MEMBERS RECEIVE $7.5 MILLION IN MARGIN REFUNDS
USE BUDGET BILLING TO LEVEL OUT SEASONAL PEAKS
ENERGY AUDITS IDENTIFY SAVINGS
At this time of year, I’m reminded of my father’s knack for saving a nickel. It’s a life lesson for which I’m thankful.

When I was growing up, Christmas mornings started with excitement and ended with fulfillment. No matter what gifts we discovered under the Christmas tree, we were grateful. We had no Christmas morning disappointments, even though, as we came to realize in adulthood, our parents never spent a fortune on presents. They didn’t have a fortune to spend. But we always had plenty.

My dad rarely bought anything new. He was the definition of a jack-of-all-trades, a handyman who could take an old metal frame, spare parts and spray paint and turn them into the neighborhood’s shiniest go-cart. He saw the value in salvaging something old to make new items that brought joy to his kids and grandkids, and from him we learned the value of spending within our limits—and the value of hard work.

At Jackson EMC, we strive throughout the year to present the best product possible to you, our members, while spending within our budget and working hard to meet your needs.

We understand that delivering a stellar product is essential, but if the cost to our members is exorbitant, the product loses a lot of its appeal. So we work, in every department, to make cost-conscious decisions while spending wisely. We shop for the best power purchases and compare prices when restocking our supply shelves, always with the goal of buying the best product at the lowest price.

Even though we work to cut costs where possible, one thing we’ll never do is skimp on service. The same way my dad worked on that go-cart—dutifully assembling parts after dark as I dozed, dreaming of Christmas to come—we at Jackson EMC will continue to work behind the scenes to make sure your lights stay on. And when emergency situations do occur, we’re prepared to restore your power at a moment’s notice, regardless of the sleep we may lose. It’s that important to us.

As we approach a New Year, we’re also reminded of the value of time. For nearly 80 years, Jackson EMC has supplied electricity to Northeast Georgia residents. Just as the cooperative formed to save you time in the kitchen and on the farm by introducing electric appliances and tools, we strive today to save you time by keeping our system up-to-date and dependable in order to keep your power on so you can efficiently run your household or business.

At the holidays, it’s our hope that you find value in the things that mean the most, whether recollecting special gifts and people or making new memories with the ones you love.

Do you have a service story to share? Send me an email to chip@jacksonemc.com.

Chip Jakins, President/CEO
Two years ago we decided to take steps to make our home more energy efficient. Partly, so I wouldn’t be hypocritical in telling our members what they should be doing, all the while disregarding my own advice, but also because I wanted to see if these tips and tools could actually yield some savings. It turns out, they do.

I started out using the online Home Energy Monitor to evaluate our house and identify what I could do to start saving energy without doing much of anything. I began with the low-hanging fruit: unplugging the appliances and electronic devices when not in use, changing the temperature setting on my water heater, upgrading our lightbulbs to LEDs and actually using my programmable thermostat.

My report showed I spend most of my money heating my home in the winter, so I wondered what steps I could take to cut back on that expense and I reached out to Jackson EMC’s partner, Home Diagnostic Solutions, to have a complete Home Energy Evaluation. I was pleasantly surprised to learn that, for the most part, my house was in great shape.

Identifying the amount of air leakage a home has is an important step in an energy evaluation. My house did well, we lose 29 percent an hour.

“Ideally, a home would have around 35 percent natural air leakage every hour,” said Andy Butler, a building analyst for HDS. “We’ve tested a lot of houses that lose upward of 75 percent of their air every hour.”

We did, however, need to make some upgrades. We decided to follow the recommendations from our evaluation and add insulation to our attic, and install additional air vents and returns to insure our HVAC was working efficiently.

What happened to my bill? It went down.

My highest bills historically come in January. After holiday guests, Christmas lights and the beginning of cooler weather. Before our evaluation and efficiency steps, I paid $234 for a January bill. This year, my January bill was $161.26. We don’t save $73 every month, but we do save money and energy because of the easy and low-cost tips my friends at Jackson EMC told me about. I really didn’t do much. I even got a rebate for the insulation.

I know I could save more if I was willing to be cool in the winter or warm in the summer inside my house, or ready to unplug the extra refrigerator, but it’s still worth the cost to me.
Weather is unpredictable. Winter ice storms, a tornado or a summer downpour after weeks of drought can disrupt the flow of energy powering our homes, schools, businesses and factories. Dangerous weather events can cause hazardous road conditions, downed power lines and extended power outages.

If power lines go down because of a winter storm, you may be in for an extended power outage as line crews battle the elements to find problem areas and restore service as quickly and safely as possible.

### PREPARE FOR STORMY WEATHER

**BEFORE THE STORM**

Create a disaster kit.

If your water is pumped electrically, fill your bathtub and spare containers with water in case power goes off.

Turn your refrigerator to its coldest setting. If the power goes out, this will keep foods fresh longer. If your freezer is relatively empty, fill plastic soda bottles or other plastic containers with water and put them in the freezer.

During an extended outage, transfer some of the containers to the refrigerator.

