

Your summer job: Keep electric bills affordable

School's out, vacations are under way and the heat of summer seems as if it will never end. This is also the time of year when some pretty important folks return home for a visit. Members of Congress such as Sens. Lamar Alexander and Bob Corker and Rep. Lincoln Davis will be traveling throughout our area and state, asking for your thoughts on various pieces of legislation being considered in our nation's capital.

One major concern for electric co-ops — energy and climate-change policy — has returned to the front burner. Legislation on this subject was introduced in the U.S. Senate in April, and co-ops across the country are studying it to see what it might mean for your electric bill.

At the same time, unelected bureaucrats at the U.S. Environmental Protection Agency (EPA) are moving ahead with efforts to regulate emissions of carbon dioxide and other greenhouse gases from power plants using the federal Clean Air Act — something the law was never designed to do. One of the main authors of the Clean Air Act, U.S. Rep. John Dingell (D-Mich.), has warned that applying the measure to establish federal oversight of carbon dioxide — which goes against the original intent of Congress — will result in a “glorious mess.”

It's too early to know for certain if Congress will take up this issue — very few legislative days are still scheduled for this session. But know this: Those of us at Caney Fork Electric Cooperative, along with more

than 900 electric co-ops across the country, are reminding lawmakers that whatever they do, we will judge their action or inaction on whether your electric bills remain affordable.



The bottom line is that any decision made by Congress — even the decision of taking no action and allowing EPA to proceed on its regulatory path — will have some impact on your electric bills. And this impact comes on top of other pressures — increased fuel and material costs and

higher demand for electricity, to name a few — that are forcing electric bills higher. Rest assured that your local co-op leadership — directors and staff — are doing what we can to keep these cost increases constrained.

But we need your help. During the congressional break this summer, I urge you to talk to your U.S. representative and senators about your electric bill. Make sure they understand what higher bills will do to your family's budget. I don't know about you, but for my family, every penny counts, especially at a time when our economy has been hit so hard.

More than 526,000 folks across rural America have already let their members of Congress know where they stand on energy and climate-change legislation through the Our Energy, Our Future grassroots campaign. These voices have formed a powerful chorus on the need for keeping electric bills affordable as debate on the issue unfolds. If you haven't done so, please consider adding your voice to this national dialogue at www.ourenergy.coop.

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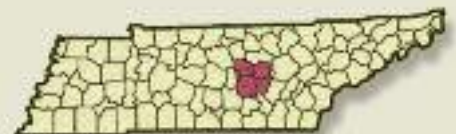
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Caney Fork Electric Cooperative

Serving our members since 1940.

2010 4-H Electric Camp

'Learning Tomorrow's Technology Today'

A group of enthusiastic 4-H'ers from Caney Fork Electric Cooperative's service area traveled to the University of Tennessee June 29-July 2 to attend the 2010 4-H Electric Camp, an event bringing hundreds of seventh- and eighth-grade students from across Tennessee to the Knoxville campus each summer to learn about electricity.

These 4-H'ers were among 300 youth from counties across the state who explored energy, electricity and the basic sciences through fun-filled, hands-on learning centers led by electric cooperative employees and representatives from other utility companies. This year's camp, themed "Learning Tomorrow's Technology Today," featured six interactive learning centers:

Electric Safety — Electric power does a tremendous amount of work for us, but because it is such a powerful force, we must be careful around it. This learning center taught campers how to play it safe around high-voltage power lines.

Electric Vehicles — The 4-H'ers learned about batteries, direct current and how it is used to propel electric vehicles. On hand for the students was one of the newest electric vehicles — the Mitsubishi MiEV. Campers demonstrated their driving skills by maneuvering an electric golf cart through an obstacle course.

Energy Conservation — In this activity, students learned how conserving the electricity in their homes not only helps to lower their electric bills but also helps to protect the environment.

Insulator Lamp — In this learning center, students took a lamp kit and some electric insulators and made an electric



Participating in the 2010 4-H Electric Camp from the Caney Fork Electric Cooperative service area are, from left, front row, Vicki King, CFEC; Elizabeth Sanders, DeKalb County; Zoe Cantrell, Maggie McCullough and Natalyee Steele, White County; Elizabeth Bleasdale, Kimberly Gossett, Katie Perry and Peyton Roberts, Van Buren County; Justin Spivey, Warren County; and John Chisam, CFEC. Back row: Ryan Vann, Van Buren County; Martin Grissom and Mitchell Woodlee, Warren County; and Blake Miller and Zebulum Roberts, Van Buren County.

lamp. Electric camp participants took their lamps home with them.

