

A Service of **Cherryland Electric Cooperative**

February 2012

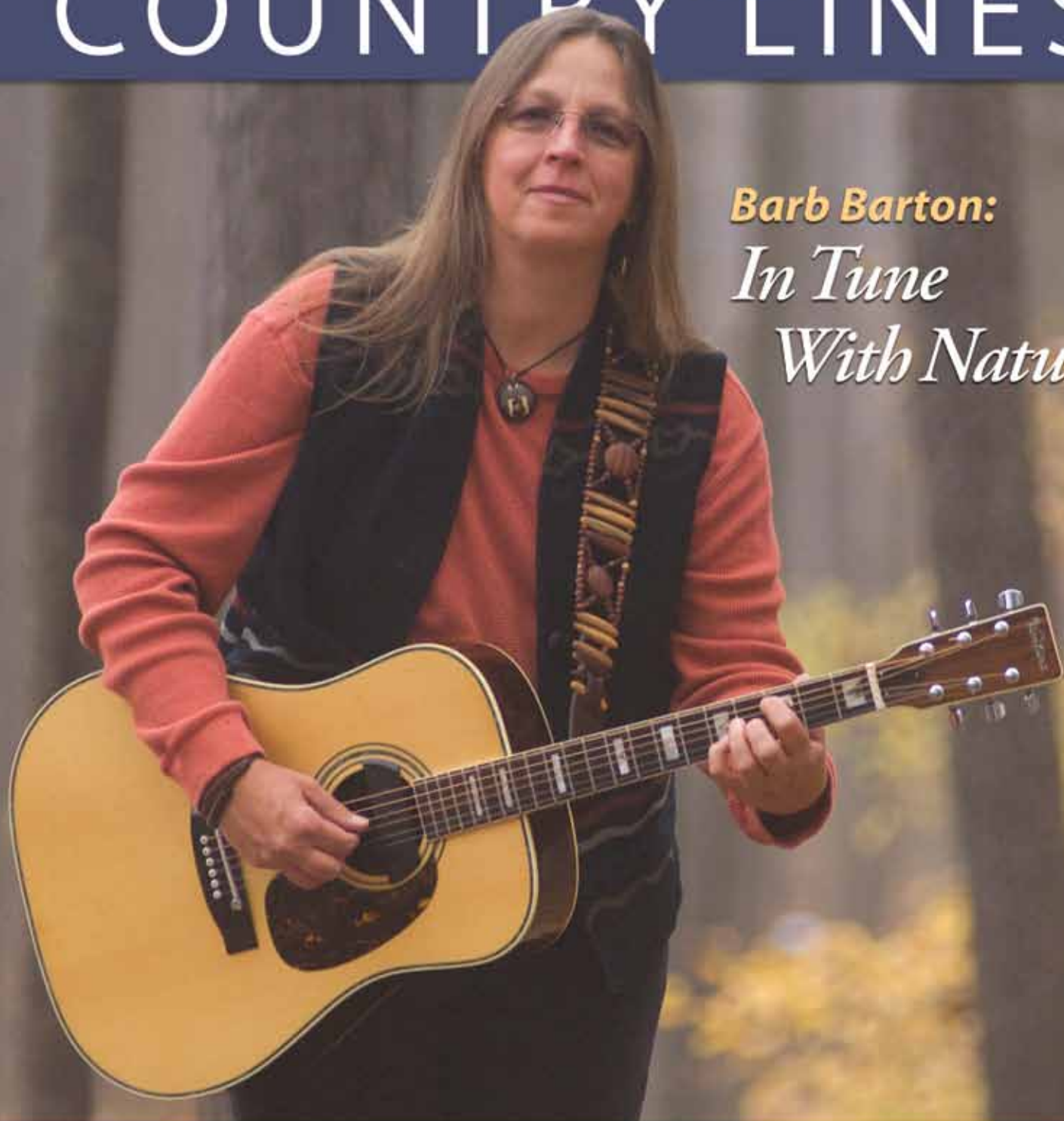
Michigan

COUNTRY LINES

Barb Barton:

In Tune

With Nature



4 No Free Lunch

5 Free Youth Leadership Summit – Sign Up Now!

8 Helping With A Purpose



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MANAGER'S MESSAGE

No Free Lunch

There is no free lunch!" "There is no free lunch!" "There is no free lunch!"—I heard this comment every single day of economics

class in college more than 30 years ago.

