

Sign Up for  
Time-of-Use

CALCULATING YOUR  
**CAPITAL CREDITS**

# JEMCOnews

A PUBLICATION FOR JACKSON EMC MEMBERS

March 2013



Electricity  
Remains  
*a good value*



President/CEO  
Randall Pugh

## Keeping the Price Right

Between 1975 and 2011, Georgia’s cooperatives experienced a nearly six-fold increase in demand for electricity. While we’ve seen growth taper off in our residential communities, our commercial/industrial market continues to thrive in spite of a slow economic recovery. To meet growing energy demands, we’ve negotiated long-term power supply contracts to last us through the next 20 years. A diverse energy mix allows us to keep electricity affordable.

Our long-term power contracts, also referred to as purchased power agreements, provide 47 percent of our energy mix. The energy market can be unpredictable. Storms or unexpected events can result in skyrocketing market prices. Having a long-term contract gives us some stability in an inconsistent, fluctuating market.

In addition to purchased power, we’ve also invested in nuclear power with the Plant Vogtle expansion, the first of its kind in 30 years. Through Oglethorpe Power Corporation, we currently own 80 MW at Plant Vogtle, and will own an additional 177 MW of generation from the two new reactors. Nuclear power is one of the best options to secure reliable, affordable and clean power. Today, 23 percent of our power comes from nuclear.

The remainder of our energy portfolio is made up of coal (22 percent), natural gas and oil (four percent), hydro (three percent) and renewable (one percent).

As you’ve seen at the gas pump and in your grocery stores, prices are going up – some at a faster rate than others. Not only are we paying a little more because supply prices have increased, we’re also complying with a number of federal regulations that require significant investments to modify some of our generation facilities to avoid penalties.

Even with the millions cooperatives have invested, electricity is still a bargain. Moreover, of the 43 energy providers in Georgia, Jackson EMC’s rates rank among the lowest across the board.

This year more than ever, we’ll remain diligent in monitoring how legislation and regulation will impact electric rates. We know it’s inevitable that prices are increasing on everything; however, if we learn of unnecessary changes that will threaten our ability to keep electricity affordable, you’ll hear about it here.

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## onlinef@cts

### Introducing a New Way to Report Outages, m.jacksonemc.com

Now you can report outages from your smartphone, tablet or PC device. For members on the go, there’s no need to log in to our system, just go to m.jacksonemc.com to report your outage.

You have a variety of ways to report your outage:

- Phone number
- Account number
- Street address
- Meter number

Once you select one of the four options above, you’ll be asked to confirm that your main circuit breaker is on. You’ll have the option to enter additional details and request a callback once the power is restored.



With our new tool, you can view outages in real time and see where outages are throughout our service territory.

While we hope reporting outages is something you’ll rarely have to do, this new tool allows you to do it quickly from wherever you are. Visit m.jacksonemc.com to get started. ▲

# Put a Plan in Place and Save Money



If we could script our lives we'd avoid the pitfalls and setbacks of the unexpected. In reality, there's no way to know when life's about to become a drama, thriller or action feature. There are some things you can plan for, such as controlling your energy use, saving time and money.

## Sign Up for the Time-of-Use Rate

If you can limit your electric usage between 3 p.m. and 8 p.m. on weekdays from June 1 through September 15, the Time-of-Use rate may be for you. Reducing energy usage during summer peak demand periods helps us control the high cost of purchasing electricity.

Your meter records the date and time, logging all energy used during peak- and off-peak periods. Your electricity cost per kilowatt-hour from 3 to 8 p.m. on summer weekdays between June 1 and September 15 will be 32.99 cents, excluding the observed Independence Day and Labor Day holidays. Although the rate during peak periods is a little higher than the average rate, if you're able to decrease your usage, you can avoid taking a big hit on your electric bill. The rate significantly drops for times outside the peak periods.

You'll only pay 5.89 cents per kilowatt-hour on summer weekends, at non-peak times and the rest of the year, your electric rate will be significantly lower, compared to the normal residential rate of 7.90-8.32 cents per kilowatt-hour. We recommend you remain on the rate for at least a year to get the maximum benefits of Time-of-Use.

## Pay by Automatic Bank Draft

Save yourself some time and a stamp when you sign up for Automatic Bank Draft to pay your bills. Never worry about missing a due date. A draft will be included in your monthly bank statement showing the

date and amount of payment. You'll still receive your monthly electric bill, but it will be marked "Paid by draft." To sign up for automatic payment, contact your local Jackson EMC office.

