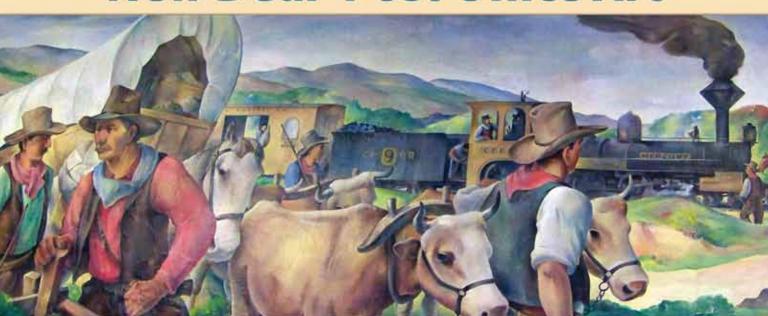
A Service of Midwest Energy Cooperative

MICHIGAN COUNTRY LINES

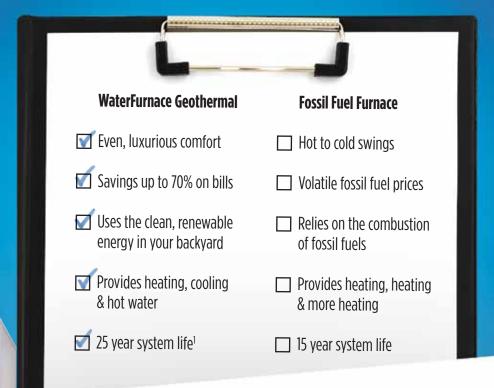


'New Deal' Post Office Art



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Includes the most efficient dual capacity unit on the market-5 Series 500A11 with IntelliStart, AXB controls, installation accessories and choice of communicating thermostat and/or zoning system

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Traverse City Geofurnace Htg & Clg (231) 943-1000

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





Michigan







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

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









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Robert Hance

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Service Delivery 'The Midwest Way'

iving in the age of instant information, we're pretty much forced to compartmentalize anything that is not immediately necessary or relevant. There is so much coming at us from so many different directions that trying to understand and process everything in a meaningful way would be overwhelming.

The problem is that when we categorize life and experiences, we can lose sight of the nuances that differentiate the ordinary from the extraordinary.

For example, Midwest Energy Cooperative is your electric utility. That's easy to understand and compartmentalize. Through a vast and complicated infrastructure, we provide a flow of current into your home or business that provides innovations and solutions, allowing you to live with as much or as little comfort and convenience as you choose.

Unfortunately, to boil our service delivery down to an intricate system of equipment is to lose sight of what makes us different. The electric utility industry is a dynamic field, especially as it relates to technology. So much of the cool, cuttingedge stuff that is changing right in front of us is intricately tied to electricity. We actively monitor the cool stuff and dive in when we believe there is something that will benefit you.

But that doesn't necessarily make us different.

I just watched a short video highlighting some of the community work the Midwest employee team did in 2012. That's what makes your cooperative extraordinary. Our employee family contributed over 750 hours of volunteer time across our vast service territory. We served meals at a soup kitchen, read to and mentored kids, winterized homes for the elderly, and delivered random acts of kindness. We committed time and resources to strengthen and sup-



Robert Hance President/CEO

port every community where we deliver electric service.

Some have argued that those activities are a waste of time and money, and that our efforts should be solely focused on service delivery. I would argue that those activities *are* part of service delivery and an important piece of our overall mission as a locally-owned electric utility.

Every electric utility has the same opportunity to deliver a service and charge accordingly. It's done better or worse depending on the culture and commitment to customer service, but we all pretty much start on the same playing field.

What happens from there truly defines who you are.

We give back because we *are* the community. We are locally-owned by those we serve, and our employees are your neighbors, friends and fellow community members. We give back because "community" is one of our core values and a vital part of our mission and service delivery. We give back because one life touched can set off a chain reaction that ultimately makes everyone and everything better and stronger. It's how the electric co-op movement started 75 years ago—neighbor helping neighbor to achieve something better for the whole. That's who we were then, and who we continue to be today.

