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November/December 2010



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November/ December 2010 Vol. 31, No. 1

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Photo-Traverse City Convention & Visitors Bureau



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DeTour Village

836 M-134, DeTour Village, MI 49725

Newberry

6214 County Rd. 403, Newberry, MI 49868

Sault Ste. Marie

2972 W. 8th St., Sault Ste. Marie, MI 49783

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CLOVERLAND ELECTRIC COOPERATIVE

By Daniel Dasho

General Manager

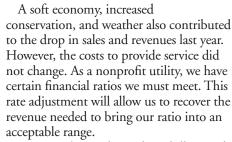
Change is in the Air

Your co-op makes progress in merging operations.

veryone has a favorite season. Winter tops my list, but living in the U.P. has helped me appreciate the changes that come with each sea-

son. And, some changes deliver more excitement than others.

Your electric co-op is smack dab in the middle of several changes. On Oct. 1, new rates went into effect for legacy Cloverland Electric members. The rate increase is associated with 2009 revenue deficiencies and is unrelated to the acquisition of Edison Sault Electric.



On Oct. 4, we relocated our billing and member service operations in Sault Ste. Marie. Our new member service office is located inside the Lighthouse.Net/AT&T building across from Glen's Market. We encourage you to visit our new location whether it's to pay your bill, make changes to your account, or just to learn more about our services.

At the same time we were opening our new office, we were merging the member records and billing systems of both Cloverland and Edison Sault into one system. Now, all member service representatives have access to the data they need to answer questions. The USDA's Rural Utilities Service reviewed all of the documents supporting our four-year work plan and the acquisition of Edison Sault Electric. Our engineering and finance departments had their plates full during this application process and were successful in getting the loan documents approved.

There have also been many personnel relocations and office changes, as we work to better serve our entire membership.

During this transition, we recognize there will be delays in getting member requests processed and appreciate your patience.

On top of all that, we acquired a phone

system from Edison Sault Electric. Again, there will be a period of adjustment. This new system allows us to monitor our call volume and response times, which is helpful in identifying bottlenecks and implementing corrections. Please be patient when calling, as every call now goes into a single number. We have more folks to answer the calls, but we

also have more callers.

Our outage management system has been simplified with the merging of our member records into one system. This should increase efficiency and help with responding to outage calls. All the data we need is now accessible in one database rather than two separate ones. We've had to reference two separate databases since May.

Further, we have a good deal of construction work occurring in our different divisions that will help us electrically integrate our systems. Besides our meter replacement project, we are working on the Magazine substation in downtown Sault Ste. Marie, we've replaced a transformer in the Dafter substation, and continue line work in Newberry. We have completed a project at the Trout Lake

As you can see, we are on the fast track to merging our operations and building a stronger cooperative. Please feel free to contact me at 906-632-5150 or by email to ddasho@cloverland.com and give me your perspective on how we are doing. Don't forget that you can contact your district directors, too.

We are here to serve you and working hard to improve service every day.

Happy Thanksgiving!





CLOVERLAND EMPLOYEE Jillian King greets member Nora Izzard at the co-op's new Sault Ste. Marie office inside the Lighthouse.Net/ AT&T office building. The co-op relocated its bill payment and member service operations from Portage Avenue to the I-75 Business Spur location on Oct. 4.

Go Paperless!

Paperless billing is a free, environmentallyfriendly service available to Cloverland members who prefer to receive and pay their bills online. By choosing to have your bill delivered by email, you help reduce the costs associated with printing and mailing a traditional paper statement.

Visit **cloverland.com** to sign up for paperless billing, and click on the "My Account" link on our home page. Log-in using your email address and password or create a new user account if it's your first visit. Once inside the secure site, click on "Start/Stop Print Bill" and follow the instructions.

Every month, you will get an email notice when your bill is ready to view and pay.

Paperless billing is an option you control through our E-bill service. If you're not quite ready to go paperless, you can still use our E-bill service to make a payment online by check, credit or debit card anytime—day or night.

MPSC Approves New Rates

n the May/June issue, we notified legacy Cloverland Electric Cooperative members that we had filed an application with the Michigan Public Service Commission (MPSC) for an adjustment to our Times Interest Earned Ratio (TIER) rate-making mechanism and a reconciliation of our Power Supply Cost Recovery (PSCR) for 2009. On Sept. 28, the MPSC approved both the TIER rate adjustment and PSCR reconciliation.

Since both matters involve last year, the changes affect only those accounts in areas historically served by Cloverland Electric Cooperative. Although we purchased Edison Sault Electric earlier this year, we still operate under two separate sets of rates. Our goal is to move toward one set of rates for all members, but this integration is likely to take several years to complete.

TIER Rate Adjustment

We review rates annually using the TIER formula. This is a widely-accepted financial calculation that indicates a company's ability to meet the interest payments on its debt. The MPSC requires utilities to maintain a TIER within a range of 1.6 and 2.2. Our target TIER

is 1.8; however, due to a decline in electricity sales last year and a subsequent revenue shortfall of \$1.3 million, we reported a TIER of 1.064. A rate adjustment is necessary if the calculation yields a TIER that is either too high or too low.

On Oct. 1, we adjusted our rates to bring our TIER within the approved range. The impact of this increase will vary depending on the rate type and extent of your electric-

Legacy Cloverland Rate Summary

RATE SCHEDULES (Effective Oct. 1)	PER kWh
Farm and Home (RES1)	\$0.11000
Electric Select (ES)	Discontinued
Seasonal (SRES)	\$0.11524
General Service (GEN2/GEN3)	\$0.11577
Seasonal General Service (SGEN)	\$0.11577
Large Power-Commercial (LP4)	\$0.08964
Excess	\$0.08431
Commercial Heating/AC (HA)	\$0.10457
Security Light HP Sodium	\$9.40/mo.
Security Light HP Sodium-New Pole	\$10.66/mo.
Security Light LED	\$8.95/mo.
Security Light LED-New Pole	\$10.21/mo.

The facility and Energy Optimization charges with each rate schedule have not changed.

A complete rate schedule is available at cloverland.com or from any Cloverland office.

ity use. For a residential account using 500 kilowatt-hours of electricity, the increase will add about \$3 to the electricity bills mailed to legacy Cloverland Electric members in November.

PSCR Reconciliation

The MPSC also authorized us to roll our 2009 cumulative PSCR under-collection of \$82,219 into our 2011 PSCR plan, which we also filed in September. The PSCR factor enables us to recover costs associated with fluctuations in the price we pay for power.

A new PSCR rate is expected early next year.

Other Required Changes

Our Electric Select rate is discontinued. As you'll recall, we began phasing out this rate in 2008 as required by the MPSC. This optional residential rate offered a savings if electricity use averaged 1,200 kilowatt-hours or more per month. These participants will revert back to the Farm and Home residential rate.

For many years, the Farm and Home rate offered two levels. We billed the first 500 kilowatt-hours at one rate and reduced the rate for any excess kilowatt-hours. All kilowatt-hours will now be billed under one rate (see chart, left).

Deer Season Alerts: Disease & Safe Driving

Michigan is among the top states in the nation in almost every hunting category, with more than 800,000 licensed hunters who contribute \$2 billion annually to our economy.

But Michigan State University (MSU) wildlife outreach specialist, Jordan Burroughs, says hunters, wildlife enthusiasts, and even drivers need to remember a few safety tips during deer season.

The Michigan Department of Natural Resources and Environment (DNRE) confirmed a diagnosis of epizootic hemorrhagic disease (EHD)—an often fatal viral disease found in cud-chewing animals such as wild deer and elk-in three Michigan counties last month.

There is no known effective treatment or control for EHD. Symptoms of the disease include sudden onset, loss of appetite, fear of humans, progressive weakness, excessive salivation, rapid pulse and respiration, and unconsciousness.

While there is no evidence



that humans can get EHD, property owners and hunters who discover deer they suspect died of this should report it to the nearest DNRE office. Baiting and feeding deer is prohibited in the entire Lower Peninsula.

A helpful 48-page booklet called "Michigan Venison: How to Field Dress, Butcher, Prepare, Cook and Preserve," is available through MSU Extension by visiting bookstore.msue.msu.edu. The cost is \$2.25, and it includes 15 venison recipes.

Sept. photo

Driver Safety

There are about 60,000 vehicle/deer crashes in Michigan every year, with the largest percentage occurring in the fall.

Knowing how to react to deer that appear on or next to the road is critical to driver safety. Statistics from the Michigan Deer Crash Coalition show that in most of these crashes, deaths and injuries occur when drivers veer from their lane, hitting another vehicle or a fixed object. The number one rule is: Don't veer for deer.

"The best thing to do if you see a deer while driving is to slow down," Burroughs explains. If a crash is unavoidable, remember the following:

- Don't swerve
- Brake firmly
- Hold onto the wheel
- Stay in your lane
- Bring your vehicle to a controlled stop.

Deer season runs from now until Jan. 1, depending on where you are hunting and the type of deer, and what firearm you use. Visit michigan.gov/ hunting or call your local DNRE office for seasonspecific and license rules, or for more information on EHD.

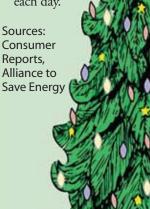
For information on safe driving during deer season, visit michigandeercrash.org.



Light up holiday savings with LEDs

Decorating with lights this holiday season? Consider light-emitting diodes (LEDs). They cost more initially but last twice as long as traditional lights, and you'll recover the difference in three to four vears.

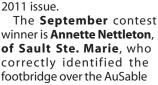
- Efficient, LEDs use between 1 kWh and 3 kWh of energy, compared to between 12 kWh and 105 kWh for traditional lights, saving \$11 every holiday season.
- Durable. LEDs last about 4,000 hours. They're also made of plastic and less likely to break.
- Don't want to use LEDs? Consider trimming back the number of hours your traditional lights are on to six hours or less each day.



MYSTERY PHOTO

Everyone who identifies the correct location of the photo below by **Dec. 10** will be entered in a drawing for a \$50 coupon redeemable for electricity from your electric cooperative.

Call in your entry to Country Lines at 517-351-6322, ext. 306, email jhansen@ countrylines.com, or mail it to Country Lines, 2859 W. Jolly Road, Okemos, 48864. Include your name, address, phone number and co-op. The winner will be announced in the January



winner is Annette Nettleton, of Sault Ste. Marie, who correctly identified the footbridge over the AuSable River in Grayling.



