



Harrison Rural Electrification Association, Inc.

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Four-year work plan revealed

During its regular monthly meeting in October, the board of directors approved a four-year construction work plan in the amount of \$7.98 million. The construction work plan will cover the period from 2011 through 2015. Funding for the construction work plan will be provided by a \$3 million loan from the Rural Utilities Service (RUS) and the remaining \$4.98 million from the cooperative's general funds.

The planning stage begins many months before the construction work plan is approved by the board of directors. We have to assess the needs of the system, determine available human resources, evaluate capital resource options and analyze the financial viability of the proposed plan.

While every function the cooperative performs in delivering reliable service to the members is important, some are critical.

Preparation is important, but planning is critical to completing long-term projects. Employees at the cooperative develop construction work plans that identify changes or improvements needed to the distribution system. Developing a construction work plan allows us to strategically plan, prepare and maximize our resources for the benefit of the members.

Projects in the construction plan include constructing or upgrading substations, construction or re-phasing of distribution lines, construction of electric services for members, constructing new tie-lines, redirecting distribution feeders, and replacing transformers and meters. All of the projects

Manager's Corner

by
Gary Jackson,
CEO/General
Manager



proposed by the cooperative should improve or enhance our ability to deliver reliable service to our members.

Although we have many projects in the construction work plan that will improve the distribution system, we know that we cannot prevent every service interruption or outage. However, we will make every effort to incorporate reliability, safety and cost-competitiveness into all of our planning.

Electricity theft: Not worth the risk

Every year, electric cooperatives across the country cope with thieves — folks who deliberately tamper with their electric meter to steal power. Not only is this practice extremely dangerous, it's a serious crime that can result in hefty fines and jail time.

There have been numerous cases in which consumers interfered with the operation of a meter or jumped power to elsewhere to lower or avoid paying electric bills.

"We've seen people do some dangerous things — using knives, forks, magnets, jumper cables and any number of other objects to

get around paying for the power they use," explains Lynn Askins, director of Safety and Loss Control for the Ohio Rural Electric Cooperatives, Inc. "However, not only are these persons stealing from their fellow co-op members, they're also risking their lives and those of our workers."

According to the Cooperative Research Network, a division of the National Rural Electric Cooperative Association, power surging through a compromised meter can cause an electrical catastrophe. A short circuit could produce an arc flash bright enough to

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Debunking myths about credit scores

BY LISA HUGHES-DANIEL

Psst ... want a good score? With tightening of borrowing standards and the importance of personal credit these days, most people would probably answer with a resounding “yes.”

Since credit scores indicate to lenders how “risky” you are, a higher score can make mortgages, loans and credit cards easier to obtain — and cost less in the form of lower interest rates.

There are lots of myths about what can help or hurt your credit score. Here are a few popular misconceptions — and the facts:

1. To help your score, close credit accounts.

False. Paying down debt is great for your credit history, but closing accounts or canceling credit cards once they’re paid off can actually hurt. Why? First, having a few open accounts in good standing (meaning, paid off each month) demonstrates responsible use of credit. Second, using a large percentage of your available credit can lower your score.

2. Shopping for a loan damages your credit.

False. While it’s true that inquiries from creditors

can shave a few points off your score, credit agencies realize that responsible consumers shop around — and that not all requests are equal. According to Fair Isaac Corporation, which issues FICO credit scores, the “score ignores mortgage, auto and student loan inquiries made in the 30 days prior to scoring.” Going back further, multiple similar inquiries in a “typical shopping period” — usually 14 days — are treated as one.

Although FICO scores have been the industry standard for decades, a competitor has entered the market: VantageScore. Created by the three major credit reporting agencies, VantageScore uses a different scale — 501-990, versus FICO’s 300-850 range — and a different formula. Some lenders are already using the new score, so keep this in mind if you want to check your own credit before applying. For details, go to www.vantagescore.com.

What can zing your score: Grabbing discount specials from multiple retailers by signing up for store cards.

3. Credit counseling will hurt your score. *False — technically.* While evidence of some types of credit counseling might be visible on your report, it doesn’t affect your numerical score. Some creditors, however, may still be wary of signs that your credit is in trouble. What can also happen: If you enter a debt management program that isn’t completely squared away, payments made on your behalf to creditors may be sent late. These late payments will hurt your credit score.

