

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.

The Tennessee Magazine

(ISSN 0492746X), Volume 63, No. 2, is published monthly by Tennessee Electric Cooperative Association, 2964 Sidco Drive, Nashville TN 37204. Periodicals Postage Paid at Nashville TN and at additional mailing offices. POSTMASTER: Send address changes to *The Tennessee Magazine*, PO Box 100912, Nashville TN 37224-0912.

Co-op Concerns

News from your community

Linemen power Tennessee

Statewide, more than 3,500 electric lineworkers, including 81 here at Cumberland Electric Membership Corporation, provide a critical service to their communities. Every day, lineworkers get out of bed, put on their boots and work to make civilized life possible for the people who live in their community. It is a dangerous job that frequently requires them to be away from their families.

To recognize these important contributions, last year the Tennessee General Assembly approved a license plate design to honor Tennessee's electric lineworkers.

CEMC was proud to support the legislation that made the plates possible.

In order for the state to put the Powering Tennessee specialty plates into production, we had to collect 1,000 preorders in 12 months. Thanks to the overwhelming support of people from across the state, we reached that number in the first six weeks. The plates are now available at your local county clerk's office.

Funds raised through specialty plate sales will benefit the Tennessee Lineworker Lifeline Fund, a

nonprofit foundation created to assist lineworkers and their families in the event of a serious injury or fatality while on the job.

The Powering Tennessee specialty license plate and the Tennessee Lineworker Lifeline Fund are supported by CEMC, the Tennessee Electric Cooperative Association, Tennessee Municipal Electric Power Association, Tennessee Valley Public Power Association and International Brotherhood of Electrical Workers.

You don't have to be a lineworker to show your appreciation for these brave men and women — anyone with a private vehicle registered in Tennessee can get the plate. You can learn more by visiting poweringtennessee.org.



By Chris A. Davis
General Manager,
Cumberland Electric
Membership
Corporation

HONOR FOR AN
HONORABLE PROFESSION

POWERING TENNESSEE

ORDER YOUR LINEWORKER LICENSE PLATE TODAY AT POWERINGTENNESSEE.ORG

TENNESSEE
00000
LINEWORKERS POWER TENNESSEE

CEMC unveils new bill design

Cumberland Electric Membership Corporation will soon be implementing a redesigned electric bill format. The design incorporates new, more detailed information such as average daily use and presents existing electric bill information in a more streamlined

manner. CEMC members can expect to see bills utilizing the new design this month. See below for snapshots of the front and back of the new bill, and be sure to visit our website, www.cemc.org, for an in-depth tour of the new design.

CEMC Cumberland Electric Membership Corporation
Your Touchstone Energy® Cooperative

Payment Center Barcode

Account #: 9999999999
Member Name: JOHN DOE
Billing Date: 12/06/2019
This bill does not reflect payments after 12/06/2019
Charge detail found on the back of this page.

TOTAL AMOUNT DUE
\$76.80
Due Date 12/26/2019

Monthly Energy Use Comparison

Total Energy Use Last Month	Total Energy Use This Month	Total Energy Use This Month Last Year
722 kWh 63° Avg temp	505 kWh 46° Avg temp	688 kWh 47° Avg temp

Your Average Daily Use

17 kWh
AVERAGE DAILY USE
Range: 0.0 - 25.0 kWh

\$2.29
AVERAGE DAILY COST
Range: \$0.0 - \$3.41

Front of new bill

CEMC Cumberland Electric Membership Corporation
Your Touchstone Energy® Cooperative

Member Services & Outages: 800-987-2362 Page 2 of 2
Visit our website at www.cemc.org

Meter #	Services	Readings	Meter Multiplier	kWh Usage	kW Demand
From	To	Previous	Present		
99999999	11/01/2019 - 12/01/2019	17561	18066	505	4.052

Account Information

Account Number: 9999999999
Member Name: JOHN DOE
Billing Period: 11/01/2019 - 12/01/2019 for 30 Days
Billing Date: 12/06/2019
Phone Number: (615) 999-9999
Service Address: 123 ANY ROAD CLARKSVILLE, TN 37043
Rate: Residential Electric

Previous Account Activity

Previous Balance	\$98.54
Payments Received	-\$100.00
Balance Forward	-\$1.46

Current Activity

TVA Fuel Cost	505 kWh @ 0.0986	\$9.43
Customer Charge		\$33.00
Energy Charge	505 kWh @ 0.07095	\$35.83
Current Charges		\$78.26

Your energy use over the last 24 months.

