

Careful planning can yield big energy savings

Like most things, getting things right calls for a certain amount of planning — an understanding of how all the components in a project work together.

We at Cumberland Electric Membership Corporation often suggest ways that you can reduce your electric bills by making home energy-efficiency improvements. Weatherization — sealing air leaks and installing the proper amount of insulation — can make a big difference.

If you're a farmer or a gardener, you know that scattering seeds randomly usually yields a lean harvest. The same principle applies to energy-efficiency upgrades — those done without knowledge of how your residence uses energy overall may not produce significant savings.

Spending a few hours on a home energy audit — a full assessment of how your house uses energy and where problems lie — will ensure that money designated for efficiency is spent wisely. For instance, investing in additional insulation has little impact on heating bills if a drafty front door conspires against it.

On average, weatherization reduces heating bills by 32 percent and overall energy bills by more than \$350 per year. As you can see, the potential payback can be substantial.

As a participant in the Tennessee Valley Authority's pilot program, In-House Energy Evaluation, CEMC offers a professional energy audit conducted by a trained and certified energy advisor. The cost is \$150 and is refunded in full once improvements have been made. Our advisors provide advice on energy conservation measures and will systematically inspect your home, creating a checklist of potential weatherization improvements.

You can also conduct a basic home energy audit with a simple but diligent walk-through. When auditing your



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home, keep a checklist of places you have inspected and problems you find. Most trouble spots can be found in a few key areas. Check out the TVA *energy right*® Home e-Valuation do-it-yourself survey program. Log on to www.energyright.com/savingenergy/ to get started. You can complete the Home e-Valuation to see what's driving energy costs

in your home and how you can save money. You can also use the calculators to see how much energy is used by a specific appliance and research the Energy Library.

CEMC is one of many local public power companies that partner with TVA to provide the mail-in Home e-Valuation. Simply complete the survey that is mailed to you and return it in the postage-paid envelope provided. You will receive a customized analysis of your home's energy use in the mail.

Perhaps most important, middle- and low-income members can apply for help through the federal Weatherization Assistance Program. Program participants receive professional energy consultation; workers then arrive to make energy upgrades like insulating walls and roofs, sealing air leaks and installing more efficient heating and cooling systems, all free of charge.

The program covers all of those under the set income limit, whether they own or rent or live in a single-family home, multi-family housing complex or mobile home. Those wishing to participate should contact the Tennessee Department of Human Services (not CEMC) at 615-313-4700.

When it comes to weatherization, a little work upfront goes a long way.

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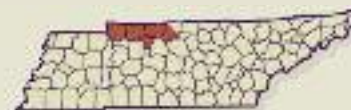
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Mission Statement

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.



Cumberland Electric Membership Corporation

Serving Cheatham, Montgomery, Robertson, Stewart and Sumner counties.

CEMC Financial Report

(For Fiscal Year ended June 30, 2009)

The following information was distributed at Cumberland Electric Membership Corporation's 2009 annual membership meeting and is being presented here for the benefit of those who were not in attendance.

Total Operating Revenue	\$227,809,324.91
Cost of Power From TVA.....	\$177,807,766.66
General Operating Cost (Including Payroll)	29,759,893.33
Depreciation	9,703,133.18
Total Operating Expense.....	217,270,793.17
Other Deductions (Interest).....	5,748,023.29
Total Expenses	\$223,018,816.46
Net Income From Operations.....	4,790,508.45
Other Income.....	1,959,078.40
Net Income	\$6,749,586.85

During the past fiscal year, we increased the value of our total assets by \$16,574,874.47. At the end of the year, CEMC serviced 7,583 miles of line and had 89,106 members.

Our Total Assets Are:	
Depreciated Plant	\$215,644,933.90
Other Property and Investments	2,461,174.92
Current and Accrued Assets	28,091,040.49
Deferred Debits	<u>8,263,320.81</u>
Total	\$254,460,470.12

Our total long-term debt is \$115,195,541.49. Of this total, we owe RUS (Rural Utilities Service) \$103,245,848.30 and CFC (Cooperative Finance Corporation) \$11,949,693.19. We also owe the Tennessee Valley Authority \$4,105,022.43 that has been advanced for heat pump loans.

Our current and accrued liabilities are \$26,888,630.30. Members' equity — or what you, the owners, have — is \$103,143,676.62.

The above statement was prepared in a condensed form from the TVA Annual Report for the fiscal year ended June 30, 2009. A copy of the annual audit report for the fiscal year is available upon request.

Renovated Robertson courthouse is safe, sound

Two years after the reopening of the renovated courthouse, things are nowhere near normal at the seat of Robertson County government. *Normal* was drafty windows, outdated electrical wiring, failing support structures and dead birds in the ceiling. *Normal* was chunks of the exterior's upper facade falling to the ground below and the notable lack of adequate security measures inside.

In reality, the courthouse had become hazardous, a liability in the event of injury.

Robertson County Mayor Howard Bradley convinced the county commission that the citizens deserved better, and the body voted 22-0 to fund a \$3.5 million renovation of the state-ly courthouse beginning in September 2005. The completed project was delivered 21 months later \$140,000 under budget.

"I have always loved history, and this building is the history of our county," Bradley says. "It is the cornerstone of Springfield and Robertson County."

