



A MESSAGE FROM YOUR CEO

## SRE to retire over \$4.2 M in capital credits



**Brian Hughey**  
General Manager & CEO

There are many benefits of being a member of an electric cooperative. One benefit is the retirement of capital credits.

Singing River Electric Cooperative's board of directors approved a retirement this year of more than \$4.2 million in SRE capital credits to the membership. This represents capital credits for the years 1993 and 1994. An additional \$700,622 of other capital credits will be returned to members for the year 1990.

### What does this mean for the members?

As a member, you have a share in the earnings of your electric cooperative. Singing River Electric's rate revenue is used to operate, make payments on loans and make improvements to the electric system. Any remaining revenue is allocated to the members in the form of capital credits. The amount of capital credits assigned to a member is based on the amount of

electricity purchased during a particular year. When funding is available, Singing River Electric's board of directors can approve retiring a portion of the member's capital credits.

### How do I get capital credits?

Members during the years 1993 and 1994, with an account that is still active, will automatically receive either a bill credit or check based on their credit amount. These members do not have to fill out any paperwork. The checks will be mailed and bill credits applied during the month of December. Previous members who had an account from 1993 and 1994, but no longer have an active account, can visit [singingriver.com](http://singingriver.com) or call any SRE office between Oct. 1 - Dec. 31 to receive instructions and download the necessary paperwork to claim their capital credits. Completed documentation must be returned to the Singing River Electric Lucedale office by 5 p.m. on Thursday, Dec. 31, 2020.

We hope these returned capital credits help you and your family during this holiday season. Lastly, on behalf of our board and employees, we want to wish you a Happy Thanksgiving.



**Jeff Gray**  
Energy Services Representative  
[gray@singingriver.com](mailto:gray@singingriver.com)

### Tips for winter heating

Winter is right around the corner. Remember to monitor your electric heating, which is often the highest cost on your electric bill. What you should do depends on the kind of heating unit you have.

Electric space heaters are not recommended unless you have no other heating option. However, if necessary to heat a small space, remember to keep safety in mind and turn off the unit when not needed. Space heaters do have thermostats, but they will rarely turn off and can be expensive to operate.

A traditional electric furnace can also be costly to operate in the winter. Most electric furnaces will use around \$1 of electricity per hour of run time. Considering units can run several hours per day, especially during extreme or sustained cold, your energy costs can add up quickly. Tips include programming your thermostat to go down a few degrees during the day when no one is home or at night while you are sleeping. You can also open curtains during the day to take advantage of free radiant heat from the sun.

Heat pumps heat your home about three and a half times more efficiently than an electric furnace. A heat pump is designed to maintain the temperature in your home, so leave it programmed and do not turn it off and on in the winter. Set it to a desired temperature and leave it. If you must adjust the thermostat, only make minor adjustments. Adjusting the temperature more than two degrees or more can engage the emergency heating mode resulting in lost savings that would have been gained from operating in heat pump mode.

For more information, visit [singingriver.com/ways-to-save](http://singingriver.com/ways-to-save).



## Understanding Capital Credits

If you receive your electricity from a local cooperative, you are a member-owner. That means you are entitled to certain benefits, including the allocation of capital credits.

### Q. What are capital credits?

A. Singing River Electric's rate revenue is used to operate, make payments on loans and make improvements to the electric system. Any remaining revenue is allocated to the members in the form of capital credits.

### Q. How do members earn capital credits?

A. When you signed up for electrical service from the cooperative, you became a member. Each member is allocated capital credits based on how much energy the member purchases from the cooperative.

### Q. Are capital credits returned every year?

A. Each year the board of directors will decide whether to retire capital credits. There may be years when the cooperative is not able to distribute capital credits because of certain economic conditions and other factors such as major storm damage.

