

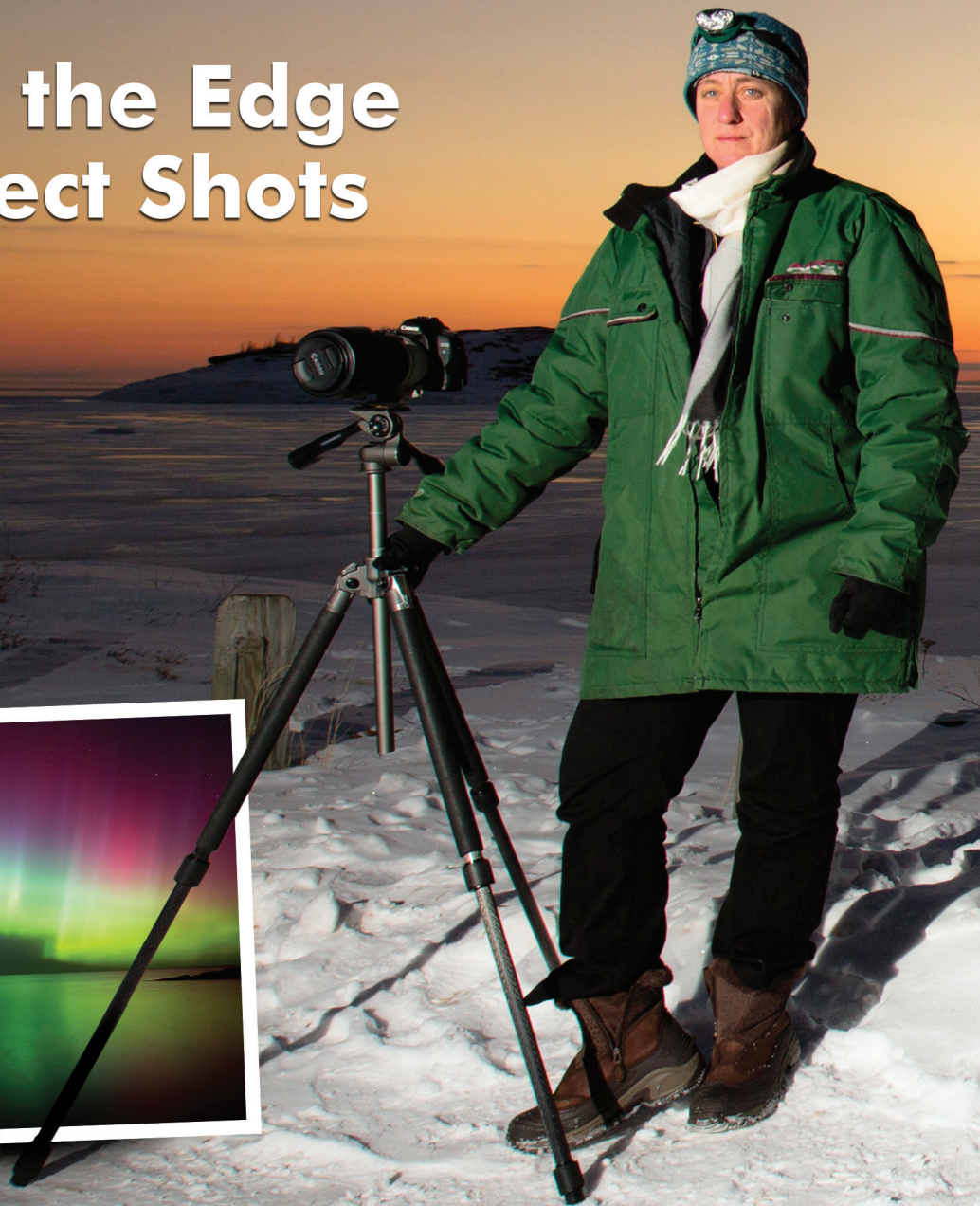
A service of **Thumb Electric Cooperative**

March 2014

Michigan

COUNTRY LINES

**Going to the Edge
For Perfect Shots**



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Storm Story

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Electric Costs

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bration

March 2014
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Cooperative
Association

