

Dental, Vision and Hearing Discounts Available

Your November issue of Carolina Country brought you the Co-op Connections card. This card offers members discounts of 10 to 60 percent at local participating pharmacies.

As an added benefit to Co-op Connections card holders, you can participate in a program called Cooperative Healthy Savings, or CHS.

CHS costs \$4.25 a month, and gives members discounts on dental visits, as well as hearing and vision equipment.

The program provides you and your family with a way to save money on basic medical care, products and services at prices that meet your budget.

Upon payment of the plan, you will receive a membership kit, which includes your card and booklet containing benefit and provider information. This information shows the providers closest to your home and you can locate more providers by calling the toll free number on the back of your card or searching online at www.locateproviders.com.

You can sign up for the plan if



you have insurance. With rising deductibles and gaps in coverage, it may make financial sense for you to use your card to help minimize out-of-pocket expenses that are so common with health plans.

Your card is good for you, your spouse, and all legal dependents.

Disclosures: This plan is NOT insurance.

This program has a 30-day-cancellation period.

This plan provides discounts at certain healthcare providers for medical services.

The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

For more information visit www.cooperativehealthysavings.com or call the Cooperative office at 910-892-8071 to request a brochure.

To sign up visit www.connections.coop and click on the Cooperative Healthy Savings button.



Operation Round Up Grants Awarded

The Community Assistance Corporation distributed Operation Round Up grants totaling \$47,678.94 in the December funding cycle.

Recipients were:

- Valley of Hope Ministries, Inc.- \$5,000
- Southeastern NC Radio Reading Service- \$1,193.12
- Salem United Methodist Church- \$5,000
- Johnston County Arts Council, Inc.- \$2,000
- Open Door Ministries- \$5,000
- Cedar Point Community Outreach- \$5,000
- Harnett County Business Education Partnership- \$2,680

- Bethany Church of God of Prophecy- \$5,000
- The CARE Clinic, Inc.- \$5,000
- Hargrove Elementary- \$9,805.82
- Individual or Family- \$2,000

The Operation Round Up grant program is for individuals and families that have fallen on hard times, educational institutions and also non-profit organizations that serve the local community.

Those looking to submit grants for the March funding cycle may find information and applications at www.sremc.com. The deadline for those applications is February 19.



New Year Brings New Rates

by CEO and Executive Vice President Buddy G. Creed



As we ring in the New Year, we celebrate the 70th anniversary of our Cooperative and prepare for another exciting year of challenges and opportunities.

The biggest challenge to start the year is the continuing issue of electricity rates and the state of the economy. As you will recall, for the entire year of 2009 we used a wholesale power cost adjustment, or WPCA, on bills to help offset unforeseen increases in the cost of doing business.

The results of our cost of service study have revealed that we have been using the proper amount of WPCA to ensure the Cooperative remains financially stable. As a result of these findings, we will be implementing a change of rates effective March 1. However, the impact should be virtually unnoticeable for the change will be nearly equivalent to the amount we have been recovering through the WPCA.

Beginning March 1, residential members will pay 9.31¢ per kwh (from November through April) and 10.31¢ per kwh (May through October). The primary change for this rate class is that the facilities charge will move from \$12.75 to \$20 for single-phase service and \$38.25 to \$40 for three-phase service. We have been using a WPCA of \$.0088 per kwh and the average household uses about 1,320 kwh a month, therefore the WPCA for this size home is \$11.62 monthly.

Bill comparison:

A home that uses 1,320 kwh can expect the following bill (including taxes and facilities charges):

old rate: winter - \$152.69 (with WPCA)
new rate: winter - \$147.18

old rate: summer - \$159.10 (with WPCA)
new rate: summer - \$160.77

The rate adjustment will bring many changes in our rates. One difference will be the separation of our current general service rate. This is the rate that encompasses our residential, farm, church and small commercial accounts. Because not all electric

services are the same, we will split this rate into two classes; residential and small general service.

The residential rate will be available exclusively for places of residence such as single-family homes, parsonages and apartments. The small general service, or SGS, rate is new and allows us to differentiate between homes and other non-residential services. This rate class will include barns, water pumps, small commercial accounts, electric fences and many other non-residential services that requires less than 50 kw of electricity monthly.

You will also note that the facilities charge is changing in most of our rates. This charge partially represents the expense of delivering electricity to you – including, but not limited to; the cost for substations, poles and lines; the cost and maintenance of trucks and buildings; employee expenses like wages and benefits; and the costs associated with maintaining records, processing, printing and mailing of bills.

