

Let's Get Down to Earth

Earth Day is April 22

You Don't Need a Landline
with EMC Security Options

A PUBLICATION FOR JACKSON EMC MEMBERS

JEMICOnews

April 2013

A New *Low-Interest* Loan

*It's a Great
Time for Energy
Efficient Home
Improvements*





President/CEO
Randall Pugh

Your Best Interest

When costly appliances exhaust their lifespan or you're remodeling for energy efficiency, purchasing replacements is often a blow to your wallet. You may not want to tap into your savings or pay the high interest that comes with credit cards. We know times are tough, and that's why we're offering a new low-interest HomePlus Loan program.

Our Residential Marketing team developed a low-interest product that will save you money and possibly earn you additional rebates, depending on the product. If it's time for energy efficiency improvements, you can apply for a limited time 3% APR* low-interest loan. Marathon® and ENERGY STAR® qualified water heaters may also qualify for additional JEMC rebates.

Our new low-interest loan program is available for a limited time. While we may continue our low-interest loan program for an extended time, the special introductory 3% rate is subject to the fluctuating market and available for loans between \$500 to \$5,500.

The loan process is efficient, with fast application reviews and responses on loan requests. Loans are granted based on your credit standing. Your loan payments will be divided over 36 months, and the monthly payments will be on your JEMC electric bill for your convenience.

If your electric bills have increased, you're feeling drafts or hot and cold spots, it may be time to analyze your home's energy efficiency. We offer a variety of products and services to help you with this as well. Just log on to our website to order a free do-it-yourself energy audit kit. If your energy issues are more complex, a Right Choice™ Home Performance with ENERGY STAR audit will give you a scientific analysis of your home's efficiency and provide a list of energy efficient improvements.

The low-interest loan coupled with JEMC rebates and expert advice will help you make the best decision for your energy efficient improvements. Let us work in your best interest with our low-interest loans and energy efficient services.

*Annual Percentage Rate

onlinef@cts

PRODUCT CONTENT LABEL

The product is sold in blocks of 150 kilowatt-hours (kWh). The product will be made up of the following renewable resources.

Green-e Energy Certified New ³ Renewables in Jackson EMC Green Power Program	Generation Location	
	2012 ¹	2013 ²
Biomass	100%	100%
Geothermal	0%	0%
Eligible hydroelectric ⁴	0%	0%
Solar	0%	0%
Wind	0%	0%
TOTAL	100%	100%

- The 2012 figures reflect the resources that were supplied for the year ending December 31, 2012.
- The 2013 figures are prospective and reflect the power that we have contracted to provide. Actual figures may vary according to resource availability. We will annually report to you the actual resource mix of the electricity you purchased during the preceding year.
- New Renewables come from generation facilities that first began commercial operation on or after January 1, 1997.
- Eligible hydroelectric facilities are defined in the Green-e Energy National Standard (http://www.green-e.org/getcert_re_stan.shtml) and include facilities certified by the Low Impact Hydropower Institute (LIHI) (www.lowimpacthydro.org); facilities that are run-of-the-river hydropower facilities with a total rated nameplate capacity equal to or less than 5 MW; and facilities comprised of a turbine in a pipeline or a turbine in an irrigation canal.

For comparison, the current average mix of resources supplying Jackson EMC includes: Coal (25.6%), Nuclear (22.4%), Oil (0%), Natural Gas (9.3%), Hydroelectric (1.0%), and Other (41.8%).

The average home in the United States uses 900 kWh per month. [Source: U.S. EPA]

For specific information about this electricity product, please contact Jackson Electric Membership Corporation, (706) 367-5281, <http://www.jacksonemc.com/Green-Power.39.0.html>



Green-e Energy certifies that Jackson Electric Membership Corporation Green Power Program meets the minimum environmental and consumer protection standards established by the non-profit Center for Resource Solutions. For more information on Green-e Energy certification requirements, call 1-888-63-GREEN or log on to www.green-e.org.

JEMCO news

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Let's Get Down to Earth

Earth Day is April 22, and what better way to celebrate than with a landscaping project. Did you know strategically planting trees and shrubs around your home could save up to 25 percent of typical household energy use?

About two-thirds of Georgia from the most northern location down is considered a temperate region. According to the Department of Energy, the following tips will help you determine the best landscaping plans for your home.

Maximize shade during the summer.

Landscaping elements such as trees, shrubs and vines can shade your home from summer sun rays that often account for more than half of the heat gain in your home, resulting in your air conditioning unit working harder to keep it cool.

Tunnel summer breezes toward the home.

Planting trees and shrubs in key areas around the home allows you to tunnel breezes toward windows in your home. Although it's summer, the breezes provide a cooling effect.

