

Roanoke Electric FLASHES

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Beware of "quick" tax refund loan

Consumers, beware of high-interest tax refund loans. That's what Governor Mike Easley recently warned in order to raise public awareness about predatory lenders who make fortunes every tax season.

How do these predators make their money?

By luring taxpayers in with a promise of getting quick cash, and then charging anywhere from \$30 to \$115 in loan fees. Some companies even tack on up to \$100 in extra administrative and e-filing fees. The loan is repaid when the taxpayer receives the IRS refund. And what about the interest paid on these short-term loans? It can be well over 100 percent, in some cases.

According to the North Carolina State Treasurer's office, these lenders typically prey on those who can least afford it. Banking on the fact that there are people who need quick cash, the lenders target mostly low-income taxpayers who qualify for earned income tax credit.

Over 80 percent of those who used these "quick cash" loans in 2004 were low-income, according to one state agency. "Those taxpayers being targeted are usually those who also are eligible for free tax assistance," said Marshall Cherry, vice president of member services at Roanoke



Electric Cooperative. This unfair targeting is the reason why Cherry believes in the work being done through the co-op's non-profit subsidiary, The Roanoke Center. This year, TRC has partnered with Generations Credit Union to provide taxpayers a \$500 cash advance on income tax returns prepared through the Volunteer Income Tax Assistance/Earned Income Tax Credit sites to minimize the hardship of having to wait for the entire income tax refund. These VITA/EITC sites are located throughout REC's service territory.

In return, the credit union will open a savings account for the individual at a fraction of the cost required at other financial institutions, giving them an opportunity to build a positive

financial relationship. In addition, GCU will not count previous histories of bad credit against the individual.

"Part of the mission of Roanoke Electric is to help improve the quality of life of people in our community. Educating people about finances is not only consistent with that mission, but is complementary to it," said Cherry. "With this new initiative, our citizens can avoid being victims by taking advantage of these services, get money in hand and wait just a few extra days for the rest."

For more information on free tax services, visit www.roanokecenter.org or call Shirley White, program coordinator, The Roanoke Center, at (252) 539-2236.

Operation RoundUp:

Helping Build Communities



Director Kimberly Robinson takes crisis calls day and night at Hannah's Place.

Spotlight: Hannah's Place fights domestic abuse and violence

Robinson said she knows firsthand the difficulties of leaving an abusive relationship. "Women are often dependent on their spouse for a number of reasons and just don't feel that they can make it on their own. So they stay and they suffer." The reasons women typically remain in a dangerous situation are a lack of financial support, of a job, of

family support, and little to no self-esteem.

"When you are dependent on your husband to pay all of the bills and provide for your children. When you have no skills to work. Or if you have been beaten down after years of verbal abuse and made to feel worthless, you can become paralyzed." Often these women have not shared their pain with friends or even family members. "Many women are too ashamed to tell anyone," she said.

Robinson said that her goal in life and in her organization is to make sure that no woman feels that she doesn't have the option to leave an abusive relationship. And abusive relationships come in many forms, she said, from a slap or a push all the way to murder.

When the crisis hotline phone rings or the police call about an incident, Robinson and her staff of four act quickly to assess the situation. "Sometimes these women just need to talk," she said. "To let someone know what's happening in their home and ask what they should do about it. Some women need to take their children immediately and get out of the

house because they are being threatened."

Robinson maintains working relationships with the local police, sheriff's department, hospitals, social service agencies, and the courts in order to meet the needs of the clients who come to her. Hannah's Place provides shelter, food, transportation, housing assistance, and court advocacy for victims. Robinson said that she takes about 400 calls a year from the Roanoke Valley area.

Of the women who come to stay at the safe house, about 20 percent of her clients go back to their spouse or the situation they were leaving. But the high level of success is heartening for Robinson. It is, she says, what keeps her going. "I know that 80 percent of the people we reach out to are making a change in their lives for the better. That they are moving on and they are safe. Their children are safe."

Currently, six women and eight children are living at Hannah's Place. The residents are from all walks of life. Every race, income level and educational background are represented. "Domestic violence happens across every demographic," said Robinson. "We've worked with people with everything from an elementary school education to a PhD. It's an epidemic that we are attempting to eradicate."

The crisis hotline number, (252) 535-5946, is open 24 hours a day, seven days a week. Also, visit Hannah's Closet, a consignment shop, at 917 Roanoke Avenue in downtown Roanoke Rapids. All proceeds from the shop, which sells everything from clothing to furniture to appliances, support the safe house.

After years of physical and verbal abuse, Kimberly Robinson finally rallied the courage to leave her husband. Five months pregnant, she knew that whatever the cost, she had to keep her unborn child away from the violence she had suffered under for so long.

Since that crucial day 11 years ago, Robinson has since completed her Master's Degree in Human Services. Last year, she became the director of Hannah's Place, a domestic violence safe house in Roanoke Rapids. The safe house serves not just women and children, but also men who need counseling for the problems that cause them to lash out.

