ITEM 64552/64832 64980/64545 shown

79297411

LIMIT 2 - Coupon valid through 4/5/20*

HaulMaster **SUPER COUPON**

4 PIECE, 1" x 15 FT. RATCHETING TIE DOWNS

Customer Rating
★★★★★

NOW \$699

COMPARE TO KEEPER \$2280 **SAVE 69%**

MODEL: 5505

ITEM 90984/63056 63057/63150 56668/63094 shown

79297729

LIMIT 5 - Coupon valid through 4/5/20*

drillmaster **SUPER COUPON**

18 VOLT, 3/8" CORDLESS DRILL/DRIVER KIT WITH KEYLESS CHUCK

- Includes one 18V NiCd battery and charger.

Customer Rating
★★★★★

NOW \$199

COMPARE TO BLACK+DECKER \$5999 **SAVE 71%**

MODEL: GC1801

ITEM 68239/69651/62868/62873 shown

79297733

LIMIT 4 - Coupon valid through 4/5/20*

SUPER COUPON

TWO TIER EASY-STORE STEP LADDER

- 225 lb. capacity

Customer Rating
★★★★★

NOW \$1999

COMPARE TO WERNER \$3388 **SAVE 40%**

MODEL: S322A-1

ITEM 67514

79298034

LIMIT 4 - Coupon valid through 4/5/20*

PITTSBURGH **SUPER COUPON**

9 PIECE FULLY POLISHED COMBINATION WRENCH SETS

Customer Rating
★★★★★

LIFETIME WARRANTY

YOUR CHOICE \$599

Item 42305 shown

| TYPE | ITEM |
|--------|-------------------|
| SAE | 69043/63282/42304 |
| METRIC | 69044/63171/42305 |

COMPARE TO HUSKY \$1797 **SAVE 66%**

MODEL: HCW10PCSAE

79298224

LIMIT 5 - Coupon valid through 4/5/20*

HaulMaster **SUPER COUPON**

3/8" x 14 FT., GRADE 43 TOWING CHAIN

- 5400 lb. capacity

Customer Rating
★★★★★

NOW \$1999

COMPARE TO MIBRO \$6499 **SAVE 69%**

MODEL: 426920

ITEM 40462/60658/97711 shown

79298295

LIMIT 4 - Coupon valid through 4/5/20*

HaulMaster **SUPER COUPON**

18" x 12" MOVER'S DOLLY

- 1000 lb. capacity

Customer Rating
★★★★★

NOW \$799

COMPARE TO BUFFALO TOOLS \$2299 **SAVE 65%**

MODEL: HDFOOLLY

ITEM 60497/61899/63095/63096/63097/63098 shown

79298327

LIMIT 4 - Coupon valid through 4/5/20*

TAILGATOR **SUPER COUPON**

900 WATT MAX. STARTING 2 CYCLE GAS POWERED GENERATOR

- 5 hour run time

Customer Rating
★★★★★

NOW \$10999

COMPARE TO POWERSMART \$12610 **SAVE \$16**

MODEL: P550

ITEM 63024 63025 shown

79298379

LIMIT 1 - Coupon valid through 4/5/20*

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Four Electrifying End-Use Appliances

Many of the everyday appliances in your home have the potential to be powered by electricity instead of gas, propane or any other type of fossil fuel. Switching over to electric appliances and technologies can help you save money over time since they never need to be refueled, and because these appliances are typically more efficient and less likely to break down.

Not only do electric appliances create a cleaner home environment with less exhaust emissions, but they also help to create an overall cleaner community environment. Generally, electric appliances are also safer for the consumer since there is no direct contact with the oil or gas itself. There are four major electric technologies around the home that are changing the way we use energy, and those are the stove top, water heater, lawn mower and vehicle.

ELECTRIC WATER HEATERS

A hybrid heat pump water heater is another option to electrify an appliance in your home and is much more efficient than a traditional electric water heater. Hybrid heat pump water heaters generally save money since they use energy more efficiently than gas-powered water heaters. Households can potentially save hundreds of dollars per year, while also not having to worry about any combustion safety issues.



Heat pump water heaters use roughly half the electricity of a conventional electric water heater, but this efficiency comes with a higher price tag.

Another key feature of the electric water heater is that they can serve as a battery by storing thermal energy. Water heaters can retain their heat for hours, which provide the consumer-member and the utility a great opportunity to power their water heaters at night when electricity is the cheapest. This helps to keep rates low for you and other consumer-members, since your electric cooperative can better manage their electricity demand. Check with your local electric cooperative to see if they have a demand response water heater program.

ELECTRIC STOVE TOPS

If you've had your gas-powered stove top for years, an electric stove top could be the next step in making a change towards electrification. New induction stove tops can now warm up more quickly than gas stoves, can heat pans more evenly than before and are much more efficient than older versions of electric resistance stoves. It should be noted that induction stove tops also require specific pots and pans to be compatible with the stove top, which can make them more expensive than regular electric stove tops. The prices for electric stove tops have also declined in recent years, making most of them on par with the cost of gas stove tops.

ELECTRIC LAWN MOWER

Even the tools that you use to beautify your lawn can be switched to an electric version. Instead of using gasoline to power your lawn mower, consider a battery-powered mower, which doesn't expel exhaust fumes or require engine maintenance. Another benefit to battery-powered mowers is they can start instantly.

Although most battery-powered mowers cost more upfront, the savings can be recouped over time by not needing to pay for engine maintenance or fuel. Battery-operated leaf blowers have similar benefits to the battery-operated mower, or any other device with a small motor. One of the most obvious benefits is that both devices are much quieter than their gas-powered counterparts, providing a service to you and your neighbor. These machines typically have the additional power to handle larger lawns, however for particularly tall, thick or wet lawns, it may be better to stick with a gas-powered mower or leaf blower.



Neuton battery-powered mowers run on a rechargeable DURACELL battery. Photograph provided by Neuton

ELECTRIC VEHICLES

Technology around electric vehicles is changing extremely quickly, with prices now becoming on par with gasoline-fueled vehicles over the long term. While there are luxury options like Tesla, there are many other manufacturers coming out with hybrids that can be much more affordable, especially for used cars.



