

Information for members of Horry Electric Cooperative



James P. "Pat" Howle,
CEO and Executive Vice President

'101' ways to help you

In this month's magazine, you'll find a handy booklet, "101 Low-Cost/No-Cost Home Energy-Saving Measures" from Touchstone Energy Cooperatives, which includes Horry Electric Cooperative. It's our way of helping you better manage your home's energy costs.

It's also an example of "the cooperative difference." Electric cooperatives are different than other forms of business, and member-owners of cooperatives notice this difference. For one thing, co-ops put consumers first because the consumers are the owners. Almost alone among electricity providers, we are uniquely qualified to serve as consumer advocates. Touchstone Energy helps us help you.

But what is Touchstone Energy exactly?

Touchstone Energy is a national alliance of local, consumer-owned electric

cooperatives providing high standards of service to customers large and small. Horry Electric Cooperative is one of more than 640 Touchstone Energy cooperatives in 46 states that deliver energy and energy solutions to more than 30 million customers every day.

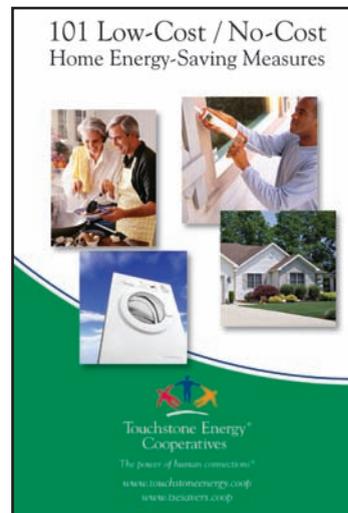
Touchstone Energy cooperatives serve their members with integrity, accountability, innovation and a longstanding commitment to communities. Touchstone Energy Cooperatives commit themselves to providing superior service to all members, large and small, be they residential, commercial, industrial or agricultural customers.

Touchstone Energy cooperatives use the resources of a national network and take advantage of economies of scale to enhance their unique relationships with their local member-owners.

You'll also find that the booklet is a

good fit inside this magazine. Living in South Carolina exists to provide members of Horry Electric Cooperative with accurate, useful and helpful information about wise energy use, about issues affecting their locally owned and nationally affiliated electric cooperative, about the benefits of cooperative membership and, yes, about the cooperative difference.

The most important part of our co-op is you — the members. Thank you for making a difference!



James P. "Pat" Howle

Horry Electric Cooperative, Inc.

Your Touchstone Energy® Partner
The power of human connections

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PowerTouch
SYSTEM
(to report power outages only)
369-2212

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Are you missing a tax break?

IRS, co-ops team up to remind members of Earned Income Tax Credit

By Patricia Gilliam, Senior IRS Tax Specialist

Horry Electric Cooperative, Inc. and the Internal Revenue Service (IRS) are collaborating to educate co-op member-owners about the Earned Income Tax Credit (EITC).

Last year, more than 22 million individuals received the Earned Income Tax Credit (EITC), lifting more than five million out of poverty and returning \$43 billion in income to low-wage workers. The benefits of the tax credit also extend to the communities in which recipients live. A study by the Brookings Institution reports that in Horry County the average EITC refund was \$1,964 with 23,466 EITC returns being filed in the 2006 tax year.

Despite the significant benefits it provides, two factors hamper the effectiveness of the Earned Income Tax Credit. First, the IRS estimates that four million eligible individuals annually fail to file for the tax credit. Anecdotal evidence suggests that

misinformation about tax credit eligibility and the length and complexity of tax forms, contribute to taxpayers' failure to file, forfeiting an estimated \$2.9 billion in EITC income. Secondly, millions of taxpayers claim the credit, only to lose a significant portion in tax preparation fees and costly refund anticipation loans.

EITC refunds can be in the hands of taxpayers in seven to 10 days for those who electronically file their returns.

To claim the EITC, taxpayers must meet the following rules:

- Must have earned income
- Must have a valid Social Security number
- Investment income is limited to \$2,950
- Filing status can't be "married filing separately"
- Generally must be a U.S. citizen or

resident alien all year

- Cannot be a qualifying child of another person
- Cannot file Form 2555 or 2555-EZ (related to foreign earned income)

INCOME LIMITS FOR TAX YEAR 2008

You need to have worked and have earned income/AGI less than:

- \$12,880 (\$15,880 if married filing jointly) if there is no qualifying child
- \$33,995 (\$36,995 if married filing jointly) if there is one qualifying child
- \$38,646 (\$41,646 if married filing jointly) if there is more than one qualifying child

For more information on the Earned Income Tax Credit and electronic filing, visit www.irs.gov/eitc or call 1-800-TAX-1040. IRS Publication 962 also includes information about the credit.†

We get by with a little help from our friends

Building a network of friends, whether they're family, neighbors or co-workers, is important at any stage in life, but it's especially important if you have a disability. Having such a network can help reduce the fear, panic and inconvenience that surround an emergency, and it's among a list of pretty good suggestions for such situations compiled by the San Jose California Community Emergency Response Team.

