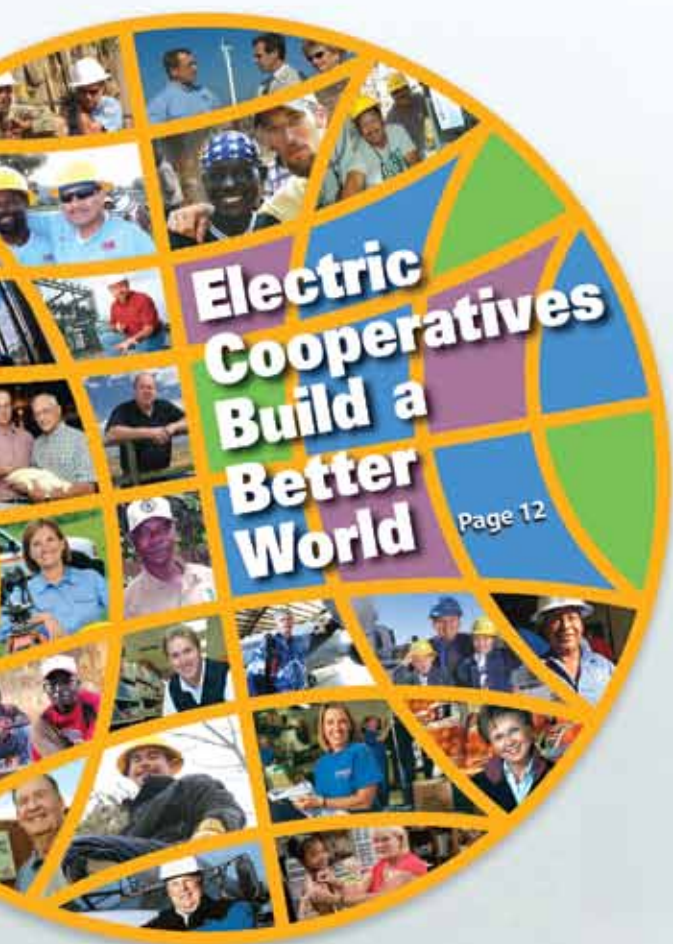


A Service of **Cloverland Electric Cooperative**

January/February 2012

Michigan

COUNTRY LINES



**GOVERNOR
SNYDER**

TALKS WITH
ELECTRIC CO-OPS

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Build A Better World

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Nominations

20 You Get The
Credit!



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



Michigan COUNTRY LINES



Photo - Mike Quillanin

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Photo - 831creative.com

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On the Cover*

The contributions electric co-ops make to building a better world will be highlighted during 2012 as the International Year of Cooperatives. *Plus:* Gov. Rick Snyder talks about his rural economic plans and electric co-ops.

Snyder Photo - Mike Quillanin

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Michigan's Electric
Cooperatives
countrylines.com



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PRESIDENT'S MESSAGE

Your Co-op Helps Build a Better World

As you'll see on the cover and p. 12, this year is designated as the International Year of Cooperatives. It will be a celebration of the seven cooperative principles and the people who make them possible.

Cloverland Electric Cooperative is part of a vast network of cooperatives that share a common set of principles and values. There are 29,200 co-ops of all kinds across America and over 1 billion co-op members worldwide.

Co-ops take many forms, from farmers banding together to get a fair price on supplies to credit unions delivering low fees and reasonable rates. Co-ops fill a community need and give a voice to their members. The business model works for dairy farmers and small business owners, financial institutions, grocery stores and electric companies.

Electric cooperatives serve 12 percent of American consumers, but our lines cover 75 percent of this great nation. By banding together, we deliver power to 42 million Americans in 47 states.

About 75 years ago, 90 percent of our rural areas were without the convenience of electricity. The need for power was great and cooperatives formed to make access to electricity a reality. Whenever a community faces a need—a challenge to make life better—the cooperative business model comes into play.

Putting people first and innovating to meet member needs, Cloverland Electric continues to improve the communities we serve. As member-owners, you elect leaders from your membership districts to represent you on the board of directors. These men and women work hard to make our communities stronger.

We believe that our youth make our communities stronger through their positive contributions. That's why we support youth-oriented programs. Last summer, we sent a Brimley High School student, Doriane Shaffer, to our nation's capital for the Rural Electric Youth Tour—a high-energy national event focused on leadership, team-

work and electric co-ops. We have also awarded over \$19,000 in college scholarships since 2002. Katie Raynard, a 2011 graduate of Pickford High School, was the most recent recipient of our \$1,500 Power of Excellence Scholarship.

Our employees are also committed to helping our communities thrive. Last year, they contributed over \$13,000 to our United Way workplace campaign which was matched by the cooperative.

Because we put people first, our rates are set simply to cover the cost of doing business and not to generate profits for distant stockholders. In fact, you get the credit when our revenues exceed costs. I'm proud to report

we recently retired and returned \$1 million in capital credits to our members.

This year, we also celebrate our legacy of innovation. Electric co-ops are using energy efficiency programs, a smarter grid, and renewable energy investments to build a better world. Our Energy Optimization programs are helping members better manage their energy use. We continue to deploy state-of-the-art metering solutions throughout our service area. This advanced metering infrastructure allows us to pinpoint outages, control operating costs, and improve service reliability.

Finally, we're meeting your power needs with a diverse fuel mix. Over 33 percent of our energy comes from clean and renewable hydro electricity. An additional 2 percent is generated from wind and biomass that we buy from our wholesale power supplier, Wisconsin Electric. That's 35 percent of renewable energy compared to 9 percent for the nation's entire electric utility sector.

Co-ops put people first. We're innovative. We're leaders in the utility industry. And around the world, co-ops form a global network of independent, local businesses owned by those they serve.

Happy New Year!



Daniel Dasho
President & Chief
Executive Officer

College Bound?

Cloverland Electric Cooperative will award *two* graduating high school seniors with \$1,500 *Power of Excellence* scholarships this year. Since 2002, over \$19,000 in college scholarships have been awarded.

The student must meet the following criteria to apply:

- A graduating high school senior with a minimum 2.75 grade point average, based on a 4.0 scale.
- The parent or legal guardian must be a Cloverland Electric member with an active service account.
- The student must be enrolled or planning to enroll as a full-time student for the 2012 fall term.

For more information or to receive an application, email cwilson@cloverland.com or call 906-632-5181. Applications must be postmarked by May 2, 2012. All supporting documents must accompany the application.

Cloverland Electric's scholarship program is just one of the many ways the co-op demonstrates its commitment to community. The Youth Leadership Summit, formerly known as *Teen Days*, is another. During this three-day event in April, students explore co-op careers and the cooperative business model. One student is then selected to attend the National Rural Electric Youth Tour in Washington D.C., June 16-21. There is no cost to the student to attend either event (see ad on p. 7).

Youth Leadership Summit applications are available at cloverland.com. Submit your application today, as space is limited.

Bylaws Updated

On Oct. 21, 2011, Cloverland's Board of Directors approved updates to the bylaws to better reflect the cooperative after the acquisition of Edison Sault Electric in May 2010.

For instance, members will now cast their vote for director by mail-in ballot rather than having to do so in-person at a district meeting.

The bylaws were last revised in 2003. For your convenience, a copy of the co-op's bylaws is posted on cloverland.com. Printed copies are also available by calling our member services department at 800-562-4953.



Surcharge Increases

New Energy Optimization (EO) rates went into effect Jan. 1. The new rates, approved by the Michigan Public Service Commission, will be in effect for all Cloverland members through 2015.

The Energy Optimization surcharge was introduced on electric bills in 2009 as a result of the Clean, Renewable and Efficient Energy Act (P.A. 295) passed by the Michigan Legislature. This law requires that all electric and natural gas utilities implement Energy Optimization programs designed to help consumers save energy and defer the expense of building new power plants.

Cloverland's kilowatt hour (kWh) savings goal was 0.3 percent in 2009, 0.5 percent in

2010, and 0.75 percent in 2011. The goal is a percentage of the prior year's kWh sales. In 2012, Cloverland will be required to achieve a savings goal equal to 1 percent or approximately 8 million kilowatt-hours. With steeper goals also comes a steeper price tag to deliver the programs and incentives funded by the surcharge.

We encourage members to participate in the EO programs and take advantage of the available rebates to help them better manage their energy use, and in turn, help Cloverland meet its kWh savings goals once again.

A new suite of EO programs is available. See p. 24 for a list of programs or visit michigan-energy.org.

| Cloverland Electric Cooperative Rate Class | 2012-2015 EO Surcharge |
|--------------------------------------------|------------------------|
| Residential/Seasonal (per kWh) | \$.00197 |
| General Service (per meter) | \$3.37 |
| Large Commercial/Industrial (per meter) | \$183.99 |



Certified – Journeymen **Matt Shadnaw** (L) and **Jerred Hoppe** completed Great Lakes Energy's Apprenticeship and Training Program. The program requires a minimum of 7,500 hours of field experience and takes lineworkers about four years to complete.



Iverson's Snowshoes

We really enjoyed your last *Country Lines* (Nov-Dec 2011), especially the article on Iverson's Snowshoes. We purchased a pair of these when we bought our summer cabin in 1980, and we do use them for "décor" only. This past summer we discovered they [Iverson's] were in business at the lumber yard (although closed at 5:30 p.m.). We thought they were gone—such good news and we wish them success with new owners!

Also, James Dulley's article on "How Low Can You Go?" was very interesting. We live in rural northern Illinois with one of the highest electric rates in the U.S. and we have a good size all-electric home; well insulated. In 2009, we put in a heat pump with backup heat; we also have new AC and have always had duct work (electric forced air). We've lived here

25 years and have conserved our usage, our temp is 63° in winter and 80° in summer and with the new heat pump, our bills are lower.

However, the house is very, very dusty now and I wonder if this is due to the heat pump as it draws air from outside? Is this normal for a heat pump? I always enjoyed the clean aspects of electric heat and this is a change.

Mike Buda's trip out west was delightful and I'd planned to write before the trip and say, "Don't miss the Hearst Castle in San Simeon." I got too busy—maybe he can put this on his list for the next trip.

We are from Michigan and have lived in Colorado, Utah and California. We loved the west (also a stint in Texas) but there is nothing as good as Michigan and that is why we make the 360-mile trip several times up to the U.P. and our little cabin in the summer. Your *Country Lines* gives me that needed boost to get through the winter until we go north again. Keep up the good work!

—Peggy Visser, Marengo, IL

MYSTERY PHOTO

Every co-op member who identifies the correct location of the photo below by **Feb. 10** will be entered in a drawing for a \$50 credit for electricity from your electric cooperative.

Please note that we do not accept Mystery Photo guesses by phone!