We deliver an important commodity, but if you categorize Midwest in only that way, you're missing a nuance that differentiates us. *You* matter, *your family* matters and *your community* matters. That's service delivery "The Midwest way," and I hope you see it and take pride in knowing that we are your cooperative.

P.S. Please see the article on page 3 about our 2013 dinner-and-dialog events. It's yet another way we are different, as we actively engage with members about their cooperative and the energy landscape.

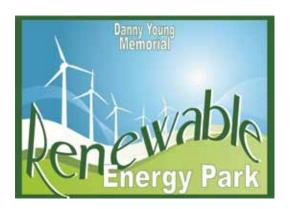
Dinner and **Dialog Coming** to Your District

arly in 2013 we begin our 10th season of member dinner and dialog events. Our goal is to assemble a diverse group of people with whom we can have a meaningful dialog about the cooperative and the energy landscape. Members who have attended previously found it to be an enjoyable evening of good food and fellowship combined with some productive exchange and learning.

We know you are busy, but these sessions are important and well worth your time and active participation. There is much going on in the state and national energy landscape, and we want to educate and prepare you for how it will impact your life and energy bill. It is in no way a sales pitch, but rather our effort to equip you with innovative ideas and solutions to help you understand and better manage your own energy use and bills.

But the evening is less about us talking, and more about us listening to and learning from you. We want to know what works and what doesn't work so that we can ultimately improve your service experience. And we'll pick up the dinner tab for you and your guest, only asking in return that you are an active participant in what we hope is a meaningful and productive two-way conversation.

Directors and co-op staff will visit each of our nine districts in February and March. Members are invited by random selection from our system, and invitations are mailed about three weeks prior to each event. The number of attendees is limited and based on the size of the venue and an effort to promote a meaningful, productive exchange. If you are interested in attending, please call 800-492-5989 or sign up at Team-Midwest.com and we will add you to a preferred waiting list for your district's event. If space allows, we will contact you with specific date and location information.



2012: Year-at-a-Glance

fter the fourth full year of operation, the Danny Young Memorial Renewable Energy Park continues to be a valuable resource for individuals considering residential renewable energy applications. The park features a 4 kW solar panel display and a 2.4 kW wind turbine. Many individuals and groups toured the park to learn more about our efforts and results, or monitored the monthly data collection and economic analysis posted on our website. Some were simply curious observers or environmental enthusiasts, while others were trying to determine whether or not to install similar technology at their own homes.

Here is a look at the year in review:

January:
Solar output 152 Wind output 153
February:
Solar output 203 Wind output 116
March:
Solar output 418 Wind output 152
April:
Solar output
May:
Solar output
June:
Solar output
July:
Solar output 593
Wind output
August:
Solar output 577
Wind output 20

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Total generation for:		
Solar 4,821 Wind 1,067		
Total generation life-to-date:		
Solar (installed Jan. 2008) 20,506 Wind (installed Dec. 2008) 3,634		
Cost per kWh generated life-to-date		
Solar \$1.03 Wind \$4.26		

Education in 30 Years

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

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

In a nutshell, here are the predictions:

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

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

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

Nationwide, community colleges fill an important niche in higher education. For many students, community colleges are a perfect fit. For special populations of individuals—veterans, returnmore directly with faculty and get individualized services that are often not possible at larger

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

There are 1,655 community

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

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

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

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

Plugged-In Kids

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

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

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

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

Touchstone Energy kidsenergyzone.com

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

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

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

> "Playing the 'Lights Out!'

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

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

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

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

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

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

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

– Megan McKoy-Noe

Theft of Wireless Devices Rises Sharply, Safety Tips Offered

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

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

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

Find tips on safeguarding your wireless device at fcc.gov/quides/stolen-andlost-wireless-devices

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

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

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

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



Filing Consumer Complaints

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

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



Co-ops Offer Teen Opportunities

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

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

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

gym, or just hang out in the game room.

