




Harrison Rural Electrification Association, Inc.

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Your Touchstone Energy® Partners 

www.harrisonrea.com

Year-end review

Several new challenges and opportunities took place during the past year at your local electric Cooperative. Those challenges, both good and bad, took us in many directions, all of which ultimately helped us to build a stronger organization for our members. The new year also brings with it many new opportunities for your organization. These new challenges require us all to look at what we did right during the past year, and what could have been done better.

I would like to share with you some of the issues that have taken place since my starting as your new manager in August of this past year. First, your Co-op helped with the restoration of power to other Touchstone Energy® partners during the several hurricanes that struck the Southern states this past summer. Those same partner Co-ops came

to our rescue during our first winter storm of the season in October. Many of us here reflect back on that period with great duress, knowing that our customers endured many long hours and days without electricity. In my opinion, your linemen rose to the challenge by enduring 16-plus-hour days working on the restoration of your electric services.

Other challenges of this past year have included the rise in gasoline costs for both the Co-op and you, the members. We have seen increases in our costs of equipment from our suppliers through rises in expenses that they have incurred. Additionally, the providers of our energy supply are predicting major increases in the future. This increase is due to the added costs of pollution controls and fuel to run their generators.

The good news for the short term is that we have a contract in place that fixes our power costs through late 2008. This might appear to be a distant problem; however, we need to begin evaluating our alternatives due to the volatile market conditions that exist in today's economy.

We have signed several new agreements that are required, and/or mandated, for your Co-op. One was for a Disaster Restoration Program that was required due to the many outages that took place across the country these past few years. This project required us to take a hard look at

Manager's Corner

By
Gary Jackson,
CEO/General
Manager



what would work better, or faster, to restore power to our members. It also covers every facet of our plan for the restoration of our facilities, down to where we can purchase all of the needed parts and equipment.

Additionally, I signed a contract to provide a Spill Prevention and Countermesure Program to meet environmental requirements that are imposed by the government; specifically, if a catastrophic spill were to occur and present a health risk to the public.

In addition, I signed a new three-year agreement providing for right-of-way clearing to our single-phase and three-phase electrical system. This program provides for a minimum number of miles that will be trimmed each year and all other trimming required for new construction and planned projects. Our current level of line that requires trimming exceeds more than 832 miles and covers a customer base of just over 6,000 meters, giving us a low density level of approximately seven customers per mile.

Added loads for the year included the addition of the Wingate Inn and Microtel at Charles Pointe. The Microtel is

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The history of Valentine's Day

Every February, many of us send flowers, candy, cards or other gifts to that special someone in our lives. Did you ever wonder how this custom started? Well, according to the History Channel, Valentine's Day is shrouded in mystery. Saint Valentine's Day contains vestiges of both Christian and Roman tradition. So, how exactly did St. Valentine become associated with such a romantic day?

One legend contends that Valentine was a priest who served during the third century in Rome. When Emperor Claudius II decided that single men made better soldiers than those with wives and children, he outlawed marriage for young men who made up his potential soldiers. Valentine thought the decree was unjust, so he defied Claudius and continued to perform marriages for young lovers in secret. When Claudius discovered what Valentine was doing, he ordered that he be put to death. One legend says that Valentine actually sent the first valentine greeting himself. It is believed that while in prison, Valentine fell in love with his jailor's daughter who visited him during his confinement. Before his death, it is alleged that he wrote her a letter and signed it

"From your Valentine", an expression that still is used today. There are varying ideas about what actually happened to Valentine. Some say he was beheaded, others contend that he became sick in

prison and died. In 1835, what is believed to be his remains, were given to an Irish priest named Father John Spratt because he so impressed the Pope with his passionate preaching during a visit to Rome. St. Valentine's remains were placed in a black and gold casket that still can be viewed every Valentine's Day at the Whitefriar Street Church in Dublin, Ireland. Although the truth behind Valentine's legend is murky, stories certainly emphasize his appeal, and throughout the Middle Ages Valentine was one of the most popular saints in England and France.

Some believe that Valentine's Day is celebrated in the middle of February to commemorate St. Valentine's death or burial, which probably occurred around 270 A.D. Others claim that the Christian church decided to celebrate Valentine's feast then in an effort to "Christianize" the pagan Lupercalia festival that was a fertility feast dedicated to Faunus, the Roman god of agriculture, as well as Roman founders Romulus and Remus. During this feast, all the young women in the city would place their names in a big urn, and the city's bachelors would choose a name from the urn and would be paired with the woman whose name he had drawn. These matches often ended in marriage. This lottery system later was deemed un-Christian and outlawed.

