Currently Speaking

Guernsey-Muskingum Electric Cooperative, Inc.

17 S. Liberty St. New Concord, Ohio 43762 740-826-7661 — 800-521-9879 www.gmenergy.com

Board of Directors

Ed Bay	Chairman
Jim Rex	Vice Chairman
Jay Gray	SecyTreasurer
John Enos	Director
Brian Hill	Director
Duane Parks	Director
Shirley Stutz	Director
Daniel J. Gunsett	Counsel
Jerry KackleyGen	eral Manager/CEO

Electric Rates

Farm and Home Service rate schedule R-1* Service Availability Charge

First 500 kWh/month

\$18/month

@ 13.069¢/kWh

Over 500 kWh/month

@ 10.945¢/kWh

Seasonal Residential Service annual rate schedule S-1* Service Availability Charge

First 800 kWh/year

\$216/year

@ 21.069¢/kWh

Over 800 to 6,000 kWh/year

@ 11.945¢/kWh

Over 6,000 kWh/year

@ 10.945¢/kWh

(Your minimum annual charge will be \$216 per year for service between March 1, 2012, and Feb. 29, 2013.)

Commercial Service rate schedule C-1* Service Availability Charge

\$18/month

First 1.500 kWh/month

Over 1,500 kWh/month

@ 13.069¢/kWh @ 10.945¢/kWh

*Rider T —

Kilowatt-hour Tax applies to all rate schedules and must be added to the rates shown. First 2,000 kWh/month .465¢/kWh Next 13.000 kWh/month .419¢/kWh Over 15,000 kWh/month .363¢/kWh





Your rights and responsibilities

THE ANNUAL MEETING

Provisions regarding the annual meeting are in your Cooperative's Code of Regulations. An annual meeting shall be held each year for the purpose of electing directors and transacting all appropriate and necessary business. Each member must be given written or printed notice stating the place, day and hour of the meeting.

ELECTION OF BOARD MEMBERS

The provisions for electing members of the Board of Directors also are included in the Cooperative's Code of Regulations. One or more memberconsumers are eligible for nomination to each available position on the Board. Nominees must reside in the Cooperative district they are nominated to represent. All nominations are made from the floor at the annual meeting.

VOTING

Each member shall be entitled to one vote and no more upon each matter submitted to a vote at the meeting. All questions shall be decided by a vote of a majority of the members present at the meeting. The spouse of a member not present may vote on behalf of such member at the meeting.

REQUIREMENTS FOR MEMBERSHIP

Any person, whether a natural person or firm, association, corporation, partnership, body public or subdivision thereof, will become a member of Guernsey-Muskingum Electric Cooperative, Inc. (hereinafter called the "Cooperative") upon receipt of electric service from the Cooperative, provided that he/she has first: (a) made a written application for membership therein; (b) agreed to purchase from the Cooperative electric power and/or energy as specified; (c) agreed to comply with and be bound by the Articles of Incorporation and Code of Regulations of the Cooperative and any rules and regulations adopted by the board of directors of the Cooperative.

THE CODE OF REGULATIONS

The Cooperative Code of Regulations is available to all members on the Cooperative website, www.gmenergy.com; additional copies of the Code are available at the Cooperative office to any member upon request.

If you are disabled and need special accommodations at the Annual Meeting please call Kim Swinehart at 1-800-521-9879.

ELECTIONS

One director from each of the following districts will be elected for a three-year term:

District 3 - includes Muskingum County townships of Blue Rock, Brush Creek, Clay, Harrison and Meigs; Noble County townships of Brookfield and Sharon; and Morgan County townships of Bloom, Bristol, Manchester, Meigsville and York.

District 5 – includes Tuscarawas County townships of Clay, Oxford, Perry, Rush, Salem and Washington; Guernsey County township of Wheeling; and Harrison County township of Freeport.

OFFICIAL NOTICE OF ANNUAL MEETING OF MEMBERS

BRING THE FAMILY!

Guernsey-Muskingum Electric Cooperative, Inc.