YLS is the first step towards an even greater adventure. All participants will be considered for a once-in-a-lifetime Washington, D.C., experience with the National Rural Electric Youth Tour. This all-expenses-paid trip gives students the opportunity

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

to watch history come alive as they explore the museums, memorials and monuments of our nation's capital, and a chance to meet face-to-face with their senators and Congressmen and women.

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

Preferred Plumbing Contractors Meet Co-op Quality Standards

hoosing qualified and reputable contractors can be difficult. As a service to our members, we have compiled a list of Midwest Energy Cooperative Preferred Plumbing 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 from your cooperative.

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

Southwest Michigan Territory:

Advantage Plumbing Inc.

2400 North 5th Street Niles, MI 49120 269-687-7192

Aqua Plumbing Services

4508 E. Milham Portage, MI 49002 269-720-1364 or 269-903-AQUA (2782)

City Plumbing & Heating

407 State Street St. Joseph, MI 49085 269-983-6595

Southeast Michigan Territory:

Heritage Plumbing & Heating

3286 North Adrian Highway Adrian, MI 49221 517-263-4300

Shoemaker Heating & Plumbing

5310 US Hwy 223 Palmyra, MI 49268 517-263-9940

Whitcher Plumbing & Heating

1500 W. Maumee Street Adrian, MI 49221 517-265-1389



Grand Prize Winner!



Rick Pasley of Cassopolis was the grand prize winner of our 2012 Your Perspective Photo Contest with his entry titled "Ker-sploosh!" He won bragging rights and a \$250 bill credit for his photo.

Dozens of photos depicting life and scenes in and around our local communities were submitted by amateur photographers from all over our service territory during the year-long contest. Photos were posted on our Facebook page and monthly winners selected based on the number of online votes received.

Congratulations to Rick, and thanks to all of our great photographers for sharing your perspective!

Grants Available For Schools



oday's students are tomorrow's business and community leaders, and Midwest Energy Cooperative wants to do everything we can as a member of this community to support students, teachers and schools! In 2013, we're introducing a new program to help provide that support.

The "Strengthening Schools Mini Grant Program," a partnership between Midwest Energy Cooperative and Touchstone Energy®, makes grants of up to \$2,500 to public schools for academic/classroom needs and special projects, technology, or specific support for academic clubs and organizations. Any teacher, administrator or school official in a public elementary, middle or high school serving children in Midwest Energy's service area may apply. Each district will be limited to two grant awards per school year.

"Public schools and teachers are faced with increasingly stringent requirements as they tackle the diverse needs and challenges of today's students and families. The expectations are increasing while public support is decreasing," says Patty Nowlin, community relations director at Midwest Energy Cooperative. "We are all impacted by the collective successes and failures of our public school systems, and Midwest Energy wants to engage our membership in helping to impact positive change in the greater community."

Funds are limited and available on a firstcome, first-served basis. Applications are due by the 1st of each month and will be reviewed by the 15th of the same month.

For more information or an application, please visit TeamMidwest.com.

Midwest in the Community

iving back to our communities is one of the core values of Midwest Energy. We believe in doing what we can, individually and as a family of employees, to strengthen and support the communities in which we live, work and serve. Following are some of the ways we impacted our communities over the last couple of months.

Marcellus School Store: The Cat Shack

Marcellus Junior/Senior High School recently opened The Cat Shack, a school store where students sell snacks, school supplies and logo items. Midwest Energy Cooperative and Touchstone Energy® sponsored the effort, working in partnership with students on the Principal's Advisory Council (PAC) to plan and initially stock the store.

PAC is comprised of students that are active in both school and the community. They organize fundraisers, food drives and clothing/coat drives for local charitable organizations. Proceeds from Cat Shack sales will be used to restock the store and provide donations and support to charities in the community.

(1) PAC members and Marcellus seniors (left to right) Isabelle Labadie, Quinn Rice and Caitlyn Hartline were excited to hang the sign and open for business.

RACK Attack

Teams of Midwest employees delivered Random Acts of Community Kindness (RACK) all over the co-op service territory before Christmas to share and spread kindness and appreciation among local retailers, service workers and individual members of the community.