The professor wanted to leave an impression while teaching a lesson. Dr. Palfin (see, I even remembered his name) accomplished both. The core of the simple lesson was that we give up something each time we are given something—be it free or not. If you buy me lunch, I am taking time away from another activity that could have equal or greater value.

Energy is no different. Wind, coal, solar, nuclear, hydro and gas—*none* of them will ever provide a free lunch, and all come with external costs. The term currently being used is "externality." The Webster's Dictionary definition is "a secondary or unintended consequence." An external cost of coal is deterioration of the railroad system from high use caused by transporting coal from one end of the country to the other.

Truck transportation and the associated break down of our interstate highway system would then be an external cost to the construction of wind or solar farms.

I have no intention of arguing the existence of external costs. They do exist. What I may want to argue is the cost associated and the extremes some scientists are going to attach external costs to forms of energy like coal.

A study I read recently included such things as rail transport deaths, cardiovascular disease from mercury, loss of property value in mining states, and even claims of retardation caused from living near a coal plant. Retardation—seriously? I am embarrassed to even have to point out the use of such a concept. How can coal be blamed as the *exclusive* cause of these maladies?

I live in a rural area of this region of

ours that is predominantly tourism-based. I love my home and region, and certainly support tourism. *But*, if I were to take up the argument that tourism has external



Tony Anderson
General Manager

costs, it would certainly be plausible. A downturn in the economy has caused a decline in tourism. My external cost was a huge drop in my home value. There is nobody to blame but myself. I made a choice. I chose to live in this region.

Instead of arguing externalities, let's simply consider the fact that we each have a choice. We can choose a local energy provider which supplies us with a variety of energy sources resulting in a relatively stable and affordable supply of electricity. *Or*, we can choose to go "off the grid" and install windmills, solar panels and battery backup. There is nothing wrong with either choice. Each has external costs attached. Like it or not, it is really that simple.

The electric co-op industry chooses not

No form of energy is free; they all come with external costs. The new term is "externality."

to argue about external costs even though, given some of the claims, there is much to argue. Instead, we are choosing to move forward in search of the best alternatives to provide power for the decades to come.

Yes, this does include coal (but also wind). We can produce energy with coal *better* than we have in the past. This is where we choose to put our efforts. We are searching for long-term solutions rather than pointing fingers at supposedly scientific studies that do nothing to bring us closer to resolving our energy future.

So, when you begin to hear the term "externality," I only ask that you look at all sides of the claim and remember two things: 1) We are seeking better long-term solutions, all of which have a cost; and 2) There is no free lunch, there is no free lunch, there is no free lunch.



Leadership and Fun At Youth Summit— Sign Up Now!

The definition of opportunity is, “a chance that offers some kind of advantage.”

Sometimes when opportunity knocks, we do not always answer. But let’s face it, we live in a very competitive world, especially for teenagers trying to get into a good college or land a good job. They certainly need all the help they can get—a way

- Youth Leadership Summit – April 18-20
- Youth Tour to Washington, D.C. – June 16-21

to distinguish themselves from their peers.

Fortunately, opportunities

do exist for young adults willing to step out of their comfort zone a bit. Cherryland Electric Cooperative offers an opportunity to help give young adults an edge. It’s called the Youth Leadership Summit (YLS).

Youth Leadership Summit

The YLS is a unique, high-energy experience offered exclusively by Michigan’s electric cooperatives. Each year Cherryland and eight other electric cooperatives select a group of eligible teens from their service territory to participate in the YLS. They meet for three days at the Kettunen 4-H Center near Cadillac to learn about career opportunities with co-ops and within the electric industry, develop new relationships, and get a chance to grow as leaders.

