

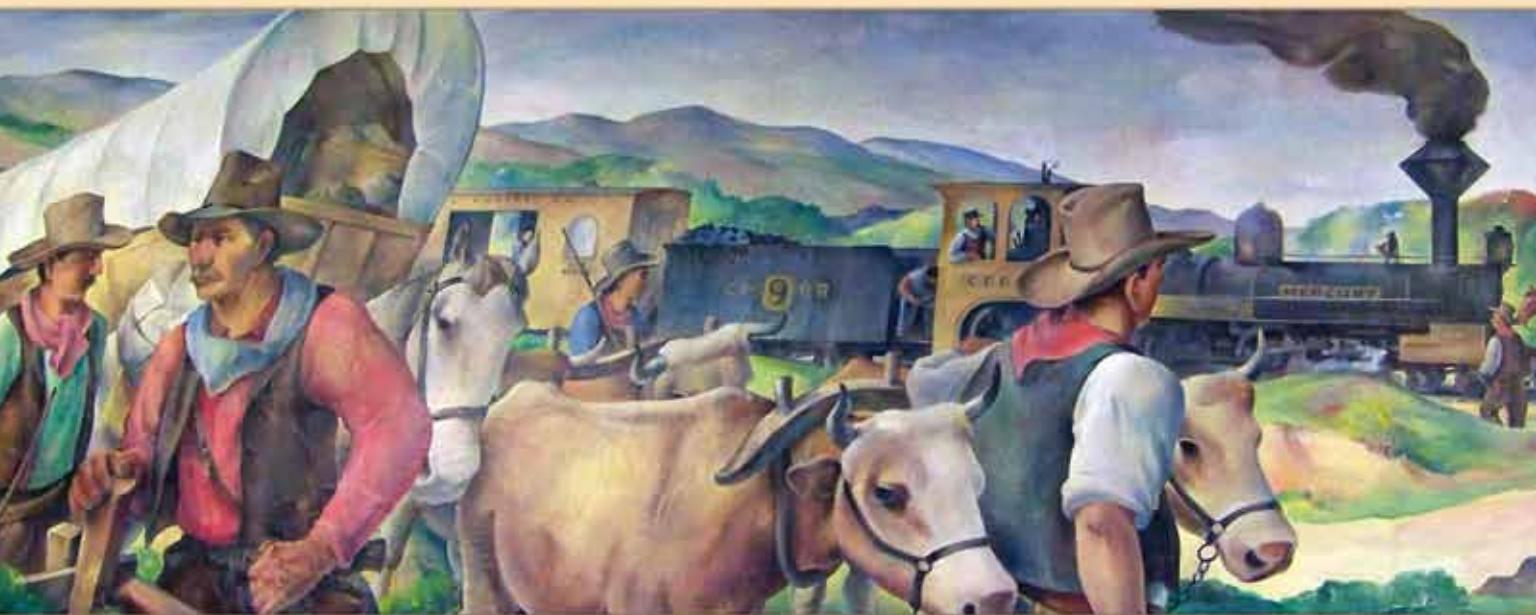
A Service of **HomeWorks Tri-County Electric Cooperative**

February 2013

Michigan COUNTRY LINES



'New Deal' Post Office Art



3 Three Directors
Seek Re-election

7 Save on Your
Heating Costs

23 Watch Out for
Downed Power Lines

Some choices are clear.



- | WaterFurnace Geothermal | Fossil Fuel Furnace |
|---|---|
| <input checked="" type="checkbox"/> Even, luxurious comfort | <input type="checkbox"/> Hot to cold swings |
| <input checked="" type="checkbox"/> Savings up to 70% on bills | <input type="checkbox"/> Volatile fossil fuel prices |
| <input checked="" type="checkbox"/> Uses the clean, renewable energy in your backyard | <input type="checkbox"/> Relies on the combustion of fossil fuels |
| <input checked="" type="checkbox"/> Provides heating, cooling & hot water | <input type="checkbox"/> Provides heating, heating & more heating |
| <input checked="" type="checkbox"/> 25 year system life ¹ | <input type="checkbox"/> 15 year system life |

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Publisher
**Michigan Electric
Cooperative
Association**

Michigan Country Lines, USPS-591-710, is published monthly, except August and December, with periodicals postage paid at Okemos, MI, and additional offices. It is the official publication of the Michigan Electric Cooperative Association, 2859 W. Jolly Rd., Okemos, MI 48864.

Subscriptions are authorized for members of Alger Delta, Cherryland, Cloverland, Great Lakes, HomeWorks Tri-County, Midwest Energy, Ontonagon, Presque Isle, and Thumb electric cooperatives by their boards of directors. Subscriptions for nonmembers are \$6 per year.

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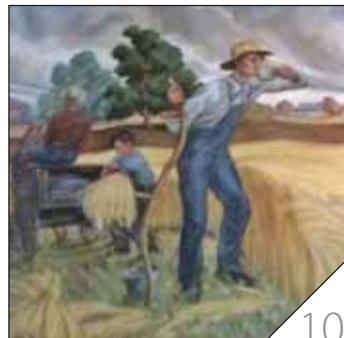
Letters to the editor should be sent to Country Lines, 2859 W. Jolly Rd., Okemos, MI 48864. Phone 517-913-3531. Email: gknudtson@meca.coop.

Association officers are **Tony Anderson**, Cherryland, chairman; **Ken Swope**, Midwest Energy, 1st vice chairman; **Robert Schallip**, Cloverland, 2nd vice chairman; **Eric Baker**, Wolverine Power, secretary-treasurer; and **Brian Burns**, PIE&G, past chairman. **Craig Borr** is president and CEO.

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On the Cover

Masterpiece art is as close as your local Post Office. James Calder created the top painting for the Rogers City P.O. in 1941. The second is one of five by Vladimir Rousseff in Iron Mountain that illustrate mail transportation in the West. (Above left photo is at the Alma P.O.)

Photos – U.S.P.S./Jeanna Gersewsk (top); Chris LaVigne

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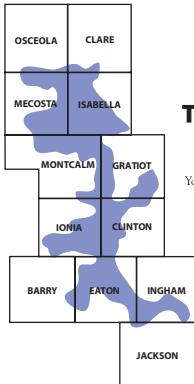
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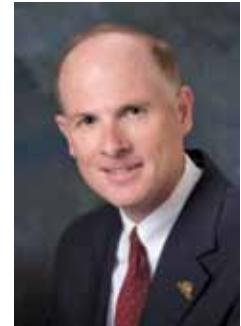
Tri-County Electric Cooperative

Your Touchstone Energy® Cooperative 

MANAGER'S MESSAGE

Driving the Co-op Culture

Staying In Our Own Lane



Blanchard office:
3681 Costabella Avenue
Blanchard MI 49310
Open 8 a.m.-5 p.m. Monday-Friday

Portland office:
7973 E. Grand River Avenue
Portland, MI 48875
Open 8 a.m.-5 p.m. Monday-Friday

Electric bill/account questions:
517-647-7556 or 1-800-562-8232

Pay by phone, anytime:
1-877-999-3395

Service questions/outages:
517-647-7554 or 1-800-848-9333
(24 hours for emergency calls)

Tri-County Propane:
1-877-574-2740

High Speed Internet
1-800-668-8413

homeworks.org

E-mail: tricoenergy@homeworks.org
facebook.com/[HomeWorks.org](https://www.facebook.com/HomeWorks.org)

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pconklin@homeworks.org

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Editor: Jayne Graham, CCC

Corporate culture" is a buzz phrase that's been around awhile. Lately, it's been used by co-ops, too, only we call it "co-op culture." And now, you're probably wondering why it should matter to you, as a member of HomeWorks Tri-County Electric Cooperative.

Our co-op culture is our way of working together, something that gives people a "feel" for the co-op, from the inside as a participant or from the outside as a guest or observer. It's based on our shared attitudes and beliefs, on the seven cooperative principles followed worldwide, and on the written and unwritten rules that have developed in our 75 years of existence.

Our culture determines what is considered right or wrong, important or unimportant, workable or unworkable, and it guides how we respond to the unexpected—crises or sudden change.

For instance, when we refer to our "culture" of safety, we mean this statement from Board Policy 201:

"The safety of its employees is a matter of vital concern to the Cooperative. It is a matter of policy that protective equipment will be supplied and used wherever necessary, and that no service to be rendered ever becomes of such importance that an employee be knowingly endangered."

Culture determines how we treat each other and work together. One of the best descriptions used recently is "stay in our own lane." What that really means is that each of us—board member, employees, and members—have our own set of

responsibilities and we should focus on those, rather than getting distracted by what's going on in someone else's area.

Board elections, which you can read about on the next page, are one "lane" of responsibility. They're important because HomeWorks Tri-County's co-op culture starts with the board of directors. These seven men and women provide the direction that makes sure we're meeting your needs.

The board sets the policies which guide our everyday behaviors, from working safely to making our member-owners the focus of our work. By listening to you, our members, they can tell what's working and what isn't, and which areas need more attention.

You have your own lane of responsibility that contributes to the co-op's culture. When you come to meetings, volunteer to be a delegate and attend the annual meeting, step up to be a district officer, or serve your neighbors as a district director, you are saying your cooperative is important to you.

For 75 years, we've been fortunate to have a strong core of members who value their cooperative. Your participation and support will continue that tradition and determine HomeWorks Tri-County's co-op culture for the next 75 years.



Mark Kappler
General Manager



Three Directors Seek Re-election

Philip Conklin of Charlotte, Cara Evans of Bannister, and Dean Floria of Remus have announced they will seek re-election to HomeWorks Tri-County Electric's board of directors this year.

Conklin represents District 1, which includes members in Eaton, Ingham and Jackson counties. Evans serves District 5, which includes Gratiot and Saginaw counties along with those in Bingham, Duplain and Greenbush townships (Clinton County), and Bloomer, Crystal and Evergreen townships (Montcalm County). Floria's District 7 comprises members in Mecosta and Osceola counties.

The nominating committee in each district consists of the district's officers (listed



Philip Conklin

Cara Evans

Dean Floria

at right), elected by members at the district meeting in May. Each committee is required by the bylaws to nominate at least one candidate on or before *March 15*.

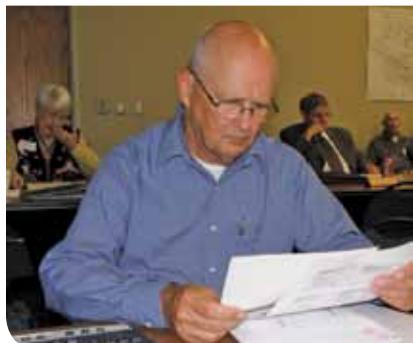
Candidates may also be nominated with a petition signed by at least 25 members from within the district. Petitions must be turned in by *April 5*.

The names of this year's nominees will be posted at the cooperative's offices by *April 10*.



EACH DISTRICT's officers serve as a nominating committee every three years. To help them prepare, the cooperative holds an annual session to review the bylaws, discuss the nomination process, and hear an update on HomeWorks Tri-County Electric. They're also invited to attend a board meeting to see for themselves what is expected of a director.

Above, Reginald Stevens, Jim Graham and Drouscella Halsey, and Jim Kus at left, review materials during the meeting.



District Nominating Committees

Nominating committees are the district officers, elected by members at the previous year's district meeting.

DISTRICT 1: Eaton, Ingham and Jackson counties

Patricia Zimmerman, Chair
1885 Flanders Rd., Charlotte, MI 48813
517-543-6736

email: pattyez@1a4u.net
Tom Reich (Eaton Rapids), Vice Chair
Drouscella Halsey (Charlotte), Secretary

DISTRICT 5: Gratiot and Saginaw counties, plus townships in Clinton and Montcalm counties

James Graham, Chair
1613 E. Mead Rd., St. Johns, MI 48879
989-224-2849, email: none
Reginald Stevens (St. Johns), Vice Chair
Corinna Batora (Elsie), Secretary

DISTRICT 7: Mecosta and Osceola counties

Jean Chapin, Chair
6240 5 Mile Rd., Blanchard MI 49310
231-972-8623, email: none
Randy Maxwell (Rodney), Vice Chair
Connie Gibson (Evart), Secretary

Interested in Seeking A Board Seat?

