

## MANAGER'S MESSAGE

October is officially recognized as National Cooperative Month. Although we treat every month as cooperative month at BEMC, across the country and around the globe, October is designated as a time to celebrate the cooperative difference. Seven shared principles define what all cooperatives – from food co-ops to retailers and electric cooperatives – believe in and how we operate. Together these principles guide Brunswick Electric's commitment to serve our membership and our community.

These cooperative principles set co-ops apart from other business models. BEMC is motivated to do the best possible job to provide safe and reliable power for our membership, as opposed to making a profit. We are diligent in every aspect of running the co-op, because you expect and deserve the best service possible at the lowest possible cost. The result is that cooperatives have a distinct culture where service to the members and the community is always our top priority. I'd like to focus on the last two cooperative principles as examples.

You might recognize how we implement Principle 7, Concern for Community, as one of the most visible parts of what we do. For example, through our Warm Homes, Warm Hearts heating assistance program we match member donations and partner with Brunswick Family Assistance and the Columbus County Department of Aging to help our friends and neighbors in need. Also, BEMC's grant programs fund classroom projects that otherwise might not be funded, and assist local non-profit organizations in accomplishing their missions.

Co-op Principle 6 is Cooperation Among Cooperatives. Although co-ops work together on a daily basis sharing resources and best practices, this principle is most evident during hurricane season or other severe weather incidents. Receiving assistance in the form of highly-skilled crews of line technicians is critical during major outages, and the immediate and selfless response by other co-ops is humbling. BEMC most recently received such help last October during Hurricane Matthew and we were glad to get it. Likewise, it's gratifying to be able to help others out when they need it, like we did a few months back when we sent our crews to assist



*BEMC employees  
coming to the aid of  
Cape Hatteras EC  
in August.*

Cape Hatteras EC on the Outer Banks. No matter how we are cooperating with other co-ops, the end result is better service for our members. That's the cooperative difference.

So, it's easy to celebrate cooperatives this month because the model is strong and it is based on a philosophy that has stood the test of time. Of course, you are at the center of the model, and as always, we thank you for being a member. We are proud to serve you.



*Don Hughes*

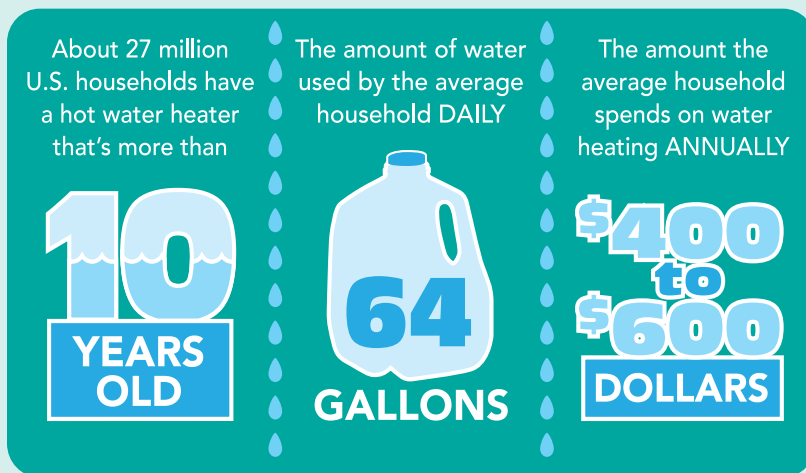
Don Hughes,  
CEO/General Manager

# Reduce your water heater's energy costs with these tips

**Did you know your water heater uses more energy than any other appliance in your home?** On average, the hot water heater makes up 15 to 18 percent of your monthly electric bill.

There are several steps you can take to reduce your water heating costs, many of them simple and inexpensive. Making small changes in your own routine, such as using cold water when rinsing dishes or washing your clothes, can make a significant difference in your energy usage. Installing low-flow faucets and showerheads are inexpensive to purchase and install, but can save up to 60 percent in energy costs. And of course, check the temperature on your water heater; the ideal setting is 120°F; anything higher and you're using energy you don't need!

Adding an approved, insulated blanket to your water heater and insulating your pipes are also ways to save on energy costs. But, if your water heater is an older model, it may be time to replace it with a new, energy-efficient model. Before you buy, make sure you check out all the options to ensure you're getting the best one for your family's needs while selecting one that will save you money on your electric bill. [Visit energy.gov](http://www.energy.gov) to learn more about the different types of water heaters available.



