

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*

CEMC celebrates National Cooperative Month

October is National Cooperative Month, and Cumberland Electric Membership Corporation, along with co-ops across the country, is celebrating the benefits and values that cooperatives bring to their members and communities.

While co-ops operate in many industries and sectors of the economy, seven cooperative principles set us apart from other businesses: voluntary and open membership; democratic member control; members' economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; and concern for community.

Today, many people prefer options and alternatives to "big-box" businesses. The co-op business model is unique and rooted in our local communities. Co-ops help us build a more participatory, sustainable and resilient economy.

As a cooperative, CEMC has a special responsibility to support the areas in which our members live and work. From collecting food and clothing for those in need to sponsoring students on the Washington Youth Tour, we stand as a driving force in our communities.

CEMC is proud to be part of America's cooperative network, which includes more than 47,000 cooperative businesses.

Electric co-ops provide power for many Tennesseans, with 23 electric co-ops serving 900,000 homes, farms, industries and institutions — accounting for more than 2 million people.

CEMC is one of more than 900 electric cooperatives, public utility districts and

public power providers serving 42 million people in 47 states.

Visit www.cemc.org to learn more about CEMC, your local electric cooperative.



*Jim Coode,
General Manager,
Cumberland
Electric Membership
Corporation*

"Electric co-ops provide power for many Tennesseans, with 23 electric co-ops serving 900,000 homes, farms, industries and institutions — accounting for more than 2 million people."



Your Touchstone Energy® Cooperative

The power of human connections®



Project Help donations help neighbors in need one dollar at a time

Cumberland Electric Membership Corporation, in cooperation with local energy assistance agencies, offers a program in which members who choose to participate can donate \$1 or more each month to help provide some relief to individuals who are struggling to pay their utility bills.

The program, Project Help, offers assistance with 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 goes to energy assistance agencies in our communities, which determine how these special 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 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. A dollar a month can truly make a difference.

Stay aware to avoid scams



Cumberland Electric Membership Corporation would like to remind its members to be alert for scams that continue to target utility consumers. Scam artists, often posing as CEMC employees, are using various methods to approach individuals and businesses to demand payment on supposed past-due accounts.

Please note that CEMC neither contacts members demanding payment over the phone or in person nor sends emails asking for credit card information.

Members who have doubts about the legitimacy of a phone call or email should always contact CEMC directly at 1-800-987-2362, even if it appears the call or email is coming from CEMC.

Annual food drive shows concern for community

Concern for Community — it's one of the guiding principles by which Cumberland Electric Membership Corporation operates. What better way to demonstrate this in action than by helping provide food for those less fortunate in our communities?

During the month of October, CEMC employees will join forces with local elementary school students to collect nonperishable food items by hosting a community food drive. All items collected will be distributed to those in need through local food banks — 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).

Involving students in the food drive has proven to be effective in not only collecting large amounts of food for those in need but also in teaching students the importance of lending a helping hand.

“Thank you for helping us learn about helping others,” says Anne Dorris, kindergarten teacher at Coopertown Elementary. “Our class had fun collecting food for last year’s food drive!”

“Thousands of items were collected during last year’s food drive, and we are confident this year will be no



Students at North Stewart Elementary School show off items they collected during last year's food drive.

exception,” says CEMC Community Relations Coordinator Stephanie Lobdell.

Individual schools will coordinate the details for their respective food drives. Check with your child’s local elementary school for specific collection dates and additional information. Be sure to check out the January 2016 issue of *The Tennessee Magazine* for photos of our students showing off all the items they collect!

Electrical safety tips for kids

At Cumberland Electric Membership Corporation, we understand your child’s health and well-being are your top priorities. With more than 140,000 electrical fires occurring each year, knowledge of electrical safety is necessary to ensure that your loved ones stay safe. Here are a few tips you can share with your little ones:

Electrical fires are caused when a wire or electrical device overheats. It is important to make sure your children understand that water cannot extinguish this type of fire. Only fire extinguishers can be used in these emergencies. In addition, it is never a good idea to mix water with electricity. Keep blow-dryers, radios and any other electrical devices, especially those used in a bathroom, away from all water.

Keep metal objects out of appliances and plugs. If a piece of toast gets stuck in the toaster, never use a metal

knife to retrieve it. Unplug the toaster, and use a different tool or utensil to remove the toast. Remember, insert only plugs into outlets. Sticking fingers or other objects in outlets may result in an electrical shock.

It’s always a good idea to turn lights off when they are not in use. This will save your family money on your electric bill and prevent electrical fires from overheated bulbs.

Kids will be kids, and they love the great outdoors. Remind them to avoid overhead power lines. Whether they are climbing trees or flying kites or remote-controlled toys, children must remain mindful of what is above.

Talk to your children about the importance of electrical safety, and, more importantly, lead by example — because you never know who’s watching. For more information about electrical safety, visit www.cemc.org.

Co-op lines: single or double?

By Tom Tate

Living on Cumberland Electric Membership Corporation's lines is a literal expression because you have a system of poles and wires connecting your home or business to the co-op so you can get power when and where you need it. While these systems of poles and wires all look quite similar, there are distinct differences. Let's take a look at those differences and why they are important. Caution: Utility terms ahead!

