

NEBRASKA

Magazine

October 2024



BEYOND THE BULL

The Lobergs' Journey
with Texas Longhorns

Energy Innovations
Create New Careers

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Safe on Halloween

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You may never have heard of an energy storage specialist or a smart grid engineer, but you'll want to know that smart people are serving in those roles. Their jobs are all about making your electricity even more reliable and affordable—and they are careers that didn't even exist a decade or two ago.

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Horns on a Texas longhorn may reach up to ten feet or longer. See the story on Page 6. Photograph by LaRayne Topp



Wayne Price

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Turn Your Home into "Castle Transylvania" Without the Hazards

As Halloween approaches, it is easy to get caught up in the excitement of the season, especially for those of us who have a deep love for the classic Universal monsters. While transforming your home into a spooky haven like "Castle Transylvania" can be thrilling, it is essential to prioritize the safety of the little ghouls and goblins who will be visiting.

The combination of Halloween excitement and a sugar rush can lead children to forget about safety, making it crucial to ensure that your home is as safe as it is festive. Begin by keeping all sidewalks and steps clear of decorations that could cause a child to stumble. Even the most charming DIY wooden scarecrow could become a hazard if it leads to a fall down your steps.

Your yard should also be free from potential tripping hazards, such as ladders, garden hoses, and flower pots. If you plan to set up decorations like headstones or coffins, place them thoughtfully to avoid blocking pathways.

Proper lighting is another key aspect of safety. Ensure the path and stairs to your front door are well-illuminated, and check that all outdoor lights are functioning. When it comes to jack-o-lanterns, battery-powered lights and glow sticks are safer alternatives to real candles. If you do opt for candles, position your carved pumpkins away from areas where trick-or-treaters will be walking or standing.

It's also wise to inspect all your electrical decorations for any signs of wear, such as cracked sockets, frayed wires, or loose connections. Make sure that any decorative lighting is well-ventilated and kept at a safe distance from flammable materials like dry leaves and shrubs. Having a fully charged fire extinguisher on hand is a good idea.

If you're taking young children out trick-or-treating, it's important to review some basic safety rules before heading out. Make sure costumes fit properly to prevent tripping, and consider using face paint instead of masks, which can obstruct vision. Costumes should be flame-resistant or flame-retardant, reducing the risk of injury in case of contact with an open flame.

To enhance visibility, decorate or trim costumes and treat bags with reflective tape, available at most hardware or craft stores. Flashlights are also a must for both seeing and being seen in the dark. If your child's costume includes accessories like swords or knives, ensure they are made of soft, flexible materials to avoid injury.

This year, I've added some extra flair to my porch with nylon cobwebs and a battery-powered flying bat, along with spooky sounds from a hidden speaker. If you're in the neighborhood, feel free to stop by—but keep an eye out for Dracula!



Matt Fritz

Matt Fritz is the General Manager of Niobrara Valley Electric Membership Corporation, headquartered in O'Neill, Neb.

Understanding the Vital Role of Board Members in Governance

When I was asked to write an article for the magazine, I chose the topic of “Responsibilities of the Board.” Why would a general manager want to write about a topic on essentially his or her bosses? I chose the topic because as a new GM, I wanted to give my perspective on the topic along with taking the opportunity to possibly learn something new. Over the years I have sat on a city council, a hospital board, and a school board. I have seen the workings of a Public Power Board and an Electric Cooperative Board as an employee and manager. One thing they all have in common is that they are all put there by those they serve through an election process. This is the definition of local control which is a very powerful and efficient way to govern.

The basic board member duties start with an understanding of the fundamental legal duties.

- **Duty of Care** – Each board member has a legal responsibility to participate actively in making decisions on behalf of the organization and to exercise their best judgment while doing so.

- **Duty of Loyalty** – Each board member must put the organization's interests before their personal and professional interests when acting on behalf of the organization in a decision-making capacity. The organization's needs come first.

- **Duty of Obedience** – Board members bear the legal responsibility of ensuring that the organization complies with the applicable federal, state, and local laws and adheres to its mission.

These three duties are just the framework for directors. Directors have many other responsibilities as well. Some of those responsibilities include:

- Determine the corporate mission
- Approve policies and oversight responsibilities
- Allocate resources
- Decide what lines of business to be in (consistent with state law)
- Hire a CEO or General Manager
- Hire and engage the auditor
- Hire and engage the corporate attorney

The three fundamental duties and other responsibilities come right out of NRECA's 2600 director education course. Many of the directors from Public Power Districts and Electric Cooperatives have taken this course along with many others from NRECA. They serve as a great learning tool for directors to understand all aspects of the business and build meaningful relationships with members/customers, management, and staff.

