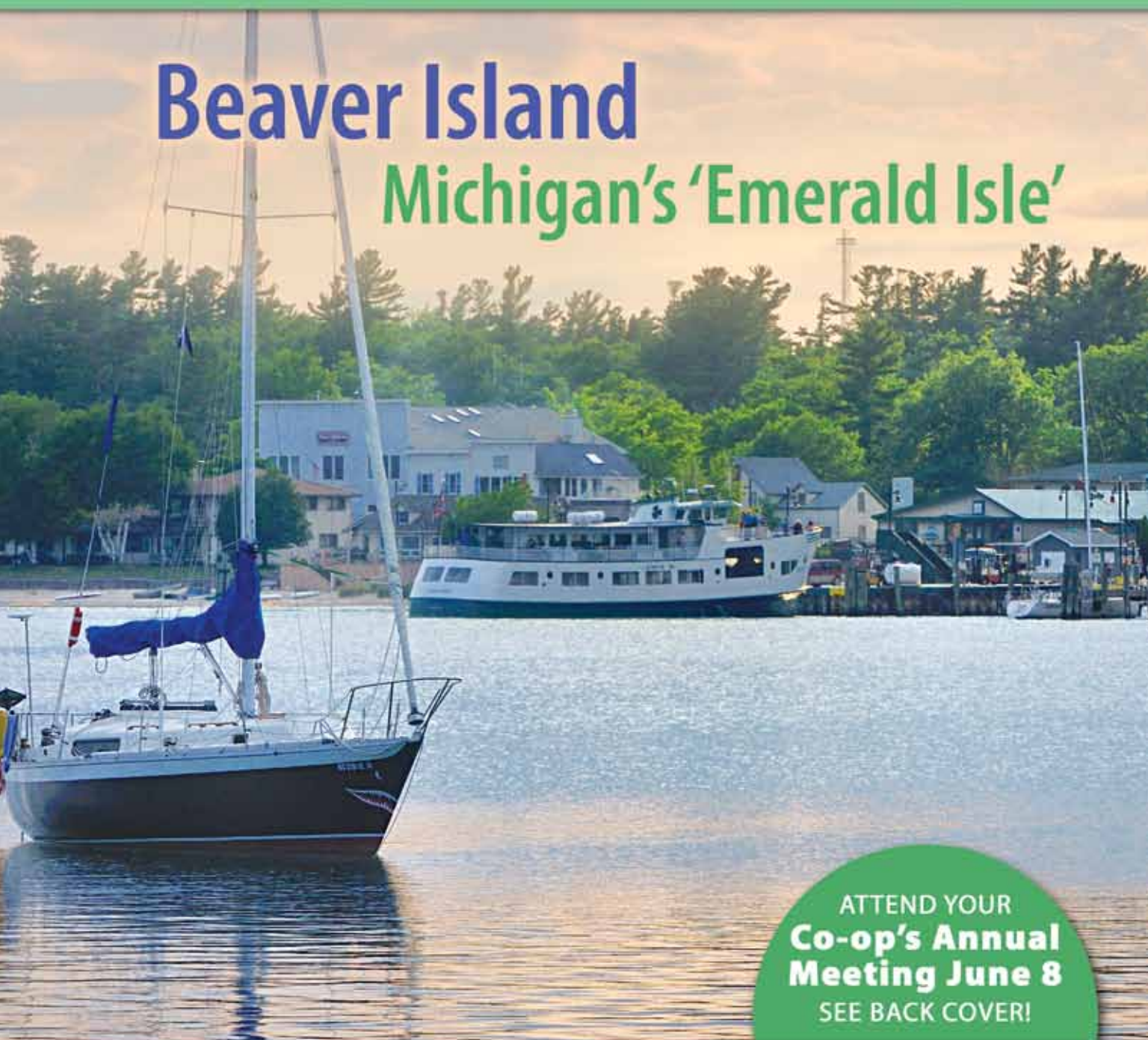


# Michigan COUNTRY LINES

## Beaver Island

Michigan's 'Emerald Isle'



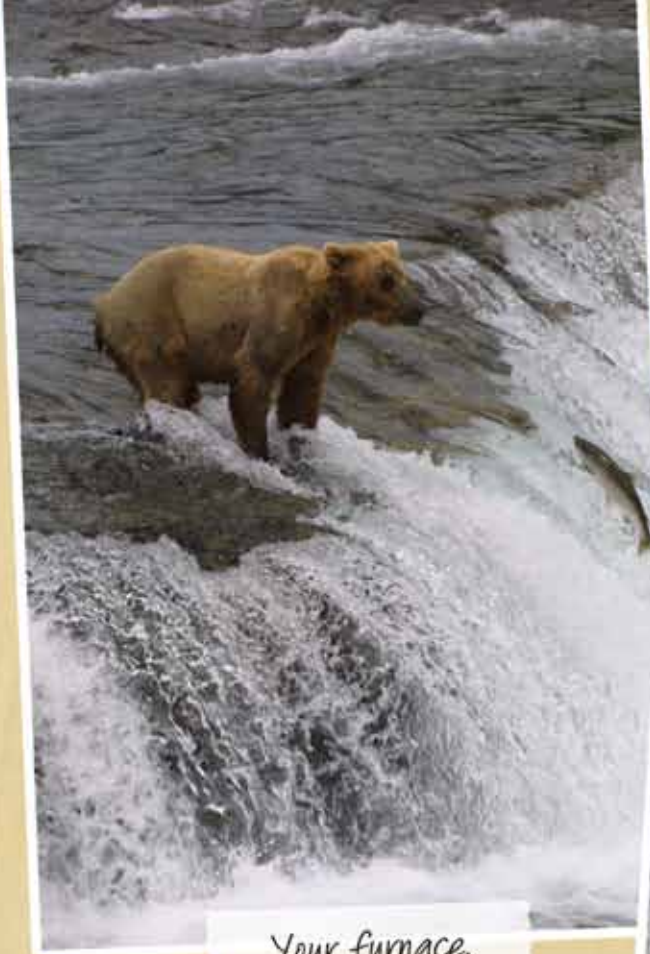
ATTEND YOUR  
**Co-op's Annual  
Meeting June 8**  
SEE BACK COVER!

**2** Vote For Directors  
At Annual Meeting

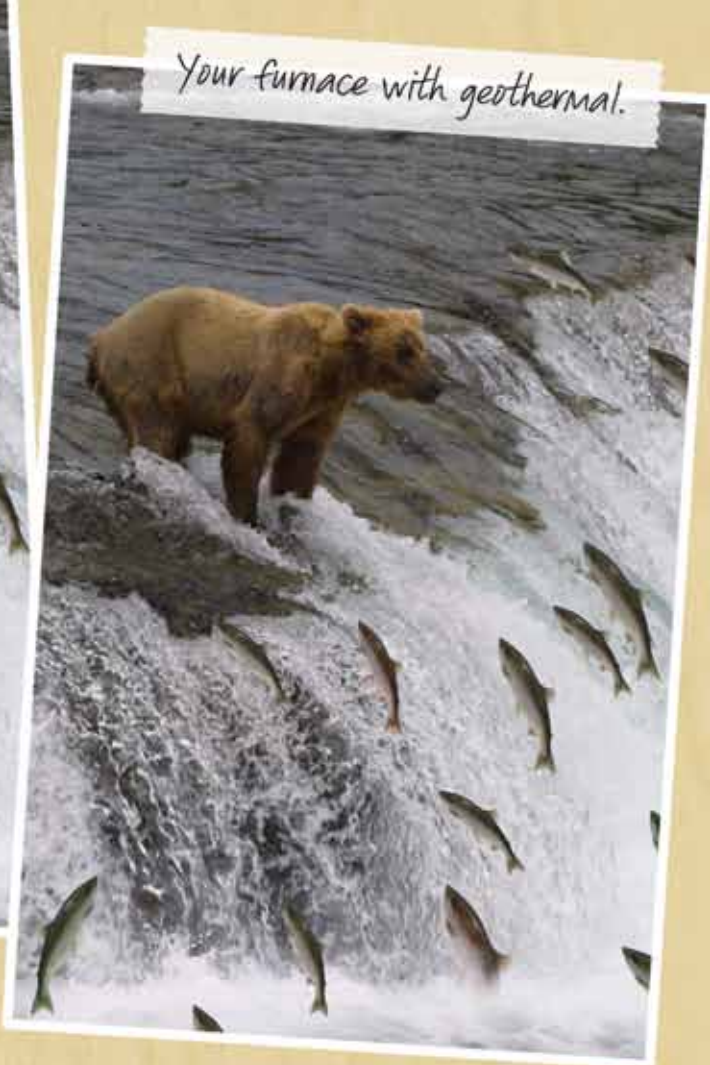
**6** Your Co-op's  
Financial Statements

**18** Recycle Old Appliances  
And Earn A Rebate





*Your furnace.*



*Your furnace with geothermal.*



## Take what you've got, and make it even better.

A WaterFurnace geothermal split system works with **your existing furnace** to enhance your comfort and savings. It's smart enough to heat your home using the most economical fuel for any situation - whether that's fossil fuel or the **clean, renewable energy** in your yard. Even better, it also provides **savings up to 70% on cooling in the summer and hot water all year round**. And because WaterFurnace geothermal systems **don't use combustion or burn any on-site fossil fuels**, they help ensure your children will enjoy scenes like the one above. For more information, contact your local WaterFurnace dealer today.

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Cooperative  
Association**



Photo - John Lowrey

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Photo - 831 Creative

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## YOUR CO-OP

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\*Not in all editions

## On the Cover

This serene shot of Beaver Island's Paradise Bay also shows the *Beaver Islander*, a smaller, older ferry boat, at her berth where she is most of the time because the newer *Emerald Isle* carries the majority of passengers.

Photo - Jeffrey Cashman, Island Design



Michigan's Electric  
Cooperatives  
countrylines.com

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**POSTMASTER:** SEND ALL UAA TO CFS.

**Letters to the editor** should be sent to Country Lines, 2859 W. Jolly Rd., Okemos, MI 48864. Phone 517-913-3531. Email: gknudtson@meca.coop.

Association officers are **Tony Anderson**, Cherryland, chairman; **Ken Swope**, Midwest Energy, 1st vice chairman; **Robert Schallip**, Cloverland, 2nd vice chairman; **Eric Baker**, Wolverine Power, secretary-treasurer; and **Brian Burns**, PIE&G, past chairman. **Craig Borr** is president and CEO.

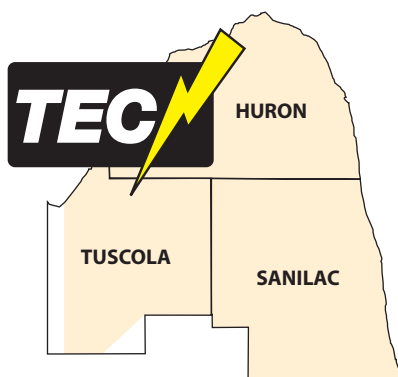
Unsolicited letters, photos and manuscripts are welcome. *Country Lines*, however, will not be responsible for their safe keeping or return.

**The appearance of advertising does not constitute an endorsement of the products or services advertised.**

**Change of Address:** Please notify your electric cooperative. See page 2 for contact information.







## Thumb Electric Cooperative

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Uby, MI 48475-0157

1-800-327-0166 or 989-658-8571

E-mail: tec@tecmi.coop

www.tecmi.coop

### BOARD OF DIRECTORS

#### HURON COUNTY

**Randall Dhyse** Treasurer  
Kinde

**Beth McDonald** Secretary  
Bad Axe

**Donald Wolschleger** Vice President  
Harbor Beach

#### SANILAC COUNTY

**Leonard Briolat** Director  
Uby

**Kim Nunn** Director  
Croswell

**Duane Kursinsky** Director  
Sandusky

#### TUSCOLA COUNTY

**Carl Cousins** Director  
Millington

**Karl DeSimpelare** Director  
Unionville

**Louis Wenzlaff** President  
Kingston

**Dallas Braun** General Manager

#### PAYMENT STATIONS

##### Huron County

Bad Axe – Northstar Bank

Pigeon – Northstar Bank

##### Tuscola County

Akron – Northstar Bank

Caro – Northstar Bank

Mayville – Mayville State Bank

Millington – Mayville State Bank

Visit Thumb Electric's website:  
**www.tecmi.coop**

# Three Director Positions Open

*See back cover for annual meeting details  
and voting information!*

## HURON COUNTY

### Randall Dhyse (Incumbent)



Randall Dhyse

Randall Dhyse owns and operates a crop and livestock operation in northern Huron County, in partnership with his brother. He has been a member of Thumb Electric Cooperative since 1987.

Randall has lived in Huron County his entire life, except for time spent attending Northern Michigan University and Michigan State University. He and his wife, Mary, have three grown sons.

Randall has served on Thumb Electric's board of directors since 1999. He has also served on several community boards and is a member of St. Peter's Lutheran Church.

As a TEC board member, Randall has strived to stay informed and understand the issues which affect TEC as your energy provider. Representing the needs of co-op members and continuing to have Thumb Electric as a reliable and stable source of electricity will be Randall's goals.

### Lawrence Iseler



Lawrence Iseler

Lawrence Iseler was born and raised in Huron County, living in Bloomfield and Huron townships. Lawrence obtained his Bachelors of Science degree from Michigan State University and was owner/operator of Iseler Dairy Farm Inc., along with his brothers. Iseler Dairy milked 900 cows in a double 24 parallel parlor, farmed over 2,000 acres and managed more than 20 full and part-time employees. He and his wife currently own 600 acres, which is leased to Rathmourne Dairy.

