

VERMONT

ELECTRIC



CEO Update: The Cooperative Model in Action

By Rebecca Towne

After a few months at Vermont Electric Co-operative, I've gained a new understanding and appreciation of the

cooperative model. I've always known that co-ops – credits unions, food co-ops, agricultural co-ops, housing co-ops – are focused on serving their members who are also their owners. But I've been struck by how deeply and broadly the cooperative values run through VEC. They show up everywhere, from front-line employees to the board of directors. Some of those values are member participation, democratic control, and concern for community.

Without member support and engagement, VEC would not exist. In 1938, farmers in Eden Mills came together to fulfill a vital need in their community – to bring electricity to a part of Vermont where there was none. Eighty years later we continue to rely on support and feedback from our members through emails, calls, and face-to-face interaction, both in our office and out in the community.

We have evolved over time, as have the needs and desires of our members. Today we offer SmartHub where you can pay online, get texts about outages, and see details about your own elec-

tric usage. We provide incentives that encourage members to reduce carbon by investing in technologies such as electric vehicles, heat pumps, and pellet stoves. We know many of our members want to see more renewable energy, and VEC Community Solar is a cost-effective, easy, and efficient way for members to support solar generation and receive credits back on their monthly bills. Through all these changes, we haven't forgotten the original mission of those founding members in Eden – to deliver reliable, safe, affordable electricity to the homes and businesses of northern Vermont.

Another core principle that guides our work is democratic control. VEC's leadership is a 12-member board of directors who are all VEC members themselves and are elected by their fellow members. The annual election will be coming up in April, followed by our annual meeting. These are both great ways to weigh in on the future of the co-op and learn more about what we've been up to. All members will receive a ballot in the mail and an invitation to the annual meeting later this year. We hope you'll cast your vote and come see us at Jay Peak on May 11.

In addition to the directors, many VEC employees are members and live in the communities that we serve, which makes the cooperative

principle of "concern for community" an organic part of our daily lives. VEC employees regularly raise money for local projects and Vermonters in need through charity lunches, our holiday Adopt-a-Family Program, and the Thanksgiving Turkey Drive, to name a few.

VEC's Community Fund provides grants to local non-profits in our community – recently supporting new emergency radio equipment for a volunteer fire department, money for an outdoor learning center, and a town's refrigerator swap-out program. This program is funded solely through contributions (rather than electric rates) from VEC members who choose to participate. When we, as a co-op community, support these efforts, we make our towns stronger, better places to live. Thank you to all the members who have chosen to support this program by rounding up their monthly bills or donating their patronage capital refund.

Above all what I've learned during my first few months as the CEO of your co-op, is that our staff and board work hard every day to utilize our resources wisely and make decisions that respect the foundation that's been built over generations while also preparing for our energy future. I'm honored and proud to be a part of this truly cooperative endeavor.

Keeping the Lights on and the Costs Down: Striking the Reliability Balance



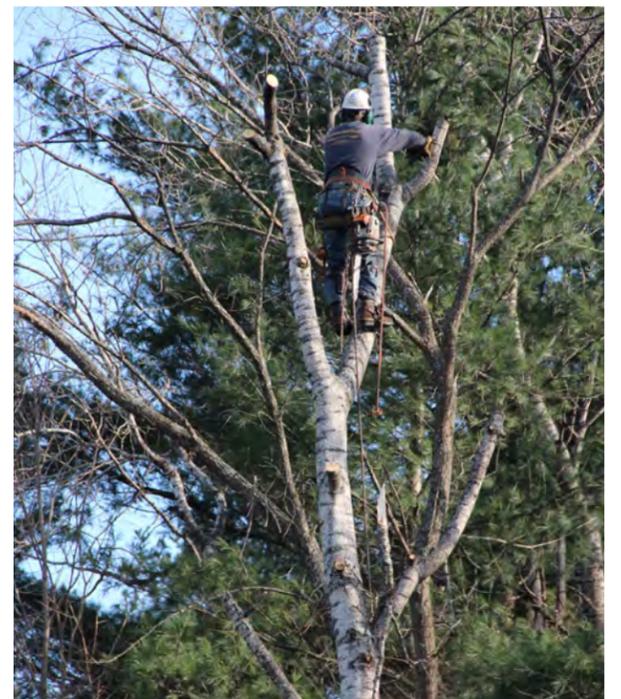
VEC's core mission is to provide safe, affordable, reliable electricity to our members. We recently posed some questions to VEC Chief Operating Officer Peter Rossi (pictured here) about how VEC is working to improve the reliability of the system while keeping a sharp eye on costs.