*Nearly 80 million consumers are using online bill pay. It's secure, fast and efficient.*

## Pay Your Bill Using Your Financial Institution's Online Bill Pay Service

If Automatic Bank Draft and writing checks aren't for you, try your bank's online bill pay services. You'll avoid processing fees for debit, credit and electronic check transactions, and most banks offer free online bill pay services. Nearly 80 million consumers are using online bill pay. It's secure, fast and efficient.

Check with your bank or visit them online to set up the service. You can set up your Jackson EMC account information, and each month you'll input how much you're paying and when you plan to pay.

Determine which plan works for you and your lifestyle. Check with your financial institution to set up online bill pay. Call us to get started on the Time-of-Use rate and Automatic Bank Draft. Contact us at 1-800-462-3691 or visit online at [www.jacksonemc.com](http://www.jacksonemc.com). ▲

A photograph of a man and a woman looking at a document together. The man, on the left, has grey hair and a mustache, wears glasses and a red plaid polo shirt, and is holding a blue pen over a document. The woman, on the right, has blonde hair, wears glasses and a dark brown polo shirt, and is smiling. They are both looking at the document on a table. The background is a plain, light-colored wall.

# Discount Applied *at the Meter*

## *Electricity Remains a Bargain*

Prices are going up on just about everything except sunshine. You may recall basic items such as milk and bread being much cheaper just a few years ago. At the rate prices are increasing, electricity remains a bargain and a necessity.

Whether you're rising to the sound of an alarm or waiting for the fresh-brewed smell of coffee to rouse you, electricity plays an integral role in every aspect of our lives. Electricity is one of the most valuable, invisible commodities on the market today, and even as prices increase, it remains a bargain. It's like having a discount at the meter.

### Ten Years Ago Compared to Today

The cost to power your home is increasing at a slower pace than other consumer goods. Ten years ago, a dozen eggs cost about \$.93 compared to \$1.73 today. White bread was \$1, and now averages \$1.41, and butter has increased from \$3.30 to \$3.70. As often as we buy these pantry staples, our pennies are feeling the pinch. Even a 16-ounce bag of chips went from \$3.43 to \$4.84.

We can cut back on bread, and perhaps our waistlines could go without a potato chip or two, but we need electricity now more

than ever. In our high-definition, surround sound world, we're using more electricity to power our homes, light our parks and businesses.

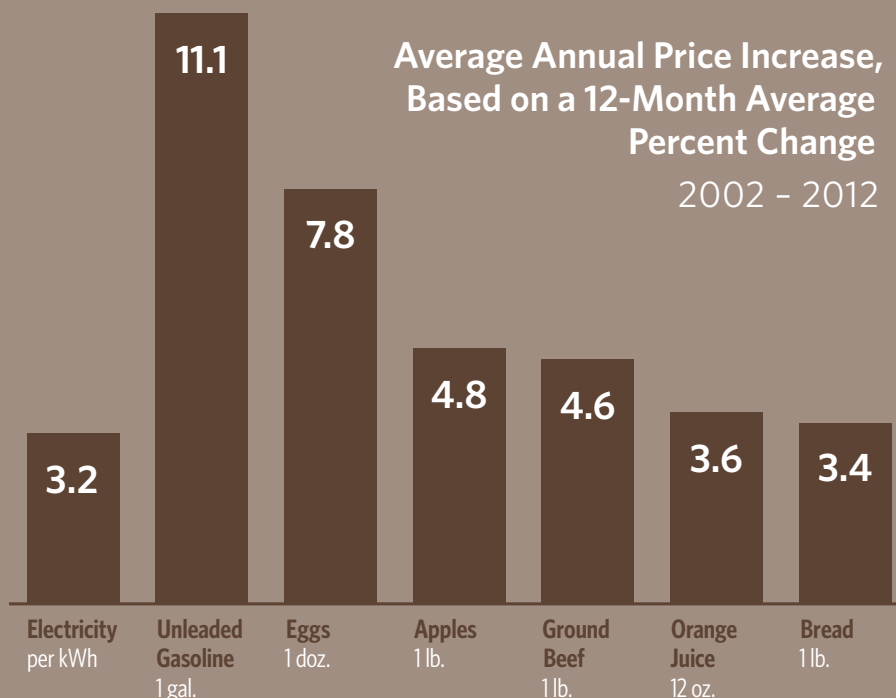
Over the past decade, we've invested millions in our infrastructure to meet growing electricity demands, including adding and upgrading substations, stringing more power lines and negotiating favorable power supply contracts.

