

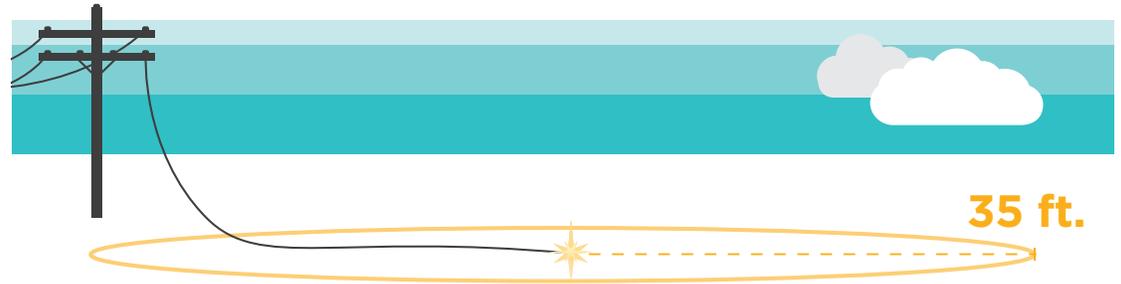


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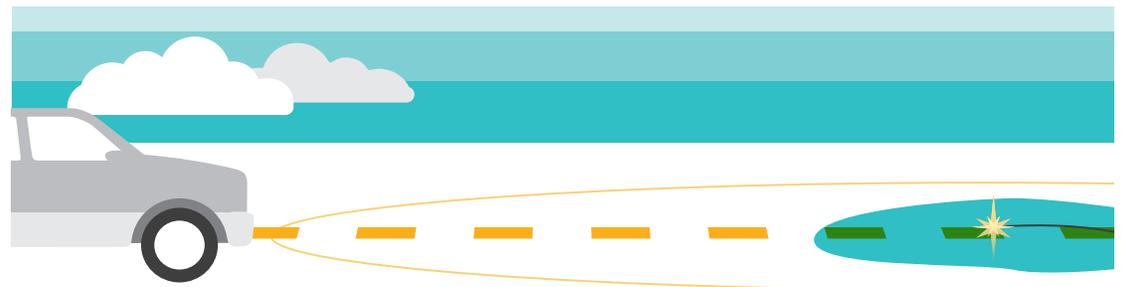


# Downed & Dangerous

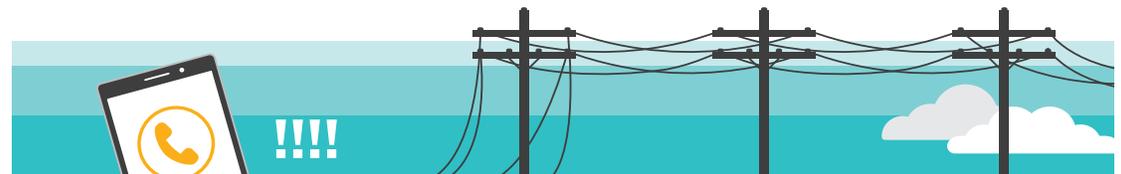
As the new year gets underway, we'd like to remind you of a caution that's important year after year. If you see a downed power line, always assume it is energized and dangerous. Avoid going near it or anything in contact with the power line. The graph below helps illustrate important reminders about downed power lines. Have a healthy and safe new year!



Downed power lines can energize the ground up to **35 ft.** away - so keep your distance.



Never drive over a downed line or through water that is touching the line.



If you see a downed line, notify the local authorities immediately.

ENERGY EFFICIENCY

## TIP OF THE MONTH

Is your hot water tank warm to the touch? Consider insulating it to save 7 to 16 percent annually on water heating costs. Follow the manufacturer's recommendations.  
 Source: energy.gov



Never try to move a downed power line, even if you think the line is deenergized or if you're using a non-conductive item - this will not prevent injury or death!

# Happy New Year!

## Stay On Track With Healthy Choices

While many people often wish maintaining good health was as easy as following an equation, health doesn't have a start or end date. Once the allure of the new year wears off, it can be easy to let those resolutions go by the wayside.

When you focus on making small, positive changes, you can move your health goals forward throughout the year, no matter where you are on your health journey. To help stay on track, consider these easy-to-implement ideas from registered dietitian Annessa Chumbley:

### WRITE IT DOWN

Using a nutrition journal and keeping a record of everything you eat and drink can help track progress and reveal small changes that need to be made. Alternatively, downloading a fitness tracking app can help keep you accountable digitally. With a variety of options available for most operating systems, there is almost certain to be one to meet your needs, whether you're looking for a companion app to track progress or something more in-depth to help guide you through workouts and meal planning.

### START YOUR DAY WITH PROTEIN

A high-quality protein source can set the stage for sustained energy levels throughout the day. Having an on-the-go source of protein on-hand, such as Premier Protein's ready-to-drink chocolate and vanilla shakes featuring 30 grams



*Nutritionists remind us that healthy choices start at home and that it's never too early to talk about those choices with your children.*

of protein and 160 calories and 1 gram of sugar, can help ensure you're starting the day with a proper foundation for success.

