

MESSAGE FROM THE GENERAL MANAGER

It's a matter of (co-op!) principles

CE Hardware, State Farm, REI, Land O'Lakes, and Guernsey-Muskingum Electric Cooperative all share something in common: We're all cooperatives.

We may be in different industries, but we all share a passion for serving our members and helping our communities thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values. October is National Co-op Month — the perfect time to reflect on these principles that have stood the test of time but that also provide a framework for the future. Let's take a look at the first three cooperative principles.

Voluntary and open membership

Just like all co-ops, Guernsey-Muskingum was created out of necessity — to meet a need that would have been otherwise unmet in our community. So in 1938, a group of neighbors banded together and organized our electric co-op so everyone in our community could benefit. The newly established electric lines helped power economic opportunity in our community.

While this history may be long ago, key parts of that heritage remain — the focus on our mission and serving the greater good. In this, we include everyone to improve the quality of life and economic opportunity for the entire community. Membership is open to everyone in our service territory, regardless of race, religion, age,



disability, gender identity, language, political perspective, or socioeconomic status.

Democratic member control

Our co-op is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. Guernsey-Muskingum's leadership team and employees live right here in the community. Our board of directors, which helps set long-term priorities for the co-op, is also composed of



Brian Hill GENERAL MANAGER/CEO

members who live locally, on co-op lines. These board members have been elected by neighbors just like you.

Our close connection to this community ensures we get a firsthand perspective on members' priorities, thereby enabling us to make more informed decisions.

Members' economic participation

As a utility, our mission is to provide safe, reliable, and affordable energy to our members. But as a co-op, we are also motivated by service to the community, rather than profits. Members contribute equitably to, and democratically control, the capital of Guernsey-Muskingum. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments, and supporting other activities approved by the membership.

> Guernsey-Muskingum is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making our corner of the world a better place. And by the way, that sums up the seventh co-op principle, "concern for community," which I'll elaborate on in a later issue.





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 credits checks to these former members in 2017. These capital credits checks have remained unclaimed for at least four years.

The Cooperative's Code of Regulations provides that capital credits payments that 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 800-521-9879

DAUGHERTY DEBORAH S

ADAMS EDWARD D ADELPHIA COMM - 363 AERIAL COMMUNICATIONS AFFOLTER DAVID ALLTEL ALRAHMAN INVESTMENT

AMERITECH CELLULAR

SERVIC AMICK RYAN ANDERSON JAMES V ANDREWS CRAIG ANGLE CATHERINE ANGLER CHARLES W ANKROM WILLIAM H APPALACHIAN EXPLORATION APPLEBEE RICHARD ARGENT DEBRA ARMBRUST FRANCIS ARMSTRONG MELODY ARNOLD CHARLES E ARROW OILFIELD SERVICES ARTHURS FRANK E ATKINSON MARK W ATLAS ROOFING CO INC AUKER HELEN

BADERTSCHER FRED A

BAGLEY CLIFFORD E

BAILEY KEVIN

BAKER J S

BAIR DIANNA M

BAKER JOHN A

BAKER TERRY B

BALDWIN THOMAS

BARKER LEX LSR

BARNES DAVID H

BARNHART JANET S

BARRICK KATHRYN

BARRINGER MARK E

BARTOSZEK LILA D

BARRONE JEFF

BAYLY SHEILA Y BEAL CHARLES BEATTY GAYLE M BEBOUT GEORGE BECKETT ERNEST J BEEM JUDITH C BELCHER MARIA D BELL C M BENDA ANNA L BENDER B F BENNETT JAY RENNETT OMER BENNETT TERESA D BENNIE CRAIG A BEREA OIL & GAS CORP BEREAN BAPTIST CHURCH BERGDORF DONALD G BERRY M J BERRY RANDY N BETTS ROBERT BEYERLE R **BIBBINS LESTER** BIG BROTHER TRACT BAND BILES JOHN WJR BILES SCOTT J BINTLIFF JOHN BLACK JACK L **BLUE SHARRIE K** BOBO'S BOAT SHOP **BOLLINGER RUTH BONIFIELD HEATHER** BOWER H D **BOWMAN ROSS BOWSER HELEN BOYLE DENNIS BRADCO ENERGY** BRENNAN ROBERT A BREON TROY L BREWER CECYL **BRINES JAMES**

