

## Cumberland Electric Membership Corporation

### CEMC Management and Staff

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**Chris Davis**,

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**Michael Batson**,

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### Ashland City office

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### Clarksville office

**Kenny Davis**,

District Operations Supervisor

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### Gallatin office

**Allan Cook**,

District Operations Supervisor

### Portland/White House offices

**Homer Mayes**,

District Operations Supervisor

### Springfield office

**Larry Richardson**, District Operations Supervisor

### CEMC Board of Directors

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**Wesley H. Aymett**,

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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

### Fifty years of global giving

Cumberland Electric Membership Corporation exists because 74 years ago a group of neighbors banded together to bring electricity — and along with it prosperity and a better quality of life — to the areas we serve. In 1935, just 10.9 percent of American farms nationwide had access to safe, reliable, affordable central-station electric service; by the early 1950s, that number had jumped to nearly 90 percent, all thanks to the formation of electric co-ops.

In the mid-1930s, rural Americans finally received the proper equipment, federal loans that provided start-up capital and engineering guidance that was needed to provide themselves with central-station electric service — that is, electricity from a utility, rather than self-generated by consumers. But many around the world don't have such support.

An estimated 2 billion people across the globe still live without electricity, and another 2 billion must depend on unreliable and unsafe power, largely because of the lack of resources, political strife,

rugged and remote terrain and cultural hurdles.

That's where the American cooperative spirit once again rises to the challenge.

Electric co-ops like CEMC support NRECA International Programs, an affiliate of the National Rural Electric Cooperative Association (NRECA) that takes on rural electrification projects in poor, rural villages around the world. NRECA International Programs turns 50 this month, and over the past half-century, hundreds of electric co-op volunteers, donors and dedicated staffers have helped

bring increased agricultural productivity, new sources of income and an enhanced quality of life to more than 100 million people in 40-plus nations.

These efforts aim at a common goal: bringing light and hope to rural residents in far-flung corners of our planet. Just as electric co-op pioneers did in our area back in the 1930s and '40s, making communities a better place to live is what the cooperative difference is all about.

We at CEMC wish NRECA International Programs another 50 years of success.



Jim Coode,  
General Manager,  
Cumberland Electric  
Membership  
Corporation



### Energy Efficiency

#### Tip of the Month

Your kitchen can yield big energy savings. Check the refrigerator door seal for a tight fit. Run only full dishwasher loads, and use the microwave rather than oven to reheat food and make small meals. Finally, unplug small appliances when not in use — many draw power even when turned off. Find more ways to save at TogetherWeSave.com.

Source: Touchstone Energy® Cooperatives

## A lesson in safety



Stephanie Lobdell, CEMC public relations coordinator, prepares to pass around safety gloves used by lineworkers before beginning the electrical safety demonstration presented to students who participated in the Crop Production Ag Safety Day at Jo Byrns Elementary Sept. 20.



CEMC energy programs inspector and former lineman Chad Corlew speaks to students about the dangers of coming in contact with electricity. Corlew covered scenarios such as downed power lines, flying kites or climbing trees near lines and digging into underground lines. Students also had the opportunity to try on linemen's gloves during the presentation.

## Correction



East Region Overall Winner — Brooke Scott, 11th grade, Jo Byrns High School

Regrettably, in September's issue of *The Tennessee Magazine* the artwork displayed for East Region Overall Winner Brooke Scott was incorrect. Brooke's entry, shown above, was mistakenly replaced with another student's artwork. CEMC sincerely regrets the oversight and apologizes for the error.

## Holiday closing

Cumberland Electric Membership Corporation will be closed for the Thanksgiving holiday on Thursday, Nov. 22, and Friday, Nov. 23.

We will have crews on standby should you have an emergency.



# Chat line enhances CEMC customer service

Cumberland Electric Membership Corporation recently added two ways to communicate with members online. During business hours — 7:30 a.m. to 4:30 p.m. Monday through Friday — CEMC Contact Center assistant Joe Woodard is available for live member support through the online chat service. Woodard, in manning the Contact Center within the Headquarters, can answer questions from members in real time regarding topics such as billing inquiries and power outages as well as assist members who wish to update their contact information or need help navigating our website. Customer service representatives in the Contact Center provide support for the chat line whenever Woodard is unavailable.

Members can utilize this service by logging on to our web-



*LET'S CHAT — Contact Center Assistant Joe Woodard assists members with billing inquiries as well as other issues through live chat.*

site, [www.cemc.org](http://www.cemc.org), and clicking on “Live Support” at the top right-hand side of the page.