If you're interested in running for a board seat yourself, the cooperative's bylaws state you must be a member of the cooperative, reside in the district which you are to represent, and be at least 21 years old.

You may not be "employed by or primarily financially interested in a competing enterprise or a business selling electric energy or supplies to the Cooperative, or of a business primarily engaged in selling electrical appliances, fixtures or supplies to the members of the Cooperative."

Also, a director or candidate for director may not hold or be a candidate for elective state (or higher) public office.

If you meet these qualifications and would like to be nominated, contact your district nominating committee, listed above, or call Tri-County Electric at 517-647-1211 for a nominating petition.

Information about all candidates and district meeting dates, along with an absentee ballot request form, will be published in the May issue of *Country Lines*.

Education in 30 Years

In a recent issue of a free magazine titled *Training* (directed at professional corporate trainers), Bob Pike reflects on "The 30-Year View" of education, and there are things we can learn from the corporate world. Here is the introduction to his article:

"USA Today recently celebrated its 30th birthday. That edition of the newspaper contained both a backward view for 30 years and a forward view. I read with a great deal of interest the forward view—especially when it started talking about education."

In a nutshell, here are the predictions:

1. Grades will be left behind.
2. Learning will be tailored.
3. Learning will be high-tech.
4. Learning will be fun.
5. Learning will never stop.
6. The human element will remain important."

As an educator surveying this landscape, I agree with these predictions. Increasing emphasis is on demonstrating competency rather than assigning a grade. The beginnings can be seen in MOOCs (Massive Open Online Courses), the Kahn Academy (offers free online courses), and Vanderbilt University will join 10 well-known universities offering

open, online courses. The proof that this tailored, high-tech approach works is already being demonstrated in community colleges.

Nationwide, community colleges fill an important niche in higher education. For many students, community colleges are a perfect fit. For special populations of individuals—veterans, return-

more directly with faculty and get individualized services that are often not possible at larger universities.

If you are a student considering college, or if you've been out of high school for awhile or are interested in retraining for a specific industry, community college may be the best alternative for you.

There are 1,655 community

Community colleges fill an important niche in higher education... It may be the best alternative for you.

ing women, first-time college students—the one-on-one guidance and instruction surpasses those of large universities. Community colleges also typically have smaller classes, yet highly capable faculty. This allows students to interact

colleges in the U.S., with the largest number found in California, Texas, North Carolina, Illinois and New York.

—Dr. Jerry Faulkner & Anne-Marie Ruttenburg,
Volunteer State Community College in Gallatin, TN.

Plugged-In Kids

Website offers fun ways to "switch on" youth to energy efficiency.

Getting kids excited about energy efficiency may seem hard—for some parents, it's enough of a challenge getting them to do chores. But there's a website designed with young energy savers in mind.

Touchstone Energy® Cooperatives, the brand "ID" of the nation's nonprofit, consumer-owned electric co-ops, offers Kids Energy Zone (site address shown in graphic), featuring a spunky mascot, CFL Charlie. The site teaches kids in kindergarten through fifth grade how to be Super Energy Savers in their homes, and includes interactive games, videos, activity sheets and surprises.

"The website is all about engagement," explains Ruben Musca, Touchstone's senior ad and marketing manager. "This is a way for parents to interact with children so the family can focus on energy efficiency



kidsenergyzone.com

together, and help everyone develop energy efficient habits that will last a lifetime. Through fun activities, students and their parents learn about energy, electrical safety, and energy savings."

For example, "Lights Out!"—an energy-saving game in the Kids Zone—challenges kids to speed through a virtual house, replacing traditional incandescent lightbulbs with energy efficient compact fluo-

rescent lightbulbs (CFLs) and turning off lights and appliances as fast as possible. The less energy a player uses by the time everything's off, the better the score.

"Playing the 'Lights Out!' game and taking kids through a house with an energy efficiency checklist, which parents can find in the Kids Zone, are great ways to work together to get good habits started," Musca recommends.

Teachers searching for ways to help students focus on energy efficiency have several resources available. Visit kidsenergyzone.com, or some Touchstone co-ops provide schools with CFL Charlie **Super Energy Saver kits** (for example, HomeWorks Tri-County members can call 517-647-1252 or email jayne@homeworks.org).

"Each kit accommodates a class of 30 students and includes a checklist that children can use to help guide their parents on an 'energy efficiency

expedition,'" Musca explains. "In the exercise, kids walk through the house with their mom and dad to make sure the refrigerator door is closed, and they discuss switching out incandescent bulbs with CFLs, turning off all lights after leaving a room, and shutting off computers when not in use."

Finished checklists signed by children and parents are submitted to teachers for a certificate declaring the student "an official Touchstone Energy Cooperatives Super Energy Saver." Certificates carry the image and signature of CFL Charlie.

"The kits also contain classroom activities such as connect-the-dots and word search games," Musca adds. "Handing out these materials provides a great way to influence household energy efficiency."

The latest addition to the kit is an educational 10-page coloring book to keep kids entertained and educate them about energy savings at the same time.

—Megan McKoy-Noe

Theft of Wireless Devices Rises Sharply, Safety Tips Offered

Over 5,000 wireless devices were stolen in Michigan in 2012, according to a report from the Michigan Public Service Commission (MPSC).

"The popularity of wireless devices continues to grow at a rapid pace," notes MPSC Chairman John Quackenbush. "The Commission encourages customers to take a moment to protect themselves against theft by following the helpful tips provided by the FCC (Federal Communications Commission)."

To find the FCC tips for safeguarding against theft, protecting cell phone data, and what to do if a wireless device is stolen, visit fcc.gov/guides/stolen-and-lost-wireless-devices. The FCC has

consumers to set up passwords and take steps to secure their devices, and launch a public education campaign that urges consumers to use applications that increase security and reduce the value of stolen devices.

In addition, many wireless companies are implementing their own databases to prevent stolen smartphones from being reactivated.

The Wireless Association, CTIA, has also developed a public service announcement on "The Five Stages of Losing a Smartphone" (youtube.com/watch?v=fUYpSEyMZVE) that reminds consumers to use their smartphone features to remotely lock, track and wipe, if the devices are lost or stolen.



Photo – iStockphoto.com

Find tips on safeguarding your wireless device at fcc.gov/guides/stolen-and-lost-wireless-devices

also recently announced the PROTECT Initiative (fcc.gov/document/chairman-remarks-stolen-cell-phones-initiative) to combat cell phone theft. Plans under this program establish a national database—scheduled to start in late 2013—to track stolen phones, put in place automatic prompts on smartphones and tablets for

Filing Consumer Complaints

Consumers are encouraged to first contact their service company to discuss billing or service issues. If a resolution cannot be reached, the MPSC assists Michigan consumers with telecom or video/cable, electric and natural gas complaints.

The MPSC provides several ways for consumers to submit complaints. Consumers may file online, and by phone, fax and mail. More information on how to submit both formal and informal complaints is available on the MPSC website at michigan.gov/mpsccomplaints.



Co-ops Offer Teen Opportunities

The Youth Leadership Summit (YLS), presented by Michigan's electric cooperatives, is a high-energy, interactive experience designed to help young people grow as leaders. High-school sophomores and juniors are invited to take their team-building skills to the next level at this unique three-day event.

Students from throughout Michigan will come together to test themselves, mentally and physically, with a combination of hands-on classroom exercises and a high-ropes challenge (over 30 feet in the air!). Plus, they will learn how to respond in an emergency situation, explore diverse careers in energy, test their decision-making skills as an elected official, and learn what to expect as they prepare for life after high school.

YLS takes place April 24-26 at SpringHill Camps in Evart, MI (just 12 miles south of Cadillac). While the classroom portions are held in a gathering space set up for interactive, team-style learning, the utility pole climbing, high-ropes adventures and other team-building fun take place on the facility's 515 acres of northern Michigan forests and rolling hills. Students can use their free time to enjoy the indoor pool, challenge their new friends to a pick-up game of basketball or volleyball in the gym, or just hang out in the game room.

YLS is the first step towards an even greater adventure. All participants will be considered for a once-in-a-lifetime Washington, D.C., experience with the National Rural Electric Youth Tour. This all-expenses-paid trip gives students the opportunity to watch history come alive as they explore the museums, memorials and monuments of our nation's capital, and a chance to meet face-to-face with their senators and Congressmen and women.

The Youth Leadership Summit and Youth Tour are provided free-of-charge as part of your co-op's ongoing commitment to community. For additional information, or to apply online, visit miYLS.com (also, see ad on back cover).



A few students from the 2012 Youth Tour rest by the Michigan column at the World War II Memorial in D.C.

Have HomeWorks At Your FingerTips On Your Smart Phone

Wouldn't it be nice to have a personal assistant to help you with your electric account? With SmartHub, *coming soon* to HomeWorks Tri-County members, you'll have one!

With one application, available via the internet or as an Apple or Android app for your smart phone, you'll be able to review your energy use and bills, make a payment, and request changes to your account information. The "Contact Us" button on the smart phone app gives you one-button access to contact our office if you have questions or a service request.



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Your Board In Action

Meeting at Portland Dec. 17, your board of directors:

- Approved the cooperative's 2013 capital and operating budgets.
- Recognized lineman Chris Teachout and system engineer Chris Jensen for achieving NRECA supervisory certification.
- Learned district meeting planning has begun, and the incumbent directors for districts 1, 5 and 7 will all seek re-election.
- Read and approved "Board Policy 112 – Strategic Planning" as read, and learned no incidents have been reported under "Policy 316 – Identity Theft."
- Appointed voting delegates and alternates to the annual meetings of NRECA and affiliated organizations.
- Learned there were 111 new members for the month.
- Acknowledged the November-December safety report, listing employee training and minor employee and public incidents.

Time Set Aside for Members to Comment Before Board Meetings

The first 15 minutes of every board meeting are available for members who wish to address the board of directors on any subject. The next meeting will be held *March 25 at Portland*. Members who need directions to the office, or who wish to have items considered on the board agenda, should call 517-647-7554.



Since February 2009, HomeWorks Tri-County Electric members using the Co-op Connections card have saved **\$108,570.67** on prescriptions!

Learn more about how your card can save you money at homeworks.org.



Nick Rusnell, left, and Kevin Blundy attach a load management device to an electric water heater, getting it ready for installation at a member's home.

Members Save on Heating, Water Heating, While Helping Co-op Save

Since the early '90s, HomeWorks Tri-County Electric Cooperative has offered a load management program designed to help keep electric bills affordable. Members receive a discount of 3 cents per kilowatt-hour on the kilowatt hours used by a separately metered heating and cooling system, in return for participating in this program. Members can also receive a \$4.50 monthly credit for having a controlled water heater.

In return for the discount or credits, the member gives HomeWorks permission to control, or turn off, their heating and cooling system during periods of peak demand.

"Most likely, they will never notice the control," says member service manager, Missy Robson, "but they benefit directly because of the credits they receive."

Robson says the co-op's other members benefit through reduced power supply

costs; our country benefits because we can delay building new power plants; and the environment benefits because fewer fossil fuels are burned.

For the past 12 months, we have been analyzing our ability to operate this load management system. So far, the results are encouraging. In September and October, Robson estimates that we saved HomeWorks members approximately \$14,000 with the help of participating members.

Going forward, our intention is to continue operating this system and measure both the costs and potential savings we can achieve.

"By this time next year we should have a strong handle on the economics of the program," Robson adds. "We will then be able to make a recommendation to your board of directors on whether it makes sense to make further investments in load management."



Looking for a Hot Water Deal?

Call HomeWorks Tri-County at

1-800-562-8232

to learn how you can save with clean, safe, efficient electric water heating

Changing Hats at Halftime (or Before!)

What is the best way to reinvent yourself and your career?

Education is the best answer to the question above, and it's proven that with corresponding increases in education, there is a distinctive rise in salary coupled with a decrease in unemployment—a pattern that has stayed consistent for decades (see chart). The difference in the typical earnings of those with a high school education versus a college degree is substantial in just one year, and over a lifetime that gap can be breathtaking.

Consider Brad Essenmacher. A master electrician with an associate's degree in business, he started his own electrical contracting business back in 1998. After 12 years, he left it to work as a member services representative (MSR) for Thumb Electric Cooperative (TEC), in Ubly, MI.