76th Annual Meeting Saturday, April 13, 2013

Larry W. Miller Intermediate School, New Concord Registration begins at 9:30 a.m. Business meeting begins at noon



You have an opportunity as an owner of your electric co-op to directly participate in shaping the future. Join your fellow members/owners in electing three members to the board of directors, hearing first-hand updates from you co-op leaders and learning about special programs offered by your cooperative. Mark your calendar now! There will be something for everyone.

Every Registered Member Receives

- Free Light Bulbs
- Lunch
- Hot DogsNew Concord EMS

Many Displays Including

- · Genesis Healthcare System
- Area Agency on Aging
- Plus many more.....

Entertainment:

- The Y-City Barbershop Chorus
- Magician Stephen Knight (kids staying for the noon show will receive a beanie rabbit)

Door Prizes (must be present to win):

- Misc. Electric Appliances
- Electric Grill
- Energy Credits

Demonstrations & Activities:

- Kids' Lineperson Dress-up & Photos
- Plus many more.....

This year's display item will be of derecho storm photos for everyone to see and you will receive a box of three compact fluorescent light bulbs if you share a photo. Cooperative employees will attempt to watch items, but if you have concerns do not bring the item for display.

IT'S YOUR COOPERATIVE...PLEASE COME! HAVE FUN! FILL-UP WITH KNOWLEDGE AND FOOD.

FOR MORE DETAILS, PLEASE CALL 1-800-521-9879.

In an effort to reduce costs, there will NOT be
a \$10 energy credit for attendance.

Ed Bay, Chairman









Display items

It's been a wonderful tradition. For years, the fine members of Guernsey-Muskingum have been bringing their own personal items to the Annual Meeting for a display. This year we are asking you to bring in derecho summer storm pictures. Members who bring in pictures for others to enjoy will receive a gift. See you on April 13.



The Y-City Barbershop Chorus to perform at 76th Annual Meeting

Guernsey-Muskingum is pleased to present The Y-City Barbershop Chorus as this year's annual meeting entertainment. The Y-City Chorus is the Zanesville Chapter of the Barbershop Harmony Society. Its members are men and young men who share the joy of singing and performing barbershop harmony. The local 35-member chorus, directed by Paul Shannon, is dedicated to preserving the barbershop art form and promoting vocal music education with our area youth.



Children's entertainment

At noon, while mom and dad are learning about their cooperative, kids will see Magician Stephen Knight. Stephen entertains audiences by taking them on a magical journey of wonder and fun whether it is making a child into a mini-magician or floating a lady in mid-air.

And as tradition since 1998, kids 12 and under who stay until the business meeting has concluded will get to take home their own bean bag animal. This year's animal is a sheep. So kids, send your parents into the business meeting while you watch Magician Stephen Knight, and then pick up your animal.



Guernsey-Muskingum offers a safe and easy connection for portable generators



If you have or are planning to purchase a portable generator, Guernsey-Muskingum Electric is offering an option for connecting it that is safe and easy. Gener-Link™ allows you to provide power to all

parts of your home without using extension cords or needing an electrician. We install the GenerLink behind your electric meter as shown in the picture.

SAFE

GenerLink eliminates the use of extension cords and other connections that can be hazardous to members and cooperative employees.

GenerLink detects when a generator is operating and automatically disconnects from the utility grid, eliminating dangerous back-feed.

EASY

GenerLink is equipped with GenerLok $^{\text{TM}}$, a unique interlocking cord system that provides a quick and easy connection of a portable generator.

GenerLink is easily installed by a cooperative employee behind a member's electric meter and requires no rewiring of the member's electrical system.

With GenerLok, members have the flexibility to run virtually any appliance, up to the capacity of their generator by simply energizing appliances from their breaker panel.

Like many of our products and services to members, we have priced the GenerLink to just cover costs, as our prices include installation.