6



More On Wind Power

I have read several articles on wind power, such as the one penned by Mr. Bob Gibson ("Wind and Basic Math," Sept.), in the Michigan Country Lines that we receive. They all allude to having a home wind turbine connected to an electric grid, such as Great Lakes Energy, Consumers Energy, etc. Are there codes or laws that prohibit someone from having a wind turbine just for their own use and not connected to the local power company? I am more interested in that, as opposed to the complicated method of hooking to a power grid.

I have no desire to sell power, just make power for my own use. I'm well aware that the wind does not always blow enough to produce enough power to sustain all appliances, however, where I am located, I do believe that it would be sufficient. Nevertheless, I would like information on that type of wind turbine. It would be beneficial if you might publish another article on the subject, addressing the home wind turbine for personal use only.

Thank you. I enjoy your magazine very much.

– Bonnie Kenzie, Jackson

While there are no rules prohibiting the installation and use of a wind turbine for homes, there are state electrical



code requirements for wiring the system and if your house is hooked up to the utility, there must be a switch device installed to prevent the backfeeding of electricity from the turbine onto the utility's system.

The installation and hookup would have to be approved by your local electrical code inspector. This is a critical safety requirement to protect lineworkers and others as they work on the utility's distribution system. We also strongly recommend using a licensed electrical contractor that specializes in the installation of home-sized wind turbines.

As for where to find an appropriately-sized wind turbine or contractors that install such systems, the best source of information is through the website sponsored by the Michigan departments of Environmental Quality and Energy, and Labor and Economic Growth, found at michigan.gov/dleg/0,1607,7-154-25676--,00.html.

- Mike Peters

Sam (*Letters*, Sam Simonetta, Oct.) does not say what the cost of the 126-foot turbine was for him. He also said that

he has to use available electric power to heat his water heater. My question would be, 'What does he use when there is no wind?' Also, 'What does he use to heat his house in the winter? Does he know that wind turbines only contribute 1 to 2 percent of the electric power in the U.S.?'

Maybe Sam needs to come up with an alternate power other than wind or solar in Michigan. If everyone in Michigan had wind turbines and the need for fossil fuel plants closed down and we lost the wind power, where would we be?

Maybe Sam doesn't understand that fossil fuel and nuclear power plants take days to start up—there is no switch that the power plant can turn on to produce power immediately.

Wind or solar power are not the answer in Michigan. What we need is cleaner use of fossil fuels and nuclear power that have safe and reliable performance.

John Bounker, Interlochen

Car Wars Response

In response to "Car Wars" (*Letters*, Mike Obrigewitsch, Sept.): I live in Michigan, home of the "Big Three." When the domestic car companies are doing well, Michigan does well. Why support some southern state or foreign country? My

Chevy Traverse was built in Lansing. Support Michigan, not some southern state or foreign country. There are a lot of good-paying jobs in the automobile industry. Let's keep them here in Michigan.

- R. Luther, Caro

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Capital Credit Refund

he Cloverland Electric Cooperative Board of Directors agreed to retire \$1 million in capital credits at their September meeting. This refund impacts legacy Cloverland Electric Cooperative members only. If your refund exceeds \$50, we will mail a check to you. Smaller refunds will appear as a credit on electric bills, and both transactions will occur before the year's end.

Cloverland Electric is a not-for-profit electric utility. Its mission is to provide safe, reliable electric service at the best possible price. You contribute to this mission though your purchase of electricity. Our electric rates provide the money needed to buy and deliver electricity and provide the financial support to make capital improvements and service upgrades. Any money remaining after we pay our bills is allocated back to each member's capital credit account and refunded over time.



CLOVERLAND ELECTRIC COOPERATIVE employee Rich Roe, installs a Centennial Farm sign at Melvin and Cathy Thorne's dairy farm near Pickford. The 130-acre farm was established in 1910. The Historical Society of Michigan awards this special designation to farming operations that have remained in the same family for 100 years or more.

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Michigan Country Lines

Energy Efficiency Means More When It's Your Dime!

elley, my 22-year-old daughter, moved to Washington, D.C., after graduating from Michigan State University this past May. The fact that she left Michigan to find a job is another issue, so my current topic of discussion with her is energy efficiency (and how all the "preaching" in the world can't take the place of having to pay your first utility bill).

When it's your money, you look at how it's spent much differently than when it's OPM—other people's money—and in this case, mom and dad's. I remember having a discussion with her about taxes and FICA after she got her first real paycheck in high school. She asked, "Who is FICA and why did they get money out of my paycheck?"

Kelley has an apartment in a former brownstone house that was divided into three separate apartments. The gas bill is split equally between the apartments, but the electric is billed separately, based on actual usage. After a few months, she finally got her first electric bill, for about \$200. WOW! Her surprise over that bill and how much electricity costs in Washington, D.C. (about 15 cents per kilowatthour), led to a discussion about energy efficiency and how much it costs to run appliances, keep the lights on, or run the air conditioner.

For instance, she now understands that leaving a 60-watt lightbulb on for 12 hours a day costs her about \$3 per month. I asked her questions such as, "How many

lights do you have in your apartment? How many do you leave on over an extended period of time? Switch off the light when you leave the room or go to bed and you can cut usage in half. Switch those lights to a CFL and the same amount of light costs you only about \$1 monthly, per bulb.

I can't imagine living in D.C. without air conditioning, and neither can Kelley. But the cost to run a medium-sized window air conditioner is about \$100 per

month if you leave it on 24 hours per day. Maybe coming home to a cool apartment is not as important as the money you can save if you turn it off or turn the thermostat up significantly. Then, when you get home, turn it to a reasonable setting to cool off the apartment and you can cut the bill about \$60 per month.

I also asked her, "Do you leave the computer on 24 hours per day?" If so, that costs about \$15 per month. If you turn it on only when you need it, you would probably cut your bill by \$10 per month. "Do you have an entertainment center?" You probably leave it plugged in 24/7, like most people.

Well, my daughter was surprised to learn that many appliances still use energy



Michael Peters is president and CEO of the Michigan Electric Cooperative Association. His email address is mpeters@ countrylines.com.

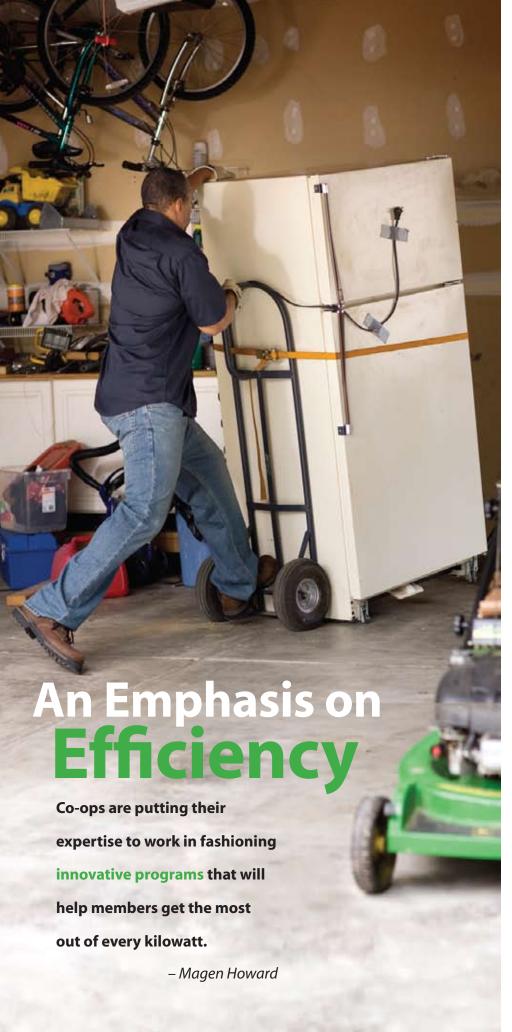
even when they are turned off. A study reported in Science Daily found that the average home has about 20 appliances that use electricity even when they are turned "off." Off may not really mean "off" when it comes to electricity use. The answer is Smart power strips (see story, p. 14), which shut off the power to the appliance completely when it senses a drop in demand and then turns it on when demand increases (when you turn the appliance on). This can save you quite a bit, depending on what you

plug into the Smart Strip.

We talked about a few other options, such as using a fan more often instead of the air conditioner, checking the cost of a smaller, newer refrigerator, getting rid of the plasma TV and getting a smaller LCD model, etc. I think she was actually listening, unlike when she lived at home and I reminded her to turn off a light or the TV when she left the room, or to shut the door to the garage.

Yep, there is no education better than experience. Now that she can "experience" an electric bill each month, I'm guessing she will better remember my "ranting" at her when she lived at home. I can't wait to talk with her this winter about her gas bill.





ou're probably familiar with the concept of energy efficiency—doing more with less electricity. Some even call efficiency the "fifth fuel"—behind coal, nuclear, natural gas and renewables—to show its importance in the mix of technologies that produce power for our nation.

Energy efficiency benefits both electric coops and their consumers. When members use less energy, they help keep their individual electric bills affordable and reduce the overall demand for power. That, in turn, delays the need for co-ops to build new generating plants and saves everyone money.

Due to various efficiency measures, per capita energy consumption by electric co-op members has grown less than 1 percent annually since 1978, despite an explosion in computers and other home electronics. Before that date, average residential electricity use by co-op consumers increased by about 7 percent each year, according to information from the federal Rural Utilities Service and the National Rural Utilities Cooperative Finance Corporation, a supplemental lender to electric co-ops.

A key piece in this trend has been the introduction of national energy efficiency standards for appliances. In the early 1970s, the amount of energy a refrigerator, for example, used depended on its design and the amount of built-in insulation. Due to ever-higher energy efficiency standards since then, the typical fridge today consumes 75 percent less electricity than in 1975—even though the average unit size has grown from 18 cubic feet to 22 cubic feet, according to the U.S. Department of Energy (DOE).

"Appliances consume a huge amount of electricity, so they provide enormous potential to both save energy and take pressure off consumers' pocketbooks every month," explains DOE Secretary Steven Chu.

The Energy Star® program has also played a role in raising the bar for energy-efficient appliances and electronics. Launched in 1992 by DOE and the U.S. Environmental Protection Agency, Energy Star-rated products in over 60 categories deliver the same or better performance as comparable models while using less energy and saving money.

Helping You Save

Electric co-ops have long been in the business of energy efficiency—it's a natural extension of their business model.

