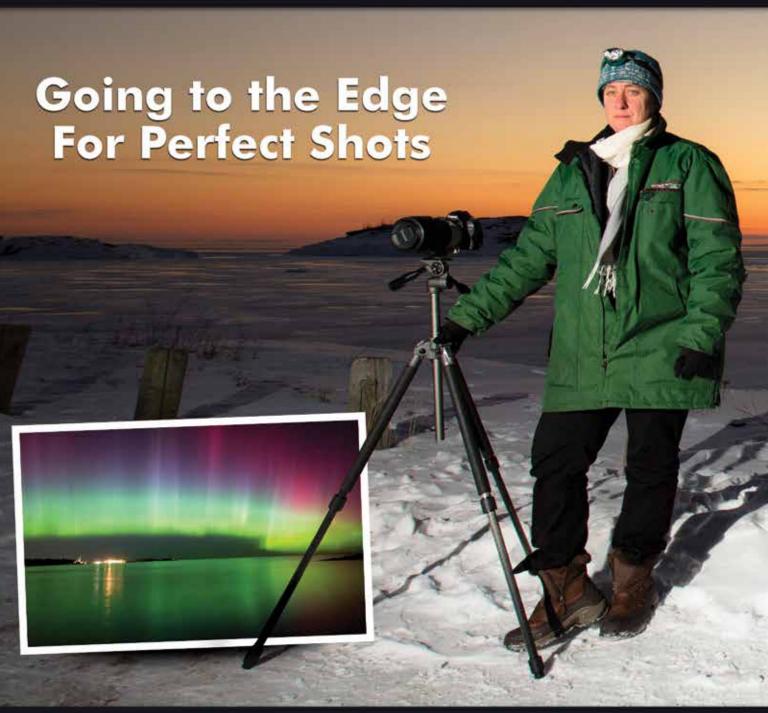
A service of Cloverland Electric Cooperative

# March 2014 March 2014



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Over the last year we've saved thousands of happy homeowners millions of dollars on heating, cooling and hot water using the clean, renewable energy in their backyard! During SEVENbration, we're offering instant savings of \$2100 on the most efficient unit on the planet. With the additional 30% federal tax credit, there's never been a better time to upgrade to WaterFurnace. But hurry, this rebate ends April 30th, so contact your local dealer today—and join the SEVENbration!



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**Executive Editor Casey Clark** 

Editor **Gail Knudtson** 

Publisher

**Michigan Electric** Cooperative **Association** 

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**POSTMASTER: SEND ALL UAA** 

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 Ken Swope, Midwest Energy, chairman; Robert Schallip, Cloverland, 1st vice chairman; Jon Zickert, Cherryland, 2nd vice chairman; Eric Baker, Wolverine Power, secretarytreasurer: and Tony Anderson. Cherryland, past chairman. Craig Borr is president and CEO.

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Change of Address: Please notify your electric cooperative. See page 4 for contact information.





# Michigan COUNTRY LINES

# THIS ISSUE

**HOME COOKING Shakes & Smoothies Christin McKamey** & Our Readers



**OUR ENERGY** 

Maintaining Affordable, Reliable Electricity—You Can Take Action to Help



**FEATURE** 

Going to the Edge for Perfect Shots Kath Usitalo



Stay Clear of Downed **Power Lines** 



**READERS' PAGE** 

Help With Affordable Health Care Law • Mystery Photo • Energy Tip





ON THE COVER

Photographer Shawn Malone, who recently opened a studio and gallery in Marquette, literally goes to the edge of cliffs and makes nighttime forays into the wilderness to capture the glory of the Upper Peninsula's land, water and sky.

Photo Courtesy – Shawn Malone/lakesuperiorphoto.com



Michigan's Electric Cooperatives

countrylines.com



#### **MEMBER SERVICE CENTERS**

Monday-Friday • 8 a.m. to 4:30 p.m. 906-635-6800 • 1-800-562-4953

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**President & CEO** 

**Local Editor** 

**Daniel Dasho** Wendy Malaska

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# **Cold Winter, Warm News**

t's been so cold this winter that I tried the boiling water trick. I heated a cup of water to near boiling, went outside and tossed the water into the air.

