

CEO Message

Together We Save even more

LOOKING FOR INFORMATION on how to lower your energy bills this winter? Your co-op has you covered.

Valley Rural Electric is part of a nationwide energy efficiency campaign known as Together We Save. The campaign's mission is to motivate co-op members like you to make small changes in behavior that add up to big savings. And here at Valley, we're always looking for ways to bring value to our members. Together We Save offers a collection of resources and advice on simple energy efficiency steps you can take in your home.

We've recently recharged the Together We Save campaign with even more tips and ideas to help you save on your energy bills. Where can you go to access this money-saving information? Log on to TogetherWeSave.com. Once you arrive, you can enter your ZIP code to be redirected to Valley's customized site, personalized to reflect our rates and region. Now you're ready to start saving!

TogetherWeSave.com offers everything from videos and interactive applications to an energy savings forum. Use the navigation bar across the top of the landing page to explore the site.

Touchstone Energy® Web TV (found under the "Watch and Learn" tab) is a compilation of more than 50 short how-to clips on topics such as lighting, heating/cooling, insulation and many other energy efficiency topics. The library recently added dozens of new videos.

Got an old refrigerator in your basement or garage? It's probably costing you more than you think. Click on the "Energy Savings Applications" tab and scroll down to find out how much you could save by saying goodbye to that old refrigerator. Another new application demonstrates how to save even more with Energy Star-qualified appliances.

Take the Energy Savings Home Tour ("Add Up Your Savings" tab) and discover how all of these small changes can have a big impact. The home tour



Wayne F. Miller President & Chief Executive Officer

guides you through each room in a typical home and recommends several savings tips in each room. Areas highlighted in yellow prompt you to take various interactive energy-saving steps, demonstrating how these changes can translate to real savings on your utility bill.

Live in a manufactured home? A new feature points out more than a dozen ways you can cut energy costs throughout your house.

Helping our members save money during tough times is important to us. It's just one more way your cooperative is looking out for you.

If you're interested in more information on how to make your home energy efficient, let us know. Contact the co-op's member services department toll-free at 800/432-0680 or email memberservices@valleyrec.com with questions about any energy topic.

Cooperatively yours,

Vayne Millin

Wayne F. Miller President & CEO



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Valley Rural Electric Cooperative, Inc.

Your Touchstone Energy*Cooperative



On the cover ...

TOUCHSTONE ENERGY PHOTO How do you decide whether it makes more sense to repair your current refrigerator or to purchase a new one? Turn to Pages 4-5 for detailed information on appliance life expectancy and guidance on when to fix and when to nix.

Efficiency tax credits extended, amount lowered

Benefit reverts to \$500 lifetime cap for upgrades

BY MEGAN MCKOY-NOE National Rural Electric Cooperative Association

ENERGY EFFICIENCY improvements are great for lowering electric bills. But sometimes the up-front cost can be a drawback.

Since 2005, Congress has enacted a series of tax breaks for consumers who take steps to make their homes more energy efficient. In December, the outgoing Congress approved extending some popular efficiency tax credits through Dec. 31, 2011, although at greatly reduced levels.

"We were hoping that the tax credits would be higher than what was approved, but we are glad that this incentive for homeowner investment was retained," says Travis Kuhstos, Valley Rural Electric Coop's energy specialist.

The federal Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 reduces the total lifetime credit that can be claimed on energy efficiency improvements made between 2006 and 2011 (excluding 2008, when no credit was available) from \$1,500 to \$500. It also lowers the percentage of efficiency upgrade costs consumers can recover, from 30 percent in 2009-2010 to 10 percent in 2011.

Basically, energy efficiency tax credits revert to levels approved for 2006 and 2007, before the federal stimulus bill pumped up the program.

"There's also a lifetime cap of \$500 for any work that's done. But if you haven't applied for an energy efficiency tax credit before, this extension gives you a chance to recoup some of the costs of making your home more efficient," Travis points out.

There are also maximum allowances for different upgrades. For installing more efficient windows, the tax credit is limited to \$200, and there's a \$300 cap for "any item of energy-efficient building property." Other restrictions include:

Furnaces (\$150): Must have at least 95 percent (up from 90 percent) annual fuel utilization efficiency (AFUE). Oil furnaces and boilers were returned to the single furnace category at 95 percent AFUE.

Advanced main air circulating fan (\$50): Must utilize less than 2 percent of a furnace's total energy consumption.

Central air conditioner (\$300): Must have a seasonal energy efficiency ratio (SEER) of at least 16 and an energy efficiency rating (EER) of at least 13.

Air-source heat pump (\$300): Must have at least a heating seasonal performance factor (HSPF) of 9, SEER of 16 and EER of 13.

