

# 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** .....Secy.-Treasurer  
**John Enos** .....Director  
**Brian Hill** .....Director  
**Duane Parks** .....Director  
**Shirley Stutz** .....Director  
**Daniel J. Gunsett** .....Counsel  
**Garry Mbiad** ....General Manager/CEO

## Electric Rates

### Farm and Home Service rate schedule R-1

Service Availability Charge  
\$16/month

First 500 kWh/month  
@ 11.619¢/kWh

Over 500 kWh/month  
@ 9.495¢/kWh

### Seasonal Residential Service annual rate schedule S-1

Service Availability Charge  
\$192/year

First 800 kWh/year  
@ 19.619¢/kWh

Over 800 to 6,000 kWh/year  
@ 10.495¢/kWh

Over 6,000 kWh/year  
@ 9.495¢/kWh

(Your minimum annual charge will be \$192 per year for service between March 1, 2011, and Feb. 29, 2012.)

### Commercial Service rate schedule C-1

Service Availability Charge  
\$16/month

First 1,500 kWh/month  
@ 11.619¢/kWh

Over 1,500 kWh/month  
@ 9.495¢/kWh

### Rider T —

Kilowatt-hour Tax applies to all rate schedules.

First 2,000 kWh/month .465¢/kWh  
Next 13,000 kWh/month .419¢/kWh  
Over 15,000 kWh/month .363¢/kWh

## Guernsey-Muskingum Electric Cooperative Office is temporarily moving

Your cooperative's office, located at 17 S. Liberty St. in New Concord, will be under construction for several months.

The building, which was dedicated in 1964 needs structural repairs to the roof system, and your cooperative is taking this opportunity to review energy-efficient lighting, insulation, windows and heating/cooling systems. The repair and remodeling will secure the building's safe, efficient use for decades. Your board continues to look at all options regarding the future use of the office building.

### A few tips to help serve you better:

Call 800-521-9879 for appointments. Nearly all engineering, operations and marketing services can be handled on location at your home. This includes new services, upgrades, tree trimming, water heater, heat pump and energy audits.

A noncash payment box will be available in front of our current building. This temporary payment box can accept checks, stubs and meter readings. This box will be emptied Monday through Friday, at 8 a.m.

Cash payments and "essential" walk-in needs can be handled at our temporary office, located at 14 Depot Street, New Concord (two blocks west of our current location). This building is historically known as "the Enterprise", after the newspaper it was originally built to produce and print. The Enterprise building has limited parking. In order to serve all, we have made every attempt to make this transition seamless for members and employees.

Minor inconveniences are to be expected, which we apologize for and ask for your understanding.

Thank you for being patient through this construction phase. The end result will be a safer, more energy efficient building.



## Energy Efficiency

### Tip of the Month

When buying a new appliance, check the black and yellow EnergyGuide label. This label provides an estimate of the product's energy consumption and efficiency. It also shows the highest and lowest energy efficiency estimates of similar models. Most major appliances — such as refrigerators, dishwashers, and clothes dryers — are required to have these labels.

Source: U.S. Department of Energy

**ASK YOUR  
ENERGY  
ADVISOR**



*Ray Crock,  
Energy Advisor*

## HD cable boxes, DVRs, put a drain on household energy use

The high-definition cable box or digital video recorder (DVR) that sits innocently by your TV may be using more electricity per year than a new energy-efficient refrigerator. A recent study found that the boxes use \$3 billion in electricity every year in the U.S., with 66 percent of that power wasted while the TV is not being watched or the DVR not recording.

Unfortunately, until cable boxes and DVRs become more energy efficient, there's no easy solution for consumers looking to save energy, explains Brian Sloboda, a senior program manager specializing in energy effi-

ciency with the Cooperative Research Network (CRN), an arm of the National Rural Electric Cooperative Association.

"The simple answer is using the power button on the remote or adding a power strip to turn the power off when not in use," Sloboda says. "The problem is that when you cut off all of the power, your DVR will not record programs. You also won't be able to get automatic software updates, and the program guide may be wiped out."

Your best bet is to ask your cable or satellite provider for a box carrying the ENERGY STAR label, which certifies that a product attains specific energy efficiency standards.