Q: Storms are getting more frequent and more damaging to electric systems around the state. What is VEC doing to improve reliability given these changing circumstances?

VEC is taking a range of steps that we have deemed to be strategic and cost-effective to improve the reliability of the system over time. For example, where it makes sense, we are moving lines from forested rights-of-way to roads for easier access. We are upgrading wire size to accommodate

increased electrical use and utilizing coated "tree" wire to mitigate outages caused by incidental contact between tree branches and lines. Every year, VEC invests approximately \$7.5 million to improve our distribution system (i.e., poles, wires, equipment, substations, etc.) We also spend about \$1 million annually on standard system maintenance that includes replacement of failing equipment and preventive repairs.

We continue to seek as many options as possible for federal funding for improvements that make the system more resilient, sometimes called "hardening." As our members know all too well, several significant storms have caused widespread power outages over the past few years. The good news is the Federal Emergency Management Agency (FEMA) awarded VEC funds that we are using to improve the resilience of the system. After Storm Philippe, the windstorm that affected the entire state at the end of October and beginning of November of 2017, VEC proposed several projects to make our system more durable. FEMA awarded over \$635,000 to help make them reality. Some of



A VEC contractor trims a tree to remove potentially hazardous limbs. This type of work is an integral part of vegetation maintenance.

Continued on page 4

Paying your Bills? You've Got Options

SmartHub: A Home for Managing Your VEC Account

For many people the most convenient way to pay your electric bill is through our on-line portal, SmartHub. Besides being able to pay your bill, you can get bill notifications, view your power usage data, report an outage, get updates when power is restored after an outage, and more. SmartHub also allows you to manage your VEC account anywhere, anytime using your mobile device.

"If you are tired of fumbling with envelopes, sticking stamps, and driving to the post office to pay your electric bill, SmartHub might be worth a look," says VEC Member Services Manager Sue Bernier. "If you need help, please feel free to give us a call at 1-800-832-2667 – we'd be happy to help set you up."

You can learn more about SmartHub and other ways to pay at www.vermontelectric.coop/payment-options

Paying bills isn't anyone's idea of fun, but VEC tries to make staying up-to-date with your electric charges as easy as possible by offering you a range of payment options. Here they are:

By Mail

Mail payments (check or money order) to VEC, P.O. Box 1400, Brattleboro, VT 05302-1400.

In Person

Stop by any of the following locations during business hours:

- Vermont Electric Cooperative Headquarters: 42 Wescom Road, Johnson
- Franklin Telephone: 5217 Main St, Franklin
- Peoples United Bank (any branch).

By Telephone (automated, 24/7)

You can use our automated telephone system to pay your bill with a check, debit card, or credit card check. Or you can simply check your account balance at any time. To get started, you need your VEC account number and a Personal Identification Number (PIN). To create a PIN, you will need to enter the last four digits of your Social Security number. To get started, call 1-800-832-2667.

Automatically, from Bank or Credit Card

You can have bill payments charged directly to a bank or credit card, through Auto Pay. You can enroll in Auto Pay through SmartHub (see sidebar) or simply fill out a Bank Draft Application or the Credit Card Authorization form and mail it to Vermont Electric Cooperative, 42 Wescom Rd, Johnson, VT 05656. For the Bank Draft Application, be sure to include the nine digit bank routing number along with your checking or savings account number and enclose a voided check. Once we receive your application, we will enroll you in the plan. Note: members signed up for Auto Pay will still receive a monthly statement reflecting current reading information and charges. However, the bill will read "Bank draft - do not pay." (You can find the forms by going to www.vermontelectric.coop, navigating to the Programs and Services tab, and then clicking on Payment Options.)

