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Horry Electric Cooperative, Inc. is an equal opportunity provider and employer.

Horry Electric Cooperative Inc. is a non-profit, member-owned organization providing information and energy-related services on a fair and equitable basis.



A Touchstone Energy® Cooperative



Understanding your bill

LAST MONTH, I explained how Horry Electric is billed each month. This month, I want to share with you what

makes up your electric charge.

Your monthly electric charge consists of three components and an adjustment factor.

Energy costs

Electric energy is a variable cost. It is the amount of energy used to power your home or business and is measured in kilowatt-hours (kWh) by your meter. Think of it as the amount of fuel that had to be used at the generating station to power your HVAC system or dryer.

Demand costs

Demand (kW) is the portion of the overall system's capacity that you require when your electric use peaks. Think of this as the service on your property plus your share of the power lines, substations and generators necessary to turn that fuel into electricity and deliver it to you. This investment must be there whenever you need it, whether it is a home you live in 24/7 or an account that only gets used part of the year.

Fixed costs

The final group of costs does not depend on the demand you place on the system or how often you use electricity. The facility charge is the cost to make service available to the meter. This includes the infrastructure such as transformers, primary and secondary wire and the meter at your location. Horry Electric even pays property taxes on each meter.

Adjustment factor

You may have noticed the wholesale power cost adjustment (WPCA) on

your bill, which is a variable factor. WPCA can be a charge or credit, dependent upon Horry Electric's charge for generation capacity, the fuels that are used to generate our power and other costs.

Historically, electric utilities have used higher energy charges to cover the fixed costs not covered by low facility charges. If everyone used the electric grid in exactly the same way, this would not matter. This is not reality, though.

For example, imagine having a "man cave" or "she shed" that you occasionally use. If that extra building has its own electric service, it costs your cooperative roughly the same amount to provide service to your home and your cave or shed, but your home's electric service will subsidize your low use account because of the current rate structure. That might not matter if you are paying both bills, but what if it is your neighbor? Do you want to pay more for your home's use so he can save on his man cave?

Your cooperative has been working to fix this. Over the past several years, we have gradually raised facility charges. Your basic facility charge has increased from \$21 per month to \$26 in the past five years, all while keeping your kWh charge the same for more than a decade, despite rising costs.

There is more to come on this subject, but know your cooperative is working hard to make sure you do not have to pay more for your home's electric service so Cheryl can have her she shed!

Daniel B. Shelley, III

DANIEL B. SHELLEY, III
Executive Vice President and CEO

PHOTOS
BY
JENNIFER
CUMMINGS

A family legacy

GRITS—a classic Southern dish that can be served a la carte or garnished with shrimp, bacon and green onions—started a family business in the 1930s. James Graham built and operated a stone mill to make grits and corn meal for his family, neighbors and customers in South Carolina. Today, David Dorman, an Horry Electric member living in the Aynor community, runs the business as its third generation owner.

“He [Graham] was famous for his corn meal and grits,” says Dorman. “People came from all over to buy them, but you had to come to the farm.”

Graham’s business boomed in Aynor, the agricultural hub of Horry County. Growing and harvesting its own corn, grinding it and producing a variety of products made the business a staple in town.

A plate full

Dorman grew up in Charleston, but spent his summers working on the family farm and learning the trade from his grandfather.

“I had no intention of being in the grits business, but my dad kept telling me this would all be mine someday,” Dorman says. “I began to think beyond what the business was and about what it could be.”

When the time came, Dorman took over the business without a second thought. His vision for expanding started with creating a brand. He branded the business as Palmetto Farms with a focus on one specialty product—“real good grits,” as the company’s slogan says.



David Dorman, the third generation owner of Palmetto Farms, stands outside his Country Store in downtown Aynor.

Dorman redesigned the packaging for Palmetto Farms products with the goal of landing their grits in retail and grocery stores. Today, Palmetto Farms’ stone ground grits are the top seller on Amazon.

Fulfilling large orders for Amazon sparked the need for a larger space. “We literally ran out of room on the farm,” Dorman says.

A taste of what’s next

Last summer, the Palmetto Farms Country Store opened at 715 S. Main Street in downtown Aynor. In addition to the signature stone ground grits and corn meal, Palmetto Farms produces and sells peanut butter, kettle corn and jam. One of their top in-store sellers is the cleverly named Highway 501 Traffic Jam, made with five different fruits.

