

Clean Filters Save
Energy and Money

Device Whistles While It Works
And Saves You Money

JEMCO A PUBLICATION FOR JACKSON EMC MEMBERS news

October 2012



JEMC Foundation Making a Difference

Read Excerpts from the JEMC Foundation
Annual Report



President/CEO
Randall Pugh

0% HomePlus Loan Coming to an End

Members took advantage of the 0% HomePlus loan in record numbers. Nearly 360 members have taken advantage of the 0% loans to save energy and money, totaling nearly \$1.7 million, making the program so popular we first extended it past its original spring 2012 end date.

JEMCO news

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Our Principles

We tend to live by principles that set the standard for our homes, work life and community involvement. Cooperatives were founded on guiding principles as well, and as we celebrate Cooperative Month and the International Year of Cooperatives, it's appropriate that this issue is dedicated to the Jackson EMC Foundation.

The seventh cooperative principle is Concern for Community. Members participating in Operation Round Up® contribute an average of \$6 a year toward the Foundation, which helps neighbors and community organizations within the counties we serve.

Cooperative members continue to rally together for the good of the community. In the next few pages, you'll see how Jackson EMC Foundation grants are making a difference in the recipients' lives and organizations. Every penny donated is put back into the community.

Great things can happen when we work together. In fact, electric cooperatives were founded out of community need. When rural citizens couldn't get electric utilities to serve their communities, they rallied together to form electric cooperatives. The road wasn't easy; families invested in the cooperative idea with \$5 (equivalent to about \$82 in today's economy).

If you're new to the cooperative, you may not know what separates us from investor-owned utilities. First off, let me explain how we're the same.

Like investor-owned utilities, our job is to deliver electricity to your homes and businesses. We use the latest technology and state-of-the-art billing and outage reporting systems.

Here's the cooperative difference: our business is structured differently. We're a not-for-profit organization owned by the members we serve. There aren't any stocks and our board has the authority to return a portion of the revenues above the cost of doing business in the form of margin refunds. Margin refund checks are mailed at the end of the year. In the December issue, look for the margin refund total in the Need to Know section on page 7.

October was designated as Cooperative Month in 1948 to create awareness of American cooperatives in the United States. The United Nations declared 2012 as the International Year of Cooperatives, recognizing cooperative enterprises that benefit our economy and communities. This year's IYC theme is "Cooperative Enterprises Build a Better World." We're proud to be among the 30,000 cooperatives in the U.S. who provide more than two million jobs and generate \$652 billion in annual sales.

The cooperative way of doing business worked for our founding members in 1938, and it still works today. You're more than an account number, you're a member and owner of Jackson EMC, and that's the cooperative business model at work. ▲

online@cts

Winter Rates In Effect

Electricity demand decreases during winter months, allowing us to pass the savings along to you through lower rates. Winter rates begin this month, and last through April. To learn more about the residential electric rate, visit our website at www.jacksonemc.com/rates and select Schedule A-06 Residential Rate.

Regular Residential Electric Rate*	Winter Rates
Service Charge	\$11/month
First 650 kWh	7.90¢ per kWh
Next 350 kWh	7.25¢ per kWh
Over 1,000 kWh	5.99¢ per kWh

*The Wholesale Power Cost Adjustment and other applicable taxes are also part of your total electric bill.

Dirty Little Secrets Can Cost You



Out of sight, out of mind. Those filthy filters can make your HVAC unit work harder and increase operating costs when they go unchanged longer than they should. Filthy filters are the dirty little secrets that can cost us energy and money. Never miss a filter change again when you sign up for a filter change program offered by our partner, FilterChange.coop.

How Often Should You Change Your Filters?

Change your filters every one to three months, depending on the filter type. If you have pets, suffer with allergies, asthma or other lung disorders, you may need to change your filter once a month to keep dust particles to a minimum. Filters are designed to trap dust particles before they get into your heating and cooling system's motor. A clogged filter allows dust particles to pass through your unit and into the air.

Other Risks?

In addition to affecting your family's health, dirty filters can slow your HVAC motor down or stop it altogether because of the dirt buildup. This forces your unit to work harder, which in turn, costs you more energy dollars and shortens the life of the unit.