Electric vehicles, like the Ford Focus BEV shown here, reduce exhaust emissions. With many consumers making the transition to electric vehicles, air quality can be improved on a larger scale. Photograph provided by Ford Motor Company

Electric vehicles also reduce exhaust emissions, and with many people making the transition, air quality can be improved on a larger scale.

The electric vehicle industry has a term for the biggest roadblock to its growth—range anxiety. But the fear of getting stranded far from home with no way to refuel may be overblown, and getting less concerning.

The range on the electric cars you can buy today is perfectly sufficient to cover almost everyone's daily commute. While electric cars won't work for someone regularly commuting 100 miles a day, for most people, even in rural areas, that number is under 40 miles a day. Most electric cars on the market today have between a 120 mile range and some of them are getting close to 200 miles.

Electrifying these various household appliances and machines is the idea behind beneficial electrification, which is the electrification of any end-use appliances. Beneficial electrification doesn't call for electrifying everything, rather only when it benefits consumers and the larger community.

Switching a product to electricity can bring several benefits to the consumer. No more maintenance and no more dealing with gasoline or oil. Over time, switching to electric appliances can save consumers money as well, creating a win-win situation for all.



Local lawmakers play key role to help rural communities

Washington politics have become so polarized that it can be tough for Democrats and Republicans to come together to tackle big challenges. But that's exactly what happened recently on Capitol Hill thanks to dedicated lawmakers like Representative Adrian Smith.

Representative Smith, along with Representatives Jeff Fortenberry and Don Bacon, listened to thousands of electric cooperative stakeholders as they fought tirelessly to add important legislation to the 2020 spending bill. The bill was signed into law in December 2019 and included a provision known as the RURAL Act, which solved an existential issue for electric co-ops and America's rural communities.

Electric co-ops work to secure government grants to help pay for numerous activities that benefit the communities they serve. These include grants for storm recovery, broadband deployment, renewable energy and economic development.

In order to maintain their tax-exempt status, co-ops can receive no more than 15 percent of their income from non-member sources. Historically, government grants to co-ops were counted as contributions to capital. But due to a glitch in the 2017 tax law, government grants

were reclassified as income, pushing some co-ops beyond the 15 percent threshold and jeopardizing their tax-exempt status.

The tax problem left co-ops with an unfair choice: do they take the money they need to turn the lights back on for their members as quickly as possible after a disaster? Do they accept the broadband grants to help close the digital divide between rural and urban America? Or do they turn down those grants so they wouldn't have to spend their members' money paying taxes rather than improving service?

Thanks to Congress, electric co-ops in Nebraska don't have to make those tradeoffs. This is good news for both co-ops and their members because some co-ops would have had to raise their electric rates to pay new taxes.

Nebraska's electric cooperatives are extremely grateful to Smith, Fortenberry and Bacon for their support of the RURAL Act. In standing up for Nebraska's local communities, they proved that Congress still works for the people. Notably, the legislation drew the bipartisan support of more than 300 lawmakers in the House and more than half of the Senate before it was passed. That's a rarity in Washington these days.



NREA names David Jarecke as Interim General Manager

David Jarecke of Blankenau Wilmoth Jarecke LLP, has been selected as the Interim General Manager and Executive Vice President of NREA, effective December 6, 2019.

Jarecke serves as the NREA's General and Regulatory Counsel and is a partner with the law firm of Blankenau Wilmoth Jarecke LLP located in Lincoln, Neb. He will also be assisting with the search process for the next NREA general manager.

Jarecke's experience of greater than 20 years with the electric utility industry makes him an ideal candidate to assist the Nebraska Rural Electric Association through its current transition.

CHOOSE PROPER EQUIPMENT FOR SAFE ICE FISHING

Ice-fishing can be a great way to beat cabin fever and it can be one of the best times of the year to catch fish. However, to take advantage of ice-fishing opportunities, some gear is essential to make the experience safe, comfortable and productive.

Never venture out onto the ice until it is certain that the ice is a safe thickness - that means four inches of new, clear ice.

Daryl Bauer, fisheries outreach program manager for the Nebraska Game and Parks Commission, has the following recommendations for essential ice-fishing equipment:

Clothing - Many boots are available that have removable liners that are rated for temperatures well below zero. Spend as much money as you can afford on a good pair of boots because you will be standing on the ice.

The key to staying warm is layering. Begin with a base layer of silk or synthetic underwear and add layers. Wool garments provide excellent insulation and will maintain warmth even when damp. Outer layers may include sweat shirts and jackets covered by heavy parkas, bibs or coveralls. Carry at least a couple pairs of gloves or mittens. Remove layers during periods of activity to avoid sweating and add layers back on during periods of inactivity.

Safety - The best tool for checking ice thickness is an ice chisel or spud bar that may be used to strike the ice and evaluate conditions. Commercial or homemade ice picks should be worn around your

neck in case the worst happens and you need something to grip the ice and pull yourself out of the water. Ice creepers or ice cleats are great for keeping you on your feet. Wearing a life jacket is a good idea until you are sure the ice is safe. All ice anglers should have a long piece of rope in case of emergency.

Ice holes - A spud bar may be used to make holes in the ice, but ice augers make the job easier. Hand augers are relatively inexpensive and would be the best investment for beginning ice anglers.

Once a person is ready to make a greater investment, powered augers make the job even easier. An ice skimmer is essential for scooping ice chunks from holes.

Rods and reels, hooks and bait - Beginners may use their open-water fishing rods and reels. Specialized, shorter, ice fishing rods allow anglers to sit closer to their ice holes while they are fishing. There are a variety of ice-fishing rods on the market, or anglers can manufacture their own using broken open-water rods. Think small and light for most ice-fishing tackle. Fish metabolism rates are slower during the winter so light lines with relatively small hooks, jigs or spoons tipped with wax worms or maggots are the best ice-fishing tools for most species of fish. Borrow a child's sled to haul your equipment onto the ice. Use heavier lines and larger baits for pike and other large predator fish.

