

MICHIGAN COUNTRY LINES



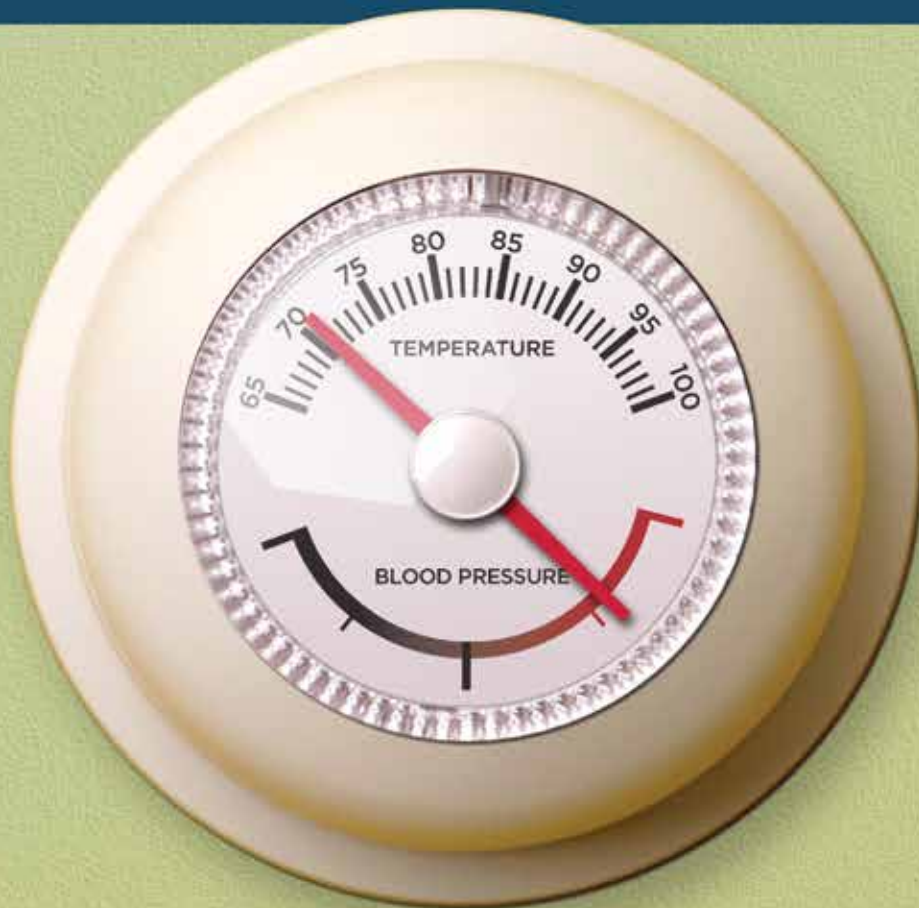
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Home Is Where The

Art Is

Local Co-op Artists On ArtPrize



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POSTMASTER: SEND ALL UAA TO CFS.

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E-mail: cdorr@meca.coop

Association officers are **Robert Schallip**, Cloverland Electric Cooperative, chairman; **Mark Kappler**, HomeWorks Tri-County Electric, vice chairman; and **Eric Baker**, Wolverine Power Cooperative, secretary-treasurer. **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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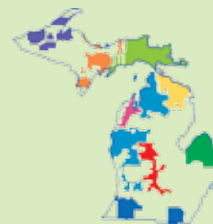
ON THE COVER*

"Trichromatic Spectra," created by Thomas Linder, was a past entry in the ArtPrize competition held annually in Grand Rapids, MI.

Linder's artwork is a kinetic inflatable installation involving thousands of LEDs that are controlled by computer animation.

Photo courtesy of Artprize.

*Some co-op editions have a different cover.



Michigan's Electric Cooperatives
countrylines.com



Board Of Directors

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board@cloverland.com

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(906) 635-0941

Dale Carlson
Vice Chairperson

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(906) 647-8246

Richard Newland
Secretary/Treasurer

District A – DeTour Village
(906) 297-5681

Gerald Nettleton
Director

District A – DeTour Village
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Charles Litzner
Director

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(906) 635-5958

John Sawruk
Director

District B – Sault Ste. Marie
(906) 630-1287

Ronald Provo
Director

District C – Manistique
(906) 341-5300

Peter Legault
Director

District C – Engadine
(906) 477-6878

Virgil Monroe
Director

District C – Manistique
(906) 341-8808

Board of Directors Considers Member Regulation



Daniel Dasho
President & Chief
Executive Officer

Recently you may have read or heard comments about **member regulation**. It's important that you have a thorough understanding of its roots, the process itself and the benefits to you, our member-owners, as your board of directors considers member regulation in the coming months.

In 1965, an investor-owned electric utility was aggressively attempting to take away the more profitable areas of electric cooperatives in Michigan. The electric cooperatives asked the Michigan Public Service Commission (MPSC) for protection from these hostile takeover attempts. To accomplish this, the MPSC assumed full regulation of electric cooperatives.

MPSC regulation of electric cooperatives proved costly and redundant. In 2008, the House and Senate unanimously passed Public Act 167, known as the "Electric Cooperative Member-Regulation Act". The Act gives electric cooperatives the option to remove themselves from state regulation. In the last seven years, seven of the nine Michigan electric cooperatives have moved to member regulation. Cloverland is one of the last remaining cooperatives under full MPSC regulation. The Act clearly describes the required steps for moving toward member regulation and the MPSC's regulatory authorities afterwards. This information is detailed on page 9.