"Keeping clean filters can reduce your energy use by 5 to 15 percent," says Amy Bryan, JEMC Residential Marketing director. "We've found that a number of high bill complaints can be linked to the unit's maintenance and filter changes."

Never Miss a Filter Change Again

We've partnered with FilterChange.coop, a company that offers affordable filter replacements. You select your filter size and brand, and within a few days filters are delivered to your home. You can also sign up for emails reminding you that it's time to change your filter. If you're unsure about which filter is right for your home, the website offers advice and customer service to help you make your selection. Shipping and returns are free. In fact, the company is so confident that you'll be satisfied with the service, they will accept returns up to one year after your purchase. ▲



TIP: According to the American Lung Association, you should change filters more often if you're introducing more particulates into the home such as burning candles or doing renovations that create dust.

A Message from Randall Pugh & Shade Storey

IN TOUGH ECONOMIC TIMES, PENNIES MEAN MORE THAN EVER TO LOCAL COMMUNITIES AND INDIVIDUALS. The Jackson EMC Foundation, funded by Jackson EMC members who round up their monthly electric bills to the next dollar, has made a positive difference in local communities since it began in 2005.

The Jackson EMC Foundation has funded nearly \$6.7 million in grants, including 653 grants to charitable organizations and 235 grants to individuals for the year ending May 31, 2012. Even in times when every penny counts, nearly 90 percent of Jackson EMC members have continued their commitment to Operation Round Up®

Every penny donated is put back into the community to change lives for the better. Charitable organizations and individuals are in greater need of assistance as more grants are eliminated, program funding is cut, state and local governments are forced to reduce services and individuals face reduced wages. Charitable organizations and individuals alike report the need for assistance from job loss and reduced income are becoming more and more common. Families that never expected to need help are finding they're one major car repair from being unable to pay their bills.

Making a dollar go further is on everyone's minds these days, and that's true for the Jackson EMC Foundation, where the staff and board of directors look for ways to extend the reach of its funds. In some cases, this means dividing funds among worthy organizations. In other cases, it means partnering with other charitable organizations to more efficiently use donors' dollars.

Whether the amount requested is large or small, we focus on making sure the Jackson EMC Foundation responds to requests that will have the largest possible benefit for the community. While some grants meet immediate needs, others fund organizations that make lasting changes in the lives of families, helping break the cycles of homelessness and addiction. The following stories are just a few of the many ways our members' "spare change" has worked to improve the lives of people in our community. None of these grants would have been possible without the generosity of Jackson EMC members and their commitment to work together, cooperatively, to better their communities and help their neighbors.

*Randall Pugh,
President & CEO, Jackson EMC*

*Shade Storey,
Chairman, Jackson EMC
Foundation Board*

THE 2012 JACKSON EMC FOUNDATION ANNUAL REPORT

THE GUEST HOUSE

The chance for independence

There's a spirited game of cards - large-sized to be easily read - going on in the front room of The Guest House in Gainesville, a nonprofit day facility that helps seniors stay more independent and have social contact. The more alert players help the players whose attention has wandered, and the players joke like old friends.



Dot Abernathy, who has been coming to The Guest House since a stroke three years ago, said, "It's one of the most wonderful places I've ever been. It's the love they have for people who need help. I could never praise it enough. I've made good friends here."

She enjoys the activities and takes home birdhouses, plaques and other items she's made in the woodworking shop for gifts.

Dot had lived in her own home until the stroke. Her daughter, Sandra Cain, said, "The stroke took away some of her abilities. Without this place, she probably would have been in a nursing home." Instead, she's living with her daughters and seeing her friends at The Guest House during the week.

Sandra added, "When our brother died, she had a cheerful group of people to be with even when she was sad. It helped her through that period."

The Jackson EMC foundation has supported the program for several years and in 2011 allocated \$8,300 to help provide light breakfasts, hot, nutritious lunches and snacks.

Guests receive meals according to their doctors' orders, and because 70 percent of clients are in low- to moderate-income levels, lunch at The Guest House may be their only balanced hot meal of the day. A registered nurse, licensed practical nurse and certified nursing assistant work at The Guest House, and check each guest's blood pressure and other vital signs each day, as well as make sure they take their prescribed medications.