Photograph by Roman Novitskii

Being a Good Neighbor

Tyson Steskal receives the Good Neighbor Award from the Nebraska Rural Electric Association for helping strangers during an accident near his home last year.

Cuming County Public Power District Journeyman Lineman, Tyson Steskal, has received the Good Neighbor Award from Nebraska Rural Electric Association. He was presented the award at the NREA Annual Meeting in Kearney on December 5, 2019.

On a calm day in September, shortly after the workday was done, Tyson was working near his garage at home when he heard a loud noise. It was an awful sound. There were horns beeping and screeching tires and then a loud, ear wrenching sound of two vehicles colliding. He rushed to see what happened. Living so close to a busy highway can cause lots of noise on any given day, but this was different. As he got to the scene, he noticed an accident happened in the middle of the highway as someone was stopped to make a turn.

A car behind the turning vehicle didn't see that two cars had stopped in front of them. This vehicle was traveling too quickly to stop so it passed them on the right. The driver then over-corrected when getting back onto the highway and crossed the middle line and crashed into an oncoming vehicle head-on.

As Tyson was running to the scene he took a quick moment and called 911. After he hung up and continued on his way, someone yelled that the car was on fire. He ran back to his house to grab his two fire extinguishers. He swiftly got back to the car and helped put the fire out. He didn't realize at the time, but the person who yelled about the car being on fire was someone that was in the



Cuming County Public Power District Journeyman Lineman Tyson Steskal, left, receives the Good Neighbor Award from Larry Oetken, Job Training and Safety Coordinator at Nebraska Rural Electric Association.

accident and he got out to help with his fire extinguisher as well.

When the fire was put out, Tyson worked with a few others to get the crushed car door open. The person was unconscious in the car, but they desperately tried to get them out. Luckily EMT's and fire and rescue crews had then arrived.

The Nebraska Rural Electric Association's Good Neighbor Award program is designed to recognize individuals for outstanding contributions to their electric system, community, or state. Many individuals often go out of their way to do a good deed for someone in their community or provide some exceptional service to the members of his or her community. The Good Neighbor Award program recognizes these people who strive to make a contribution to their community and help others.

This award is presented annually by the association to an individual for the recognition of acts of community service, the saving of a life, disaster relief, or other appropriate acts of service or humanitarianism.

Stand Up Straight and Feel Better

Discover the Perfect Walker, the better way to walk safely and more naturally



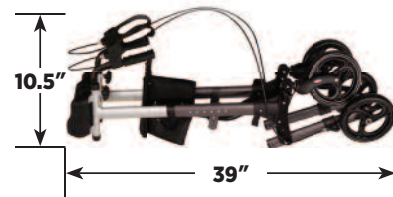
It's a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less- and that only makes matters worse.

Well, cheer up! There's finally a product designed to enable us all to walk properly and stay on the go. It's called the Perfect Walker, and it can truly change your life.

Traditional rollators and walkers simply aren't designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, your neck, your wrists and your hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That's all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. Once you've reached your destination you can use the hand brakes to gently slow down, and there's even a handy seat with a storage compartment. It's sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.



the oversized wheels help you glide across the floor. Once you've reached your destination you can use the hand brakes to gently slow down, and there's even a handy seat with a storage compartment. It's sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.



Easy Folding Compact Design

Why spend another day hunched over and shuffling along. Call now, and find out how you can try out a Perfect Walker for yourself... in your own home. You'll be glad you did.

Perfect Walker II

Call now Toll-Free **1-888-697-6515**

Please mention promotion code 109125.



Why is my power off and when will it be back on?

When there is an outage, rest assured that rural electric utility crews will work hard to resume service as quickly and safely as possible.

Many times, the reasons for outages are beyond anyone's control. Here are the main reasons the power goes out:

ANIMALS

It is estimated that 11 percent of all outages are caused by our furry friend the squirrel. They love to chew on the weatherproof coating around lines. Other critters like turkeys, snakes and seagulls can interfere with service too. Some rural electric utilities put non-harmful devices on equipment and lines to make it less comfortable for animals to perch, rest or make a nest.

A bird on a wire is harmless and safe for the bird as long as it

touches the line and nothing else.

STORMS

Conditions brought on by storms such as high winds, ice and lightning can interrupt service. Lightning itself does not impact outages as much as people think, but it can strike trees and cause branches or even whole trees to fall on distribution lines. Lightning can cause a problem, however, if it strikes substation equipment, such as a large transformer. Strong high winds and ice that accumulates on

lines can also impact distribution.

TREES AND VEGETATION

Branches, limbs or trunks can fall on lines and vegetation (such as vines) can grow around poles, lines or other equipment. Ice and wind can make matters worse. This is why we work so hard to keep power lines and equipment clear.

ACCIDENTS

Cars, trucks, and farm equipment that have a run-in with a utility pole can cause an outage.

PUBLIC DAMAGE

Unsafe digging, equipment or line damage, vandalism or theft can all cause interruptions in the energy chain.

OVERLOAD

This happens where demand spikes, such as when too many air conditioners run on a hot summer day, causing blackouts or brownouts.

EQUIPMENT ISSUES

Lines and equipment are maintained and inspected regularly; however, sometimes equipment malfunctions. Any problem is addressed as soon as it happens.

THAT DARN SQUIRREL

It is estimated that **11 percent*** of all power outages are caused by our furry friend, the squirrel.