Your board of directors is considering member regulation for a variety of reasons. Here are just a few:

- Decisions can be made locally by a member-elected board of directors who are accountable to the membership.
- Elimination of approximately \$140,000 in annual MPSC utility assessments, legal fees, and other expenses. Each rate case before the MPSC costs members approximately \$50,000.
- Decisions on rates and charges can be made at monthly board meetings with member participation. The MPSC rate process takes nearly a year to be decided in Lansing with little to no chance of member participation.
- Member-regulated co-ops are similar to the over 40 Michigan municipals whose electric rates aren't regulated by the MPSC.

With rising costs coming from local, state and federal levels, and the looming crisis of generation and transmission infrastructure in our state, electric rates are going to increase. The advantage of being member regulated is that now, all 34,000 plus members have an opportunity through the board to help us keep each increase in our own hands.

Local control, less cost, and more efficient makes "member regulation" a sound option for Cloverland. ■

By becoming member regulated, we could save more than \$140,000 or more in assessments, legal fees and other expenses.

Your Co-op Board In Action

The board of directors met on March 20 and April 24. All directors were in attendance.

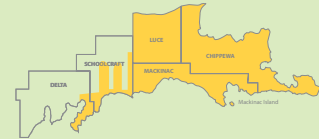
March

- Discussed the effects to Cloverland concerning the announcement of the FutureMark Manistique Paper Mill closing in mid-March.
- Reviewed financial, power marketing, estate retirements and PSCR reports as presented.
- Approved a resolution to refinance older RUS loans at a potential savings of approximately \$6 million over the life of the loans.
- Received the 2014 independent audit report from the co-op's CPA firm.
- Approved a resolution setting the date to receive director election ballots at May 29, 2015.
- Approved a contribution to the St. Ignace Fire Department and to the CBC Radio Telethon to benefit Bay Cliff.
- Received a report from legal counsel that local prosecutors are following through on meter tampering cases.

April

- Met with LSSU representatives to discuss plans for a new Aquatic Research Laboratory.
- Approved \$96,169.61 in bad debt write offs.
- Received an update that applications for the lineman position on Mackinac Island are being reviewed.
- Reviewed department reports, including financial.
- Discussed impact of any billing due date changes and member communications.

Meetings are held at the co-op's administrative office at 725 E. Portage Avenue, in Sault Ste. Marie each month. The board reserves time at the beginning of each meeting for members who wish to address the board. Members who wish to present an item for board consideration at a particular meeting may submit their request for time using the member comment request form on cloverland.com or by calling 906-632-5143. ■



President & CEO
Daniel Dasho

Local Editor
Todd Chapman

cloverland.com

Member Service Centers

Monday–Friday
8 a.m. to 4:30 p.m.
906-635-6800
1-800-562-4953

2916 W. M-28
Dafer, MI 49724

836 M-134
DeTour Village, MI 49725

6214 County Rd. 403
Newberry, MI 49868

2972 W. 8th St.
Sault Ste. Marie, MI 49783

Cloverland Director Election Results



Richard J. Newland



Charles F. Litzner



Ronald D. Provo

The results of Cloverland Electric Cooperative's Board of Directors elections were announced at the annual membership meeting on June 11 at the LSSU Cislser Center in Sault Ste. Marie. The accounting firm of Bunker, Clark, Winnell and Nuorala, P.C., received the ballots and tabulated the results.

Voting took place by mail-in ballot, which concluded May 29. The board of directors is comprised of nine directors elected by and from the members of their respective districts to a three-year term. One seat is up for election in each district every year.

Incumbent director Richard J. Newland, of DeTour Village, was re-elected in District A with 573 votes. District A is also represented by Dale Carlson of Stalwart and Gerald Nettleton of DeTour Village.

Charles F. Litzner of Sault Ste. Marie was re-elected in District B with 691 votes. Carmine J. Bonacci Jr., of Sault Ste. Marie, received 575 votes. Patrick K. Egan of Brimley, received 302 votes. District B is also represented by Robert Schallip of Neebish Island, and John Sawruk of Sault Ste. Marie.

In District C, Ronald D. Provo of Manistique, was re-elected with 645 votes. Peter Legault, of Engadine, and Virgil Monroe, of Manistique, also represent the members of District C. ■

Cloverland Electric Cooperative is an equal opportunity provider and employer.

Legislation Would Strengthen Tie Between Our Peninsulas



Craig Borr
Michigan Electric
Cooperative Association
President and CEO

The Mackinac Bridge opened to vehicle traffic between the upper and lower peninsulas nearly 60 years ago. To this day, it continues to be a vital commercial link, as well as a symbol of what Michiganders can do when we work together for our state's benefit.

Legislators in Lansing may soon have an opportunity to debate legislation that could be a similar "bridge" for enhanced

flows of electricity between our two peninsulas. But it will take a great deal of determination and willpower to move this legislation forward. There are likely to be many detractors—as there were when we built the "Mighty Mac".

Legislation was recently introduced in the Michigan Legislature that could result in the development of an additional high-voltage transmission link between the peninsulas. The Senate version of SB 282 was introduced by Sen. Tom Casperson, while the House version, HB 4575, was introduced by Rep. Triston Cole.

Currently, our two peninsulas do not operate as one when it comes to electricity. Michigan policy, utilities and regulators control the Lower Peninsula, while Wisconsin interests and utilities dominate the Upper Peninsula. All too often these competing interests and policies do not align—and customers are caught in the middle.

In addition to creating a more robust electrical tie, the legislation would form one "resource adequacy zone" to include both peninsulas, as well as increase reliability by reducing electrical "congestion" costs involved in the flow of energy between the peninsulas.

These congestion costs are a hidden tax in the cost of electricity. Portions of the northern Lower Peninsula as well as the Upper Peninsula have some of the highest

congestion costs. Residents who live in these congested areas have higher electric costs because of this "hidden tax". These costs could be dramatically reduced, and in some cases eliminated, if we as a state have the will to invest in a more robust transmission link between the peninsulas.