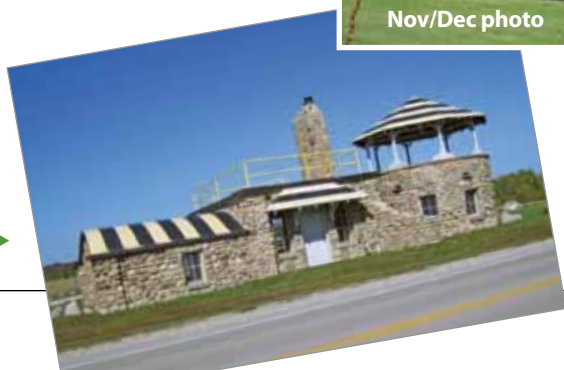
Email mysteryphoto@countrylines.com, or send by mail to *Country Lines*, 2859 W. Jolly Road, Okemos, 48864. Include your name, address, phone number and name of your co-op. Only those sending complete information will be entered in the drawing. The winner will be announced in the March 2012 issue.

The November/December contest winner is Helen Engel of Stephenson, who correctly identified Floyd's Auto on M-35 north of Menominee.



Nov/Dec photo

Do you know where this is? ►



More on "Nukes"

Bonnie Kenzie wrote in "Letters" her dismay regarding nuclear power plants. I believe that a well-rounded approach to providing energy is probably the wisest. Solar, wind, hydro-electric, coal and nuclear all have a place.

My son is serving in the Navy aboard a nuclear submarine. His attack sub displaces over 9,000 tons, and the "boomers" displace 18,000 tons. One nuclear reactor drives the sub at about 40 miles per hour, for 30 years, while supplying all the oxygen, heating, cooling, water, and other kinds of power for the sub and its 120- to 160-man crew. The reactor does not need to be refueled for that entire 30 years. All of this is accomplished with a piece of uranium the size of a golf-ball!!

This kind of power generation has been used safely since the USS Nautilus first sailed under nuclear power in 1958. There certainly may be some concerns in the civilian power generation setting, and these need to be addressed, but this type of "on demand" power dwarfs others in its safety record, cleanliness and maximum output for so little input.

I think we need to see more nuclear power research, to make it even safer, but I also think that this is where America's energy will come from in

the future. It seems to me that it has to. Where else will the power come from?

—Colin Saxton

In October's letters, the "No Nukes" writer pointed out traditional concerns over nuclear power. I felt the editor responded appropriately and pointed out the apparent limits of renewable energy sources.

In Traverse City, we have a group of people who are forcing the demolition of four existing dams which had produced electric for the community. Some of the people would tear down every dam in the world if they had their way.

In the "No Nukes" letter, the writer reminded us of the infamous Three-mile Island event in which not a single person died. We kill an average of 40,000 people per year on the roads. We average 600 airline deaths per year. It appears the U.S. nuclear power community takes their responsibility very seriously.

Statistics indicate that China consumes more coal than the U.S., Europe and Japan combined. They also continue to construct nuclear power plants and are now starting construction of one new "clean coal" power plant per month. Also, the Chinese reportedly are investigating the construction of the revolutionary thorium-fueled "Molten-Salt Reactor"

Scholarships Offered

Each year, the Michigan Electric Cooperative Association awards two \$1,000 scholarships to qualifying applicants. Individuals are chosen based on their scholastic achievement and extracurricular involvement during their high school career.

The applicant's parent or guardian must be a member or employee of a Michigan electric co-op, and the applicant must be planning to attend a Michigan college or

school full-time.

Selection will be based on grade point average, character, leadership, academic achievement, extracurricular and community activities, and essay response.

Applications are available at countrylines.com; click on "Youth," email tschafer@meca.coop, or call 517-351-6322, ext. 205. Eligible applications must be postmarked by April 6, 2012.

(MSR). One pound of thorium produces as much power as 300 pounds of uranium. In traditional reactors, you only burn 1.5 to 3 percent of the uranium fuel, but in thorium-fueled MSR reactors, you consume 99 percent of the fuel. They consider these MSR reactors “walk-away safe.” Perhaps the editor could update us on the clean-coal and MSR electric generation systems status in this country.

I wish solar and wind could provide most of our electric, but solar consumes an enormous area (it's measured in square miles not square feet). On average, the sun only shines effectively about 25 to 30 percent of the time in the U.S. Optimum locations for wind farms typically occur far from the user, requiring prohibitively expensive distribution networks.

The writer suggests we follow the common sense of Italy—give me a break! Italy probably can't afford matches to light a fire, and I suspect Germany will quickly abandon their ill-thought-out plan to shut down all their nuclear plants in the next 11 years. The E.U., and mostly Germany, has a little problem called Greece, not to mention Spain, Italy and Ireland. To compare their plight to an old “Hill-Billy” song—Their can-do can't keep up with their want-to.

—James E. Benner, Cedar

More Road Trippin'

I noted with interest the part of your article (Sept., “Road Trippin'”/Mike Buda) that mentioned the decoration and display of big rigs that you saw on your trip. Did you know that each year in Mackinaw City during a weekend in September that there is something similar? The rigs are decorated and all lit up, and after a trek across the bridge they move though Mackinaw City with all the lighting turned on, horns blaring. You can hear it miles away! I make sure that I drive into town to see it. One must go early, because if you don't you won't get a parking space. People drive from just about anywhere to see it.

It's quite a spectacle. All one needs to do is contact the Mackinaw City Chamber of Commerce to find out the date for the next one. It should not be missed!

Thanks for the articles, please keep them coming.

—Marilyn Oslund,
Mackinaw City

Mike Buda: Thanks for the information, Marilyn. I made up the part about the competition by truckers in the middle of nowhere, because it seemed like something they would do. It's interesting to know that it really happens, maybe even in more places than Mackinaw City.

Share Your Tips With Readers!

Please tell us, in 50 words or less, the ways you make life better, easier, healthier and more fun.

These may include tips about health, finance, relationships, organizing time, energy and water conservation, maintaining your house and yard, gracious giving, recycling and re-using to create less waste, or giving to your community. We'll try to print as many tips as we can in each issue.

Email czuker@meca.coop or mail to *Country Lines* Lighter Living Tips, 2859 W. Jolly Rd., Okemos, MI 48864. Please include your name and town.



STUDENTS!
WIN A TRIP TO WASHINGTON, D.C.

How would you like a chance to tour Washington D.C. with other students from around the nation?

It all starts at the Youth Leadership Summit, April 18-20 at the Kettunen Center in Tustin. This FREE high-energy experience will help you develop your leadership habits, explore career opportunities in the electric industry, and learn how to be actively involved in the democratic process. Students chosen to attend the Youth Leadership Summit will automatically be considered to win a FREE trip to the Rural Electric Youth Tour to Washington, D.C., June 16-21.

To learn more, visit miYLS.com or call 517-351-6322 ext. 206.

YLS
Youth Leadership Summit
INSPIRED BY Michigan's Electric Cooperatives

You Can Serve on Your Co-op's Board of Directors

Each year, as a member-owner of Cloverland Electric Cooperative you can participate in the democratic process by voting for your district director.

**Nominating
Petitions due
March 23.**

By casting your vote, you are putting into action one of your co-op's seven guiding principles—*Democratic Membership Control*. As a co-op member, you have a voice in the strategic direction of our local, not-for-profit business through your elected representatives.

Cloverland Electric is governed by a board of directors elected by and from the members of their district to a three-year term of office. Each membership district is served by three directors. One seat is up for re-election every year in each district.

Directors are responsible for hiring the co-op's general manager who oversees the day-to-day affairs of the cooperative. Directors also review and contribute to co-op policies. In addition to monthly board meetings, directors must stay current on industry-related matters and make themselves available to the members they represent. They are also encouraged to take a series of courses offered through the National Rural Electric Cooperative Association and receive their Cooperative Director Certification.

Directors dedicate time to developing our strategic long-term plan in consultation with senior management. Like any successful democracy, this deci-

sion-making process does not operate in the dark. We inform you about the co-op's financial condition and situations that could affect your bill or service through *Michigan Country Lines* and other communications such as bill inserts, website posts, news releases and during face-to-face conversations at our office or community events.

Co-ops are different than other businesses. We are owned by our members, and members have a voice in co-op operations through their elected directors.

Members interested in pursuing a seat on the board of directors must file a nominating petition containing the signatures of at least 25 bona fide members from his or her district and meet the director qualifications outlined in Cloverland's bylaws.

For an information packet and nominating petition, call 906-632-5143. Petitions and supporting documents must be returned by **4:30 p.m. on Friday, March 23, 2012**. Director candidate information will be published in the May/June issue of *Michigan Country Lines*.

Vote By Mail!

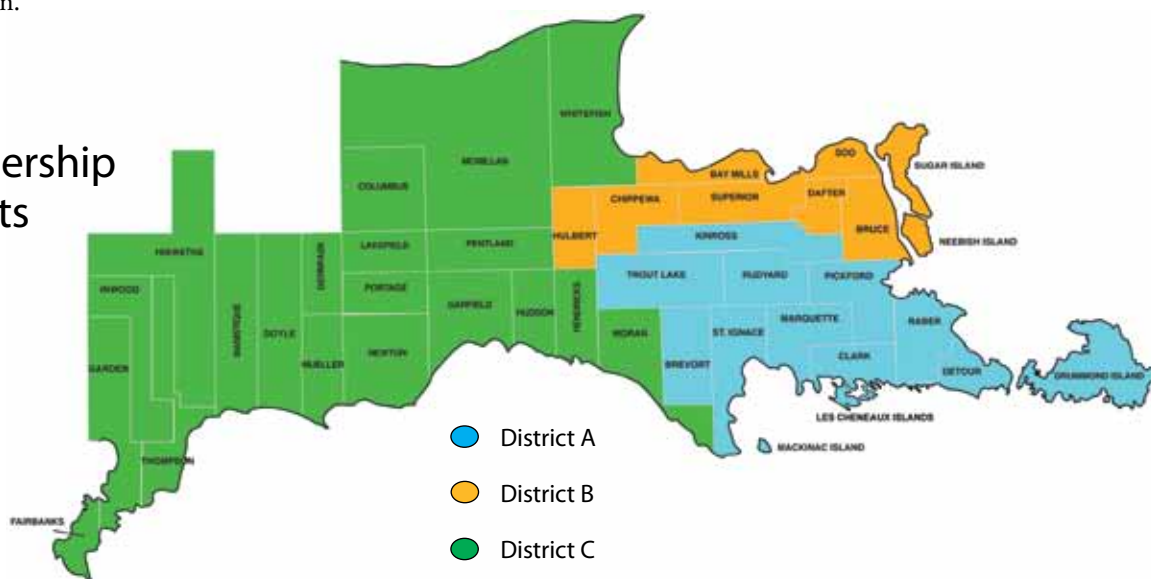
For the first time, Cloverland Electric Cooperative members will be able to vote for district directors by mail-in ballot.