Biomass fuel stove (\$300): Must have a thermal efficiency rating of at least 75 percent.

Builders and manufacturers benefit

The bill reinstates a credit of up to \$2,000 (during 2010 and 2011) for builders of energy-efficient residences that use no more than half the energy of a 2003 national model energy code home (the credit had expired in 2009). In addition, U.S.based manufacturers of clothes washers, dishwashers and refrigerators will receive credits ranging from \$25-\$200 for efficient appliance models produced in America during 2008, 2009 and 2010.

"While consumers cannot take these types of credits directly, these units may be promoted by manufacturers or by state or utility efficiency programs during the next two years," notes the Tax Incentives Assis-

STATEMENT OF NONDISCRIMINATION

disability. (Not all prohibited bases apply to all programs.)

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, tance Project, the group that operates the website www.energytaxincentives.org, which is devoted to tracking efficiency incentives.

Renewable tax credits remain active

Renewable energy tax credits created by the federal stimulus bill don't expire until Dec. 31, 2016. These credits cover 30 percent of the cost of materials and installation for residential solar panels, solar water heaters, small wind turbines and geothermal heat pumps. Details are available at energystar.gov/taxcredits.

Claiming tax credits

Tax credits are beneficial because they directly reduce, dollar for dollar, any taxes you owe. Be sure to keep your receipts and your Manufacturer's Certification Statement (a signed statement from the manufacturer certifying that the product or component qualifies for the tax credit) for your records. Then claim the credit on your taxes using IRS Form 5695.

Looking for help?

Valley members who want to make their homes more energy efficient may be able to take advantage of the co-op's Energy Resources Conservation Loan Program. This loan program allows members to finance up to \$15,000 at 5 percent interest for energy efficiency projects that qualify.

In addition, the co-op offers a rebate of up to \$3 per gallon for members who install a new, energy efficient electric water heater and who agree to participate in the co-op's Demand Response Program. For details, visit www.valleyrec.com and look under Programs and Services.

For more information on state incentives, visit www.dsireusa.org.

Susan Penning contributed to this article.

1400 Independence Avenue SW, Washington, DC 20250-9410, or call 202/720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

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APPLIANCE 911: FIX IT OR NIX IT?

BY SUSAN R. PENNING *Director of Member Services*

APPLIANCES ... Those large-scale, sturdy labor savers come with a price tag that makes it seem like they should last forever. But according to a recent New York Times (NYT) article that includes data from Consumer Reports, at least a fifth of gas ranges, dishwashers and washing machines sold between 2003 and 2006 broke within three years. And pity the purchasers of side-by-side refrigerators with ice machines and dispensers: After three years, 37 percent of them already needed service.

The common advice from retailers and service technicians in the appliance industry is that it often makes more sense to buy a new product rather than repair a broken one. They cite what is known as the **50-percent rule:** If a repair would cost half or more of what it costs to buy a new product, the product should be replaced. Another advantage of buying new is that the product is likely more energy efficient.

But with the country still feeling the effects of a recession and with more environmentally conscious consumers striving to keep their stuff out of landfills, repairmen are reporting that many consumers are following the examples of those who weathered the Great Depression -- they are trying to spend as little money as possible.

Going the repair route can be frustrating, however. To stay profitable, service companies may book multiple appointments on the same day, forcing consumers to sit at home and wait for hours. And because it would be impossible for technicians to keep every replacement part on hand, some repairs require a parts order and a follow-up visit before the problem is fixed.

It's no surprise that most manufacturers outsource their warranty service to another company, which may subcontract the actual work to a (local) third party. So, after a consumer contacts a manufacturer, he or she may be forced to call yet another number, and later, after the service call has been arranged, communicate with a third party to schedule what work will need to be done.

After that frustration comes the bill.

"Manufacturers intentionally charge a lot for replacement parts as a way of encouraging consumers to buy more products," says appliance servicer Ronald Sawyer in the same NYT article. Ron is the executive director of the Professional Service Association, an appliance repair industry group.

"When manufacturers come up with a machine that retails for \$400, that price covers all parts. But when it breaks down and you need a new timer, the timer alone could cost \$250," he adds. "Manufacturers create the technology when they design new machines; they control the manufacturing process; they make the replacement parts; so we're at the mercy of the manufacturers."

In response to Sawyer's comments, LG Electronics USA Vice President John Taylor says the reason parts can cost half or more of the price of the appliance is that "there are thousands of specialized parts for appliance products. Maintaining inventories of replacement parts that may or may not get used can be costly."

