



CENTRAL ELECTRIC POWER ASSOCIATION

A tradition of dependable, hometown service since 1937

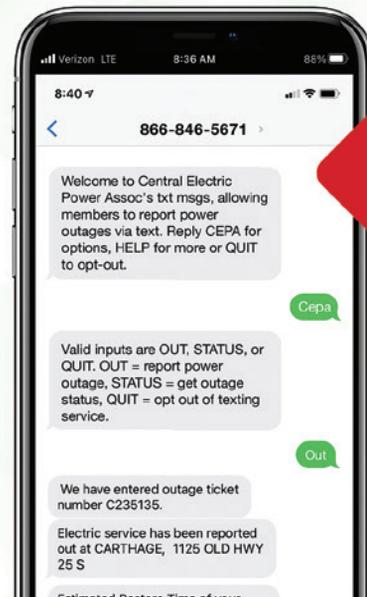
CARTHAGE: 601-267-5671 | PHILADELPHIA: 601-656-2601 | RANKIN: 601-829-1201 | SEBASTOPOL: 601-625-7422

107 EAST MAIN STREET • CARTHAGE, MS 39051

Have an outage... **TEXT US!**

To sign up for texting power outages, please visit **centralepa.com**.

Once you have enrolled, you will receive outage updates. Simply text the word “**OUT**” to **866-846-5671** to report your power outage.



There are **THREE** ways to report an outage:



PHONE: 601-267-3043



WEBSITE: centralepa.com
(Click on **Report an Outage**)



TEXT: Once enrolled, simply text
“**Out**” to 866-846-5671

Electric co-ops power communities in different ways



by Scott Flood

If someone asked what a local electric cooperative does for your community, you'd probably respond with the obvious: they deliver power to homes, farms, and other businesses. While that is indeed true, co-ops generate far more than electricity for the communities they serve.

October is National Co-op Month — the perfect time to recognize how co-ops stand out from other types of businesses.

Providing a reliable, affordable source of electricity has transformed co-op communities into what they are today. When investor-owned utilities refused to extend their power lines to the small communities and rural areas that stretch across much of the nation, electric co-ops stepped up, so local residents could enjoy the same comfort and advantages as their city cousins.

Co-ops have a significant economic impact on the places they call home. That includes supporting nearly 623,000 jobs that deliver \$51 billion in annual compensation — and those employees spend much of that at the local supermarket, diner and gas station, supporting jobs there.

In most of the counties and communities they serve, electric co-ops play leadership roles in championing local economic health by bringing new employers to the area and helping established businesses expand. In addition to working directly with growing companies, they invest in community assets like broadband networks and incubators to help local start-ups succeed.

Community members also benefit directly from their co-op's prudent financial management. As not-for-profit utilities, co-ops return any money that's left over after covering the cost of operations, maintenance, and improvements to members through what are known as capital credits. When the co-op's finances are strong, the directors may choose to retire some of those credits by converting a member's share into refund checks or bill credits.

Co-ops step up to handle natural disasters as some of the community's first responders. As rescuers comb through wreckage and treat victims, co-op lineworkers are already hard at work to restore power.

Given that Concern for Community is one of the seven cooperative principles, it comes as no surprise co-ops seek a variety of ways to support organizations and events in the communities they serve. Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals, sponsoring athletic teams, or promoting food drives for local pantries, co-ops and their staff are involved in extensive outreach.

One of the biggest community priorities for many co-ops involves helping young people develop leadership skills. Their motive is more than a little selfish, because co-ops know leadership efforts help those kids and teens become informed, engaged citizens who may one day serve as the next generation of community leaders and co-op employees. Building connections with youth also increases the chances they'll choose to live in their hometowns.

Perhaps the most familiar and long-running youth-focused effort is the annual Youth Tour, which brings teens from co-op communities throughout America to get a firsthand look at our nation's capital, learn about the political process from the people who make and influence our laws, and better understand the impact they can have as citizens. Nearly 50,000 students have participated, and many have since gone to work for co-ops or entered government roles.

So yes, co-ops do light up communities by delivering safe and reliable electricity to residents and businesses, but their real power rests in the many other ways they deliver the other kinds of energy communities really need to thrive.

For more than four decades, business writer Scott Flood has worked with electric cooperatives to build knowledge of energy-related issues among directors, staff, and members.