The board of directors approved this new voting process to make it easier and more convenient for members to participate in the election process. In past years, voting only took place at the co-op's district meetings.

This year, members will receive their ballot with the May/June issue of *Michigan Country Lines*. The postage-paid ballot will be attached to the magazine as a cover wrap. Voting will be conducted by mailed-ballot only.

The co-op will continue to hold member events during the year. Watch for more information about these events in upcoming issues of this magazine.

Membership Districts



Right-of-Way Maintenance Schedule Announced

Cloverland Electric Cooperative will perform right-of-way maintenance in the **City of St. Ignace**, and the townships of **Moran, Hendricks, Brevort, St. Ignace, Marquette, Clark, Pickford, Rudyard, Kinross** and **Trout Lake**. Trees Inc., contractors will continue maintenance work even through the winter months as weather permits. Contractors will notify property owners when they will be working in the area.

The National Electrical Safety Code and the Michigan Public Service Commission require that we maintain proper clearance around power lines for the safety of our employees and members, and for electric service reliability. The established clearance zone around distribution lines is 30 feet (15 feet on either side).



Since line crews need safe, clear, access to our power lines at all times, contractors prune limbs and remove select trees within or near this zone using a variety of reclearing methods including mechanical mowers and hand-cutting.

About a year after the initial reclearing, an environmentally-safe herbicide may be applied on select vegetation that is likely to sprout again. The spot application of an EPA-registered, approved herbicide minimizes the need to reclear these areas in later years—a savings of time and money. Contractors will leave a door hanger notification that explains the scope of work, contractor name and contact phone number if the property owner is not available.

Our goal is to provide our members with safe, reliable electric service. Through our Right-of-Way Management Program, we can reduce power interruptions and improve safety by keeping the areas around our power lines clear of thick brush and trees.

Let's work together to minimize service interruptions. It's important to understand that our contractors are assisting your co-op in keeping your service reliable and affordable.

One Down, One to Go

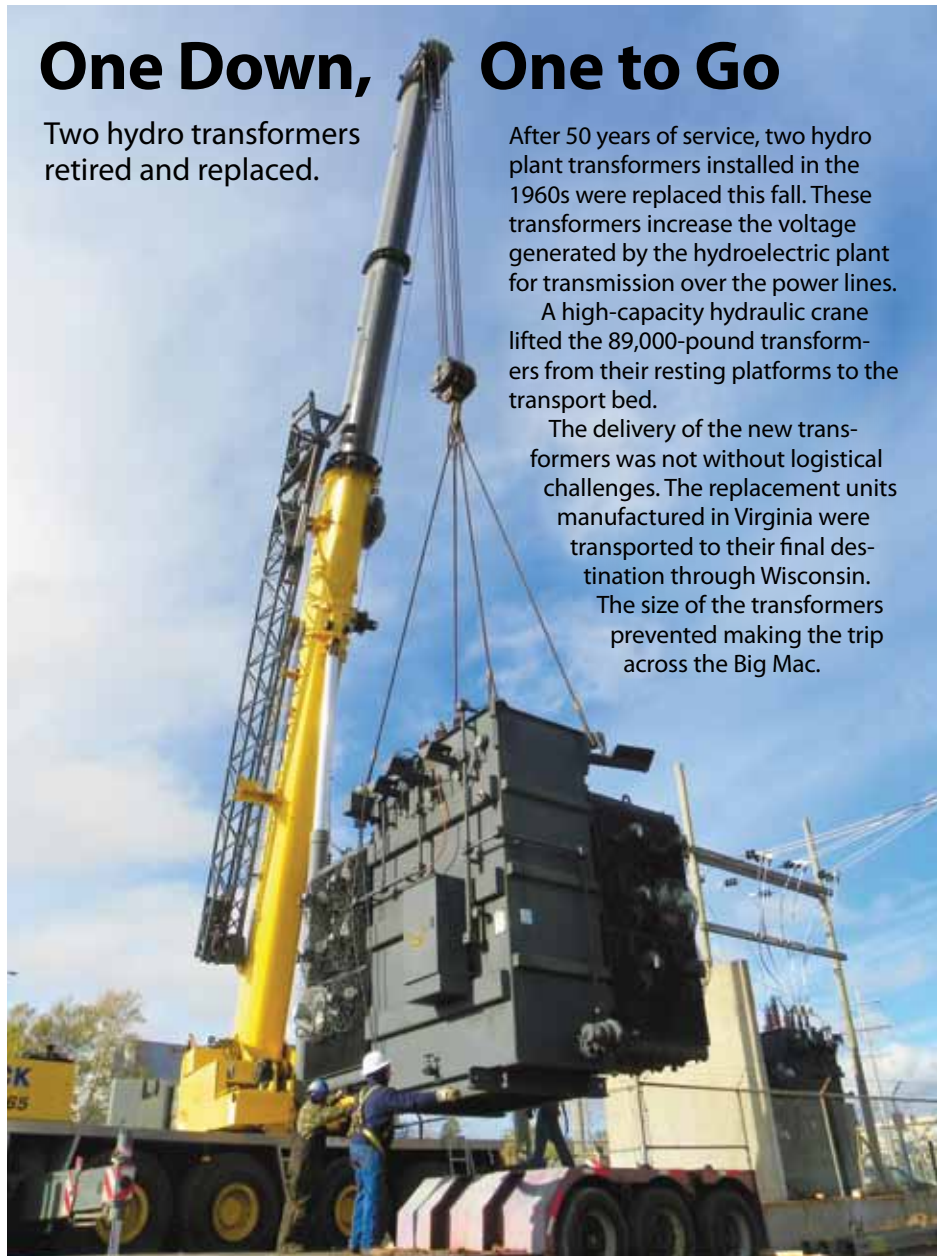
Two hydro transformers retired and replaced.

After 50 years of service, two hydro plant transformers installed in the 1960s were replaced this fall. These transformers increase the voltage generated by the hydroelectric plant for transmission over the power lines.

A high-capacity hydraulic crane lifted the 89,000-pound transformers from their resting platforms to the transport bed.

The delivery of the new transformers was not without logistical challenges. The replacement units manufactured in Virginia were transported to their final destination through Wisconsin.

The size of the transformers prevented making the trip across the Big Mac.



Co-op Names & Faces



Pete Postula and **Jacob Lewis** (L-R) joined our hydro plant team as system controllers. Electronic technicians **Lucas Smart** and **Ryan Genis** are new faces in our meter department. Currently, we have 110 employees serving our member-owners. For the latest employment opportunities, visit cloverland.com.

Educating the Next Generation of Community Leaders

Co-ops go the extra mile to show kids the benefits of membership.

Each June, nearly 1,500 high school students, mostly seniors-to-be, descend upon Washington, D.C., for the annual Rural Electric Youth Tour. During the week-long trip, the participants—all sponsored by their local electric co-ops—learn about co-ops, American history, and the role of the federal government.

Youth Tour stands as just one way co-ops help educate a vital segment of their consumer base: the children of electric co-op members. Kids who live in homes that receive co-op service enjoy certain benefits, ranging from Youth Tour to college scholarships to school safety demonstrations.

“Engaging kids is an important part of the cooperative difference,” says Doug Snitgen, youth programs director for the Michigan Electric Cooperative Association. “They’re members in training.”

The Touchstone Connection

Touchstone Energy Cooperatives (see touchstoneenergy.com), of which five Michigan co-ops are members, offers lots of educational initiatives for kids, be it safety, energy efficiency, or learning how electricity works. Its Super Energy Saver program, featuring cartoon character CFL Charlie, for example,

uses classroom activities and take-home items—such as light-switch covers that remind you to turn off the light when you leave the room—to show how simple steps can add up and make a difference in keeping electric bills affordable.

The Safety Factor

Safety is another important focus for youngsters. Most electric co-ops offer hotline safety demonstrations or classroom shows that highlight common electrical dangers that students may encounter. Co-op safety employees use a miniature electrified farm or townscape to highlight hazards such as climbing trees near power lines, flying kites too close to them, and what to do if a car accident leaves fallen wires nearby.

Many electric co-ops also send lineworkers into local schools to show young folks the different levels of protection they wear when on the job, further underscoring the importance of staying away from power lines.

Concern for Community

Supporting youth programs isn’t just the right thing to do—co-ops have a responsibility to do so, according to the Seventh Cooperative Principle, “Concern for Community.”

“Electric co-ops are part of the fabric of the cities and towns they serve. It’s only natural they have a hand in improving the quality of life in their communities,” Snitgen explains.

College scholarships are another prime example. Many electric co-ops in states nationwide, including some in Michigan, award scholarships to graduating high school seniors. Selection is based on an application process that includes grades, extracurricular activities and community involvement. Some co-ops even offer adult education scholarships to help cover the costs of furthering their education.

Another example is the Youth Leadership Summit (see ad on p. 7 and visit miYLS.com). For nearly 30 years, Michigan electric co-ops have sponsored a free, three-day leadership conference, now called the Youth Leadership Summit (formerly known as Electric Co-op Teen Days), for more than 30 high school students from across the state.

This co-op-sponsored experience helps high school sophomores and juniors develop leadership skills, explore electric industry career opportunities, and learn how to be involved in the democratic process, not only with their co-op, but in their communities.

“Our biggest challenge is incorporating the co-op message while keeping students engaged and active,” Snitgen adds. “We strive to balance educational aspects with recreation and fun times.”

Michigan electric co-ops also help schools and kids by providing classroom grants for innovative educational programing, supplying backpacks filled with school supplies, and even sponsoring a marathon to benefit local groups that help kids, such as Big Brothers/Big Sisters.

Some co-ops also participate in job fairs, and offer special activities—from jugglers to face painting to bucket truck rides—at their annual membership meetings.

“You can’t find anything that fits better with our cooperative principles of giving back to the community, supporting education, and cooperating than co-op/school partnerships,” Snitgen concludes. “Schools and co-ops are at the heart of most communities, so we need to be able to reach future members to have an impact.”

Support of their young members doesn’t stop at the co-op’s door. Local youth program offerings vary, so please contact your electric co-op to find out what programs they may offer (find your co-op’s contact information on page 4).



This Michigan electric co-op-sponsored group of high school students spent a week in Washington, D.C., in June as part of the national Rural Electric Youth Tour.

Gov. Snyder Asks Co-op Leaders To Help Reinvent Michigan

The goal of our administration is not to fix, but to re-invent Michigan,” Gov. Rick Snyder told people attending a recent Michigan Electric Cooperative Association (MECA) board meeting.

