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**MISSION STATEMENT**  
 Blue Ridge Electric Cooperative will operate as a competitive provider of energy services and a partner with local communities, with a focus on safety, service and integrity.

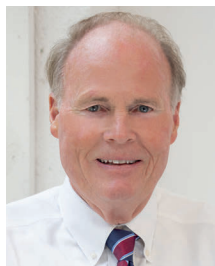
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This organization is an equal-opportunity provider.



A Touchstone Energy® Cooperative



## Concern for community isn't seasonal

**THE HOLIDAY SEASON** is when our spirit of gratitude, generosity and looking out for one another tends to

reach its highest. At Blue Ridge Electric Cooperative, that spirit is something we work to exhibit year-round.

Concern for community is one of the core principles that make electric cooperatives different from other utilities. We're not just here to keep the lights on. We're here to make life better for the people we serve—our members, our neighbors and our friends.

Over the years, we've faced challenges together, and every time, our co-op family has stepped up. We've come together to support those in need, to keep our community strong and to build something better for the future.

Take our recent Employee Day of Giving Campaign, for example. Thanks to our employees' desire to help their neighbor, we have raised more than \$150,000 in two years to support domestic violence victims, veterans struggling with PTSD and to help improve the lives of people with disabilities and special needs. Since 1998, the co-op has donated more than \$3 million to area charities.

We're also proud to support local students through Washington Youth Tour and Cooperative Youth Summit. Through these programs, some of our community's brightest young people can see democracy



Blue Ridge Class B lineman Luke Burton demonstrates some of the safety equipment linemen use every day on the job to a group of curious kindergarteners at a recent community event.

**“From all of us at Blue Ridge, we wish you and your loved ones a joyful, safe and bright holiday season.”**

in action and dream big about their futures. We also support our local educators through our Bright Ideas initiative. That's giving in the most meaningful way—by investing in tomorrow's leaders.

This fall, we have visited with hundreds of schoolchildren at career fairs and “Touch A Truck” days to get them thinking about a career path they may not have considered before. We believe knowledge is a gift too—and we love sharing it. You don't have to go to a four-year college to find a profession to support your family.

While the holiday season is a festive time, we understand these can be challenging times for many, whether that's emotionally or financially. We are here to help, not just during this season, but all year long with energy efficiency advice and payment plan options.

From all of us at Blue Ridge, we wish you and your loved ones a joyful, safe and bright holiday season.

**JIM LOVINGGOOD**  
 President and CEO

### BLUE RIDGE EXTRA

Look for more from Blue Ridge Electric on pages 12A-12D. On 12B-C, read about the three generations of the Waters family, who have been part of the Blue Ridge story for a combined 54 years.

# Happy Thanksgiving and Merry Christmas from Your Co-op!



## SEASON'S GREETINGS!

The holiday season is rapidly approaching, and Blue Ridge Electric Cooperative wants to thank you for your continued trust and support throughout 2025. From our co-op family to yours, we wish you a safe, healthy and joyful holiday season and an energy-filled New Year!

With this being the final magazine publication until January, we also wanted to notify you what dates our offices will be closed to allow employees to celebrate the holidays with their loved ones.



**Thanksgiving:**  
November 27th  
November 28th



**Christmas Eve:**  
December 24th



**Christmas Day:**  
December 25th



**New Year's Day:**  
January 1st

As always, we will have crews on standby for any emergency outages.  
To report an outage, use our mobile app, text OUT to 800-240-3400 or call 888-258-3743.



**Blue Ridge**  
Electric Co-op



## **Give the Gift That Keeps the Lights On!**

In the event winter weather rolls in and the power goes out, there's no better gift than peace of mind. Consider investing in your home with a Generac Home Standby Generator this holiday season! Our Energy Services experts offer a free, in-home consultation to interested customers. Generators are professionally installed with 24-hour service, and financing options are available.



**Scan the QR  
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Generac Home Standby Generators ensure your holidays stay warm, bright and uninterrupted. Call the co-op's trusted energy experts at 800-240-3400 for more information today!