"Unlike investor-owned utilities, not-for-

profit, consumer-owned electric co-ops aren't structurally motivated to sell more kilowatthours," observes John Holt, senior manager of generation and fuels for the National Rural Electric Cooperative Association (NRECA), the Arlington, VA-based service organization of more than 900 electric co-ops across the U.S. "Co-ops, to deliver a safe and reliable supply of electricity at an affordable price, strive to maximize use of existing resources and infrastructure."

He adds: "Efficiency can help co-ops temporarily head off the need for constructing new generation. The biggest payoff comes from consumers switching to more energy-efficient geothermal heat pumps, lighting and appliances, combined with improved power plant efficiencies and expansion of load management programs that reduce electricity purchases during times of peak demand when power costs skyrocket."

According to NRECA surveys, 93 percent of co-ops conduct energy efficiency educational efforts such as holding public meetings and seminars; publishing reams of information in statewide consumer publications, local newsletters, bill stuffers and websites; broadcasting radio and TV ads; and even launching a sweeping promotional campaign, "TogetherWeSave.com."

Almost 80 percent of co-ops offer residential energy audits and 66 percent offer commercial and industrial audits, as well. Depending on a home's age and upkeep, savings from acting on an audit's recommendations can be significant. Brian Sloboda, senior program advisor for NRECA's Cooperative Research Network, predicts that most co-op members will see bills at least 5 percent to 10 percent lower—"amounts that far outpace anything spent."

To encourage consumers to implement efficiency steps, about one-half of all co-ops provide financial incentives—such as low-or no-interest loans for upgrades, leases on efficiency-related equipment, or ownership/maintenance of standby generators to reduce power use when consumption spikes. More than 40 percent offer efficiency and weatherization services, including selling and installing high-efficiency lighting systems, electric water heaters, geothermal and air-source heat pumps, insulation and Energy Star appliances, while roughly 50 percent include interactive energy use calculators on their websites.

Most co-ops are taking advantage of recent technology advancements, too: upgrading

power lines, replacing older transformers, using advanced equipment to control voltage fluctuations, and deploying advanced metering devices. Others are encouraging consumers to change out traditional incandescent lightbulbs with energy-efficient compact fluorescent lamps (CFLs).

"Co-ops are doing everything they can to keep consumers' electric bills as low as possible, and energy efficiency is a big help,"

"Energy efficiency remains key to how electric co-ops will keep electricity affordable in the face of rising prices."

Holt remarks. "You continue to use the same products at your home, but at a lower cost. The lights are on, the air conditioner is running, but they're more efficient, so you use less electricity."

And co-op members are answering the call. A recent NRECA study showed a majority taking low-cost or no-cost energy-saving steps like turning off lights when they leave a room, turning their thermostat up in summer and down in winter, replacing incandescent bulbs with CFLs or light-emitting diodes, adding weatherstripping around doors and windows, and only running the dishwasher or washing machine with a full load.

Looking to the Future

According to the DOE, if every American household replaced one incandescent bulb with a CFL, our nation would save enough electricity to light 3 million homes and save over \$600 million a year.

And that's just lightbulbs. The Palo Alto, CA-based Electric Power Research Institute (EPRI), an independent, nonprofit research and development group that counts electric co-ops as members, sees massive potential for savings if energy efficiency initiatives are enacted nationwide.

"The achievable potential at the low end—what we call realistic—is 236 billion kilowatthours saved by 2030, roughly five times the present electricity consumption of the New York City metro area [annually]," states Omar

Siddiqui, EPRI program manager for energy efficiency. "At the high end is a reduction of 382 billion kilowatt-hours by 2030."

Efficiency's greatest impact will likely come from advances in commercial lighting, commercial office equipment—particularly information technology components like servers and data centers—and home electronics.

"Large screen televisions, game consoles, laptops to cell phones—where there isn't a strong efficiency standard now in place—opens up opportunities for efficient versions that result in significant savings," Siddiqui points out.

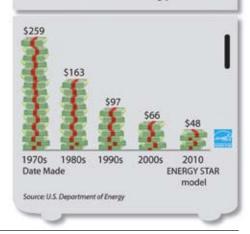
To uncover your own opportunities to save energy and money, call your electric co-op or visit their website. You can also visit togetherwesave.com, sponsored by Touchstone Energy® Cooperatives, the national branding program of electric co-ops, and discover small ways to keep your electric bills affordable.

"Energy efficiency remains key to how electric co-ops will keep electricity affordable in the face of rising prices," says NRECA CEO Glenn English. "Co-ops are putting their expertise to work in fashioning innovative programs that will help members get the most out of every kilowatt."

Sources: Cooperative Research Network, NRECA Market Research Services, Electric Power Research Institute, U.S. Department of Energy, Rural Utilities Service, National Rural Utilities Cooperative Finance Corporation.

The Cost of Cool Food

If your fridge dates from the 1980s, you could save more than \$100 each year by replacing it with an ENERGY STAR qualified model. Compare the average annual electricity costs for refrigerators manufactured in the following years:





Our First Snow Trail

Muncie Lake State Forest Pathway was our state's first designated 'quiet area' for hiking and skiing. **Don Ingle**

he marching orders came from the Department of Natural Resources (DNR, now Department of Natural Resources and Environment)

Forestry Division headquarters back in the '70s: "Lay-out and build a trail, to be called a 'pathway,' for hikers, skiers or snowshoers' use."

Forester Dan Bonner was a good "soldier" and followed those orders. In charge of the State Forest unit around the Traverse City area, he set out to develop such a trail on state forest land in the Boardman River Valley. It became the first "pathway" in a soon-to-grow system of non-motorized state forest trails in the northern two-thirds of Michigan.

Bonner, who passed away many years ago, admitted at the time that the concept of a cross-country ski trail was a bit new for him—he was not a skier. But with guidance from the Forestry Division landscape architect and a recreation specialist in the Lansing

office, he was able to locate and lay-out the first—and perhaps most-actively used—of all the State Forest pathways.

Bonner's task was to find an area where trail users could enjoy a scenic, natural area away from the noise of highways. He explored his forest area and found a place that surpassed the architect's guidelines, in an area within the Boardman River watershed. The site connected with one of many small lakes, and was named the Muncie Lake Pathway. It became one of the most popular Nordic ski trials and just as popular with warmseason hikers.

Additionally, the area's forests drape the heights overlooking the Boardman River. The cluster of small lakes are also popular with winter ice anglers, and varied wildlife wintering here offer birding and photography opportunities.

This Pathway has since been linked with the National North Country Trail, a federal

The state's Pure Michigan website, **michigan.org**, lists 324 cross-country ski trails. Or, speak to a knowledgeable Michigan Travel Counselor at 888-784-7328, M–F, 9 a.m. – 5 p.m.

recreation trail that runs from New York to North Dakota.

Last winter, at a meeting of the Michigan Outdoor Writers Association at Ranch Rudolf near Traverse City, several members had a chance to explore the Muncie Lake Pathway on skis. The cold, clear-blue-sky day also brought out a number of local area skiers from the Traverse City Hiking Club for a day on "skinny skis."

In past years, the DNRE Forestry Division has funded ski trail grooming, however, funding cuts and a reduction in staff time brought an end to that. Local skiers we talked to on the trail say the Pathway is now being groomed by the hiking club.

There are now many state forest pathways in the northern Lower and Upper Peninsulas. Three decades of use have proven that Bonner's keen eye for fitting the trail to the landscape in a way that brings the skier or hiker into close contact with the forest's scenic beauty was right on target.

It was that same ability to "fit the use with the need" that brought him another challenge—to set up trails, primitive camping areas, and overall recreation opportunities in the area that has become known as the Sand Lakes Quiet Area, a six-square-mile enclave of forest and lakes. Opened to provide another foot-travel adventure for hiking and primitive backpacking, the area's "quiet" designation was threatened when an oil and gas well-pumping station was opened within the area's boundaries.

The pumping units were loud when running, and recreationists were quick to protest the noise within the designated "quiet" area. But Bonner managed to solve the conflict by getting the pumping unit operators to install a series of baffles that muffled the sound so it could not be heard over most of the area unless someone was up-close.

With his efforts to provide places for the recreationist, hiker, skier and those who seek "peace and quiet," Bonner established Michigan's first-ever forest pathway.

Give a tip of the cap when your skis hit the snow on the Muncie Lake Pathway this winter in memory of Dan Bonner, truly a pioneer of the Michigan State Forest pathways system.

Maps of Muncie Lake Pathway and Sand Lakes Quiet Area are available from the DNRE office at 970 Emerson, Traverse City, MI 49684.



We've been waiting all year for this.

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For the leaves to fall from the Aspens.

For the flurry of wings and the rush that follows.

The gear is packed. The dog is pacing by the back door.

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Slaying Energy Vampires with Smart Strips

s children, most of us were told to turn off the TV when no one was in the room to keep from wasting energy. But with today's TVs, turning off the set doesn't save as much energy as you think. "Off" doesn't really mean off anymore.

Several devices found inside your home are commonly referred to as "parasitic loads," "phantom loads," or "energy vampires"—consuming electricity even when switched off. Phantom loads can be found in almost every

room, but a favorite "coffin" is your entertainment center.

Most TVs today slowly sip electricity while waiting patiently for someone to press the "on" button. They also use energy to remember channel lineups, language preferences, and the time. Cable or satellite boxes, VCRs, DVD players and DVRs also use energy when we think they're turned off.

Studies show that in an average home, 5 percent to 8 percent of electricity consumption stems from phantom loads. To put that in perspective, the

average North American household consumes roughly 10,800 kilowatt-hours (kWh) of electricity per year. If you estimate that 6.5 percent of your total electricity consumption comes from phantom loads, the amount drained by these vampires equals about 700 kWh annually—or \$70 every year.

So, how can you tell which devices are okay to leave plugged in and which need to have a wooden stake driven through their hearts?

Identify Plug Parasites

Microwave ovens and alarm clocks, which use relatively small amounts of standby power, are acceptable to leave plugged in. A digital video recorder (DVR) uses a fairly significant amount of power when turned off, but if you record programs frequently you will want to leave it plugged in.

You don't have to worry about unplugging items with mechanical on/off switches, such as lamps, hair dryers, or small kitchen appliances like toasters or mixers—they don't draw

any power when turned off.

How do you slay other energy vampires? Try plugging household electronics like personal computers, monitors, printers, speakers, stereos, DVD and video game players, and cell phone chargers into power strips. Not only do power strips protect sensitive electronic components from power surges, you can quickly turn off several items at once. (Routers and modems also can be plugged into power strips, although they take longer to reactivate.)