If you or a family member depends on life support, inform your co-op before a power outage happens.

**PREPARE A 72-HOUR DISASTER KIT**

A severe storm can knock out power in your area, leaving you without heat, running water or a way to cook food. It’s a good idea to collect supplies in case of an emergency. Remember: children don’t like to be in the dark.

- Flashlight and extra batteries
- Water: 1 gallon of water per person per day for at least three days, for drinking and sanitation
- Sleeping bag or warm blanket for each person
- Non-perishable, ready-to-eat, food and a manual can opener
- First aid kit—including prescription medications
- Battery-powered NOAA weather radio
IF THERE IS AN OUTAGE

REPORT OUTAGES AND DOWNEW WIRING TO JACKSON EMC.

TREAT ALL DOWNEW LINES AS DANGEROUS.
Always assume fallen power lines are energized and stay at least 10 feet away from lines and any nearby objects they may be touching.

Never attempt to move power lines.
Never touch a person or object that is in contact with a downed line; call 911.

INSIDE THE HOUSE
Unplug everything. As electricity is restored, it may create power surges that can destroy electronics. Leave one light switched on so you know when power has returned.

Don’t use candles. Flashlights produce more light and won’t burn your house down. Bring solar landscape lights inside for extra light. Don’t forget to put them out for recharging during the day.

Keep the fridge closed. The less you open fridge and freezer doors, the longer your food will stay cold. Use an appliance thermometer to check the temperature. The refrigerator will keep food properly cold for four hours if unopened. A full freezer will hold temperatures for 48 hours; 24 hours if is half full.

AT THE OFFICE
Unplug motor-driven appliances and sensitive electronic equipment such as computers, printers and copier in order to avoid an electrical overload when power returns.

Make sure heat-producing equipment has been switched off or unplugged before you leave the building. If such equipment comes back on when power is restored and employees are out of the building, it could cause a fire.

VISIT JACKSONEMC.COM FOR STATUS REPORTS ABOUT AFFECTED AREAS AND POWER RESTORATION ACTIVITIES.
VISIT OUTAGE.JACKSONEMC.COM; 1-800-245-4044.

WARNING:
If you need to use a generator to energize your refrigerator or other necessary electric device, be sure to turn the breaker off at your house so you don’t feed electricity back on the line, unintentionally putting linemen at risk and causing a cascading outage once power is restored.
PLANTING gardens in Lawrenceville Housing Authority neighborhoods resulted not only in fresh vegetables for the residents—but in renewed community spirit and collaboration.

Last summer the Lawrenceville Woman’s Club established a sustainable community garden in the Hooper Renwick neighborhood, giving residents there an opportunity to connect with nature, and with each other, while working to harvest fresh, healthy food, according to Cheryl Shaw, chairperson of the club’s Conservation Community Service Project.

“It was a hot, dry summer, but the vegetables grew well and the project was really exciting,” says Shaw. “It’s one of the best projects I’ve ever been involved in.”

Residents surveyed at the LHA neighborhoods had expressed the desire for a community garden, and the Woman’s Club was happy to help. With Woman’s Club volunteers assisting, neighborhood residents tended the gardens through the summer and into the fall, harvesting beets, beans, squash, watermelon and more in the hot months and carrots, cabbage and radishes as the weather cooled.

The challenges for club members and residents ranged from an extremely hot summer and drought to a general lack of gardening knowledge.

To educate the residents, Shaw brushed up on her own gardening knowledge by taking UGA Extension Service classes and has contacted a master gardener who plans to hold monthly classes with the residents.

While supplying their families with fresh fruits and vegetables is the obvious benefit of the project, the garden has grown community bonds as well.

“Residents even gathered up vegetables and took them to their homebound neighbors who couldn’t get out and work in the garden,” Shaw says, adding that the Woman’s Club hopes to start sustainable gardens in other LHA neighborhoods next summer.

With the help of a $1,000 Jackson EMC Foundation grant used to purchase gardening supplies, the club will expand and plant a garden in the Glenn Edge neighborhood.

STATEMENT OF NON-DISCRIMINATION

Jackson EMC is the recipient of Federal financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the following: the provisions of Title VI and Title VII of the Civil Rights Act of 1964, as amended; the Civil Rights Act of 1991, as amended; Section 503 and 504 of the Rehabilitation Act of 1973, as amended; the Age Discrimination Act of 1975, as amended; the Americans with Disabilities Act of 1991, as amended; Section 42 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended; 41 CFR Part 60-300, and other protected veterans; and the rules and regulations of the U.S. Department of Agriculture and the U.S. Department of Labor, OFCCP. which provide that no person in the United States on the basis of race, creed, color, sex, sexual orientation, gender identity, national origin, age, disability or Vietnam or disabled veteran status shall be excluded from participation in, admission, or access to, denied the benefits of, or otherwise subjected to discrimination under any of this organization’s programs or activities. This contractor and subcontractor shall abide by the requirements of CFR 60-300.5(a) and 60-741.5(a). These regulations prohibit discrimination against qualified individuals on the basis of their status as protected veterans or individuals with disabilities, and prohibit discrimination against all individuals based on their race, color, religion, sex, sexual orientation, gender identity, or national origin. Moreover, these regulations require that covered prime contractors and subcontractors take affirmative action to employ and advance in employment individuals without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability.

