

Tennessee CONNECTIONS

FALL 2022 | CUSTOMER FOCUSED ⚡ COMMUNITY DRIVEN

Small Ways to Save

Page 6



ALSO
INSIDE

**The Path of
Electricity**

**How to
Make a Budget**

ADOBE STOCK
PHOTOS BY
PROXIMA STUDIO,
COMA AUTHOR,
WARMWORLD,
KURSI DESIGN





Lower your utility bills with smart financing.



From HVAC replacement to windows and doors, home energy upgrades shouldn't break the bank. That's why TVA EnergyRight® and your local power company work together to provide you with simple and affordable financing options. Now it's easier to improve your home energy efficiency, save money on utilities and live more comfortably with professionally installed upgrades from TVA-approved contractors.

Visit EnergyRight.com/residential to register your home and learn more about your financing options. Contact your local power company for eligibility. All lending programs subject to credit qualifications.

STAFF

EXECUTIVE DIRECTOR Brian Solsbee
DIRECTOR OF GOVERNMENT RELATIONS Jeremy Elrod
EXECUTIVE ASSISTANT Susan Sherrill
GOVERNMENT RELATIONS ASSISTANT Savannah Gilman

BOARD OF DIRECTORS

PRESIDENT Alex Smith, Humboldt Utilities
VICE PRESIDENT Mark Kimbell, Gallatin Department of Electricity
SECRETARY/TREASURER Allen Robbins, Sevier County Electric System
PAST PRESIDENT Jeff Dykes, BrightRidge
MEMBERS: Kenny Baird, LaFollette Utilities; Gabe Bolas, Knoxville Utilities Board; Scott Dahlstrom, Columbia Power & Water Systems; Evann Freeman, EPB of Chattanooga; Jeff Graves, Lexington Electric System; Don Hill, Nashville Electric Service; Dana Jeanes, Memphis Light Gas & Water Division; Eric Newberry, Athens Utilities Board; Vic Pusser, Lawrenceburg Utility Systems; and Terry Wimberley, Paris Board of Public Utilities.



Published quarterly to keep you informed of noteworthy events and important issues at your utility, **Tennessee Connections** is produced with the assistance of Pioneer Utility Resources Inc. Formed in 1954, the not-for-profit Oregon-based cooperative corporation serves the communication needs of consumer-owned electric utilities across the country.

PUR CEO Michael Shepard
SVP OF CONTENT Leon Espinoza
EDITORIAL DIRECTOR Mike Teegarden, CCC
SENIOR EDITOR Pam Blair, CCC
TENNESSEE CONNECTIONS EDITOR Chasty Anderson, CCC
EDITORIAL TEAM
 Jennifer Paton, CCC; Victoria Hampton; David Herder, Valeri Pearson
DESIGNER Jenn Hall
PUBLICATIONS PRODUCTION MANAGER Elizabeth Beatty
PUBLICATIONS COORDINATOR Alyssa McDougle

TO CONTACT TENNESSEE CONNECTIONS
Subscription services:
 Noncustomer subscriptions \$10 U.S. a year; \$12 foreign a year. Prepayment required. Allow 4-8 weeks for first issue. Identify local edition desired. Send orders to 5625 NE Elam Young Pkwy, Ste. 100, Hillsboro, OR 97124-6422.

Have a problem receiving your magazine? Utility customers should contact their utility office. Noncustomers call 503-357-2105.

Advertising Inquiries:
 Email displayads@pioneer.coop

© 2022 Pioneer Utility Resources. All rights reserved. Reproduction in whole or in part without written permission is prohibited. Direct reprint requests to tnconnections@pur.coop. For more information, visit www.pioneer.coop.

Celebrating Who We Are

One in seven Americans are served by a public power utility. That includes you.

Public power utilities across the U.S. celebrate Public Power Week the first full week of October every year. The goal is to help customers and stakeholders understand how they can better engage with their community-owned utility and benefit from all its offerings.

In Tennessee, 60 communities are served by public power. That puts you in good company. There are 2,007 communities in 49 states and five U.S. territories served by public power. Hawaii is the only state without a public power utility.

Public power utilities are not for profit, community-owned and locally controlled. They offer low rates and high reliability, while being responsive to customers, focused on the community and drivers of local economic development.

Public power utilities tend to have lower rates than other types of electric utilities, with monthly bills for residential customers an average of 4% less than customers of investor-owned utilities and 16% less than members of cooperative utilities.

Outside of major storms, customers of public power utilities are likely to be without power for less time: 62 minutes a year, compared to 150 minutes a year for customers of private utilities.

Public power supports strong local economies, employing 96,000 people in hometown jobs. The median public utility serves about 2,000 customers and generates \$5 million in annual revenue. Across all public power utilities, annual electric revenue from sales is approximately \$60 billion. This money is invested back into the communities served through the utilities' support of local causes and charities, and payments to state and local governments in lieu of taxes.

In October—and always—being served by a public power utility is worth celebrating! ■



Small Ways to Save

How small money-saving changes can make your life happier and more fulfilling with extra cash as a byproduct
Spotlight, PAGE 6

How to Make a Budget

Up Close, **PAGE 14**

Utility News	4-5	Adventure	18
Plugged In	10	Gardening	19
Planner	16	Utility News	20-21

Veterans: LIVING TO SERVE

Military life is a rich culture embedded in the Clarksville community. It is reflected in the name of roads, businesses, murals and community events.

Clarksville is proud of this connection, which sets our community apart from surrounding areas.

Figuratively and literally planted in the roots of our great town is the historic U.S. Army installment, Fort Campbell, home to the 101st Airborne Division (Air Assault). Friends, family and even utility staff have dutifully served at Fort Campbell.

With love for the community, veterans have even chosen to retire in Clarksville after service.

CDE Lightband reveres our military and the men and women who have honorably chosen to serve and protect our country. Currently, 26 veterans work at CDE Lightband. That number grows each year.

To ensure the development of a workforce of leaders, CDE Lightband believes it is important to recruit veterans, who bring distinctive skill sets and wide-ranging experiences.

Each November, CDE Lightband celebrates veterans with various events in honor of their sacrifices. At an annual

Veterans Day breakfast, honorees are given time to commemorate their military experiences and receive a special token of appreciation from the company. CDE Lightband veterans and their families are invited to ride on the float in Clarksville's Veterans Day Parade. This year's parade is Saturday, November 5.

To provide a deeper understanding of life in the military post-service, CDE Lightband asked several veteran employees to share their thoughts and highlight the memories that most impacted their lives. ■



ROBIN CARTER, Army

Q: Do you have any advice for others transitioning out of the military?

A: Don't expect civilian jobs to be anything like the military.

Q: How did your time in the military affect you?

A: It made me more disciplined.

