**Do You Need Health Insurance?**

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**Friday, Nov. 1 (1-4 p.m.):** Benjamin L. Hooks Central Library, 3030 Poplar Avenue

**Thursday, Nov. 14 (5:30-7 p.m.):** Golden Gate Cathedrall, 3240 James Rd

Enrollment Navigators will be available to assist with enrollment. To find free, local in-person assistance, call Seccdo at 901-528-8341. For more information about the Health Insurance Marketplace or to enroll online, visit www.healthcare.gov.

To enroll by phone, call 800-318-2596, or TTY 855-889-4325.

Get Educated! Get Enrolled! Get Covered!

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**Nov. 22-Jan. 8:** Memphis Zoo outdoor ice skating rink. Open daily, 9:30 a.m. to 4:30 p.m., and from 5:30 to 9 p.m. (Nightly during Zoo Lights only). For info.: memphiszoo.org or 333-6500.

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**Customer Reference Number: 11/13**

**Celebrating the Plus-1 Sabbath**

Faith communities in Memphis and Shelby County are learning the powerful possibilities of joining together to help our neighbors. In this spirit, we invite you and your congregation to participate in an unprecedented celebration of the power of working together through MIFA’s Plus-1 Sabbath. Plus-1 allows customers to help families in crisis keep their utilities on by adding $1 or more to their monthly utility bills. MLCGW retains none of these funds, all of which are used by MIFA to assist Plus-1 recipients. Currently more than 11,000 customers support Plus-1, which helped more than 1,200 families in 2012. But the need is enormous, and with your help we could do so much more.

Nov. 22-24, 2013, we are asking Memphis and Shelby County faith communities to promote Plus-1 to their membership. For info.: midsouth.wish.org or 636-4116.
by joining together to help more families in need. If every MLGW customer gave $1 a month to Plus-1, we could help more than 20,000 families. Emergencies can happen to any family, and Plus-1 can help protect them from getting into serious debt.

Here’s what we are asking congregations to do:
• Promote the Plus-1 Sabbath in your print or electronic communications well in advance of the date.
• In your services during Nov. 22-24, ask members of your congregation for their support.
• Make Mission or Outreach volunteers available at a Plus-1 station to pass out sign-up cards and answer questions. MIFA and MLGW will supply sign-up cards and marketing material.

To help with the Plus-1 Sabbath, please sign up online at www.mifa.org/plus-1sabbath or contact Linda Marks at MIFA at (901) 527-0208, ext. 218 or lmarks@mifa.org.

Holiday Bill Break Program
MLGW defers cutoffs for nonpayment for all residential customers between Dec. 15 and Jan. 14 annually. Customers must have an unpaid balance of $399 or less. This program will allow customers to have extra cash during the holidays while protecting them from getting into serious debt.

Need Gift Ideas for the Holidays? MLGW has the Perfect Gift
MLGW’s Gift of Comfort program enables you to make a payment of any amount toward a specific customer’s utility bill as a gift. You only need to know the recipient’s address. Complete the Gift of Comfort form at mlgw.com and follow the mailing instructions. Obtain a form at any of our community offices or call 544-MLGW(6549). Your gift will show in the form of a credit on the recipient’s MLGW bill.

Downed Power Line Safety
If you are ever involved in an accident that has resulted in an electric distribution line being down near or laying on top of your vehicle – DO NOT exit the vehicle unless you are in imminent danger. If you step out of the vehicle onto the ground, you become a conduit for electricity and could be injured seriously or even killed. Also, if you are ever around a downed power line that is dangling on top of a vehicle, do not approach the vehicle to help rescue someone.

If you are ever in a situation involving downed power lines, dial 911 using your cell phone. If you must leave the vehicle, jump, keeping your feet together so they land on the ground at the same time, while keeping your balance. If someone arrives and tries to help, signal to them to stay clear of the vehicle at least 30 feet so they are not in danger of getting hurt. These safety tips could save your life or the life of another.