Michigan

COUNTRY LINES

IN THIS ISSUE

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



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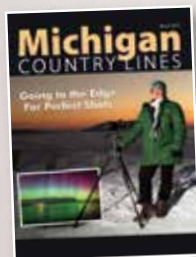
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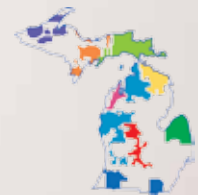
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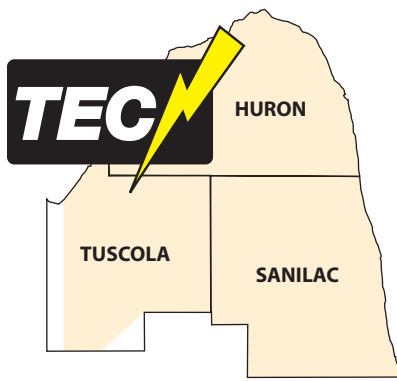
ON THE COVER

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



Michigan's Electric
Cooperatives
countrylines.com



Thumb Electric Cooperative

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www.tecmi.coop

Bah! Humbug! An Ice-Storm Story

Twas five nights before Christmas when all through the Thumb, freezing rain started falling on trees, lines and poles. Ice formed on top of ice and before morning, over one-third of Thumb Electric Cooperative's (TEC) service area was out of power. Our after-hours answering service began fielding calls at 2 a.m. and soon after, TEC staff rolled into the office to better handle the call volume. By daylight, it was incredible to see the glittery-but-devastating ice storm damage and there was no doubt that we would need additional line crews to help restore power in a timely manner. The co-op's Christmas present came from cooperatives, municipalities and contractors far and wide, as 55 line and tree crews arrived to assist the 29 TEC employees already in restoration mode.

By Christmas night, many members had their power restored. Late Friday night, temperatures rose and the ice finally started to melt and fall. This melting triggered several new outages and crews started working into their seventh day. Even though we weren't excited to see a new list of outages, we knew the end was near because the ice was finally disappearing.

Over 4,800 members in 40 of the 72 townships served in our three-county area were affected by the storm. We appreciate everyone's patience during what must have seemed like an eternity when left without the comforts and conveniences of electricity. The 84 dedicated professionals that made up the restoration team spent long hours, in very challenging conditions to get the lights back on as safely and quickly as possible. They gave up their family time during Christmas so that you could enjoy yours with the comfort of electric service.

Obviously, this event will go down in history at Thumb Electric, and across the state, as one of the more devastating storms. Just as obvious to us, was how well our capital investment money has been spent. Every year, TEC's Board of Directors approves a capital expenditure of about \$4 million to

rebuild and improve our system. During this ice storm, the rebuilt circuits stood strong and unaffected by the heavy weight of the ice. Older circuits, waiting for their rebuild, found wires and poles breaking from the weight.



Dallas Braun
General Manager

It was also very apparent that circuits on our system with recent tree-trimming work withstood the storm very well. The most severe storm problems were in areas where tree work was still needed. For seven consecutive days and nights, storm crews were exposed to falling ice, limbs, trees, and other hazards. Needless to say, it was "spooky" at best to work in these conditions.

While we cannot avoid Mother Nature, we can surely work to reduce her impact. In order to keep the power on and our lineworkers safe, rights-of-way used for our poles and wires should have these "zones" cleared of all trees from ground-to-sky.

As you are notified that tree crews will be working on circuits in your area, remember the purpose is to ensure reliability for your electric service and that your cooperative is providing the safest environment for its employees, members, contractors, and the general public.

A big "thank-you" to our "Bah! Humbug! Christmas Storm Restoration Team" and also to you, our TEC members, who, I'm sure, have your own unique ice storm stories.



Is Geothermal Home Heating Right for You?

Home heating costs are sky-rocketing. The cost of fuel oil and propane continue to climb, taking money out of your pocket.

But there is a solution. Extremely efficient geothermal heating is over 400 percent efficient (in some cases nearly 600 percent), saving hundreds of dollars each year in heating costs. It is also very budget-friendly because it is immune from the up-and-down nature of commodities such as fuel oil and propane.

At 6.353 cents per kilowatt-hour (kWh) on Thumb Electric's Dual Fuel rate, or 7.45 cents per kWh on our Interruptible Home Heating rate, it is very predictable year-in and year-out, with only gradual increases from time-to-time.

