



# Co-op Connections Card Debut Nets Big Savings for Members

**C**o-op Connections cards barely hit United Cooperative Services members' mailboxes before they started delivering significant

savings. The member benefit card—designed to bring valuable savings to co-op members while also driving more customer traffic to participating businesses—not only provides discounts at restaurants, retailers and service establishments, but delivers the additional value of a pharmacy discount.

The Co-op Connections Card offers 10-60 percent savings on most acute care prescriptions at more than 48,000 independent pharmacies and national chains, as well as at local participating pharmacies. In only one week, United members saved more than \$2,000 when they used the card.



“I just wanted to let you know that the Co-op Connections Card is wonderful,” said **United member Pamela Pannell**. “I do not have insurance and I buy

prescriptions every month. The one I used it on was regularly \$167.75—with the card it was \$142.25. That does not seem like a lot of money, but it is to me. My prescriptions cost me \$600 a month and every penny saved is a blessing to me,” said Pannell.

The pharmacy discount is available through the card because of a relationship with New Benefits, a nationally recognized

provider of non-insured benefits.

To find out which pharmacies are participating and to look up the discount prescription price, co-op members can visit [www.rxpricequotes.com](http://www.rxpricequotes.com).

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ISSUE:**

Seeing things  
from a different  
angle!



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# A Discount Card Designed for United Members

## CONNECTIONS CARD

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“This is just one more way you win by being a United Cooperative Services member,” said United CEO Ray Beavers. “Simply present your Co-op Connections card at a participating pharmacy with your prescription and receive a discount at the time of purchase. Whenever a Co-op Connections card holder—whether from United or from any other participating Touchstone Energy cooperative across the country—shows their card, they will receive a 10 to 60 percent discount on most prescriptions,” he added.

It’s not just saving members money on prescriptions, however. A range of participating businesses have seen the benefits of the Co-op Connections card discounts they offer. At J&S Air, a heating and air conditioning dealer in Arlington, **United member and Lillian resident Mickey Gerloff** saved \$400 on his new complete system purchase.

“When I got the cards in the mail and saw Arlington J&S Air, I couldn’t believe it,” said Gerloff, who had been pricing systems with the HVAC dealer just days before the cards were mailed. “I was tickled to death. The card helped out with our purchase so much,” added Gerloff.

**At Hood Tire in Granbury**, owner Dave Calloway said several United members have already taken advantage of his 5 percent discount. “Anything that helps to draw in customers is a good thing,” Calloway said referring to the Co-op Connections card.

And, the customers get a benefit in return through valuable savings. A win-win.

“As a member-owned electric cooperative, United puts the needs of the membership at the top of the priority list,” said United CEO Ray Beavers. “We clearly understand that we can help our members save money in other areas of their lives. The Co-op Connections card is already proving to be a highly effective tool in achieving this goal,” said Beavers.

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**“When I got the cards in the mail and saw Arlington J&S Air, I couldn’t believe it...I was tickled to death. The card helped out with our purchase so much.”**  
**MICKEY GERLOFF**

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—We’re always thinking of—  
**WAYS TO HELP**  
 —our members—  
**save electricity.**  
 And then we thought, why stop there?

**NEW  
 BUSINESSES  
 ADDED  
 FREQUENTLY!**

**See SAMPLE DISCOUNTS,  
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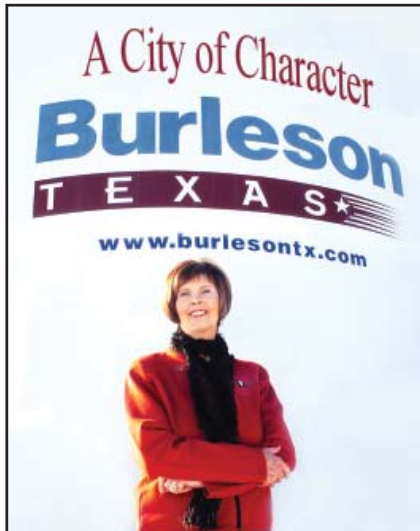
**New participating businesses are added every month, so it’s important that members check the United Web site periodically: [www.united-cs.com](http://www.united-cs.com). Businesses seeking to participate in the Co-op Connections program should contact United Vice President of Communications Marty Haught at 817.556.4033 or [martyh@united-cs.com](mailto:martyh@united-cs.com). Businesses have the flexibility to determine the type of discount deal they wish to offer under the program and then they agree to offer that discount for one year or more. United will promote participating businesses in its newsletter and on the co-op Web site. There is no charge for participating in Co-op Connections. United will also mail a Co-op Connections package to the businesses, which includes window and cash register stickers to display in their business, helping to identify them as a Co-op Connections participant.**