Nationwide, cooperatives serve nearly 42 million people across 47 states. Electric cooperatives are committed to providing reliable power at the lowest cost to members. While the costs to deliver that reliable power continue to climb, our business model of putting people before profit dictates contract negotiations, purchases and operations.

Like most consumer products, prices will continue to increase, but at the rate electricity costs are increasing, it's still a bargain.

## Electricity Remains a Good Value

The cost of powering your home rises at a slower pace than expenses like gas and groceries. Average the 12-month price increase, by percentage, of consumer goods over the last decade and the value of electricity shines.



Source: U.S. Bureau of Labor Statistics Consumer Price Index 12-month percent change averaged from 2002 through 2012.

To learn more about how your energy dollars are divided in your home, plug in some specifics about your home into our home analyzer for a personalized breakdown and energy saving tips. Log on to [www.jacksonemc.com/analyzer](http://www.jacksonemc.com/analyzer) and see for yourself that electricity remains one of the best deals in town. ▲



## A Silver Lining

Debt, health issues and grief can take its toll on any of us. For one grant recipient, making ends meet was especially difficult to manage with the looming funeral home debt from her grandson's unexpected death.

Mary\* is in need of dental work resulting from the effects of cancer medication. She also suffers from Lupus, and is still waiting on approval for disability assistance. In addition to her health issues, Mary's car needs major repairs, including brakes. The funeral home debt made Mary's financial obligations even more difficult to meet.

The Jackson EMC Foundation awarded Mary a \$1,236 grant to help relieve some financial pressure related to the funeral expense. The Foundation board can grant up to \$3,500 to individuals in need.

Individuals in any of the counties served by Jackson EMC – Banks, Barrow, Clarke, Franklin, Gwinnett, Hall, Jackson,

Lumpkin, Madison and Oglethorpe can apply. Individuals don't have to be members of Jackson EMC. Applications are available online at [www.jacksonemc.com/foundation](http://www.jacksonemc.com/foundation). If you know of someone who's experiencing financial hardship who qualifies for a JEMC Foundation grant, have them submit an application. The Foundation board meets monthly and applications are accepted year round.

Individual grants are considered for the following needs:

- Shelter and Furnishings
- Medical
- Mobility

We can't control the storms life brings, and for those times the Foundation may be the silver lining to meet a family's short-term needs. For more information, visit [www.jacksonemc.com/foundation](http://www.jacksonemc.com/foundation). ▲

*\*Name changed for confidentiality.*

## operationroundup

### Jackson EMC Foundation Awards Nearly \$85,000 in Grants

The Jackson EMC Foundation Board of Directors awarded a total of \$84,196 in grants during their January meeting, including \$82,960 to organizations and \$1,236 to individuals.

#### Organizational Grant Recipients:

**\$15,000 to Challenged Child & Friends**, a Gainesville nonprofit organization providing educational, therapeutic, nursing and family support services to children with disabilities, to support the Early Intervention Program that provides special needs children with classroom instruction, individualized therapy and nursing services.

**\$15,000 to Mercy Health Center**, an Athens ministry using 623 volunteers to provide primary and specialty medical care, dental and pharmacy services for low-income uninsured patients, to help furnish an expanded facility that will allow the clinic to grow from 2,800 square feet of space to 10,000 square feet to serve more clients.

**\$14,960 to View Point Health**, a Gwinnett County agency providing support to clients with behavioral health conditions, addictive diseases and developmental disabilities, to provide uninsured and underinsured clients with primary and specialty health care by assisting with copays for office visits, lab work and pharmacy screenings through Four Corners Primary Care.

**\$10,000 to the American Red Cross – East Georgia Chapter** to train disaster response volunteers, purchase disaster education materials and provide disaster relief, including food, shelter and clothing, to families in Jackson, Banks and Barrow counties who have lost their homes to a fire or natural disaster.

**\$10,000 to the Ark of Jackson County**, a community outreach effort by area churches that assists individuals who have experienced a loss of income due to circumstances beyond their control, to help fund emergency housing assistance for rent or mortgage, and prescription medicine assistance.

**\$7,500 to Good Samaritan Ministries** in Buford to help fund the residential inmate recovery program, which provides inmates three months of self-study, classes and work therapy, followed by nine months of employment either inside or outside the ministry, to help them become productive members of society by working on drug and alcohol issues.

**\$7,500 to L.A.M.P. Ministries** in Gainesville for its Community Youth Outreach program, three-month sessions that combine group counseling and community activities to provide high-risk youth with a positive alternative to gangs and other delinquent behavior.