Q: What did you learn about yourself while and after serving?

A: After basic training, I felt that I could do anything I put my mind to.

Q: What phrase or word will never be the same now that you have served?

A: Hurry up and wait.



STANLEY DICKERSON, U.S. Marine Corps

Q: How did you imagine military life before you joined? How did your perceptions change after serving?

A: I knew it would be different. I was 17, right out of high school, and was used to my mom's home cooking, cleaning, laundry—everything was done for me. That changed instantly and not politely.

Q: How did you choose the branch of service to sign up for?

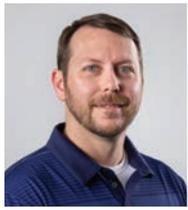
A: I decided on the Corps because I had two uncles who served: one in Korea and the other in World War II.

Q: What did you learn about yourself while and after serving?

A: My military service gave discipline and self-awareness. Along with that comes responsibility, which I was thankful for. My wife and I have been married 48 years and have two successful sons. I believe in dedication, commitment and obligation—all of which I learned the meaning of in the United States Marine Corps.

Q: What phrase or word will never be the same now that you have served?

A: Get it done. There is a feeling of emptiness and a general hole that is not filled until the task is completed.



JASON RABALAIS, U.S. Army

Q: How did you imagine military life before you joined? How did your perceptions change after serving?

A: I enlisted in April 2002, seven months after 9/11. I had a pretty good idea what I was in for—the U.S. began the war on terror—and how it was going to be from the stories from my JROTC instructor.

Q: What are some things you remember about adapting to military life?

A: Be flexible because things rarely go 100% according to plan. Pack light because everything is heavy. Expect the worst but hope for the best.

Q: What are some fun things you and your friends did together while you were deployed?

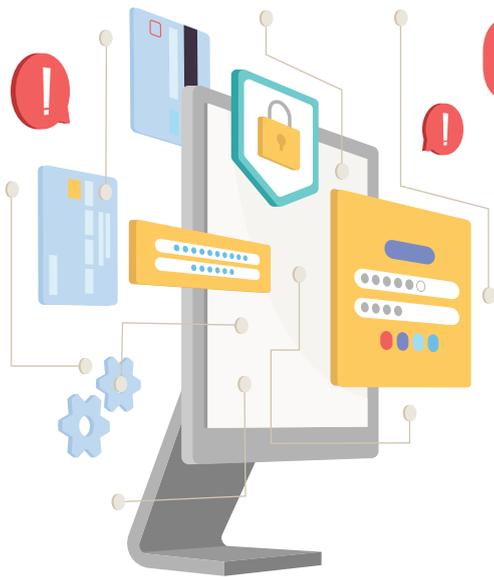
A: We played basketball, ping pong and foosball when time and/or opportunity permitted.

Q: Do you have any advice for others transitioning out of the military?

A: Leaving the military can give you an overwhelming feeling because of the amount of stability the military offers. When you begin the transition process, it may seem daunting, but you can do it. There are great opportunities out there, and employers are looking for vets like you.

Q: What phrase or word will never be the same now that you have served?

A: Never quit.



CYBERSECURITY Awareness Month

Ever-advancing technology plays a predominant role in our lives. Along with wonderful benefits, there is a dark side distorting and corrupting technological advances.

In 2004, the U.S. government designated October as Cybersecurity Awareness Month to encourage citizens to identify and safeguard themselves against cyberattacks.

You are key to your cybersecurity and

need to understand scams that could harm you.

Be alert if someone contacts you and threatens to disconnect electric service if payment is not made upon demand. These scammers can “spoof” or alter the name and phone number on caller ID to show CDE Lightband. CDE Lightband does not make phone calls to solicit immediate payment.

Scams can often happen through email, phone calls, text messages, surveys and social media.

If contacted, call or text CDE Lightband at 931-648-8151 to determine your account status, or view your billing and payment history on the CDE Lightband website at www.cdelightband.com under My Account.

Tips to Protect Yourself from a Scam

- If someone calls threatening to shut off your power if you don't

pay, hang up. It is a scam.

- Call or text CDE Lightband at 931-648-8151 to report the scam.
- Don't click random email links. Verify the source and its validity before proceeding.
- Never give personal or financial information to an unsolicited caller.
- If you think you have been scammed, contact the police. ■



Small Ways to **\$ave Big**

By Robin Howard

Saving money always seems to be associated with sacrificing fun. But small money-saving changes can make your life happier and more fulfilling, with extra cash as a byproduct. I know because I've lived it.

In 2009, at the height of the Great Recession, my husband was one of 8.7 million Americans who lost their jobs.

Like most people, our emergency fund wasn't great. Overnight, we had to figure out how to live on half the income we were accustomed to. Everything from Netflix to the cat's food was scrutinized as we figured out ways to cut spending drastically.

This may sound familiar to many of you who have had to react to overnight changes in our economy.

At first, my husband and I were panicked by the sudden, extreme restrictions. But a few weeks later, something unexpected began to happen: We found ourselves happier and more content than ever.

It took a year for my husband to find another job. During that time, we changed our lives for the better, forever. We found enough small ways to save that year that we built an emergency fund and took a two-week trip to Italy—all on one income.

Here are a few of the ways we did it.

Go Plastic-Free

The most surprising revelation we had that year was how expensive things in plastic are. We made a list of all food, personal items and household products that came in plastic and switched to homemade or eco-friendly versions in paper containers.

By making this one change, we saved enough that year to fund our Italian vacation.

Our plastic-free overhaul included things such as switching jugs of fabric

softener for wool dryer balls, shower gel for bar soap and an entire cabinet of commercial household cleaners for inexpensive castile soap.

We made staples—such as peanut butter and salad dressing—from scratch. We bought produce from local farms.

If you only make one change to save more money in the next year, going plastic-free is a game-changer.

Pretend You Love to Cook

Cooking at home and avoiding restaurants to save money isn't new advice, and most of us have been cooking at home more than ever. However, you may be surprised at how much cooking enriches your life and your relationships.

We usually splurged on an expensive meal for birthdays. However, my favorite birthday dinner of all time turned out to be a potluck on a friend's deck with a big, sloppy, homemade cake at the end.

Neither of us loves to cook, but we love what cooking at home did for us. We not only saved thousands of dollars on food that year, but the more we cooked, the more time we spent with each other and our friends.

Though we can afford to go out more often now, we don't. Our house has become the best restaurant in town.

Eat Plants

We also discovered that if we made more plant-based meals,

Libraries offer plenty of digital options to keep you entertained.

PHOTO BY ANTONIO GUILLEM

we spent about half as much at the grocery store. Since we were learning to cook anyway, we learned to make mostly vegetarian recipes—many of which came from my grandmother's old farm cookbook.

