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March 2014 March 2014 COUNTRYLINES

Going to the Edge For Perfect Shots



5 GLE Exceeds State **5** Performance Standards 8 Your Co-op's New Reliability Goal Power Line Safety Shows

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Editor Gail Knudtson

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Association officers are Ken Swope, Midwest Energy, chairman; Robert Schallip, Cloverland, 1st vice chairman; Jon Zickert, Cherryland, 2nd vice chairman; Eric Baker, Wolverine Power, secretarytreasurer; and Tony Anderson, Cherryland, past chairman. Craig Borr is president and CEO.

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



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Kath Usitalo





SAFETY Stay Clear of Downed Power Lines





READERS' PAGE Help With Affordable Health Care Law • Mystery Photo • Energy Tip





ON THE COVER

Photographer Shawn Malone, who recently opened a studio and gallery in Marquette, literally goes to the edge of cliffs and makes nighttime forays into the wilderness to capture the glory of the Upper Peninsula's land, water and sky.

Photo Courtesy - Shawn Malone/lakesuperiorphoto.com



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Helping Co-op Members

all it the polar vortex. Call it an old-fashioned winter. Whatever the name, it created a daunting challenge for many Great Lakes Energy

members.

I'm not referring to the deadly wind chill factors, icy roads, large drifts, blinding whiteouts and unusually prolonged period of bitter cold. Most of us are prepared to handle things like this because we know what Michigan winters can be like.

What is most disturbing is the impact the weather is having on our members' energy bills this

heating season. And it's not just here, where we normally expect higher energy bills in the winter. Electric co-ops from as far south as Louisiana and Alabama were also affected by the frigid weather and are warning their members about higher bills. One Louisiana cooperative reported experiencing some of the coldest days in the last 20 years.

Unlike other heating fuel costs, our kilowatt-hour (kWh) rate did not go up this winter. The average weekly price of propane and heating oil in late January was \$3.61 per gallon in Michigan, based on data gathered by the Michigan Public Service Commission. The average weekly price of propane in the state for the same period in 2013 was \$2.08 per gallon.

As spring approaches, we hopefully won't have to worry anytime soon about being buried in snow again. But what about those who may be buried in debt due to the dramatic and unexpected energy cost increases?

Dial 2-1-1

One possible solution is to dial 2-1-1. It's a free community health and human services information and referral service that connects eligible residents with energy payment assistance help, and much more. By simply

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Steve Boeckman Great Lakes Energy President/CEO

dialing 2-1-1, available 24/7, callers are connected with a trained, caring professional who will confidentially assess their situation,

> identify their needs, and refer them to local resources for help.

Although it varies by location, local resources include basic needs such as food, housing, shelter, temporary financial assistance, transportation, utility assistance, and more. In addition, local resources include mental health care and counseling, health care, individual/family life assistance, and other services.

If you experience trouble accessing 2-1-1, you can do a search for

accessing 2-1-1, you can do a search for the closest provider in your area by visiting www.211.org.

Please remember to review our Energy Optimization programs, too. If the old furnace couldn't keep you warm this year, we have attractive rebates for those planning to replace their heating system. Other rebates and incentives are available, too, which can cut your energy costs. Call 877-296-4319 or visit www.michigan-energy.org for details.

Helping our members with their energy costs is another way we're looking out for you.

Dial 2-1-1

2-1-1 is a free community health and human services information and referral service that connects eligible residents with energy payment assistance help, and much more.

Your Co-op Scores High On Reliability

Great Lakes Energy again exceeds state performance standards.

G reat Lakes Energy met all 10 statemandated standards for electric service and reliability in 2013, which it has accomplished in six of the last seven years.

Reliability improvements in the last 10 years have benefitted thousands of members and led to Great Lakes Energy's success in repeatedly meeting state performance standards. Improvements include things such as keeping power line rights-of-way clear of trees, addressing problems with major line circuits identified as having the biggest need for reliability improvements, and wise use of new technologies that greatly limit the time to locate and repair trouble on the lines. These and other improvements also enable Great Lakes Energy to restore power more quickly when severe weather conditions cause massive, widespread damage to its distribution system.

