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**Mission Statement**

Cumberland Electric Membership Corporation is committed to meeting the needs of our membership by delivering safe, affordable and reliable services the cooperative way.

**The Tennessee Magazine**

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# Co-op Concerns

*News from your community*

## This is what we stand for — in October and all year

Specific months have long been set aside to draw attention to or commemorate causes, products or areas of focus. I'm not sure whose job it is to actually decide these things, but it can be a helpful way for us to pause and recall the importance of maintaining awareness of various issues.

There are, of course, extremely worthwhile topics of which to be mindful. There's Breast Cancer Awareness Month, Black History Month and National Foster Care Month. And then there are slightly less noteworthy observances with months set aside to call attention to things like celery, model railroading and bird feeding.

I'm proud to be able to share with you that October is "Co-op Month." (Although, in my opinion, a period of 31 days is not nearly long enough to recognize and celebrate all the ways co-ops make our lives better.) This designation attempts to draw attention to many different kinds of cooperatives, not just those that distribute electricity to their members. Along with Cumberland Electric Membership Corporation, companies like ACE Hardware, State Farm, REI and Land O' Lakes are in business to benefit those they serve. Like co-ops all across Tennessee (as well as our nation and even in other countries), they adhere to the same set of seven principles that we do.

An easy way to understand this is to think about what makes co-ops special — and different from the way other businesses and organizations are governed and operated. These seven core values that guide us and characterize our unique business model are:

- "Voluntary and open membership"
- "Democratic member control"
- "Member economic participation"
- "Autonomy and independence"
- "Education, training and information"
- "Cooperation among cooperatives"
- "Concern for community"

Taken together, these principles capture the things we work toward, care about and believe in. We are governed by those we serve and exist solely to benefit our members. We look beyond the profit motive that guides most businesses to operate, instead, for the greater good. The services we provide are available to all. We help each other during times of crisis. We are future-minded with an emphasis on remembering that what we do today will benefit generations to come. We look outward with an eye toward making the communities we serve stronger and better.

The Seven Cooperative Principles embody what we call "the cooperative difference." They set us apart and make us who we are. And that, my friends, is something to celebrate.

So even though the official commemoration of Co-op Month is relegated to October, feel free to join me and all the other employees of CEMC in honoring the contributions we make to our communities all throughout the year.



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

# Four words can save a life when it comes to encountering downed power lines

If you were to come across downed power lines, the best guidance can be summed up in just four words: “Don’t go near them.” That’s it, plain and simple. Though a downed power line might look harmless, in reality, it’s often anything but. You might have to take a long detour in your car to avoid it. It could cause an interruption in your electric service. It may even be weirdly fascinating. But it can also be deadly.

It is impossible to tell by looking at it if a downed power line is still carrying electricity. You might find yourself in proximity to a downed power line as a result of being involved in or witness to an auto accident where a vehicle strikes a utility pole and wires come down. Or perhaps a wind or ice storm brings down a tree on power lines that are located on your property. In either case, we want you to stay safe around downed power lines.

Here are some important things the safety experts at Cumberland Electric Membership Corporation want you to remember if you happen to encounter a downed line:

- Always assume a downed power line is live and dangerous. It can still be energized even if you can’t see arcing, sparks, smoke or hear a buzzing sound.
- Maintain a distance of at least 35 feet from the line (or farther away if conditions are wet), and warn others to stay away.
- Never attempt to drive over a downed power line or move one with another object — even something like a broomstick or a tree branch. Even normally non-conductive materials can conduct electricity if they are slightly wet.
- If you’re in a vehicle — even if the lines are not touching it — stay put and call 911. In the aftermath of an accident, resist the urge to get out and inspect damage or check on others who may have been involved. Remain inside until emergency help arrives. CEMC will de-energize the line before first responders attempt to help you.
- If you must exit your vehicle due to fire or smoke, remove any loose clothing, stand on your door frame and jump clear — keeping both feet together



and taking care to avoid touching the ground and your vehicle at the same time. Then, keeping your feet close together, shuffle until you’re about three car lengths away from the downed line. Lifting or separating your feet can cause your body to become a “path to ground” and may result in your electrocution.

- Other things — trees, cars, fences, basketball hoops — might have become energized due to contact with downed power lines and can also pose a danger. Give these objects a wide berth to minimize your risk of electrical shock.
- If a storm causes downed power lines on your property, call 911 and keep others — including pets — as far away as possible.

By its very nature, electricity is always seeking a path to the ground. It wants to move from a high-voltage zone to a zone of lower voltage — and it could do that through your body. People may think that you would actually have to touch a downed power line to be harmed, but that is not the case. You can be seriously injured or even killed by stepping into the area of deadly voltage radiating from the point where the wire touches the ground or by contacting a nearby electrified object. As soon as we’re notified, CEMC will take immediate action to de-energize the line. Until then, the best advice is to stay away to stay safe!