Since its introduction earlier this year, utilization of the chat line by members has increased each month, and those who use the service provide positive feedback about their experience.

“It is a quick, easily accessible and efficient way to communicate with CEMC,” says Janet Henon, contact center supervisor. According to Henon, the ability to serve more members more effectively is the biggest advantage of

the chat line. “We are able to assist several members simultaneously with chat, unlike the phone calls that are handled one at a time.”

After business hours, members can leave a message



via email that will be answered the following business day.

## Trees of Giving

As the holiday season approaches, visitors to Cumberland Electric Membership Corporation will see beautifully decorated Christmas trees adorning the lobby of each district office. These trees, known as “Trees of Giving,” are decorated not with ribbons or bows but rather with coats, hats, gloves and other cold-weather gear that will help a family in need.

“This tradition began in 2007, and participation from the community continues to grow each year,” says Barbara Harper, CEMC member services manager. “We know the need is great, and we are encouraging everyone — employees as well as members — to donate cold-weather clothing items to help alleviate the needs of those in our communities.”

Trees will begin appearing in the offices during November, and donations will be accepted through Dec. 20. Anyone wishing to donate nonperishable food items to place under the trees is welcome to do so. All donations will be greatly appreciated.



*In addition to donations from employees and members, several school clubs, including the Portland High Social Studies Club, contribute items for the “Trees of Giving.”*

# TVA rate change effective Oct. 1

Although the Tennessee Valley Authority has not implemented a rate increase, beginning in October there was a change in the rates it charges Cumberland Electric Membership Corporation.

As a result of this change, the new CEMC residential rates, effective Oct. 1, are listed in the table below. Please note that the summer rates increased and the winter and transition rates decreased.

**Seasons: Summer (June-September); Winter (December-March);  
Transition (April, May, October, November)**

This rate change is a continuance of TVA's effort (which began April 2011) to recover the actual costs of producing electricity at the time it is consumed. Electricity is in higher demand during the summer and requires operating more of TVA's generators, which results in higher costs. The second most expensive time to produce electricity is winter, followed by spring and fall.

Please visit our website at [www.cemc.org](http://www.cemc.org) to obtain more information about our rates.

## Residential Rates

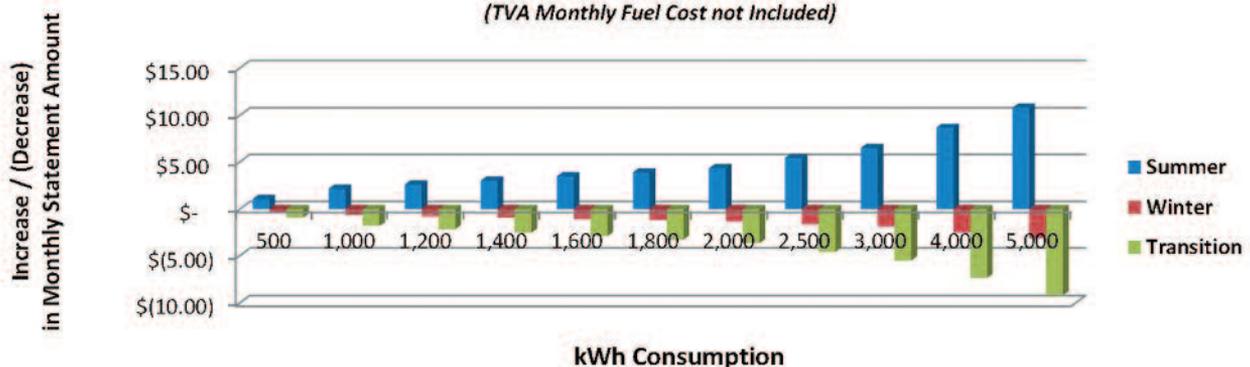
| <b><u>Effective Oct. 1, 2012</u></b> | <b>Summer</b> | <b>Winter</b> | <b>Transition</b> |
|--------------------------------------|---------------|---------------|-------------------|
| Energy/kilowatt-hour*                | \$0.06782     | \$0.06489     | \$0.06304         |
| <b><u>Prior to Oct. 1, 2012</u></b>  |               |               |                   |
| Energy/kWh*                          | \$0.06566     | \$0.06553     | \$0.06488         |

\* The energy/kWh amounts do not include the **TVA Fuel Cost**, which is determined by TVA on a monthly basis. The TVA Fuel Cost is TVA's cost of the fuels — coal, natural gas and uranium — and power purchased from other power generators.

## How will the rate change affect your monthly residential statement amount?

The graph below will give you an idea of how much your statement will change.

