

**CEMC Management and Staff**

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Engineering Division Manager

**Annebelle Chester,**  
Administrative Division Manager

**Michael Blackwell,**  
District Operations Manager

**Seth Roberts,**  
Member Services Manager

CEMC Co-op News Editor  
Julie Wallace

P.O. Box 3300  
Clarksville, TN 37043

District Operations Supervisors:

**Ashland City office**

**Josh Gill,**

**Clarksville office**

**Kenny Davis,**

**Dover office**

**Bobby Joiner,**

**Gallatin office**

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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.

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# Co-op Concerns

*News from your community*

## Co-ops see the future

**We have long been aware that the electric industry is changing.** The evidence is all around us. From smart thermostats to electric vehicles, recent advancements in technology and the growing expectations of our members impact much of what we do.

The struggle facing many utilities is how to accept this change and respond appropriately to the needs of our members.

Fortunately, Cumberland Electric Membership Corporation is uniquely positioned to meet these evolving energy needs because we are a cooperative.

Because October is National Co-op Month, this is the perfect time to highlight the many ways electric cooperatives are unique.

Co-ops are community-led. Our leaders are passionate about looking out for the long-term needs of our members. Our co-op belongs to the communities we serve. This focus allows us to adapt to evolving member expectations. Our closeness to the community ensures a better response to these needs because we are led by the people we serve.

Co-ops are catalysts for good. We work each day to make our communities stronger and better prepared for the future. We engage with our members to do things that might otherwise be impossible or difficult, like more than 75 years ago when electric co-ops brought power to

areas where other utilities did not find it economically feasible. Today, it means exploring broadband opportunities to determine how we can help meet that need for our communities.

The co-op business model is unique. It is pragmatic, mission-oriented and puts people first.

of the many ways our co-op impacts the communities we serve.

The co-op business model is unique. It is pragmatic, mission-oriented and puts people first. Co-ops strive to be trusted voices in their communities. Co-ops have earned that trust because, while not perfect, they always have their members' best interests at heart and are determined to enrich the lives of those living and working in the communities they serve — now and in the future.

This co-op month, CEMC is renewing our commitment to not only be aware of the needs of our members but to also accept our role in building up modern, well-prepared communities.



**By Chris A. Davis**  
*General Manager,  
Cumberland  
Electric Member-  
ship Corporation*

# Students power community food drive



*Cumberland Heights Elementary students show off the food they collected during the 2017 food drive.*

**C**umberland Electric Membership Corporation's annual community food drive is coming soon to an elementary school near you!

During the month of October, CEMC will partner with local schools throughout our service area to collect nonperishable food items for those in need in our communities. All items collected will be donated to local food banks for distribution.

If you would like to help, please consider picking up an extra one (or more) of the following suggested items as you're doing your grocery shopping over the next couple of weeks:

- peanut butter
- canned meat (chicken or tuna)
- canned vegetables
- canned fruits
- dry pasta
- pasta sauce
- rice
- dried beans
- canned chili or soup
- bottled drinks (juice, water, sports drinks, etc.)

Individual schools will coordinate the details for their respective food drives, so please be sure to check with your child's school for specific collection dates and additional information.

# Project Help: neighbors helping neighbors

**C**umberland Electric Membership Corporation, in cooperation with local energy-assistance agencies, offers a program in which members can make contributions each month to help provide some relief to individuals who are struggling to pay their utility 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 goes to community energy-assistance agencies that 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 agency. They will be required to provide proof that they are unable to bear the cost of heating their home 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?**

Anyone 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 donations.

## **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 you can contact CEMC's Customer Service either by phone at 800-987-2362 or live chat on our website, [www.cemc.org](http://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 dollar a month can truly make a difference.



# Don't miss your chance to earn a spot on Youth Tour

**E**ach summer, Cumberland Electric Membership Corporation sends 12 high school juniors and one teacher to spend a week exploring Washington, D.C., learning about government and cooperatives and developing their leadership skills. This opportunity is made possible thanks to a strong partnership with area high schools and English and history teachers.

Students are selected to attend the Washington Youth Tour for writing winning short stories describing how local electric co-ops are “Connecting Communities,” strengthening their rural hometowns, improving lives across their service areas and providing safe, reliable, affordable energy.

Youth Tour delegates also have the opportunity to win a share of \$16,000 in scholarships.

“We recognize how important it is to prepare the next generation of rural leaders,” says CEMC Community Relations Coordinator Stephanie Lobdell. “We could not do this without the support we receive from area schools and teachers.”

CEMC employees will soon be visiting schools to make presentations about the Washington Youth Tour Creative Writing and Scholarship Contest. If you know high school juniors who are talented writers, encourage them to participate. They could be 900 words away from the trip of a lifetime. Visit [youthtour.tnelectric.org](http://youthtour.tnelectric.org) to learn more, and look for additional details in the January issue of this magazine.