GENERLINK™	PRICE	
30 Amp Non-Surge Protection (MA23-N)*	\$658.05	
30 AmpSurge Protection (MA23-S)*1	\$738.30	
40 Amp Non-Surge Protection (MA24-N)*	\$770.40	
40 Amp Surge Protection (MA24-S)*1	\$861.35	
*price includes 20' cable, additional cable is available for		
\$50 per 20'		

You can call member services at 800-521-9879 with any questions, when calling to place an order please have the manufacturer, model number and size of your generator.

Reliability Efficiency COMMITTED





Jerry Kackley General Manager/CEO

Ed Bay Chairman

2012 WAS A YEAR FILLED WITH CHALLENGES. Some of you may have attended one of the cooperative's regional meetings this past fall and heard about these challenges. All of our members were impacted by these events either directly or indirectly because you are the owners of Guernsey-Muskingum Electric Cooperative. So we would like to review the challenges and accomplishments of the past year.

In last year's report, we informed you that we encountered a structural problem with the trusses on our office building in 2011 that required the replacement of our entire roof structure, including the trusses and all the electrical wiring, insulation and ductwork. Basically, the ceilings and everything above them had to be replaced. Our Operations and Engineering departments were able to relocate to the basement of our building but the remaining departments moved to a temporary location just down the street. The good news is we moved back "home" in late August and all of our employees are working from the newly renovated office at 17 South Liberty Street in New Concord.

We held an open house last fall and we think that you will be very proud of the improved facility. By upgrading the windows, electrical and HVAC systems, we have a building that is safer and much more energy-efficient. We appreciate the patience that our members have shown during the past year and we look forward to serving you from this location for years to come. We also appreciate the effort of our employees who had to function under some difficult circumstances over the past year.

The office building renovation has certainly been an unwanted distraction. However, there are a number of other issues that have contributed to a couple of very tough years. The sluggish economy has impacted all of us but, at the cooperative, we see this reflected by the number of new service connections. In 2010 and 2011, new services were around 150 in each year which is a third of the number we saw just 10 years earlier. With the economic uncertainty in our area, consumers either can't afford to build a new home or they are reluctant to build. We did see a slight increase in new services in 2012 as we connected 185 new service points and we hope that trend continues. One of these services is a new facility for Halliburton in the Muskingum County Industrial Park which should be a nice addition for the cooperative and the community.

Another gauge of the health of our local economy is the Co-op's kilowatt-hour sales. In 2012, sales were down by nearly 10 million kilowatt-hours when compared to 2011. Residential kilowatt-hour sales were at levels comparable to 2005. Some of this reduction in sales can be attributed to mild weather but the financial difficulties that many families face in Southeast Ohio also had a huge impact. The lower sales volumes create financial difficulty for the co-op since many of our costs are "fixed" and do not decrease as sales decline. But we are starting to see some positive signs with the economy. The potential influx of jobs and income from the oil and gas industry coupled with new electric services to wells and processing facilities could provide the economic boost that southeast Ohio needs.

Many of you have noticed that your electric bills have been growing over the past few years. Our rates, like the rates of every utility across the state and country have been increasing. But we can assure you of one thing — your board of directors hates to raise rates as much as you hate seeing higher bills. Your board consists of members just like you so they feel the "pinch" of higher rates as well. Your Board and management always look toward cutting costs as much as possible, but we must do this without impacting service or reliability.

Costs for your cooperative, including the cost of poles, trucks, wire and fuel, have been increasing. Our largest expense, the wholesale cost of electricity from Buckeye Power, makes up nearly 60 percent of your electric bill. Most of the increases that you have seen over the past few years are a pass-through of the increased costs that Buckeye has incurred. The primary factor contributing to Buckeye's increases are the costs of environmental upgrades required to meet stricter emissions regulations. Since 2002, Buckeye has invested nearly \$1.3 billion in these upgrades and this cost is ultimately paid by the members of the Ohio cooperatives who own Buckeye.