Another concern here in 2014 is the shortages we are seeing in the propane industry, which are driving up prices. These shortages are caused by the combination of a wet harvest (propane is used to dry corn) that has reduced inventory and increased demand, a colder than normal heating season, and supply being sold overseas.

Geothermal runs on electricity supplied to your home on a constant basis, and the same system can provide your cooling needs! Read on to see if geothermal is right for you.

What it is and How it Works

In its simplest terms, geothermal essentially means "heat from the earth," and has been used for centuries.

A "geo" unit (also called a ground-source heat pump), uses a compressor or heat pump to force the transfer of heat up from the ground, through either an open- or closed-loop, to provide your home with clean, efficient heating. In reverse, the system draws heat out of your home and returns it to the ground to provide air conditioning.

The 400 to 600 percent efficiency noted above means that for every \$1 spent on electricity you are getting \$4 to \$6 worth of heat.

Comparatively, the very best gas furnace is 95 percent efficient. For every \$1 you spend on propane or fuel oil, you get 95 cents worth of heat, because some heat is exhausted from the home during the combustion process.

What Does This Mean for You?

Let's compare an 80 percent efficient fuel oil furnace, a 93 percent efficient propane fur-

nace, and a 400 percent efficient geothermal unit. Take a home with a heat loss of 45,000 BTUs, and we can compare these furnaces based on their ability to replace lost BTUs and the fuel cost. All set to 70 degrees, the fuel oil furnace at \$3.50/gallon has an annual operating cost of \$3,550. The propane unit, at \$2.25/gallon, costs \$2,850. The geo on Thumb Electric's Dual Fuel controlled rate is \$632 per year. So, you can see the savings.

Is geothermal expensive to install? It depends on how you look at it. For example, subtract the \$632 annual geo cost from the fuel oil cost of \$3,550. You save \$2,918 per year.

Then, let's assume a geo system costs \$15,000 to install (costs vary) and you qualify for the 30 percent federal tax credit available until Dec. 31, 2016 (ask your accountant for details). That puts your net cost at \$10,500. Now, divide \$10,500 by the \$2,918 annual savings and the resulting 3.6 is the number of years it would take to pay off the initial investment. I like to say, "you can pay the fuel man, or you can pay for the geothermal furnace and pocket the savings each month after the payback date."

Now, everyone's home is different, and savings will vary. To help, Thumb Electric offers its members a free in-home energy analysis. We will measure your home, assess its insulation and weatherization levels, and show what your current heating system costs to operate alongside alternate units, such as geothermal. We will also show you how adding insulation and weather-sealing your home can help save energy and money.

Your electric co-op also offers an energy efficiency loan program (p. 8) for qualifying measures like new windows and doors, insulation, and efficient furnaces including geothermal and air-source heat pumps.

Beat the up-and-down market of propane and fuel oil. Schedule an appointment for an energy assessment to see if you can save money on home heating, or contact one of the trusted Green Thumb Home Heating contractors on page 9.

*Brad Essenmacher
is Thumb Electric Cooperative's
member services &
marketing manager*



Fuel Mix Report

The fuel mix characteristics of Thumb Electric 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	76.2%	59.4%
Oil	0.2%	0.6%
Gas	4.7%	9.8%
Hydroelectric	0.2%	0.6%
Nuclear	15.3%	25.4%
Renewable Fuels	3.4%	4.2%
Biofuel	0.0%	0.5%
Biomass	1.1%	0.5%
Solar	0.0%	0.0%
Solid Waste Incineration	0.4%	0.0%
Wind	1.6%	2.7%
Wood	0.1%	0.5%

NOTE: Biomass above excludes wood; solid waste incineration includes landfill gas.

Your Co-op's Fuel Mix



Regional Avg. Fuel Mix



EMISSIONS AND WASTE COMPARISON

TYPE OF EMISSION/WASTE	lbs/MWh	
	Your Co-op	Regional Average*
Sulfur Dioxide	8.0	7.6
Carbon Dioxide	2,171	2,170
Oxides of Nitrogen	2.1	2.0
High-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.

Purchased electricity accounted for virtually 100% of the electricity sold by Thumb Electric during the period. Because the actual fuel mix characteristics of all purchased electricity could not be discerned, the fuel mix data presented by Thumb Electric is the same data offered by DTE Energy, which supplies nearly all of Thumb's purchased power.