Ironically, the best way to avoid the hassle of repair may be to purchase the simplest appliance possible, which will probably turn out to be one of the least expensive. The reasoning behind this is that the more "stuff" that is added, the more likely it's going to need repaired. Also, the more sophisticated and complicated the equipment, the more pricey the repairs may be.

It's true that few products will last as long as those made during the 1960s and 1970s.

"The old Maytag washer your grandmother had, she bought that thing and used it for 35, 40 years," Sawyer says. "It held up like nothing was ever going to go wrong with it. Today, you just don't get that quality."

MICROWAVE LIFE EXPECTANC 9 YEARS

FIX: Is there a part that's broken or damaged? It's probably not a good in to mess with high voltage and electro magnetic radiation. Call a pro for rep (keeping in mind the 50-percent rule **NIX**: If the magnetron is ruined from running the microwave empty or us metal pans, the appliance is shot.



WASHER LIFE EXPECTANCY: 10 YEARS

FIX: Is the machine vibrating during the spin cycle? Make sure it has proper solid footing. Adjust the leg height to level or reinforce the floor with plywood screwed to the joists. **NIX**: If the drive motor or transmission breaks, it's time to buy new.

Focal Points

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STOVE LIFE EXPECTANCY: 13 YEARS (Electric)

FIX: Have one of the electric elements failed? You can easily purchase and install a new one. **NIX**: When the control panel fails and/or the cost to repair a problem equals more than 50 percent of the cost to purchase new, you may want to consider a trip to the appliance store.

REFRIGERATOR LIFE EXPECTANCY: 14 YEARS (17 years for single-door and bottom-mount freezer models)

FIX: If the product is less than six years old, there are simple fixes for an ice-maker breakdown, water leaking onto the floor, a cooling failure and too much noise. For details, visit www.familyhandyman.com and type in How to Repair a Refrigerator. **NIX**: If the appliance is more than seven to 10 years old, consider an upgraded, energy-efficient model.

DRYER LIFE EXPECTANCY: 13 YEARS

FIX: Are clothes taking too long to dry? Clean the exhaust duct all the way through to the outside vent. Replace a plastic or foil duct with a metal one.

NIX: If the motor fails, it's time to replace the appliance.



Co-op members may submit ads via e-mail at valleynewsads@valleyrec.com; by phone at 800/432-0680; by fax at 814/643-1678; or by mail at Valley REC, PO Box 477, Huntingdon, PA 16652-0477. There is no charge for this service. If consumers wish to continue running particular ads, they are required to resubmit the information on a bimonthly basis. The deadline for submission is the 25th day of the month prior to the issue months. Submissions are viewable on the co-op's website at www.valleyrec.com. Items published are printed at the request of our members. The co-op does not endorse, recommend or assume any responsibility for the products or services advertised. The co-op also reserves the right to edit material for content and/or space as necessary.

Real Estate

Mobile home on 1.359 acres. 136 Lazy Hollow Lane, Duncansville. 1993 Skyline single-wide w/ 3 BR, 1.5 BA. Central air, furnished including washer, dryer, stove, refrigerator. Gated porch, storage shed, on-site septic & well, immediate occupancy. \$49,000. 814/693-5907.

Raystown, very close to Seven Points -5+ acres mostly wooded. Sandmound septic, well & 200 amp. elec. 2 outbldgs. Serious inquiries only. \$105,000 OBO. 814/502-3827.

Home on 3 acres. Built in 1954. 3 BR, 1 BA, remodeled. Close to Cassville. 814/448-2395. Leave message.

Bring your horses! Immaculate 4 BR, 1.5 BA ranch home on 14.52 acres. 2car attached garage & separate 2-car garage/shop. Gorgeous property & views. Close to game lands & trout stream. 15481 Pepper Ln., Mount Union (Germany Valley area). \$239,000 OBO. Open house 1-4 p.m. Feb. 13. 814/644-8402.

Farm for sale. Approx. 69 acres, 2 houses. Bank barn, pond, excellent hunting, approx. 50 acres tillable. Secluded w/ road frontage. Three Springs area. \$320,000. 717/387-3970.

Beautiful vacant lot - 4.14 acres at Lake Raystown. Close to marina &

located off Seven Points Rd. Mostly wooded & very private. Sandmound approved. In a beautiful neighborhood of custom-built homes, \$75,000. Call Pete at 301/370-2804.

Wanted

Standing timber. Select cut harvest. Top pricing paid. Excellent job done. Raystown Select Hardwoods. 814/448-2405.

Old apple or pear trees or logs. 814/447-3630 or 447-9907.

Autos/Trucks

Ford Super Duty 350 diesel truck. Super cab. 814/447-3735.