The good news is that the work is done and the pollution controls at the Cardinal facility make it one of the cleanest coal-burning generation plants in the country. Now that the significant investment in pollution controls is complete, we should see very stable rates into the future. Other than an increase in our rural light rates, we do not anticipate any rate increases in 2013. But we must remain vigilant as there is always the possibility that the EPA or the current administration could develop even stricter emission limits.

Perhaps the biggest challenge that we faced in 2012 was the terrible storm that we encountered on June 29. This storm, called a derecho, was devastating to your cooperative and many of our members also suffered signifi-

cant damage and losses. It lasted only a few minutes, but its impact will be felt for years. We have encountered many storms in our service area including floods in 1998 and ice in 2010 and the damage was extensive. But this was the worst storm in the history of your cooperative. Nearly 79 percent of our members were without power, many for days, and AEP lost transmission service to six of our 12 substations. Trees were down everywhere across the nine counties in which we serve and poles and wire were scattered on the landscape.

At times like this, it is wonderful to be part of a "big family" and we reached out to our neighbors for help. We brought in crews from other co-ops in Ohio, Pennsylvania and Kentucky. We had nearly 65 people working in the field and we usually have 13. Everybody worked long hours in a week of the most oppressive heat that we can remember. And slowly...the lights came back on.

This was the single most costly storm in our history with a price-tag of more than \$900,000! But thanks to FEMA, and its reimbursement of \$570,000, the financial impact on our members was minimized. We are grateful to our employees for the effort each of them gave. We also want to thank our neighbors for their help and our members for their patience during this very difficult time. Thank you! But, we are most grateful to God for bringing us through this ordeal without any injuries.

Even with all of the challenges, the financial results for 2012 were still respectable. Our operating margins, thanks to the FEMA reimbursement noted above, were nearly \$778,000. This was slightly less than 2010 but a great improvement over the \$76,000 operating loss we incurred in 2011. We spent nearly \$3.6 million on utility

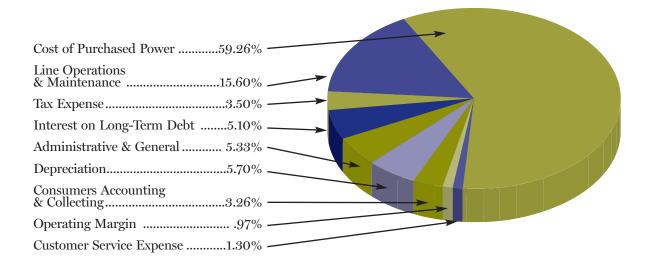
plant construction and improvements in 2012 including power line rebuilds and pole replacements. Our right-ofway program continues to be strong as we spent more than \$1.5 million to clear trees and brush. We will continue to improve our electric plant in 2013 to help assure safe and reliable electricity for our members.

Your cooperative is a not-for-profit utility owned by those it serves, you the members. Any money remaining after expenses, the margins of the Cooperative, are returned to you as capital credits. These flow back to our members on Main Street instead of investors on Wall Street. In 2012, your board of directors continued the policy of refunding capital credits to members or the estates of deceased members. More than \$396,000 was returned to our members in 2012 with most members receiving these as a credit (reduction) on their December electric bill. Since our inception, the cooperative has returned nearly \$11.5 million to members and former members! This is a real example of your ownership of the cooperative.

And one final note: 2012 was also the year that we said "goodbye" to Garry Mbiad. Garry retired after 33 years with GMEC, 18 of those as the general manager/ CEO. We want to thank Garry for his dedicated service to the members of this cooperative and we wish him well in his retirement.

The challenges of 2012 were significant and the future is always filled with uncertainty, but we face 2013 with optimism and conviction. Our focus, as always, will be on serving the needs of our members and keeping your cooperative strong while providing safe, reliable and affordable electricity.