Result—no water touches the ground and you get a great steam cloud.

When the temperatures nose-dive many folks use space heaters to add warmth to

rooms. Please be careful using them. Keep them away from drapes, furniture, and the little ones. Make sure the cords are in good shape and if using an extension cord, make sure it's rated for the size of the heater.

#### **Industry Heats Up**

Beyond the cold, things are heating up in the U.P. in our industry. First, the Upper Peninsula Power Company (UPPCO) is being sold to

BBIP, a London investment firm. I will be very interested to see how that company serves U.P. customers. This kind of purchase was what we wanted to avoid when Cloverland bought Edison Sault Electric three years ago. I am still a strong believer in local control.

Second, Wisconsin Electric, our wholesale power supplier, and Wolverine Power Cooperative ended plans for proposed joint ownership of the Presque Isle Power Plant (PIPP). This plant is needed for system reliability in the U.P., as it's the only large scale plant located here. Its continued operation will be required by the Midcontinent Independent System Operator (MISO) responsible for the reliability of our region's transmission system. Additional costs to continue operation of PIPP will be paid for by the MISO utilities who benefit. Currently, it looks like electric consumers in the U.P. and Wisconsin will bear the costs.

Third, we recently found some members tampering with meters and stealing electricity. This is extremely dangerous and illegal. This is stealing money from our honest members and we will pursue any cases of electricity theft with the full force of the law.

#### The Good News

Now, some good news. We have a lot more water from Lake Superior this year than last year for generation. The output has increased by 78 percent. More water translates to more low-cost hydro generation for our electric supply mix. It also means lower costs for our members.

> Even better, it looks like the levels of Lake Superior will stay up this spring and maybe even this summer.

Additionally, our generation staff has been working on keeping power costs down by running our diesel generation at peak-load times—reducing our purchased power costs. Our gross savings has been over \$2 million in 2013. This is a savings that goes directly to our members. We will continue working hard to provide these

savings again in 2014.

**Daniel Dasho** 

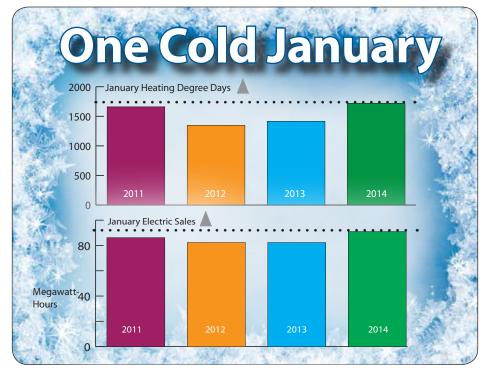
President & Chief

**Executive Officer** 

Another piece of good news is the success of our Energy Optimization program (EO). We exceeded our savings goal in 2013 of 8.7 million kilowatthours. By participating in our residential and commercial programs, our members saved just over 9 million kilowatt-hours and helped the co-op exceed its target. Besides the long-term energy savings associated with upgrading to more efficient appliances and equipment, the program provides rebates to members who make the switch. We promote these opportunities in this magazine and on our EO website-michigan-energy.org. Gov. Snyder focused on the success of the EO programs statewide in his energy speech earlier this year. He will continue supporting them in the coming years, and this support will provide a stable program for the foreseeable future.

Hopefully, by the time you read this column, spring will be in the air. If not, keep the sleds running and safety-check your space heater.





## **Energy Use Calculators**

loverland Electric offers a suite of quick and easy-to-use online calculators designed to help answer your energy use questions with the click of a mouse!

You can change multiple variables on many of them by using the sliding buttons. You receive immediate feedback in the charts as you enter your variables or after clicking the "calculate" button. In addition to those shown here, we also offer a residential bill calculator and a heating cost calculator.

Before you plug in your space heater for a little extra comfort and warmth, calculate the costs using our appliance calculator. If you use two 1,500-watt space heaters, six hours a day, you'll add about \$18 to your monthly electric bill.

With the advance technology available online, we are able to provide the best service to our members through consistent energy education. Take them for a test run at cloverland.com.