### Q. How are capital credits returned?

A. Either by a check mailed to members, or in the form of a credit on the electric bill, based on the credit amount.

### Q. What happens to a member's capital credits if the member moves away?

A. Capital credits are maintained on record and can still be returned to a member when those credits are retired by the local board of directors. Members who move away may download paperwork from [singingriver.com](http://singingriver.com) to request capital credits if they were members during the years being retired.

### Q. Can I obtain a deceased member's capital credits?

A. Yes. Surviving family members may download paperwork from [singingriver.com](http://singingriver.com) to request capital credits for a deceased relative.

### Capital credits are not the only member benefits:

- Reliable electric service provided at cost.
- Control of your electric co-op. Governed by your neighbors, member-owners, who serve on the board of directors.
- More than 80 year heritage of local community support and development.

### Find out more:

[singingriver.com/capital-credits](http://singingriver.com/capital-credits)



@SingingRiverElectric



@SRECooperative

**GIVE  
JOY**

THIS  
**HOLIDAY  
SEASON**

Round your bill to the next whole dollar and help a neighbor.



### Four easy ways to round up:

- 1 Check the NHN Energy Assistance box at the top of your bill.
- 2 Sign up using the SmartHub app on any mobile device.
- 3 Go online with your computer at [singingriver.com/give-joy](http://singingriver.com/give-joy)
- 4 Call any SRE office and request to participate. Once enrolled, the billed amount will "round up" to the next whole dollar.

**Ask Us How Today!**

**Singing River  
Electric Cooperative**



# Havens Delivers Down Home Delicious



by Nancy Jo Maples

"I scream. You scream. We all scream for ice cream," especially when it's from Havens Down Home Creamery. This place takes ice cream from the cow to the cone.

For Preston and Kristen Havens and their four children, farming is a family affair. Their venture began in 2011 hand-milking one cow because their daughter Presley was intolerant to store-bought milk. That Jersey produced three gallons a day, more than they could drink. They shared excess with neighbors soon realizing they needed more cows to meet the demand. They built a dairy barn with electric milkers and started milking commercially January 2016.

"We intended to start with seven cows, but bought 13. That's 30 gallons a day. Preston was afraid we wouldn't be able to sell that much. However, that hasn't been the case. Instead, our concern jumped to finding enough cows to feed people," Kristen said.

Today the Havens milk 32 cows producing 115 gallons a day. Their milk is slowly pasteurized at 145 degrees for 30 minutes, but is not homogenized. Homogenization permanently mixes fat content into the milk's body eliminating the cream line characteristic of fresh-from-the-farm milk. Keeping milk at its natural state allows it to be whole, packed with nutrients and more easily digested.

Their business started with and still markets cream line milk, chocolate milk, buttermilk, cheeses and packaged grass-fed beef onsite and at select stores. Yet their 2018 ice cream venture caused sales to soar. Their signature trailer picturing a happy cow can be spotted at festivals and roadside setups throughout southeast Mississippi. Often, you'll notice the customer line before the trailer as lines can be 40 people deep. "We've had people wait in line an hour or more," Kristen said.

Havens' ice cream originally offered five flavors — sweet cream (vanilla), peach, strawberry, chocolate and salted caramel with pecan pralines, their best seller. Today they carry 48 flavors and make 360 gallons a week. A consumer of Singing River Electric, the Havens plan to build a store and processing plant nearer



the road as their backyard gets congested during afternoon ice cream sales. They sell from their backyard, 121 Havens Dairy Road, 2 p.m. until 4 p.m. Sunday through Friday, March until October, and Thursday, Friday and Sunday in winter months. Follow their Facebook page, Havens Down Home Creamery, to find postings of set-ups in Gautier, Lucedale, Leakesville, Hurley and Tanner-Williams.

The children — Tanner, 16, Presley, 13, Ty, 8, and Paisley, 6 — are homeschooled each morning and pitch in for chores after lunch. Before school starts Kristen and Preston have already milked, dealt with managerial paperwork and cooked breakfast. After lunch everybody pitches in feeding calves and chickens, labeling milk products, herding cows, etc. The list of chores is endless, thus the need for their half dozen employees.