However, a facilities charge is not truly representative of all expenses associated with the generation, transmission and distribution of electricity. Therefore, the remainder of those expenses is rolled into the energy charge. In the best-case scenario, all costs associated with the delivery of electricity to your home or business should be recovered through the facilities charge and the energy fees would be only for energy expenses. The change in the facilities charge is movement toward this goal.

Other important changes are the elimination of our five percent discount and of the interruptible service rate. The five-percent discount (rate 25) was offered as part of the Cooperative's energy-efficient home program several years ago. Because of ever-changing building codes and efficiency improvements, the majority of these homes are no longer exceeding state and federal energy-efficiency standards.

The interruptible rate (IS 90) will also be discon-

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tinued. In recent years, North Carolina's electric cooperatives have been able to secure purchased power contracts that are no longer tied to costly peak demand charges. All blocks of power are now more uniformly priced, which removes the emphasis from shifting load off peak. As a result, we can no longer offer IS 90 without operating at a loss.

Please pay special attention to your newsletter in the coming months for we will continue to communicate with you regarding this change in rates. As always, you can contact our office if you have any questions.

Congratulations!

South River EMC's Power Source Volunteers gave away Thanksgiving baskets in November. One basket was made for each South River EMC office and members whose names were drawn to win are Ella Jones and Kathleen Townsend.

Preparing For Winter Storms

Snowfall, ice and freezing temperatures affect North Carolinians from the mountains to the coast during the winter. Be prepared and follow these simple safety tips to stay safe and warm this winter.

Ice and snow are heavy enough to pull down power lines and cause outages. Before a winter storm hits, have a plan on how to stay warm in case of a power outage. Keep the following safety precautions in mind when developing a plan:

- When using an alternate heat source, follow operating instructions, have a fire extinguisher nearby and be sure to properly ventilate.
- Always keep extra blankets on hand and dress in multiple layers to stay warm.
- Have several flashlights, plenty of batteries, matches and a first aid kit.
- Stock a few days supply of water, medication and food that does not need to be cooked or refrigerated such as bread, crackers, cereal, canned foods, and dried fruits. Remember baby food and formula if you have young children.
- Keep a close watch of your home's temperature during an outage. Infants and persons over the age of 65 are particularly sensitive to the cold.

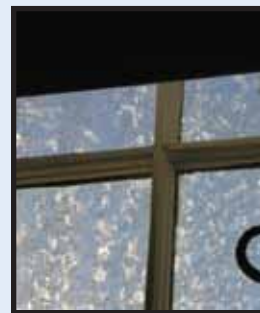
Another taxing part of winter is clearing snow and ice around the home. It is hard work and even has the potential to cause a heart attack. To stay safe when clearing snow you should dress warmly, paying special attention to your feet, hands, nose and ears to prevent frostbite. When shoveling snow, try to push it in front of you and avoid lift-

ing it up. If you have to pick up the snow, lift it up in small amounts and lift with your legs, not your back. You may want to do a few light warm-up exercises before you start and take frequent breaks.

Consider spreading non-toxic de-icing substances such as clay-based cat litter, sand or fireplace ash to prevent slippery sidewalks. Chemical de-icers are potentially dangerous to your pets, plants and the environment. Before you apply a de-icer, remove as much snow and ice as possible. De-icing products are most effective when applied to a thin layer of ice, before accumulation starts, but pre-treatments are also available. Check with your local hardware store for a pre-treatment recommendation.

Treat car windows and mirrors before you go to bed each night to prevent icing. A homemade window treatment can be made with three parts vinegar to one part water and used in a spray bottle. You can also cover the windshield with an old bed sheet or beach towel when snow or ice is in the forecast. Hold the sheet in place by pinching it in the doors on each side. In the morning all you have to do is peel the sheet or towel off the windshield and go.

Following these simple tips will allow you to have a safe and warm winter.



Scholarships Available for Members

South River EMC's Power Source Volunteers is offering one \$1,000 and two \$500 college scholarships to Cooperative members and their children.

Applications are available at either office, online at www.sremc.com or by mail. Requests can be made by calling the Cooperative at 910-892-8071 ext. 2151 or sending an e-mail request to jwahl@sremc.com.

Applications must be delivered or post-marked before 5 p.m., January 22.

When completing your application be sure to double check that all necessary documents are attached, information is completely filled out and signature lines have been signed.

All applicants will be interviewed by the PSV scholarship committee.

*Note: A complete transcript and SAT scores are required, please allow time for this to be processed at your school.

Are You Making the Grade?

Are you a student that has received at least one A on your most recent report card?

South River EMC's program, "Give Us An A," is a way of recognizing students for their hard work and rewarding them for their efforts.

A drawings will be held February 2 for students who have achieved at least one A on their report card. We draw 11 names and each of the students receives a \$50 US Savings Bond.