Shakes & Smoothies

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.

Photography by: 831 Creative

Coconut Granola Berry Smoothie

*½ c. granola
6 fresh strawberries
1 T. flax seed oil
¾ 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

*1 c. milk of choice
2 T. natural peanut butter, creamy or chunky
1 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
½ c. fresh or frozen cherries
1 ¼ c. milk
¼ 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 ½ c. strong coffee, chilled
½ t. cinnamon
2 T. brown sugar
2 small ripe bananas
6 oz. vanilla yogurt
½ c. fat-free half & half
1 c. ice cubes*

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!

Co-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

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-

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, member-owned electric co-op and to work with co-ops 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.

**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 consumer-owned 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



RENEWABLE ENERGY



NUCLEAR POWER



NATURAL GAS

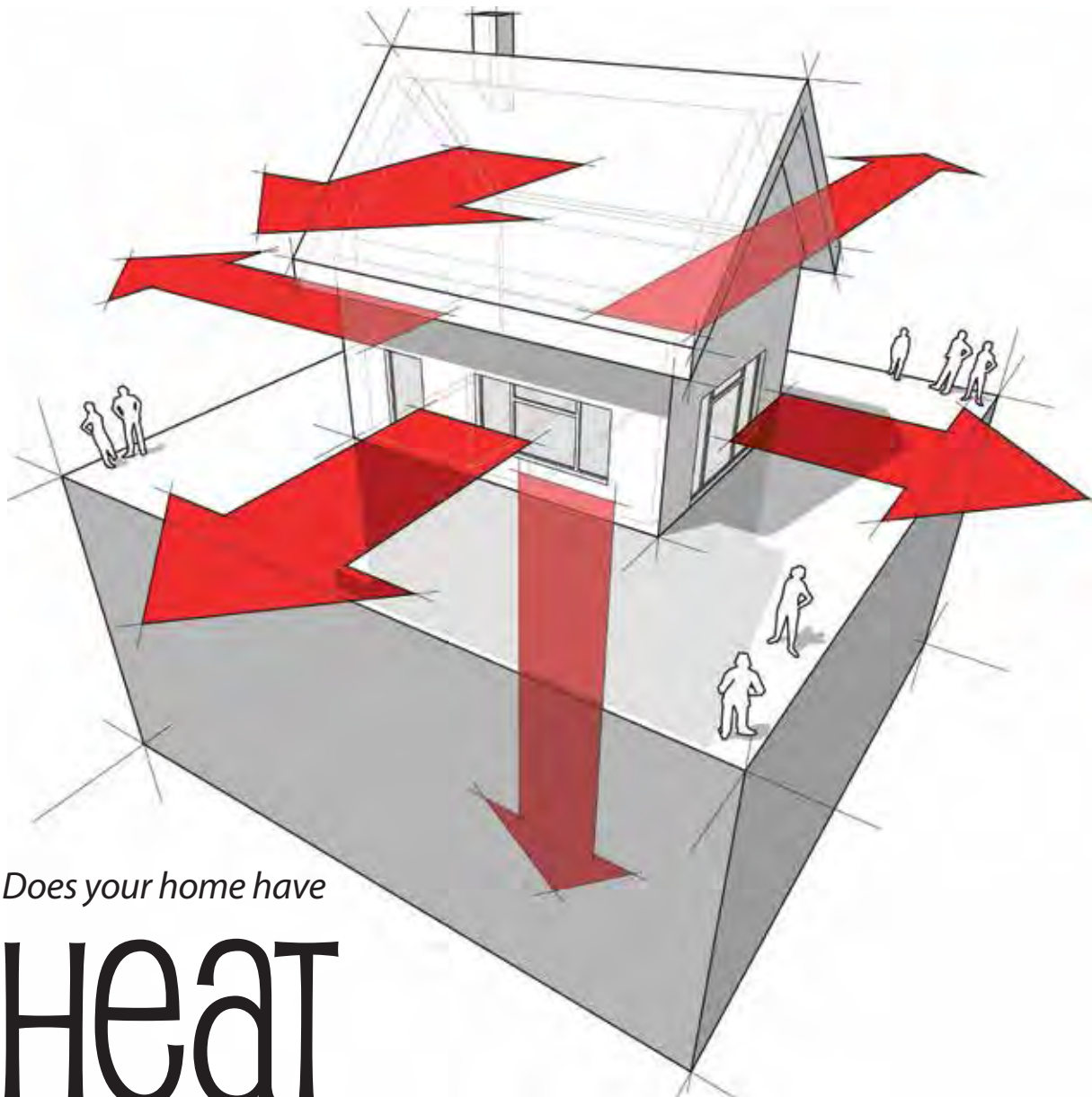


CLEAN COAL

America needs an
ALL OF THE ABOVE STRATEGY
to keep electric bills affordable

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

ACTION.COOP



Does your home have

Heat LOSS? **Insulate and \$ave!**

Call the energy experts at Thumb Electric Cooperative today for your free in-home analysis. We offer energy efficiency loans up to \$15,000 at 7 percent interest, payable over 7 years, to qualified members.



989-658-8571 or 800-327-0166



Green Thumb Home Heating

Geothermal is a simple technology that uses the earth's renewable energy to provide high-efficiency heating and cooling. In winter, the system draws heat from the ground and transfers it to your home. In summer, it extracts heat from your home and transfers it to the ground. **Contact the energy experts at Thumb Electric Cooperative at 800-327-0166** for honest answers on your energy choices, or call any of the trained and certified installers listed here.

All-Temperature Geothermal Systems