■ Previous 670 693 578 768 584 1066 874 107 1213 1080 765 688
■ Current 757 722 814 644 814 928 977 1242 1355 1214 722 505

TOTAL AMOUNT DUE
\$76.80
DUE DATE 12/26/2019

Pay Your Way
Pay online or enroll in e-billing at cemc.org

Budget Billing
Level out your monthly bills at cemc.org

Save Energy
Learn about rebates and incentives at cemc.org

In-Person
The closest office to your address is:
Ashland City
315 N Main St
Ashland City, TN 37015

Back of new bill

Youth programs have Feb. 19 deadline

Students interested in submitting short stories for the Washington Youth Tour Writing Contest, applying for the Senior Scholarship Program or entering the Calendar Art Contest, mark your calendars for Wednesday, Feb. 19, which is the deadline for each of Cumberland Electric Membership Corporation's youth programs.

Washington Youth Tour Writing Contest

The Washington Youth Tour Writing Contest is open to high school juniors within CEMC's service area. To enter, students are required to write short stories describing how local electric cooperatives give you "The Power to Be" connected, engaged, productive, healthy, educated, etc., and provide safe, reliable, affordable energy. Each writer of the top 12 entries will win an expense-paid trip to Washington, D.C., June 19-25. Additional details about the 2020 Washington Youth Tour Writing Contest can be found at tnelectric.org/youthtour.

Senior Scholarship Program

CEMC's Senior Scholarship Program will help graduating seniors pay for college by awarding 12 scholarships of \$1,000 each to qualifying students. Each interested student must submit a completed application, including two letters of reference, and an

original essay of at least 300 words describing what the student most looks forward to about attending college and how a scholarship, in terms of financial assistance, will help in completing his or her education. Applicants must have also attained a minimum 3.0 cumulative grade-point average, enroll or plan to enroll as a full-time student at an accredited Tennessee college (Murray State and Western Kentucky universities are included) and be a graduating senior whose parents or guardians are members of CEMC and receive electric service from CEMC at his or her primary residence. Applications are available through school guidance counselors and can be found at www.cemc.org.

2021 CEMC Calendar Art Contest

The 2021 Calendar Art Contest is for students in grades kindergarten through 12 who live within CEMC's service area. Winning entries will receive cash prizes and be featured in CEMC's 2021 calendar.

Entries will be accepted through participating schools, and each grade has been assigned a calendar month to illustrate: January, sixth grade; February, seventh; March, eighth; April, ninth; May, 10th; June, 11th; July, kindergarten; August, first; September, second; October, third; November, fourth; and December, fifth. Seniors will design the cover.

Save energy in the home office

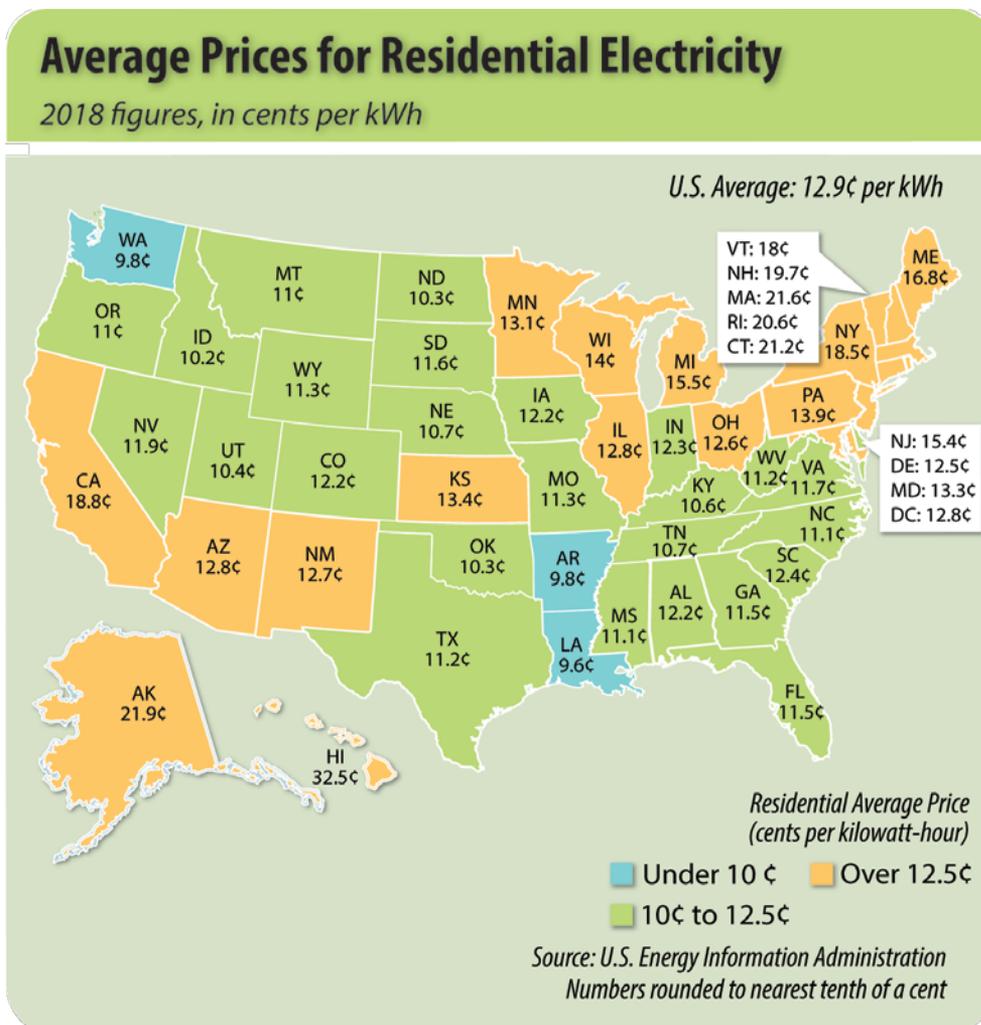
The gig economy has more people working from their homes instead of commuting to offices. If you're one of them, consider making over your home office with energy-efficient features.

