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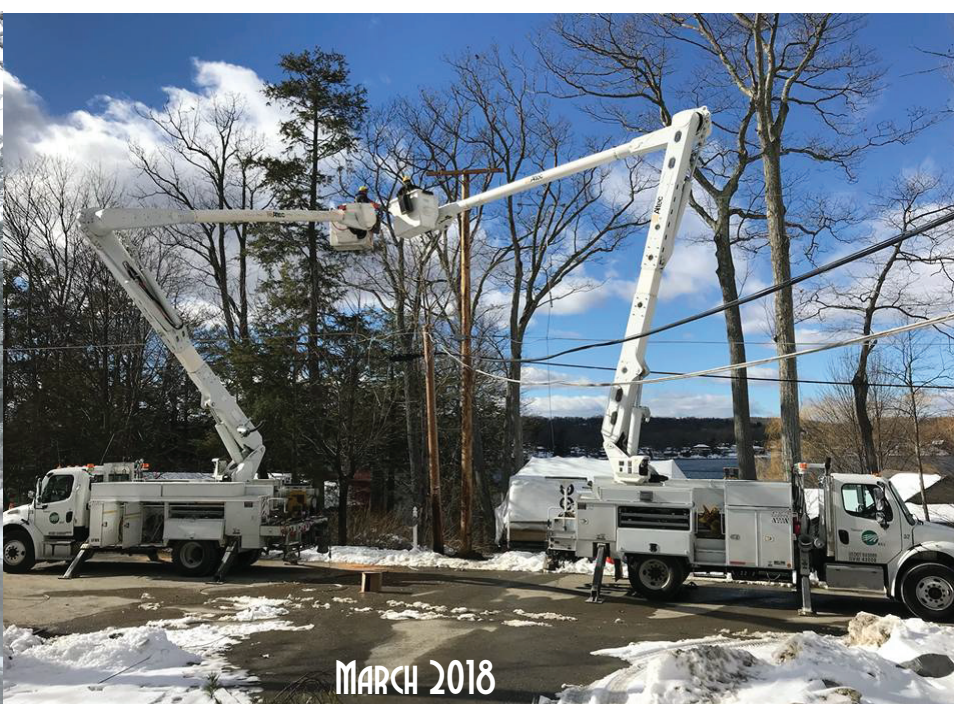
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# Currents

64 County Route 639, Sussex, NJ 07461 . p: 973.875.5101 . f: 973.875.4114

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[www.sussexrec.com](http://www.sussexrec.com)



## A Capital Idea

The capital credit checks mailed out in December have been overwhelmingly well received. Some members, however, did voice their concerns about the cost of the mailing and if they could have the option of choosing whether to receive a check or a credit on their bill. I wanted to address those issues in this month's article.

Capital credits is a topic that SREC spends a great deal of time explaining to members old and new. We have over 11,000 members and we do try to make every one of them happy.

SREC always sent checks out to past members who no longer live on the lines, while bill credits were issued for

current members. This two-part process was costly and time consuming as our member service and billing staff would spend a great deal of time on the phone with members explaining capital credits and how it appeared as a credit on their bill.



By: Chris Reese, President & CEO  
[contactthceo@sussexrec.com](mailto:contactthceo@sussexrec.com)

**“The capital credit checks were overwhelmingly well received.”**

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# Capital Idea

>> CONT. FROM PAGE ONE

The idea for the check came about from my own receipt of a “dividend check” that I receive from my insurance company. Any size check received at the end of the year is welcome in my house. Since having one form of payment would be more cost-efficient for the Cooperative, and since we have to send checks out to former members anyway, we decided to issue a check to everyone. We also attached a letter that explained capital credits, what they were, and how you, as members, benefit from the Cooperative. It was jointly decided that we would have the checks go out to arrive right before the holidays, a time of year when most people are outlaying a lot of money.

The cost of mailing the checks comes from unclaimed capital credits. When a member moves off of Cooperative lines, we still maintain a forwarding address (if it is given to us) for future capital credit checks. If the member changes addresses again, the capital credit check comes back to us and the money goes unclaimed. Thanks to the legislation change we lobbied for, we no longer have to escheat the unclaimed money to the State. We can use it for our own programs and to offset costs associated with our capital credits. By making our members more aware of capital credits with a physical check rather than a sometimes unseen bill credit, we hope our members, if they ever leave our lines, will remember to maintain their address with our office.

Also, after the extremely positive responses this year, we found that our member services and billing staff did not have to spend as much time explaining capital credits and the Cooperative saved money on the associated labor.

Overall, the new system of distributing Capital Credits was successful in the fact that we have received such a positive response from our members, plus the Cooperative saved some money in using just one method. I hope this explains the reason for the change to those of you who questioned the new system and that you feel better about it after learning the reasons behind the change.