HOW YOUR POWER BILL DOLLAR WAS SPENT



STATEMENTS OF REVENUE AND PATRONAGE CAPITAL

For the years ended December 31, 2012 and 2011 (see independent auditors' report)

	2012	2011
OPERATING REVENUES	\$30,387,193.31	\$28,695,548.72
OPERATING EXPENSES:		
Cost of Power	\$17,705,391.41	\$16,825,426.31
Distribution – Operation	1,989,242.67	2,048,131.54
Distribution – Maintenance	2,537,125.54	2,612,450.95
Consumer Accounts Expense	1,015,632.83	1,064,071.62
Customer Service and		
Information Expense	372,828.25	364,809.79
Administrative and General	1,583,908.87	1,639,671.57
Depreciation and Amortization	1,825,792.56	1,704,750.67
Taxes	1,014,692.00	1,056,650.00
Interest on Long-Term Debt	1,507,394.84	1,425,120.83
Other Interest Expense	57,452.53	29,999.75
Total Operating Expenses	\$29,609,461.50	\$28,771,083.03
Operating Margins Before		
Capital Credits	\$ 777,731.81	\$ (75,534.31)
BUCKEYE CAPITAL CREDITS	1,048,773.05	1,055,574.57
OTHER CAPITAL CREDITS	53,232.20	60,861.51
Net Operating Margins	\$ 1,879,737.06	\$ 1,040,901.77
NONOPERATING MARGINS:		
Interest and Dividend Income	\$ 60,936.90	\$ 59,215.38
Miscellaneous Nonoperating		
Income (Expense)	(16,236.54)	(32,292.50)
Total Nonoperating Margins	\$ 44,700.36	\$ 26,922.88
NET MARGINS FOR PERIOD	\$ 1,924,437.42	\$ 1,067,824.65
PATRONAGE CAPITAL – Beginning of Year	26,642,288.06	26,128,002.22
Retirement of Capital Credits	396,886.37	567,736.42
Capital Credits Reassignable	(10,866.49)	(14,197.61)
PATRONAGE CAPITAL – End of Year	\$28,180,705.60	\$26,642,288.06

(A complete copy of the Auditor's report and notes is available at the cooperative office.)

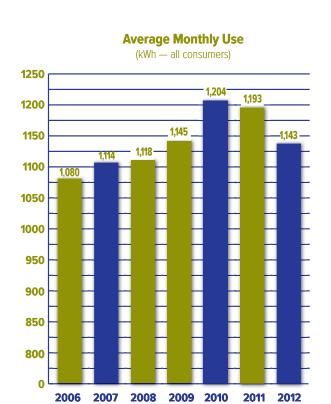
BALANCE SHEETS

December 31, 2012 and 2011 (see independent auditors' report)