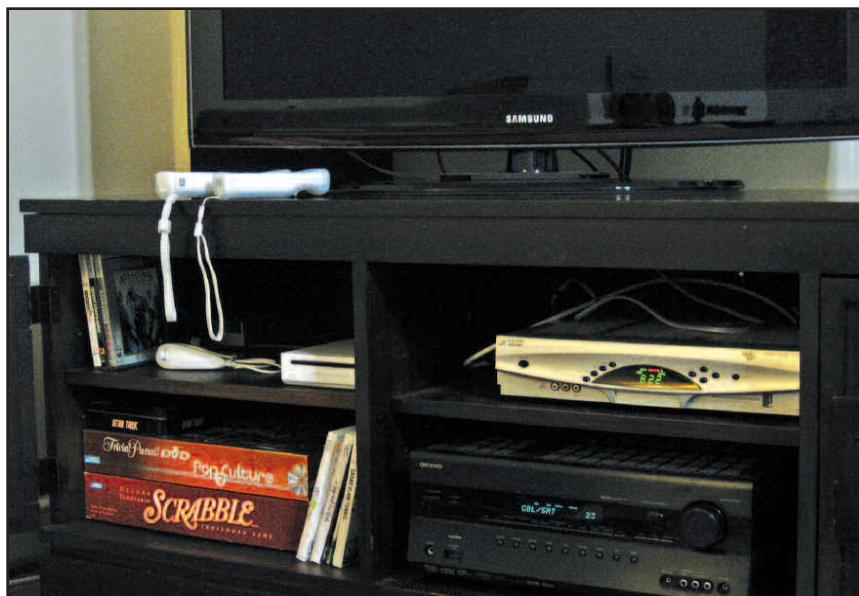
"Don't assume it's an ENERGY STAR box," Sloboda emphasizes. "Look for the logo on the front of the device."

The U.S. Environmental Protection Agency, which created ENERGY STAR in 1992, says it plans to tighten energy efficiency standards for high-definition cable boxes to an average of 29 kilowatts of use per year by the middle of 2013, down from a current average consumption of 38 kilowatts.

*Sources: The New York Times, Cooperative Research Network*

**Electronic devices at home are entertaining but also drain energy, even when turned off. Home energy use rises with each new gaming console, television, digital video recorder (DVR), stereo receiver, and other electronic device, accounting for up to 15 percent of the average monthly electric bill.**

*Source: NRECA*



### Nondiscrimination Statement

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## Muskingum County Fair Queen



Congratulations to Alyssa Crock, 2011 Muskingum County Jr. Fair queen. Alyssa is the daughter of Bob and Connie Crock of Hopewell.

She is a member of the Grand Entry and Junior Leaders 4-H clubs. Alyssa has been in 4-H for 12 years and her projects have included rabbits and horses.

Throughout her years in 4-H she has been involved with the Horse Judging Team, Junior Fair Board, Rabbit Advisory Board and a 4-H Ambassador. Alyssa will be attending The Ohio State University this fall and majoring in engineering physics. She also plans on being a part of Ohio State's Collegiate 4-H group.

## Karaoke 'Country Style' Contest results

The Karaoke "Country Style" Contest was an opening day event sponsored by Guernsey-Muskingum Electric Cooperative at the 165th Muskingum County Fair.

Thirty singers in three age categories competed with their favorite tunes.

In the under age 15 division the winner was Jocce Janicki from Duncan Falls. The winner for the 15 to 30 age group was Kellie Young of Kimbolton. The winner of the over 30 age group was Pat Wess of Glenford. Each winner received a \$100 U.S. Savings Bond and all participants received a sandwich and drink coupon to use at the fair.

Judges for the evening were Dave and Sandy Scholl. Sound was provided by Sandy Groves.



Jocce Janicki, Kellie Young and Pat Wess

### Did you know?

Did you know that a portable electric heater can save money and is perfectly safe when used properly? The savings will come if you use the portable heater in an "area" to keep you warm. This "area heating" allows you to turn down your wall's main thermostat 3 to 6 degrees, thus using less total heat in the entire home. An important safety consideration is plugging the portable unit directly into the wall. Long cords can get hot and burn before a breaker trips off. Never coil-up extension cords or run them under rugs for any prolonged use of an electric appliance. Call your cooperative for more answers on using heaters and cords at home.

# Official Notice of Intention to Reallocate Patronage Capital



The following is a listing of former members of Guernsey-Muskingum Electric Cooperative, Inc., who received service from the cooperative in prior years. Attempts were made to mail capital credit checks to these former members in 2007. These capital credit checks have remained unclaimed for at least four years.

The Cooperative's Code of Regulations provides that capital credit payments which remain unclaimed for four years shall, after proper notice is given, be reallocated to the current margins of the cooperative. After such reallocation, these unclaimed payments will no longer be available for payment to the former members listed.

If you have any information on any of the names published in this listing, please call the cooperative's office at one of the numbers listed below. Thank you for your help in locating our former members.

