



James P. "Pat" Howle,
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Cost is a big red elephant

In all the discussions about climate change, there is an incredibly obvious question that has, in my opinion, yet to be asked. *How much are consumers willing to pay for climate change?* It's very nearly like the proverbial big red elephant in the room. It's so big that everyone notices it, but no one wants to be the first to address the fact that it's there.

For most Americans, the bottom line is cost. It doesn't matter if you're talking about gasoline, food or electricity, cost needs to eventually be a part of the discussion.

As Congress moves toward passing legislation aimed at confronting climate change, the subject of higher energy bills has, up to this point, not been addressed. The editorial board of the influential New York Times has broached the

subject, stating recently that lawmakers have failed to educate their constituents on "an unpleasant and inescapable truth: any serious effort to fight warming will require everyone to pay for more energy."

Cooperative difference

Although many in the electric utility industry seem willing to pass on the added costs of solving climate change problems, electric cooperatives understand the pain higher rates will cause for members. Electric cooperatives care — that is the cooperative difference.

We are now facing a school of thought that America's energy is too cheap, and that the way to fight global warming is to encourage conservation and energy efficiency through much higher energy prices. This is not to say that we do not understand the substantial cost of reducing greenhouse gas emissions. The issues simply need to be explained by our political representatives in Washington so people are aware of the trade-off.

Nothing new

Electric cooperatives have long promoted increased federal investment in research and development of technology to reduce greenhouse gas emissions and enhance energy efficiency. We are actively investing in renewable energy such as wind, solar and biomass, as well as other promising technologies that could play a role now and in the future.

As the debate on climate change intensifies, we will give it to you straight: there is a price to pay to reduce greenhouse gas emissions, and it will be expensive. Now, the big red elephant is out of the room.

We need it

As a cooperative owned by the people we serve, we have a responsibility to protect you, our members.

Already, we have a significant number of members who struggle to pay their electric bills. The reality facing our industry is that even more members will be unable to afford electric power.

Horry Electric and our sister cooperatives across the country are not shy about discussing cost. In all of our encounters with lawmakers, we are asking them to keep in mind that electric power is not a luxury. It is a necessity.

Looking out for you

As we have since the first kWh was used in our service area, Horry Electric Cooperative is looking out for members by providing safe, reliable and affordable electricity. We're not afraid to call attention to the big red elephant in this discussion. It's important to us that you know we're looking out for you and that cost is always a concern.

While there isn't much we can do about the price of electricity, there is something each of us can do about the amount of electricity we use. For information on how you can use energy wisely, please visit horryelectric.com. You'll find energy calculators, do-it-yourself energy audit forms and plenty of tips to get you on the road to energy efficiency and more control over your electric bill.

If you have any questions, please do not hesitate to call us at (843) 369-2211.

James P. "Pat" Howle

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A silver lining in the credit card cloud

By Daniel B. Shelle y,
Chief Financial Off cer

In the February 2007 edition of Living in South Carolina Magazine, Pat Howle, our CEO, focused his column on the payment methods available to members of Horry Electric Cooperative. The cost of processing credit card payments has been weighing very heavily on the minds of all of us at Horry Electric Cooperative, and, quite frankly, it is usually a major topic of discussion at the various meetings of electric cooperative accounting professionals from all across South Carolina.

The bottom line

Credit card transactions are a high-cost way of doing business these days. We've run the numbers here at Horry Electric Cooperative and the bottom line is that credit card transaction costs currently amount to around \$4 per year, per member. That's \$4 per year, to each and every member of Horry Electric Cooperative.

We don't want to take away the convenience of being able to use a credit card to pay your electric bill, but we can't continue to pass the cost of that convenience on to members who are using more economical methods of payment, such as bank draft.

We're not alone

At about the same time, we were taking a hard look at the various transaction costs for the different methods of payment we accept, I ran across an article written by a reporter at The Augusta Chronicle. The headline, "Irritating fees may be reasonable" caught my eye.

"Everywhere you turn these days, you can't get away from the ever-increasing number of fees," wrote Laura Youngs, the reporter for the newspaper.

It's true and, if you're like me, the word fee can cause your blood pressure to go up a notch. From the perspective of the consumer, fees are irritating. From the perspective of the person responsible for reporting the fiscal health of our Cooperative to our board of trustees and to you, the member/owners, it's equally irritating. Unfortunately, these fees are a fact of life these days and, as a business that operates on a cost of service

basis, we have to break down the cost of providing service to all of our members and pass those costs along in a fair and equitable manner.

