

MICHIGAN *Country Lines*

Cherryland's Member Service Reps

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CHERRYLAND ELECTRIC COOPERATIVE

Your Co-op's Report Card

CHERRYLAND ELECTRIC Cooperative (CEC) belongs to the National Rural Utility Cooperative Finance Corporation (CFC), which is a bank for electric cooperatives across the country. Every year, CFC analyzes the financial statements of hundreds of cooperatives and issues each one a report of about 145 different financial ratios. This allows cooperatives like Cherryland to see how our ratios/grades stack up against cooperatives in the state and nation.

The CFC report also includes a peer group ranking that puts us into a group of cooperatives of similar size. Of nearly 900 cooperatives, Cherryland is in a peer group of 61 co-ops that have 25,000 members or more. Because cooperatives across the country vary from as little as several hundred members to over 100,000 (CEC has just over 32,000), this peer group ranking provides us the best apples-to-apples comparison of key financial indicators. Below, you will find how your cooperative's grades compare on a per-consumer basis for our financial year ending 12-31-2005 on a small handful of the key financial grades:

Revenue Per Consumer: Cherryland took in an average of \$932 per consumer. The average for our peer group was \$1,499. There was only one cooperative in the 61-member peer group with a lower average. I attribute much of this to our weather. We have relatively cool summers and rarely, if ever, see below-zero weather in the winter. It is also an indication that there is a large concentration of gas water-heating in our service area and not as much commercial industry as seen at other peer group cooperatives.

Average Residential Kilowatt Usage Per Month: The average CEC consumer uses only 703 kilowatt hours (kwh) each month, compared to a peer group average of 1,177 kwh. There were six cooperatives with a lower monthly usage than ours. This ties directly to the revenue number above. If we could increase average usage slightly, revenue would go up without any additional major investment in facilities, making your cooperative much more efficient from an investment standpoint.

Long Term Debt Per Consumer: In

2005, CEC owed lenders an average of \$756 per consumer while our peer group was nearly twice this amount at \$1,509. Once again, there were only six cooperatives with a lower average debt number. So,

while revenue is low, co-op management has been effective over the years in keeping debt in a like proportion. This also keeps rates lower, since we have less interest expense than most cooperatives.

Total Utility Plant Investment Per Consumer: This dollar figure represents how much CEC has invested in poles, wires, trucks and other capital structures

per consumer. The peer group average came in at \$3,392 per consumer, while your cooperatives number was \$1,883. No cooperative in the peer group of 61 had a lower number. This can be linked to our small service territory and rapid growth over the last decade. An average cooperative will have five to six meters per mile-of-line, while at CEC we are closing in on 12 meters per mile. Thus, we have a lot less poles and wires in the ground, which reduces our overall investment and allows us to serve a large consumer base. This is another good efficiency grade.

Total Operating Expenses Per Consumer: Everything associated with keeping the lights on every day came to \$219 per consumer at Cherryland in 2005. The peer group number was \$293. There were five cooperatives of the 61 with a better number than ours. This basically answers the question of how we fiscally manage our daily operations compared to other similar cooperatives.

Average Consumers Per Employee: This is a great measure of manpower efficiency at which CEC is better than all the other peer group cooperatives. Your cooperative has one employee for every 616 consumers, while the peer group average is one employee for every 340 consumers. This is also a big contributor towards the low amount of operating expenses per consumer.

Overall, we are proud of our 2005 financial report card. There is room to improve, but our many good grades indicate we are headed in the right direction.



By Tony Anderson
General Manager



At Cherryland, Versatile Reps Can Help You

Member service reps are trained to know every aspect of your co-op's operations.

Nick Edson

THE PHONE CALL comes in from a frantic mother. "My daughter was taking a breathing treatment for her asthma and the electricity went off...when will it be back on?"

Another call comes in from a senior citizen. "I'm on a fixed income and I just got my bill. What can you do to help me?"

The phone rings and a young couple wants to know how to get power hooked up for their new home. "What are the steps involved and how much will it cost?"

These aren't emergency calls at Cherryland Electric Cooperative.