**New Concord  
740-826-7661**

**Toll Free  
1-800-521-9879**

ADAMS DAVID L  
AMERITECH CELLULAR  
SERVICE  
ANDERSON HERBERT  
ANDERSON WILLIAM  
ANGLE CATHERINE  
ARROW OILFIELD SERVICES  
ASH JOANNE  
BAIR DIANNA M  
BAKER JOHN A  
BAKER MARY  
BARE SYLVIA A  
BARNETT MICHAEL A  
BARRICK DAVID J  
BAYLY SHEILA Y  
BEBOUT GEORGE  
BECKETT ROY  
BENNIE CRAIG A  
BEYERLE R  
BILES JOHN W JR  
BILES SCOTT J  
BIRCH NANCY  
BLATTNER JERRY  
BLUE SHARRIE K  
BOOTH RALPH O  
BORDERS WILLIAM A  
BOWERSOX GEORGE  
BRANIGER MARY L  
BREON TROY L  
BUCKEY PATRICIA  
BURKETT CHRIS  
CABLE JANICE  
CALLANDER & KIMBREL INC  
CALLOW JOHN M  
CAMPBELL KENNETH

CAPLES KAREN  
CARLESS RESOURCES INC  
CARPENTER JOHN W  
CARTER LELA  
CASTROVINCI ANTHONY B  
CATLETT BERNICE  
CECIL JAMES A  
CHANDLER JEFFERY  
CHAPMAN ELWOOD W  
CHAPMAN THOMAS  
CHRISTA OIL CO  
CHURCHMAN MARY E  
CLARK JOAN E  
CLAYTON CAROLYN  
CLEVINGER PAT  
COLLIER JOHN M  
COLLINS JOHN A  
COLVERT JAMES  
COMBS GEORGE V  
CONCORD SQ LTD  
CONNOLLY MICHAEL  
CORNELIUS JOHN  
CRUMBAKER DALE A  
CURTIS CHARLES  
DAHMEN PAUL  
DANIELS DONALD E  
DAVIS ROBERT  
DAY WALTER M  
DEITRICK ROBERT  
DELANCEY JACK H  
DENNIS JOHN  
DICKEN KAREN  
DIETERLY K H  
DIPOLD EVA  
DOTSON BRENT A

DOVER JAMES  
DUNLAP DALE L JR  
DURBIN DENNIS  
DURBIN THOMAS L  
DUTCHER MELVIN  
EAGLE MOUNTAIN ENERGY  
EARLY RICHARD  
EASTERN STATES OIL & GAS  
EMELY CHARLES  
EMLER DON  
ENSR CONSULTING  
ENGINEER  
EVANS F D  
F E PETROLEUM  
FANSLER GARY L  
FINDLEY OIL CO  
FISK ARTHUR  
FITCH RICHARD  
FLEMING DONALD E  
FLIGER LARRY R  
FORD HARRY D  
FORDYCE R M  
FOUND E L  
FRIEDLAND SANFORD  
FULLER WILLIAM  
G.W.F. CORP  
GABLE V L  
GANN DAVID A  
GASPRO ENERGY INC  
GEER RALPH R  
GERMAN MARK  
GIBBONS KEN  
GIBBS DAVID R  
GIBSON BRENT  
GILDER DAVID S

GLASGOW RAYMOND  
GLOSSER RICHARD L  
GRATIOT DRILLING CO  
GRAY-RICHTER DAWN  
GREEN ALISHA A  
GRIMSLEY LEOTA  
GRUBB DAVID R  
HAHN CAROL  
HAMMOND RICHARD D  
HANNAHS LESTER L  
HANSEN EDWIN G  
HARDESTY PATRICIA E  
HARP MICHAEL A  
HARR JEFFREY A  
HARRIS TERESA J  
HARTMAN TERRY D SR  
HAWK MICHAEL J  
HAYES JENNIE  
HEBEN RUSSELL  
HELTER FRANK  
HELTER THOMAS  
HOLDREN JEFFERY B  
HOLDREN THOMAS E SR  
HOLLINSHEAD DAVID  
HOLT RONALD  
HOOD SHIRLEY J  
HOOTS JAMES T  
HOPKINS ANNETTE C  
HOPKINS WILLIAM H  
HOWES MICHAEL R  
HRINKO KRISTY L  
HROMETZ GEORGE  
HUBBARD ADAM  
HUFF TIMOTHY B JR  
HUFFMAN CLARENCE

