

Energy tax credits make improvements more affordable

The economic uncertainty we're facing these days has many of us putting money into something we feel comfortable with: our homes. Making a few upgrades around the house generally pays big dividends. And when boosting energy efficiency is one of them, the decision becomes a no-brainer.

For any energy-efficiency work made at your residence during the coming year, Uncle Sam will foot 30 percent of the bill — not a bad deal! Through the 2009 American Recovery and Reinvestment Act — better known as the stimulus bill — the Internal Revenue Service offers a personal tax credit of up to \$1,500 for energy-efficiency improvements made to existing homes during 2009 and 2010.

The credit covers 30 percent of the cost of adding insulation materials and exterior doors, windows and roofs designed to help reduce a home's heat loss or gain. It also includes efficient central air conditioners, air-source heat pumps, hot water boilers and biomass stoves.

For weatherization-related work, the credit covers only the cost of materials. With heating, ventilation and air-conditioning systems as well as biomass stoves, installation costs also count toward the credit.

So how does the math work out? Say you spend \$1,000 on new insulation. You would get, in the form of a tax credit, \$300 back. If you spend \$3,000 to purchase a new HVAC system and have it installed, you'd have a \$900 tax credit to show for it.

To take advantage of the program, a home improvement must have taken place after Feb. 17, 2009 (the day the stimulus bill was signed into law), and

products must meet specific energy-efficiency criteria. A few rules of thumb will help you determine those criteria.

For exterior windows and skylights, rely on the Energy Star label. For other efficiency upgrades, request what's called a "Manufacturer Certification Statement" that the product or component qualifies for the tax credit. Many manufacturers post these on their Web sites, but be sure to verify that the product does qualify before making a purchase. You can also visit www.irs.gov/recovery to review guidelines for eligible purchases.

Energy tax credits reduce taxes owed, dollar for dollar, and can be carried forward to following

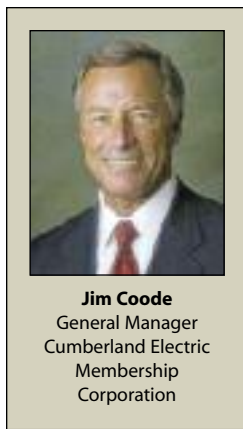
years. While they can help boost any refund you receive, you won't receive a check directly for the credit amount. You can file for energy tax credits using IRS Form 5695, with a total maximum value of \$1,500 for improvements made in 2009 and 2010.

For suggestions on how you can make your home more energy-efficient while taking advantage of these tax credits, please don't hesitate to give us a call. Contact Cumberland Electric Membership Corporation at 1-800-987-2362 with any questions you may have.

We at CEMC are grateful to have you as a member-owner of our cooperative, and our pledge for 2010, like every year, is to provide you with reliable and affordable electric service. We pride ourselves on responding quickly to customer inquiries, so please let us know of any questions or concerns you have with your service.

Here's hoping 2010 will be full of good things for you and your loved ones.

Happy New Year!



Jim Coode
General Manager
Cumberland Electric
Membership
Corporation

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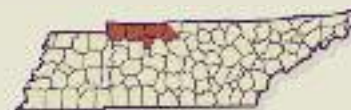
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Mission Statement

Cumberland Electric Membership Corporation is committed to providing dependable, affordable electric service through the expertise and dedication of competent leadership and a well-trained and responsive workforce.



Cumberland Electric Membership Corporation

Serving Cheatham, Montgomery,
Robertson, Stewart and Sumner
counties.



Attention high school students:

CEMC is offering college scholarships and free trips to Washington, D.C.

Whether you are a high school junior or senior, Cumberland Electric Membership Corporation has great opportunities for your continuing education. For seniors, that means a chance for \$1,000 college scholarships. For juniors, it means a chance to see Washington, D.C., as part of the 2010 Washington Youth Tour.

In each case, the students who win will be those who are best able to write a short story or essay.

Scholarship program

CEMC's scholarship program is designed for students who will be graduating from high school this coming spring. Ten students will be chosen to receive a one-time award of \$1,000 that may be used toward their freshman-year expenses, including tuition, textbooks, lab fees or other required classroom materials. The program is coordinated through each school's senior guidance counselor.

To be considered, applicants must meet the following eligibility requirements:

- Must be a graduating high school senior whose parent(s) or guardian(s) is a member of and receives electric service from CEMC at their primary residence.
- Must have attained a minimum 3.0 cumulative grade point average (GPA).
- Must be enrolled or plan to enroll as a full-time student at an accredited Tennessee college, university or trade school by fall 2010. (Western Kentucky University and Murray State University are also eligible.)
- Must submit a completed application, including two reference letters: one from a teacher or other school official and one from another community leader.
- Must write an essay of at least 300 words about what they most look forward to by attending college. All essays will be judged on the basis of content, composition, grammar and neatness.

