



Harrison Rural Electrification Association, Inc.

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Your Touchstone Energy® Partner



www.harrisonrea.com

'TOGETHER WE SAVE' Issues National Call to Action

Flip the switch. Lower the blinds. Insulate the attic. Lower the temperature on the thermostat.

Each one is a simple task. Take all of these steps—and more—around the house or at work to see significant energy savings.

That's the premise of "Together We Save," Touchstone Energy Cooperatives' latest communications campaign.

It's built on the concept that small changes in energy habits and behavior not only save energy and money for consumers, but also helps electric co-ops deliver efficient, reliable and affordable energy.

Showing consumers the poten-

tial economic benefit is an additional motivating factor.

Calculate your savings

Woven throughout the campaign are real dollar savings calculations tied to specific energy-saving actions.

Consumers are invited to go to the Web site at the heart of the campaign: TogetherWeSave.com.

The site contains more than a dozen interactive applications.

A Virtual Home Tour allows visitors to complete energy-saving actions online and watch their potential savings add up.

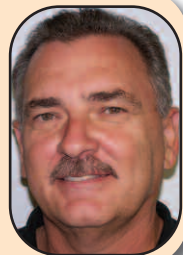
HREA has customized the information in the interactive energy savings model. By doing so, the Virtual Home Tour savings projections more accurately reflect the true savings HREA members are likely to achieve.

Of course, every house and household is different, so the savings in reality may not match the online estimate.

The integrated campaign uti-

Manager's Corner

by
Gary Jackson,
CEO/General
Manager



lizes television, radio, print and other collateral materials. Additionally, downloadable energy-efficiency how-to videos are offered on a new Touchstone Energy web-TV portal.

The print ads, which are appearing in *Country Living* magazine, feature various energy-saving actions.

What is Touchstone Energy? Harrison Rural Electrification is a member of Touchstone Energy, the national alliance of nearly 700 local, consumer-owned electric cooperatives in 46 states.

Co-ops affiliated with Touchstone Energy collectively deliver power and energy solutions to more than 40 million members every day. Electric cooperatives distribute power for 75 percent of the U.S. landmass over 2.4 million miles of power lines.

Board of Directors

James Stuart, Dist. 4President
Michael Cross, Dist. 7Vice President
Darrell Powell, Dist. 6Secy.-Treas.
C.B. SharpDist. 1
Greg RobertsonDist. 2
Glenn Cox, Jr.Dist. 3
Ron WatsonDist. 5

Gary L. Jackson, General Manager
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Alan CoxOperations Manager
Richard L. FoxStaking Engineer
Nada McNemarEditor

Office Hours
7:30 a.m. to 4 p.m., Mon.-Fri.

Directors retain board seats

This year, directors in districts 5, 6 and 7 were up for re-election to HREA's Board of Directors. As was the case the last two years, no member took the steps to challenge for a position on the board, so **Ron Watson** will retain his seat for District 5, **Darrell Powell** will remain director for District 6 and **Michael Cross** will once again be your director for District 7.

Justin Yerkey completes basic training

Justin Yerkey, son of lineman Ron Yerkey and bookkeeper Debbie Yerkey, decided well before he graduated from high school that he wanted to serve his country, so he joined the W.Va. Army National Guard.

Justin was sent to Fort Benning in Georgia for basic military training. During his nine-week stay, he learned basic combat to modern war style, studied the Army mission and received instructions on drill and ceremonies. He learned weaponry, map reading, tactics, military courtesy and justice, physical fitness and first aid. Justin also learned Army history and traditions, and received special training in human relations. He qualified as Sharpshooter on the rifle range and Marksman on grenades. During his training, Justin's favorite drill was combat formation. He believes this is the most important thing to know if he is deployed.

Justin completed basic training on Oct. 8 and discovered that his least favorite thing was leaving Fort Benning.

From Georgia, Justin traveled to Fort Leonardwood in Missouri where he completed his advanced individual training as an interior electrician.

He graduated from there on Dec. 2 and was able to return home for Christmas to lots of "mom's home cooking."

When asked about his time away from home, Justin said he met a lot of new people and made many new friends. All in all, Justin said he loved the experience and will never forget it. He takes his enlistment in the National Guard very seriously, and is proud to serve his state and country.

Justin is a 2009 graduate of Doddridge County High School and is currently a student at WVU Tech in Montgomery.

Congratulations, Justin. From those of us who have known you since you were born, you have always been a young man to be proud of. We wish you much success as you travel into your future.



Annual Meeting minutes from 2009

Harrison Rural Electrification Association, Inc.