 **PACK YOUR BAGS BECAUSE**

## 900 WORDS CAN CHANGE EVERYTHING

TENNESSEE ELECTRIC COOPERATIVE  
**CREATIVE WRITING AND SCHOLARSHIP COMPETITION**

[YOUTHTOUR.TNELECTRIC.ORG](http://YOUTHTOUR.TNELECTRIC.ORG)



-  TRAVEL
-  RECOGNITION
-  SCHOLARSHIPS
-  CONNECTIONS

# Beware of third-party payment processors

**C**umberland Electric Membership Corporation cautions its members about using third-party payment processors like Doxo.com.

Such companies, which allow consumers to pay a variety of bills online — including CEMC bills — often charge fees for their service. While third-party bill payment processors are legal, they can be misleading. Though Doxo.com and similar services may appear to be affiliated with CEMC, they are not. Nor are they official payment sites for CEMC.

If using Doxo.com, be aware that member payments may arrive late, resulting in late fees or even disconnection due to nonpayment.

The quickest, most economical way for CEMC members to make a payment is by using one of the convenient payment options offered by CEMC — none of which charges a fee.

**Bank Draft:** Payments are automatically drafted from your checking/savings account each month on your due date.

**Auto Pay:** Payments are automatically drafted from a credit or debit card each month on your due date.

**Credit/debit card by phone:** Pay your bill by phone using your credit or debit card.

**Mail:** Mail your payment in the return envelope included with your monthly statement. (To avoid late fees, please mail payments several days prior to the due date.)

**SmartHub:** Pay your bill through the app or online with a credit/debit card.

**District offices:** You can make payments at our district offices, which are open 7:30 a.m. to 4:30 p.m.

Monday through Friday. For your convenience, each district office is equipped with a payment kiosk station that is

available 24/7. Kiosks accept cash and credit/debit cards.

Please contact us at 1-800-987-2362 or visit us online at [www.cemc.org](http://www.cemc.org) for more information about any of these payment options.



# It's time for an HVAC check-up

**E**very fall, before it gets too chilly outside, call a qualified heating and air-conditioning technician to give your central heating system a once-over. In fact, it's important to have your heating system professionally maintained every fall.

Regularly maintaining your heating will help prevent a breakdown on a cold night during the dead of winter.

Between annual check-ups, you can head off trouble by paying attention to your heating system. Here's how:

Replace your system's air filters once every three months. Dirty filters can get clogged and prevent air from flowing through them. That will make your system work harder, which is energy-inefficient.

When you turn the heat on for the first time this fall, listen for banging, rattling or other unusual sounds. They could be a symptom of a malfunction-in-the-making. Call your HVAC tech back to check it.

If your windows are steaming up or you see rust or a lot of dirt on your heating vents, something is wrong. A professional can diagnose the problem.

And if some rooms in your home feel cold while others are comfortable, that's a sign that something's not quite right. Call for help.

Visit [www.cemc.org](http://www.cemc.org) for a list of members of CEMC's Quality Contractor Network.

## Want to save energy? Use less hot water

**W**ater-heating is the second-largest energy expense in your home, so if you use less hot water, you'll save energy. Here are three ways to save hot water around your house:

**Washing clothes** — Your clothes don't really get any cleaner if you wash them in hot water instead of cold. In fact, the kind of laundry detergent you use is more of a factor than water temperature when it comes to getting your clothes clean.

Because 90 percent of the energy your washing machine uses goes to heating the water, you can save up to \$40 a year just by selecting the cold-water cycle instead of warm or hot.

Don't believe it? Experiment with it for a few loads, and see for yourself.

**Washing dishes** — Your dishwasher needs to use hot water to dissolve the dishwashing detergent and get the grime off your dishes. However, you can save hot water by placing your dirty plates, cups,

glasses and silverware right in the dishwasher after you use them, without rinsing them first.

Most modern dishwashers do a good job of cleaning even dried-on gunk from dishes, so there's no need to waste hot water by washing them by hand before you load them into the machine.

Another way to save hot water is to choose a short cycle. The less time your dishwasher runs, the less hot water it will use.

**Washing your family** — Low-flow showerheads save water — hot and cold. Replacing your old showerhead could save more than 40 percent of the water you use when you bathe.

Paying attention to how much water you're wasting in the shower can save precious resources as well. If you turn on the water to let it get warm but then brush your teeth and shave at the sink before hopping in the shower, you're letting gallons of heated water run down the drain unused.