The deadline to apply is Feb. 22, 2010. Children of CEMC/TECA/TVA employees/directors/attorneys are not eligible to apply.

Washington Youth Tour

A weeklong trip to our nation's capital awaits 12 local high school juniors who write the best short stories in the Wash-

ington Youth Tour Writing Contest. Expenses will be paid by CEMC and the Tennessee Electric Cooperative Association, but as an added incentive, the top three writers in the state will be awarded college scholarships valued at \$1,000, \$2,000 and \$3,000.

Last year, more than 180 Tennessee students and chaperones joined their peers from across America in visiting the unforgettable sites of Washington, D.C., including meetings with members of Tennessee's congressional delegation. This year's trip is set for June 11-17.

To enter, students must write a short story on the subject, "Electric Cooperatives: Energizing Our Communities." Stories must not exceed 900 words. Students interested in the trip only and not the scholarship opportunities may submit a five-to-eight-minute Power-Point presentation, video or speech on the same topic.

Participants must be high school juniors whose parents or guardians are members of CEMC and who receive electric service from CEMC at their primary residence. CEMC has conducted presentations about the program to various junior history and English classes, but the contest is open to all eligible students through-

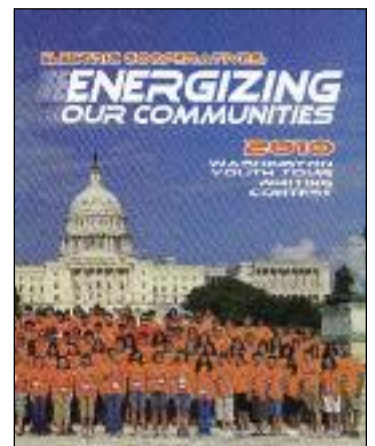
out our service area whether they had access to a presentation or not. This includes home-school students. Presentations may be scheduled throughout the month of January. A short video on the 2009 Washington Youth Tour, produced by the National Rural Electric Cooperative Association, is available for viewing on the Internet. Go to www.youthtour.coop and see why thousands of students apply for this fabulous trip each year!

The deadline to enter is Feb. 22, 2010. Trip winners will be notified by letter in April. Winners of the TECA scholarships will be announced in June.

Complete contest rules are contained in the booklet, shown at right, which is available at area high schools or by contacting the CEMC Member Services Department at 800-987-2362.



Verena Owsley, guidance counselor (seated) reviews CEMC scholarship requirements with, from left: Nicholas Huddleston, Spencer Garrett and Drew Nash at White House Heritage High School.



13 CEMC-area elementary schools pitch

The 2009 Community Food Drive, coordinated by Cumberland Electric Membership Corporation, put food on scores of dining tables this past holiday season, thanks to the cooperation and support of elementary schools throughout the CEMC service area.

In terms of building enthusiasm for a civic project, there's nothing like the energy created by eager school-age citizens.

"We've done food drives in which the schools were not involved, and they were nowhere near as successful as the ones

in which the schools played an active role," says Barbara Harper, CEMC member services manager. "The children enjoy helping people, and it is wonderful to see."

"We'd like to say 'thank you' to every single student who brought in a can or a box or a bag of food and also to their parents for letting them participate in this worthwhile project," Harper says.

Popcorn and movie parties are planned for each school as a means of thanking the students for their participation.



Ashland City Elementary — Kathy Adams, principal



Pleasant View Elementary — Mickey Dyce, principal



Cumberland Heights — Tonya Cunningham, principal



Sango Elementary School — Emily Vaughn, principal



Clyde Riggs Elementary — Steve Hilgadiack, principal



J.W. Wiseman Elementary — Dale Wix, principal



in for successful community food drive



East Robertson Elementary — Mark Subblefield, principal



Coopertown Elementary — Lori Smith, principal



Dover Elementary School — Bryan Saunders, principal



North Stewart Elementary — Debbie Grasty, principal

Not pictured: Gateview Elementary School — Theresa Levatino, principal

2010 is a good year to switch to CFL bulbs

Here's a money-saving, earth-saving suggestion that would make a great New Year's resolution: Make the commitment now to switch to compact fluorescent light bulbs (CFLs).

