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Valley Rural Electric Cooperative, Inc.

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Guest Column



Confession is good for the soul, and the lint trap

By Doug Roles, *Vice President, Member Services*

WE'VE ALL heard it before. This is the time of year for making amends and resolutions.

Whether it's weight loss, saving money or something serious — like cutting down on watching those computer videos of sweater-wearing goats hopping around — now is the time to make friends with the facts. To take action!

I've heard a good first step is to share your goal, so other people can help keep you accountable. I can see that working.

So, in the spirit of honest assessment, let me share something with you. It's not something I'm proud of. It wouldn't come up in everyday conversation. And you wouldn't know it to look at my family or notice it if you stopped by our place for coffee.

But here it is: My family's dryer vent hose is too long.

That's right; we fall squarely in the camp of those among us who are hurting the energy efficiency of our clothes dryers because the hose has too much slack. It should be just long enough to allow the dryer to be pulled away from the wall a few feet, not so long that it has a lot of twists and curves. And heaven forbid, not so lengthy that it has a loop-de-loop.

I was blind to this energy efficiency shortcoming going on in my own basement. Maybe I didn't want to see it. Or maybe I just don't look behind the dryer that often.

My wife and teenage son are complicit. They've never once brought it up at the supper table. I only realized the

error of our ways when I was reading a recent article by Abby Berry, who writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association. She listed shortening dryer vent hoses among several low-cost/no-cost ways to be more energy efficient in 2020.

Bless you, Abby, for having the courage to talk about this delicate (and casuals and knits) subject. And I hope it's not in poor taste, airing my family's clean but energy-wasting laundry in this *Penn Lines* column. It's particularly painful considering that Valley REC's energy specialist works in the office right next to mine. What will he think!

My plan is to have a shorter, unobstructed vent hose so clothes dry faster. All I have to do is cut a few feet off the hose (from one of the ends, not in the middle). It's a quick fix, and an added benefit will be decreased lint buildup, which lessens a potential fire hazard.

Abby also suggested sealing air leaks around the house. I guess while I'm in the basement I could put some weather stripping around the outside door and maybe swap out that single incandescent lightbulb above the work bench with an LED that will use 10 times less power.

It's the energy-efficient thing to do and there's no time like the present. And then we'll get back to the sweater goats, and the dumb pet videos and those shows where they play hide-and-seek with Sasquatch and he keeps winning. 🌞

Money management classes, events prep high school students for world of bills and budgets

By Doug Roles

Vice President of Member Services

WHETHER they enter the workforce right away, join the military or enroll in a college or trade school, today's high school students will have one thing in common after graduation — bills. A high school class in personal finance can go a long way in preparing teens for the world of mortgage payments, taxes and utility bills.

A recent move by state government lends additional support to educating young people on money management, but the challenge for school districts can be fitting financial literacy events or courses into the curriculum and determining who should teach the class — a math teacher, an economics teacher or a consumer education teacher — since business teachers don't comprise a large percentage of the faculty at most school districts.

"There's no real home for this type of course and no certification for the teacher," says Mary Ann Buckley, a business teacher with Huntingdon Area High School who holds certifications in agriculture, English, science, and business, and has been teaching for 19 years.

"I would love for it to be a required course. Everyone needs it," adds Buckley, a Valley REC member who teaches a semester-long elective personal finance class to juniors and seniors. The 25-seat class is offered twice a year.

Students in classes like Buckley's will soon be better able to make a financial literacy course pay off in terms of credit toward graduation. Governor Tom Wolf signed a bill in late November requiring public school districts to allow students to apply time spent in a personal finance class toward high school graduation credit requirements.

The law takes effect for the 2020-21 school year. Students who successfully complete a high school course in personal finance will be allowed to apply

up to one credit to satisfy social studies, math, business education, or family and consumer science requirements.

Buckley estimates 80% of her students have a savings account while perhaps 10% know how to save and invest. Using the H&R Block Budget Challenge simulation, she leads her students in researching salaries and learning to live within their means as they "pay" mortgages, make car payments and meet unplanned medical expenses, all while funding a retirement account.