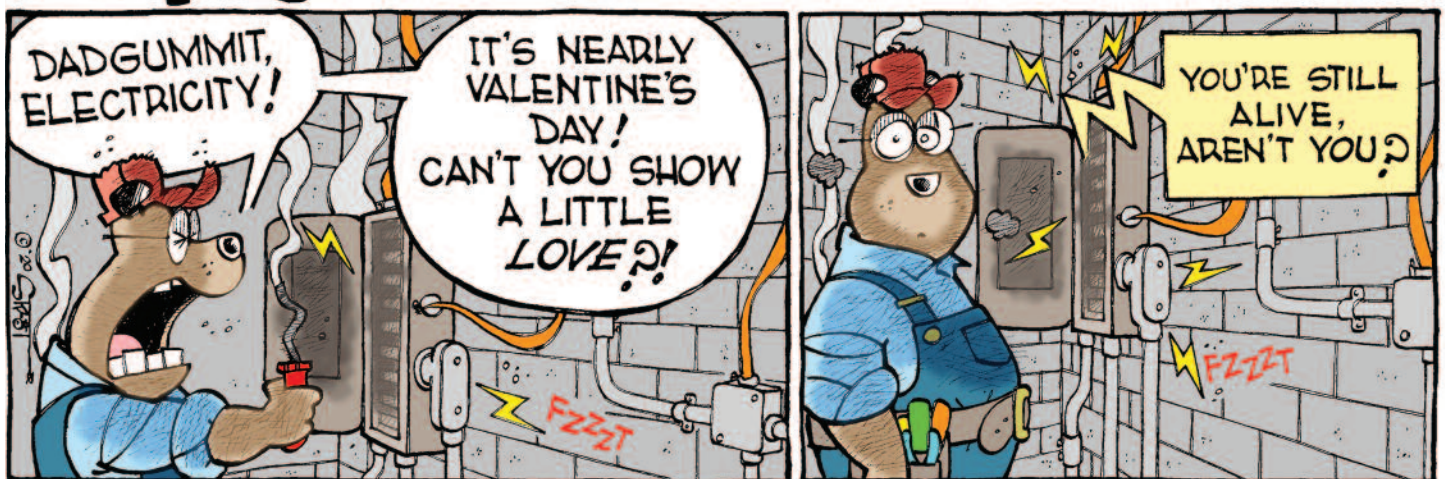


Safe
Electricity.org

* Industry estimate based on outage data



Murphy



Begin a habit of regularly checking electrical cords and outlets

Extension cords seem like the practical, cost-effective solution when adding or rearranging appliances and electronics in your home. However, Safe Electricity urges you to keep in mind that extension cords are not designed for permanent use and that it is important to choose a cord that meets your needs.

Electrical plugs and cords usually deteriorate gradually, making damage difficult to detect. Inspect all appliance cords and plugs for wear at least once a year. If you discover a frayed cord or loose prongs on a plug, discontinue use until repairs can be made.

If you go shopping for extension cords, you will find there are a variety of options available. It is important to choose an extension cord that is properly rated for the device(s) you will have plugged into it. According to Underwriters Laboratory (UL), if an appliance or power tool is drawing more current than an extension cord can carry, it may cause the cord and tool to overheat and create a fire. Check the packaging or the tag on the cord for its rating, and check the appliance or its use and care booklet for its power usage.

The Safe Electricity program offers these additional tips for the safe use of extension cords:

- Check the condition of extension cords. Look for fraying or cracking along the entire length of the cord and for damage to the plug or sockets. Replace any damaged extension cords.
- Make sure the extension cord that you are using has been certified by a recognized laboratory, such as Underwriters Laboratory.
- Do not overload extension cords with too many electronics or appliances.
- If any part of the extension cord becomes hot while in use, unplug it immediately and discard it.
- Keep extension cords away from children, pets, and high-traffic areas.
- Do not place extension cords under carpets, rugs, furniture, or other objects.
- Unplug extension cords when they are not in use.
- When using extension cords outside, use only extension cords rated for outdoor use.
- An extension cord should never be put in place as a long-term solution. A qualified electrician can help you

install the necessary wiring and receptacle outlets for a permanent solution.

Never overload electrical outlets and circuits. Overloaded electrical outlets, or circuits that supply power to several outlets, is a major cause of residential fires. Overloaded outlets and circuits carry too much electricity, which generates heat in undetectable amounts. The heat causes wear on the internal wiring system and can ignite a fire.

All wiring systems have circuit breakers or fuses that disconnect power when circuits become overloaded. However, an improperly sized fuse or breaker can cancel this built-in safety feature.

To prevent overloading, never plug more than two appliances into an outlet at once or "piggyback" extra appliances on extension cords or wall outlets. Use only outlets designed to handle multiple plugs.

Start a habit of regularly checking electrical cords and outlets. Fires that begin in these areas are difficult to detect, yet easy to prevent.

For more information on electrical safety, visit SafeElectricity.org.



ELECTRICAL SAFETY CHECKUP: Switches and Outlets

Are any switches or outlets warm to the touch?

→ That could indicate an unsafe wiring condition.

Are any outlets or switches discolored?

→ It could mean a dangerous heat buildup.

Do plugs fit snugly into outlets?

→ Loose-fitting plugs can cause overheating and fires.

Charlene ‘Ignites’ DeCesare and Dave Meyers, Google Trainer, Headline 2020 MarkeTech Conference



Attendees learned from a variety of national and local speakers at the conference last year.

Marketing local businesses through technology

Attendees of the 2020 MarkeTech conference will leave feeling ignited and energized after hearing from nationally-known business sales expert Charlene “Ignites” DeCesare and Google trainer, Dave Meyers.

DeCesare will talk about the relationship between marketing and sales in her presentation, “Why Leads Go into a Black Hole and What to do About It,” at the April 15th Conference in Kearney, Neb.

Back by popular demand will be presentations from Google. Dave Meyer of Minnesota, a speaker with the Grow with Google program, will be presenting on YouTube and the importance of implementing Google tools in your business to be found higher on search results.

Meyer has more than 20 years of experience in marketing and communications and has presented digital marketing topics to thousands of people across the United States and Canada. His company, BizzyWeb, helps hundreds of clients Generate Buzz Without Getting Stung!

MarketTech, the premier marketing and technology conference in Nebraska, draws attendees from around the Midwest. Participants have included business owners, marketing directors, resource providers, media and anyone who wanted to learn about the latest in social media and marketing trends.



Charlene “Ignites” DeCesare, left, and Google trainer, Dave Meyers will be presenting at MarkeTech, the premier marketing and technology conference in Nebraska.



