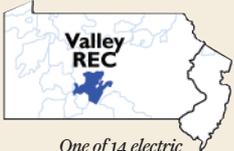


Valley Rural Electric Cooperative, Inc.

Your Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

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GUEST COLUMN

The As, Bs, and sometimes, Cs, of budgeting



by Doug Roles
Manager of Member Services

REMEMBER that rare occasion in high school when you weren't prepared for a test, so you guessed "C" on the multiple choice questions? Sometimes that worked out; other times there was just no fooling the teacher.

Without creating any undue test anxiety, let's look at an energy-related question.

How was your electric use last month as it com-

pare to your budget?

- A) Our household use was within budget.
- B) We went over our budget.
- C) We don't have a budget.
- D) I don't know. My dog ate my electric bill!

Answering "A" is awesome. Good for you. If you answered "B," just keep on keeping tabs on your large appliances and shutting off unnecessary lighting to see if you can hit your goal next month.

If you answered "C," it's difficult to know if your bill makes sense for your household or if you need to cut your use and/or increase how much you put back each month for your home's energy needs. Not knowing where you stand can lead to some unpleasant surprises when your bill arrives, and many of us can relate to that.

Creating a budget can help you gain control over your finances. Fortunately, the process is pretty simple, says Allison Goldberg, who writes and edits employee benefits materials for the National Rural Electric Cooperative Association. Allison suggests first tracking your expenses for a month with a check register, a notebook, a list in your smartphone or a spreadsheet program, like Microsoft Excel.

For an entire month, track every penny you spend and list it along with the date, where you spent the money and the reason for spending it. Put your monthly net income on your tracking tool. Later, you'll compare it to your total monthly expenses.

Allison's next step is to add up all of your expenses at the end of the month to learn what you're spending and why. Use your personal priorities to sort each expense into categories:

- ▶ **Necessities** — including housing, utilities, insurance, transportation and groceries.
- ▶ **Priorities** — including loan repayment, retirement savings, long-term savings, or short-term savings for things like your child's education or replacing a car.
- ▶ **Discretionary spending** — including gym memberships, vacations, clothing, hobbies, entertainment, mobile phone or home improvements.

Now, you're ready to develop your budget. Create three columns and label them. The first column will be the "expense" column, where you'll be listing each expense (lunch money, gas, babysitter, etc.).

Name the second column "estimate or planned," because here you will list the amount you plan to spend each month for that item. The third column, titled "actual," will be what you actually spent (using the data you collected over the past month).

In the "expense" column, it might be helpful to list your items using the categories you created earlier. Try listing the "necessity" items first, followed by the "priority" and then the "discretionary."

Allison advises including a line for "unexpected expenses" (like a vehicle or appliance breakdown) and deciding on an amount to include here.

Once you have tracked and categorized your expenses for a month, repeating the process will show you what's really taking place over a six-month period and then in the course of a year. And you'll be able to answer the question above with an "A" or a "B" (but with a plan to do better).

If you answered "D," call the co-op office; we can tell you how much you used. Then try Allison's tips to help keep your bill within your budget. 

Stone Valley Welding surpasses 20,000 units

BY DOUG ROLES
Manager of Member Services

TWENTY local jobs and a thousand times that many trash and recycling containers are rooted in a cup of coffee, a church planting, and a saying about a wheelbarrow.

Stone Valley Welding, a manufacturer and Valley REC member in northern Huntingdon County, reached a milestone 20,000th container just before Christmas, when the special roll-off rolled off its assembly line. Stone Valley Welding owner Steve Stoltzfus says a number of pieces fell into place to make the achievement possible.

“That was the really special part for us; we’ve been here for 20 years and built our 20,000th box in that year,” Steve says. “It was more than I ever expected. The Lord really blessed us.”

Steve grew up on a family farm, one of 10 children, and got into the welding trade at 18, when he began working for Stoltzfus Blacksmith (not an immediate family relation) in Honey Brook, Chester County. Among other jobs, the shop made repairs to refuse containers.

Steve recalls that one day a local trash hauler was in the shop to ask about a container. While talking to the crew over a cup of coffee, he suggested they should start making containers since they repair so many of them. It wasn’t long before the blacksmiths were building a container per day.

