

Cumberland Electric Membership Corporation

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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.

AS I SEE IT

Manager's Viewpoint

Don't get lost in the shuffle

Six hundred pages, plus another 1,000 of supporting documents — that's the length of the latest proposal from the Environmental Protection Agency (EPA). It would amend the Clean Air Act (only 465 pages) to limit carbon dioxide emissions from the power plants on which we rely today.

Besides the actual rule, a lot has been written about its legality, feasibility and complexity. But lost in the shuffle of these thousands of pages is the impact on people. How much will electric bills increase? Will manufacturers relocate? How many jobs will be lost? Which power plants will be forced to shut down?

These are difficult questions. But they're important questions. Cumberland Electric Membership Corporation works hard to keep your electricity affordable and reliable. That's why we're asking the EPA for answers to these and many other questions.

We don't want you to get lost in the shuffle. We put you — our members — first. We advocate for you. We see you every month paying your bill at

the office. We know when times are tough. We often live next door.

After all, you govern us. Our board members and community leaders are one in the same. We're as local as any organization, and we like it that way.

That's why we keep reminding the bureaucrats in Washington, D.C., that the rules they write have an impact in the real world — where we live. That's why we're encouraging everyone to take 30 seconds to sign up at www.takeactionTN.com and tell the EPA we cannot afford these regulations.

Please raise your voice. Don't get lost in the shuffle. Together, we can tell the

EPA that support for the environment and a true all-of-the-above energy policy are not mutually exclusive.

Together we'll remind regulators and lawmakers that the impact new rules and laws have on people should be their first thought, not their last.

With more than 900 electric cooperatives in the country backing us up, our voice can be heard. We have a great and positive story to tell. We can tell the story together. And it won't even take 1,600 pages. Please take a moment to visit www.takeactionTN.com today.



Jim Coode,
General Manager,
Cumberland
Electric Membership
Corporation



Energy Efficiency

Tip of the Month

Fall is here, and that means colder months will be here before we know it. Is your home prepared for the drafts that may enter? Tight-fitting insulating drapes or shades are a perfect way to keep the heat in and the cold out.

Source: U.S. Department of Energy

Annual financial statement

Cumberland Electric Membership Corporation maintains healthy financial condition

The following information was distributed to those who attended the annual meeting of Cumberland Electric Membership Corporation Sept. 20 in Portland. It is published here for the benefit of those members who were not in attendance.

Financial Report

(for fiscal year ended June 30, 2014)

Total Operating Revenue	\$258,481,200
Cost of Power from the Tennessee Valley Authority	\$193,984,200
General Operating Cost (including payroll)	\$38,460,100
Depreciation	\$12,745,500
Total Operating Expenses	\$245,189,800
Other Deductions (interest)	\$5,223,100
Total Expenses	\$250,412,900
Net Income from Operations	\$8,068,300
Other Income	\$1,021,200
Net Income	\$9,089,500

During the past fiscal year, the value of our total assets increased by \$23,641,500. At the end of the year, CEMC served 7,692 miles of line and had 91,544 members.

Our total assets are:

Plant (less depreciation)	\$256,456,800
Other Property and Investments	\$2,420,00
Current and Accrued Assets	\$50,162,900
Deferred Debits	\$16,392,800
Total	\$325,432,500

The current portion (what we pay this year) of our long-term debt is \$2,178,500. The remainder of our long-term debt, \$127,360,400, is owed to the following: Rural Utilities Service, (RUS) \$104,458,700; Cooperative Finance Corporation (CFC), \$8,198,500; and CoBank, \$14,703,200.

Our Current and Accrued Liabilities, less the current portion of long-term debt, are \$25,772,600. Other liabilities are \$22,164,300. This total includes \$6,204,900 for energy service loan advances by the Tennessee Valley Authority to CEMC members. Members' Equity, or what you, the owners, have, is \$147,956,700.

The above statement was prepared in a condensed form from the audited Financial Report for the fiscal year ended June 30, 2014. Copies of the annual audit report for the fiscal year is available upon request.