*(TVA Monthly Fuel Cost not Included)*



# Are window-efficiency claims 'up to' any good?

*Federal study finds window-efficiency claims leave consumers unsure*

By Megan McKoy-Noe, Certified Cooperative Communicator

Replacing old windows boosts a home's energy efficiency, but by how much? A new study from the Federal Trade Commission (FTC) cautions consumers not to expect all claims to live up to perceived expectations.

Energy-efficient windows offer lower heating, cooling and lighting costs; in fact, replacing old windows with qualified models can cut a home's energy bill 7 percent to 15 percent, according to the U.S. Department of Energy's ENERGY STAR program. But true energy savings depend on proper installation and the type of windows installed — facts that folks often miss when reading window advertisements.

"Energy efficiency and cost savings are major factors for many consumers buying replacement windows," explains David Vladeck, director of the FTC Bureau of Consumer Protection. "The FTC is committed to making sure that the information consumers get is accurate and that marketers can back up the claims they make."

To understand how consumers perceive advertised savings, a 2012 FTC study evaluated how 360 consumers in North Carolina, New York, Illinois, Oklahoma and Washington interpreted the potential energy savings of advertised windows.

One of the ads evaluated displayed the following text (in uppercase letters): "PROVEN TO SAVE UP TO 47 PERCENT ON YOUR HEATING AND COOLING BILLS!" Another version removed the words, "up to," while a third added this disclosure statement: "The average owner saves about 25 percent on heating and cooling bills."

More than one-third of consumers who saw the "up to" version reported the advertised windows would save most homeowners 47 percent on their energy bills — a far cry from the true average energy savings. However, including a disclosure statement did not weaken the ad's impact.

"The FTC believes this report will help guide advertisers to avoid the use of misleading 'up to' claims," Vladeck notes. Earlier FTC studies stopped misleading or deceptive advertisements from five replacement-window manufacturers.

A window shopping guide is available at [www.ftc.gov/bcp/consumer.shtm](http://www.ftc.gov/bcp/consumer.shtm).

Sources: FTC, ENERGY STAR

**Choosing Your Windows**

|                                                                                                                                                                                                               |                                                                                                                                                      |                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Cost</b><br>Price per window ranges from a few hundred to a few thousand dollars, depending on materials, features, and installation costs.                                                                | <b>Materials</b><br>Wood frames offer good insulation, but are heavy and high-maintenance. Vinyl frames insulate well and don't need painting.       | <b>Style</b><br>Single-hung, double-hung, and sliding windows leak more air than casement, awning, and hopper windows.                          |
| <b>Glazing &amp; Glass Technologies</b><br>Some glazes and glass provide better insulation, light, and condensation resistance. Windows with low-emissivity (low-e) coatings often are more energy efficient. | <b>Cleaning &amp; Maintenance</b><br>Some materials and features make windows easier to care for. Tilt-in sashes, for example, make cleaning easier. | <b>Installation</b><br>If windows aren't installed according to manufacturer's instructions, you might not get the savings or comfort expected. |

**An Energy-Rating Label to Help You Shop**  
Look for the National Fenestration Rating Council's label when you shop.

|                                                                                                                        |                                                                                                                                                 |                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>U-factor:</b><br>Rates how much heat escapes through a window; most important in cold climates.<br>Range: 0.2 — 1.2 | <b>World's Best Window Co.</b><br>Millennium 2000®<br>Vinyl-Cast Wood Frame Double-Hung 48x60 (1/2" x 1/2")<br>Product Type: Vertical Slider    | <b>Solar Heat Gain Coefficient:</b><br>Rates how much heat from the sun is allowed in. This is most important in warm climates.<br>Range: 0 — 1 |
| <b>Visible Transmittance</b><br>Rates how much light comes in.<br>Range: 0 — 1                                         | <b>ENERGY PERFORMANCE RATINGS</b><br>U-Factor (U.S./F) <b>0.30</b> Solar Heat Gain Coefficient <b>0.30</b>                                      |                                                                                                                                                 |
| <b>Condensation Resistance</b><br>Rates how well a product resists condensation.<br>Range: 1 — 100                     | <b>ADDITIONAL PERFORMANCE RATINGS</b><br>Visible Transmittance <b>0.51</b> Air Leakage (U.S./F) <b>0.2</b><br>Condensation Resistance <b>51</b> | <b>Air Leakage</b><br>Rates how much outside air comes in.<br>Range: 0.1 — 0.3                                                                  |

For more information visit [energysavers.gov](http://energysavers.gov) or [efficientwindows.org](http://efficientwindows.org)