"It's part of what we do everyday," said Leah Olson, who supervises a staff of seven member service representatives who answer your calls or greet you at the front counter when you come into Cherryland's office in Grawn.

Member service representatives are an invaluable part of the Cherryland team because they are the cooperative's source of information for many of the 32,600 members.

They not only field a wide variety of technical and people-related questions, they



Letty Mansfield, right, sits at her work station in Member Service surrounded by (from left) Stacey Myers, Sommer Grant, Heather Frederick and Tammy Squires.

handle an average of 5,000 calls per month.

"They are intelligent, highly-trained employees," said Olson. "They have to be versatile in the amount of information they know, plus they have to communicate well with our members. Sometimes they have to do that under some trying circumstances. So, the cooperative is very dependent on our member service reps."

The Member Service reps handle a high volume of calls, with wide-ranging questions.

"Our calls are about account payments, new accounts, new construction, service orders and high usage complaints," said Letty Mansfield. "We also make collection calls, process mail and even serve on committees within the co-op."

The member service team is a blend of experience and youth. For example, Ruth Long just celebrated her 40th year at Cherryland and Diane Stockfish has served 15 years. They were also featured as "Unsung Heroes" in this magazine.

The other five member service reps have been here less time, yet share the same compassion for the job.

"I think it's a mix of helping members and working with some great people," said Tammy Squires, whose grandfather, Bob Lambert, started as a lineman at Cherryland in the 1940s and worked his way to general manager. "Our members tell us they appreciate talking to someone local—someone they can relate to."

Some days are especially challenging, especially when a storm knocks the power out.

"During the rare occasion we have a

major outage, we may be here all hours of the night making sure we can give our members updates as they come in," said Sommer Grant. "Sometimes the most challenging part of our job is keeping our cool when members become frustrated. There are times when some members think we just answer the phones. But we are trained to know how the entire operation works here and we are always prepared to help them."

One of the areas where members frequently look for help is with high energy usage.

"We'll get a call from a member who doesn't think they use much electricity until we start asking what appliances they use," said Stacey Myers. "Once they realize that using the washer, dryer, refrigerator, lights, power tools, computer, water heater and dehumidifier all add up, they understand their bill better. In some cases, we find something is running in their home—and costing them money—that they are not aware of. They appreciate the help."

So, how do member service representatives stay on top of so many different topics?

"I was amazed at how thorough Cherryland is on training," said Heather Frederick, who started at the cooperative this summer and works at the front counter. "I came from a job where I was a manager and worked with customers one-on-one. So, it was impressive to see the time that Cherryland invests in training its staff. I think that kind of attention to detail helps both the employees and the members."



About the cover: Standing near the Cherryland sign along U.S. 31 in Grawn are (from left) Heather Frederick, Letty Mansfield, Tammy Squires, Sommer Grant and Stacey Myers.

Photos—John Russell,
Great Lakes Images

Burke Loves a Challenge

She's Cherryland's new scheduler. **Nick Edson**



Lori Burke

—Great Lakes Images

LORI BURKE has always loved a challenge. The former high school sports star has worked at Cherryland Electric Cooperative for 18 years and is now settling into her latest challenge: the job of scheduling supervisor.

That means she's in charge of making sure Cherryland's crews get members hooked up for power service and handle any necessary repairs.

Her job entails knowing the work force, knowledge of the equipment, working with developers and homeowners on the outside, and with member service representatives and engineers on the inside of Cherryland.

After gathering her information, she makes out a daily work schedule and the Operations Department begins its day.

"It's a crucial job because it combines making the best use of our manpower and our resources to get the jobs done quickly for our members," said Operations Department Manager Jim Carpenter. "Lori is a natural for this job because she understands the team concept."

Being part of a team has always been a good fit for Burke, who started as a receptionist at Cherryland and worked her way to a supervisor's position in Member Service before taking over as scheduling supervisor.

"This job is a challenge and I like that," she said. "I like the fact I'm

constantly busy and I'm working with so many different people. This is the first time I've worked with the other half of the company—the Operations Department. Their work ethic is amazing. I'm so impressed with the amount of work our people do."