Community food drive kicks off Cooperative Month

Throughout the month of October, Cumberland Electric Membership Corporation will partner with local elementary schools to help collect nonperishable food items for those in need of assistance. Items collected will be distributed through local food banks such as Urban Ministries (Clarksville), The Bethesda Center (Ashland City), Good Samaritans (Dover), Hendersonville Samaritan Association, Portland Cares, White House Hope Center, Robertson County Food Bank and United Ministries (Springfield).

“Student involvement makes a big difference in our food drive,” says Barbara Harper, CEMC member services

manager. “Not only are we collecting more items than ever, the students involved are taking home the message of lending a helping hand to those less fortunate.”



Sango Elementary students proudly show off hundreds of items they collected during last year's food drive.

During last year's food drive, thousands of items were collected, bringing food to the tables of numerous friends and neighbors within our communities. Our hope is that this year's food drive will result in another successful turnout.

Be sure to check out the January 2015 issue of *The Tennessee Magazine* for

photos of our elementary school students displaying the items they collect.

CEMC employees in all districts will also participate in an in-house food drive throughout the month.

Externship program offers real life experience

Cumberland Electric Membership Corporation was honored to participate in the Clarksville-Montgomery County School System's Summer Teacher Externship program this past summer. CEMC hosted 11 teachers who spent a week at the co-op alongside engineers, energy-efficiency experts, linemen, customer service representatives, substation technicians and mapping analysts, exploring ways to better understand the application of the subjects they will teach the future workforce. The teachers worked with CEMC employees in identifying challenges that translate into teachable lessons for students.

The externship program was designed to bring the components of STEM (science, technology, engineering and math) into real-world, work-based scenarios for teachers to improve classroom instruction. Participants found CEMC to be a good match for the program, especially finding relevance in energy efficiency, engineering and mapping applications.

“This is the second year CEMC has participated in the externship program, and it was once again a pleasure



From left, CEMC Engineering Technician Josh Baggett, Clarksville District Operations Supervisor Kenny Davis and Working Foreman John Ross join a group of CMCSS teachers for a photo following the teachers' tour of a CEMC job site.

working with the teachers who are leading the students in our communities,” said CEMC Community Relations Coordinator Stephanie Lobdell. “Partnerships such as these strengthen not only our schools and businesses but our community as a whole.”

Project Help

Making a little go a long way

Did you know that Cumberland Electric Membership Corporation, in cooperation with local energy assistance agencies, offers a program in which members can donate \$1 or more each month to help provide some relief to those who are struggling to pay their bills?

The program, Project Help, allows members to pay an additional \$1 on their electric bills each month to help pay the utility bills of the elderly, disabled and/or those who are not economically self-sufficient. Project Help is a voluntary program. All money collected from Project Help is sent to energy assistance agencies in our communities, which determine how the funds are distributed. Here's how the Project Help Program works:

Who is eligible to receive Project Help funds?

To qualify, Project Help recipients must contact their local energy assistance agencies. They will be required to provide proof that they are unable to bear the cost of heating their homes and that they do not exceed the annual income limit established for the assistance program.

How are the funds administered?

When CEMC receives your Project Help donation, 100 percent of the money goes directly to the assistance agency that administers the program in your county. The agency distributes the assistance based on qualifying needs.

Who contributes to Project Help?

Everyone can contribute to CEMC's Project Help program. The minimum donation is \$1 per month.

How long do I donate to Project Help?

You are billed each month on your CEMC statement for the amount you wish to donate. You will continue to be billed each month until you notify CEMC that you would like to discontinue your donation.



How will I know I am donating each month?

You will see a separate line on your CEMC statement to show your Project Help donation.

How do I sign up?

If you would like to donate \$1 or more each month to Project Help, you can do so by marking the box on your bill stub and completing the Project Help section on the back of your bill or by contacting CEMC's Customer Service either by phone at 800-987-2362 or live chat on our website, www.cemc.org.