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by LaRayne Topp

BEYOND THE BULL

The Lobergs' Journey with Texas Longhorns

It may be the image of a red-eyed bull pawing the earth and snorting fire while its long horns wave danger. Or the idea of a bucking rodeo bull ridding itself of a determined cowboy. Or the running of the bulls in Spain where mobs of crazed folks stampede down a narrow alley, inches away from stampeding bulls, that lends itself to the idea that Texas Longhorns are mean.

But perhaps true Longhorns are closer to the docile Ferdinand the Bull, from the children's book, who prefers to loaf around and smell the flowers, gentle, smart, and slightly amorous around cows from the herd.

Russ Loberg of Wisner, Nebraska, appreciates the looks of Longhorn cattle, their horns curving far past the sides of their heads. Some of the first cattle brought to North America by Europeans, the breed

is known for its intimidating and sizable horns, which can grow as much as nine to ten feet or longer from one tip to the other, Loberg says. Generally, the horns of bulls are of moderate length, while those of steers may be much longer.

"They're therapeutic to feed and watch," Loberg explains. His wife, Janell, agrees. She particularly enjoys watching the calves. "It's awesome to watch them play in the spring," she says, a time when they kick up their heels and run, as free as, well, as spring calves.

The Lobergs began raising Texas Longhorns in 2017. He is owner and operator of Russ Loberg Electric, and Janell runs Little Sparks Daycare.

"We were totally blind-folded when we went into this," Russ explains. However, the couple thought it would be nice to place Longhorn cattle on



pastureland they owned along the Elkhorn River, primarily to keep the weeds down. They agreed on purchasing two head. Soon Russ brought another cow home and the two became three. All of a sudden there were six Longhorns grazing in their pasture.

“Like I wouldn’t notice,” Janell says.

Since then, that number has multiplied to a herd of more than 100 heifers and steers, cows and bulls, introducing different blood lines along the way.

Soon, Branded L Longhorns was born, a business managed by the Lobergs and their daughter Amber. Heifers were bred, and the bull calves were transformed into steers to finish out for market. They are fed grass the first few years, then grain-finished on a mix of brome and alfalfa hay, silage and corn. Consequently, it can take three to three and a half years to finish a steer to an average of 1,200 pounds without the use of drugs and hormones.

“It tastes like the meat we grew up on,” Janell explains. The couple uses no growth hormones as they believe fattening a critter fast affects its flavor. “When you hurry something up, you lose something else, which is taste.”

Longhorn beef is leaner than other types of beef with just the right amount of marbling, according to the Lobergs, which makes it healthier and lower in calories. Even so, it is flavorful and tender. In addition, Branded L Longhorns are raised humanely. Their lives are lived in virtual comfort. When they are relocated from a winter pen to summer pasture, loading into stock trailers is completed without the use of cattle buzzers, a piece of equipment the Lobergs don’t even own. Russ believes that reducing stress and raising cattle humanely is reflected in the taste of the meat.

The cattle are kept from roaming away by electric fences with electricity provided by the Stanton County PPD and Cuming County PPD.

The Loberg Longhorns are not run through cattle chutes numerous times for a variety of hormone shots, an activity that “jacks them up,” Russ says. Instead, they’re treated only once a year, for lice and to measure the width of their horns.

The Lobergs are cautious around newborn calves and

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their mothers for about three days following calving. Mothers are understandably protective at that time. In addition, Russ and Janell are careful around the animals in case one of them swings a head with horns of such width.

The couple's lean and drug-free meat is marketed in a variety of ways: it is sold locally in the Wisner area at eating establishments, grocery stores and quick shops as well as through Elsworth Crossings in Omaha.

"I'm always on the lookout for restaurants who'd like our pre-patted burgers to grill and serve," Russ says.

The various cuts the Lobergs have developed include a wide variety of steaks and roasts, ground beef and a number of dried beef and sausages. Their biggest sellers are beef jerky and beef sticks. Or the customer can purchase a whole critter or a half on the hoof and have it custom-butchered at a locker of their choice along with a fee for hauling.

The Texas Longhorn had its origins from a breed of cattle brought to the Americas by Spanish conquistadores during the time of the second voyage of Christopher Columbus in 1493. They were brought in to feed the colonists on the Caribbean island now known as Hispaniola, often referred to as Santo Domingo. The cattle were found to have a higher tolerance of heat and drought than other European breeds.