Smart Strips Equal Easy Savings

Power strips, however, are often hidden behind entertainment centers or under desks and forgotten. A better solution may be found in "smart strips."

Most smart strips feature three outlet colors, each with a unique task. The blue outlet serves as a control plug, and is ideal for a heavily used device like a TV or computer. Anything plugged into red outlets stays on—electricity to these receptacles never cuts off—making them perfect for satellite boxes or other appliances that need constant power.

The remaining outlets, generally neutral or green in color, are sensitive to current flowing through the blue outlet, so turning off the TV or computer cuts power to them as well. Some smart power strips can be made even smarter with timers or occupancy sensors that determine when to cut power to various devices.

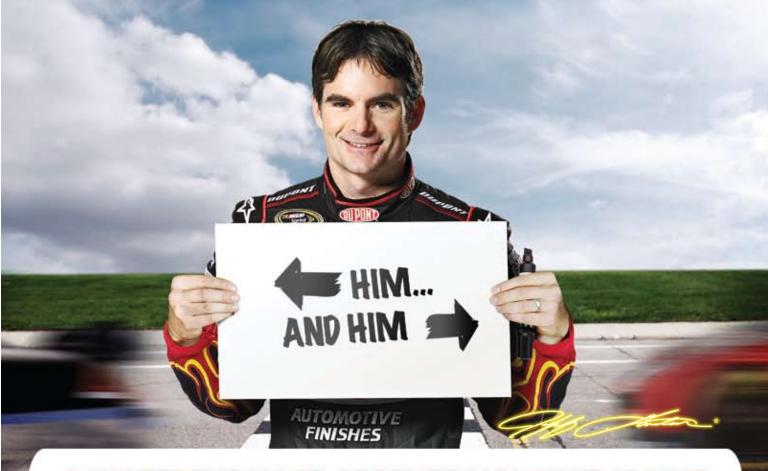
Smart strips are available online or at specialty electronic retailers and generally cost \$20 or more depending on their size. Payback generally can be achieved in under one year, depending on the type of equipment the strips control and how often they are used.

Maybe our parents asked us to turn the TV off because vampires, phantoms and parasites haunted their electric bills. These days, smart strips can chase these load monsters away from your home—and your pocketbook.

Brian Sloboda is a program manager specializing in energy efficiency for the Cooperative Research Network, a service of the Arlington, VA-based National Rural Electric Cooperative Association.



Power strips are an easy way to turn power off to several items without unplugging devices one by one.



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Help for 'Shut-down' Learners

'mon, admit it. There's just something about the sight of a big yellow bus that conjures up an air of anticipation. No matter how old I get, it's hard to forget the first-days-of-school feelings, when friendships renewed, milestones were passed, and anything seemed possible in a new year of learning.

Except, for some children—and their parents—the light of expectancy has dimmed. They hope, but they've been disappointed many times over. Something hasn't connected for these kids, and they are becoming increasingly discouraged about learning even the basic skills of reading and writing. Eventually, they shut down, refusing to crack a book and sending the entire household into an escalating frenzy of tension and frustration.

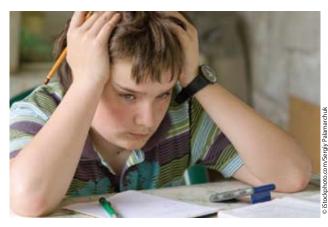
School psychologist Richard Selznick, Ph.D., calls these kids "shut-down learners," and has evidence that as many as 40 percent of all American children experience such problems. Unfortunately, Dr. Selznick says, the educational system is often at odds with the shut-down learner's style, which requires more hands-on learning than is common in most schools.

"If you have a shut-down learner you are in for a really tough time unless you identify and address your child's special learning needs," says Selznick, whose book "The Shut-Down Learner: Helping Your Academically Discouraged Child" offers parents techniques they can use to help their children succeed in school and life.

"Shut-down learners are oftentimes incredibly talented and misunderstood. Their self-esteem is so beaten down and their sense of shame and defectiveness runs so deep that they cannot overcome these emotions."

If this scenario fits a child you love, Selznick offers the following tips, just in time for a new school year.

Plan for Quiet Time: Establish regular times when the TV is off and everyone commits to reduce the amount of electronic interruptions. Agree there will be no texting, instant messaging or video game playing (even if the child has no



homework). Encourage children to work around the dining room table rather than scattered around the house.

Serve as Consultant: One parent should remain available as a "consultant," doing quiet work at or near the table, too, helping to set the tone.

Turn Down the Heat: Answer questions as they arise, and avoid yelling or pecking at your child about their homework. Tone down your reactions to homework situations. Stay calm as most consultants would, and help with problem-solving.

Adopt a Matter-of-Fact Posture:

Adopt more of this type of posture in your interactions around homework. Try: "I know you wanted to go to the mall tomorrow night, but until I see some effort on your part, I'm not so willing to go." Try not to be so invested in the results. Seek natural consequences for the child.

Keep Perspective: Homework and school battles can really debilitate a family. Find ways of keeping a sense of balance. For example, set aside regular game nights and plan for fun times (even if homework is not done). Let the child choose the activity. Try not to let school problems set the tone for the entire household and all of your interactions.

Trust Your Gut: If you believe your child is experiencing difficulties at school, listen to yourself. Don't wait, or accept such oft-used statements as, "You know how boys are," or "She'll grow out of it." Act on your feelings by checking out your concerns. If the school is denying any services, perhaps consult a competent

person outside of school with whom you feel comfortable, to assess your child.

"The start of the school year gives you a chance to start over and approach the year with a spirit of renewal," says Selznick, who sees plenty of reasons for families to hope. He has seen shut-down learners go on to become high-

level business executives, engineers, artists, surgeons, and more.

"There are shut-down learners who make it to the other side and are enjoying very productive, satisfying lives."

Is Your Child a "Shut-down Learner"?

Richard Selznick, Ph.D., author of "The Shut-Down Learner: Helping Your Academically Discouraged Child," urges parents to watch for these signs:

- A sense that the child is increasingly disconnected, discouraged and unmotivated (shut down)
- Fundamental skill weaknesses with reading, writing, and spelling, leading to lowered self-esteem
- Increased avoidance of school tasks, such as homework
- Dislike of reading
- Hatred of writing
- Little to no gratification from school
- Increasing anger toward school

Selznick says shut-down learner style becomes increasingly apparent in the upper elementary grades. But parents can learn to recognize these early warning signs, as early as kindergarten:

- ▲ Difficulty with learning letters
- Trouble playing rhyming games
- ▲ Difficulty following directions
- Resistance to early reading activities and instruction

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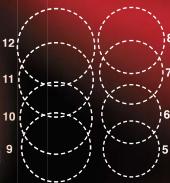
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Jennifer Hansen



1 sm. can mandarin oranges, drained 1/4 c. sliced almonds, toasted

Dressing:

1/2 c. less 1 T. oil (light olive oil is okay) 1 T. sesame oil

1/3 c. vinegar (any flavor works well)

1/2 c. sugar

1/2 c. chopped onion

salt and pepper to taste

Layer spinach, berries and oranges in a large bowl. Place all dressing ingredients in blender and blend until smooth. Toss salad with dressing and almonds just before serving.

Jen Rekuz, Detroit, June '03

Rio Grande Squash

5-8 yellow squash, peeled and sliced in 1/4-inch rounds

3 T. minced onion

4 T. butter

1 ½ c. grated cheddar cheese

1-10 oz. can Ro-tel® tomatoes and green chilies, drained

salt and pepper to taste

2 T. butter, melted

1/3 c. Ritz[®] cracker crumbs

In a skillet, cook squash and onion with 4 tablespoons butter until tender; drain. In a 2 quart casserole, combine squash, cheddar cheese, tomatoes, salt and pepper. Drizzle melted butter over all and top with crumbs. Bake at 350° for 30 minutes or until hot and bubbly. (Add 1 lb. of cooked, ground chuck for a tasty main dish.)

Mary Ann Frazee, Baldwin, March '03

Banana Oatmeal Cookies

3/4 c. butter or margarine

1 c. white sugar

1 lg. banana mashed

3/4 t. cinnamon and 1/4 t. nutmeg

1 t. salt

1/2 t. baking soda

1½ c. rolled oats

1/2 c. chopped nuts

1/2 c. raisins

1 1/2 c. flour

In a large bowl, mix all ingredients together. Drop by teaspoonfuls onto a lightly greased cookie sheet. Bake at 350° about 10 minutes until light brown.

Dorothy Richards, Mancelona "Recipes for All Seasons" Cookbook 1984



The recipe section in Country Lines has always been our readers' favorite part of the magazine. And, why not? After all, they're your neighbors' recipes, shared as if you were all at a giant neighborhood potluck supper. Over the past 30 years, readers have sent us an estimated 10,000 of their favorite recipes. We published the best of those in the magazine or on our website, countrylines.com/recipes. This month, we're sharing some of our favorite recipes from all those we've published. Share and enjoy.

Swedish Meatballs

1 lb. ground beef 1/4 lb. ground pork 1½ c. bread crumbs 1 c. milk

2 eggs

1 med. onion, finely chopped

1 ½ t. salt

1/4 t. allspice

1/8 t. nutmeg

1/8 t. cardamom

1/8 t. pepper

1 10-oz. can beef or chicken broth

1/2 c. cream or sour cream

3/4 t. dill weed

3 T. butter or light olive oil

Mix all ingredients together except broth, cream, dill weed and butter. Shape into small balls and brown in butter or olive oil. Add broth, cream and dill weed. Cover and steam for 1 hour.

> Elisabeth Anderson, Germfask "Recipes for All Seasons" Cookbook 1984

Aunt June's French Onion Soup

6-8 c. thinly sliced onions 1/4 c. butter or margarine

4-5 10½-oz. cans condensed beef broth

1 soup can of water

2-3 t. Worcestershire Sauce

1/8 t. pepper

sliced Mozzarella cheese French bread or croutons

In a large pot, melt butter; add onions and cook until tender, about 20 minutes. Transfer all pan contents to a crock-pot. Add broth, water, Worcestershire sauce and pepper. Cover and cook on low for 4-6 hours. Place a piece of toasted French bread or croutons in the bottom of each bowl. Add soup and top with grated mozzarella cheese.

For stove top method: Cook onions in butter in a heavy stockpot. Add broth, water and seasonings. Bring to a boil and let simmer 30-45 minutes. Serve with bread or croutons and cheese.