BROTHERS ROBERTA F **BROWN CHARLES W** BROWN NOEL B BROWN ROD L **BROWN TAMMIE J** BROWN W L BROWN WILLIAM W BROWNING MICHELE L **BUCKEYE - KEYSTONE** BURCH CHARLES C BURDETTE DAVID JR RURKETT RICK T BURNS JAMES M BURROW DARREN BUSCH PETER L BUTCHER ENERGY CORP BUTLER ROBERT **BUTLER TWILA** CAIN WILLIAM T CALLANDER & KIMBREL INC CAMMARN JOHN W CAMPBELL GOLDIE M CAMSKY DONALD A CARLESS RESOURCES INC CARPENTER GARY L CARPENTER LARRY R **CARPENTER MICKY A** CARPENTER NORMAN B CARR LARRY R CARRELL JAMES W CARSON SHELBY J CARTER C K **CARTER LELA** CATON BETTY CAVENDISH PETRO OF OHIO CENTRAL OHIO COAL CO CHAMBERS DARROL

CHASE EMERY

CHRISTA OIL CO CLARK DAVID A CLARK FRANCIS H CLARK LYLE W **COLE GLEN** STA CHANDLER DEBORAH L **CHAPMAN DAVID I** CHAPMAN ELWOOD W **CUTLIP BERNARD ESR**

CLARK RALPH L **CLARK STEVE** CLARK WADE H CLARKE FRANK B CLAYPOOL MARCIA D **CLEVENGER PAT** CORRETIRE CO COIL CHARLES M COLES MARY R COLLINS DEANA J COLLINS JOHN A **COLUMBIA NATURL** RESOURCES **COMPTON JAMES A** CONCORD SQ LTD CONCORD SQ LTD-SEWAGE-CONLEY RICHARD CJR **CONNER WILLIS** CONSOL RESC OF AMERICA COOLEY TRACY L COOPER HELEN C COOPERIDER AMY V **CORNELIUS JOHN** CORP MICHAEL CRALL ANGELA M **CUENOT MARK J CUNNINGHAM RALPH BJR CUNNINGHAM SUSAN CURLUTER GEORGE S CURTIS CHARLES CURTIS JEFFREY D CURTIS STEVEN R**

DANIELS ROBIN

CHASTAIN MICHAEL E

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GRALEY V M

FORTUNE GAS & OIL CO

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HUMPHREY KENNETH H

LAGLE DAVID

HUNT BRIAN

HUTCHISON HOWARD G JACKSON DELMA JACKSON ELAINE JACOBS DAVID E JACOBS JERRY L JAMES T JOHNSON, TRUSTEE JAMISON LAWRENCE R JANE BILL J JARRELL DANIEL JESS ARTHUR E JIMERSON DON IOHNSON BRENDA I JOHNSON DAVID JOHNSON GARY JOHNSON GARY E JOHNSON MONTE JOHNSON ROBERT JOHNSON WILLIAM K JOHNSTON EDDIE LSR JOHNSTON RICHARD D IONES N I JOSEPH JOELLEN M **IOY IOHN** JUNK ROBERT R KACKLEY JOHN A KAIL VERNON L KAMAN JEAN KAUFMANN MARY KEFFER COLLEEN KFIFFFR DOUGLAS KEISTER MILDRED KFICH RUSSFII K KELTNER GARY KEMP JEANNA C KENDALL MARGARET E KERN KERRY C KESSLER JAMES A KEYES ROBERT J KIEFFABER GARY KINDER ROSANNE KING ROGER FIR KING TERESA A KING LIMESTONE KINGSTON OIL CORP KINNEY CARLIS T KINSEY KATHY KIRKPATRICK REBECCA A KLASSEN CORPORATION KLEE ANNA KLINE SANDRA D KLINK DARRIN L KNAPP WILLIAM A KNIGHT ELMER KNOWLTON W BJR KNOWLTON'S INDUSTRIES KNOX ETHEL L KOCHER JOHN KOMAR ISTVAN KOVACH MARY KRAMER ROBERT KREPS ROBERT I KROFFT JOHN E KROLOW TAMERA A KUHN JULIA A KURRE THOMAS KUSNIRAK PHYLLIS KUSS CATHERINE M LABO THOMAS E LAFFERTY WILLIAM B