They're not allowed to blow up their simulated credit card balances, which are capped at \$500. And they're taught to avoid consumer debt as they learn about retirement calculators and inflation. Buckley says many adults could benefit from the information presented in her class.

"The bottom line is it's about budgeting," Buckley says. "We talk a lot about fees, about being late on mortgage or utility payments, and about communicating honestly about financial situations. There's no place for pride in finance."

Justin Shetrom, a senior, says his favorite part of the course has been learning about different options after

high school and looking at jobs and starting wages.

"After taking a personal finance course, I'm more confident about how to manage my money and understand the need to save money and invest in my future," he says. "I started a job and opened a checking account right before this class, and I learned how to understand my pay stub and my bank statement."

Justin's mom, Melissa Shetrom, is Valley REC's senior billing clerk. A large part of her job is working with Valley REC members who have encountered difficulty paying their bills. She's glad Justin had the opportunity to take the course because she sees firsthand the importance of budgeting.

Shetrom recently participated in Spring Cove School District's third annual personal finance festival for juniors. She provided information about types and amounts of utility bills to juniors at Central High School, Martinsburg. The juniors, who had selected careers and researched average salaries, circulated through the school gymnasium visiting tables staffed by local businesses and volunteers to gather information on everything from mortgage amounts to veterinary expenses.



PERSONAL FINANCE CLASS: Valley REC member Mary Ann Buckley, a business teacher with Huntingdon Area High School, talks to students during her personal finance class. A new state law will enable students taking personal finance classes to earn credit toward graduation.

PHOTO BY ETHAN DEVORE

After selecting health care premiums and auto insurance, they sat down to crunch the numbers. Those in the negative had to make adjustments. They, too, had caps on credit card balances.

“We wanted to involve local businesses to make our event more realistic for students,” says District Superintendent Betsy Baker. “It’s good for students to hear the information from people in those fields.”

Another benefit of the event is that it forces students to talk to representatives from a variety of businesses. The event is scheduled between fall and winter sports for set up of the gymnasium for the festival.

“We weren’t sure how it would go the first year, but three weeks later the kids were still talking to parents about how much things cost,” Baker says. “The kids came into the event uncertain and left smiling, and the feedback we got from parents was so positive.”

Central High School has built its day-long event into its college and career preparation curriculum, a state requirement for the junior class. Huntingdon Area School District has offered a version of its course for many years, but Buckley says many school districts aren’t so fortunate. Another consideration for districts is where the student will fit the class into an already

PHOTO BY DOUG ROLES



BUDGET BASICS: Valley REC senior billing clerk Melissa Shetrom (right) talks about utility bills with juniors Chayla Corley, Tyler Earnest and Jackson Jeffreis during Central High School’s annual student personal finance event held Nov. 14. During the exercise, students select an occupation and salary then visit stations – staffed by volunteers from the community – to create a budget for mortgage payments, utilities, and grocery bills.

tight course schedule. One thing that’s certain is the value of the information.

“I believe this class teaches my students how to budget their lives,” Buckley says. “If I didn’t believe in the value and relevancy of the class, I wouldn’t teach it.”

Another way students can gain financial literacy is through programs offered by Junior Achievement (JA). Angela Kaja, director of marketing for Junior Achievement of South Central Pennsylvania, says JA offers programs for

the elementary, middle school and high school levels. The “JA Our City” program introduces elementary students to the choices people have with money.

The program for the middle and high school level helps students build a foundation upon which they can make intelligent financial decisions. The virtual financial literacy program, called “JA Finance Park,” is facilitated by the classroom teacher. Educators interested in any of these programs should contact Junior Achievement. ☀



RETIREMENT BREAKFAST: Former Valley REC employees who attended our annual retiree breakfast represented a combined 338 years of co-op experience. The breakfast was held Dec. 10 at the Huntingdon District office. Seated, from left, are: Paul Dell, Kim Kane, Diane Heffner, Luanne Eckenrode and John Hefright. Standing, from left, are: Don McClure, Barb Moyer, Boyd Gelvin, Ivy Lee Yohn, Glenda Strong, Ruby Shearburn, Nancy Rife and Wayne Miller (former president & CEO).