Lawrence and his wife Maryann have been Thumb Electric Cooperative members since 1975. They have a daughter Amy, son-in-law Ryan, granddaughter Grace, and son Timothy. Lawrence is active in the community,

serving the Port Hope United Methodist Church as Sunday school superintendent and teacher, lay leader, board chairperson, bible study leader, and delegate to the annual conference. He served as a board member of the Port Hope Community Schools for 20 years including 18 as chairman. He also was a half-day volunteer at the school for seven years. Lawrence has also been active with the Michigan Milk Producers Association, serving as the Bad Axe local delegate and vice chairman, district delegate and chairman, and delegate to the annual meeting.

## SANILAC COUNTY

### Kim Nunn (Incumbent)



Kim Nunn

Kim Nunn was born and raised in the Croswell area and has been a TEC member since 1978. Kim graduated from Central Michigan University with a Bachelor of Science degree. He currently works for Helena Chemical Company in

sales of agricultural products.

Kim has served on TEC's board of directors since 1987, and is currently president of Thumb Energy Services Corporation.

Kim is also a member of Croswell United Methodist Church, is currently a director of the Croswell Fair board, and has served on the Fair board since 1986. He is also a director on the Mid Thumb Bowling Association.

Kim and his wife, Cindy, have been married for 35 years and have two children and one grandchild.

As a board member, he will continue to inform members about the latest technologies and rural communications, making sure an adequate supply of electricity will be available at a reasonable price, and continue to ensure that co-op member interest is taken into consideration when making board decisions. He also feels TEC should offer new services to members, if good for the co-op's well-being.

Keeping the lights on will always be a high priority to Kim.



## Your vote counts!

### TUSCOLA COUNTY

#### Louis Wenzlaff (Incumbent)



Louis Wenzlaff

Louis Wenzlaff retired in January 2013 after 23 years as administrator of Sanilac County Medical Care Facility in Sandusky, Mich. Previous to that, he was the chief executive officer of Kingston State Bank for 22 years. In addition, he

is a part-time farmer.

Raised in the Kingston area, Louis has been a member of Thumb Electric since 1958. He has served on TEC's board of directors since 1977, and since 1988 has represented the co-op on the Michigan Electric Cooperative Association Board of Directors. He is currently TEC's board president. Louis is a graduate of Central Michigan University with a business degree.

He is also a member of Kingston United Methodist Church and the Sandusky Lions Club. Louis and his wife, Sharon, have five children and six grandchildren.

As a board member, his goals are to help ensure that the co-op runs efficiently, reliable service is provided to all members at a reasonable price, the cooperative has an adequate and economical power supply, lines are kept updated, and employees are meeting or exceeding the members' needs.

#### Keith Wood



Keith Wood

Keith Wood has lived most of his life in Tuscola County, including the past 28 years in Wells Township.

Keith is owner/operator of the Wood Family Dairy Farm, along with his wife and children.

The farm has been in operation since 1985 and he has been a member of Thumb Electric Cooperative since establishing the farm at that time. He farms approximately 400 acres—mainly corn, hay and a small amount of soybeans—along with

### Watch Your May Electric Bill For Capital Credit Refund!



Because electric co-ops operate at cost, any excess revenues, called margins, are returned to members in the form of capital credits. Thumb Electric Cooperative member-owners will see the benefits of cooperative principle #3 (Members' Economic Participation) on their May electric bills as a credit on a line item called "Patronage Refund."

Over \$488,000 was applied to members' electric bills who had service during 1979, 1980, 1981 and 2012. Since retiring patronage capital, over \$5,920,909 has been returned to the co-op's members.

### Nominating Committee Report

The report of the 2013 Nominating Committee which met in Ubly, MI, at 10:45 a.m. on March 25, 2013, to select nominees for the position of director of Thumb Electric Cooperative. Nominees for one director position from Huron, Sanilac and Tuscola counties are as follows:

#### Huron County:

Randall Dhyse, Incumbent  
Lawrence Iseler

#### Sanilac County:

Kim Nunn, Incumbent

#### Tuscola County:

Louis Wenzlaff, Incumbent  
Keith Wood

These names shall be placed on the Annual Meeting ballot in accordance with Article III, Section 3, of the Cooperative Bylaws.

*Dated: March 25, 2013  
Lynn Morell, Chairperson*

the dairy operation.

Keith and his wife, Jane, have two daughters and a son, and five grandsons and a granddaughter. Keith has been a long-time member of the Michigan Milk Producers Association (MMPA) and was a long-time member of the advisory board. As a member of MMPA, his family often volunteers at local school events.

If elected, Keith would see that Thumb Electric Cooperative continues its fast, courteous service; reliability of power; and continues to make sensible upgrades to the system.



*Receive a  
\$10 credit!*



**Attend Thumb Electric's  
Annual Meeting and  
receive a \$10 credit on  
your July bill! \***

**When:**

**Saturday, June 8, 2013**

**Where:**

**Cass City Park**

**Time:**

**Registration begins at  
9 a.m.**

**Prizes • Entertainment  
Lunch • Bucket Rides,  
and more!**

*See back cover for annual  
membership meeting details.*

#### \* \$10 Annual Meeting Bill Credit Eligibility

1. Only the member, spouse or child of the member over age 18 who lives with the member and presents a properly-executed proxy can receive the \$10 credit.
2. The member or their eligible proxy representative must be registered prior to the collection of votes at approximately 11:15 a.m. Anyone arriving after the voting process is completed will not receive the credit.
3. One credit per membership.

## Letters & More

Reader letters, electricity is a good value, Mystery Photo, energy efficiency in churches, and more. It's all here on your Reader's Pages.



### Mystery Photos

Well done magazine. Excellent regarding co-op and energy issues, and even more so, it has introduced us to info on unknown gems of people, places, things in this (shhhhh...) One-of-a-Kind(!) state.

Some of the best discoveries are from our reading more about any Mystery Photos that we're unaware of. But, I've missed some over the years and wonder if there is an archive of them or if there could be? Would be wonderful to have an online source to look back

at past years of "Mysteries." It takes us to places we might not know or might be just around the corner, but waiting to be discovered. Thanks again for a great resource.

— Verjean Mirrieles, Shelby  
Great Lakes Energy Co-op

**Editor's Note:** *Thanks for reading with us. At countrylines.com Mystery Photos can be seen in archived issues back through 2010.*

### Fish Decoy Carver

A perfect time to stop by Dave Kober's wood shop [April issue/Michigan Made products series], heading to McGuire's for my husband's plumbing inspector's seminar.

Dave greeted us at the door [of his Wooden Fish Gallery] and showed us his awesome fish carvings and his room of collectable fishing lures. He was so kind and we saw how proud he is of his carving talent in his conversation.

As we left on a snowy and icy day in late April, I even got a nice picture of Dave and I — well worth the stop!

— Tom & Jill Katich, Waterford  
Presque Isle Electric & Gas Co-op

## Costs for Consumer Goods Climbs

Popular demand and short supply drives the cost of everyday necessities higher. Some price tag changes—like the cost to fill your car's gas tank—are obvious to anyone driving down the road. Other increases at the grocery store are more subtle but still impact your family's bottom line. Compare the average price increase of a few household expenses to see how the rising cost of electricity stacks up.

The cost for a gallon of unleaded gasoline shot up 11.1 percent on average every year between 2002 and

2012, according to the U.S. Bureau of Labor Statistics. Eggs don't go over easy—the cost for a dozen eggs increased 7.8 percent. Bakers watched the price of flour rise 5.7 percent, and apples felt the crunch with a jump of 4.8 percent—every year.

The cost of electricity grew at a slower pace—3.2 percent a year, on average. The U.S. Energy Information Administration (EIA) reports homeowners across the nation pay an average of 11.7 cents per kilowatt-hour (kWh). In Michigan, electric cooperatives also keep costs affordable—the

### Electricity Remains a Good Value

The cost of powering your home rises at a slower pace than expenses like gas and groceries. Compare the average price increase of these expenses each year over the span of a decade, and the value of electricity shines.



**HOW TO SEND A LETTER** Readers are encouraged to submit thoughtful, courteously-worded letters, and we print as many as possible in the space and time allowed.

Country Lines reserves the right to print letters at the publisher's discretion, based on length, space and content, and to edit slightly for space and facts. Please limit comments to 240 words or less. Submit by posting online at countrylines.com, email gknudtson@meca.coop, or mail to: Editor, Country Lines, 2859 W. Jolly Rd., Okemos, MI 48864.

### HOW TO CHANGE YOUR MAILING ADDRESS

Contact your electric co-op—they maintain the mailing list. See page 2 for your co-op's contact information.



### ◀ DO YOU KNOW WHERE THIS IS?

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

**We do not accept Mystery Photo guesses by phone!** Email [mysteryphoto@countrylines.com](mailto:mysteryphoto@countrylines.com), or send by mail to Country Lines Mystery Photo, 2859 W. Jolly Rd., Okemos, 48864. Include your name, address, phone number and name of your co-op. Only those sending complete information will be entered in the drawing. The winner will be announced in the July/August 2013 issue.

The March contest winner is Judy Schaefer of Jackson, who correctly identified the photo from McCourtie Park in Sommerset Center, Mich.



March photo



average price for power is 13.3 cents per kilowatt-hour.

Unlike eggs or apples, electricity is a 24-hour-a-day commodity. Despite energy efficiency advancements, the average household uses more electronic gadgets—and needs more power to operate them—every year.

In the past 30 years, the amount of residential electricity used by appliances and electronics has increased from 17 percent to 31 percent according to the Residential Energy Consumption Survey by EIA. More homes than ever have major appliances and central air conditioning. Digital video recorders (DVRs), computers, and multiple TVs are common.

Your local electric cooperative works hard to keep your electricity safe, reliable and affordable. But you also play a role in the price of your power. Just as you might cut back on eggs if your budget is tight, we can work with you to cut your monthly electric bill. See how little changes add up at TogetherWeSave.com.

— Sources: U.S. Bureau of Labor Statistics, U.S. Energy Information Administration

## Energy Efficiency

### Tip of the Month

Properly installed shades can be one of the most effective ways to improve windows' energy efficiency. Lower them during summer; in winter, raise during the day and lower at night on south-facing windows. Dual shades, with reflective white coating on one side and a heat-absorbing dark color on the other, can be reversed with the seasons and save even more energy. Learn more at EnergySavers.gov.

Source: U.S. Department of Energy



## Interfaith Group Helps Churches 'See the Light' of Energy Efficiency

**C**an the city of Detroit be saved? That is a difficult question, but there are a number of people and organizations trying to make that happen, and I want to tell you about one of them.

I am vice president of Michigan Interfaith Power and Light (IPL). This is an organization that promotes energy efficiency and renewable energy to houses of worship all over Michigan. We currently have about 200 churches that are members with over 150,000 people in their congregations. Our board has a priest, imam, nun, Jew, Quaker, Hindu, and non-believer on it. Michigan was the third state in the U.S. with an IPL, and today there are now over 40 states with IPLs.

In 2011, we received a grant from Detroit Edison to improve churches in downtown Detroit. In the past, we have done a number of energy audits for churches, but when we went back two years later, we found that none of the recommendations were done. Churches were too busy with other matters or didn't have the funds to make the suggested energy efficiency improvements. Organizations in Michigan have done thousands of these audits, but an energy audit itself has never saved one penny on a utility bill—only implementing the audit recommendations can save money on the bill.

Therefore, we used a different model. In the updated program, Michigan IPL not only performed the audits, but subcontracted out the improvements and monitored the results. Basically, we provided a full-service program from soup to nuts. The churches' only job was

Photo, from left: Frank Wilhelme, Michigan Interfaith Power and Light advisory board member; Temple Kol Ami members David Henig, Rhonda Kotzen, Kineret Gable, Rabbi Ariana Silverman and Sara Kravitz; and Larry Kaufman, Michigan Interfaith Power & Light vice president. The Temple received an award from IPL for their energy efficiency efforts.

to join Michigan IPL and provide us with utility bills to monitor the results.

A year later, the results are stunning. The \$40,000 investment in the 50 churches has resulted in over \$108,000 in energy savings in the first year. That is money the churches can use to feed the poor and help the needy, and this savings will continue every year as long as the churches are open.

We have also received a number of thank-you letters from these churches, as the lighting is now improved and the comfort increased, and it has been a huge customer satisfaction measure for a minimal investment.

Another sidebar is that Michigan is now ranked No. 1 in the country for the most houses of worship that are Energy Star® certified. That's one more step to moving Michigan forward.

Michigan IPL provides a number of services to churches all over the state, including the Upper Peninsula (visit [miipl.org](http://miipl.org) or contact me at [energyczar@sbcglobal.net](mailto:energyczar@sbcglobal.net)). So, keep the faith—there is help out there.