The Michigan Public Service Commission (MPSC) requires state-regulated electric utilities to annually report how well they were able to meet standards established to protect consumers from unacceptable levels of electric service and reliability.

Annual Standards & 2013 Results

1. Complaint Response. Utility must respond in three business days or less to at least 90 percent of any formal complaints filed against it with the MPSC.

GLE score: 100 percent **2. Call Blockage.** No more than 5 percent of incoming calls should receive a busy signal. *GLE score: 0.09 percent*

3. Meter Reading. At least 85 percent of the meters must be read within the approved time period. *GLE score: 99.56 percent*

4. Wire Down Relief Factor. At least 90 percent of the time, a utility must respond within four hours to non-utility employees, such as firefighters, who request relief from guarding a downed power line.

GLE score: 100 percent **5. New Service Installation.** At least 90 percent of new services must be installed in 15 business days or less. Great Lakes Energy handled 542 new service installations last year, excluding those installed in combination with primary lines.

GLE score: 97.2 percent



Great Lakes Energy was one of the first utilities to get most of its customers back on following the holiday ice storm that hit southern Michigan in late December.

6. Average Call Answer Time. Calls must be answered on average in less than 90 seconds. In 2013, the cooperative handled over 400,000 calls through its Call Center, outage and operator queues.

GLE score: 32 seconds 7. Outage Restoration (Normal Conditions). At least 90 percent of the customers should have their power restored in eight hours or less.

GLE score: 98.3 percent **8. Outage Restoration (Catastrophic Conditions).** At least 90 percent of the customers should have their power restored in 60 hours or less. *GLE score: 100 percent.*

State rules define catastrophic conditions as either severe weather conditions that result in service interruptions to at least 10 percent of a utility's customers or events of sufficient magnitude that result in a government-issued state of emergency declaration. 9. Outage Restoration (All Conditions). Power should be restored to at least 90 percent of the customers in 36 hours or less under normal and catastrophic conditions. *GLE score: 99.7 percent*

10. Same Circuit Repetitive Interruption. No more than 5 percent of the utility's electric circuits should experience five or more outages in a 12-month period

GLE score: 0.036 percent. In 2012, only nine of the 10 standards were met as severe storms prevented the cooperative from meeting the call blockage standard. Due to the large volume of storm outage calls, 14.85 percent of incoming calls received a busy signal that year, which exceeded the state standard of 5 percent or less.

Great Lakes Energy has since doubled the number of incoming phone lines to better handle large call volumes during major storms. This helped us meet the standard in 2013.



Shakes and smoothies are a refreshing treat any time of day. With so many different ingredients and combinations, you'll never get bored. They are also unbelievably easy to make. All you need is a blender.

Coconut Granola Berry Smoothie

¹/₂ c. granola 6 fresh strawberries 1 T. flax seed oil ³/₄ c. unsweetened coconut milk 3 T. vanilla yogurt 7-8 ice cubes

Blend until smooth and enjoy. Makes 1-2 servings.

Christin McKamey, Royal Oak

Kate's Green Smoothie

1 c. ice 1 c. apple juice 2 ripe bananas 1 ½ c. kale ¾ c. chopped celery

Place all ingredients in blender and process until smooth. So simple and so good for you. Enjoy! Rinse out your blender and glasses as soon as you can - this mixture sticks to everything.

Becky Schlatter, Chippewa Lake

Peanut Butter Banana Flip Smoothie

c. milk of choice
 T. natural peanut butter, creamy or chunky
 t. pure vanilla
 1 frozen banana, cut into chunks
 6 ice cubes

Pour milk into blender and add peanut butter, vanilla, banana and ice. Blend on high speed until smooth and serve.

Lorraine Green, South Boardman

Nutty Monkey Shake

¼ c. milk
1 banana, cut into chunks
¼ c. malted milk powder
2 T. creamy peanut butter
2 c. fat-free frozen yogurt

In a blender, combine milk, banana, malted milk powder and peanut butter. Cover and process for 10-15 seconds or until smooth. Add frozen yogurt, cover and process until blended. 5 servings.