#### **Statement of Non-Discrimination**

Cloverland Electric Cooperative is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA).

The USDA is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint\_filing cust.html, or at any USDA office, or call (866) 632-9992 to request the form.

You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to: U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202)690-7442 or email at program.intake@usda.gov.



Our offices will be closed Friday, April 18 in observance of Good Friday. For your convenience, you can make a payment when our office is closed at cloverland.com or by calling our after-hours member services team at 1-800-562-4953.

#### **Fuel Mix Report**

The fuel mix characteristics of Cloverland Electric Cooperative as required by Public Act 141 of 2000 for the 12-month period ended 12/31/13.

#### COMPARISON OF FUEL SOURCES USED

Regional average fuel mix	used	
Your co-op's fuel mix		
FUEL SOURCE		
Coal	33.0%	59.4%
Oil	0.0%	0.6%
Gas	8.0%	9.8%
Hydroelectric	38.0%	0.6%
Nuclear	17.0%	25.4%
Renewable Fuels	4.0%	4.2%
Biofuel	0.0%	0.5%
Biomass	0.0%	0.5%
Solar	0.0%	0.0%
Solid Waste Incineration	1.0%	0.0%

NOTE: Biomass above excludes wood; solid waste incineration includes landfill gas.

#### Your Co-op's Fuel Mix

Wood

3.0%

0.0%

2.7%

0.5%



#### Regional Avg. Fuel Mix

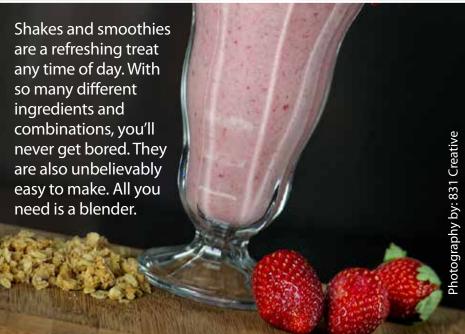


#### EMISSIONS AND WASTE COMPARISON

TYPE OF EMISSION/WASTE	lbs/MWh	
	Your	Regional
	Co-op	Average*
Sulfur Dioxide	0.75	7.6
Carbon Dioxide	1,500	2,170
Oxides of Nitrogen	0.7	2.0
ligh-level nuclear waste	0.0000	0.0083

Regional average information was obtained from MPSC website and is for the twelve-month period ending 12/31/13.





#### **Coconut Granola Berry Smoothie**

½ c. granola 6 fresh strawberries 1 T. flax seed oil 3/4 c. unsweetened coconut milk 3 T. vanilla yogurt 7-8 ice cubes

Blend until smooth and enjoy. Makes 1-2 servings.

Christin McKamey, Royal Oak

#### **Kate's Green Smoothie**

1 c. ice 1 c. apple juice 2 ripe bananas 1 ½ c. kale 3/4 c. chopped celery

Place all ingredients in blender and process until smooth. So simple and so good for you. Enjoy! Rinse out your blender and glasses as soon as you can - this mixture sticks to everything.

Becky Schlatter, Chippewa Lake

#### **Peanut Butter Banana Flip Smoothie**

1 c. milk of choice 2 T. natural peanut butter, creamy or chunky 1 t. pure vanilla 1 frozen banana, cut into chunks 6 ice cubes

Pour milk into blender and add peanut butter, vanilla, banana and ice. Blend on high speed until smooth and serve.

Lorraine Green, South Boardman

#### **Nutty Monkey Shake**

1/4 c. milk 1 banana, cut into chunks 1/4 c. malted milk powder 2 T. creamy peanut butter 2 c. fat-free frozen yogurt

In a blender, combine milk, banana, malted milk powder and peanut butter. Cover and process for 10-15 seconds or until smooth. Add frozen yogurt, cover and process until blended. 5 servings.

Janice L. Thompson, Martin

#### **Blueberry Cherry Cheesecake** Smoothie

2 c. fresh or frozen blueberries ½ c. fresh or frozen cherries 1 1/4 c. milk 1/4 c. (2-oz.) cream cheese 1 to 3 ice cubes

Combine blueberries, milk, cherries and cream cheese in blender. Process until mixture is smooth. Add 3 ice cubes if using fresh fruit and 1 to 2 cubes if using frozen fruit. Process until smooth and pour into 2 glasses. Makes 2 (12-oz.) servings.