About this time, Steve had been welding for 11 years, and his church in Lancaster County, Summit View Christian Fellowship, was looking to plant a church in the Huntingdon area.

“I was looking for adventure,” Steve recalls, adding that he was doing work on the side but did not have enough space to expand and have his own business.

He and several other families moved to northern Huntingdon County in 1994 and started Shaver’s Creek Christian Fellowship Church in Petersburg. Some of the church members went into farming, or lawn and garden and storage shed businesses. Steve bought a piece of farm prop-



MANUFACTURING MILESTONE: The employees of Stone Valley Welding gather around the company’s 20,000th container on Dec. 22, 2014. The Jackson Township, Huntingdon County, business was founded in 1994 and now produces 35 to 50 recycling and roll-off containers per week.

PHOTO COURTESY STEVE STOLTZFUS

erty and started his business in a 40-foot-by-60-foot heifer shed and an adjacent pig pen.

“We did that for six years,” Steve says of operations prior to a building project in 2000.

The business now uses 12,000 square feet of space along with outside storage.

“We do the recycling containers and the regular roll-off containers,” Steve says.

Stone Valley Welding produces seven containers per day on average and can make as many as 10 in a workday. They make 10-, 20-, 30- and 40-yard containers. With all the welders and moving parts in the shop, electricity is a big part of the business.

“The service Valley Rural provides is really great,” Steve says. “When we moved here, we were worried we’d be out of power in the woods. But there already was three-phase (three-line service) here, so that was an advantage.”

Stone Valley Welding has three trucks and delivers boxes

locally and as far away as North Dakota. Many of their containers have shipped to Detroit, depending on the demands of the auto industry. Stone Valley Welding has also supplied containers to regional trash haulers, such as Park’s Garbage Service,

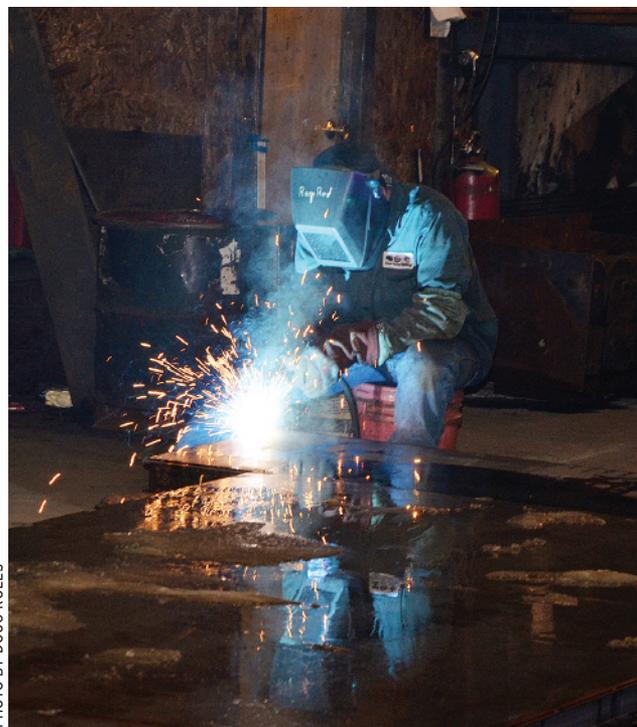


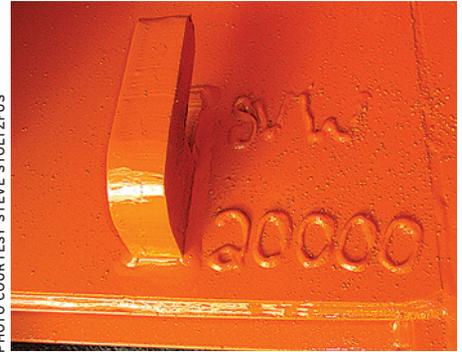
PHOTO BY DOUG ROLES

SPARKS FLY: Rodney Yoder of Jackson Township, Huntingdon County, welds the bed of a container.

PHOTO BY DOUG ROLES



PHOTO COURTESY STEVE STOLTZFUS



ABOVE: Employees put a special bead of welding next to the hook of their 20,000th container.

LEFT: Daryl Stickler of Petersburg, Huntingdon County, puts a coat of paint on a roll-off container.

Inc. and Weaver's Sanitation Services, Inc. The business keeps about 200 boxes in stock. Lead time for having a box built is six to eight weeks.