Janice L. Thompson, Martin

Blueberry Cherry Cheesecake Smoothie

2 c. fresh or frozen blueberries ¹/₂ c. fresh or frozen cherries 1 ¹/₄ c. milk ¹/₄ c. (2-oz.) cream cheese 1 to 3 ice cubes

Combine blueberries, milk, cherries and cream cheese in blender. Process until mixture is smooth. Add 3 ice cubes if using fresh fruit and 1 to 2 cubes if using frozen fruit. Process until smooth and pour into 2 glasses. Makes 2 (12-oz.) servings.

Tina Bates, East Jordan

Adult Peach Smoothie (Fresh Peach Martini)

2 peaches, peeled, pitted and quartered 4 oz. vodka 1 oz. peach schnapps 1-2 oz. simple syrup 1 ½ c. ice

Place all ingredients in blender and process until smooth. Makes 2 drinks.

Becky Schlatter, Chippewa Lake

Coffee Bananas Foster Smoothie

1 1/2 c. strong coffee, chilled 1/2 t. cinnamon 2 T. brown sugar 2 small ripe bananas 6 oz. vanilla yogurt 1/2 c. fat-free half & half 1 c. ice cubes

²hotography by: 831 Creative

In a blender, combine all ingredients and blend well.

Pat Sullivan, Bozeman

Submit your recipe! Thanks to all who send in recipes. Please send in your favorite "All About Snacks" recipes by June 10 and "Best Original Recipes" by July 10.

Mail (handwritten or typed on one side, please) to: Country Lines Recipes, 2859 W. Jolly Rd., Okemos, MI 48864; or email recipes@countrylines.com.

Contributors whose recipes we print in 2014 will be entered in a drawing and *Country Lines* will pay the winner's January 2015 electric bill (up to \$200)!



Visit recipe editor Christin McKamey's website, veggiechick.com, for healthy, vegetarian recipes and info!

Help Your Electric Co-op Keep Rates Affordable

A message for all Michigan electric co-op member-owners... The fight to maintain affordable, reliable electricity continues–and you can help!

o-op members are needed to step up and let their voices be heard. Electric co-ops across the country are fighting to maintain a balanced energy policy that protects

affordable, reliable and environmentally responsible electricity generation.

Co-op members are being asked to join the fight to instill common sense into the Environmental Protection Agency's (EPA) rule-making process by

commenting online at Action.coop. It only takes a few minutes to complete.

Proposed regulations threaten to end the use of coal at new power plants. This is a concern because the regulations, along with the ones EPA has in store for existing plants, have the potential to drive up everyone's electric bills.

Nationwide, coal is responsible for about 40 percent of all electricity generated.

"As not-for-profit, consumer-owned utilities, electric co-ops rely on a diverse fuel mix to provide affordable, reliable electricity to 42 million Americans," explains Jo Ann Emerson, CEO of the National Rural Electric Cooperative Association, the trade

RENEWABLE ENERGY

association for America's electric co-ops. "We believe strongly in our responsibility both to our environment and to members, who often serve some of the most economically vulner-

COOPERATIVE ACTION NETWORK

able populations in this country.

"That's why NRECA continues to urge the administration to reconsider this proposal and the potentially damaging effects it could have on communities and the economy," she adds.

Electric rates are something consumerowned electric co-ops take personally because they know the tough choices many of us face in trying to live on a budget. That's what sets co-ops apart from other utilities and that's why we must stick together.

Thousands have already answered the call and sent comments through Action.coop, but more are needed. About 609 Michigan co-op members have started sharing their thoughts with the EPA. "This is a start, but we can do better, as it's critically important that the voice of co-op members is heard on this issue," says Craig Borr, president/

> CEO of the Michigan Electric Cooperative Association.

Bringing common sense to the rule-making process is also important as the EPA develops rules for existing plants, which are scheduled for release in June.