### HYDRATE ALL DAY

Hydration is a foundation of good health. Before bed each night, put a 16-ounce bottle of water in the bathroom then drink it first thing in the morning for a daily energy boost. For an easy and healthy way to add

flavor to your water during the day, consider putting an herbal tea bag of your choice in it. For example, Chumbley recommends ginger as a digestion-helper, mint as a caffeine-free way to awaken and chamomile to calm.

### MAKE HEALTHY SWAPS

Looking for alternatives is an easy way to eat healthy. Consider swapping out

heavier carbs for vegetables such as grilled Portobello mushrooms as pizza crust or zucchini noodles instead of pasta. Swap mayo for avocado when eating egg, chicken or tuna salad. You can also use the sweetness of ripe bananas to decrease the need for added sugar in recipes like cookies, muffins and pancakes. For an additional nutrition boost, consider adding a scoop of gluten-free protein powder like Premier Protein's line of 100% Whey Powders, which are available in chocolate or vanilla milkshake flavors and feature 30 grams of protein and 3-4 grams of sugar per scoop, plus no artificial flavors, colors or sweeteners.

### GET MOVING

Commit to stepping outside and taking a daily walk. Whether it's 1 mile or a walk around the block, you can burn calories and receive the added benefits of mental clarity, increased energy and improved digestion.

"Use these tips as one small thing that can make a powerful positive impact on your day," Chumbley said. "Choose one of these and do it every day. Keep the strategy simple so you'll be more likely to stick with it. When implementing these health tips, think 'progress' not 'perfection.' If you are progressing, you are successful."

Find more tips and products to help live a healthy lifestyle at [PremierProtein.com](http://PremierProtein.com).

— Family Features

YOU PROBABLY GOT ONE FOR CHRISTMAS...

# Tips To Avoid Gift Card Fraud

By Trisha Gedon

STILLWATER, Okla. – For many consumers, purchasing a gift card takes the stress out of finding the perfect gift to give. First introduced in the 1990s, gift cards have continued to gain in popularity. It was expected about \$130 billion worth of gift cards will be purchased by the end of 2018.

While they are a popular gift, crooks are finding ways to steal the money before the intended recipient has a chance to spend it, said Cindy Clampet, Oklahoma State University Cooperative Extension family resource management assistant specialist.

“Gift cards are a big target for criminals and there are various ways in which consumers are scammed out of their money,” Clampet said.

The simplest method involves a scam artist taking a gift card from the rack in a store, writing down the number and scratching off the strip to reveal the security code. Once he has that information, the hacker puts a replacement strip, which are easily available online, over the code and puts it back on the rack.

Later, the unsuspecting consumer purchases the card and loads money onto it. Once the card is loaded, the hacker periodically goes online to check the balance of the card. Once it is loaded, the scammer gets busy shopping.

“Unfortunately, consumers don’t even know the card has been hacked until the recipient tries to use it,” she said. “One way to help safeguard your gift card purchase is to pull a card

from the middle of the rack. Don’t take the first one on the rack. Inspect it closely, especially the area to be scratched off to reveal the security code. If it looks like it has been tampered with, choose another card. Or look for gift cards that are kept behind the counter or are in a well-sealed package.”

Another tip to avoid being scammed is to change the security code as soon as you buy the card. Clampet said to register the card when you get home and change the PIN. Also, suggest the recipient use the card as soon as possible.

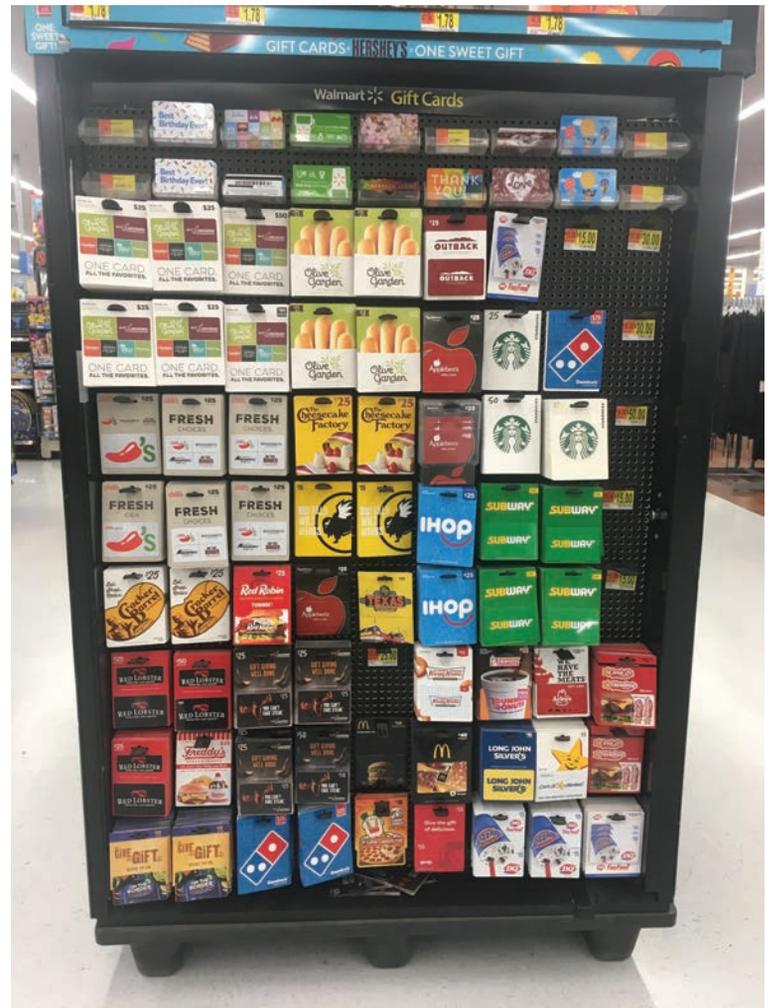
“**...use strong passwords to help protect your privacy.**”