The Palmetto Farms team continues to work daily to fulfill orders for the high-quality grits and corn meal that are now served in hotels and restaurants from coast to coast. The company is expanding to include a Door Dash option and working with the Department of Agriculture and school districts in South Carolina, North Carolina and Georgia to provide Palmetto Farms grits in schools to help enhance the quality of food available to students. Dorman’s sons, Andrew and Devin, are involved in every aspect of the business and are excited to continue the family legacy as fourth-generation owners.

As the holidays approach, Palmetto Farms is making custom gift baskets to make for a tasty Christmas gift. You can visit the Country Store to build your own or call the team to customize one for you. You can also order any of their specialty products online at palmettofarm.com.



The all-natural stone ground grits are the center display in the Palmetto Farms Country Store. Options include white, yellow or mixed grits.



HEC awards \$10,000 to teachers through Bright Ideas grants

CELEBRATING TEACHERS and innovation is the purpose of Horry Electric's Bright Ideas Education Grants program. As part of National Co-op Month, we're proud to feature the 11 teachers across Horry County who were awarded Bright Ideas grants, totaling \$10,000.

Krystle Ballatore, Lakewood Elementary

Entry: Equal Opportunity Translated
Award: \$500
Ballatore will implement translating earbuds in the classroom to ensure all students have an equal opportunity to thrive in academics.

Carolyn Chestnut, Daisy Elementary

Entry: SEL Toolbelt
Award: \$500
Chestnut plans to build a social and emotional toolbelt for students to learn how to work with others, share feelings and develop self-awareness skills that are vital for success.

Crystal Gaines, Ocean Bay Elementary

Entry: Alternative Seating Award: \$1,000
Gaines will create a comfortable learning environment for special needs students by incorporating flexible seating to foster more classroom discussion and problem-solving.

Jessica Partin, Homewood Elementary

Entry: SE Classroom Essentials
Award: \$1,000
The grant will provide special education students with items to assist with sensory needs and create a successful classroom setting.

Christina Prince, Waterway Elementary

Entry: Leveled Reading Books
Award: \$1,000
The project will prepare multilingual students for language proficiency by encouraging them to read leveled reading books to expand their academic vocabulary.



Coach Jason Elliott (right) celebrates his \$1,000 grant to build a fitness park at Loris Middle School, as he stands with Horry Electric's Bright Ideas Coordinator Toni Gore.

Jessica Miller, Myrtle Beach Middle

Entry: Empowering students
Award: \$1,000
Students will learn to become more independent by learning functional and vocational skills.

Jason Elliott, Loris Middle

Entry: Fitness Park
Award: \$1,000
Coach Elliott will build a fitness park to educate students about the importance of obtaining a healthy lifestyle and encouraging physical activity.

April Troglauer, Aynor Middle

Entry: Latin Percussion
Award: \$1,000
Students will learn about Latin American culture and music through playing music and writing their own rhythms.

Kyle Myres, Socastee High

Entry: Careers in Geometry
Award: \$1,000
The project's goal is to align math learning with career opportunities by implementing math-related projects and introducing students to career professionals.

Emmie Gore, Myrtle Beach High

Entry: Gelli Prints
Award: \$1,000
Students will learn about printmaking by combining the elements and principles of art to create unique prints.

Gregory Johnson, Conway High

Entry: Voices of Gen Z
Award: \$1,000
The grant will help build a soundproof recording studio for students to record audio for their video, audio and animation projects.



Kyle Myres of Socastee High School (at right with HEC's Toni Gore) received a \$1,000 grant for her Careers in Geometry project.



Jessica Partin (at right with HEC's Toni Gore) was awarded \$1,000 to help provide her special education students at Homewood Elementary with sensory items.



Sue McKinney (second from right) stands alongside her team (from left) Jenn Faro, Hannah Blancett and Tiffany Mansy. Compliments (center) is one of 26 horses working at the Barnabas Horse Foundation.

Fellowship with horses brings hope, healing

Murrells Inlet woman wins Horry Electric's #WhoPowersYou contest

A VISION started it all. Sue McKinney, an Horry Electric member in Murrells Inlet, is a childhood trauma survivor. Her path to healing began with her love of horses.