Ultimately, YLS is about leadership. There’ll be team-building and leadership activities, and participants will learn about co-ops and how the democratic business model operates.

In addition to a great learning experience, the YLS is fun. Participants have plenty of free time to meet other aspiring young adults and participate in games, climb a utility pole, ride in a bucket truck, and talk with co-op employees and directors.

I have attended the Youth Leadership Summit as a Cherryland chaperone for the last three years. For me, it’s a great opportunity to share time with and help teach these young adults. It is fun to see how participants go from being there because “their parents made them go,” to striving to show they are

the best candidate to represent Cherryland on the Youth Tour to D.C. It is a treat to witness them opening up to one another and showing their personalities and leadership skills by the end of the program.

Youth Tour to D.C.

Each YLS participant then qualifies for consideration to represent Cherryland Electric Cooperative at the national Rural Electric Youth Tour to Washington, D.C., June 16-21, 2012, (youthtour.coop). Just like the three days spent at the Kettunen Center, Cherryland pays all the expenses. The trip is truly an experience of a lifetime.

Last year, the Michigan electric co-op-sponsored group visited numerous sites including the nation’s Capitol, Washington Monument, Kennedy Center, Supreme Court, Library of Congress and war memorials, and they also had a chance to speak with legislators from their districts. They were

joined by over 1,500 students representing electric co-ops from across the country, which provides a unique opportunity to develop new friendships.

How to Apply

To qualify, an applicant’s parent or guardian must be a member of Cherryland Electric Cooperative. In addition, they must be 16 or 17 years old by June 2012. If you are interested in learning more about the YLS, or know someone who might be, visit cherrylandelectric.com or miYLS.com to apply. You may also contact me, Amanda Olds, at 231-486-9254.

Amanda Olds is a member service supervisor at Cherryland Electric.



“This was an awesome experience! I learned so much and it was a great opportunity to meet new friends I’ll remember forever.”

– Alyssa, 2011 Participant



Helping With a Purpose

It started as a promise and ended with a purpose.

The “Lunch with a Purpose” program kicked off two years ago—in February, 2010—when Emily Mugerian decided to do something each week during Lent for her community.

Emily grew up in Lake Leelanau, where her parents Jeff and Carrie, are long-time Cherryland Electric Cooperative members. She was an honors graduate at St. Mary’s and went on to Michigan State University, where she graduated with a human biology degree and is now pursuing a medical career.

She and friends like former Spartan football star T.J. Duckett, Sara Griffon and Justin Caine decided they wanted to make a difference in the lives of people in their area.

“It started as a Lenten promise and then snowballed from there,” says 23-year-old Emily of the successful program in the Lansing area. “The first week, a few of us got together to make lunch at the Ronald McDonald House at Sparrow Hospital (in Lansing). The following week we met up at the Lansing City Mission with clothing donations.

“Each of us had mentioned our events to a few people and our group began to grow,” Emily says. “After Lent, we continued to organize weekly events to introduce more people to volunteering. It’s an awesome way for organizations to share their missions and a wonderful opportunity for people to learn about these great organizations.”

That’s when Lunch with a Purpose was born.

“When you’re a college student or if you don’t have a lot of money, you can still be a valuable volunteer,” she explains. “So, each week our Lunch with a Purpose organizes a volunteer opportunity, typically during lunch time on Thursdays. We’ve done everything from



What started out as a Lenten promise for Emily Mugerian (2nd from right, above) has grown into a program that’s now spreading to other cities. It’s called “Lunch With A Purpose,” and it’s simply “people helping people.”



serving lunch at soup kitchens to taking cookies to senior centers, doing lawn work at community parks and working with many different nonprofits.”

Last year, Lunch with a Purpose also sponsored “Cuts for Cancer,” which raised more than \$21,000 for Ingham Regional Medical Center’s Breast Cancer Research Center.

Emily Mugerian and her friends feel good about the difference they are making.