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TOMPLAIT GERALD E TOTH FRANK EJR TRANSKI BRIAN F TRAVIS ROBERT G TRI-AD CORPORATION TROUT WILLIAM TROUTMAN RICHARD TUBAUGH SAVILLA TUCKOSH ERIC TYSINGER R J TYSINGER ROBERT JR U S FUEL DEVELOPMENT **ULLMAN OPERATIONS** III RICH FVFRFTT UMSTOTT ANNA UNDERWOOD JENNIFER R UNITED STATES CELLULAR USA WASTE SERVICES INC

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WESTERN RESERVE WALTON STEVEN B TFI FPHO WESTERN RESERVE WARNE WILMER WARNER BILL H TFI FPHONE WATKINS ROBERT I WESTERN LINION TEL CO. WATSON SHEILA M WESTFALL MICHAEL WEAR ROBERT S WHEELDON TED WEAVER BARBARA D WHEELER CHRISTIAN WEAVER CHARLES WHEELER JASON D WEAVER HARLAN E WHITE BRYAN WEBB MICHAEL D WHITE JOYCE A WHYDE ROBERT W WFFKI FY DON R WFFKLFY IAMES WICKHAM DEI BERT WFFKI FY KFVIN WICKHAM VFRNA I WICZEN STEVE C WELL CARE SERVICES INC WIGGINS IAN WELLNER GERALD D WILDE WALTON W WESTERN CO OF AMERICA WILKIN DUSTON C

WILLIAMS ROBERT F WILSON DOUGLAS WII SON FVA WILSON MARLENE WII SON MARSHA WILSON MIKE WILSON ROBERT WILSON SUZAN E WILSON TRISHA L WINEBRENNER WILLIAM WINLAND STEVEN C WISE LISA WISEMAN ED WISEMAN SANDRA WISEMAN STEPHEN WODICKA DANNY I WOLFE BEN E **WOLFE JOHN**

WOLFROM PATRICIA YAHN JOHN A YEZESKI ANTHONY YODER NOAH YODER RANDALL I YODER STEPHEN YONTZ MARK E YOUNG DANIEL YOUNG R D YOUNG STEPHANIE YOUNG TROY A **7FIGFI STEVE** ZILKHA ENERGY CO 70FILE LEO R

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(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov.

This institution is an equal opportunity provider.

Stealing electricity and meter tampering are crimes

Since August 1978, a revised Ohio law has been in effect covering theft of utility service and tampering with utility equipment. The statute provides that a person does not have to be seen tampering with a meter to be held responsible for such action. Prior to the revision in the law, it was difficult to prosecute a person for meter tampering unless the action was witnessed.

In addition, in prosecution for a user's reconnecting a device that was disconnected by a utility, such activity now is considered prima facie evidence that the user intended to defraud the utility.

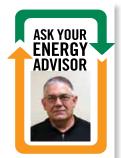
The law defines theft of a utility service as a first-degree misdemeanor if the value of the stolen electricity, plus any utility equipment repair, is less than \$150. It's a fourth-degree felony if the value is more than \$150 or if the offender was previously convicted of the charge. Tampering convictions carry similar penalties.

Tampering is defined as "to interfere with, damage, or bypass a utility meter, conduit, or attachment with intent to impede the correct registration of a meter or the proper function of a conduit or attachments."

Conviction can bring from six months in jail and a \$1,000 fine to five years in jail and a \$2,500 fine.

Meter tampering costs all of us. It costs the cooperative, and it costs you. And it's downright dangerous. If you witness someone tampering with an electric meter, contact your cooperative office. Stealing electricity is a crime, and anyone caught violating the law will be prosecuted.

Which heat pump option is right for my home?



Ray Crock

eat pump technology has improved a lot over the past 10 to 20 years, and many members are looking to install a heat pump or upgrade their current system. Heat pumps can also cool your home during summer months, which is an added value. Here are a few situations where you might use the different types of air-source heat pumps.