(2) Rich Drews, field technician, pumped fuel for an unsuspecting gas station patron and (3) Jennifer Gilliam, member services and subsidiary support specialist, shared a Christmas story with some attentive students at an area preschool.

Other activities included welcoming teachers to the school day with hot coffee and fresh muffins, delivering carnations to service and retail workers, and randomly distributing gift cards to help local shoppers with grocery purchases.

"It was amazing to see and experience the reaction from people through one simple act







of kindness," says Nicole Barfell, community relations specialist. "We're hoping that our efforts started a chain reaction of kindness across our communities and encour-

aged other companies and individuals to pay it forward."

Several area retailers helped underwrite and support this holiday effort.

Santa's Workshop

(4) Kurt Schantz, a Midwest lineman, was one of the elves on hand for the annual Santa's Workshop at Sister Lakes Elementary in Dowagiac. A team of employees set up shop for all the students to buy and wrap presents for their family and friends. Christmas Day was filled with surprises for many mothers and fathers, brothers and sisters, and even dogs thanks to the joy-filled service of our employee family.

Supporting Friends of Rachel

Lenawee Christian School initiated a Friends of Rachel (FOR) Club after attending the Rachel's Challenge program sponsored in October by Midwest Energy Cooperative. Students are actively planning various events and activities to start a chain reaction of kindness.

One activity included a road trip to both Sand Creek Middle School and Lincoln Elementary where the FOR Club students made treat bags with notes of encouragement. At Lincoln Elementary, they stayed for lunch and mentored some of the students.

(5) Patty Clark (left), Midwest Energy community development specialist, attended the December club meeting and surprised students by presenting them with the full FOR Club kit and teacher curriculum. "These kids are motivated and very excited to impact their peers with this message, and we're honored to be able to support them as they work to create a culture of change," Patty says.

Midwest, in partnership with Touchstone Energy, underwrote the cost of the materials.



Scan this with your QR reader to visit our online photo album and see more photos from these and other "Midwest in the Community" events.

Changing Hats at Halftime (or Before!)

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

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

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

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

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

"My words of wisdom for anyone consider-

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

Take a Chance-Do What You Love

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

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

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

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

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

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

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

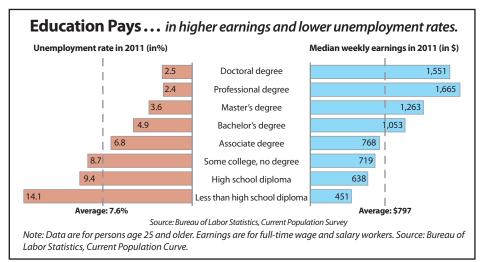
The move closer to family has empowered Lisa to grow her own career. She's working on a master of fine arts in fiction and literature at Bennington College, and during her 10-day stretches of residency in Vermont, grandparents, aunts and uncles help Trevor with the kids.

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

Grab Unexpected Opportunities

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

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



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

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

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

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

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

Consider the Market

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

As the last of her five kids reached middle school, she decided to launch a new career. Beside her need for a fresh challenge, the economy had taken a toll on her husband's automotive manufacturing company, so Deb was ready to contribute financially.

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

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

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

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

Education Required

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

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

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

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

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

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

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

Geography, Gender and Jobs

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

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

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

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

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

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

An interest survey: onetcenter.org/CIP.html

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

humanmetrics.com/cgi-win/JTypes2.asp

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

wave.net/upg/immigration/dot_index.html

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

Celebrated Art May Be As Close As Your Post Office

busy post office isn't where you'd expect to see wall murals and other artwork, but if the building was constructed during the 1930s and

early '40s, you may find works created by some of the best artists of that time. The art, and construction of the post offices where it resides, were part of Franklin D. Roosevelt's promise when he accepted the Democratic nomination for president in 1932: "I pledge myself to a new deal for the American people. This is more than a political campaign. It is a call to arms."

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

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

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

In Clare, for example, the mural depicts

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



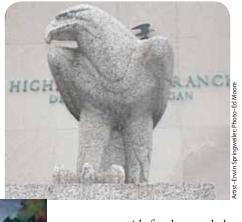
Michigan New Deal Post Office Art:

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

by Allan Thomas in 1938.