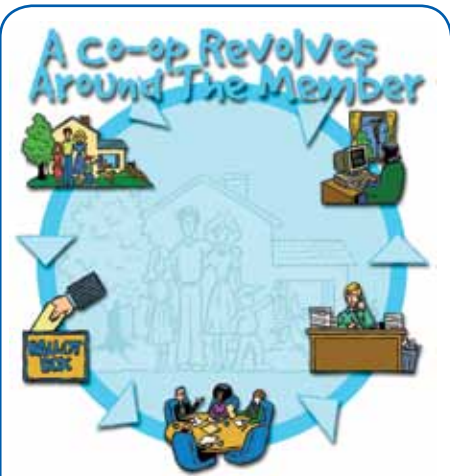
“This is all about giving back and everyone working together to make our community a better place,” she adds. “I feel I learned the spirit of giving from my

parents and then it was later nurtured by my high school and church at St. Mary’s. I think Lunch with a Purpose will continue to grow because it reaches out to so many people.”

Down the road, Emily hopes to have a medical career and live in northern Michigan. She also hopes that the Lunch with a Purpose program will continue to expand.

“It’s already started in other cities,” she says. “And, it keeps growing because the premise is simple: ‘people helping people.’”

– Nick Edson



Co-op Principles

The following principles are guidelines by which cooperatives put their values into practice.

- 1 Voluntary and Open Membership
- 2 Democratic Member Control
- 3 Member Economic Participation
- 4 Autonomy and Independence
- 5 Education, Training & Information
- 6 Cooperation Among Cooperatives
- 7 Concern for Community

You Can Serve on Cherryland's Board of Directors

Any qualified Cherryland Electric Cooperative member can be elected to serve on the co-op's board of directors.

To be nominated in 2012, candidates can file a petition with Cherryland's administrative assistant beginning the first day of March and up until 4 p.m. on the last business day of March.

Nominating petitions shall be signed by at least 25 active members of the co-op, in good standing, and all signatures must be obtained within 60 days prior to the date the petition is filed.

Nominating petitions shall be in the form prescribed by the board and are available at Cherryland's headquarters in Grawn. The nominating petitions must specify the geographic service area for which the candidate is being nominated.

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ing, which will be held Thursday, June 14, at Wuerfel Park. This year's directors will represent Grand Traverse/Kalkaska counties plus one at-large position.

Nominees must meet the director qualifications set forth in the bylaws under "Section 2 of Article III." Any member interested in becoming a candidate is invited to

visit the cooperative's office and learn about the duties performed by directors.

In the event no qualified candidate is nominated to fill the vacancy of a director whose term has expired, the newly elected board will appoint sufficient directors to fill the vacancies. This election will be by majority vote of the board and must be done within 60 days of its first meeting. Directors elected in this manner will serve until the next annual meeting, when the members will be given an opportunity to fill the balance of the regular three-year term.

Cherryland Offers Scholarships

STUDENTS: High school seniors whose parents or guardians currently receive monthly electric service from Cherryland and live in our service area may apply for a \$4,000 college scholarship (\$1,000 for each of four years).

Selection is based on GPA, extracurricular activities, community involvement and/or after school employment. A minimum required GPA is 2.75 on a four-point system. To continue receiving the scholarship, a student must maintain a minimum college course load of 12 credits per term or semester and receive a 2.5 GPA. Students may apply in three ways:

1. Complete the form at right; or,
2. Contact your high school guidance counselor; or,
3. Contact Nick Edson, communications



coordinator at Cherryland, as noted below.

ADULTS: Cherryland Electric Cooperative is offering a \$500 Adult Education Scholarship to one of its members.

The scholarship goes toward covering the cost of a course or courses taken in a calendar year, and will be awarded on the basis of need, grades and community service. It is a one-time award.

Members may request an application by emailing Nick Edson with their name and address to nicke@cecelec.com, calling him at 486-9222, or write to him at Cherryland Electric, 5930 U.S.-31 South, Grawn, MI 49637.

All scholarship applications are due by Friday, April 6, 2012.