By donating to Project Help, you can make a difference for someone in need this winter. Please consider joining us in warming the homes of our neighbors by contributing to Project Help. A little goes a long way when we work together to help those less fortunate.

Dover linemen participate in Touch a Truck event at Stewart County Library



At left, Lineman Eric Rowlett and Working Foreman Steve Borens give youngsters a feel of life in the bucket at the Touch a Truck event held in conjunction with the Stewart County Public Library's end of summer bash. In addition to CEMC's bucket truck, children attending were able to tour vehicles from the Dover police and fire departments, the Stewart County Sheriff's Office, Emergency Management System, National Park Service, Stewart County Schools and the Tennessee Bomb and Arson Division. Touch a Truck was implemented by Rick Sheets, the now-retired Dover fire chief, to allow children to better understand what the drivers of these trucks do each day.

Draft dodgers: Weather stripping your home

By: Amber Bentley

There is no doubt about it; the cold weather is on its way. Not only is it important to make sure that your heating unit is working properly, but you should check your home to make sure that none of that heat is escaping.

When the weather turns colder, drafts around windows and doors are constantly letting in cool air. Most people will immediately want to raise their thermostat even higher; however, that will cause you to use more energy when you don't necessarily need to. The best solution is to weather strip your home. This is typically an easy fix that will eliminate energy waste and help save on your monthly electric bill.

Sometimes drafts are obvious, and other times the openings are much smaller. Here are two quick ways to find out if heat is escaping from your home. For doors, look for daylight between the door and its frame, if you see even a hint of light in between the two, you need to weather strip that area. For windows, place a piece of paper between the sash and the seal then close it. If you can remove the piece of paper from the window without ripping it, you need to weather strip that area as well.

The great thing about all of this is that weather stripping is easy! There is an assortment of materials available to you (like rubber, foam, metal, etc.) and they are all inexpensive. Once you have purchased what you

need, keep the following in mind before you begin weather stripping: be sure the surface is dry and clean, measure the area more than once for best accuracy, and apply so that strips compress both sides of the window or door.

To weather strip windows:

- Place the stripping between the frame and the sash.
- Be sure that it compresses the window when shut.
- Check to make sure that the stripping does not interfere with the moving of the window.

To weather strip doors:

- Choose the proper sweeps and thresholds for your door.
- Weather-strip the entire door jamb.
- Make sure the stripping meets tightly at both corners.
- Use a thickness that allows for a tight press between the door and the ground, but one that does not make the door difficult to shut.

Roughly half of the energy that your home uses comes from heating and cooling. So the next time you feel an uncomfortable draft in your home, do not immediately crank up the heat. Check to find out where the draft is coming from and properly weather strip the area. This will ultimately save you more energy and

more money in the end.

WHAT WILL I NEED TO WEATHER STRIP DOORS AND WINDOWS?

There are a variety of materials available to weather strip your home. Here are a few options to help you choose:

**Apply weather stripping around the door frame and stop. At the bottom of a door, install a door sweep, door shoe or threshold; or apply reinforced-foam weather stripping. Apply weather stripping at the top and bottom of window sash.*

FELT

Reinforced with a flexible metal strip. Should be stapled, glued or tacked into place.

Cost: Low

Advantages: Easy to install and inexpensive.

Disadvantages: Low durability. Do not use where exposed to a great deal of moisture. All-wool felt is more durable but very visible.

ROLLED OR REINFORCED VINYL

Pliable or rigid strip gasket (attached to wood or metal strips).

Cost: Low to moderate.

Advantages: Easy installation, various colors to help with visibility and some types of rigid strip gaskets provide slot holes for height adjustment.

Disadvantages: Can be difficult to install and very visible.

REINFORCED FOAM

Closed-cell foam attached to wood or metal strips.

Cost: Moderately low

Advantages: Effective sealer, rigid, proven to work well.

Disadvantages: Can be difficult to install and very visible.



Source: Department of Energy

*For more weather stripping options, visit <http://energy.gov/energysaver/articles/weatherstripping>

Amber Bentley writes on energy efficiency issues for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.