Since most of Michigan's electric cooperatives are net buyers of wholesale electricity, this legislation could create more competitive markets with additional buyers and sellers of wholesale energy, as well as renewable energy—and that should provide tangible long-term benefits for electric cooperative consumers.

This legislation could also expedite the development of newer, cleaner generating capacity for the Upper Peninsula—an area of our state that recognizes all too well what can happen when there is only one significant generation resource and no meaningful way to access bulk electricity from the Lower Peninsula, where most of Michigan's electrical generating capacity is currently located.

Further development of renewable energy, particularly wind, can also be enhanced with additional connectivity between the peninsulas. The Thumb region of Michigan's Lower Peninsula has been identified as the best region for developing wind energy. A more robust transmission link will allow us to export wind from the Thumb area to the Upper Peninsula—or perhaps export wind from the Great Plains and Upper Midwest to utilities throughout Michigan.

If Michigan legislators have the fortitude to enact this legislation and we eventually fund and construct a new, more robust transmission link between our peninsulas, I believe we will look back someday, like we often do when crossing the "Mighty Mac", and feel a very real sense of accomplishment that we as Michiganders have done something to benefit many generations.

Time will tell. ■





ALL-AMERICAN FAVORITE BURGERS

Enjoy new twists on well-known favorites.

Bratburger Summertime Sliders



1 pkg. bratwurst
1 lb. 80/20 ground beef
2 pkg. pretzel dinner rolls

Onion Jam

3 T. butter
¼ c. olive oil
2½ lb. sweet onion, sliced thin
¼ c. balsamic vinegar
1 T. fresh thyme leaves (or 1 t. dried)
1 c. pure maple syrup
salt and pepper

Remove bratwurst from casing and mix bratwurst and burger until evenly combined. Make small patties to match the size of your rolls. Salt and pepper to taste and grill or pan fry burgers to taste. Slice rolls, add burgers and top with onion jam and arugula, if desired. To make onion jam, melt butter and olive oil in a dutch oven. Add onions and sauté on low, stirring occasionally for 15–20 minutes. There should not be any “color” or browning; this process will evaporate the extra water in the onions and concentrate the sweet onion flavors. “Low and slow” is the ticket here. When the onions are soft but not quite translucent, add balsamic vinegar, maple syrup and thyme, and cook until liquid is incorporated into onion mixture. Put into 2–3 jars and enjoy! May keep in refrigerator for up to three weeks. Hot water bath or freeze and keep 6 months. Great on grilled fare, pizzas, and omelettes.

Denise Chapel, Gaylord

Bacon Blue Cheeseburger *(pictured)*

½ lb. bacon, cut into ¼ inch slices
2 lb. 90% lean ground hamburger
½ t. garlic powder
½ t. onion powder
salt and pepper, to taste
1½ c. crumbled blue cheese
8 burger buns
lettuce
sliced tomatoes
sliced onions
your choice of condiments

In a large skillet, cook sliced bacon until crispy. Remove from skillet and drain on paper towel; discard fat or save for other use. Mix bacon with the hamburger and add the garlic powder, onion powder, salt and pepper. Divide the burger mixture into 8 portions. Divide each portion in half and flatten into patties ¼-inch thick, using waxed paper. Place 2 T. blue cheese in center of 4 patties and top with another patty. Seal by pressing edges together. Cook in large skillet or grill until medium well, or your choice of doneness. Remove from heat and place onto bottom half of buns, and top with more blue cheese and favorite toppings. Serves 4.

Ann Brown, Niles

SUBMIT YOUR RECIPE!

Thanks to all who send in recipes. Please send in your favorite “Candy” recipes by **Aug. 1** and “Easy Chicken” recipes by **Sept. 1**.

Enter your recipe online at countrylines.com or send to (handprinted or typed on one side, please): *Country Lines* Recipes, 2859 W. Jolly Rd., Okemos, MI 48864. Please note the co-op from which you receive your electric service.

Contributors whose recipes we print in 2015 will be entered in a drawing and *Country Lines* will pay the winner’s January 2016 electric bill (up to \$200)!

Photos—831 Creative

There's A Story In Every Photo



Photos speak a thousand words and we want to see your best shots! Cloverland Electric is pleased to announce our new "Photo Contest." One lucky member will win a credit to their energy bill in 2015. Members are invited to submit photos now through Sept. 21. Photos published in *Michigan Country Lines* during 2015 will be entered into a random drawing to win a gift of energy up to \$200 toward a member's December 2015 electric bill. Details and instructions for photo submission—including contest rules, topic list, publication date, and submission deadlines—can be found online at <http://bit.ly/1JX5Afh>. We look forward to seeing your best shot!

Your photo could be a winner!

Billing Frequency Changes for Seasonal Services

Cloverland Electric members who own a seasonal residence or business will receive their last annual bill in late August. The co-op will process annual bills on Aug. 26 with payment due on or before Sept. 16. These annual bills will include your energy use for the past 12 months, one month's facility charge, Power Supply Cost Recovery (PSCR), Energy Optimization (EO) surcharge, and sales tax. It will also include any capital credit refunds issued by the co-op for electricity purchases in 1990, 1991 and 1992, if you had service during these years. However, it will not include one traditional item. The prepayment charge shown on previous annual bills representing the facility charges for the next 12 months will not appear since we are changing the billing frequency of our seasonal accounts going forward.

Beginning September 2015, members with seasonal camps, cabins or businesses will be billed monthly for their energy use, facility charge, PSCR, EO surcharge, sales tax and any optional subscribed service, e.g. outdoor protective light, if applicable. The co-op will produce these monthly bills on or near the 25th of each month.