The conference is organized by GROW Nebraska®, a nonprofit membership organization serving more than 400 Nebraska businesses. GROW Nebraska provides marketing opportunities, education and training to launch and connect Nebraska businesses to the global marketplace.

Keynote Speaker Charlene DeCesare hails from the East Coast, where she has been energizing clients and business owners as a speaker and consultant for seven years. She has three decades of experience launching successful businesses, and she has helped Fortune 500 companies with their biggest growth challenges. She engages audiences with a sense of humor, an ability to connect and useful takeaways.

DeCesare specializes in helping business owners and employees solve sales issues that prevent growth. She is the creator of the Firewalk Sales System: The Mindset, Message & Method needed to grow sales quickly.

DeCesare said her keynote speech will resonate most with people who didn't get into their business to be a salesperson but to help others.

“The idea of sharing, solving, and serving feels more authentic to them than ‘selling,’” she said. “They may struggle with what to say and how to say it in a way that feels natural as well as effective. They are passionate about their business, and they enjoy talking about their own mission and

actually delivering their solutions to their customers.”

This year’s conference features an amazing line-up of nationally-known speakers as well as successful local entrepreneurs sharing their tips for growing and marketing businesses.

Jessie Harris, Marketing and Business Development Director at GROW Nebraska says “having access to this level of training and networking is an amazing opportunity for ALL businesses. Not only do we bring in nationally recognized speakers, but we are using some of our own experts right here in the state of Nebraska.”

This year’s break-out sessions feature timely topics on video, podcasts and social media. Many of the speakers are GROW Nebraska members.

Gold sponsors for this year’s event are Nebraska Lottery and Nebraska Finance Investment Authority. Silver sponsors are Eagle Communications and Husker Radio. Connector sponsors are BH Media Group and Northwestern Energy. Swag sponsor is Nebraskaland National Bank, and the 2020 Honorary Sponsor is Russ’s Market, who each year presents the Nebraska Best Local Product of the Year Award.

“We are proud to be a part of the GROW Nebraska MarkeTech event with the award,” said Marty Jarvis, director of marketing for Russ’s Market. “We think supporting Nebraska products is important, and we want to continue to do that.”

Exhibitor booths and sponsorship opportunities are still



GROW Nebraska members have an opportunity to exhibit their goods and services at MarkeTech.

available. To learn more please contact Janell Anderson-Ehrke at janell@grownebraska.org or 308-962-6767.

Early bird registration for the conference ends on March 20. The price is \$99 for a half day and \$199 for the entire day for non-GROW members and \$59 for GROW Nebraska members. The registration fee includes breakfast and lunch and full conference registration including three breakout sessions, the keynote speakers, conference swag and the VIP After Party at McCue’s Nebraska Taproom in Kearney.

To register, visit marketechconference.com/registration.

Breakout sessions include:

Kimberly Beer – Video Power Marketing: How to incorporate video into your marketing program and why it is becoming a must for all types of businesses. Kimberly is an award-winning writer, graphic designer and photographer and was named an international influencer by the International Association of Women in 2018 for her work empowering female entrepreneurs.

Dan Osborn – Marketing for People Who Hate Marketing: The four steps to building or updating your marketing department using both the latest digital tools and traditional methods. Dan is the creator and owner of DBO Digital marketing and has expertise in web development and digital marketing.

Lauren Bonk – Stand Out and Be Heard On Your Terms: Learn how to create useful written marketing materials for your business and collect practical writing tips that can be used on social media, in emails and more. Lauren has a background in theater and has worked as a copywriter since 2010 doing work ranging from blogging to playwriting and website copy. She is founder of a small entrepreneurship support group and has a unique perspective on how to present a business’ narrative.

Michaela Kenkel – Satisfy An Appetite For Your Brand, How to Win Customers and Influence Brand Appeal in the Age of Social Media. Michaela is a successful food blogger and social media influencer from the Elkhorn, Neb. area. With hundreds of thousands of online followers and millions of hits per months, she harnesses the power of connecting with her audience and will share her techniques with MarkeTech attendees.

Taylor Rennick – How Creating a Podcast Led to a World of Opportunity (and Revenue!): Taylor is an Inbound Marketing Strategist for Builder Funnel, an award-winning digital marketing agency for builders and remodelers. She will show how Builder Funnel has created new brand partnerships, expanded its brand and increased revenue with one podcast. She is an experienced marketing professional specializing in digital content creation and strategy, email marketing and website development. She helps clients increase online conversation rates, leading to double-digit revenue growth.

Your seven-step efficiency upgrade checklist

by Pat Keegan

Q : I used to live in a newer, energy efficient home, but I recently moved into an older home that's definitely not as efficient. I want to make some upgrades, but I'm not sure how much work to do or what steps I should take. Can you offer any advice?

A : Making your home more energy efficient can be done by taking one step at a time, or you can take it on all at once as a larger project. Either way, it's helpful to have a plan in place before you dive in so you don't end up doing unnecessary work or repeating steps.

Here's a seven-step checklist we've compiled to help you get organized.

Step 1: Set goals and constraints. Start by setting your primary goal. Are you mainly looking to save money on your home's energy bills, make it more comfortable, increase the resale value or help the environment?

Then, set a deadline for when you need the project completed. This may affect whether you do some of the work yourself and which contractor you choose.

Next, set your budget. How much is it worth to you to live in an energy efficient home? One way to look at this is to review your annual energy bills. If they're around \$2,000 per year, you might ask yourself how much you'd be willing to spend if you could cut that expense in half. Maybe you'd be willing to spend \$10,000 to save \$1,000 each year? That would be a 10 percent rate of return on your investment. Or, if your home is drafty and cold, how much are you willing to spend to make it more comfortable?

Step 2: Educate yourself.

This step is crucial so you can weigh the costs and benefits of each potential improvement. There are many helpful lists of small and large energy efficiency upgrades available online. There are also some great resources like the Department of Energy, EnergyStar and Consumer Reports. Your electric utility may have a home energy advisor on staff or available literature that can help.