Backup power supplies — Learn what you can do in a power outage. Know how to start or connect a backup power supply for essential medical equipment. Let your cooperative know if you have a medical condition that requires the use of such equipment.

Self-help network — Create a self-help network of relatives, friends or co-workers. Discuss your disability and ask for their assistance in an emergency. Arrange for

someone to check on you in an emergency.

Flashlights — Keep a flashlight handy to signal your whereabouts to other people and for illumination to aid in signing or written communication.

Teach others how to help you — Teach others how to operate necessary equipment. Give a key to a neighbor or friend who may be able to assist you. Make sure he or she knows where you keep emergency supplies and medications.

Hearing impaired — Remind friends that you cannot hear warnings or emergency instructions. Ask them to be your source of emergency information as it comes over their radio.

Medical alert systems — Consider getting a medical alert system that will allow you to call if you are immobilized in an emergency. If you have a severe speech, language or hearing disability, learn how to use TDD telephone

services. Wear medical alert tags or bracelets to identify your disability.

Wheelchair — If you use a wheelchair, show friends how to operate your wheelchair so they can move you if necessary. Make sure your friends know the size of your wheelchair in case it has to be transported.

Personal attendants — If you use a personal care attendant obtained from an agency, check to see if the agency has special provisions for emergencies such as power outages.

Life-sustaining equipment — Know the location and availability of more than one facility if you are dependent on a dialysis machine or other life-sustaining equipment or treatment.

Pets — If you have an assistance dog, be aware that the dog may become confused or disoriented in an emergency. Store extra food, water and supplies for your dog.†

Small change changes lives

Imagine the opportunity to help the less fortunate in our community with what amounts to little more than spare change. That's exactly what members of Horry Electric Cooperative do when they choose to participate in the Operation Round Up program.

What is Operation Round Up?

Members of Horry Electric Cooperative have the opportunity to participate in an innovative program that provides funding for all kinds of worthy projects here in Horry County. It's called Operation Round Up, and it is administered by the Horry Electric Trust, a board of community leaders from Horry County who serve on a voluntary basis.

The bills of participating co-op consumers are rounded to the next-highest dollar each month. The extra cents we collect from each consumer go into the Round Up fund. The average consumer will contribute about six dollars a year. If all Horry Electric consumers join in, we will round up nearly \$300,000 annually!

Operation Round Up funds stay right here in Horry County. The guidelines we use for awarding Operation Round Up funds address needs for food, shelter, clothing, education, health care and other vital community services. Because we're a Touchstone Energy Partner, we believe it's only right that we should work for positive change within the communities we serve. We consider it both a duty and a privilege to join with our members in leveraging the real power — the power of human connections — for the good of all.

Contributions to Operation Round Up are tax deductible.*



Yes, I want to sign up for Operation Round Up.

NAME (ON ACCOUNT): _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE NUMBER: _____

ACCOUNT NUMBER: _____

E-MAIL ADDRESS: _____

SIGNATURE: _____

DATE: _____

Return by mail to HEC, P.O. Box 119, Conway, SC 29528-0119 or drop off at Horry Electric Cooperative's Conway office (2774 Cultra Road).

For more information about Operation Round Up, call your local Horry Electric Cooperative office:

Conway: (843) 369-2211
Socastee: (843) 650-7530
Little River: (843) 399-8444
www.horryelectric.com

The Touchstone Energy symbol is your assurance that we're a community-minded cooperative providing high standards of service to customers large and small.

How we restore service after major outages

Goal is to get lights back on ASAP for the greatest number of members

Restoring power after a major outage is an enormous undertaking that involves much more than simply throwing a switch or removing a tree from a line.