Tina Bates, East Jordan

#### **Adult Peach Smoothie (Fresh Peach Martini)**

2 peaches, peeled, pitted and quartered 4 oz. vodka 1 oz. peach schnapps 1-2 oz. simple syrup 1 ½ c. ice

Place all ingredients in blender and process until smooth. Makes 2 drinks.

Becky Schlatter, Chippewa Lake

#### **Coffee Bananas Foster Smoothie**

1 ½ c. strong coffee, chilled ½ t. cinnamon 2 T. brown sugar 2 small ripe bananas 6 oz. vanilla yogurt 1/2 c. fat-free half & half 1 c. ice cubes

In a blender, combine all ingredients and blend well.

Pat Sullivan, Bozeman

**Submit your recipe!** Thanks to all who send in recipes. Please send in your favorite "All About Snacks" recipes by June 10 and "Best Original Recipes" by July 10.

Mail (handwritten or typed on one side, please) to: Country Lines Recipes, 2859 W. Jolly Rd., Okemos, MI 48864; or email recipes@countrylines.com.

Contributors whose recipes we print in 2014 will be entered in a drawing and Country Lines will pay the winner's January 2015 electric bill (up to \$200)!



Visit recipe editor Christin McKamey's website, **veggiechick.com**, for healthy,

vegetarian recipes and info!

# **Help Your Electric Co-op Keep Rates Affordable**

A message for all Michigan electric co-op member-owners. . . The fight to maintain affordable, reliable electricity continues—and you can help!

o-op members are needed to step up and let their voices be heard. Electric co-ops across the country are fighting to maintain a balanced

energy policy that protects affordable, reliable and environmentally responsible electricity generation.

Co-op members are being asked to join the fight to instill common sense into the Environmental Protection Agency's (EPA) rule-making process by

commenting online at Action.coop. It only takes a few minutes to complete.

Proposed regulations threaten to end the use of coal at new power plants. This is a concern because the regulations, along with the ones EPA has in store for existing plants, have the potential to drive up everyone's electric bills.

Nationwide, coal is responsible for about 40 percent of all electricity generated.

"As not-for-profit, consumer-owned utilities, electric co-ops rely on a diverse fuel mix to provide affordable, reliable electricity to 42 million Americans," explains Jo Ann Emerson, CEO of the National Rural Electric Cooperative Association, the trade association for America's electric co-ops. "We believe strongly in our responsibility both to our environment and to members, who often serve some of the most economically vulner-

able populations in this country.

"That's why NRECA continues to urge the administration to reconsider this proposal and the potentially damaging effects it could have on communities and the economy," she adds.

Electric rates are something consumerowned electric co-ops take personally because they know the tough choices many of us face in trying to live on a budget. That's what sets co-ops apart from other utilities and that's why we must stick together.

Thousands have already answered the call and sent comments through Action.coop, but more are needed. About 609 Michigan co-op members have started sharing their thoughts with the EPA. "This is a start, but we can do better, as it's critically important that the voice of co-op members is heard on this issue," says Craig Borr, president/

CEO of the Michigan Electric Cooperative Association.

Bringing common sense to the rule-making process is also important as the EPA develops rules for existing plants, which are scheduled for release in June.

In just the last decade, power supply co-ops have invested over \$3.4 billion to reduce emissions and boost efficiency. And, co-ops are only asking that environmental regulation be balanced with realistic costs and benefits.

By stepping up to comment, you will be asking the EPA to recognize the unique circumstances of your nonprofit, memberowned electric co-op and to work with coops to forge a fair solution that allows them to continue providing you with affordable, reliable power.

Electric co-ops serve over 42 million people nationwide. By joining together, co-op members can make a difference in shaping responsible energy policy.