We not only cut our grocery budget in half, but in six months we both lost 30 pounds, and our cholesterol and blood pressure values fell to normal ranges.

We felt so much better that we never went back.

Find a Free Hobby

Our new financial reality was hardest on the weekends when we were at a loss for how to have fun without spending money.

In a fit of optimism, we became bird-watchers. Neither of us was particularly into birds, but we needed a free activity that would get us out of the house for a few hours.

With a pair of borrowed binoculars and a secondhand bird guide, we set off every Saturday for a park or birding hotspot. We competed to see who could identify the widest variety or the rarest bird.

Eventually, we met other birders, joined in on free bird walks and developed a new group of interesting friends.

Even though we don't have to bird-watch on weekends anymore, we still do.

Not everybody loves birds, but you might consider taking up an inexpensive hobby such as geocaching, photography, hiking or dog agility training if you are trying to save money.

Keep a List of Free Events

Free events added novelty to our simple life, and it helped us expand our horizons.

That year, if it was free, we were there—especially if

there were snacks. We went to museum exhibits, community yoga classes, concerts, outdoor movies, language lessons, nature lectures and farmers markets.

When you are trying to save money, it's vital you don't become a hermit.

Free online classes, concerts and museum tours are all over the place. Take advantage of these offerings and have fun in the process.

Use the Library

Libraries are goldmines of free fun and entertainment. If you don't already have one, get a library card. Sure, you can download or check out free books, audiobooks and movies, but libraries are also community hubs for cool no-cost events and classes.

Reevaluate What Makes You Happy

During our year of saving, we allowed ourselves one holdover from our two-income habits: Taco Tuesdays.

Suddenly, the takeout tacos we had always taken for granted became our most anticipated indulgence.

The funny thing is, we never got that excited about going to an expensive restaurant.

I wish we hadn't learned the hard way how to live on half of what we made, but by starting with a blank financial slate, we were gradually able to identify the things that genuinely make us happy.

It turns out the things that make us happy are relatively simple, like nature walks and tacos. Other things, like travel, are more extravagant.

By reevaluating how we spent money, we also learned where to save and where to splurge. ■



Birdwatching is a fun, inexpensive hobby and a good way to get outdoors and stay active. PHOTO BY FORESTPATH

30 TIPS to Save Energy and Money

By Danielle Brusby

These days, nearly everyone is looking for ways to save money and be more efficient with energy use.

This fall, work to decrease your energy footprint. Simple changes can make a big difference over the life of a home—and there is no better time to take steps toward a healthier utility bill and a cleaner environment.



ADOBE STOCK PHOTO BY THE TOIDI

1. Unplug items from the wall and turn off power strips. Many devices use electricity even when turned off, including TVs, printers, chargers, copiers, coffee makers, microwaves and lamps.

2. Switch off lights when leaving the room. It's an easy way for every member of your household to contribute to energy savings.

3. Plug electronics into a smart power strip. Replace standard power strips with advanced power strips. Smart power strips can detect when a device is in standby mode and cut power off to save energy. A standard power strip must be physically turned off when not in use.



PHOTO BY EMBERTEC



PHOTO BY NEST

4. Use a programmable thermostat.

Set your thermostat at a comfortable temperature, but program it to raise and lower the temperature when you are away from home or sleeping to save on heating and cooling costs.

5. Use dimmer switches. Dimmer switches reduce the flow of electricity, saving you energy and money.

6. Lower your water heater temperature.

For safety and efficiency, set your water heater thermostat to 120 F.

7. Weatherstrip exterior doors and windows. Sealing air leaks around doors and windows saves energy and can reduce heating and cooling costs 10% to 30%.

8. Line dry your laundry. Line drying your clothes saves around \$1.08 a load. While that doesn't seem like much, a family that does five to 10 loads of laundry a week can save between \$280 and \$560 a year.

9. Turn off the heat dry on your dishwasher. Allow dishes to air dry to save energy and money on your electricity bill.

10. Use ceiling fans, but only when you're in the room. Fans cool people, not rooms, by creating a windchill effect. If the room is unoccupied, turn off the ceiling fan to save energy.

11. Keep your refrigerator and freezer stocked. A full fridge and freezer cuts electricity use by acting as insulation.

12. Use LED lighting. Residential LEDs use at least 75% less energy and last 25 times longer than incandescent lighting.

13. Wash laundry in cold water. Today's washing machines are designed to work efficiently with cold water. You can save up to \$60 a year by selecting the cold water setting when you wash.



ISTOCK PHOTO BY JUANMONINO

14. Upgrade outdated appliances with Energy Star appliances. Look for newer, more energy-efficient models. The energy savings and tax rebates available will be worth the initial cost.

15. Use wool or rubber dryer balls. This helps reduce drying time and cuts down on static. Bonus: Wool dryer balls also absorb extra moisture and are an alternative to dryer sheets.

16. Keep your computer in sleep mode. You may be done using it, but if not set on sleep mode, the computer still uses electricity.



Search out ways to reduce your electricity use to save dollars and reduce your environmental footprint. ADOBE STOCK PHOTO BY TIERNEY

17. Close windows and shades when you're not home. This helps keep the sun from heating up your home, forcing your air conditioning to work harder.

18. Plant trees and shrubs. The proper vegetation provides shade to a home's east, south and west sides, and can provide a windbreak on the north side.

19. Install outdoor solar lighting. These are easy to install and are practically maintenance free. Bonus: Using them won't increase your electric bill.

20. Limit your oven use. To save energy, use a slow cooker, air fryer, microwave or toaster oven instead of the oven.

21. Insulate your electric water heater. This can reduce standby heat loss 25% to 45% and save 7% to 16% in water-heating costs.

22. If your toilet was manufactured before 1995, replace it. Newer ones come with many water-saving options and use a fraction of the water as older counterparts.

23. Fix leaky faucets. One drop a second can cost you up to \$35 a year and wastes 1,661 gallons of water.

24. Empty the dryer lint-trap. It removes a fire hazard and contributes to efficiency.

25. Change your HVAC filters frequently. As your filter traps more dirt, dust and allergens, efficiency decreases. A good rule of thumb is to change filters every 90 days.



ADOBE STOCK PHOTO BY STEHEAP

26. Install low-flow showerheads. Your family will use less water, saving precious water and money.

27. Turn off the air conditioner. Depending on where you live, using your air conditioner may be unnecessary—especially in spring and early summer.