Everything starts at the substation when it comes to co-op distribution systems. Transmission lines feed high-voltage electricity into the substation, where it is reduced to a more manageable and safer level. On the other side of these transformers, distribution feeder lines carry the power out and into the service area where they "feed" power to a sizeable block of co-op members. This is an efficient way to move a large amount of power closer to

built, the most cost-effective solution in a lot of cases was the lateral approach. This was especially true for far-flung, end-of-line members. There is one drawback to a lateral or single line approach, however. When there is a fault (something like a tree on the lines or a pole being broken by a car causing the flow of electricity to stop) in the system, every member beyond that point loses power until the problem is located and corrected.

Enter the double-line approach. A normal evolution in distribution system growth is to replace radial lines with loop connections. The loop is connected to a power source at two ends rather than one. This power source can be another substation or another feeder from the same substation. With this approach, when power is interrupted, we have the opportunity to rapidly restore power to a large portion of the affected members.



*Lateral, or "single," distribution line.
Photo credit: Jim Robertson, Boone Electric*

Here is how the loop works: Let's say a tree branch breaks and falls onto the wires. Equipment on the lines senses the fault and operates protective devices immediately in front of the fault, just like circuit breakers do in your own home. No power flows beyond the protective device, and all members beyond this point lose power.

Back at the co-op, the system has alerted operators to the problem or members have started calling about the power outage. Crews are sent to the area to find and fix the problem.

its point of use. These are also what are termed radial feeds, meaning only one end is connected to a power source.

At certain points along the feeders, lateral lines branch out to connect member loads, which are the amounts of power a home or business needs. Systems are designed to supply the amount of load to which they are connected. If you look at a simple map of CEMC's distribution system, it resembles the veins and arteries of the human body. Only in this case, lines carry life-enhancing electricity instead of life-sustaining blood. These lateral lines are also radial in many cases. Eventually, the last member is reached, and the system goes no farther.

Lateral lines are the "single" lines referenced in the title of this article. When co-op distribution systems were first

If the line is a single, radial one, power for everyone is out until the problem is corrected. But, if a loop is in place, the operators at the co-op or crews in the field can flip switches and reroute the power around the fault. This means faster power restoration for many members. The purpose of the loop or double-line approach is exactly this, restoring power to members faster than where a single line is in place. CEMC maintains some 7,000 miles of line, bringing power to more than 93,000 members. In the event of a power outage, please give us a call at 1-800-987-2362.

Tom Tate writes on cooperative 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.

Start saving with a DIY home energy audit

As temperatures begin to drop and your energy focus turns from cooling your home to heating it, consider using this time to increase energy efficiency and cost savings for the colder months ahead. Whether your home is old or new, chances are you are spending more than necessary on energy costs.

Armed with some basic knowledge and a little time, you can conduct a baseline energy audit of your home to identify where you are losing energy (and money). Use a checklist and take notes on problems you find as you walk through your home. Remember: The audit itself won't save you money unless you act on your findings.

DIY 101

So, where do you start? If your home has multiple levels, work from the top down. Begin in your attic or highest floor, and work your way down to the first floor or basement.

1. Insulation and air leaks (drafts)

— According to the Department of Energy, improving your home's insulation and sealing air leaks are the fastest and most cost-effective ways to reduce energy waste and make the most of your energy dollars. Check to see whether there is sufficient insulation in the attic. Are openings around piping, ductwork and chimney sealed?

2. Electronic devices

— Inventory all the electronic devices you have and how often you use them. Computers, printers, DVD players, phones and gaming consoles are notorious “vampire

power” users — they drain energy even when not in use. If items can be turned off without disrupting your lifestyle, consider plugging them into a power strip that can be turned on and off (or put on a timer).

3. Lighting — Note where you still have incandescent lights. Can you replace them with compact fluorescent lamps or light-emitting diode (LED) upgrades? Do you have nightlights? If so, consider replacing them with

DIY Home Energy Audit Checklist

Whether your house is old or new, chances are you're spending more than necessary on energy costs. By understanding how your home uses energy, you can determine the best ways to modify energy use and keep more money in your wallet. With a little time, you can conduct a baseline energy audit of your house to identify where you are losing energy (and money). Use this checklist and take notes on problems you find as you walk through your home. However, the audit itself won't save you money unless you act on your findings.

TIP: If your home has multiple levels, work from the top down. Begin on your highest floor, and work your way down to the lowest. Once you have completed the audit, take a look at the findings. Prioritize actions based on your time and budget, weighing where you can get the most impact for your investment.



