

# LIVE WIRE



280 East Wood Road  
P.O. Box 129  
Rensselaer, IN 47978

## PHONE NUMBERS AND HOURS

### To contact your REMC

Business telephone: 866-4601

Long distance please use:

1-888-866-REMC (7362)

Emergency phone number: 866-5911

Anytime day or night to report

an outage or emergency.

E-mail address: [jasperremc@jasperremc.com](mailto:jasperremc@jasperremc.com)

Web site: [www.jasperremc.com](http://www.jasperremc.com)

Office hours:

**8 a.m.-5 p.m., Monday-Friday**

## WATTS INSIDE

- Conservation vs. efficiency
- Student opportunities available
- Tax credit puts \$ in your pocket

## HIDDEN ACCOUNT NUMBER

There is a hidden account number within these four pages of *Live Wire*. Be sure to look them over. Maybe you'll spot **your** account number. If you do, just call our office before the last working day in January to claim the \$25 electric bill credit.

## Which substation feeds your meter?

Look for the "Location" box on your bill. If your "Location" starts with:

- A** — Asphaltum Substation
- C** — Carpenter Substation
- D** — Kersey Substation
- F** — Fair Oaks Substation
- M** — Moody Substation
- P** — Parr Substation
- R** — Rensselaer Substation
- S** — Sutton Substation
- W** — Wheatfield Substation

# CO-opNews

Information from your electric cooperative

## FROM THE CEO/GENERAL MANAGER

# Preparing for the new year

**D**uring January, we start looking toward the future and plotting the course of the new year. As I write this column in late 2009, I am thinking of items that need attention this upcoming year. Let me bring you up to speed on topics I feel are of significance as your cooperative prepares for 2010.

First, is the issue of climate change legislation. This continues to be at the forefront of our thoughts, as it has the potential to bring significant cost increases to our members. I want to reiterate a point I have made several times — none of us would argue that cleaning up the environment is not in our better interest. What matters is how we go about it.

Jasper County REMC continues to monitor the effects pending legislation will have on your bills. The cost increases will come from three different areas of the legislation.

The first area of increase will be the allocation methods. With a cap-and-trade mechanism, allocations of greenhouse gases would be distributed to power generators on the basis of kilowatt-hour (kwh) sales. This would be fine if emissions were generated on a kwh sold basis, but it is not. For instance, nuclear plants do not have any emissions, yet would be given emissions allocations. Indiana would be hit with higher operating costs because we receive 96 percent of our electricity from coal-fired generation plants. These plants would only receive about 63 percent of the allocations needed, which means we at the co-op would have to buy more allocations to get the plant to 100 percent.

Next, is the issue of what those plants could do with the allocations they are given. For example, the same nuclear plants that don't need allocations, could trade those allocations on Wall Street for the current "going rate" that day. This would add revenue to the nuclear facility, while adding cost to coal-fired generation since we, the co-op, would have to buy these very expensive allocations. Having Wall Street in the middle of this issue could entice speculators. The speculators have nothing to do with the production of electricity but they could make a fortune off of our industry and, essentially, you — our customers. It is our belief that this entire section of the legislation would add unnecessary additional cost to the base price of electricity.

Lastly, is the issue of renewable portfolio



**Bryan Washburn**  
CEO/General Manager

standards (RPS). Although renewables are a great alternative, and we support any initiative that includes the furtherance of renewables, the renewable mandates are very aggressive.

Our power supplier, Wabash Valley Power, has included wind and biomass generation to its power portfolio over the last 10 years. This effort has been what we consider to be successful. However, we would still fall very short of the needed 20 percent required by the current legislation. As such, we

would need to quadruple the amount we currently have in the next 10 years and we would have to compete against many larger for-profit utilities for those resources. Those resources will become very expensive and those costs would be passed right along to our members.

This is probably the biggest issue we will deal with this year, as it has great implications for the long term. Your cooperative will continue to work very hard right here at home as well.