“I’m working on a broader perspective—not where we’ve been, but where we need to go,” he explained. While the state has suffered some tough years, he said there’s too much negativity and fighting over a shrinking pie, and that culture must be changed by working together.

Snyder says his administration is taking “relentless positive action” on how to grow Michigan and repair the state’s economy in multiple areas.

Agriculture & the Environment

As his first example of Michigan’s “positives,” Snyder emphasized, “Agriculture is shining. Agriculture is our greatest success story in the last 10 years.”

He’s calling for continued agricultural research and development (R&D)—especially on value-added products and the processing of fruit—as well as export opportunities such as new trade agreements with Korea, credit guarantees, and phasing-out tariffs.

“Michigan is the second most-diverse agricultural state in the U.S.,” he said, and it leads the nation in blueberry production. Snyder smiled as he shared what Michigan means overseas. “I was sitting next to a Chinese businessman at a luncheon, and when I asked what he thought of Michigan, the Chinese man just smiled and said, ‘blueberries.’”

Describing directors of the Michigan departments of Agriculture and Rural Development, Environmental Quality, and Natural Resources as the “quality of life group,” Snyder talked about his relationship with these teams and said he supports ‘regulatory change that is not about what the rules are, but how the rules are applied.’ Helping them [farmers] succeed and helping them on a new path and not penalizing them is the goal.”

One of Snyder’s plans is renewal of the timber and mining industries, and good management of state lands in an environmental way. “We have to leverage these assets in a constructive, positive way that doesn’t impede business and growth.”

Regarding constructive use of the state’s assets, a discussion ensued about Wolverine Power Cooperative’s work with Michigan Technological University on R&D that is examining the use of plants and other sustainable biomass as fuel sources for generating electricity. Snyder stated, “We should look at all those opportunities.” He also questioned how the state currently leverages timberlands, noting, “We actually have stuff rotting in the woods...how dumb is that?” He added that R&D on what types of trees to grow and strategies for growing them is needed.

Market and Talent

To help ag and other sectors grow, especially the rural economy, Snyder will move forward with re-doing funding for commercially-important roads and bridges by changing the 60-year-old law that funds them.

About the state’s infrastructure, he added, “I want your input as rural citizens on the use of rural roads, bridges, rails and ports needed to get agricultural products to market.”

Snyder also wants to highlight opportunities and retraining for Michigan young people, noting that those in rural areas especially don’t have the right match of skills for long-term supply and demand.

“In five to 10 years, a number of senior managers in the agricultural industry will be retiring, and we hope to replace them with younger people,” he said.

Questions On Energy

When asked what he likes best about his job, Snyder referenced the 80 town hall meetings



Photo—Mike Quillanin

Gov. Rick Snyder shares his plans for “relentless positive action” with the MECA board and guests. He said his administration’s task is not to create jobs, but to create ways for jobs to grow and flourish.

he hosted during his campaign. “Q&A tells me if we’re doing things right or what’s missing and needs improvement... we can solve problems together.”

In regard to electric power generation, Snyder said he supports exploring both the producer and consumer sides of electricity—especially on generation fueled by natural gas. He expressed concern about long-term power supply prices.

“We need a long-term [power] supply that works well for all in our state... let’s talk about the alternatives,” he said while calling on electric co-op directors to join him and to lead outside of their comfort zones. “We need a statewide dialog with you, and need acting instead of reacting.”

Another question he fielded was about the slash in federal funding for state programs that help low-income people pay their energy bills. The governor supports a short-term solution that was recently passed by the Michigan Legislature, but indicated “...it’s not good enough to solve this short-term, we need a sustainable answer for the future.”

Speaking earlier in the day, John Quackenbush, chairman of the Michigan Public Service Commission (MPSC), agreed that a short-term fix is needed immediately to provide heating assistance this winter to low-income people. He is hopeful that a long-term program will be in place when the short-term fix expires in nine months.

“There’s still too much divisiveness in our state,” Snyder said at the meeting’s end. “I’m at war with no-one—my job is to solve problems, and it’s time to move forward... Co-ops need to help lead the charge. We will be a great state again.”



The Year of Living Cooperatively

Electric co-ops join a global celebration of member-owned businesses.

Is it possible to change the way people eat a piece of fruit? Could cheese unite communities? Can electricity transform a country's future? It's all possible...with a little cooperation.

The United Nations General Assembly has designated 2012 the International Year of Cooperatives (IYC 2012), under the banner "Cooperative Enterprises Build a Better World." The resolution recognizes the vital role co-ops—democratically governed businesses that operate on an at-cost, nonprofit basis—play in global economic and social well-being and encourages countries to foster cooperative development as a way to generate local wealth, employment and marketplace competition.

"At a time when folks are losing faith in big corporations, the International Year of Cooperatives offers us a great opportunity to showcase the many ways the local, consumer-owned and member-controlled cooperative

form of business benefits communities all over the world," declares NRECA CEO Glenn English. "It gives cooperatives a perfect venue to contrast how we differ from profit-driven companies."

Co-ops Are Everywhere

Every day, over 29,200 co-ops supply essential products and services to American consumers.

Tomorrow at breakfast, check your morning paper. Many of the articles may be labeled "Associated Press" or "AP." Those stories were written by individual reporters but distributed by a co-op news organization.

If your breakfast includes fresh-squeezed orange juice, it may be from Sunkist—a co-op formed by California and Arizona citrus growers.

And the list goes on: Land O' Lakes butter, Ocean Spray cranberry juice, Sun-Maid raisins, Welch's grape jelly, Nationwide

Cooperative Principles

When introduced into the United States by the National Grange in 1874, and formally written down by the International Cooperative Alliance (ICA) in 1937, the seven cooperative principles evolved into how they are used today. Although stated in many ways, they hold that a cooperative must provide:

1. Open and Voluntary Membership. Membership is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.

2. Democratic Member Control. Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Elected representatives (directors/trustees) are elected from, and are accountable to the membership. In primary co-ops, members have equal voting rights (one member, one vote); co-ops

at other levels are organized in a democratic manner.

3. Members' Economic Participation. Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the co-op. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4. Autonomy and Independence. Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

5. Education, Training, and Information. Education and training for members, elected representatives (directors/trustees),

CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.

6. Cooperation Among Cooperatives. By working together through local, national, regional, and international structures, co-ops improve services, bolster local economies, and deal more effectively with social and community needs.

7. Concern for Community. Co-ops work for the sustainable development of their communities through policies supported by the membership.

These principles are underpinned by six ideals—the so-called cooperative values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In addition, ICA lists cooperative "ethical values" of honesty, openness, social responsibility, and caring for others.

Insurance, Ace Hardware, and REI outdoor gear—are all co-ops. In fact, one of every four Americans claims membership in some type of co-op, including 91 million served by credit unions and 42 million connected to over 900 electric co-ops in 47 states (Michigan has 11 electric co-ops).

While many in number, co-ops differ from “typical” businesses in one big way: they are organized for the benefit of their members, not single owners or stockholders.

“Co-ops are established when the for-profit, investor-owned commercial sector fails to meet a need, either due to price or availability of goods and services,” explains Martin Lowery, NRECA

executive vice president of external affairs and chairman of the National Cooperative Business Association Board of Directors. “The co-op business model works in housing, utilities, and in both rural and urban settings. Co-ops empower people to take control over their own economic destinies.”

“When you’re a co-op member, you have a real say in the direction of that business. That’s critical—it helps the co-op rapidly respond to changing conditions. For example, a number of electric co-ops have branched out into other pursuits beyond electricity to meet pressing consumer and community requirements,” he adds.

Dallas Tonsager, under secretary for rural development with the U.S. Department of Agriculture, points out that co-ops “are only as good as the people running them and only succeed when members support them. But well-managed, democratically run co-ops have proven time and again that when people unite to achieve a common goal, they can accomplish anything.”

On the Cutting Edge

Odds are you have orange juice in your refrigerator. But before a 1916 Sunkist advertising campaign, oranges were only eaten by the slice. By the end of World War I, however, Sunkist’s “Drink an Orange” push had increased the average serving size from one-half an orange to almost three.

This pioneering co-op tradition continues in many ways today:

- Credit unions fought off the destructive cycle of payday loans by creating salary



*When people unite to achieve a common goal,
they can accomplish anything.*

advance loans with low rates that placed part of the borrowing into a savings account—helping members escape a cycle of debt;

- Marketing co-ops added food nutrition labels to products long before it was required by federal law;

- Electric co-ops lead the way in smart grid implementation—close to one-half have installed advanced metering infrastructure (AMI), with 30 percent integrating AMI or automated meter reading devices with various software applications, such as outage management and geographic information systems.

“Co-ops have made these investments because it makes sense for them and their members,” stresses English. “It’s an outgrowth of the co-op commitment to innovation—the same spirit that allowed co-ops to overcome seemingly insurmountable technical, engineering, legal, political and financial hurdles in the late 1930s to bring central station electricity to all corners of America. Thanks to our consumer orientation, co-ops work to ensure that all decisions—technology-based or otherwise—focus on their core mission: providing members with a safe, reliable and affordable supply of power.”

It is hard to conceive of America without co-ops, Tonsager reflects. “Agricultural co-ops have made our nation the breadbasket of the world. This occurred, in part, through

lending from the farmer-owned co-op, Farm Credit System, and power-supplied by electric co-ops. Today, electric and telephone co-ops play a vital role in deploying the advanced distribution, transmission and telecommunications infrastructure that rural America needs to prosper and stay competitive.”

Building a Better World

The IYC 2012 theme also embodies NRECA International Programs, which celebrates its golden anniversary this year. Since November 1962, this program has assisted with electrification projects that have resulted in increased agricultural output, millions of new jobs, and an enhanced quality of life for over 100 million people in 40-plus nations.

These projects are currently under way in Afghanistan, Bangladesh, Bolivia, Costa Rica, the Dominican Republic, El Salvador, Guatemala, Haiti, Pakistan, the Philippines, South Sudan, Tanzania, and Uganda. Despite progress, much work remains.

“Over 2 billion people worldwide still lack electricity and millions more must depend on unreliable and unsafe power,” emphasizes Ingrid Hunsicker, program development manager for the NRECA International Foundation, a charitable group that has partnered with over 300 U.S. electric co-ops to bring power and economic development to rural villages overseas. “In many countries, traditions of self-help, self-government, and joining together to achieve a common goal don’t exist. A dismaying array of financial problems, such as a lack of investment capital and little understanding of even the most basic accounting procedures, throw up even more barriers.”

Because circumstances vary widely, NRECA International Programs has adopted the slogan, “Electrifying the world, one village at a time.” Outreach relies on the time-tested electric co-op approach—giving individuals, many for the first time, practical experience in democratic decision-making and entrepreneurship so they can launch locally-driven services.