The purpose of The Guest House, founded in 1985, is to help to prevent premature placement in a long-term care facility while providing caregivers with a respite.

The Guest House has three professionals who schedule activities that include bingo, speakers, crafts, gardening, woodshop and daily exercise in an environment designed to promote mental and physical health and prevent social isolation. Also, an Alzheimer's Caregiver Support group meets monthly at The Guest House. The group is free and open to the community.

RAINBOW VILLAGE

Escaping homelessness

Tamara and her six children, including a new baby, were about a week from eviction when her family was accepted at Rainbow Village in Duluth, a transitional housing program for homeless families with children. Rainbow Village helps families in domestic or economic crisis to become self-sufficient.

Tamara called 211, the United Way service that refers callers to services that can help. Homeless shelters generally can't take families that size, so Tamara turned to Rainbow Village. After filling out the extensive application and being interviewed, she and her family were accepted by the program.

The Rev. Nancy Yancey, chief executive officer of Rainbow Village, said, "We're very selective because we do know we're just a drop in the bucket in the problem of homelessness. What we look for is initiative and accountability and people who have the potential to get back on track after one to two years."

Currently Rainbow Village has furnished apartments for 12 families and has begun a campaign to raise money to expand to 30 families. Families live at Rainbow Village for one to two years. Nancy said short-term programs are not as effective, because it takes time to establish better habits and break the cycles that lead people to homelessness.

A major component of the program is helping the parents identify what contributed to their homelessness and to learn new coping skills. The life skills classes cover such topics as financial management, parenting, home management, health and wellness, and career development. Residents are required to attend all scheduled classes, averaging 80 classes per year.

The Jackson EMC Foundation granted \$15,000 for financial counseling to help heads of households gain financial skills. The financial counselor meets with the clients at least monthly to review financial records; monthly budgets; develop and monitor financial goals; and establish strategies to address credit problems.

Nancy said, "Our goal is to break the cycle of homelessness, poverty and domestic violence. The way to success for families is not only to support the parents, but also the children. We're setting a lifestyle standard for them so that they don't end up facing the same issues." Children attend an after-school program, including homework support and tutoring; a weekly program on values, decision-making and positive attitudes; and summer camp.

REMOVING A BARRIER

Tara cannot talk, but she can reach up and hug her mother. As her mother cuddles with Tara in a chair, it's obvious why she'll do anything she can to keep her daughter at home. "She's very affectionate, but just can't do anything for herself."

Tara, now 27, had a brain injury that left her unable to walk, feed, dress or bathe herself. At first, Tara seemed like any other baby; but as time went on, she fell behind other children in her development.

When they moved into their Lawrenceville home in 2000, her mother could lift Tara herself and the less accessible aspects of the home didn't seem to be that much of a challenge. As both she and Tara got older, the fact that the front yard and driveway sloped sharply downward to the house started to be a problem. Tara's mother and daily caretakers had to struggle to roll Tara's wheelchair up to the street to take her on walks around the neighborhood. In addition, the bus that takes Tara to a day program didn't always have a driver strong enough to roll the wheelchair up to the bus. "I could just imagine slipping and sending Tara flying. I wanted to keep Tara safe and sound," her mother said.

Considering the strict local code requirements, the best option was a gradual s-curve down the steep yard. Landscape architect Patrick Craig drew up the plans, and Sugar Hill Outdoors landscaping company not only did the work but donated \$1,000 worth of material left over from other jobs. Jackson EMC Foundation supplied another \$3,500 to help build the attractive curved ramp.

"I did everything myself for a long time, but I couldn't do it anymore," her mother said. She decided it was time to modify the house so that Tara could continue to stay at home for the foreseeable future. A grant from another foundation helped modify the bathroom with an accessible toilet and shower, and Tara's church, friends and family helped buy a used van with a wheelchair ramp.

"I want her to be able to stay at home with her family. We're familiar. She knows she's going to be taken care of, which is important because she doesn't have language skills and can't communicate what's going on."

Her mother added, "This is where her family is. She gets to eat family meals, socialize at her day program and have more of a normal life." She also can spend time with her two younger sisters.

