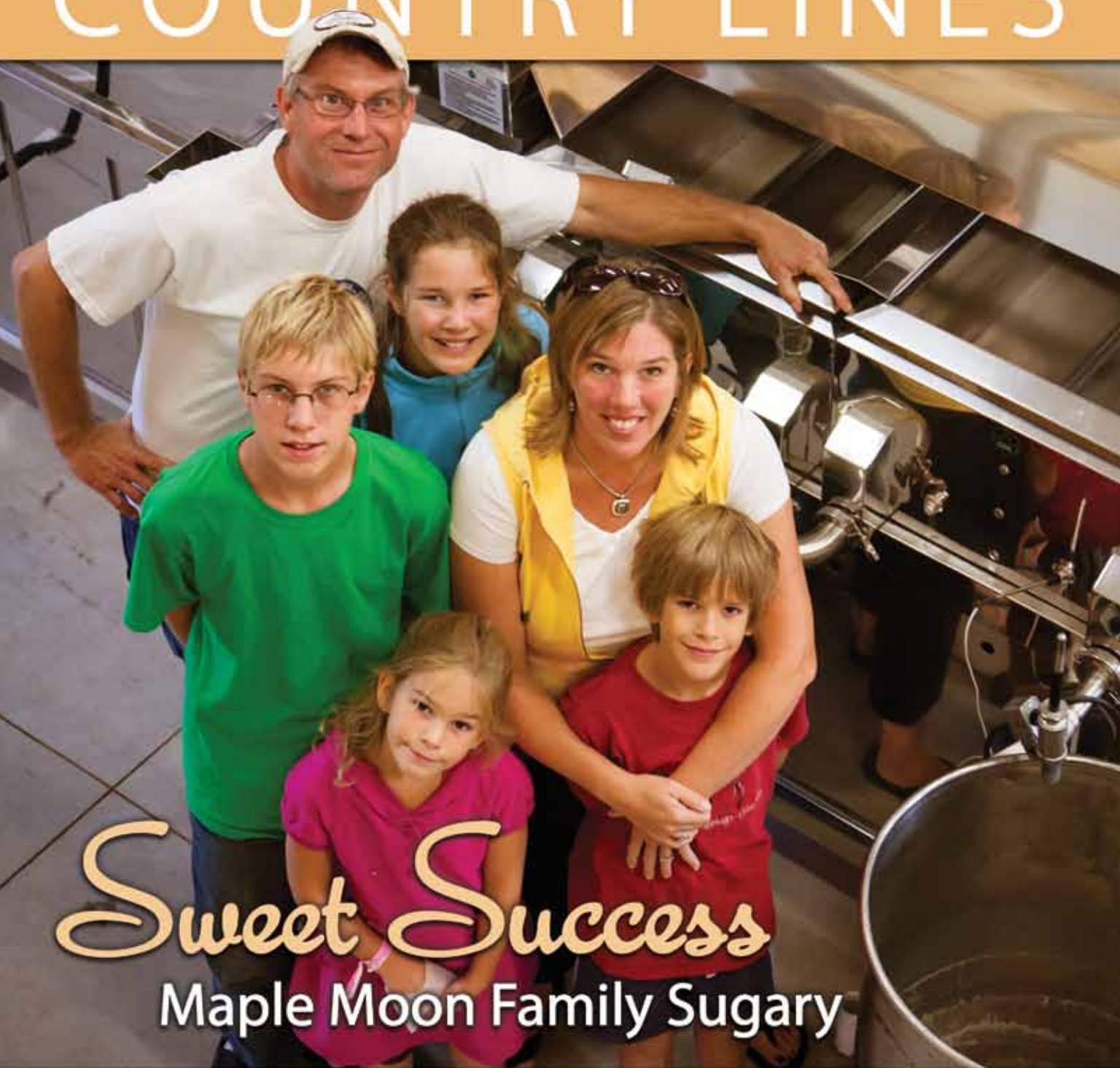


A Service of **Midwest Energy Cooperative**

October 2012

Michigan

COUNTRY LINES



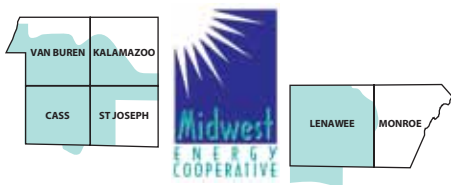
Sweet Success

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Robert Hance

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We're 'Walking the Walk'

It's the knowledge that you will wake up to a warm home; your shower will steam up the bathroom mirror; your pot of homemade veggie soup will be ready at the first grumbling of your tummy.