28. Properly insulate your attic. Insulation reduces heat losses and gains, saving you money and improving comfort.

29. Use lids when cooking. Food cooks faster, so you can turn off your stove sooner.

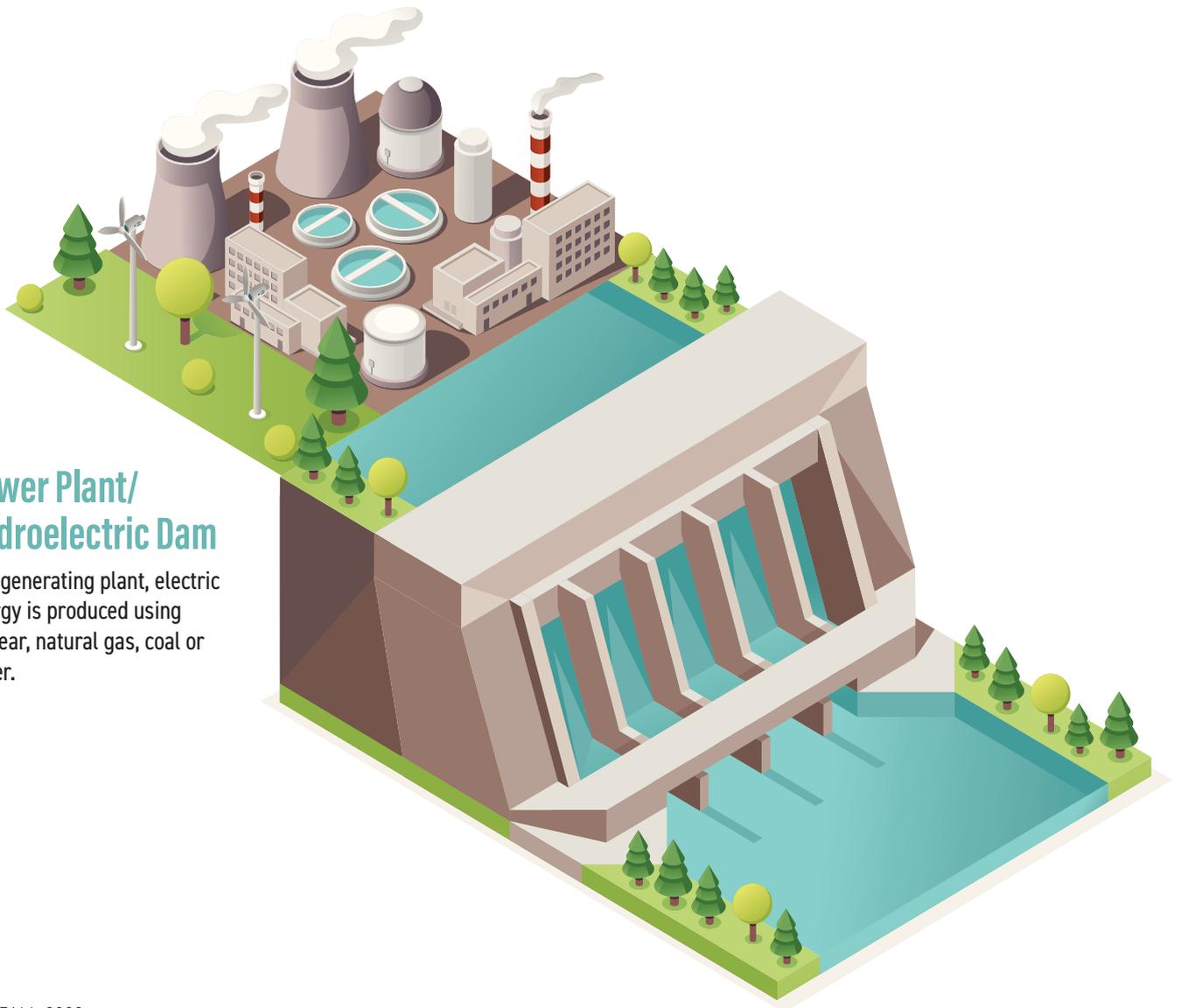
30. When in doubt, have an energy audit conducted on your home. This will help you decide what additional home maintenance tasks can help you save on future energy bills.

When it comes to saving energy, every little bit counts. Make small changes now, and you will be on your way to seeing a lower electric bill in the future. ■

The Path of electricity

Most of us take reliable electric power for granted.

Do you know what it takes to get power to you?

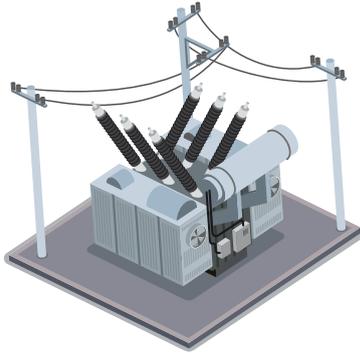


1 Power Plant/ Hydroelectric Dam

At a generating plant, electric energy is produced using nuclear, natural gas, coal or water.

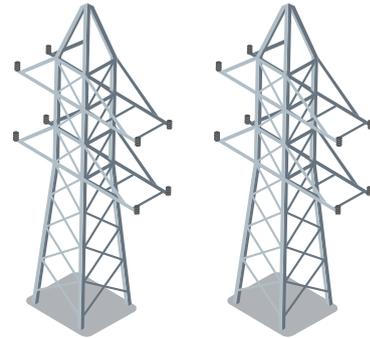
2 Step-Up Substation

Transformers at generating plants increase the voltage up to 345,000 volts so it can travel long distances over high-voltage transmission lines.



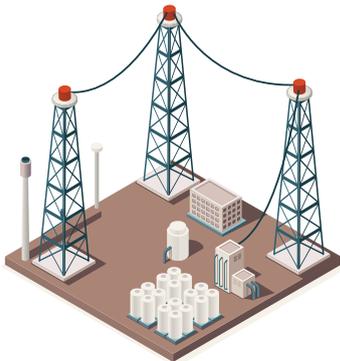
3 High-Voltage Transmission Lines

These lines carry electricity across long distances.



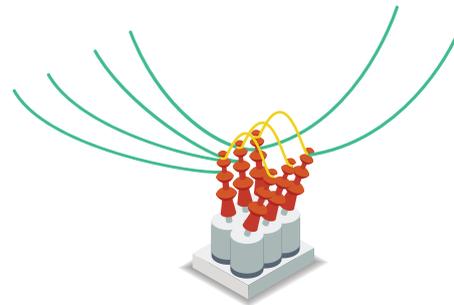
4 Transmission Substation

These transformers reduce electricity to 69,000 volts, making it suitable for short-distance delivery.



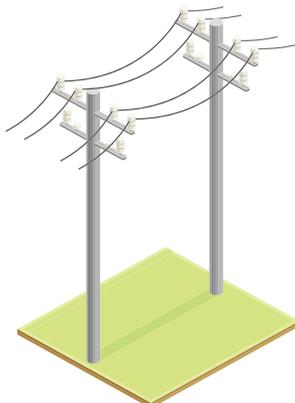
5 Local Distribution Substation

Local electric utilities operate these smaller substations to reduce electricity to 7,200 to 14,000 volts for distribution to users.