Electronic Scavenger Hunt — This learning center taught students how to utilize a Global Positioning System (GPS) device using a set of coordinates to locate hidden treasure.

Battery Tester — In this learning center, students built battery testers by soldering resistors, LEDs and integrated circuit (IC) chips to printed circuit boards. The battery tester actually measures the amount of charge a used battery still holds.

"The focus of the 4-H Electric Camp is to improve young people's knowledge of electricity, energy conservation, alternative energy sources, electronics, computer applications and electrical safety," said Dr. Mike Buschermohle, a professor with UT Extension. "Campers develop a better understanding of the important role electricity plays in their lives — plus they have a lot of fun and get to make many new friends from across the state."

"4-H Electric Camp is special because it utilizes fun, hands-on activities to teach students about science, electricity and safety," said Bill Rogers, CFEC general manager. "We're proud of our partnership with utilities across Tennessee to offer this valuable learning opportunity to young people from our service area."



Driving an electric golf cart in the electric vehicle learning center is Elizabeth Bleasdale of Van Buren County with John Chisam of Caney Fork Electric Cooperative.

Tennessee youth roll through capital

Students learn about government, co-ops on weeklong Washington Youth Tour

More than 130 students from electric cooperative service areas across Tennessee boarded buses in June to travel to Washington for the Electric Cooperative Youth Tour, the annual event that shows the state's young leaders the vibrant activities of our nation's capital,

Representing Caney Fork Electric Cooperative were Kristen Howard of Sparta, Corey Morris of McMinnville, Tyler Seymour of Smithville and Tyler Smith of Spencer. They won the weeklong trip to Washington, D.C., for writing winning short stories titled "Electric Cooperatives: Energizing Our Communities," describing how locally owned, member-controlled electric cooperatives provide valuable community-building support in addition to reliable and affordable electric service. LeAnn Perry, history teacher at Van Buren High School, was also awarded a spot on the trip in recognition of her invaluable support of the co-op's youth programs.

The Electric Cooperative Youth Tour is a joint effort of local electric co-ops such as Caney Fork Electric Cooperative, the Tennessee Electric Cooperative Association and the National Rural Electric Cooperative Association. Each school year, Caney Fork Electric Cooperative sponsors a short-story contest for high school juniors. Winners are awarded expense-paid trips to our nation's capital the following June as part of the Washington Youth Tour. This year's trip ran June 11-17 and included meetings with elected officials, visits to Washington's popular tourist stops and time to meet winners representing other co-ops across the state.

"We've been sending our leaders of tomorrow on expense-paid trips to our nation's capital as part of the Washington Youth Tour for more than 40 years," said Vicki King, CFEC communications coordinator who served as a chaperone. "This year's tour was extremely enjoyable and successful. These short-



story winners represent the best from our service area, and we're thrilled we were able to provide them this once-in-a-lifetime trip to see D.C. and learn more about their member-owned electric cooperative. The students eagerly explored all the capital city had to offer, and they served as exemplary representatives of their hometowns and local electric co-op."

On the tour, students saw famous sites they'd learned about in school, including the White House and memorials to past presidents Thomas Jefferson, Abraham Lincoln and Franklin Delano Roosevelt as well as monuments honoring the sacrifices of veterans of World War II and the Vietnam and Korean conflicts. Strolls through the varied museums of the Smithsonian Institution afforded the students opportunities to learn more about science, history and art. Other fun stops included homes of former presidents — George Washington's Mount Vernon and Jefferson's Monticello — a performance of "Thurgood" at the Kennedy Center for the Performing Arts and tours of the Washington National Cathedral, Crime and Punishment Museum and the Newseum.

The Youth Tour also included a solemn and sobering visit to Arlington National Cemetery, where the group laid a wreath at



Representatives of Caney Fork Electric Cooperative on the 2010 Washington Youth Tour take time for a photo at Monticello, home of Thomas Jefferson. They are, from left, LeAnn Perry, Van Buren High School history teacher; Corey Morris, Warren County; Kristen Howard, White County; Tyler Seymour, DeKalb County; Tyler Smith, Van Buren County; and Vicki King, CFEC.