"I decided to make the change because of several factors," Essenmacher explains. "The main reason is that it was a great opportunity I didn't know if I would ever get again. The construction industry was also slow at the time, so if I did make the move I wouldn't negatively affect too many people." It was tough to leave a lot of good customers, he adds, but it proved to be the best move for him.

Essenmacher has since been promoted to TEC's member services and marketing manager, and is also working on his bachelor's in business administration (BBA). "I could have remained an MSR with the education I had, but to be in the position I am now, I had to get my BBA," he says.

"My words of wisdom for anyone consider-

ing a career change would be that going back to school as an adult isn't as difficult as I thought it would be," he adds. "You pick up a lot of knowledge through the years that are things they are teaching younger students, and that knowledge makes it easier in your class work."

Take a Chance—Do What You Love

In changing careers, it's also crucial to have your family's support since they will need to make some sacrifices and support you through the process. Career counselors say to "consider it an investment in you."

Trevor Doublestein can relate. In the late '90s, he studied film and video production at Columbia College in Chicago. After graduation, he worked in sound effects for major motion pictures in Hollywood, but soon tired of spending his days indoors. The Michigan native, a natural outdoorsman, moved to Petoskey in 2001, where he took over the family general contracting business. For that, he needed to earn a General Contractor license and take a rigorous exam. To prepare, he got a study pack and worked with his field crew to gain comprehensive knowledge of the industry.

Like the rest of the country, northern Michigan's building industry began declining right after Doublestein and his wife, Lisa, had two children. "That's when we started talking about a career change," he says. It wasn't easy, he adds, as the construction industry was thinning out more every day and technological advances were outdated

his knowledge.

As the couple considered Trevor's desire to switch careers, they realized a move to west Michigan would offer more business prospects and bring them closer to their families. The prospect of change in both location and careers led to more heart-to-heart talks. "And what finally surfaced," he says, "was that I wanted to own a microbrewery." Among many things, it would mean completing a state-required food and alcohol safety training program and certification exam.

Lisa, however, was unconvinced. "I understood that she would have reservations," Trevor explains. "But I put together a business plan, found a location, and brought on a friend as an interested partner. Eventually, we began to get excited about the prospect of something completely new."

The Doublesteins, along with longtime friends Dane and Brynne Sexton, opened Our Brewing Company in Holland, MI, in October 2012.

Trevor admits starting a new business takes a lot of time and energy. "I'm certainly busier than I ever was with our contracting company, and I often miss sleep and outings with the kids. But I'm more happy with my career than ever, and I'm proud that my kids will grow up seeing their father work hard at what he enjoys."

The move closer to family has empowered Lisa to grow her own career. She's working on a master of fine arts in fiction and literature at Bennington College, and during her 10-day stretches of residency in Vermont, grandparents, aunts and uncles help Trevor with the kids.

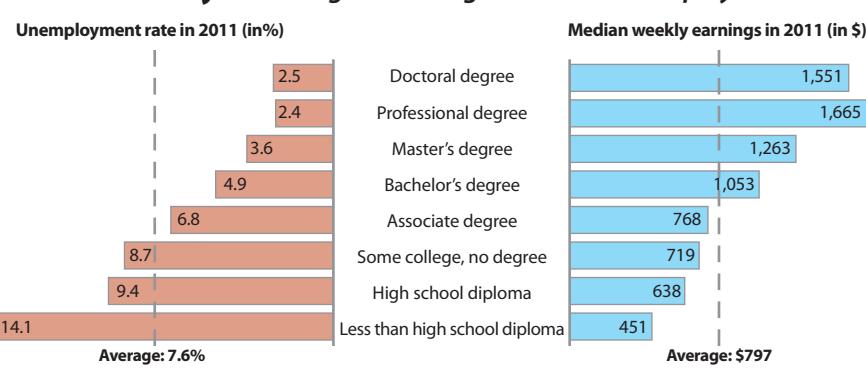
"It wasn't a fast or easy decision to change our location or our jobs," Trevor says. "And we're certainly not on easy street after doing so. But the difference is that we're thrilled and happy to be doing what we want to do."

Grab Unexpected Opportunities

Sometimes, keeping your eyes open for opportunities, and just a little more education in a related field, can also give you new credentials and expanded options.

Linda Wacyk started out pursuing a career in early childhood education back in the 70s, earning the equivalent of an associ-

Education Pays... in higher earnings and lower unemployment rates.



Note: Data are for persons age 25 and older. Earnings are for full-time wage and salary workers. Source: Bureau of Labor Statistics, Current Population Survey

ate's degree before a job opportunity for her husband necessitated a move to northern Michigan, putting her education on hold. "I put my learning to good use, however, during a 12-year stretch of full-time parenting, supplemented by stints as a child-care provider for several preschools and private families over the years," Wacyk says.

In the '90s, she taught herself computer skills and started a home-based business providing communications services for schools and nonprofit groups. When her youngest child started school, she returned to college and completed her bachelor's degree—this time in communications and writing.

Today, the Grand Ledge resident puts all her interests and experiences to work as communications director for an education-related nonprofit association. "In my 'free' time, I also do some writing and editing about early childhood and other topics related to parenting—or more accurately, grandparenting," she chuckles.

"None of this would have been possible without taking some risks and imagining myself doing new tasks in new ways," she shares. "Career changers have to seek out lots of learning opportunities such as conferences, online courses, college classes and seminars."

Wacyk's advice is to watch for opportunities that emerge in unexpected places. When she started her home-based business, desktop publishing was a brand new field. "I could apply my writing and design skills using software that until then only a handful of people had mastered," she recalls. "This opened lots of doors to clients who appreciated good design, but were previously priced out of the professional publishing market."

Consider the Market

Debra Veryser, a suburban Detroit at-home mom for nearly 30 years, knows firsthand how the job market has changed.

As the last of her five kids reached middle school, she decided to launch a new career. Beside her need for a fresh challenge, the economy had taken a toll on her husband's

automotive manufacturing company, so Deb was ready to contribute financially.

Her bachelor's degree from Hillsdale College was musty and her pre-marriage job as a researcher was ancient history, so she knew that returning to campus was necessary to boost her skills. Since Deb is artistic, she considered graphic arts, but looked realistically at the young, tech-savvy competition, the market, and her situation when planning her course of action. "I weighed the time investment and marketability and looked for a field that would hire an older woman," she says, "I didn't have time to waste."

After some research, she decided on an associate's degree as a registered health information technician at nearby Baker College, partly because of its intern program. "I knew in my heart that was the best way I could get hired." After two and one-half years of classes and achieving certification, she is now happily employed handling medical records at Henry Ford Health System, where she interned.

As her new career began, Deb's husband left the auto supply field to launch a business building and installing his patented, energy-saving EZ Storm Panels.

The youthful, 58-year-old grandmother says the shake-up in her household was good. "You shouldn't be afraid of going back to school," she advises. "And take fish oil. It really works."

Education Required

If there is one key to reinventing your career, education is it, agrees Ron Crouch, research and statistics director for Workforce Kentucky. A highly respected demographer, Crouch has followed the correlation between education and jobs for decades.

This remains true in today's quirky economy, although Crouch says the real difference today is in the stability of the jobs.

"Education still pays," Crouch says, "but the real news is that the less-educated are less likely to be working, and when they do find a job, they may find the salary for that job has dropped. Salaries are more stable in jobs

that require more education."

Computer jobs are the darlings of the information age and remain firmly in the top five growth areas. But Crouch warns there may be some rain in the forecast for tech jobs.

"There are issues of automation and outsourcing connected to computer jobs today," he says. "...I know a lot of people with high skills who are searching for jobs."

Conversely, manufacturing jobs may eventually make a comeback, he adds. "China and India both have some serious issues. China has kept labor costs down by not having a social security or health care system. Soon they will have an aging population with no resources put aside to care for them."

To do well economically, he says the U.S. has to get people back to producing durable goods. "We have had a financialized economy," he notes, "but we need plumbers, electricians and carpenters, too. We need to build things and create things."

Geography, Gender and Jobs

Whatever your career choice, Crouch advises examining potential jobs from many perspectives, including geography, especially if you want to live in a more rural area. The U.S. Labor Department's Bureau of Labor Statistics posts occupational employment and wage estimates by state, including how many jobs per 1,000 are available, mean and median hourly wages, and the annual mean wage. To choose by state, go to bls.gov/oes/current/oessrcst.htm.

"Health care jobs are available most places," he adds, "but right now teaching jobs are not. When the economy improves, we will need teachers, but those jobs may not be as plentiful in some areas."

Another consideration is gender, and Crouch says many in-demand jobs are in traditionally female occupations (nursing and health care technicians). Men are just as capable, of course, and male nurses are now in demand.

Most career re-inventions require additional education, but many colleges and universities now have programs specifically for adults, and you can often choose a broad degree that rounds out your life experiences. It's also critical to shop around, since there are many varied schooling options with unique differences in each program.

Back in Grand Ledge, veteran Wacyk's final suggestion is, "Listen carefully to people in your network who are breaking new ground in business, health care or technology, because your next career might not have even existed two years ago."

Who are you? The key to a satisfying job is finding one that matches your interests and personality. Here are a few websites to help determine a good match for you.

An interest survey: onetcenter.org/CIP.html

Mini Myers-Briggs, which is a personality-type indicator:

humanmetrics.com/cgi-win/JTypes2.asp

What job titles are out there and the types of qualifications needed for jobs:

wave.net/upg/immigration/dot_index.html

Also, find free online classes: Created by a Harvard Business School graduate, the Kahn Academy (kahnacademy.org) is a nonprofit organization and website that offers free classes to anyone.



Celebrated Art May Be As Close As Your Post Office

A busy post office isn't where you'd expect to see wall murals and other artwork, but if the building was constructed during the 1930s and early '40s, you may find works created by some of the best artists of that time. The art, and construction of the post offices where it resides, were part of Franklin D. Roosevelt's promise when he accepted the Democratic nomination for president in 1932: "I pledge myself to a new deal for the American people. This is more than a political campaign. It is a call to arms."

Philadelphia artist George Biddle was the first to suggest commissioning artists to decorate federal buildings under the New Deal Post Office Works.

In 1933, a pilot program—the Public Works of Art Project—was created. Although it lasted only six months, the program employed thousands of artists and later became the Section of Fine Art within the Treasury Department. Artists were chosen through anonymous competitions. Some had national reputations, such as Jackson Pollock and Mark Rothko, and others were young unknowns receiving their first public exposure.

Well-known or novice, only the best artists were selected, and the art created had to reflect the town's heritage. Artists visited communities for weeks on end, actively engaging citizens and resident historians in dialog to discover the history, traditions and stories that shaped their communities. To make this happen, the artist had to meet with the postmaster and local residents, the Post Office Department's approval had to be obtained, and finally, plans were submitted for final approval by the Section of Fine Art. The project was meant to provide average Americans with a public outlet to view professional art, including many Michigan cities and towns.

In Clare, for example, the mural depicts

a man walking in a field behind a team of plow horses while his wife hoes the broken earth nearby. Entitled "Extending the Frontier in Northwest Territory," it was painted



Photo-Chris Laigne

Michigan New Deal Post Office Art:

Alma • Belding • Birmingham • Blissfield • Bronson • Buchanan • Calumet • Caro • Chelsea • Clare • Crystal Falls • Dearborn (now in Henry Ford Community College Library) • Detroit Hamtramck Branch • Detroit Highland Park Branch (stone eagle sculpture, **pictured top right**) • Detroit Northwestern Branch (now in Wayne State Student Union building) • East Detroit • East Lansing (now in Michigan State Library) • Eaton Rapids • Fenton • Frankfort • Fremont • Grand Ledge • Grayling • Greenville • Hart • Howell • Iron Mountain (**pictured above**) • Iron River • Lowell • Manistique • Marquette • Mason (terracotta) • Midland • Monroe (now in Monroe County Community College) • Munising (plaster) • Paw Paw • Plymouth • River Rouge (stone façade) • Rochester (cast stone) • Rockford • Rogers City • Saint Clair • Sandusky • Traverse City (wood relief).

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by Allan Thomas in 1938.

Thomas was born in Jackson, MI, and studied art in England, France and the United States. Jaroslav Brozik painted the mural in Howell. Born in Czechoslovakia, his family immigrated to Illinois when he was young, and he studied at the Art Institute of Chicago. His "Rural Delivery" mural depicts neighbors interacting—women talking, children playing, and a man reading a newspaper, with a lake and church in the background. At the mural's center are three mailboxes and a man on horseback reading a picture postcard.