By receiving a monthly bill, members will be able to better track and control their energy use month-by-month

and quickly address any energy-use situation rather than discovering it on an annual bill many months later. More frequent billing will help make bills more manageable, too.

Members with seasonal service locations will also be eligible to enroll in many of the convenient payment options available to our monthly billed services—Budget Billing and Auto Pay (recurring payments). If you would like to enroll in Auto Pay, you may do so through our SmartHub® tool on cloverland.com. Each month your bill payment will automatically be charged to your preferred debit or credit card or deducted from your savings or checking account on or near the due date. In doing so, you eliminate the potential of any late penalties.

Other payment options include our automated 24/7 Pay-By-Phone service, toll-free 1-844-843-6837 (direct) and SmartHub, our online account management tool available on cloverland.com. All of these payment services are free—no convenience fees apply.

If you have any questions about this change or your account, please call our member services team at 1-800-562-4953. ■

High School Students Learn About Leadership Skills and Co-op Careers

Five local high school students attended the April 21–23 Youth Leadership Summit at SpringHill Camp in Ewart where they participated in team-building challenges, developed leadership skills, and learned about electric cooperative careers. Applications for the 2016 camp will be available this coming January.

(L to R) Dillon Curtis, Nathan Brown, Millie Reed, Emily Lawson, and Madison Wilkie



Emily Lawson, suspended 20 feet above the ground, makes her way across a series of swaying platforms.

Millie Reed (L) and Madison Wilkie (R) prepare to take on the high-ropes challenge.



Scholarship Recipients

Every year, Cloverland Electric Cooperative awards scholarships to high school seniors whose parents are co-op members. This year, the co-op awarded three scholarships.

The recipients of the 2015 Power of Excellence Scholarship are Angela Donajkowski, Chase Meehan and Joseph Platz. Each student will receive a \$1,500 scholarship for use at any accredited university, college or vocational/technical school.

Angela is a graduate of LaSalle High School, with plans to attend the University of Michigan to pursue a degree in mechanical engineering. Chase is a graduate of the Sault Area High School and has been accepted at Lake Superior State University, also pursuing a degree in mechanical engineering. Joseph Platz graduated from Stoney Creek High School and will be entering Michigan Technological University in the fall working on an accounting degree.

Since 2002, Cloverland has assisted with nearly \$35,000 in scholarship money to 53 students. ■

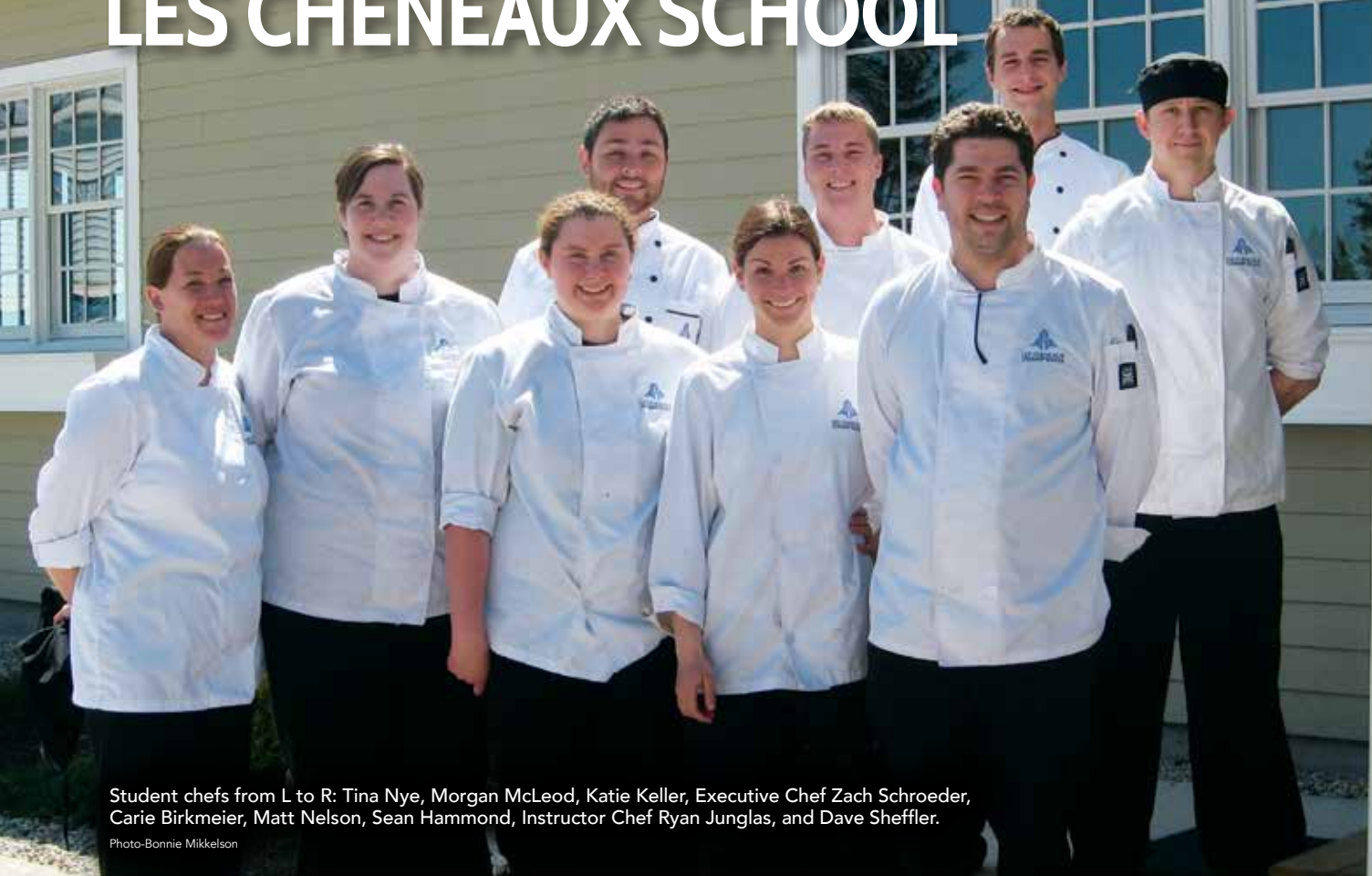
Your Capital Credits

Since Cloverland Electric Cooperative is a not-for-profit electric utility, any margins realized by the co-op are allocated to each member's account as capital credits. The capital credits allocated to each account are based on each member's electricity purchases compared to the rest of the membership.

