

FROM THE MANAGER/CEO

Identity theft

New Enterprise Rural Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

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Rick L. Eichelberger
General Manager & CEO

IDENTITY THEFT is something we hear more and more about each day. It is in the news. We hear stories of people whose identity has been stolen. A number of years ago, most people didn't even know what identity theft was. Unfortunately, many people have learned about identity theft the hard way. They have had their identity stolen and

have had to begin the long process of getting their finances corrected. Each of us now has to be careful so a thief doesn't get our name, address, Social Security number, bank or credit card account number, or any other information.

Once thieves have your information, they can cause havoc in your life. They can buy, buy and buy some more. They can open new credit card accounts. They can borrow money for that shiny new vehicle. They can drain your bank accounts. They can commit a crime, give the police your name, get released and then not show up for their court date. Can you guess who the arrest warrant will be issued for? You!

Some people believe this type of crime only happens to other people. It doesn't happen in small town rural America. So why worry? Because identity theft can happen anywhere, not just in big cities. There are no guarantees your identity won't be stolen or sold to other thieves. This doesn't mean you can't do anything to minimize your risks.

You may start by checking your credit report once a year. If accounts are being opened in your name, they should show up on your credit report. Look over your report (from each reporting agency) to be sure that everything is correct.

For a fee, you can have a credit monitoring service monitor your credit report's activity. These services alert you when

changes, prices and services vary too widely. Many of the services only monitor one of the three major credit bureaus.

Be sure you understand what you are getting before you buy. Check out any business you are not familiar with before doing business with them. Your local consumer protection agency and the Better Business Bureau are two places to verify the reliability of credit monitoring services.

Don't give your personal information out on the phone, through the mail or over the internet unless you are sure who you are dealing with. Remember, that polite young man or patient woman may be only acting as a representative of your bank, internet service provider, government agency or other trusted business.

These clever criminals can get your personal information easier and quicker if you think they are representing an organization you trust. Before giving information out, call the business's customer service or type the website address into your computer. Many companies post scam alerts online.

Many people also believe that if this type of theft should happen to them, it won't take long to get it straightened out. But, in reality it is hard to say how long you will be affected by identity theft. It depends on the type of theft, whether the thief sold or passed your information to other thieves, whether the thief is caught and what types of problems surface in correcting your credit report.

Criminals are quick to steal your personal information for their benefit. You must be as quick to start correcting your record as soon as you see you have become a victim. The longer the inaccurate information goes uncorrected, the longer it will take to resolve the problem.

Other signs of trouble are being denied a credit card, not receiving bills, or getting calls or letters from collection

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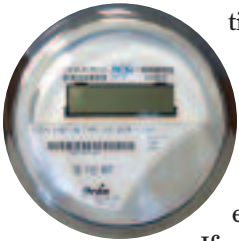
Vacation kWh use

SUMMER IS HERE and so is vacation season. If you are planning on taking a vacation this summer, you may think that your electric bill will be lower since you are away from home. In reality, when you are away your meter doesn't stop running.

Ask yourself a few questions before you assume that your electric bill should decrease by any considerable amount during vacation time.

Was your water heater turned down or off while you were away? Remember, if your electric water heater is left on

during vacation, it will continue to operate and maintain the tank temperature even if you are not using any hot water. Was your refrigerator and/or freezer emptied and turned off?



If not, they will continue to operate and maintain their preset temperatures. Were other electrical appliances left plugged in such as clocks, lights, fans, computers, televisions, stereos, heating and cooling equipment? All of these will use energy while you are away if left plugged in. Did you do laundry when you returned? People bring home several days or weeks of dirty laundry. This laundry will give your electric water heater a workout during the first day or two back home.

To see the amount of electricity you use while on vacation, read your meter the day you leave and when you return. This will let you know how much electricity you used while no one was home. You may want to watch the meter over the next few days just to see what you use while doing the extra laundry.