Good news and bad news

We have struggled with this for quite some time. The majority of us who work here are members just like you. Most of us are also natives of Horry County. Not only are *we* members, but our mothers, fathers, uncles, aunts, cousins, brothers and sisters are members. That makes us even more sensitive to your needs and, to be quite honest, more accountable for the decisions we make.

Deciding what to do about credit cards has not been easy. The good news is that we're not going to eliminate them as a payment option for those who prefer to do business with us that way.

The bad news is that, because of the high cost of these transactions and the financial burden on the entire membership, there will be a convenience fee involved.

The silver lining

Every cloud has a silver lining, but this one has a very familiar sign that has stood as a symbol of trust for more than 150 years. We're very close to completing a transition to Western Union's Speedpay bill-paying service. This will allow us to continue offering the option of paying by credit card, but it also opens the automated door to making payments using your debit card, checking or savings account — online through Speedpay's portal on our Web site or by telephone. Speedpay will charge a convenience fee for each type of transaction, but at a much lower rate than we could have charged. Plus, you'll have many more options from which to choose.

The values of Western Union match our values more closely than any other vendor we could have joined to provide these services. Integrity, partnership, opportunity, teamwork and passion are hallmarks of their business culture. Consumer protection is a high priority, and they strive to educate consumers on safeguarding transactions and personal information, and avoiding fraud when using their services.

We did a lot of research and talked to several cooperatives about their experiences with payment services offered to their members through Western Union. Two of them were right here in South Carolina, and they had nothing but very positive things to say. We even had the opportunity to visit with another utility that uses the same billing software that we use, and they said, quite frankly, that going with Western Union was the best business decision they had made.

Even bigger list of options

Our decision to provide payment options through Western Union Speedpay makes financial sense for the cooperative, and it makes customer service sense from the perspective of the member and the cooperative.

The best and most efficient method of paying your bill will always be Bank Draft and you can certainly always have the choice of returning your payment to us through regular mail, personally visiting any of our three office locations, stopping by the night deposit or drive-through window at our Socastee or Conway locations, plus using any of the convenient pay station locations we've established with NBSC in Loris, as well as Conway National Bank in Aynor.†

Coming soon...

Western Union's Speedpay bill payment services

HEC employees will continue accepting:

- Cash
- Personal checks with photo identification
- Cashier's checks
- Money orders
- Bank draft

Speedpay will handle any and all credit card transactions — online and by telephone only.

A special communication will be sent to members who typically use credit cards as their preferred method of payment at least 30 days prior to the implementation of Speedpay.

Elaine and Billy Fulmer in their classic '73 Cadillac El Dorado convertible. She retired from Horry Electric last fall after a 43-year career, most of it spent as the co-op's customer service supervisor.



Jennifer Fulmer

A co-op 'classic' leaves a legacy of service

By Walter Allread

As a distribution cooperative, Horry Electric doesn't generate its power. Yet, for 43 years, it had a powerhouse in Elaine S. Fulmer.

Fulmer joined the staff at age 19 on Oct. 12, 1963. She retired last fall, "43 years to the day — because I planned it that way," she notes.

Some of the other plans Fulmer made along the way still benefit co-op members, as her former co-workers will tell you. The customer service department she supervised for most of her career is a prime example.

Part of Fulmer's legacy at Horry Electric was teaching customer service representatives a habit that today still promotes good service. Fulmer advised CSRs, "The first thing to do is listen, really listen, to what the customer is telling you. Then ask the key questions. Most of the time, the member will help you to help them."

Miss Willie Wiredhand

A member of Conway High School's Class of '61, Fulmer had started her working life as a billing clerk at a local textile company. She came to Horry Electric a year later.

Fulmer fondly remembers Leo G. Knauff, a co-op powerhouse of an earlier era. Knauff represented Horry Electric in the community

for many years as a home energy advisor, among other duties. Knauff, for whom the co-op's Rural Lady of the Year honor is named, "was full of energy and just go, go, go all the time," she recalls.

Knauff got the idea to dress Fulmer up as Miss Willie Wiredhand, wearing a costume resembling the cartoon character that has represented electric co-ops nationwide for decades. Fulmer dutifully wore it at the Miss Horry Electric beauty pageant, part of the fun at co-op annual meetings in those days. "They wanted me to dress in that and interact with the girls to make them feel more comfortable," Fulmer says.

She says Knauff and her assistant, "Miss T" Owens, talked her into donning the costume again for the Conway Christmas parade. "I was too young and naive to see that coming. They told me ... I was the only one who would fit into it," Fulmer says.

Tobacco times

Other than playing Miss Willie, Fulmer's first job was as a cashier, a position she held for seven years. "In those seven years, there

was not anyone hired," she notes. Today, she jokes, growth has forced the co-op to hire more frequently. "Now, it's seven minutes."