HUNNELL HAZEL	MCCLUNG ANDY	Q STATE OIL & REF CORP	TACTICAL RESPONSE COMBA
HUNTER LORA L	MCFIN OIL CO	Q STATE OIL REF CORP	TALBERT RICK
HUPP JASON T	MCGEE BARBARA A	QUINN KAY	TALBERT THOMAS
INLAND DRILLING	MCKINLEY ROY	R P J ENERGY FUND MGMT	TEAGUE ROBERT
JACKSON DELMA	MCLAIN SAMUEL	RANDALL JACK	TEETS GLENN C
JACKSON ELAINE	MELL DOUGLAS L	RAUSCH KATHRYN S	TEMPLETON JAMES D
JESS ARTHUR E	MENDOZA LARRY	REED INA M	TESSLER SARA F
JOHNSON BETTY J	MERRIAM KENNETH	REED RICHARD R	THOMAS JANET L
JOHNSON EARL	MERRIMAN A	REYNOLDS ROBERT	THOMAS RUTH I
JOHNSON GARY E	META CHEMICAL CO INC	RICHARDS NORMAN E	THOMAS SCOTT
JOHNSTON RICHARD D	MICHAEL LUCIAN C	RIEMENSCHNEID RICHARD	THOMPSON CINDY
JOSEPH JOSH	MILESTONE COMM OF OHIO	RINE MARK	THOMPSON GARY L
KACKLEY JOHN A	MILLER IRENE D	RINE TIM	THOMPSON JAMES L
KEENER ROBERT L	MILLER LYNDA S	ROBERTS DAVID A	TIGHE JAMES
KEIFFER DOUGLAS	MILLER PAUL F	RODGERS & ROSEN	TODD JAMES G
KELCH RUSSELL K	MILLER ROY E SR	ROGER C DUPKE OIL CO	TRI-AD CORPORATION
KENNEDY ALICE	MISSION GAS	ROMINE MAYFORD	ULRICH EVERETT
KERN KERRY C	MOLLAHAN STANLEY A	ROSE CARL A	URBAN LEO C
KERWOOD JANET	MONTGOMERY MAHLON M	RUDISH CHARLES J	USA WASTE SERVICES INC
KEYES ROBERT J	MOON PAMELA R	RUSSELL GEORGE W	VEST EDMOND
KING J A	MOTIL KENNETH	S H PARKS & ASSOC INC	VICKERS BRIAN
KING ROGER E JR	MOYER RONALD A	SCHAFFER WAYNE A	W J LYDIC INC
KLEE ANNA	MUMMA PAUL	SCHERER DONALD R	WADE DARLA
KOCHER JOHN	MURPHY JOHN A	SCHWEIZER DAN	WALKER ROBERT F
KOLOPAJLO JENNIFER A	MUSKINGUM MINING INC	SEBULSKY RICK	WALKER STUART E
KOMAR ISTVAN	MUSTARD BRIAN	SHAFER EUGENE M	WALLICK PETRO CO
KOPFER MIKE C	NBC ENERGY CO	SHAFFER WILLIAM J	WARD PHILLIP A
KROPF DALE S	NEISWONGER R D	SHAW C E	WEAR ROBERT S
KUSS CATHERINE M	NETHERS KATHLEEN J	SHEPPARD SCOTT	WEAVER HARLAN E
LAGNEAUX DOUG	NORMAN WAYNE G	SHINN MARIANNE	WEAVER ROBERT E
LAGRANGE DOROTHY	O'NEAL PRODUCTIONS	SHRIVER GARY L	WELL CARE SERVICES INC
LAKE GREENBRIAR,INC	OHIO BELL TELEPHONE CO	SICKELS RICHARD D	WELLNER GERALD D
LANDPROVEST INC	OHIO INNS, INC	SMALL J W	WESTERN CO OF AMERICA
LEACH ROBERT	OHIO PARTNERS OIL CO	SMITH BOB J	WESTERN UNION TEL CO
LEACH STANLEY	OSBORN BRENDA	SMITH CHARLES R	WESTOVER KAREN S
LEADER DEVELOPMENT CORP	PAOLETTA BEVERLY A	SMITH JODIE L	WHEELER CHRISTIAN
LEE ALVA	PARCELLS DAVID A	SMITH LOUIS E JR	WHITE JOYCE A
LEE JAMES C	PARKER HAROLD	SMITH THOMAS A	WHITEHOUSE SANDRA
LEHMAN DAVID	PARSONS J	SNIDER CARL	WICZEN STEVE C
LESCALLEET AMY	PATTON PAUL E	SOWARDS RICKY	WILDE WALTON W
LEWIS ROBERT V	PEABODY COAL CO	SPENCE WILLIAM H	WILKEY EVERETT L
LINDIMORE DON	PEACH CARL W	SPENCER RONALD W	WILKIN DUSTON C
LITTLE HARRIETT J	PEMBROKE JOHN	STALEY RICHARD E	WILLIAMS MOLLY
LOPEZ RALPH M	PEMCO GAS INC	STARCHER CARRIE	WILSON KEITH A
LYALL STANLEY C	PEOPLES BERNICE M	STEINER LEO	WILSON MARLENE
MAPLE MARK D	PETERSON DAVID K	STEPHENS JAMES V	WILSON WILLIAM E P
MARSHALL BART D	PHILLIPS ELSIE	STILLION NANCY C	WILT DORSEY W
MATHON PAULA	PHILPOT WILLIAM W	STOCKER & SITLER INC	WONN JAMES R
MATISKO PAULINE	PHILPOTT CHALMAR C	STOUT LARRY	YEAGER JOSEPH W
MAXWELL WALTER	PICKENPAUGH LEATHA	STOWERS CATHERINE	YODER RANDALL L
MAYNARD JANCIE M	PIERCE RALPH	STRANDBERG PATRICIA	YOUNG DANIEL
MCBRIDE CARL	POTTS GEORGE M	STRATA CORP	YOUNG STEPHANIE
MCBRIDE FRANK R	POWELL JULIE	STRATA ENERGY INC	ZELLER DAVID
MCCAFFREY M H	PRATT DAVID	STUBBS JEFF	ZILKHA ENERGY CO
MCCLELLAN WILLIAM	PULLEY LUCILLE	T & M DERRY FLPI	