In just the last decade, power supply co-ops have invested over \$3.4 billion to reduce emissions and boost efficiency. And, *co-ops are only asking that environmental regulation be balanced with realistic costs and benefits.*

By stepping up to comment, you will be asking the EPA to recognize the unique circumstances of your nonprofit, memberowned electric co-op and to work with coops to forge a fair solution that allows them to continue providing you with affordable, reliable power.

Electric co-ops serve over 42 million people nationwide. By joining together, co-op members can make a difference in shaping responsible energy policy.

NATURAL GAS

America needs an ALL OF THE ABOVE STRATEGY

NUCLEAR POWER

to keep electric bills affordable

TELL THE EPA TO RECONSIDER ITS "ALL-BUT-ONE" APPROACH

ACTION.COOP

CLEAN COAL

GOING TO THE EDGE

he's dangled over an icy wall and rappelled its glassy facade, come dangerously close to the edge of several cliffs, and inched along narrow paths in the pitch-black night of the Upper Peninsula's wilderness to capture stunning images. Photographer Shawn Malone actually studied music in college, but a decade or so after leaving the Chicago skyline behind, she's developed a worldwide following for her impressions of the natural wonders surrounding her adopted hometown of Marquette.

"I was doing a lot of auditions in major cities and grew weary of all the concrete, traffic, and smog. I realized I couldn't possibly be happy in that environment," Malone says of her past life. So, she and husband Brian took a jaunt to the U.P. and, she recalls, "We fell in love with the area after seeing Lake Superior for the first time in Grand Marais, and were struck by the quality of the water. I always remember that. We just moved up here, with no jobs, for the quality of life."

Looking to earn a living, Malone picked up a camera and began seasonally capturing the woods, waterfalls, Pictured Rocks National Lakeshore, Lake Superior, and the Mackinac Bridge and lighthouses.

With Brian, also a photographer, she then traveled and sold their work on the art fair circuit for many years, including the Ann Arbor show. Burned out by the traveling grind, however, the couple missed the land they loved. "I moved to the U.P. to be in the U.P.," she says. "The next step was to figure out how to stay in the U.P."



Lake Superior sea caves—This is one of the photographer's favorites because of the arch portals' composition and reflection in the foreground. The sun only sets through the left portal a few days in the year.

One year ago, they cut all but a few art fairs from their schedule and opened Lake Superior Photo, a gallery and studio in Marquette, where they exhibit and sell prints of all sizes.

Besides landscapes, Malone has pointed her lens to the night sky and captured spectacular Northern Lights images, which have catapulted her into the national and international limelight—especially with the release of her time-lapse video, "North Country Dreamland." She edited 10,000 still images taken throughout 2012 into the 7-minute program, which was the "People's Choice" winner in a 2013 Smithsonian online competition(see lakesuperiorphoto. com).

"The Northern Lights have really caught on with the media," Malone says of her extensive portfolio of sky shots. She believes it's because most people will never see the lights in person. While it's possible to catch the colorful, dancing flares most of the year, conditions must be just right. Even in the best viewing spots, including the U.P., there's no guarantee that clouds won't obscure them. "You might go years without seeing a strong display," she says, citing the spans between activity she witnessed in 2004, 2011, and those in her second video, "Radiance" (Oct. 2013). "Those kinds of displays you remember the rest of your life."

Monitoring space weather websites helps her decide whether to venture out and attempt a photo shoot, but she adds, "A lot has yet to be learned on how the aurora works, but you have a good opportunity to see it with a strong solar flare off the sun that is Earthward- directed." Once she sees some activity, her experience helps to

FOR PERFECT SHOTS

▲ Northern Lights, Crisp Point Lighthouse—One of Malone's most difficult shots, this 10-frame panoramic shows a 180-degree view, and received an Epson International Panorama Competition Silver Award. Lake Superior had to be flat-calm for the composite to mesh, and aurora borealis made an appearance!

✓ Mackinac Moonrise—This shot only happens once a year due to where the moon rises, and the weather.