*Chris*



**At Sussex Rural Electric Cooperative we recognize that the children of today are the members of tomorrow. The Bright Ideas Classroom Grant Program was designed to reach our future members by helping their teachers better afford innovative and effective educational curriculum that is not covered by traditional school financing. Individual teachers can apply for grants up to \$500. Each year, SREC will award a total of \$1,000.00 through this program. Deadline for applications is April 30, 2019. More information and a list of eligible schools can be found on our website at [sussexrec.com](http://sussexrec.com) or contact Claudia Raffay, Manager of Marketing & Member Services at [craffay@sussexrec.com](mailto:craffay@sussexrec.com) or 973-875-5101 ext. 117**

## Is Your Family Prepared for Severe Weather?

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# Storm Approaching

By: Claudia Raffay  
Manager of Marketing & Member Services  
craffay@sussexrec.com

The recent winter storm hysteria began for me with a post, now one of my favorites, coming across my Facebook feed: a still-life, oil-on-canvas painting of bread, milk, and toilet paper. The caption: “Storm Approaching.”



Despite its subject, this painting by George Lucas (of Maryland, not a galaxy far, far away) seems fit to hang in the Metropolitan Museum of Art or any other prestigious museum. The seriousness, and relatability, made me chuckle. My mother and thousands of others pack the stores to “stock up” on these essentials before a big storm. It made me wonder, when did this phenomenon become reality and why?

Milk, bread, eggs, and toilet paper are the stereotypical items that are quick to disappear from stores during the shopping frenzy leading up to major snowstorms (whether real or imagined). According to Accuweather.com, this phenomenon began in New England after the 1978 blizzard trapped many people in their homes for weeks. This stereotype is strange given that these items (except toilet paper, obviously) are all perishable and are not even necessarily the best-selling items before storms. While bread, eggs, and milk are heavily in demand, snacks and junk food tend to be the real best selling items at these times. Outside of the grocery store, liquor stores are popular destinations for pre-storm supplies.

The stockpiling of milk, eggs, and bread also prompts jokes about people making French toast during snowstorms, so much so that there is a Twitter account called the French Toast Alert (<https://twitter.com/FrenchToastAlert>) which rates upcoming storms.

University of Georgia psychology professor Dr. Janet Frick states, “there's a growing psychology literature on decision-making which shows that we are often not rational or logical in how we weigh the risks of various events. So apparently where weather is concerned, we are not terribly worried about getting struck by lightning, but we are terrified of the idea of having to make a meal from items in our pantry that doesn't include bread and milk!”

The stockpiling mindset, regardless of the impractical nature of stocking up on perishable foods, junk food, and alcohol, has also been explained by other psychologists as group think, mental depletion (exhaustion from storm prep making people less discerning about their purchases), licensing theory (rewarding yourself with treats for the work involved with storm prep), anxiety about past weather experiences, or self-assuring optimism that the storm won't be too bad. According to Jeremy Steinberg, global head of sales at the Weather Company, which owns the Weather Channel, “weather patterns prompt associations for people which makes them predisposed to want certain things & affects mood.”



We all have our go-to items that we grab when a storm is coming. I purchase supplies to make chili and nachos, plus I always make sure there are chips and dip on hand. What is it that you stock up on? Tell us and enter to win a \$50.00 Visa gift card. Send us an email at [stormsnacks@sussexrec.com](mailto:stormsnacks@sussexrec.com) to tell us what you go to the store and buy before a storm. The winner will be picked at random from the entrants.

This contest has been brought to you by SREC Resources, a Cummins Generator Authorized Dealer. If you have a Cummins Generator, though it might be human nature to stockpile, you will never have to worry about your power being out again.



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## Energy Efficiency Tip of the Month



Spring is nearly here! Now is the perfect time to test your A/C and ensure it's ready for summer. Remember to check the evaporator coil, which should be cleaned annually for optimal efficiency.

Source: [energy.gov](http://energy.gov)

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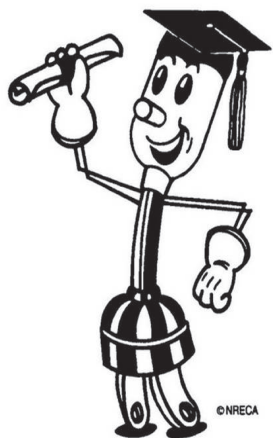


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Don't forget, a variety of scholarships are available, including our new trade scholarship, to students who reside in Sussex Rural Electric Cooperative territory through SREC and our regional association, the Pennsylvania Rural Electric Association (PREA). Students who participate in Youth Tour are also eligible for scholarships through both regional and national associations. For more information on scholarships go to [www.sussexrec.com](http://www.sussexrec.com). Deadlines are approaching fast, so don't miss out on the scholarship opportunities available to students as members of Sussex Rural Electric Cooperative.