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

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



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

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

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

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

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

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

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

Making Your Retirement **Money Last**

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

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

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



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

withdraw each year, and 15 percent planned on drawing 10 percent. Is that too much? The MetLife Mature Market Institute says financial professionals advise withdrawing no more than 4 to 6 percent each year in retirement. In "The 2011 MetLife Retirement Income IQ - A Survey of Pre-Retiree Knowledge of Financial Retirement Issues," 56 percent of participants correctly responded that they could withdraw about \$600 monthly from a \$100,000 nest egg to last for 30 years. Alarmingly, the other 44 percent incorrectly said they could withdraw significantly higher amounts—from \$800 to \$1,200 monthly—and still have their savings last.

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

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

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

- Doreen Friel

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

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

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

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

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

The Future of Rural **Mail Delivery**



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

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

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

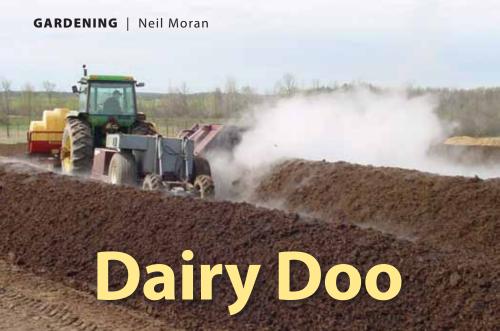
Access to the retail lobby and P.O. boxes will remain unchanged, and a town's zip code and community identity will be retained.

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

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

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

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



Morgan Composting is home to this designer compost suitable for farms, lawns, gardens, orchards, greenhouses and

vineyards. Learn more at dairydoo.com.

100% Organic!

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

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

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

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

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

Dairy Doo boosts healthy plants by

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

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

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

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

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

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

The Morgan family understands econom-

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

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

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

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

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

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

CHOCOLATES TO LOVE

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

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



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

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

Boulevard Market, **Tecumseh**

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

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

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

McDonald's Homemade Candies, Muskegon

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

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

Sayklly's Confectionery and Gifts, Escanaba

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

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

The Sweet Shop, Cadillac

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

Grocer's Daughter Chocolate

create a one-of-

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

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

Kilwins, Petoskey

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

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

CHOCOLATIERS:

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

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

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

McDonald's Homemade Candies, Muskegon

mcdonaldscandies.com, 231-773-0319

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

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

You Can't Make Me!

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

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

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

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

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

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

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

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

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

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

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

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

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

So what kinds of questions can build relationships?

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

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



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

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

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

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

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



'Clear the Air' for Efficient Heating, Cooling

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

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

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

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

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

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

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

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

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

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

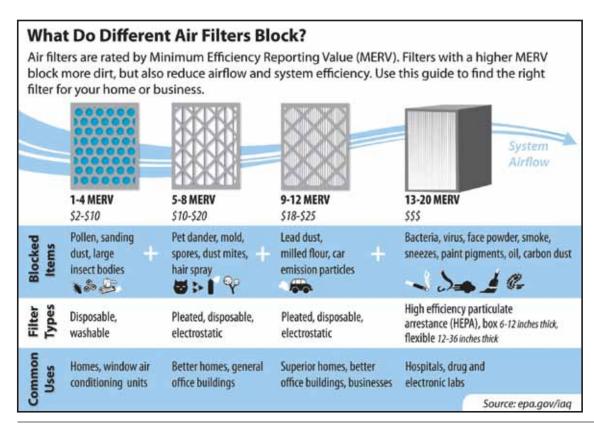
ing Value (MERV) that gauges how well they block debris. A MERV 6 or higher is recommended.

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

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

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

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





Chocolate!