Whether it's electric distribution or propane service, your Midwest team is less about selling a commodity, and more about providing an experience.

There are a lot of businesses that talk a great talk, but very few that actually "walk it." I like it that we're one of the walkers. In fact, most days we run.

I recently had my first, and last, experience with a local retailer. I was drawn in by a creatively-designed advertising piece that detailed a new customer promotion with a well-developed message: appealing product with value-added services, great customer service, and a compelling commitment to community. It was enough to get me in the door for an inaugural visit, but I quickly realized that they talked a great talk, but offered little to reinforce it in terms of the actual customer experience.

With every interaction, we want to create an experience. Whether it's answering a question, fulfilling a need, or listening to a problem and developing a solution—we want you to walk away knowing we cared about creating a meaningful experience for you. A kilowatt doesn't look any different based on who you paid that month, and a gallon of propane doesn't work better based on who delivered it. But the experience behind each interaction makes the difference.

Well over a decade ago we applied the cooperative business philosophy to a new propane venture, and created something special and unique in the marketplace. We talked with customers and prospective customers about what they wanted and needed from a propane partner, and created an experience around that. We crafted a program and pricing approach around stability and surrounded it with an unmatched commitment to reliable and caring customer service. We offered the same price

to all and didn't create gimmicks to lure in new business on the shoulders of our existing family of customers. We didn't tell you how great our service is; we showed you, and continue to do so today.



Robert Hance
President/CEO

It's not an accident that we are the locally-owned and -operated propane partner of choice for nearly 6,500 customers across southern Michigan. It's the natural result of a different and consistently-applied approach to a meaningful customer experience. We don't pour a lot of money into craftily-designed advertising promotions to tell prospective customers how good

our service is; our current customers tell the story for us because they know and live the experience that we provide. And we're ever grateful for their good words, patronage and loyalty.

This year we're "paying it forward" and adding yet another layer to the experience by taking our commitment to community to a new level. We are "Fueling the Fight" to raise money and awareness for the Susan G. Komen For the Cure Foundation. Every dollar we raise, working in partnership with our family of customers and the community at large, will help fund breast cancer education and research and provide screening and treatment programs for uninsured and underinsured women right here in Michigan. We will donate a penny for every gallon of propane delivered during October, Breast Cancer Awareness Month, and also invite co-op and propane families to join our efforts by making a donation or successfully referring new customers. Learn more at TeamMidwest.com and click on the "Fueling the Fight" banner.

Sometimes your energy use is abnormally high or maybe you have experienced a service interruption—it's the nature of our business. However, anyone can react to a problem and implement a solution. We aspire to more. We want to create an experience that makes you thankful and proud to be part of the Midwest family.

Help us 'Fuel The Fight'

The team at Midwest Propane has been "Fueling the Fight" this fall to raise money and awareness for the Susan G. Komen For the Cure Foundation. Every dollar we raise, working in partnership with our family of customers and the community at large, will help fund breast cancer education and research, and provide screening and treatment programs for uninsured and underinsured women right here in Michigan. We will donate a penny for every gallon of propane delivered during October, Breast Cancer Awareness Month, and also invite our customer families to join our efforts by making a donation or successfully referring new customers. Learn more by clicking on the "Fueling the Fight" banner at Team-Midwest.com.

But we're not stopping there. This month our lobbies "go pink" as we raise money for

local organizations that provide direct care services to people in our community. At each of our three district service centers (Adrian, Cassopolis and Paw Paw), we're offering two different items (pictured together) to support breast cancer awareness and education. The "Find the Cure" pink ribbon yard sign is 12.8 inches wide by 23.5 inches high, and is a very visible way to show your support. Signs are available for a \$20 donation.

You can also carry your show of support wherever you go with a minimum \$2 donation for a pink boxing-glove key chain. This is a constant reminder of the fight to find a cure for this disease.

All donations from the Cass and Paw Paw offices will support Cass County Cancer Service, which provides support in the form of financial assistance, loaned medical equipment and other forms of personal support.



Donations from the Adrian office will be used to purchase wigs through the American Cancer Society to support the free wig bank services available at the 110 Madison Avenue salon in Adrian.