For the next two centuries, the Spaniards used the cattle in Mexico, gradually relocating them north into the land which eventually became known as Texas. Some of the critters escaped and the breed became a feral animal, roaming the open range. Descendants of these cattle came to develop a high drought tolerance and other hardy characteristics. The animals slowly dwindled, but in 1927, the breed was saved from extinction by the efforts of the U.S. Forest Service who bred a small herd on the Wichita Mountains Wildlife Refuge in Lawton, Oklahoma.

At first the animals were raised as a curiosity, but eventually the breed proved their value as beef stock, considering the Longhorns' longevity, resistance to disease, and ability to thrive on marginal pastures.

The coat color of a Texas Longhorn is variable with 40 percent some shade of red. They can also be a variation



Top: Russ, Janell and daughter Amber market a variety of Branded L Longhorn beef cuts, from steaks and roasts to the popular meat sticks and jerky.

Above: Coat colors on young calves may be a variation of black, blue, brown, cream, dun, gray, yellow or white, and can feature speckling, spotting, or types of stripes.



Texas longhorns are gentle and make good mothers. Loberg calves are raised without growth hormones. Photographs by LaRayne Topp

of black, blue, brown, cream, dun, grey, yellow or white, with or without speckling, spotting or brindling, which is a type of tiger stripe. The cattle can also feature a finching pattern: a white or pale stripe along the spine. When the critter's base coat color is black, this feature is called zorillo from the Spanish word for skunk.

No matter the coloring, the Lobergs not only enjoy the looks of their animals but also the quality of the meat.

"I'm not going to change the world growing longhorn cattle," Russ said, "but drug-free cattle is our choice and our customers' choice."

To learn more about Branded L Longhorn beef, contact Russ Loberg at (402) 380-2484 or Amber Loberg at (402) 380-4682.

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Securing Connected Devices on Your Home Network

October is National Cybersecurity Awareness Month, and while we should always be vigilant of the latest cyber threats and risks, this is a great time of year to raise awareness about simple steps we can take to make our digital lives more secure.

Every day, we are integrating more smart devices into our home networks, often without a second thought. From smart light bulbs to connected kitchen appliances, our homes are becoming increasingly interconnected. While the convenience of controlling our environments with a smartphone is exciting, it brings a host of security concerns that we must consider.

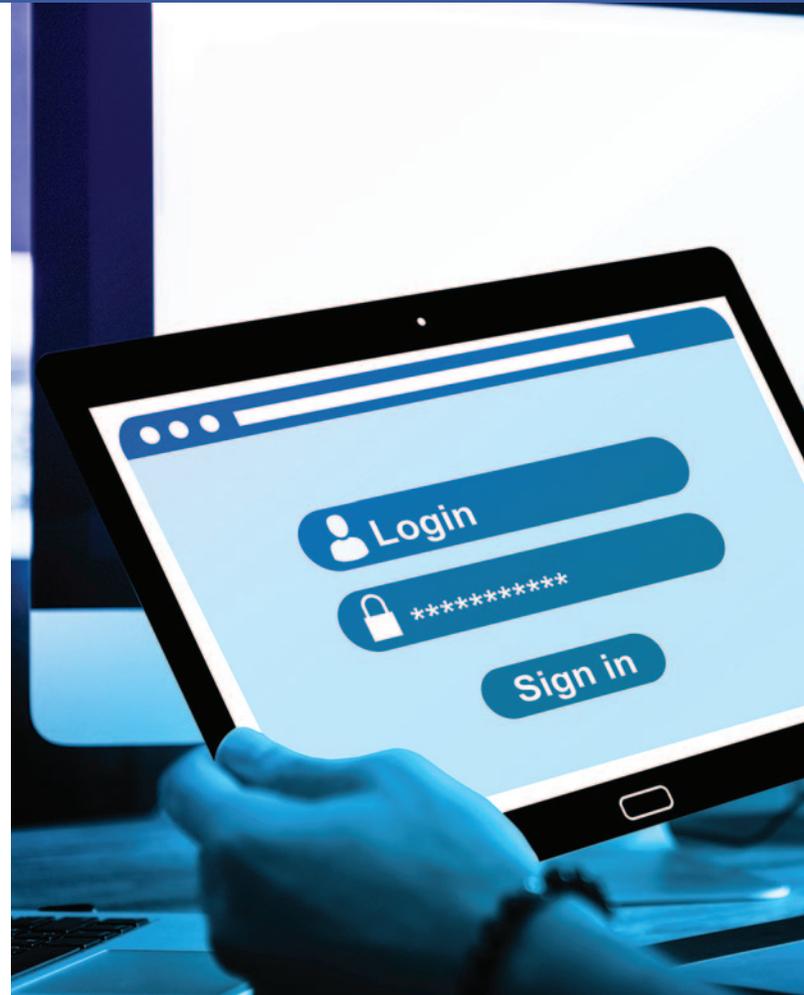
When you bring new connected devices into your home, it's crucial to understand what you're adding to your network and how to do so securely. If you connect devices without understanding the implications, you could be opening the door to potential problems. Remember, manufacturers typically prioritize functionality and profit over security. They deliver the basics of what you need, leaving you responsible for securing the rest.