1000 E. Sanilac Rd., Caro, MI 48723
989-673-5557

Ameriheat, Justin Faber
2891 E. Forester Rd., Deckerville, MI 48427
810-376-4534

B & D Heating, Cooling & Plumbing
1148 North Van Dyke, Bad Axe, MI 48413
800-515-1117

Burkhard Plumbing & Heating
638 E. Huron Ave., Bad Axe, MI 48413
989-269-7532

Certified Temperature Innovations
3107 Custer Rd., Carsonville, MI 48419
810-300-7748

Climattech
3274 S. Main St., Marlette, MI 48453
989-635-COOL

Cosenza Plumbing & Heating, Inc.
6725 E. Sanilac Rd., Port Sanilac, MI 48469
810-622-8347

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989-871-2067

Geo Renew Systems, Inc.
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248-531-0325

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Geothermal Systems of Lapeer, LLC
6689 Orchard Lk. Rd. #188
West Bloomfield, MI 48322, 810-240-2116

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9160 Lapeer Rd., Davison, MI 48423
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1115 4th St., Port Huron, MI 48060
810-982-4226

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7641 Pigeon Rd., Pigeon, MI 48755
989-453-3931

Jack McCain Plumbing & Heating
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989-453-2277

Kowaleski Heating & Cooling, LLC
3977 Ruppel Rd., Port Hope, MI 48468
989-428-3371

Kulek Heating & Air Conditioning
14421 Jeddo Rd., Yale, MI 48097
810-387-4452

Kundinger & Kroll
31 E. Main St., Sebawaing, MI 48759
989-883-2770

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7825 Big Gully Rd., Palms, MI 48465
989-864-3833

Michigan Energy Services
8445 Main St., Whitmore Lake, MI 48189
888-339-7700

NRG Control
3690 Washburn Rd.
Vassar, MI 48768
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Newton-Johnson Plumbing & Heating
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810-378-5454

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810-644-8576

Shetler Plumbing & Heating
7184 Nitz St., Pigeon, MI 48755
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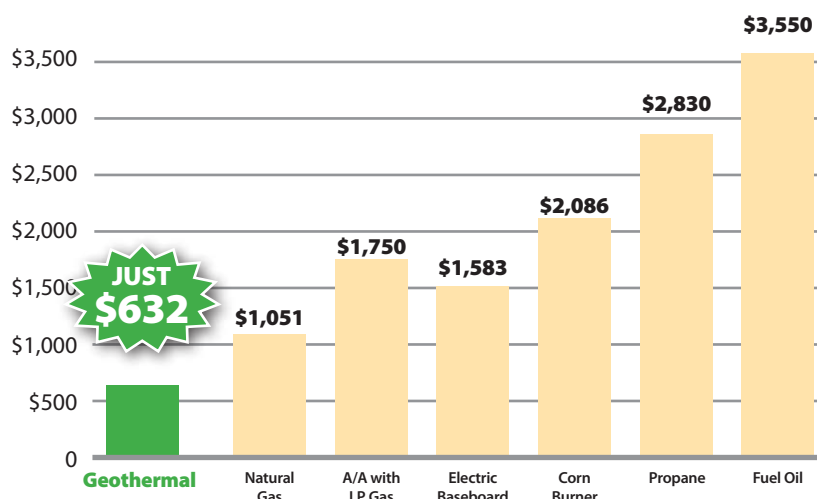
Superior, Inc.
3442 Cemetery Rd., Cass City, MI 48726
989-872-3305