6 Distribution Lines

Utility-owned lines carry power to transformers that reduce power to 120/240 or 120/208 volts for consumers. They also may transmit any consumer-owned generation—such as from solar panels—onto the grid.



7 Consumer-Owned Renewable Generation

Solar panels, geothermal collection, a methane digester or a wind turbine is interconnected to the utility's lines. A cut-off switch is installed that disconnects the device from the line to protect personnel working during an outage or maintenance.



Convenient Comfort

By Anne Braly

The Crock-Pot debuted more than 80 years ago, became extremely popular in the 1970s in shades of mustard yellow and avocado green, and then went out of favor for a brief time.

But sometime in the 1990s, they came out of the closet and reappeared in sleek stainless steel. They have remained a kitchen staple.

This is the time of year the busyness of life takes over, and slow cookers reappear, becoming the workhorse of kitchen

appliances. They help feed the entire family, then let us enjoy leftovers for a week in various incarnations, taking precious little hands-on time.

We particularly love them in the fall, as the kids return to school, and we put the lazy days of summer in our rearview mirrors.

Here are some favorite recipes. Set your slow cooker to low and let it do the work for you.

GYRO BOWLS

Set up a bowl bar and let family and guests make their portions just the way they like them.

1 large yellow onion, thinly sliced
3 pounds boneless beef chuck roast
2 tablespoons dried oregano
5 garlic cloves, minced
3-4 cups beef stock
Couscous or rice
Salt and pepper, to taste
Pita slices

OPTIONAL GARNISHES: crumbled feta, halved grape tomatoes, cucumber or red onion slices, tzatziki, hummus

In a 5-quart slow cooker, add the yellow onion. Place the roast on top. Sprinkle 1 tablespoon of dried oregano and salt and pepper on top. Flip the roast and repeat with remaining dried oregano and more salt and pepper.

Top the roast with minced garlic. Add enough beef stock to cover the roast about three-fourths of the way. Cook the beef on low for 6 to 8 hours, or until fork tender.

Shred the beef. Spoon couscous or rice in individual serving bowls. Top with shredded meat and toppings. Serve with pita slices.





SLOW-COOKER TURKEY SHELLS

This recipe takes a little more time, but once the ingredients are prepared, set the slow cooker to low and take a break from the kitchen.

- | | |
|----------------------------------|--|
| 1 tablespoon avocado oil | 1 tablespoon dried parsley |
| 1 cup diced red onion | ½ tablespoon garlic powder |
| 3 garlic cloves | 4½ cups marinara sauce, divided |
| 1 pound ground chicken or turkey | ¾ cup mozzarella cheese |
| 4 cups chopped fresh spinach | 28 jumbo shells |
| 1½ cups ricotta cheese | Salt and pepper, to taste |
| 1 tablespoon dried oregano | Chopped parsley or green onions, for garnish |
| 1 tablespoon dried basil | |

Heat a large skillet to medium-high heat. Cook diced onions in heated avocado oil until translucent, about 3 to 4 minutes. Add garlic and sauté 30 seconds. Add ground turkey; cook until no longer pink, 5 to 7 minutes. Add spinach and cook until it is wilted, 1 to 2 minutes. Remove from heat and set aside.

In a large bowl, add ricotta cheese, turkey-spinach mixture and seasonings. Stir to combine. Stuff each jumbo shell with the mixture.

Add 3 cups of marinara sauce to the bottom of the slow cooker. Place 14 stuffed shells on top of the sauce. Spoon 1 cup of marinara sauce over shells. Top with remaining stuffed shells and finish with the rest of the sauce. Cover and cook on low for 6 hours, or until shells are cooked and tender.

When shells are done, sprinkle with mozzarella and continue cooking for about 5 minutes, or until cheese is melted. Garnish and serve.



ASIAN LETTUCE WRAPS

Adapted from America's Test Kitchen, this recipe is easy and perfect for a weeknight meal.

- 2 pounds ground chicken (not breast)
- 3 cloves garlic, minced
- 1 red bell pepper, cored and finely chopped
- ½ cup yellow onion, finely chopped
- ½ cup hoisin sauce
- 2 tablespoons soy sauce
- 1½ cups cooked white or brown rice
- 3 green onions, sliced
- 1 tablespoon rice vinegar, optional
- 1½ teaspoons sesame oil, optional
- 2 heads iceberg lettuce
- Salt and freshly ground black pepper
- 8-ounce can sliced water chestnuts, drained and rinsed

Place ground chicken and garlic in a large microwave-safe bowl. Microwave mixture, stirring occasionally, until chicken is no longer pink, 5 to 6 minutes.

Drain liquid and add mixture to a 5-quart slow cooker. Add bell pepper, onion, hoisin sauce, soy sauce, ½ teaspoon salt and ½ teaspoon pepper. Toss. Cover and cook on low 2 to 3 hours, until chicken is tender.

Stir in water chestnuts, cooked rice, green onions, rice vinegar and sesame oil. Cook until heated, 3 to 5 minutes. Season with additional salt, as desired.

Fill iceberg lettuce leaves with chicken filling. Makes enough for about 12 lettuce wraps.



ADOBE STOCK PHOTOS BY NATTHAPOL, SANJIA, XAMTIW, UNGVAR, ISMISHKO, MEGANBETTERIDGE



Establishing a budget provides a guideline for making financial decisions. ADOBE STOCK PHOTO BY JOHNKWAN

How to Make a Budget

Save money now to be financially secure in your retirement years

By Robin Howard

No matter how much you earn, budgeting your money is a habit that will help create financial security and allow you to enjoy life more fully. Making a budget also helps eliminate the anxiety that comes from constantly feeling behind.

But how much should you be spending and saving? How much can you spend on vacations, housing or a car and still be financially responsible?

50/20/30 Rule

One tried-and-true approach is the

50/20/30 rule—a guideline for the percentage of your take-home (after-tax) pay you should spend in each of three categories: necessities, savings and lifestyle.

Necessities

Devote 50% of your income to things you need, such as housing, food, utilities, transportation, clothing and minimum payments on debt, such as car loans, credit cards and student loans.

Savings

Allocate 20% to long-term savings (including retirement) and extra debt payments. In this plan, allocate your 20% in order of priority:

- Create a \$500 starter emergency fund.
- If your employer matches 401(k) contributions, contribute the total amount required to get the match.

- Eliminate credit card debt, payday loans and anything else with a high interest rate.
- Once you have eliminated high-interest debt, save the maximum amount allowed in a Roth IRA.
- Build an emergency fund of three months of living expenses, then work up to six months.