Over time, capital credits are returned to members through a general retirement process. Until then, the capital furnished by co-op members through the purchase of electricity is used to make system upgrades and improve service reliability.

Your August bill will contain the 2014 capital allocation notice. The first line represents your share of about \$1.8 million in operating margins realized in 2014. The second line confirms the cumulative unretired capital credits in your account and represents your ownership equity in the co-op.

Chefs Celebrate Local Bounty at LES CHENEAUX SCHOOL



Student chefs from L to R: Tina Nye, Morgan McLeod, Katie Keller, Executive Chef Zach Schroeder, Carie Birkmeier, Matt Nelson, Sean Hammond, Instructor Chef Ryan Junglas, and Dave Sheffler.

Photo-Bonnie Mikkelsen

The springtime forests surrounding Michigan's Les Cheneaux Islands offer up rich carpets of leeks and morels. The sparkling waters of Lake Huron provide a steady supply of fresh, succulent fish. Locally-derived pork, beef, lamb and buffalo as well as poultry, eggs and handmade cheeses, are plentiful. In summer, local fields yield an abundance of healthy, organically grown vegetables and fruits. And the chefs-in-training at Les Cheneaux Culinary School are busily gathering this magical harvest and learning to create uniquely Michigan gourmet cuisine from this exquisite local bounty.

Located on the northern shore of Lake Huron, the 36 wooded Les Cheneaux Islands are often described as "shoreline gems," and the Les Cheneaux Culinary School

may just be the newest jewel in the crown. Opened in September 2014, the school is located in the quaint 170-year-old village of Hessel and is housed in the former Hessel Bay Inn. The building has been meticulously renovated to reflect the iconic charm of the old boat houses dotting the channels that weave throughout the islands. The 5,000-square-foot facility includes a state-of-the-art kitchen, a thoughtfully designed 55-seat rustic-modern dining room and a deck offering lovely views of the local marina and waterways. Also featured is a uniquely-designed indoor/outdoor bar where one can enjoy house specialties including a fresh rhubarb martini.

With a class size restricted to eight students, the school provides a year of hands-on experience in a real-time professional kitchen environment. "The small class size

"The sky's the limit as far as the quality of fine food in the U.P. if I can teach them how relatively easy it can be to source this food locally."



Dark Chocolate Raspberry Cake with almond tuille and a trio of berry coulis from Mill's farm.



Buffalo Carpaccio crusted with mixed peppercorns and dressed with shards of Parmesan and baby arugula.



A dish created by student chef Tina Nye and served at the Spring Wine Dinner: Smoked Trout Cakes made with King's Fish Market Lake Trout with horseradish aioli served over a bed of charred asparagus.



Student chefs Carie Birkmeier and Katie Keller pictured with Rhubarb Frasier Cakes that they created.

and the nature of the school allows the students to live, learn and share their love of and appreciation for fine food, while honing their cooking skills," according to Program Director and Executive Chef Zachary Schroeder. A St. Ignace area native, Schroeder states that "Fresh and local is our main theme and the niche that separates us. We go out and work with farmers, teaching students how to best source from the farmers and utilize that food." He says they can obtain a superior product at an affordable, sometimes slightly higher price than a typical restaurant using large distributors of products from random sources. "The students will learn a different process than those taught using typical restaurant suppliers. The sky's the limit as far as the quality of fine food in the U.P. if I can teach them how relatively easy it can be to source this food locally."

Having spent most of their year-long course immersed in learning to source and prepare an elevated local cuisine, summer finds the chefs-in-training throwing open the doors of the school's charming dining room—

inviting in the dining public along with the much-anticipated summer lake breezes. From mid-May to early September, the students learn all aspects of restaurant management and service in a real-world environment while offering an utterly unique local dining experience.

Fine dining on locally harvested, organically-grown foods is a concept enjoying a worldwide resurgence. This makes increasing sense economically, environmentally and for health reasons. While students emerging from the Les Cheneaux Culinary School are certainly equipped to carry their skills and experience in farm-to-table cuisine anywhere in the world, there is always the chance that—in an echo of the school's own credo—the local area will benefit, too. Pickford native and Culinary School student Katie Keller, 21, isn't sure of her plans yet, but says, "I'm seriously giving thought to perhaps becoming a chef on a Great Lakes freighter." As with a restaurant menu, she has many options from which to choose.

For more information, including dining hours and dates, go to lcculinary.org or call (906)484-4800. ■

STATE OF MICHIGAN
BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION
NOTICE OF HEARING FOR THE CUSTOMERS OF
CLOVERLAND ELECTRIC COOPERATIVE CASE NO. U-17799

- Cloverland Electric Cooperative has filed its Renewable Energy Plan in compliance with Public Act 295 of 2008 and the Michigan Public Service Commission's (Commission) December 4, 2008 Commission Order in Case No. U-15800 and the January 27, 2015 Commission Order in Case No. U-17799.
- The information below describes how a person may participate in this case.
- You may call or write Cloverland Electric Cooperative, 2916 West M-28, P.O. Box 97, Dafter, Michigan 49724, (800) 562-4953 or (906) 635-6800 for a free copy of its application. Any person may review the application at the offices of Cloverland Electric Cooperative.
- The first public hearing in this matter will be held:

DATE/TIME: Thursday, July 30, 2015, at 10:00 a.m.