▲ Milky Way Road—A unique shot of the Milky Way on a moonless night, creatively lit by the car's headlights.

judge how much time to invest and whether it will pay off.

Patience and luck are given credit for some of her success, too, especially as she ventures into the wilds where there are no danger warning signs. Recalling a trip to Isle Royale after shooting the Northern Lights at Tobin Harbor, she headed back to her lean-to. "I had a two-mile hike at two in the morning along basically a deer path...a cobblestone, trippy kind of thing." It was so dark that she couldn't see what was around her, but could hear moose sparring nearby. "That sound puts the fear of God in you because you could just feel the power of the animals," she says, shuddering while remembering that too-close call.

"Getting the shot" also involves experimenting with manual settings and using a tripod to keep the camera steady for long exposures, Malone tells shutterbugs in her teaching workshops.

Her imagery also appears in magazines, websites and books, and she freelances as a managing photographer at *Upper Peninsula Second Wave*, an online magazine. Her artwork is also viewable and for purchase at http://www.lakesuperiorphoto.com, and this year she'll ponder a book project.

Meanwhile, her camera will be kept everready to record impressions of the land, water and sky she loves.



Photographer Shawn Malone says the difficulty of a shot is related to logistics and understanding what happens at certain times with light and subject matter. Follow her on Facebook at fb.com/LakeSuperiorPhoto

Visit Us at the Home Shows



ark your calendar and plan to visit the Great Lakes Energy booth at the home show nearest you. Stop by to see our Marathon[®] electric water heater, our Convectair® electric space heaters that can be used as a whole-house heating option, and try our Energy Bike. Our representatives will be on hand to answer your questions about new Energy Optimization

programs that can save you energy and all our other products and services!

Northern Michigan Regional Home Show

March 14-15 • North Central Michigan College, Petoskey

Newaygo Home & Garden Show April 26 • Newaygo Middle School

Who **Are Your Directors?**

Vour electric co-op's directors are Great Lakes Energy members just like you.

Dale Farrier knows the importance of maintaining a vital service to his community. He is office manager at the Antrim County Road Commission and serves on the Great Lakes Energy Cooperative Board of Directors. In both cases, he's part of a team of dedicated people who are called to work long hours in hostile weather to keep the roads open and our lights on.

That's the cooperative difference.



Dale Farrier

New Reliability Goal for 2014

AIDI (pronounced SAY-DEE) says Great Lakes Energy's reliability goal this year is to not exceed 182.1 average outage minutes.

If successful in 2014, the cooperative will have met its annual reliability goal in seven of the last nine years. We did not meet the goal in 2013.

The reliability goal is based on average outage minutes recorded during normal



conditions. Typically, the outages are due to weather, animals, equipment failures, vehicle accidents, and other causes.

SAIDI Says

The cooperative uses SAIDI, an

industry standard index, for determining average outage minutes. The System Average Interruption Duration Index (SAIDI) is an indicator of the average amount of time a GLE member could be without power in a given year. Since it represents an average, some members actually experience no outage times while others experience more than the SAIDI number.

Weather-related outage events are factored into the SAIDI calculations, with the exception of major event days (MEDs). Storms that create MEDs occur infrequently and are the most damaging.

Great Lakes Energy will continue working to limit the weather's damaging impact on its distribution system. Investments in distribution automation equipment, addition of more line protection devices, use of new technologies, correcting problems with major power line circuits, and continued intensive vegetation management activities within power line rights-ofway are all helping to get the lights on safely and more quickly for members during storms.

Watch for SAIDI goal updates in future issues of Michigan Country Lines.

Schedule an Electrical Safety Demonstration

Freat Lakes Energy's free electrical safety demonstrations are a traveling program that shows how we look out for our members by bringing our electrical safety message to local schools, fire departments and road commissions.

Witness the power and potential danger of electricity when kite string, branches, fishing poles and other common objects are placed on a 7,200-volt power line mounted to a portable display trailer. Learn that electricity at much lower voltage can be dangerous, too, if not used wisely in the home. You may also get a chance to pedal the cooperative's Energy Bike.