There are limited numbers of items available at each office and purchases must be made by cash or check. "Go pink" with Team Midwest today!

Free Electrical Safety Programs

One of our responsibilities as an electric utility is to teach people about the hazards of electricity, and it's a responsibility that we take very seriously.

We all tend to take electricity for granted, until it's not there. Then we realize how dependent we are on the flow of current for our everyday existence. However, electricity should not be taken for granted or treated lightly. It is critical that adults and children alike are aware of the potential dangers of electricity and how to act accordingly.

Midwest Energy offers electrical safety programs for schools, churches, emergency response teams, civic groups, and other organizations. The programs are free and can be conducted right in your own facility and adapted to the length of your class or program period. We have two interactive programs that carry a strong message about respecting electricity. The Hot Line Dem-



onstration features a trailer equipped with poles and power lines that carry 7,200 volts of electricity. The program shows how different elements are affected by electrical contact, and can be adapted for nearly any audience. We also offer Hazard Hamlet, a portable model

suited for schools, which highlights electrical safety concerns in everyday situations.

For more information about our safety programs, or to schedule a presentation, please contact Lori Ruff at 269-445-1139, or by email to lorir@teammidwest.com.



Your Perspective PHOTO CONTEST

The votes are in and Stephanie Knepple of Vandalia is the August winner of our 2012 Your Perspective Photo Contest. Stephanie's entry, "Having fun: Cass County Fair Pedal Pull" secured the most votes by the end of the month, winning her a \$20 bill credit. There's still time to submit your entry. Visit us at [Facebook.com/TeamMidwest](https://www.facebook.com/TeamMidwest) for details and official rules.



August Winner

Visit us at [Facebook.com/TeamMidwest](https://www.facebook.com/TeamMidwest) for details and official rules.

Prepaid Metering Puts the Power In Your Hands

There are a lot of great tools and tips that we share with co-op members to help them understand how to manage energy use, but using those resources can pose a challenge. Managing energy consumption often means changing behaviors, and that is never easy!

If ongoing high energy bills pose a problem for you, the innovative team at Midwest Energy is pleased to introduce a new program to help you better manage your monthly electric bill.

Everyone is familiar with the concept of prepayment, especially as it relates to wireless telephone service. A growing program among electric utilities allows members to pay for electric service in advance, and thereby avoid one large payment based on the energy used in that billing cycle.

Prepaid metering puts the power in your hands and allows you to manage your budget by choosing when, how and what you pay each month for electricity. For many, it's easier to make four \$25 weekly payments than it is to make one \$100 monthly payment. That's the beauty of this program. You simply fund your account and your consumption is billed and deducted daily, based on a breakdown of current rates and fees, plus a \$3 program fee. Your service is remotely disconnected if the account balance is depleted and reconnected when a payment is received. No



This new program allows you to choose when, how and what to pay each month.

more deposits, late charges or collection/reconnection fees!

Our system monitors your consumption and notifies you by phone and email when your account has three days of payments remaining, based on historical use. You can also request notification based on a selected account balance.

There are multiple ways to add funds to your account:

- In-person at one of our district service centers;
- Online at [TeamMidwest.com](https://www.TeamMidwest.com);
- Over the phone.

For your convenience, there are also community-based locations at which cash payments can be made, although you may be subject to additional fees from the facility.

For more information or to sign up for the program, please contact us at 800-492-5989.

Meter Tampering Is Illegal

Meter tampering is not only a personal safety issue, it is an unacceptable practice that will result in discontinuation of service and possible criminal prosecution.

It is the co-op member's responsibility to use reasonable diligence to protect the co-op's facilities located on the member's premises, and to prevent tampering or interference with such equipment. If the meter or wiring is tampered with or altered in any manner that results in theft of power, the co-op may discontinue service. In order for service to be restored, the member must agree to pay for the energy used, all costs of discovery and investigation (including rewards for discovery), and make provisions and pay charges for an outdoor meter installation or other metering changes as may be required.

If you suspect anyone of meter tampering and/or theft of power, please call Midwest Energy immediately at 800-492-5989.



NOTICE OF ACCESS TO RULES AND RATES

This notice of access to rules and rates is published pursuant to the rules established by the Michigan Public Service Commission as set forth in the Consumer Standard and Billing Practices for Electric and Gas Residential Services, R460.2146 and 2149.

