



Roanoke Electric **FLASHES**

Roanoke EC Annual member meeting focused on Finding a Balanced Solution

More than 500 members, children and adults turned-out for what has historically been the most important event of the year for electric co-ops: the Annual Meeting. Roanoke Electric Cooperative hosted its 70th Annual Meeting and Member Appreciation Day at Hertford County High School in Ahoskie.

For 70 years the annual meeting has been a tradition for Roanoke Electric Cooperative (REC) and its members—every member has a stake in their electric utility company and a say in its future.

Since 1939, REC has been guided by a set of principles unique to electric co-ops across the country: voluntary and open membership, democratic member control, member economic participation, autonomy and participation, and concern for their communities. Over the course

of seven decades, REC has truly exemplified these seven tenets in meeting the needs of its members.

More than 200 members responded to the “Find A Balanced Solution” survey, a campaign that informs elected officials and consumers about the impacts of climate change legislation. The goal of “Find A Balanced Solution” is to realize environmental results without further harming the economy. This is a concern so important to REC that its annual meeting theme was just that, “Finding A Balanced Solution.”

Several regional and statewide organizations and vendors were on hand to showcase their products and services as well as to give away gifts and door prizes to members in attendance. Some members were able to deduct money from their utility bills, while others walked away with cash in their pockets.

REC raffled off two \$250 cash prizes, and six Roanoke Bucks, which had a total value of \$400. Roanoke Bucks are used to offset the cost of member utility bills.

A mobile unit provided free health screenings to members and their families. Children enjoyed outdoor games, rides



More than 500 Roanoke EC members attended this year's annual meeting.

and entertainment as well as an occasional hot dog and flavored ice, while other family members indulged in good old-fashioned southern cuisine. Fried and baked chicken, turkey barbecue, Brunswick stew, cole slaw, hush puppies and potatoes were on the menu and catered by Gardner's Barbecue in Rocky Mount. Tasty desserts were donated by Sara Lee in Tarboro and peanuts by Logan's Road House in Roanoke Rapids.

Roanoke Electric members later approved the nominating committees' recommendation to elect board members. Carolyn Bradley (District 3), Robert “Nat” Riddick (District 4), and Darnel Lee (District 7), will serve another three-year term on the Board of Directors. The nine-member electric co-op board safeguards assets and represents each of the co-op's directorate districts.



Roanoke Electric employee and talented singer Robert Price entertains the audience at the annual meeting.

A penny saved is a penny earned

As a member of Roanoke Electric Cooperative, a Touchstone Energy cooperative, you can receive discounts on products and services from participating local and national businesses. The Co-op Connections member benefit program is absolutely free!

Here's what you get:

- ✓ Great discounts from businesses in your community.
- ✓ 10% to 60% discounts on prescriptions at participating pharmacies.
- ✓ Access to more than 48,000 national and regional pharmacy chain stores, including CVS, Walgreens, Wal-Mart, Target, and many more. Search online to find discounted prices on prescriptions (www.rxpricequotes.com) and participating locations (www.locateproviders.com).

Here's what you do:

Log on to www.roanokeelectric.com to view a list of participating businesses and discount offerings.

Present your card at participating businesses to receive discounts. (New discounts are added periodically.)

It pays to be a co-op member

This is just one more way you benefit from being a cooperative member. As a Touchstone Energy cooperative, we are always "Looking out for you."

If you have any questions, please call Robin Phillips at Roanoke Electric Cooperative, (252) 539-2236 ext. 259, or e-mail rphillips@roanokeelectric.com.



**"The Cooperative Healthy Savings card afforded me the opportunity to purchase eyeglasses I've always wanted but couldn't afford."
— Debbie Robbins, Roanoke Electric Member**



"I've reduced my healthcare costs significantly! Praise the Lord!" — Rev. Robert Sessions, Roanoke Electric Member

The Roanoke Center offers resources for startups to thrive

In an ideal world, a kid who goes off to college, graduates and returns home to impart wisdom and skill on the community—but in reality, young people seldomly return to small rural towns. They migrate to places where wages are competitive and work is plentiful.



Renee and Cornell Gibson's mental health practice, D'Vine Intervention Counseling, is located at The Roanoke Center. D'Vine Intervention addresses needs of at-risk children.

Renee and Cornell Gibson are exceptions—though they did spend some time in Virginia before returning home to Northampton County to start their private practice in 2008. Last year, the Gibsons opened D'Vine Intervention Counseling Center, a private mental health practice that addresses the needs of at-risk children and their families. "My heart was in it," said Renee.

The business is one of several businesses located at The Roanoke Center in Rich Square. The couple develops programs that focus on anger management, coping skills, and individual, family and school-based therapy. D'Vine Intervention has become a resource for other service agencies and faith-based organizations in the area. Many of their client referrals come from neighboring schools.

"We think that by partnering with the schools, we would benefit families more," said Renee. The Roanoke Center is ideal for organizations like D'Vine Intervention. It offers not only office space, but computer and Internet access, a conference room for meetings and activities, fax, copy and print machines, and tax filing and notary public services. "The Center has added convenience for what we do," said Cornell.

Typically transportation is an issue for after-school programs, but most children participating in D'Vine Intervention's programs live in and around Rich Square. "We have kids who if not for this location, wouldn't be able to attend," said Cornell. "The staff just made it wonderful for us to provide these services," said Renee.