America needs an

# ALL OF THE ABOVE STRATEGY

to keep electric bills affordable

**TELL THE EPA TO RECONSIDER** ITS "ALL-BUT-ONE" APPROACH

ACTION.COOP

# Right-of-Way Maintenance Planned

our co-op's goal is to provide its members with safe, reliable electric service. We can reduce power interruptions and improve safety by keeping the areas around our power lines clear of brush and trees.

That's why Cloverland Electric invests over \$1.5 million annually in its right-of-way management program.

With over 3,400 miles of overhead power line and a diverse terrain, we hire professional contractors to perform the re-clearing work using a variety of methods, including mowers and hand-cutting.

This type of maintenance work is conducted on an eight-year rotation in sections of our service area. Within two years after the initial work is performed in an area, an environmentally-safe herbicide may be applied on select vegetation that is likely to sprout again. This spot application of an EPAregistered, approved herbicide minimizes the need to reclear these areas in later years—a savings of time and money.

Cloverland will notify property owners when contractors will be working in their area. Contractors will try and contact members when their crews are working near their location. If the property owner is not available, a door hanger notification may be left that explains the scope of work and the contractor's name and phone number. We will also send postcard notifications to members with property in the affected service areas as a courtesy reminder.

The National Electrical Safety Code and Michigan Public Service Commission require that we maintain the proper clearances around power lines for safety and reliability. The established clearance zone around distribution power lines is 15 feet on either side of the utility pole.

Contractors will prune limbs and remove select trees within or encroaching this zone.

If you have any questions, call Cloverland's Construction Supervisor Jim Wilson at 800-562-4953, ext. 144.

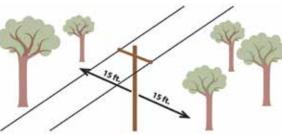
#### 2014 Schedule

Chippewa County: Whitefish, Hulbert and Chippewa townships

Luce County: Lakefield, Pentland and McMillan townships

Mackinac County: Newton, Portage, Garfield and Hudson townships

Schoolcraft County: Hiawatha and Germfask townships







## It's Time To Update **Your Account**

our electric co-op's director elections will take place in May, so now is the perfect time to make sure your account is up-to-date. If your account is just in your name, then only you may cast the vote, even if you're married. But if it is to be held jointly with a spouse or another person, then the name(s) must be properly listed on the account for any one of the joint members to cast the vote on behalf of membership.

A business or other entity (firm, association, corporation, partnership or governmental unit) must designate on its stationary the representative who is authorized to cast the vote and file the designation with the cooperative.

To vote in this year's elections, you have until the Date of Record-Friday, March 28 to update your membership or file the appropriate business or entity designation.

# **Notice to Members of Cloverland Electric Cooperative**

Case No. U-15816 2012 Renewable Energy Plan Annual Report Summary

The Michigan Public Service Commission (MPSC) requires all Michigan electric utilities to get approximately 2 percent of their power supply from renewable sources by 2012 and increasing to 10 percent by 2015.

Under this requirement, Cloverland Electric Cooperative submits an annual report to the MPSC regarding its Renewable Energy Plan. Cloverland acquired 351,019 megawatt hours (MWh) of electricity from a hydro facility formerly owned and operated by Edison Sault, a hydro facility owned and operated by the United States Corps of Engineers, and from WEPCO's slice of system. Of that 351,019 MWhs of renewable energy, 5,493 MWHs were sold, and 69,344 were used to comply with Renewable Energy mandates.

A full copy of the cooperative's Renewable Energy Plan annual report that was filed with the MPSC is available on the cooperative's website at cloverland.com or by request at any of the cooperative's offices.

#### **Missing Piece**



You may just have the missing piece of information we need to solve a puzzle. Cloverland Electric is looking for members who have

moved and have unclaimed capital credits on record with the co-op.

As a not-for-profit utility, we retire and return capital credits (margins) to our members over time.

Find out who may be entitled to some money by clicking on the "Found Money" icon on cloverland.com.

If you have an accurate address for anyone on the list, please call our office during regular business hours at 800-562-4953, ext. 194.

Sorry, no rewards offered—just our kudos!

#### In Our Next Issue:

#### **Mail-in Ballot**

inside our election issue.