To help you navigate this complex landscape, here are a few tips to help you secure connected devices on your home network.

Secure your router (or modem). Your router comes with a default ID assigned by the manufacturer. Consider changing the router name to one that is unique to you. You should also change the router's default password to a stronger one that is at least 12 characters long and includes letters, numbers and symbols. Speaking of passwords...

Be smart about passwords. Remember to change default login passwords on all devices, and use strong, unique passwords for every device and online account. Avoid reusing passwords, and if you have trouble remembering them, enlist the help of a password manager.

Know what you're connecting to your home network. Understand the purpose of each device on your network. If possible, keep your most critical devices on a separate network from your smart home gadgets to minimize risk. Many routers allow you to create a



secondary (guest) network, which can be used to separate your smart devices from other connected electronics, like your laptop.

Set devices to update automatically. Most device manufacturers roll out updates to resolve bugs and enhance functionality. You should be able to select an “automatic update” option to ensure your devices include the latest security patches and features.

Feeling overwhelmed? Find a cyber buddy. Connect with a family member, friend or even a neighbor in your community who is tech-savvy. You can also check to see if your Internet Service Provider (ISP) offers support.

Taking steps toward better cybersecurity habits is about ownership, vigilance and proactive measures. With so much technology at our fingertips, it's easy to



Left: Remember to change default login passwords on all devices, and use strong, unique passwords for every device and online account.

Below: Change the default device name and password for your modem or router.



OCTOBER IS NATIONAL CYBERSECURITY AWARENESS MONTH

We all share responsibility for our organization's online safety and security, and YOU are our first line of defense.

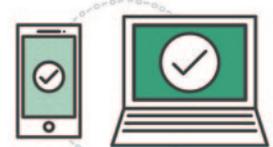
Think Before You Click

- Always hover over a link first to be sure it is safe.
- Report suspicious emails or emails from an unknown sender to your spam filter and delete them from your inbox.



Lockdown Your Log-in

- Create long and unique passwords. Use familiar phrases or song lyrics you'll remember.
- When possible, use 2-factor authentication as a second layer of defense.
- Change passwords regularly and do not share them.

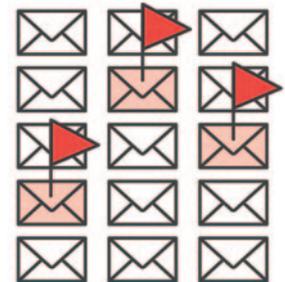


Watch for Red Flags to Identify Potential Phish Attacks

- Phishing attempts seek to steal or compromise data and will often mimic a known sender.

Look for red flags:

1. the email is unexpected;
2. there is a sense of urgency conveyed;
3. there is an offer that seems too good to be true; and/or
4. there are typos and misspellings.



Want more tips to improve your cyber hygiene?
Visit www.staysafeonline.org

feel overwhelmed. Remember: it's a journey, so if you find managing multiple devices cumbersome, consider simplifying your digital surroundings. Being proactive now can prevent cyber issues down the line.

For your local electric utility, cyber threats don't stop at the front door, which is why we are deeply committed to staying on top of the latest cybersecurity practices. We belong to a network of hundreds of rural electric utilities, and we work together to learn about the latest risks and share our experiences. Staying informed in this digital age can turn challenges into steppingstones that increase our overall security.

Together, we can secure our digital lives and support each other through the complexities of the modern age. Let's take these steps together and build a safer digital future for everyone.

UNMC & Nebraska Medicine: Addressing Nebraska's health workforce shortage

Katie Schultis, a fourth-year University of Nebraska Medical Center student, is from Diller, a town of 250 in southeast Nebraska. Like many rural areas, Diller faces a critical shortage of health professionals.

"Growing up, I was well aware of the limited access many communities in our state have to the care they need and deserve," Schultis says. "That's why, when my education is complete, I'll be going home." Schultis is not alone. Nearly 60% of the physicians, dentists, pharmacists and physician assistants practicing in Greater Nebraska – outside of the Omaha and Lincoln metro areas – were educated at UNMC and received training at Nebraska Medicine, the university's primary clinical partner.