- Turn your computer off when you're finished working for the day. It's tempting to leave your computer on for quick access, but it's unnecessary to leave it on 24/7. If you will be away from work for more than two hours, shut it down.
- Enable the power management features on your computer. These automatically put your computer into standby mode when not in use.
- Shut off printers, copiers, scanners and other large equipment when not in use. Plug them into one

power strip to shut them off with one flick of the switch. If you often forget to turn them off, use a power strip with a timer to power down each night.

- When buying new equipment, look for the Energy Star label on all computers and printers. Choose equipment that does double duty — like a printer that also scans and copies, for instance. That way, you'll have fewer devices to plug into the wall.
- Though you may be home all day, it's a waste to heat the whole house when you are spending time in only one room. Instead, lower your home's thermostat and use a portable space heater just for your office.

Tennessee's electric rates lower than national average



At 10.7 cents per kilowatt-hour, Tennessee enjoys the second-lowest electric rates in the seven-state Tennessee Valley Authority service area. Tennessee's electric rates also fall below the national average of 12.9 cents per kWh, providing members of Cumberland Electric Membership Corporation some of the lowest electric rates in the nation. For current CEMC rates, visit www.cemc.org/billing-payment.html.

Tame mid-winter weather

As winter does its worst in February, keep energy costs in check by making your home more efficient. It's easier than you think.

Look for these common winter culprits throughout your house:

- **Leaky ducts.** A contractor can test your ducts for leakage and repair any problems. Repair visible or accessible leaks with metal tape — not duct tape!
- **Drafty doors and windows.** Weather stripping is an easy fix with a big payback. Apply caulk or weather stripping around all window and door

seams, especially those leading to the basement or attic. Weather strip your attic access door.

- **Dirty air filters.** Dirty filters make your system work harder to heat the air. Aim to change the filter every three to six months.
- **Chilly water heater.** If your water heater is older or not well insulated, wrap it in an insulating jacket.
- **Wood-burning fireplace.** Traditional fireplaces pull heated air out of the house. When not in use, check that the damper is completely closed.

Four tips for winter safety

By Abby Berry

It's no surprise that winter months bring increased potential for fire risks and electrical safety hazards. This makes sense because during the coldest months, consumers are using additional electrical devices and appliances like space heaters, electric blankets and portable generators.

The National Fire Protection Association estimates that 47,700 home fires occur each year in the U.S. due to electrical failure or malfunction. These fires result in 418 deaths, 1,570 injuries and \$1.4 billion in property damage annually.

This winter, safeguard your loved ones and your home with these electrical safety tips from the Electrical Safety Foundation International:

1. Don't overload outlets. Overloaded outlets are a major cause of residential fires. Avoid using extension cords or multi-outlet converters for appliance connections — they should be plugged directly into a wall outlet. If you're relying heavily on extension cords in general, you may need additional outlets to address your needs. Contact a qualified electrician to inspect your home and add new outlets.

