



Help Us Help You

One of the many wonderful things that differentiate your electric cooperative from other businesses is that we are member-owned; meaning each and every service we provide solely benefits YOU, our Members.

When we increase efficiency, enhance customer service, provide updates and secure dependable, reasonably-priced power, we do it for you. We are not working for stockholders who live on the other side of the country and do not understand the needs in our service area.

Our team, which is totally dedicated to you, lives in the area we serve. We go to church here, coach youth sports, work on volunteer fire departments and support many local charities. I am a Rotarian, and we believe in service above self – a principle your Coweta-Fayette EMC employees exercise on a daily basis.

Before we make any major decisions, we first ask ourselves how our actions might affect EMC Members. We are committed to the communities we serve, and we support economic development initiatives that provide employment opportunities and help improve the quality of life for Member families.

We also stay abreast of legislative activities that could prove beneficial or detrimental to our Members and the co-op. Existing and proposed regulations by the Environmental Protection Agency (EPA) and related legislative actions may have a significant, negative impact on your cooperative. These regulations are pending in our future and, if passed, could create a disastrous train wreck with serious cost implications for our Members.

During 2012, we will be updating you on specific EPA regulations and legislative activities we feel you should be aware of. It is extremely important that you be informed of and knowledgeable about issues that may directly affect the cost of your electricity.



We are already seeing a few existing power plants preparing to shut down in Georgia as a result of more stringent environmental regulations. We absolutely want to be good Earth stewards and

embrace all forms of energy production. Before we tear down one energy bridge, however, we need to ensure that not only is another bridge being built, but also that we can afford the toll to cross it.

The electric cooperatives in Georgia and all over the United States were established because people in rural America had been left behind

with regard to electrification. For-profit utilities were only serving the most populated areas of the country because of the monetary opportunities.

Local community members and neighbors in rural areas worked together to form electric cooperatives in the late 1930s and 40s to meet their joint need for power. It was truly “neighbors helping neighbors,” and they were tremendously successful. Today, Coweta-Fayette EMC still serves rural areas, but we also serve large residential subdivisions and many premiere, world-class domestic and international commercial businesses and industries. In total, we serve over 74,000 account locations.

The outstanding grassroots efforts of our early Members are what gave us the opportunity to be so successful for you today. We will be enlisting similar support in the months and years ahead to demonstrate our Membership solidarity and political strength to all those who might attack what co-op Members have worked so hard to build. We will need you to *help us help you!*

For the Team,

Anthony H. Sinclair “Tony”

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Cooperative Celebration!

2012 Designated “International Year of Cooperatives”

Electric cooperatives and other members of the co-op family take center stage globally in 2012, designated the International Year of Cooperatives.

Begun in October, the International Year of Cooperatives’ theme, “Cooperative Enterprises Build a Better World,” resonates with co-ops in the electric, banking, food and housing arenas.

“Whether we realize it or not, we are all surrounded by a diverse mix of cooperatives,” said Coweta-Fayette EMC CEO Anthony “Tony” Sinclair. “No matter what co-op you belong to, there are similarities: co-ops put people first, and we are innovators. By encouraging neighbors and communities to work together, cooperatives are building a better world.”

What are co-ops?

They are a global network of independent, local businesses owned by those they serve. Co-ops share common business principles and values, such as self-help and democracy.

According to the National Cooperative Business Association (NCBA), over 29,200 co-ops nationally employ 2 million Americans. One in four Americans is a co-op member, but the scope of this network doesn’t stop at the border.

More than 1 billion co-op members exist worldwide, and co-ops generate 100 million jobs globally. Cooperatives strive for sustainable community development through



member-driven policies, with elected co-op leaders.

These innovative practices provide consumer-focused solutions that can adapt quickly to change. Our nation’s farmers certainly know the value of this business model. The next time you’re at the grocery store, see how many co-op items you can purchase. (Here’s a hint: Ocean Spray cranberries, Sunkist oranges, eggs – 95 percent of America’s eggs are produced and marketed by co-ops – Florida Natural orange juice, Land O’Lakes butter, Organic Valley milk, Equal Exchange coffee and Blue Diamond almonds all come from co-ops!)

Lighting the World

America’s 900+ electric co-ops deliver power and light to 42 million consumers in 47 states covering more than 75 percent of the nation’s landmass.

Not only does 2012 mark a celebration of the co-op business model, it also marks the 50th anniversary of NRECA International Programs. The theme, “Cooperative Enterprises Build a Better World,” shines in the work NRECA International Programs does every day.

More than 300 U.S. electric cooperatives, including Coweta-Fayette, have delivered safe, reliable electric service to over 100 million people in 40+ countries.

In the U.S., co-ops helped electricity evolve from a luxury to an essential part daily life. Yet more than 2 billion people around the globe still live without power – 64 million in Latin America, 500 million in Africa and more than 1 billion in Asia.

For more information, please visit www.go.coop and www.NRECAFoundation.coop.



Shopping for lights? Look for lumens, not watts.