It is our pledge to continue to work on such items as capital projects to ensure the reliability of our system. We will work toward a more sophisticated infrastructure which will ensure greater reliability and support future endeavors such as real-time pricing, prepaid metering and Web-based bill presentment. Our staff will continue to work very diligently in the community by educating the public about the safe use of electricity, offering to speak to various civic and professional groups about our industry and by working very closely with the local 4-H and scout groups.

We will also continue to administer programs such as Operation Round Up®, which has contributed over \$250,000 since its inception to various organizations and families throughout Jasper County. This one program has provided funding to organizations that would not have had funding were it not for the generosity of our membership. Finally, we will continue to monitor our operations to provide the most cost-effective power as we are able to provide.

I will close this column in hopes you find this information helpful. I will continue writing over the next several months about climate change legislation and other issues relevant to your cooperative. Until then, remember that we at Jasper County REMC will be working hard to keep the lights on for you.

## Tax credits for windows, doors and skylights available

### Federal tax credits

The American Recovery and Reinvestment Tax Act of 2009 extends to purchases made in 2010. The following guidance is not intended as legal advice. You should gather your receipts and product documentation and consult a tax professional with specific questions.

Qualifying products purchased between Jan. 1, 2009, and Dec. 31, 2010, are eligible for a tax credit equal to 30 percent of the product cost. Installation is not included; be sure to obtain an itemized invoice from your retailer or installer. The maximum amount of homeowner credit for all improvements combined (including roofing, insulation, HVAC, and water heaters) is \$1,500 during 2009 and 2010.

### Products purchased before

#### June 1, 2009

**Criteria:** Windows, doors, and skylights purchased before June 1, 2009, must meet or exceed the prescriptive criteria established by the 2001 Supplement of the 2000 International Energy Conservation Code (IECC) or the 2004 Supplement of the 2003 IECC for the climate zone in which the product is installed.

**Documentation:** For windows and skylights, homeowners may use either Energy Star labels or manufacturer certification statements to document eligibility for the tax credit. Doors are required to have a manufacturer certification statement.

### Products purchased on or after

#### June 1, 2009

**Criteria:** Windows, doors, and skylights purchased on or after June 1, 2009, must have U-factor and Solar Heat Gain Coefficient (SHGC) ratings of 0.30 or less. These ratings must be certified by the National Fenestration Rating Council (NFRC). Look for the NFRC label. NFRC is the only federally-recognized organization for determining the energy performance of windows, doors and skylights. Please see the NFRC Web site for information concerning product performance.

**Documentation:** Homeowners must obtain a manufacturer certification statement to document window, door, or skylight eligibility for the tax credit. If the retailer or installer cannot provide this document, it may be available on the manufacturer's Web site.

### Bold new labels help sort out product eligibility

As of Oct. 1, 2009, there are two new labels in combination with Energy Star product labels. One label, a square that might be black or red, identifies high-efficiency products that currently qualify for the Energy Star but will not meet the more stringent requirements that go into full effect April 1, 2010. The other new label, a blue oval, helps you find products that are eligible for the federal tax credit of up to \$1,500.

More information about tax credits and product eligibility is available at [www.energystar.gov](http://www.energystar.gov).

# Conservation vs. efficiency

by Stephanie Johnson

When Jasper County REMC decided to send two of us to energy advisor training four years ago at Wabash Valley Power Association, the group discussed the difference between energy conservation and energy efficiency. The co-op wants to encourage both efforts, but what would the perceptions and realities be of each effort?

If we told people to conserve energy, what would their instinct be? Would it be, "Well, that means I have to sacrifice my stuff, my comfort, my lifestyle." If that is so, would they actually turn off their stuff? We thought, "No."

However, if we encouraged energy efficiency would their instinct be, "Well, if it's more efficient, I should really do that." If that perception was correct, would they change their behavior? We thought, "Yes."