In many cases, volunteer electric co-op line-

Continued >

Electric Bills & Weather Patterns

Weather can affect the size of your electric bill.

Electric bills vary with the seasons, driven by weather and consumer use patterns. And, “weather matters” for many reasons, but it also affects your electric bills.

How much weather affects your electric bills depends on many factors, including your home’s original construction materials, insulation and air leaks. Personal comfort plays a role too, as does the difference between the thermostat setting inside and temperatures outdoors.

When a house stays at 68 degrees Fahrenheit, but the outdoor temperature varies from minus 20 degrees in winter to more than 100 degrees on a muggy summer’s day, demand for heating and cooling can be significant. Cooled air leaving a home essentially wastes the money spent to cool it. The same is true for air a homeowner has paid to warm.

R-value offers a way of measuring insu-

lation’s effectiveness (a higher R-value indicates more effective insulation). For example, on a 28-degree day, heat loss from a residence set at 68 degrees could hit 2,464 Btu per hour even through an 80-by-10 exterior wall packed with R-13 insulation. Reverse that situation on a scorching day—100 degrees outside—and heat gain indoors will still reach 2,464 Btu per hour.

To save money, set your thermostat 5 degrees closer (higher in summer, lower in winter) to the outdoor temperature—this simple change could result in a savings of 90 watts per hour of electricity—about 197 kilowatt hours (kWh) in three months. At a national average of 10 cents per kWh, this adjustment keeps an extra \$19.70 in your pocket.

Call your local electric co-op or energy efficiency expert and ask for an energy audit. These specialists can save you hundreds of dollars by uncovering energy waste

and making recommendations to improve energy efficiency.

In the meantime, adjust the thermostat. Keep blinds and drapes on the sunny side of your home closed in summer and open in winter. Find mysteriously “hot” or “cold” spots in the house and solve them by installing gasket seals around outlets and weather stripping along doors and windows, replacing old windows, and upgrading insulation. When practical, adjust landscaping to provide shade for your property in summer and sunlight in winter.

Weather doesn’t have to play havoc with electricity bills. There are a variety of tools, appliances and resources available to solve all sorts of energy challenges. Some, such as new windows or a roof, require significant financing. But there are a lot of options that are inexpensive and simple to benefit from.

Find more ways to save at TogetherWeSave.com and michigan-energy.org.

Living Cooperatively, *from page 13*

workers from the United States head to distant lands for a few weeks to teach their peers safe construction practices. Then NRECA staff instructs local residents on how to maintain simple power grids and run their own utilities.

“One of the challenges we face in many countries is building a rural business culture,” indicates Hunsicker. “When electric co-op employees and volunteers arrive, they outline how to create a business plan, conduct meetings, collect the full amount due from consumers, what type of generation system to invest in, and everything in-between. It’s all about discovering and building on what works. Best of all, we show the best face of not only who we are as co-ops, but who we are as Americans.”

While NRECA’s help is not limited to co-ops—municipal electric systems benefit, too—many foreign communities embrace the co-op way. Argentina boasts the largest number of electric co-ops—nearly 800—outside the U.S., while a Bolivian co-op serves over 400,000 members, ranking it as the largest electric co-op anywhere. The Philippines has 119 electric co-ops, Bangladesh 72, and the cooperation imprint can also be seen

in Costa Rica, South Sudan, Uganda, and other countries.

Spreading the Cheese

“Cooperation Among Cooperatives,” one of the seven cooperative principles (see box, p. 12), delivers great results. “Twenty years ago, as a new brand, we had absolutely nothing—we relied on electric co-ops and credit unions to let us piggyback on their annual meetings for advertising purposes,” attests Roberta MacDonald, senior vice president of marketing with Cabot Creamery Cooperative in Vermont.

Flash forward to today and the farmer-owned dairy co-op sold 8 million pounds of cheddar in addition to a host of other merchandise in 2011—enough cheese, butter, whipped cream and other items to crisscross the nation more than three times.

“By working with electric co-ops and others we were able to remind co-op members that when they bought Cabot products, they were supporting another co-op,” MacDonald adds, recounting trips made in the late 1980s and early 90s to electric co-op annual meetings. “Spreading the word among different co-ops helped us flourish.

Unlike electric co-ops, which are owned by

members—consumers—who receive electricity, dairy producers own Cabot Creamery. Through the co-op, over 1,200 farm operations across New England and upstate New York are guaranteed a market and fair prices.

Group Studies

In Michigan, all nine electric distribution co-ops work together to sponsor youth programs for their members’ teens from all over the state. For nearly 30 years, these co-ops have sponsored a three-day leadership conference, now called the Youth Leadership Summit (formerly known as “Electric Co-op Teen Days”), for more than 30 high school students.

Michigan co-ops also sponsor high school students to attend the annual Rural Electric Youth Tour of Washington, D.C. See pages 7 and 10 to learn more about these programs.

Connect to Co-ops

“It’s in every co-op’s DNA to serve members in the best way possible,” concludes Lowery. “That’s why co-ops remain the best type of business around.”

To find a co-op (of any kind!) near you, visit go.coop or see countrylines.com for a link to your local electric co-op.

Keepin' It Real

Busy as a bee, Simone Scarpace has been making jam with hand-picked Michigan fruit for over 30 years and decided to put it to market in 2008.

"Wee do have fun with the business," she says of their family enterprise in Bear Lake called Wee Bee Jammin'. "Wee have passion for what we do," she quips. Simone and her husband Ken enjoy traveling while making jam deliveries to their customers throughout the state, including annual trips to the U.P. to pick thimbleberries, blueberries and other wild varieties that grace Michigan's northern woods.

"Wee enjoy the people connection," she explains about why they hand-deliver about 80 percent of their jams. "We have met a lot of great people throughout our 'jam journey,' believing that we are delivering the best jam there is on the market."

From the idea to licensing, finding a kitchen, and inspection, getting our business started took about a year, Simone explains. In December 2011 they moved into their own production facility, where they will soon add a small storefront that carries their jam, along with honey and other Michigan foods, such as chocolate covered cherries, and jewelry, pottery, cards and artwork.

"We make all of our products," Simone says, and all their jams are handcrafted in small batches. When they needed a mild honey for use in one of their jam recipes, daughter Sarah studied to be a beekeeper and created a spin-off company from Wee Bee Jammin' so they could have their own supplier. Another daughter, Stefanie, a chef, helps make their products, and son K.J. helps with everything from picking berries to loading products.

By using only Michigan fruit in their low-sugar recipes, Simone says consumers are getting a high-quality jam made with pure, simple ingredients. The jams have catchy names like "Blueberry Bog" and "Saskatoon," but their hands-down bestseller is called "Toe Jam," which is made with strawberries, cherries and chunks of apples and peaches that remind them of big toes.

Deliveries are made to over 70 Michigan



Photos - Simone Scarpace

Top: Stefanie Scarpace makes "Just Peachy" preserves at the Starting Block Kitchen in Hart. **Bottom:** Ken and Simone Scarpace are the owners of Wee Bee Jammin', which specializes in making jam from Michigan fruit, and other good stuff. Visit at weebiejammin.com or call 231-510-9500.

retailers, and cities such as Atlanta, Chicago and New York City. They have an internet store at weebiejammin.com and etsy.com.

The Scarpaces also buy fruit from Michigan farmers, including raspberries from Erwin's Orchards (South Lyon), and saskatoons and blackberries from Putney Farms (Benzonia).

Saskatoons are new to Michigan, and Simone believes Wee Bee Jammin' is the first Midwestern company to make saskatoon jam. "We have worked closely with those responsible for bringing this superfruit to Michigan," she adds. "They are high in fiber

and antioxidants and are grown on specialty farms in northern Michigan."

"Wee take pride in what we do, and listen to our customers. It's hard work, but it's worth every minute," Simone adds. "What wee need is more time. Wee are Bees!"

Tell us about your favorite, or a unique, Michigan-made product. Email czuker@meca.coop or send to: Country Lines, 2859 W. Jolly Rd., Okemos, MI 48864. Be sure to share why you like it, or a unique story to go with it.

Finding Quality Child Care For a High-tech Generation

remember when a day in Grandma's care called for cookie-baking and board games. These days, 2-year-old Annie's first question for me is likely to be: "Did you bring your iPad?"

Like children of every generation, our grandchildren love learning while being entertained, and few tools combine fun and learning as well as today's technology tools. The colors, sounds, variety and instant feedback that mobile apps offer make them especially appealing to young children. What's more, technology tools can provide powerful learning experiences, making them must-have components for educational settings.

More than a "sitter"

Even child care is now considered "early education," where caregivers pay careful attention to early learning—even for babies. When choosing child care, today's parents are urged to look for more than just comfort and convenience.

That's because we now know the early years of a child's life are a critical time when the brain is forming connections that help determine a lifetime of skills and potential, affecting the way that children think, learn and behave.

Child care that provides a loving, safe, stable and age-appropriate stimulating environment helps children enter school safe, healthy and eager to succeed. With stakes this high, parents deserve to settle for nothing less than high-quality child care that will ensure their child's healthy physical, emotional, social and intellectual development.

Quality and stability count—right from the start

Stability is an especially important factor when it comes to choosing care for infants. That's because babies need more sameness in their lives than the rest of us do—especially when it comes to the people who take care of them every day. The more caregivers a child has during his early years, the harder it will be for him to feel secure and to trust the people who care for his needs. And trust is important, because it

forms the basis for future relationships.

Making a lasting choice starts with parents asking themselves some questions:

What qualities are you looking for in caregivers, themselves? How important is experience, training, religious background, discipline beliefs, and flexibility?

What kind of setting are you looking for? Do you want someone to come to your home? If looking outside your home, do you prefer a small setting or a larger one? Are you looking for structured activities or for a place



that focuses mostly on free play?

What hours do you need care? What about the weekends? Do you need after-school care?

What kind of extras do you need? Do you need the center to provide transportation to and from school? What about sick child care?

Do you qualify for subsidies? Families who qualify for child care subsidies are required to use only licensed or registered child care providers, even if they are relatives or in-home babysitters.

What—realistically—can you afford, not just today, but if your budget takes a hit from future pressures?

Take the search to the cloud

Once families have answered those questions, they can research what's available in their area and begin making calls and scheduling visits. Again, technology makes the task easier with online directories and guidelines. Michigan Great Start Connect (greatstartconnect.org) even offers downloadable checklists to help you remember what to ask and observe while you visit.

The most important person to observe, however, is *the child*. Parents will know if they've found the right place and person in the way caregivers interact with their child and the reaction the child gives to them. After several observations, parents should go with the option that feels right for them and their children. If at the end of your interviews none of the caregivers meet your expectations, there's no need to settle for best of the worst. Instead, it's time to review family values and begin the search again.