Co-op scholarship applications available now

VALLEY Rural Electric Cooperative will award up to 15 \$1,000 scholarships this year to eligible students who qualify. The money to fund this scholarship program comes from unclaimed capital credits refunds that previously had to be turned over to the state. Thanks to the efforts of our political advocates, we can now keep those funds in our local communities.

Eligibility requirements

The applicant must be:

- ▶ an active Valley REC member or dependent of an active member. (Valley REC directors and employees and their dependents are not eligible.)
- ▶ attending or planning to attend an accredited post-secondary institution.
- ▶ enrolled or planning to enroll full-time for the 2020-2021 academic year.

Previous Brighter Future Scholarship recipients are not eligible.

How to apply

Applications will be available at the end of January on the co-op's website. Visit valleyrec.com and follow the "Programs and Services" link to the "Scholarships" section.

Valley Rural Electric Cooperative, Inc.

brighter future

Scholarship Program

There are two versions of the application: one for high school students and one for high school graduates.

Applications are also available at all Valley REC offices and in the guidance offices of the following public high schools:

- Altoona Area High School
- Central High School
- Claysburg-Kimmel High School
- Fannett-Metal High School
- Forbes Road Junior/Senior High School
- Hollidaysburg Area Senior High School
- Huntingdon Area High School
- Juniata High School
- Juniata Valley High School
- McConnellsburg High School
- Mifflin County High School
- Mount Union Area High School
- Northern Bedford County High School
- Southern Fulton Junior/Senior High School
- Southern Huntingdon County High School
- Tussey Mountain High School
- Tyrone Area High School

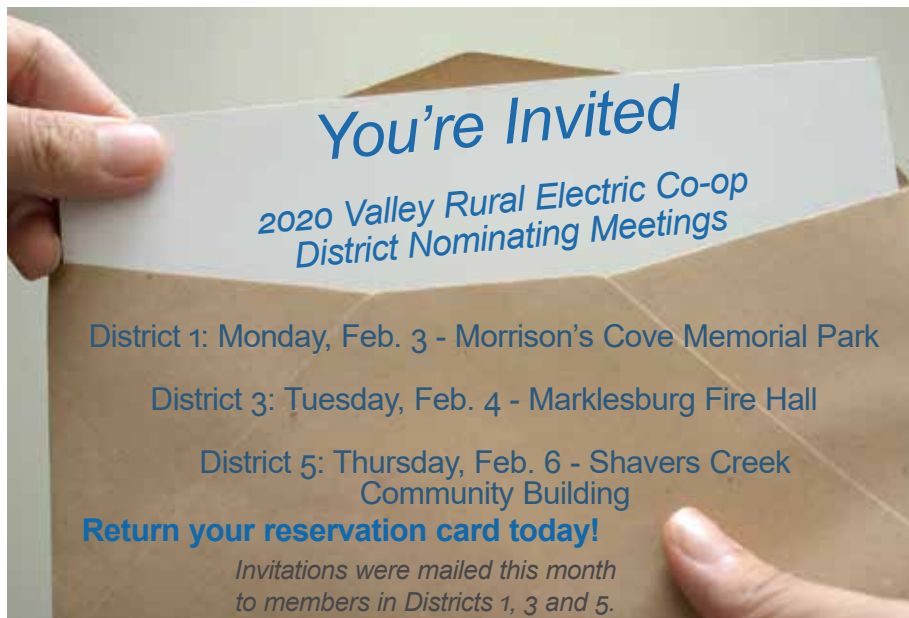
Williamsburg High School

Application deadline

Applications and all required information must be delivered to a Valley Rural Electric Cooperative office, or be postmarked by, March 31.

Scholarship selections will be made in late April. Award recipients will be notified by the end of June.

Please direct questions to member-services@valleyrec.com or call 1-800-432-0680. ☀



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