Lifestyle

Allocate 30% of your take-home pay for lifestyle choices, such as vacations, going out to restaurants, hobbies, gift-giving and anything else that isn't a necessity or savings. If you have high-interest debt, you can redirect some of this money toward paying it off.

The 50/15/5 rule

Financial services company Fidelity

suggests a slightly different breakdown: 50/15/5. According to the company's research, this breakdown gives you a good chance of maintaining financial stability now and keeping your current lifestyle in retirement.

According to this guideline, you should devote no more than 50% of your income to housing, groceries (excluding takeout and going out to restaurants), health care, transportation, child care and debt payments.

Save 15% in a retirement account and 5% in short-term savings for an emergency fund. You can use the remaining 30% however you want: save for college, spend on vacations or grow your collection of fancy hats.

There isn't much variation in the two guidelines, but in Fidelity's plan, you invest more for retirement right away while paying down debt and building a large emergency fund more gradually. Fidelity's guideline may have a bias toward investing more, but the long-term effects of compounding interest make it worth consideration.

The Magic of Compounding Interest

The logic for prioritizing your money in either of these ways is it will give you the most return in the long run.

Think of it this way: If you buy a \$2 hot dog every day for a year, you will spend \$730. If you give up hot dogs for a year and invest that \$730 at 5% annual rate of return instead, in five years, you will have \$931.69. In 30 years, your hot dog seedling of \$730 will have turned into a respectable \$3,155.02.

Compounding interest is why it's essential—or at least less painful—to start saving for retirement early.

If a 20-year-old saves \$500 a month until they are 67—an investment of \$282,000—it will have grown to roughly \$1.94 million by the time they retire. Start saving \$500 a month at 30, and you will have nearly \$1 million. At 40, you will have \$500,000.

Exceptions to the Rule

Even if you can't achieve either of the budget allocations right now, they give you a guideline for making financial decisions.



ADOBE STOCK PHOTO BY PORMEZZ

Both are just a starting point. Where you live and other circumstances may require you to adjust.

For example, housing prices have trended higher in the past two years across the country, so you may need to spend more on necessities and adjust other parts of your budget accordingly. Or, if you're on a mission to pay off debt or save more, you will want to devote a higher percentage in those areas.

Retiring Early

If you want to retire earlier than 65, 67 or even 59½, saving 20% may be too little.

The FIRE (financial independence/retire early) community aims to save up to 70% of its income to retire in their 30s, 40s or 50s. Once you save \$1 million, the premise is it can generate \$40,000 a year in interest indefinitely. If you invest aggressively, you won't have to save the full \$1 million; compounding interest will help your investment snowball.

Assuming a 10% annual rate of return in an online brokerage account, such as Vanguard or Fidelity, here's how quickly you can save \$1 million:

- In 10 years, by saving \$4,964 a month.
- In 20 years, by saving \$1,382 a month.

- In 30 years, by saving \$481 a month.
- In 40 years, by saving \$179 a month.

At age 59½, you can tap individual retirement savings from a 401(k) or IRA. At 62, you can start collecting Social Security. If you want to retire early, you will need to save enough to cover your cost of living until you can withdraw from your retirement savings without penalties.

While retiring early sounds great on Monday mornings, many FIRE early adopters who saved their \$1 million and quit working in their 30s or 40s found that having a job gave them meaning and structure, so they went back to work. The difference is, they have the freedom to work for themselves or take jobs they enjoy.

Instead of radically altering your life so you never have to work again, it may make more sense to restructure your life so you enjoy how you are earning a paycheck.

Taking time to think through your retirement plans, estimating what you can expect from Social Security and filling in any gaps with savings can help you avoid nasty surprises when you're ready to enjoy your leisure years. The earlier you begin to save, the easier it is to build wealth for the future. It's never too late to start. ■

TENNESSEE CONNECTIONS

PLANNER

Fall in love with Tennessee on a scenic hike, a road trip to see trees bursting with color, a family get-together at a pumpkin patch or farm, or through bone-chilling ghost stories at haunted destinations.



PHOTO COURTESY
OF TENNESSEE
MEDIEVAL FAIRE

ADOBE STOCK PHOTOS BY ANCHALIE_SAVE JUNGLE

HARRIMAN

October 15-16

Tennessee Medieval Faire

Enter the gates and feel transported to the Middle Ages, 1000 to 1300, where right is might and wrong is challenged. Meet royalty and rogues enjoying a market day festival. Towering above all are the knights on horseback, riding into danger to protect king and country or ladies and the less fortunate. You, too, can play a rogue or royal. Use your imagination and join in the fun. Huzzah!
www.tmfair.com

WARTBURG

Through October 31

Squarecrow Square

Fall exhibits featuring creative scarecrows from businesses and individuals surround the historic courthouse square lawn.

mctamoco.com

DANDRIDGE

October 22-23

Lakeside of the Smokies Balloon Fest

Experience the colors of fall at East Tennessee's premier hot air balloon festival in the foothills of the Great Smoky Mountains. Enjoy music, food trucks, East Tennessee wine and craft beer tastings, children's activities, hot air balloon rides and a nightly balloon glow.

lotsballoonfest.com

MEMPHIS

October 22-23

RiverArtsFest

Located downtown on Riverside Drive, the longest-running fine arts event in the region strives to present rich, cultural, artistic diversity and talent from around the mid-South and all 50 states.

riverartsmemphis.org

GRANVILLE

November 11-December 31

Festival of Trees: Christmas Characters on Parade

Celebrate the season by touring Granville Museum and see more than 20 trees creatively decorated with a variety of themes by community organizations and individuals. Walk through Granville during the day to see hand-painted, life-size Christmas characters or drive through in the evening and see special lighting on the characters and decorated buildings.

granvilletn.com

OAK RIDGE

November 19

Secret City Half-Marathon and 5K

The half-marathon route starts at the Melton Lake Park peninsula and runs along Melton Lake, then past an operating quarry. Continue along a serene tree-lined private road, then through the secret city of Oak Ridge. A virtual option also is offered.

runsignup.com/Race/TN/OakRidge/secretcityhalfmarathon

CLARKSVILLE

November 22-December 31

Christmas on the Cumberland

More than 1 million dazzling light displays adorn a half-mile of Cumberland Riverwalk nightly from Thanksgiving until New Year's Eve. The free event is a perfect way to ring in the holiday season.

www.cityofclarksville.com

LIVINGSTON

November 25

Christmas in the Country

This yearly event at the historic downtown square features lighting of the Christmas tree, fireworks, shopping, carriage and wagon rides, music, refreshments, prizes and photos with Santa.

cityoflivingston.net

KINGSPORT

December 3

Nighttime Christmas Parade

Downtown streets light up with a parade, followed by lighting of the community Christmas tree immediately thereafter in the historical church circle.

visitkingsport.com

Include Your Upcoming Event

Want to share a family-friendly event with the readers of Tennessee Connections?