The program is open to students who are members or children of members of South River EMC. So make a copy of the most recent report card with at least one A and send it to the Cooperative.

Please include:

- The member's name
- South River EMC account number
- The student's social security number
- A daytime phone number

Report cards should be sent to:

South River EMC
"Give Us An A"
PO Box 931
Dunn, NC 28335

Hey, High School Juniors! Go See Washington!

More than 40,000 students from rural areas and small towns across America have participated in the Rural Electric Youth Tour.

South River EMC will once again be sending three rising seniors to Washington, D.C. as ambassadors of our Cooperative to be a part of the program from June 12-18.

The Youth Tour is open to current high school junior students. Interested students are asked to complete an application form and to visit the Cooperative for an informal interview. The decision is always a tough one because of the outstanding credentials of the students who are interested in this program.

The Rural Electric Youth Tour has sent high school students to Washington, D.C. every June since the late 1950s. Students compete for slots for this unique opportunity and are selected for this program by their local electric cooperative.

As a participant in the Youth Tour, students walk away from the week a better leader and with a

sense that they can make a difference. It shows our future leaders how important it is to learn about the political process and to interact with their government.

Featured speakers during National Youth Day provide insight to the importance of electric cooperatives in their community. Students gain a personal understanding of American history and their role as a citizen by meeting their representative and exploring the sights around the nation's capital.

Past participants have gone on to design airplanes, work as congressional aides on Capitol Hill, and serve in some of the highest positions in our government such as

Lieutenant Governor and in the U.S. Senate.

If you are interested, please visit www.sremc.com/youthtour.aspx for an application, send e-mail to sremc@sremc.com or call Julie Wahl at (910) 892-8071, ext. 2151. The deadline for all applications is February 28, 2010.



Congressman Mike McIntyre with South River EMC Youth Tourists.

South River EMC's Touchstone Energy Savers



Making a Change? Choose the Right Equipment

Is it time to replace your heating and cooling system? Consider replacing your equipment with a high efficiency heat pump that has earned the Energy Star.

How much energy you save will vary based on your use and family lifestyle.

Electric Air-Source Heat Pumps (ASHPs)

ASHPs use the difference between outdoor and indoor air temperatures to cool and heat. Energy Star qualified ASHPs have higher efficiency ratings than conventional models.

Geothermal Heat Pumps (GHPs)

GHPs are similar to air source heat pumps, but use the ground instead of outside air to provide heating, cooling, and often water heating. Because they use the earth's natural heat, they are among the most efficient and comfortable heating and cooling technologies currently available. Although initially expensive, you



can achieve significant cost savings on energy bills. GHPs are most often installed in new homes and require a duct system.

Proper Sizing of Equipment

Installing the right size equipment for the home is essential to getting the best performance and comfort. Many homeowners believe that bigger is always better when buying new heating and cooling equipment. In reality, a system that's too large will not keep your home comfortable because of frequent 'on/off' cycling. Incorrect sizing can also put stress on system components and shorten the equipment's life. With an Energy Star Quality Installation, your contractor will make sure that you get a system that is the right size for your home.

South River EMC now offers a rebate on the installation of Energy Star rated heat pumps of 15 SEER or greater. See the details on the outside wrap of this magazine or visit www.sremc.com/heatpump.aspx.

Building Energy Efficient Homes

More than 1 million Energy Star homes have been built in the United States since the program first began labeling homes in 1995. Thanks to the dedication of our Energy Star partners, families living in Energy Star qualified homes will save more than \$270 million this year on their utility bills, while avoiding greenhouse gas emissions equivalent to those from 370,000 vehicles.

Homebuilders and home buyers across the country are increasingly interested in green building. But what exactly makes a home green?

Green building means improving the way that homes and homebuilding sites use energy, water, and materials to reduce impacts on human health and the environment. Building a green home means making environmentally-preferable and sustainable decisions throughout the building process—decisions that will minimize the environmental impact of the home while it is being built and over the many years it will be lived in.

What should buyers look for in a green home?

Energy efficiency is the place to start. That's because the energy used in homes often comes from

the burning of fossil fuels at power plants. So, the less energy used, the less air pollution generated. And the easy way to make sure a new home is energy efficient is to look for the blue Energy Star mark, the government-backed symbol for energy efficiency.

Energy Star qualified homes are independently verified to meet strict guidelines for energy efficiency set by the U.S. Environmental Protection Agency. These homes save money on utility bills, provide a more comfortable living environment with better indoor air quality, and help protect the environment.

South River EMC members who build or purchase a new Energy Star certified home, qualify for a rebate of \$350-\$750. Additionally, they may qualify for state and federal tax credits.

For more information visit www.sremc.com/EnergyStarHomeNew.aspx contact Catherine O'Dell at 910-230-2982.