Budget Billing

VEC offers members the option to pay monthly electric bills with a fixed budget payment plan. The plan allows members to spread their projected electric bills over eleven equal installments. The twelfth month is used to reconcile the account.

Here is how it works: VEC will calculate your budget payment amount based on the average of your previous twelve months' bills. If you have not been at your service address for a whole year, it will be based on the last twelve month's usage for the premises before you occupied the address, and will be adjusted for any known changes. In the first budget year, VEC will review your account between the third and sixth month to ensure that the projected usage is in line with the actual usage, thereby minimizing any under or over payments. If the actual energy consumption exceeds the projected amount by 10 percent or more, we will adjust the budget accordingly and notify you of this adjustment.

If you decide a budget payment plan is not right for you, you can opt out of the plan any time by calling our member service department.

To enroll in the monthly budget billing plan, please contact member services at 802-635-2331.



Billing Questions?

Need help with setting up Auto Pay or signing up for SmartHub? Please contact a member service representative for assistance at 1-800-832-2667 Monday - Friday, 7:30 a.m. to 4:30 p.m.

Heat Saver Loan

If you're interested in installing a pellet stove, heat pump or heat pump water heater and need financing, a Heat Saver Loan may be right for you. These are low-interest loans (starting at zero percent) up to \$35,000 that can cover 100% of installation costs and have a term of up to 15 years. They can be processed in as little as two business days and have low-to-no closing costs.

What projects qualify?

When installed by an Efficiency Excellence Network (EEN) contractor (a list can be found on Efficiency Vermont's website), eligible projects can include:

- High efficiency oil or propane furnaces and boilers (only eligible through 3/31/19)
- Cold-climate heat pumps
- Central wood pellet heating systems
- Cord wood and pellet stoves
- Heat pump water heaters
- Solar hot water

- Weatherization improvements
- Health and safety measures and repairs needed for the efficiency improvement can constitute up to 50% of the total loan amount

How to apply:

1. Work with an Efficiency Excellence Network (EEN) contractor to obtain a scope of work and price quote on your home weatherization or heating improvement project.
2. Complete the Heat Saver Loan project verification form with your contractor.
3. Send your project scope of work, price quote and project verification form to a participating lender (Opportunities Credit Union, Vermont State Employees Credit Union, or NeighborWorks of Western Vermont) to complete the financing process and receive payment. Contact Efficiency Vermont for information about participating lenders: 1-888-921-5990.

Efficiency
Vermont

VEC Offering New Incentives for 2019

VEC is offering a new round of bill credits this year for members who purchase a range of devices for their homes or businesses. These incentives are in addition to other incentives or rebates, including those from Efficiency Vermont.

Specifically, VEC is offering a \$300 credit for cold climate heat pumps purchased this year (up from \$150 for those purchased in 2018) as well as new credits this year for electric-powered forklifts (\$1,000) and Zero Energy Modular (ZEM) homes (\$500).

VEC's bill credits help members who want to shift their energy use away from fossil fuels. But the credits aren't just a benefit to those members. The incentives also help keep electricity sales healthy over the long term, something that's a financial benefit for all co-op members.

The incentives for the forklifts - offered to members who purchase new or used electric forklifts for new applications, or whenever a purchased electric forklift directly replaces a fossil fuel powered forklift - and ZEM homes are examples of technologies for which VEC is offering incentives for the first time.

ZEM homes are energy efficient, modular homes designed to meet the highest standards of durability, energy efficiency, comfort, and air quality. One brand of ZEM homes is built in Vermont by Vermod, based in White River Junction.

