



MESSAGE
FROM
GENERAL
MANAGER/
CEO

TRENA
QUINN

Ownership Matters for Community

WHEN WE OWN something, we tend to treat it with greater care. Whether it's your home, car or other valuable belongings, knowing that you worked hard for something makes it all the more valuable. It's not just the physical good; it's a sense of pride.

Chances are you probably don't think too often about your ownership role with your electric co-op. But every member of Navarro County Electric Cooperative can take pride in being an owner of the utility.

While it may seem easy to take the supply of electricity for granted, we work 24 hours a day, 365 days a year to make sure you, our member-owners, are well taken care of when it comes to your electricity needs.

Locally based cooperatives believe this special bond and obligation play an integral role in creating community. Navarro County EC understands that



you can't sell electricity to a business that has closed its doors or to people who have left the area because there aren't enough local opportunities.

Electricity is a critical need, but it takes more than just poles, wires and kilowatt-hours to make a community.

That sense of ownership brings care and attention into our community, creating local solutions that help keep money—and people—right here.

We all have a role to play. As your local electric cooperative, we're committed to doing our part for the community. You own the co-op, and we welcome your active participation. ■



POWER TIP

Wood stoves manufactured before 1990 are inefficient. Newer models use one-third less wood for the same amount of heat and reduce the risk of a home fire.

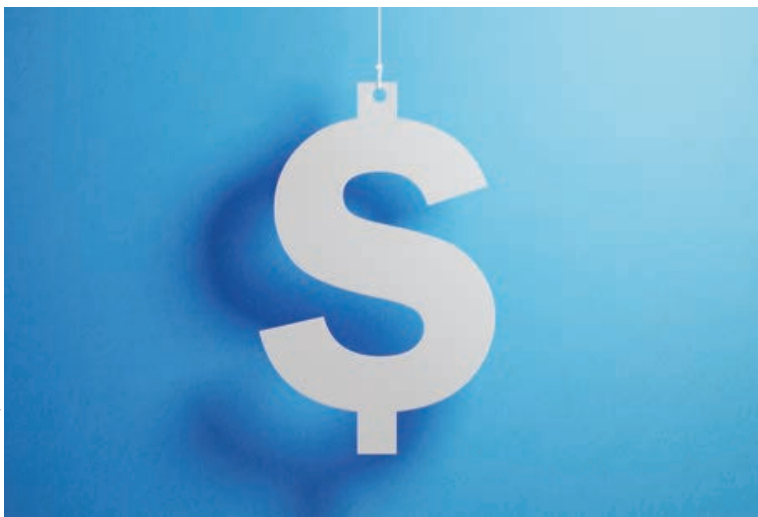
DOUGLAS RISSING | ISTOCK.COM



DID YOU KNOW?

Texas' first recorded Christmas tree plantation was established in Jasper in 1935. Today, more than 4 million Christmas trees are sold in the state.

KOSAMTU | ISTOCK.COM



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 \$724,952.44 to our members for the years 1999 and 2024, 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 Scholarship Applications Open

NAVARRO COUNTY ELECTRIC COOPERATIVE will award \$6,000 scholarships to six local students for the 2026–27 school year.

Applications are available online at navarroec.com and must be received in our office no later than March 6, 2026. The scholarships must be used for the fall 2026 and spring 2027 semesters.

If you have any questions, contact Mark Rash at (903) 874-7411, ext. 120, or mrash@navarroec.com. ■

Navarro County Electric Cooperative

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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
- 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 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



Check us out at
TexasCoopPower.com/navarro



MARYVIOLET | ISTOCK.COM

Your Home's 5 Biggest Energy Hogs

A HOME'S HUNGRIEST energy consumers are the appliances left running all day or for days at a time. Here's a look at the top five electricity eaters and some tips on how to stave off their appetites.

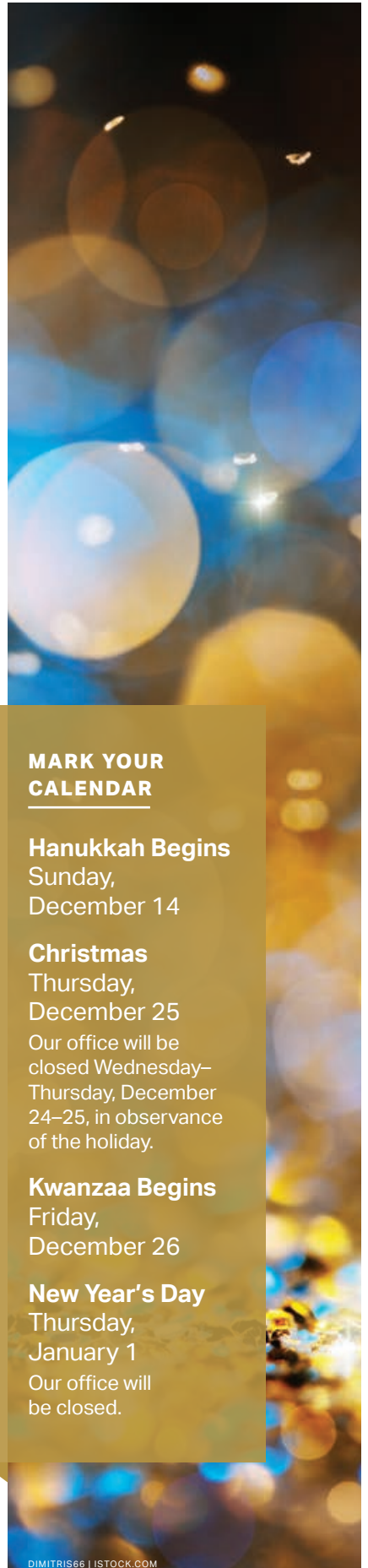
The No. 1 home energy hog is the **heating system**. Ways to control your heater's energy consumption include using a programmable thermostat, upgrading to a more efficient unit, sealing ducts and replacing filters.