From 1934 to 1943, artists were chosen for the 46 post office projects in Michigan, and nationwide, over 1,300 murals and 300 sculptures were commissioned. One percent of the funds appropriated for a building proj-



Artist-Erwin Springweiler; Photo-Ed Moore

ect were set aside for these embellishments; the larger the project, the more money was budgeted for art. The standard New Deal Post Office carried a decorative allotment of \$650 to \$750, usually covering a space about 12 by 5 feet above the postmaster's door.

There was controversy, of course. The argument was: how could the government spend money on artwork at a time when money was short? As Harry Hopkins, Roosevelt's relief administrator, said in response to criticism of federal support for the arts, "[Artists] have got to eat just like other people."

When touring the state to view New Deal artwork, however, you'll find mostly positive images—the hard realities of American life during the Depression are not illustrated on post office walls or exteriors. Rather, the art offers a snapshot of history and hope.

Every piece of post office art has its own story: a window into the artistic tastes of the 1930s and '40s, what subject matter residents felt best reflected their community, and the artists' successes before and after this art was created.

A few pieces have disappeared over time, others need repair, and some of these masterpieces have been moved from their original locations.

By understanding this art's value and importance to Michigan and American history, it can be saved and cared for in the manner it deserves, and its preservation ensured for future generations.

These treasures are located throughout our state. If you haven't visited any of the Depression-era postal facilities, take the time—it's everyone's heritage.

Making Your Retirement Money Last

Many of us are trying to save for a more secure future, and you've heard a lot about wise saving and investing for retirement. What you may not have heard about is how to wisely withdraw money from your retirement plan when the time comes.

The tricky part is estimating how much to withdraw annually. Depending on the type of plan, the government requires withdrawing a certain amount after a certain age (check with your financial professional), but most people want or need to start taking money before that. Many want to withdraw more than is required. Unfortunately, these cash-eager retirees risk running out of money in their lifetime.

According to Barney Lee ("Americans All Over the Map on Retirement Drawdown Rates," 10/13/11), 34 percent of people surveyed had no idea how much to



To make retirement savings last a lifetime, plan on withdrawing no more than 4 to 6 percent annually. Low-cost activities such as camping, fishing or outdoor vacations can help you save, too.

withdraw each year, and 15 percent planned on drawing 10 percent. Is that too much? The MetLife Mature Market Institute says financial professionals advise withdrawing no more than 4 to 6 percent each year in retirement. In "The 2011 MetLife Retirement Income IQ – A Survey of Pre-Retiree Knowledge of Financial Retirement Issues," 56 percent of participants correctly responded that they could withdraw about \$600 monthly from a \$100,000 nest egg to last for 30 years. Alarmingly, the other 44 percent incorrectly said they could withdraw significantly

higher amounts—from \$800 to \$1,200 monthly—and still have their savings last.

If you are in the latter group, it's wise to rethink how long your money needs to last. The Society of Actuaries reports that males who reach age 65 have a 50 percent chance of living beyond 85, and females reaching 65 have a 50 percent chance of living past 88. Couples that both reach 65 have a 50 percent chance one of them will live beyond age 92.

There are many things you can do to help make your money last. The most crucial is consulting a financial professional long before you retire. He or she can help determine, based on your circumstances, how much money to save and at what age you can afford retirement. If it's coming soon, a professional can help you decide whether to delay a year or two or if working part-time in retirement can make a difference. Most importantly, a professional can help you decide how much to withdraw annually.

A little planning today can mean financial security for years to come. For more tips, visit mymoney.gov.

—Doreen Friel

The U.S. Postal Service (USPS) is in more dire financial straits than ever, ending 2012 with a net loss of \$15.9 billion, compared to \$5.1 billion in 2011.

How did this happen, and what does it mean for rural Michigan customers?

Victor Dubina, Great Lakes communications manager, says the reasons for these losses include the drop in mail volume, a continuing increase in delivery points, and a Congressional mandate requiring the USPS to prepay for its retirees' medical insurance—something no other federal agency is required to do.

"The Postal Service processed and delivered 213 billion pieces of mail in 2006. In 2011, this total fell to 168 billion," says Dubina, who is based in Chicago. "And, we add an average of about 2,300 delivery points to our network every day. We're delivering less mail to more addresses."

The Postal Service receives no tax dollars for operating expenses and relies on selling postage, products and services to fund its operations. One proposal being considered to help its cash-flow problem is five-day delivery. It has operated as an independent business since 1972, but moving to five-day

The Future of Rural Mail Delivery



delivery requires Congressional approval. "Although there would be five day delivery, post offices would remain open six days a week," Dubina adds.

The USPS is also moving forward with a nationwide plan to keep rural post offices open by revising operating hours, based on customer use. Known as "Post Plan," it's a multi-phased approach to be completed in September 2014. Affected customers will receive surveys and be invited to meetings to discuss their options prior to being notified when their post office hours will change.

Michigan has 355 small units on the Post Plan list (<http://tinyurl.com/postplanlist>), but it's preliminary and subject to change.

Access to the retail lobby and P.O. boxes will remain unchanged, and a town's zip code and community identity will be retained.

"We've listened to our customers in rural America and we've heard them loud and clear—they want to keep their post office open," explains Postmaster General and CEO Patrick Donahoe. "Meeting the needs of postal customers is, and will always be, a top priority."

The USPS also continues to pursue establishing Village Post Offices (VPO) in communities affected by these changes. VPOs are located within existing businesses—convenience stores and other local establishments—and managed by the proprietors.

Besides maintaining a network of over 31,000 post offices, it provides online access to its products and services through usps.com and over 70,000 alternate access locations such as Wal-Mart, Office Depot and Costco.

And, rural customers can get many postal products and services right from their mail carriers. "Rural carriers are known as a 'post office on wheels,'" Dubina says. "These carriers are always willing and able to help their customers."

—Marilyn Jones



Dairy Doo

Healthy food requires healthy soil. And, like a good recipe for a scrumptious meal, you need the right ingredients. If you're a follower of this line of thinking, folks at a place called Morgan Composting in Sears, MI, have created a product called "Dairy Doo" that could help you cook up a heck of a meal from your garden.

Brad Morgan, CEO, and his father Dale took a byproduct of their large dairy farm and turned it into a thriving business by selling the waste from their cows. Dairy Doo, as you may have guessed, is composted cow manure that is used as a supplement by farmers, orchardists, greenhouse growers, lawn care companies, and others.

It is also starting to catch-on big with home gardeners.

I first started using Dairy Doo to bulk up my houseplant potting mix and the greenhouse mix I use for growing flower and vegetable seedlings. It gave everything a nice boost and can also be applied directly to the garden or lawn.

Morgan Composting also "builds" a potting mix with a variety of minerals that can be used for different growing situations. One of these mixes makes its way to Elzinga & Hoeksema Greenhouses, a large commercial growing operation in the Portage/Kalamazoo area. But custom blends are available for home gardeners, too. The folks at Morgan's recommend that gardeners get a soil sample, which will help them come up with the perfect blend for a flower or vegetable garden. Of course, you can buy Dairy Doo in ready-to-use custom blends, such as their Outdoor Plant Mix 301 for fruit and vegetables.

Dairy Doo boosts healthy plants by

improving the soil's biology, says Brad Morgan. A biologically diverse soil fosters healthier plants, which means less disease and insect problems. If your plants stay healthy, you'll use less fertilizer and pesticides, which is good news for you, the environment, and your pocket book.

The Morgans say the key to growing good crops is to provide an environment where plants can utilize nutrients (e.g., nitrogen, phosphorous and potash) as efficiently as possible. "There is more living below the earth than above," Brad explains, and notes it is important to add to the biology of the soil by adding organic matter, such as Dairy Doo.

Older farming methods have diminished the soil's nutrient value, he adds. The overuse of pesticides and fertilizers can kill the very microorganisms that help a plant use nutrients in the soil. Microscopic soil helpers, such as nematodes and bacteria, of which there are literally thousands in a handful of rich soil, can go a long way in rebuilding the soil.

Morgan also said farmers are catching on to the importance of healthy, biologically diverse soil, and he is trying to foster that understanding.

"We want to offer solutions – we want to be a solution company," he says.

Morgan further explains that nitrogen easily leaches through the soil and into the aquifer, particularly with poor soils. In one study by MSU, 60 to 80 percent of the nitrogen used in an orchard leached through the soil. Dairy Doo helps stabilize the soil and gives something for the nitrogen and other fertilizers to latch onto. This is not only better for the environment, but makes sense economically.

The Morgan family understands econom-



Morgan Composting is home to this designer compost suitable for farms, lawns, gardens, orchards, greenhouses and vineyards. Learn more at dairydoo.com.

ics. Before manufacturing Dairy Doo, they were a little miffed that it actually cost them to get rid of their cow manure. A farmer can only dump so much manure on their fields due to high levels of phosphorous. The rest has to be disposed of at a hefty cost, especially for bigger farming operations.

So, the Morgans came up with the idea of composting what turned out to be a very valuable commodity. They now tap into three different farming operations for their compost, and the demand for high quality compost grows by leaps and bounds each year, he says.

Dairy Doo is manufactured on the original Morgan dairy farm. The manure is placed in long "windrows," where it can be turned by automated equipment until it becomes a viable product to bag and sell. This process, which once took a couple of years to achieve, according to Morgan, can now be completed in about 90 days.

A little bit can go a long way for both the home gardener and large-scale farmer (which currently makes up 94 percent of the Morgans' business). A one-quarter-inch layer of Dairy Doo mixed into the top 4 to 6 inches is sufficient to amend the soil in your vegetable garden. Farmers who sell produce to farmers' markets can expect to apply 1 to 2 yards per acre.

Some of the other growing mixes from Morgan Composting that come in different custom blends are Seed Starter 101, for starting plants; Potting Soil 201, for flowers; and Outdoor Plant Mix 301 for fruit and vegetable plants.

Dairy Doo and the customized mixes are offered in about 57 mom-and-pop retail stores, some of which are listed on—you guessed it—dairydoo.com!

CHOCOLATES TO LOVE

Sweethearts have expressed their affection with heart-shaped boxes of chocolates since British candy maker Richard Cadbury introduced the romantic packaging for Valentine's Day in 1861.

The custom endures, with some retailers filling the void left by candy canes with pink-and-red boxes of mass-marketed sweets. As a fresh alternative, consider the many Michigan chocolatiers who handcraft their treats in small batches from premium ingredients—and often, no preservatives. The chocolates' short shelf-life means your Valentine need not feel guilty about devouring them quickly.

Grocer's Daughter Chocolate, Empire

The intensity of South American cocoa in Mimi Wheeler's confections is a departure from the Belgian chocolate she knew growing up in Denmark. But after opening her store in 2004 she says, "I decided to go with a bolder, bigger chocolate. There are more flavors in dark chocolate. It's more complex than milk chocolate."

The former social worker grows and locally sources many of the herbs, fruit and maple syrup found in favorites like her famous "Puddles." In February, the pools of chocolate studded with cherries, nuts or seeds are hand-shaped into hearts and sprinkled with dried raspberries. For traditionalists, she adds, "We have a beautiful, big red box filled with handmade truffles, caramels and bon bons."

Boulevard Market, Tecumseh

John and Erika Aylward traveled the world before returning to their hometown to open Boulevard Market, a specialty food store and creamery where John crafts artisan cheeses and Erika makes chocolate from raw Peruvian cacao beans.

Intrigued by the history and tradition of chocolate, she says, "I purchased some beans to see what would happen." Erika now makes what she calls "rustic" dark (85 to 87 percent) chocolate bars, smoked chocolate bars, and

truffles (cherry, raspberry and champagne are popular for Valentines Day). She suggests pairing her "Peppalo" chocolates with a sparkling raspberry wine and adding John's cranberry-topped fresh goat cheese in the shape of a heart for a foodie Valentine gift.

McDonald's Homemade Candies, Muskegon

Charles McDonald's recipe cards from 1941 are yellow and worn, so Nancy Wagenmaker tucked them away after making copies for daily use at the shop she worked at as a student. Now the owner of the sweet spot, she still satisfies sweet-tooths with hand-dipped chocolates, toffee, chocolate covered cashews and seafoam, an airy candy coated in chocolate.