Your attic can be one of the greatest sources of heat loss in your home. An energy auditor can look for issues and recommend steps to correct them. Photograph by Andy Harper, EE Image Database.

Step 3: Schedule an energy audit.

An energy audit will help you prioritize so you can spend your money on the measures that will bring you the most benefit. And an energy auditor can help in other ways. My neighbors hired a contractor to do some major energy efficiency upgrades. They asked an energy auditor to take a look at the work before they paid for it, and the auditor found it wasn't even close to the level agreed to in the contract. It took three or four return visits for the contractor to get the work up to

the promised level of efficiency. So, the energy auditor saved the day!

Step 4: Plan your projects.

Now that you have set your budget and priorities and have a sense of the work and costs involved, make a list of the items you want to include in your energy efficiency upgrades.

Step 5: Are there tasks you can take on yourself?

Some work, like caulking windows or adding weather stripping to doors, can easily be done by the homeowner, especially with the help of online tutorials. Other work, like insulating an attic, can be dangerous and may require special equipment or know-how.

Step 6: Identify and select contractors.

This can be challenging. You want a contractor who really knows how to do energy efficiency work. And you may need two or more contractors, such as one for your heating system and another for insulation. Maybe you'd like to find one who can do air sealing or duct sealing. In some rural areas, contractors may not specialize in the efficiency measures you are interested in. Are they willing to learn what they don't know?

Be sure to get several quotes if possible, as well as references from past clients. Create and sign a contract with guaranteed work and completion dates, with payments due only as work is completed and inspected.

Step 7: Oversee the work.

The quality of the work makes a big difference in the amount of energy savings and added comfort you desire. Keep an eye on the project and don't be afraid to ask questions—lots of questions. Remember, it's your home, and you're the one paying the bills!



that optimize efficiency. If you are not sure, review the owner's manual.

The average life expectancy of a washing machine is 12 years. If your washer is nearing or past this age, be sure the replacement you select is EnergyStar-certified. Units that have earned the EnergyStar are about 25 percent more efficient than non-certified models that simply meet the federal minimum standard for energy efficiency. Consider buying a front-loading machine. On average, they use two-thirds less water than top-loading units, which could also reduce water heating costs.

With a load freshly washed, move to the dryer. Always clean the lint screen between loads. This improves air circulation and increases the efficiency of your dryer. If you use dryer sheets, know they can leave a film on the screen that reduces air flow. Scrubbing the filter in warm water with a soft brush will remove this film.

Assuming you are like the majority of Americans who have a vented dryer, when was the last time you cleaned your dryer duct? If it has been more than one year, DO IT NOW! Not only will lint build-up reduce air flow and increase energy use, it can become a potential fire hazard.

Although rigid duct is best, most households use flexible duct for convenience. If so, be sure to keep lengths of flexible duct as short as possible while making turns as gradual as possible to minimize lint build up and restricting air flow. Operating your vented dryer without being vented to the outdoors is not recommended due to indoor air quality, health concerns and potential fire hazards. At a minimum, doing so can dramatically increase your air-conditioning costs during the summer.

Even less than washers, the average life expectancy of a clothes dryer is 11 years. When considering replacement, select one that EnergyStar-certified. Compared to non-certified models, dryers receiving EnergyStar certification are 20 percent more efficient.

Laundry uses more energy than you might think

Though Benjamin Franklin said the only things for certain are death and taxes, he obviously forgot laundry. Everyone contends with it in one way or another. The majority of us have our own washer and dryer at home. Depending on your appliances and strategy for conquering this never-ending task, laundering could account for up to 13 percent of your household's annual energy use. Consider some of the following ways you might save some of that energy while keeping everything clean.

Start with the washer. Did you know that with traditional laundering practices in the past, 90 percent of the cost of running a clothes washer went toward heating water? With recent advances in formulating laundry detergents, most loads can be done with lower or cold

water temperatures and still remove dirt and stains. Oxygenated cleaners and bleach alternatives allow you to brighten whites with cold water too.

Likely, you will still need hot water cycles for dealing with oily stains, dirty diapers, or sanitizing sheets and towels when desired. Since 120°F water is sufficient to accomplish any of these, now is a good time to check your home's hot water temperature. Test it with an accurate thermometer at the

faucet nearest to your washer. Be sure the water runs long enough to reach its maximum temperature. Adjust your water heater and check again until you achieve a 120°F setting.

If possible, only do full loads or adjust settings on your washer for partial loads. Increase your washer's spin cycle speed and/or time to reduce energy use in the clothes dryer. Your machine may have additional settings

Consider that using a clothes line outside during warmer months or an inside drying rack saves all of the energy from using a dryer. Though the drying process is much slower than using your dryer, it is also gentler on clothing.

Calendar of Events

FEBRUARY

■ NORTHEAST

February 2, Children's Day Festival, Sunset Plaza, 1700 Market Lane, Norfolk, Neb., sponsored by Read Aloud Norfolk, a public, nonprofit literacy organization that promotes healthy, successful children and families through reading aloud. We do this by educating people about the importance of reading aloud to children and providing books to help make it happen. Come for free books, games and information.

February 7, Night to Shine, Harvest Church, 1810 Channel Road, Norfolk, Neb., 6-9 p.m. Night to Shine is prom for those with special needs. Our goal is to create an unforgettable evening for our guests! Sponsored by the Tim Tebow Foundation. More information <https://harvestchurchne.com/elementor-4459/>

February 8, Divots Big Chill Beer & Cheese Festival, Divots, 4200 W. Norfolk Ave, 3-8 p.m. Divots Brewery in Norfolk, Neb. is hosting 12 Nebraska breweries and 3 Nebraska creameries in the Divots Ballroom for this limited space event! You can sample 50+ beers and cheeses made in the great state of Nebraska!

February 15, 3rd Annual Winterfest, Colfax County Fairgrounds, Leigh, Neb., 7:30 p.m. Featuring David Fox, the Midwest Mentalist. 21 & over show. Tickets are \$15 in advance, \$20 at the door.