Besides the increased heat pump and new forklift and ZEM homes incentives, other bill credit opportunities for 2019 include:

- Heating/Cooling: Heat pump water heaters and pellet stoves, a bill credit of \$150 per unit.
- Vehicles: For plug-in electric vehicles, a bill credit of \$250 for purchases (new or used) and \$50/year for leases; for all-electric vehicles, a bill credit of \$500 for purchases (new or used) and \$100/year for leases.
- Vehicle Charging Stations: Businesses and public entities installing electric vehicle charging stations that are available to the public can take advantage of a bill credit of \$500 per connection. (That's \$500 for a one-head charger and \$1,000 for a two-head charger.)
- Clean Air Program (CAP): CAP program can help replace fossil fuel usage, and reduce carbon emissions, through electric service upgrades or line-extensions. Each project is customized to meet the needs of the member and the co-op. Contact VEC if you think you might have a suitable project for the CAP program.

Learn more about all of these opportunities by visiting www.vermontelectric.coop/energy-transformation-programs or calling 1-800-832-2667.

How about EVs?

VEC has consolidated information about electric vehicles and plug-in electric hybrid vehicles on a new landing page on our website. On the page you can also check out a new video of a plug-in hybrid car test drive we did last summer. In the video, "Jake and Dave on Plug-In Hybrid Vehicles," we take you on a ride around the neighborhood, and talk about charging, efficiency, drivability, and VEC's incentives.

If you're interested in a new car, or just curious about this new technology, check it out here: <https://www.vermontelectric.coop/plug-in>



VEC employee vehicle plugged in at our office in Johnson.
Photo credit: VEC/Kevin Goddard

A Little Help for Members Considering Zero Energy Modular (ZEM) Homes

VEC is offering a new bill credit to VEC members who buy of Zero Energy Modular (ZEM) homes. These highly-efficient homes, if they are fitted with solar panels, can generate much of their own power for heating, cooling, lighting and other electrical needs. The VEC bill credit is \$500.

What exactly is a ZEM home?

Like other manufactured housing, a ZEM home is manufactured off-site and transported on a flatbed truck. Unlike other manufactured housing, ZEM homes are very energy-efficient and extremely well-insulated. A company called Vermod manufactures them right here in Vermont and builds them to suit Vermont's cold climate. Everything in the home is electric, including cold-climate heat pumps and heat pump water heaters, and the homes are typically equipped with solar panels to help offset the electric costs. A ZEM home has a foundation designed to provide solid support and a frost-protected crawlspace beneath the unit. Its undersides are further protected by a thick layer of insulation (R-40). Manufactured homes usually arrive with token insulation in the floors and are positioned with skirting around the base that does little to anchor the building or keep out cold air.

What does "zero energy" mean?

"Zero energy" or "net zero" usually refers to stick-built homes with advanced energy-conservation values and the capacity to produce energy on-site. On an annual basis (if not month by month) these homes achieve zero net energy consumption - meaning they provide as much power as the home uses, while consuming "zero" fossil fuels and contributing "zero" fossil fuel emissions to the atmosphere. What's revolutionary about structures like the ZEM home is that



A ZEM home, pictured here, can be a great alternative to traditional manufactured housing, providing greater comfort and more natural light at an affordable cost. Photo credit: Efficiency Vermont

they achieve those zero energy characteristics in a modular home that can be delivered on the bed of an 18-wheeler.

Because they have solar panels that produce power and receive credits through net metering, the overall cost of monthly energy bills and the mortgage payment is comparable to that of a typical manufactured home and can even be lower.

For information about the ZEM Program, you can visit the Vermod website (vermodhomes.com) or call Efficiency Vermont at 1-888-921-5990.

Q&A

from page 1

these projects were completed in 2018, and the remainder will be completed in 2019. VEC is now requesting another \$1 million from FEMA for damage from the wind event of May 2018, and preparing project requests from the November/December 2018 Winter Storm Bruce.

Q: Why doesn't VEC just bury the electric lines?

In most cases, an overhead electric system makes the most sense because it offers the co-op flexibility and lower costs. Overhead lines allow us to easily add customers and make other improvements to the power system – like adding phases, connections, voltage regulators, or upgrading conductors and converting to higher voltages.

Underground systems cost about six to ten times more than overhead to install – and considering that VEC has almost 3,000 miles of line, it's easy to see how this cost could be significant. With underground lines, it's also generally much harder to make changes and perform upgrades and repairs. While underground systems are less susceptible to outages than exposed overhead lines, when outages do occur, especially during frozen ground conditions, they generally last three to four times longer than overhead outages. Moreover, underground systems are often less efficient at delivering electricity in part because underground lines cannot easily dissipate heat.