ON THE COVER From left are Vicki King, Corey Morris, Tyler Seymour, Kristen Howard, Tyler Smith and LeAnn Perry.

the Tomb of the Unknowns. The Tennessee group marveled at the precision and skill of the United States Marine Drum and Bugle Corps and Marine Corps Silent Drill Platoon at the Sunset Parade, performed in front of the U.S. Marine Corps War Memorial's iconic statue recreating the flag-raising over Iwo Jima.

No trip to Washington, D.C., would be complete without a lesson or two in government and civics. The group was treated to a special after-hours, VIP guided tour of the historic U.S. Capitol by Rep. Lincoln Davis of Pall Mall and a meeting on the Capitol steps with Tennessee's senators, Lamar Alexander and Bob Corker.

An annual treat, Tennessee's Youth Tour delegation joined other trip winners from across the country for Youth Day on Monday, June 14. More than 1,500 students came together to swap stories of their Washington experiences. Mike Schlappi, a four-time Paralympic medalist and two-time wheelchair basketball champion, returned for this



At left, from left, students Corey Morris, Tyler Seymour, Kristen Howard and Tyler Smith gather in front of the Capitol in Washington, D.C. Below, the Caney Fork Electric Cooperative group visits Mount Vernon, home of George Washington. From left are Howard, Morris, Seymour, Smith and CFEC communications coordinator Vicki King.

year's program to share his inspiring message for every American, young or old: "Just because you can't stand up doesn't mean you can't stand out."

"This is another wonderful program our cooperative sponsors to educate our youth on their hometown electric co-op," said Bill Rogers, CFEC general manager. "Through this and similar educational opportunities made possible by Caney Fork Electric Cooperative and our statewide and national organizations, our future member-owners experience first-hand how we energize their communities with special community-building programs as well as affordable electricity."



Avoiding common financial scams

By Lisa Hughes-Daniel

The world, it seems, never lacks for folks who want to separate you from your hard-earned money. And as means of information have gotten more sophisticated, so have thieves. Many popular ploys today involve some form of online identity theft, which can cause untold damage to your finances and credit.

Can you recognize some of the more common financial hoaxes? Here's a quick guide to protecting your wallet.

Phishing 101

"Phishing" is an online tactic by which thieves fraudulently try to get sensitive personal or financial information — such as passwords, bank account numbers or your Social Security number — by pretending to be a source you trust. A few common examples:

- An e-mail purporting to be from your bank claims your account has been compromised and asks you to verify your account information.
- The "IRS" e-mails you, asking to confirm your personal information.
- A pop-up window appears, announcing you've won a prize and need to click — or better yet, send "processing fees" — to claim it.

Even if you're not e-mailing sensitive information back to a scammer, clicking on pop-ups or links in e-mails can make you vulnerable to a security breach, allowing thieves to access your personal data in other ways.

Keep in mind that scam artists read the news, too. Exploiting timely events like the new health-care bill or the Census can give fraudulent appeals an air of credibility.

Don't get caught in the net

Since some legitimate financial business can be conducted online, how can you detect foul play? First, look for tell-tale signs of amateurism like misspellings, poor grammar or words typed in ALL CAPITALS.

Second, know the rules. While you may receive e-mail notices from some companies — for instance, letting you know that your credit card payment is due — no bank or other institution worth its salt will ask you to send sensitive information electronically, an unsecure method of communications.

Whether a scam is small-scale or large, don't become a victim. Some steps you can take to protect yourself include:

- Don't open e-mails from senders you don't know — just delete them. Especially avoid clicking on any links, pop-ups or attachments.
- Know the identities, websites, addresses and phone numbers of companies you do business with. If you have concerns about an e-mail you receive, call the institution to verify.
- If you stop receiving statements for bank, credit card or even utility accounts, investigate. Identity thieves sometimes change billing addresses so you won't find out they're running up charges.
- Check your credit report annually (you can obtain one free report a year) and again if you suspect identity theft. Go to www.annualcreditreport.com or call 877-322-8228.
- Use anti-virus and anti-spyware software on your computer, and update them regularly.
- Visit www.onguardonline.com or www.ftc.gov/idtheft for more tips on protecting your identity and what to do if it's stolen.

Lisa Hughes-Daniel is a marketing communications consultant who writes and edits employee benefits-related materials for the Insurance & Financial Services Department of the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.



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DETECT
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Defend against ID theft as soon as you suspect it.

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