— Larry Kaufman, Executive Director  
Michigan Geothermal Energy Association

## Thumb Electric Cooperative Financial Statement Balance Sheets

December 31, 2012 & 2011

| Assets  | 2012                 | 2011                 |
|---|----------------------|----------------------|
| <b>ELECTRIC PLANT:</b>  |                      |                      |
| In service – at cost  | \$ 76,668,501        | \$ 75,433,853        |
| Under construction  | <u>1,395,722</u>     | <u>470,148</u>       |
| Total electric Plant  | 78,064,223           | 75,904,001           |
| Less accumulated depreciation   | <u>24,178,644</u>    | <u>23,236,636</u>    |
| NET ELECTRIC PLANT  | <u>53,885,579</u>    | <u>52,667,365</u>    |
| <b>OTHER PROPERTY AND INVESTMENTS:</b>  |                      |                      |
| Investments in associated organizations   | 1,473,752            | 1,437,640            |
| Investment in subsidiary  | 1,085,163            | 998,717              |
| Energy loans receivable   | 112,164              | 78,306               |
| Nonutility property   | 115,779              | 120,004              |
| Short-term investments – restricted   | <u>100,000</u>       | <u>100,000</u>       |
| TOTAL OTHER PROPERTY & INVESTMENTS  | <u>2,886,858</u>     | <u>2,734,667</u>     |
| <b>CURRENT ASSETS:</b>  |                      |                      |
| Cash and temporary cash investments   | 1,908,226            | 556,822              |
| Accounts receivable, less allowance for doubtful accounts of approximately \$423,446 and \$396,476 in 2012 and 2011 | 2,338,636            | 2,496,997            |
| Unbilled revenue  | 573,699              | 622,017              |
| Materials and supplies  | 1,025,676            | 859,605              |
| Prepaid expenses  | 126,895              | 71,292               |
| Interest receivable   | <u>9,201</u>         | <u>2,303</u>         |
| TOTAL CURRENT ASSETS  | <u>5,982,333</u>     | <u>4,616,036</u>     |
| <b>DEFERRED CHARGES</b>   | <u>29,486</u>        | <u>16,298</u>        |
| <b>TOTAL ASSETS</b>   | <b>\$ 62,784,256</b> | <b>\$ 60,034,366</b> |

### Equities and Liabilities

|  |                      |                      |
|--|----------------------|----------------------|
| <b>EQUITIES:</b>                                 |                      |                      |
| Memberships                                      | 164,305              | \$ 161,495           |
| Patronage capital                                | 21,715,009           | 20,656,335           |
| Other equities                                   | <u>753,088</u>       | <u>624,854</u>       |
| TOTAL EQUITIES                                   | <u>22,632,402</u>    | <u>21,442,684</u>    |
| <b>LONG-TERM DEBT, NET OF CURRENT MATURITIES</b> | <b>34,944,319</b>    | <b>33,346,416</b>    |
| <b>CURRENT LIABILITIES:</b>                      |                      |                      |
| Current maturities of long-term debt             | 1,557,189            | 1,486,667            |
| Note payable – line of credit                    | –                    | 72,223               |
| Accounts payable:                                |                      |                      |
| Purchased power                                  | 1,636,757            | 1,676,499            |
| Subsidiary                                       | 30,581               | 336                  |
| Other  | 768,070              | 790,190              |
| Accrued property taxes                           | 535,312              | 526,088              |
| Accrued payroll and vacation                     | 346,584              | 281,107              |
| Customer deposits                                | 144,780              | 135,127              |
| Other  | <u>87,553</u>        | <u>243,880</u>       |
| TOTAL CURRENT LIABILITIES                        | <u>5,106,826</u>     | <u>5,212,117</u>     |
| <b>DEFERRED CREDITS</b>                          | <u>100,709</u>       | <u>33,149</u>        |
| <b>TOTAL EQUITIES AND LIABILITIES</b>            | <b>\$ 62,784,256</b> | <b>\$ 60,034,366</b> |

### Statement of Revenue & Expenses Ending Dec. 31, 2012 & 2011

|  |                      |                      |
|--|----------------------|----------------------|
| <b>OPERATING REVENUES</b>                    |                      |                      |
| Electric sales                               | 17,476,104           | \$ 18,545,322        |
| Other sales                                  | <u>381,378</u>       | <u>253,498</u>       |
|  | <u>\$ 17,857,482</u> | <u>\$ 18,798,820</u> |
| <b>OPERATING EXPENSES:</b>                   |                      |                      |
| Cost of power                                | 8,913,366            | 9,926,992            |
| Generation                                   | 24,203               | 26,764               |
| Transmission                                 | 163,569              | 72,738               |
| Distribution – operations                    | 485,887              | 472,502              |
| Distribution – maintenance                   | 1,036,012            | 1,178,476            |
| Customer accounts                            | 659,314              | 604,666              |
| Customer service                             | 340,963              | 272,290              |
| Sales  | 15,263               | 19,090               |
| Administrative and general                   | 950,980              | 898,922              |
| Depreciation                                 | 1,845,007            | 1,828,570            |
| Taxes – property                             | 700,795              | 689,439              |
| Taxes – other                                | <u>17,144</u>        | <u>21,000</u>        |
|  | <u>15,152,503</u>    | <u>16,011,449</u>    |
| <b>OPERATING INCOME BEFORE FIXED CHARGES</b> | <b>2,704,979</b>     | <b>2,787,371</b>     |
| <b>FIXED CHARGES:</b>                        |                      |                      |
| Interest on long-term debt                   | 1,515,564            | 1,540,707            |
| Other interest                               | <u>12,742</u>        | <u>32,091</u>        |
|  | <u>1,528,306</u>     | <u>1,572,798</u>     |
| <b>OPERATING MARGINS AFTER FIXED CHARGES</b> | <b>1,176,673</b>     | <b>1,214,573</b>     |
| <b>CAPITAL CREDITS</b>                       | <u>109,991</u>       | <u>96,719</u>        |
| <b>NET OPERATING MARGINS</b>                 | <b>1,286,664</b>     | <b>1,311,292</b>     |
| <b>NON-OPERATING MARGINS:</b>                |                      |                      |
| Interest                                     | 102,363              | 47,707               |
| Income (loss) from subsidiary                | 4,080                | 73,498               |
| Other income (loss)                          | <u>16,498</u>        | <u>(33,573)</u>      |
|  | <u>122,941</u>       | <u>87,632</u>        |
| <b>NET MARGINS</b>                           | <b>\$ 1,409,605</b>  | <b>\$ 1,398,924</b>  |

## *Don't miss it!* Dueling Pianos Amazing musical talent!



**June 8, 2013**  
at the  
**Thumb Electric Annual Meeting**

**Cass City Recreational Park**

(See back cover for details on attending)

***"They perform with enthusiasm,  
humor, charisma and keep the  
crowd entertained the  
entire time...phenomenal!"***

## Notice of Annual Membership Meeting

The Annual Meeting of the members of Thumb Electric Cooperative of Michigan will be held at **Cass City Park, Cass City, MI, at 10 a.m. on June 8, 2013**, to take action on the following matters:

1. The reports on officers, directors and committees.
2. The election of one director from Huron County, one director from Sanilac County, and one director from Tuscola County to the board of directors of the cooperative.
3. All other business which may rightfully come before the meeting, or any adjournment or adjournments thereof.

*Dated: April 16, 2013  
Beth McDonald, Secretary*





# Thumb Electric Cooperative

## 75th Annual Meeting Minutes (2012)

The Seventy-Fifth Annual Meeting of the Members of the Thumb Electric Cooperative of Michigan was held at the Cass City Recreational Park in Cass City, Tuscola County, Michigan at 10:00 o'clock a.m. on Saturday, June 9, 2012, pursuant to call and notice thereof given to each member of the Cooperative and pursuant to the laws of the State of Michigan.

The meeting was called to order by Louis Wenzlaff, President of the Cooperative, and James Woodworth, attorney for the Cooperative, acted as secretary of the meeting and kept the minutes thereof.

The President introduced the members of the Cooperative's Board of Directors and Board Officers as follows:

|  |                |
|--|----------------|
| Louis Wenzlaff, President .....          | Tuscola County |
| Donald Wolschleger, Vice-President ..... | Huron County   |
| Beth McDonald, Secretary .....           | Huron County   |
| Leonard Briolat, Treasurer .....         | Sanilac County |
| Carl Cousins .....                       | Tuscola County |
| Randall Dhyse .....                      | Huron County   |
| Karl DeSimpelare .....                   | Tuscola County |
| Kim Nunn .....                           | Sanilac County |
| Duane Kursinsky .....                    | Sanilac County |

Also introduced were the General Manager Dallas Braun and James Woodworth, the Cooperative attorney.

The retirement of David Fritz long-time Member Services & Marketing Manager with 24 years of service was recognized.

The reading of the Notice of the Meeting and Affidavit of Mailing thereof to all the Cooperative members within the time prescribed by the Cooperative Bylaws was dispensed with; it having been published in *Country Lines*. A copy of the Notice and Affidavit is attached to these minutes and incorporated herein.

The Secretary reported that the members of the Cooperative present in person or by proxy had been checked by the registration of names of the members attending the meeting in person and the names of the members represented at the meeting by proxy and the names of their respective proxies, as said members entered the meeting room, and that more than one hundred fifty (150) members of the Cooperative were present in person, constituting a quorum of the members in accordance with the Bylaws of the Cooperative.

The Secretary also reported that members of the Cooperative were present at the meeting in person and that members were represented at the meeting by proxies, all of said members being named and described as to their county of residence and as to attendance in person or by proxy. The proxies were ordered filed in the records of the Cooperative.

The minutes of the Seventy-Fourth Annual Meeting of the Members were not read since a copy of same had been mailed to each of the members. There being no additions or corrections to those minutes, upon motion duly made, seconded and carried, said minutes were approved as drafted.

The Treasurer's Report to the Seventy-Fifth Annual Meeting was not read since a copy of same had been mailed to each of the members. There being no amendments thereto or questions upon the matters contained therein, upon motion duly made, seconded and carried, the report was approved as presented.

The Treasurer's Report published in "*Country Lines*", presented the 2011 financial statement which showed operating revenues of \$18,798,820 and expenses of \$17,584,248 resulting in an operating margin of \$1,214,572. Total assignable margins were \$1,398,924 for 2011. 2011 members' patronage capital accounts will be allocated over 7.4 cents on each dollar paid by TEC members. The 2011 general patronage retirement appeared as a credit on member's electric bills received in May 2012.

President Wenzlaff then introduced the Cooperative's General Manager, Dallas Braun. Manager Braun thanked the Cooperative employees for all their labors and efforts over the past year, with 3.5 years of No Lost Time accidents. He then reported on the Cooperative's financial status, rates, member services, marketing activities, patronage capital retirement, energy efficiency, interest, property taxes, construction and improvements. In closing, Manager Braun thanked the members

for their interest in their Cooperative and for their support.

After questions and answers on the General Manager's Report, the meeting was returned to President Wenzlaff, and upon motion duly made, seconded and carried, the General Manager's Report was approved as presented.

President Wenzlaff then gave the President's Report explaining growth of the Cooperative's total utility plant in 2011, increase in equity while maintaining competitive rates, member district meetings, patronage capital retirements, 2012's major construction projects, utility plant & upgrades, renewable energy, energy optimization program, renewable portfolio standard, tree trimming, taxes and legislation. Upon motion duly made, seconded and carried, the President's Report was approved as presented.

The next order of business was the election of three Directors. One from each county for three-year terms each. The meeting was turned over to the Cooperative attorney James Woodworth to conduct the election and voting.

Acting Chairman Woodworth appointed the following members as Inspectors of the Election, all of whom were sworn to the faithful performance of their duties by the Acting Chairman who is also a notary public:

| <u>Huron</u>       | <u>Sanilac</u>  | <u>Tuscola</u>     |
|--------------------|-----------------|--------------------|
| Gail Booms         | Oliver Wood     | Joe Greene         |
| Ivan R. Burkhard   | Marion Schiller | Michele Willoughby |
| Delphine Pawlowski | Leland Fischer  | James Hergenreder  |

The Nominating Committee Report was published in *Country Lines*. The Committee nominated the following for Directorships:

|                        |  |
|------------------------|--|
| <b>Huron County:</b>   | Donald Wolschleger ( <i>incumbent</i> )<br>Curt Watchowski |
| <b>Sanilac County:</b> | Leonard Briolat ( <i>incumbent</i> )<br>Edward Jakubiak    |
| <b>Tuscola County:</b> | Karl DeSimpelare ( <i>incumbent</i> )<br>Gary Wills        |

The Acting Chairman entertained further nominations from the floor for each Directorship in each county. There being no such nominations from the floor, upon motion duly made, seconded and carried, the nominations were closed. Each candidate was then introduced and invited to address the members for up to five minutes. Except candidate Watchowski who was attending a funeral.

The Acting Chairman then requested the members to vote upon their ballots for the respective Directorships. The Inspectors of the Election were requested to collect and tabulate the ballots. The meeting was returned to President Wenzlaff.

Representatives from the Michigan Electric Cooperative Association were introduced. Also introduced was State Senator Mike Green.

The President then asked if there was any old business to address. There being none, he asked for new business. There being none, he entertained a motion to adjourn. Upon motion duly made, seconded and carried, the business portion of the meeting was adjourned at 11:55 p.m. After adjournment, the early bird, children's and final prize drawing results were announced. Beth McDonald gave the invocation followed by lunch and entertainment by Dan Kramer—musical comedy.

After lunch and entertainment, the meeting was informally reconvened and turned over to attorney Woodworth who announced the results of the tabulation of votes which were as follows:

|                        |                        |     |
|------------------------|------------------------|-----|
| <b>Huron County:</b>   | Don Wolschleger .....  | 246 |
|                        | Curt Watchowski .....  | 67  |
| <b>Sanilac County:</b> | Leonard Briolat .....  | 163 |
|                        | Edward Jakubiak .....  | 152 |
| <b>Tuscola County:</b> | Karl DeSimpelare ..... | 183 |
|                        | Gary Wills .....       | 129 |

The elected Directors were declared to be Don Wolschleger from Huron County, Leonard Briolat from Sanilac County, and Karl DeSimpelare from Tuscola County.

# Colorful Beaver Island America's 'E



Photo – Jeffrey Cashman

**B**eaver Island's draw for most visitors is its remoteness. They say it can snap a vacationer from the real world in just a few minutes.

"You really feel like you've left the mainland and that you're on 'island time,' says Linda Gallagher, a frequent visitor. "Islanders make you feel like an old friend instead of a visitor."

One of the best ways to reach Beaver Island is the two hour-and-15-minute ferry ride from Charlevoix to St. James. The leisurely ride allows you to chat with islanders that call it home. They love to talk about their island and its relaxed way of life, and it's a great way to learn about interesting spots to visit.

You can also fly over in about 15 minutes (from Charlevoix) on Island Airways or Fresh Air Aviation, if you're in a hurry to slow down.