Thumb Cooling & Heating
5599 Pochert Rd., Port Hope, MI 48468
989-428-4948
And: 837 South State, Caro, MI 48723
989-672-4948



Annual Operating Costs

For an Average 1,800 Sq. Ft. Home
(45,000 BTU heating load, 20,000 BTU cooling load)



Factors Used: **Electric Baseboard**, **Air-Source Heat Pump** and **Geothermal**—based on TEC's 6.353¢/kWh dual-fuel rate. **LP gas**—based on \$2.25/gal. and 90% efficient furnace. **Fuel Oil**—based on \$3.50/gal. and 80% efficient furnace. **Natural Gas**—based on \$1.08/therm., 90% efficient furnace including \$9/mo. service charge. **Corn**—based on \$6/bushel. (Operating costs do not include air conditioning.)

GOING TO THE EDGE



She'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."

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



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.

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.

Photos by Shawn Malone

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 ever-ready 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](https://www.facebook.com/LakeSuperiorPhoto)

Get a Handle on Hidden Electric Costs

It's expected that your gas bill will spike in winter due to constant furnace use. But did you know that running the furnace can also cause your electric usage to increase?

Although high electric use is often associated with operating air conditioners, a forced-air furnace uses its fair share of electricity. A furnace typically has two motors: The combustion blower motor, which draws air into the combustion chamber and pushes combustion and exhaust air through the ignition chamber; and the blower motor, or air handler, which blows heated air throughout your home. The blower motor uses about 80 percent of the total electricity consumed by the furnace, costing you anywhere between \$33 and \$65 monthly.

Switch to an ECM Furnace

If your furnace is over 10 years old, a staged

furnace outfitted with an electronically commutated motor (ECM) will help you save energy and money. A staged furnace adjusts the amount of fuel burned (from high to low) in every cycle, and some furnaces modulate their output based on the amount of heat needed. An ECM, also called a "variable speed motor," adjusts its speed as necessary, instead of running at one speed. This type of blower motor conserves energy, ensuring optimal airflow and using less electricity.