McKinney moved to Horry County when she was 11 years old. That's when she got her first horse. She grew up showing horses and went to school to learn horse farm management. "Horses helped me growing up," says McKinney. "If it weren't for my horse, I wouldn't be sitting here today."

A first-hand witness to how horses can help people heal, McKinney was inspired to create the Barnabas Horse Foundation in 2011. She was recently named the winner of Horry Electric's #WhoPowersYou contest, receiving a \$500 prize. She was entered into the statewide #WhoPowersYou contest for a chance to win \$2,500.

"The work Mrs. McKinney and the team at Barnabas are doing is admirable," says Executive Vice President and CEO Danny Shelley. "Her mission and purpose whole-heartedly embraces concern for community. We admire and appreciate the work Barnabas does."

The Barnabas Horse Foundation began offering equine-assisted psychotherapy to abused and traumatized children. Barnabas means "encourager." Today, the Foundation has three full-time staff members, including McKinney. Working alongside her are Jenn Faro, who nominated McKinney for the #WhoPowersYou award, Tiffany Mansy and part-time employee, Hannah Blancett. All are certified life coaches and certified victim service providers. The largest group of employees at Barnabas includes 19 standard-sized horses, seven miniature horses and a few donkeys.

As a therapeutic facility, the staff at Barnabas now provides equine-assisted psychotherapy, coaching and learning to victims of crime, veterans and first responders. McKinney and her team see 100 clients a month, on average. They work with issues ranging from bullying to sexual assault to post-traumatic stress disorder (PTSD). With a goal of helping individuals process through their trauma and begin healing, Barnabas operates on the foundation of building healthy relationships—with horses, families and coworkers.



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Sue McKinney uses a peppermint to make Coco smile for the camera. According to the horse professionals at Barnabas, peppermints are the horses' favorite treats.

Neurobiology and the nervous system

Fight, flight or freeze is the body's natural reaction to danger. Having been hunted in the wild, horses resort to this response, similar to a person who has been victimized or experienced trauma. In order to begin the healing process, McKinney and her team start with what they call "Bottom Up Regulation" to help re-wire the brain.

They start with the brainstem, the part of the brain that interconnects the cerebrum and diencephalon with the spinal cord.

"The diencephalon is the part of our brain responsible for movement," says McKinney. "Then you have the limbic system, the part responsible for our emotions and where we build relationships. Wrapped around that is the neocortex, which is the abstract and logical part we use for math and science."

The first step for a new client is observing the horses in their natural state. After that, the client and Barnabas horse professionals walk among the horses and meet them.

"Just from this alone, you've involved the brainstem, the diencephalon and the limbic system," says McKinney. "Once we get those three areas communicating with each other, then we can help create pathways around the trauma up to the neocortex."

A safe space

Once a client meets all the horses, they choose the one they've connected with the most. From there, the relationship building process begins. Clients participate in activities such as grooming because it's rhythmic and repetitive. This helps clients create a safe space. They work with their horses, while practicing breathing exercises and mindfulness.



Jenn Faro, community outreach coordinator, sits with Lily, one of the three donkeys at the Barnabas Horse Foundation farm.



Sue McKinney (left) sits with Tiffany Mansy in the field, while Hannah Blancett feeds one of the miniature horses a peppermint candy.

"The felt safety allows the client to start moving in and out of what we call the 'window of tolerance,'" says Faro. "When the client has to access their trauma, they can go in a little bit to where they're uncomfortable, but come back to felt safety."

Instead of reacting to their trauma, clients learn to pause, problem-solve and respond in the moment.

"Horses learn the same way," says Faro. "An easy example is how horses are terrified of plastic bags. As Sue and I were riding one day, a bag started rolling through the pasture and some of the horses started to run away. The horses we were on paused. They were able to problem solve and think, 'Wait a minute, that's just a plastic bag and not a monster to eat me.'"

Feeling God's blessings

Practicing building healthy, connected relationships is not only for clients, but for the staff at Barnabas. Helping a client process through their trauma is hard emotionally, mentally and physically for the life coaches.

