

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

Plan for a safe and happy Fourth

The month of July has always been a favorite of mine. It's the middle of summer, the kids are out of school and, of course, we celebrate Independence Day! Typically on the Fourth, we celebrate our nation's independence with grilled hamburgers and hot dogs, homemade ice cream and other sweet treats and, last but not least, fireworks. This is a time for fellowship with family and friends, but at Cumberland Electric Membership Corporation, we also want to make sure our members focus on safety.

To ensure you have the best Fourth of July possible, we want to remind you about a few important safety tips from the American Red Cross.

Nothing says "Fourth of July" like a spectacular fireworks display! The safest way to enjoy this part of the celebration is to head to a local fireworks show. But if you want to put on your own extravaganza at home, be sure to follow these safety tips:

- Always heed the instructions on fireworks' packaging, and never give fireworks to small children.
- Keep a supply of water close by as a precaution.
- Make sure to wear protective eyewear when lighting fireworks.
- Light only one firework at a time, and never attempt to relight "a dud."

- Store fireworks in a cool, dry place away from children and pets.
- Never throw or point fireworks toward people, animals, vehicles, structures or flammable materials.



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

Cookouts are a great way to bring folks together on the Fourth. Whether you are grilling in your backyard or at a community park, make sure your feast includes a generous portion of fun and a side helping of safety! Follow these safety tips:

- Supervise your grill at all times.
- Use the proper tools for cooking on a grill.
- Never add charcoal starter fluid when the coals have already been ignited.
- Always follow the manufacturer instructions when using grills.

Fireworks and cookouts wouldn't be complete without a sunny day. Here's hoping we have good weather, and if we do, make sure you are practicing sun safety:

- Use a broad-spectrum SPF sunscreen, and reapply often.
- Protect your eyes by wearing sunglasses.
- Drink plenty of water.
- Be on the lookout for signs of heat stroke (hot, red skin; changes in consciousness; rapid, weak pulse; rapid, shallow breathing).

However you choose to celebrate, CEMC wishes you a safe and Happy Fourth of July!

Director candidates must meet July 19 deadline

Members of Cumberland Electric Membership Corporation who are interested in serving on the board of directors can obtain a petition from the general manager's office. Each petition must be signed by at least 15 members.

The petition must be completed and turned in by the deadline of Tuesday, July 19, which is 60 days prior to the 2016 annual meeting. This year's meeting will be held Saturday, Sept. 17, at White House Heritage High School in Robertson County.

An election will be held for the following director positions: Cheatham, South Robertson and South Montgomery.

Anyone with a valid membership in good standing as of July 19 can vote in director elections. Those applying for membership after July 19 will not be eligible to vote in this year's election but are welcome to attend the meeting and register for prizes.

(CEMC Bylaws Article 3 — Section 3.05)

Tennessee-Kentucky Threshermen's Association 47th Annual Threshing Show Friday and Saturday, July 15 and 16 Bell School Grounds in Adams



Steam engines • Antique tractors •
Wheat-threshing • Sawmilling • Antique gas and
diesel engines • Tractor pulls • Arts and crafts •
Live music • Food • Parade

Admission: \$10; children 12 and under FREE
Gates open at 8 a.m. with FREE parking.

Visit www.tnkythreshermenshow.com or
[facebook.com/TnKyThreshermenShow](https://www.facebook.com/TnKyThreshermenShow)
for more information.

Cook wins Power Distributors scholarship

Marklee Cook of Clarksville has been awarded a \$4,000 scholarship from the Tennessee Valley Authority and Cumberland Electric Membership

Corporation through the TVA Power Distributors Scholarship Program.

Marklee, the daughter of CEMC Engineering Division Manager Mark T. Cook and his wife, Stephani, is among 35 recipients of this year's Power Play Scholarships provided by the Power Play Scholarship Association to recognize outstanding academic performance and a commitment to community service among high school seniors whose parents are employed by local power companies.