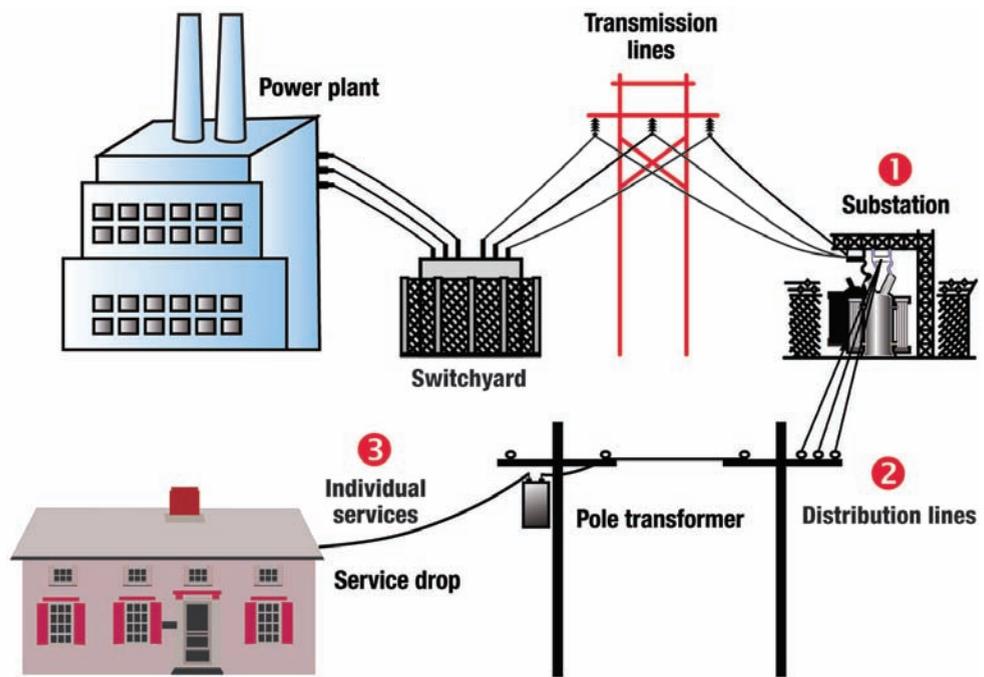
The main goal is to safely restore power to the greatest number of members in the shortest time possible. Keep in mind if there is damage to power plants, switchyards or transmission lines, those facilities must be repaired by our power supplier before we can restore your service. Transmission lines seldom fail, but they can be damaged by lightning, ice storms, tornadoes and hurricanes. Tens of thousands of people could be served by a single high-voltage transmission line.

When those facilities are working, problems in your co-op's electric distribution system can be corrected. Three primary areas of our system must be addressed.

1 — Substations are repaired first. A co-op may have several local distribution substations, each serving thousands of consumers. When a major outage occurs, the local distribution substations are checked first. If the problem can be corrected at the substation level, power may be restored to a large number of people.

2 — Distribution lines are repaired. Main distribution supply lines are checked next, if the problem cannot be isolated at the substation. These supply lines carry electricity away from the substation to a group of customers, such as a subdivision. When power is restored at this stage, all consumers served by this supply line could see the lights come on, as long as there is no problem farther down the line.

3 — Individual services are restored. The final supply lines, called service lines, carry power from the transformer on utility poles or underground transformers



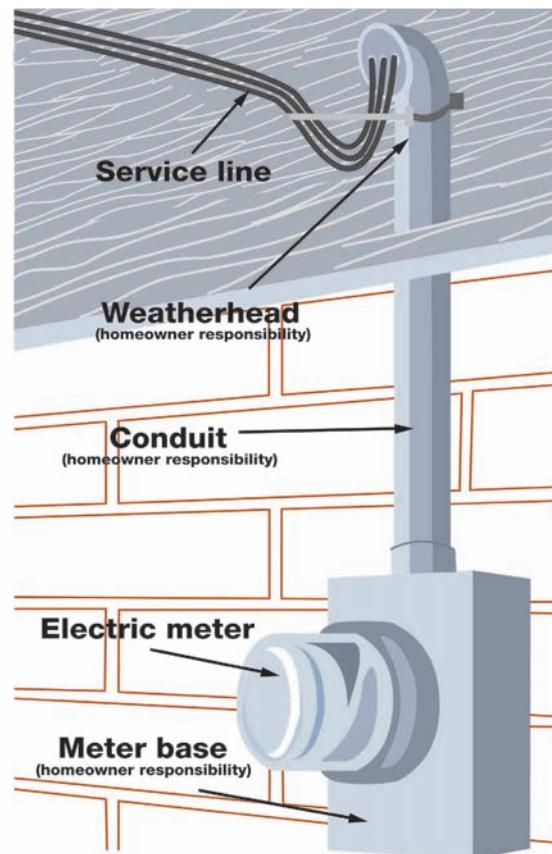
outside houses or other buildings. Line crews fix the remaining outages based on restoring service to the greatest number of consumers.