"The ramp is a lifesaver. Now I know I can get her safely out of the house and she can enjoy things like a walk around the neighborhood," her mother concluded. ▲

Excerpts from the Annual Report are featured here. The full report is available online at www.jacksonemc.com/foundation.

On the cover: The East Georgia Chapter of the American Red Cross Disaster Action Team (DAT) members.



operationroundup

Jackson EMC Foundation Awards More Than \$88,000 in Grants in July and Nearly \$90,000 in August

The Jackson EMC Foundation Board of Directors awarded a total of \$88,102 in grants during their July meeting, including \$76,600 to organizations and \$11,502 to individuals.

Organizational Grant Recipients:

\$15,000 to the Boys & Girls Clubs of Hall County for computers and software, instructor training and course instructor for Project Generation D, a creative digital arts curriculum which teaches club members 12-18 years old how to use technology to create digital content that effectively communicates their ideas and vision, and apply what they learn to their future careers.

\$15,000 to the Hi-Hope Service Center in Lawrenceville to help fund part-time nursing services for 25 developmentally disabled residents in Gwinnett County, providing services such as daily medication, insulin, blood checks and specialized medical treatment to an increasing number of residents who require onsite nursing care.

\$12,000 to the United Methodist Children's Home of North Georgia for its Financial Aid Program, which assists low-income families with temporary family housing, medical bills and other related needs, such as transportation and child care, that impact their quality of life.

\$10,000 to the Athens YMCA to provide 28 underprivileged children access to the After School Program, providing opportunities for them to participate in activities such as football, soccer, basketball, roller hockey, cheerleading, modern dance, swimming, creative writing and art.

\$10,000 to the Vision and Hearing Care Program, a service of the Georgia Lions Lighthouse Foundation, to help provide surgical procedures to restore sight, eye

exams, and prescription eyewear for low-income residents in the 10 counties Jackson EMC serves, using Lighthouse medical equipment, volunteer doctors, staff and volunteers.

\$9,600 to Our Neighbor, a Gainesville grassroots nonprofit organization dedicated to assisting young adults with special challenges, to provide two developmentally disabled women with room, board, transportation, life skills training and social activities at Terrie's House for Women, the organization's first independent living facility for females.

\$5,000 to Project Safe, an Athens agency serving families experiencing domestic violence in Clarke, Madison, Oglethorpe and Oconee counties, for a Transitional Housing

Initiative that provides long-term housing and support services to domestic violence survivors who need extra assistance to become emotionally and financially self-sufficient.

Individual Grant Recipients:

\$3,477 to convert a bathroom to handicap accessible for **a disabled senior citizen**.

\$3,300 to replace the HVAC system of **a senior citizen**.

\$2,875 to replace the HVAC system of **a disabled man**.

\$1,850 to install an electric scooter lift for **a disabled woman**.

The Jackson EMC Foundation Board of Directors awarded a total of \$89,973 in grants during their August meeting, including \$83,950 to organizations and \$6,023 to individuals.

Organizational Grant Recipients:

\$15,000 to the Food Bank of Northeast Georgia in Athens for its monthly Mobile Pantry Program, which distributes large quantities of food before its expiration date through partner agencies in nine local counties, eliminating the need for the agencies to store the food and allowing the Food Bank to distribute thousands of pounds of food to those in need at a fraction of the cost.

\$15,000 to the Salvation Army - Lawrenceville for the Family Emergency Services program, which prevents homelessness and stabilizes families by providing rent or mortgage financial assistance directly to the landlord or property holder.

\$12,000 to the Salvation Army - Athens to assist with the increasing

costs of providing meals served to both shelter residents and those who are served each night at the community meal; the agency generally serves 50 shelter residents a day and 85 people each evening.

\$12,000 to the Salvation Army - Gainesville to assist with the costs of providing Emergency Shelter to prevent homelessness and community meals for families and individuals who are struggling; the agency provided 7,577 nights of shelter and more than 10,000 meals last year.

\$8,000 to Habitat for Humanity of Hall County to help purchase plumbing and electrical materials and labor, insulation and a heat pump for one of four homes the affiliate plans to construct in the county this year.