February 25, Dino Light, Johnny Carson Theatre, 801 Riverside Blvd, Norfolk, 10 a.m. and 1 p.m. showings. Dino-Light is an original storyline created by Ian Carnery and Corbin Popp where a famous scientist with magic powers brings a friendly dinosaur to life. When the dinosaur wanders away from home, he discovers a wonderful world full of creatures that light up the darkness and help him find the true meaning of love. This glow-in-the-dark adventure is visually amazing and has been praised for its cutting edge blend of puppetry, technology, and dance by audiences all over the world.

February 29, Norfolk's Bridal and Prom Extravaganza, Divots, 4200 W. Norfolk Ave., Norfolk, Neb., all day. This bridal and prom show features the latest fashions and trends for proms and weddings. Providers of apparel, catering, music and DJs, jewelry, cakes, event facilities and much more come together under one roof to make gathering ideas and contact information a simple matter for upcoming brides.

■ SOUTH CENTRAL

February 5 & 6, Buffalo Bill Farm & Ranch Expo, D & N Event Center, North Platte, Neb. More than 100 vendors showing off what's new in agriculture. <http://www.nparea.com/buffalo-bill-farm-ranch-expo>

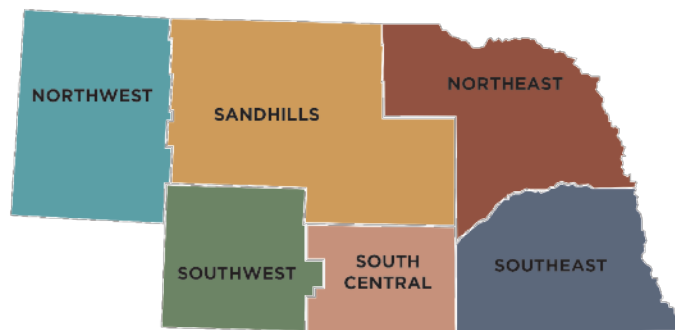
February 1 - 29, Elements in Glass, Prairie Arts Center, 416 N Jeffers St, North Platte, Neb., 11 a.m. — 4 p.m. Elements such as ice, water, stone, desert terrain, and foliage become visual catalysts for Corey Broman's objects. In this exhibit, you will find Broman using cold working techniques to cut, carve, polish, sandblast, and bond the glass into intended "snapshots of imagery" to portray some of Earth's fascinating features. Corey Broman is a Nebraska native who lives and works in Omaha, Neb.

February 15, Falconry, 1501 Plum Creek Pkwy., CCC-Lexington, Room 204, 7 - 9 p.m. Falconry is the sport of hunting with falcons or other birds of prey and the keeping and training of such birds. Come learn the history and legalities of falconry as well as some training and hunting techniques. Bird care, equipment and terminology will be covered by a passionate and experienced bird handler. Class cost is \$24. For more information or to register, contact Sindy Fiene at 308-324-8480

■ SOUTHEAST

February 11, Butler County Ag Expo, Butler County Event Center, David City, Neb., 9:30 a.m. — 3:00 p.m. Explore and learn about the latest products and services in the Ag Industry! Excellent networking opportunities with exhibitors from near and far, private applicator pesticide and certification training and renewals provided by Nebraska Department of Ag, and Water Certification with with Nebraska Resource District.

This calendar is published as a service to readers and the communities served by Nebraska's public power districts and electric cooperatives. Rural Electric Nebraskan publishes events free of charge as space allows, giving preference to free community festival and events in and around areas served by subscribing member-systems. We strive for accuracy, but please note that events, dates and times may change without notice.



To add events to Calendar, please email info to wprice@nrea.org or mail your info to: Calendar, Rural Electric Nebraskan, PO Box 82048, Lincoln NE 68501. Please submit info two months before the date of the event.

FARMALL

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The Cotton Flannel Plaid Side Provides Traditional Style, and Reverses to a High Quality Polar Fleece for Extra Warmth

Front of Cotton Flannel Side



Back of Fleece Side



Iconic International Harvester Logo Patch on Front Pocket of Both Sides

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Share the rich history of American farming with our all new *Farmall Reversible Fleece Jacket* available only from The Bradford Exchange. The high quality black polar fleece side provides extra warmth and wind resistance while showcasing iconic appliquéd Farmall tractors and the Farmall logo fully embroidered across the back. The reverse side is expertly crafted of cotton flannel in traditional red and black buffalo plaid. A patch of the iconic International Harvester logo decorates the front pocket on both sides to show your pride in a true American classic. Imported.

Rugged and Affordable with Your Satisfaction Guaranteed

Available in 5 men's sizes M-XXXL, the *Farmall Reversible Fleece Jacket* is a remarkable value at just \$159.95*, payable in 4 easy installments of \$39.99 each, and backed by our 30-day money-back guarantee. Sizes XXL-XXXL, add \$10. This is a limited-time offer, so don't delay. To acquire yours, send no money now; just return the Priority Reservation today!



bradfordexchange.com/farmallfleece

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YES. Please reserve the *Farmall Reversible Men's Jacket* for me as described in this announcement. I've indicated my size preference below.

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 Large (42-44) 01-24560-012 XXXL (54-56) 01-24560-015
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Name (Please Print Clearly)

Address _____

City _____ State _____ Zip _____

Email _____

*Plus a total of \$15.99 shipping and service, plus sales tax (see bradfordexchange.com). Please allow 2-4 weeks after initial payment for shipment. Sales subject to product availability and order acceptance.

E66201

Nothing says comfort like a casserole

Old weather oftens brings out a variety of forms of comfort: thick sweaters, fuzzy socks, warm blankets and delicious, savory meals. Winter provides the perfect opportunity while spending time indoors to take your cooking skills to new heights.

Now that the days are shorter, many of us are looking for quick dinner recipes that take only 30 minutes or so to prepare. Simple recipes are just right for those evenings when you are craving something delicious, but you also want to get into pajamas and under a blanket on the couch as quickly as possible.

There isn't much better than a casserole to give you a bit of comfort on a cold winter night.

Plan ahead for your weekend brunch with this Farmer's Casserole. It packs a hearty combination of meat, cheese, eggs and a hint of spice from jalapenos.