Bradley says he felt a duty and an obligation to move the renovation forward during his tenure as mayor, and the support of the commission and the general public before, during and after construction has been personally gratifying.

"I heard not one word of opposition to the project, and we had a tremendous turnout for the grand reopening in June 2007," he says.

"Posterity will thank us for having done this for them," says Bradley.



Enhanced security is one of the most visible improvements at the renovated Robertson County courthouse.



The historic Robertson County Courthouse in downtown Springfield

‘Trees of Giving’ to decorate CEMC lobbies

The newest holiday tradition at Cumberland Electric Membership Corporation returns Dec. 1-21 as “Trees of Giving” will be on display in each district office.

“We started ‘Trees of Giving’ a couple of years ago as a community service project designed to provide warm clothing to people in need,” says Barbara Harper, CEMC member services manager. “It is heartwarming to see the volume of items that have been brought in and to witness the love and generosity behind each donation.”

Each tree will be decorated with new hats, scarfs, gloves, mittens and coats donated by members and employees of CEMC. At the conclusion of the project, the collected goods will be delivered to participating agencies in each community for distribution before Christmas Day.

“There is also a need for food, so we would like to encourage people to bring a nonperishable food item to place under the tree,” Harper says. “We don’t want anyone to be cold or hungry during the holidays.”

Participating agencies are The Bethesda Center in Ashland City, Urban Ministries in Clarksville, Good Samaritans in Dover, Gallatin Cares, Portland Cares, White House Hope Center and COPE in Springfield.



Aidan Baker adds an item to the Tree of Giving at CEMC Headquarters as his father, Matt Baker, looks on.

Practice holiday electrical safety this season

The Electrical Safety Foundation International is reminding those at home and in the workplace to keep electrical safety in mind when decorating for the holiday season:

- Before decorating, read and follow the manufacturers’ instructions concerning installation and maintenance of all decorative electrical products.
- Use lights and other electrical decorations certified by a recognized independent testing laboratory such as CSA, UL or ETL.
- Outdoors, use lights and other electrical decorations certified for outdoor use.
- Carefully inspect each decoration before plugging it into an outlet. Cracked, frayed, loose or bare wires as well as loose connections may cause electrical shock or start a fire. Replace damaged items.
- Always unplug electrical decorations before replacing light-bulbs or fuses.
- Do not mount or support light strings that might damage the cord’s insulation.



- Never nail or staple light strings or extension cords.
- Do not connect more than three light string sets together.
- Light strings with screw-in bulbs should have no more than 50 bulbs connected together.
- Do not overload extension cords — they can overheat and start a fire. Keep all outdoor extension cords and light strings clear of snow and standing water.
- Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights.
- Do not allow children or pets to play with electrical decorations. Even small light decorations can produce a fatal shock if they are misused.
- Turn off all electrical decorations before leaving home or going to bed.
- Plug outdoor electric lights and decorations into circuits protected by ground fault circuit interrupters (GFCIs). Portable GFCIs can be purchased wherever electrical supplies are sold.

CEMC's Blackwell honored for 'heroic efforts'

Michael Blackwell has been with Cumberland Electric Membership Corporation for 15 years, but it's likely none of his experiences in all that time was as dramatic as what happened when he was off duty recently.

Blackwell, an underground engineer in the Headquarters office, was driving southbound with his family on Providence Boulevard in Clarksville on the evening of Sept. 22 when the pickup truck in front of him veered off and struck the curb and then smashed into a steel beam in a used car lot.

As one of CEMC's certified CPR instructors, he knew instantly this might be a really bad situation.

"The truck was just crushed, and there was a lady inside," Blackwell said. "My first thought was to get my leather gloves on to protect myself, and while I was doing that, my wife (Tommi) called 911.

"The lady was down on the floorboard, complaining about her legs. That's when I noticed a fire, and there was fluid leaking out onto the pavement. I knew I had to get her out of there fast," he said.

Blackwell says he had dragged the victim approximately 50 feet from the wreckage when "it went up in flames."



CEMC Engineer Michael Blackwell, left, receives the Mayor's Certificate from Clarksville Mayor Johnny Piper, right, as his wife, Tommi, and daughters Madisen and Meagan look on.

"I was scared to death. I honestly thought the truck was going to blow up while I was trying to get the lady out of it," Blackwell said.

The victim, Collette Myer, 43, was admitted to Vanderbilt University Medical Center for treatment of numerous broken bones.

In recognition of this act of "courageousness and selflessness," the City of Clarksville presented Blackwell a Mayor's Certificate at last month's City Council meeting.

"Your heroic efforts were directly responsible for the

rescue of a female victim who had become trapped inside of her burning vehicle," Mayor John E. Piper read. "Your quick and brave actions provided her with her only chance of survival. You are to be commended for disregarding your own safety to ensure the safety of another," the certificate states.

Were it not for the safety training required of all CEMC employees, Blackwell feels the story would have had a tragic ending.

"The training we get here — I teach it to people. And when I needed it, I had it. I know I saved her life; she would have burned alive, but it wasn't her time to go. God put me in the right place at the right time," Blackwell says.

Cumberland Electric Membership Corporation

will be closed Thursday and Friday,
Dec. 24 and 25, for the Christmas holidays
and Friday, Jan. 1, for New Year's Day.

For emergency service anytime,
please call 1-800-987-2362.

We wish you and your family
a most joyous holiday season!