As we worked through the conversation, we had an epiphany. Conservation does relate to using kilowatt-hours and choosing to turn off their stuff. But, efficiency refers to the "stuff" itself. The washing machine is EFFICIENT because it CONSERVES energy. The big-

screen TV can be EFFICIENT if it is an Energy Star® unit that CONSERVES energy. Here's an example with a different twist: an energy-efficient furnace with a filter can conserve energy if the filter is changed monthly. The furnace and the filter are energy efficient. The act of changing the filter is conserving energy. Dirty filters force the unit to work harder which uses more energy.

So, after much deliberation, we decided to send both messages. One message is to encourage our members to conserve energy by turning off their stuff when it's not being used. The other message tries to improve energy efficiency by encouraging members to purchase Energy Star-rated or other low-energy consuming products.

We hope you pay attention to both messages. The bottom line is that your electric bill will go down if you practice conservation *and* efficiency in your home, farm buildings or business offices.

The chart below shows examples of the difference between energy conservation and energy efficiency.

*Stephanie Johnson is the member services representative for Jasper County REMC.*

<u>Energy Conservation</u>	<u>Energy Efficiency</u>
Turn off the lights	Install CFL bulbs
Turn off the DVD player	Purchase an Energy Star-rated DVD player
Caulk the windows	Purchase Energy Star-rated windows
Turn up the thermostat in summer	Install a programmable thermostat
Wash clothes in cold water	Purchase an Energy Star-qualified washer
Turn down thermostat on water heater to 120 F	Replace water heater if over 15 years old
Install weather stripping around doors	Install insulated door
Change furnace filter monthly	Install energy-efficient furnace

## Recycle your electronics in April

Jasper County REMC is coordinating another electronics recycling day this April. The exact date and locations are still being determined, but we wanted you to know right away that we're having this event again this year.

### How do electronics get recycled?

After we fill the semi trailer with all of the TVs and electronics you bring to the event, the vendor

chosen by the Solid Waste District disassembles the units and "harvests" the valuable metals to be recycled into new products. The company chosen is a "no-landfill" facility which means they find a use for 99 percent of each piece of equipment shipped to them.

Keep reading *Electric Consumer* for the date and locations.



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

# Programs benefit area youth

The application process is now underway for the Electric Cooperative Youth Tour, Touchstone Energy® Camp, and Nesius Memorial Scholarships. Hidden account 9964-001.

## Electric Cooperative Youth Tour

This June, students can have the experience of joining nearly 1,500 students from other states to learn more about our nation's history and electric cooperatives through the Electric Cooperative Youth Tour to Washington, D.C. Jasper County REMC, along with Indiana Statewide Association of RECs, Inc., continues to sponsor this traditional, all-expense paid trip for area youth. To enhance the students' learning experience, sites will be visited such as the Gettysburg National Park, Arlington National Cemetery, the national museums, and other general sightseeing excursions. The only criteria is the students' parents or legal guardians are Jasper County REMC members and the students must have satisfactorily completed their junior year of high school, with intentions to return for their senior year. The trip will take place June 10-17. **Deadline to turn in applications to REMC for the Youth Tour is Feb. 12.**

## Touchstone Energy Camp

Touchstone Energy Camp will be held June 9-12 at YMCA Camp Tecumeseh, located in Brookston. The camp is designed to educate boys and girls

about cooperatives, electrification and electric safety. Some of the camp activities, which are funded through local sponsorships and Touchstone Energy include: "How to Build a Co-op Distribution System," "Understanding How a Co-operative Business is Unique," and "The REMC Lineman's Job and Responsibilities." Other camp experiences include horseback riding, games, swimming, and wall climbing. Camp accommodations, chaperones, food, and expenses will be provided by Jasper County REMC. The student's parents or guardians must be Jasper County REMC members and the child must be between sixth and seventh grade this summer. **Deadline to sign up for this educational and fun experience is Feb. 12.**

