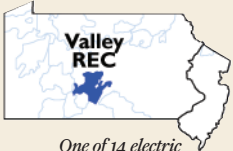


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CORPORATE OFFICE HOURS

**Monday - Friday**  
7 a.m. - 5:30 p.m.

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OFFICE HOURS

**Monday - Thursday**  
7 a.m. - 5:30 p.m.

FROM THE PRESIDENT & CEO

# Changing the distribution of capital credits



by Wayne Miller  
President & CEO

**AS WE HAVE** done each year for more than two decades, the cooperative plans to return capital credits to its members in 2009. However, there will be two significant changes to note regarding the distribution of this money.

First, the co-op board of directors has decided that, in order to better manage cash flow and save thousands of dollars in interest expenses, capital credits will now be returned at the end of the year instead of in early April. After careful consideration, it was determined that this method would result in the most significant savings for the cooperative. Also, by applying capital credits in December, we hope to help offset the higher bills you typically experience around the holidays.


Secondly, the money will appear as a bill credit on your primary electric account. Of course, former members will still receive a check. This change will help the cooperative save greatly on processing time and postage costs.

As a customer of your local electric cooperative, you are also a part-owner of the business. Unlike other electric utilities, your co-op exists to make sure

you have a steady supply of safe, reliable power, not to make a profit. In fact, we maintain a not-for-profit status, which means the monies that remain after expenses are paid are allocated to you, our members. These funds are set aside for maintenance and improvement projects and, as our financial position allows, the rest is returned to you.

In most businesses, this capital would be returned to the company's stockholders, who are often far removed from where the service is provided. In a co-op, these dollars — referred to as patronage capital, margins or capital credits — belong to you. Your share of that capital is determined by how much electricity you have used.

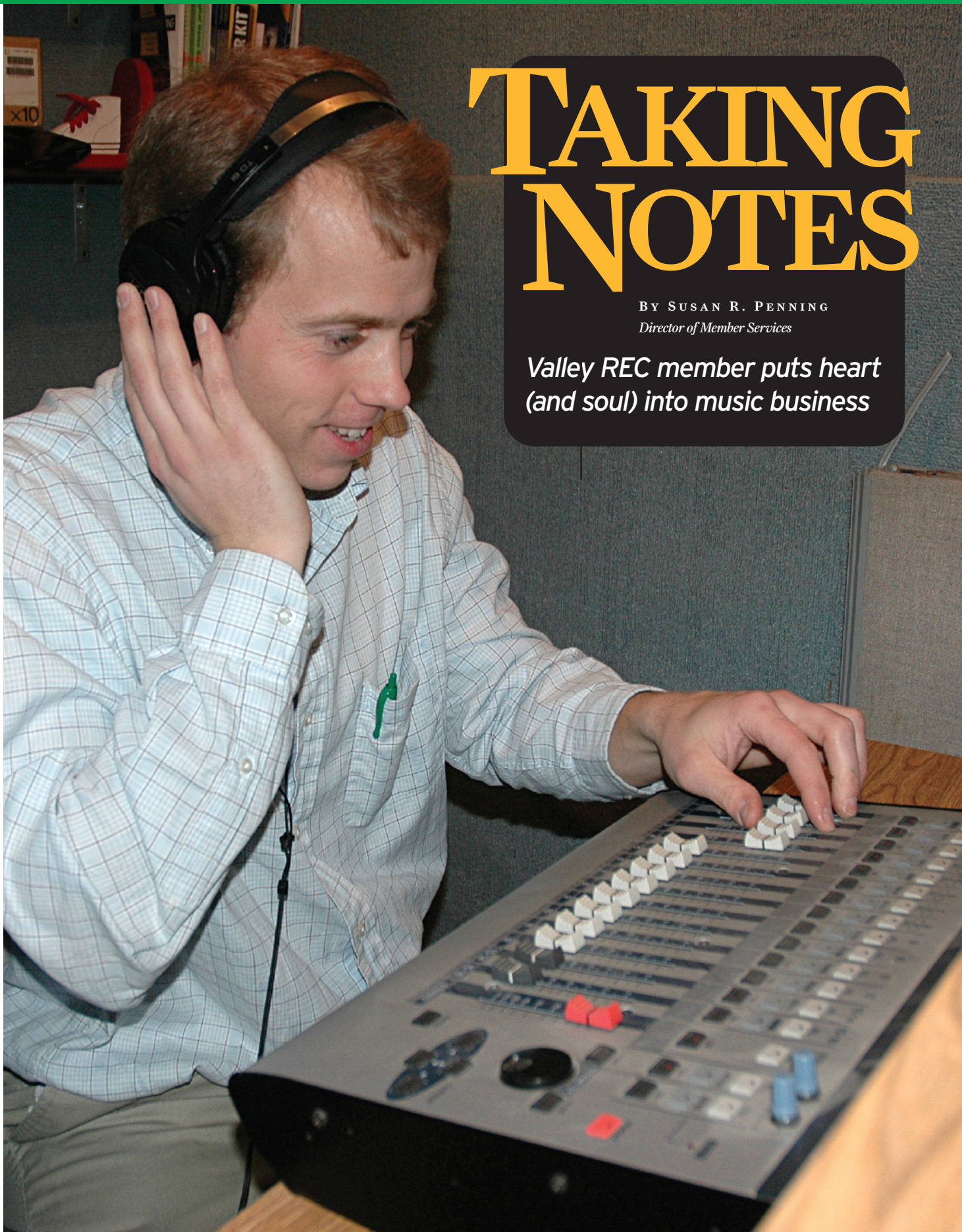
As financial conditions permit, Valley Rural Electric will continue to return a portion of these capital credits annually to the membership. Over the years, Valley has returned nearly \$16 million in capital credits.