Each February, she offers 50 different Valentine box designs for customers to fill with their candy choices. "We have really beautiful boxes. Heart-shaped, fancy, flowery and frilly." One thing that has changed, she says, is the addition of tuxedo-style boxes because more women are buying candy for men.

Sayklly's Confectionery and Gifts, Escanaba

Generations who grew up with Sayklly's candy have a sweet tradition of placing a solid chocolate heart or cupid on the breakfast table for their kids on Valentine's morning, says Debbie Kirby. She and her co-owner cousin, Mike Kobasic, use copper kettles and quality ingredients to make peanut brittle, hand-pulled saltwater taffy and fudge, just as their grandfather, Joseph Sayklly, did when he opened his store in 1906.

Sayklly's fills heart-shaped boxes with assorted hand-dipped chocolates and shapes their caramel "snappies" into hearts. Debbie also tempts gift buyers with \$1 fudge heart treats. "You can have it eaten before you get home, and no one is the wiser."

The Sweet Shop, Cadillac

Step inside, inhale, and watch confections being made in Janeen Russell's kitchen, then



Grocer's Daughter Chocolate

create a one-of-a-kind chocolate assortment to fill a heart-shaped box. "A lot of people want to choose especially what their sweethearts like," says Janeen.

In addition to the original owner's 50-year old recipes, she's also created specialties such as a cherry-coated popcorn mixed with Michigan dried cherries formed into a heart shape. There's a dreamy swirl of fudges—chocolate, raspberry and vanilla—in a heart box, too. Her caramel apples, an autumn favorite, are so popular that Janeen makes a batch dipped in chocolate and sprinkled with cinnamon for Valentine giving.

Kilwins, Petoskey

When Don Kilwin and his wife Katy started making candy in 1947, they launched a tradition that now stretches to 80 stores in 19 states, including the original shop in Petoskey's Gaslight District. You can tour the spacious candy kitchen, where equipment from the 1940s to '60s still turns out Don's recipes for favorites like caramel-and-nut chocolate turtles, toffee bars, brittles and assorted truffles.

Just for Valentine's Day, a sprinkling of pink, red and white candies tops favorites like chocolate-covered cookies and pretzels. Along with chocolate-dipped strawberries, Kilwins is also crafting a limited edition Valentine truffle with a heart on top.

CHOCOLATIERS:

Boulevard Market, Tecumseh
boulevardmarket.com, 517-423-6000

Grocer's Daughter, Empire
grocersdaughter.com, 231-326-3030

Kilwin's, Petoskey
kilwins.com, 888-454-5946

McDonald's Homemade Candies, Muskegon
mcdonaldscandies.com, 231-773-0319

Sayklly's Confectionery & Gifts
saykllys.com, 866-679-3387

The Sweet Shop, Cadillac
sweetshop4u.com, 888-775-8880

You Can't Make Me!

Tips for bringing out the best in your strong-willed child.

For 22 years, 6 months and 21 days, I was a perfect parent. I knew exactly how to get babies to sleep, toddlers to eat, and teens to clean their rooms. I had parenting under control.

Then I had my first baby, and I learned that real, live children demand a lot more than I expected.

For the next 11 years, 4 months, and 6 days, I considered myself a pretty good parent. We had our moments, but mostly our family danced to a comfortable rhythm.

Then our fourth child was born with an iron will and fierce determination to run the show. I discovered that my previous parenting success had relied on relatively compliant children.

I wish I'd known author Cynthia Tobias in those days. The self-described strong-willed mother of a strong-willed son, Tobias, packs a lot of practical advice into her aptly titled book, "You Can't Make Me: [But I Can Be Persuaded]." She offers strategies for reducing conflict with strong-willed children and reasons to celebrate the gifts they bring to the world.

"Strong will, in and of itself, is a very positive trait," writes Tobias in the first chapter. "It is a great gift to have a child with firm convictions, a high spirit, and a sense of adventure. Why not direct that wonderful and mysterious energy into the right channels, and use that marvelous determination to achieve positive results?"

That's well and good, but how do you motivate a child who knows you can't really make her do anything? What discipline methods work for a child who isn't concerned about the consequences of not obeying? How can parents hold onto authority without losing the relationship—or their minds?

Tobias offers "Five to Thrive" tips for bringing out the best in a strong-willed child.

1 Choose your battles. Don't make everything non-negotiable. Ask yourself if each conflict is worth the fight. "Is this a go-to-the-wall issue?" Tobias asks. "In the grander scheme of things, will it matter a year from now?"

2 Lighten up, but don't let up. A sense of humor can turn conflict into cooperation a surprising number of times. "Humor catches the strong-willed child off guard and might disarm him before he even realizes what's happening," Tobias says. "Best of all, it can offer what I call a 'fire escape'—an opportunity to pull back gracefully and cooperate."

3 Ask more questions; issue fewer orders. Asking a question that assumes the best in a child almost always results in moving toward what the adult wants the child to do. But be careful: some questions are better than others.

"Never use the words *why* and *you* in the same sentence," Tobias writes. "For example: Why won't you listen?...The combination of these two words...can be more explosive than you ever intended, since they almost always result in defensiveness and resistance."

So what kinds of questions can build relationships?

- *Do you want help with that?*—signals respect for the child and an understanding that he has control over himself and his actions.
- *Are you annoying me on purpose?*—a great accompaniment to your "sense-of-humor" strategy.
- *Do you know why I asked for that?*—creates a dialogue in which mutual respect can flourish and satisfies a strong-willed child's need to know the reasons for your requests.
- *Is that what you meant to do?*—shows you're expecting the best and shifting ownership back to the child.
- Asking "*Okay?*"—a small point of negotiation usually makes a difference. Asking "*Okay?*" doesn't mean "You don't have to do it." It means "You can choose the consequences."

4 Hand out more tickets; give fewer warnings. Most strong-willed children would rather suffer a consequence than endure a lecture. Plus, they need to know you're not going to keep warning without getting around to delivering any consequences.



Photo – iStockphoto.com

5 Make sure your child always knows your love is unconditional. Your child will learn there's a price to pay for making a wrong decision, but she has to know that losing your love is not part of the cost. "When strong-willed children feel secure in [a parent's] love," says Tobias, "you may be surprised at how seldom they test it."

Not every strategy works every time, and some even "wear out" after awhile, Tobias says. Parents need to know their child and remain flexible and creative in order to bring out the best in everyone without sacrificing any bottom-line accountability.

Like Tobias, I've learned that a genuine, loving, sustained effort can bring about more growth than I thought possible—in all of us—and it has yielded rich and resilient relationships.

For 23 years and 20-some days, I have been the mom of a strong-willed child. It's the hardest job I've ever done; it's also the most rewarding. I may be a little tired and scruffy as a result, but like the storybook "Velveteen Rabbit," I am a whole lot more real.

Linda Wacyk is a regular Country Lines freelance writer, educator, grandmother and content empty-nester.



'Clear the Air' for Efficient Heating, Cooling

Aclogged air filter could add \$82 to your annual electric bill. Checking, changing or cleaning the filter monthly saves money and extends the life of your home's heating, ventilation and air conditioning (HVAC) system.

Over one-half of your monthly energy bill goes toward keeping your home comfortable. Air filters prevent dust and allergens from clogging the HVAC system, so leaving a filter unchecked builds up dirt and reduces air quality while forcing the system to work harder. This results in higher energy bills and potential system failure.

Air filters live in duct system slots or the return grilles of central air conditioners, furnaces and heat pumps. The U.S. Department of Energy (DOE) advises replacing the filter at least every three months, and especially before heavy-use seasons like summer and winter. If you live with pets or smokers, filters clog more quickly. Remodeling projects or furniture sanding also add more dirt, so a filter may need to be changed sooner.

Before checking the filter, turn the HVAC system off, slide the filter out, and look for layers of hair and dirt. Run a finger across the filter—if it comes away dirty or there's a line left on the filter, it's time to change. When replacing it, make sure the arrow on the filter showing the airflow direction points toward the blower motor. Write the date on the filter so you know when it needs checking again. After the change, turn the system back on.

Write down the size printed on the current filter before buying a new one. A too-small filter lets dirt get around the barrier and invade your system.

There are different types of filters and efficiency. They are either flat or pleated, but the pleated are most efficient because they have extra area to hold dirt.

The most common have layered fiberglass fibers reinforced with metal grating, but some boost efficiency by using polyester. Electrostatic filters are made from positively- and negatively-charged fibers and capture smaller debris—the charge actively pulls particles

from the air like iron filings onto a magnet. No power connection is required, and the charge doesn't fade over time. Filters that best capture small debris are high-efficiency particulate arrestance (HEPA) filters, but are used mainly in hospitals and office buildings.

Air filters are rated from one to 20 (see chart) by a Minimum Efficiency Report-

For more ways to save, take the home energy savings tour to see how little changes add up to big savings at TogetherWeSave.com.

ing Value (MERV) that gauges how well they block debris. A MERV 6 or higher is recommended.

Manufacturers are not required to post the MERV on packaging. Brands like 3M's Filtrete® instead list microparticle performance ratings, with higher numbers meaning it catches more particles. Home Depot's Air Filter Performance Rating system ranks by

good, better, best and premium. Whichever system is used, better filters mean higher MERV scores. For allergy sufferers, a high-MERV filter keeps out excess dander, smoke and other allergens.

Before summer, clean the cooling system coils inside and outside your home. Leaves, dirt and debris that gathers around the air conditioner in fall and winter can keep the coils from operating efficiently, which shortens the unit's lifespan and increases cooling bills.

Blocked vents can also strain your HVAC system. Clean air registers, baseboard heaters and radiators, and make sure air ducts are not blocked by furniture, rugs or window treatments.

What Do Different Air Filters Block?

Air filters are rated by Minimum Efficiency Reporting Value (MERV). Filters with a higher MERV block more dirt, but also reduce airflow and system efficiency. Use this guide to find the right filter for your home or business.

	1-4 MERV \$2-\$10	5-8 MERV \$10-\$20	9-12 MERV \$18-\$25	13-20 MERV \$\$\$
Blocked Items	Pollen, sanding dust, large insect bodies	Pet dander, mold, spores, dust mites, hair spray	Lead dust, milled flour, car emission particles	Bacteria, virus, face powder, smoke, sneezes, paint pigments, oil, carbon dust
Filter Types	Disposable, washable	Pleated, disposable, electrostatic	Pleated, disposable, electrostatic	High efficiency particulate arrestance (HEPA), box 6-12 inches thick, flexible 12-36 inches thick
Common Uses	Homes, window air conditioning units	Better homes, general office buildings	Superior homes, better office buildings, businesses	Hospitals, drug and electronic labs

Source: epa.gov/iaq



Chocolate!

This month's recipes are dedicated to a favorite among many—*Chocolate!* Whether you are a chocolate fanatic or just craving sweets, here is a wonderful selection of recipes including cookies, bars, cakes, pies, and more. For handmade chocolates you don't have to make yourself, see p. 13!

Mock Ice Cream Sandwiches

(Not frozen; pictured above)

1 small box instant fat-free sugar-free white chocolate pudding mix

8 ozs. cream cheese (or a little less)

1 box chocolate graham crackers

1 extra-large container Cool Whip®

Mix instant pudding according to directions. Soften cream cheese in microwave and gently blend with pudding and Cool Whip. In bottom of a 9 x 13-inch pan, put a layer of graham crackers; spread with filling, then another layer of crackers, and another of filling until there are three layers of crackers and three layers of filling (top layer is filling). Crush leftover chocolate crackers and sprinkle on top to finish. Cover and refrigerate overnight to soften the crackers to a cake-like texture.

Marie Zapf-Taylor, Traverse City

Fudge Sundae Pie

1½ c. evaporated milk

1½ c. semisweet chocolate chips

1½ c. miniature marshmallows

vanilla wafers

1½ qts. vanilla ice cream

In a medium saucepan, combine and heat milk, chips, and marshmallows until all are melted into a thick mixture; cool. Line a 9-inch pie pan with vanilla wafers, bottom and sides. Spoon vanilla ice cream into shell until half full. Pour half of cooled, thick chocolate mixture on top, spreading evenly. Place in freezer until set. Remove and repeat: thick layer of ice cream, topped with remaining chocolate. Sprinkle with nuts; freeze.