A graduate of Clarksville High School, Marklee will attend the University of Tennessee at Knoxville this fall. Scholarship recipients, chosen by an eight-member

selection team of educators from colleges and universities in the seven states of the Tennessee Valley, are selected based on academic achievement, standardized test scores, leadership qualities, letters of recommendation and written essays.

Since they were established in 1995, 517 Power Play Scholarships have been awarded through contributions and fund-raising efforts by the Power Play Scholarship Association and its members.



From left, CEMC General Manager Jim Coode, Stephani Cook, Marklee Cook and CEMC Engineering Division Manager Mark T. Cook attend the 2016 Power Play Scholarship Awards Ceremony.

Co-op recognizes math masters

The Cheatham County School District held its annual math contest for grades 3-5 on March 17. Winners from each grade level were awarded cash prizes courtesy of Cumberland Electric Membership Corporation.

Participating schools were Ashland City Elementary, Kingston Springs Elementary, Pleasant View Elementary, East Cheatham Elementary, Pegram Elementary, West Cheatham Elementary, Cheatham Middle, Harpeth Middle and Sycamore Middle.

“We are so proud of these students, and we’re happy to recognize and reward them for their achievements,” says CEMC Community Relations Coordinator Stephanie Lobdell. “Congratulations!”



Cheatham County third-grade math contest winners are, from left, Macklin Hayes, Ashland City Elementary, first place; Jesse Harwood, Kingston Springs Elementary, second; and Emily Tuttle, Pleasant View Elementary, third.



Cheatham County math contest winners from the fourth grade are, from left, Brooklyn Hager, Pleasant View Elementary, first place; Austin Campbell, West Cheatham Elementary, second; and Dylan Larsen, Kingston Springs Elementary, third.



Winners of the Cheatham County math contest from the fifth grade are, from left, Jack Murray, Sycamore Middle, first place; Fiona Mikhail, Harpeth Middle, second; and Adam Hesselbacher, Sycamore Middle, third.

Use caution near co-op equipment

By Abby Berry

As you find yourself spending more time outdoors this summer, Cumberland Electric Membership Corporation reminds you to exercise caution near electrical equipment maintained by the co-op.

Substations and power lines carry extremely high voltages, and if contact is accidentally made, the results can be dangerous — or even deadly.

Never climb trees near power lines. If you make contact with a tree that is touching a power line, your body could become the path of electricity from the line to the ground. If you encounter an animal trapped in a tree near power lines or inside a substation, do not attempt to remove it — no matter how furry and cute! Call CEMC or 911 for assistance.

These days, we are seeing more remote-controlled toys like drones and airplanes, which can be a great way to have fun outdoors. But these gadgets also bring new safety concerns. Never fly remote-controlled toys near power lines, substations or other electrical equipment.

Remember these safety tips when flying a remote-controlled toy:

- Keep a safe distance from electrical equipment when you fly. If contact is accidentally made with a power line or a transformer inside a substation, many members of your community could be left without electricity.
- Keep the remote-controlled toy in sight at all times.
- Avoid flying if weather conditions are unfavorable. High winds could cause you to lose control of the remote-controlled toy.



Stay safe around electric cooperative equipment as you enjoy the outdoors this summer. Don't climb trees near high-voltage lines, and be sure to choose a wide-open space far away from power lines to fly your remote-controlled toys.

Here at CEMC, your safety is important to us. We hope you will share the message of electrical safety so that you and others can enjoy plenty of summer days filled with fun! Visit www.cemc.org for more electrical safety tips.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Virginia-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

Happy Independence Day!

Cumberland Electric Membership Corporation will be closed Monday, July 4, in observance of Independence Day.

As always, CEMC employees will be on duty to answer your emergency calls at 1-800-987-2362.



Energy Efficiency Tip of the Month



Use small electric pans, toaster ovens or convection ovens for small meals rather than your stove or oven. A toaster or convection oven uses one-third to one-half as much energy as a full-sized oven.

Source: energy.gov

The benefits of choosing an electric water heater

By John Pulley

As expected, people take for granted that water heaters make it possible to have hot showers, clean dinner dishes and load upon load of freshly laundered linens. The lonely water heater, tucked away in the basement or a utility closet, is out of sight and out of mind.