As a member-customer (member) of Midwest Energy Cooperative, please be advised that the following information is available to you from the cooperative, upon request:

- 1) Complete rate schedules;
- 2) Clear and concise explanation of all rates that the member may be eligible to receive;
- 3) Assistance from the cooperative in determining the most appropriate rate for a member when the member is eligible to receive service under more than one rate;
- 4) Clear, concise explanation of the members' actual energy used for each billing period during the last 12 months.

Midwest in the Community

Marcellus Students 'Shop 4 Success'

More than 50 Marcellus Elementary School students "Shopped 4 Success" to start off their school year on the right foot thanks to a collaboration of local business partners.

Midwest Energy Cooperative and Touchstone Energy, in partnership with G.W. Jones Exchange Bank, Kemner-Iott Insurance Agency and Hastings Mutual Insurance, provided an early-morning, back-to-school shopping experience at Target™ in Benton Harbor. Each student was given a \$150 Target gift card and guided through the store to buy clothing and school supplies. The store opened at 7 a.m. to accommodate this special outing, and provided special snacks and beverages for all students and adults.

The program was designed to support the community and local families and provide a good start to the school year for students who might experience unique needs or circumstances. Students were identified by school officials based on achievements, work habits, attendance, attitude and other factors.

Tammy Curtis, the social worker at Marcellus Elementary School, was deeply

touched by the outpouring of support from the partnering businesses. "This was such an amazing opportunity for our students and an experience they won't soon forget. Lives were touched in meaningful ways, and I'm thankful to the businesses for the love and commitment poured out over our school community. There is so much bad news in the corporate world today; it's incredible to experience and be the beneficiary of the good that goes on right here in our home community."

"We are part of the community as a local, consumer-owned utility, and the Midwest Energy Cooperative team understands the needs and challenges faced by our members," said Lori Ruff, community relations specialist. "One of our key goals is to give back to and support the individuals and communities we serve, and this was a great way to do just that!"

"This was a huge undertaking, and we're incredibly grateful for the support of our partners in bringing a vision to reality for these kids and their families," Ruff added. "None of us can do it alone, but in collaboration with these kids in mind, amazing things can—and did—happen."



Midwest Energy Cooperative employee Jenna Zache provides fashion coordination to Madison Payne, grade 3.



Midwest employee Linda Carango watches kindergartener Brock Irwin demonstrate his shoe-tying ability, while mom rounded out his back-to-school shopping needs.



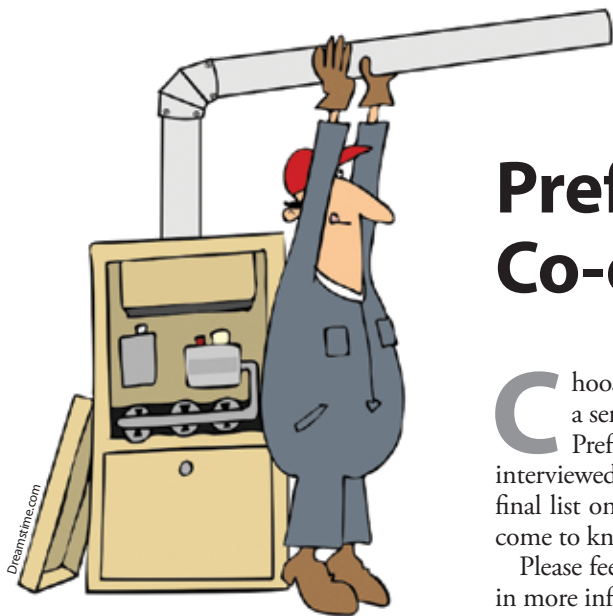
Tammy Curtis, social worker with Marcellus Elementary School, helps Lisa Smith find the right-sized jeans for her son Joe, grade 4.



Christina Jones, vice president of G.W. Jones Exchange Bank, helps Don King and his son Samuel, grade 5, sort through items in his cart. Daughter Clowie, grade 4, also participated.



Midwest Energy Cooperative mascot Buddy Bolt greeted early morning shoppers with a smile and cart.



Preferred Contractors Meet Co-op Quality Standards

Choosing a qualified and reputable heating and cooling contractor can be difficult. As a service to our members, we have compiled a list of Midwest Energy Cooperative Preferred HVAC Contractors. As part of the qualification process, we researched, interviewed and checked references on a regional pool of contractors, and included on our final list only those that we feel confident will provide the level of service that you have come to know and expect your cooperative.