## A family's co-op story

Three generations of the Waters family have worked at Blue Ridge Electric

BY RILEY MORNINGSTAR

**INSIDE HER GRANDMOTHER'S** living room in West Union, Savannah Waters Baker has crafted something of a family tribute in the living room. There are photos of her grandfather, Bill, and dad, Mark. There's a photo of Walhalla Circuit No. 6, referred to as the "Bill Waters Circuit," which energizes the family home today. There's also a duty roster from 1973, showing which Blue Ridge linemen had weekend duty throughout the year.

But the photo that makes her most proud is the one of her hardhat, labeled with her initials and radio number. The inside rim has her grandfather and father's initials, as well as their radio numbers. The yellow hardhat rests atop stacked poles in the pole yard that Bill helped build.



Mark Waters and Savannah Baker pose for a selfie in the signature—and very yellow—Blue Ridge Electric Co-op hardhat.



Former CEO Charles Dalton (left) presents Bill Waters his 35-year service pin at the Blue Ridge Christmas dinner in December 1999.

"I know this wouldn't mean anything to just about anyone else, but it's special to me," says Baker. "I hope I leave a mark on the people I've been around like my granddaddy. I also hope in the next 85 years the linemen will stay as close as they are today. I hope they continue to have that brotherhood as long as the co-op is alive."

For 54 of Blue Ridge Electric's 85 years, the Waters family has been part of the co-op's story. Three generations of the family have worked at Blue Ridge. The tie between the Waters and Blue Ridge Electric is unshakeable. It's in their blood.

### The foundation

Bill Waters was 27 years old when he started at the co-op on June 16, 1964, after pestering Blue Ridge's first general manager, A.J. Hurt for employment. He came on as a groundman, a difficult job involving a lot of manual digging and framing of poles, among other tasks. He retired in 2000 as a crew foreman.

"He was always smiling," Savannah says of her grandfather, who passed away in 2016. "People always told me I am the

female version of Bill Waters. I know I have his stubbornness, but I also get that from my dad because he's stubborn, too."

In 1981, 14-year-old Mark was told by his father that he'd work at the co-op as summer help. It wasn't presented as a choice.

"In his words," Mark recalls, "I'm going to learn you how to work." "I started out at \$2.15 an hour digging with posthole diggers and a shovel. I realized that you have to earn that money."

Sam McMillan, who retired as vice president of operations in 2024 after working at the co-op for more than 40 years, can still remember meeting Bill Waters in 1984.

"Mark's daddy was stern and expected a lot out of his crew. I worked for him for years and was always proud to be on his crew," McMillan recalls. "If anybody had anything to say about his crew, and you were in the right, Billy had your back. I loved that about him. Billy's wife Nancy is a saint, and they're just a wonderful family."

Mark worked in the warehouse and in the field with an underground crew before enrolling at Clemson University

to study engineering. After graduating in 1992, he worked at an engineering consulting firm in Texas for a few years and then spent 11 years at Rutherford Electric Membership Corporation. Although his dad had retired seven years earlier, Mark was ready to return to Blue Ridge Electric. Alan Blackmon hired him, and he's been at the co-op since. Today, Mark is senior vice president of engineering and operations.

"I learned as much from Alan as I did in college," Mark says. "I owe (former co-op CEO and president) Mr. (Charles) Dalton and Alan for bringing me back in when I was looking for a job in 2007.

### In her blood

Savannah was 16 years old when she started working part-time at the co-op. She began scanning staking sheets and helping in dispatch. For two years, she worked full-time in the fiber department. Now in the education field, she comes back to help the co-op wherever it's needed during severe weather.

McMillan says she "always went above and beyond when she worked with me. I



Mark, Nancy and Bill Waters are pictured in the co-op's Pickens lobby ahead of a retired employee gathering. Bill later passed away in 2016.



The Baker and Waters families pose for a picture on the porch. From left to right in the front row are Chad Baker, Nancy Waters, and Savannah Waters Baker. Up top are Mark and Denise Waters.

think that's because it's in her blood."

