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Mission Statement
Blue Ridge will be a competitive, quality provider of energy and other services, maintaining its history of integrity and adapting to the challenges of a changing world. While exercising leadership in the community, the organization's focus will be on exceeding customer expectations.

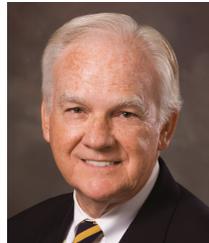
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A good time to consider a heat pump loan

WITH THE HOT SUMMER soon to become a distant memory, it won't be long before we'll be wearing extra layers of clothing to protect against the cold. For any number of Blue Ridge members, this might be a good time to consider an upgrade or replacement of an aging HVAC system.



We're prepared to help, should you decide to move forward with such a project. Our heat pump loan program has served a host of co-op members through the years. Financing is available at a favorable interest rate of 7.5 percent, and the installment payments can be included on the member's monthly electric bill. Members who wish to participate would need to own both the dwelling and the land upon which it resides.

A complete description of the loan program can be summed up in a comparatively short list of "bullets." I'm pleased to reproduce that list below:

Loan amounts

- ▶ Minimum amount \$1,000
- ▶ Maximum amount (stick-built homes)
 - One heat pump \$10,000
 - Two heat pumps \$15,000
 - Geothermal heat pump \$20,000
- ▶ Maximum amount (mobile homes)
 - One heat pump \$8,000

Payback periods

- ▶ Loans less than \$1,500 42 months
- ▶ Loans more than \$1,500 60 months
- ▶ Geothermal heat pump loans 84 months



AMANDA MACHEN

To qualify, the new heat pump would need to have a SEER rating of at least 15 for a stick-built house and a 14-or-greater SEER rating for a mobile home. Completion of the necessary forms related to the loan transaction would also be required. Payment of a small fee to cover the costs of filing the UCC forms would round out the associated paperwork.

Blue Ridge has a list of several dozen approved HVAC dealers who are enthusiastic participants in this loan program. These businesses are conveniently located all across the cooperative's service area, and we'll be glad to provide that information for you.

As I bring this report to a close, I want to note that geothermal heat pumps are an important part of this financing program. There's a great deal of emphasis today on green power and renewables, and geothermal can certainly be included among the ranks of those environmentally friendly technologies. As a service to our members, Blue Ridge is pleased to lend support to the employment of this energy-saving system.

Charles E. Dalton
President and CEO

Washington Youth Tour offers great opportunity

THIS FALL AS students are eagerly sharing what they did this summer, several high school seniors can tell about their trip to Washington, D.C., as part of the cooperative's Washington Youth Tour. Three students were chosen earlier this year to represent Blue Ridge Electric Cooperative on this annual trip that provides young people an opportunity to tour our nation's capital and see our government in action.

Tanner Stegall from Pickens High School, Peyton Brown from Wren High School, and Drew Holcomb from West-Oak High School were chosen from a list of qualified young men and women for this honor. These students joined other South Carolina students to travel to Washington, where they met with rising seniors from across the nation, and toured popular tourist attractions, government buildings,

museums, and more. They shared with us their most treasured memories of the week . . .

"Throughout my week on the Washington Youth Tour, I would definitely say my favorite part was meeting so many new people. The trip gave me the opportunity to meet students from both South Carolina and across the U.S. and form friendships that will last a lifetime."

—Peyton Brown

"As a young adult, the Washington Youth Tour helped further my knowledge of our government. It created friendships that will last a lifetime and helped develop my social skills. The opportunity to visit Washington was surreal. It made me realize there is more to life than small-town jobs and countryside living."**—Drew Holcomb**



Tanner Stegall, Peyton Brown and Drew Holcomb visited Capitol Hill where they met with United States Senators Lindsey Graham and Tim Scott.

"My favorite part of the Washington Youth Tour was most definitely meeting new people. The Washington Youth Tour is a great program to mature, and to truly transform young individuals into independent young adults. I'm blessed to have shared this experience with countless friends across the nation."**—Tanner Stegall**

For more information or an application, visit blueridge.coop.

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