Burke's day starts by assigning crews their jobs for the day, something she has finished before she leaves work the day before.

Then she tackles upcoming work orders. "Those can get tricky because sometimes members don't understand the process," she said. "Before we can put our members in line to be scheduled, they have to have an inspection of their meter, sign a waiver and then make payment. If

they don't make payment, we can't put them on the schedule."

Putting together a work order is a job in itself.

Cherryland members typically place a work order through Member Service representatives. That paper work is given to the cooperative's staking engineers, who then draw up the job. After that, the job is invoiced through the accounting department and when payment is made, it is sent to Burke to put on the schedule.

Even then, the scheduling aspect of the job isn't cut-and-dried.

"When I'm working with developers and we have to

coordinate our lines with cable TV and phones, I'll call Charter or SBC and make sure we're on the same page," she said. "Sometimes you have to juggle a lot of responsibility, but that's where being organized really helps."

She also credits longtime Cherryland supervisor Craig Owens with helping her through the transition.

"He knows so much about the entire operation—from the crews to the equipment—and he helps me when I have questions about matching up the right crew for the job," she said. "He has helped speed up my learning curve."

Carpenter agrees.

"That's what being part of a team is all about."

Cherryland Bulletin Board

9,000 Cherryland Members Now Have AMR Installed

THE AUTOMATIC METER READING (AMR) program that Cherryland Electric Cooperative implemented nearly a year ago is moving along smoothly.

Five of the cooperative's substations are now equipped with AMR, including Bates (Williamsburg area), Grawn, Garfield, Copemish and Thompsonville.

To date, 9,000 meters have been installed, according to Cherryland's Karrie Yanska, who is overseeing the project. That's one-quarter of Cherryland's system, which serves 32,000 members in six counties.

Questions
about the Community
Caring program? Call Brenda
Burrows at 486-9266 or
800-442-8616, Ext. 266.

Beach Bums Wind Up Season

THE TRAVERSE CITY BEACH BUMS batted .500 in reaching lofty goals in their inaugural season.

The independent minor league baseball team, a Cherryland Electric Cooperative member, finished No. 1 in the Pioneer League in average attendance, with more than 4,200 fans per game at Wuerfel Park.



Tony Casoli

Despite having the third best record in the league, the Beach Bums didn't make the post-season playoffs. The top two teams in each division, regardless of record, advanced.

According to tourism experts, the Beach Bums generated \$10 million into the local economy during the 2006 season.

Shimek Enjoyed Rookie Year in WNBA

LIZ SHIMEK spent her rookie season in the Women's National Basketball Association (WNBA) with the Chicago Sky.

Liz, whose parents Tom and Linda are longtime Cherryland Electric members, was the all-time leading scorer and rebounder for Michigan State University, where she starred for four years. Before that, she was an All-Stater at Glen Lake.



Shimek at MSU.

She then wound up with the Sky following the WNBA draft and two trades. Her coach is former Boston Celtics great Dave Cowens. During the first half of the season, Liz was used sparingly. But given the opportunity midway through the year, she began to shine.

In 22 minutes against Washington on July 15, she scored eight points and grabbed four rebounds. Three games later in Detroit, she scored 10 points and had eight rebounds. After that, she got more playing time and continues to blossom.

"Living in Chicago and playing basketball for a living has been a great experience," said Liz. "However, you realize early on that this is a business. You have to be ready to play when they need you."

Red Wings Hold Training Camp in T.C.

THE DETROIT RED WINGS held their training camp in Traverse City again this year during the middle of September.

The Red Wings use Centre I.C.E., a Cherryland Electric Cooperative member, for their one-week camp. Prior to the Wings camp, Centre I.C.E. hosted an eight-team Prospects Camp.

Cherryland, through its national marketing relationship with Touchstone Energy, hosted the camp's Gold Game championship on Monday, Sept. 18. Craig Owens, a Cherryland employee for 38 years, dropped the ceremonial first puck for the game.

Smoke, CO Detectors Keep Your Family Safe

A SMALL INVESTMENT in smoke and carbon monoxide detectors can be a big factor in taking care of your home and family.