The person responsible for coordinating this organization’s nondiscrimination compliance efforts is William P. Ormsby, Vice President, Human Resources/Corporate Administration. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.
Chocolate Mudd Slide

INGREDIENTS:
1 package Oreo cookies
1 8-ounce package cream cheese, room temperature
1 can sweetened condensed milk
1/4 cup lemon juice
1 tablespoon vanilla
1 large box JELL-O chocolate pudding mix
1 12-ounce container whip cream
Optional toppings: chopped pecans, mini chocolate chips, chocolate syrup

DIRECTIONS
Crush cookies and cover the bottom of a medium-sized casserole dish.
Using a handheld mixer, combine next four ingredients until smooth.
Spread evenly over cookies. Cover and chill until firm.
Follow directions on box to prepare pudding. Spread over cream cheese mixture.
Spread whipped cream over pudding.
Optional: Sprinkle crushed cookies, chopped pecans, mini chocolate chips and/or drizzle chocolate syrup over top.
Cover and keep chilled until ready to serve.

Makes a great dessert for holiday dinners.

- GINA POLKINGHORN, COMMERCE, GA

MEMBERS MAKE IT DELICIOUS

SEND YOUR BEST SIDE DISH RECIPES: ASORROW@JACKSONEMC.COM OR MAIL TO:
COOPERATIVE COOKING | JACKSON EMC | PO BOX 38 | JEFFERSON, GA 30549

OPERATION ROUNDUP: YOUR DONATIONS AT WORK

The Jackson EMC Foundation Board of Directors awarded
$90,815 IN GRANTS
during its October meeting including $84,100 to organizations and $6,715 to individuals.

ORGANIZATIONAL GRANT RECIPIENTS:
$15,000 I Support Adoption & Foster Families Together (SAFFT), a non-profit serving abused and neglected children in Gwinnett, Hall, Jackson and Lumpkin counties through its Family Life Center in Gainesville, to provide access to five months of supervised visitation, case management, parenting training and coaching to four families in crisis who are currently on a waiting list.

$15,000 I Rainbow Village, a Duluth long-term, transformational housing program that provides fully furnished apartments and comprehensive support for homeless families with children in North Metro Atlanta, to help provide rent for its early childhood development center facility.

$15,000 I J.M. Tull-Gwinnett Family YMCA for its Afterschool Enrichment Program that will use Kindle Fire tablets and STEM project packs in various subjects and various grade levels, along with education-based field trips to help children from low income families keep pace with science and math learning outside of school.

$12,150 I Hope Haven, an Athens agency providing a variety of programs to support developmentally disabled individuals, to help purchase a 15-passenger Ford Transit van that will be used to transport participants to and from community access programs, community living support, residential alternative, prevocational, supported employment, respite and other services.

$10,950 I I Am, Inc. in Buford, for the Helping Others Pursue Excellence (HOPE) program which helps girls ages 6-18 meet the challenges of adolescence and adulthood through a coordinated, progressive series of activities and experiences that help them become socially, academically, emotionally, economically and physically competent.

$1,000 I Lawrenceville Woman’s Club to purchase supplies and establish a sustainable community garden in the Glenn Edge neighborhood that will provide an opportunity for residents to connect with nature and each other, and have access to fresh healthy food in exchange for time spent learning and working in the garden.

INDIVIDUAL GRANT RECIPIENTS:
$3,500 to replace the HVAC system of a senior citizen who cares for her disabled brother.

$3,215 for dental work and dentures for a senior citizen whose teeth are causing health issues.

FOR MORE INFORMATION AND TO APPLY FOR A GRANT, VISIT JACKSONEMC.COM/FOUNDATION
Jackson EMC Returns $7.5 Million in Margin Refunds

Jackson EMC members will receive a check in the mail this month. Approximately 202,800 members and former members will receive their share of a total of $7.5 million in margin refunds in December.

“As a member of a not-for-profit cooperative, you’re eligible to receive a portion of the revenue left over at the end of the year after all the bills are paid, which we refer to as margins,” says Board Chairman Chuck Steele. “Since your cooperative is in excellent financial condition, your board can return this money to you.”

Margins are refunded for a combination of years so that both longtime and newer members, as well as former members, benefit from belonging to an electric cooperative. This year, margin refunds will go to those who received electric service from Jackson EMC in 1990 and 2015. The sum of each member’s refund check is calculated according to the amount each member paid for electric service during those years.

After this December’s refund, Jackson EMC will have returned $115.5 million in margin refunds to our owner/members since our cooperative was founded in 1938.

Each year, Jackson EMC refunds margins, surplus above operating expenses, to its members. By 1963, the co-op had returned more than $1 million to members and had the highest margin refund record of any electric cooperative in the state. This record of returning margins to members ranks among the highest of the 840 electric cooperatives in the nation.