2012 Student Scholarship Application Request

Name _____

Address _____

City/State/Zip _____

Home Phone _____

Cherryland Account # _____

Mail to: CEC Student Scholarship
5930 U.S.-31 South
P.O. Box 298
Grawn, MI 49637



Pay Online

Want to save money and pay your Cherryland Electric Cooperative bill online?

It's easy to do. You can set up your accounts to get only an email bill—no more paper bills.

To do this, access your account on cherrylandelectric.com. It will prompt you immediately after you sign in to make a decision on whether or not you want the paper bill to continue; if you do, check the box. If not, simply press "update."

Questions about the online payment can be answered by Cherryland's Member Service Department at 486-9200.



'Like' Us on Facebook!

For the latest on your co-op, visit cherrylandelectric.com and click "follow us on Facebook" at the bottom left corner of the home page. Or, search "Cherryland Electric Cooperative" from Facebook.



CHERRYLAND CARES

Help Us Give!

About 50¢ a month makes a difference to your northern Michigan neighbors in need. So far, 4,000 of you have signed up for Operation Round Up, rounding your electric bill up to the next dollar. That generosity has provided much-needed funding to dozens of local organizations in the last year. Plus, just for signing up you'll be entered to **win \$50!** Sign up at: [facebook.com/cherrylandelectriccoop](https://www.facebook.com/cherrylandelectriccoop) or on our website at: cherrylandelectric.com/cherrylandcares.

I'm so glad we have food tonight.

Your donation made the difference.
Thank you!



Now Accepting Grant Applications

Area nonprofit agencies who are seeking financial help can apply for a grant through Cherryland Cares.

Cherryland Cares is a five-member board, made up of Cherryland Electric Cooperative members, who distribute money from Operation Roundup to area nonprofits. The next quarterly meeting of Cherryland Cares is Monday, March 19. The deadline for applications is *Friday, March 9*.

To receive a Cherryland Cares grant application or join Operation Roundup, contact Nick Edson at Cherryland. His direct line is 486-9222, or e-mail him at nicke@cecelec.com.

Cherryland's Annual Meeting Set for June

Cherryland Electric Cooperative's 74th Annual Meeting will be held Thursday, June 14, 2012, at Wuerfel Park.

The Traverse City Beach Bums, of the independent Frontier League, play their home games at Wuerfel Park, which gets its power from Cherryland.

Cherryland's business meeting will run from 5-6 p.m., followed by the Beach Bums home game that night at 7:05.

Members who attend the game will receive a free ticket and a coupon that entitles them to a ballpark dinner—a hot dog or brat, chips, and a soft drink.

More details about the annual meeting will be upcoming in *Country Lines* magazine.



You will also be able to vote for your co-op's board of directors at the meeting. See p. 9 to learn how you may also be qualified to run for a seat.



Help a kid.



One Call 231-486-9214

or



One Click marathon4kids.com

helps



One Kid *Big Brothers Big Sisters of Northwestern Michigan*

WHAT IS IT? Marathon 4 Kids is a fundraiser developed by Cherryland General Manager Tony Anderson to raise money for Big Brothers Big Sisters of Northwestern Michigan.

HOW DOES IT WORK? Tony's goal is to complete 50 marathons, one in each state. So far, he has run marathons in 16 states.

WHERE DOES THE MONEY GO? 100 percent of the money goes towards serving kids in northwest Michigan through Big Brothers Big Sisters.

MORE INFORMATION? Contact Tony at 231-486-9214 or marathon4kids@gmail.com, or visit marathon4kids.com.



Big Brothers Big Sisters
of Northwestern Michigan



Plan Ahead to Cut Cost of Big-Ticket Items!

Budgets are tight, and like most people you're probably counting every penny. But by planning ahead, you likely *can* afford what you want to buy.

How? By setting aside a certain amount of money regularly, you can save what you'll need *and* cut your cost.