Energy Saving Appliances



Receive a \$25 rebate from South River EMC for purchasing an Energy Star certified: dishwasher, programmable thermostat, refrigerator, freezer, or clothes washer.

Here are a few facts about Energy Star certified products:

- An Energy Star refrigerator uses **20%** less energy.
- An Energy Star freezer uses **10%** less energy.
- An Energy Star dishwasher uses **31%** less energy and **33%** less water.
- An Energy Star clothes washer will save you an average of **\$50** a year on utility bills.

For more information call 910-892-8071 or visit www.sremc.com/ESRebates.aspx.

CFLs Save Energy and Money

For \$1 back on each bulb you purchased mail your original receipt to:

**South River EMC
CFL Rebate
PO Box 931
Dunn, NC 28335**

Remember to include your name, South River EMC account number, mailing address and daytime telephone number on your receipt. For more information, visit www.sremc.com/cflrebates.aspx



Make the Cool Change by Recycling

Having a second refrigerator or freezer in your home is costing you. These appliances are large energy users and can cost you \$13-16 monthly.

Disposing of them will save \$166-194 annually on your electric costs.

If you have a model older than 1993, you need to consider replacing and/or recycling it. If you decide to replace, do so with an Energy Star qualified refrigerator or freezer. Energy Star models cost half as much to run and offer advanced technology to keep your food fresher, longer.

If your fridge or freezer was manufactured between 1993 and 1999, consider replacing it if:

- You have a side-by-side refrigerator (they use 25% more energy).
- Your household size has shrunk and you could use a smaller model.
- It has been unreliable or required repairs in the past.
- You're thinking of remodeling.

Why recycle?

The average refrigerator aged 10 years or older contains more than 120 pounds of recyclable steel!

The energy saved by recycling one such refrigerator is enough to run a new Energy Star qualified refrigerator for eight months.

Four ways to recycle

- Many appliance retailers will pick up and recycle your old fridge or freezer when you purchase a new one.
- Ask about municipal pick-up of appliances. Your local waste management division may offer heavy trash pick-up and recycling programs for appliances.
- Talk to your local scrap metal recycler. Thousands of local scrap metal recyclers can recycle old fridges and freezers. Ask your scrap metal recycler for assurance that your old unit will be properly recycled.
- Check with your local electric utility. (See magazine cover for details on South River EMC's turn-in rebate!)





Estimating Solar Water Heating Costs



You can estimate a solar water heating unit's annual operating cost and compare it with other systems before purchase. This will help you determine the energy savings and payback period of investing in a more energy-efficient system.

Before you can choose and compare the costs of various systems, you need to know the system size required for your home.

Comparing Costs and Determining Payback

Once you know the purchase and annual operating costs of the solar water heating systems you want to compare, you can find the costs associated with conventional water heating systems and compare the two.

Other Costs

When comparing solar water heating systems, also consider installation and maintenance costs. Some systems might cost more to install and maintain.

Consult the manufacturer(s) and a qualified contractor to help estimate these costs. These costs will vary among system types and sometimes even from model to model.

South River EMC offers a \$1,000 rebate to members installing a solar water heater with electric back-up. Information regarding this offer can be found at www.sremc.com or by calling Catherine O'Dell at 910-230-2982

Getting More To Save

A water heater efficiency kit from South River EMC costs \$12, but can save you \$70-\$90 annually.



water heater blanket

Earth Massage showerhead



kitchen sink aerator

two regular faucet aerators



pipe insulation

For an additional \$10, a South River EMC employee will install it for you. For more information, or to order a kit, call 910-892-8071.

Don't Compromise Comfort For Cost



Don't sacrifice comfort for lower costs.

Replacing standard incandescent bulbs in chicken, turkey and hog houses saves money without reducing the comfort levels to keep animals healthy.

South River EMC offers a 25% rebate for the cost incurred by farmers to fully convert the lighting in houses from incandescent lighting to cold cathode or compact fluorescent lamps.

*Rebate is based solely on the cost of materials.

Visit www.sremc.com for more information or call Catherine O'Dell at 910-230-2982



WHY ELECTEL COOPERATIVE FCU? WHY NOW? BECAUSE NOW IS A BETTER TIME THAN EVER TO JOIN YOUR ELECTEL COOPERATIVE FEDERAL CREDIT UNION

Have your fees increased? • Have your lending rates increased?
Has the interest rate on your credit card increased? • Do you pay an ATM fee?
Are you having difficulty obtaining a loan? • Have your lending policies changed?
Have your loan limits decreased? • Do you have high cost, low quality service?
If you answered "yes" to these questions, make the switch to ElecTel Cooperative FCU.

You'll be glad you did!!!



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