1. Ducted heat pump

If your home has a forced air furnace, a centralized air-source heat pump can work well. A compressor outside your home that looks like an A/C unit is

connected to your home's existing duct system. Like your furnace, the temperature is controlled through one main thermostat. This is a solid solution if your system has quality ductwork that heats and cools every room evenly, which is rare.

Ductwork in most homes is not designed to heat or cool every room evenly. Long supply runs provide little air to some rooms, and it's typical for some rooms to lack return air registers. Also, ductwork is often leaky, which creates comfort issues. If leaky ducts are located in unheated areas such as crawl spaces or attics, it will increase your heating and cooling costs. Poor ductwork will render any kind of central heating or cooling system much less effective. Some HVAC contractors can repair ductwork problems if the ductwork is accessible.

2. Mini-split heat pump

If your home does not have ductwork or the ductwork is poorly designed or leaky, a ductless mini-split heat pump might be your best bet. With a mini-split heat pump, tubes connected to the outside compressor carry refrigerant to one or more air handlers, which are mounted high on a wall to distribute air. Thermostats regulate each air handler, providing control of different zones in the home.

Ductless heat pumps are often used in combination with a central heating and cooling system. Ductless mini-splits are an excellent option if you don't have central air ducts, your ducts are leaking, or you only want the new ductless heat pump to heat or cool part of the home.

3. Geothermal (or ground-source) heat pump

Several feet underground, the temperature remains constant year-round, typically between 45 degrees and 75 degrees F, depending on latitude. With a geothermal heat pump, heat is transferred into or out of the ground by pipes buried in a loop 10 feet underground or drilled up to 400 feet into the earth. The pipes carry water to a compressor, which uses a refrigerant to transfer the heat to or from your home's ducts.

A geothermal heat pump system is extremely energy efficient since the earth's temperature is warmer than the outside air in the winter and cooler than the outside air in the summer. But this efficiency comes with a high price







tag, which is the initial cost to install the pipe loop or drill the hole for a vertical pipe.

If you'd like more information about heat pumps, call the co-op and ask for your energy advisor, Ray Crock. We'll be happy to help you with researching the best decision for you.

Get familiar with cyber basics

October is Cybersecurity Awareness Month

t a time when we are more connected than ever, being "cyber smart" is of the utmost importance. This year has already seen more than a fair share of cyber attacks and breaches, including the highprofile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyber attacks are becoming more sophisticated, with more evolved bad actors cropping up each day. Luckily, there are several steps that we can take on a daily basis to mitigate risks and stay one step ahead of malefactors. Here are a few quick tips:

Enable multi-factor authentication.

Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

Use strong passphrases/password manager.

This may seem obvious, but all too often securing strong passphrases/password managers is overlooked. Using long, complex, and unique passwords is a good way to stop your account from being hacked, and an easy way of keeping track and remembering your passwords is by using a password manager.



Perform software updates.

When a device prompts that it's time to update the software, it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser, and operating system on devices is one of the best defenses against online threats. Don't wait — update.

Do your research.

Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new to your device, such as apps. Before downloading any new app on your device, make sure that you've checked who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.

Check your settings.

Be diligent to double check your privacy and security settings and be aware who can access your documents. This extends from Google Docs to Zoom calls and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend and restrict who can share their screen or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyber attacks. No single tip is foolproof, but taken together, they can make a real difference for taking control of your online presence.

PASSWORD DOS AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

DO:

- Change the manufacturer's Wi-Fi password on your
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

DON'T:

- Don't use common words or numbers like "password"
- Don't use personal details like your date of birth
- Don't use the same password for multiple accounts.

October is Cybersecurity Awareness Month.

Do Your Part. #BeCyberSmart

CO-OP NEWS

Geothermal

We have a \$300 energy credit to help pay for the most efficient underground heating, cooling, and hot water system available today. To be eligible, the geothermal unit must be ENERGY STAR-rated and have a radiocontrolled switch installed on the unit and on the electric water heater of at least 40-gallon capacity. Over 280 of our members are using geothermal.

Dual Fuel

If you install a new add-on electric heat pump with a fossilfuel backup and have an electric water heater of at least 40-gallon capacity, you are eligible for a \$300 energy credit. Radio-controlled switches must be installed on both the heat pump and water heater. Please call your cooperative for details. Over 890 members are using Dual Fuel.