## Nesius Memorial Scholarships

The Nesius Memorial Scholarship is an opportunity for area high school seniors graduating in 2009. One \$500 academic scholarship will be awarded to a successful candidate from KVHS, RCHS and one from all other high schools in Jasper County REMC's service territory. Candidates must be a son, daughter or legal ward of a Jasper County REMC member. **Deadline to return applications for the Nesius Memorial Scholarship is April 9.**

Applications for all opportunities are posted on our Web site, [www.jasperremc.com](http://www.jasperremc.com), under the "Education" tab.

# Statement of nondiscrimination

Jasper County Rural Electric Membership Corporation is the recipient of financial loans from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulation of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, sex, religion, age or disability shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compli-

ance efforts is Bryan Washburn, CEO/general manager. Any individual, or specific class of individuals, who feels that this organization has subjected him/her to discrimination, may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Administrator, Rural Utilities Service, Stop 1510, 1400 Independence Ave., SW, Washington, D.C., 20250-1510; or the Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Ave., SW, Washington, DC 20250-9410; or call 202-720-5964 (voice or TDD). USDA is an equal opportunity provider and employer. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

# Learn about the 4-H Electric Program

Come and visit the REMC booth at the 4-H Project Fair on Jan. 10 at the Jasper County Fairgrounds. We'll have samples of the 4-H Electric kits and final projects so you can see how much fun electricity can be.

Scholarship applications are now available for 4-H members at the Indiana 4-H Web site under

the "Join 4-H" tab. Deadlines are Jan. 15 for the 4-H Club Scholarship, 4-H Foundation Scholarship, 4-H Accomplishment Scholarship and the Indiana Horse Council Scholarship.

Sign up for 4-H at the Jasper County Extension Office by Jan. 15.

## CO-OP NOTES

### 'Follow' us on Twitter!

Jasper County REMC has started connecting with our members by "tweeting" on Twitter.

follow us on  
twitter



Twitter is a free social networking and micro-blogging service that enables its users to send and read messages known as "tweets." Tweets are text-based posts of up to 140 characters displayed on the author's profile page and delivered to the author's subscribers who are known as "followers." Users can send and receive tweets via the Twitter Web site, Short Message Service (SMS) or external applications. While the service itself is free, accessing it through SMS may incur phone service provider fees.

### How will the REMC use Twitter?

Jasper County REMC intends to tweet weekly messages with legislative updates, co-op events, student opportunities, Operation Round Up information, energy efficiency tips or electrical safety information. This communication tool will also be used, along with its Web site, to update members on severe storm outages.

### How can I 'follow' the REMC on Twitter?

Go to [www.twitter.com](http://www.twitter.com) and click "Sign up now" to start your free access to Twitter. Once you are signed up, you can "follow" Jasper County REMC to receive any information we've posted.

If you don't want to sign up, you can just type in "Jasper County REMC" in the Search box to see our most recent tweets. Click on Willie Wiredhand's head (the co-op's mascot) to see all of our tweets and our profile.

### A dedication to safety

Jasper County REMC is committed to educating our communities about electrical safety. If our presentations save one person in the near or distant future, we will have done a good job for our community.

Electrical safety presentation options available to groups and organizations include:

- PowerPoint classroom presentations (K-12)
- Tabletop "hot line" demonstration
- Pre-K "Trees and Kites" presentation
- Safety activity books

We look forward to an invitation to speak with 4-H, FFA, Scouts and other community groups so we can teach you how to be safe around electricity.