Please feel free to contact any of these contractors with confidence if you are interested in more information about their services.

American Performance Heating & Cooling

47317 Destiny Avenue
Paw Paw, Michigan 49079
877-865-8801 or 269-720-0803
performancegeothermal.com
Sales and service of all types of heating and cooling systems, including geothermal.

Bartholomew Heating & Cooling, Inc.

3025 Emerald Drive
Kalamazoo, MI 49001
269-381-9045
TotalComfortPros.com
Sales and service of all types of heating and cooling systems, including geothermal; home performance contractor.

Bel-Aire Heating & Air Conditioning

781 Lenox Road
Portage, MI 49024
888-Bel-Aire (235-2473)
belaire.com
Sales and service of all types of heating and cooling systems, including geothermal.

Comfort One Heating & Cooling

200 5th Street
Michigan Center, MI 49254
517-764-1500
or
7250 West US Hwy 223
Adrian, MI 49221
517-263-3040
Sales and service of all types of heating and cooling systems, including geothermal.

Crystal Valley Comfort

800 S. CR 37
Middlebury, IN 46540
574-825-2611 or 269-273-6975
crystalvalleycomfort.com
Sales and service of all types of heating and cooling systems, including geothermal.

Haven Heating & Air Conditioning, Inc.

10420 M-140, Suite 12
South Haven, MI 49090
269-637-1400
havenheating.com
Sales and service of all types of heating and cooling systems, including geothermal.

HIS Servant Heating & Cooling, Inc.

14738 Packard Road
Hudson, MI 49247
888-789-9339 or 517-286-6929
hisservantheatingandcooling.com
Sales and service of all types of heating and cooling systems.

Shoemaker Heating & Plumbing

5310 US Hwy 223
Palmyra, MI 49268
517-263-9940
yourbryantman.com
Sales and service of all types of heating and cooling systems, including geothermal and generators.

Service First LLC

5605 Bent Oak Hwy
Adrian, MI 49221
517-263-9194
Sales and service of all types of heating and cooling systems, including geothermal.

Sun Services Inc.

26 Longmeadow Lane
Niles, MI 49120
269-684-3898
sunservices.us
Sales and service of all types of heating and cooling systems, including geothermal.

The Furnace Guy Heating & Cooling

6053 S. 4th Street
Kalamazoo, MI 49009
269-544-0904 or 269-273-5241
thefurnaceguyinc.com
Sales and service of all types of heating and cooling systems, including geothermal.

Van Kal Heating and Cooling

647 N. State Street
Gobles, MI 49055
269-628-4407
vankalheatingandcooling.com
Sales and service of all types of heating and cooling systems, including geothermal.

WaterFurnace Michiana

636 North St. Joseph Ave.
Berrien Springs, MI 49103
269-473-5667
waterfurnace.com
Sales and service of geothermal.

Whitcher Plumbing & Heating

1500 W. Maumee Street
Adrian, MI 49221
517-265-1389
whitcherplumbing.com
Sales and service of all types of heating and cooling systems, including geothermal.

10 Tips for Hiring a Heating & Cooling Contractor

1. Study up.

Find out about license and insurance requirements for contractors in your state. And before you call a contractor, know the model of your current system and its maintenance history. Also make note of any uncomfortable rooms. This will help potential contractors better understand your heating needs.

2. Ask for referrals.

Ask friends, neighbors and co-workers for contractor referrals. You can also contact local trade organizations for names of members in your area.

3. Call references.

Ask contractors for customer references and call them. Ask about their installation or service performance, and if the job was completed on time and within budget.

4. Find special offers.

A heating and cooling system is one of the largest purchases you'll make as a homeowner. Keep your costs down by

checking around for available rebates on energy-efficient ENERGY STAR-qualified heating and cooling equipment. Begin your search at energystar.gov.

5. Look for ENERGY STAR.

ENERGY STAR qualified products meet strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and offer significant long-term energy savings. Contractors should be able to show you calculations of savings for ENERGY STAR heating and cooling equipment.

6. Expect a home evaluation.

The contractor should spend significant time inspecting your current system and home to assess your needs. A bigger system isn't always better; a contractor should size the heating and cooling system based on the size of your house, level of insulation, and windows. A good contractor will inspect your duct system (if applicable) for air leaks and insulation, and measure airflow to make sure it meets manufacturer's specifications.