Later during the Middle Ages, it commonly was believed in England and France that Feb. 14 was the beginning of mating season, which added to the idea that this day should be a day for romance. Pope Galasius was the one who actually declared Feb. 14 St. Valentine's Day. The oldest-known valentine still in existence today was a poem written by Charles, Duke of Orleans, to his wife while he was imprisoned in the Tower of London.

In Great Britain, Valentine's Day began to be popularly celebrated around the 17th century. By the mid-18th century, it was common for friends and lovers of all social classes to exchange small tokens of affection and handwritten notes. By the end of the century, printed cards began to replace handwritten since printing technology was improving. Americans probably began exchanging handmade valentines in the early 1800s. Esther Howland began to sell the first mass-produced valentines in America.

According to the Greeting Card Association, an estimated one billion valentine cards are sent each year, making Valentine's Day the second largest card-sending holiday of the year. (An estimated 2.6 billion cards are sent at Christmastime). Approximately 85 percent of all valentines are purchased by women.

Passages

We here at Harrison Rural Electric would like to again extend our deepest sympathies to lineman Jon Paul McAllister and his family following the death of Jon Paul's father, Gary McAllister. Not only did Jon Paul lose his father in December, but he also lost his mother just a few weeks earlier.

Jon Paul and his wife, Kim, looked after his parents through his mother's prolonged illness, then Jon Paul spent many long hours at the hospital with his father during his last days, as well as working for you, our member/owners, while Kim kept the household going for their three lively children. Those of us who know and work with Jon Paul can testify to what a fine man his parents raised, and we know how proud of him they must have been.

Please remember the McAllisters in your prayers.



Your heart and how it works

Since Valentine's Day brings thoughts of matters of the heart, what better month to investigate the human heart and its intricate workings? First, let's look at just exactly what your heart is and how it works.

The normal heart is a strong, hard-working pump made of muscle tissue. It's about the size of a person's fist.

The heart has four chambers — the upper two chambers are the right atrium and left atrium, and the lower two are the right ventricle and left ventricle. Blood is pumped through the chambers, aided by four heart valves; the tricuspid, located between the right atrium and the right ventricle; the pulmonary located between the right ventricle and the pulmonary artery; the mitral valve, located between the left atrium and left ventricle; and the aortic valve between the left ventricle and the aorta. Each valve has a set of "flaps," with the mitral valve having two flaps, while the others have three flaps. The valves open and close to let the blood flow in only one direction.

Dark bluish blood, low in oxygen, flows back to the heart after circulating through the body. It returns to the heart through veins and enters the right atrium. This chamber empties blood through the tricuspid valve into the right ventricle. The right ventricle pumps the blood under low pressure through the pulmonary valve into the pulmonary artery. From there the blood goes to the lungs where it gets fresh oxygen. After the blood is refreshed with oxygen, it's bright red. It then returns by the pulmonary veins to the left atrium. From there it passes through the mitral valve and enters the left ventricle. The left ventricle pumps the red oxygen-rich blood out through the aortic valve into the aorta. The aorta takes blood to the body's general circulation. The blood pressure in the left ventricle is the same as the pressure measured in the arm.

Now that we know how a normal, healthy heart is supposed to work, what happens when something goes wrong and the heart doesn't work properly? Would you recognize the warning signs of an impending heart attack, and would you know what to do in the case of just such an emergency?

Some heart attacks are sudden and intense, like the ones you see in the movies, where there is no doubt about what is happening. Most heart attacks, however, start slowly, with mild pain or discomfort. Often the person affected isn't sure what's wrong and waits too long before seeking help.

Please read on for some very important information:

HEART ATTACK WARNING SIGNS

Chest discomfort. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes. Sometimes it goes away and then comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.

Discomfort in other areas of the upper body. Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.

Shortness of breath. Shortness of breath may occur with or without chest discomfort.

Other signs may include breaking out in a cold sweat, nausea or lightheadedness.

As with men, women's most common heart attack symptom is chest pain or discomfort. Women, however, are somewhat more likely than men to experience some of the other symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.

If you or someone you are with shows any of these warning signs, time is of the essence. Don't wait longer than a few minutes before calling for help. Call 9-1-1 or get to a hospital right away. Don't drive yourself unless you have absolutely no other option.

Calling 9-1-1 almost always is the fastest way to get life-saving treatment. Emergency medical services staff can begin treatment when they arrive — up to an hour sooner than if someone gets to the hospital by car. They also are trained to revive someone whose heart has stopped. Patients with chest pain who arrive by ambulance usually receive faster treatment at the hospital, too.