	2012	2011
ASSETS		
ELECTRIC PLANT:	h (0.550,000,40	h ((000 ()) ()
In Service – at cost	\$ 69,770,393.48	\$66,898,644.68
Construction Work in Progress	188,839.90 \$ 69,959,233.38	362,880.53 \$67,261,525.21
Subtotal Less Accumulated Provision for	\$ 69,939,233.38	\$07,201,323.21
Depreciation and Amortization	(16,069,606.84)	(15,752,472.15)
Net Electric Plant	\$ 53,889,626.54	\$51,509,053.06
Net Electric Plant	\$ 33,009,020.34	\$31,309,033.00
OTHER ASSETS AND INVESTMENTS:		
Investments in Associated		
Organizations	\$ 12,261,855.19	\$11,442,769.86
Other Investments – Nonutility Property	76,870.74	79,975.98
Total Other Assets and Investments	\$ 12,338,725.93	\$11,522,745.84
CURRENT ASSETS:		
Cash and Cash Equivalents	\$ 686,897.59	\$ 518,906.17
Cash – Construction Funds	_0_	_0_ 1 000 00
Special Deposits	1,000.00	1,000.00
Current Maturities of Note Receivable Accounts Receivable (less accumulated	-0-	1,705.08
provision for uncollectible accounts		
of \$186,274.33 in 2012 and		
\$185,339.47 in 2011)	3,642,016.72	3,442,325.23
Other Current Assets	27,196.70	25,390.48
Materials and Supplies	867,931.68	952,152.17
Prepayments	36,338.65	40,475.47
Total Current Assets	\$ 5,261,381.34	\$ 4,981,954.60
DEFERRED CHARGES	\$ 1,915,633.80	\$ 1,904,225.31
TOTAL ASSETS	\$ 73,405,367.61	\$69,917,978.81
EQUITIES AND LIABILITIES	Ψ 73,103,507.01	Ψ02,517,570.01
EQUITIES:		
Patronage Capital	\$ 28,180,705.60	\$26,642,288.06
Other Equities	418,895.06	418,895.06
Total Equities	\$ 28,599,600.66	\$27,061,183.12
•	+	+ = - , ,
LONG-TERM DEBT:		
RUS Mortgage Notes Less Current	ф 20 00 2 506 24	φοροσσ <i>σσ</i> ο ο σ
Maturities	\$ 30,802,596.34	\$28,297,772.26
CFC Mortgage Notes Less Current Maturities	5,715,025.29	6 274 079 75
Regulatory Liability	798,808.36	6,274,078.75 876,602.39
	\$ 37,316,429.99	\$35,448,453.40
Total Long-Term Debt	<u> </u>	\$33,440,433.40
CURRENT LIABILITIES:		
Current Maturities of Long-Term Debt	\$ 1,266,351.00	\$ 1,323,959.00
Note Payable – Short-Term	2,054,050.90	1,884,308.96
Accounts Payable – Purchased Power	1,603,258.65	1,566,257.90
Accounts Payable – Other	604,847.22	710,455.50
Consumer Deposits	332,010.67	313,185.79
Accrued Taxes	1,052,896.78	1,031,463.26
Other Current Liabilities	340,639.91	314,321.28
Total Current Liabilities	\$ 7,254,055.13	\$ 7,143,951.69
CONTINGENT LIABILITIES		
DEFERRED CREDITS	\$ 235,281.83	\$ 264,390.60
TOTAL EQUITIES AND LIABILITIES	\$ 73,405,367.61	
TOTAL EQUITIES AND LIABILITIES	φ 13,403,301.01	\$69,917,978.81

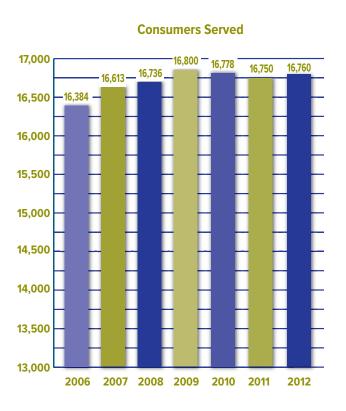
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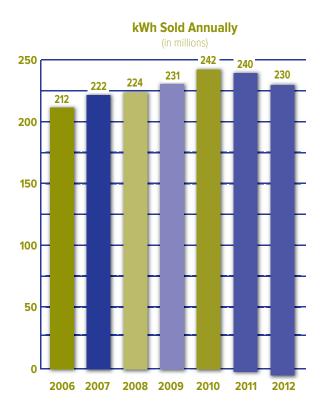
GUERNSEY-MUSKINGUM TRENDS



(Dollars per consumer) 4,500 4,000 3,500 \$3,433 3,500 \$3,234 3,000 2,500 1,500 1,000 0

Plant Investment





2006

2007

2008

2009

2010

2011

2012

Please take
a few minutes
to complete
our survey



Your thoughts and opinions about the cooperative help us to better serve you.

In April and May, the cooperative will be working with NRECA Market Research Services to complete a member satisfaction survey. The surveys will be both by phone and e-mail, but not everyone will be contacted. If you are contacted, we would greatly appreciate a few minutes of your time to share your opinions of the cooperative.

We strive to provide all members with safe, affordable and reliable electric service. By participating in the survey, you will help us make decisions that benefit you, your family and your neighbors.

Thank you!

All information is confidential.