This hearing will be a prehearing conference to set future hearing dates and decide other procedural matters.

BEFORE: Administrative Law Judge **Martin D. Snider**

LOCATION: Michigan Public Service Commission, 7109 West Saginaw Highway, 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) 284-8090 in advance to request mobility, visual, hearing or other assistance.

The Michigan Public Service Commission (Commission) will hold a public hearing to consider Cloverland Electric Cooperative's (Cloverland) May 12, 2015 application seeking approval of its Renewable Energy Plan (REP) in accordance with 2008 PA 295, and the December 4, 2008 and January 27, 2015 Commission Orders in Cases Numbers U-15800 and U-17799, respectively. Cloverland represents that it will satisfy Michigan's renewable portfolio standard through its hydro generation and renewable energy credits received from its wholesale providers.

All documents filed in this case shall be submitted electronically through the Commission's E-Dockets website at: michigan.gov/mpscedockets. 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: mpscedockets@michigan.gov. If you require assistance prior to e-filing, contact Commission staff at (517) 284-8090 or by email at: mpscedockets@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, 2015. (Interested persons may elect to file using the traditional paper format.) The proof of service shall indicate service upon Cloverland's attorney, Shaun M. Johnson, at Dykema Gossett PLLC, Capitol View, 201 Townsend Street, Suite 900, Lansing, Michigan 48933.

Any person wishing to appear at the hearing 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 or her wish to make a statement of position. All information submitted to the Commission in this matter becomes public information, thus available on the Michigan Public Service Commission's website, and subject to disclosure. Please do not include information you wish to remain private.

Requests for adjournment must be made pursuant to the Michigan Administrative Hearing System's Administrative Hearing Rules R 792.10422 and R 792.10432. Requests for further information on adjournment should be directed to (517) 284-8130.

A copy of Cloverland's application may be reviewed on the Commission's website at: michigan.gov/mpscedockets, and at the office of Cloverland Electric Cooperative. For more information on how to participate in a case, you may contact the Commission at the above address or by telephone at (517) 284-8090.

Jurisdiction is pursuant to 1909 PA 106, as amended, MCL 460.551 et seq.; 1919 PA 419, as amended, MCL 460.54 et seq.; 1939 PA 3, as amended, MCL 460.1 et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; 1982 PA 304, as amended, MCL 460.6j et seq.; 2008 PA 295, MCL 460.1001 et seq.; and the Michigan Administrative Hearing System's Administrative Hearing Rules, 2015 AC, R 792.10401 et seq.

June 3, 2015

PCI Compliance Standards Impacts Co-op's 'Pay-by-Phone' Practices

New data security enhancements and compliance standards established by the Payment Card Industry (PCI) Security Data Standards Council is changing the way Cloverland Electric Cooperative and other businesses process credit and debit card payments. This council was formed by the major payment brands—VISA, MasterCard, American Express, Discover and JCB—to improve the security of cardholder data throughout the transaction process. Every business that processes credit and debit card transactions must be PCI compliant or risk stiff penalties. The payment brands may assess fines to banks ranging from \$5,000 to \$100,000 a month. Most likely, these fines will filter down to the businesses accepting the card payments.

These compliance standards apply not only to handling in-person payment card transactions, but over-the-phone transactions, too. As a result, Cloverland Electric can no longer accept payments over the phone; instead, members must use the co-op's automated phone payment system. This secure system meets PCI Data Security Standards and ensures that the payment brands will allow us to continue accepting their cards in the future.

You may call our main toll-free phone number, 1-800-562-4953, or our direct Pay-By-Phone number, 1-844-843-6837, to access this easy-to use payment service—24 hours a day, seven days a week. If you have questions about your Cloverland account, our member services team can assist you. However, if you wish to make a card payment, they must transfer your call to the automated payment system.

This interactive service is free—there are no convenience fees. You can make a payment by credit or debit card (Option 1), check an account balance (Option 2), update your phone number in our records (Option 3), or listen to an announcement on our bulletin board (Option 5). You may also pay by check using this system, but first, you will need to create a PIN number (Option 4). All payments post the same day and you will receive a confirmation number as proof of payment. You can also see that your payment has posted to your account through SmartHub®, our online account management tool available on cloverland.com.

Before calling either of the toll-free numbers, you will need your Cloverland account number and your payment method. Upon entering the payment system, you will be prompted to press specific numbers on your phone's key pad to access any of the options described.

While the automated service may seem impersonal, protecting our member's payment data is paramount. We also believe the 24/7 automated phone payment service is a great complement to our other convenient service options like Auto Pay (Recurring Payments), Budget Billing and SmartHub.

If you have any questions, please call us. Our member services team is happy to assist you. ■

PA 167 and the Process to Become Member Regulated

PA 167 states that an electric cooperative, owned by the members it serves, is regulated by its members acting through its democratically elected board of directors.

PA 167 states that member regulation by a cooperative in the areas of rates, charges, accounting standards, billing practices and terms and conditions of service may be more efficient and cost-effective than regulation by the Michigan Public Service Commission.

PA 167 allows the board of directors of an electric cooperative to adopt member-regulation for rates, charges, accounting standards, billing practices and terms and conditions of service by following the process set forth in the Act.

The MPSC would continue regulating business matters related to safety, interconnection, code of conduct, customer choice, territorial issues, distribution performance standards and quality of service.