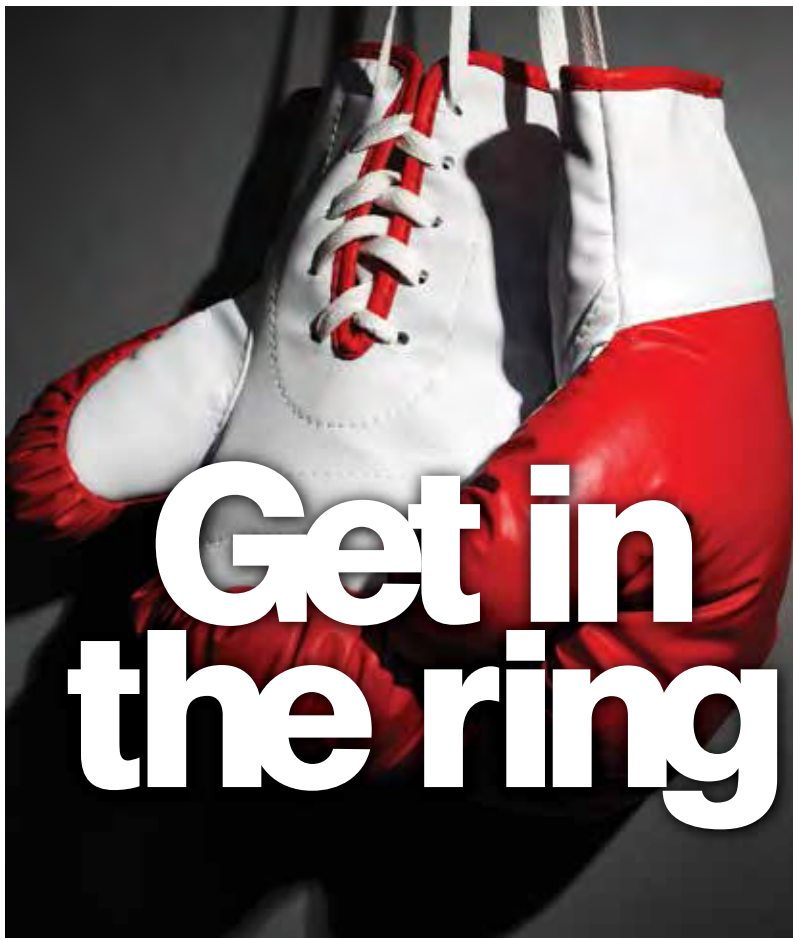
Great Rebates

An ECM furnace can also save you around \$80 per year, costing \$11 to \$32 less per month than running a standard blower motor. You can save even more in gas costs

if the new furnace is a higher-efficiency model. Thumb Electric Cooperative will help you with the up-front costs of installing an ECM furnace through a \$150 Energy Optimization rebate. For details Visit michigan-energy.org.

Save Even More

Looking for more ways to save? The ENERGY STAR® rule of thumb to achieve optimal savings is to set your thermostat back by at least 8 degrees for 8 hours, twice a day. Also, set the switch for the fan to "auto" instead of "on." The "auto" setting operates the blower motor only when the thermostat turns on the furnace, instead of running the motor constantly.

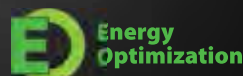


Knock out energy waste

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.

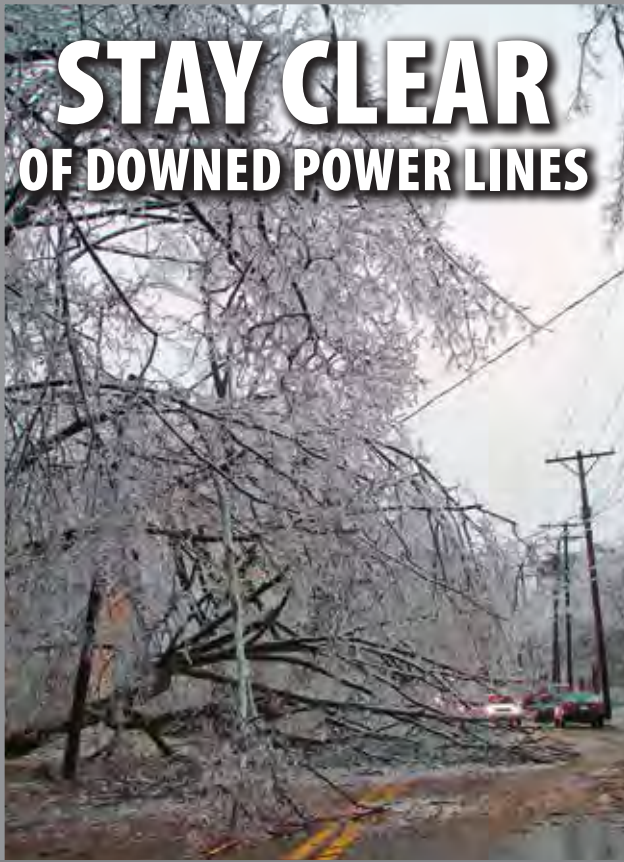
ENERGY TIP: Save up to 40 percent in furnace electricity costs by changing the filter regularly.

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.

STAY CLEAR OF DOWNED POWER LINES



- ▼ **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.

STATEMENT OF NON-DISCRIMINATION

Thumb Electric Cooperative is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA). 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 by mail to: 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.

Notice to Members of Thumb Electric Cooperative

Case No. U-15821
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, Thumb Electric Cooperative submits an annual report to the MPSC regarding its Renewable Energy Plan. As of 2012, Thumb acquired approximately 4,302 renewable energy credits, which is enough to satisfy the renewable energy standards.

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 tecmi.coop or by request at the cooperative's office.

MSU Extension Offers Help for Understanding Affordable Care Act



Michigan 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

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.



◀ 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.



January photo



Energy Efficiency

Tip of the Month

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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*Frank Farmer, President,
American Metal Roofs*

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