It's nice to know that, despite the current economic turmoil in this country, your co-op is in a position to sustain its retirement of patronage capital. You can be proud of Valley's record of responsibility and reliability. Your refund is a great example of our continuing commitment to cooperative business principles. 

# TAKING NOTES

BY SUSAN R. PENNING  
*Director of Member Services*

*Valley REC member puts heart  
(and soul) into music business*



## "WE FEEL THAT IT IS OUR MISSION

to help spread God-honoring music that will stir the spirit as well as convict the soul."

This is how Valley REC member Sheldon Yoder describes his family's business, For The Lamb Christian Music and Bookstore.

The Mifflin County native sells inspirational music and books from a small cottage on his property on Kansas Road. Visitors can make an appointment to stop by and browse through the inventory or they can order through the Yoder's website.

In addition to selling products, Sheldon produces digital recordings for choirs, churches and youth choruses. He also offers video and audio conversion and restoration services.

## Melodies in his bones

Music has always been an important part of Sheldon's life.

"Growing up, our family was always singing," he recalls. "We sang primarily



**ABOVE:** Posing for a family portrait are Sheldon, his wife Jessica, and their four children Delwyn (top), Clayton (bottom), Nicholas (left) and Alyssa.

**LEFT:** Sheldon built his own recording studio using sound-proofing techniques. The room has standard insulation with two layers of drywall. The walls are carpeted and the floor has a layer of plywood and carpeting, followed by another layer of plywood, padding and carpeting. Foam sound absorbers hang on the walls to absorb any left-over reverberations.



**SMALL ON SPACE, BIG ON SOUL:** The Yoders sell Christian music and books from their shop on Kansas Road outside McVeytown.

a cappella (without instruments). So, over the years, I've developed a love for perfecting the sound and harmony of voices."

Sheldon sang in his family's a cappella quartet, which included his brother, Ryan, and two other men from their church. Their group, 4 the Lamb Quartet, recorded an album in 2003 titled "Psalms, Hymns and Spiritual Songs." Sheldon's extended family also recorded a Christmas album this past August titled "A Christmas Caroling."

## Music on his mind

Sheldon says he sort of "fell into" the Christian music business around 1999. A teacher from Fulton County was selling his inventory of Christian music, so Sheldon purchased what was available. Armed with a list of wholesale connections, a tiny collection of tunes and a small catalog, he started his business.

During that time, he also finished his degree and went to work full-time as a teacher to pay the bills.

In 2002, he married his longtime sweetheart, Jessica. The couple met through their church's youth group. Not surprisingly, Jessica is musically inclined as well — she sings and plays the piano. The couple even performed a duet at their wedding.

