



Harrison Rural Electrification Association, Inc.

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Your Touchstone Energy® Partner



www.harrisonrea.com

Making goals for the new year

JANUARY IS AN EXCITING TIME. We usher in a new year that is full of promise and excitement, we have a new budget, and we have projects we are ready to get started on. All in all, it is a time when everything and anything is possible.

For the year, we have line upgrade projects planned for new commercial services in our Dola, Jarvisville and Swiger service areas. We will be phasing out the Erie Metering Point as that load is switched to the new Chiefton Substation and some additional protection is installed between the Chiefton and Charles Pointe substations. The last of the existing work plan projects, Cunningham Run, will be completed. We will complete preliminary work on a new four-year work plan. We will continue implementing new technology into our everyday processes as appropriate. We will continually refine processes to make the cooperative more effective and efficient.

We have established high expectations for each and every facet of the cooperative. To meet those expectations, we all have to work as one for the benefit of the membership. There simply is not room for individualism to take precedent over what is good for the entire cooperative. This idealism may buck current societal trends, but that is just one of the things that makes the cooperative different than the earnings-per-share focused investor-owned utilities. This is not an easy concept for everyone to grasp, and thus we will need to improve our communications and educational activities to allow everyone the opportunity to better understand what we expect to accomplish throughout the cooperative.

As we continue on this difficult mission to make the cooperative the best it can be, we must not lose sight of the ideals from which we were created. We firmly believe that quality far exceeds quantity. We fully

Manager's Corner

by Terry Stout,
CEO/General Manager



understand that we are not perfect and never will be, but that does not mean that we don't strive for perfection. We must adapt to the current business climate by holding on to our roots while implementing plans and programs to make the cooperative stronger for the membership. It is not and will not be easy, but we have the people in place to make it happen.

We wish you all a very happy New Year and hope that you achieve all of your goals for a successful year. ☺

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



Speak Up! Listen Up!

Campaign encourages all employees to take responsibility for a culture of safety in the workplace

BY SAM SATTERFIELD, OPERATIONS MANAGER

“Speak Up/Listen Up for Safety” is an important part of our lives. The program was developed in collaboration with 16 of the world’s leading contractors and has also spread over many types of organizations to improve safety cultures. “Speak Up” helps folks to better communicate safety-related feedback to co-workers.

The theory behind the slogan is that every person has the responsibility to speak up whenever they see something that is not compliant with safety regulations. When dealing with safety, silence is not golden.

“Listen Up” helps individuals focus on the message and commit to making change. Listening to feedback contributes to the development of a positive safety culture. Every person has the responsibility to listen up for safety and to correct safety issues in the work place.

Employers and employees working as active participants together in promoting Speak Up/Listen Up will create a better safety culture. Creating this type of safety culture develops two-way communications to give and receive safety feedback.

Speak Up /Listen Up: If you have a feeling that something is wrong, don’t be afraid to speak up. And if someone speaks up, listen up. ☞

TECH CORNER

Science is a friend to you and me

BY LLOYD MASON

“EQUIPPED WITH HIS FIVE SENSES, man explores the universe around him and calls the adventure ‘science.’”
— *Edwin Powell Hubble*

In this time of ever-changing methods of communication, we must change our approach to technology. As is well-known by anyone who has purchased any kind of technology recently, it can be a real task making everything integrate, or “talk” to each other. A good example is the four remote controls sitting on your coffee table.

In a roundabout way, we the consumer have signed up to be research and development testers. This comes as a surprise to some and not so much to others. Buying these products, testing them under real-world circumstances and giving feedback has advanced many products in very tangible ways.

However we wish to view this situation, the result remains the same. A good way to make this integration

easier is to buy the same brand of devices. Not surprisingly, the companies that are doing really well are the ones providing this cross-platform functionality. While I don’t like to endorse products, I believe naming a couple that are in the lead is helpful. Samsung and Apple have taken this multiple platform integration seriously, and we can expect good things from both in the future.

If you are considering a new TV, DVD, DVR or phone, ask questions concerning the way they may work with other devices at home or new ones you may be considering. So keep on testing and help make science work for you.

Til next time @TECH CORNER. ☞

Lloyd Mason is the manager of information technology at Harrison Rural Electric Association. He writes monthly on technology issues affecting our cooperative and members.



Youth Tour:

Students can be part of something powerful

BY ABBY BERRY

TENNIS SHOES. CHECK. Bottled water. Check. Eagerness to learn and lead. Check, check. If you're a high school sophomore or junior looking for the trip of a lifetime, then the Rural Electric Youth Tour is the trip for you!

Imagine: a chance to visit Washington, D.C., for one week, with about 40 students from Ohio. You'll have the opportunity to visit Ohio's congressional delegation. You'll see many of the famous sights of our nation's capital. And the best part? It won't cost you a penny.