Get the most out of the sun's warming effects in the winter.

Be sure trees and shrubs don't block the sun's rays during winter. Select landscaping that will

lose leaves during the winter to allow the sun's rays to shine through open blinds and curtains. Sunshine during the winter can cause heat gain in a good way, heating rooms or areas and ultimately decreasing your HVAC unit's work.

Place trees and shrubs on the north and northwest side of your home to deflect winter winds away from your home or building.

A windbreak will reduce wind speed for a distance of as much as 30 times the windbreak's height. Dense evergreen trees and shrubs planted to the north and northwest of the home are the most common types of windbreak. Take care to avoid planting evergreens too close to your home's south side if you want to collect passive solar heat from the winter sun. ▲



Jackson EMC's Right-of-Way foreman and certified arborist, developed a list of trees and shrubs that won't interfere with JEMC's right-of-way. These plants grow a certain height and can be easily maintained.

As always, before any landscaping project, be sure to call 8-1-1 before you dig. Knowing where power and cable lines are located protects you from possible injury. If you're hiring a landscaping company to do the work, be sure they call 8-1-1 before beginning your project.

Here's a list of tree and shrub recommendations to plant around (15 to 17 feet away) power lines:

- Green Columnar Juniper
- Blue Arrow Juniper
- Emerald Green Arborvitae
- Dwarf Alberta Spruce
- Savannah Holly
- Bloodgood Japanese Maple
- Kwanzan Flowering Cherry
- White Flowering Dogwood
- Okame Flowering Cherry
- Coral Bark Maple
- Verdoni Hinok Cypress
- Compact Hinok Cypress
- Fat Albert Spruce
- Yoshino Cherry
- Dwarf Radicans Gardenia

Introducing A New *Low-Interest* Loan

*It's a Great Time for
Energy Efficient
Home Improvements.*

You may not be in the market for energy efficient improvements such as ductwork repair, water heater or HVAC unit replacements yet, but if you've been in your home 10 years or longer, the time will soon come. When it does, are you prepared to pay in full? If not, a low-interest loan could help relieve some of the financial pressure. The time to replace is before there's a breakdown.



Low-Interest Loans and JEMC Rebates

When the End is Near, A Loan Can Help

Energy efficient improvements or upgrades come with a hefty price tag. The average life span of a water heater without maintenance is between 10 and 15 years, according to the U.S. Department of Energy. Over time, minerals that have dissolved into your water source, such as calcium and lime, can build up in your tank. The rock-like residue can reduce your water heater's ability to heat water efficiently, causing it to work harder. This can increase your electric bill and wear down your water heater.

Most HVAC units last about 15 years; however, newer models may last longer. There are a few things you should consider when determining if your HVAC unit needs replacing. If you've had major service calls that cost hundreds of dollars or you've invested in costly parts to keep your unit going, you may want to evaluate whether to repair or replace the unit.

One of the main causes of high energy bills is leaky ductwork. If you're experiencing hot or cold spots, noticing a spike in your electric bills or finding dusty areas near vents, your ductwork could be in need of repair or replacement. If you suspect your ducts need repair, call for a Right Choice™ Home Performance with ENERGY STAR® audit. A certified technician will determine exactly where your home's energy efficiency is at risk. The computerized analysis will produce a list of prioritized recommendations to help you decide where you want to invest. Many of the



recommendations may qualify for the HomePlus Loan, rebates or other incentives.

Low-Interest Loans Make Energy Efficient Improvements Affordable

Whether it's ductwork repair, water heaters or other energy efficient improvements, our low-interest loan allows you to make big decisions and smaller payments.

If you're not prepared to pay in full for costly energy efficient improvements or replacements, a low-interest loan gives you the flexibility of financing for \$500 - \$5,500 and paying it back over 36 months*. The application process is fast, and you'll receive a response quickly. For convenience, your loan payment will be added to your monthly electric bill and no lien is placed on your home. In addition to financing, some of your purchases may also qualify for federal tax credits, Jackson EMC rebates or incentives.

Limited Time Low-Interest Rate

The introductory low-interest 3% APR^{1,2} loan is available for a limited time and subject to market fluctuations. Making energy efficient improvements, call us today at 1-800-462-3691 or visit us online at www.jacksonemc.com/loans for more details. ▲

*Estimated monthly payment on a 36-month 3% loan equals \$29.09 per \$1,000 borrowed.

\$500 - \$5,500 3% APR

\$5,501 - \$7,500 8.50% APR¹

Term Varies by Amount Borrowed

\$7,501 - \$25,000 6.50% APR¹

¹ APR: Annual Percentage Rate.