## Invitation to your regional energy meetings

Please pick the most convenient meeting for you and plan to attend any or all of this year's regional meetings this fall to learn more about your cooperative.

DATE	LOCATION
Tuesday, Oct. 18	Kennonsburg United Methodist Church 57599 Kennonsburg Rd, Quaker City
Thursday, Oct. 20	Roger's Auction Barn 7255 Knically Rd, Adamsville
Tuesday, Oct. 25	Cornerstone Full Gospel Church 4509 Salt Creek Dr, Duncan Falls
Thursday, Oct. 27	Buckeye Trail Elementary School 65555 Wintergreen Rd, Lore City

Along with rousing discussion, members will receive free compact fluorescent light bulbs, meet with directors and employees and spend time with their friends/neighbors/fellow cooperative members.

All meetings will begin at 6:30 p.m. and end at 8 p.m. Refreshments will be provided. We look forward to seeing you there! Call 1-800-521-9879 for information or directions.



## Learn About Co-ops

### It's a Matter of PRINCIPLE

#### *The Rochdale Principles*

Co-ops deliver electricity, sell produce, provide loans, and arrange for housing, health care, and more. But despite these differences, they all have one thing in common—seven cooperative principles:

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training, Information
- Cooperation Among Cooperatives
- Concern for Community

Learn more at [www.go.coop](http://www.go.coop).

### Cooperative Enterprises Build a Better World

*A message from America's Electric Cooperatives*

### Are your name and location/account number here?

If it is, call your cooperative's office and receive a FREE home changeout to compact fluorescent light bulbs. (Limit 12 bulbs.) Thanks for reading the "local pages" of *Country Living* magazine.

- #13-0100-40-02.....Cindy R. Havens
- #21-0290-01-00.....Ted W. Crawford
- #28-0054-15-03.....Kim Phalen
- #74-0037-19-03.....Candace Shorts
- #37-0429-05-02.....Philip T. Repino
- #42-0007-36-04.....Fredlene Adkins
- #48-0033-29-05.....Tina K. Barnett
- #56-0438-19-00.....Robert E. Little

## IT PAYS TO BUY QUALITY!

### TWO WAYS TO SAVE:

1) **Rebates** — For water heaters purchased at Guernsey-Muskingum:

Prices include: **FREE Delivery**  
**FREE Maintenance (except cleaning), including parts and labor**  
**FREE Pressure Relief Valve**  
**FREE Radio-Controlled Switch**

**50-gallon:** dimensions 22 3/4" dia. x 51" hght. (Weight = 230 lbs.)

\$600 Average Wholesale Price  
 \$500 Co-op Cost  
\$175 Member Discount  
**\$325 Net Member Cost, plus tax**

**80-gallon:** dimensions 26" dia. x 58" hght. (Weight = 325 lbs.)

\$700 Average Wholesale Price  
 \$575 Co-op Cost  
\$200 Member Discount  
**\$375 Net Member Cost, plus tax**

