



MESSAGE FROM GENERAL MANAGER/CEO  
**JILL SADBERRY**

## May Your Holidays Be Merry and Bright

**IT'S HARD TO BELIEVE** the holiday season is already here, and we'll soon be gathering with family and friends to celebrate. This festive time of year brings joy and warmth, but as the weather gets cooler and we spend more time indoors, the holidays can also bring increased energy use and a higher risk of electrical and fire hazards.

Your team at Navarro County Electric Cooperative cares about your well-being, so this month I'd like to share a few practical tips to help you stay safe and efficient during the holiday season.

### Safety First

My family really enjoys decorating our home for the holidays. But before we deck the halls, I always check electrical cords and light strands to make sure they aren't frayed or damaged. This gives us

the first of each month, so it's easy to remember. Testing smoke alarms only takes a few seconds and could save lives, so make it a habit.

### Season for Savings

Spending more time indoors with more guests in the home can really impact energy use. By taking a few small steps to save energy during the holiday season, you can minimize the effect on your power bill.

I like to remind my family members to mind the thermostat. Since heating and cooling makes up the majority of home energy consumption, the thermostat is one of the best places for savings.

On those chilly days, lower it a few degrees, especially when you have family or friends stopping by. Good company brings additional warmth to your home—and so do the oven and stove.

There's no denying one of the best parts of the holiday season is the food—not just the meals but the time we spend together in the kitchen. There are many ways to save in the heart of your home, but one of the best approaches is to cook with smaller countertop appliances, such as air fryers, slow cookers and toaster ovens.

These handy appliances consume a fraction of the energy used to heat the oven, creating the perfect recipe for mealtime and energy savings. If you do use the oven, plan to cook several dishes at the same time.

Your family can also save energy by decorating with LED holiday lights. LEDs are the most energy-efficient lighting option available, and they last much longer than traditional bulbs.

I hope you'll implement some of these energy-saving and safety tips into your holiday plans. For additional advice, visit our website, [navarroec.com](http://navarroec.com). We're here to help you with safety and savings year-round.

Your friends at Navarro County EC hope your holiday season is merry and bright. ■



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peace of mind, knowing our holiday lights are ready to safely brighten our home. I also double-check the lights we use outside to make sure they're rated for outdoor use.

Like many households, we also enjoy holiday-scented candles. While festive, candles can be fire hazards and should never be left unattended.

One of the best and easiest ways to safeguard your home is to test smoke alarms often. I test mine on

# NCEC Returns Capital Credits

THE NAVARRO COUNTY ELECTRIC COOPERATIVE Board of Directors is proud to notify our members that it has elected to retire and distribute a portion of capital credits. Capital credits are one of the most unique and rewarding benefits of Navarro County EC membership.

Investor-owned utilities maximize profits to pay dividends to their stockholders. Electric co-ops, on the other hand, don't exist to earn a profit; we exist to serve you. This year NCEC is returning \$1,870,352.71 to our members for the years 1999 and 2023, which you will see reflected as a credit on your December bill.

Electric co-ops have one primary source of equity capital: that which is contributed by the members. Member equity is the essential tool for NCEC to build, maintain and upgrade the facilities necessary to provide the reliable, economical electric service our members are accustomed to receiving from the cooperative.

When members pay their electric bill each month, they are not only paying for the reliable service but also investing in the company in which they partly own. As a result of that equity stake in the business, NCEC members share in the money left over.

Capital credits payments demonstrate your co-op's commitment to its members. We truly consider it a privilege to serve you and will continue to do so with integrity, accountability, innovation and our longstanding commitment to community. Simply put, we will continue to look out for you and the entire NCEC membership. ■

## NCEC To Award Scholarships

NAVARRO COUNTY ELECTRIC COOPERATIVE will award \$6,000 scholarships to six local students for the 2025–26 school year.

Applications are available online at [navarroec.com](http://navarroec.com) and must be received in our office between December 20 and March 3, 2025. The scholarships must be used for the fall 2025 and spring 2026 semesters.

For more information, contact Mark Rash at (903) 874-7411, ext. 120, or [mrash@navarroec.com](mailto:mrash@navarroec.com). ■

## A Note on Line Items

Please be advised that the Securitization Cost Recovery Factor line item on your Navarro County Electric Cooperative electricity bill includes securitized charges owned by Brazos Securitization (the bond issuer) and not Navarro County EC. Revenue generated from the securitized charges is used by the bond issuer to pay the securitized bonds issued December 14, 2022, by the bond issuer, pursuant to a financing order adopted by Navarro County EC on August 29, 2022, in accordance with the provisions of Subchapter D of Chapter 41 of the Texas Utilities Code. A portion of the proceeds of the securitized bonds were used by the bond issuer to purchase securitized property created under the financing order from Navarro County EC, which proceeds were, in turn, used by Navarro County EC to pay extraordinary costs and expenses arising out of the February 2021 winter storm.

