

## The Gift of Comfort

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. Simply complete the Gift of Comfort form at [www.mlgw.com](http://www.mlgw.com) and follow the mailing instructions, or call 544-MLGW (6549) for more information. Your gift will show in the form of a credit on the recipient's MLGW bill.



## Agricenter International

**Jan. 4:** Bridal Rhapsody Extravaganza, 11 a.m. to 5 p.m. Call 266 8068 for more information.

**Jan. 16-18:** Spring Southern Home and Garden Expo. Visit [www.midsouthmediagroup.com](http://www.midsouthmediagroup.com) or call 662-890-3359 for more information.

**Jan. 20:** The American Heart Association's, "Power to End Stroke" in the African American community. Dinner will be provided at the Holiday Inn, University of Memphis campus, and attendees must RSVP by calling 383-5400.

## Plus-1

Through MLGW's Plus-1 program, you can assist those in need by making a one-time donation or a monthly pledge that will appear on your monthly MLGW bill under "Cost of Other Items." All Plus-1 donations are added to a utility assistance fund that is administered by MIFA to qualifying customers who are provided immediate, one-time assistance with their utility payment. Call 544-MLGW (6549) or visit [www.mlgw.com](http://www.mlgw.com) to complete the Plus-1 form. Plus-1 donations are tax deductible.



Customer Reference Number: 11/08



# Customer CONNECTION



PRODUCED MONTHLY BY MEMPHIS LIGHT, GAS AND WATER DIVISION

## MLGW relaxes credit policy to aid customers

With rising energy costs and a volatile economy, MLGW is implementing changes to its customer care policy (previously referred to as the MLGW credit policy) to assist as many customers as possible while still maintaining sound business practices. The revisions will go into effect January 1, 2009, with the exception of language changes to the annual moratorium that will become effective December 1, 2008. Highlights of the changes include the following:

**Deposits** - *The maximum deposit amount of \$500 has been reduced to a maximum amount of \$225, with a minimum of \$125. Also, new customers can pay their deposits over a five-month period in increments of \$25 instead of being billed the entire amount the first month.*

**Definition of Good Pay Customers** - *MLGW is changing the definitions of "good pay" and credit risk customers, resulting in more flexibility with the "good pay" designation. A-rated or "good pay" customers are not required to have a deposit, and they have a higher minimum balance threshold. For B-rated or "credit risk" customers, missed payment arrangements and poor payment history are removed from the criteria defining those customers. Therefore, an additional 50,000 to 70,000 customers will move into the "good pay" category.*

**SmartPay** - *Because credit history will no longer affect a customer's eligibility to enter Smart Pay, MLGW's leveled billing*

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program, more customers can participate and will be better able to manage budget fluctuations in their utility bills each month.

**Discount Allowance** - MLGW's Discount Allowance, formerly known as the K-discount, allows a customer to earn a Discount Allowance after six consecutive months of not incurring a late fee. The Discount Allowance will be automatically applied on the first late payment assessed. A customer may accrue no more than three Discount Allowances.

**No Water Cutoffs** - MLGW also administers a "No Cut Water Program" for all residential customers subject to a delinquent service disconnect. Under this program, residential water services are left on for a minimum period of 60 days after the gas and electric services are disconnected for non-payment.

**Deferred Payment Plan** - Customers will now be allowed to enter into a payment arrangement while on a Deferred Payment Plan.

**Hardship Criteria** - The new policy increases the number of days for hardship criteria from 30 to 45.

**Conservation** - In addition to altering the credit policies, MLGW is strongly encouraging customers to conserve energy this winter through a variety of means including bill inserts, brochures, news stories, advertisements, and MLGW participation in public events such as Community Conservation Day, which was held on October 10. MLGW is also engaged in an advertising campaign that features PSAs on TV, radio and print, as well as billboards, to help customers save energy. Tips are also available online at [www.mlgw.com](http://www.mlgw.com), and programs such as EnergySmart Memphis and the Energy Doctor can further assist customers in using energy efficiently.

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## Gas appliance safety alert

While natural gas is generally a safe and reliable energy source, it can produce a deadly gas called carbon monoxide when it is not burned properly because of poor ventilation or dirty or malfunctioning appliances, such as stoves, and hot water heaters. Therefore, it is important to inspect your appliances for gas leaks or residue build-up (soot) that could prevent the unit from getting the proper amount of oxygen to burn safely. A natural gas flame should always burn blue with a steady flame. A yellow or wavering flame or the presence of soot signals possible carbon monoxide emission, and you should call MLGW at 528-4465 to schedule an inspection.

Headaches, fatigue, dizziness, nausea, vomiting, and the inability to think clearly are all tell-tale signs of carbon monoxide poisoning. If you suspect carbon monoxide poisoning, seek medical assistance immediately and move the victim, if possible, to a well-ventilated area, then call our 24-hour emergency number, 528-4465.

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## TVA to reduce rates in New Year

In response to lower fuel costs, the Tennessee Valley Authority (TVA) announced in November that it would reduce its wholesale electricity rates by 6 percent beginning Jan. 1. The rate reduction is expected to provide residential electric customers in the TVA region a savings of about \$4 to \$8 a month on their utility bills.

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In 2006, TVA implemented a quarterly fuel cost adjustment mechanism to recover losses after experiencing dramatic fuel cost spikes following hurricanes Katrina and Rita. Since then the adjustment has fluctuated, but this quarter there was a 25 percent reduction in TVA's fuel cost charge – the largest reduction since the mechanism was put in place. The resulting six percent rate reduction will provide some relief to customers following TVA's unprecedented 20 percent rate hike enacted Oct. 1, 2008.

**MLGW brings good tidings: no rate increase for 2009**  
MLGW's budget proposal for 2009 was approved by the City Council on Nov. 18 with good news for utility customers. The \$2 billion budget will infuse more budgetary dollars into reliability enhancement projects and the expansion of energy conservation/ weatherization programs without the need for raising utility rates.

In a time of national economic uncertainty and financial anxiety, MLGW worked to prevent adding the stress of a rate increase to its customers while increasing value in its services.

"This budget reflects our commitment to do what is in the best interest of our customers," said MLGW President and CEO Jerry Collins Jr. "We are striving to keep rates steady for at least the next three years while at the same time ensuring that our customers receive the same reliable service that they have come to expect from us."

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