



Roanoke Electric **FLASHES**

The Roanoke Center: Small loans can foster big changes

The Roanoke Center works in partnership with the NC Rural Center of Raleigh to expand numerous businesses across Roanoke Electric's five-county service area.

The Center gives special consideration to micro-businesses by providing financing and support through the microenterprise loan program. The program provides access to capital for small businesses with 10 or fewer employees.

Through its loans (from \$500 to \$25,000), it's been able to help people with low to moderate income supplement their earnings. It has helped women find the flexibility they need to balance their work and families, and has worked with child care providers to increase the number of children they are able to have in their care and buy necessary equipment.

The Center also has helped individuals find economic security through ownership and operation of their own small businesses.

Whether a small business is the only source of income or a crucial supplement, microenterprise loans help provide the necessary capital to put individuals and families on the road to greater self-sufficiency. 11413-001 In working together with our clients and our financial partners, we build healthier families, stronger



communities, and brighter futures.

Its loans are designed to help people who cannot qualify for traditional small business loans. Whether loans are used for inventory, equipment, property improvements, working capital, expansion, or other costs, the center understands that small business owners need access to money but often can't qualify for bank loans because they lack a business history, sufficient collateral or have limited or poor credit.

The Center takes a personal interest in providing assistance in guidance in the loan application

process. The application process allows you the opportunity to tell your story to the people who decide whether to approve your loan.

"We are always looking for ways to help create jobs and help businesses flourish", says Diana Mitchell, the Center's Coordinator of Community Development. Applicants are encouraged to call (252) 539-4601 or stop by The Roanoke Center at 409 North Main Street in Rich Square for more details. The website www.roanokecenter.org also has information.



*Find your account
number in this newsletter,
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\$25 Roanoke Bucks!*

Board member Jeffers earns national certification

Board member Columbus Jeffers of Roanoke Rapids recently completed training conducted by the National Rural Electric Cooperative Association (NRECA), earning his Credentialed Cooperative Director (CCD) Certificate. With his certification, all board members of Roanoke Electric Cooperative (REC) now have achieved this distinguished accreditation. All of the certificates were presented at the NRECA Regional Meeting on September 7 in Baltimore, Md.

To earn the CCD certification, Jeffers completed a curriculum of five courses designed to provide the knowledge and skills required of an electric cooperative director. The courses were entitled: Director Duties and Liabilities, Understanding the Electric Business, Board Roles and Relationships, Strategic Planning, and Financial Decision Making.

“In this era of rising accountability of boards and directors, it is more important than ever for directors to understand their roles and responsibilities and to have the knowledge and skills to govern today’s cooperatives,” said Allen Speller, chairman of REC’s board of directors. “We are very proud of Mr. Jeffers and his accomplishment and look forward to working closely with him to continue setting a high standard of excellence for our members.”



From left: Allen Speller, Chairman; Curtis Wynn, President & CEO; Glenn English, CEO of NRECA; and board member Columbus Jeffers at NRECA regional meeting.

Mr. Jeffers was appointed to REC’s board of directors on January 24, 2011, representing District 1 over in the Halifax County area.

Roanoke Electric Cooperative, a customer-owned cooperative, provides electricity to more than 14,000 homes, farms and businesses in Bertie, Gates, Halifax, Hertford, and Northampton counties.

Roanoke Electric members can participate in Fridge & Freezer Farewell program

Roanoke Electric Cooperative (REC) in collaboration with GreenCo Solutions[®], a services company owned by the majority of the state’s electric cooperatives, has announced that it has contracted with Appliance Recycling Centers of America, Inc. (ARCA) to provide turnkey appliance recycling services for participating electric cooperative in North Carolina.

REC’s newly launched Fridge & Freezer Farewell program will run through December 31, 2014. The program’s purpose is to remove older, inefficient, secondary refrigerators and freezers that are usually found in garages and outbuildings. Under the program, members who turn in their old but operational secondary refrigerators and freezers will receive free pickup and a \$50 incentive. There is a maximum of two appliances per household per year and primary units located in the kitchen are not eligible.

ARCA will perform the in-home collection of qualifying refrigerators and freezers and recycle the units, according to the Environmental Protection Agency (EPA) guidelines at the established recycling center in Morrisville.

“This program is another example of how the electric cooperatives of North Carolina are helping their members save energy and money,” said Curtis Wynn, President and CEO.

GreenCo Solutions (www.greencosolutions.net) is a member-owned organization created in 2008 to assist 22 of the state’s electric cooperatives meet their energy efficiency and renewable energy goals and comply with the state’s Renewable Energy and Energy Efficiency Portfolio Standard (REPS).

ARCA (www.ARCALnc.com), one of the nation’s largest recyclers of major household appliances for the energy conservation programs of electric utilities, currently provides services for more than 250 utility programs in the U.S. and Canada.