## REMC member benefits

Besides low cost, reliable, electric service you can enjoy these benefits:

### Operation Round Up

- ◆ Thank you to our members who let us “round up” their bills to help the community.
- ◆ Round Up funds are **not granted to pay utility bills.**
- ◆ **Grant periods are March, June, September, and December.**

### REMC Payment Options

- ◆ On-line payment through [www.jasperremc.com](http://www.jasperremc.com).
- ◆ Drive-up window and lobby open from 8 a.m.-5 p.m. weekdays.
- ◆ Night deposit box open 24 hours, 7 days a week.
- ◆ Drop off to DeMotte State Bank and branches. No late or partial payments accepted at DSB.
- ◆ Credit or debit card accepted.
- ◆ Credit card auto draft available.
- ◆ Invisible Check drafted from your checking or savings account.
- ◆ Budget billing that starts in July after 12 months of electric use.

### Free Energy Audit

- ◆ Call us to set up a free energy evaluation of your home.
- ◆ It's never too late, or too early, to have us perform an energy audit. Call us before you build, add on, or remodel.

### Air Source Heat Pump Rebate

- ◆ Install an air source heat pump and get a \$200 bill credit from the REMC. Credits are not given for replacement heat pump units.
- ◆ Call us for contractor list and fuel cost comparisons.

### Geothermal Rebate

- ◆ Install a new geothermal heating and cooling system and get a \$500 cash rebate from the REMC. Rebates are not given for replacement geothermal units.
- ◆ Call us for contractor list and fuel cost comparisons.

### Long-distance Phone Service As Low As 4.9¢! — Available to members and nonmembers.

- ◆ Call toll free 866-241-0392 to sign up.

### FREE Water Heater Program

- ◆ Free 40- or 50-gallon electric water heater. Discount price on 80-gallon heaters.
- ◆ Free maintenance on member's electric water heater during business hours.
- ◆ Up to \$50 rebate for electrical materials to convert from gas heater to electric.

### Dusk-to-Dawn Pole Lights

- ◆ A dusk-to-dawn pole light can be installed, serviced, and maintained by the REMC.
- ◆ Ask us about the monthly cost of a dusk-to-dawn light.

### WildBlue Satellite High-Speed Internet

- ◆ Back by popular demand!
- ◆ You CAN have high-speed Internet at your rural home or business.
- ◆ Visit [jasperremc.com](http://jasperremc.com) for more details or call our office at 219-866-4601.

### Critical Account Recognition

- ◆ REMC members who depend on electricity for mandatory medical equipment can be placed on our critical account list with a doctor's request.

### Presentations — Available to members and nonmembers.

- ◆ Call us to present our safety or energy efficiency demonstration at your next meeting.

# Tax credit puts \$ in your pocket

You could be cheating yourself at tax time — even if you are not required to file a tax return. The IRS estimates one-in-four eligible taxpayers will overlook the Earned Income Tax Credit (or EITC) worth up to \$5,600 or more this year.

EITC is a *refundable* tax credit — meaning you can get money back even if you owe no federal income tax or had no tax withheld. And, if you owe tax, it can offset the amount you must pay.

The credit has been making the lives of working people a little easier for 35 years. Yet it remains little known, possibly because people move into and out of eligibility as their financial, marital and parental statuses change.

Unlike other tax credits, EITC is based on several factors such as the source and amount of your income, or combined income if married, whether you have qualifying children and how many. Children are not required for eligibility, but they increase the amount of your credit. Through new legislation, families with three or more children can get even more money.

The credit is complex, but worth exploring. It's even more valuable since the state of Indiana has a corresponding tax credit, the Indiana's Earned Income Credit. The Indiana Earned Income Credit is 6 percent of the earned income credit you claimed on your federal income tax return.

If you had less than \$48,000 in income from

wages, self-employment or farming in 2009, see if you qualify. Find more information at [www.irs.gov](http://www.irs.gov), keyword: EITC. Use IRS's online EITC assistant to determine your eligibility and the amount of your credit, or use the worksheet in your tax instruction package.

No-cost help is available in Lafayette and Merrillville. These volunteer IRS Taxpayer Assistance Centers will compute your EITC and prepare your return at no charge.