Jean Alexander, East Jordan

Chocolate Macadamia Nut Biscotti

1 package devil's food cake mix

1 stick butter (margarine), melted

2 eggs

1 c. flour

1/2 c. macadamia nuts, walnuts or pecans

Mix cake mix, butter, eggs and flour together well (will be thick); add nuts. Form two mounds and spread out on a cookie sheet. Flatten to approximately 8 inches long and 5 inches wide. The dough will be about 1/2 inch thick. Bake at 350° for 30 to 35 minutes; cool. Slice, lay slices flat, bake at 350° for 10 minutes; turn oven off and keep in oven for 10 to 20 minutes.

Store in closed container or freeze. They can also be dipped in melted chocolate and nuts.

Mary Ann Schultz, Scottville

Mocha Truffles

16 oz. semisweet baking chocolate

2/3 c. sweetened condensed milk

1 T. chocolate-coffee liqueur or 1 T. raspberry liqueur

1/4 t. almond extract

cocoa for dusting

chopped macadamia nuts or chopped toasted almonds

Melt chocolate in a heavy 2-quart saucepan over low heat. Remove from heat and stir in condensed milk, liqueur and almond extract. Refrigerate about 40 minutes. Dust hands with cocoa. Scoop out fudge with a teaspoon and roll into balls. Roll each ball in cocoa and then in nuts. Pack in individual paper candy cups and place in boxes or tins. Makes 36 truffles. Make great gifts. They can be made ahead and frozen until gift-giving time.

Nancy Abbott Wilson, Traverse City

Michelle's Famous Chocolate Cake

4 eggs

1/2 c. vegetable oil

1/2 c. warm water

1 large (5.9-oz.) box chocolate pudding mix

1 chocolate cake mix

1 c. sour cream

12 ozs. chocolate chips

powdered sugar

Preheat oven to 350°. Grease and flour a bundt pan. Beat eggs; add oil and water, and

beat after each ingredient. Add pudding mix, beat; add sour cream, beat. Then add cake mix and beat for 4 minutes; fold in chocolate chips. Pour into pan and bake for 45 to 65 minutes. Cake is done when edges separate from the pan and the center is firm to touch. Turn over onto a platter and cool on rack for 30 minutes. Do not frost, but dust with powder sugar before serving.

Brenda Ruddy, Eagle

Mounds Cake

1 (2 layer size) chocolate cake mix

Filling:

1 c. evaporated milk

1 c. sugar

24 large marshmallows

14-ozs. shredded coconut

Frosting:

1/2 c. evaporated milk

1½ c. sugar

1/2 c. butter

1½ c. chocolate chips

Prepare cake mix as directed on package and bake in greased 15x10 or 9x13-inch pan. Let cake cool until just barely warm. For filling, heat milk, sugar and marshmallows until melted, then add coconut. Spread on slightly warm cake; let cool. For frosting, heat the milk, sugar and butter until mixture starts to boil. Remove from heat and add chocolate chips and stir until melted. Spread evenly over filling; let cool.

Janice Harvey, Charlevoix

Deluxe Chocolate Marshmallow Bars

3/4 c. butter, softened

1½ c. sugar

3 eggs

1 t. vanilla extract

1 1/3 c. all-purpose flour

3 T. baking cocoa

1/2 t. baking powder

1/2 t. salt

1/2 c. chopped nuts, optional

4 c. miniature marshmallows
1 1/3 c. semisweet chocolate chips
1 c. peanut butter
3 T. butter
2 c. Rice Krispies®

In a small bowl, cream 3/4 cup butter and sugar until light and fluffy. Add eggs, one at a time, beating well after each addition; beat in vanilla. Combine flour, cocoa, baking powder and salt; gradually add to creamed mixture. Stir in nuts, if desired. Spread in a greased 15x10x1-inch baking pan. Bake at 350° for 15 to 18 minutes, or until set. Sprinkle with marshmallows; bake 2 to 3 minutes longer, or until melted. Place pan on a wire rack. Using a knife dipped in water, spread marshmallows evenly over the top; cool completely. For topping, combine chocolate chips, peanut butter and 3 tablespoons butter in a small saucepan. Cook and stir over low heat until blended. Remove from heat; stir in Rice Krispies. Spread over bars immediately. Chill until set. Makes 3 dozen.

Virginia Rubingh, Ellsworth

Chocolate Chip Pie

1/2 c. margarine, melted
1 c. sugar
1/2 c. flour
2 eggs
1 t. vanilla
1/2 t. salt
6 ozs. chocolate chips
1/4 c. butterscotch chips
1 c. chopped nuts
1 unbaked 9-inch pastry shell

Mix together margarine, sugar, flour, eggs, vanilla, and salt; beat until smooth. Stir in chips and nuts; pour into pastry shell. Bake at 325° for 55 to 60 minutes, or until set. Cool, then enjoy with dollop of whipped cream. Even better the next day, if you can wait!

Mary Riedel, Fort Wayne, IN

Instant Cocoa Mix

1 8-qt. box dry milk powder
1 12-oz. jar non-dairy creamer
1 16-oz. can instant chocolate flavored drink mix
1 1/4 c. powdered sugar

Combine all ingredients and store in an airtight container. Use 1/4 cup cocoa mix per cup of hot water.

Denise Halgren, Niles

Chocolate Cherry Cheesecake Dip

1/2 c. unsalted butter, melted
1/4 c. brown sugar, packed
1 t. almond extract
8 ozs. cream cheese, softened
1/2 c. powdered sugar
3/4 c. miniature semisweet chocolate chips
1/4 c. dried cherries
3 T. sliced almonds, lightly toasted
Melt butter over medium heat. Add brown sugar and stir until thoroughly dissolved. Remove from heat and add almond extract; let cool. Cream together the cream cheese and powdered sugar; add in cooled butter mixture and mix thoroughly. Fold in chocolate chips and cherries. Spoon into serving dish and set aside. Toast almonds in a pan over medium

heat, stirring constantly until light golden brown. Let cool. Garnish top of dip, lightly pressing almonds into top layer. Refrigerate until ready to serve. Serve it up "sweet" with graham crackers, cinnamon pita chips, fruit or balance out the sweetness of the dip with "salty" pretzels, Triscuits®, Ritz Crackers®, etc.

Terri Brogan, Kalamazoo

White Chocolate Crispy Candy

1 1/2 lbs. white chocolate, almond bark or dark chocolate
1 c. crunchy peanut butter
2 c. salted peanuts
2 c. mini marshmallows
3 c. Rice Krispies

Melt chocolate. Stir in peanut butter. Mix and add peanuts, marshmallows and Rice Krispies to the mixture. Drop by spoonfuls on wax paper; cool. Store in covered container.

Ruth Gregory, Brutus

Chocolate Mess

1 chocolate cake mix
3/4 c. oil
4 eggs
1 pint sour cream
1 small package instant chocolate pudding mix
Mix all ingredients in crockpot. Cook 6 to 8 hours. It will be fluffy but dense. Scoop out a serving and top with ice cream or Cool Whip.

Geralyn Guild, Grand Ledge

Brownies

2 c. sugar
1/4 c. cocoa
1 c. melted butter
4 eggs
2 t. vanilla
1 1/2 c. flour
1 t. salt
1/2 c. nuts and/or chocolate chips (optional)

Frosting:

6 T. butter
3 T. cocoa
4 1/2 T. milk
3 c. powdered sugar
3/4 t. vanilla
1/2 t. salt
3/4 c. chopped pecans

Mix sugar and cocoa; stir in butter. Add eggs and vanilla; beat well and add flour and salt. Fold in nuts and chocolate chips. Put in greased 9x13-inch pan and bake at 350° for 25 minutes. For frosting, boil butter, cocoa and milk. Beat in powdered sugar, vanilla and salt. Add nuts. Frost and enjoy!

KaLyn Litwiller, Carson City



Mocha Truffles

SUBMIT YOUR RECIPE! Contributors whose recipes we print in 2013 will be entered in a drawing to win a prize: *Country Lines* will pay their January 2014 electric bill (up to \$200)! The 2013 winner will be announced in the Jan. 2014 issue.

Thanks to all who sent in recipes! Upcoming: Please send in **MEXICAN** recipes by March 10 and **BERRY** recipes by April 10. Mail to: *Country Lines Recipes*, 2859 W. Jolly Rd., Okemos, MI 48864; or email recipes@countrylines.com.

Photography by: 831 Creative

Ways to Save Energy at Work

Rebates and easy improvements offered through the Energy Optimization program at HomeWorks Tri-County Cooperative can benefit any size business.

1 Know that your business can be energy efficient, whatever your budget. Our commercial and industrial rebates offset energy efficiency improvement costs, and the long-term energy savings keep rewarding you. **Bonus:** For larger projects, low-interest financing is available through the Michigan Saves Business Energy Financing Program (MichiganSaves.org).

2 Replace a few lights. A 12 percent decrease in a building's overall electricity use can be realized if incandescent bulbs are replaced with CFLs or LEDs. **EO rebates:** Expanded LED lighting offers, outdoor dusk-to-dawn lighting.

3 Keep existing equipment in excellent condition. Simple repairs extend equipment life and help prevent machines from wasting energy. **EO rebates:** Chiller tune-ups.

4 Retrofit existing machinery. If you have fan motors with only two speeds (full or off), consider a variable speed control, which adjusts motor speed based on workload. **EO rebates:** Increased incentives for cooler

evaporator fan motors.

5 Make efficiency automatic. Automatic, programmed controls and sensors save energy consistently. **EO rebates:** Hotel guest room energy management controls.

6 Retire screen savers and turn off computers/printers each workday. Modern computer monitors no longer require screen savers to prevent image burns; set computers to sleep after 20 minutes of inactivity. Controls can automatically turn off employee computers after-hours. **EO rebates:** Computer network energy management software.

7 For new equipment, choose energy efficient models. Look for the ENERGY STAR® label or products that meet our requirements. **EO rebates:** Expanded efficient compressed air system offers.

8 Form an efficiency team. This gives employees an active role, and helps distribute tasks, assess past energy use, and research applicable improvements.

9 Schedule an energy assessment. Hiring a professional energy auditor to test your building reveals energy-wasting hot spots.

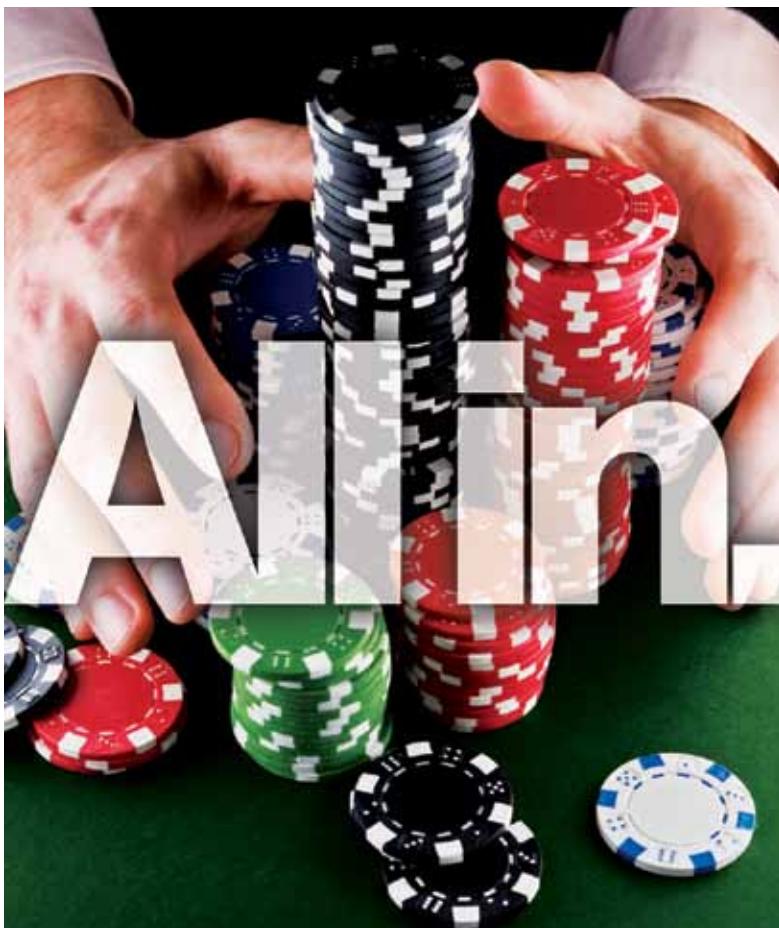
10 Control the thermostat. A programmable thermostat or computerized energy management system can control ventilation fans and keep the daytime temperature at a set point and 5 degrees lower during winter off-hours, holidays and weekends, and the reverse in summer.