# Get familiar with cyber basics

## October is Cybersecurity Awareness Month

*Provided by the Department of Homeland Security and National Cyber Security Alliance*

**A**t a time when we are more connected than ever, being “cyber smart” is of the utmost importance. This year has already seen more than a fair share of cyberattacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyberattacks are becoming more sophisticated with more-evolved bad actors cropping up each day. Luckily, there are several steps we can take on a daily basis to mitigate risks and stay one step ahead of malefactors. Here are a few quick tips:

**Enable multifactor authentication.** Multifactor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

**Use strong passphrases/password manager.** This may seem obvious, but all too often securing strong passphrases/password managers is overlooked. People spending more time online during the pandemic has certainly contributed to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from being hacked, and an easy way of keeping track and remembering your passwords is by using a password manager.

**Perform software updates.** When a device prompts that it’s time to update the software, it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser and operating system on devices is one of the best defenses against online threats. So, don’t wait — update.

**Do your research.** Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new such as apps to your device. Before downloading any new learning app, make sure it’s safe by checking who created the app, what the user reviews say and whether there are any articles published online about the app’s privacy and security features.

**Check your settings.** Be diligent to double check your privacy and security settings, and be aware of who can access your documents. This extends from Google docs to Zoom calls and beyond. With meetings on Zoom, for example, create passwords so only those invited to the session can attend, and restrict who can share their screens or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyberattacks. No single tip is foolproof, but taken together, they can make a real difference for retaining control of your online presence. Following these tips is also easy and free. By taking preventive measures and making a habit of practicing online safety, you can exponentially decrease your odds of being hacked — and prevent lost time and money as well as annoyance.



**PASSWORD DOS AND DON'TS**

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

**DO:**

- Change the manufacturer’s Wi-Fi password on your router.
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

**DON'T:**

- Don’t use common words or numbers like “password” or “1234.”
- Don’t use personal details like your date of birth in a password.
- Don’t use the same password for multiple accounts.

**October is Cybersecurity Awareness Month.**

Do Your Part. #BeCyberSmart

# The pros and cons of app-enabled lighting options

By Maria Kanevsky

Of all the smart home technologies available on the market, the smart lighting is one of the easiest to integrate into your home. Smart lighting devices can be controlled by voice command through your smart phone or a smart home hub (like Amazon Alexa), making them relatively easy to control. They are also among the most affordable smart home devices, starting at about \$10 per bulb.

There's a range of benefits from using smart lightbulbs. One of the most useful aspects of smart lighting is the ability to control the lighting while you're away from home. For example, if you leave for work and forget to turn off the lights at home, you can easily turn them off with a few taps on a smartphone app. Alternatively, if you're traveling but want to appear as if you're home, you can turn on your lights at a certain time to create that illusion.

Similarly, many smart lights offer the option for a customizable schedule. Consumers can schedule lighting to turn on or off at certain times of the day depending on their preferences: for instance, turning off all the lights at home just before bedtime or scheduling the lights to turn on just before returning home from work.

To increase safety at home, many smart lightbulbs have motion-detection technology that can sense if a person is in the room or nearby. This feature can be pro-

grammed to send an alert to your phone when the smart lighting detects an unexpected motion, either inside or outside the home.

Beyond the more practical applications, smart lighting can simply be fun to use. Bulbs are available in a variety of colors and dimming options that can help you set different themes or moods for the room — from an exciting bright white to a calming dim light. Various color temperatures can create different moods and also potentially help with winding down at night and improving sleep quality. Blue light, which mimics daylight, prevents the release of melatonin, an important hormone to feel sleepy. Setting smart lights to warmer-colored lights at night can help release melatonin and, therefore, lead to a better night's sleep.

With all the benefits of smart lighting, there is also a higher price tag compared to regular light bulbs. Most smart lighting options on the market use LED bulbs, which are more expensive but use less energy than traditional incandescent lightbulbs and need to be replaced much less often. Incandescent lightbulbs cost about \$1; however, their life spans are relatively short at around 1,000 hours. LED bulbs typically start at about \$2.50 per bulb, but their life spans are nearly 25 times longer than incandescent bulbs. Switching from incandescent bulbs to LED smart bulbs can help save



Smart lightbulbs are available in a variety of colors and dimming options that can help you set different themes or moods for the room — from an exciting bright white to a calming dim light. Photo credit: Cree



Of all the smart home technologies available on the market, smart lighting is one of the easiest and most affordable technologies to integrate into your home. Photo credit: Philips

energy and money over the long run, despite the higher initial cost.

As a new technology, there are plenty of benefits but also a few potential issues to be aware of before implementing the technology. Some smart lightbulbs might have minor technical issues such as not properly responding to a voice command. However, sticking

with reputable brands should ensure a well-functioning lightbulb. Another factor to consider is that not all smart lighting options are compatible with dimmers since smart bulbs come with their own built-in dimming mechanisms. This could lead to inconsistent lighting between smart and regular bulbs and could cause smart lights to flicker if they clash with the existing dimmer switch. To prevent this, simply avoid placing smart lightbulbs in fixtures that already have dimmer switches.

Before making any purchases, be sure to research which smart lighting options work best for your home. Read several reviews to ensure your purchase will be reliable during the entirety of its lifespan. There are plenty of smart lighting options out there, and choosing the best personalized option will help you make the most of it!