Please visit tinyurl.com/TennesseeEvents to submit the details. Thank you.

For a complete list of what's happening in Tennessee, visit tnvacation.com/calendar.

PHOTO COURTESY OF SEVIERVILLE
CONVENTION & VISITORS BUREAU



SEVIERVILLE

December 3

60th Annual Christmas Parade

Watch or join this traditional hometown parade in the heart of historic downtown. The parade steps off at 11 a.m. from the parking lot of First Baptist Church Sevierville. It follows its traditional route north on Forks of the River Parkway, turning right onto Main Street, then right onto Court Avenue before returning to the starting point. There is no fee to enter a float. Contact Sevierville Chamber of Commerce for more information.

scoc.org/ChristmasParade.aspx



PHOTO COURTESY OF HERITAGE
FOUNDATION OF WILLIAMSON COUNTY

FRANKLIN

37TH ANNUAL PUMPKIN FEST

October 29

Tons of festive fun await people of all ages along Main Street and side avenues in downtown at middle Tennessee's largest family fall festival, put on by Heritage Foundation of Williamson County. Enjoy a full day of autumn-inspired food and drink, children's activities, live music, costume contests for pets and families, and outstanding arts and crafts featuring seasonal and specialty gift items.

williamsonheritage.org/events

Visit Tennessee's highest point at Clingmans Dome



What Is It?

Clingmans Dome is the highest location in Great Smoky Mountains National Park and the third highest mountain east of the Mississippi. The top of the dome has an elevation of 6,643 feet, and the observation tower adds another 45 feet of height, giving 360-degree over-looks of the region. On clear days, visitors can see farther than 100 miles.

Where Is It?

Clingmans Dome sits on Tennessee's border with North Carolina, about an hour south of Gatlinburg. To get to the dome, visitors center and tower, take Interstate 441 to Clingmans Dome Road. The 7-mile road has many scenic overlooks. Once at the parking lot, a half-mile paved, steep trail leads to the observation tower.

Up to the Highest Heights

Post World War II, the National Parks Service saw a large increase in tourism due to increased incomes and car use. However, this led to more visitors than many parks could handle. In 1956, the NPS launched Mission 66, a 10-year plan. As part of the mission, the Clingmans Dome Tower was built in 1959. Visitors get to the top by walking up a 375-foot-long spiraling ramp.

Weather

The top of Clingmans Dome is a coniferous rainforest, with high rainfall and temperatures 10 to 20 degrees colder than the surrounding areas. The road to the tower is closed seasonally, often from early December through late March. Visibility from the tower can sometimes be limited to 20 miles due to air pollution.

ADOBE STOCK PHOTO BY CHANSAK JOE A.

More Info

Entrance to Great Smoky Mountains National Park is free. To start planning your trip and for more information, visit www.nps.gov/grsm/planyourvisit/clingmansdome.htm or call 865-436-1200.

Tennessee Extension Master Gardener Program

Do you love gardening? Enjoy serving in the community? The Tennessee Extension Master Gardener program might be for you.

Across Tennessee, master gardener volunteers are found at local University of Tennessee-Tennessee State University Extension offices, farmers markets, community gardens and schools, educating the community in research-based, noncommercial horticulture.

These volunteers are passionate about plants and dedicated to the mission of improving the lives of Tennesseans, while promoting community health and environmental stewardship.

Master gardener volunteers work hard to complete their certification, earning their green badges and the official title of Tennessee Extension Master Gardener.

There are a few steps to becoming a certified master gardener. The first is to

contact your county's extension office, find a master gardener program and apply for the training.

Applicants are interviewed by local coordinators to determine if they are a good fit for the program or would be better suited to another role.

While not all counties have master gardeners, most groups allow residents from other counties to participate in their training and volunteer at their projects. Before applying to another county, ask about their volunteer opportunities. You likely must volunteer at that county's community projects.

Once accepted into a master gardener program, applicants must complete 40 hours of training. Though the exact dates and times vary by county, trainings typically are scheduled over several months in the spring or fall.

Among covered subjects are the history of Tennessee Extension, basics of the master gardener program, botany, soil science, weed management, integrated pest management, and fruit and vegetable gardening.

Graduates earn the title of intern, pending completion of certification.

The final, ongoing step is to maintain the master gardener certification.

After finishing the 40-hour course, volunteers must complete 40 hours of service at extension-approved projects and eight hours of continuing education. Applicants have up to one year from the completion of training to attain these initial certification hours.

The yearly certification requirement then changes to 25 volunteer hours and eight continuing education hours.

All master gardener projects are based on specific horticultural needs in the community and developed in conjunction with the extension office.

Whether it is education on home gardening, organic food production or residential turfgrass management, the goal is to ensure accessible educational programs are available for those interested.

From public gardens to farmers markets, Tennessee master gardeners are available to answer questions and provide education to ensure a bright and sustainable future. ■



Rylan Thompson is a Tennessee State University Agriculture and Natural Resources/4-H Extension agent in Knox County. He specializes in residential/consumer horticulture and 4-H, and is the Knox County Master Gardener coordinator.

To find a master gardener program, visit <https://mastergardener.tennessee.edu/how-do-i-become-a-master-gardener>.





Energize Your Future

Careers in Energy Week Is October 17-21



During Careers in Energy Week, CDE Lightband celebrates the endless career opportunities at electric utilities.

It is an exciting industry that benefits millions of people each day.

Energy has many facets of employment: from innovators and engineers seeking new paths in collecting and storing power to skilled tradespeople solving complex, dangerous challenges.

The work is essential and always in demand. These skilled professionals proudly lead the community in maintaining energy reliability, safety, affordability and durability, and ensuring clean energy goals are accomplished.

CDE Lightband offers numerous career paths and positions. The best candidates are energetic, skilled and driven to improve the Clarksville community where we live, work and play. Full- and part-time positions are available within a variety of fields.

You can start a rewarding career in the energy industry with the right education and training.

Join a company where the opportunities are unmatched. Change your future today. ■



DAYLIGHT SAVING TIME

Daylight saving time originated to save resources and extend the workday.

In the past four years, 19 states have enacted legislation or passed resolutions pushing for permanent daylight saving time nationwide.

The U.S. Senate unanimously passed the Sunshine Protection Act on March 15, just days after clocks were adjusted to spring forward. The act would abolish clock changes and make daylight saving time permanent in the U.S. starting in November 2023.

According to a recent poll, nearly two-thirds of Americans want to stop the twice-per-year clock change. The decision by the Senate is promising, but the bill is stalled in the House of Representatives, which faces more immediate pressing issues.