11 Reduce hot water use. Install 1.5 gallon-per-minute aerators that thread into faucets. If your company uses a lot of boiling water, recover heat from other places in your building to pre-heat water.

12 Customize it. After you've had success with easy improvements, implement solutions specifically related to your business. Project resources: energy efficiency professionals, the EO program, and HomeWorks Tri-County. **EO rebates:** Larger rebates for custom projects.

13 Get started. Tips are only as good as your actions. Visit michigan-energy.org to view rebates, including ones for your home, and download incentive applications.

Questions?
Call
877-296-4319



Energy efficiency is a sure thing.

With competing business priorities, does energy efficiency come in last on your list? It's time to change that. New 2013 Energy Optimization rebates help your bottom line. Take advantage of expanded LED incentives, chiller tune-ups, computer energy management and larger rebates for custom projects. Home rebates available, too!

ENERGY TIP: Turn off your computer at the end of each workday.

ONLINE: michigan-energy.org PHONE: 877.296.4319

 **Energy Optimization**

 **HOME WORKS** **Tri-County Electric Cooperative**

Energy Optimization programs and incentives are applicable to Michigan service locations only. Other restrictions may apply. For a complete list of participating utilities, visit michigan-energy.org.

Scholarship, Youth Leadership Applications Due March 15

Scholarship funds or a trip to Washington, D.C., are just an application away for area teens.

Click on homeworks.org for information on winning your share of \$2,500 in HomeWorks Touchstone Energy Scholarships offered to co-op members. High school seniors are eligible for one of two \$1,000 Touchstone Energy scholarships, awarded to students served by HomeWorks Tri-County and based on a combination of merit and need.

Scholarship applicants must reside full-time in a home served by HomeWorks Tri-County Electric Cooperative to be eligible.

We also offer two adult education scholarships of \$250 each to help older students continue their education.

High school sophomores and juniors can apply for the Youth Leadership Summit (YLS) scheduled for April 24-26 at Springhill Camp near Evart, and the Rural Electric Youth Tour to Washington, D.C., June 15-20.

Visit miYLS.com to learn more about the exciting new plans for YLS, and taking advantage of expanded facilities at the new Summit location.

We'll send up to four students to the Youth Leadership Summit and select two from that group to send on an all-expenses-paid trip to the nation's capitol in June.

Applications for both programs are due *March 15*.

Look for application forms and complete rules at homeworks.org (click on the "Electric" tab and then "For Students and Teachers"), or call Jayne Graham at 517-647-1252 (jayne@homeworks.org). For YLS, you can also apply online at miYLS.com.

People Fund Holiday Help

You helped make the holidays a little brighter for families with your continuing donations to the Tri-County Electric People Fund, through rounding up your monthly energy bills to the next highest dollar.

Meeting Dec. 13, the People Fund made seven grants totaling \$8,650, including:

- \$1,000 to The Basic Needs Center of St. Johns, to purchase food pantry items;
- \$500 to Emergency Food Pantry of Weidman, to purchase food pantry items;
- \$1,650 to Lakeview Ministerial Association of Six Lakes, to purchase food pantry items;
- \$1,500 to Hope House Free Medical Clinic of Big Rapids, for their Medical Assistance Program;
- \$500 to Clare County Baby Pantry of Harrison, to purchase baby pantry items;
- \$1,000 to Hope's Pantry of Stanton, to purchase food pantry items; and
- \$2,500 to a Montcalm County family to help with septic and drain field repairs.

How To Apply For a Grant

Write to 7973 E. Grand River Avenue, Portland, MI 48875. We'll send you an application form, grant guidelines, and other helpful information. You'll also find details and application forms at homeworks.org.

Note: Applications must be received by Feb. 19 for the Feb. 27 board meeting; and by April 9 for the April 17 board meeting.



Looking for value and convenience from your propane service?

You're looking for HomeWorks Tri-County Propane.

If you're not completely happy with your current service, now's the time to make a change.

Metered Propane Service: Pay only for what you use each month, and never pay more than the current capped rate. You won't be locked-in to the cost of a whole tank of gas, or have to pay up-front for your entire heating season needs.

Auto-Fill Service: HomeWorks is able to estimate when your tank is in need of a fill, and automatically deliver to you. No more worrying about running out of gas, or calling ahead to schedule a fill.

Capped Winter Rates: You will never pay more than our capped rate this winter. There is no additional charge to receive this price security—your rate is good for the entire heating season. Call for our current rates, or for details of our new customer promotion.



Tri-County Propane

Call 1-877-574-2740 today!

HomeWorks Tri-County Propane is not regulated by the Michigan Public Service Commission.

Shooting Preserves Extend Bird Season

Upland bird hunting season is short in Michigan. It begins on Sept. 15, when grouse season opens, picks up steam as pheasant and quail season open (Oct. 20 in the Lower Peninsula), takes a 16-day break in November for firearms deer season, and comes to a screeching halt on Jan. 1.

And that's simply not enough for many bird hunters.

Fortunately, upland bird hunting enthusiasts have another option: shooting preserves.

Shooting preserves "give us the opportunity to offer hunters a longer season," says Jim Trinklein, president of the Michigan Game Bird Breeders and Hunting Preserve Association. "It's a good opportunity for folks to go out and tune up their dogs most any time of year," he adds. "Dog owners and trainers can go out and know they get their dogs on birds."

Shooting preserves come in all flavors. Some are high-dollar, membership-only clubs that feature cloth napkins and gourmet meals on fine china as part of the experience. Others are simple—fallow farm fields that allow anyone with a few free hours and a few dollars a chance to go chase pheasants or quail around the countryside.

Most shooting preserve operators will tell you they have three kinds of clients: casual hunters or beginners—many of whom don't

own a dog, but want to enjoy the hunting experience or just see what it's all about; corporate clients who take their customers to the preserves for entertainment purposes; and hard-core bird hunters who want to keep their dogs sharp and extend their seasons.

"It's really about folks enjoying their dogs," explains Tim Somerville, who runs Haymarsh Hunt Club near Morley, a 1,400-acre facility of set-aside grasslands, farmlands and woods. "What we do is offer people the opportunity to come out and see what their dog can do—what it was born and trained to do. They can enjoy their 'best friend,' and enjoy what that best friend does best."

Shooting preserves typically stock ring-necked pheasants and bobwhite quail. Hunters pay for as many birds as they want planted, then get after them. Membership clubs, like Haymarsh, often allow members to hunt for "scratch birds"—those that haven't been harvested by the parties that bought

them—whenever the fields are not in use by paying clients.

Most shooting preserves have a mixture of grasslands and crop fields—usually sorghum and corn—that mimic typical hunting conditions.

"We try to make it as natural as possible, but still offer high expectations of the hunt being fruitful," Somerville says.

The standard shooting preserve operates from Aug. 15 until April 30, which

allows hunters to work and condition their dogs before bird season opens and continue after it closes. A number of preserves operate year-round, but they are only allowed to offer shooting for birds that are not available in the wild in Michigan during the off-season—chukar partridge, Tennessee red quail, and exotic pheasants. The off-season hunters are invariably dog enthusiasts, either owners or trainers, who want to work their canines all year long.

But shooting preserves offer additional opportunities that are not available elsewhere. For instance, the Preserve Association recently worked with the state Legislature to allow non-ambulatory hunters to hunt from off-road vehicles. Generally, a preserve guide will follow the dogs in an ORV and when the dog goes on point, instructs the hunter to load the shotgun. The guide then gets out of the ORV and flushes the bird for the hunter to shoot. That's been a boon to business, Trinklein says, as many people with handicaps are taking advantage of this opportunity.

Shooting preserves are most common in southern Michigan, where most residents live, but there are facilities spread across the state. Many preserves offer other amenities, such as sporting-class ranges or skeet fields where hunters can sharpen their shooting skills when the prize is not on the line. And, most facilities offer bird cleaning and packaging so their clients can go home without those chores ahead of them.

As wild pheasant and quail habitats have taken a big hit in the wake of high commodity prices in recent years, many hunters are joining a club simply to have a place to work with their dogs and still have the expectation of finding some birds.



Upgrade Garage Door for Comfort, Efficiency, Safety

Q: I do projects in my garage, which has a bedroom above it. The garage door is an old metal one with no insulation, so I think I should replace it. What type is best?

A: It sounds like you definitely need to make efficiency improvements to the door—for comfort while working, and to halt energy loss through the floor above. If the builder installed an inexpensive, inefficient door, as many do, or it's an older building, it's likely the floor above isn't well-insulated, either.

When evaluating energy efficiency projects, keep in mind: Hot air goes up, but heat energy moves in all directions, including down. If your garage doesn't have a furnace duct, but stays reasonably warm, it's probably drawing heat from an adjacent house wall and the floor above.

Before you buy a new door, however, inspect the existing one. If it's in fairly good shape, with no significant drafts between the panel joints, consider installing a garage door insulation kit. Some kits provide an insulation value as high as R-8, but they won't seal air leaks through the joints.

Owens Corning® makes an easy-to-install kit that includes vinyl-backed fiberglass insulation batts, retaining clips and tape. Cut the batts to fit the door panels, and apply strips of double-sided tape on two spots on each panel. Stick the retaining clips on the tape and push the insulation over them. A top clip snaps over each clip to hold the insulation securely in place.

Other kit advantages are reduced outdoor noise and lower lighting costs (the exposed white vinyl backing reflects light so you need fewer lights on).

If you decide on a new door, the most common materials are wood, aluminum/

If you have a question for Jim, please email jdulley@countrylines.com, or mail to James Dulley, Michigan Country Lines, 2859 W. Jolly Rd., Okemos, MI 48864. Be sure to let us know which electric co-op you receive service from.

Visit dulley.com for more home improvement and do-it-yourself tips.



After clips are stuck to the garage door, fiberglass insulation batts are pressed over the clips.

glass, and insulated steel or fiberglass. The last two offer the best efficiency, because of the insulation value and rigidity of the door to remain airtight over its life.

Many insulated steel doors are "wind rated" for severe weather. Even if your area doesn't have frequent high winds, install the galvanized steel supports across the door's inner surface if they are included with it. As the door rolls to open, the edges are not interlocked to support each other. Without the steel supports, the panels may flex and crack over time.

If you prefer the look of wood but want higher efficiency, select a clad-insulated steel door. Clopay® doors have a one-half-inch-thick polymer coating on the exterior steel

Companies with efficient choices:

Amarr Garage Doors

800-503-3667, amarr.com

Clopay

800-225-6729, clopaydoor.com

Overhead Door

800-929-1277, overheaddoor.com

Raynor Garage Doors

800-472-9667, raynor.com

Wayne-Dalton

800-827-3667, wayne-dalton.com

Owens Corning insulation kit

800-438-7465, owenscorning.com

skin with a wood grain molded into the surface that looks identical to stained wood. Another option is an embossed, simulated wood finish that's painted on.

A very popular style is a simulated swing-open carriage door. It still rolls up like a typical panel garage door, but from the street it appears that two doors would swing open. These attractive doors often have decorative glass across the top panel that adds natural light to the inside.

An insulated steel door is probably the least expensive design to meet your efficiency and comfort needs. Some are foam-insulated, such as the Clopay Gallery Collection double-wide, with insulation values as high as R-19. The foam inside the door can be either glued-in rigid polystyrene or blown-in urethane foam. Urethane has a higher insulation level, but either should be satisfactory.

When choosing a steel door, look for a thermal break separating the outdoor and indoor metal skins to reduce heat loss. This is not a factor on a fiberglass door. If you have kids, look for pinch-resistant panels that are designed to push a finger out of the panel joints as the door closes. If you want glass in the door, make sure it's at least double-pane insulated glass or low-E for better efficiency.

James Dulley is a nationally recognized mechanical engineer writing about home energy issues for the National Rural Electric Cooperative Association.