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

Mock Ice Cream Sandwiches

(Not frozen; pictured above)

1 small box instant fat-free sugar-free white chocolate pudding mix 8 ozs. cream cheese (or a little less) 1 box chocolate graham crackers 1 extra-large container Cool Whip®

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

Marie Zapf-Taylor, Traverse City

Fudge Sundae Pie

1½ c. evaporated milk 1½ c. semisweet chocolate chips 1½ c. miniature marshmallows vanilla wafers

1½ qts. vanilla ice cream

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

Jean Alexander, East Jordan

Chocolate Macadamia Nut Biscotti

1 package devil's food cake mix 1 stick butter (margarine), melted 1 c. flour

1/2 c. macadamia nuts, walnuts or pecans

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

Store in closed container or freeze. They can also be dipped in melted chocolate and nuts. Mary Ann Schultz, Scottville

Mocha Truffles

16 oz. semisweet baking chocolate 2/3 c. sweetened condensed milk 1 T. chocolate-coffee liqueur or 1 T. raspberry liqueur

1/4 t. almond extract cocoa for dusting

chopped macadamia nuts or chopped toasted almonds

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

Nancy Abbott Wilson, Traverse City

Michelle's Famous **Chocolate Cake**

4 eggs 1/2 c. vegetable oil 1/2 c. warm water 1 large (5.9-oz.) box chocolate pudding mix 1 chocolate cake mix 1 c. sour cream 12 ozs. chocolate chips powdered sugar Preheat oven to 350°. Grease and flour a bundt pan. Beat eggs; add oil and water, and beat after each ingredient. Add pudding mix, beat; add sour cream, beat. Then add cake mix and beat for 4 minutes; fold in chocolate chips. Pour into pan and bake for 45 to 65 minutes. Cake is done when edges separate from the pan and the center is firm to touch. Turn over onto a platter and cool on rack for 30 minutes. Do not frost, but dust with powder sugar before serving.

Brenda Ruddy, Eagle

Mounds Cake

1 (2 layer size) chocolate cake mix Filling:

1 c. evaporated milk 1 c. sugar

24 large marshmallows 14-ozs. shredded coconut

Frosting:

1/2 c. evaporated milk

1½ c. sugar 1/2 c. butter

1½ c. chocolate chips

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

Janice Harvey, Charlevoix

Deluxe Chocolate Marshmallow Bars

3/4 c. butter, softened 1½ c. sugar 3 eggs 1 t. vanilla extract 1 1/3 c. all-purpose flour 3 T. baking cocoa 1/2 t. baking powder 1/2 t. salt

1/2 c. chopped nuts, optional

4 c. miniature marshmallows 1 1/3 c. semisweet chocolate chips

1 c. peanut butter

3 T. butter

2 c. Rice Krispies®

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

Virginia Rubingh, Ellsworth

Chocolate Chip Pie

1/2 c. margarine, melted 1 c. sugar 1/2 c. flour 2 eggs 1 t. vanilla 1/2 t. salt

6 ozs. chocolate chips

1/4 c. butterscotch chips

1 c. chopped nuts

1 unbaked 9-inch pastry shell

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

Mary Riedel, Fort Wayne, IN

Instant Cocoa Mix

1 8-qt. box dry milk powder 1 12-oz. jar non-dairy creamer

1 16-oz. can instant chocolate flavored drink

11/4 c. powdered sugar

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

Denise Halgren, Niles

Chocolate Cherry Cheesecake Dip

1/2 c. unsalted butter, melted 1/4 c. brown sugar, packed

1 t. almond extract

8 ozs. cream cheese, softened

1/2 c. powdered sugar

3/4 c. miniature semisweet chocolate chips

1/4 c. dried cherries

3 T. sliced almonds, lightly toasted

Melt butter over medium heat. Add brown sugar and stir until thoroughly dissolved. Remove from heat and add almond extract; let cool. Cream together the cream cheese and powdered sugar; add in cooled butter mixture and mix thoroughly. Fold in chocolate chips and cherries. Spoon into serving dish and set aside. Toast almonds in a pan over medium

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

White Chocolate Crispy Candy

1½ lbs. white chocolate, almond bark or dark chocolate

1 c. crunchy peanut butter

2 c. salted peanuts

2 c. mini marshmallows

3 c. Rice Krispies

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

Chocolate Mess

1 chocolate cake mix

3/4 c. oil

4 eggs

1 pint sour cream

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

Geralyn Guild, Grand Ledge

Brownies

2 c. sugar

1/4 c. cocoa

1 c. melted butter

4 eggs

2 t. vanilla

1½ c. flour

1 t. salt

1/2 c. nuts and/or chocolate chips (optional)