\$8,000 to Habitat for Humanity of Jackson County to help purchase electrical wiring, an HVAC unit and kitchen cabinets for the tenth house the affiliate has built in the county.

\$5,000 to The Healing Place of Athens, which provides a residential drug and alcohol recovery program for homeless men, to purchase recovery program materials and supplies.

\$4,250 to NEGA Youth Science & Technology Center, a nonprofit educational organization working to increase underserved students' interest in science, math and the technologies, to offer Family Math and Science Nights at Banks County schools. The night's hands-on activities help students and their families become more excited and informed about learning math and science.

\$3,500 to Citizen Advocacy - Clarke County, a nonprofit agency that develops one-to-one personal relationships between people with disabilities and local citizens for advocacy and protection, to help pay the salary of a part-time support coordinator.

\$1,200 to CASA Enotah, which serves Lumpkin County by training community volunteers who represent the best interests of abused and neglected children, to help upgrade the data management system.

Individual Grant Recipients:

\$3,140 to convert a bathroom to handicap accessible for **a disabled senior citizen**.

\$2,883 to install a wheelchair lift for **a disabled woman**.

Statement of Ownership

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

(Required by 39 W.S.C. 3685)

Jemco News

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I certify that the statements made by me above are correct and complete.
 K.D. Bryant Graham, Editor

smartconnections

Device Whistles While It Works

Checking the filter in your heating and cooling system each month is right there on your to-do list, but you keep putting it off. If only something would remind you to change the filter.

A simple device that usually costs less than \$5 can do that. An air filter whistle produces an audible whistle when the filter needs changing. It's a small plastic device that comes in two pieces that snap together through the filter. As your filter gets dirtier, more air is forced through the whistle until it starts making a high-pitched sound whenever air blows through it. As you change filters, it's easy to move the filter whistle from the old filter to the new. All you have to do is unsnap the two pieces and then snap them together through the new filter.

Changing your filter regularly can extend the life of your heating and cooling units and keep them running




more efficiently. In addition, it helps maintain the air quality in your home.

A dirty filter reduces air flow, increasing the time it takes to heat and cool your home, causing your heating and cooling equipment to run longer and use more energy. In addition, inadequate air flow

can cause your heating and cooling units to fail prematurely.

Most filters are simple to replace. Just be sure the arrow on the filter points toward the blower. If you don't know where your filter is located or how to change it, ask the heating and air technician who installs it or is doing the recommended annual maintenance.

Check out our story on page 3 to learn more about FilterChange.coop, our partner service who takes online orders and delivers your filters free of charge. You'll even receive email reminders and tips on which filter will work best for your home.

To save energy and money, all you have to do is whistle. 

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PERIODICALS
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what's cookin'?

Cooperative **Cooking**

Each month *Jemco News* features recipes which represent the people and products of Jackson EMC.

If you have a favorite recipe and would like to share it with other readers in the Jackson EMC area, send a copy, complete with name, address and daytime phone number to:

Cooperative Cooking
Jackson EMC
P.O. Box 38
Jefferson, GA 30549

Due to limited space, not all recipes received will be featured. Recipes printed in *Jemco News* are not independently tested; therefore, we must depend on the accuracy of those members who send recipes to us.

Pumpkin Pancakes

Ingredients:

1½ cups milk	3 teaspoons white sugar
1 cup pumpkin puree (canned or cooked fresh)	2 teaspoons baking powder
1 egg	1 teaspoon baking soda
2 tablespoons vegetable oil	1 teaspoon ground allspice
2 tablespoons vinegar	1 teaspoon ground cinnamon
2 cups all-purpose flour	½ teaspoon ground ginger
3 tablespoons brown sugar	½ teaspoon salt

Instructions:

In a bowl, mix together the milk, pumpkin, egg, oil and vinegar. Combine the flour, brown sugar, white sugar, baking powder, baking soda, allspice, cinnamon, ginger and salt in a separate bowl. Stir into the pumpkin mixture just enough to combine. Heat a lightly oiled griddle or frying pan over medium high heat. Pour or scoop the batter onto the griddle, using approximately ¼ cup for each pancake. Brown on both sides and serve hot.