Demonstrations take place outdoors if weather permits, or inside if facilities are available.

To find out if your group qualifies for a free GLE safety demonstration, and to register, go to gtlakes.com and click on "Your Community" and then on "Electrical Safety Demonstrations." Preference is given to schools and groups in the GLE service area. School presentations are for fourth to seventh grades.



HOT DOG!

Great Lakes Energy's power line safety demonstrations show how we look out for our members by bringing our electrical safety message to them. We even roast a hot dog on the power line, as shown in this picture.

Historic Farm Honored

ongratulations to Great Lakes Energy member Darryl Jean Crego whose farm in Clare County received state historic designation. Great Lakes Energy is a sponsor of the Michigan Centennial Farm Program that honors GLE members whose farms have been owned and operated by the same family for 100 years. Once a farm is certified through the program, the owners receive a certificate as well as a display marker for their farm.



Great Lakes Energy members can request an application or receive more information about the program by contacting The Historical Society of Michigan, 517-324-1828, or by visiting the programs section of their website, centennialfarms.org.

Fuel Mix Report

The fuel mix characteristics of Great Lakes Energy Cooperative as required by Public Act 141 of 2000 for the 12-month period ended 12/31/13.

COMPARISON OF FUEL SOURCES USED Regional average fuel mix used

Your co-op's fuel mix

FUEL SOURCE		
Coal	54.1%	59.4%
Oil	2.9 %	0.6%
Gas	18.1%	9.8 %
Hydroelectric	2.7%	0.6%
Nuclear	17.0%	25.4%
Renewable Fuels	5.2%	4.2%
Biofuel	0.4%	0.5%
Biomass	0.1%	0.5%
Solar	0.0%	0.0%
Solid Waste Incineration	0.0%	0.0%
Wind	4.6%	2.7%
Wood	0.1%	0.5%

NOTE: Biomass above excludes wood; solid waste incineration includes landfill gas, and wind includes a long-term renewable purchase power contract in Wolverine's mix.

Your Co-op's Fuel Mix



EMISSIONS AND WASTE COMPARISON			
TYPE OF EMISSION/WASTE	lbs/MWh		
	Your	Regional	
	Co-op	Average*	
Sulfur Dioxide	5.1	7.6	
Carbon Dioxide	1,522	2,170	
Oxides of Nitrogen	1.8	2.0	
ligh-level nuclear waste	0.0056	0.0083	

*Regional average information was obtained from MPSC website and is for the twelve-month period ending 12/31/13.

Great Lakes Energy purchases 100% of its electricity from Wolverine Power Cooperative, which provided this fuel mix and environmental data.

your small change Makes a

Can you give a few cents a month to help your community? The People Fund program works because there is power in numbers. A contribution of less than \$1 each month adds up fast when thousands of Great Lakes Energy members get involved.

The needs of our local communities continue to grow, and you have the power to give the People Fund a bigger role in meeting those needs. We round up your electric bill to the next dollar and the amount, which averaged just 44 cents a month in 2013, goes into the People Fund. There are no administrative costs. All donations are returned to our local communities.







Meals on Wheels Friendship Centers of Emmet County We Need Your Help! Enroll in the People Fund today. 1-888-485-2537 • gtlakes.com

<image><section-header><text><text><text>

Knock out energy waste

Tired of high energy bills? Fight your frustrations and keep more money in your pocket with the help of your electric co-op's Energy Optimization program. Whether you choose to replace an energy-guzzling furnace or install a high-efficiency CFL or LED bulb, rebates are available to help you complete just about any energy-saving project at home.

ENERGY TIP: Save up to 40 percent in furnace electricity costs by changing the filter regularly.

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.

STATEMENT OF NON-DISCRIMINATION

Great Lakes Energy Cooperative is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA).

The USDA is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust. html, or at any USDA office, or call (866) 632-9992 to request the form.

You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202)690-7442 or email at program. intake@usda.gov.