1964 Chrysler Newport 2-dr. coupe. All original, some rust, little body damage. Good shape for the age. 383 ran when parked, barn fresh. \$5,500 OBO. Call Craig at 814/685-3457.

2003 Chevy Explorer Express Limited SE1500, fully loaded. Low miles. Silver/gray, sun roof, cooler, rear power sofabed, blinds, tow hitch. \$10,000 firm. 814/693-5907.

Recreational

Boat. Medium-sized. 814/447-3735.

Vacation Rentals

Vacation rental in South Myrtle Beach. Year-round oceanfront resort. 2 BR, 2 BA condo. Fully furnished including linens & towels. Free WiFi, A/C, HBO, 6 pools including new Lazy River. Lighted tennis court, saunas, jacuzzis & more. Call for rates. 717/263-2717.

For sale - Membership in Wilderness Resorts in Spotsylvania, Va. Yearround activities for young & old. Campsites open around the entire place, some along a man-made lake, others in the woods & in an open area. This membership was sold for \$4,000+ in the 1980s. It can be yours for \$2,000. Call 814/931-6774 for details.

Tools/Equipment

4-bottom, 3-pt. hitch plow, \$400. 814/447-3735.

1965 International 424 gas tractor w/ 3-pt. hitch, \$3,200 OBO. 717/496-7033.

New Holland silo blower. New Holland grinder/mixer Model 350, good for spare parts. 814/447-3735.

3-pt. hitch, Class II King Kutter grader blade, 5', \$125; bale spear (for front bucket), \$80; round bale feeder, \$100; Rubber Maid water trough, 100 gallon, \$30; rubber feed trough, 5', \$30; Solar Pak electric fencer, 6 volt, \$30; 2 heavy duty gates, 4', \$25 each. All in good condition. For details, call 814-448-2183 anytime. 25" Wood Master planer, used very little, \$2,700. 80 hp Bobcat skid loader, runs good & good tires, \$10,000. 814/447-3630 or 447-9907.

R30 Ditch Witch. 902 hrs. Includes trailer & boring equipment, \$3,000. Call Eric at 814/515-2130.

Miscellaneous

31" RCA Colortrak floor model TV w/ swivel base. Encased in wood. Very good shape. Call 814/667-2196.

1970s player piano w/ manual & electric modes. 30+ piano rolls, including many holiday favorites. Sold as a package only, \$150 OBO. 814/695-4616. Leave message.

Guns for sale to settle an estate. 22 US revolver (registered), \$175. 22caliber Hamilton rifle, \$150. 22 Western field rifle model M842, \$175. 222 Savage w/ scope & clip, \$450. 22 Marlin rifle, \$200. 12gauge model SB-C1254430, \$150. 20-gauge New England NB-351550, \$150. Call 814/693-5907 or e-mail wantimpact@aol.com

Lane love cedar chest. Tapestry covered top, solid wood, \$150. 814/627-1496.

Large selection of 33-1/3 LPs. 1950s & 1960s country music. Some sets of 6 records. Excellent shape. 814/627-1496.

Sears washer & dryer, \$300 for the pair or \$150 ea. 814/543-0829.

Free-standing Hitzer heater w/ 210 c.f.m. blower. Heavy steel construction w/ cast iron door w/ ROBAX glass. Front loading. Up to 2,500 sq. ft. heating capacity. Call 814/658-3617.

Enterprise white cook stove, \$425. New windshield for Harley Davidson motorcycle, \$75. Old hay, barn kept. \$1.25/bale (150 bales). Call after 6 p.m. 717/987-3619.

In-Styler hair iron. New, never used. Still in box. 717/485-3281. 7' locust posts, \$3 ea. 814/696-0831.

3-4 person hot tub. Blue/white granite interior w/ lid & wiring. Kept inside, excellent condition. Ready to use, \$1,000 OBO. 717/597-8423.

Kay Jewelers diamond ring. 3/8 carat, SI4 clarity, sz. 6. Valued at \$650, asking \$400 OBO. 814/658-3610.

Alpaca/llama feed, 50 lbs. for \$19.50 or stall dry in 44-lb. bags, \$18.50. Call 814/643-2854 or go to terracemountainalpacas.com for more details. Unique alpaca clothing for sale at TMA Farm Store or shop online at terracemountainalpacas.com. Starting a 4-H Alpaca Club now. Ownership not required to join. Calvin area.

4-section cement pipe, 4' in diameter, 4' long, each w/ 2" lip, \$200 ea. 814/695-7763.

New Singer serger, \$350. New in package queen-sized blue satin quilted bed spread, \$25. 814/447-3630 or 447-9907.