Carbon monoxide (CO) is an odorless, tasteless, invisible gas that each year claims more than 2,100 lives, according to the *Journal of the American Medical Association*.

Additionally, the U.S. Consumer Products Safety Commission reports approximately 10,000 people annually seek medical attention for unintentional CO poisoning caused by a house-related appliance.

Source of Carbon Monoxide

◆ Fuel-burning household appliances are potential sources of CO poisoning. Follow



the manufacturer's recommended maintenance schedule for these appliances to be working properly.

◆ Don't leave your vehicle idling in an attached garage. The CO gas can seep into your home through doors and floorboards.

Symptoms of CO Poisoning

◆ Dizziness, severe headaches, nausea, sleepiness, fatigue/weakness, and disorientation or confusion.

◆ High concentration levels of CO can be fatal in a matter of minutes.

High concentration levels of CO can be fatal in a matter of minutes.

Prevention

◆ Install alarms with a battery backup on every level of a home and in sleeping areas.

◆ If a CO alarm sounds in your home, never ignore it. Get your family out of the house immediately and open the windows to allow the CO to dissipate.

◆ Call emergency personnel from a neighbor's home or a cell phone once you are out of the house.

Identity Theft Is a Safety Risk

IS IDENTITY THEFT a safety risk? You bet. When your name or Social Security number is stolen, then you can become the victim of "true name fraud."

The thief uses your Social Security number and other identifying information to open new accounts in your name, usually without your knowledge.

When your credit score takes a hit—because a thief is ringing up huge bills in your name—your safety is at risk.

This kind of safety is different than bodily injury and sometimes it hurts even worse. That's when your money and your good name are taken away from you.

So to be safe when it comes to your identity, try some of these basic tips:

◆ Don't carry more than one credit card with you during your daily activities.

◆ Report the loss or theft of any credit cards to the issuers immediately.

◆ Avoid using your debit card for online purchases—your credit card is better protected against fraud. If your credit card is used without your authorization and you've reported the theft, you're only responsible for the first \$50 in charges. Check with your card's issuing bank to find out what kind of protection you may have.

◆ Install and update virus protection software and install a firewall on your home computer if you use the web at home.

◆ Keep photocopies of your credit cards, debit card and driver's license in a safe place.

◆ Don't give out personal information, such as a credit card number, over the phone, unless you have initiated the phone call to a trusted company.

◆ Avoid throwing away your receipts in public trash containers. Shred receipts that show your entire account number on paper.

◆ Check your mailbox regularly if you're expecting a new credit card.

◆ Check your credit report at least once a year.

As far as your Social Security number is concerned, you should have it written on your checks or printed on your driver's license. Avoid carrying your Social Security card in your wallet—if you lose your wallet, anyone can use the number.

Federal law gives you the right to one free credit report each year from the three credit bureaus: Equifax, Experian and TransUnion. You can order a free annual credit report by calling (877) 322-8228 or visiting www.annualcreditreport.com.

Tim Keenan is assistant safety director for Cherryland Electric Co-op



Smoke Alarms

With daylight savings time ending this fall, you should remember to change something other than your clock. The National Fire Protection Association (NFPA) recommends that you change the batteries in your smoke detector.

According to NFPA, smoke detectors have reduced the number of home fire deaths by half since they were installed during the 1970s. Ninety five percent of homes have at least one smoke detector. Unfortunately, one-third of those smoke alarms won't sound due to dead, missing or disconnected batteries.

More Smoke Alarm Pointers

While changing your batteries this fall, keep these other smoke alarm tips from NFPA in mind:

◆ Don't paint the smoke alarm or place a decoration near it, which might cause it to not work properly.

◆ Test smoke alarms monthly by using the alarm's "test button."

◆ Replace the batteries for your smoke alarms every fall or when the alarm "chirps."

◆ Regularly clean your smoke alarm to keep it in proper working order.

◆ Smoke alarms should be replaced once every 10 years.

◆ Never "borrow" a battery from a smoke alarm.

Nick Edson



When the Lights Go Out, We Go 'On'

THE TRUTH IS, when I came to work at Cherryland Electric Cooperative more than six years ago, I didn't know very much about electric utilities.