See How Easy It Can Be

The longer you have to save for a big purchase, the easier it is. Let's say it's January and you know that by the *following* January you'd like to buy a big flat-screen TV to watch the Super Bowl. That means you've got 12 months to save. You also know you'd like to budget \$1,000 for your TV, plus \$60 to pay the sales tax. By setting aside a specific amount in a separate savings account, you can have the cash to shop with when your purchase date arrives.

Check the Math!

For our sample 12-month period, saving just \$88.33 per month (or \$20.39 per week, if you prefer) would mean you could have the \$1,060 you'll need by the following January (\$88.33 x 12 = \$1,060). Note that earned interest isn't reflected in these calculations.

Ready to do the math for your next big buy? Chose a time frame to see how many months or weeks you have to work with, then use any internet search engine (Google.com, Bing.com) to search for "Date Duration Calculator" for help in figuring your costs.

Planning Ahead Makes "Cents"

Using credit cards may be convenient, but it's *always* smarter to save in advance for a major buy rather than charging items and paying interest for months or years



Consider the real cost of using a credit card, and try to save money for big purchases instead.

to come. How much could a credit card purchase of your TV cost you? More than you may think!

Suppose you have a credit card with an annual interest rate of 15.24 percent. You'd have to pay \$95.79 per month to pay off your TV, assuming you didn't charge anything else on the card. Instead of costing \$1,060, your TV will cost \$1,149.48—if you pay off your credit card in one year.

But there's more: The price of some items, such as flat-screen TVs, often drop over time. So if the TV price falls while you are saving, you'll pocket the amount of the price reduction, since the purchase will cost *less*.

—Doreen Friel

How to Find a Financial Planner

To find a qualified and trustworthy financial planner, the first investment you need to make involves time and effort. This means doing homework and testing the candidates to find one whose style, qualifications and ethics meet your needs. Here are some tips:

1 Decide on the services you want. Are you looking for retirement planning? Investment guidance? Insurance advice? Knowing your needs helps narrow the search.

2 Get references. Ask friends and colleagues for names of professionals they've worked with and trust—especially people with financial profiles similar to yours.

3 Look online. Search the databases of reputable national organizations that require members to earn specific credentials and adhere to ethical standards. National Association of Personal Financial Advisors, napfa.org; Garrett Planning Network, garrettplanningnetwork.com; Financial Planning Association, fpanet.org; or Certified Financial Planner Board of Standards, cfp.net.

4 Look for credentials. The title "financial advisor/planner" doesn't mean much—anyone can claim to be one. You want a professional with experience in the industry and preferably who holds the Certified Financial Planner (CFP®) designation. This certification requires extensive testing, experience and ongoing education. CFPs also pledge to serve their clients' best interests above all else.

5 Do a background check. After identifying a few candidates, request copies of their ADV Forms, Part II. Planners and advisors must file this form with the U.S. Securities and Exchange Commission, and it has detailed information about services and fees. For a public report on complaints or disciplinary action against a planner, check with your state securities regulator, nasaa.org. (To look into a securities firm or broker, use a free online tool offered by the Financial Industry Regulatory Authority at finra.org/brokercheck.)

6 Consider payment. Once you know how a planner charges—fee-only, commis-

sion, a combination of the two, or salary only—you can decide what works for you. Is it sensible to pay a percentage of your assets for annual guidance? Or, can you get what you need in two or three hours of sessions?

7 Interview. Save this step for last, so you'll arrive armed with information. The advisor should provide you with a written agreement detailing how fees are paid and what services will be provided.

Ask about the advisor's philosophy. How does he or she measure success with clients? Ask if you will be required to implement a financial plan through this advisor, or could you execute it yourself?

Finally, listen to the questions advisors ask you. Are they interested in your financial priorities and goals, personal style, and comfort levels with risk? Or do they begin to suggest products you might buy and focus on your net worth?

Once you've done the research and are satisfied with in-person interviews, you're ready to make a smart decision. You and your hard-earned savings deserve nothing less.