Annual meeting of Membership

April 16, 2009

LIBERTY HIGH SCHOOL

The membership enjoyed a pasta dinner catered by the Harrison County 4-H Exchange Team at 6 p.m. in the cafeteria of Liberty High School. After the dinner, CEO/General Manager Gary Jackson called the 72nd annual membership meeting to order at 7:30 p.m. The presentation of the flags and the Pledge of Allegiance were led by the young men of West Milford Troop 549 of the Boy Scouts of America.

President Cross called the meeting to order and then welcomed the members in attendance and stated that in accordance with Article III, Section 4 of HREA's bylaws, a quorum for the meeting was constituted. President Cross introduced Mr. Powell who gave the invocation. President Cross introduced the current Board of Directors and all former directors who were in attendance.

President Cross then turned the meeting over to Mr. Powell, Secretary/Treasurer. Mr. Powell presented the legal notice of the meeting, the proof of mailing of the official notice and he then read the official

notice. Following the reading of the notice Mr. Powell noted that the minutes of the meeting held on April 17, 2008 were published in *Country Living* magazine and in the Annual Meeting Report distributed to the members in attendance. Mr. Powell called for a motion to dispense with the reading of the meeting minutes. A motion was duly made, seconded and approved. A motion was made from the floor to approve the minutes as presented and the motion passed. Mr. Powell then gave his Treasurer's report.

CEO/General Manager Gary Jackson introduced the employees who were in attendance. Mr. Jackson then discussed the past year's activities and future industry concerns the Cooperative will potentially be faced with. Mr. Jackson then answered questions from the membership.

President Cross introduced Ms. Brenda Swiger, chairperson of the cooperative's Credentials & Election Committee. She reported that the director's in the districts up for election had run un-opposed.

Mr. Jackson then asked Mr. Alan Cox to conduct the prize drawing for door prizes. Mr. Cox stated that the first name selected would receive a \$100 energy credit, then all door prizes would be awarded, then the final name would be selected for another \$100 energy credit.

Darrell Powell, Secretary/Treasurer

Make a budget that works

Who among us is not trying to pare down the household budget these days? Just one problem—it can be tough to turn good intentions into dollars saved.

For instance, does this exercise sound familiar? Sit down with a pad of paper and list categories of expenses. Write down how much money you intend to spend per month in each category so that you'll have X amount left over, to save. Put paper in a safe place.

What happens next? If you're like most people, not much. Why do well-meaning spending plans fall flat? And what can you do to overcome those obstacles? Here are a few steps you can take to turn your monthly balance sheet around:

1. Set goals.

First things first: What are you hoping to accomplish by trimming your expenses? What steps would move you toward a healthier financial profile? Think both short-term and long-term. Then write down specific goals, such as “put \$300 a month into the family emergency savings fund” or “pay an additional \$200 a month on my credit card balance.” The more concrete your goals, the greater your chances of success.

2. Find out where your money is going.

Most people aren't completely honest with themselves about how much money they're already spending—in fact, many underestimate these figures by 20 percent or more, says Laura Schumann, a financial advisor with NRECA. Before any plan you design will work, you need to get a clear picture of your current expenditures.

Here's how: Collect the past year's worth of statements for all your bank and credit card accounts. Group your expenses into categories and list every expenditure. Divide your total annual expenses by 12. This is your average monthly outflow of dollars. Divide the category totals by 12, too, to see how costs break down each month. (Your bank and credit card companies may allow you to download these figures online—check their Web sites for details.)

It may sound like a daunting exercise, but a small investment of time can provide invaluable insights into your spending patterns.

3. Carve out the dollars.

Now, look at your expenses from the past year. It's time for some reflection and decision-making. What spending habits would need to change in order to meet your goals? Quantify these choices for yourself. For example, if you cut out two restaurant visits per month, how much extra could go into your 401(k)? You don't need to judge your past purchases—just decide which choices you can make, and live with, that will move you in the right direction financially.

4. Create accountability.

Finally, you need a system that discourages cheating. What happens if you go over budget and your new goals get shortchanged? Do credit card balances just go higher? Don't let that happen. Consider using a debit card, instead of a credit card, for all your purchases, so the money comes directly out of your checking account—and has finite limits.

Another way to keep your priorities straight: Set up automatic, regular payments to savings

accounts and retirement accounts—and even credit card accounts, if you set a payment goal each month. Then keep the remainder of your income in one or more checking accounts from which you can pay other expenses.

After three months, then six, tally your average expenditures again. How are you doing? Pat yourself on the back if you're moving in the right direction. Make some additional adjustments if you need to, and keep working toward your goals.



Energy Efficiency

Tip of the Month

A significant amount of the average home energy bill pays for heating water. Take five-minute showers instead of baths and make sure your water heater is set no higher than 120° F.

Source: U.S. Department of Energy