**120-gallon:** dimensions 28" dia. x 69 1/4" hght. (Weight = 410 lbs.) Special order

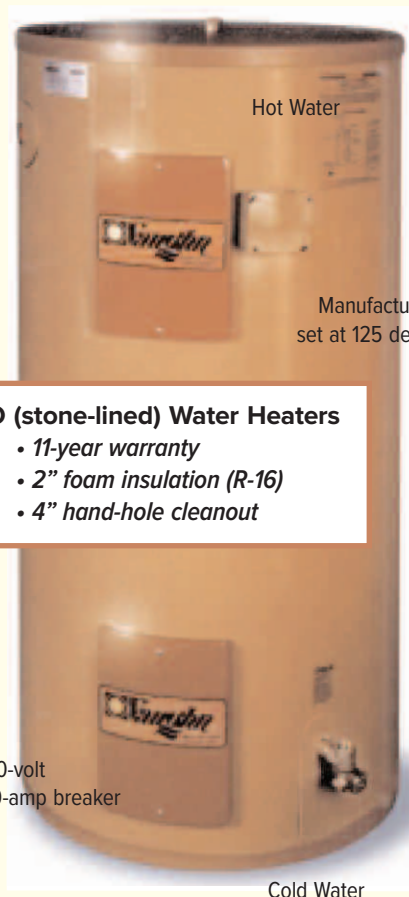
\$850 Average Wholesale Price  
 \$700 Co-op Cost  
\$250 Member Discount  
**\$450 Net Member Cost, plus tax**

**Installation available for an approximate charge of \$120.**

2) **Rebates** — for water heaters purchased elsewhere

<u>\$100 cash back for:</u>	<u>\$50 cash back for</u>
• 50-gallon or larger	• 40-gallon
• 7-year warranty (or longer)	• 7-year warranty (or longer)

To qualify for all rebates, members must allow the free installation of a radio-controlled switch.  
**Call Guernsey-Muskingum for more details.**  
**740-826-7661 or 1-800-521-9879**



Manufactured set at 125 degrees

**SEPCO (stone-lined) Water Heaters**

- 11-year warranty
- 2" foam insulation (R-16)
- 4" hand-hole cleanout

220-volt  
 Requires 30-amp breaker

Cold Water

# The cooperative difference

Every October since 1930, not-for-profit cooperatives of all stripes have celebrated Cooperative Month. During this time, it makes sense to highlight the qualities that make electric cooperatives different from other types of utilities and businesses.

For starters, electric co-ops are owned by those they serve. That's why those who receive electric service from us are called members, not customers. Without members, there would be no Guernsey-Muskingum Electric Cooperative.

Members maintain democratic control of our co-op, which means they elect fellow members to represent them on the board of trustees every year at our annual meeting. As a bonus, co-op members can receive special benefits such as with the Co-op Connections® Card. We also return margins ("profits") to our members in the form of capital credits.



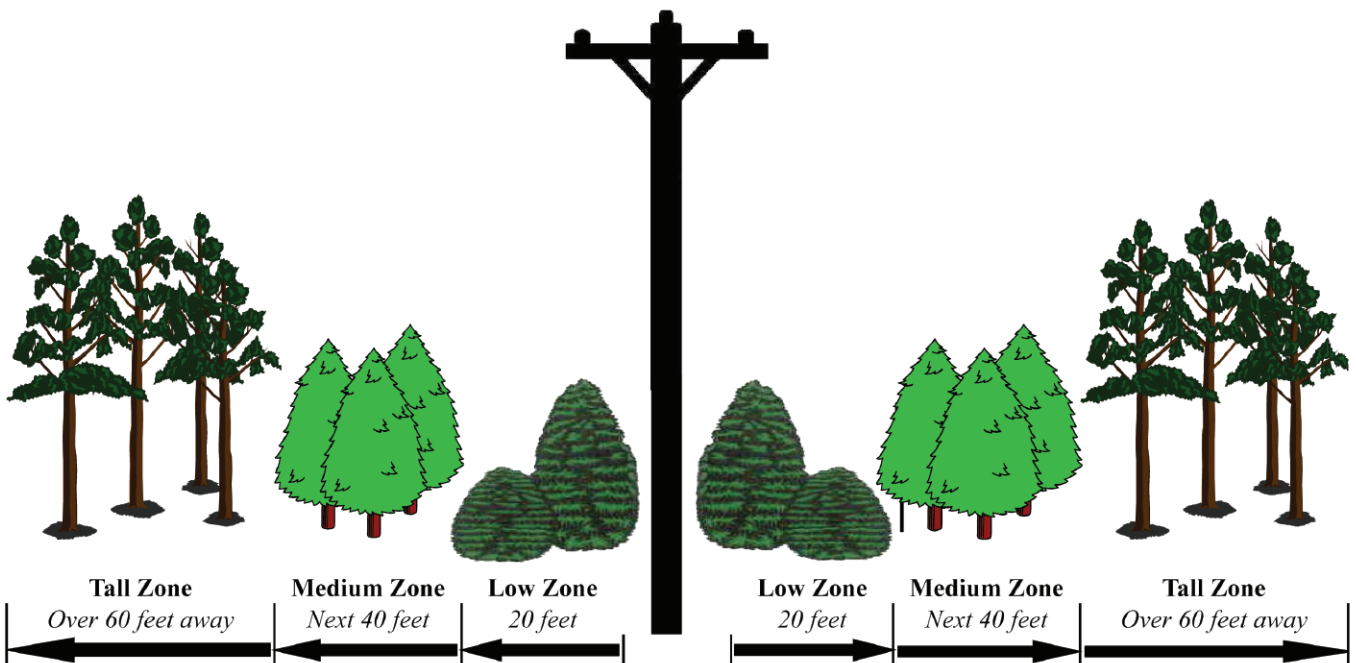
One principle that sets us apart from other businesses is our concern for community. As a cooperative, we have a special responsibility to support the areas in which our members live and work. From sponsoring a local school's baseball team to supporting new jobs and industry through our economic development efforts, we stand as a driving force in our community.