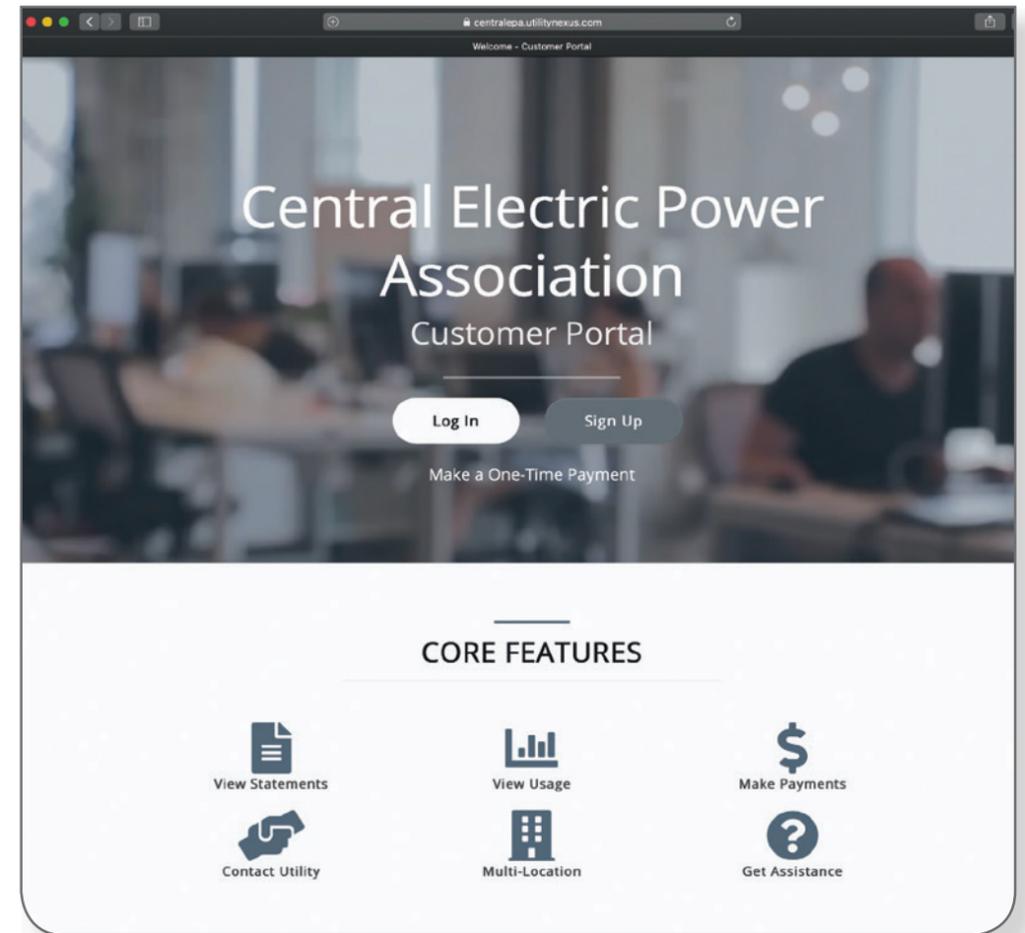
Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals or participating in career fairs, electric co-ops and their staff are involved in extensive youth outreach.



centralepa.com

Sign up for our online portal!

- 1 See your payment history and account balances
- 2 Receive email and text notifications for bill and payments
- 3 Set up Autopay
- 4 View your monthly use



Access your account... Any device, any time!

Go to centralepa.com and click on **OrbitONE** to sign up!

See the reverse side of your electric bill for more details.



BEST BETS FOR EFFICIENCY PROJECTS AND UPGRADES

Q

How do I calculate the return on investment when considering home upgrades?

A

For many people, their home is the biggest investment and the largest purchase they make in their lives. We want to make sure that we make good decisions to protect and maximize the benefits of the investment in our homes.

by Miranda Boutelle

Energy efficiency upgrades are potential investments that can save money by reducing the energy used in your home and pay for themselves over time.

Using return on investment (ROI) is a common method to determine the benefit of an upgrade. It measures the gain or loss of an investment relative to the cost. ROI is calculated by dividing the net profit — the



Factor in the difference in efficiency of the new windows and the existing windows before scheduling an installation.

total cost of the investment subtracted from total revenue generated — by the cost of the investment and multiplying by 100 to find the ROI percentage. The higher the percentage, the better the investment.

If you take out a loan, home equity line of credit or use a credit card, add the borrowed money and interest rate into the investment cost.

Let's put the calculation to work on a few home project examples. Keep in mind, the numbers used below are hypothetical. Prices will vary based on the scale of your project and the cost of labor and materials in your area.

Adding insulation and air sealing your home are some of the most cost-effective home improvement projects and can save money year-round by reducing the energy needed from your heating and cooling systems. The United States Environmental Protection Agency estimates that air sealing and insulation can save an average of 15% on heating and cooling costs or an average of 11% on total energy costs, with higher savings in the north and south because of more extreme temperature swings. Attics, walls, rim joists, or floors over crawlspaces should be insulated. The ROI will vary based on your location, existing insulation levels, and project cost.

Let's say you spend \$3,000 to insulate your home, saving \$330 per year for the next 20 years. Your net profit is \$3,600. Then, divide the net profit by the total cost of the investment, \$3,000, and multiply it by 100. That's a ROI of 120%.

The energy efficiency impact of new windows in your home depends on the difference in efficiency of the new windows and the existing windows. You will see the most improvement when you go from the least efficient — single pane with no storm windows — to the most efficient new windows. The exact ROI for your home will also depend on your location, energy costs, and the efficiency of your heating and cooling systems.

The EPA estimates upgrading single-pane windows to Energy Star®-rated windows can save about 12% of your annual energy use. Let's say you replace your existing windows for \$5,000, saving \$360 per year for the next 20 years. The ROI is 44%. Windows and insulation upgrades have the added benefit of making your home quieter and more comfortable. They can also add value if you sell your home.

Most of us have limited funds for investing in our homes. Compare costs and potential savings to make the best decisions for your home and your bank account.

Miranda Boutelle is the chief operating officer at Efficiency Services Group in Oregon, a cooperatively owned energy efficiency company.



If you're looking for the most bang for your buck, calculate the ROI of adding insulation and air sealing your home.