In May, Cloverland will conduct director elections. For your voting convenience, your ballot will be attached to the May/June issue of Michigan Country Lines as a cover wrap. A postage-paid return envelope will be included for your use. Director-candidate information will appear

Cloverland is governed by a board of directors elected by and from the members of their district to a three-year term. See pg. 4 for a list of your current directors. Each district is represented by three directors. One seat is up for election every year in each district.

We will announce the election results at the Annual Meeting of the Members in June and publish them in this magazine. The meeting notice will be included with the ballot.

#### **Scholarships**



Need some cash for college? Your electric co-op will award three \$1,500 scholarships for use at any university, college

or technical/vocational school during the 2014-15 academic year.

If you are a Cloverland member with a son or daughter graduating from high school this year email wmalaska@cloverland.com or call 906-632-5151 to receive a scholarship application. Applications must be postmarked by April 4, 2014. All required supporting documents must be submitted with the application.

Since 2002, the co-op has awarded over \$25,000 in scholarships.

# GOING TO THE EDGE

he's dangled over an icy wall and rappelled its glassy facade, come dangerously close to the edge of several cliffs, and inched along narrow paths in the pitch-black night of the Upper Peninsula's wilderness to capture stunning images. Photographer Shawn Malone actually studied music in college, but a decade or so after leaving the Chicago skyline behind, she's developed a worldwide following for her impressions of the natural wonders surrounding her adopted hometown of Marquette.

"I was doing a lot of auditions in major cities and grew weary of all the concrete, traffic, and smog. I realized I couldn't possibly be happy in that environment," Malone says of her past life. So, she and husband Brian took a jaunt to the U.P.

and, she recalls, "We fell in love with the area after seeing Lake Superior for the first time in Grand Marais, and were struck by the quality of the water. I always remember that. We just moved up here, with no jobs, for the quality of life."

Looking to earn a living, Malone picked up a camera and began seasonally capturing the woods, waterfalls, Pictured Rocks National Lakeshore, Lake Superior, and the Mackinac Bridge and lighthouses.

With Brian, also a photographer, she then traveled and sold their work on the art fair circuit for many years, including the Ann Arbor show. Burned out by the traveling grind, however, the couple missed the land they loved. "I moved to the U.P. to be in the U.P.," she says. "The next step was to figure out how to stay in the U.P."

One year ago, they cut all but a few art fairs from their schedule and opened Lake Superior Photo, a gallery and studio in Marquette, where they exhibit and sell prints of all sizes.

Besides landscapes, Malone has pointed her lens to the night sky and captured spectacular Northern Lights images, which have catapulted her into the national and international limelight—especially with the release of her time-lapse video, "North Country Dreamland." She edited 10,000 still images taken throughout 2012 into the 7-minute program, which was the "People's Choice" winner in a 2013 Smithsonian online competition(see lakesuperiorphoto. com).

"The Northern Lights have really caught on with the media," Malone says of her extensive portfolio of sky shots. She believes it's because most people will never see the lights in person. While it's possible to catch the colorful, dancing flares most of the year, conditions must be just right. Even in the best viewing spots, including the U.P., there's no guarantee that clouds won't obscure them. "You might go years without seeing a strong display," she says, citing the spans between activity she witnessed in 2004, 2011, and those in her second video, "Radiance" (Oct. 2013). "Those kinds of displays you remember the rest of your life."

Monitoring space weather websites helps her decide whether to venture out and attempt a photo shoot, but she adds, "A lot has yet to be learned on how the aurora works, but you have a good opportunity to see it with a strong solar flare off the sun that is Earthward-directed." Once she sees some activity, her experience helps to



Lake Superior sea caves—This is one of the photographer's favorites because of the arch portals' composition and reflection in the foreground. The sun only sets through the left portal a few days in the year.



- ▲ Northern Lights, Crisp Point Lighthouse—One of Malone's most difficult shots, this 10-frame panoramic shows a 180-degree view, and received an Epson International Panorama Competition Silver Award, Lake Superior had to be flat-calm for the composite to mesh, and aurora borealis made an appearance!
- **▼ Mackinac Moonrise**—This shot only happens once a year due to where the moon rises, and the weather.