That said, VEC does bury lines in targeted areas. For example, in 2015, VEC used a FEMA hardening grant to bury a section of line that had repeatedly experienced outages near Gillette Pond in Richmond. We relocated the line from a heavily-forested, sloped area to a roadbed to improve reliability and save money on continued maintenance. This section of line had little to no potential for future changes, and therefore less need for flexibility or system modifications.

Q: Does VEC proactively trim trees to reduce the threat of power outages? Can you do more of that or do it differently?

In an effort to keep up with constantly growing trees and brush, and continue to improve the reliability of our system, VEC plans to significantly increase our vegetation management in the coming years so that by 2020 we are clearing 240 miles of line every year, at a minimum. Today our minimum is 200 miles. As we execute our planned vegetation management, we also contend with hazardous trees and other specific safety and reliability concerns as needed. We sometimes refer to this as "hotspot" maintenance. VEC spends approximately \$3 million annually on vegetation management and our vegetation management team ensures we create robust trimming plans with qualified professionals who help us maintain safe, reliable lines as well as a healthy Vermont landscape.

Q: Why doesn't the co-op bite the bullet and seriously boost spending on grid "hardening" so we can significantly reduce outages?

We hear from our members that they want us to improve the reliability of our system over time, and they also want us to minimize rate increases. So we are always trying to strike a balance. We are proud we have been able to make important investments while keeping rates stable for the last five years. Vermont's landscape, the vagaries of our weather and the changing energy environment mean there is no single, magic solution - but with the steps we are taking now and in the coming years, we're confident we'll continue to strengthen our system in a cost-effective manner.



Tree crews trim hazardous limbs from cottonwood trees in the Champlain Islands.



VEC lineworker responding to an outage after Winter Storm Bruce in November/December 2018.

Downed and Dangerous

If you see a downed power line, always assume it is energized and dangerous. Avoid going near it or anything in contact with the power line.



Downed power lines can energize the ground up to 50 ft. away – so keep your distance.



Never drive over a downed line or through water that is touching the line.



If you see a downed line, notify the local authorities immediately.







Never try to move a downed power line, even if you think the line is deenergized or if you're using a non-conductive item – this will not prevent injury or death!

Source: ESFI.org

Electric vehicles: your top questions answered



Electric cars can save you money on fuel and reduce your carbon footprint. More Vermonters are plugging in, but there are a few things to consider before you make the switch. Below, we answer your most frequently asked questions.

How much do electric cars cost to buy?

Many people associate electric cars with high-end brands like Tesla, but there are a wide variety of models and price ranges available right here in Vermont. New cars retail for \$23,000 or more, with used cars as low as \$6,000. Leases can be as low as \$200/month.

If you purchase a new electric car, you can receive up to \$7,500 back as a federal tax credit, bringing Vermont's lowest-priced model cost down to \$15,500. Additional local rebates and special offers are available.



How well do electric cars perform in cold weather?

Cold weather will deplete a battery charge more quickly. Vermont owners have reported a reduction in range on days with lower temperatures. On very cold days you'll want to plan for shorter trips or minimize use of your car heater.

With proper tires, electric cars are a match for most Vermont roads and winter conditions. In fact, owners often report better traction in snow than conventional gas-powered vehicles because of the heavier battery.



How will I charge my electric car?

Most owners charge their electric cars the way they do their cellphones: by plugging in at home, overnight. You can charge your car with a dedicated 120-volt outlet, or you can install a 240-volt charging station for faster charging (about 10-20 miles of range for each hour that you are plugged in). 240-volt home charging equipment and installation costs about \$2,000-\$3,000.

Some workplaces offer electric car charging onsite for a fee, or free of charge. There are also over 160 public charging stations available across Vermont, including dozens of fast chargers that can charge any electric car in under 20 minutes.



How safe are electric cars?