7. Get written, itemized estimates.

When comparing contractors' proposals (bids), be sure to compare cost, energy efficiency and warranties. A lowest price may not be the best deal if it's not the most efficient because your energy costs will be higher.

8. Get it in ink.

Sign a written proposal with a contractor before work gets started. It'll protect you by specifying project costs, model numbers, job schedule and warranty information.

9. Pass it on.

Tell friends and family about ENERGY STAR. Almost one-quarter of households knowingly purchased at least one qualified product last year, and 71 percent of those consumers say they would recommend ENERGY STAR to a friend. Spread the word, and we can all make a big difference.

10. Get the ENERGY STAR Guide.

For complete information on keeping your home comfortable year-round, get the "ENERGY STAR Guide to Energy Efficient Cooling and Heating." You can download it at energystar.gov or call 1-888-STAR-YES (1-888-782-7937).



Energy Efficiency *Tip of the Month*

Water heating ranks as one of the top three energy-related expenses in your home. Save energy and money by installing a water heater blanket, using low-flow showerheads and faucets, and lowering the thermostat on your water heater to 120 degrees Fahrenheit. Learn more at EnergySavers.gov.

Source: U.S. Department of Energy



Your Hair Dryer May Be Out To Get Your Microwave

Using a whole-house surge suppressor can help you survive power surges.

High-tech gadgets, appliances and computers all have one weakness in common: deadly power surges. Too much electricity coursing through connecting wires can fry circuitry inside sensitive electronics, reducing them to expensive trash.

Unfortunately, electric current coming from your wall outlet doesn't always remain at a steady, optimal 120 volts. Electricity can spike for a number of reasons, including lightning strikes on power lines, which can send millions of volts searing through your wiring. Motor-driven appliances that use large amounts of power—like washers and

dryers—will cause surges, too, when they kick on and off. But power spikes aren't always dramatic or obvious, notes Joe McElroy, safety director for the Michigan Electric Cooperative Association.

"Smaller electrical products, like your hair dryer, have more subtle power cycles than large items like a central air-conditioning unit," McElroy explains. "When you use your hair dryer every morning, it could be gradually damaging the circuitry of, say, your microwave, as each small surge hits its circuit board. However, larger electrical items, such as central air, water well, electric heat and oth-



This whole-house surge suppressor mounts on the circuit breaker panel inside your home.

ers are put on their own dedicated circuits."

To help, homeowners can protect their digital electronics with surge suppressors. As the term implies, these devices suppress a fluctuating power supply by diverting excess voltage to a ground wire. There are several types of whole-house surge suppressors available, although none of them is able to fully stand up to the enormous power spike caused by lightning.

Some protectors mount on the circuit breaker panel indoors or are built into a specific circuit breaker. Others mount at the base of your electric meter. Suppressors are available for a multitude of applications, from single-plug wall units to rack-mounted setups that cover an entertainment system.

Some models even include remote controls. You can also find pivoting protectors that adjust to accommodate a variety of adapters, letting you plug all your gadgets into one power strip.

Check your local hardware or electronics store for available models and ask your local electric co-op for purchase advice (also find information at dulley.com).

Finally, keep a few things in mind before you buy. "It's important to remember that many of your devices may be connected to other circuits, like satellite, cable, phone and internet lines," McElroy adds. "Surge protectors are available with options to protect these circuits, too. And, make sure the manufacturer guarantees to cover the cost of replacing any damaged equipment that was attached."

— Angela Perez

Staying On Top of Unsafe Products

Each year, thousands of product recalls—many of them electrical devices—occur in the United States. Since some recalls involve items that have already done great harm, it's important to stay on top of developments.

Recalls begin in two ways: A federal regulatory agency issues a mandatory recall, or the manufacturer voluntarily recalls the product after receiving information that it could be unsafe.

Stay on top of the dozens of recalls that are issued every week with these key sources:

► **Recalls.gov** – Six government agencies joined forces to create this website. The site pulls its information from the Consumer Product Safety Commission (CPSC), the National Highway Traffic Safety Administration, the Food and Drug Administration, the U.S. Department of Agriculture, the Coast Guard, and the U.S. Environmental Protection Agency.