## Upgrade your water heater with a Weatherization Loan



**Ready to replace your water heater but not sure how to pay for it?** Let BEMC help you with our Weatherization Loan Program. Qualified members can apply for a low-interest loan to help fund eligible, energy-efficient projects around the house, including the replacement of water heaters. Learn more on the Member Services tab at [bemc.org](http://bemc.org) or call (800) 842-5871.

## Tips to save energy & money:

- Limit your shower time to 5 to 7 minutes to reduce the amount of energy used to heat the water
- Unplug small kitchen appliances like your coffeemaker when not in use
- Clean and/or replace HVAC filters regularly
- Air dry clothes and dishes
- Use caulk to fill in gaps around door and window frames
- Connect devices to a multi-plug power strip so you can turn them all off with a single flip of a switch
- Unplug any charging cords not being used – they continue to draw energy even when they aren't charging anything

Find more ways to save at [Togetherwesave.com](http://Togetherwesave.com)

## Update your contact info regularly

**Do we have your phone number?** When you call our Interactive Voice Response system to report an outage from the phone associated with your account, the system will automatically recognize your phone number and associate it with your physical address. This efficient process ensures outages are immediately reported to BEMC's Outage Maintenance System so the restoration process can begin. If your phone number has changed recently please update your information by calling (800) 842-5871 during business hours or use the SmartHub link on [bemc.org](http://bemc.org) anytime.

# Understanding Capital Credits

Co-op membership has many benefits and one of those is the return of margins in the form of capital credits. Here are some common questions about capital credits to help you better understand this benefit:

## Q. What is a capital credit?

BEMC operates as a non-profit, member-owned business. As such, any funds remaining after operating expenses are paid are called margins. Each year, margins are assigned to you in proportion to the amount of electricity you purchased during the year. These margins are called capital credits.

## Q. What does BEMC do with capital credits?

The co-op uses capital credits to level out cash flow and to reduce borrowing, with the promise of repaying this capital in the future. This process allows us to invest in infrastructure improvements and prepare for future growth while keeping electric rates stable over time.

## Q. Who decides when credits can be returned to members?

The board of directors assesses the financial stability of

the co-op each year to determine when it is financially feasible to return credits to members. In general, our policy is to issue credits 25 years after the year in which they were earned. Sometimes they may issue two or three years' worth at a time.

## Q. I moved and am no longer a member – do I still get my credits?

Your name, account number and capital credits remain on the books until the year they are returned. As long as we have your current address at all times then you will receive notification by mail.

## Q. How do I sign up?

You don't have to — just being a member activates your capital credit account.

Still have questions? Call us at (800) 842-5871.

## Member capital credits allocation

The 2016 member capital credits allocation amount is \$0.0718577 per dollar billed. The allocation can be estimated on the dollar amount of member's regular monthly electric, as billed or prepaid, for the year. Currently, your board of directors has authorized a capital credits return for years 1997 and 1998. People who were active members at that time will receive a notification letter in the mail. **You must verify your mailing address and return your form to receive your check, so look for that notification in your mailbox.** The total eligible return for this two-year period is \$6.2 million.

## And the Early Bird goes to...

Congratulations to Katie Watson, Bright Ideas grant applicant and Early Bird winner of a \$100 Visa gift card! Mrs. Watson was randomly chosen from all Bright Ideas grant applications received by the Early Bird deadline of August 15. She is the assistant principal at Virginia Williamson Elementary School in Bolivia.

The Bright Ideas Grants program began at BEMC in 1994 as a way to help teachers fund creative classroom projects that otherwise would go unfunded. To date, BEMC has awarded more than \$583,000 in education grants through this program. The final grant deadline was September 25 and all grant recipients will be announced in November.



BEMC's Kimberly Mayo (left) presents Mrs. Watson (right) with her prize.



columbuscountyfair.com

## Half Price Night!

### AT THE COLUMBUS COUNTY FAIR

**THURSDAY, OCT. 12, 2017 - \$4.00 ADMISSION**



FAIR DATES:  
October 10-15, 2017  
NO COUPON REQUIRED

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# Watts For Sale

**Yard Machines riding mower**, 42" cut, 14.5 HP, excellent condition, \$450; 754-4131

**Table saw**, radial arm saw, band saw, drill press, make offer; 540-3251

**2013 Harley Davidson Road King**, Screaming Eagles upgrades, black, 9,100 miles, superior condition, \$14,500; 754-5612