When I flipped on the light switches at our house, I took it for granted.

When my lights flickered and I had to reset our digital clocks, I got upset.

When my monthly bill came, I simply paid it along with the other bills. My money was going to an investor-owned utility and I figured I was just a number to them.

Then I came to work for a member-owned utility, Cherryland, and right away I noticed a difference...a big difference.

It started on my first day—June 14, 2000. I was given a half-hour orientation in every department. The people shook my hand firmly and looked me in the eye. You could see the employees had pride in what they did.

Then came *The Test* a few months later. It was Labor Day weekend and a

big storm hit our area. Being the new guy on the block, I decided I'd drive into work and see what I could do besides give the media updates on the outage.

I expected to be one of only a handful of employees at the office on a Friday night.

Instead, nearly every employee was there—busily answering phones, dispatching linemen, getting coffee for busy supervisors and helping out in any way possible.

I must have stood and stared too long because someone came up and asked if I was okay.

"Yeah, I'm okay," I said. "But I can't believe nearly everyone is here and they all know what to do."

My coworker smiled.

"This is just what we do," he said. "To us, it's a challenge to get the electricity back to our members as soon as possible. A lot of these members are our neighbors or people we see during school functions or at church. It's our responsibility to get

their power back on."

His words stuck with me—"our responsibility."

No one was watching a clock. Instead, our employees were working toward one number—zero outages for our members.

I had never seen that kind of dedication from an entire company before. Not only that, but the perseverance of our line workers was staggering. They were out in the dark, braving the rain and wind and doing their jobs. The amazing thing was, they didn't whine or complain when they went from job to job getting the lights turned back on.

When I hear members complain about why their power hasn't been turned on right away after an outage, I am tempted to go out and pick them up in my car, then drive them around and show them what our workers are up to. It would give them a good appreciation for what really goes on at Cherryland when the power goes out.

In some ways, it's like a storm is a unifying force. We all have our separate jobs to do here. But a storm brings us all together for one common cause.

In the truest sense, that's what a cooperative is all about.

That's one of the first things I learned when I started working here six years ago. Cherryland doesn't talk the talk, it walks the walk, especially when you need us the most.

Change Seasons Safely with a Checklist

THE CHANGE OF SEASONS is an ideal time to use your cool weather safety checklist to avoid potentially lethal hazards, according to the Electrical Safety Foundation International, which offers the following safety tips:

Outdoor Tools and Appliances

- Safely store warm weather tools like lawn mowers and trimmers. Check cold weather tools, such as leaf and snow blowers, along with their power cords, for unusual wear and tear. Repair or replace worn tools or parts right away.
- Unplug and safely store battery chargers that won't be in use again until spring.
- Use only weatherproof electrical devices for outside activities.

- Keep dry leaves swept away from outdoor lighting, outlets and power cords.

Holiday Decorations

- Ensure all holiday lighting and extension cords are in good repair, with no fraying, cracking or cuts. Follow the marked rating for indoor or outdoor use.
- Never connect more than three strands of decorative lights together. Make sure all connections are tight and protected from inclement weather, including the outlet. Unplug from the outlet when not in use.
- Make sure spotlights used to highlight decorations are well-ventilated, protected from weather, and are a safe distance from anything flammable, such as shrubs and



- bushes, dry leaves or fabric decorations.
- Keep power and extension cords out of pathways.

- Don't coil power cords or extension cords while in use. Do not tuck them under rugs, carpets or curtains. They may overheat, causing a fire hazard.

Electric Blankets

- Make sure electric blankets are in good repair and certified by an independent testing lab such as UL, CSA or ETL. Power cords should not be frayed, cracked or cut.
- Don't tuck your electric blanket into mattresses or under children, and don't put anything on top of the blanket while in use, such as comforters or bedspreads.



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Cherryland Electric Cooperative has teamed with **MENARDS** of Traverse City to pass on greater savings to our members!

For more information about the \$200 rebate, call Bill Garey at **231-486-9251** or any member service representative at **1-800-442-8616**.