

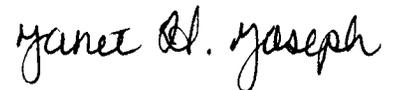
As I listen to the early morning rain, my thoughts turn to the recent floods. Disasters usually hit those on the financial brink the hardest, and many of these families were struggling before the floods hit. Most of them had no flood insurance, so they'll have to rebuild out of pocket. What, I wonder, will happen when winter comes and these families have to figure out how to afford staying warm on top of everything else?

In frigidly cold weather, heat is a necessity, not a luxury. This is what motivates the H.E.A.T. team every day. Whatever the year, there are always people struggling with their heating bills. But some years are worse than others. With large job losses, furloughs, wage cuts, and now the floods, this will be one of the worst years many of our fellow Georgians have ever faced.

"When the going gets tough, the tough get going." I'm sure you've heard the expression.

If there ever was such a tough time, it is now. But with your support, we can give a "hand up" to those who, through no fault of their own, have fallen on hard times – people like Nelson and Patricia Dixon. Their story, on page two, is echoed today by many Georgians.

Yes, we are living in the toughest of times, when many people are worried about providing for their families. Some are just a step away from being homeless. With your continued support, we can help those in need get through these uncertain times. "In helping others, we shall help ourselves, for whatever good we give out completes the circle and comes back to us." (Flora Edwards)



Janet H. Joseph
Executive Director

Some Thoughts on Poverty

As Director of the Fanning Institute, I'm responsible for supporting programs of the Vice President for Public Service and Outreach, one of which is the Poverty Initiative, designed to help break the cycle of poverty. This Poverty Initiative includes both research and targeted outreach efforts and has been under way almost 10 years.

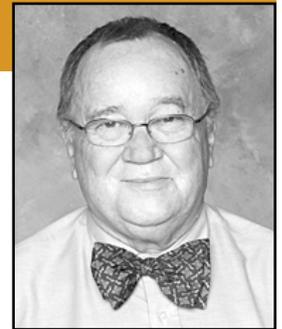
During my work I've learned a few things about poverty that aren't often talked about when we express concern about the underserved and attempt to design interventions to lessen their burden. I'd like to share some of what I've come to understand about this vital issue. First, there are far more Americans living in states of privation than reported by our federal government. The official poverty statistic is flawed and understates the problem. The poverty statistic is based on a 40-year-old formula grounded in economics of households at that time. So when you hear our poverty rate is 14% remember the reality is much higher.

Second, the often heard criticism that the poor are too lazy to improve themselves is not true.

As a matter of fact the last Census reported over 65% of those households in poverty reported at least one adult working one and often two jobs.

If people work so hard, why are they poor? They are poor for a variety of reasons; some are of their own doing but most are not. Some reasons people find themselves at the wrong end of the income curve include personal failure, poor life choices (teen pregnancy, substance abuse), place of birth (in Georgia 91 out of 159 counties have been among the poorest in the region for the last 30 years), family (poverty is often intergenerational), chronic illness, economic conditions and policy failures.

Breaking the cycle of poverty is a complex issue. It isn't prone to simplistic answers or righteous condemnation. It's an issue that can only be addressed systematically by removing barriers to allow full participation in the economy.



Dr. Joseph Whorton
Director, the Fanning Institute
The University of Georgia

Nelson and Patricia Dixon...Your Donations Made the Difference

Nelson and Patricia Dixon believed that if they worked hard, they would have a good life. They worked hard: Mr. Dixon was a supervisor at an Atlanta-based hospital. Mrs. Dixon worked for a major airline for 29 years. They lived in a beautiful home.

Then things changed. The economy took a downturn, and both Mr. and Mrs. Dixon lost their jobs. Even worse, Mr. Dixon had undergone a liver transplant, but with no health insurance and no retirement package, he could barely afford the medicines to keep his body from rejecting the implant.

The couple found themselves facing huge utility bills, high medical bills, and expensive prescriptions. "The money just wasn't there," said Mrs. Dixon. They had to make a choice: Pay for heat or buy medicines.

Like so many people in need, the couple wasn't looking for a hand out – or a bail out. "We want to work," said Mrs. Dixon. But the jobs just weren't there. Then they heard about H.E.A.T. The couple applied, and received emergency funds to pay their utility bill. "H.E.A.T.'s help came at a time when we really needed it. We are so thankful," said Mrs. Dixon. "We will never forget it."