Lumber - 8' 4"x4" locust post. 8' & 10' round locust posts. Kiln-dried 1 & 2" thick white pine lumber. Various other lumber. 814/447-3630 or 447-9907.

Kitchen cabinets above & counter base for a 14'x12' area. Oak raised panel doors. Includes hood range, lazy Susan, double stainless steel sink w/ faucet, countertops & 8' island w/ countertop. Microwave cabinet included. Good condition, \$1,700 OBO. Large roll-top desk, \$100. 814/542-4579.

Service

Whitsel's Tax Service - Federal, state & local income tax; personal, farm & business. Prices start at \$35. 814/542-8511.

Taylor's Tasty Treats - Homemade cakes & icings. Available for any oc-casion. 814/667-2196.

Antique clock repair & restoration. Call Richard Port. 814/643-1582.

Classified Ads

Book Construction - Excavation, clearing, roads, ponds, septic systems, foundations, prep. sites for bldg. Snow plowing & anti-skid. Check our prices. Fully insured, free estimates. 814/448-0186 or 599-6262.

Harold Harper Income Tax Service -Personal, farm & small business returns. Authorized E-file provider. 14 yrs. experience. 21968 Mt. Carmel Road, Three Springs. Office hours by appt. only. 814/448-3832.

Rubano Remodeling - Additions, custom kitchens & bathrooms, decks (wood & synthetic), porches & historic restoration. EPA lead-certified. 25 yrs. exp. Insured. Call 814/667-2407 or visit rubanoremodeling.com

ES Ministries Thrift Shop - 5468 Charter Oak Road, Petersburg. Located in the Faith Center, Mooresville United Methodist Church. Hours are Thurs. & Fri. 9 a.m.-6 p.m. & Sat. 9 a.m.-3 p.m. Shop has clothing, household items, books, linens, toys, etc. We carry items for current holidays. New merchandise added weekly. Weekly 50% off & 50cent sales. Donations accepted during shop hours.

Gene's Variety & Auctions - We have auctions the first & third Fridays of each month starting at 6 p.m. We sell consignments for the public. You never know what will show up to be sold. We hope to see you at one of our auctions. If you would like to sell items, call 814/643-2734 or stop by our store. We are located on Fairgrounds Road, Huntingdon. Our hours are Mon.-Fri. 10:30 a.m.-5 p.m., Sat. 10:30 a.m.- 4 p.m. Check auctionzip.com #2942 for upcoming sales & photos.

Kenneth W. Reigh Carpentry & Masonry – Decks, landscaping blocks, siding, additions, kitchens & baths, screened-in porches, natural stone, brick, block & concrete. Fully insured, 35 yrs. exp. For estimates, call 814/658-9998. Valley Rural Electric Cooperative, Inc.



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Need your kitchen or bathroom remodeled? We're the builder you can count on for quality craftsmanship & quick completion. We've been specializing in custom remodeling & carpentry work for more than 30 years. Plus our prices are tough to beat. Call Bob Allenbaugh at 814/542-4485, 717/821-3333 or email abaughs@verizon.net for a free estimate. References available.

"Bee" Unique Hair Boutique - 17759 Beavertown Road, Todd. Hair care you can afford. Call 814/448-4914 for monthly specials. Call to make an appointment or stop in. Open Tuesdays through Saturdays. Evening appointments available.

Vintage Art Glass - NEW LOCATION -508 Penn St., Huntingdon. Visit this magical storefront for stained glass & unique gifts. Also, sign up for stained glass &/or beading classes. Stop in to see our full line of beads & beading supplies. Call 814/251-4408 or visit Vintage Art Glass on Facebook. Moore Hair - Where looking good is still affordable. 814/667-2221 for appt.

Charter Oak Forestry - Working w/ forestland owners to achieve the highest sale value for your timber. Focused on regenerating a future forest. Timber sales, appraisals, trespass values & wildlife enhancement. PSU Forestry graduate Galen Baney 814/667-2018 or email coforest@uplink.net

Lechene Chiropractic - Located in Altoona on 5410 6th Ave. Dr. Ben Lechene is certified in several adjusting techniques ranging from diversified to low force & several soft-tissue therapies. Dr. Lechene also incorporates exercises & stretches to properly address your conditions. He is also a certified chiropractic nutrition specialist to provide nutrition therapy for your needs. Call 814/944-4747 for a free consultation! Or visit the Lechene Chiropractic website at www.lechenechiropractic.vpweb.com A Spiritual Outlet sells jewelry, metaphysical items, home décor, & gift items. New items just added! Find some of our products at The Dawning in Ebensburg or visit www.ASpiritualOutlet.com to check out the new products added to our website each month.