Of course, co-ops span all industries, including credit unions, dairy operations, health care, housing and much more. There are more than 29,000 co-ops across the nation. And not all are small or rural. Just look at nationally known co-ops like Sunkist, Ace Hardware and Land O' Lakes.

Overall, co-ops are more accessible than other types of businesses. We give our members a voice, and we are local — living and working alongside those we serve.

That's the cooperative difference.

## Put the right tree in the right place



Tall Zone	Medium Zone	Low Zone - Utility Easement Area	
Tall or large trees with maximum height of over 60 feet.	Plant medium trees with a maximum height of 30 - 60 feet	(Under wires) - It is better not to plant in this area. If you do, plant shrubs only or small low-growing ornamental trees with a maximum height of 15 feet.	<b>GMEC will maintain 20 feet in any direction around and anything above energized primary conductors on a five year cycle.</b>





*Mark your calendar*

Wednesday, Nov. 2,  
at 6 p.m.

## Holiday Workshop

You're sure to have fun  
Refreshments Door prizes

*New Location —*  
**East Muskingum Middle School**

*One show only*  
**6 p.m.**

## 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 250 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 of 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 the 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 GMEC, our

members 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 GMEC 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, [www.gmenergy.com](http://www.gmenergy.com). 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 GenerLink™. 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](http://www.gmenergy.com) and click on the link to explore the possible discounts available to you.

## Caron joins GMEC crew

Guernsey-Muskingum Electric Cooperative, Inc. welcomes Thea Caron to the cooperative crew.

Caron began her employment in September as a member accounting specialist.

Caron and her husband, Dan, have four children and

seven grandchildren with one more on the way.

In her spare time, She enjoys reading, singing and playing guitar. She brings local work experience as a GME HEAP Assistant.

We welcome Thea to the cooperative crew!



## You get the credit

Electric cooperatives aren't like other utilities — you, as a consumer and a member own a portion of the business. And one benefit of that membership involves the allocation of excess revenue, called margins, in the form of capital credits.

Electric co-ops operate at cost — collecting enough revenue to run and expand the business but with no need to raise rates to generate profits for distant shareholders. When Guernsey-Muskingum Electric Cooperative has money left over, it's allocated back to you and other members as capital credits. When the co-op's financial position permits, the co-op retires, or pays, the capital credits to members in cash or as a bill credit.

Even after members have moved off of co-op lines, we make an effort to return their capital credits. See pages 24b and 24c for a list of former members we are trying to track down to return money owed to them.

Nationally, in 2010, electric cooperatives retired \$626 million in capital credits to current and former members. Since 1988, co-ops have retired \$9.5 billion, based on data from the federal Rural Utilities Service and the National Rural Utilities Cooperative Finance Corporation (CFC), the premier private market lender to

electric cooperatives.

“Allocating and retiring excess revenue to members helps distinguish cooperatives,” points out General Manager/CEO Garry Mbiad. “We're proud to support our communities by putting money back into the local economy — and into the pockets of those we serve. It makes our business model special.”

The retirement of capital credits — so-called because members provide capital to the cooperative for it to operate and expand — depends on the co-op's financial status. GMEC holds onto allocated capital credits to cover emergencies, such as a natural disaster, and other unexpected events, and to expand its electric system, all of which may require large-scale construction of poles and wires. This action decreases the need to raise rates or borrow money to pay for the infrastructure. After a number of years, if financial conditions permit, GMEC may decide to retire a set amount of capital credits.

Consumer-members are annually allocated capital credits based on the amount of electricity they consumed during a year.