Janice Kessler, Sault Ste. Marie, Sept.' 04

Pumpkin Chili

4 T. vegetable oil

1 c. chopped onion
2 c. chopped red bell pepper

3 cloves garlic, finely chopped

2 lb. ground turkey

4 14-oz. cans diced tomatoes, undrained

1 29-oz. can pure pumpkin

2 15-oz. cans tomato sauce

1 15-oz. dark red kidney beans, drained

1 15-oz. light kidney beans, drained

1 15-oz. black beans, drained (optional)

2 4-oz. cans diced green chilies

1 15-oz. can whole kernel corn

1 15-oz. can chicken broth

2 T. chili powder

2 t. ground cumin

2 t. salt

1 t. ground black pepper

1½-2 c. water, optional

Heat vegetable oil in a large saucepan over medium-high heat. Add onion, bell pepper and garlic; cook, stirring frequently for 5-7 minutes or until tender. Add turkey; cook until browned. Drain. Add tomatoes with juice, pumpkin, tomato sauce, beans, chilies, corn, chili powder, cumin, salt and pepper. Bring to a boil. Reduce heat to low, cover and cook, stirring occasionally, for 30 minutes. Add water to thin to desired thickness. Serve with shredded cheddar cheese and saltine crackers or scoop style tortilla chips. Serves 8-10.

Jennifer Hansen, Mason, May '05

Honey Oatmeal Bread

1 c. boiling water
1½ c. rolled oats
1/3 c. honey
1/4 c. butter
1 T. salt
2 pkgs. dry yeast
1/2 c. warm water
2 eggs
4½-5 c. flour
1 c. sour cream

Combine boiling water, oats, honey, butter and salt; stir until melted. Add sour cream; cool until lukewarm. Dissolve yeast in 1/2 cup warm water. Add yeast, eggs and 2 cups flour to oat mixture; beat until smooth. Add enough flour to make a stiff dough. Knead until smooth and elastic. Place in a greased bowl; cover and let rise 20 minutes. Divide dough in half; shape each half into a loaf. Place into 2 greased loaf pans. Cover with plastic wrap and refrigerate 12-24 hours. When ready to bake; remove from refrigerator and let set

at room temperature for 10 minutes. Bake at 375° for 40-45 minutes. Remove from pans; cool on racks.

Janice Thompson, Martin, Oct. "09

Fudge Truffle Cheesecake

1½ c. vanilla wafer crumbs 1/2 c. confectioner's sugar 1/3 c. baking cocoa 1/3 c. melted margarine 3 8-oz. cream cheese, softened

1 14-oz. can sweetened condensed milk

2 c. melted chocolate chips

4 eggs

2 t. vanilla

1 c. chocolate chips

Combine wafer crumbs, confectioner's sugar, cocoa and margarine; mixing well. Press into the



bottom and 1 inch up the sides of a 9-inch spring form pan. Beat cream cheese in a large bowl until fluffy. Gradually add condensed milk beating until smooth. Beat in melted chocolate, eggs, vanilla and chocolate chips; mix well. Spoon over prepared crust. Bake at 300° for 65 minutes until center is set; chill. Garnish if desired. Refrigerate leftovers.

Mary Decremer, Rapid River, Feb. '06

Swiss and Bacon Salad

2 c. torn iceberg lettuce 2 c. torn Romaine lettuce 4 oz. Swiss cheese, cut into 2x½-inch strips 1 sm. red onion, thinly sliced 1/2 c. salad dressing or mayonnaise 2 T. sugar

10 slices bacon, crisply cooked and crumbled In a small bowl, combine mayonnaise

In a small bowl, combine mayonnaise, sugar and bacon. This will be thick. Refrigerate 1 hour to blend flavors. In a large bowl, combine salad ingredients. Just before serving, mix dressing with salad and toss until well coated. Makes 4-6 servings.

Mary Ann Schultz, Scottville, Feb. '05

Jalapeño Pepper Appetizers

10 medium-sized, fresh jalapeño peppers 4 oz. cream cheese, softened 10 strips bacon, halved

Cut peppers lengthwise and remove seeds, stems and center membrane. Stuff each half

with 2 teaspoons cream cheese. Wrap each with bacon and secure with at toothpick. Place on broiler rack coated with cooking spray. Bake at 350° for 20-25 minutes or until crisp.

Bette Savage, Bad Axe, October '03

Sweet Potato Biscuits

1 c. mashed, sweet potatoes
2/3 c. milk
4 T. melted butter
1 1/4 c. flour
3 1/2 t. baking powder
2 T. sugar
1/2 t. salt

Combine sweet potatoes, milk and melted butter. Sift together dry ingredients; add to mixture stirring to make a soft dough. Turn out onto a floured board and toss lightly until outside looks smooth. Roll out to 1/2-inch thick. Cut with a floured biscuit cutter. Place on a greased baking sheet. Bake at 450° for about 15 minutes.

Betty Vanderkolk, Grand Rapids, May '03

Fancy Meatloaf

3 lbs. ground chuck, kept cold
1 lb. pork sausage, kept cold
3 eggs
1/2 c. chopped green pepper
1/2 c. chopped onion
2 c. fresh breadcrumbs
2 sticks kielbasa
1 can tomato soup
4 strips bacon
2 T. BBQ sauce
salt and pepper

Combine ground meats, eggs, green pepper, onion, salt, pepper and bread crumbs. Place half



of the mixture in a shallow baking dish. Flatten to loaf size. Slice kielbasa lengthwise and place two lengths on loaf about an inch apart. Add 1/2 of the remaining meat mixture to the loaf. Top with two kielbasa lengths. Top with the remaining meat mixture and shape into a loaf. Combine BBQ sauce and tomato soup. Pour over loaf and top with bacon strips. Bake at 350° for 1 1/2 hours or until done. Serves 10-12.

Paula Brousseau, Bellaire, April '04

Send in your recipes! If published, you'll receive a free kitchen gadget. Send in: your SAUSAGE recipes by Dec. 10, BUDGET-FRIENDLY recipes by Jan. 10, and CHEESE recipes by Feb. 10. Mail to: Country Lines Recipes, 2859 W. Jolly Rd., Okemos, MI 48864; or email jhansen@countrylines.com.

** Be Winter Wise ** Home Heating Assistance Programs • 2010–2011 Season

The Michigan Public Service Commission and the state's regulated gas and electric companies, including rural electric co-ops, are encouraging senior citizens, low income, and unemployed utility customers to "Be Winter Wise" if faced with high bills they cannot pay this winter. "Winter Wise" customers will be protected against loss of their utility service. Following are the provisions of home weatherization and house heating assistance programs, and special provisions for customers with medical emergencies.

Program: Winter Protection Plan Contact: Your Local Utility Company

Income Guidelines 2010–2011			
# in Household	150% Poverty Guide Maximum Income		
1	\$16,245		
2	21,855		
3	27,465		
4	33,075		
5	38,685		
6	44,295		
7	49,905		
8	55,515		
Add \$5,610 for each additional member.			

Note: All seniors 65+ are eligible regardless of income. Customers are responsible for all electricity and natural gas used. At the end of the protection period, participants in the plan must make arrangements with their utility company to pay off any money owed before the next protection period.

Program: Home Heating Credit Contact: Mich. Dept. of Treasury

# Exemp.	Max. Income	# Exemp.	Max. Income
_ 1	\$11,929	4	24,272
2	16,043	5	28,387
3	20,158	6	32,500

Program: Earned Income Credit Contact: U.S. Treasury Dept... Internal Revenue Service

Michigan Department

of Treasury

Program: Crisis Assistance Program

Contact: Local Michigan Department of Human Services (DHS)

Program: Low-Income **Home Weatherization**

Contact: Local Community Action Agency

Program: Medical Emergency **Protection**

Contact: Local Utility Company

Program: Shut-off Protection for **Military Active Duty**

Contact: Local Utility Company

The Winter Protection Plan protects eligible senior and low-income customers from service shut-offs and high utility bill payments during the winter months (Nov. 1-Mar. 31). You may enroll between Nov. 1 and March 31. If you are an eligible low-income customer, your utility service will remain on from Nov. 1 through Mar. 31, if you:

- pay at least 7% of your estimated annual bill each month, and
- make equal monthly payments of 1/12 of any past due bills.

When the protection period ends (Mar. 31), from April 1 through Oct. 31, you must begin to pay the full monthly bill, plus part of the amount you owe from the winter months when you did not pay the full bill. Participation does not relieve customers from the responsibility of paying for electricity and natural gas usage, but does prevent shut-off during winter months. You qualify for the plan if you meet at least one of the following requirements:

- you are age 65 or older,
- you receive Department of Human Services cash assistance, including SSI,
- you receive Food Stamps,
- you receive Medicaid, or
- your household income is at or below the 150% of poverty level shown in the Income Guidelines chart (see chart at left).

Senior citizen customers (65 or older) who participate in the Winter Protection Plan are not required to make specific payments to ensure that their service will not be shut-off between Nov. 1 and March 31. However, seniors are encouraged to pay whatever they can during the winter so they will not have large, unmanageable bills when the protection ends.

You can apply for a Home Heating Credit for the 2010 tax year if you:

- meet the income guidelines listed at left,
- · you own or rent the home where you live in Michigan, or
- you qualify based on alternate guidelines including household income, exemptions, and heating costs.

If you qualify, you may receive assistance to help pay for your winter heating bills. Forms are available in January wherever tax forms are provided, or from the Michigan Dept. of Treasury (800-367-6263, or michigan.gov/treasury). The Home Heating Credit claim form must be filed with the Michigan Dept. of Treasury by Sept. 30, 2010.

The Earned Income Credit (EIC) is a refundable federal income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may qualify for the EIC, but must file a tax return to do so. If married, you must file jointly to qualify. File Form 1040 or 1040A and attach the EIC.

If you were raising a child in your home in 2010, you may also be able to boost each paycheck during the year with Advance EIC. Get form W-5 from your employer or call 800-TAX-FORM (800-829-3676).

You may claim a **Michigan earned income tax credit** for tax year 2010 equal to a percentage of the federal earned income tax credit for which you are eligible. See the 2010 MI tax booklet.

State Emergency Relief Program (SER): You do not have to be a client of the DHS to apply. This program is available year-round, subject to the availability of funds, to assist low-income households that have a heat or electric shut-off notice or a need for deliverable fuel. However, if you receive a DHS cash grant, you may vendor part of that grant towards heat and electric bills. Contact your local DHS or call the Home Heating Hotline, 800-292-5650.

You may be able to receive help with weatherizing your home to reduce energy use if you meet low-income eligibility guidelines (see income guidelines above) and funding is available. Weatherization may include caulking, weatherstripping, and insulating. Contact your local Community Action Agency for more information.