There are times, however, when your attention turns to replacing that most essential of appliances. A homeowner will make a decision that has consequences that persist for a decade or two, maybe longer. Your water-heating choice will have implications for energy efficiency, cost of use, the environment, safety and reliability. As a trusted energy adviser, Cumberland Electric Membership Corporation can help you make the right decision.

As a member of the cooperative, you might already know about many of the advantages and benefits of electric water heaters. First, electric water heaters are safe. There is no threat of carbon monoxide poisoning, combustion or explosion.

Electric water heaters are also easy to install, requiring no expensive gas lines, exhaust flues or on-site fuel tanks. Compared to other fuels, the cost of electricity is stable.

In addition, electric water heaters are emerging as a building block of the future electric grid. These formerly mundane units are evolving into smart appliances and

energy storage units that are helping the grid become more stable and more efficient. By heating water when demand for electricity is low and storing the thermal energy for later use, electric water heaters can save you money.

Not everyone acknowledges the superiority of electric water heaters. In the coming months, you might see television commercials or other advertisements that will try to sell you on the merits of propane water heaters. A propane marketing group is behind the campaign, and there's no telling what kind of claims they'll make. The fact is that propane is a fossil fuel, and prices tend to fluctuate wildly. If you install a propane heater today, you'll live with the consequences and risks for years to come. That's the inconvenient truth.

If you have questions about water heater options or other energy efficiency needs, give us a call at 800-987-2362. At CEMC, we're here to be your trusted energy source.

John Pulley writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Virginia-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

Choose the right bulb for the job

There are three primary types of lighting: ambient (general lighting), task and accent. As technologies continue to advance, consumers should be open to trying new shapes and types of bulbs. The check marks below indicate appropriate locations for different types of bulbs on the market. Happy shopping!

Best bets for home lighting							
Common Bulb Types	Ambient Lighting			Accent Lighting			Task Lighting
	Pendant Fixture	Ceiling Fixture	Recessed Cans	Ceiling Fan	Wall Sconce	Spot Light	Table or Floor Lamp
 Spiral	✓	✓		✓	✓		✓
 Globe	✓				✓		
 A-Shape	✓	✓		✓	✓		✓
 Candle	✓	✓		✓	✓		
 Reflector	✓		✓			✓	

Source: energy.gov

A cybersecurity plan from the experts

Lessons you can learn from how electric co-ops guard against internet bad guys

By Paul Wesslund

Could a computer hacker shut down the nation's electric grid? It's a question asked in popular books and congressional hearings — and it's even the plot point in the 2007 Bruce Willis movie "Live Free or Die Hard."

Most experts answer that question with, "Probably not." Part of the reason for that answer is there are a lot of people in government and the utility industry like Barry Lawson. As associate director of power delivery and reliability for the National Rural Electric Cooperative Association (NRECA), Lawson spends his time working with electric co-op utilities to try to protect utilities from digital hackers.

Lawson and several others at NRECA run cybersecurity training sessions, publish security safety materials and develop techniques and software not only to keep the nation's electric supply reliable and secure but to protect sensitive member, employee and co-op data and information from identity theft.

Lawson says co-ops make a high priority of protecting themselves from the constant variety of cyber computer attacks by everyone from organized crime to hobbyist hackers who are constantly launching attacks on every computer in the world.

"We're all being hacked," says Lawson. "As soon as you plug a new computer into the internet, it's being hacked by software that looks for internet connections by the millions."

Lawson says we can all use advice that's the basis for how utilities protect themselves from cyber attacks: "Try to make it as difficult as possible, and put in as many layers of protection as possible."