2. Never leave space heaters unattended. If you're using a space heater, turn it off before leaving the room. Make sure heaters are placed at least 3 feet from flammable items. It should also be noted that space heaters take a toll on your energy bills. If you're using space heaters throughout your home, it may be time to upgrade your heating system.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56 percent of the nation's landscape.



DANGER! Outlet Overload

Every year, U.S. fire departments respond to an estimated **25,900 home electrical fires**. These fires cause an estimated **280 deaths, 1,125 injuries and \$1.1 billion in property loss**.

Thirty-nine percent of home electrical fires involve outlets and receptacles, and other electrical wiring.

To ensure safety, you should only use about 80 percent of the available current for each electrical outlet in your home.

Are you overloading outlets?
Use this formula to find out:

WATTAGE/VOLTS=AMPS

Example:

Let's say you are using 2,000 watts of power (for one outlet). Divide the watts by the volts in your home (typically 120), and you come up with 16.6 amps of current being used. With a 20 amp electrical outlet, you are using about 80 percent of the available current.

Source: U.S. Fire Administration, Home & Garden

3. Inspect heating pads and electric blankets. These items cause nearly 500 fires every year. Electric blankets that are more than 10 years old create additional risks for a fire hazard. Inspect your electric blankets and heating pads — look for dark, charred or frayed spots, and make sure the electrical cord is not damaged. Do not place any items on top of a heating pad or electric blanket, and never fold either when in use.

4. Use portable generators safely. Unfortunately, winter storms can cause prolonged power outages, which means many consumers will use portable generators to power their homes. Never connect a standby generator to your home's electrical system. For portable generators, plug appliances directly into the outlet provided on the generator. Start the generator first, before you plug in appliances. Run it in a well-ventilated area outside your home. Because carbon monoxide it generates is deadly, keep the generator away from your garage, doors, windows and vents.

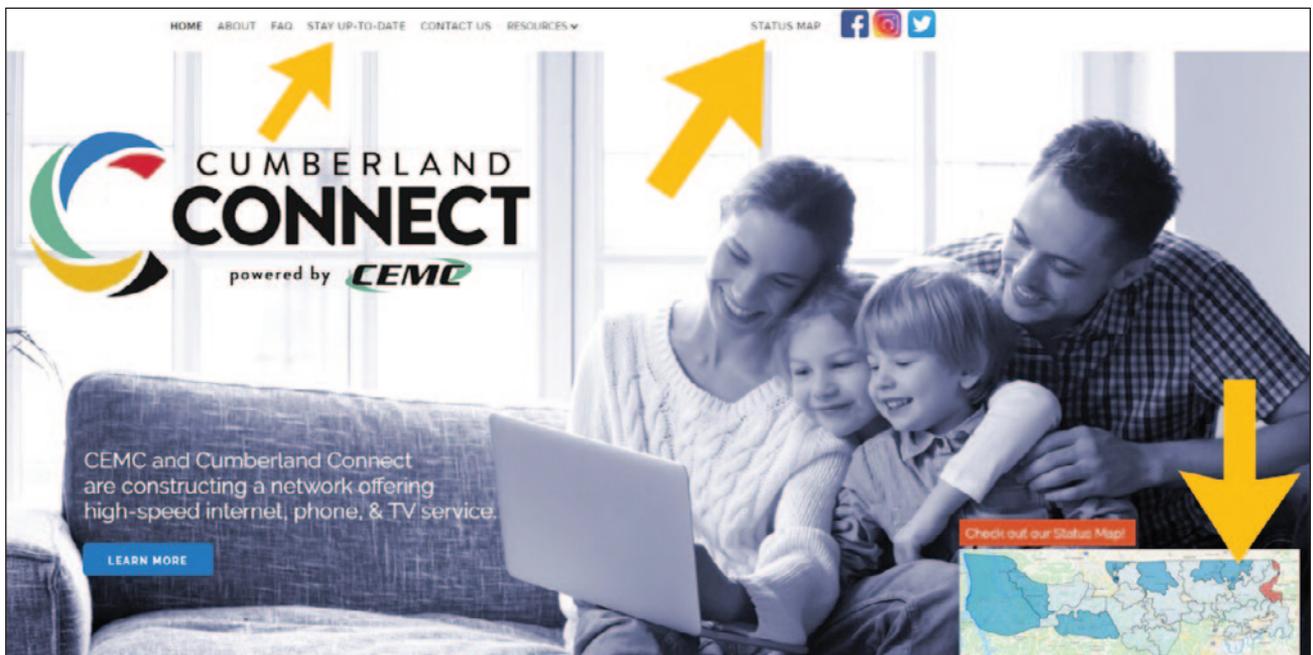


CUMBERLAND CONNECT

powered by **CEMC**

It's time for everyone to have access to high-speed fiber internet!