## Navarro County Electric Cooperative

### CONTACT US

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**Local** (903) 874-7411

**Toll-Free** 1-800-771-9095

**Email** [msdept@navarroec.com](mailto:msdept@navarroec.com)

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### General Manager/CEO

Jill Sadberry

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**24/7**

## Outage Hotline Numbers

For information and to report outages, please call us.

### LOCAL

(903) 874-7411

### TOLL-FREE

1-800-771-9095

### ABOUT NAVARRO COUNTY EC

NCEC owns and maintains more than 3,000 miles of line to provide electric service to more than 14,000 members in Ellis, Freestone, Hill, Limestone and Navarro counties.

### OFFICE HOURS

Monday–Friday, 8 a.m.–5 p.m.

### BILL PAYMENT OPTIONS

- Online at [navarroec.com](http://navarroec.com)
- Through the SmartHub app
- By phone at 1-855-939-3698  
(Phone payments are not accepted on the NCEC office line.)

### TEXAS CO-OP POWER

NCEC provides *Texas Co-op Power* and [TexasCoopPower.com](http://TexasCoopPower.com) to give you information about events, safety, special programs and other activities of your cooperative. If you have any comments or suggestions, please contact the co-op office.

### VISIT US ONLINE

[navarroec.com](http://navarroec.com)



Check us out at  
[TexasCoopPower.com/navarro](http://TexasCoopPower.com/navarro)



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## Should You Use Space Heaters at Home?

The answer is usually no

**SMALL SPACE HEATERS** are meant to do exactly as their name says: heat a small space. But unfortunately, many people use portable space heaters to heat an entire home, which can take a serious toll on energy bills.

The truth is, whether you should use space heaters really depends on your home's efficiency and energy needs.

If you're using a space heater to compensate for problems in your home, like inadequate insulation, drafty windows and exterior doors, or an inefficient heating system, space heaters are not a practical solution. Your best bet is to improve the overall efficiency of your home.

If you're on a tight budget, caulking and weatherstripping around windows and exterior doors is a low-cost, easy way to save energy.

Depending on the size of your home, adding insulation can be a great next step. Loose fill insulation typically costs \$1–\$1.50 per square foot. Taking these proactive energy-saving measures rather than relying on space heaters for supplemental warmth can reduce your heating and cooling costs for years to come.

Perhaps your home is already energy-efficient but you run cold and want a specific room to be cozier than the rest. In this case, a space heater may work for your needs. A good comparison is ceiling fans; we use ceiling fans in the summer to cool

people, not rooms. A space heater can be used in a similar way during winter months.

Only use a space heater in small spaces that you're occupying and, if possible, try to shut off other rooms to contain the warmth provided by the portable heater. If you decide to use a space heater to heat a small area in your home, make sure it's properly sized for the space. Most heaters include a general sizing table.

A word about safety: more than 1,700 residential fires are associated with the use of space heaters every year, resulting in more than 80 deaths. If you must use one, purchase a newer model that includes the most current safety features and make sure it carries the UL Solutions label or that of another reputable certification lab.

Choose a heater controlled via thermostat to avoid energy waste and overheating, and place the heater on a level surface away from foot traffic when in use. Always keep children, pets and anything flammable well away from space heaters.

Consider alternative ways to stay warm, like extra layers of clothing or UL-approved electric blankets. If you have hardwood or tile floors, lay down area rugs to provide additional insulation and maintain warmth. ■



# Merry Christmas and Happy New Year

from Navarro County Electric Cooperative

May you have the gift of faith, the blessing of hope and the peace of His love at Christmas and always.

Our office will be closed Tuesday–Wednesday, December 24–25, and Wednesday, January 1, in observance of the holidays.



## Keep Holidays Happy and Safe

**THE WINTER HOLIDAYS** can be the best time of the year—as long as you and your family stay safe.

Be extra vigilant about fire safety as you celebrate the holidays. Amid the guests, the cooking, the decorations and the business of the season, a third of all residential fires occur during the winter, according to the National Fire Protection Association.

Protect your family and your home by following these electrical safety tips:

- ▶ Don't overload outlets or electrical cords. Instead of plugging the extra lights, appliances and decorations into a multisided plug, invest in a power strip.
- ▶ Never run extension or other cords under rugs or in high-traffic areas. People can trip over them, and the rug can cause wear on a cord, making it vulnerable to overheating and starting a fire.
- ▶ If you find a cracked or frayed wire on any cord, throw it (and whatever device it's permanently attached to) away.
- ▶ After the holidays are over, pack up your extension cords and store them with your decorations. Extension cords are not designed for permanent use.
- ▶ Test smoke detectors regularly and replace batteries at least annually. ■