The Great Lakes' third largest island is home to about 650 year-round residents, many whose Irish immigrant ancestors made it a bustling 19th century fishing port.

The Irish were the first to arrive and settle at Whiskey Point, but in 1848, James Jesse Strang, a Mormon Church leader, brought his followers here after a split in the church, and Brigham Young took his followers to Utah.

Strang claimed that an angel visited and told him to seek a place surrounded by water with great forests. Beaver fit the bill, and the Irish were forced off the island when the "War of Whiskey Point" confrontation was won

by Mormons firing a cannon at an unruly gang gathered at the trading post.

Strang won a seat in the fledgling Michigan Senate and declared himself "King" of the island. But his reign was short-lived, as a revolt in 1856 left him dead. Some say it was sparked by jealous husbands when he began taking additional wives. When word of the revolt and Strang's death spread to the mainland, the Irish quickly returned and drove the leaderless Mormons off.

During their eight-year occupancy, however, the Mormons left it for the better, according to Steve West, head of the Beaver Island Chamber.

"They cleared and cultivated ground, built roads, farms, houses, and changed it from a wilderness to a civilized outpost, but never got to reap the benefits. Today, it's the Irish heritage that's celebrated on the island."

Beaver was blessed to be near some of the Great Lakes' best fishing grounds, and the Irish wrote to family and friends back home about America's "Emerald Isle." The population grew to over 1,000 by the early 1880s, and the island became the largest freshwater fish supplier in the U.S. By the mid-1890s, overfishing caused the harvest to decline drastically and provided the impetus for

Michigan to start a hatcheries program and close fishing seasons during fall spawning.

"Fishing and timber made Beaver Island one of the most important ports on the Great Lakes around the turn of the last century," West explains. "As commercial fishing dwindled and shipping entered the modern era bypassing the island, the population reached a low of 150 residents in the 1960s."

A visit today to the Mormon Print Shop Museum provides a vivid account of those times. It's located on Main Street in St. James, the only village, which gently curves around Paradise Bay, the largest natural harbor on the Great Lakes.

Take a stroll along the quiet harbor roads to a handful of other shops and galleries, or relax in the colorful Shamrock Pub (an island tradition) or hike to nearby windswept Whiskey Point to admire the 19th century lighthouse (today, the island gets its electric lighting from service provided by Great Lakes Energy Cooperative).

Whitefish dinners at the Beaver Island Lodge at sunset are a must, where a wall of windows frames Lake Michigan and distant islands.

Visitors don't need a car, but having wheels makes it easier to visit the undeveloped one-third of the island, which is mostly state-owned. "Gravel and sand roads lead through thick sugar maple forests along inland lakes and the Lake Michigan shoreline on the south end," West says. There are over 100 miles of roads, but only eight miles leading



# Emerald Isle'



out of St. James is paved.

"You'll see flocks of sandhill cranes, admire Fox Lake where beavers are reported to reach 60 pounds, and stop to climb Beaver Head Lighthouse on the southern tip. The lighthouse climb yields an impressive view of many of the smaller islands that form an archipelago around Beaver," he adds.

You can rent vehicles on the island, and West advises this for quick visits of a day or two, "but more than that, it's probably more economical to bring your own vehicle over on the ferry."

Bicycles (mountain style is best for the clay-gravel roads) are also popular, and easy to bring over on the ferry or plane. Riding from St. James, where most lodging is found, around the south end and back is about 40 miles. There are also a few campgrounds popular with cyclists—one on the north end and another half-way down the east side.

A shorter ride from the village to Donegal Bay, about 12 miles, is one of Keith Seeloff's favorites.

"You pass by old Irish homesteads with wooden and stone fence lines, century-old wooden cabins along dirt roads with names like Paid een Og's, Donnell Mor's Lane, Barney's Lane and Sloptown Road," says the mainlander. "Some of these lanes are lined by beautiful old oak trees, and Donegal Bay is a beautiful Cape Cod-like bay with white sand beaches and cottages tucked into dunes."

Following Kuebler Trail from Sloptown Road brings you to McCauley's Point, a state preserve with panoramic views of High Island. Hike the shoreline through low dunes to Mt. Pisgah, a towering sand dune rising 150 feet above the bay. It's along Donegal Bay Road on the way back to the village, and is one of the highest points.

"Climb up the dune for a nice view of the

bay and islands nestled off-coast. Looking inland, treetops stretch as far as the eye can see, and it's a great place to watch a sunset!" Seeloff exclaims.

Other preserves to hike are Barney's Lake, Erber, Miller Marsh and Little Sand Bay, which is closest to St. James. A long trail and boardwalk traverses various wetlands and streams before arriving at a beautiful deserted sand beach. Knotted trillium, a rare sight on the mainland, lines the boardwalk.

The island has long been known for its smallmouth bass, but fly-fishing for giant carp along the flats has really taken off, says Kevin Morlock, of Indigo Guides Charters. It's been popularized as "golden bone fishing" by outdoor writers, and fly-fishers from California and Texas have made the pilgrimage.

"It's challenging. That's why it has become so popular," Morlock explains. "Bone fish are about 8 pounds, and you might get about 20 shots at catching one on a typical Florida outing. Carp weigh 20 to 30 pounds, put up quite a fight, and you'll get around 200 shots at hooking one on a typical Beaver outing. Europeans consider carp a prized game fish and we are starting to catch on."

After a trip to the island, Kirk Deeter wrote on his *Field & Stream* magazine blog, "Beaver Island is home to some remarkable smallmouth bass fishing. But, we were there to explore the flats fishing. And—I kid you not—I would rate the flats action on Beaver with any other flats experience in America. Yes, that also includes Florida, Louisiana, Texas, Nantucket and Hawaii. It's absolutely insane around Beaver Island."

Go, relax, and enjoy the experience, because after all, you're on "island time."

*For more about Beaver Island, places to stay and all its amenities, click on [beaverisland.org](http://beaverisland.org).*

**PHOTOS:** 1) An aerial view of Whiskey Point, at the entrance to Paradise Bay/Beaver Harbor. In the background is Garden Island, second largest in the archipelago. 2) Catching golden bonefish (carp family) on a fly rod is very popular around Beaver Island. This one is over 30 pounds. 3) From McCauley's Point, on South Donegal Bay, you can see panoramic views of High Island, 4 miles west. 4) St. Patrick's Day on the island includes events such as a frozen fish toss. 5) A full *Emerald Isle* ferry makes an unusual early evening arrival on Beaver Island.

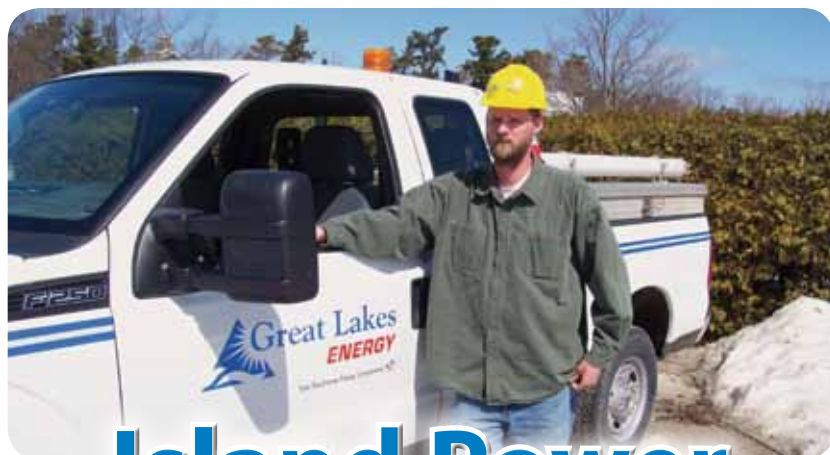


Photo: Steve West

## Island Power

Keeping Beaver Island plugged in. **Howard Meyerson**

**W**hen the power goes out in the middle of the night on Beaver Island, Mike McDonough is the one who climbs out of bed. No matter that a blizzard may be raging over Lake Michigan on this remote island 32 miles offshore from Charlevoix.

McDonough (pictured above), a 27-year old Island native, will pull on winter clothes and head out to his truck at any hour. He is the Great Lakes Energy Cooperative lineworker tasked with making things right by keeping electricity flowing to 500 year-round residents, a population that swells to over 3,000 in the summer.

"I enjoy the work and seeing things get done," says McDonough, a fifth-generation Islander. "This year we had a rough time. The winter storms were hard and we had a half-dozen or more households that were without power for over a day.

"You can spend 16 to 18 hours a day working on lines and restoring power. It's a lot of work, but after it's over, everyone is really appreciative. They realize it's not the easiest thing to do."

Winter storms dumped an extra load of heavy ice and snow on the Island this season, toppling trees that in turn fell on power lines. The area gets its electricity from the mainland, but there is a backup generator just in case of an on-shore problem, or on the lake bottom, where three 27-mile long cables carry electricity to the Island's harbor.

Along with causing darkened homes and businesses, downed power lines present additional problems. Beaver Island is covered by thick forests, and is 13 miles long and about 6 miles across at its widest point. So, line repairs—especially this ferocious winter—were made all the more difficult

when trees fell across roads and blocked access to areas needing a power line fix.

"This was one of the worst times we have seen over here," says McDonough, who began working for the co-op in 2006 and later spent three years on the mainland as an apprentice training to become a lineman, a job that he started four years ago.

"He's the guy who does the day-to-day things like maintaining the lines on the Island," adds Dave Matz, operations director for Great Lakes Energy, which is based in Boyne City. Matz began his 32-year career with the company as a lineman, so he knows the job well.

"It's not a job for everyone," he says. "You learn how to climb poles and to respect electricity. When the weather gets nasty, these guys are out working. They're a special breed."

Mainland power was first extended to Beaver Island in the 1970s, but the system has since been upgraded. The latest underwater cables were installed in 1999, and the Island's 3-megawatt backup power plant was built in 2000. Three 20,000-gallon fuel tanks are also maintained to run the backup generators. Once winter arrives and Lake Michigan freezes, there is little chance of getting a fuel delivery, Matz explains.

Despite these preparations, other events also happen to cause occasional outages, such as squirrels chewing on things they shouldn't in the summer, Matz adds.

McDonough says he has the job covered, though.

"In the middle of the night you are on your own," he says confidently. "But if it happens early in the day, I hit the gas station and stock up on junk food; beef jerky and Mountain Dew get me through the day."

## Getting Comfortable with Home Energy

**M**elanie wants her home to be comfortable and bright. Winter gusts send her to the thermostat to fight the chill, and in summer she nudges the temperature down to keep cool.

Meanwhile, Melanie's husband Scott finds comfort in lower utility bills, so he frowns on tweaking the dial and walks through their home, turning off lights.

Fortunately, a comfortable middle ground is both affordable and available. Energy-saving products combined with efficient design trends and building techniques are revolutionizing home energy use.

Regardless of location or residence type, people like Melanie and Scott are finding that being energy efficient brings comfort as well as positively impacting their wallets and the world.

"If you're concerned about the environment, being energy efficient is a priority," says Brian Sloboda, a senior program manager for the National Rural Electric Cooperative Association (NRECA). "But efficient energy use is also important for other reasons. First,

*If you can do things to reduce the cost of energy, you'll have more money to spend on other things.*

you save money. Second, you save energy, which leads back to saving money."

It's easy to ignore being wise with our energy consumption. After all, electricity is a good value. Unlike other energy sources, electricity is very flexible—we can use it for everything from cooking and cleaning to powering entertainment devices and even automobiles. Regardless, it makes sense (and cents) to be more energy efficient in all areas.

"Energy efficiency is a pocketbook issue," adds Alan Shedd, residential/commercial energy director for NRECA's Touchstone Energy Home program. "If you can do things to reduce energy costs, you'll have more money to spend on other things." Sure, we can't control all energy costs (gasoline, for example), but we can make a difference in



# Portable With Efficiency

our own homes.

But *how* do we make that difference? Experts say future home construction and remodeling will focus even more on energy efficiency—especially proper sealing.

The best time to focus on energy savings, however, is at construction. “We’ve got to do a better job of sealing penetrations and gaps between the conditioned space—areas of the home that we heat and cool—and unconditioned spaces,” explains Art Thayer, energy efficiency programs director for the Michigan Electric Cooperative Association. “Find and seal gaps, cracks and penetrations near plumbing, cables, utilities, furnace runs, fireplace installations, and electrical wiring—anything that may allow air to move from one space to another.” When these gaps are sealed in a typical home, energy costs can drop between 20 and 40 percent.

## Doing Detective Work

Home energy audits can help identify energy-loss areas, and audit professionals use special tools to identify potential improvements.

After a quick safety check on gas appliances, an energy audit expert will place a blower door on an exterior door. The device pressurizes the home, making air leaks easier to find. “The door simulates a 20-mile-per-hour wind coming at the house from all sides,” Thayer explains. “It creates a negative



Photo - John Lowrey

pressure so we can find out what the biggest problems are when it comes to comfort and energy. When we fix the comfort problem, we save energy, too.”

An energy auditor can also picture the home through an infrared camera to spot energy leaks, which most often occur in the attic. “Air escapes from places like the flue and chimney chase, plumbing stacks, electrical penetrations, and around kitchen and bathroom soffits,” Thayer says.

But trouble spots can't be fixed just by rolling out more insulation. Specific spaces need to be sealed first. “Insulation is not air-sealing,” Thayer says, noting that many states require the blower test on new construction.

Electric co-ops are also willing to help their consumer-members learn about energy

efficiency, and this varies by co-op from providing Energy Optimization programs (see story and ad in this issue offering free recycling and appliance rebates) to *Country Lines* articles and holding educational seminars. Other co-ops sell highly efficient water heaters and provide low-interest financing for energy efficiency improvements.