But there is still work to be done. UNMC and Nebraska Medicine, a leading American academic health system, are committed to addressing the growing health care needs of all Nebraskans - UNMC, as the state's only public sciences university, and Nebraska Medicine, as a major clinical partner of UNMC and the primary teaching hospital for the state.

'Leading the world'

In collaboration with the University of Nebraska at Kearney, UNMC has grown in central Nebraska, adding new facilities and expanding programs. This includes a \$95 million Rural Health Education Building and medicine, nursing, pharmacy and public health programs.

The expansion builds upon the success of the Health Science Education Complex, which opened in 2019 through a partnership between UNMC and UNK. Due for completion in late 2025, the new project will increase the number of health professions students



Kaitlyn Schultis
UNMC College of Medicine, Class of 2024



Kaitlyn Schultis & Edson DeOliveira
UNMC College of Medicine, Class of 2024

training in the region by more than 250% and help fill shortages in medical professions around Nebraska.

"The combined campus in Kearney will be the largest interdisciplinary health care rural training campus in the United States," UNMC Chancellor Jeffrey Gold, MD, says. "It's just another way that Nebraska is leading the world."

When fully operational, the Rural Health Education Building and existing Health Science Education Complex will have an annual economic impact estimated at \$34.5 million.

Impacting care for all Nebraskans

Nebraska Medicine, as the primary clinical partner of UNMC, is dedicated to providing health care for all Nebraskans. As a non-profit, integrated health system, its providers care for patients from every county in the state.

Across Nebraska, 70 specialty and primary care clinics offer a wide range of services. This includes 20 satellite clinic locations in towns such as Alma, Broken Bow, Cambridge, Columbus, Cozad, Grand Island, Hastings, Kearney, North Platte and York.

Nebraska Medicine – like many hospitals across the state – relies on UNMC to grow our health care workforce and on students like Schultis.

"Medical students just like me, from rural communities throughout Nebraska, are getting their education at UNMC and training at Nebraska Medicine," she says. "And like me, they'll be going home to provide much-needed care."

While expanding Nebraska's health workforce is crucial, it's only one step UNMC and Nebraska Medicine are taking in and across Nebraska. Explore this "once-in-a-generation" opportunity for Nebraska at unmc.edu/next.

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**Nebraska
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Energy Innovations Creates New Careers

You may never have heard of an energy storage specialist or a smart grid engineer, but you will want to know that smart people are serving in those roles. Their jobs are all about making your electricity even more reliable and affordable—and they are careers that didn't even exist a decade or two ago.

The energy industry has gone through profound changes in the last decade as organizations like your local public power district or electric cooperative rush to meet growing needs for power while addressing concerns about sustainability and climate. As new technologies have been developed to address key issues, they have led to significant increases in new careers.

This month, public power districts and electric cooperatives across America will recognize Careers in Energy Week, October 21-25. It is an industry-wide initiative to connect today's energy workforce with tomorrow's by making people aware of the important and rewarding career opportunities.

Most folks are familiar with some people who work in the energy industry. The lineworkers who restore their power after a storm and the member service representatives who take calls about outages and billing are the most familiar examples, since consumers are more likely to interact with them. But no less important are the people who are playing important behind-the-scenes roles in shaping tomorrow's energy landscape.

Take that energy storage specialist. You know solar energy has the potential to provide more of our electricity, but it has a fundamental problem: it works only when the sun is sufficiently bright. Engineers, technicians and others are close to creating giant battery-like devices that can store excess solar energy so it is available when the sun is out of sight.

Then there are renewable energy engineers, hard at work designing and implementing more efficient ways to harness energy from the sun, wind and water. They have been behind many of the advancements you've seen in recent years. Another group of engineers focuses on improving the smart grid, the nationwide network that



connects power producers and users. They are seeking ways to reduce energy that gets wasted while improving coast-to-coast reliability.

More environmental scientists are needed to help energy producers better understand how to meet the demands of consumers while protecting local and global ecosystems. It also takes skilled energy policy analysts to analyze data, evaluate the impacts of proposed policies and advise governments and organizations on energy-related issues.

Many of these new positions require extensive education, but others provide entry-level opportunities. For example, as more homeowners want to use new technologies like solar panels, they need trained technicians to install them. Another growing opportunity is for energy advisors, who have the skills to



Left: Utility careers offer both stability and growth, and opportunities that run the gamut from member services to engineering to construction, science and financial management. Photograph provided by Meridian Cooperative

Above: As new technologies have been developed to address key industry issues, they've led to significant increases in new energy careers. Engineers, technicians and others are working to implement giant battery-like devices that can store excess solar energy so it's available when the sun's out of sight. Photograph provided by Poudre Valley REA

examine homes and businesses to identify changes that could lead to lower energy bills.