**Residential lot**, Brunswick Plantation, 60'x109.99', \$29,950; 512-7643

**Golf clubs**, TaylorMade Burner driver, 5 wood & Burner Plus irons, 4-9 AW, Callaway X-18 SW & PW, Odyssey putter, cart bag, \$225; 368-3001

**Electric wheelchair**, 2009 Rhapsody, \$750 OBO; 579-5855

**Men's London Fog raincoat**, size 46, paid \$650 selling for \$350; 253-4940

**Yamaha Electone F-55 Organ**, 2 keyboard decks, hundreds of sound & drum bass loop combinations, w/ bench, \$425 OBO; 575-4581

**2015 Coachmen Catalina**, \$17,900; 371-6006

**RCA 11.5 Galileo Pro**, new in the box, purple, \$100; 754-5776

**Sleeper sofa**, full size, warranty on cushions & frame, tan, good condition, \$225; 734-1712

**Sea Pro 19' Center Console**, 100 HP Yamaha 4 stroke engine, trailer, \$6,000; 336-416-0321

**2006 pontoon party boat**, 24', 2007 Yamaha 90 hp motor, good condition, \$9,000 OBO; 646-704-4184

**1965 Chevrolet Chevelle Malibu SS Convertible**, V8, 138 code, original matching #s, \$50,000; 470-2017

**Kenmore washer & dryer**, extra motor for dryer, very good condition, \$50; 755-2357

**2006 Mercury Grand Marquis**, very good condition; 631-786-2437

**Egg Aprons**, large pleated pockets for eggs, 18"x21", several available, \$30; 215-3616

**Wood frame futon**, w/mattress, queen size, \$75; Stamina recumbent exercise bike, \$75; 575-6540

**Leather jackets**, 2 USA jackets, full length duster, jacket with long beads/fringe, chaps, XL-3XL, \$50-\$100; 465-7396

**Manufactured home**, Carolina Shores, 3BR/2BA, garage, new roof & HVAC, pristine; 579-2100

**Walnut dining table**, 3 extensions, 6 chairs with custom pads, \$700 OBO; 828-507-1380

**Consew upholstery sewing machine** and upholstery supplies; 842-9044

**Hand-crafted trailer**, made with new steel, all new wiring, lights & tires, new condition, \$400 firm; 843-455-1365

**1954 Chevy 3100**, 5 window, 3 speed 235 CI engine, green, 59,000 miles, Juniper green, fully restored, original documents, \$32,900; 231-2768

## Local festivals & fairs

**October 10-15**

Columbus County Fair

**October 20-22 & 27-29**

Brunswick County Parade of Homes

**October 21-22**

NC Oyster Festival/Ocean Isle Beach

**October 20-28**

NC Yam Festival/Tabor City

**October 28-29**

Festival by the Sea/Holden Beach

**November 2-4**

NC Pecan Harvest Festival/Whiteville

## FROM OUR ARCHIVES



BEMC has been issuing capital credits to members for decades. Pictured here is Mrs. Faye Ingram processing capital credit checks to members in October 1967.

**Don't forget to fall back!**



Daylight Savings Time ends at 2:00 a.m. on Sunday, November 5.

**HOW TO SUBMIT AN AD:** Ads must be received via email or fax no later than the first of each month. Ads will then appear in the following month's publication due to the printing schedule. Example: If ad is received by October 1, it will appear in the November issue of Carolina Country magazine. This is a free service for BEMC members to advertise non-commercial items for sale. Ads run ONE TIME, are limited to three lines, and only one phone number. We reserve the right to edit or refuse ads due to content, length or AVAILABLE SPACE. Please no email addresses, names or repeat ads. All numbers are 910 area code unless otherwise listed. Some mobile providers require 10-digit dialing. BEMC does not endorse items advertised and is not responsible for reliability of items.

**E-MAIL:** watts4sale@bemc.org **MAIL:** BEMC, Attn: Watts For Sale, PO Box 826, Shallotte, NC 28459. **FAX:** (910) 755-4299



**CUSTOMER SERVICE (800)842-5871 | OUTAGE REPORTING (800)682-5309**

Shallotte (910)754-4391 | Southport / Oak Island (910)457-9808 | Whiteville (910)642-5011

**P.O. Box 826, Shallotte, NC 28459**

**www.bemc.org | email: newsletter@bemc.org | Auto bill payment 24/7 (866)934-6830**



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This institution is an equal opportunity provider and employer.

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