Don't forget to set your clocks back one hour on SUNDAY, NOVEMBER 6.



ADOBE STOCK PHOTO BY PAPRIKA, ASSEMIT, BILETSKIY, EVGENIY

VAMPIRE

energy



With the ghoulish hour at hand, a vampire is on the hunt to take a bite out of your wallet.

This evildoer—known as vampire energy or phantom load—targets your electrical outlets.

Many TVs, cable boxes, chargers and other consumer electronics have instant-on features or small clocks. These consume energy all the time.

This can be deceptive because the device looks as if it is turned off and not using power.

According to the Energy Information Administration,

vampire energy costs Americans more than \$3 billion annually.

Don't let your devices be energy vampires. Avoid unnecessary expense from vampire power with these simple tips:

- Unplug anything you are not using: chargers, gaming systems, coffee makers, etc.
- Use a smart power strip.
- Shut down your computer overnight.
- Buy Energy Star-certified products.

Find more fang-tastic ways to save energy by becoming a Power Partner. ■



HOME IDLE

ALWAYS-ON LOADS

Continuous power use by:

- Devices consuming power even in "off" or "sleep" mode
- Devices left on overnight (e.g., set-top boxes, computers, printers)
- Infrastructure appliances using power continuously, such as GFCI outlets



HOME ACTIVE

INTERMITTENT LOADS

Power use by devices that are not always-on, but are active frequently enough for some of their energy use to be captured by the lowest hourly smart meter measurements, such as:

- Refrigerators and freezers
- Furnaces and air-conditioners
- Aquarium heaters
- Humidifiers/dehumidifiers

ACTIVE LOADS

Power use by devices when actively used, such as:

- Lighting
- Kitchen and laundry appliances
- TVs, computers, and other consumer electronics

MISSISSIPPI MEMORIES

The older I get, the more I'm reminded that fun isn't always fun.

Such was the case in 1989, when I embarked on a 116-mile journey down the Mississippi River from Caruthersville, Missouri, to Memphis.

I was on the river to write a newspaper article on Dick Hancock, whose goal was to paddle the entire Mississippi from northern Minnesota to the Gulf of Mexico—a 2,340-mile odyssey.

Dick—the girls basketball coach at the Tennessee School for the Deaf in Knoxville—split his trip into two summers. As a side note, Dick was not hearing-impaired.

When I met him in Caruthersville for the final leg of his first summer, Dick had been paddling for 53 days. He had lost 25 pounds, and his suntan was spectacular.

Although I am an experienced paddler, Dick and I had never paddled together. My extra weight made the 17-foot canoe tippy, and the Mississippi River's current was way stronger than I had imagined.

Because of the wing dams jutting out from shore, we had to stay in the main channel with the towboats and barges. The weather was brutally hot. On our second day, we covered 58 miles.

Some towboats were pushing loads seven barges long and seven barges wide. Motoring upstream, they kicked up enormous rooster tails, making the journey more challenging. Coming downstream, they sometimes sneaked up on us because the barges were so long, we couldn't hear the towboat.

Dick never stopped smiling. Here was a grown man fulfilling his boyhood dream—a modern-day Huckleberry Finn.

We camped on sandy beaches the size of football fields and ate ready-to-eat meals, such as meatballs in barbecue sauce and dehydrated pears.

One day we got cussed out by a towboat captain who approached us from behind as we came to a sharp bend in

the river. Using his loudspeaker, he said that what we were doing was reckless, and we had no business being out there with barge traffic.

None of this ruffled Dick in the least.

To this day, I have never met anyone so lighthearted yet doggedly determined.

At 10:45 a.m. on our third day, we rounded a bend and saw the distant skyline of downtown Memphis—the final destination of this leg of the trip. We beached the canoe at Mud Island below the I-40 bridge.

On our drive back to Knoxville, Dick said the first thing he wanted to do when he got home was take his children camping.

In the winter of 2005, I learned Dick had been diagnosed with an inoperable brain tumor. The doctors gave him four months to live. He died that spring at age 59.

A few weeks before Dick died, I took him out for lunch at his favorite Mexican restaurant. Cancer had erased his short-term memory, but Dick could still revisit some of the past.

On the way back to his house, he remembered how the Mississippi River started out small and pretty in northern Minnesota.

"We had a heck of a time, didn't we?" he said.

"Yes, we did," I replied.

"And I made it the whole way?" he said.

"Yes, Dick, you made it the whole way," I replied. ■



Morgan Simmons is the former outdoor editor for the Knoxville News Sentinel and seven-time winner of the Tennessee Outdoor Writer of the Year award. He lives on a farm in Clinton, Tennessee, with his wife, a donkey, six goats, two dogs and several chickens.



**WANT TO BUY A
HOME BUT DON'T HAVE
A DOWN PAYMENT?**

**WE HAVE YOU
COVERED.**



- UP TO 4% OF THE LOAN AMOUNT FOR DOWN PAYMENT AND/OR CLOSING COSTS
- NO INCOME LIMITS
- NO GEOGRAPHICAL LIMITS
- 1ST TIME HOME BUYERS NOT REQUIRED
- AVAILABLE WITH FHA, VA, AND USDA LOANS

FIRST CHOICE[®]
LENDING SERVICES, LLC

NMLS # 473797

Tennessee Owned and Operated.



Apply Online:
www.fcls.com

Toll Free: 855-392-4141





www.cdelightband.com

OFFICE

2021 Wilma Rudolph Blvd.
Clarksville, TN 37040

PHONE

Call or text
931-648-8151

**REPORT POWER
OUTAGES**

Text OUT to 85700

OFFICE HOURS

8 a.m. to 5 p.m.
Monday-Friday

**CALL CENTER
HOURS**

7 a.m. to 7 p.m.

**GENERAL
MANAGER**

Brian Taylor

**BOARD
MEMBERS**

Ron Jackson, Chair
Travis Holleman
Darla Knight
Garnett Ladd
Kunal Shah

**MISSION
STATEMENT**

To improve our community through the reliable and affordable delivery of electric and broadband services.

Follow us on social media.



PRSRT STD
U.S. POSTAGE PAID
FRANKLIN, TN
PERMIT No. 351

TN-200

Ready to love your Wi-Fi again?

Add SMARTBAND Today!

Select your speed

- 250 Mbps
- 500 Mbps
- 1 GIG

SMARTBAND Includes

- Extended Wi-Fi Coverage.
- Advanced Online Security & Ad Blocking.
- Parental Controls and More!

ADOBE STOCK PHOTO BY ALEXANDERTROU



**Closed
for the
holidays**

Business Office Closures:

- **VETERANS DAY** (Friday, November 11)
- **THANKSGIVING** (Thursday, November 24, and Friday, November 25)