While opportunities abound throughout the energy industry, people who have an interest in energy often find work environments they enjoy at local electric cooperatives. There are many reasons for that, and one that's particularly important is that rural electric utilities play a critical role in the safety and well-being of the communities they serve. People who are proud of the places they call home are eager to give back, and knowing you play a role in keeping your neighbors' lights on and making your community economically stronger can be quite satisfying.

In this era of job-hopping, a surprising number of utility employees spend most or all of their careers there. Public power districts and electric cooperatives tend to

be some of the community's most stable employers, and they typically provide plenty of opportunities for personal and professional growth, such as access to specialized training or classes. While rural electric utilities are not-for-profit organizations, that does not mean they are skimpy when it comes to pay. Both wages and benefits tend to be competitive.

Whether you are a student getting ready to pursue that first "real" job or an individual who feels ready for a career change, the energy industry is definitely worth exploring. It offers both stability and growth, and opportunities that run the gamut from member services to engineering to construction, science and financial management. Your local electric utility also gives you the chance to be the person your neighbors know they can depend upon. That is a benefit that is tough to beat.

Halloween is a time for candy, costumes and in some cases, outdoor lighting or inflatable decorations. While preparing for and enjoying the holiday, follow these safety precautions:

Outdoor lighting

- Inspect each electrical decoration. Check cords for cracking, fraying or bare wires, as they may cause a serious shock or start a fire. Also, inspect for damaged plugs. Replace any damaged decorations.
- Make sure any lights, animated displays or other electrical outdoor products are safety tested by a reputable laboratory such as UL (Underwriters Laboratory) and approved for outdoor use.
- Do not overload extension cords or allow them to run through water on the ground.
- Plug outdoor electric lights and decorations into ground fault circuit interrupter-protected outlets.



- When decorating outside, always make sure to look up and check that you and any equipment, such as ladders, are at least 10 feet away from overhead power lines. Always carry a ladder or other long object or tool in a horizontal position.

Costume safety

- Wear costumes that are labeled flame resistant.
- Wear bright, reflective costumes or add strips of reflective tape for added visibility.
- Do not wear decorative (colored) contact lenses unless you have seen an eye care professional for a proper fitting and instructions on how to use them.
- Wear makeup and hats rather than costume masks that can

obscure or obstruct your vision.

- Test the makeup you plan to use in advance for a possible allergy by putting a small amount on your arm.

Food safety

- Do not let your little ones (or anyone) eat candy or other treats until they have been inspected at home.
- Check all labels for potential food allergens.
- If you have very young trick-or-treaters, remove any choking hazards such as gum, peanuts, hard candies or small toys from the goodie pile.
- Inspect commercially wrapped treats for signs of tampering, such as tiny pinholes, tears in wrappers or anything unusual.
- Limit your risk of questionable candy by only ringing doorbells at to homes you know.

Enjoy treats and decorate safely. Get more electrical safety tips at safeelectricity.org.

Murphy



Continued from Page 5

From my perspective, I have a few thoughts on what responsibilities directors need to consider to be successful. First and foremost, a director needs to be involved. Attend meetings and network with peer directors. I learn a lot from side conversations during breaks. Second, be informed. Do some research on your own about topics that come up in board meetings. Read about and understand the topics that relate to the electrical industry that are being reported in the news. The third most important thing for me that a director can do is ask questions, especially in your board meeting. Questions spark discussion, good discussion leads to sound decision-making. This all leads to a successful business. With all the decisions that need to be made within your systems, the regulations that potentially are coming, and the substantial load growth in the state we all need to be as informed and engaged as possible.



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I've been in a lot of homes. One common hiding spot for energy savings is the attic. It is also a common location for storing holiday decorations and infrequently used sentimental items.

Yet, using your attic for storage can be problematic when trying to maximize your home's energy efficiency. Let's explore how you can improve insulation levels and properly store items in your attic.

Attic insulation is one of the best low-cost ways to make your home efficient. People often associate insulation with keeping your home warmer in the winter, but it also provides benefits in the summer. Insulation reduces heat transfer from the attic to the house, which lowers energy bills for air conditioning and makes your home more comfortable.