OFFICIAL NOTICE - MEDICAL CERTIFICATION

Medical certification forms are available upon request at the Guernsey-Muskingum Electric Cooperative, Inc. office in New Concord. The purpose of the medical certification is to temporarily delay termination of service for nonpayment when the medical condition of a resident of the household is such that disconnection would further endanger their health. During the certified period, the member should endeavor to pay the bill, make arrangements for payment, or obtain assistance for payment of the bill from a social agency.

In all cases where discontinuation of service would be especially dangerous to the life and welfare of the occupants within a household, the consumer should contact the Cooperative and request a "Medical Certification" form. This form must then be completed and certified by a licensed physician or local board of health and filed with the Cooperative.



Know what's **below**. **Call** before you dig.

Digging in your yard without knowing what electrical equipment is underground can be very dangerous. Before you start your spring planting, be sure to call 811 to find out where lines have been buried. Tampering with electrical equipment could hurt or kill you or someone you care about.



As a member of an electric cooperative, you have access to free energy savings tips and information that canhelp you save money. We also offer in-home energy audits.

Whether your question is about heating and cooling systems, weatherproofing and insulation, water heaters or other appliances, the Energy Advisor at GMEC can help.

Call your co-op office today to have your questions answered. 800-521-9879



Guernsey-Muskingum Electric Cooperative

Your Touchstone Energy® Cooperative **\[\)



Co-op Notes

Geothermal heating/cooling system — \$300 rebate

We have a \$300 rebate to help pay for the most efficient underground heating, cooling and hot water system available today. A radio-controlled switch is required on the unit and on your electric water heater of at least 40-gallon capacity. More than 260 of our members are using geothermal.

Dual Fuel — \$300 rebate

If you install a new add-on electric heat pump with a fossil-fuel back-up and have an electric water heater, which is at least 40-gallon capacity, you are eligible for a \$300 rebate. Radio-controlled switches are required to be installed on both the heat pump and water heater. Please call your cooperative for details. More than 800 members are using dual fuel.

Cool Returns — \$100 rebate

Are you having central air conditioning installed or a new electric heat pump with electric resistance heat back-up? Allow your cooperative to install a radio-controlled switch and receive a \$100 rebate check. More than 100 members are using cool returns.

Water heater with a hole

The four-inch hole in the side of our tank is great for cleaning out sediment. This rebated tank is available for *free delivery*. We also have \$50 or \$100 checks to send you if you purchase a tank somewhere else. Give us a call for details.

Water heater installation available

If you purchase your water heater from G-M, our member services technician, Tim Fisher, will install your water heater for an additional charge. Give us a call.

Radio-controlled switch

"What a deal!" If you don't already have a radio-controlled switch for your electric water heater, of at least 40-gallon capacity, please call and Tim Fisher will install one — FREE. More than 5,300 G-M members have an RCS on their water heaters. This entitles you to a discount and free maintenance (except cleaning) including parts and labor on your electric water heater. Some exclusions apply; call us for details.

Meter Reading

You can enter your meter readings online at our website, <u>www.gmenergy.com</u>. And as always you can mail your readings or call us 24 hours a day with meter readings.

GenerLink™

We want you to use your portable generator safely. Call the member services department at GMEC and ask them about GenerLinkTM. GenerLink eliminates the use of extension cords and other connections that can be dangerous to members and linemen.

Co-op Connections Card

The Co-op Connections Card is free to all GMEC members and one card can be used by the entire family. The card can also be used to receive discounts nationwide on lodging, entertainment, dining and more. Visit www.gmenergy.com and click on the link to explore the possible discounts available to you

Debbie West retires



Debbie West retired from the Cooperative in February 2013 after 11 years of service. Debbie began her employment in September 2001 as a part-time member accounting specialist. In August 2011 she began working full-time. We wish Debbie a long and happy retirement.



Keep energy efficiency in mind as the ground thaws and you plan spring landscaping. Properly selected and planted trees, shrubs and bushes can create a wind break that lowers home heating bills in the winter and insulates your home year-round. Before you start, check on the right plants and techniques for your climate at EnergySavers.gov.

Source: U.S. Department of Energy