4. You can pay someone to fix your credit. *True — but remember two caveats.* One, only incorrect information can be “cleaned up” on your credit report. If you truly paid bills late three times last year, that fact can’t be wiped out. Two, you can dispute incorrect information on your own, for free. All three major credit reporting agencies — Equifax, Experian and TransUnion — offer online services for disputing inaccurate information.

Review your credit reports for any mistakes for free, once a year, at www.annualcreditreport.gov. To learn more about how credit scores work, visit the Federal Trade Commission website at www.ftc.gov.

Lisa Hughes-Daniel is a marketing communications consultant who writes and edits employee benefits-related materials for the Insurance & Financial Services Department of the National Rural Electric Cooperative Association.

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Leave no lint behind

Household chores like laundry seem fairly safe. But hidden problems such as lint buildup in a dryer could lead to higher energy bills due to inefficiency and, ultimately, hazardous conditions in your home.

“Lint is the bane of our existence,” declares Brian Wallace, president of the Coin Laundry® Association. “We have to clean lint, not only as a safety issue, but to keep our energy costs down and ensure proper performance.”

At coin-operated laundries, dryers are key to customer satisfaction. Other amenities pale if clothes don’t dry fast enough, so laundry owners remain adamant about maintaining proper air flow through commercial dryers. With 30 to 50 dryers at an average laundry, operators clear trash cans of lint every day from their screens.

The same principle applies at home, although on a smaller scale.

“Cleaning the lint filter after every cycle is one habit we want to encourage,” recommends Jill Notini, communications and marketing director for the Association of Home Appliance Manufacturers (AHAM). “Repetition builds a habit.”

AHAM urges consumers to clean the lint filter after each load and occasionally remove the filter and wash it with a nylon brush and hot, soapy water

to remove residue. This simple chore not only improves air flow and energy efficiency, but also reduces the chance of a dryer fire.

Statistics on dryer fires show no difference between natural gas and electric dryers, according to John Drengenberg, consumer affairs manager for Underwriters Laboratories (UL), Inc., a firm that tests and sets minimum standards for electric-consuming items. “If you forget to clean the lint screen too many times, you’re going to get a buildup, and that’s where ultimately you could have a problem.”

Manufacturers whose products carry the UL mark are required to ship dryers with safety instructions that specify cleaning the lint screen before or after each load. These instructions also recommend keeping dryer exhaust openings and adjacent surrounding areas free from accumulated lint, dust and dirt, and having qualified service people periodically clean the dryer’s interior and exhaust duct.

Without adequate air circulation, heat flow becomes stymied, clothes take longer to dry and it costs more to operate the appliance. Like ovens and stoves, dryers apply extreme heat on potentially flammable materials.

“You wouldn’t leave something cooking unattended for long periods of time — at least you shouldn’t, for safety and edibility,” Drengenberg notes. “Dryers, though, often run up to an hour or more, forgotten in a basement, garage or utility space.”

This out-of-sight, out-of-mind practice makes it essential that a dryer be maintained on a simple and regular basis.

Source: Underwriters Laboratories

Did you know ...

✓ Standby power is typically 5 to 10 percent of residential electricity use. Most appliances consume electricity even when not in use. So if it’s something you don’t use often, unplug it and save.

✓ Only 10 to 15 percent of electricity consumed by incandescent bulbs is used for lighting — the rest is turned into heat. Turn them off whenever they aren’t needed or, better yet, switch to compact fluorescent bulbs to get the same amount of light while using a fraction of the electricity.

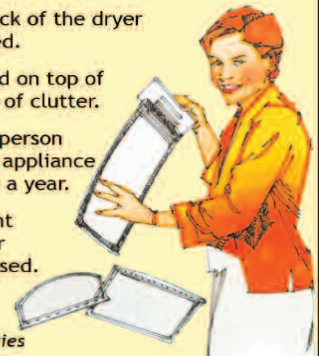
✓ Uninsulated, or poorly insulated, ductwork in unconditioned spaces can waste 10 to 30 percent of the energy used to heat and cool your home. Double-check your ducts to make sure they are sealed and properly insulated.

✓ “I have been stunned by how much more comfortable our house became when we sealed up air leaks,” a poster on an energy blog commented. A tube of caulk and some weatherstripping can help you save on your energy bills and make this winter a little more comfortable.