Attic insulation is measured in R-value, which is a measurement of how well a material resists the flow of heat. For attic insulation, thicker is better. The recommended R-value is typically between R-38 and R-60, depending on your climate. Hawaii and the southernmost tips of Florida and Texas recommend R-30. Measured in inches, that ranges from around 10 to 20 inches, depending on the type of insulation you have. In most homes, the ceiling joists are buried in insulation to achieve the recommended R-value.

The problem with attic storage is it typically doesn't offer enough space for the recommended R-value. Often, plywood or boards are placed directly on top of the ceiling joists, which isn't enough space for the insulation. Insulation can get compacted by people moving items in or out, reducing the effective R-value.



While using your attic for storage, build an attic storage platform to maintain insulation levels and lock in savings and comfort. Photograph by Mark Gilliland, Pioneer Utility Resources

Ideally, the attic would not be used for storage so it can be properly insulated, but that's not feasible for everyone. Here are some strategies for maintaining attic storage and recommended insulation levels.

The best location for attic storage is over an unconditioned area of your home, such as the garage. You don't need insulation in attic spaces over a garage or unconditioned area because you are not heating or cooling the space below. This makes it the perfect spot to tuck away items for storage.

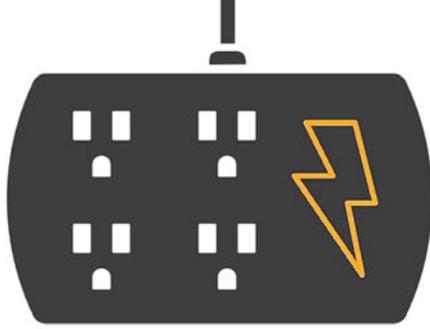
If that isn't an option, consider minimizing the number of stored items or the storage area's footprint. A great way to do this is by building an attic storage platform. A raised platform allows the space underneath it to be fully insulated. These platforms are

available in ready-to-install kits, or you can buy materials and build them yourself.

Allow enough space underneath the platform to achieve the proper R-value. Use lumber to build a frame perpendicular to the existing joists and cover it with plywood or oriented strand board. Once your storage area is set up, add insulation inside the platform to bring the R-value up to the proper level.

Your attic might also have trusses that allow you to build shelves and maximize space by storing items vertically.

Always wear a dust mask or respirator when working in the attic. Don't forget to weatherstrip the attic hatch to ensure a tight seal. Take a look around your attic to see if you can find any hidden opportunities for energy savings.



SURGE PROTECTION

Keep your electronic equipment safe.

A power surge is typically caused by lightning, changes in electrical loads, faulty wiring or damaged power lines.

Install power strips with surge protection to protect sensitive equipment.

- Easy to use (just plug them in)
- Protect electronics plugged into the device
- Must be replaced over time or after a major surge event



REMEMBER:

Not all power strips offer surge protection. Carefully read the packaging labels when purchasing.

A power surge is an unexpected increase in voltage, and it can occur from a variety of sources. Regardless of the cause, power surges can majorly damage electronic devices and equipment in your home.

Let's take a look at common causes of power surges and how you can protect your sensitive electronics.

One of the most common causes of a power surge is lightning. Most of us have experienced this during a severe thunderstorm. When lightning strikes an electrical system, the excess current must be channeled somewhere—unfortunately in many cases, it's sent through a home. Your best bet is to unplug all unused devices and electronics during severe thunderstorms.

Another common cause of power surges is electrical overload. This happens when devices or appliances are plugged into an outlet that can't handle the required amount of voltage, or if multiple devices are

plugged into one outlet through an extension cord. If you're experiencing power surges due to electrical overload, it's time to call a qualified electrician to evaluate your home's circuits and electrical needs.

Faulty wiring in a home can also cause power surges. Damaged or exposed wires can cause spikes in voltage, creating a potentially dangerous situation. If you notice signs of faulty wiring, like visible burns on outlets, buzzing sounds from outlets or frequently tripped circuit breakers, your home may be due for electrical wiring repairs and updates.

Surges can also occur after a power outage. Sometimes, when electricity is being restored and reconnected, it's common to experience a quick surge in current. Similar to advice for a surge caused by lightning, it's best to unplug sensitive electronics during the outage—then wait to plug them back in after power is fully restored.

Aside from unplugging devices when you suspect a power surge, there are two ways you can take additional precautions to protect electronics in your home.

Point-of-use surge protection devices, like power strips, can protect electronics during most surges. But remember, not all power strips include surge protection, so read the packaging label carefully before you buy, and don't overload the power strip with too many devices. You can also install specialized electrical outlets that offer additional surge protection. Talk to a trusted electrician to learn more.

Occasional power surges are inevitable, but by unplugging devices when you think a surge may occur and using additional levels of protection like power strips or whole-home suppressors, you can better safeguard your sensitive electronics and devices.