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## Slay your energy vampires

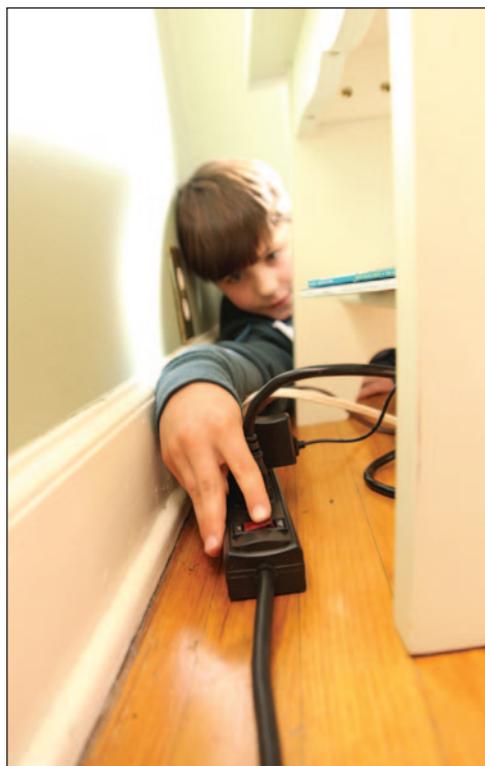
**E**ven when your electronics are turned off, they still use energy if they're plugged in. They use something called "vampire energy." What better time to slay those vampires than Halloween? Here's how:

**1. Unplug any appliance or electronic device whenever you're not using it, unless there's some reason to leave it plugged into the wall.** It's not practical, for example, to unplug your cable box and wireless router. But you can unplug your TV, stereo, laptop, countertop kitchen appliances and cell phone chargers when they're not in use.

**2. Use power strips.** Plug the devices that can be turned off into power strips so all you have to do is turn one thing off instead of going around the room, switching everything off one at a time.

**3. Setting computers and video game consoles to sleep mode** in case you forget to unplug them at the end of the day will save some energy.

**4. Choose new appliances and electronics that use less "standby" power than your old ones.** Any equipment marked with the Energy Star seal has that feature.



# A Full House of Energy Savings

## ATTIC

In many homes, attic insulation is one of the easiest, least expensive and most effective ways to reduce your energy use. Contact us to find out how much insulation is right for your home. In colder regions, a properly insulated attic also reduces the chance of ice dams.

## DEN/OFFICE

Plug all electronic gadgets such as phone and laptop chargers, printers, gaming consoles and Blu-ray players into a power strip with an on/off switch. When not in use, turn the power strip off to eliminate all those energy vampires.



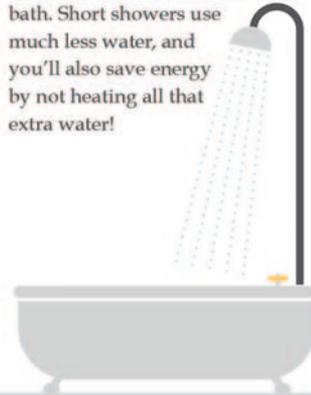
## BEDROOM

Ceiling fans can help save energy all year long! In the summer, fans should rotate counterclockwise to push air down, creating a cooling flow. In the winter, fans should rotate clockwise to help draw cool air up toward the ceiling and push the warm air that naturally rises down to you and your family.



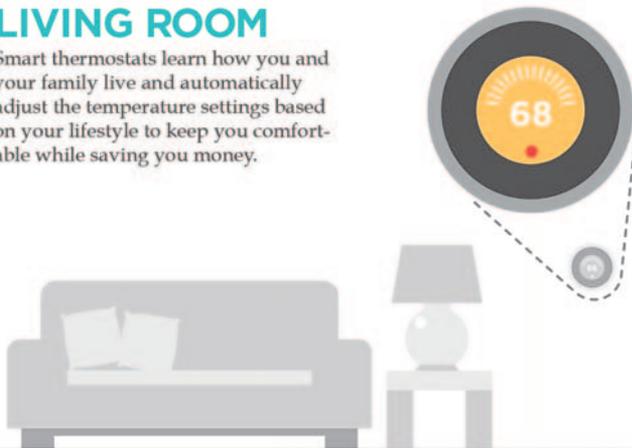
## BATHROOM

Take a short shower instead of a bath. Short showers use much less water, and you'll also save energy by not heating all that extra water!



## LIVING ROOM

Smart thermostats learn how you and your family live and automatically adjust the temperature settings based on your lifestyle to keep you comfortable while saving you money.



## KITCHEN

Make sure your burner isn't bigger than the pan, and use flat-bottomed pans to maximize surface contact with the burner. Don't preheat the oven until you're ready to use it. Minimize the number of times you open and close the refrigerator and oven doors.