Provider-parent connections—there's an app for that!

Once you've enrolled, it's important for parents to stay connected. These days, technology offers both parents and providers more tools for staying in touch, through video streaming of activities, digital photos, blog posts, e-newsletters, or even emails and text messages throughout the day.

Turns out, there are even mobile apps, such as "Child Care Daily" and "Tadpoles Day Care" that help keep parents and providers connected. These apps can offer added peace-of-mind while allowing parents to "watch" their child's daily activities on their smartphone or iPad.

Assuming, of course, parents can wrestle the devices from their kids when they say goodbye.

How many is too many?

The American Academy of Pediatrics (AAP) recommends that one adult should have the primary responsibility for no more than one baby under 12 months of age in any care setting. Babies need positive, consistent caregivers who learn to recognize their unique cues for hunger, distress and play. This kind of nurturing interaction contributes significantly to an infant's social and emotional growth.

AAP guidelines for *overall* child care:

| AGE | CHILD:STAFF | MAX. GROUP SIZE |
|---------------|-------------|-----------------|
| Birth-24 mos. | 3:1 | 6 |
| 25-30 mos. | 4:1 | 8 |
| 31-35 mos. | 5:1 | 10 |
| 3 yrs. | 7:1 | 14 |
| 4-5 yrs. | 8:1 | 16 |

The Nature of Things

For nature writer Jerry Dennis, curiosity is the drive.

"Curiosity killed the cat," as the old saying goes, but for Jerry Dennis it's a driving force.

His curiosity and way with words has established the Traverse City-based author as one of the nation's outstanding nature and outdoor writers, with a growing list of published books and magazine articles. His articles have appeared in the *Smithsonian*, *Audubon* and *National Geographic* magazines, as well as the *New York Times*.

His latest book, "The Windward Shore: A Winter on the Great Lakes," is published by the University of Michigan Press. It resulted from an accident—an ill-timed leap for a basketball in a "skins and shirts" game which ended with an injured knee. Repair required surgery—and a long period of rest and recovery.

That enforced down-time allowed him to begin a long-planned book related to his favorite subject, the Great Lakes. This time his focus turned to the coastal shorelines of lakes Michigan and Superior. The result? A gentle, thoughtful and enjoyable look at another facet of Michigan's natural world.

During his recovery, thanks to the generous offers of friends, he isolated himself at a lakeshore lodge in the Leelanau Peninsula and a cabin on Superior's shore. His curiosity and quiet observations about the very nature of a shoreline, and the water, wind, land and geology that make it unique, led to this latest in books.

Human use and development of the shorelines has not always been gentle or wise, and Dennis worries over these accrued abuses.

"The older I get and the more I study, travel and talk to people, the more I realize how complex the Great Lakes are—and that the problems that face them are complex too," he said. "It was kind of an important moment when I finally allowed myself to realize how complex it is. Yet I still get excited to be on or near the Great Lakes."

It was curiosity that led to several of the author's earlier books on subjects as varied as: a bird that flies into waterfalls to feed; hiking with a fishing friend far into a remote stream area only to discover a man and woman fly-fishing in the nude (one of the short stories in his book, "The River Home"); paddling a canoe with a friend into the north country woods and wilds; or talking his way into crewing on a yacht in the Chicago to Mackinac race. On that latter adventure, curiosity did demand a penalty for pushing it.

"I was determined to get on one of those boats to know what it was like to be in that race, even though I'm not a sailor. I naively went down to the Chicago Yacht Club before the race and asked for a spot on a boat. Of course nobody wanted a greenhorn so I had a heck of a time getting on; but luckily, a half-hour before the race, one sailor's wife fell and broke a leg. They needed a replacement in a short time; I happened to be in the right place at the right time.

"I did get terribly seasick," he laughed, "and after a few hours there may have been discussions about throwing me overboard. But I recovered and we did fairly well by placing in the top half of racers."

Dennis and his wife Gail live in a 140-year-old farmhouse on the Mission Peninsula in Grand Traverse Bay; their two sons are now grown and on their own.

He remains involved locally in the effort to remove old power dams on the Boardman River, in nature and educational lecturing, and of course, in letting his curiosity lead him to his next book—planned for release in 2012.

Jerry Dennis is a man who loves the Great Lakes and listens to his curiosity when it speaks to him. We who enjoy a good read are glad he does.



Photo—Gail Dennis

Books by Jerry Dennis

"The Living Great Lakes"

"Leelanau: A Portrait Of Place
In Photography and Text"

"From a Wooden Canoe"

"The River Home"

"The Bird In The Waterfall"

"A Place On The Water"

"It's Raining Frogs And Fishes"

"Canoeing Michigan's Rivers"

Don Ingle is an avid outdoorsman and award-winning outdoors writer that submits regularly for Country Lines.





Photos - 831creative.com

MEALS UNDER \$10

Eating on a budget doesn't have to mean giving up flavor. Try these savory, stress-free recipes and put dinner on the table for less! Find hundreds more recipes at countrylines.com.

Caprese Pizza

- 1 T. olive oil
- 3 T. pizza sauce
- 1 pre-made whole wheat or white pizza crust (12-14 ounce size)
- 8 ozs. fresh mozzarella cheese
- 2 T. balsamic vinegar
- 3/4 of 12-oz. jar of diced tomatoes (with olive oil and garlic)
- 2 T. chopped, fresh basil leaves

Preheat oven to 425°. Mix olive oil with pizza sauce and spread onto pizza crust. Cut mozzarella cheese into 1/4-in.-thick slices. Place mozzarella in a small bowl and coat with balsamic vinegar. Chop tomato into 1/4-in. pieces and lay on a paper towel to soak up excess liquid.

Arrange tomatoes in concentric circles around the crust. Sprinkle the basil and lay

the mozzarella pieces on top, making sure all ingredients are evenly distributed around the crust. Bake for 12-15 minutes or until desired crispness.

Chicken Parmesan (pictured above)

- 1 large egg (or egg white)
- 1 c. Italian-seasoned bread crumbs
- 4 boneless, skinless chicken breasts (about 1 lb.)
- 2 T. olive oil
- 1 (24-oz.) jar spaghetti sauce
- 1 c. parmesan cheese
- 1 c. mozzarella cheese

Preheat oven to 350°. Heat skillet with olive oil over medium heat. Place egg white in bowl. On a cutting board or flat surface, spread bread crumbs. Take each chicken breast, dip into egg and coat with bread crumbs. Place chicken in skillet and cook on each side 2-3 minutes or until browning. Remove and place into baking pan. Cover with spaghetti sauce. Add cheese. Bake for 20 minutes or until cheese is fully melted. While baking, cook spaghetti noodles until done. Serve the Chicken Parmesan on a bed of spaghetti noodles. Sprinkle with parmesan cheese, if desired. Serves 4.

Meet County Lines' new recipe editor, Christin Russman!

"I really love to cook, bake and experiment in the kitchen. I've been refining my craft over the past few years and friends have suggested that I start a blog so they could find my recipes. So a year ago, I did just that. It's busychickrecipes.com. In it, I create original, healthy recipes for busy people. If I could, my job would be to travel around the world, experiencing different cultures and food!

I am also lead instructor at Specs Howard School of Media Arts in Farmington Hills and a freelance videographer and editor. I am newly married and have a cat named Chloe. I'm a salsa dancer in my spare time, and I'm learning Japanese."



Chicken Quesadillas

2 (12.5-oz.) cans shredded chicken
2 T. water
1 taco seasoning packet (1.25 ounces)
1 c. "pico de gallo" style salsa, or chunky salsa
4 flour tortillas

1 c. shredded Mexican cheese

Preheat oven to 350°. In medium skillet over medium heat, cook chicken until warm. Add water, taco seasoning and salsa. Stir together. On a baking sheet covered in aluminum foil, place two tortillas. Scoop chicken mixture onto tortillas and spread evenly. Sprinkle with cheese and top with the other tortillas. Bake for 5-7 minutes or until cheese is fully melted. Cut with pizza cutter into small triangles. Makes 2 quesadillas.

Turkey Chili

1 pkg. (1.5 lbs.) lean, ground turkey meat
1/2 small white onion, diced (about 1/2 cup)
2 cans (14.5-oz.) tomato sauce
1 can (14.5-oz.) diced tomatoes
1 can (4.5-oz.) diced or chopped green chilies
1 (14.5-oz.) can chili beans

1 pkg. (1.25 ounces) chili seasoning mix

Brown the turkey meat and onion in a large skillet over medium heat. Drain. Return meat to pan and add the tomato sauce, diced tomatoes, green chilies, beans, and chili seasoning mix. Reduce heat to medium and let simmer. Top with sour cream and cheese, if desired.

Red Beans & Rice with Sausage

1 c. beef broth or bouillon
1/3 c. diced celery
1/3 c. chopped onion
1 clove minced garlic
1 can (14.5-oz.) petite diced tomatoes, undrained
1 can (15.5-oz.) chili beans
1/3 c. diced green pepper
1 t. oregano
1/2 t. cumin
1/4 t. pepper
3-6 drops Tabasco green pepper sauce (optional)

1 c. Minute Rice®, uncooked

1 14-16 oz. package smoked sausage, cut crosswise into 1/2-inch slices

In large non-stick skillet, bring broth to a boil. Add celery, onion and garlic. Cover, reduce heat, and simmer 5 minutes. Add remaining ingredients; mix well. Cover and simmer until liquid is absorbed, about 12-15 minutes.

Mary Ellen Sequin-Adomat, Traverse City

Turkey and Dressing Roll-ups

8 medium slices deli turkey
1 box chicken or turkey Stove Top Stuffing®
1 can cream of mushroom soup
1/4 c. milk

Prepare the stuffing as directed on the box; cool. Lay turkey slices on counter, pat dressing evenly on each slice and roll up. Put into a 8x8-inch glass baking dish. Mix soup and milk together and pour over roll-ups. Heat covered in microwave 3-4 minutes, or in oven at 350° until warm. Serve with dinner rolls. 4-6 servings.

Patty Young, Sterling Heights

Harvest Supper

1-1½ lbs. smoked sausage

32 ozs. sauerkraut

1 small onion, chopped

3 apples, sliced

4 med. potatoes, sliced

1/2 c. water

2 t. sugar

Mix all but the sausage together in a large skillet, cover and simmer for 45 minutes. Place the sausage on top, cover and simmer 15 minutes more. Serves 4-6.

Shirley Dunbar, Constantine

Meal-In-One Ham Casserole

2 c. cubed ham

1 c. cooked rice

1 can cream of mushroom soup

1 c. chopped celery, parboiled and drained

1 c. mayonnaise

1 T. grated onion

1 T. lemon juice

3 hard boiled eggs, chopped

1 c. frozen mixed vegetables

1 c. crushed corn flakes

Mix together all but the corn flakes and place in a well-greased 2-quart casserole dish. Sprinkle corn flakes over top. Bake at 375° for 45 minutes. Serves 8.