Cool Returns

Are you having a new electric heat pump with electric resistant heat backup installed? Allow your cooperative to install a radio-controlled switch and receive a \$100 energy credit. Over 170 members are using Cool Returns.

ENERGY STAR

Did you buy a new ENERGY STAR refrigerator, freezer, or central air conditioner? We may have a \$100 energy credit for you. Call member services for details.

Electric vehicle chargers

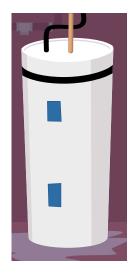
Level 2 electric vehicle charges may be eligible to receive a \$250 energy credit. Call us for more information.

Water heaters

Need a new water heater? We offer a 50-gallon Vaughn tank or an 85-gallon Marathon tank at rebated prices with free delivery. We also have \$75 or \$125 energy credits for you if you purchase a tank somewhere else. Give us a call for details.

Radio-controlled switch

What a deal! If you don't already have a radio-controlled switch (RCS) for your electric water heater of at least 40-gallon capacity, please call, and we will install one at no charge. Over



5,600 GMEC members have an RCS on their water heaters. The switch 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.

GenerLink

We want you to use your portable generator safely. Call the member services department at GMEC and ask about GenerLink. GenerLink eliminates the use of extension cords and other connections that can be dangerous to members and linemen. Over 200 members currently have a GenerLink installed at their homes.

Meter reading

You can enter your meter readings online at our website, www.gmenergy.com. You can also mail your readings or call us 24 hours a day with meter readings.



Bill pay

You can pay your bill online through SmartHub or by clicking the "Pay Bill Now" button on our website, www.gmenergy.com. You may also pay by phone by calling 844-206-7873.





Visit www.4-h.org to find information about supporting this important organization in our community.

Energy Efficiency Tip of the Month

Old, uninsulated, and improperly installed exterior doors can waste energy and money.

Shut the door on wasted energy by weatherstripping and sealing all exterior doors. If you have an old exterior door, consider replacing it with a newer, energy efficient model.

Source: www.energv.gov

Is your name and account number here?

If it is, call the cooperative's office and receive a FREE home changeout to LED lightbulbs (limit six bulbs). Thanks for reading the local pages of Ohio Cooperative Living magazine.

#37-0505-05-02....Doug George #51-0927-02-00.....Joe Wilson #35-0370-19-05 Petra Severance #46-0226-33-06....David Cutlip

#12-0121-06-04 Dorothy M Bickford #18-0544-04-00 Carl Stallard



GUERNSEY-MUSKINGUM ELECTRIC COOPERATIVE, INC.

CONTACT

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OFFICE

17 S. Liberty St. New Concord, OH 43762

OFFICE HOURS

Monday-Friday, 7:30 a.m.-4:30 p.m.

This institution is an equal opportunity provider and employer.

ELECTRIC RATES

Farm and Home Service rate schedule R-1* Service Availability Charge — \$24/mo. First 500 kWh/month — 12.669¢/kWh Over 500 kWh/month — 11.345¢/kWh

Net Metering Residential R-1 NM* Service Availability Charge — \$42/mo. First 2,000 kWh/mo. — 11.145¢/kWh Over 2,000 kWh/mo. — 11.345¢/kWh Seasonal Residential Service rate schedule S-1* Service Availability Charge — \$384/yr. First 800 kWh/yr. — 20.269¢/kWh 800 to 6,000 kWh/yr. — 11.145¢/kWh Over 6,000 kWh/yr. — 11.345¢/kWh (Minimum annual charge — \$384/yr. for service between March 1, 2021, and Feb. 28, 2022)

Commercial Service rate schedule C-1* Service Availability Charge — \$26/mo. First 1,500 kWh/mo. — 13.069¢/kWh Over 1,500 kWh/mo. — 11.345¢/kWh

*Rider T — Kilowatt-Hour Tax applies to all rate schedules and must be added to the rates shown.

First 2,000 kWh/mo. — 0.465¢/kWh Next 13,000 kWh/mo. — 0.419¢/kWh Over 15,000 kWh/mo. — 0.363¢/kWh

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