Protect Against Power Surges

Power surges are responsible for millions of dollars of property damage each year, and over time they can cause cumulative damage while decreasing the lifespan of TVs, computers, stereo equipment, and anything else plugged into a wall outlet. Being educated is the key to choosing the best surge protection for your home.

How does a power surge cause damage?

First, what is a surge?

"A surge is a boost in the electrical charge over a power line," explains Art Thayer, energy efficiency programs director for the Michigan Electric Cooperative Association. "This can be caused by lightning, but it's more commonly caused by motor-driven electrical devices, such as air conditioners and refrigerators, that require a lot of energy for starting and stopping compressors. Some surges can also be caused by faulty wiring."

Frequent, small power surges tend to shorten the life of home appliances and electronics. "Power surges come in all shapes and sizes—the most extreme case being a lightning strike because it can destroy equipment and sometimes set your house on fire," comments Alan Shedd, residential/commercial energy programs director for Touchstone Energy® Cooperatives, the national brand for America's electric co-ops. "But less severe power surges are rooted in hundreds of different causes.

"The severity of a surge depends not only on the voltage and current involved but how long the event lasts," Shedd continues. Most surges are very short in duration. It's important for people to realize that surges can happen through any connection on your equipment. If there is a wire connected to your equipment, then it provides a path for a surge."

How can I protect my property?

A surge protection device mounted at your home's main electrical panel or the base of your electric meter protects equipment inside your house or business from surges coming through "ports of entry," such as an outside electric, telephone, and cable TV or satellite dish line.

Point-of-use surge protection devices do not suppress or arrest a surge, but divert it to the ground. They're designed to protect your sensitive electronic appliances, like a computer, and resemble a regular plug strip. However, don't assume your plug strip offers surge protection unless it specifically says so. You can also install special electrical outlets that offer surge protection, which can be helpful in places like kitchen countertops.

"My computer is plugged into an uninterruptable power supply with surge protection," Shedd notes. "We had a lightning strike, and a surge came in over the phone line. But the surge protector stopped it."

One of the most effective ways to protect your property is a two-tiered approach. A service entrance surge protection device reduces power surges to a lower level that protects large appliances, such as your stove or clothes dryer, while point-of-use surge protectors defend



Photo – Jim Dulley

Some surge protection devices can be mounted at the base of your electric meter or main electrical panel. Others resemble a simple power strip that you plug into the wall and then plug your appliance or electrical device into the strip. But your power strip doesn't provide surge protection unless it specifically says so.

your sensitive electronics.

Remember to be cautious when shopping for surge protection equipment. "Some items claim that they can save energy, and these claims are generally false," Shedd concludes. "Surge protection is a valuable tool for protecting your home or business but not for saving energy."



Energy Efficiency Tip of the Month

Did you know a computer can draw as much electricity as a new refrigerator? Turn it off when not in use or switch on its energy-saving mode. Also, cell phone and MP3 player chargers as well as plasma TVs and entertainment centers pull power even when they're off. Unplug these and other appliances to save on your electric bill. Find more ways to save at TogetherWeSave.com.

Source: Touchstone Energy® Cooperatives

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Cathy McCann, left, and Cathy Norton from Portland's Around The Block Quilt Shop offer a Co-op Connections Card discount.

■ **Around The Block Quilt Shop**, 120 Maple St., Portland. 517-647-5430, aroundtheblockquiltshop.com. Get 20% off one non-sale item.

For more information, visit homeworks.org and click on the Co-op Connections card.

Watch Out For Downed Power Lines —

Consider Them Dangerous!



Photo - Mark Goodman

If you discover a low or fallen line, do the following:

► **Consider all wires energized and dangerous.** Even lines that are de-energized could become energized at any time, as repairs are made to the system. Observe the minimum approach distance of 30 feet. A live wire touching the ground can cause electricity to travel through the ground, radiating outward from the contact point. Stay clear!

► **Do not attempt to remove a tree limb or other object from a power line.** Electricity can travel through limbs, especially when they are wet. When cleaning up after the storm, make absolutely sure that no power lines are near before cutting or trimming damaged trees and removing debris from your property.

► **Driving across a downed power line is dangerous.** The rubber in your vehicle tires will not insulate or protect you.

► **If a broken power line should fall on your vehicle, stay inside the vehicle.** Use your cell phone to call for help. The vehicle can become energized; you are safer remaining inside until help arrives. Metal

objects like fences and guardrails can also become energized if a downed power line contacts them. Warn others not to approach or touch the vehicle, and have them call for help.

► **If you must get out of the vehicle because of fire or other life-threatening hazards, jump clear of the vehicle so that you do not touch any part of it and the ground at the same time.** Jump as far as possible away from the vehicle with both feet landing on the ground at the same time. Once you clear the vehicle, shuffle away, with both feet on the ground, or hop away, with both feet landing on the ground at the same time. Do not run away from the vehicle as the electricity forms rings of different voltages. Running may cause your legs to "bridge" current from a higher ring to a lower voltage ring. This could result in a shock. Get a safe distance away.

► **If someone makes contact with a downed power line, don't try to rescue them because you risk becoming a victim yourself.** Call 911 for help, then call HomeWorks Tri-County Electric Cooperative at 800-848-9333.



Love on the Line

Lineworkers don't work alone on your electric co-op's power lines. Whether they are climbing 45-foot poles, restoring power, or clearing tree limbs to prevent future outages, they are never far from the hearts of those who love them.

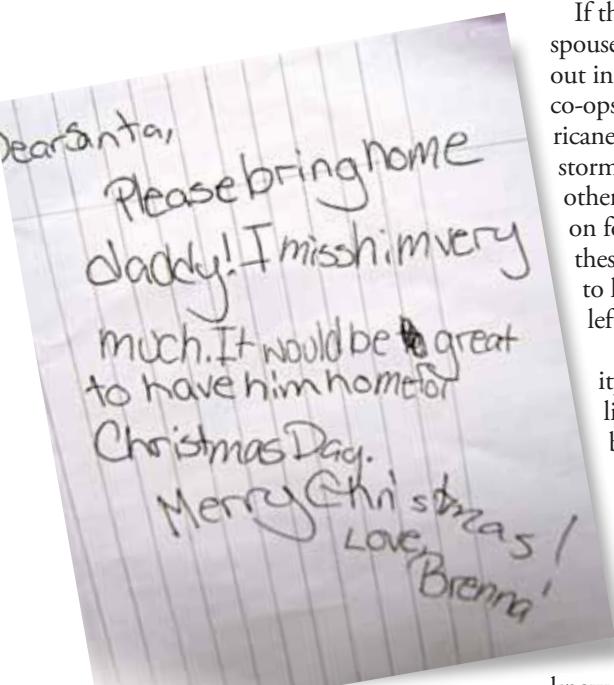
At this time of year, stores are flooded with hearts, candy and cards professing true love. But those sentiments seem pale in comparison to the love and concern I see expressed every time a storm sweeps through and co-op operations people are called out in all kinds of weather and danger to repair the power lines.

If the lights go out, our lineworkers' spouses and families send their loved ones out into the elements. When other electric co-ops are in trouble after devastating hurricanes, tornadoes, fires, floods or snowstorms, our lineworkers have traveled to other states to help bring the lights back on for complete strangers. Each time these brave men and women leave home to help those in need, their families are left behind, praying for a safe return.

Working with high-voltage electricity, lineworkers find themselves in life and death situations on a regular basis. That's why your electric co-op focuses on "safety first." It's also why the Michigan Electric Cooperative Association partners with its member electric co-ops and municipal safety partners to provide a strong and ongoing safety education program for their employees. We

know the folks who love our crews appreciate the time we take to make sure they get home safely every night.

Marrying into this profession isn't easy, either. In my own on-the-line days, I will



This poignant letter to Santa was written by the daughter of a Great Lakes Energy lineworker who spent days helping restore power after a huge storm hit northern Michigan just before the holidays.

never forget the time I got called out for an outage repair on Christmas Eve at 4 p.m. in subzero weather. When I got home at 1 a.m. on Christmas Day, my wife had a box waiting for me that was stamped "Some Assembly Required," and was to be a gift for our kids. "Some assembly" turned out to be 187 pieces that had to be constructed. I got it all put together by 4 a.m., the kids got up at 5, and I got called back out at 8:30 a.m.

While lineworkers are often on-call, larger storm situations with widespread outages can require calling out a lot of other operations people, too. Depending on your electric co-op's size (being non-profit and customer-owned, co-ops don't have an excess of employees), this can include member service representatives, dispatchers, communicators and managers that need to be on-call and ready to respond at a moment's notice if their community needs them. And, this does make childrens' sporting events and family get-togethers hard to pull off sometimes.

But the bold men and women who keep your power flowing do so because they know that without their commitment, many of the things we've all come to expect—warm food, lights, entertainment—wouldn't be possible. By devoting their lives to working on utility lines, they connect all of us to a better way of life.

This Valentine's Day, let's all take a moment to thank the men and women who support and love lineworkers and those who brave the elements and work long hours to keep power flowing to our homes and businesses each and every day. Thank you for putting your love on the line—we're committed to making sure those you love return home safe and sound.

Joe McElroy is the safety and loss control director for the Michigan Electric Cooperative Association (MECA). McElroy and Dan King, MECA safety instructor, provide over 200 safety training sessions annually, including first aid and CPR.





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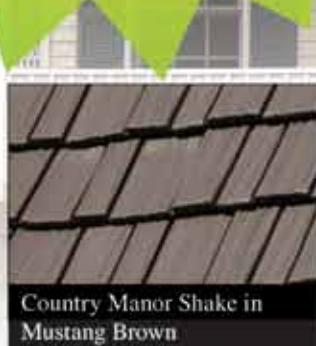
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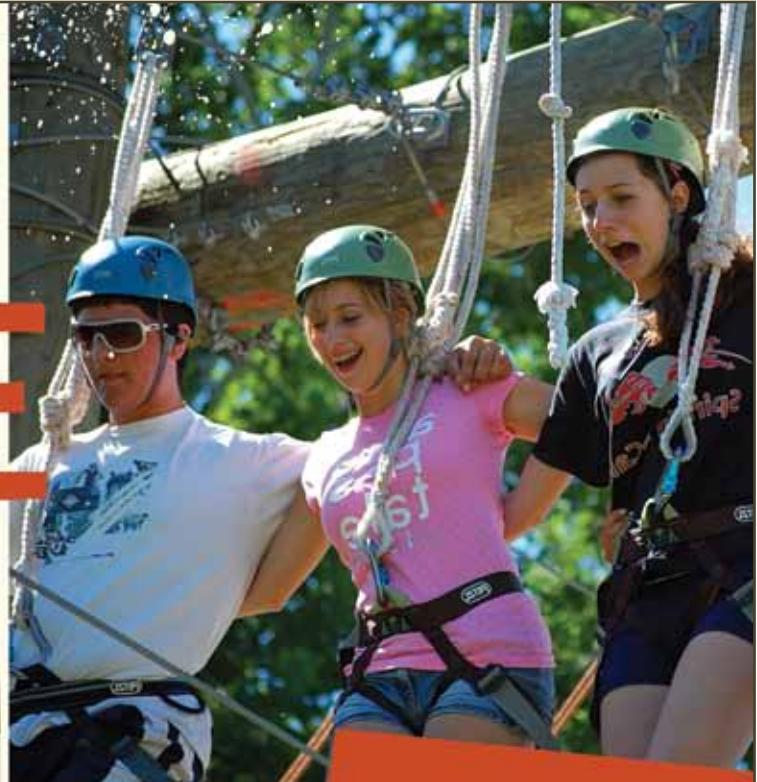


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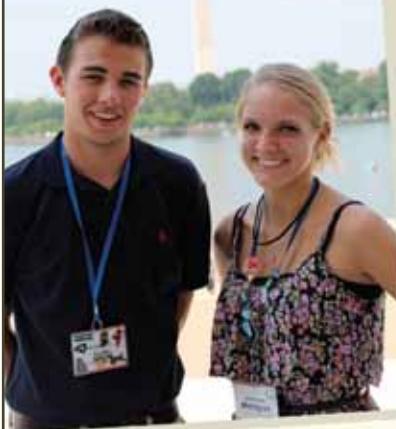
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