As an example, Midwest Energy Cooperative (Cassopolis) has an “Energy Express” demonstration trailer it uses at fairs, festivals, trade shows and other community events. “It’s an interactive educational tool that helps people understand some simple and inexpensive ways to increase home energy efficiency and maximize energy dollars,” says Patty Nowlin, communications director for Midwest.

“Finding efficiencies house-by-house or business-by-business, is a good thing,” Thayer adds.

## Designed to Save

Older homes were built to a different standard, when energy was less expensive and efficiency less important, and some leak like sieves, Thayer continues. And, while these concerns are key for both remodeling and new home construction, it’s especially important in new homes where it’s a one-time decision about insulation, caulking and weather stripping. “With a little up-front investment you build-in lower overall operating costs,” he says.

Energy efficiency can also come from a home’s appliances, and many are

*Continued on page 12*

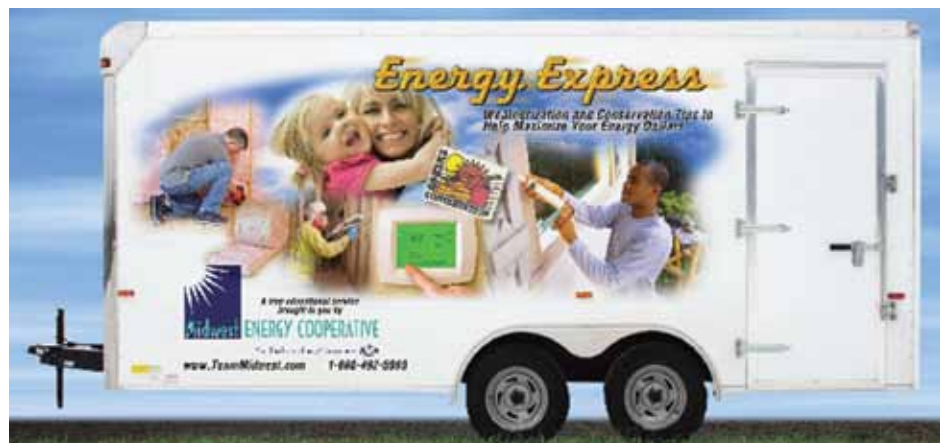


Photo - Midwest Energy Cooperative

Midwest Energy Cooperative’s “Energy Express” trailer has become a popular exhibit at home shows, fairs and other community events. It’s an interactive demonstration unit that helps consumers learn how to save energy and money in ways that are practical, affordable and easy to understand.

## Getting Comfortable, from page 11

manufactured with this emphasis, such as clothes washers, refrigerators and other aids bearing the Energy Star® logo.

Energy Star is branded by the Department of Energy and the Environmental Protection Agency. This means the appliance is a better value, and was proven in testing to provide significant energy savings over comparable products. Over 75 percent of the public understands the importance of looking for the Energy Star label, Thayer notes, and realizes that just a little more money means long-time savings.

## Geothermal Offers More Savings

Perhaps nothing is as valuable, however, as savings realized after installing a geothermal heat pump as an alternative to more traditional heating and cooling units, Thayer advises. Using liquid-filled loops buried about 5 feet underground, this system uses the earth's steady temperature to transfer heat.

Installation costs are high, but geothermal heat pumps deliver a 30 to 70 percent reduction in home heating and cooling costs. Plus, by using a desuperheater, they also deliver about 60 percent of a family's hot water heating needs for free.

Because of their connection to the earth, geothermal heat pumps represent an interesting application of renewable energy, and currently receive a 30 percent tax credit. "That really brings the cost down to a level that's par with high-efficiency systems," he adds. "For new home construction, it's a no-brainer. Why not do it?"

Heat pumps are also hard to beat because they can pay for themselves in just a few years.

## The Future is Now

With today's stringent building codes, new homes are much more energy efficient than even just a few years ago, Thayer adds, and co-ops are increasing their educational efforts.

As another example, Midwest Energy is partnering with the Lenawee Intermediate School District's Center for a Sustainable Future and other southeastern Michigan groups to build a state-of-the-art Sustainable Energy Efficient Demonstration House (SEED). The planned SEED house would serve as a unique educational tool for the whole community.

"We're planning to build this house so that any of our co-op members, the community, and students can walk through and realize that energy conservation is practical, affordable and easy to understand in their own

Roger Bowser (L), energy programs/services manager for Midwest Energy Cooperative, uses the "Energy Express" trailer at a county fair to show consumers how to save energy and money. For example, consumers can easily plug certain home air leaks themselves with proper caulking, insulation and sealants.

homes," says Roger Bowser, Midwest's energy programs and services manager.

Plans are for the house to be a "cut-away" design so it can show that if a house is newly-built, remodeled or energy-retrofitted as a "system," it can be air-tight, comfortable and affordable, but still provide fresh, healthy, indoor air quality. "I want our members to understand if they are building, remodeling or energy-retrofitting their home, it should be very attainable and affordable for them," Bowser explains.

Another co-op, Cherryland Electric, is offering its members that are interested in energy efficiency the opportunity to buy solar panels. The plan is to build a community solar panel array near the co-op's office on U.S.-31 in Grawn. Now in the first phase, a total of 80 panels are being offered. Cherryland will retain ownership of the panels, then lease them to members for a one-time fee of \$470 per panel. In return, members will receive an approximate \$2 rebate per bill. Participating members can expect to break even on the investment in about 20 years, and that time frame could be shortened with energy optimization credits. The project's size could eventually offer 360 panels or more over the long-term.



**Above:** Plugging open spaces around plumbing and other air leaks is an easy fix that saves energy and money.

**Right:** A blower door test should be a part of any professional energy audit. A temporary door with a pressurizing fan makes it possible to measure and find energy leaks in a home.



Photo - Midwest Energy Cooperative

"It's been very positive," say General Manager Tony Anderson. "I think people want to support our renewable energy, and they are interested in making it work."

Homes will soon be designed with future energy upgrades in mind, such as solar opportunities, Thayer adds. As we move to electric cars, we may begin seeing more solar panels on garages and carports, too.

Homes will also have "smart" appliances, energy efficiency controls, and a monitoring system. "Appliances will have a bigger impact because energy-efficient ones will be prevalent," Thayer says, adding that the move to LED lighting will quicken and TVs and computers will become even more efficient.

"From the outside, you probably won't see a lot of difference in the way homes look," Thayer notes, "but what's on the inside—from construction to appliances—will definitely be different."



Photos - Illinois Country Living



# Trenary Wood Products:

## White Cedar From the Heart of the U.P.



**T**he incense of cut cedar fills the air; motes of sawdust drift through the sunlight that streams through large windows. The high-pitched whine of the saw makes conversation difficult as the four-man crew cuts, sorts, squares off, and packs.

Trenary Wood Products is in full production, crafting custom shingles and shakes from Upper Peninsula-grown white cedar logs. Their merchandise takes advantage of northern cedar's unique properties: insect and moisture resistance.

Owners Steve and Sharon Boyer have been Alger Delta Electric Co-op members for all 36 years of their marriage. Sharon's mother, Ruth Niemi Kaukola Holmquist, was born on the family farm where the Boyers also live, and remembers when they first got electricity in North Delta back in 1938.

"They were one of the first Alger Delta members around here because their house was so close to the road," Sharon explains.

The Boyers are also proud of the home-grown tradition of their business: they give full-time employment to eight Trenary residents, purchase only local cedar from area loggers, and have perfected a product for their customers that is made to survive harsh, snowy conditions. Their shakes and shingles can be seen on buildings in many U.P. state parks: Fayette State Park in the Garden Peninsula, Fort Wilkins in the Keweenaw, and Fort Michilimackinac in Mackinaw City, among others. They were surprised when their cedar shingles found national appeal, too. "I never know who'll be on the other end of the phone when it rings," Sharon says.

"Most of our shingles go to the U.P. or Wisconsin, but we've taken orders from all over the country—New Jersey to California," Steve says. Their biggest job so far was a stave church—a replica of a Norwegian church—built in Moorhead, Minn. "Those were custom cut 6-inch shingles," Steve



Steve Boyer stands next to ready-to-ship bundles of shingles from the Trenary Wood Products business he owns with his wife, Sharon. Visit [trenarywoodproducts.com](http://trenarywoodproducts.com) to see more products, or contact them by e-mail at [holmquist@tds.net](mailto:holmquist@tds.net) or call 906-446-3326.

**Inset photo:** This shingled cottage perched on a sand dune overlooking Lake Superior is owned by an Alger Delta Co-op member, Judy Deboer. The cedar shingles, stained a gray tone rather than waiting for them to weather to that shade naturally, are installed with a small space in between each shingle because they absorb water and swell in wet weather. That's the reason cedar offers the best moisture protection and good energy efficiency—it swells and seals tightly.

remembers. The order called for 55 squares (275 bundles of 6-inch shingles), and the customers placed the order a year in advance.

"We can do anything—long as we have enough time to do it," Steve says.

The Boyers' operation is a study in utilizing every scrap of a natural resource. They prefer to buy older cedar logs that have rotted in the center because the outer edges of these trees don't have knots. "That's the stuff they can't get rid of," Steve explains. "And yet, that's the clear [knot-free] wood—we can't get that from the younger cedar because of the branch growth. The old wood is what makes the good shingles."

Trenary Wood Products sells three shingle

grades in custom sizes ranging from 3 inches to 8 inches wide. But that's only the beginning: the trimmed-off scraps are sold in kindling bundles, and also used to heat the family's sawmill and home. The sawdust is baled and sold as animal bedding, spread on muddy farm paths, and used as bow targets. "An arrow won't go through it," Steve says. Any leftover scrap is then trucked downstate to be converted to cedar mulch. "The only thing we don't make is the mulch. We don't throw anything away from this operation—everything gets used," Steve says proudly.

If they could just bottle that woodsy cedar scent and sell it, they might find their biggest market yet.

► **Tell us about your favorite Michigan-Made product!** Please send a few short paragraphs describing the product and why you like it, along with your email and phone number to [gknudson@meca.coop](mailto:gknudson@meca.coop) or call 517-913-3531.

# Use Your Own Money!

How to start your child on an allowance.



**A**teen magazine caught my daughter's eye in the store recently. She wanted it, but not enough to spend her allowance. This is exactly the decision-making we were hoping to inspire when we began giving her an allowance.

Many Michigan schools are incorporating financial literacy, and giving children an allowance is one way to extend the learning at home.

There are several ways to go about giving an allowance, some basic factors to consider when determining what is right for your family.

## How old is your child and what is their maturity level?

These factors will help steer your decisions in determining the allowance system. You don't want to make it so easy that your child takes an allowance for granted, but you want to set realistic expectations based on their age and maturity.

Visit a local library or bookstore with your child to help explain money management and the concept of receiving an allowance. "Michigan Jump \$tart!" also has a website with activities to teach children of all ages about money management. "Money Smart Kids" offers fun games about financial literacy.

## What purpose do you want the allowance to serve?

Is it to teach the value of money, be an incentive for chores, or simply provide some

in-pocket cash? There is no right or wrong reason here, but having a clear concept of why you are giving it will help you plan. You should also explain to your child why they are getting an allowance and what you hope it will help them achieve.

## Will the allowance be contingent on anything?

Some children need to complete all of their chores, meet behavior goals, earn certain grades, or meet other criteria in order to receive an allowance. In other families, the child receives it no matter what. Another option is to blend the two methods, so the child receives a small base allowance but has a list of "extra" chores he can choose to do for additional funds.

## How will the money be administered?

Options include:

- ▲ Handing out cash every Friday
- ▲ Paying in a lump sum monthly
- ▲ Putting the money directly in your child's savings account
- ▲ Adding the funds to a prepaid debit card
- ▲ Holding onto the money and tracking your child's credits and debits for her

## Will there be restrictions on how the money is spent?

If your family has specific rules, such as forbidding toy guns or candy, make sure your child knows the rules still apply even if he has his own money. Some parents require their child to devote certain percentages of

the allowance to charity or savings. Others give their child free reign on how it is spent.

## What will they be expected to pay for out of their allowance?

Will your child be expected to use the allowance for lunches, clothing or school supplies? A popular option is to give older children and teens a budget and allow them to keep any excess funds. For example, they may receive \$20 a week, which includes lunch money. However, they can choose to brown bag it to school and use the money in other ways. Or, you may prefer to buy all of your child's necessities and give a small allowance to cover "wants."

## How much should you give?

Once you determine if your child will have to pay for certain items out of the allowance or not, you can determine how much to offer. There are many formulas used for this, such as a dollar a week per the child's grade. This is a starting point, but only you can determine the right amount for your child based on all of the above considerations.

It's important to allow some freedom in children's spending, so they learn the value of money firsthand. I don't always agree with how my daughter spends her money, but she's learning to splurge on the items that make her happy and skip the ones she can do without—like teen celebrity magazines.

*Rachael Moshman is a mom, freelance writer, educator and family advocate. Find her at [rachaelmoshman.com](http://rachaelmoshman.com).*



# The Saskatoons Are Here

**T**here's a new berry in town. It's called the Saskatoon, and it's been growing wild across the prairies of western Canada and the northwestern United States since the buffalo roamed. The Saskatoon "blueberry," as some catalogs call it, has the same look and nutritional value as a regular blueberry, but with a different, sweet-yet-nutty taste.

Saskatoons could become a hit with Michigan gardeners, commercial growers, landscapers and naturalists alike. They can be planted in the garden and trimmed to about 4 feet tall, used as a flowering shrub along a foundation, or allowed to grow wild, free and tall out in the "back 40."

"I think they'll be a lot of fun and easier to grow than blueberries," says Erwin "Duke" Elsner, an MSU fruit and viticulture specialist from Grand Traverse County, and a member of Cherryland Electric Cooperative. "They're also quite adaptable to northern Michigan."