—Lisa Hughes-Daniel

Safety Tips for Installing Insulation

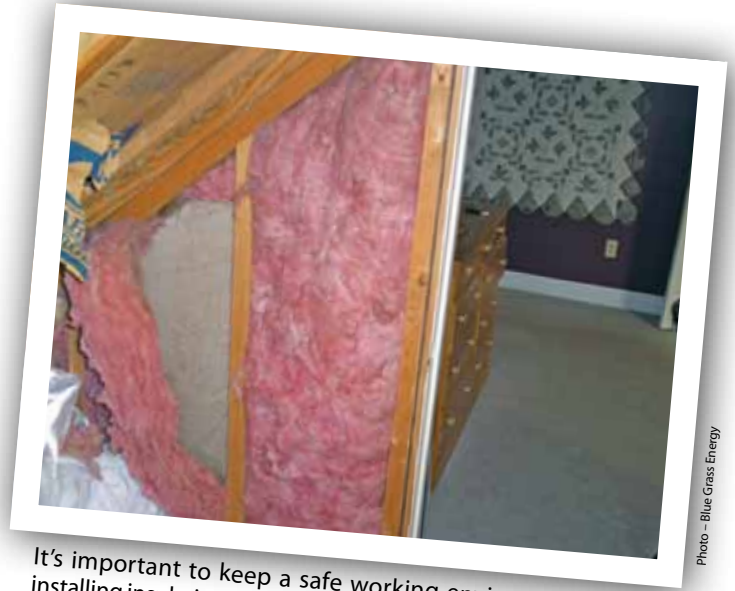
If you're planning to tackle installing home insulation on your own, safety should be given high priority. The following tips from the North American Insulation Manufacturers Association can help.

▶ **Wear appropriate clothing.** To reduce the chances of skin irritation, wear a head cover, gloves and loose-fitting clothing that covers your arms and legs.

▶ **Wear proper protective equipment.** Safety glasses and respiratory protection may be necessary, depending on your work environment. The U.S. Occupational Health and Safety Association offers guidelines in its Respiratory Protection Standard that may be helpful (osha.gov/SLTC/respiratoryprotection).

▶ **Take care if fibers get on your skin or eyes.** If insulation fibers collect on your skin, don't rub and scratch or remove with compressed air. Instead, lay tape, adhesive-side down, and then remove it gently, so the fibers are pulled from the skin. If fibers get in your eyes, never rub them—flush with water or eyewash solution. Contact your doctor if you have continued irritation.