The Challenge of Saving in a Bear Market

Partnership creates financial opportunities for members and their families

Bull market, bear market, falling and rising interest rates—for many Americans, an unstable economy is enough reason to put off saving hard-earned money, for fear of an uncertain financial future. But on the contrary, the reality is that by not financially preparing for the future well-being of ourselves and our families, we jeopardize the lives of people we care for the most.

The notion that setting a little money aside periodically, has no value, is an exaggeration. Having a financial cushion is far better than having no safety-net at all, in a climate of inflation, rising healthcare costs, and unpredictable job losses.

Advantages of your Credit Union

It's what Roanoke Electric Cooperative and its subsidiary, The Roanoke Center, has been promoting since the center's beginnings, through financial literacy programs and workshops—helping members fight the urge of over spending, and saving hard-earned money to sustain their families and their communities.

By assisting individual members and their families to become good stewards of their money, REC has developed a partnership with Electel Cooperative Credit Union. It's a relationship that reinforces the center's wealth-building and personal money management initiatives for members.

Like many credit unions, Electel CCU is a financial institution that is owned and controlled by you, our members, with the purpose of offering reasonable finance rates of return on your money. More than that, it cares about furthering community development. Electel CCU has been serving employees of electric cooperatives since 1969.

"They understand the cooperative business model, and their mission is closely tied to ours," said Marshall Cherry, Vice President of Member Services and Marketing.

Compared with traditional banking institutions, Electel CCU typically offers lower rates on Visa credit cards, auto and equity loans, watercraft and RV loans, and lawn, garden and farm equipment loans. It provides first-home buyers with low rate mortgages, as well as offers free property valuations to its members, and an online banking service, so that you can conveniently manage your account. Electel24 lets you keep tabs on your money in the comfort of your home. "It's just a natural fit to extend our offerings to consumers since we already serve electric co-op employees in North Carolina and Virginia," said Nancy Long, President of Electel Cooperative Credit Union.

The Roanoke Center has staff on hand to assist members with the application process. Applications may also be processed online through Electel CCU's Web site, www.electelccu.org. Participation in Electel CCU products and services extend to board members, electric co-op members, and their families. An Electel CCU representative is also available to provide assistance. "What we want to do is educate our consumers on how important it is to save, and getting them the highest savings rates and lowest loan rates," said long.

With Electel CCU savings, checking, money market and IRA (Individual Retirement Account) products, it's never too late to start building your nest egg a little at a time, with a required minimum balance as low as \$10.

In addition, Electel CCUs



SAVINGS PRODUCTS

Minimum Balance:	
Regular Savings	\$25
Special Savings	\$10
Christmas Club	\$10
IRA Savings	\$10
IRA Money Market	\$500

Checking: No minimum balance to maintain account.

Money Market: No minimum balance to maintain account; \$500 balance to earn interest.

certificates of deposit allow you to invest a set amount of money for a fixed period of time, with terms ranging from 90 days to 36 months, and a minimum deposit as low as \$500.

There was a time when Social Security was all you needed to retire comfortably. Today it's merely a safety net, and Americans are living much longer than ever before. With wages barely keeping up with inflation and health care costs on the rise, saving can be a bear for most of us, but socking a little away every now and then, may mean the difference between you and your loved ones having peace of mind, and bearing the burden of having never saved at all.

To learn more about Electel Cooperative Credit Union products and services, or the Roanoke Center's financial literacy and other personal management programs, contact Diana Mitchell at (252) 539-4600, ext. 601.

National Fire Prevention Month focuses on electrical fire prevention

October is National Fire Prevention Month, and because electrical fires claim the lives of hundreds of people in the United States each year and injure thousands of others, now is the perfect time to become reacquainted with electrical fire safety basics.

According to the United States Fire Administration, more than 28,000 residential electrical fires are reported in the United States each year, and sadly, most could have been prevented if safety measures had been taken.

In recognition of National Fire Prevention Month, follow these simple tips and precautions to help prevent electrical fires in your home.

- Only plug three-prong appliances into three-slot outlets. Never remove the grounding pin or force a three-prong plug into a two-slot outlet or extension cord.
- Replace any appliance or tool immediately if it causes even a small electric shock, overheats, shorts out or gives off sparks or smoke.
- Do not use a light bulb with wattage that is too high for the fixture. If you are using a compact fluorescent light (CFL) bulb, look at the package to determine wattage equivalents.
- Never plug more than two home appliances into an outlet at one time.
- If your light switches are hot to the touch or your lights are flickering, immediately turn them off and have a professional replace them.



- Replace all worn, old or damaged appliance cords immediately.
- Keep all electrical appliances away from wet floors or counters. Be especially aware of this precaution when using appliances in the kitchen or bathroom.
- Place any electric heaters away from all clothes, furniture and curtains.
- When a fuse blows or a breaker is tripped, find out what is causing the overload before replacing or resetting it. Correct the problem, but if you cannot easily find the source or you feel uneasy, call an electrician to correct the problem for you.

In recognition of National Fire Prevention Month, inspect the electrical cords, outlets and appliances in your home to help prevent residential electrical fires.

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Roanoke EC headquarters is moving!

As of November 30, 2009, our new address will be:

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ROANOKE ELECTRIC COOPERATIVE OFFICE

October is National Co-op Month

In observance, let's celebrate! Lots of businesses talk about their commitment to community. For cooperatives, it's more than talk. It's what we're all about. Roanoke EC is "Walking the talk." Each Friday in October, we will have refreshments in the office lobby. Come by to enjoy your co-op celebration with refreshments and awareness literature.