² Interest Rate reflects an interest rate buy-down program made available through Jackson EMC and will remain in effect until available buy-down funds are depleted. Rate is fixed for the life of the loan. Closing cost is a flat \$65, payable at loan closing.

Please speak to your GEMC FCU loan representative for available term options. See loan disclosure for complete loan details and terms.

\$200 REBATE

Right Choice™ Home Performance with ENERGY STAR® Audit

UP TO A
\$400 REBATE

For Insulation and Air Sealing completed after the above Audit

(Up to 50% of cost per home)

\$400 REBATE

Duct Sealing and Replacement completed after the above Audit

(Up to 50% of cost per home)

\$400 REBATE

ENERGY STAR® Qualified Electric Heat Pump

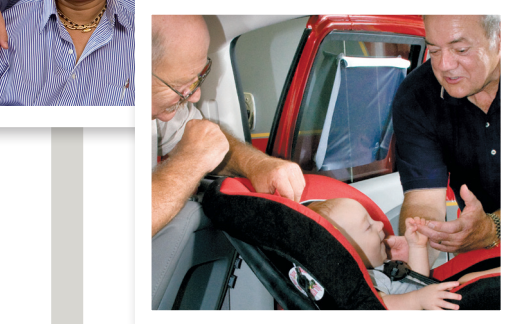
(14 SEER package & 15 SEER split systems)

\$525 REBATE

ENERGY STAR® Rated Heat Pump Water Heater

\$525 REBATE

Marathon® Water Heater



Closing the Digital Divide

Studies show that computer-based learning programs, interactive classrooms and software often help students learn and explore more. However, many lower income families don't have a computer at home, which limits the learning extension available to students who have them.

The Jackson EMC Foundation awarded a \$15,000 grant to Computers For Youth(CFY)-Atlanta to provide educational computer software for 43 sixth-grade students and their families at the Louise Radloff Middle School in Gwinnett County. "Many of the families don't have the educational resources to master the challenging middle school curriculum, and in many cases, they don't have convenient access to a computer and Internet," says Al Taylor, Louise Radloff Middle School principal.

Each family will receive a refurbished home computer loaded with a full suite of educational software encompassing math,

technology, engineering, science and other core subject areas. They'll also receive free online subscriptions to additional educational software, 24/7 bilingual help desk support and information on affordable broadband options. Parents will undergo training so that they'll be able to assist and participate in their child's learning process. Teachers will also participate in workshops and training to help blend learning strategies between the classroom and extended learning at home.

"The greatest change that I've seen in my son is his work ethic. His confidence is higher and he feels more compelled to think about his assignments thoroughly. As a result, his grades are higher, he studies more and has become a better student," recalls a parent from the CFY program.

For more information about the Jackson EMC Foundation, please visit online at www.jacksonemc.com/foundation. ▲

operationroundup

Jackson EMC Foundation Awards Nearly \$79,000 in Grants

The Jackson EMC Foundation Board of Directors awarded a total of \$78,621 in grants during their February meeting, including \$68,691 to organizations and \$9,930 to individuals.

Organizational Grant Recipients:
\$15,000 to CFY-Atlanta to help fund the "Digital Learning Program" at Louise Radloff Middle School in Duluth where about 300 sixth graders, 75 percent of whom are disadvantaged, will receive free refurbished computers pre-loaded with a suite of educational and word processing software to improve home learning, involve parents and help students stay engaged in school work.

\$14,691 to Success by 6, a program of the United Way of Northeast Georgia, to help print "Critical Years, Critical Needs" booklets in English and Spanish, a resource guide on early childhood developmental needs and good child care practices that is

distributed to new parents through a partnership with St. Mary's Hospital, Athens Regional Medical Center and Barrow County Medical Center.

\$10,000 to Meet the Need Ministry, Inc., a Barrow County nonprofit organization that clothes, houses, feeds and transports men who find themselves homeless, hungry, addicted to drugs or alcohol, or just need a helping hand, to help cover rental expenses for a group home located in Gwinnett County that houses the men as they work toward recovery and self-sufficiency.

\$9,000 to Eagle Ranch, a Chestnut Mountain home for boys and girls in crisis, to help build a secure outdoor fitness area that will enable children from two group

homes to participate in regular exercise and recreational activities to help them develop self-discipline and establish a healthy lifestyle.

\$7,500 to Choices Pregnancy Care Center in Gainesville to purchase parenting videos and literature, and incentive baby items for its My Baby Counts program, which provides pregnant women, mothers and fathers of babies and toddlers with crucial parenting skills to break the cycle of inadequate parenting, neglect and abuse.

\$7,500 to Three Dimensional Life in Gainesville, a nonprofit organization that provides long-term residential recovery for young men 14-20 years of age who are

struggling with addiction, to help purchase a passenger van used for character-building activities.