Next up is the **cooling system**. You can improve the efficiency of your air conditioner by having a technician service it every year, using a programmable thermostat and ensuring adequate attic insulation.

Third is the **water heater**, which can account for up to 12% of a typical home's energy bill. Actual energy demand for water heating depends on the model of water heater you have. Yet no matter the type of unit, these habits can help you conserve: taking quick showers, washing clothes in cold water, setting the water temperature to 120 degrees, insulating the storage tank and regularly draining sediment.

Next on the list are **dehumidifiers**, which typically run constantly to discourage mold growth and preserve stored items. To make sure your dehumidifier isn't wasting energy, close off the room where the machine is operating, set it at a reasonable level and consider upgrading to an Energy Star-certified model.

Fifth on the list—but still major power users—are **refrigerators and freezers**. Fridges generally are the top-consuming kitchen appliance, especially those that are a few decades old. Regardless of model, you can save energy by setting the temperature to 36–38 degrees for the refrigerator and zero to 5 degrees for the freezer, discarding freezer ice thicker than a quarter inch, checking seals, and cooling hot food before putting it inside. ■



MARK YOUR CALENDAR

Hanukkah Begins
Sunday,
December 14

Christmas
Thursday,
December 25
Our office will be closed Wednesday–Thursday, December 24–25, in observance of the holiday.

Kwanzaa Begins
Friday,
December 26

New Year's Day
Thursday,
January 1
Our office will be closed.

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Restock Your Winter Emergency Kit

WINTER STORMS CAN cut power quickly despite the best efforts of your crews at Navarro County Electric Cooperative. An emergency kit can reduce stress and keep your household safe until power is restored. It's a good idea to have one at the ready, and if you already keep one on hand, check it to replenish or update supplies.

Include these essentials in a weather-resistant bin:

- ▶ Flashlights or headlamps for each person, plus extra batteries
- ▶ Portable phone chargers, a car charger and at least one fully charged power bank
- ▶ Extra blankets, warm clothing, hats and gloves stored together for quick access
- ▶ Three days of nonperishable food and bottled water, a manual can opener, and some ready-to-eat meals
- ▶ A first aid kit, essential prescription medicines and copies of critical medical information
- ▶ A battery-powered radio, whistle and small fire extinguisher

Also, if the power goes out in your home, keep refrigerator and freezer doors closed to protect your food. Turn off or unplug electronics to avoid damage from surges when power returns. If you run a generator, keep it outdoors and well away from windows, vents and the garage.

Next, think about heat and pipes. Open cabinet doors under sinks to allow warm air to circulate around exposed plumbing. If a pipe freezes, use a hair dryer or warm towels—never an open flame—to thaw it.

Finally, plan for your family's medical needs. If someone relies on a powered medical device, call your co-op in advance to learn about backup power options and restoration priority. Share your plan with a neighbor or family member who can check in during a storm.

Review and refresh your kit twice a year. Replace expired food and medicine, recharge power banks and check batteries. Label containers and store them where everyone can reach them in the dark. ■



SOLSTOCK | ISTOCK.COM

Safety First for Holiday Toys

IF YOU'RE SHOPPING for children this December, purchase safe, age-appropriate toys.

Here's a checklist for buying safe toys.

Check the minimum age recommendation on the package. Buy a gift that suits a child's age, ability and interest level.

Avoid toys made with small, easily detachable parts for children under 3, as they can pose a significant choking hazard.

Stay away from magnets and button batteries. Toys with small, powerful magnets or accessible button batteries can cause severe internal injuries if swallowed.

Supervise children while they are using electronic toys. After playtime, put the toys away out of smaller kids' reach.

Teach your children how to use their toys safely. For example, if a toy has a cord that plugs into the wall, teach your child how to safely use electrical outlets. Demonstrate how to unplug by pulling on the plug itself, not the cord.

Choose well-made toys made of sturdy materials such as thick plastic or natural wood to prevent them from breaking into sharp pieces.

Keep an eye out for toy recalls online at [cpsc.gov](https://www.cpsc.gov). ■



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