# United Director Demonstrates Longstanding Professional Commitment to Community

■ Patsy Dumas honored for Burleson civic contributions, character

Commitment to Community is one of the seven guiding principles that distinguish electric cooperatives. Patsy Dumas, secretary of United's board of directors, embodies that principle in all that she does—whether she's at work representing the interests of First National Bank of Burleson as a vice president and loan officer, or volunteering her time to local organizations, or protecting the trust of cooperative members she serves. And because of her dedication to the Burleson community—where she lives and works—Dumas was honored in October with the City of Burleson's Byron Black Character Award.

The coveted award was created six years ago to further augment a joint resolution between the City of Burleson, the Burleson Independent School District, the Burleson Area Chamber of Commerce and the Burleson Ministerial Alliance and its auxiliary to become a City of Character. The Character Award recognizes individuals who set examples for others by adhering



## **PATSY DUMAS**

United Cooperative Services Director

to the principles of the City of Character initiative.

"This year's recipient is not just a person of character, but is a huge part of the character of the community as a whole," said Byron Black in presenting the award. "If there is a group, initiative or program in Burleson that is focused on the betterment of this community, [Patsy] is somehow involved in it and is its most enthusiastic supporter," said Black.

As one of Burleson's most enthusiastic ambassadors, Dumas has served in a multitude of civic and community-focused organizations, including: Burleson Chamber of Commerce Education

Foundation, two-term chairman of the Burleson Area Chamber of Commerce board, vice president of Keep Burleson Beautiful and as a 13-year member of the Huguley Memorial Medical Center's Crystal Heart Gala Committee (one of the hospital's chief fundraising endeavors). In addition, Dumas is the only woman ever to serve as president of the Burleson Rotary, was named the club's Rotarian of the Year in 2003, and she is also a recipient of Rotary Club International's prestigious Paul Harris Fellow Award. Dumas has also been a recipient of the Burleson Athena Society's Athena Award, a national award that recognizes leadership in the promotion of women in business, and she is a constant advocate of Burleson's Relay for Life. Among her many other distinctions, Dumas was named Burleson's Citizen of the Year in 1990.

"Patsy Dumas' enthusiasm for her community is evident in all that she does in representing the people of Burleson, including her role on the United board," said United CEO Ray Beavers. "We're extremely proud of Patsy for being honored with such a prestigious award and we're fortunate to have her as part of the United family," he said.



**MAP FOR SUCCESS**—United Vice President of Marketing Landy Bennett shows Betty Tice a satellite view of some of the co-op’s service territory.

# Trading Places

## United Customer Service Representative Shadows Staff as Assistant CEO

—By **BETTY TICE**—

**A**s a customer service representative, my everyday tasks keep me very focused on the requirements of my department. Because of that, I have never really had the opportunity to see, first hand, how the rest of the UCS departments contribute to our overall operations and collectively provide electric service to our members.

After attending a United board meeting and visiting with the planning, marketing, human resources, accounting, engineering, operations and plant facilities departments, I had a better overall perspective of each area’s responsibilities and what the employees in each of those departments do to make our co-op a successful place. That week gave me a chance to see the bigger picture, and demonstrated how important it is to have all the separate departments working together. They must be

## SAMPLE OF DISCOUNT OFFERS: Continued from Page 2

See full listings at [www.united-cs.com](http://www.united-cs.com)



**A-Apex Heating\*Air\*Electrical**  
Granbury, TX  
\$25 off Service Call

**All Star Clips**  
Stephenville, TX  
\$5.99 hair cuts on Sundays (women are extra)

**Avon Cleburne**  
Cleburne, TX  
20% discount on fragrance, skincare, makeup, hair care and foot care products when customer picks up order in Cleburne

**Brooks Real Estate**  
Stephenville, TX  
1 year Home Warranty with the purchase of a home through Robbie.

multi-dimensional and flexible because the issues we face require fitting everyday situations into a constantly evolving plan for future distribution efficiencies.

Attending the United board meeting was educational, too. I now have a greater understanding of the important part the directors play at the co-op as they consider and make decisions about the policies and general direction our co-op will take to meet the needs of the membership. Since the board consists of members who will be personally affected by every decision they make, I was reminded of the fundamental advantage we have over other companies providing a service like ours. As members themselves, our directors have a greater sense of our membership's expectations in service and power costs.