As the third generation, Savannah has a unique perspective of the people that made Blue Ridge what it was early on and those who define it today. She also married into a co-op family. This spring, she married Blue Ridge Electric lineman Chad Baker, whose father has worked at Black River Electric Cooperative for 34 years.

The nervousness she grew up with her dad working in a storm outage is twice as hard now that she's married to a lineman. But she credits her mother, Denise, for being a steadying presence.

"I always worried about my daddy because I knew it was a hard job," she says. "When you have a loved one in the field during a storm and can't get a hold of them, you have a pit in your stomach and worry if they're safe. You want your family to come home safe."

### A family's gratitude

Mark says he will always revere the past generations at the co-op.

"The older guys had it hard. I still

look up to them," he says. "They weren't highly educated from a book perspective, but they were smart and hard workers. Today's work is hard, but we have different tools. It's a much safer occupation now than it was back then."

Both Mark and Savannah become emotional as they share their family's story.

"All I ever wanted to do was work at Blue Ridge," Mark says. He pauses a moment to answer the follow-up question of, "why," not because he doesn't know the answer but because of what the co-op means to his entire family.

"It's what his dad did," Savannah says, answering for him.

She apologizes for being emotional and then shares she's expecting her first child. "With the good Lord willing," she says, "the Waters family legacy will continue in the decades ahead."

"One day, when my children possibly work at the co-op, they'll get to see stuff their great-grandpa once did," Savannah says. "That's why I keep everything. To me, I think that's cool."

## Four ways to stay cyber safe

**THE HOLIDAYS ARE** almost here, but not everyone is looking to spread the cheer. We must protect ourselves from cyber criminals who are looking to gain access to our accounts and data.

Blue Ridge Electric makes great efforts to protect the information and data with which you've entrusted us. We're always trying to enhance the security mechanisms that protect you and the reliable power you depend on.

Protecting yourself online doesn't have to be complicated or expensive. Here are four essential tips that can help shield your personal information, protect your online accounts and keep your devices secure.

**1. Stronger passwords.** Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have secure passwords:

- ▶ Make them long, unique and complex. Passwords that are at least 16 characters long significantly overwhelm password-cracking programs. Use a random mix of letters, numbers and symbols.
- ▶ Don't duplicate or reuse. Every account needs a unique password. Making small changes, such as adding numbers or switching out an S with a \$, doesn't count as a unique password.
- ▶ Use a password manager. The safest way to keep up with and store so many unique, long passwords is through a password manager. There are many free, secure options.

**2. Enable multifactor authentication (MFA).** Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. It's like an extra lock on your digital door. This could be:

- ▶ A one-time code sent to your phone
- ▶ A biometric scan such as a fingerprint scan or FaceID
- ▶ A physical security key

Enable MFA on your accounts—especially email, banking and social media—and never share MFA codes with anyone.

**3. Update your software.** Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- ▶ Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- ▶ Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- ▶ Don't click "Remind Me Later"—the security is worth it.
- ▶ Remember, your phones, smartwatches and tablets are computers, so keep these devices updated as well.

**4. Look out for phishing and scams.** Phishing—when criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links—remains the most common online threat. Some scammers will even call you. Here's how to look out for phishing and scams:

- ▶ Be skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- ▶ Phishing emails often play on emotions, using tactics such as "you've won our sweepstakes!" or "you've been hacked!"
- ▶ Don't click suspicious links or download unexpected attachments.
- ▶ Report phishing attempts to your email provider, social media platform or IT department.
- ▶ If you're unsure if a message is legitimate, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we're creating a safer internet for all.



### Don't give in

**SCAMMERS WILL TRY** anything to pressure you into providing your personal information. If you are ever asked to pay your electricity bill through a third-party transaction app, such as Cash App or Venmo, it's a scam.

Blue Ridge Electric Cooperative's authorized payment methods include the online member portal, through the mobile app or over the phone. For a complete and comprehensive list of ways to pay, go online to [blueridge.coop/payment-options](https://blueridge.coop/payment-options).