1. Insulation and Air Leaks (drafts)	Result/Suggested Action	Next Steps
Is attic hatch above an air-conditioned space, weather stripped and at least as heavily insulated as the attic?		Quick Fixes 1. 2. Long-Term Solutions 1. 2.
Does attic hatch close tightly?		
Are openings for pipes, ductwork and chimneys sealed?		
Are drafts coming from windows, doors or electrical outlets?		
Are there gaps along the baseboard, edge of flooring and/or at junctures of walls, ceiling?		
2. Electronic Devices	Can Device be Plugged into a Power Strip (and/or Put on a Timer?)	Next Steps
Inventory of electronic devices: <ul style="list-style-type: none"> • Computers/printers • Mobile devices • DVD/Blu-ray players • Stereo • Gaming consoles 		Quick Fixes 1. 2. Long-Term Solutions 1. 2.

LED versions. Are there places where you can install motion-sensor lights in low-use areas such as a closet, porch or garage?

4. Thermostat/indoor temperature — Do you have a programmable thermostat? When was the last time it was programmed? Are the date and time correct? If they are not, this could throw off the automatic settings. Is it set so the temperature is lower during the day and/or times when no one is home and at night when people are sleeping? Consider lowering the temperature a few degrees.

5. Appliances and cleaning — Appliances are large energy-users, and if yours are more than 10 years old, they are likely not as energy efficient as today's options. How and when you use them also make a difference. Do you wash your clothes in hot water, or can you use cold water instead? Do you use your washer, dryer or dishwasher during the day? Consider running them at night, during off-peak times. Does your water heater have a blanket? If not, consider insulating it. Make sure your dryer vent isn't blocked — this will not only save energy, it may also prevent a fire.



3. Existing Incandescent Lighting	Opportunity to Switch to CFLs or LEDs	Next Steps
Note locations of existing incandescent lighting: <ul style="list-style-type: none"> • Hallways • Bedrooms • Bathrooms • Closets • Nightlight Areas • Living Areas • Kitchen • Dining Areas • Porch • Laundry/Mudroom • Utility/Storage Areas 		Quick Fixes 1. 2. Long-Term Solutions 1. 2.
4. Thermostat/Indoor Temperature	Result/Suggested Action	Next Steps
Do you have a programmable thermostat?		Quick Fixes 1. 2. Long-Term Solutions 1. 2.
When was the last time it was programmed?		
Are the date and time correct?		
Is the temperature adjusted during the day and/or times when no one is home and at night when people are sleeping?		
Can you adjust the temperature a few degrees and still be comfortable?		
5. Appliances and Cleaning	Result/Suggested Action	Next Steps
Which appliances are more than 10 years old? <ul style="list-style-type: none"> • Refrigerator/Freezer • Stove • Dishwasher • Washer/Dryer 		Quick Fixes 1. 2. Long-Term Solutions 1. 2.
Can you wash your clothes in cold water instead of hot?		
Can you use your washer, dryer or dishwasher during an off-peak time instead of during the day?		
Does your water heater need an insulating blanket?		
Is your dryer vent blocked?		

Evaluation

Once you have completed the audit, take a look at the findings. Prioritize actions that you can take based on your time and budget, weighing where you can get the most impact for your investment. Increasing your home's energy efficiency will make your family comfortable while saving you money.

Online audits are also available at www.cemc.org and www.energyright.com.

Anne Prince writes on consumer and cooperative affairs 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.

Banking with cooperative values

By Alexandria Shetler

Ever since the Federal Credit Union Act was signed by President Franklin D. Roosevelt in 1934 — 25 years after the first credit union opened in the U.S. — people with a common bond through work, community or other shared interests have formed credit unions to provide a competitive alternative to for-profit banks. Credit union members can save, borrow and receive other financial services; however, because a credit union is a nonprofit organization governed by its members, it offers a distinctively different banking experience from large, for-profit banks.

Like all cooperatives, credit unions are democratic organizations controlled by their member-owners, which allows each credit union to offer its customers personalized service that can be hard to find from multinational banking corporations. In fact, the Credit Union National Association (CUNA) notes that more than 86,000 Americans currently volunteer with their credit unions in some capacity.

Member-owners do more than simply use their credit unions — they trust their credit unions and likely know their employees. These bonds help credit unions provide services that are tailored exactly to the people who use them by harnessing the power of community interest and common cause. As with all cooperatives, each credit union member-owner has a voting share in the credit union without regard to the size of his or her bank account.

Because of their nonprofit focus, credit unions often offer member-owners lower interest rates on loans and higher interest rates on deposits than larger, for-profit banks. Credit unions are known for offering credit cards with no annual fees and giving low interest rates on credit cards, auto loans, home mortgages or home equity lines of credit.

Many credit unions also provide a great benefit to their communities by offering free checking or savings accounts with no minimum balance requirements, making it easy for low-income families to open bank accounts and begin improving their financial outlook. Such accounts are also a great tool for teaching children about saving. Some credit unions offer special programs to help member-owners pay down debt and raise their credit scores, including in-person financial counseling and online resources and tools.

If you are interested in banking with cooperative values, visit MyCreditUnion.gov to find a credit union near you.

Alexandria Shetler writes and edits employee benefits-related materials for the Insurance and Financial Services Department of 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.

Energy Efficiency Tip of the Month



Don't let vampires suck the life out of your energy-efficiency efforts! Unplugging unused electronics — otherwise known as "energy vampires" — can save you as much as 10 percent on your electric bill. Source: energy.gov