Here's why you should:

- CFLs last up to 10 times longer than incandescent bulbs. An incandescent bulb generally lasts less than 1,000 hours, while a CFL bulb lasts about 10,000 hours.
- CFLs save you money. While it is true that CFLs cost more to purchase than incandescent light bulbs, they pay for themselves over time in reduced energy costs.
- CFLs use 75 percent to 80 percent less electricity than incandescent bulbs and thus are more energy-efficient. How do they do that? Incandescent bulbs create light by heating a filament inside the bulb, which requires a lot of energy, while compact fluorescent bulbs contain a gas



that produces invisible ultraviolet light when the gas is stimulated by electricity. Because CFLs don't use heat to produce light, they are much more energy-efficient than traditional incandescent bulbs. That's why you can replace a 60-watt incandescent bulb with a 15-watt CFL bulb and get the same amount of light.

- CFLs emit less heat than incandescent light bulbs. About 90 percent of the energy emitted by incandescent bulbs is heat, compared with about 30 percent released by compact fluorescent bulbs.

When compact fluorescent bulbs first came out in 1980, they cost about \$25 each and required about 10 minutes to reach full illumination.

Today's CFLs cost about \$3 to \$4 and provide instant, clear, highly energy-efficient light.

Are you ready now to make the switch?

Stars come out for Robertson County Reads

Some mighty big names in pop, rock and country music turned out for a benefit concert in support of a literacy program for local preschool children.

Billed as “Rock, Roll & Read — An Evening of Classic Rock and Roll,” the event was held Nov. 21 in the auditorium at Springfield Middle School. Sharing the bill were Bonnie Bramlett (“Only You Know and I Know”), Buzz Cason (“Look For A Star”), Dickey Lee (“Patches”), Bruce Channel (“Hey Baby!”), Billy Swan (“I Can Help”), Pat Upton (original lead singer of The Spiral Starecase, “More Today Than Yesterday”), Lee Roy Parnell (“What Kind of Fool Do You Think I Am?”) and Steve Jarrell and the Sons of the Beach, with the original Beachettes providing backing vocals.

The show was coordinated through the Robertson County Chamber of Commerce and Lightning Broadcasting, with sponsorship support from Woodmen of the World and Cumberland Electric Membership Corporation.

Margot Fosnes is the executive director of the Robertson County Chamber of Commerce. She was interviewed for this article about her community’s literacy program.

TTM: *How long has the program been in existence in Robertson county?*

MF: The program was started in Robertson County in February 2006.

TTM: *How is it funded and staffed?*

MF: The chamber was asked to champion the Imagination Library program for Robertson County. It was begun with seed donations from NorthCrest Medical Center, the Springfield Kiwanis Club and F&M Bank as well as in-kind advertising and promotion by the Robertson County Times. The Robertson County Community Foundation houses the Robertson County Reads Fund, which accepts donations and pays expenses. The Robertson County Chamber staff provides all the administrative work for the program as an in-kind donation. Virtually all money raised goes to the cost of purchasing and mailing the books. Donations since the first year have come from a wide variety of businesses, groups and individuals as well as grants from the United Way and the Memorial Foundation. It currently costs just more than \$2,100 per month to pay for our 50-percent share of



Steve Jarrell, far right, and the Sons of the Beach

the book cost. The Governors Books from Birth Foundation covers the other 50 percent.

TTM: *What ages does the program serve, and what numbers are currently being served?*

MF: Books go to Robertson County children from birth to age 5. Currently we have more than 1,800 children enrolled, and 1,175 have “graduated” after turning 5.

TTM: *How does the program “work,” and how does someone take advantage of it?*

MF: Parents or guardians can enroll their children online through our Web site, www.robertsoncountyreads.org, or with forms available at the chamber office, Gorham-MacBane Library in Springfield, the White House Public Library, NorthCrest Medical Center and the Board of Education. There is no cost to the family, and any Robertson County child is eligible. Children receive age-appropriate, hardback books in the mail at their homes once per month from the time they enroll until they reach age 5.

TTM: *Whose idea was the concert?*

MF: After conversations on WDBL’s morning talk show about the difficulty our county was having raising the monthly book cost, Neil Peterson of Lightning Broadcasting suggested having a concert to raise money similar to a benefit that the radio station had done in 2003. He enlisted Steve Jarrell (station employee and musician) to use his contacts in the music industry to solicit performers to do the show as a benefit.

TTM: *How can people who may have missed the concert make a donation to the reading program?*

MF: Donations can be made by check to the Robertson County Community Foundation/Robertson County Reads Fund at 503 West Court Square, Springfield TN 37172, or online at www.governorsfoundation.org (select Robertson County as the recipient). We are asking folks to sponsor one child for three years at a cost of \$15 per year. They can send \$45 all at once or \$15 along with their name, address, and/or e-mail and we will bill them yearly.

Midway through the concert, an auction was held which, combined with ticket and concessions sales, made for a highly successful event for Robertson County Reads and the many children who will learn to read before they start school.



Lee



Bramlett



Channel



Cason



Upton, left, and Parnell



Swan