Frosting:

6 T. butter

3 T. cocoa

4 1/2 T. milk

3 c. powdered sugar

3/4 t. vanilla

1/2 t. salt

3/4 c. chopped pecans

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

KaLyn Litwiller, Carson City

Photography by: 831 Creative



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

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

Ways to Save Energy at Work

Rebates and easy improvements offered through the Energy Optimization program at Midwest Energy can benefit any size business.

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

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

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

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

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

Retire screen savers and turn off com-6 Retire screen savers and the puters/printers each workday. Modern computer monitors no longer require screen savers to prevent image burns; set computers to sleep after 20 minutes of inactivity. Controls can automatically turn **Questions?**

off employee computers afterhours. **EO rebates:** Computer network energy management software.

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

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

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

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

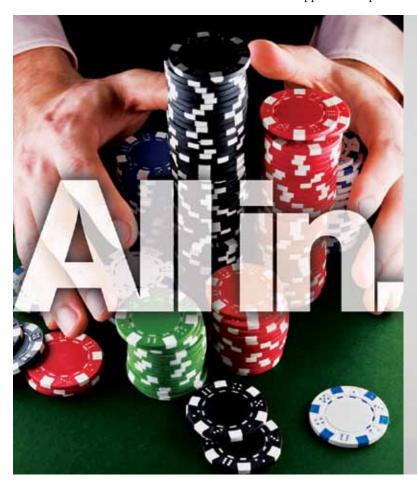
Reduce hot water use. Install 1.5 gallon-per-minute aerators that thread into faucets. If your company uses a lot of boiling water, recover heat from other places in your building to

pre-heat water.

Call Customize it. After 877-296-4319 you've had success with easy improvements, implement solutions specifically related to your business. Project resources: energy efficiency

professionals, the EO program, and Midwest Energy. **EO rebates:** Larger rebates for custom projects.

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



Energy efficiency is a sure thing.

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

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

ONLINE: michigan-energy.org





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



2013 College Scholarship Application

HIGH SCHOOL SENIORS whose parents or guardians currently receive monthly electric service from Midwest Energy Cooperative, and whose primary residence is in Midwest's service area, may apply for one of four \$1,000 college scholarships to be presented in spring 2013.

Selection for the scholarship is based on academic performance, extracurricular activities, community involvement and/or employment, and honors and awards. Applicants will also be asked to submit a short essay. A minimum current cumulative grade point average of 3.5 on a four-point scale is required, and an official transcript will need to be submitted for final approval. You may add additional attachments for the questions below, if necessary.

Scholarship applications and all pertinent information must be postmarked by Friday, March 15, 2013, and mailed to P.O. Box 127, Cassopolis, MI 49031. Winners will be notified in late April. Interested students should complete the following form or visit TeamMidwest.com to apply online.

For more information, please contact Lori Ruff at 800-492-5989, ext. 1139, or by email at lori.ruff@teammidwest.com.

A. Personal Information	
Name	Midwest Account #
Address	City / State / Zip Code
Phone Number	Email
High School	Current Cumulative GPA
List academic accomplishments, extracur	ricular activities, community involvement and/or employment, and honors and awards:

B. Essay

MIDWEST ENERGY, both as a company and a family of employees, is strongly driven by a set of four core values that guide our efforts and decision making in our daily work on behalf of our members and customers. Those values are Integrity, Passion, Innovation and Community. Why are values important for individuals and businesses, and what value(s) drive your life as a student, young adult and member of your community?

Please provide an essay of no more than 250 words about the role of values in your own life.

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

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

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

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

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

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

Shooting Preserves

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

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

Shooting preserves typically stock ringnecked pheasants and bobwhite quail. Hunters pay for as many birds as they want planted, then get after them. Membership clubs, like Haymarsh, often allow members to hunt for "scratch birds"—those that haven't been harvested by the parties that bought them—whenever the fields are not in use by paying clients.