The process to become member-regulated requires the following:

1. A proposal by a director of the cooperative to become member-regulated, when such proposal is made at a properly convened board meeting.
2. Action on the proposal taken no earlier than 90 days from the date the proposal was made.
3. Action on the proposal taken at a meeting of the board for which written notice is given and the meeting is open to all members of the cooperative.
4. At the meeting, members of the cooperative shall have reasonable time to address the board prior to its acting upon the proposal.
5. Following member comments, a roll call vote of the board of directors shall be taken.
6. For the proposal to be adopted, 2/3 of the members of the board must vote in favor of becoming member-regulated.



Acrylic on canvas of a factory ceiling by John Dempsey.

Home is Where the Art Is

Local Co-op Artists on ArtPrize

Coined the largest open art competition in the world—Grand Rapid’s ArtPrize has made its mark on the art world. It has been covered by the likes of *The New York Times* and *GQ* and lauded as both a great art experiment and lambasted as the art equivalent of a reality TV show.

The art competition opens up to any adult artist with the \$50 entry fee and a venue willing to act as its pop-up gallery for the event. When it launched in 2009, no one knew what to expect, but after the first week local restaurants had run out of food, hotels were booked solid and over 200,000 people came from around the country to check out the phenomenon. The big twist is the two \$200,000 grand prizes and eight category awards, resulting in more than \$500,000 awarded by both the public and a jury of art experts.

Whether you love the artful canvas that Grand Rapids becomes once a year or prefer your art in a climate-controlled museum amongst whispered commentary—ArtPrize has some very real rewards for Michigan artists.

“A large number of people see my work at ArtPrize. It is a large-scale event by any measure,” says John Dempsey, who lives on the Ocqueoc River and is a member of Presque Isle Electric & Gas Co-op. “The number of people who come to see ArtPrize is extremely large



Colleen Whittaker’s Michigan map is made from authentic license plates fitted together like a puzzle.



Craig Snook's artwork, created with shredded paper, makes a kaleidoscope of colors that represents the beauty of a Michigan woodland landscape.



Lily Lihting Li Kostrzewa's "urban interweave" artwork is acrylic and mixed media on canvas.

compared to all of the other exhibition opportunities available to the vast majority of contemporary artists."

A Traverse City artist and member of Cherryland Electric Cooperative, Royce Deans says that with the sheer volume of people having exposure to his artwork, the feedback is immediate and thrilling. "ArtPrize is a good place to try out some new ideas in front of people. It can be a little dangerous."

The opportunities that ArtPrize exposes participating artists to can be anything from potential buyers, connections with fellow artists and even future employers. Grand Rapids artist and member of Great Lakes Energy Cooperative, Lily Lihting Li Kostrzewa credits her current teaching position at Kendall College of Art and Design to her participation in ArtPrize. Lily's daughter, Isabella Kostrzewa, entered the ArtPrize young filmmaker awards and won second place. Her prize allowed her to purchase video equipment to continue her passion.

While exposure to a massive audience and opportunities is rewarding, many artists have also benefited on a very personal level.



Royce Deans' "kitsch 2 kunst" is a matrix of 36 panels with original paintings.

"I gained a lot of confidence as an artist," says Craig Snook, an artist who splits his time between Saginaw and Lakeview, and is a member of HomeWorks Tri-County Electric Cooperative. "It was a great learning experience and it is fun being known as an 'ArtPrize artist'."

Colleen Whittaker, a Traverse City artist and member of Cherryland Electric Cooperative, says overhearing people comment on her artwork allowed her to capture uncensored opinions from the public. "The feedback was overwhelmingly positive, but the ones I remember are the critical comments—which I keep in mind while creating new work. Feedback from such a wide variety of people is invaluable in my quest to create art that appeals to a wide range of people while still being true to my artistic vision." ■

**ArtPrize 2015 will take place
Sept. 23–Oct. 11. Visit Artprize.org
for more information.**

Four Easy Ways to Reduce Commercial Refrigeration Costs

Commercial refrigeration costs can be one of a business owner's greatest expenses. Check out four easy efficiency upgrades below that can help reduce your commercial refrigeration energy usage by up to 35 percent!

1. Anti-sweat heater controls

The electric heaters in cooler and freezer cases run *all the time*, while they only need to kick in when it's extremely humid.

The fix? Anti-sweat heater controls automatically sense humidity levels and selectively run the heaters as needed.

Energy Optimization rebate: \$100 per door.

2. LED cooler case lighting

Older coolers use fluorescent lights that waste most of their energy generating heat instead of light, forcing the refrigeration system to work harder to remove the excess heat.

The fix? Light-emitting diode (LED) technology literally provides cooler light. LED case lights use significantly less electricity and produce 50 percent less heat.

Energy Optimization rebate: \$30 per door.

3. Occupancy sensors

The lights inside reach-in coolers and freezers are on constantly, whether customers are nearby or not.

The fix? LED occupancy sensors trigger lights to illuminate when a shopper approaches the cooler. Or, they can be programmed to stay on for a set amount of time and then shut off. **Energy Optimization rebate:** \$15 per door.

4. ECM motors

The fans that circulate cold air inside reach-in or walk-in coolers and freezers run non-stop, wasting energy and putting extra wear and tear on the equipment.

The fix? Electronically commutated motors (ECMs) are designed to use electricity sparingly, thereby reducing the load on your refrigerator.

Energy Optimization rebate: \$40–80 per motor.

Check out a full list of incentives at michigan-energy.org or call 877.296.4319 for more information.