By Kaitlyn Bonds, Creative Director



Visit Cumberland Connect's website, www.cumberlandconnect.org, to sign up for program updates, view the new status map and more!

As excitement around the project grows, Cumberland Electric Membership Corporation and Cumberland Connect continue to work diligently toward the much-anticipated launch of fiber to the home broadband services. Cumberland Connect wants to involve members in the process and believes that member communication is crucial throughout the project build-out.

To keep members in the know, the Cumberland Connect team provides monthly email updates covering construction progress and network design. (Sign up for email updates at cumberlandconnect.org/#sign-form.) For more project information and updates, members can also follow Cumberland Connect on social media to get a behind-the-scenes look at the work going into building the

innovative fiber optic network and get to know the technology powering it.

To provide additional, ongoing information about the fiber network build-out, Cumberland Connect recently designed and launched a Fiber Status Map. The map, which can be found by visiting CumberlandConnect.org, currently depicts Phase 1 of the network build-out for member reference. The project status map will continue to be updated throughout the course of the project as design of future phases takes place.

"We are so excited about this project, and we want our members to feel informed about its progress," says Kaitlyn Bonds, Cumberland Connect creative director. "We felt the map was an important tool to provide information to our

members leading up to the launch of Cumberland Connect broadband services and throughout the project build-out.”

The Fiber Map has received largely positive feedback from members, many of whom have reached out to the Cumberland Connect team with enthusiasm and gratitude regarding the map’s communication of Phase 1 and the team’s commitment to communicating with the membership. Members will also receive emailed, location-based updates from Cumberland Connect as construction moves closer to their areas.

“The continuous excitement and support we have received from our members have been such an inspiration to us all,” says Bonds. “We can’t think of a better group of people to serve, and that’s what makes this all so exciting!”

To stay in the know about CEMC/Cumberland Connect and the fiber to the home project, sign up for updates at cumberlandconnect.org/#sign-form and follow

A Scoop on Technology

The introduction of high-speed broadband service has been a trigger for economic growth in communities across the country. After the successful deployment of high-speed internet services, communities have enjoyed heightened job growth, opportunities in education, and expansion of industry; All bringing more money into those communities. In fact, a 2014 Fiber Broadband Association study found higher per capita GDP (1.1%) in communities where gigabit Internet was available.

Source: fiberbroadband.org

CUMBERLAND CONNECT
powered by CEMC

Cumberland Connect on social media by searching @GetCCFiber on Facebook, Instagram, and Twitter.

Charging phone in public ports could invite hackers

You might want to charge your phone before you leave home every day. It turns out that charging it in a public space could put your information at risk.

According to the Washington, D.C., Forensics Lab, when you plug your phone into a USB charging hub at an airport, shopping mall or sports arena, you could be allowing hackers to access the data on the device.

The lab’s chief of cybersecurity, Tracy Walraven, told Washington, D.C., radio station WTOP that those convenient public ports are an easy target for hackers. Her advice: Invest in your own charger and carry it with you when you’ll be away from home for a while.

The same goes for plugging in while riding in an Uber or Lyft, which Walraven calls “essentially someone else’s computer on wheels.” Ports in some cars automatically sync with Bluetooth, which means the car could download your data — from playlists to financial records.

“If it’s a car with a hard drive or data storage mechanism in it, it’s just

going to do what it’s supposed to do, which is collect data,” she told the Washington radio station. So hackers could steal more than playlists; they could steal your identity with the information they collect from your phone.

Connecting to public Wi-Fi is risky as well, Walraven says, because anyone who is on the same network could gain access to your data.

TIPS TO AVOID SCAMS

Scammers can threaten you with everything from shutting off power to your home to legal action. Don’t fall victim to these types of scams.

Here are a few reminders from your electric co-op:

- Co-op employees will never show up at your door to demand payment.
- Never give personal information to an unknown caller or visitor. Co-op representatives have access to the details they need to service your account.
- Demands for immediate payment by wire transfer, cryptocurrency, gift cards or cash reload cards should immediately raise red flags.
- If you think you’ve been contacted by a scammer falsely representing your cooperative, let the co-op know as soon as possible.