Another way sophisticated hackers steal your gift card dollars is by using robot networks, also known as botnets. Botnets

test millions of combinations of gift card account numbers and stolen PIN passwords to try to log into online gift card accounts that have money loaded onto them. The botnets avoid detection by mimicking individual human browsing behavior and blending in with a website’s genuine visitor traffic.

“Criminals also can gain access to your gift card numbers and PINs by hacking your computer. To help prevent that, make sure your security software is the most up-to-date version,” she said. “Create and use strong passwords to help protect your privacy. Also, consider purchasing gift cards online directly from the retailer.”

Although the gift card industry continually is seeing an increase in purchases, many of them go unused. While it is es-



Gift cards are an easy, go-to gift, but thieves continue to find ways to scam unsuspecting consumers out of their money. (Photo by Trisha Gedon, Agricultural Communications Services)

timated \$130 million was spent on gift cards last year, about \$1 billion worth of gift cards go unspent every year.

“Fortunately, it has become harder for retailers to make money on out-of-date cards. The Credit Card Accountability, Responsibility and Disclosure Act of 2009 ruled they should not expire until five years after the cards are issued,” Clampet

said. “However, if you purchase a gift card from a smaller retailer, only about half of those

businesses still will be around in five years. So, before you turn to the gift card as the perfect gift for those who are hard to buy for, make sure it’s

to a store at which the recipient shops. You don’t want to waste your money for a gift that won’t be used.”

“**...you don’t want to waste your money for a gift that won’t be used.**”

# 2019 2019 **THIS YEAR:** 2019 2019 **Smarter Snacking** *with Nutrition in Mind*

Planning health-conscious New Year's resolutions typically includes cutting back on unhealthy foods during meals from breakfast to dinner. However, it's also important to cut out sugary, calorie-laden snacks that can counteract all your hard work throughout the rest of the day.

Rather than skipping snacks entirely, it's possible to instead incorporate nutritious options that pack protein to help you recharge without going overboard on calories, sodium and sugars. Opt for quick bites like *baked white bean* and *artichoke dip* paired with light, crunchy, low-sugar crackers to get the fuel you need between meals.

This snack idea can be especially filling yet nutritious when you dip with an option like gluten-free, non-GMO Crunchmaster Protein Snack Crackers, made with wholesome ingredients crafted to fit healthy, active lifestyles. With five grams of plant-based protein per serving, the cholesterol-free crackers can aid in providing energy without unnecessary sugars.

As you take steps to incorporate a healthier lifestyle in the New Year, be sure to take into account healthy activities along with nutritious eating habits from the first meal of the day to the last, and each snack in-between.

For more nutritious snacking ideas and recipes, visit [crunchmaster.com](http://crunchmaster.com).

— (Family Features)



## BAKED WHITE BEAN AND ARTICHOKE DIP WITH CRACKERS

Prep time: 10 minutes

Cook time: 15 minutes

Servings: 8

1 can (15 ounces) organic white cannellini beans, drained and rinsed

1 can (14 fluid ounces) water-packed artichoke hearts, drained

1/3 cup olive oil

2 tablespoons finely chopped fresh chives, divided

1 teaspoon lemon zest

1 tablespoon lemon juice

1 tablespoon white wine vinegar

2 cloves garlic

1/2 teaspoon salt

1/4 teaspoon pepper

A pinch of cayenne pepper

1 package (3.54 ounces) Crunchmaster Protein Snack Crackers in Roasted Garlic flavor

Heat oven to 400 F.

In food processor, puree beans, artichokes, olive oil, 1 tablespoon chives, lemon zest, lemon juice, vinegar, garlic, salt, pepper and cayenne until smooth. Scrape into 4-cup baking dish and smooth over top.

Bake 15-20 minutes, or until heated through. Sprinkle with remaining chives and serve with crackers.

Tip: Substitute parsley or mint for chives, if desired.

Nutrition information per serving: 200 calories; 10 g fat; 1 g saturated fat; 580 mg sodium; 21 g carbohydrates; 4 g fiber; 1 g sugar; 7 g protein.

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