A Grownup Twist on a Childhood Favorite

When you're looking for recipe inspiration, don't be afraid to take things back to your childhood with a little home cooking. Even better, now you can enjoy those kid favorites as the main course (with an adult touch, to boot) in this Baked Broccoli Mac.

It's a warm, cozy solution that pairs with bread and a salad for dinner or can be halved and served as a side.

The kids are back in school and fall is coming soon. Don't let hectic schedules and summer's fade get you down; this warm Apple Crumble is perfect to put a smile back on your loved ones' faces.

Visit Culinary.net for more comforting treats all year long.



Baked Broccoli Mac

- 1 box (1 pound) pasta noodles, such as cellentani, elbow or penne
 - 2 cups chopped broccoli
 - 2 cups chicken broth
 - 1 cup heavy whipping cream or half-and-half
 - 2 cups mozzarella
 - 1/2 block pasteurized cheese product, cubed
 - 1 tablespoon garlic powder
 - 1 tablespoon onion powder
 - salt, to taste
 - pepper, to taste
- Topping:**
- 2 cups breadcrumbs
 - 1/2 stick butter
 - 1/2 cup grated Parmesan cheese

Heat oven to 350 F.

In large pot, cook pasta according to package instructions. Drain well then add broccoli, chicken broth, cream, mozzarella, pasteurized cheese product, garlic powder and onion powder. Season with salt and pepper, to taste. Mix well.

To make topping: In bowl, mix breadcrumbs, butter and Parmesan cheese.

Pour macaroni mixture into large baking dish then sprinkle with breadcrumb mixture. Bake 30 minutes.



Apple Crumble

- 1 can (20 ounces) apple pie filling
- 1 box yellow cake mix
- 1/2 cup chopped pecans (optional)
- 1 1/2 butter sticks, melted
- vanilla ice cream or whipped cream topping (optional)

Heat oven to 375 F.

In baking dish, spread apple pie filling across bottom. Mix cake mix with pecans, if desired, then evenly cover apple pie filling.

Cover cake mix with melted butter. Do not mix. If butter pools in one spot, pick dish up and move from side to side until covered evenly.

Bake 30 minutes until crust is brown.

Serve with vanilla ice cream or whipped cream topping, if desired.

Reader Submitted Recipes

Sweet Chili

- | | |
|--|--------------------------------|
| 1 1/2 lbs. ground meat (beef, deer, turkey, etc.) browned with onion | 1 pinch Lowry's seasoning salt |
| 1 quart tomato juice | 2 teaspoons oregano leaves |
| 1 can chili beans | 2 teaspoons garlic powder |
| 1 can dark red kidney beans - drained & rinsed | 2 teaspoons ground cumin |
| 1 can red beans - drained & rinsed | 2 teaspoons chili powder |
| 1 can sliced stewed tomatoes - undrained | 2 Tablespoons honey |
| | 4 Tablespoons brown sugar |

Mix all ingredients in a 5-quart pot and heat. Serve with soup crackers, corn chips, or over baked potato.

Michelle Koch, York, Nebraska

Turkey with Apple Slices

- 2 turkey breast tenderloins
- 1 Tablespoon butter
- 2 Tablespoons Maple syrup
- 1 Tablespoon Apple cider vinegar
- 1 teaspoon Dijon mustard
- 1/2 teaspoon chicken bouillon granules
- 1 medium tart apple, sliced

In a large skillet, cook turkey in butter over medium heat for 4-5 minutes on each side or until the juices run clear. Remove from skillet, cover and keep warm. In same skillet, combine syrup, vinegar, mustard and bouillon. Add the apple, cook and stir over medium heat for 2-3 minutes or until apple is tender. Spoon over turkey. (2 servings)

Cindy Zurn, Alliance, Nebraska

Mom's Raw Apple Cake (Coffee Cake)

- | | |
|--------------|-----------------------------|
| 2 cups sugar | 2 teaspoons baking soda |
| 1 cup oil | 1 teaspoon cinnamon |
| 2 eggs | 4 cups peeled, diced apples |
| 3 cups flour | Pinch of salt |

Preheat oven to 350 degrees. Cream together sugar, oil, eggs and mix till blended. Add dry ingredients, mix by hand. It will be very thick, add apples. Bake at 350 degrees in a 9" X 13" pan for 35-45 minutes. This was one of my Mom's signature cakes, everyone loved it and would want the recipe once they tasted it. Her name was Val Rapp 1915-1984.

Jody Koziol, Fort Calhoun, Nebraska

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