In addition to having the latest information, recalls.gov allows users to keyword search through its archives and boasts a mobile phone application that enables consumers to get information when and where they need it. For example, at a yard sale or day care center, a consumer can type in the name of a particular product to see if a recall has been issued.

Some of the agencies, including the CPSC, have RSS feeds, which provide users with new information automatically every day, and some also use Facebook, Twitter and other applications.

► **ConsumerReports.org** – This popular website has a safety blog where users can sign up for daily updates on recalls and other information, including illustrations of unsafe products.

— Christine Smith

In November 2010, the U.S. Consumer Product Safety Commission issued a voluntary recall of about 6,150 Honda and Mantis Mini Tillers with Honda GX25 mini four-stroke engines because of a fire hazard.



Co-op Programs Help Businesses Save Energy

Energy is our thing, so it's your electric co-op's job to keep you updated on the latest developments. That's why we're sharing the following information on changes affecting businesses, and details about commercial rebates.

T12 Lightbulb Phase-out

On July 14, 2012, manufacturers stopped producing traditional T12 lightbulbs and magnetic ballasts in accordance with the Energy Policy Act of 2005 and the Energy Independence and Security Act of 2007. These laws established new energy reduction targets for the U.S.

If you currently use T12 bulbs—those old-style fluorescent tubes that are 4- or 8-foot long and 1.5 inches in diameter—and one burns out, you may find that replacement bulbs are not available. Instead, you'll need to replace the fixture with a modern, high-performance T8 or T5 fluorescent fixture or retrofit kit. These lights last twice as long as T12 bulbs, and have lower maintenance costs. **Deal Alert:** Your electric co-op offers incentives for you to upgrade your business or farm lighting. But, you need to act now

Rebates and options abound.

as these T12 lighting rebates are set to expire at the end of this year.

Saving Energy on Farms

With the drought affecting Michigan's farmers this growing season, it's important to reduce costs where possible, and using less energy is a good financial stabilizer. If you upgrade to any of the items below, you can also earn cash-back rewards.

- Install high bay fluorescent fixtures to replace old 250-watt or 400-watt HID (high intensity discharge) fixtures. **Rebate:** \$20-\$50 per fixture.
- Use LED lightbulbs. **Rebate:** \$8 per lamp.
- Install low-energy livestock waterers. **Rebate:** \$50 per unit.
- Use variable frequency drives (VFDs) on pump or fan motors. **Rebate:** \$60 per horsepower, up to 40 percent of the project cost.
- Opt for qualifying circulation or exhaust fans in your barn. **Rebate:** \$2 per blade-inch.
- Choose an efficient milkhouse electric water heater. **Rebate:** \$250 per unit.

Custom Projects

If standard lighting or farm equipment projects don't meet your needs, you might consider applying for a custom rebate. If you already have an idea what you'd like to do, you can get started now and complete an application. However, if you are unsure of what your best option is, we can connect you with the right resources to make a sound decision.

Past approved projects have included manufacturing process improvements, non-standard lighting upgrades, irrigation pressure reduction, automated energy management systems, and desktop computer network controls. Rebates are paid at a rate of 5 cents per kilowatt hour (kWh) saved, up to 40 percent of your total project cost.

Opportunity Knocks

Bottom Line: Instead of stockpiling old lightbulbs or hanging onto outdated technology, embrace new opportunities to lower your energy use. For more ways to save, including rebates for your home, check out all of Midwest Energy's Energy Optimization programs (michigan-energy.org or 877-296-4319).



Business rebates for more than just lighting.

You probably know that rebates are available when swapping out your old incandescent lightbulbs with energy efficient CFL and LED bulbs. You might not be aware that we have rebates for many other energy efficient projects like: upgrading your HVAC equipment, installing variable speed pumps and fans, and improving refrigeration equipment. Actually, there are rebates for almost any energy-saving project your business might need. View a complete list online.

ENERGY TIP: Commercial buildings have the potential to save up to 20% on energy use.

Online: michigan-energy.org

Phone: 877.296.4319



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.



Midwest ENERGY COOPERATIVE

Your Touchstone Energy Cooperative 



TeamMidwest.com



This fall, we take our "commitment to community" to a new level to raise money and awareness for the Susan G. Komen For The Cure Foundation. In partnership with our current and new customers, we are "Fueling the Fight" to help fund breast cancer education and research, and provide screening and treatment programs for uninsured and underinsured women right here in Michigan.

Learn more or Donate now



TeamMidwest.com