When buying light bulbs, compare lumens to be sure you're getting the amount of light and level of brightness you want. A new Lighting Facts Label will make it easy to compare bulb brightness, color, life and estimated annual operating cost.



Buy Lumens, Not Watts

We typically buy things based on how much of it we get. When purchasing milk, for example, we buy it by volume (gallons).

So why should lighting be any different? For decades, however, we have purchased light bulbs based on how much energy they consume (watts), not how much light they give us (lumens). With the arrival of new, more efficient light bulbs, it's time for that to change.

What's a lumen?

A lumen measures how much light you are getting from a bulb: more lumens = brighter light, fewer lumens = dimmer light.

Lumens are to light what pounds are to bananas or gallons are to milk – they let you buy the amount of light you want. So when buying new bulbs, think lumens, not watts.

The brightness, or lumen levels, of your lights may vary widely, so here's a rule of thumb:

- ♦ To replace a 100-W traditional incandescent bulb, look for a bulb that gives you about 1,600 lumens. If you want something dimmer, go for

fewer lumens; if you prefer brighter light, look for more lumens.

- ♦ Replace a 75-W bulb with an energy-saving bulb that gives you about 1,100 lumens.
- ♦ Replace a 60-W bulb with an energy-saving bulb that gives you about 800 lumens.
- ♦ Replace a 40-W bulb with an energy-saving bulb that gives you about 450 lumens.

Lighting Facts Label

To help consumers better understand the switch from watts to lumens, the Federal Trade Commission required a new product label for light bulbs starting in January 2012. The labels will help consumers buy the bulbs that are right for them.

<u>Brightness</u>
820 lumens
<u>Estimated Energy Cost</u>
\$7.23 per year

Source: FTC

Lighting Facts Per Bulb	
Brightness	820 lumens
Estimated Yearly Energy Cost	\$7.23
Based on 3 hrs/day, 11¢/kWh Cost depends on rates and use	
Life	1.4 years
Based on 3 hrs/day	
Light Appearance	
Warm Cool	
2700 K	
Energy Used	60 watts

Like the helpful nutrition label on food products, the Lighting Facts Label will help consumers understand what they are really purchasing. The label clearly provides the lumens – or brightness – of the bulb, estimated operating cost for the year, life expectancy of the bulb, amount of energy used and the color of the light (from warm/yellowish, to white to cool/blue).

To learn more about lighting options and other ways to save energy at home, visit www.energysavers.gov or www.TogetherWeSave.com.

Unwanted Guests: Treat Ants before They Damage Equipment



We all know nature is pretty unpredictable, and that even the smallest creatures can have a huge impact on our environment. One of the biggest nuisances for members and electric cooperatives comes from the unlikeliest of tiny perpetrators: the fire ant.

Fire ants are widely known in our area for their lively and aggressive behavior, swarming over anything from pets to people, and their painful stings have probably affected us all at one time or another. They invade homes, school yards, athletic fields, golf courses, parks, farms and electrical equipment, costing humans billions of dollars every year in repairs and treatment.

These little insects constitute a whopping \$638 million-a-year headache for the nation's electric and telecom industries. Annually, they have also caused about \$6 billion in damages in other sectors, including schools and HVAC companies. They mostly live in the Southeast, but are continuing to migrate westward.

Fire ants infest about 320 million acres in the U.S., and for unknown reasons, they are attracted to electrical circuits and switching mechanisms. When fire ants make contact with live wires, they get electrocuted... but not before releasing pheromones that attract other ants. The rest of the colony doesn't realize what is happening; they simply respond to the stimulus. Eventually, the accumulation of dead fire ants may prevent equipment from working properly and could lead to a potential outage or voltage problem.

Coweta-Fayette EMC has an ongoing maintenance program to inspect underground pad-mounted transformers and other equip-



ment, and this includes inspecting for fire ants. However, it is beyond the control of Coweta-Fayette EMC to stop fire ants, animals and/or vermin from interfering with power lines and/or power supply. We are unable to guarantee that service will not be interrupted due to acts of nature or equipment failure.

Members can help reduce the chance of an outage or voltage problem by watching for signs of fire ants in their yards around electrical equipment and treating the area before they potentially cause any damage. Fire ants are reddish-brown in color, and their mounds may be found along the base of your transformer. It is also recommended that you check with your insurance provider to make sure you are covered for damage caused by fire ants and other animals.

Contributing source: Victoria A. Rocha, Electric Co-op Today



Spring Chore Safety

After spending long winter days indoors, most folks love to get outside in spring, even if it's just to do chores. Some outdoor activities, however, may bring electrical hazards.

For example, ladders contacting power lines cause 9 percent of electrocution-related deaths each year, according to recent data from the Consumer Product Safety Commission (CPSC). Landscaping, gardening and farming equipment cause another 7 percent. To avoid potential hazards, follow these simple tips:

General

- ◆ Teach children to stay away from electric transformers and substations and explain what posted warning signs mean.
- ◆ Avoid damp conditions when using electricity. Keep all electrical devices and cords away from water.
- ◆ Place waterproof covers on all outdoor outlets.
- ◆ Install ground fault circuit interrupters (GFCIs) in outlets where water may be present.
- ◆ Only use extension cords marked for outdoor use; match an electric tool or appliance's power needs to the cord's label information.
- ◆ Dial 8-1-1, the national "Call Before You Dig" phone number, at least 72 hours before engaging in any type of excavation work. Local utilities will be notified to mark the approximate location of any underground lines on your property.