Along with sharing a love for singing, Jessica shares Sheldon's passion for promoting inspirational music.

"While Sheldon was going through college, I was filling orders and running a lot of the business," Jessica remarks.

## Harmony at home

Sheldon and Jessica have four children: Delwyn, 5; Clayton, 4; Nicholas, 2; and Alyssa, 1.

The family attends church at Strodes Mills Mennonite Church outside McVeytown, where Sheldon's father, Daryl, is the pastor.

Sheldon serves as the high school principal at Bethel Christian Day School near Allensville. He also teaches music for all grades and chemistry, biology, algebra and physical science for grades 8-12.

While Sheldon is teaching, Jessica cares for their children at home.

The family spends their spare time singing and promoting their music business. Sheldon has already recorded several music groups, both on site and in his family's studio.

"My largest professional recording so far was for a 30-person men's choir," he notes.

Sheldon charges \$25 per hour for his recording services.

"On-site recording is really where my heart is," he comments. "I love working with a sound system to achieve the best vocal tones."

For information on For The Lamb Christian Music and Bookstore, call 717/899-5717, email [forthelamb@emypeople.com](mailto:forthelamb@emypeople.com) or visit [www.forthelambstudio.com](http://www.forthelambstudio.com). 

# Catch those energy thieves!

## Tips for reducing air infiltration

BY SUSAN R. PENNING

Director of Member Services

Air leakage is a key factor that determines the energy efficiency of your home. If the cold air doesn't get in your house in the winter, it doesn't take as much fuel to heat your space.

It would probably surprise you to learn how many places air can sneak into or out of your home. For example, if you have a pull-down attic stairway indoors, it is probably an energy hog in disguise. It never seals tightly at the ceiling, so both hot and cold air can seep through. The solution is the installation of an attic access insulator. Two examples are the attic tent ([www.attictent.com](http://www.attictent.com)) and the energy guardian kit ([www.essnrg.com](http://www.essnrg.com)).

Another energy hog is the whole-house attic fan. Hot and cold air pour into the house through the fan's louvers in the ceil-

ing. To fix the problem, you could remove the fan and louvers and finish the ceiling. A simpler solution would be to install a sealed, insulated cover on the ceiling, attached to the louvers. Such a unit can be custom-sized for your particular fan. It only takes a few minutes to install and you can still use the fan when desired.

Here are a few more places where energy can escape:

- ▶ Where your wall touches your basement
- ▶ Cracks between the wood framing in your walls
- ▶ Around electrical receptacles and light switches, even on interior walls
- ▶ Holes and leaks around sink plumbing
- ▶ Gas and fireplace flues
- ▶ The return air system of your heating/cooling unit
- ▶ Recessed lights that are not IC-rated

For example, between three and 10 cubic feet of air will pass through a can light per minute. That's the equivalent of three garbage bags full of air leaking out of one light every minute.



**SAVE ENERGY:** Expandable foam acts as an insulator, sealing holes around pipes and fixtures.

The following tips offer easy ways to minimize air infiltration in your home.

Fill small holes and cracks with clear, siliconized caulk.

For large holes, such as those under the sink, consider using expandable foam.

For electrical outlets and light switches, install insulated foam gaskets and childproof plug inserts.

Consider installing cellulose insulation in your attic.

For more information on increasing the energy efficiency of your home, visit [www.valleyrec.com](http://www.valleyrec.com) and follow the link to Save Energy. ☀

# Considering a home improvement project?



Valley Rural Electric offers:


**Low-interest loans** - Up to \$5,000 at 5 percent interest for insulation, storm door, thermal window or heating system replacement projects that qualify

**Generator transfer switches** - Gen/Tran transfer switches to ensure proper installation and use of portable emergency generators

**Surge protection devices** - SurgeTamer® units to protect your major appliances and sensitive electronic equipment



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### TAKE NOTE

The design of Valley's monthly bills is changing in early spring. The new bill format will help the cooperative save on mailing and processing time, greatly increasing billing efficiencies.

As part of the change, meter readings that are sent by mail will be scanned and recorded electronically.

**Please print meter readings clearly so that the computer system can correctly identify each numeral.**