In Fulmer's early years, Horry Electric mainly served farms and rural homes. The pace wasn't always slow, however. When tobacco season returned each summer, Fulmer and others working at the office would be slammed. "We would do as many hand-written service orders as 100 or more a day, just connecting tobacco barns and tenant houses that people would use in the summer," she says. Likewise, the season's end brought a wave of disconnect orders.

It was a world Fulmer knew well. Young Elaine Skipper had grown up in the Juniper Bay community, where, like many children, she worked in tobacco during the summer — "stringing and handing" the gummy green leaves.

Around 1970, Horry Electric began a series of improvements that continued throughout Fulmer's career. One of the first changes, she says, involved having paper maps of the distribution system created. The maps gave Fulmer her second job at the co-op — typing up cross-reference cards for the maps. For many years, she notes, she could tell where members lived just from a glance at the map codes on their co-op statements.

Horry Electric began computerizing its

service records in 1973, Fulmer notes. She worked as consumer service clerk around this time, before moving into accounting, doing double duty in the radio room. “I helped answer the radio and did payroll and kept up with a lot of the different accounts in the bookkeeping department,” Fulmer says.

She soon was promoted to supervisor of consumer service, the position she would hold until retiring. “We started working on putting all of our customer records on the computer,” she recalls. The co-op had file cabinet after file cabinet, full of member records, lining the walls.

Growth demanded the change, Fulmer says. “We were bogged down. It was a tremendous amount of work to try to keep up all those paper records,” she says.

She notes that the co-op’s first computer system, which it used for 25 years, retained only the member’s most recent account records, she says. A later upgrade retained all records indefinitely. As Fulmer notes, “What we did was go back, in essence, to what we initially had on file, way back when, when we did it by hand.” Having more extensive records on file — with quick and easy computer access — was the best of both worlds, she says.

Going forward, looking back

“When I first came to work, the average electric bill was \$12 a month,” Fulmer says. Of course, electricity use was much lower then. “Now, we can’t live without it.”

“When I started, we only read meters

Big fun back on Oak Street

Horry Electric’s former office at 1708 Oak Street was still fairly new when Elaine Fulmer started with the co-op in 1963.

Since Horry Electric and many co-ops were at the time still helping members learn how to use electricity in the home, the auditorium was used for demonstrations. “We had the most high-tech kitchen at that time,” she says. The building’s auditorium was also quite popular with the community and was often booked far in advance, Fulmer notes.

The holidays were always a big time, Fulmer remembers. “We would have the most decorated building around at Christmastime,” she says.

The relatively small staff of those days went all out for the office Christmas party, Fulmer says. “We did all the preparations. We’d take turns, whoever wasn’t busy [in the office], helping with the preparations. We would have a decorating party. We’d have refreshments. The food was always really outstanding because we did our own,” she notes. “We planned our own entertainment — all kinds of skits.”

Fulmer laughs at the memory: “We did ‘Laugh-In,’ the dirty old man and the lady on the park bench,” she says. “We had male beauty contests.” Even co-op board members got in on the fun, Fulmer recalls, with Ashley Anderson once dressing up like Dolly Parton to duet with a bearded co-op employee who played Kenny Rogers. They sang “Islands in the Stream.”

Fulmer recalls, “We had the best time.”

every three months. We would estimate, by hand, and figure the bills by hand. Everybody in the office would help do that,” she recalls.

Before Fulmer retired, the co-op had begun the conversion to automated meter reading, which allows remote readings to be taken “in just a few seconds,” she notes. Getting the system maps computerized was another huge step forward, Fulmer adds. “When I came, we didn’t have maps, period,” she said. “I pushed and pushed for

them to get the maps on the computers.” Now, CSRs can access maps to better assist members with their service.

The co-op now has 24-hour dispatching, says Fulmer, contrasting it with her early days. “When I came to work, the radio was at Clarence Moore’s house. He was the superintendent of construction. He was the only one who answered the radio at night.”

Fulmer stayed ready to roll, too. “I don’t get up quite as early now as I once did,” she says. “I used to get up at 4:30 and do my exercises before I came to work.” She’d do housework before work, too, and still was at her desk by 6 or 6:30 a.m.

The co-op encouraged fitness, Fulmer says, who remembers when employees met for aerobics classes at the old Oak Street office. “We’d bring our little mats, and after work, we’d all get into the auditorium and do our exercises,” she says.

Good thing Fulmer had energy to burn. She and her husband, Billy, had two children, Jeffrey and Jennifer, and are now raising Felicia, 16. In retirement, she enjoys more time with grandchildren, Kayla and Brady.