Owners of rental properties

Owners of rental properties are not responsible for any unpaid electric bill as long as the account has been put into the renter's name. For a renter to transfer an account into their name, they must pay a \$5 membership fee and a \$125 security deposit in addition to completing membership papers. Occasionally, a renter will have an unpaid balance from a previous account. This balance must be paid in addition to the membership and



Step into the lineman's shoes

Every day, linemen risk their lives for people they don't know, just to keep the lights on. Say "thank you" by making their jobs a little easier:

- ▶ Don't hang signs on poles. Nails, staples and tacks pose obvious hazards to a climbing lineman.
- ▶ Don't landscape around poles. It gets in the lineman's way.
- ▶ Don't hang birdhouses, flower boxes, basketball hoops or anything else on poles. It doesn't matter how "carefully" you think you've placed them; it's hard for linemen to climb around those things.
- ▶ Watch your dog! A bite is not a proper expression of gratitude.

deposit fees before electric service can be put into the renter's name.

We recommend all owners call our office before giving the keys to a new renter to ensure all paperwork and fees

have been taken care of. Should a renter move in and the account is still in the owner's name, the owner will be responsible for any unpaid bills until the renter gets the account transferred. ☀

New energy beasts

Today, our homes are equipped with all kinds of electronic devices. Plasma televisions, game consoles, speakers, DVD and DVR players, and computers are just a few of the many electronics found in our homes. Televisions are the biggest energy beast of the high-tech gadget world.

A 42-inch plasma television set can use more electricity than a full-size refrigerator — even though the television is used only a few hours a day. While most new types of television sets use far more electricity than the old-fashioned type, some upstarts are bigger energy hogs than others. A liquid crystal display (LCD) uses less power than a plasma set.

The old-style televisions contained a picture tube. These models used an average of 100 kWh of electricity. The new, fancy televisions use much more. The LCD set requires about twice as much electricity to operate, but the real power hogs are the plasma sets. Plasma televisions have become the home's equivalent of a gas-guzzling SUV. A 42-inch plasma can use 200 to 500 kWh while a 60-plus-inch screen can consume 500 to 600 kWh.

With screen sizes getting larger and

larger and sales of plasma and high-definition sets on the rise, the nation's energy use is expected to increase by more than 50 percent by the end of the decade. The trend is also being fueled by the ever-growing number of television sets in use and by the fact that Americans are spending more hours in front of the television.

In 1996, sale of digital televisions was zero. In 2008, this number is expected to rise to 53 percent of all sales. Americans have more than 275 million television sets and are expected to purchase 36 million more in 2008.

Not only are these new fancy televisions using more electricity when they are turned on, but they also drain energy when turned off. The newer models remain in standby mode so the picture comes on quicker. Standby mode requires electricity.

The annual cost of using a conventional 28-inch television containing a picture tube for five hours a day would cost an average of \$30. The average cost for a plasma set is \$130 per year.

So remember to consider the cost of operating the type of television before purchasing. ☀

CAUTION: Turn those burners off!

YOU'RE cooking dinner: the pot of water is boiling, and your favorite pasta is gently rolling. The meat sauce is simmering on the back burner, and your buttered garlic bread is in the oven. What could possibly be better?

Whaaaaapppp! A loud crack fills the air. The lights dim once, twice and they're out! You look over at your half-cooked meal as you call New Enterprise REC's office. All the while you are wondering exactly how long it's going to take to get the power back.

After eating your way through a bag of chips and a jar of salsa, you decide that it's time to give up and just go to bed. Why not get some extra sleep out of the deal? Unfortunately, you've forgotten to do something that could result in a catastrophic event.

As you're dreaming about the dinner you never ate, you start smelling burning sauce. Ah, you're just dreaming, right? The next thing you know, the loud ring of your smoke detector has you prying your fingernails from the ceiling. What's going on?

You run out of your bedroom and into the kitchen. OH NO, the stove is on fire! How can that be?

Once the fire is extinguished and panic has subsided, you realize that you never turned your burners off when the power went out. When the power came back on, so did the burners!

This is a true story that happened during a power outage with another electric utility. This family not only lost most of the kitchen, but also sustained serious burns while trying to extinguish the fire. On the bright side, though, their smoke detectors worked and everyone is alive. What makes this even more upsetting is that they had just renovated the kitchen after a flood the previous year.

While most electric stoves/ovens turn themselves off during an outage, not all do. Whether it's your stove, coffee pot or make-up mirror, you need to turn the item off. If you're not sure the item is off, unplug it or take your flashlight to the circuit panel and turn the circuit off.