Electric cars are held to the same rigorous automotive safety testing and standards as conventional vehicles. They are additionally required to meet electric vehicle standards that ensure safe battery storage and crash protection. Most common models have received 4- and 5-star crash test safety ratings from the National Transport and Safety Authority. And because of their heavy batteries, electric cars are less likely to roll over during a crash.



Save money on maintenance costs with an all-electric car



oil changes
cooling system flushes
transmission services
air filter replacements
spark plugs
drive belts

How much money will I save by driving electric?

In Vermont, charging an electric car costs about the same as paying \$1.50 per gallon of gas. You'll use more electricity, but it will still only cost you about half as much to drive an electric vehicle as a gas-powered car, on average. If you drive an all-electric car, you'll also eliminate the cost of regular oil changes, cooling system flushes, transmission services and replacement of air filters, spark plugs, and drive belts. Even with a plug-in hybrid model (an electric car with a gas tank backup for longer trips), you won't have to perform these services as often.

We Want You!

Three Positions on VEC's Board of Directors Open in 2019

Vermont Electric Cooperative will host its 81st Annual Meeting of the Membership on May 11 at Jay Peak Resort. VEC's annual meeting and election are great opportunities for members to exercise their voice. Since VEC is a cooperative, members elect local representatives to serve on the board of directors, which sets VEC policy.

VEC is seeking petitions from eligible candidates for three positions on the board of directors that will open in May of 2019. Directors will be elected to serve four-year terms.

In order to run for the board, a candidate must be a VEC member and may not be employed by the cooperative. Candidates must have a principal residence within VEC service territory and in the district they are running to represent.

VEC is seeking candidates who have the ability and time to fulfill the responsibilities of the board, which include participating in monthly board meetings and committee activities. The board generally meets in the afternoon on the last Tuesday of each month at VEC's main office in Johnson. Directors re-

ceive a stipend and mileage reimbursement for attending meetings and have training opportunities to learn more about energy issues and the cooperative model.

Completed applications, including a petition signed by VEC members, are due by 4:30 p.m. on Thursday, March 21. The election will take place from April 16 through May 10 by mail and online as well as in person at VEC's annual meeting on Saturday, May 11. Please call 802-730-1172 to request application materials.

Below is a list of the seats that are open in 2019 and the towns they represent:

District 1

Averill, Averys Gore, Barton, Bloomfield, Brighton, Brownington, Brunswick, Canaan, Charleston, Ferdinand, Guildhall, Holland, Lemington, Lewis, Lyndon, Maidstone, Morgan, Newark, Norton, Sheffield, Sutton, Warners Grant, Warren Gore, Westmore, Wheelock.

District 6

Berkshire, Enosburg, Franklin, Georgia, Highgate, Montgomery, Richford, Sheldon, St. Albans Town, Swanton.

West Zone At-large

Alburgh, Bakersfield, Belvidere, Berkshire, Bolton, Cambridge, Eden, Enosburg, Essex, Fairfax, Fairfield, Fletcher, Franklin, Georgia, Grand Isle, Highgate, Hinesburg, Huntington, HydePark, Isle LaMotte, Jericho, Johnson, Milton, Montgomery, Morristown, North Hero, Richford, Richmond, Sheldon, Shelburne, South Hero, Starksboro, Stowe, St. Albans Town, St. George, Swanton, Underhill, Waterville, Westford, Williston.

VEC Meets Vermont's Renewable Energy Standard Requirements

VEC has succeeded in fulfilling its 2017 renewable energy and fossil fuel reduction requirements under Vermont's Renewable Energy Standard (RES), according to a recent decision by the Vermont Public Utility Commission. "This was a new initiative for VEC in 2017, and we're off to a great start," said Rebecca Towne, VEC's CEO. "We're proud to be doing our part to help Vermont make progress towards our shared energy goals."

The RES includes three specific requirements for electric distribution utilities, which started in 2017 and increase every year until 2032. The first requires utilities to include a specific percentage of renewable energy (at least 55 percent in 2017) in their power supply portfolio; the second mandates that a smaller percentage (at least one percent in 2017) of the total power supply be from in-state, small-scale, new, renewable generation; and the third requires that utilities help their customers, or members in VEC's case, to transition away from fossil fuels. For 2017, VEC met the first two requirements and surpassed the third, according to the recent approval from the Public Utility Commission.