▲ Milky Way Road—A unique shot of the Milky Way on a moonless night, creatively lit by the car's headlights.

judge how much time to invest and whether it will pay off.

Patience and luck are given credit for some of her success, too, especially as she ventures into the wilds where there are no danger warning signs. Recalling a trip to Isle Royale after shooting the Northern Lights at Tobin Harbor, she headed back to her lean-to. "I had a two-mile hike at two in the morning along basically a deer path...a cobblestone, trippy kind of thing." It was so dark that she couldn't see what was around her, but could hear moose sparring nearby. "That sound puts the fear of God in you because you could just feel the power of the animals," she says, shuddering while remembering that too-close call.

"Getting the shot" also involves experimenting with manual settings and using a tripod to keep the camera steady for long exposures, Malone tells shutterbugs in her teaching workshops.

Her imagery also appears in magazines, websites and books, and she freelances as a managing photographer at Upper Peninsula Second Wave, an online magazine. Her artwork is also viewable and for purchase at http://www.lakesuperiorphoto.com, and this year she'll ponder a book project.

Meanwhile, her camera will be kept everready to record impressions of the land, water and sky she loves.



Photographer Shawn Malone says the difficulty of a shot is related to logistics and understanding what happens at certain times with light and subject matter. Follow her on Facebook at fb.com/LakeSuperiorPhoto

# Winter Storm Seneca Packs a Windy Punch!

he winds came and went, but not without creating havoc. Cloverland Electric Cooperative line crews began responding to outage calls about 7 p.m. on Feb. 20 as "Winter Storm Seneca" blasted through the area. High winds, poor visibility, treacherous road conditions and waist-deep snow made restoration response difficult. "The only ways to access the downed line sections in many areas was with snow shoes and tracked vehicles because of the deep, powdery snow," says Jim Mackie, safety and loss prevention coordinator.

Line crews responded to numerous downed lines and trees on power lines. Damage reports included over 65 line section outages and nearly a dozen damaged poles. Assisting Cloverland crews were utility contract crews from Hydaker-Wheatlake of Reed City. The crews worked 24/7 restoring electric service.

The areas with the most storm-related damage included Moran, Trout Lake, Curtis, McMillan, Newberry, Naubinway, Germfask, Eckerman and Paradise.

Assisting behind the scenes were the co-op's dispatchers and member services teams. "Our call volume was extremely heavy. Our member services team handled over 1,300 calls the next business day—six times the daily call volume," says Wendy Malaska, director of communications and member services.

Like other electric utilities, Cloverland used a mix of communication tools to keep members informed - from traditional news releases to social media. "When the power is out, members are using their cell phones and other mobile devices to access information posted on our Facebook page and website," Malaska explains.

Over 7,000 services were affected by weather-related outages during the storm. "It was a difficult couple of days for our team and our members, but in the end, we got the power restored safely and as quickly as possible," adds Dan Dasho, Cloverland president/CEO. "Everyone was patient and understanding. They heard the winds howling and knew our crews were out there in the thick of it working hard to get the lights back on, and we did."

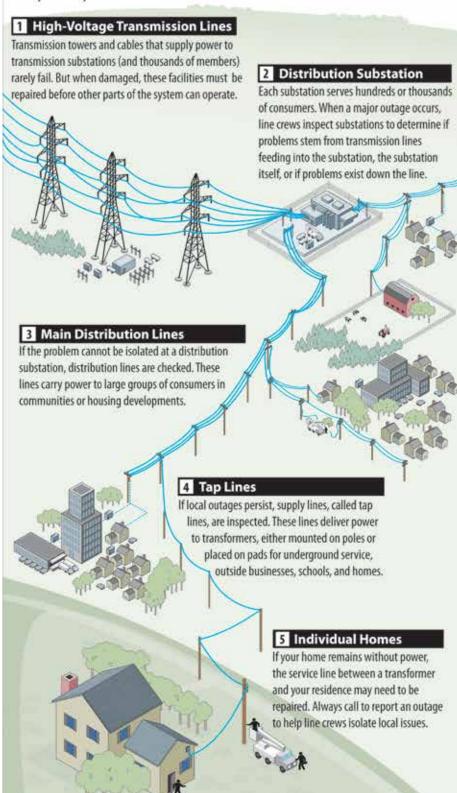






## Powering Up

When electricity goes out, most of us expect power will be restored within a few hours. But when a major storm causes widespread damage, longer outages may result. Co-op line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible. Here's what's going on if you find yourself in the dark.