Here are Lawson's top four tips for protecting your computer:

1. Make sure you have antivirus software installed on your computer, and remember to keep it updated.



Four tips to protect your computer

- 1. Install antivirus software and keep it updated.**
- 2. Never send emails that include your personal information (like date of birth or SSN).**
- 3. Never open attachments or links unless you know the sender or were expecting the message.**
- 4. Monitor children's activity on the internet, and make sure they know how to practice good cybersecurity.**

2. Don't send emails containing personal information like your date of birth or Social Security Number because that increases opportunities for mal-actors to steal your identify. Be careful of typing a credit card number into a website — if you do, make sure that it's a secure website. You can tell whether it's secure by looking for the "s" at the beginning of the website address. Most begin with "http://." A secure site will begin with "https://."
3. Attachments or links in an email can contain malware that can infect your computer. Don't open an email attachment or click a link unless you know the person sending it and you expect the person to email you (hackers can take over an account and make it look like it's from a friend.)
4. Monitor children's online activity, and make sure they know how to practice good cybersecurity. Visit the U.S. Computer Emergency Readiness Team's website for security tips on how to keep children safe online (www.us-cert.gov/ncas/tips/ST05-002).

Paul Wesslund writes on cooperative issues for the National Rural Electric Cooperative Association, the Arlington, Virginia-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

Am I saving enough for retirement?

By Allison Goldberg

At some point, nearly everyone worries about saving enough for retirement. After all, it's tough to plan for something that starts out feeling so far away. Taking steps now to estimate your future needs allows you to check your progress over the years and adjust your savings strategy as you experience life's realities.

To begin estimating the amount you will need to retire comfortably, you need to know your target retirement age and how much you have already saved. It helps to know about any retirement accounts you have (e.g., your 401(k) or other employer-sponsored plan), your current projected Social Security benefit amount and any part-time work, rental, farm or other income you expect to have.

Savings-based calculations

If you're further from retirement, a savings-based calculation may be more helpful. According to Boston College's Center for Retirement Research¹, a medium earner (approximately \$43,000 in 2010) who begins saving at age 35 should save 18 percent of pretax income to retire at age 67 with an 80-percent income replacement rate, assuming a 4-percent return on investment. The younger you start, the less you potentially have to save on your own thanks to the benefits of compounding interest. Because of the current Social Security benefit rules for lower earners, people who earn less can reach the 80-percent replacement rate of his or her lower salary with similar savings percentages as medium-earners. A high earner who begins saving at age 35 for retirement at age 65, however, will need to save 30 percent each year to achieve an 80-percent income replacement rate.

Income-based calculations

As you approach the middle years and later part of your career, you may choose to use an income-based calculation to check your savings progress against new measures. Multiply your income by a factor to determine how much you need to retire. Using a factor of eight to 12 and multiplying it by the amount of your estimated final salary is considered a reasonable savings goal (excluding projected Social Security benefits), assuming you wish to replace 60 percent to 80 percent of your preretirement income. However, if you anticipate having a more costly retirement due to active travel or ill health, you may need to save more.

Professional planning

Finally, enlisting the services of a Certified Financial Planner (CFP) can be another excellent option when planning for retirement. To find a CFP near you, go to cfp.net and click "Find a CFP Professional."

Regardless of which method you choose to set your retirement savings goal, remember to start saving as early as possible to let compounding interest work in your favor!

Allison Goldberg writes and edits employee benefits-related materials for the Insurance and Financial Services Department of the National Rural Electric Cooperative Association, the Arlington, Virginia-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

1. Center for Retirement Research: crr.bc.edu/wp-content/uploads/2011/11/IB_11-13-508.pdf

Save Now and Lose the Stress

Just thinking about finances can make your heart race, but you can plan for retirement without breaking the bank.

Did you know? **39%** of **non-retirees** have given little or no thought to financial planning for their retirement.

Here are three tips to help you plan and put your mind at ease:

- 1 Save early:** The earlier you begin saving, the longer your money has to compound and grow. Didn't start saving in your 20s? Don't worry ... it's never too late! 
- 2 Maximize your retirement benefits:** Save at least the percentage of your income that your employer matches. 
- 3 Talk with a Certified Financial Planner™ (CFP®)** to better understand your goals and how to achieve them. No matter where you are in your career, a CFP can help you create a savings plan that's right for you. 

SOURCE: Survey of Household Economics and Decision-Making, Urban Institute, Board of Governors of the Federal Reserve System, January 2010
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