Emma Jean Bowerman, Lake Isabella

Taco Lasagna

1 lb. burger

1 small onion

1 can refried beans

1 can black beans, drained

1 can corn, drained

1 packet taco seasoning

1 1/2 c. salsa

8-oz. shredded cheddar cheese

9 lasagna noodles

Brown burger with onion; add refried beans, seasoning and salsa. At the same time, cook lasagna noodles. Using a cake pan, begin by putting three lasagna noodles in the bottom. Top with one-third each of meat mixture, black beans and corn and a little of the cheese. Repeat two more times, ending with putting more cheese on the top. Bake for 40 minutes at 350°, or until cheese on top begins to brown.

Beth DeVos, Reed City

NEW THIS YEAR! Contributors whose recipes we print in 2012 will be entered in a drawing. We'll draw one winner in December and pay their January 2013 electric bill (up to \$200) as a prize.

Thanks to all who sent in recipes! Upcoming: Please send in your **MEATLESS MEALS** recipes by Jan. 10 and **MEDITERRANEAN** recipes by Feb. 10. Mail to: Country Lines Recipes, 2859 W. Jolly Rd., Okemos, MI 48864; or email recipes@countrylines.com.

Turkey Chili





You Get The Credit!

Cloverland Electric Cooperative retires \$1 million in capital credits.

For helping build, sustain and grow your local not-for-profit electric cooperative—you get the credit—capital credits, that is. Last fall, Cloverland Electric Cooperative's Board of Directors approved a \$1 million capital credit retirement to current and former member-owners. Your individual share of this retirement is approximately 5 percent of the unretired capital credits in your account.

In December, we mailed more than 14,900 capital credit checks to current and former co-op members. Another 27,900 active accounts received the capital credit refund as a credit on their bills. If a refund was \$25 or more, a check was mailed to the address on record. Smaller amounts were applied directly to bills processed in December and January.

Electric co-ops aren't like other utilities. We exist to make sure your needs are met, and not to make a profit. We consider revenues above the cost of operating the co-op as "margins." These margins represent an interest-free loan of operating capital provided to the co-op by its member-owners.

Annually, we allocate margins to our members as "capital credits." The amount allocated to your account is based on how much electricity you purchased from the co-op during the prior year. The more electric service you buy, the greater your share of capital credits. An annual capital credit notice printed mid-year on your electric bill confirms your share of the overall capital credit allocation for the prior year and the amount of unretired capital credits remaining in your account.

The amount of unretired capital credits in your account represents your ownership equity. Over time, we refund capital credits through a general retirement as our financial condition permits.

Ultimately, the capital you furnish through your purchase of electricity reduces the amount of money we need to borrow from outside lenders to build and maintain our electric facilities. You are providing enough revenue to run and sustain the business.

Cloverland Electric Cooperative has

retired over \$13 million in capital credits since 1985. Nationally, co-ops have retired \$9.5 billion based on data from the Rural Utilities Service and the National Rural Utilities Finance Corporation.

"Allocating and retiring capital credits is an important benefit of co-op membership," says President/CEO Dan Dasho. "We're proud to support our communities by putting the money back into the local economy and into the hands of those we serve. It's what makes our business model special."

We have provided answers to some frequently-asked questions for a better understanding of capital credits.

● Can I expect a capital credit payment every year?

Not necessarily. The board of directors must first authorize a general retirement. Before doing so, the board analyzes the co-op's financial health. Since its first retirement, the board has authorized a general retirement every year.

● What is the difference between "allocated" and "retired" credits?

An allocation is your share of the co-op's margins. When capital credits are retired, a payment is issued to you and your equity is reduced.

● How often do I receive an allocation notice?

An allocation notice is printed annually on electric bills.

● Do I have to be a member for an entire year to earn capital credits?

If you are billed for service for even one month, you will accumulate some capital credits as long as the co-op earned margins in that year.

● What happens to my capital credits if I leave the Cloverland service area?

They remain on record in your account until they are retired. Since it may take several

years before we fully retire the capital credits in your account, you should make sure that we have your current mailing address on file. You can update your contact information at cloverland.com or by calling our member services department at 800-562-4953.

● What happens to my capital credits if I die?

The capital credits of a deceased member may be paid at a discount to the estate without waiting for a general retirement. However, these estate payments are not automatic.

An estate representative must request the credits by submitting a certification of entitlement form and a copy of the death certificate.

● How are my capital credits calculated?

The amount of capital credits you earn in a given year is based upon the amount of capital you contribute to the co-op through payment of your electric bill. The more electricity you buy, the greater your capital credit account.

● What happens to the credits that you haven't returned yet?

They remain part of the capital invested in the cooperative so we can continue to build and improve our infrastructure and provide the other services that you expect from your electric co-op.

● I didn't get a check or credit. Why?

Several reasons—If you had a past-due bill at the time of the capital credit distribution, the funds would first be applied to your past due balance to bring your account up-to-date.

Your mailed check may have been returned to us as undeliverable. This is another important reason for members to keep their contact information current on their account. If you believe you should have received a check or credit and did not, call our office at 800-562-4953.

● Do I earn the credits every year?

Capital credits are only assigned for a year

Keep It Current for Cash

Many capital credit refund checks go unclaimed every year. If you're moving or know of a co-op member who has, make sure we have the correct address. It may take several years to fully retire and disburse the capital credits in your account. The co-op permanently retains any unclaimed refunds after five years.

in which Cloverland earns margins (shows a profit). Since capital credits are a member's share of the margins, no credits are assigned during a year with no margins. Also, you would not earn capital credits for any year that you did not purchase electricity from Cloverland.

● **The check I received is in my father's name, who died several years ago. What do I do?**

Please call the co-op. We will need to update the account accordingly.

● **Can I use my "unretired" capital credits to pay my electric bill?**

Unretired capital credits may not be used to pay current electric bills. You may not be entitled to be paid your total unretired capital credits for many years.

● **Do my unretired capital credits earn interest?**

Capital credits do not earn interest. If that were the case, higher electric rates would be needed to pay the interest.

● **What happens to checks returned to the co-op?**

We will make every effort to locate the member using all available resources. A list of members with unclaimed refunds will be posted on cloverland.com in the future.

● **Are capital credit refunds taxable?**

If you claim energy use as a business expense on your taxes, it may be taxable. We recommend you seek the advice of a tax professional with any specific questions.

● **Where can I find more information?**

We have posted more frequently asked questions on cloverland.com. If you still have questions, please call us at 800-562-4953.

Cloverland has distributed over \$13 million in capital credits to its member-owners since 1985.





Transformers lower voltage to a level that's safe for use in your home.



Reclosers protect lines and consumers from short circuits and allow temporary faults to clear, which helps keep service energized without needless interruptions.



Capacitors improve the power on the lines—they prevent it from being wasted and help boost the voltage on long distribution lines.

Photos - Shelby Energy Cooperative United Utility Supply

A Spotter's Guide to Distribution Poles

Ever look up at a utility pole and wonder: “What is all that stuff?”

While wires are easy—everyone knows they carry electricity—how about those attached metal boxes and other mysterious gadgets? What are they called, and what purpose do they serve?

With a little information, you can understand a lot more about the utility lines you pass every day. Not only could “pole spotting” shed light on the work done by your local electric co-op, you just might be able to impress your friends and family. A guide to pole-spotting follows. Please keep in mind:

Utility poles are not for climbing! Looking is okay, but keep a safe distance from all equipment described here.

The measurements and descriptions given here represent common configurations, but in the real world, design varies greatly. Part of why electric co-op employees undergo such extensive training is to enable them to identify components in the field with a high level of confidence and certainty.

Transmission vs. Distribution

First, make sure that the pole you're looking at is a distribution pole and not a transmission pole.

Distribution poles are those you see in your neighborhood, unless your distribution lines run underground. They are generally up to 55 feet high and made of wood. Power running through distribution lines ranges from 4,600 volts to 33,000 volts.

Transmission lines are designed to carry electricity longer distances and at higher voltages—69,000 volts and above. Relative to distribution poles, transmission poles are much larger—from 55 feet to over 100 feet—with the conductors higher off the ground. Some large transmission lines use steel poles and tower structures.

In cases where a pole carries both transmission and distribution lines, the transmission lines will run above distribution lines. An easy rule to follow is the lower the voltage of the line, the lower it is on the pole.

Four Common Devices

• **Transformers** are something most people can already spot—they're hefty metal cylinders that hang off the poles. The transformer that connects your home to a distribution line lowers the distribution voltage to what you need in your house—generally 120 volts for outlets and 240 volts for your air conditioner and clothes dryer. At the top of a transformer, you'll see bushings—ceramic projections with several disks running around the outside. On the inside of bushings are metal conductors; the outsides are insulators, so that when they attach to a transformer the metal casing doesn't become electrically charged.

• **Capacitors** look somewhat like transformers, with bushings on top, but have flat, rectangular casings. While transformers change voltage, capacitors improve the power factor on the utility lines—they prevent power from being wasted and help boost the voltage on

long rural distribution lines.

• **Reclosers** protect lines and consumers from short circuits. For example, if a tree branch touches a line, electric current will flow through the tree, burning it and overheating the wire. Eventually, this will result in a fault that causes a protective device, like a fuse or circuit breaker, to operate and interrupt the power. Circuit breakers “open” the circuit, cutting off the power. Because many shorts correct themselves in a few seconds—as the high current will usually burn a tree limb away from the line—most modern circuit breakers have a mechanism that allows them to reclose a moment later (hence the name recloser). Like transformers and capacitors, reclosers also have bushings. They tend to be rectangular, like capacitors, but squatter.

• **Fuses** are also designed to protect lines and homes from short circuits. But fuses are one-shot devices—a fault, like the tree branch described above, on the load side of the fuse will cause them to burn out. High-voltage fuses look like a bar offset from the pole by one or more insulators. When a fuse blows, lineworkers have to go out and find why the fuse blew, fix the problem, and re-fuse the line to restore power. These four devices are the most common on distribution poles. Once you know what they look like, you'll realize you've been seeing them every day for years.

— Maurice Martin, Cooperative Research Network

Heating and Cooling: Weigh Your Options

Whether it's a heat pump or portable air conditioner, you have many energy-efficient choices when replacing your heating and cooling system.

It can make economic, environmental and lifestyle sense to switch to an entirely different type of heating source for your home. The cost of fuels, such as natural gas, propane, heating oil and electricity, have shifted dramatically over the past decade. Many new heating systems last 20 years or more, so with wide variations in fuel costs, long-term estimated operating costs and paybacks are not always reliable.