"When there is violence in the home," said Robinson, "everyone is a victim. Everyone has been affected."

The majority of Robinson's clients, however, are women. "There are women in your very own neighborhood who at this moment are being threatened or abused. In her own home. In front of her children," she said. "There is sexual abuse. These women aren't able to just pick up and leave."

The community recipients of the January 2007 grants are...

Operation RoundUp awards \$8,200 to non-profit agencies

Roanoke Electric Cooperative created Operation RoundUp in 1995 to support efforts by outstanding non-profit agencies in our area. To support community development. To support those who have made it their life's work to reach out to those in need, to create jobs, to create industry and to provide for the safety and welfare of our members and the places where they live and work.

The Roanoke Electric Care Trust Board granted a total of \$8,200 to five area non-profits for the first quarter of 2007:

✓ The Bertie County American Cancer Society Relay for Life, Windsor was awarded \$1,000 to support its yearly walk to raise money to beat cancer. The Bertie County chapter has raised thousands and thousands of dollars, and engages the entire county in the fight against cancer.

✓ The Gates County Extension Service, Gatesville, was awarded \$1,700 to fund its new Global Information Systems/Global Positioning Systems 4HClub. The youth will design a countywide project that will benefit the region.

✓ The Boys and Girls Club, Halifax County, of Roanoke Rapids was awarded \$1,000 to fund its Street Smart Program, which helps young people stay out of gangs, develop positive peer groups and find mentors and role models.

✓ Hannah's Place, Roanoke Rapids, was awarded \$3,500 to purchase much-needed equipment for its safe house, a safe haven for women and children who are victims of domestic violence.

✓ Northampton County 4-H, Jackson, was awarded \$1,000 for its environmental education program for youths.

The RoundUp program grants funds each quarter to non-profits that serve local communities. The grant money comes from caring members who consent to the rounding up their electric bills to the next whole dollar.

If your organization is a non-profit organization located in Bertie, Hertford, Gates, Halifax, Northampton, Chowan or Perquimans counties, then you are invited to submit an application.

The board offers grants to organizations providing educational, charitable or economic development initiatives. Grant requests can be made for up to \$5,000 and are given out in January, April, July, and October.

The next grant application deadline is 5 p.m., April 5, 2007.

For more information or to receive an application, visit our website at

www.roanokeelectric.com.



Anne Lawrence, program assistant for 4H, emphasizes the importance of providing recreation and alternatives for youth.



4H program directors create real-life learning laboratories for youth, ages 5 to 18.



Bertie County Relay: Team members at Bertie County Schools work together to raise thousands of dollars each year for the fight against cancer. Pictured (left to right) are: Charlene Cobb, Emily John and Janice Sharpe.

Family thanks REC for superior assistance

One of our member families was especially impressed with recent service from REC employees and twice wrote CEO Curtis Wynn about it. One of the letters starts below:

Dear Mr. Wynn,

This letter is in reference to a call to Roanoke Electric on December 23rd. The lady that answered the phone was so kind and courteous. She put the order out quickly because Mr. Charles Bryant was at my mother's house in short order.

My mother is 93 and a bed patient. At the time I had raised her bed to a sitting position. Mr. Bryant recognized that I would not be able to let her down until the power was restored. A few minutes later, Mr. Cliff Neathery drove in our yard with a generator. What a relief, because by this time Mr. Bryant had let us know the transformer would have to be replaced. He called Mr. Richard Williford to bring one from Rich Square. We then notified the 16 people that were present for Christmas – "Dinner will be late!" No one seemed to mind as they were interested in the process, especially the grandchildren.

Mr. Williford arrived and he and Charles and Cliff quickly got the power restored. We offered to pay Mr. Neathery for the use of his generator but he would not accept anything.

Mr. Wynn, I know the repair was their job, however, their kind, considerate and friendly manner meant a lot to us. They have families and it



was their Christmas weekend – I'm sure they would like to have been at home. I want you to know that all three gentlemen represented Roanoke Electric in a superior manner. Christmas was good and the dinner was a success after all. Memories were made!!

God's Blessings Always...

Sincerely,

*Carolyn Briggs
The Lizzie Gibson Family*

Editor's note about the event:

When the Gibson family's transformer blew that evening, Carolyn called REC and Serviceman Charles Bryant responded. When Bryant arrived, he saw that the 93-year-old woman was bed-ridden and trapped in an upright position.

"I felt so bad for her that I knew we couldn't leave her that way," he recalled. Richard Williford, line foreman, was en route with a transformer and in the meantime Bryant called 1st class lineman Cliff Neathery. Neathery was already on his way to assist with the transformer, but returned to his home to get his personal transformer for the family to use until the transformer was replaced.

The men wired up the generator so that the family could be comfortable until the work was completed. The family tried to pay Neathery for using his generator and gas but Neathery would not accept. "It was Christmas," said Neathery. "We were there to help them all that we could." The family was so happy about the assistance that they wrote two separate letters to Mr. Wynn about the guys' excellent service.

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