You are protected from service shut-off for nonpayment of your natural gas and/or electric bill for up to 21 days, possibly extended to 63 days, if you have a proven medical emergency. You must provide written proof from a doctor, public health or social services official that a medical emergency exists. Contact your gas or electric utility for more information.

If you or your spouse has been called into active military duty you may apply for shut-off protection from your electric or natural gas service for up to 90 days. You may request extensions. You will still be required to pay, but your utility company will help you set up a payment plan. Contact your utility service provider.

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A Gardener's Wish List

Five great gift ideas for the gardener in your life.

ith another garden season gone, it's a good time to think about what tools you'll need to grow your best garden ever next year. I contacted a few gardening friends, including a couple of experts, to see what they wanted or recommended for a holiday gift for the gardener in your life (or for yourself). What I got was a wish list for practical, necessary and innovative garden fare. Perhaps some of these ideas will help you complete your shopping this year.

Neil Moran is author of the tips booklet, "Store to Garden: 101 Ways to Make the Most of Garden Store Purchases." Visit http://tinyurl.com/2377rkv, or neilmoran.com.

Garden Kneeler®

Gardener's Supply

This is a great idea for anyone in need of some physical assistance in the garden. In addition to arms that help you kneel on a built-in cushion, it can

be flipped over and made into a chair with adjustable height.

Recommended by George Africa, owner of the Vermont Flower Farm in Marshfield.



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harvests with ease.
Recommended by Kathy
Purdy, who lives in upstate
New York and is author of the

popular blog, "Cold Climate

Gardening.

Wood vs. Fiberglass

A couple of the products on our wish list are available with your choice of a wood or fiberglass handle. Deciding which is better is kind of like the proverbial "paper or plastic" question at the supermarket – the answer to which is better may be just as elusive.

I've used both types of handles over a number of years and it's really a coin toss. Fiberglass is good because it does't wear out like wood, and you can leave it in the rain without feeling guilty. However, it can break off where the handle joins the tool, relegating it to the dumpster. If a wooden handle breaks, there is the possibility of fixing it.

Ace Scuffle® Stirrup Hoe

Ace Hardware

A regular hoe does a good job of moving and smoothing soil, but it doesn't cut through weeds so well, leaving the upper arms aching. This hoe slices through weeds, leaving the soil in place.

Recommended by Sheila Bergdoll Stevenson of Pickford.



Dramm® Watering Can

Dramm Corporation
Some watering cans aren't worth the plastic they're made of. Quite often the seams split or the spout breaks off. The Dramm brand of watering cans, however, are arguably the best on the market.

Recommended by Janet Moran Stack, an art teacher in Livonia.

Super Shovel®

Wolverine Products
This innovative take on the traditional garden shovel has some menacing teeth at the end for penetrating stubborn soils. It slices through roots, rocky soil and even baked clay.

Recommended by Sheila Bergdoll Stevenson of Pickford.



Humidifiers Cool Air, Energy Bills

ost people suffer during winter from overly dry air in their homes. Since the indoor humidity level drops or increases gradually as seasons change, the variation in these levels may not be noticed. These changes throughout the year are a function of the region of the country, so always check with local experts for specific advice.

Properly humidified indoor air is not only comfortable and healthy for your family, but it can reduce your winter heating bills.

Room humidifiers typically use less energy than a 100-watt lightbulb. Many models have built-in humidistats that automatically switch the unit on and off, so they consume even less electricity than listed on the unit's nameplate.

There is a cooling effect when the water from the humidifier evaporates, so running the humidifier will actually cool a room's air slightly. This is the same evaporation process (perspiration)

of moisture from your skin that makes you feel cool as water changes from liquid to vapor (gas). However, the heat generated from the humidifier's electricity usage offsets the slight cooling effect.

Just like sweating outdoors on a lowhumidity day can make you feel cool, the same process occurs indoors in dry air. The amount of moisture evaporation from your skin is greater when the indoor air is excessively dry, so you may actually feel chilly when the indoor air temperature is high enough for comfort. The evaporation of your skin's moisture can also dry your skin, make you itch, and irritate sinuses.

Running a humidifier helps you save energy by reducing the chilling effect of the evaporation of skin moisture. By properly humidifying the air, you can feel comfortable at a lower room temperature. This allows you to set the furnace thermostat lower and you should end up saving much more energy than the humidifier uses.

Depending on your specific climate, you should be able to save 1 percent to 2 percent on your heating bills for each degree you lower your furnace or heat pump thermostat setting.

The proper type of room humidifier depends on your family's needs and the size

and room layout of your house. One or two room humidifiers are generally enough for a reasonably airtight, energy efficient home. Older, leaky houses may need more or larger-capacity models. Humidity in the indoor air tends to naturally migrate throughout the house. Cooking, bathing and washing clothes and dishes also adds a significant amount of moisture to the room air. Often they add too much in specific rooms, such as bathrooms.

For daytime use, an evaporative type of humidifier is effective and the least expensive to buy. These models use a wick material which has one end submerged in a water reservoir and naturally draws water up from the reservoir. There is a fan inside the humidifier that draws room air through the wick, where it evaporates into the air stream.

Evaporative humidifiers are easy to keep clean, which is important to minimize mold and microbe growth in the wick. Some wicks are treated with an antimicrobial substance. Evaporative models usually have a three-speed fan. The high-speed setting can be noisy, so this may not the best option for a bedroom. The low-speed setting on some models is quiet enough not to interrupt sleep.

If your children tend to get colds, a warm mist humidifier is a good bedroom choice. These models boil water to create water vapor, and the steam is mixed with room air before it comes out so it is not too hot. Germ-free models include a UV (ultraviolet light) purifier chamber to further sanitize the air flowing through it. These include a humidistat and use about 260 watts of electricity.

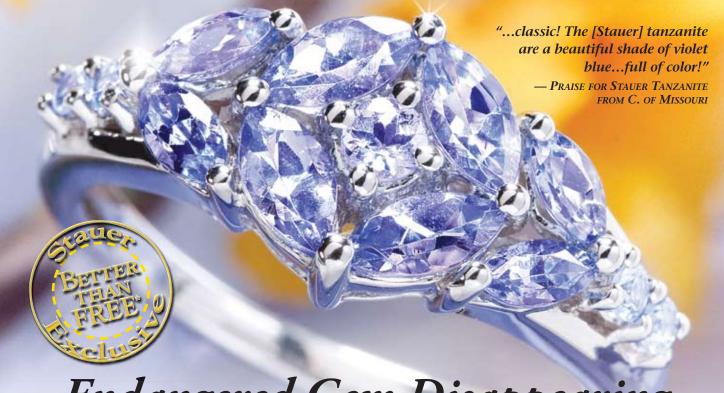
Another design uses ultrasonic waves to create water vapor mist. These are the most energy efficient, using about 50 watts of electricity. A very quiet fan blows the mist into the room. I choose a Vicks® ultrasonic humidifier.

The following companies offer freestanding humidifiers: Essick Air, 800-547-3888, essickair.com; Holmes, 800-546-5637, holmesproducts.com; Hunter Fan, 800-448-6837, hunterfan.com; Kaz, 800-477-0457, kaz. com; and Lasko Products, 800-233-0268, laskoproducts.com.

Have a question for Jim? Send inquiries to: James Dulley, Michigan Country Lines, 6906 Royalgreen Dr., Cincinnati, OH 45244 or visit dulley.com.



The room air flows through a wet wick inside this evaporative humidifier to add moisture to the air.



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Going the Distance

Broaden your horizons, continue your education, and advance your career, all in the comfort of your own home. Kris Wetherbee

was a military wife and we were never in one area long enough for me to finish my education" says Jamie Roger, a graduate of Northwestern State University (NSU). An online program at NSU allowed Roger to earn her bachelor's degree without being in a traditional classroom. "I was able to 'attend' college with two children at home and a husband stationed in a war zone," she adds.

Launching a Trend

Believe it or not, distance learning has been around for nearly 300 years. Back then, "off-site" education was achieved through correspondence by mail.

Flash forward to the 21st century, and students of all ages are learning new skills, getting college credits, and earning undergraduate degrees, MBAs and even doctorates by way of live online video feeds, podcasts and internet chatrooms. Today, there are over 190 accredited distance learning programs based in Michigan alone.

The opportunities go beyond higher education. Programs are being used in high schools, home schools, continuing education and telemedicine, as well as corporate, military and government training. They are also providing the background and credentials needed to launch a second career.

"I certainly worked my tail off reading, studying, writing papers and taking tests on top of a full-time job that included traveling," says Col. Suellyn Wright Novak, an Air Force retiree and American Military University online program graduate. But Novak's hard work paid off and she is now president/managing director of the Alaska Veterans Museum.

Growing Forward

As the distance learning trend grows, more colleges are offering off-site programs. A 2006-07 U.S. Department of Education (DOE) study shows that 97 percent of twoyear institutions, and 89 percent of four-year institutions, all offer college-level distance

More employers are approving of the online schooling, too. A survey by Excelsior College/Zogby International reports that 83 percent of CEOs and business owners regard a distance learning degree to be as valid as one earned on-campus.

Costs and Accreditation

Distance learning costs are comparable to traditional classes, but can vary widely and be much less (or even more) depending on the program, transferable credits, and prior learning assessments. An off-campus education can also save on commuting time, transportation, parking and child care expenses.

Keep in mind, however, that cheap credits can become expensive if you can't transfer them to other schools. Credits earned from a nonaccredited institution (sometimes called a "diploma mill") are not transferable, and a degree earned at a nonaccredited institution may be considered invalid by many employers.

Unless you seek professional training or continuing education, avoid courses or degrees from a nonaccredited institution. Visit ope.ed.gov/accreditation to check which online schools are accredited.

Make the Most of It

Whatever school you choose, make sure you get the most from your experience:

- Ensure your transcripts are sent to your online university so you can get credit from previous schools.
- Find out if your school grants credit for life experience.
- Search the internet for the best textbook prices. Site such as CompareTextbook.com, Abebooks.com, Amazon.com and even eBay have great deals, but make sure you are buying the correct edition of your required texts.
- Distance learning requires focus. Keep a calendar of study goals and due dates.
- If you miss the social interaction of a classroom, join a study group or local club.
- If your computer skills are lacking, take a basic computer course first.
- Ask the school beforehand about specific computer hardware/software needs.
- Keep your eye on the prize, and don't forget to reward yourself along the way.