"We can't take our clients any farther than what we're willing to do ourselves," says McKinney. "You learn how to process through it and not focus on what has happened, but how you can help the person move forward."

While some days are more challenging than others, McKinney and her team take time to recognize and feel God's blessings.

Four part-time staff members, more than 65 volunteers and numerous sponsors help Barnabas provide free services to clients, while also taking care of the horses. "It takes a village to run this foundation and we are so blessed," says McKinney.

Barnabas Horse Foundation is the only alternative therapy program in the state that receives a Victims of Crime Advocacy (VOCA) grant from the South Carolina Attorney General's Office. Preparing to accept their eighth grant, McKinney hopes to continue helping people heal through fellowship with horses. Her vision for the future is to create an entire wellness center and hire more staff.

For more information about the Barnabas Horse Foundation, and how to volunteer or donate to their efforts, visit barnabashorse.org.

Combat cyberattacks

CYBERATTACKS HAPPEN constantly in today's digital world. Cyber criminals can attack on a variety of levels, from large-scale attacks targeting corporations to smaller phishing scams with the goal of gaining someone's personal information.

Horry Electric goes to great lengths to protect the data members have entrusted us with. We continually monitor cyber threats and strengthen our anti-virus and anti-malware software. Employees also go through routine cybersecurity training.

October is National Cybersecurity Awareness Month and it's important to be up-to-date on how to safeguard your devices and data.

Enable multi-factor authentication

Also known as two-step verification, multi-factor authentication adds a second step when logging into an account. This proves you're really you and increases your account security. This second step could include an extra PIN, answering a security question, or receiving a code by phone or email. Regardless of which type of authentication, this makes it harder for cyber criminals to access your account.

Use strong passwords

Remember, passwords are the "keys"

JENNIFER CUMMINGS



Horry Electric's Dale Johnson (left) and Adam Chestnut work in the information technology control room. This hub keeps the cooperative connected to the cyber world, our electric system and members.

to your online world. Your passwords should always be long, unique and complex. Create passwords using at least 12-16 characters. "Never use the same password for multiple accounts," says Dale Johnson, Horry Electric's information technology manager. "Use a combination of upper- and lowercase letters, numbers and special characters. Pass-phrases make for great passwords."

Update software

This may seem like an obvious step, but regularly updating software is one of the easiest ways to keep your information secure. "This applies to all mobile devices, too, such as phones and tablets," Johnson says. Most companies provide automatic updates and will send you reminders. Be aware that some cyber criminals will send fake updates; these typically appear as a pop-up window when visiting a website. Use good judgment and think before you click.

Recognize, report phishing attacks

Don't take the bait when cyber

criminals go phishing. The signs of a phishing attack can be subtle, so take time to thoroughly inspect emails and messages. Most phishing emails include offers that are too good to be true, an urgent or alarming tone, misspellings and poorly-crafted language, ambiguous greetings, strange requests or an email address that doesn't match the company it's coming from. Most platforms like Outlook, Gmail and Mac Mail allow users to report phishing emails. If you suspect a phishing attempt, be sure to report it.

Cyber criminals aren't going anywhere. Their tactics are ever-evolving. By taking a risk-based approach to cyber behavior, we can create a safer internet environment for everyone. Visit staysafeonline.org for more cybersecurity tips.

Want to know if a hacker has your information? Visit haveibeenpwned.com for password info and details. If the date is recent, change your password for the breached site and make sure to practice using different passwords for different sites.

The power of pink

BREAST CANCER AWARENESS Month is something Horry Electric employees hold close to their hearts.

During October, employees wear special pink breast cancer awareness t-shirts and pink flowers can be seen throughout our offices. We do this to honor two Horry Electric member service representatives who passed away from breast cancer. We wear pink for Tiffany Dixon and Albertha 'Bert' Myers Mazyck. Dixon started at Horry Electric in March 2004. "She was an

extremely hard worker, dependable friend, and most importantly, a devoted mom and wife," says Moneek Stevenson, accountant. Dixon passed away on July 15, 2015.

Mazyck worked at the Socastee Office. She was an active member of Women Involved in Rural Electrification (WIRE) and she loved helping the community. She passed away on Aug. 4, 2017.

We miss Tiffany and Bert every day and we continue to pray for a cure.