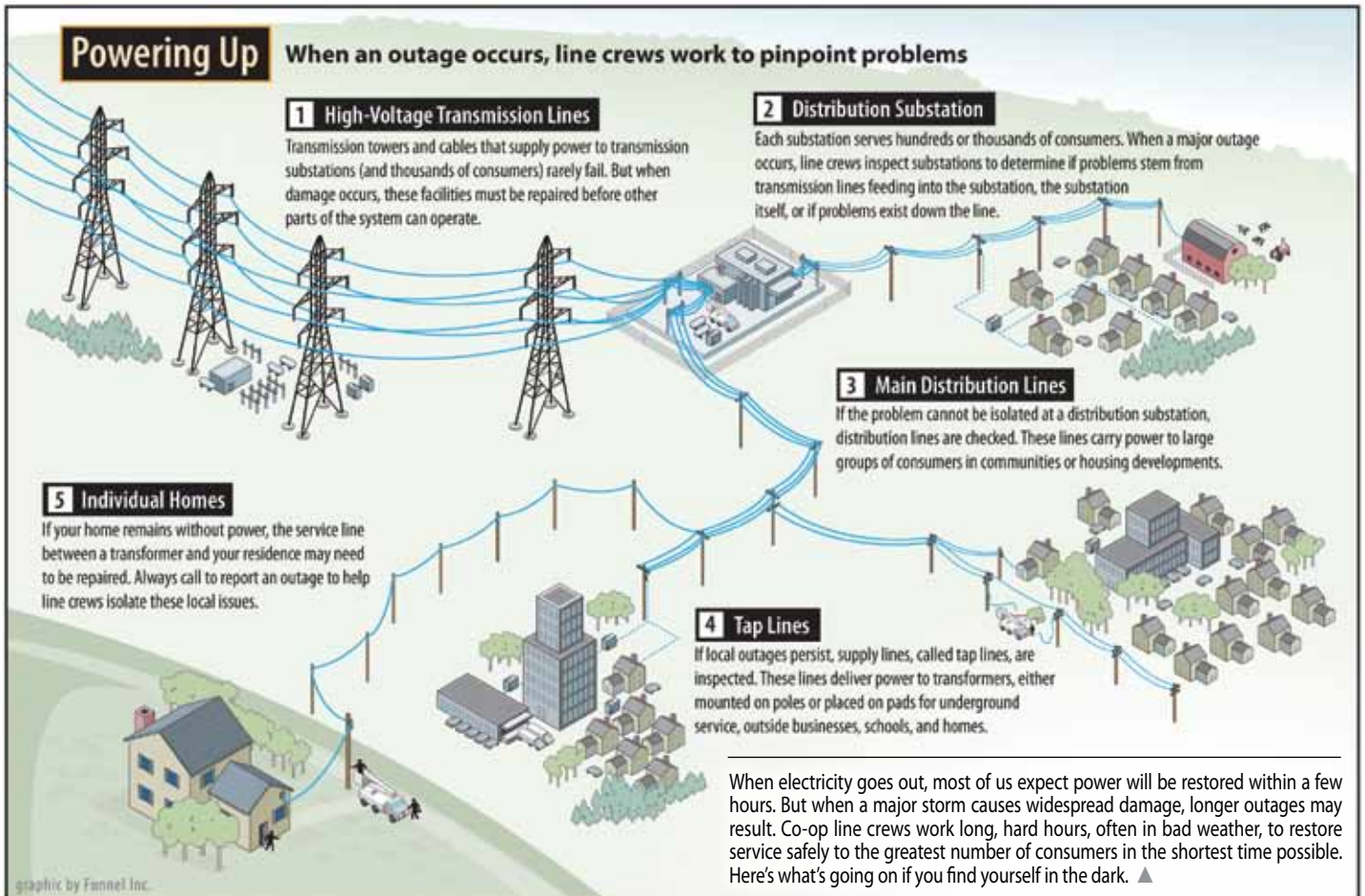
▶ **Keep dust to a minimum.** Leave the materials in packaging for as long as possible. Use tools that create the least amount of dust, and power tools should have dust-collection devices. Put scrap materials in the trash and don't let equipment wander too far from the work site.



It's important to keep a safe working environment when installing insulation yourself—especially when your workspace adjoins living space, such as in an attic.

Photo - Blue Grass Energy

▶ **Maintain adequate ventilation.** Determine whether your work site needs a dust-collection system. Also, exhausted air containing fibers should be filtered before being recirculated into inside workspaces. Finally, ventilation systems used to capture fibers should be checked regularly.





cherrylandelectric.com



STUDENTS!

WIN A TRIP TO WASHINGTON, D.C.



Are you a leader? If you're a high school sophomore or junior who will be 16 or 17 by June 2012, and your family receives electric service from Cherryland Electric Cooperative, you may be eligible to attend the **FREE** co-op-sponsored Youth Leadership Summit.

The fun takes place April 18-20 at the 4-H Kettunen Center near Cadillac. You'll join students from other Michigan electric co-ops for a unique, high-energy experience to help you develop leadership skills and explore career opportunities in the electric industry. Plus, you'll get a chance to learn more about your electric co-op, and even try climbing a utility pole in full lineworker gear. Students chosen to attend the YLS will automatically be considered for a **FREE** trip to Washington, D.C., June 16-21, as part of the Rural Electric Youth Tour.

Apply online or download an application at **CherrylandElectric.com**. For more information, call Amanda Olds at 231-486-9254 or email aolds@cecelec.com. Applications are due by **March 21, 2012**. (Also, see p. 8 inside.)