Stay safe, energy efficient and lint free

For energy efficient and safe dryer performance, lint must be removed from the dryer and vent to allow air to circulate freely. Here are ways to avoid lint buildup:

- Clean the lint filter after each load.
- Occasionally remove the lint filter and clean it with a nylon brush and hot, soapy water.
- Periodically clean the back of the dryer where lint can be trapped.
- Keep the area around and on top of the dryer clean and free of clutter.
- Have a qualified service person clean the interior of the appliance and venting system once a year.
- Thoroughly clean the vent system if you notice your drying times have increased.



Source: Underwriters Laboratories

A little effort can save a lot of money

No mistaking it: winter has arrived. Any drafts around doors and windows that went unnoticed during fall are now downright uncomfortable — and adding to your energy bills.

Weatherstripping offers a relatively quick fix for drafty doors. To determine if a door leading out of your house needs new weatherstripping, look for daylight. If even a sliver of daylight remains visible between the door and its frame or the floor, add weatherstripping.

Weatherstripping Basics

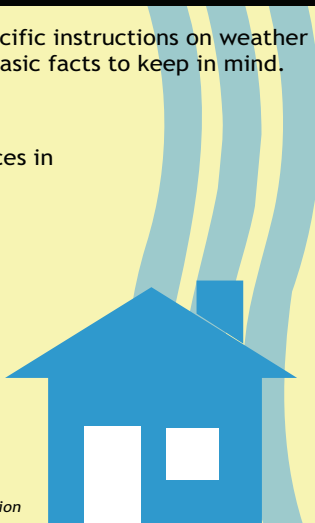
While you should always consult specific instructions on weatherstripping packages, here are some basic facts to keep in mind.

1 Weatherstripping should be applied to clean, dry surfaces in temperatures above 20°F.

2 Measure the area to be weatherstripped twice before you cut anything.

3 Apply weatherstripping snugly against both surfaces. The material should compress when the window or door is shut.

Source: National Rural Electric Cooperative Association



Next, shut the door or window on a piece of paper. If you can pull the paper out without tearing it, you're losing energy.

There are a variety of weatherstripping materials available, each good for fitting different types of door and window frames. Most are made of rubber, foam, metal, vinyl or a combination of materials. To deter-

mine the right item for the job, check the area: if any old, worn material has been previously installed, take a sample to your local hardware store or expert like a contractor. If no material exists as a guide, make detailed notes about the type of gap and how the door or window is installed — someone at the hardware store or your expert should be able to make a recommendation for you.

Once you have the proper materials for the job, consult any instructions that may be on the weatherstripping package. Installation techniques range from simple to technical, depending on the type of material being used. If replacing old, worn weatherstripping, be sure to note how it was installed as you remove it.

Here are a few basic guidelines:

- Weatherstripping should be applied to clean, dry surfaces in temperatures above 20°F.
- Measure the area to be weather-stripped twice before you cut anything.
- Apply weatherstripping snugly against both surfaces. The material should compress when the window or door is shut.

When weather-stripping doors:

- Choose the appropriate door sweeps and thresholds.
- Weather-strip the entire door jamb.
- Apply one continuous strip along each side.
- Make sure the weatherstripping meets tightly at the corners.

• Use a thickness that causes the weatherstripping to tightly press between the door and the door jamb, without making it difficult to shut.

When weather-stripping windows:

- Apply weatherstripping between the sash and frame.
- The weatherstripping shouldn't interfere with the operation of the window.

Electricity theft: Not worth the risk

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cause blindness and powerful enough to launch fragments of shrapnel-like, red-hot debris. Serious injury or death from electrocution, explosion or fire often results from meter tampering. Only trained co-op personnel wearing protective clothing should work on meters.

“Anytime you get into a meter base, you run a risk,” comments Askins. “With an arc flash, somebody could get killed or seriously maimed.”

Electricity theft is not a victimless crime. Your not-for-profit cooperative loses revenue and expends re-

sources to investigate tampering. These costs are then passed on to the entire membership. National estimates vary, but the *Washington Post* cited revenue protection officials who claim that between \$1 billion and \$10 billion worth of electricity is stolen from utilities annually.

Since everyone pays for lost power, please let us know if you suspect meter tampering. Call Harrison Rural Electrification Association at 304-624-6365 to report possible theft of service. All information can be given anonymously.