The plants branch off from the trunk like a clump of birch trees and can reach 20 feet tall and about 4 feet wide. However, Elsner says they can be kept trimmed down for garden production or to form an attractive hedge. The pretty spring flowers make Saskatoons a wonderful landscape plant that doubles as a food source. White blooms show in mid-spring, and the deep-purple fruit appears about July.

Saskatoons are used for pies, jam, wine, cider and beer, and are good in cereal or trail and other snack mixes. These berries are healthy little buggers, too, as they're chock-full of protein, vitamin C, calcium, iron and cancer-fighting antioxidants. They're hardy as a polar bear, growing as far north as Alaska, and do well in most soils, except very wet clay. A similar species, known locally as Juneberry, grows wild in our northern lower area and the U.P., mostly in upland, sandy areas.

## How to Plant

Plant Saskatoons in full to partial sun and light sandy or sandy-loam soil that drains well. In the garden, space them about 3 to

4 feet apart. They're self-pollinating, but will bear heavier fruit if planted with other Saskatoons. Prepare the soil as for any tree or shrub by digging a hole about twice as wide and deep as the root ball. Back-fill with a mix of compost and good topsoil, water-in the plants well, and then mulch around the trunks. A slow-release or organic fertilizer applied moderately once or twice a year will keep them healthy. Unlike blueberries, Saskatoons don't require acidic soil.

## It's a 'Super-fruit'

There is interest in this once-ignored berry out East, and Michigan farmers haven't overlooked them either, Elsner says. In fact, some call it a "super fruit" that is about to take our farm markets and roadside stands by storm. However, the exact amount in production is hard to estimate. Elsner's best guess is that 70 to 100 acres are scattered throughout Michigan, and MSU will conduct surveys to determine how much acreage is under production and what markets are interested in the berries.

"They are fairly simple to grow, they don't require machine harvesting—although they could be harvested with machines—and

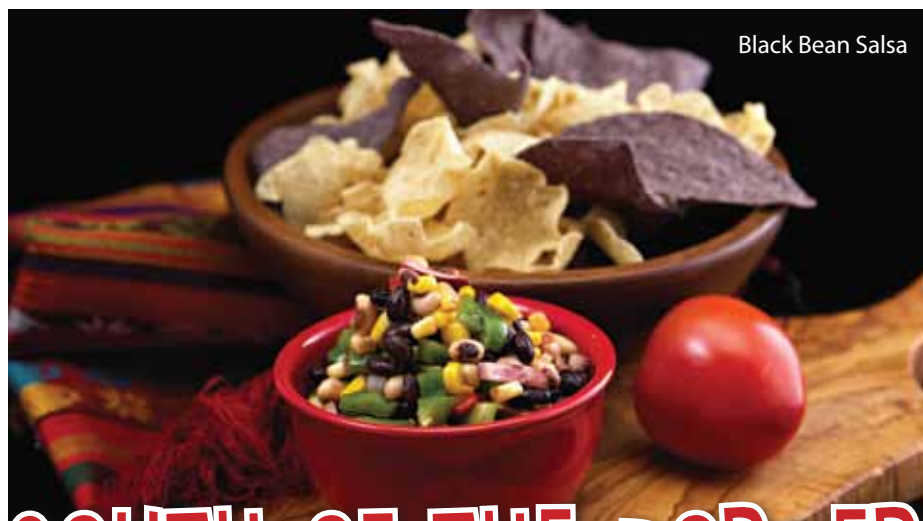
are not a huge up-front investment, Elsner explains. "They also follow a trend toward native plants and are good for you."

Like blueberries and other edibles, Saskatoons are tempting to birds, so using bird netting is worth considering. Rose chafer pests have also found these plants to their liking, adds Elsner, who is also a highly regarded entomologist. He's working with others at MSU to invent an appropriate insecticide to deal with the chafers.

Interest is also picking up on a commercial scale here, and a group has formed to support efforts to grow and market the fruit. "Because of the enthusiasm of local growers, we have started an organization called 'The Saskatoon Berry Institute of North America' to support the development of this new crop, which we all feel has a lot of potential," reports Jim Dixon of Williamsburg, also a Cherryland Electric Co-op member. Dixon has 250 Saskatoon plants in the ground and expects to eventually have berries for the farm markets.

If you're interested in growing Saskatoons, get involved or simply check-in with this enthusiastic group of growers by visiting the Institute on Facebook at [facebook.com/SaskatoonBerryInstituteOfNorthAmerica](http://facebook.com/SaskatoonBerryInstituteOfNorthAmerica).





Black Bean Salsa

# SOUTH OF THE BORDER

These Mexican-style recipes will turn your dinner into a fiesta. Discover enchiladas, tacos and other creative variations of traditional Mexican dishes.

## Black Bean Salsa

1 can black beans, drained and rinsed  
1 can white and yellow corn, drained  
1 can black-eyed peas, drained  
1 jar diced pimientos, undrained  
1 green pepper, diced  
1/4 red onion, chopped  
2-3 avocados, diced (add just before serving)  
"scoops" tortilla chips

### Dressing:

5 T. Tiger sauce (or Red Hot® sauce)  
1/2 c. red wine vinegar  
1/2 c. canola oil  
1 T. sugar, optional  
salt and pepper to taste

Mix beans, corn, peas, pimientos, pepper and red onion. Mix dressing ingredients together and pour dressing on bean mixture. Serve with chips. This is also excellent with BBQ or grilled chicken.

Mary Scodeller, Lansing

## Enchilada Casserole

2 lbs. ground beef  
chopped onion  
salt and pepper to taste  
1 package taco seasoning  
1 can enchilada sauce (mild or spicy)  
1 can water  
1 can refried beans  
1 c. cheddar cheese, shredded  
1 c. mozzarella cheese, shredded  
1 package flour tortillas

optional: chopped green pepper, green onion, lettuce, tomatoes, sour cream

Brown beef with salt, pepper and onion. Add taco seasoning, water and beans; mix well. Grease a 9 x 13-inch pan. Layer enchilada sauce, tortillas, meat and cheeses. Bake at 350° until heated through. Serve with chopped vegetables and sour cream, as desired.

Sue Kolean, Holland

## Upside Down Sombreros

1 lb. lean ground beef  
1 small onion, chopped  
1 10-oz. can medium-spiced enchilada sauce  
1 2.25-oz. can sliced black olives, drained  
1 8-oz. can whole kernel corn with red and green peppers, drained  
4 8-in. flour tortillas  
1 16-oz. can refried beans  
4 tomato slices  
6 oz. (1 1/2 c.) shredded cheddar cheese or Mexican-blend cheese, divided  
1/2-3/4 c. sour cream  
1 medium avocado, peeled, pitted, sliced  
4 oven-proof, 1 1/2 c. size ramekin dishes (about 5 1/2 in. wide and 2 1/2 in. deep)

In a medium skillet, cook ground beef and onion until meat is no longer pink; drain. Add the enchilada sauce, olives and corn; cook and stir 3 to 4 minutes or until heated through. Place one tortilla in bottom of each ramekin dish, allowing tortilla to overlap sides of dish. Spread refried beans equally among

the four dishes, then spread meat mixture over beans. Place dishes on a baking sheet. Bake, uncovered, at 350° for 25 minutes. Place 1 tomato slice on top of each; sprinkle each with 1/4 cup cheese. Bake until cheese is melted, about 5 minutes; remove from oven. To serve, dollop each dish with sour cream; sprinkle with remaining cheese. Stand two avocado slices, one on each side of each dish, facing toward the center to resemble hat ties.

Marilyn Partington Frame, Traverse City

## Slow Cooker Chicken Taco Soup

1 onion, chopped  
1 16-oz. can chili beans  
1 15-oz. can black beans  
1 15-oz. can whole kernel corn, drained  
1 15-oz. can tomato sauce  
1 12-oz. can or bottle beer  
2 10-oz. cans diced tomatoes with green chilies, undrained  
1 1.25-oz. package taco seasoning  
3 whole skinless, boneless chicken breasts  
optional toppings: shredded cheddar cheese, sour cream, crushed tortilla chips

Place the onion, chili beans, black beans, corn, tomato sauce, beer and diced tomatoes in a slow cooker. Add taco seasoning, and stir to blend. Lay chicken breasts on top of the mixture, pressing down slightly until just covered by the other ingredients. Cook on low, covered, for five hours. Remove chicken from soup, and allow to cool long enough to be handled. Shred and stir chicken back into the soup; continue cooking for two hours. Serve topped with shredded cheddar cheese, a dollop of sour cream and crushed tortilla chips, if desired.

Jacquelyn Guisbert, Drummond Island

## Peppery Meatloaf

2 lbs. ground beef  
1/2 c. V-8® juice  
1 t. cumin  
1/4 c. onion, diced  
1/4 c. jalapenos, chopped  
1 c. oatmeal  
1 t. salt  
2 eggs  
1/2 t. pepper  
1/2 c. chili sauce  
1 t. taco seasoning  
1 c. pepper jack cheese, shredded

Mix in order and bake at 350° for 45-55 minutes. Top with cheese and return to oven until cheese melts. Great for next day sandwiches also.

Marie Danis, Pelkie

Photography by: 831 Creative



## Crock Pot Picnic Pork Tacos

### Combine in a crockpot:

- 1 picnic ham (not smoked)
- 2 T. Chili Ancho Powder (or chili powder)
- 1 white onion, chopped
- 1 t. rosemary
- 1 T. seasoned salt
- 2 whole garlic cloves
- 1 T. black pepper
- 1/4 in. of water in pot

### Pico De Gallo:

- 2 fresh tomatoes, chopped
- 1 onion, chopped
- 1 t. minced fresh garlic
- 1/4 c. chopped jalapeno
- 1/4 bunch cilantro, chopped
- 2 avocados, chopped
- juice from 1 lime

flour or corn tortillas  
slices of queso fresco cheese  
sour cream

Cover and cook on high for eight hours. Remove ham and shred with a fork. Chop all pico de gallo ingredients and mix in a bowl; add lime juice. Add meat to tortillas and top with cheese, pico de gallo and sour cream.

Mary Gorshe, Suttons Bay

## Taco Soup

- 1 lb. ground turkey or beef
- 1 large onion, chopped
- 1 package dry Hidden Valley® dressing mix
- 1 package taco seasoning mix
- 1 15-oz. can pinto beans
- 1 15-oz. can hot chili beans
- 1 15-1-oz. can whole kernel corn
- 1 15-oz. can stewed tomatoes, Mexican flavor
- 1 15-oz. can stewed tomatoes

Brown meat and onions; drain. Mix dressing and taco seasoning mixes into meat and add all other ingredients. Simmer 1 hour. If desired, serve with baked Tostitos® chips.

Thomas Anderson, Cheboygan

## Taco Lasagna

- 1 lb. ground beef
- 1 package taco seasoning
- jar of salsa, optional
- 1 can refried beans
- 8 soft flour tortillas
- 3-4 packages shredded taco or Colby Jack cheese

Fry ground beef and add taco seasoning and salsa, to taste. For the first layer, place two tortillas on the bottom of a baking dish, spread with one-half of the meat mixture and top with one package of cheese. For the second layer, place two tortillas on top of the first layer, spread with one-half of the refried

beans and top with a package of cheese. For the third layer, place two tortillas, spread with the remaining meat and a package of cheese. For the final layer, place two tortillas, spread with remaining refried beans and the last package of cheese.

Bake at 350° for about 30 minutes, or until cheese is melted and starts turning a golden brown. Let cool for a few minutes and serve with your favorite toppings (tomatoes, lettuce, sour cream, jalapeno, avocado, etc.) and enjoy.

Tami and John Smith, Boyne City

## Enchilada Crepes

### Crepes:

- 1 c. baking mix (Bisquick®)
- 3/4 c. milk
- 1/2 t. chili powder
- 2 eggs
- 1/4 c. green onions, finely chopped

### Filling:

- 3 c. cooked chicken, finely chopped
- 1 c. shredded Monterey Jack cheese
- 1/2 c. salsa
- 1 avocado, peeled and cut up
- 1/2 c. sour cream
- 1/2 c. water
- 1/4 t. salt
- 1/8 t. pepper
- 1 clove garlic, crushed
- chopped tomato
- shredded cheddar cheese

To make the crepes, beat baking mix, milk, chili powder and eggs with wire whisk until almost smooth; stir in onions. Pour 1/4 cup

batter into hot, lightly greased 10-inch skillet; rotate skillet until batter covers bottom. Cook until golden brown. Gently loosen edge; turn and cook other side until golden brown. Place between sheets of waxed paper.

Mix chicken, cheese and salsa and spoon mixture down center of crepes. Fold ends of crepes over chicken mixture; place folded sides down on greased cookie sheet. Bake at 350° for 15 minutes. Place avocado, sour cream, water, salt, pepper and garlic in blender container; cover and blend on high until smooth, about 1 minute. Pour into saucepan. Cook and stir over low heat until hot. Serve over crepes. Garnish with tomato and cheddar cheese. Serves 6.

Janice Harvey, Charlevoix

## King Ranch Mexican Chicken

- 1 boiled or rotisserie chicken, deboned and cut into small pieces
- 1 can cream of celery soup
- 1 can cream of mushroom soup
- 1 can cream of chicken soup
- 1 can Rotel® diced tomatoes and green chilies
- 1 small can diced green chilies
- 1 16-oz. package soft corn tortillas
- 2 c. grated Mexican cheese

Combine chicken, soups, tomatoes and chilies and place in a 9x13-inch baking pan sprayed with nonstick spray. Cut tortillas into bite-size pieces and layer over chicken. Sprinkle cheese over top and bake at 350° for 20 to 30 minutes, or until cheese is bubbly. Let sit for a few minutes and serve.