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STATE OF MICHIGAN BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

NOTICE OF HEARING FOR THE CUSTOMERS OF CLOVERLAND ELECTRIC COOPERATIVE CASE NO. U-16352

- Cloverland Electric Cooperative is requesting approval from the Michigan Public Service Commission to reconcile its renewable energy plan costs and revenues for the period ended December 31, 2009.
- The information below describes how a person may participate in this case.
- You may call or write Cloverland Electric Cooperative, 2916 West M-28, Dafter, Michigan 49724, (800) 562-4953 for a free copy of its application. Any person may review the application at the offices of Cloverland Electric Cooperative.

• The first public hearing in this matter will be held:

DATE/TIME: November 30, 2010, at 9:00 a.m.

This hearing will be a prehearing conference to set future hearing dates and decide other procedural

matters.

BEFORE: Administrative Law Judge Barbara A. Stump

LOCATION: Michigan Public Service Commission, 6545 Mercantile Way, Suite 7, Lansing, Michigan

PARTICIPATION: Any interested person may attend and participate. The hearing site is accessible, including

handicapped parking. Persons needing any accommodation to participate should contact the Commission's Executive Secretary at (517) 241-6160 in advance to request mobility, visual, hearing

or other assistance.

The Michigan Public Service Commission (Commission) will hold a public hearing to consider the August 31, 2010 application of Cloverland Electric Cooperative (Cloverland) to reconcile its renewable energy plan costs associated with the plan approved in Case No. U-15816, for the period ended December 31, 2009. Cloverland's application states that its renewable energy plan included no request for a renewable energy surcharge, no surcharge was approved and none was charged to Cloverland customers in 2009. Cloverland states there are neither revenues nor expenditures to reconcile.

All documents filed in this case shall be submitted electronically through the Commission's E-Dockets website at: michigan. gov/mpscedockets. Requirements and instructions for filing can be found in the User Manual on the E-Dockets help page. Documents may also be submitted, in Word or PDF format, as an attachment to an e-mail sent to: mpscedockets@michigan. gov. If you require assistance prior to e-filing, contact Commission staff at (517) 241-6180 or by email at: mpscedockets@michigan.gov.

Any person wishing to intervene and become a party to the case shall electronically file a petition to intervene with this Commission by November 23, 2010. (Interested persons may elect to file using the traditional paper format.) The proof of service shall indicate service upon Cloverland's attorney, Albert Ernst, at Dykema Gossett PLLC, Capitol View, 201 Townsend Street, Suite 900, Lansing, Michigan 48933.

Any person wishing to make a statement of position without becoming a party to the case, may participate by filing an appearance. To file an appearance, the individual must attend the hearing and advise the presiding administrative law judge of his or her wish to make a statement of position. All information submitted to the Commission in this matter will become public information: available on the Michigan Public Service Commission's website, and subject to disclosure.

Requests for adjournment must be made pursuant to the Commission's Rules of Practice and Procedure R 460.17315 and R 460.17335. Requests for further information on adjournment should be directed to (517) 241-6060.

A copy of Cloverland's request may be reviewed on the Commission's website at: <u>michigan.gov/mpscedockets</u>, and at the office of Cloverland Electric Cooperative, 2916 West M-28, Dafter, MI. For more information on how to participate in a case, you may contact the Commission at the above address or by telephone at (517) 241-6180.

Jurisdiction is pursuant to 1909 PA 106, as amended, MCL 460.551 et seq.; 1919 PA 419, as amended, MCL 460.54 et seq.; 1939 PA 3, as amended, MCL 460.1 et seq.; 1982 PA 304, as amended, MCL 460.6h et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; 2008 PA 295, MCL 460.1001 et seq., and the Commission's Rules of Practice and Procedure, as amended, 1999 AC, R 460.17101 et seq.

October 7, 2010

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8' 2000 w	250-300 sf	\$25	\$319	
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5' 1250 w	130-180 sf	\$25	\$259	
4' 1000 w	100-130 sf	\$18	\$239	
3' 750 w	75-100 sf	\$18	\$189	
2' 500 w	50-75 sf	\$18	\$169	
Thermostats	- Call for option	ns & exa	act heater n	eeded.
Thermostats 110 VOLT PORT (Thermostat in	TABLES	ns & exa	Discount Price	Qty.
110 VOLT PORT (Thermostat in	TABLES		Discount	
110 VOLT PORT (Thermostat in	TABLES cluded.) ax 750-1500 w	S&H	Discount Price	
110 VOLT PORT (Thermostat in 5' Hydro-Ma	TABLES cluded.) ax 750-1500 w Silicone	\$&H \$25	Discount Price \$229	

Name		
Address		
Zip	Phone	
MasterCard, V	isa or Discover Ad	count Information:
Acct #		
Expiration Date	e	

Raising Chickens Is Easy

any more people seem to be seeking ways to "grow it fresh" in their backyards. This includes raising livestock, and one animal that's a good match for a gardener or small farmer is chickens. They will provide you with hormone-free meat and eggs, plus manure for the garden.

Chickens seem to be the rave right now, with as many new websites as there are different breeds. Even city folks are getting into the act as they seek municipal approval for raising a few hens within city limits.

This spring, at my grandson's pleading, I bought some fuzzy chicks. The best start is with a variety of types, so we got 10 laying hens, a rooster, and one meat chicken.

Raising them is pretty easy. The mainly require space, food and protection from predators such as fox, skunks, and an occasional dog. A dry shelter or coop protects them from both predators and the elements.

Chicks are sold in the spring through feed stores or mail-order catalogs. They need to be kept warm; 90-100° F for the first week, and then drop the temperature 5 degrees weekly until they're in a coop. Use a heat lamp, but

be careful not to create a fire hazard. One way to reduce this risk is to hang the cord (which is clamped onto a plastic box) above the container so that if the lamp comes loose, it won't fall into the bedding material (sawdust works, pine shavings are best). Keep kids away from the lamp's intense heat.

Chicks need special feed and a constant water supply. Give a starter feed until they are old enough to lay eggs (about five months), says Kristen Taylor, of Pickford Feed Service, in Pickford. Then, feed a laying mash of about 17 percent protein, plus oyster shells, grit and vitamins, Taylor says.

Chicks also need room to grow. Last spring, after a few weeks of having a dozen in our bathroom, we moved them to a corner of our heated greenhouse, corraled them with makeshift walls that could be moved as they grew, and eventually got them into a coop. They need about 2 to 3 square feet per bird inside and 3 to 4 feet per bird outside.

A healthy hen averages 255 eggs a year and needs 14 hours of artificial light is needed (perhaps on a timer). A good meat chicken can be ready to butcher in under



three months. They require minimal space and can free-range in the barnyard if they are safe from dogs. Meat chickens should be raised separately, as they need a different feeding regimen, Taylor says. They need 12 hours of feed, followed by 12 hours without, to develop strong bones and keep them from gorging. Predators are more abundant in winter, so plug any coop holes in your coop and check often for new ones made by burrowing critters. Also, keep your chicken feed in a tightly sealed container.

We'll keep raising chickens as long as they don't chase my grandson and I can keep them out of my garden!

- Neil Moran

Thank You!

As a result of your participation in your local co-op's Energy Optimization programs, we have achieved significant energy savings for Michigan, including:

- Approximately 22,500,000 kilowatt-hours of electricity
 Equivalent to eliminating the CO₂ emissions from the electricity use of more than
 1,960 homes for one year, according to the U.S. Environmental Protection Agency.
- Approximately \$2,483,349 in electric costs

More rebates will be available beginning January 2011. Visit michigan-energy.com for details.

You must be a co-op member with a home or business in Michigan to participate in Energy Optimization programs. For a complete list of participating utilities, visit <u>www.michigan-energy.org</u>.

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28 Michigan Country Lines

STATE OF MICHIGAN BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

NOTICE OF HEARING FOR THE CUSTOMERS OF CLOVERLAND ELECTRIC COOPERATIVE (CLOVERLAND AND EDISON SAULT LEGACY SERVICE TERRITORIES) CASE NO. U-16425

- With respect to its Cloverland legacy service territory, Cloverland Electric Cooperative plans to use a power supply cost recovery factor of \$0.00538 per kilowatt hour (kWh) to compute its member-customers' bills for the 12-month period ending December 31, 2011, if the Michigan Public Service Commission (Commission) approves its request.
- With respect to Edison Sault legacy service territory, Cloverland plans to use a power supply cost recovery factor of \$0.03927 per kWh to compute its member-customers' bills for the 12-month period ending December 31, 2011, if the Commission approves its request.
- The information below describes how a person may participate in this case.
- You may call or write Cloverland Electric Cooperative, 2916 West M-28, Dafter, Michigan 49724, (800) 562-4953 for a free copy of its application. Any person may review the application at the offices of Cloverland.
- The first public hearing in this matter will be held:

DATE/TIME: December 16, 2010, at 9:00 a.m. This hearing will be a prehearing conference to set future hearing dates and

decide other procedural matters.

BEFORE: Administrative Law Judge James N. Rigas

LOCATION: Michigan Public Service Commission, 6545 Mercantile Way, Suite 7, Lansing, Michigan

PARTICIPATION: Any interested person may attend and participate. The hearing site is accessible, including handicapped parking.

 $Persons\ needing\ any\ accommodation\ to\ participate\ should\ contact\ the\ Commission's\ Executive\ Secretary\ at$

(517) 241-6160 in advance to request mobility, visual, hearing or other assistance.

The Commission will hold a public hearing to consider the September 30, 2010 application of Cloverland Electric Cooperative (Cloverland), as amended on October 14, 2010, to implement a power supply cost recovery (PSCR) plan and PSCR factors in its Cloverland legacy service territory. Cloverland proposed a PSCR factor of \$0.00538 per kWh for its member-customers' bills in its Cloverland legacy service area for the 12-month period January 1,2011 through December 31,2011, assuming \$0.06162 per kWh allowance for cost of power supply included in base rates. Cloverland proposed PSCR factor of \$0.03927 per kWh for its member-customers' bills in its Edison Sault legacy service territory for the 12-month period January 1, 2011 through December 31,2011, assuming a \$0.03040 per kWh allowance for cost of power supply included in base rates.

All documents filed in this case shall be submitted electronically through the Commission's E-Dockets website at: <u>michigan.gov/mpscedockets</u>. Requirements and instructions for filing can be found in the User Manual on the E-Dockets help page. Documents may also be submitted, in Word or PDF format, as an attachment to an email sent to: <u>mpscedockets@michigan.gov</u>. If you require assistance prior to e-filing, contact Commission staff at (517) 241-6180 or by email at: <u>mpscedockets@michigan.gov</u>.