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

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

The standard shooting preserve operates from Aug. 15 until April 30, which allows hunters to work and condition their dogs before bird season opens and continue after it closes. A number of preserves operate year-round, but they are only allowed to offer shooting for birds that are not available in the wild in Michigan during the off-season chukar partridge, Tennessee red quail, and exotic pheasants. The off-season hunters are invariably dog enthusiasts, either owners or trainers, who want to work their canines all year long.

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

> business, Trinklein says, as many people with handicaps are taking advantage of this opportunity.

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

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



Upgrade Garage Door for Comfort, Efficiency, Safety

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

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

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

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

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

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

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

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

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



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

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

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

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

Companies with efficient choices:

Amarr Garage Doors

800-503-3667, amarr.com

800-225-6729, clopaydoor.com

Overhead Door

800-929-1277, overheaddoor.com

Raynor Garage Doors

800-472-9667, raynor.com

Wayne-Dalton

800-827-3667, wayne-dalton.com

Owens Corning insulation kit 800-438-7465, owenscorning.com skin with a wood grain molded into the surface that looks identical to stained wood. Another option is an embossed, simulated wood finish that's painted on.

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

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

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

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



Protect Against Power Surges

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

How does a power surge cause damage?

First, what is a surge?

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

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

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

How can I protect my property?

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

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

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

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



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

vour sensitive electronics.

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





Energy Efficiency

Tip of the Month

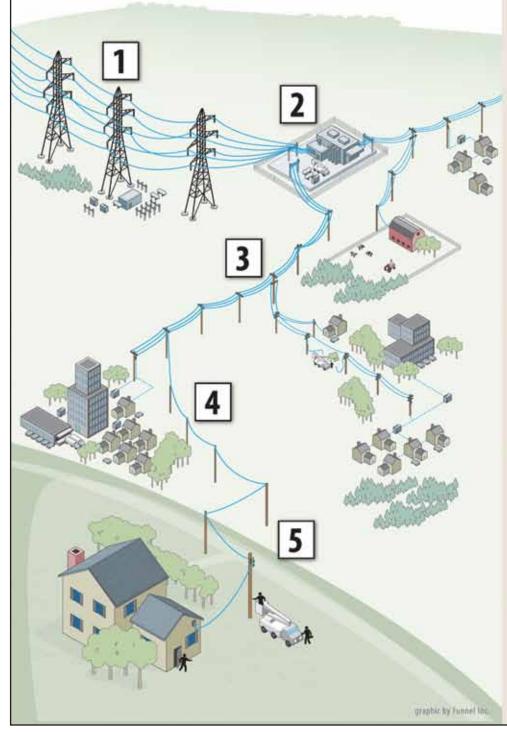
Did you know a computer can draw as much electricity as a new refrigerator? Turn it off when not in use or switch on its energy-saving mode. Also, cell phone and MP3 player chargers as well as plasma TVs and entertainment centers pull power even when they're off. Unplug these and other appliances to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

Source: Touchstone Energy® Cooperatives

Powering UP

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

Here's what's going on if you find yourself in the dark.



1 High-Voltage Transmission Lines

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2 Distribution Substation

Each substation serves hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself, or if problems exist down the line.

3 Main Distribution Lines

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

4 Tap Lines

If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools, and homes.

5 Individual Homes

If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issues.



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

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

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

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

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

Marrying into this profession isn't easy, either. In my own on-the-line days, I will never forget the time I got called out for an outage repair on Christmas Eve at 4 p.m. in subzero weather. When I got home at 1 a.m. on Christmas Day, my wife had a box waiting for me that was stamped "Some Assembly Required," and was to be a gift for our kids. "Some assembly" turned out to be 187 pieces that had to be constructed. I got it all put together by 4 a.m., the kids got up at 5, and I got called back out at 8:30 a.m.

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

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

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

Joe McElroy is the safety and loss control director for the Michigan Electric Cooperative Association (MECA). McElroy and Dan King, MECA safety instructor, provide over



200 safety training sessions annually, including first aid and CPR.

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



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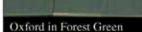
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