\$2,500 to the Community CarePointe Food Bank, a ministry of the Cross Pointe Church in Duluth, to purchase food supplies.

\$2,500 to the Gainesville/Hall Community Food Pantry to purchase food supplies.

Individual Grant Recipients:
\$3,500 to replace the heating and air conditioning unit for a **low-income resident**.

\$3,430 to help with dental work and dentures for a **senior citizen**.

\$3,000 to purchase hearing aids for a **senior citizen**.

Going Paperless Paid Off for a Lucky Member

Roger Henderson of Lawrenceville has good reason to celebrate Earth Day 2013. Signing up for paperless billing earned Henderson an iPad. Members who signed up for paperless billing between January 15 and March 15, were automatically entered into a drawing to win the iPad.

In addition to great prizes, going paperless has other benefits as well.

- It's good for the environment
- It's more secure than receiving paper statements, because paper-based information and mail fraud are much bigger threats for identity theft
- It reduces paper clutter around the house
- It eliminates the need to shred personal documents
- It's more convenient
- Billing history and usage can be easily accessed

Visit us online at www.jacksonemc.com/paperless to get started.

smartconnections

You Don't Need a Landline with EMC Security Options

More U.S. homes cut the cord to the phone company every year. About one-third of homes in the U.S. no longer have traditional wired phones, and the percentage of younger adults who are cell-phone-only is even higher.

Giving up your landline and getting your telephone service through cell phones, Internet services or a combination of both can save you money, but you may be hanging onto traditional phone service because you think you need it for reliable security monitoring. EMC Security, however, offers options that let you save while still having a reliable connection to security monitoring.


EMC Security's Secure Path™ Technology offers two alternatives to landlines - cellular communicators and Internet communicators. Each requires the purchase of a communicator, and the cellular option has an additional monthly fee. The cellular alternative offers an additional benefit in that there are no wires for a would-be burglar to cut.

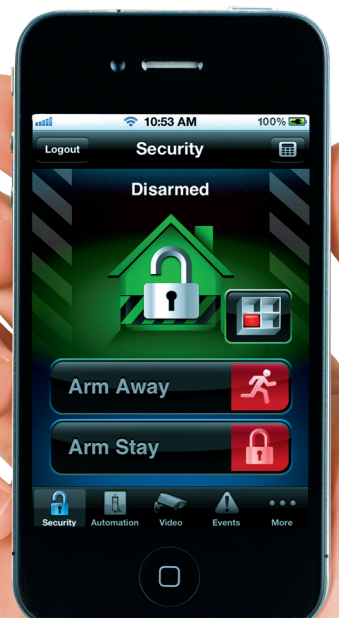
EMC Security estimates that a homeowner who drops home phone service and uses one of these communication alternatives could save \$100 to \$200 during the first year. Since purchase of the communicator is a one-time cost, potential savings increase to \$200 to \$400 a year after the first year.

Secure Path technology also offers options that let you log into your security system through the Internet from a smart phone or computer. It can notify you by e-mail or text any time your system is activated, armed or disarmed.

High-speed Internet offers a variety of ways to call for less. You can call or video chat through free or low-cost online services such as Google Voice and Skype. Also available are VoIP (Voice over Internet Protocol) providers such as Ooma, Vonage and Magic Jack that transmit calls over the Internet. While VoIP services may be reliable for phone calls, they're not as reliable at transmitting alarm signals from your security system.

Before you give up your landline or change your phone service provider, make sure your EMC Security system will be able to reliably send an alarm signal.

Call 770-963-0305 or go to www.emcsecurity.com to find out more about Secure Path options. 



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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.

Pineapple Upside Down Cake

Ingredients:

3 tablespoons butter	½ cup white sugar
1 (20 ounce) can crushed pineapple with juice	1 egg
8 maraschino cherries	2 teaspoons vanilla extract
¼ cup walnut halves	1¼ cups sifted cake flour
⅔ cup packed brown sugar	1½ teaspoons baking powder
⅓ cup shortening	½ teaspoon salt
	½ cup reserved pineapple juice

Instructions:

Preheat oven to 350°F (175°C). Drain pineapple and reserve ½ cup of the juice. Melt butter in a 9-inch round pan. Arrange cherries and walnut halves in the pan according to how many servings you want. Sprinkle with brown sugar, and then place the pineapple. Cream together shortening and white sugar until light and fluffy. Add egg and vanilla, and beat well. Sift together flour, baking powder and salt. Add alternately with reserved pineapple syrup, beating after each addition. Spread batter in pan over pineapple. Bake at 350°F (175°C) for 45 to 50 minutes. Let stand 5 minutes in the pan, then invert onto plate. Serve warm.