**\$3,000 to the American Red Cross – Northeast Georgia Chapter** to recruit and train disaster response volunteers in Hall and Lumpkin counties, and to provide Family Emergency Disaster Relief to families in those counties who lose their homes in a fire.

#### Individual Grant Recipients:

**\$1,236** to help cover funeral expenses of **an emotionally challenged youth** shot by police during a domestic disturbance.

## CALCULATING YOUR CAPITAL CREDITS A Cooperative Member Benefit at Work

One of the benefits of cooperative membership is receiving capital credits.

Jackson EMC is a not-for-profit electric cooperative owned by our members. Each year, amounts collected above the cost of providing electric service are credited to member-owners' capital

accounts based on their patronage (total billing less sales tax). Your 2012 capital was 2.47 percent of your total patronage. See the worksheet to calculate your capital credit.

This notification is for all rates except QF, LPS, LGS or MBS (you can find your rate designation printed on your monthly bill). Members with those rates have received a separate notification.

### WORKSHEET for Calculation of 2012 Capital

<i>Amounts of Bills for 2012 (excluding sales tax)</i>	<i>Allocation Patronage</i>	<i>Your Dollar Allocation</i>
\$	x 2.47%	= \$
<b>If your total bills were \$500</b>		
<i>Amounts of Bills for 2012 (excluding sales tax)</i>	<i>Allocation Patronage</i>	<i>Your Dollar Allocation</i>
\$500	x 2.47%	= \$12.35
<b>If your total bills were \$1,500</b>		
<i>Amounts of Bills for 2012 (excluding sales tax)</i>	<i>Allocation Patronage</i>	<i>Your Dollar Allocation</i>
\$1,500	x 2.47%	= \$37.05

## smartconnections

### Time for a New HVAC Unit?

How do you know it's time to replace your aging heating and cooling equipment? Here are a few clues that your HVAC equipment is headed for its final curtain.

#### Your HVAC system can be described as vintage.

If your heat pump or air conditioner is more than 10 years old, it's approaching the end of its useful life. While some units hang on for years, replacing an older unit with one that's ENERGY STAR® rated can save up to 20 percent on heating and cooling costs.

If your furnace is more than 15 years old, it's time to think about replacing it with an ENERGY STAR qualified furnace or, even better, an efficient heat pump that can also reduce your cooling costs.

#### Your HVAC system isn't keeping up with your heating and cooling needs.

HVAC equipment gets less efficient as it ages. This can increase your energy costs and decrease your comfort.

#### Your equipment has needed several repairs recently, or you're facing the cost of replacing a major component such as the compressor.

It often makes more sense to replace your equipment with a new high-efficiency unit that can reduce your energy bills.

#### Your home's air is too humid or too dry.

Inadequate equipment or leaky duct work can cause the air to be too dry in the winter or too humid in the summer.

#### You need to dust more often, even though you change the HVAC system filter regularly.

Ducts can also deteriorate over time. Leaky ducts pull particles from attics and crawl spaces and circulate them throughout your house. Ducts may have been accidentally damaged, or the joints may need sealing.

#### Your heating or cooling system is noisy.

Noise can indicate developing mechanical problems or undersized ducts.

#### You're adding onto your home.

The heating and cooling unit may not be large enough to handle the extra workload and the duct system may need redesigning. If you suspect it's time to replace your equipment, schedule a visit from a certified HVAC contractor to discuss your options. Also, check with Jackson EMC about available rebates and loan programs for high-efficiency heat pumps. ▲

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[www.jacksonemc.com](http://www.jacksonemc.com)

# 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.

## Ranch Sliders

### Ingredients:

2 pounds ground beef	2 cups shredded Cheddar cheese
1 packet Ranch salad dressing/dip mix	24 dinner rolls, split
½ cup mayonnaise	½ cup sliced pickles (optional)

### Instructions:

Preheat oven to 350°F (175°C). Cover a baking sheet with aluminum foil and spray with cooking spray. Mix together the ground beef and Ranch salad dressing/dip mix in a large skillet; cook and stir over medium-high heat until the beef is crumbly, evenly browned, and no longer pink. Drain and discard any excess grease. Remove from heat. Stir the mayonnaise and Cheddar cheese into the ground beef mixture. Lay the bottoms of the dinner rolls on the prepared baking sheet. Spread the cheese and beef mixture on the bottom half of each roll. Replace the tops. Cover with another sheet of aluminum foil sprayed with cooking spray. Bake in the preheated oven until the burgers are heated through and cheese melts, about 30 minutes. Serve with sliced pickles.