Nancy Abbott Wilson, Traverse City

Crock Pot Picnic Pork Tacos



**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 send in recipes! Please send in **"No-Cook Meal"** recipes by **June 10** and **"Diabetic Favorites"** by **July 10**.

Mail to: Country Lines Recipes, 2859 W. Jolly Rd., Okemos, MI 48864; or email [recipes@countrylines.com](mailto:recipes@countrylines.com).

# That Old Fridge or Freezer is Too Costly to Keep!

**Recycle now to earn a \$30 rebate.**

**D**o you have an old refrigerator or chest freezer taking up valuable space in your basement or garage? While you may not think much about these secondary appliances that are typically out of sight, refrigerators or freezers that are over 10 years old are most likely costing you hundreds of dollars per year to power.

You can eliminate unnecessary energy use and costs by recycling these old appliances with the help of Thumb Electric Cooperative and the Energy Optimization (EO) Appliance Recycling program! *Earn a \$30 rebate* by contacting us when you are ready to turn in your old ones (rebate limited to two refrigerators or freezers per home).

## What qualifies for a recycling rebate?

The appliance(s) must currently be in your home or garage and in working order. Sorry, but rounding up trashed or curbside refrig-

erators or freezers won't earn you rebates! A few other things to keep in mind:

- To be eligible for pick-up and a rebate, the refrigerator or freezer must be a secondary unit.
- The refrigerator or freezer must be between 10 and 30 cubic feet.
- Side-by-side refrigerators count as one appliance for recycling.

## How does it work?

1. Call **877-296-4319** to schedule your appliance pick-up between 9 a.m. and 6 p.m., Monday through Friday. Or, visit **michigan-energy.org** and click on "Appliance Recycling".
2. The refrigerator or freezer must be clean, empty, and defrosted by pick-up day.
3. Your appliance(s) must be plugged in and running on pick-up day.
4. Disconnect your appliance(s) from water lines prior to the pick-up crew's arrival.

5. Provide clear and safe access to remove your appliance(s).
6. Our service provider, JACO Environmental, will come to your home and haul your old appliance(s) away.
7. An adult must be present to sign off on the appliance(s).
8. Feel good knowing your old appliances are being recycled properly!
9. Best of all: enjoy your energy savings and extra spending cash!

## Have any other old appliances lying around?

While we're at your home, we can also pick up outdated (yet functioning) air conditioning units or dehumidifiers for free recycling. Receive a *\$15 bonus rebate* per item!

Use an EO rebate as a valid excuse to finally get rid of these old appliances. And, if you have any questions about appliance recycling or residential, business or farm rebates, don't hesitate to give us a call. Saving energy and claiming rebates is easy with the Energy Optimization Program!

## Get \$30 for your old refrigerator or freezer.

Have an extra working refrigerator or freezer? Don't let it sit there wasting energy. Turn it in. You'll receive a \$30 rebate from the Energy Optimization (EO) Appliance Recycling program and we'll recycle it. Schedule your FREE pick-up today.

# recycleit

**ENERGY TIP: Shopping for new appliances? Take advantage of EO rebates on ENERGY STAR models.**

**ONLINE:** michigan-energy.org **PHONE:** 877.296.4319



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



## Tree-Trimming Schedule

Your electric co-op right-of-way clearing program will proceed as weather permits. Areas scheduled soon for clearing by Kappen Tree Service include:

### SANILAC COUNTY:

*Watertown Township* – French Line, Fetting, Ayotte, Walker, Cash, Banner, Cooper, Johnson, Townline, Applegate, and Marlette roads.

*Elmer Township* – Townline Road.

*Elk Township* – Prentice, Aitken, Stilson, Carroll, Griggs, Harrington, School, Peck, Paldi, Melvin, and Sheridan Line roads.

*Speaker Township* – Melvin, Briggs, School, Arendt, Paldi, and Sheridan Line roads.

Please call Thumb Electric at 989-658-8571 or 800-327-0166 if you have any questions or concerns.

## Why Do We Send You *Country Lines*?

As a member of Thumb Electric Cooperative, you receive *Michigan Country Lines* magazine in your mailbox six times every year. Sure, it's full of great articles, valuable energy-saving tips, and—of course—delicious recipes. But why does your electric co-op send you this magazine?

*Country Lines* is the most economical and convenient way to share information with our members. It takes the place of many mailings we would otherwise make to get information to you about our services, director elections, member meetings, and the staff and management decisions you should know about as an owner of the co-op. The magazine also carries legal notices that would otherwise have to be placed in local

media at a substantial cost.

And, sending *Country Lines* to you helps the co-op fulfill one of its basic principles—to educate and communicate openly with its members.

The board of directors authorizes the co-op to subscribe to *Country Lines* on your behalf at a cost of \$4.09 per year, paid as part of your electric bill. The current magazine cost is 68 cents per copy, not much more than the cost of a first-class stamp.

*Country Lines* is published for us, at cost, by the Michigan Electric Cooperative Association in Okemos. As always, we value your comments about your magazine.



### Attention: DAIRY FARMERS

Thumb Electric Co-op continues to provide trained personnel to help you solve your neutral-to-earth voltage problems. If you think you have neutral-to-earth voltage, please call us at **800-327-0166**.

## Energy Efficiency Loan Program



Thumb Electric Cooperative has expanded its Energy Efficiency Loan Program for existing homes. Qualified members of existing homes may borrow up to \$15,000 at 7 percent interest, payable over seven years for the following home improvements—water heaters and central heating and air conditioning systems that reduce energy consumption, including:

- Gas and fuel oil furnaces/boilers
- Geothermal systems
- Air-source heat pumps
- Electric furnaces and boilers
- Wall, ceiling and floor insulation
- Ventilation fans
- Clock thermostats
- Duct, pipe, water heater insulation
- Thermal windows, storm windows, insulated doors and storm doors



A geothermal unit uses renewable energy from the earth.



Call **800-327-0166** or **989-658-8571** to schedule a home energy analysis. We will show you how much money you can save.

# The Biggest User

Estimating the energy used by your appliances can help determine if it's time to upgrade them.

**Y**ou've had your fridge forever. With the exception of some crumbling parts of the seal, it's in pretty good shape and keeps your food cold.

Why worry about budgeting for an upgrade?

For starters, inefficient appliances can have a huge impact on your monthly electric bill. Replacing a refrigerator made before 1993 with a new, ENERGY STAR®-rated model can save up to 30 percent on energy use each year.

When evaluating older appliances, one key question emerges: Which is the biggest user? To estimate the energy consumption of an appliance, use this general formula provided by the U.S. Department of Energy (EnergySavers.gov):

$$\frac{(\text{Wattage} \times \text{Hours used per day} \times \text{Days used per year})}{\div 1,000} = \text{Annual kilowatt-hour (kWh) used}$$

[Remember: 1,000 watts = 1 kilowatt (kW)]

Then, calculate the annual cost to use an appliance by multiplying the kilowatt hours per year by your electric cooperative's rate per kilowatt-hour used.

For example, a PC and monitor:

$$\begin{aligned} &[(120 \text{ Watts} + 150 \text{ Watts}) \times 4 \text{ hours per day} \\ &\times 365 \text{ days per year}] \div 1,000 \\ &= 394 \text{ kWh} \times 11 \text{ cents/kWh} = \$43.34/\text{year} \end{aligned}$$

You can usually find the wattage of most appliances stamped on the appliance bottom or back, or on the nameplate. The wattage listed shows the maximum power drawn by the appliance. Because some appliances have a range of settings—just like the volume on a radio—the actual amount of power consumed depends on the setting used at any one time.

Keep in mind that as electronics and appliances become more high-tech, they draw power even while they are turned off. A good indicator of this—called “phantom load”—is to check the device for a light that stays on all the time.

Phantom load will add a few watt-hours to energy consumption, but a few watt-hours on each of many electronic devices adds up. To avoid this silent power draw, unplug the device or invest in a “smart” power strip, which allows certain electronics—such as a cable box, which takes time to reboot after it's been unplugged—to continue using electricity while others can be completely shut down.

Once you calculate how much money you spend to run aging appliances, compare this to what it would cost to use more efficient models. There are other benefits, too. For example, not only have clothes washers become 64 percent more energy efficient since 2000, but the tub size has increased by 9 percent. With a new model, you can

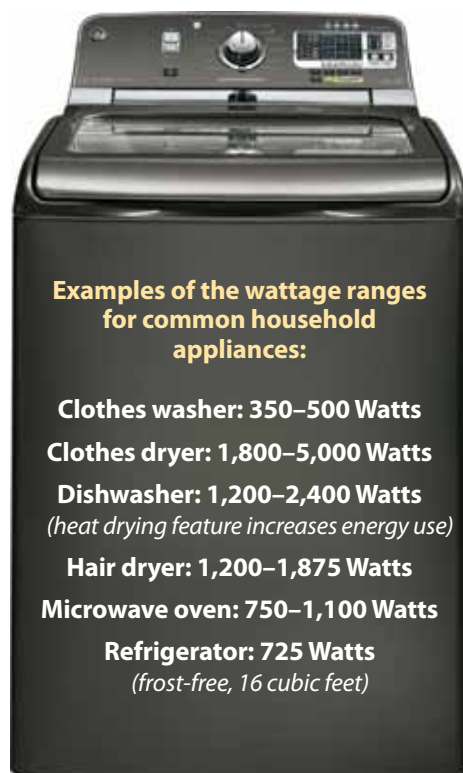
wash more clothes for less money every month.

If you don't want the hassle of adding up the potential savings, try visiting the Touchstone Energy® cooperatives' website, **TogetherWeSave.com**, which demonstrates how small changes such as replacing an appliance or unplugging electronics can lead to big energy savings. Under the “Add Up Your Savings” tab, you can walk through a typical home's kitchen, living room and other common areas, and make appliance upgrades and other energy-smart choices in

each room. Each time you make a change, you're shown how much money you could save on your annual electric bill.

For more savings, find information about Michigan Energy Optimization programs and rebates offered by your electric co-op in this issue, or visit [michigan-energy.org](http://michigan-energy.org). And before making any energy efficiency upgrade, remember to check [energy.gov/savings](http://energy.gov/savings) and [dsireusa.org](http://dsireusa.org) to find what rebates or incentives are available in Michigan.

Sources: U.S. Department of Energy, Association of Home Appliance Manufacturers, ENERGY STAR®



**Examples of the wattage ranges for common household appliances:**

**Clothes washer: 350–500 Watts**

**Clothes dryer: 1,800–5,000 Watts**

**Dishwasher: 1,200–2,400 Watts**  
(heat drying feature increases energy use)

**Hair dryer: 1,200–1,875 Watts**

**Microwave oven: 750–1,100 Watts**

**Refrigerator: 725 Watts**  
(frost-free, 16 cubic feet)

Photos – GE





# Cut Through Sales Hype Before Replacing Windows

**Q:** *We need replacement windows for our home, but every salesman makes his sound like the best and most efficient. How do I choose among the various frame materials, styles and glass types?*

**A:** It can be extremely difficult to sort through all the sales and marketing hype to make the proper replacement window decision, and there are many absurd claims out there.

First, it's important to note that because windows are expensive, energy efficiency should not be the only reason to buy new ones. Other efforts will save more money, and you can visit [EnergySavers.gov](http://EnergySavers.gov) to find ways to make your existing windows more energy efficient. But if you truly need new windows, there are some other considerations.

Proper selection depends on the characteristics of the window, the specific house, and your lifestyle. What is best for your next door neighbor may not be best for you. For example, you may want a view of a particular outdoors area or springtime ventilation, whereas your neighbor may keep the blinds closed and use air-conditioning continuously.

The main criteria for selecting replacement windows are frame material, window style, and glass type. From the energy efficiency standpoint, the glass type and window style are more important than the frame material, which has a greater effect on functionality, durability, maintenance and appearance.

**FRAME MATERIALS** The most common frame materials for residential windows are vinyl, fiberglass, wood, and clad wood.

Vinyl is energy efficient, virtually maintenance free, and made to the precise dimensions of the window opening instead of having to shim out standard sizes.

To attain adequate rigidity, the vinyl frame extrusions have many internal webs and chambers that create natural insulation. Plus, the vinyl material itself is a poor heat conductor. For greater R-value, several vinyl window manufacturers inject expanding foam insulation inside the chambers as the frame is assembled.

Always look for sash frames that have welded corners for strength. Because the

outer window frame is screwed rigidly into the framing for the window opening, welded corners in it are not as important as with sash frames. If you select vinyl frames for large windows, especially in hot climates, they should have internal steel reinforcement. When vinyl gets hot in the sun, it loses strength and rigidity.

Fiberglass frames are extremely strong and can be painted any color to match interior or exterior house colors. Because the primary component is glass, these frames expand and contract with temperature changes at about the same rate as the glass panes to minimize stress. This characteristic is an advantage for dark frame colors exposed to the sun, which can create a substantial temperature range throughout the day and night. The strength of fiberglass frames is also an advantage for smaller windows because narrower frame cross-sections are acceptable. With other frame materials, a thicker frame can reduce the glass area too much.

Wood window frames have been around forever, and when properly maintained, have a very long life. Wood frames are also the most attractive, even if you choose to paint them. It's easier to cut more complex and sharp detail into wood frame surfaces.

The drawback of wood is some regular maintenance is required for appearance and energy efficiency.

Exterior vinyl- or aluminum-clad wood frames greatly reduce the maintenance requirements. The natural wood can still be



Source: WeatherShield

Double-hung windows have hidden latches that allow each sash to be tilted in for easy cleaning.

exposed on the indoor surface so they look like wood windows indoors. Some vinyl and fiberglass frames are also available with natural wood indoor cladding to provide the appearance of real wood frames.

**STYLE** The proper style of window depends primarily on the appearance and features you desire. For example, people often select double-hung windows because they can be tilted inward for easy cleaning from indoors.