Jump In

Cool off with energy savings for your business

"Close the refrigerator!" Remember hearing that as a kid? Luckily, plenty of energy-efficient technologies are available today to help keep the electricity costs of commercial refrigeration low, beyond simply keeping the doors shut:

- LED cooler case lighting and occupancy sensors
- Anti-sweat heater controls
- ECM evaporator fan motors

ENERGY TIP: Energy Optimization Program rebates are available for all of the above commercial refrigeration upgrades and more.

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.



Check Your Boat, Dock, and the Neighbor's, Too!

Almost one-half of Michigan is comprised of water, so it's easy to see why Michigan boasts a thriving recreational industry and leads the nation with approximately 1 million registered pleasure boats. For boating and water safety, there are items you must legally have on your watercraft—life vests, fire extinguisher, throwable flotation device, and properly working lights—but make sure the boat and the dock are safe, too.

July 2012 saw some horrific fatal accidents near boats and boat docks.

A 26-year-old woman was swimming with family in the Lake of the Ozarks and was electrocuted when she touched an energized dock ladder. Also at Lake of the Ozarks, a 13-year-old girl and her 8-year-old brother received fatal electrical shocks while swimming near a private dock; officials cited an improperly grounded circuit as the cause. In Tennessee, two boys, ages 10 and 11, lost their lives as they were shocked while swimming between house boats on Cherokee Lake, a result of on-board generator current apparently entering the water through frayed wires beneath the boat. To help prevent such tragedies, the National Electrical Contractors Association says:

- All installations should be performed by a professional electrical contractor.
- All dock receptacles must comply with the National Electrical Code, which mandates a ground fault circuit interrupter (GFCI). A GFCI measures a circuit's current and senses any imbalance (such as a discharge into the water), which trips the GFCI and cuts off the power.
- Test a GFCI at least monthly. Locate it along the ramp to the dock so it can be easily tested by local fire departments.
- Metal dock frames should have “bonding jumpers” that connect all metal parts to an on-shore grounding rod. This means any dock part that becomes energized by electrical malfunction will trip the GFCI or circuit breaker.
- Ask neighbors if their dock electrical systems have been inspected and are up to Code.
- Household wire is not suitable for boats.
- *Do not* use wire nuts (these are for solid conductor wire, which should never be on a boat) or splice connectors (can cut wire strands)!
- Fuses are rated to protect the wire, not the stereo. If a fuse blows continuously, something else is wrong.
- If you rent a dock or boat, notify the owner of safety violations immediately.
- Have your boat's system (especially with onboard generators) checked at least annually, and when something is added or removed.
- Ropes, string, masts and rigging also conduct electricity—don't be the common ground between water and electricity! ■

See SafeElectricity.org for more tips.

One Last Mission

World War II seems like ancient history to a lot of folks. After all, it ended nearly 70 years ago! Never mind that 16 million Americans served, and over 400,000 lost their lives in a war spanning 61 countries. Despite the staggering statistics, school history books dedicate little more than a page or two to what many today call “The Greatest Generation.”

Recently, I was privileged to join 150 WWII veterans and volunteers as they set off to rewrite a page in history during a “Tour of Honor” thanks to Mid-Michigan Honor Flight. Embarking on a one-day tour of Washington, D.C., that included stops to Arlington National Cemetery, Iwo Jima and of course, the National World War II Memorial, veterans learned first-hand the scope of this country’s gratitude.

Dedicated in 2004, the WWII Memorial serves as a fitting tribute to the magnitude of this global conflict. Set between the Washington Monument and Lincoln Memorial, stone architecture, bronze sculptures and water features pay homage to both the Atlantic and Pacific theaters. More impressive, though, were the tourists who stopped to salute or shake hands with members of the Honor Flight as they walked by. Hearing young and old alike say “thank you” reminded me that in an era when history might be lost to the archives, there are still many who care.

Averaging 92 years old, many veterans pass before having an opportunity to see the monument built in their honor. Honor Flights transport WWII and terminally ill veterans to Washington, D.C., where they can visit the memorials dedicated to their service and sacrifice. Paired with an attentive guardian, each vet was personally escorted from one memorial to the next with a volunteer staff of medics on-call in case of emergency. Every effort is made to make this a once-in-a-lifetime experience. From the corridor of flags lining a path to the departure gate at Cherry Capital Airport to the Pin Curl Girls singing us off at Reagan International Airport to the welcome home celebration at the U.S. Coast Guard Base in Traverse City, no detail was overlooked.



And while attention to detail is obviously critical to the enjoyment and safety of those participating in an Honor Flight, the unplanned displays of gratitude were often the most touching. A man walking through Arlington National Cemetery dropping his bags to salute our three-bus motorcade. A group of middle school students stopping to give thanks. A tour guide inviting a veteran to share his story. A veteran commenting softly in front of the Freedom Wall, “I never thought I’d see this.”

Reporting for WTCM Radio, I wasn’t paired with a veteran like most others traveling that day. Still, I had a few sentimental moments of my own. As I silently thanked my dad for his service in the Pacific Theatre as a member of the Fifth Air Force in New Guinea, I had the undeniable feeling he was with me while I paid reverence to a monument he didn’t live to see.

Harry Truman once said, “Our debt to the heroic men and valiant women in the service of our country can never be repaid. They have earned our undying gratitude. America will never forget their sacrifices.” Within the next five years, most, if not all of our WWII veterans will be gone, and with them, a living piece of history. So the next time you see one, say ‘thanks’. Because we all know freedom isn’t free. And it’s never too late to thank a veteran. ■



Jack O'Malley



Mystery Photo Contest Winner

The May 2015 Mystery Photo contest winner is Michael Mattox, a Midwest Energy Cooperative member who correctly identified the photo as “Turnip Rock” in Port Austin, MI, just off the shore in Lake Huron. The unique shape of the rock-island is the result of thousands of years of erosion by storm waves.

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