Most of VEC's renewable portfolio comes from hydro power in Quebec and New York, while the in-state, small-scale power required under the second tier is comprised mostly of solar produced by VEC's three Co-op Community Solar projects in Alburgh, Grand Isle, and Hinesburg. Some of this small-scale

power also comes from net metering projects hosted by homes and businesses throughout VEC's service territory, which have transferred their Renewable Energy Certificates (RECs) to the co-op.

The third tier is known as VEC's Energy Transformation Program, through which members are offered incentives to purchase and install technologies that reduce fossil fuel usage, especially in heating and transportation. VEC currently offers bill credits for pellet stoves, cold climate heat pumps, heat pump water heaters, electric and plug-in hybrid electric cars, electric forklifts, and zero energy modular (ZEM) homes. VEC can also help off-grid and underserved homes and businesses to build a line extension or upgrade their service under the Clean Air Program (CAP). For more information on any of these programs, please visit page 3.

"The Energy Transformation Program is a win-win for VEC and our members," said Towne. "Members get help moving forward with energy technologies that work well for their lives, and VEC is able to leverage our reliable infrastructure, which in turn benefits all co-op members."

Detailed information about VEC's power supply portfolio, both before and after REC sales, can be found on VEC's website: www.vermontelectric.coop/power-supply or can be mailed upon request.

SAVE THE DATE

VEC to hold 81st Annual Meeting of the Membership

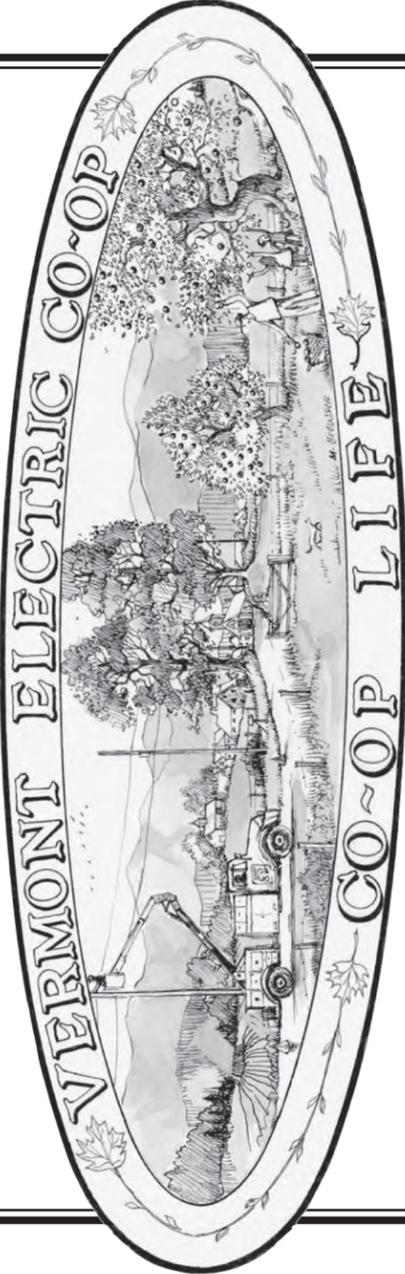
When: Saturday, May 11, 2019 at 10:00 am

Where: Jay Peak Resort

Why: It's an opportunity for you to exercise your voice as a member-owner of the cooperative! Join us to hear about energy issues and share your thoughts with VEC's directors and staff. Keep an eye out for your official notice of annual meeting, which will be mailed in April. We hope to see you there!



SAVE THE DATE



Winter 2019

Volume 76 Number 1



Last November and December, Winter Storm Bruce caused significant outages across VEC territory. Here, VEC line worker Cody Hopkins approaches a line to assess and repair storm damage. In an interview starting on page 1, Chief Operating Officer Peter Rossi discusses how VEC is taking steps to cost-effectively improve VEC's system reliability in the face of increasingly challenging storms.



Vermont Electric Cooperative Inc.
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