Sometimes, damage will occur on the service line between your house and the transformer on the nearby pole. This may

explain why you have no power when your neighbor does. Your co-op needs to know you have an outage, so a service crew can repair it.

To report a power outage, call PowerTouch, 369-2212. †

If your electric service is damaged



If there is damage to the equipment where the service drop enters your home, you may need to get an electrician to repair it before the co-op can safely restore your service. The weatherhead, where service lines enter the conduit leading to your home's electric meter, is the responsibility of the homeowner. So are the conduit and the meter base. The co-op can replace or repair damaged meters or service lines, but if you see damage to your home's weatherhead, conduit or meter base, contact an electrician immediately to get repairs started.

USE PowerTouch

to get in touch...

PowerTouch from Horry Electric Cooperative is the best way to help us get your lights back on even quicker.

This outage management system lets you easily report an outage from your home telephone, or from another location by entering your meter or account number.

Important: We **MUST** have your **up-to-date telephone number** where you receive service for PowerTouch to work most effectively.

Please fill out the attached form, mail in with your payment or drop off at your nearest co-op office.

Now use **PowerTouch** to get in touch at **369-2212**

Horry Electric Cooperative, Inc.

Your Touchstone Energy® Partner 



My Up-To-Date Phone Number and Service Address.

Account Name _____

Street Address _____
(Where You Receive Service – No P.O. Boxes Please)

City _____ State _____ ZIP _____

Phone Number _____
(At This Address)

E-Mail Address _____

Your Co-op Account Number _____ Date _____

Co-ops weigh in on S.C. energy future

Electric cooperatives, as not-for-profit power providers, are uniquely qualified to serve as consumer advocates for the people we serve. Those people — our owners — count on us to look out for them.

To honor that trust, co-op leaders recently advised state regulators on how some proposed federal and state policies would affect South Carolinians, including 1.5 million South Carolinians who use power provided by electric cooperatives. Mike Couick, CEO of The Electric Cooperatives of South Carolina (ECSC), and Ron Calcaterra, CEO of Central Electric Power Cooperative, laid out the co-ops' case for energy efficiency, a comprehensive state energy policy and a clearly defined framework for government accountability at a December 11 hearing of the State Regulation of Public Utilities Review Committee (PURC). ECSC is the co-ops' statewide association; Central is the generation and transmission cooperative that purchases power for Horry Electric Cooperative and 19 other co-ops around the state.

Other presenters included environmental groups, interested citizens and representatives of the state's investor-owned utilities. The panel reportedly will use portions of the testimony to develop a report for the state's congressional delegation.

As Couick told the committee, any



Co-op leaders Mike Couick and Ron Calcaterra, seated, at a December hearing about state energy policy.

Lindsey Smith



Our Energy, Our Future
A Dialogue With South Carolina

consideration of South Carolina's energy future must take into account the challenges familiar to so many of our consumer-members: the revolving-door cycles of poverty and illiteracy in our state; projected double-digit short-term growth in demand; the struggling economy; and the \$1,000–\$1,500 loss of real spending power (adjusted for inflation) of the average American household if some of the climate change proposals in Congress are implemented to cap carbon dioxide (CO₂) emissions.

Couick also noted that South Carolina needs more non-emitting sources of electricity generation, including nuclear power.

Nuclear power may provide the most cost-effective and environmentally responsible solution for our consumer-members and all Americans, he said. Renewable energy, including landfill gas generation, already supplies a portion of co-op electricity in our state and will only grow as technology, and our research into viable native renewable generation in South Carolina, begin to bear fruit.

We are looking out for you by helping policymakers understand the consequences of any new energy policies. Please do your part to make sure our congressional leaders appreciate your concern about these proposals, too. Access Horry co-op Web site www.horryelectric.com and click on the link or go directly to ourenergy.coop.

Do you have special medical needs?

If so, you need to let us know

Co-op members who have a health problem requiring use of special, electric-powered medical equipment should contact us as soon as possible to obtain a Special Needs Account Member Certification form.

Residential member-owners with such conditions will be required to secure the signature of a licensed health care provider on the form and then return it to the cooperative. The certification is valid for 91 days from the date of the signature of the licensed health

care provider. It is the responsibility of the member to renew certification by obtaining the appropriate signatures on a new certification form and submitting it to the cooperative.

If you have questions, please call us at (843) 369-2211.