Stone Valley Welding uses computerized lathes and cutting tools to manufacture containers. The shop is abuzz with employees using an overhead crane to move steel plates into position for cutting and welding before the assembled product is moved down the line to the paint shop. Walking through the plant, Steve

points out that his employees are from the local area, and many have been with the business for much of its operation.

Steve and his wife, Martha, settled into the house that came with the property along Route 305 in Jackson Township. They have six adopted children and are involved in their community. The couple serves with Shaver's Creek Volunteer Fire Co., where they have received the President's Award. Steve has also been named Firefighter of the Year and

been honored for answering the most calls in a year.

Steve says he often reflects on the path that led to where he is now, noting that faith and a willingness to work are the big ingredients for success.

"Business is like a wheelbarrow, my dad used to say, you have to grab it with both hands and push," he says.

Learn more about this local manufacturing business at www.stonevalleycontainer.com. 



THIS IS HOW IT WORKS: Steve Stoltzfus explains how a computerized welder assembles rollers. Once the drums are positioned, on the near side of the machine, the table rotates to the back side of the machine for welding. Above, right: Once the bed of a container is assembled, it is moved by overhead crane through the rest of the assembly line. Right: The facility is nestled in the hills along Route 305.

PHOTOS BY DOUG ROLES



National Lineman Appreciation Day special: Valley employees take pride in keeping the lights on

IN HONOR of National Lineman Appreciation Day, Monday, April 13, 2015, a sampling of Valley REC linemen were asked why they feel their job is important and what they enjoy most about being a lineman.

Their responses, along with a snippet of personal information, are listed here. We hope you enjoy “meeting” some of these members of the Valley REC team.

By the numbers

Lineworkers make up the largest single category of jobs at most distribution co-ops, Valley Rural Electric included. Below are some facts about their role in providing safe, affordable, and reliable electric service to our homes, farms, and businesses.

18,000 – The number of full-time linemen in the rural electric program, making up nearly one-third of all rural electric distribution co-op employees

20 – Number of linemen presently employed at Valley Rural Electric, not counting those who have moved into supervisory and other positions

43 – The average age of a co-op lineman, nationally

16 – Percentage of all lineworkers in the U.S. who are employed by co-ops (We punch way above our weight due to the fact that electric co-ops serve vast service areas, three-quarters of the U.S. landmass, and own 42 percent of the nation's distribution line, distributing electricity to over 42 million people)

2,566,917 – Number of miles of line co-op linemen maintain for 850 distribution systems nationwide (Valley's crews maintain 2,750 miles of line)

2 – The number of linemen normally seen together (in most situations, linemen work in pairs to improve safety)



*“It’s important to keep the lights on and keep people satisfied.”
“I love my job, definitely. I love the people.”*

**Craig Morrison, Newton Hamilton, Mifflin County
Journeyman lineman, 10 years with VREC**

*“Restoring members’ power and giving new members power.”
“I get to work outside and actually work for the members.”*

**Jeff Ruby, Henderson Township, Huntingdon County
Crew chief, 15 years with VREC**



“It used to be electricity was a luxury; now it’s a necessity. It makes me feel good to go out and build a line and have a meter spinning, and a satisfied member at the end of the day.”

“What’s not to like? You get to know a lot of people the more years you spend here. I used to like storm calls, but not as much as I get older. It’s a blast to work here. It’s like one big happy family.”

**Boyd Gelvin Sr., Three Springs, Huntingdon County
Crew chief, 23 years with VREC**



*“Everybody needs electricity and is more and more dependent on it.”
“I enjoy the variety of the work. There are no two situations that are the same. And I enjoy the guys I work with.”*

**Tink Bucher, Mount Union, Huntingdon County
Journeyman lineman, 14 years with VREC**



“The obvious thing would be to keep the lights on for our members and to provide them with constant service.”

“Getting to be outside and dealing with members’ problems.”

**Rob Shook, Liberty Township, Bedford County
Crew chief, 16 years with VREC**



“We provide a service to the members. We’re working for the members, to keep them happy.”

“I like working with all the guys. It’s like a family. And I love being outside. I’ve always worked outdoors.”

**Ryan Dodson, Huston Township, Blair County
Journeyman lineman, nine years with VREC**