This is a gentle reminder to play it safe during an outage. Turn off any appliance that could start a fire. Leaving your bedroom light turned on will let you know when the power is restored — so you can double-check your appliances. ☀

Co-op notes

- ▶ We still need some 911 addresses. If your mailing address has changed to the new 911 address, please let us know what it is. For non-permanent residences, we need your 911 address also. Your mailing address won't be changed, but we will keep the 911 address in our computer for reference.
- ▶ Should we not get a meter reading for two months, the computer will estimate your use. On the third month of not receiving a meter reading, one of our employees will read your meter. A charge of \$25 will be charged per meter. If time permits, you may receive a "reminder" card. This is not guaranteed so please don't rely on this.
- ▶ Due date for this month is July 28.
- ▶ Disconnection for non-payment will be July 23. Payment arrangement must be made before July 23.

KIDZCORNER

Fun summer snacks

Stay cool and eat healthy with these fun recipes. Depending on your age, please be sure to get an adult to help you with some of these recipes.

PERFECT PINEAPPLE POPS

Prep time: about 60 to 120 minutes

Ingredients:

- 2 cups plain yogurt
- 1/2 cup canned crushed pineapple (packed in its own juice instead of packed in syrup)
- 1 can frozen pineapple or orange-pineapple juice concentrate, thawed

Utensils:

- medium-sized bowl
- mixing spoon
- small paper cups
- plastic wrap
- wooden popsicle sticks (available at craft stores)
- measuring cups

Directions:

1. Drain the can of crushed pineapple so all the juice runs out.
2. Put all the ingredients in a medium-sized bowl and mix them together.
3. Spoon the mixture into the paper cups. Fill them almost to the top.
4. Stretch a small piece of plastic wrap across the top of each cup.
5. Using the popsicle stick, poke a hole in the plastic wrap. Stand the stick straight up in the center of the cup.
6. Put the cups in the freezer until the mixture is frozen solid.
7. Remove the plastic wrap and peel away the paper cup. You'll have pineapple pops to eat and share!



FUN FRUIT KABOBS

Prep time: 15 minutes

Ingredients:

- 1 apple
- 1 banana
- 1/3 cup red seedless grapes
- 1/3 cup green seedless grapes
- 2/3 cup pineapple chunks
- 1 cup nonfat yogurt
- 1/4 cup dried coconut, shredded

Utensils:

- knife (You'll need help from your adult assistant.)
- 2 wooden skewer sticks
- large plate

Directions:

1. Prepare the fruit by washing the grapes, washing the apples and cutting them into small squares, peeling the bananas and cutting them into chunks, and cutting the pineapple into chunks, if it's fresh. Put the fruit onto a large plate.
2. Spread coconut onto another large plate.
3. Slide pieces of fruit onto the skewer and design your own kabob by putting as much or as little of whatever fruit you want! Do this until the stick is almost covered from end to end.
4. Hold your kabob at the ends and roll it in the yogurt, so the fruit gets covered. Then roll it in the coconut.
5. Repeat these steps with another skewer.



FROM THE MANAGER/CEO

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agencies for items you didn't purchase. These examples could be a simple error, but with more and more cases of identity theft, you can't be too careful.

Working to protect your identity

A number of years ago the federal government approved the Fair and Accurate Credit Transaction Act (FACTA). This act was developed to help minimize the risk of identity theft and consumer fraud. This new law enforces the proper destruction of consumer information.

New Enterprise Rural Electric Cooperative (REC) shreds and properly disposes of consumer information. We shred copies of receipts, letters, envelopes with your return addresses, and copies of billing statements and any other paper that contains your personal information and/or account number. This information isn't put in our regular trash cans. Special cans are located throughout the office for items that need to be shredded. Computer CDs are also shredded. These efforts ensure that no one will recover your account information from our computer CD or paper forms.

New Enterprise REC never has and never will sell our consumer-member's information. We continue our efforts to protect your privacy. 🔒

Stay Safe This Summer



Lightning always accompanies thunderstorms, so keep an eye and ear to the sky. When you hear thunder, think of lightning. If you can hear thunder, you are close enough to be struck by lightning. There are occasions when you don't hear thunder that you could be in danger. "Bolts from the blue" can extend way out from the edge of a thunderstorm and strike a point well away from where most of the thunder and lightning is happening. A lightning bolt can travel 10 miles from where the storm is actually occurring.