The Havens eat, breathe and drink dairy life, literally. Their milk barn sits 50 yards behind their home in George County's Brushy Creek Community. On any given day you'll not only find calves roaming in the backyard, but also chickens, guineas, dogs and a cat named Danny.

Cows graze on seasonal grasses only eating grains during milking. None receive hormones, steroids or antibiotics. They're milked four at a time, twice a day at 5 a.m. and 4:30 p.m. Milking takes an hour and a half. Most are Jersey or Jersey-Holstein personalized with names like Betty Lou and Lucy, a trait Preston learned from his grandfather, R.B. Havens, who himself milked for 52 years nearby. "This is Preston's dream," Kristen said. "He grew up following his grandfather's footsteps."

It may have been Preston's dream, but it has become Kristen's passion. She says it's taught their children more than she could have imagined. "It's not a job. It's a lifestyle," she said. "Would I do it again? Absolutely!"

*Award-winning journalist Nancy Jo Maples has written about Mississippi people and places for three decades. Contact her at nancyjomaples@aol.com.*

## SRE members vote to amend Certificate of Incorporation

Singing River Electric Cooperative members voted by 96% to amend the co-op's Certificate of Incorporation and allow SRE to potentially provide both electric and high-speed internet or broadband services on Friday, Oct. 9, at the Lucedale office.

"We ask now for your patience as the board carefully considers this vote, their research and the wise counsel of our experienced consultants to make a decision by the end of the year on whether to provide broadband fiber service," said Singing River Electric CEO and General Manager Brian Hughey.



The results of the board's decision on broadband will be released in the member magazine publication, *Today in Mississippi*, which is mailed to members the first week of every month.

For more information about SRE's research and a Q&A about broadband, visit [singingriver.com/broadband](http://singingriver.com/broadband). To see video and additional photos of the special-called meeting, visit SRE's Facebook or Instagram page at Singing River Electric or the Twitter page at SRECooperative.



### BROADBAND VOTE AND MEETING EARLY VOTING WINNERS

**\$500**  
Grand Prize Winner  
R. Welford — Lucedale

**\$250**  
Winners:

- A. Sandoval — Ocean Springs
- M. Skinner — Lucedale
- L. Stokes — Gautier
- Richton Church of God — Richton
- M. Furr — Vancleave
- D. Stewart — Leakesville
- K. Papa — Ocean Springs
- M. Motes, Jr. — Ocean Springs

Winners have been notified, and checks were received by mail. Congratulations and thank you!







## Why Is Good Credit Important?

How you handle your finances affects more than just your ability to borrow.

### NHN Community Grants

Neighbors Helping Neighbors (NHN) Community Grants help Singing River Electric merge efforts with the hard work of those within our communities.

Since the program's inception in 2001, \$297,836 has been awarded to local non-profits in local communities.

## Supporting financial education

### SRE NHN Grant assists Jackson County Civic Action Committee

Jackson County Civic Action Committee received a \$2,500 Neighbors Helping Neighbors (NHN) Community Grant to purchase six flip-top nesting tables and 12 stacking chairs for their new Financial Counseling and Education Center. According to Jackson County Civic Action Committee Executive Director Diann Payne, the three main subject areas covered during trainings are credit as an asset, student loan debt and college financing, and retirement and social security. Clients also attend sessions to learn how to save money and plan for episodic emergencies, such as car repairs and illnesses. The goal is to give clients the resources to make informed financial decisions.

For more information on SRE NHN Community Grants and how to apply, visit [singingriver.com/my-community](http://singingriver.com/my-community). Grants for up to \$2,500 are awarded to non-profits in SRE's service area three times a year in January, May and September.



# Happy Thanksgiving

## from Singing River Electric

Our offices will be closed  
November 26 and 27 for Thanksgiving.  
Dispatchers and servicemen will be available for outages and emergencies.