OF DOWNED POWER LINES

Notice to Members of Great Lakes Energy Cooperative

Case No. U-15817 2012 Renewable Energy Plan Annual Report Summary

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

Under this requirement, Great Lakes Energy Cooperative submits an annual report to the MPSC regarding its Renewable Energy Plan. In 2012, Great Lakes acquired 58,168 renewable energy credits and 1,188 incentive credits from its wholesale power supplier, Wolverine Power Cooperative, Inc. Wolverine will continue to generate renewable energy and bank unused renewable energy credits for future use and compliance with statutory renewable portfolio standard requirements on behalf of all of its members.

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

- Assume all power lines are energized and dangerous. Even downed lines that seem "dead" can be re-energized at any time during power restoration efforts or improper use of generators. Lines do not have to be sparking to be live!
- Any utility wire, including sagging or downed telephone or cable lines could be in contact with an energized power line, making them very dangerous, too.
- Never touch a downed line—or a person or object that is touching it! A downed line can cause things around it to become energized, traveling through the ground to chain link fences or other objects.
- If someone is injured from electrical contact, do not try to assist. You could be injured or killed, too. Call 911.
- If lines fall on your vehicle, do not drive away or get out. Stay inside until utility workers say it's okay. Warn others to stay away. If you must leave the vehicle—only in the case of fire—jump free without touching the ground and auto at the same time, keeping both feet together, and hop to safety. A live wire touching the ground causes electricity to fan out, and walking or running allows one foot to move from one voltage zone to another. Your body then becomes the electricity's path, and electrocution results.
- Never drive over a downed line, it could cause poles or other equipment to come crashing down.
- Call 911 immediately to report a downed power line. Then call your electric co-op or the local utility.

Visit **SafeElectricity.org** for other electrical safety tips.

MSU Extension **Offers Help for** Understanding Affordable **Care Act**



ichigan State University Extension Wants to help individuals, families and businesses make the right health insurance decision.

Extension has a team of educators that can help residents understand the new rules and requirements, navigate the federal Health Insurance Marketplace, and make a decision that fits both health needs and financial realities.

"People need to be extremely careful when signing up for insurance," explains Brenda Long, who spearheads MSU Extension's education efforts. "This is one of the most important decisions a person can make, and they will be dealing with concepts they are often unfamiliar with."

"We hope to give people the knowledge they need so they can meet with a local certified application counselor, or go to the federal health care site and make the appropriate decisions for themselves and their families."

Part of the service offered is a series of free, weekly, unbiased educational webinars and a new website that explains changes in the insurance landscape. A list of the webinars, as well as details about the Affordable Care Act, Health Insurance Marketplace, and how both affect Michiganders can be found at Extension's Affordable Care Act Roadmap (aca.msue.msu.edu).

Organizations that provide health or



DO YOU KNOW WHERE THIS IS?

Every co-op member who identifies the correct location of the photo at left by April 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; enter your guess at **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 May 2014 issue.

The January contest winners

are Gary and Elaine Pohl of Westphalia, who are members of both Home Works Tri-County Electric Cooperative and Cloverland Electric Cooperative. The Pohls correctly identified the photo as a mural at the R. E. Olds Transportation Museum near the riverwalk in downtown Lansing.



lanuary phot

community assistance, or employers looking to provide education for their employees can also contact MSU Extension directly at healthinsurance@anr.msu.edu and request information about setting up an in-person training session.

"We aren't trying to push consumers to select any one specific plan," Long adds. "We hope to teach people skills they can use so they can decide on the plan that best fits the needs for themselves, their families or their employees."

The online educational webinars for individuals are held every Monday from 9-11 a.m., 3-5 p.m., and 6-8 p.m; and for farmers and small-business owners every Monday from Noon-2 p.m.



Programmable thermostats can save up to \$160 a year in energy costs. Match thermostat settings to your schedule: cold when you're away and warm when you're at home. In winter, set the thermostat to 68 degrees during the day (lower at night when you're snug in bed). By turning your thermostat down 10 to 15 degrees for at least eight hours, you can shave 5 to 15 percent from your heating costs.

Source: TogetherWeSave.com, U.S. Department of Energy

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