I've heard United CEO Ray Beavers talk often about our wholesale power provider, Brazos Electric, but to be able to visit their offices in Waco and see some of its critical operation areas proved to be extremely interesting. We visited their Supervisory Control and Data Acquisition (SCADA) and power supply operations departments and were shown some of the daily, non-stop monitoring procedures Brazos must exercise to provide United and other member co-ops with electricity. Brazos generates power through a huge network of transmission lines to each of the substation locations serving its members. Today, United is Brazos' third-largest power consumer in the generation and transmission provider's family of distribution co-ops. Brazos representatives also showed us their power supply system and how they are constantly scheduling power needs with the Electric Reliability Council of Texas, every minute of every day. From this one location, Brazos can determine if it is less

expensive to generate power from various power plants from within their network, or shut some plants down and buy the power from the market. I don't fully understand how that happens and the topics covered in the meeting were more than I could comprehend in one visit, but it was interesting to see what our management and staff have to go through to get things accomplished at that level, while also looking after the interests of United and our members at the local level.

I was also given the opportunity to observe the processes involved in one of United's many free home energy audits, and I was reminded how our focus on the member makes us genuinely and uniquely different from other electric utilities. At this particular audit, the member said he wasn't going to be able to afford the implementation of all of United's audit suggestions for saving energy costs, but I noticed how his perception of United changed simply because we made an effort to go to his home to help find ways for him to use less energy.

When my week was over, I came away with a greater appreciation and a different perspective of all the departments and their important and specific roles in this very complex company. I realize we are providing a basic necessity in our world today...but it should give all of us a greater sense of purpose knowing that we are constantly trying to do things for the betterment of our members. I'm glad United employees have the opportunity to serve as Assistant CEO. And I'm proud to work for a company that encourages employees to see for themselves how each contributes to the reliable delivery of power to you. The experience was definitely eye-opening.

**Dave the Camera Guy**  
Cleburne, TX  
A free sitting fee and 11X14 (a \$70 value!)

**Family Chiropractic**  
Granbury, TX  
10% off initial exam and any following manipulations for patients paying cash

**Hard Eight Pit BBQ**  
Stephenville, TX  
1 FREE drink with purchase of any meal

**Jerry's Windshield Repair**  
Stephenville, TX  
Free estimates on windshield repair and rock chip repair

**Leach Bros. Pit Bar-B-Q**  
Cleburne, TX  
10% off any regular purchase of Bar B-Q Beef Sandwiches, Beef Plates or BBQ Beef by the Pound

**NAPA Auto Parts of Hood County**  
Granbury, TX  
Same discount offered by AAA

**Patrick's Cleburne Floral**  
Cleburne, TX  
10% off local delivery

**Texstar Kubota**  
Stephenville, TX  
\$200 additional discount on new or used tractor

**Tumbleweed BBQ**  
Stephenville, TX  
4 FREE 20 oz. drinks with the purchase of a Family Dinner Pack!

**Woods Furniture**  
Stephenville, TX  
Interest-free financing with approved credit on all merchandise

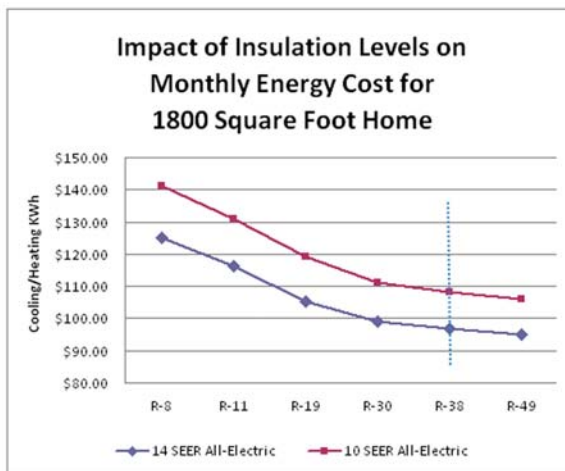
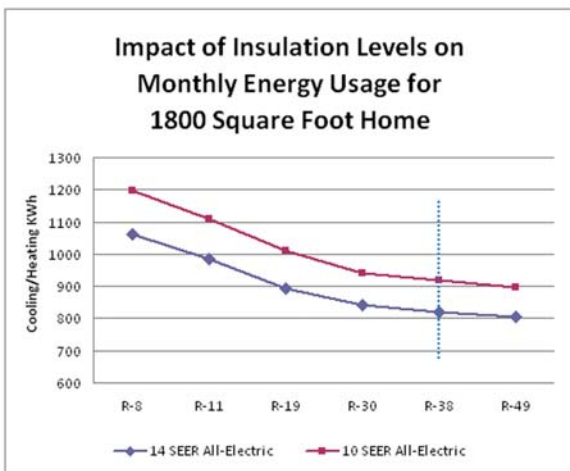
# United Study Suggests R-38 Insulation Levels Meet Best Performance, Investment Ratios