Electricity prices are the most stable and will probably continue that way. For homes heated with electricity, air-source or geothermal heat pumps make good sense because they can both heat and cool efficiently.

A standard air-source heat pump is basically a central air conditioner with a few extra parts. The outdoor unit looks exactly the same as a central air conditioner. It is called a heat pump because it pumps heat out of your house (cooling mode) or into your house (heating mode) to or from the outdoor air around the outdoor compressor/condenser unit.

Geothermal heat pumps also provide the highest efficiency and lowest year-round utility bills. While geothermal heat pumps have boasted much higher initial installation costs (due to the need to place loops, or tubing, to run through the ground or to a well or pond), the federal stimulus bill provides consumers (through the end of 2016) a 30 percent tax credit on the cost of putting in a geothermal heat pump system, which makes them much more affordable.

The primary advantage of installing a heat pump of any kind is they can be used year-round for both heating and cooling. This provides year-round savings and shortens the payback period. In contrast, a super-efficient furnace gets used only during winter and a central air conditioner only during summer.

I also use a portable heat pump to heat and

cool my own home/office for year-round savings. It produces 14,000 Btu per hour (Btuh) of cooling and 11,000 Btuh of heating. This is much more heat output than a standard electric space heater using the same amount of electricity during winter.

The efficiency of a portable air conditioner is similar to a window air conditioner. Although this is less efficient than the newest central air conditioners, it can still save you money. By keeping just one or two rooms comfortably cool with clean air, you can set your central thermostat higher and save electricity overall. Since it's on castors, you can use it in the dining room for dinner, roll it into the living room for TV, and so on.

Most operate on standard 120-volt electricity, so they can be plugged into any wall outlet near a window.

A portable air conditioner/heat pump operates similar to a typical window unit. The internal rotary compressor, evaporator and condenser function in the same way. The main difference is that it is on castors and rests on the floor.

When choosing a heating and cooling system, there are other intangible factors to consider. Every type of system requires some maintenance, which can increase the overall

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



A super-efficient geothermal heat pump, with and without the front cover. Notice the large air cleaner and water fittings for also heating hot water.

costs. A heat pump requires about the same amount of service as an air conditioner.

Send your inquiry to James Dulley, *Michigan Country Lines*, 6906 Royalgreen Dr., Cincinnati, OH 45244 or visitdulley.com.

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Michigan Geothermal Energy Association

NEW! Programs to Help Control Your Electric Use

This is the time of year when it's nice to bring things back into balance. All that yuletide and holiday fun can be hectic and expensive, after all. Well, good news! There are now rebates and incentives available from your cooperative to help manage your electric use.

Your cooperative is part of a collaborative group of Michigan electricity providers that offers Energy Optimization programs that serve valuable members, like you. These programs help reward your energy-saving actions.

New year. New programs. New ways to save.

Beginning in 2012, there will be new and improved Energy Optimization programs

from your cooperative. These updated programs will help you get more from your cooperative—more comfort and more sav-

ings. Plus, you'll gain understanding and information on how to better manage your energy use.

An energy efficient home also saves you time and can resolve common problems like mold, ice dams and drafts. Energy Optimization programs can make your home more durable and resistant to the elements, too.

Check it out

Learn what Energy Optimization programs are available to you, visit michigan-energy.com or call 877-296-4319 for more details.

You must be an electric co-op member to be eligible for these programs. Other restrictions may apply. Visit michigan-energy.org for a complete list of participating utilities.



Energy Optimization programs:

- Home energy audits
- Business programs
- Weatherization
- Appliance recycling
- Farm services
- Appliance rebates
- HVAC rebates



Better ways to manage your electric use.
New year. New opportunities. Watch for new and improved energy saving programs in 2012. From income specific home weatherization to rebates on appliances, you'll love the rebates and incentives coming your way.

something NEW

LEARN MORE
Online: michigan-energy.org Phone: 877.296.4319



Energy Optimization



Cloverland
ELECTRIC COOPERATIVE

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



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GARAGE DOOR SAFETY:

An Open and Shut Case

Garage doors add convenience and security, but should be inspected regularly.

Automatic garage doors may be a routine part of leaving and arriving home, but you should be aware of the potential for injury. Underwriters Laboratories Inc., recommends these tips to make garage door safety an open and shut case:

■ **Always keep automatic garage doors fully open or fully closed.** Some folks may leave a small opening at the bottom for pets to get in and out for food or shade. But a small opening could also be an invitation for a child to try to crawl through and get stuck.

Another push of the button could send the heavy door down—causing injury—instead of bringing the door up when trying to free anyone stuck underneath. If you encounter someone stuck in an automatic door, call your local fire department.

■ **Read instructions on how to operate and maintain your garage door properly.** Check your automatic door monthly to be sure safety precautions are working. Many garage doors boast a safety feature that triggers an automatic reversal if anything is

encountered while closing. To check, place a 1.5-inch object (like a flat 2x4) in the path of the door to make sure the door correctly reverses when contact is made. Instructions should also advise on maintaining a properly balanced door. Call a qualified repair company for service or maintenance.

■ **Do not allow children to operate a garage door.** It may seem like a harmless, simple task to allow children to push the garage opener. But activating heavy equipment should be taken seriously.

■ **Avoid walking under a door that is opening or closing.** You never know when a malfunction may take place. Steer clear of a moving door.

■ **Know when and how to use the emergency release.** You'll find a cord with a handle hanging along the track of your garage door. Always use caution when using this release, and only use it when the door is fully closed.

An automatic garage door opener is a common convenience powered by electricity. Just as electricity demands safety and respect, so does the equipment it operates.

— Kelly Trapnell

Notice to Members of Cloverland Electric Cooperative Case No. U-15816 2010 Renewable Energy Plan Annual Report Summary

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

Under this requirement, Cloverland Electric Cooperative submits an annual report to the MPSC regarding its Renewable Energy Plan. Cloverland acquired 285,445 megawatt hours (MWh) of electricity from a hydro facility formerly owned and operated by Edison Sault, a hydro facility owned and operated by the United States Corps of Engineers, and from WEPCO's slice of system. Of that 285,445 MWh of renewable energy, 157 MWhs were sold as part of Edison Sault's voluntary green energy program, leaving 285,288 bankable MWhs.

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

HD Cable Boxes, DVRs, Put a Drain on Energy Use

The high-definition cable box or digital video recorder (DVR) that sits innocently by your TV may be using more electricity per year than a new energy-efficient refrigerator. A recent study found that the boxes use \$3 billion in electricity every year in the U.S., with 66 percent of that power wasted while the TV is not being watched or the DVR not recording.

Unfortunately, until cable boxes and DVRs become more energy efficient, there's no easy solution for consumers looking to save energy, explains Brian Sloboda, a senior program manager specializing in energy efficiency with the Cooperative Research Network (CRN), an arm of the Arlington, VA-based National Rural Electric Cooperative Association.

"The simple answer is using the power button on the remote or adding a power strip to turn the power off when not in use," Sloboda says. "The problem is that when

you cut off all of the power, your DVR will not record programs. You also won't be able to get automatic software updates, and the program guide may be wiped out."

Your best bet is to ask your cable or satellite provider for a box carrying the Energy Star® label, which certifies that a product attains specific energy efficiency standards.

"Don't assume it's an Energy Star box," Sloboda emphasizes. "Look for the logo on the front of the device."

The U.S. Environmental Protection Agency, which created Energy Star in 1992, says it plans to tighten energy efficiency standards for high-definition cable boxes to an average of 29 kilowatt hours of use per year by the middle of 2013, down from a current average consumption of 38 kilowatt hours.

— Magan Howard

Sources: *The New York Times*, Cooperative Research Network

A Life of Curveballs

Life hits some people harder than others. You can say that the trials of Job build character and resilience, test faith, or are simply the cost of living. But sometimes it seems the pain is unfairly dealt.

I was a hospital patient in the past year, enjoying the relative peace of a weekend stay, when my quiet space was shattered as the other bed in my room became suddenly occupied by a large, bearded man with a booming voice. I'll call him Roger. He looked like a gray-haired Santa Claus. He was there because he had been in a car accident and was experiencing blackouts. His daughter had brought him to the emergency room, then left him.

He was attended to by a half-dozen orderlies and nurses, who arranged him on the bed, hooked up monitors to track his vital signs and drew the privacy curtain between us. Privacy, though, was not what Roger got. As you may know, there's not much privacy in a shared hospital room. You will share more intimate details there with a complete stranger than you would want to share with your family.

We talked a bit, and then a nurse and a social worker showed up to get details about his current health issues. Of course, I heard everything.

Roger had a recent history of feeling faint, but more so since the accident, which totaled his car.

He had a bad back, the result of previous car accidents and a work life of physical labor.

His weight problem was obvious.

He had diabetes and was trying to control it by watching his diet.

He got winded easily because he had reduced lung capacity. He smoked. He was trying to stop.

Walking was difficult without a cane because of the arthritis in both of his knees. And one leg was shorter than the other.

From time to time, stomach pain flared up. He chewed Tums.

His blood pressure was too high. He

was on a statin medication to bring his bad cholesterol level down.

He was a recovering alcoholic and had used drugs.

He had joined the Army at the end of the Vietnam War. Afterwards, he worked on Great Lakes ships, then as a carpenter. Now his health prevented him from working. He's 56.

He was on the verge of divorce, still living with his wife, but no longer talking to her. His high-school-age son was living in the house, but his wife let the boy drop out of school because, he quotes her: "He doesn't like it. Larry just has to be allowed to be Larry." From the way Roger says this, you know this bothers him more than all the troubles he has.

Life was throwing Roger more curveballs and sliders than Justin Verlander. And Roger wasn't a good hitter. He was striking out.

The son visited later in the afternoon. Larry is as tall as his father, but thin, with long hair. He looks like a typical teen and I wanted to yell "Go back to school!" when he left, because without an education he's starting out with the count 0-2 against the toughest pitcher in the game. I wanted to say "Look at your dad. That's you in 40 years." I'm sure his dad would have agreed.

I left the hospital the day after Roger got there, and it's not likely I'll ever see him again. I like to think that he got healthy for a while, got to enjoy using the strength his body once had, got on good terms with his wife and daughter, and saw his son go back to school. But I have doubts. Life isn't a fairy tale.

Roger isn't a bad person. You can't say he deserves his misfortunes. A few bad choices early on, confounded by heredity, circumstances and a bad economy, and any one of us could be Roger.

I thought later that Roger was lucky to have a health care system available that could treat him. Then I wondered who was paying the bills.

Mike Buda is editor emeritus of Country Lines. Email Mike at mbuda@countrylines.com or comment on his columns at countrylines.com/column/ramblings



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