Living in rural areas like so many of our members do, waiting on an emergency car to arrive might take some time. If possible, call 9-1-1 and arrange for them to meet you somewhere between your home and the hospital. If you own a cell phone, take it with you so you can keep in contact with emergency services as you travel. Ask emergency personnel about giving the patient an aspirin, and find out from them everything you can do until the trained professionals arrive to meet you. Also, get trained in CPR. It may be the difference between life and death for someone you love.

For more information about the heart and what to do in emergency situations such as heart attack, contact the American Heart Association. Most of the above information was taken from its website at www.americanheart.org.

How to face retirement planning head-on

by LISA HUGHES

National Rural Electric Cooperative Association

Grandpa may have taught you how to fish, play chess or speak Latin, but he probably couldn't advise you on preparing financially for retirement.

That's because the rules of the game are different today from those for past generations of retirees, many of whom lived off company pensions and Social Security payments.

Today, with more mobile careers and fewer companies offering defined-benefit pension plans, you may be taking on more responsibility — whether you realize it or not — for your retirement savings.

The problem is many people don't know exactly *how* to build a nest egg to finance a comfortable life in retirement that may last decades. Feeling overwhelmed about that task can cause you to shove your "retirement savings plan" to the bottom of your to-do list. In one example, less than a third of respondents to a University of Michigan survey had tried to estimate their retirement income needs.

But studies show that without a plan, you're likely to reach retirement age without adequate savings. How to break the cycle? Here are three steps to take:

1. Develop an informed savings goal

You can't aim without a target. A good first step: sit down with a financial planner — and possibly a tax advisor — to look at your entire financial picture and develop a savings goal. (Avoid advisors who

might make a commission on your investments.)

Free online retirement calculators also can help you ballpark a monthly savings figure, especially if you're decades from retiring.

If your monthly goal is more than you can afford right now, don't give up. Congratulate yourself for what you are able to save, and periodically evaluate your budget to see if there are dollars you can divert to savings. When you get a raise, allocate part or all of it to your savings plan — you won't miss it.

2. Invest wisely

You don't have to be a Wall Street guru to make smart long-term investing choices; although a trusted advisor may be of help. Investing for retirement isn't about the hottest trend — it's about creating a solid long-term plan.

For example, you'll probably want to maximize your use of tax-deferred accounts like 401(k)s and individual retirement accounts (IRAs). Your advisor can help you decide on a plan for diversifying your investments that matches your goals, risk tolerance and time horizon.

You may consider investing in a "lifestyle" or "lifecycle" fund — a managed portfolio that's designed for a certain risk level or a target retirement date. These increasingly popular funds are automatically rebalanced and require no maintenance on your part — ideal if you don't feel comfortable making investing decisions.

3. Make it automatic

Which leads to another point: Once you have a savings plan, put it on autopilot so you don't have to make the decision to save every month — it's too tempting not to. Decide on a percentage of your pay or an amount that you'll save each year, then arrange for automatic deductions — for example, from your paycheck into your 401(k) account, or from your bank account into an investment account.

Developing a retirement savings plan doesn't require an MBA — just a dose of motivation and looking for help in the right places. When it comes to planning for the future, procrastination doesn't pay.

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planning to open in the spring of 2006. It is anticipated that the new conference center also will open a round the same time. A new petroleum office building is starting to take shape and most likely will be available for use in 2006. Finally, many new duplex homes and proposed condominiums are under construction at the site.

In a typical year at the Co-op you will see approximately six to 10 new homes that connect to our lines. With Charles Pointe alone, we've already exceeded those figures. Lastly, we have been in contact with developers who are planning to open 1,700 acres of building sites at the Pete Dye Golf Club. This project has been on the books for years but now appears to be moving forward. We're looking forward to the opportunity to serve that new housing development in the future years.

Finally, a plan is in place to ultimately add another new substation to our electrical system backbone. This new station will be utilized under the auspice of providing for a more reliable system for our members, and ultimately, the future growth of our company.

THE OFFICE WILL BE CLOSED ON

MONDAY, FEB. 20

FOR PRESIDENTS' DAY.

WE WILL REOPEN AT 7:30 A.M.

ON TUESDAY, FEB. 21.

In the event of power outage or some other emergency, please call the office telephone number and our answering service will be happy to assist you.

WE ARE HERE FOR YOU,

OUR MEMBER/OWNERS,

24 HOURS A DAY, 7 DAYS A WEEK.