Power Tools

- ◆ Inspect power tools and appliances for frayed cords, broken plugs and cracked or broken housing, and repair or replace damaged items.
- ◆ Store power tools indoors.
- ◆ Unplug outdoor tools when not in use.
- ◆ Do not carry power tools by the cord.

Ladders

- ◆ Use only a fiberglass or wooden ladder if you must work near overhead wires.
- ◆ Never touch a person or object that has made contact with a power line.

Source: Electrical Safety Foundation International; CPSC



EMC's Green Power Program Green-e Certified

The Green-e Energy Certification program provides independent, third-party certification to ensure renewable energy meets strict environmental and consumer protection standards. The Center for Resource Solutions requires that sellers of certified renewable energy disclose clear and useful information to potential customers, allowing consumers to make informed choices. Therefore, the following content label provides the renewable resources used in Coweta-Fayette's program in 2011 and 2012.

PRODUCT CONTENT LABEL

The product is sold in blocks of 100 kilowatt-hours (kWh).
The product will be made up of the following renewable resources

Green-e Energy Certified New ² Renewables in Coweta-Fayette EMC Green Power Program			Generation Location
	2011 ¹	2012 ²	
-Biomass	100%	100%	Georgia
-Geothermal	0%	0%	
-Eligible hydroelectric ⁴	0%	0%	
-Solar	0%	0%	
-Wind	0%	0%	
TOTAL	100%	100%	

1. The 2011 figures reflect the resources that were supplied for the year ending December 31, 2011.

2. The 2012 figures are prospective and reflect the power that we have contracted to provide. Actual figures may vary according to resource availability. We will annually report to you the actual resource mix of the electricity you purchased during the preceding year.

3. New Renewables come from generation facilities that first began commercial operation on or after January 1, 1997.

4. Eligible hydroelectric facilities are defined in the Green-e Energy National Standard (http://www.green-e.org/getcert_re_stan.shtml) and include facilities certified by the Low Impact Hydropower Institute (LIHI) (www.lowimpacthydro.org); facilities that are run-of-the-river hydropower facilities with a total rated nameplate capacity equal to or less than 5 MW; and facilities comprised of a turbine in a pipeline or a turbine in an irrigation canal.

For comparison, the current average mix of resources supplying Coweta-Fayette EMC includes: Coal (38%), Nuclear (25%), Oil (0%), Natural Gas (35%), Hydroelectric (1%), and Other (1%).

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

For specific information about this electricity product, please contact Coweta-Fayette Electric Membership Corporation, (770) 251-9788, www.utility.org/site/GreenPowerBlock.aspx.



Energy
CERTIFIED

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

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Your Touchstone Energy® Cooperative



**Spruce up
 Your Home
 this Spring –
 0% Financing
 Ending Soon!**

Join the other homeowners who are saving money and energy with a HomePlus Loan. Coweta-Fayette EMC and the GEMC Federal Credit Union have partnered to offer a fast and economical way to finance energy-efficient home improvements.

- 1** **How do I get started improving my home?**
 Call Coweta-Fayette EMC today for your energy audit to determine the best way to make your home energy efficient. Then complete a simple HomePlus Loan application and submit it to Coweta-Fayette EMC. All work must be done by an approved EMC contractor, and be Energy-Star compliant, where applicable.
- 2** **How long does it take to process my loan application?**
 Once we receive your completed application, we generally process them within 24 hours. Please do not proceed with your home improvements until you have received confirmation from the credit union.
- 3** **How and when are my contractors paid?**
 Coweta-Fayette EMC will verify the com-

pletion of your home improvements. You will then sign your loan documents and the check will be made payable to you and the contractor.

Loan Amount	Minimum Rate	Term:
\$1,000 - \$5,500	0% APR^{1,2}	36 months
\$5,501 - \$7,500	7.50% APR ¹	Term Varies by Amount Borrowed
\$7,501 - \$10,000	7.50% APR ¹	
\$10,001 - \$15,000 ³	7.50% APR ¹	

Rate is fixed for the life of the loan. For loan amounts over \$5,501, borrowers who choose to pay their electric bill via bank draft will receive a loan rate discount of 0.50%.
 Closing cost is a flat \$65, payable at loan closing.
 Please speak to your GEMC FCU loan representative for available term options. See loan disclosure for complete loan details and terms.

¹ APR: Annual Percentage Rate.
² Interest Rate reflects an interest rate buy-down program made available through the Energy Efficiency and Conservation Block Grant Program and Georgia Environmental Finance Authority in conjunction with the American Recovery and Reinvestment Act of 2009.
³ Using principal property as collateral with a Deed to Secure Debt.