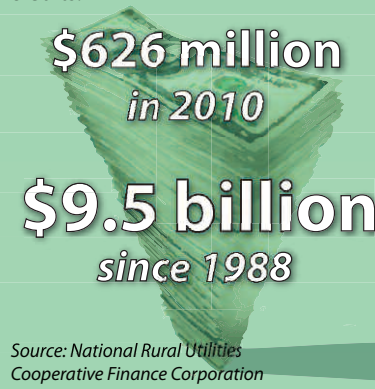
“Margins earned from electric revenues are the only real source of equity for not-for-profit electric cooperatives,” says Rich Larochelle, CFC senior vice presi-

dent, corporate relations. “Investors in CFC look to the underlying financial strength of our member electric co-ops — and strong and consistent equity levels are one key aspect of financial strength. So it's essential for a co-op to maintain the right balance between retiring capital credits to members and retaining sufficient equity on its balance sheet.”

“Retiring capital credits is just one more way Guernsey-Muskingum Electric Cooperative is looking out for you,” emphasizes Mbiad.

### Did You Know?

Electric cooperatives have retired \$9.5 billion to members since 1988 — \$626 million in 2010 alone. Because electric co-ops operate at cost, any excess revenues, called margins, are allocated and retired to members in the form of capital credits.



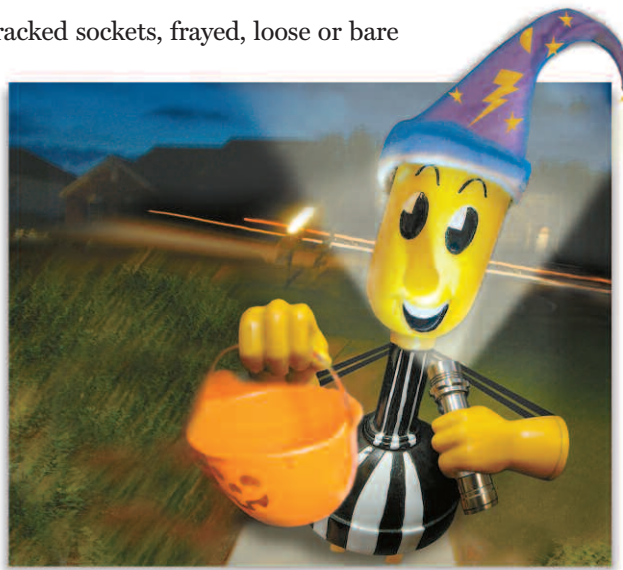
# Don't let electrical hazards haunt Halloween!

Halloween is the most festively frightening night of the year. But don't make yours fraught with danger. Here are some safety reminders:

- As you're decorating, make sure you and your parents check for cracked sockets, frayed, loose or bare wires, and loose connections.
- Fasten all outdoor lights securely to trees and other firm supports. Do not use nails or tacks that could puncture insulating cords and damage wires.
- Make sure decorative lighting is well-ventilated, protected from weather and remains a safe distance from anything flammable like dry leaves and shrubs. Do not coil extension cords while in use or tuck under rugs or drapes.
- Make sure all outdoor electrical lights and decorations are plugged into an outlet protected with a ground fault circuit interrupter (GFCI). If your outlets aren't equipped with GFCIs, have an electrician install them or buy a GFCI adapter plug. Don't overload outlets with too many extension cords and strands of lights.
- Keep power cords off walkways and porches that trick-or-treaters may use. You don't want them to trip.
- Have mom or dad leave the porch light on for trick-or-treaters, and be sure to turn out all spooky lights and decorations before leaving home or going to bed. This will also save energy.

For more tips visit [www.SafeElectricity.org](http://www.SafeElectricity.org).

Source: *Electric Consumer*



## The Seven Cooperative Principles

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Cooperative Alliance in 1995. The International Cooperative Alliance is a global membership association of co-ops and co-op support organizations. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

### 1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members — those who buy the goods or use the services of the cooperative — who actively participate in setting policies and making decisions.

### 3. Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative, rather than on the capital invested.

### 4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintain the cooperative's autonomy.

### 5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

### 6. Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

### 7. Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.

## Life support update

If you, or someone you know living on our lines, is dependent on life support equipment operated by electricity, please call us at 740-826-7661 or 1-800-521-9879, e-mail us at mailbox@gmenergy.com or complete the clip-out below and return it to us.

**LIFE SUPPORT UPDATE**

Name: \_\_\_\_\_ Account # \_\_\_\_\_

Telephone Number: (\_\_\_\_\_) \_\_\_\_\_

Give details on the type of unit in use: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Return to: GMEC, 17 S. Liberty Street, New Concord OH 43762**

If you currently are on our medical alert list, please contact us to confirm your need to remain on the list, or to remove your name if your needs have changed. It is **very** important to keep the list updated!

We do have power outages that cannot be prevented due to accidents, weather conditions and vandalism. **Please make backup provisions if you cannot survive in the event of power outages.**

Thank you for your assistance in keeping our medical alert records up-to-date.