Monthly Energy Usage - 10 SEER w/ Electric Heat vs. 14 SEER w/ Electric Heat

	14 1800 sq. ft.	10 1800 sq. ft.
R-8	1060	1196
R-11	985	1109
R-19	892	1010
R-30	841	941
R-38	821	918
R-49	804	898

Monthly Energy Cost - 10 SEER w/ Electric Heat vs. 14 SEER w/ Electric Heat

	14 1800 sq. ft.	10 1800 sq. ft.	0.118 Rate
R-8	\$ 125.11	\$ 141.10	
R-11	\$ 116.28	\$ 130.85	
R-19	\$ 105.26	\$ 119.18	
R-30	\$ 99.19	\$ 110.99	
R-38	\$ 96.89	\$ 108.31	
R-49	\$ 94.91	\$ 106.02	



## INSULATION OVERKILL: The Law of Diminishing Returns

Understanding where, how and when you can expect to realize a financial return on any improvement you make in your household energy efficiency is nearly as important as deciding to make such improvements.

When the extra cost of the improvement exceeds its savings potential, then you have reached a point of diminishing returns, or saturation. In the case of home insulation, it is possible to over-insulate.

According to an internal study



conducted recently by United Senior Vice President of Planning Cameron Smallwood and Jake Brooks, Manager of Energy Conservation, the energy savings potential for insulation values exceeding R-38

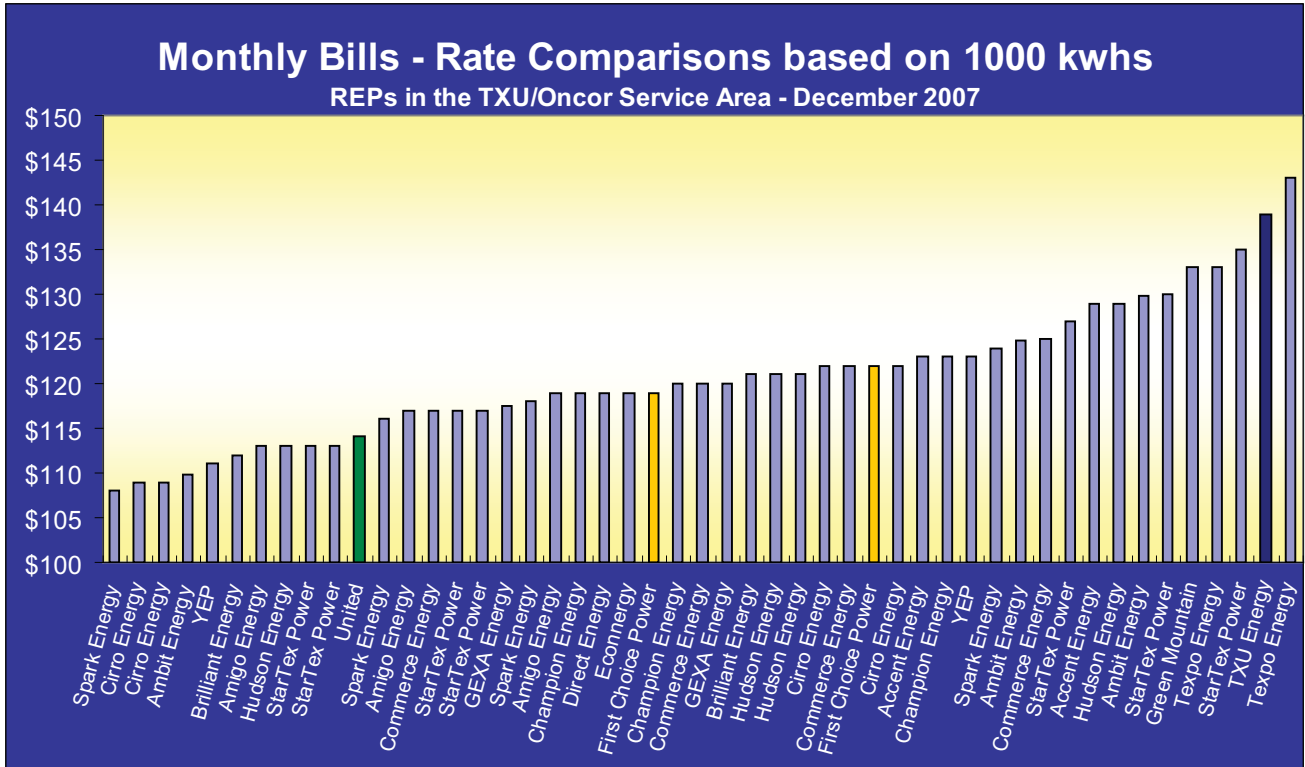
(United's recommended level) in an average home do not yield a sufficient return on investment. The Department of Energy recommends R-49. However, as the graph illustrates above (energy usage at left, and energy cost at right, for an 1,800-sq.-ft. home using either a 10 or 14 SEER heating unit), the return on investment by increasing