Call for an appointment at these volunteer IRS Taxpayer Assistance sites to help fill out your EITC forms:

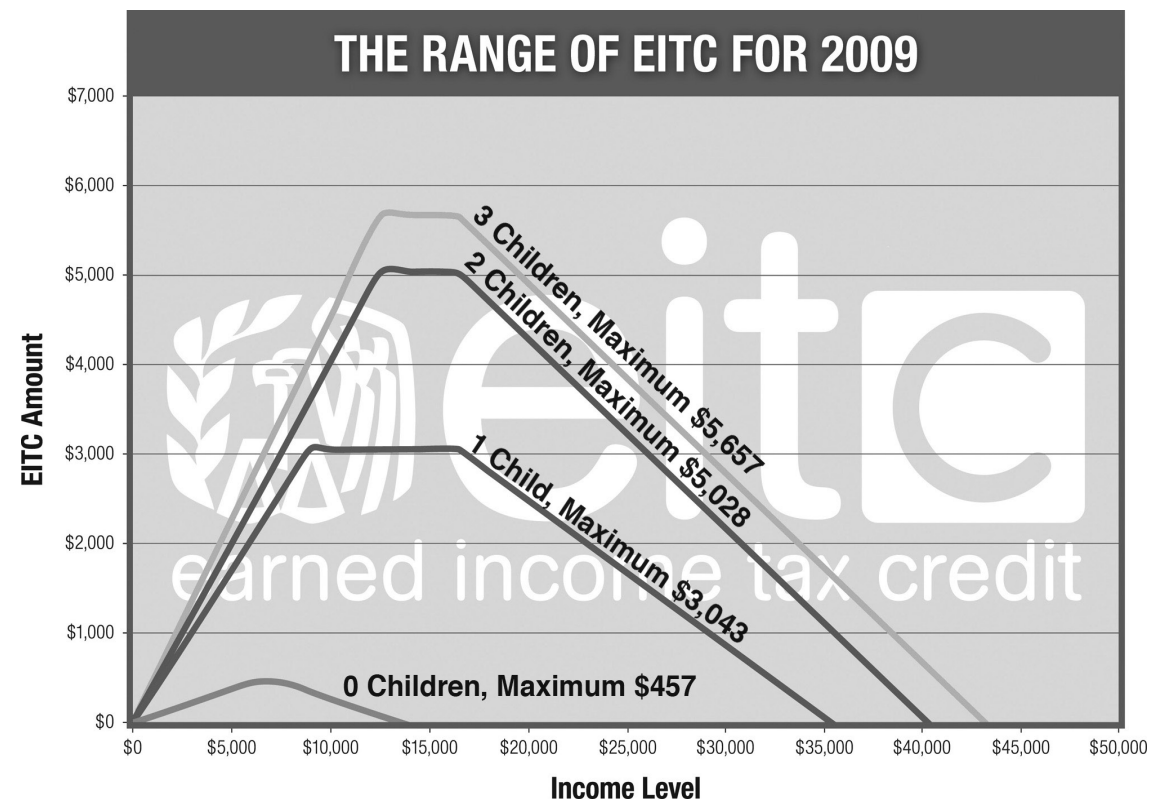
955 Mezzanine, Lafayette, IN 47905. Phone: 765-449-3880

233 E. 84th Dr., Merrillville, IN 46410. Phone: 219-736-4378

Remember, if you are eligible, you *must* file a federal income tax return, even if you are not otherwise required to file, and you *must* specifically claim the credit to get it.

Per the IRS, rural and non-traditional families such as grandparents raising grandchildren, childless workers, and Spanish-speaking taxpayers are among those who most frequently overlook the credit.

Please refer to the organizations listed above for up-to-date rules and processes for filling out the EITC and IN EIC forms.



The IRS' Earned Income Tax Credit phases out a certain income amounts based on varying factors shown in the chart above.

A Touchstone Energy® Cooperative