# **Utility Scams Hit Close To** Home

t's everywhere in the news these days. Phone scams. Email scams. Scams promising everything from bogus help with energy bills to threatening a service disconnect within the hour if payment isn't sub-



mitted immediately. You may recall hearing about a nationwide scam where thousands of consumers were promised bogus help with energy bills. The criminals told consumers that President Obama had authorized a special federal program to pay electric bills—no such program.

Earlier this year, St. Ignace Police fielded calls about a utility email scam. Residents reported receiving emails from a bogus utility — P, G, and E Energy — notifying them of a past due bill and asking them to call and make a credit card payment. Consumers Energy recently reported over 118 incidents where consumers were targeted by a caller demanding "immediate payment" using a Green Dot prepaid credit card sold at pharmacies and grocery stores. The utility's customers were instructed to purchase the cards and call the phone number provided to make a payment.

Remember the scam where the caller informs you that you've won a car or some other big prize from your utility and you were required to provide a credit card number in order to claim it?

"I've never had to pay for something I won regardless of its value. If it sounds phishy, it probably is," says Wendy Malaska, director of communications and member services.

"We're interested in your safety and protection. Scammers aren't. They want access to your personal and financial information and will go to great lengths trying to get it from you," Malaska adds. If you question the nature of any communication, call the co-op at 1-800-562-4953.

# **MSU Extension** Offers Help for **Understanding Affordable Care Act**



ichigan State University Extension wants to help individuals, families and businesses make the right health insurance decision.

Extension has a team of educators that can help residents understand the new rules and requirements, navigate the federal Health Insurance Marketplace, and make a decision that fits both health needs and financial realities.

"People need to be extremely careful when signing up for insurance," explains Brenda Long, who spearheads MSU Extension's education efforts. "This is one of the most important decisions a person can make, and they will be dealing with concepts they are often unfamiliar with."

"We hope to give people the knowledge they need so they can meet with a local certified application counselor, or go to the federal health care site and make the appropriate decisions for themselves and their families."

Part of the service offered is a series of free, weekly, unbiased educational webinars and a new website that explains changes in the insurance landscape. A list of the webinars, as well as details about the Affordable Care Act, Health Insurance Marketplace, and how both affect Michiganders can be found at Extension's Affordable Care Act Roadmap (aca.msue.msu.edu).

Organizations that provide health or

community assistance, or employers looking to provide education for their employees can also contact MSU Extension directly at healthinsurance@anr.msu.edu and request information about setting up an in-person training session.

"We aren't trying to push consumers to select any one specific plan," Long adds. "We hope to teach people skills they can use so they can decide on the plan that best fits the needs for themselves, their families or their employees."

The online educational webinars for individuals are held every Monday from 9-11 a.m., 3-5 p.m., and 6-8 p.m; and for farmers and small-business owners every Monday from Noon-2 p.m.

#### ■ DO YOU KNOW WHERE THIS IS?

Every co-op member who identifies the correct location of the photo at left by April 10 will be entered in a drawing for a \$50 credit for electricity from their electric cooperative. We do not accept Mystery Photo guesses by phone! Email mysteryphoto@countrylines.com; enter your guess at **countrylines.com**; or send by mail to Country Lines Mystery Photo, 2859 W. Jolly Rd., Okemos, 48864. Include your name, address, phone number and name of your co-op. Only those sending complete information will be entered in the drawing. The winner will be announced in the May 2014 issue.

The January contest winners

are Gary and Elaine Pohl of Westphalia, who are members of both Home Works Tri-County Electric Cooperative and Cloverland Electric Cooperative. The Pohls correctly identified the photo as a mural at the R. E. Olds Transportation Museum near the riverwalk in downtown Lansing.





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Source: TogetherWeSave.com, U.S. Department of Energy



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