insulation levels from R-30 to R-49 are marginal and may not warrant the additional investment.

Increasing insulation does make sense in most cases. For an 1,800-sq.-ft. home, with R-11 insulation and using a 14 SEER heating system, increasing insulation levels to R-38 would reduce energy usage from 985 kWh to 821 kWh per month and reduce energy costs by \$20 per month.

"This is one example of United analyzing industry recommendations and determining whether they're practical for our members," said Smallwood. "In essence, it's another way United is looking out for you," he said.

# RATE WATCH



## HOW WE COMPARE

The field of North Texas power market participants continues to mushroom. The rate comparisons shown above represent a small portion of all rates offered in the North Texas utility market for the month of DECEMBER 2007 and do not include new participants who have posted only temporary, or introductory rates. A complete comparison may be obtained by going to [www.powertochoose.org](http://www.powertochoose.org).

## Who's Counting?

Prior to the Texas electric industry's deregulation in 1999, there were only nine rate participants throughout the North Texas electric market. Today, there are approximately 88 single participants who have rates in play—even more noteworthy when considering many of those participants offer multiple rate schedules published only on their individual Web sites.

# New Year's Planning

**M**y how fast time goes by. It is now 2008. It just seemed like yesterday that we were planning this new organization called United Cooperative Services, which in reality was more than eight years ago. Now we're all working for or with an organization that continues to meet the challenges of a changing industry, all while keeping focused on one primary objective and that is you, the member. Each and every employee, along with your board of directors, is constantly looking at how we can improve tomorrow based on what we have done today. Yesterday was merely a measuring stick that gives us an idea of what tomorrow may bring—but what really matters is today and the future.

This time every year, people resolve to do what they didn't get done the year before, and in all likelihood, won't get done next year, either. They don't get it done because it is just a plan and has no real objectives attached to it. Objectives create a focus that mandates a process of planning. Several years ago at United, we put together financial objectives that keep us on track today in different planning approaches we make in our operations. Those measures have kept us honest—requiring we meet them rather than changing the objectives when things get tough.

Your board of directors also established organizational and membership-related objectives, which are measured and reviewed regularly to ensure the cooperative continues to measure up to the performance standards that are expected. Each quarter, the membership is surveyed to make sure we are meeting your expectations. If we see a drop in any of your

expectations, we take it seriously and find ways to improve.

As we discussed at the annual meeting, the board and management are always comparing the cost of wholesale electricity, which we are obligated to purchase from

Brazos Power Electric Cooperative, with pricing on the deregulated market. For a long time, our power purchases from Brazos have been more competitive than overall market prices. If that were to change, then the board would feel compelled to look at how United can best take care of the members over the long term—in both cost and service reliability.

Planning is something that a new year shouldn't provoke. Planning is a constant process, especially in changing and challenging times. I hope you, as a member of United, can see the success in that approach, and that we have earned your confidence in how your cooperative

is being directed and managed. I hope you also see the benefit of our willingness to change to meet the primary objective, which is, of course, providing our members with unsurpassed service and reliability at the lowest possible cost.

Yes, I need to lose some weight and work out more. I also need to take more time off and rest as I get older. Maybe I will try that again with a New Year's resolution, even though I have vowed to do that every year for as long as I can remember. Or maybe I should do as I have learned in the business world—change my priorities and establish some objectives, and perhaps then discover a new me. I know that if I adhere to those objectives, this New Year's planning will have more impact. I will tell you more in six months.

Happy New Year to you and yours, and I hope this year your objectives become realities.



**RAY BEAVERS**  
United CEO/General Manager