REC is a not-for-profit electric utility serving 14,400 members in Bertie, Chowan, Gates, Halifax, Hertford, Northampton, and Perquimans counties. For more information, please call (252) 539-4605.

Energy Star sales tax holiday is first weekend in November

North Carolinians won't have to pay sales tax on Energy Star appliances purchased on Nov. 4-6, 2011. A state law passed in 2008 provides a sales tax exemption for the following appliances as well as geothermal heat pumps:

- Clothes washers
- Freezers and refrigerators
- Central air conditioners and room air conditioners
- Air-source heat pumps and geothermal heat pumps
- Ceiling fans
- Dehumidifiers
- Programmable thermostats

Many retailers use this tax holiday as an opportunity to offer sale prices to customers on Energy Star Appliances. 120099-002.

The sales tax exemption is not for commercial purposes or for rental appliances.



Renting? You can save money and energy

If you rent an apartment, townhouse, or a home, these tips will show you how to be more energy efficient and save money. If you can't change some of these on your own, share these tips and encourage your landlord to help you make a change for the better.

Lighting

This is one of the easiest places to start saving energy. Replacing your five most frequently used light fixtures or the bulbs in them with ENERGY STAR qualified lights can save more than \$65 a year in energy costs. ENERGY STAR qualified compact fluorescent light bulbs (CFLs) provide high-quality light output, use 75% less energy, and last 6–10 times longer than standard incandescent light bulbs, saving money on energy bills and replacement costs.

Remember to always turn off your lights when leaving a room. Turning off just one 60-watt incandescent bulb that would otherwise burn eight hours a day can save about \$15 per year!

Electronics

Consumer electronics play an increasingly larger role in your home's energy consumption, accounting for 15 percent of household electricity use. Many consumer electronics products use energy even when switched off. Electronics equipment that has earned the ENERGY STAR helps save energy when off, while

maintaining features like clock displays, channel settings, and remote-control functions. Unplug any battery chargers or power adapters when not in use (like your cell phone charger).

Use a power strip as a central "turn off" point when you are done using equipment. Even when turned off, electronic and IT equipment often use a small amount of electricity. For home office equipment, this stand-by or "phantom" power load can range from a few watts to as much as 20 or even 40 watts for each piece of equipment. Using a power strip for your computer and all peripheral equipment allows you to completely disconnect the power supply from the power source, eliminating standby power consumption.

Insulate room air conditioner

In the winter, be sure to insulate room air conditioners from the outside with a tight-fitting A/C unit cover, available at your local home improvement center or hardware store. This keeps heated air from escaping outside. Be sure the window unit fits tightly in the window so outdoor air is not getting in. Or, alternately, you can remove the window unit in the winter months to prevent energy losses. If you are considering purchasing a room air conditioner, remember that ENERGY STAR qualified models use at least 10 percent less energy than standard models. *Source: U.S. Department of Energy*

Smoke alarms in your home

Smoke alarms are one of the most important safety devices that you could ever own. These alarms act as an early warning system to help you and your family escape safely in the event of a home fire.

There are two types of smoke alarms: one that detects flames and one that detects smoke. It is recommended that you have both types of smoke alarms in your home or a smoke alarm that is a combination of the two, which is called a dual sensor smoke alarm. Any type of fire can be fatal, and you never know what type may occur in your home.

Smoke alarms should be installed on each level of your home, including the basement. It is especially important to place smoke alarms outside of sleeping areas and inside each bedroom in your home so that sleeping occupants will hear the alarm if there is a fire. Work with your family, including children, to develop an emergency escape plan that includes drills for exiting your home during the day and night.

Test the smoke alarms in your home to make sure they work properly. Change the batteries in your smoke alarm at least once a year, and test the batteries twice a year. Use the fall and spring time changes to help you remember when to test the alarms. To test your smoke alarms, press the "test" button and make sure that each device beeps or rings loudly. These devices usually have a life of



Don't forget: turn clocks back one hour when Daylight Savings Time ends on Sunday, November 6. And more important, check and change the batteries in your smoke alarm.

about eight to 10 years, and you should replace the whole fixture after this time frame.

Smoke alarms can be purchased at most hardware and home supply stores. Some fire departments even offer smoke alarms for little cost. To find out more about purchasing a smoke alarm, contact your local fire department by calling their non-emergency phone number.

These inexpensive devices are critical for your safety. The early warning signal provided by a smoke alarm can save your life and your home.

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P.O. Drawer 1326,
Ahoskie, NC 27910

Office: (252) 209-2236
or 1-800-433-2236

For outages call: 1-800-358-9437

For electronic bill payment:

www.roanokeelectric.com

We accept VISA, MasterCard
& E-check.

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Visit our web site at:

www.roanokeelectric.com

Office closed for holiday

Roanoke Electric's offices will be closed on Thursday, November 24, and Friday, November 25, in honor of the Thanksgiving holiday. For emergencies, please contact us at (800) 358-9437.