The grands had best stay fit, too, to keep up. “I love to walk but I hate a treadmill,” Fulmer says. “I want to get outside, where I can hear the birds sing and see activity. I can walk to church, I can walk to The Freeze”

Look out, Energizer Bunny, someone’s gaining on you. †

Helping members, the cooperative way

Horry Electric has often gone the extra mile to serve its members, Elaine Fulmer says.

She recalls one member who had a problem with their home’s heat and air conditioning system. “Their bill had escalated to about \$1,200,” Fulmer notes. Co-op energy management specialists found the root of the problem: A faulty thermostat led the member to routinely heat the home 10 degrees warmer than the setting would indicate.

Fulmer and her staff helped the member set up payment arrangements. The member also had medical problems, so assistance was arranged with Operation Round Up, the program that allows co-op members to round up their bill to the next dollar. Collected funds, administered by an independent trust board, are disbursed to people in need and to worthy public-service groups in Horry Electric’s service area.

An outside organization was enlisted to build a wheelchair ramp at the member’s home. “They were very appreciative,” Fulmer notes. “When I left, I worked with them for probably three years, and they were caught up on their bill.”



Boy saved from drowning in a 'miracle,' parents say

By Walter Allread

Tanner Allen turned six on August 28, thanks to a miracle that occurred June 9, his parents say.

Tanner almost drowned that day but was saved by a young man who pulled him from the pool and by an Horry Electric employee who administered cardiopulmonary resuscitation (CPR). And, Tanner's parents Heath and Ruby Allen say, by the prayers of people at the scene and around the community.

Heath Allen, a sales supervisor for Horry Telephone Cooperative, credits Ryan Tyler, 13, and Tommy Spires, a co-op lineworker. The Allens, member-owners of Horry Electric, say everyone who helped was a divine instrument.

"There were a lot of people that God could use," Heath says. "Tommy, with the CPR training, was able to step in and do what had to be done. It was a miracle." Ruby calls Spires "a ready and willing vessel."

The Spires, Tylers and Allens are members of Berea Baptist Church of Galivant's Ferry. Fellow members Pete and Jennifer Johnson were hosting a vacation bible school kickoff party. The theme was "Take the Plunge — Make a Splash for Jesus," Ruby notes.

Tanner, riding a float, recalls, "I flipped off." (He remembers the incident but, understandably, doesn't want to recall details. "I just don't want to say it," he whispers.)

'He was in trouble'

Ruby says Tanner told her later that, after falling off, he was jumping up and down. "He said people were swimming past him. I guess to look at him you would have thought it was just jumping up and down, playing in the pool, but he was in trouble."

Fortunately, Ryan saw Tanner and pulled him from the bottom of the pool, out of the



Horry Electric lineworker Tommy Spires, left, with Tanner, Heath and Ruby Allen at the pool. Spires administered CPR after Tanner was pulled from the bottom of the pool June 9.

water. Spires' wife, Tabitha, called to Ruby, who came running but fell on the pool steps. "When I fell, it was like the Lord ... stopped me to tell me, 'You're going to lose him, but I'm bringing him right back.'"

'Jesus!'

Ruby says, "He was laid out, and his lips were blue. I couldn't think straight. All I could say was, 'Pray, pray! pray!' Thank God, Tommy was there." Spires says his training kicked in; he doesn't even recall how long he kept up the CPR.

Ruby notes that her brother-in-law, Randy Hilburn, "raised his hand to the heavens. He still had one hand on Tanner. He called out in a commanding voice, 'Jesus!' When he did that ... you could just feel it all over.

"The color started coming back in his face," Ruby says, "It wasn't two or three seconds before water came from his mouth."

Loris Hospital staff later said Spires' CPR helped Tanner's blood. "He kept it oxygenated and circulating through his body, so Tanner didn't suffer any repercussions," Ruby says, such as lung trouble or pneumonia.

Tanner was transferred to McLeod Regional Medical Center in Florence. The boy, exhausted from the ordeal, came to while his grandmother, Deborah Allen, was talking with a nurse, Ruby says. "The nurse made the comment that it was all a

miracle," she notes. "They said he sat up and said, 'Jesus saved me.'"

Tanner bounced back fast. He went swimming again a week later, and has had more lessons. "Now I can swim underwater as long as I can get a push-off," Tanner notes. He's also enjoyed family trips to Disney World as well as baseball and basketball camps.

As for Spires, he says this was the first time he's had to use his co-op CPR training. "And I hope the last," he adds. †



Tanner has enjoyed a full summer since the near-tragedy. He even went swimming a week later.

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