Any person wishing to intervene and become a party to the case shall electronically file a petition to intervene with this Commission by December 9, 2010. (Interested persons may elect to file using the traditional paper format.) The proof of service shall indicate service upon Cloverland's attorney, Shaun M. Johnson, Dykema Gossett PLLC, Capitol View, 201 Townsend Street, Suite 900, Lansing, Michigan 48933.

Any person wishing to make a statement of position without becoming a party to the case may participate by filing an appearance. To file an appearance, the individual must attend the hearing and advise the presiding administrative law judge of his or her wish to make a statement of position. All information submitted to the Commission in this matter will become public information: available on the Michigan Public Service Commission's website, and subject to disclosure.

Requests for adjournment must be made pursuant to the Commission's Rules of Practice and Procedure R 460.17315 and R 460.17335. Requests for further information on adjournment should be directed to (517) 241-6060.

A copy of Cloverland's request may be reviewed on the Commission's website at: michigan.gov/mpscedockets, and at the office of Cloverland Electric Cooperative, 2916 West M-28, Dafter, Michigan 49724. For more information on how to participate in a case, you may contact the Commission at the above address or by telephone at (517) 241-6180.

Jurisdiction is pursuant to 1909 PA 106, as amended, MCL 460.551 et seq.; 1919 PA 419, as amended, MCL 460.54 et seq.; 1939 PA 3, as amended, MCL 460.1 et seq.; 1982 PA 304, as amended, MCL 460.6h et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; and the Commission's Rules of Practice and Procedure, as amended, 1999 AC, R 460.17101 et seq.

October 19, 2010

Thanks Giving

his is the month of America's holiday. Sure, we celebrate the U.S. on July 4th, but not the same way we celebrate 'us' on Thanksgiving. On other holidays, we are expected to give gifts, send cards or make a lot of noise. But on Thanksgiving, our most-traveled holiday, we make the extraordinary effort to gather as family, traveling great distances to get together for a day or two to share a meal (and its leftovers). We make a big deal about the turkey, dressing and pumpkin pie. But is it about the food or the sharing?

The first Thanksgiving, at Plymouth Colony in Massachusetts in 1621, celebrated the bounties of the fall harvest. Now, we've got food galore in more guises than those first celebrants could ever have imagined. The staggering array of boxes and cans that line the shelves and frozen sections of every Meijer, Walmart, Kroger, Spartan and convenience store in Michigan is downright intimidating. This explains why it takes me so long to get out of the store when I just go for milk and bananas, but end up with a cartful of 'food' I shouldn't be eating. You know what I mean.

Apparently, this isn't the first time in human history that we've overeaten. In his entertaining new book, "At Home, A Short History of Private Life," Bill Bryson recounts the excessive eating that existed among the well-to-do in 18th-century England. Queen Anne grew so big she couldn't use the stairs. A trapdoor was "cut in the floor of her rooms at Windsor Castle through which she was lowered, jerkily and inelegantly, by means of pulleys and a hoist to the state rooms below."

We were in Chicago a few weekends ago to visit our son Jon, see the sights, and enjoy the city's terrific restaurants. In the most unpretentious restaurants you will find amazing meals cooked to perfection, and at reasonable prices. Dressed up or down, everyone seems to be "eating out." Chicago is a feast for the masses.

Yet, around the corner you'll find a homeless man or woman begging for change.

In this city of plenty, and across the

country, many people don't get enough to eat, or if they do, it is the worst kind of food—the kind that makes them full but doesn't nourish the body. And that kind of eating simply magnifies their health problems as they grow older, adding to the cost of health care for everyone.

According to a recent national study by Feeding America, over 1.1 million Michigan residents relied on assistance from food banks last year, a record-setting number. Think about it: More than one out of 10 residents in our state don't get enough food.

Since the last hunger study in 2006, demand for food assistance has increased by 81 percent in food pantries, 75 percent in soup kitchens, and 56 percent in shelters.

Nearly 200,000 different individuals receive emergency food assistance each week; nearly one-half are children and the elderly. They often must choose between paying for food, utilities or housing – all this while we're surrounded by an orgy of edible stuff.

If you want to help, your local food bank is a good place to start.

Regional food banks collect, store and distribute millions of pounds of surplus vegetables, fruit and other grocery items to more than 2,500 local agencies serving Michigan's 83 counties. The outlets include food pantries, soup kitchens, homeless shelters, hospices, domestic violence shelters, Head Start and after-school programs, half-way houses, and group homes for people with mental illnesses.

You can find out which services are available in your area on the Food Bank Council of Michigan website at fbcmich.org, which is made up of member regional food banks.

One thing that might help people avoid this kind of food crisis in the future is to teach them how to make their own nutritious meals from the food available. And yet, that is exactly the kind of training we are cutting out of our middle and high school curriculums. What used to be called "Home Economics" or, more recently, "Life Skills," is now being cast aside in favor of more computer work.

I suppose we should expect parents to

teach those do-it-yourself skills to their kids, but with so many parents now forced to work full-time to make ends meet, how many can do it?

It is sad that more and more students graduate from high school and strike out on their own knowing so little about food and how to make a decent meal. Later on they find out how valuable that training can be.

A former student wrote a letter in October to my wife, Barbara, who just retired as a teacher:

"After hearing about your retirement, I will admit I was a little sad, even though it's been seven years since I've taken one of your classes at Mason Middle School. I never realized how important all of those lessons were until I found myself an independent, struggling, poor college student. Even my first couple of years here away from home I depended on others to prepare my meals, wash my dishes and, with the help of loans, pay for most of my expenses. It was not until this year, moving into my own place where I'm responsible for everything I do, I've found myself reverting to my days in your classroom—preparing healthy meals, learning how to sew, even using corrected grammar in papers I write.

The other day I ripped a hole in my favorite pair of jeans. Thanks to you, I was able to fix them myself. Thank-you for teaching us how to sew, cook healthy meals, do our own dishes and laundry, use proper grammar, waltz, and be courteous and respectful. Thank-you for going above and beyond your job as a teacher."

Maybe teaching our kids how to eat healthily is the way out of our food crisis, which seems to be about having too little *and* too much.

Until we come to our senses, please think about your local food bank this holiday season and throughout the year.

Thanks for joining us.



Mike Buda, editor emeritus of Country Lines, learned how to cook from his mother and how to take chances in the kitchen from his father. Email Mike at mbuda@countrylines.com or comment on his columns at countrylines.com/column/ramblings/



Rates will more than double. American Metal Roofs offers a permanent solution and guaranteed energy savings!

he latest projections for increases in home energy rates over the next ten to twenty years are quite sobering. Homes that currently pay \$250 per month could end up paying \$1000 or more per month for home energy by 2020.

Energy Costs are Going Through the Roof. Literally!

Failing asphalt roofs are an expensive drain on home energy consumption, especially heating and cooling costs. Today's asphalt roofs typically fail after just ten to twelve years. A failing roof could mean leaks in the attic resulting in wet insulation, causing reduced R-value and higher energy bills. Even if your roof is not leaking, moisture escaping from bathrooms, dishwashers, and washing machines can get trapped in your insulation. And damp ineffective insulation means your home's energy is literally going right through your roof.

Act Now & Start Saving! Solving Problem #1: Roof Leaks

The best way to save home energy is a permanent roofing solution, such as a beautiful and guaranteed American Metal Roof. American Metal Roofs are guaranteed to be leak free for as long as you own your home. An American Metal Roof is beautiful and guaranteed energy efficient. For photos, Home Energy Guarantees and customer testimonials, please visit www. AmericanMetalRoofs.com.

Solving Problem #2: Ventilation

Moisture has to have a way out of your attic. That's why American Metal Roofs created the exclusive Hi-Flow Ridge Vent. With the highest net free area of any roof vent on the market, the Hi-Flow Ridge Vent means your

attic will finally get the proper amount of airflow to allow insulation to dry out and do its job. And a dry attic is a healthy and mold free attic.

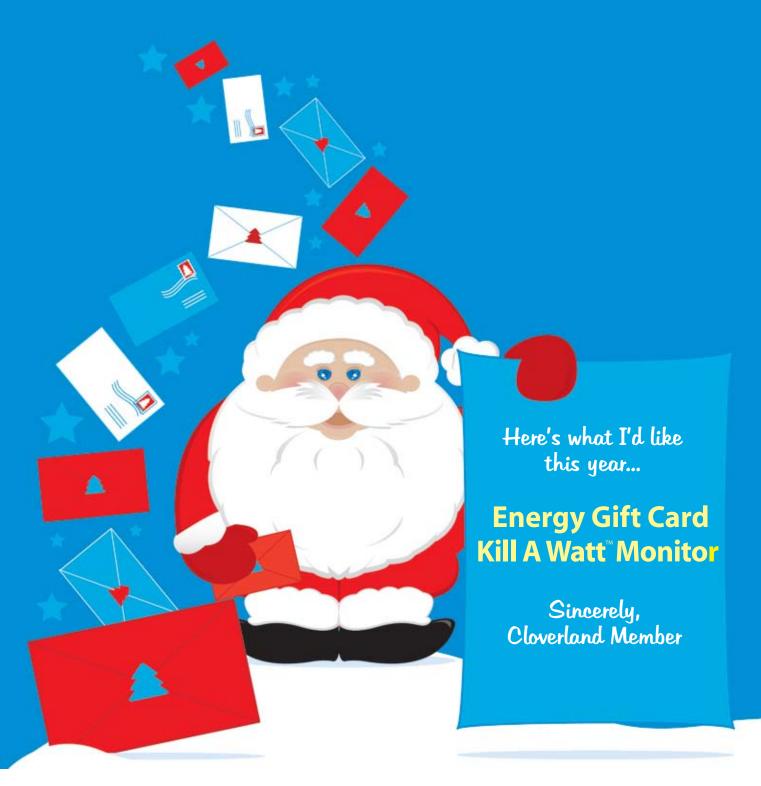
Solving Problem #3: Heat Loss

American Metal Roofs can also offer an additional layer of energy savings in your attic with HeatBarrier XP Reflective Foil Insulation. HeatBarrier XP blocks radiant heat loss in winter and heat gain in summer. That means lower energy bills year 'round. Guaranteed!



Using HeatBarrier XP and Hi-Flow ridgvents, a home can reduce its energy consumption substantially. Preventing rising energy bills.





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