Windows that close on a compression seal, such as casement and awning types, tend to offer the best long-term airtight seal. Casement types can also catch breezes and direct them into the house for natural ventilation.

**GLASS** Because glass is most of the window, the type you choose is the key to its energy efficiency. Double-pane glass with low-E (low-emissivity) coatings and inert gas in the gap between the panes is adequate for most climates. Triple-pane glass may make sense for severely cold climates.

The location of the low-E coating on the various pane surfaces, often more than one, affects whether the glass is better for winter or summer savings. You may want to select different glass options for different windows in your house.

## Further reading on windows:

■ *Tips on style, including energy considerations:* [thehousedesigners.com/articles/selecting-the-right-window.asp](http://thehousedesigners.com/articles/selecting-the-right-window.asp)

■ *Shopping tips:* [energy.gov/energysaver/articles/tips-windows](http://energy.gov/energysaver/articles/tips-windows)

■ *Code requirements for new home construction and details on U-factor and SHGC:* [energy.gov/energysaver/articles/energy-efficient-windows](http://energy.gov/energysaver/articles/energy-efficient-windows)

■ *Window ratings from the National Fenestration Rating Council:* [nfrc.org/WindowRatings/index.html](http://nfrc.org/WindowRatings/index.html) and ratings label: [nfrc.org/WindowRatings/The-NFRC-Label.html](http://nfrc.org/WindowRatings/The-NFRC-Label.html)

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



# Keep Safety in Mind With Do-It-Yourself Projects

If you are a homeowner, you know that there is always a project to complete around the house. Building a new deck, remodeling the basement, fixing the garage door, planting a tree...the list seems endless. But there's one item that needs to be at the top of your list, no matter the project, and that is electrical safety.

## Safety tips to keep in mind when tackling DIY projects include:

- ▼ Take a few minutes to prepare. Make sure you have the right tools, and check cords for cracks or frayed insulation and proper connections.
- ▼ Take note of potential hazards in the work area. Be sure to look up and around you. Always be aware of the location of power lines, particularly when using long metal tools like ladders, pool skimmers and pruning poles; when installing rooftop antennas and satellite dishes; or doing roof repair work.
- ▼ Be especially careful when working near power lines attached to your



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**Know what's below.  
Call before you dig.**

house. Keep equipment and yourself at least 10 feet from the lines. Never trim trees near power lines—leave that to the professionals. Never use water or blower extensions to clean gutters near electric lines. Contact a professional maintenance contractor.

- ▼ Use only extension cords that are rated for outdoor use when working outside. Keep your work area tidy and do not allow power cords to tangle.
- ▼ Use heavy duty, three-prong extension cords for tools with three-prong plugs. Never remove or bend back the third prong on extension cords. It is a safety feature designed to reduce electrocution or shock risks.
- ▼ If your projects include digging, like building a deck or planting a tree, call 811 to have utility lines marked before you begin. Never assume the location or depth of underground utility lines. This service is free, prevents the inconvenience of having utilities interrupted, and can help you avoid serious injury.
- ▼ Electricity + water = danger. If it is raining or the ground is wet, do not use electric power or yard tools. Never use electrical appliances or touch circuit breakers or fuses when you are wet or standing in water. Keep electric equipment at least 10 feet from wet areas.
- ▼ Make sure outdoor outlets are equipped with ground fault circuit interrupters (GFCIs). If your outdoor outlets do not have them, use a portable GFCI. It is also a good idea to have GFCIs professionally installed in wet areas of the home—such as kitchen, bath and laundry.

*For more tips on staying safe around electricity while you finish your projects, visit [SafeElectricity.org](http://SafeElectricity.org).*



# STATE OF MICHIGAN

## BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

\* \* \* \* \*

### NOTICE OF HEARING FOR THE CUSTOMERS OF THUMB ELECTRIC COOPERATIVE CASE NO. U-17310

- Thumb Electric Cooperative plans to file a Renewable Energy Plan in compliance with the “Clean, Renewable, and Energy Efficient Act” (2008 PA 295, MCL 460.1001) and Michigan Public Service Commission Orders in Case No. U-15800, dated December 4, 2008 and Case No. U-17310, dated January 31, 2013.
- The information below describes how a person may participate in this case.
- You may call or write Thumb Electric Cooperative’s attorney, Mr. Shaun M. Johnson, at Dykema Gossett PLLC, 201 Townsend Street, Suite 900, Lansing, MI 48933, Phone: 517-374-9159 for a free copy of its application. Any person may review the application at Dykema’s offices or at the office of Thumb Electric Cooperative, 2231 Main Street, Ubyly, MI 48475.
- The first public hearing in this matter will be held:

**DATE:** July 30, 2013 – This hearing will be a prehearing conference to set future hearing dates and decide other procedural matters.

**TIME:** 9:00 a.m.

**PRESIDING OFFICER:** Administrative Law Judge Mark E. Cummins

**LOCATION:** Constitution Hall, 525 West Allegan, Lansing, Michigan

**PARTICIPATION:** Any interested person may attend and participate. The hearing site is accessible, including handicapped parking. Persons needing any accommodation to participate should contact the Commission’s Executive Secretary at 517-241-6160 a week in advance to request mobility, visual, hearing or other assistance.

The Michigan Public Service Commission (Commission) will hold a public hearing to consider the May 13, 2013, application of Thumb Electric Cooperative (Thumb) to file a Renewable Energy Plan.

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

Any person wishing to intervene and become a party to the case shall electronically file a petition to intervene with this Commission by July 23, 2013. (Residential customers may file petitions to intervene using the traditional paper format.) The proof of service shall indicate service upon Thumb’s attorney, Shaun M. Johnson, at Dykema Gossett PLLC, 201 Townsend Street, Suite 900, Lansing, MI 48933

Any person wishing to make a statement of position without becoming a party to the case may participate by filing an appearance. To file an appearance, the individual must attend the hearing and advise the presiding administrative law judge of his/her wish to make a statement of position.

A copy of Thumb’s request may be reviewed on the Commission’s website at <http://efile.mpsc.cis.state.mi.us/efile> and at the office of Dykema Gossett PLLC, or Thumb’s office. For more information on how to participate in a case, you may contact the Commission at the above address or by telephone at 517-241-6170.

Jurisdiction is pursuant to 1909 PA 106, as amended, MCL 460.551 et seq.; 1919 PA 419, as amended, MCL 460.51 et seq.; 1939 PA 3, as amended, MCL 460.1 et seq.; 1982 PA 304, as amended, MCL 460.6h et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; and the Commission’s Rules of Practice and Procedure, as amended, 1999 AC, R 460.17101 et seq. Lansing, Michigan

# For the Love of Wood

**W**e bought a table and two chairs a few months ago. They're counter-height and sit in a bay window where we can catch the southern sun on a bright winter day. The spot is also great for coffee and a book, lunch or an evening beer. The warm wood tones add luster to the room.

It's solid furniture, made from real cherry—not fiber board and veneer. One look and you know it was made by someone who loves wood.

It was made in that old furniture capital of America: Michigan. The pieces are not antiques that were made in long-ago Grand Rapids. They were made a few months ago in the heart of Michigan's Thumb.

The L. J. Gascho Furniture Company has been making furniture since 1986, after a young Lyle Gascho returned to the family farm near Pigeon and remodeled the shed and chicken house into a wood shop. He learned woodworking in a small furniture shop in northern Indiana, where he apprenticed with Amish and Mennonite craftsmen. His company is now made up of 22 small Amish and Mennonite wood shops located in Pennsylvania, Ohio, Indiana and Michigan. All of these pieces are now delivered to the company complex on the Gascho farm for finishing. The furniture is sold in stores in the Midwest and a few Eastern states ([ljgaschofurniture.com](http://ljgaschofurniture.com)).

This furniture caught my eye when we were in an Art Van Furniture store. I was captivated by its simplicity, grace and quality. When I found out where it was made, I was sold. We're trying to buy American-made products, and though it seems to be getting a little easier, it still takes effort to find them.

As our state comes back from the economic edge, we seem to be chasing the newest thing to create jobs for the future. Technology is cool, and it's helped our auto industry return to competitiveness

with the rest of world, but it's not a panacea, and not for everyone. Some of the start-up businesses regularly featured in this magazine's "Made in Michigan" series depend on technology, but most still rely on good, old-fashioned creativity and handcrafting. We ought to be fostering that kind of business development, too. Jobs that are attracted by incentives can leave the same way. Growing our own, like Gascho's, sometimes called "economic gardening," makes sense. While we're at it, we should be giving our kids the chance in a school curriculum—to explore manual skills that also lead to meaningful work.

Before Michigan became known for cars, it was the furniture state. Once upon a time, Grand Rapids was the Silicon Valley of the craft era, a "Sawdust Valley" of sorts. After the Civil War, furniture-making became a booming business that continued to be a big part of our economy for the next century. Michigan-made furniture was sold and treasured all over the world. Furniture designers and manufacturers made Grand Rapids their headquarters, with associations of all kinds started to protect and grow the industry. A good bit of it remains, but now it centers on office furniture, since manufacturing in southeastern states, and then foreign imports, have chipped away at the home furnishings business.

Like many retired men, my dad dabbled in wood after he retired. He set up a woodworking shop next to the garage and turned out a series of shelves, quilt racks, picture frames and tables. We're happy to have a few of those pieces scattered around our house.

My own woodworking skills are still undeveloped and likely to remain so.



Fine wood furniture warms our homes and continues to play a role in Michigan's economy.

Maybe that's why I'm drawn to heirloom furniture.

Still, I have one connection to our state's wooden past. For a blessedly brief time in the summer before my junior year of high school, a friend's father hired me and two friends to peel pulp. Eino laughed as we swatted mosquitos and no-see-ums that buzzed us incessantly, drawn by our sweat. Eino, a big, hearty Finn, was immune to the bugs. He dropped the poplar ("popple" in Yooper talk) trees with a chainsaw, cut them into 10-foot lengths, and taught us how to use a bark spud to skin the sinewy bark from the slippery white wood, destined for local paper mills.

It was hot, dirty work. We got so thirsty and hungry that we finished our water and food long before we should have. We were paid 10 cents a length, or "stick." Insect repellents being useless, our bodies were masses of bug bites. We lasted about two weeks, but the memory lasted a lifetime. I still itch and scratch when I see poplar trees, and I hear Eino laughing.

*Mike Buda is editor emeritus of Country Lines. Email Mike at [mike.f.buda@gmail.com](mailto:mike.f.buda@gmail.com) or comment on his columns at [countrylines.com/ramblings](http://countrylines.com/ramblings).*







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**Thumb Electric  
Cooperative**  
www.tecmi.coop

**Don't Miss It!**

# 76<sup>th</sup> Annual Meeting

**Saturday, June 8, 2013  
Cass City Recreational Park**

## Main Tent

**9 – 11:15 a.m.**..... Prize Drawing Registration  
**10 a.m.** ..... Business Meeting  
**Noon** ..... Lunch  
**1 p.m.** ..... Entertainment featuring  
**Dueling Pianos**

## Kids' Tent

**11 a.m. – 2 p.m.** ... Face painting  
**11 a.m. – 2 p.m.** ... Clown  
**Noon – 2 p.m.**..... Pony & Bucket Truck Rides  
**12:45 p.m.** ..... Candy Drop

**Kids' Drawing:** Two bicycles  
**Adult Drawing:** Electric water heater,  
electric grill, and more!



## \$10 Bill Credit Eligibility:

1. Only the member, spouse or child of a member over age 18 who lives with the member and presents a properly-executed proxy can receive the \$10 credit.
2. The member or their eligible proxy representative must be registered prior to the collection of votes at approximately 11:15 a.m. Anyone arriving after the voting process is completed will not receive the credit.
3. Only one credit per membership.

# TEC 2013 ANNUAL MEETING Registration Form

**TEC MEMBER:** Bring this entire registration form, or have the proxy appointee named below bring this form, to the Annual Meeting. It is important that the imprinted member information at the top is included. It will be used to register you for voting and the prize drawing.

## Proxy Information

*If you are unable to attend the annual meeting and want to have another member, your spouse or child (of legal voting age) vote in your place, please fill in the information below. Only one (1) proxy may be voted by an individual, and only (1) \$10 credit is allowed per membership.*

As a member of Thumb Electric Cooperative of Michigan, I, the undersigned, hereby appoint (write in the name of who you appoint)

\_\_\_\_\_ to act as my proxy and vote in my absence at the meeting of the members to be held at Cass City Park, Cass City, Michigan, at 10 a.m., on the 8th day of June, 2013.

I realize that this is my duty as a member of this cooperative to take an active interest in its affairs and to exercise my voting privilege in person. I have carefully considered the business which is to be acted upon, and have decided to give my proxy to the above-named person, who agreed to vote this proxy on all matters as he or she believes I would vote if personally present. I hereby ratify and confirm my proxy's vote in my stead.

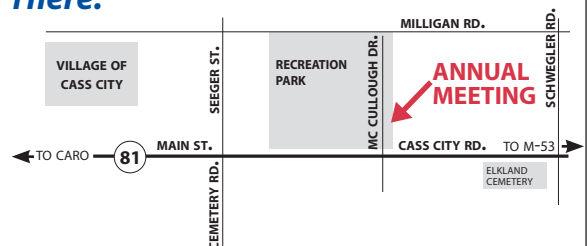
Witness my hand and seal this \_\_\_\_\_ day of June, 2013.

X \_\_\_\_\_  
Signature of Member giving proxy

X \_\_\_\_\_  
Witness

## How To Get There:

Cass City is about 15 miles east of Caro on M-81, and about 3.5 miles west of M-53



Please bring this entire registration form panel with you to the meeting. It is important that the imprinted member information at the top is included.