Maria Kanevsky 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.

## Shoo away vampires this Halloween

Little ghosts, goblins and princesses are a welcome sight on Halloween night. But beware of the vampire lurking inside your home.

You could be paying for vampire energy — electricity that leaks from your appliances, computers and entertainment systems — if you leave them plugged in even when they're turned off.

Any cord that is plugged into an electrical outline draws electricity. So if you leave your mobile phone charger plugged in after you've removed the phone or you leave your computer and scanner plugged in after you shut down for the evening, you could be wasting — and paying for — unused energy.

Most people leave electronics plugged in all the time because it's convenient to be able to turn them on without having to plug them in again and again, day after day. The worst offenders are “remote-ready” appliances

like computers, cable boxes, stereos, TVs, microwave ovens, garage door openers and video game consoles. As long as they're plugged in, they remain in a “ready” state so they don't have to wake up or warm up when you turn them on.

That can cost you between \$165 and \$440 per year in wasted electricity, depending on how many devices you have.

A tip: Invest in a high-quality power strip — one that will sacrifice itself during a power surge rather than letting the surge ruin the appliance. Plug multiple items into the power strip, and unplug the strip before bedtime. That's easier

than unplugging and replugging lots of appliances.

A caution: Don't overload your home's electrical circuits by plugging too many appliances into a single power strip. Especially if you live in an older home, consult an electrician about how much of an electrical load your single outlets can handle.



# Conserve energy as weather cools

It's tempting to turn the heat on as soon as the weather starts to cool down in the fall. But holding off for a few weeks until you really need to rely on heat can keep your energy bills low.

If you must turn the heat on during the early fall:

1. Set it no higher than 68 degrees. This will make your indoor air comfortable without wasting energy.
2. Move furniture and drapes away from warm air registers and baseboard heaters so they don't block the heat from circulating. The freer the airflow, the lower you can set your thermostat.
3. Close the flue damper of your wood-burning fireplace. In fact, consider fitting an electric fireplace

into it so you can enjoy a light show without sending heated air up the chimney.

4. Have an HVAC pro inspect your heating system before it gets too cold outside. Regular maintenance can prevent an expensive, inconvenient problem later in the winter when it would be uncomfortable to go even a day without a working heating system.

5. Caulk indoor openings on external walls like around the areas where the cable and phone lines come into the house and around penetrations for water pipes and sewer lines. Sealing those openings can keep your heated air in and the cool air out.

# Beware of contractor scams

Homeowners are hiring contractors to fix up their houses as so many people continue to work from home. If you're improving your space and need some help, be diligent about checking out the people you allow onto your property.

Here are some telltale signs that a contractor isn't legit:

- The contractor quotes you a price that's so low it seems like a steal. The scammer might tell you he has leftover materials from another job in your neighborhood or simply that he charges less than his competitors. Be aware that the pandemic has caused a shortage of building materials, so home-improvement jobs are likely to cost more — not less — than they did a couple of years ago.
- The contractor says you don't need to sign a contract. That means he or she doesn't have to sign one, either. Insist on a written estimate and a written guarantee that you will not be surprised by unapproved overcharges.
- The contractor insists on payment up front. If you pay in full before the work has even begun, you probably will never see that contractor again. It's customary and reasonable for the contractor to ask you for a deposit on the work, but it shouldn't be any more than one-quarter of the estimate.
- The contractor only accepts cash or offers you a deep discount if you pay with cash. That contractor probably is not paying taxes and likely does not have insurance. Equally suspicious is a contractor who demands daily payments. That is an invitation to an unfinished job.
- The contractor doesn't present himself as a professional. For example, if the company name is not painted on the contractor's truck or if the contractor doesn't have business cards or a website, he or she might not really have a business. Likewise, if the contractor gives you an estimate without taking measurements or calculating the cost of materials and labor, he or she probably is not legit.



# FALL CHECKLIST

Autumn brings awesome opportunities to unplug & reconnect with family & friends.



## BUILD A BONFIRE AND CAMP OUT

Fall is the perfect time to get outdoors, build a bonfire, and have a cozy campout in your backyard — or have an outdoor movie night! What is better than sitting around the campfire and roasting some marshmallows?

## CREATE YOUR OWN S'MORES BAR

Take your S'mores to the next level by mixing up your ingredients! Swap out graham crackers for your favorite cookie — and peanut butter cups, cookie butter, and caramel are a few examples of some fun fillings to try.



## VISIT A LOCAL PUMPKIN PATCH

It just wouldn't be Fall without a visit to your favorite local pumpkin patch. Pumpkin patches are fun for the whole family — with great activities like pumpkin-picking, corn mazes, hayrides, and photo ops!

## VISIT A LOCAL OR STATE PARK

Have an autumn adventure! From going on a weekend trip to a state park, to taking a bike ride, a family hike, or a picnic, to jumping in a pile of leaves — there are countless ways to make the most of the season.



All of us at Cumberland Connect are wishing you a Fall full of happy memories! We'd love to see your favorite Fall activity! Tag @GetCCFiber when sharing on social media.



[www.CumberlandConnect.org](http://www.CumberlandConnect.org)

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