You can prepare this recipe the night before and let it chill overnight for a ready-to-serve dish that just needs to be popped in the oven.

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



<https://youtu.be/THDLph7UAIQ>



Rotisserie Chicken-Biscuit Casserole

- 1 whole rotisserie chicken
- 8 refrigerated biscuits
- 1 can (10 3/4 ounces) cream of mushroom soup
- 1/2 cup milk
- 1/4 cup sour cream
- 2 cups frozen vegetables
- 1/2 teaspoon dried basil
- 1/8 teaspoon pepper

Heat oven to 450 F.
Remove meat from rotisserie

chicken and shred; set aside. Discard bones.

Cut biscuits into quarters; set aside.

In saucepan, stir soup, milk, sour cream, chicken, vegetables, basil and pepper. Cook until boiling.

Spoon chicken mixture into baking dish. Arrange quartered biscuits over filling.

Bake 10-12 minutes, or until biscuits are golden brown.

Wanted: Favorite Beef recipes

The Reward: \$25 for every one we publish!

We will pay \$25 to any reader who submits a recipe selected for publication in the magazine. Be sure to include a mailing address for payment purposes and a phone number in case we need to contact you. Recipes will not be returned and not all recipes will be used.

Mail: Nebraska Rural Electric Association, *Rural Electric Nebraskan* Recipes, P.O. Box 82048, Lincoln, NE 68501.

E-mail: Tina Schweitzer at ttschweitzer@nrea.org.



Farmer's Casserole

- Nonstick cooking spray**
- 3 cups frozen shredded hash brown potatoes**
- 3/4 cup shredded Monterey Jack cheese**
- 1 cup diced cooked ham, cooked breakfast sausage or Canadian-style bacon**
- 2 green onions, sliced**
- 4 eggs, beaten**
- 1 1/2 cups milk**
- 1/8 teaspoon salt**
- 1/8 teaspoon black pepper**
- 2 jalapenos, seeded and chopped**

Heat oven to 350 F.

Coat 2-quart, square baking dish with nonstick cooking spray. Arrange hash browns evenly in bottom of dish. Sprinkle cheese, ham and green onions over hash browns.

In bowl, combine eggs, milk, salt, pepper and jalapenos. Pour egg mixture over hash brown mixture in dish.

Bake, uncovered, 50-55 minutes, or until knife inserted near center comes out clean.

Let stand 5 minutes before serving.

Recipe provided by Culinary.net

Ham Florentine Soup

- | | |
|--|--|
| <ul style="list-style-type: none"> 1 1/2 cups water 1 1/2 cups sliced carrots 1 onion, chopped 1 green pepper chopped 1/2 cup chopped celery 1 tsp. instant chicken bouillon granules 1 teaspoon ground white pepper | <ul style="list-style-type: none"> 1/4 cup butter 1/3 cup flour 2 cups milk 1 cup water 8 oz. cooked ham, diced 1 1/2 cups chopped fresh spinach |
|--|--|

In a medium saucepan, combine the 1 1/2 cups of water, carrots, onion, green pepper, celery, bouillon and white pepper. Bring to boiling. Reduce heat, simmer covered for 10 minutes. Don't drain. In a large saucepan, melt the butter. Stir in flour. Add milk and 1 cup water all at once. Cook and stir until thickened and bubbly. Cook for 1 minute more. Add the vegetable mixture and ham to the large saucepan. Heat through. Stir in the spinach. Serve immediately.

Marilyn Meier, Pierce, Nebraska

Vegetable Salad

- | | |
|---|--|
| <ul style="list-style-type: none"> 1 can green beans, drained 1 can kernel corn, drained 1 can peas, drained 1 small green pepper, diced 1 cup chopped celery 1 small jar pimento, drained and diced 1 bunch of green onions, chopped | <p>Dressing:</p> <ul style="list-style-type: none"> 1 cup sugar 3/4 cup vinegar 1/2 cup canola oil 1 tablespoon water salt & pepper |
|---|--|

Mix dressing ingredients in saucepan, bring to a boil. Cool dressing, then pour over vegetables. Mix well. Cover and chill overnight. Leftovers keep several days in refrigerator.

Vi Noonan, Broadwater, Nebraska

Baked Fudge Pudding

- | | |
|--|---|
| <ul style="list-style-type: none"> 1 cup flour 2 teaspoons baking powder 1/8 teaspoon salt 3/4 cup sugar 4 tablespoons cocoa | <ul style="list-style-type: none"> 2 tablespoons melted shortening or vegetable oil 1/2 cup milk nuts |
|--|---|

Mix all together and spread in a square baking pan. Top with 1 cup brown sugar and 1 1/2 tablespoons cocoa. Place pan in a larger pan with 1 3/4 cups hot water. The water should come half-way up the side of the square pan. Bake at 375 degrees for 35 minutes. Top with whipped cream or ice cream when serving.

Jonelle Demuth, David City, Nebraska

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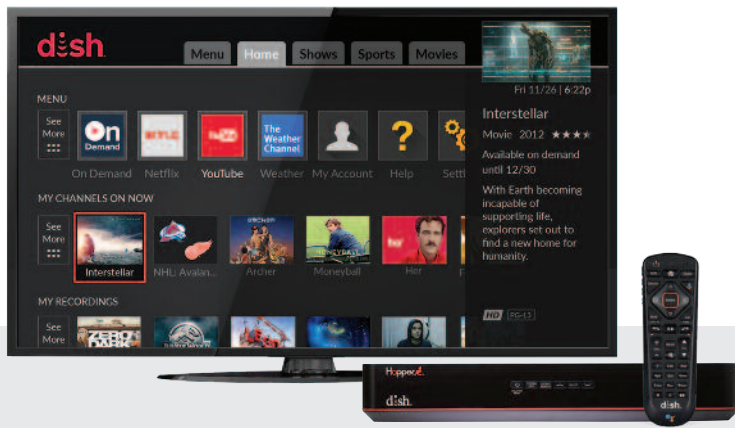
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