Harrison Rural Electricification Association shares a strong commitment to our communities and the member-consumers we serve, and sponsoring students for this exciting trip is just one of the ways we invest in our region's future leaders.

The weeklong Youth Tour of our nation's capital is jam-packed with sightseeing, and history comes to life. While touring, students will visit many of the major monuments and memorials, including the Lincoln Memorial, the Jefferson Memorial and the Washington Monument.

Students will also visit Capitol Hill, where they will meet with Ohio's congressional delegation.

But Youth Tour is much more than sightseeing. Students spend every waking minute together for a solid week, and it's not uncommon for lasting friendships to form. In fact, many Youth Tour alumni ended up as college roommates, professional colleagues, lifelong friends, even spouses. Youth Tour inspires many students to discover who they want to be.

The 2015 Rural Electric Youth Tour will take place June 12-18 in Washington, D.C. See the information below on how you can apply for this incredible opportunity.

Be a part of something powerful. Learn more about the Rural Electric Youth Tour by contacting HREA or visit <https://www.nreca.coop/what-we-do/youth-programs> for more information. ☞

Abby Berry writes for the National Rural Electric Cooperative Association, the service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

HIGH SCHOOL SOPHOMORES AND JUNIORS:

Interested in a life-changing leadership experience ... in Washington, D.C.?

June 12-18

What is Youth Tour?

The Electric Cooperative Youth Tour is an annual leadership program coordinated by Harrison REA and its statewide service organization, Ohio Rural Electric Cooperatives, Inc. It's a weeklong, all-expenses-paid trip to Washington, D.C., that gives exceptional high school students the opportunity to meet with their Congressional leaders at the U.S. Capitol, make new friends from across the country and see many of the famous Washington sights.

Electric cooperatives from 43 states will send about 1,600 students this year for the annual tour. *Will you be one of them?*

Contact Jacy Woods at HREA for rules and application requirements:

304-624-6365 • jwoods@hrea.coop.



**YOUTH
TOUR 2015**

Make a DIY budget for the new year

BY ALLISON GOLDBERG

KEEPING A BUDGET can help you gain control over your finances and achieve financial goals. And it takes only a few simple tools and easily gathered information. What better way to start the new year than with a clean financial slate?

What you need

First, track your expenses for an entire month. You could use a check register, a small notebook, a list in your smartphone or a spreadsheet program, like Microsoft Excel or Google Spreadsheet. You could also use one of the many budgeting software or website options, some of which are available at low or no cost. You will also need your monthly net income.

Tracking your expenses

For an entire month, track every penny you spend by capturing four details for each expense: date, amount spent, where you spent and why. Try to enter your expenses daily.

At the end of the month, add all of your expenses to learn what you're spending and why. Then, according to your personal priorities, sort each expense into these categories, using subcategories that apply to you:

- Necessities – housing, utilities, insurance, transportation and groceries
- Priorities – loan repayment, credit card payment, retirement savings and long-term or short-term savings, for things like your child's education or replacing a car
- Discretionary spending – cable, gym memberships, vacations, clothing, hobbies, entertainment, cellphones or home improvements

Make your budget

Now, you're ready to create your budget. Though there are many useful, ready-made budget spreadsheets online — just search for “budget spreadsheet” — as well as budgeting software and websites, it's easy to create a budget spreadsheet yourself.

Create three columns: one to label expenses by category, one to estimate total monthly expenses and one to enter actual total monthly expenses as you spend.



It may help to keep your itemized expenses sorted by category to differentiate between necessity, priority and discretionary spending. Use what you've learned from last month's expense tracking to allocate funds to the various subcategories.

As you spend, enter each expense into the appropriate item line on the spreadsheet. You can do this with a calculator or by using a simple formula: $=x+y+z$ where the letters represent dollar amounts you've spent. You might want to include due dates of recurring bills in the cells to the right to help you plan. If you incur an unexpected expense mid-month, add a line in the appropriate category and rebalance your estimates. However, it's best to budget an estimated amount for unexpected expenses every month.

Consider leaving yourself encouraging notes like “Eating at home means a better vacation!” Seeing a daily reminder of your reason for curtailing unnecessary spending can help you achieve your goals.

If you overspend, subtract the amount you overspent from the next month's available funds. If the overage is big, you can divide it between a few months. This will ensure you don't incur long-term debt because of an unexpected expense or other cost in a given month. Each month, consider what you've learned about your needs and habits and plan for upcoming expenses like taxes and holidays. Two shortcuts to remember for spreadsheet budgets are:

- Copy and paste your budget from one month to the next to save time, and then update as needed.
- You can use the tab function at the lower left of the spreadsheet to keep a year's worth of budgets in the same file.

Now you're on your way to better spending and savings habits. Enjoy watching your savings grow and achieving your personal financial goals. ☺

Allison Goldberg writes for the National Rural Electric Cooperative Association, the service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.