The Dixons thought they had achieved the American Dream.



Donate to H.E.A.T. *Many less fortunate families need your help today.*

Donate online at www.heatga.org or complete this form and mail it with your check to the address below.

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Spotlight on Partnerships

Featuring businesses, cities or individuals who are making a difference in the lives of others



Gas South supports H.E.A.T. , offers special rate plans to help those in need

As one of Georgia's leading natural gas marketers, Gas South prides itself on providing reliable and affordable natural gas service to more than 225,000 homes, businesses and government agencies throughout the state. But Gas South also recognizes that not everyone can afford to heat their homes – especially in these difficult economic times. For that reason, Gas South has been a proud partner of the Heating Energy Assistance Team, Inc.

"Our slogan is 'Get Comfortable,' but it's hard to get comfortable when you have to worry about having no heat, or have to choose between heat and buying food," says Gas South vice president Meredith Hodges. "H.E.A.T. provides assistance that is very important and in high demand, and Gas South is glad to support their mission."

Gas South makes two annual donations to H.E.A.T., one in October, the beginning of heating season, and another in January, when demand is highest. Gas South team members also serve on H.E.A.T.'s Nominating and Personnel, and Strategic Planning committees as part of the company's ongoing involvement in the communities it serves.

Toward that end, Gas South has developed other programs to help consumers in need. In 2008 the company launched the Pay-As-You-Go program especially for credit-challenged customers. The program features competitive rates and has no deposit requirements for eligible customers – providing an important option for many consumers who have been turned down by another gas provider or required to pay a large deposit. The Pay-As-You-Go program has been especially well received by community service agencies because it helps maximize their heating assistance dollars.

"There are many ways that we at Gas South can help the people and the communities we serve," adds Hodges, "and we are committed to helping any way we can. No one should go through the winter without a warm home."

GPSC Advises Consumers to be Smart Shoppers

The winter season is fast approaching, so it's time for Georgia consumers to focus on their winter heating expenses. Because of deregulation, consumers in the Atlanta Gas Light (AGL) service area can choose their natural gas marketer and their price plan. The Georgia Public Service Commission's (GPSC's) website – www.psc.state.ga.us -- provides a list of GPSC-approved natural gas marketers, as well as the current per-therm prices for dozens of price plans. The site also lists customer service charges for those plans and the average total monthly bill for each plan.

Natural gas users in the AGL service area can choose from a wide range of variable and fixed price plans. The GPSC encourages consumers to shop for a price plan that best meets their needs. The per-therm price for a variable plan usually changes each month based on market conditions. The per-therm price for a fixed plan stays the same for the full length of the agreement. Individual consumers have to decide which type of plan is the right fit.

Consumers who have questions or concerns about their heating bills should first contact their natural gas provider. If they are unsatisfied with the response they receive



from their provider, they can then contact the Consumer Affairs Office of the Georgia Public Service Commission.

Despite predictions that heating bills will be lower this winter, in the current economic environment many Georgia consumers will find it difficult to pay their utility bills. That's why the work of agencies like H.E.A.T. is so essential. H.E.A.T. has been raising funds since 1983 to help Georgia families with their heating costs. Consumers can visit H.E.A.T.'s website, www.heatga.org, for information on a number of energy assistance programs, or they can ask their natural gas provider. In addition, qualified seniors may be eligible for special discounts; individual providers can share that information with their customers.

The GPSC recommends that consumers do the following: consider signing up for budget billing; have heating equipment inspected and replaced if needed; and weatherize their homes. Information on weatherization assistance is available at www.gefa.ga.gov.

For additional information, you may contact the GPSC at 404-656-4501 in metro Atlanta or 800-282-5813 toll-free.

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*Georgians meet their energy needs
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The H.E.A.T. Factor is a newsletter published for friends and supporters of H.E.A.T., Inc.

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OUR MISSION

Our mission is to provide energy assistance for Georgians in need.

H.E.A.T., Inc. is a 501 (c) (3) statewide nonprofit organization that raises funds to help Georgians who need temporary financial assistance with energy bills. Thousands of households need help, but only limited funding is available.



www.heatga.org