



PROVIDING POWER AND SO MUCH MORE



Tim Stewart, CEO/Manager

OCTOBER IS CO-OP MONTH

Cooperatives exist in many forms and deliver a host of products and services such as financial services, grocery/food, dairy, grain, and of course energy.

The cooperative movement we know today traces its roots to a set of business guidelines drawn up by Charles Howarth, one of 28 weavers and artisans who founded the Rochdale Society of Equitable Pioneers in Rochdale,

England, on December 21, 1844. The tradesmen had banded together to open a store selling food items they could not otherwise afford. The enterprise was so successful the group was able to eventually open a cooperative factory and textile mill.

When introduced in the United States by the National Grange in 1874, these “Rochdale Principles” fueled a cooperative explosion. They evolved into the seven cooperative principles used today.

Although stated in many ways, the seven cooperative principles hold that a cooperative must provide:

- 1. Voluntary and Open Membership:** Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.
- 2. Democratic Member Control:** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership.
- 3. Members’ Economic Participation:** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative.
- 4. Autonomy and Independence:** Cooperatives are autonomous, self-help organizations controlled by their members.
- 5. Education, Training, and Information:** Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperative.
- 6. Cooperation Among Cooperatives:** Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.
- 7. Concern for Community:** While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

These principles are underpinned by six ideals—the values of Self-Help, Self-Responsibility, Democracy, Equality, Equity, and Solidarity.

Continued on page 16



How much do you know about electric cooperatives? Test your knowledge with this Co-op Month Trivia Challenge! Answers are on the following page.

- 1. How many times would cooperatively owned power lines circle the equator?**
A: 108 times B. 95 times C. 54 times
- 2. How much money do consumer-owned electric cooperatives return to their members annually?**
A: \$12 million B. \$1 billion C. \$56 million
- 3. How many people in the world live without electricity?**
A: 746 million B. 32 million C. 227 million
- 4. What percentage of the American landscape do electric co-ops power?**
A: 42% B. 28% C. 56%
- 5. How many people across America receive electricity from nearly 900 electric cooperatives?**
A: 16 million B. 42 million C. 8 million
- 6. How many people do America’s electric co-ops employ?**
A: 73,000 B. 98,000 C. 56,000
- 7. Today a 30-ft. wooden utility pole can cost up to \$800. How much did a pole cost in 1940?**
A: About \$40 B. About \$15 C. About \$8
- 8. When was the first electric cooperative established?**
A: 1930 B. 1914 C. 1925

Continued from page 15

Above and Beyond

Electric co-op membership offers value far beyond affordable, reliable electricity. At Clark Electric Cooperative, we work hard to deliver safe, affordable, and reliable electricity to our 9,600 members every day. But we don't stop there. Because we're a cooperative, we strive to find ways of providing real value to you and the communities we serve.

So what exactly does real value mean? In some ways it's basic, like connecting with a real, local person when you call our office. It could be finding a copy of the *Wisconsin Energy Cooperative News* in your mailbox every month, which keeps you informed about your co-op, the electric industry, and what's happening at the state and federal levels. It's also providing the best possible service at the best possible price, returning capital credits every year, and always remembering that members own this organization.

Real value also means getting the

lights back on as quickly as possible and communicating with you during outages. The outage information map on our website allows you to see outages and track restoration progress. We also offer a service where we text you if you're part of a predicted outage. The application works with smart phones, tablets, and computers.

Real value can also be seen with cooperatives helping cooperatives. Electric co-ops nationwide have a mutual-aid agreement that brings line crews in from other co-ops to help us restore power in the event of major storms.

Real value is commitment to community. In addition to providing opportunities for our youth through scholarships and leadership training, Clark Electric Appliance and Satellite Inc. established the Adler-Clark Electric Community Commitment Foundation to support programs and events that enrich the lives of people in Clark County and the surrounding communities. To date, the

Foundation has awarded \$636,710.

October marks National Co-op Month, when we talk about why our not-for-profit, consumer-owned business model is special. We set ourselves apart by offering our members real value, and working to improve the quality of life in the communities we serve. To learn more, visit www.cecoop.com.

Answers to Co-op Month Trivia Questions on page 15

- 1) A: 108 times! Electric co-ops own 2.7 million miles of power lines.
- 2) B: \$1 billion in the form of capital credits
- 3) A: 746 million
- 4) C: 56%
- 5) B: 42 million
- 6) A: 73,000
- 7) C: About \$8–\$27 if you include installation costs and labor.
- 8) B: 1914 **BONUS:** It was called *Stony Run Light & Power Company* and was the predecessor to *Montevideo, Minn.-headquartered Minnesota Valley Cooperative Light & Power Association*.

5 Tips for a Safe Harvest

Electrical safety during harvest season requires vigilance and proactive measures. Follow these tips to reduce the risk of electrical accidents.

1. Maintain at least a 10-foot distance from power lines when operating equipment like grain augers, elevators and other tall machinery.
2. Use a spotter to navigate safely around power lines and other electrical equipment.
3. Ensure all farm workers are trained on electrical safety procedures.
4. Regularly inspect all electrical equipment and machinery for signs of wear and damage.
5. Keep first aid kits and emergency contact numbers in an easily accessible location.



PROTECT YOURSELF FROM SCAMMERS



It's no secret that consumers with utility services have long been targets for scams.

Common Types of Scams A scammer may claim you are overdue on your electric bill and threaten to disconnect your service if you don't pay immediately. Whether this is done in-person, by phone, text or email, the scammers want to scare you into

immediate payment so you don't have time think clearly.

If this happens over the phone, simply hang up. If you're concerned about your bill, call us at 1-800-272-6188. Our phone number can also be found on your monthly bill and on our website, www.cecoop.com. If the scam is by email or text, delete it before taking any action. Remember, Clark Electric Cooperative will never attempt to demand immediate payment after just one notice.

Some scammers may falsely claim you have been overcharged on your bill and say they want to give a refund. It sounds easy. All you have to do is click or press a button to initiate the process. If you proceed, you will be prompted to provide banking or other personal information. Instead of

money going into your bank account, the scammers can drain your account and use personal information such as a Social Security number for identity theft.

If this "refund" scam happens over the phone, just hang up and block the phone number to prevent future robocalls. If this scam attempt occurs via email (known as a "phishing" attempt) or by text ("smishing"), do not click any links. Instead, delete it, and if possible, block the sender. If you do overpay on your energy bill, Clark Electric will automatically apply the credit to your next billing cycle. When in doubt, contact us.

Defend Yourself Against Scams Be wary of calls or texts from unknown numbers. Be suspicious of an unknown person claiming to be a utility worker who requests banking or other personal information.

Never let anyone into your home that you don't know unless you have a scheduled appointment or reported a problem. Clark Electric linemen often wear high-visibility clothing with the CEC logo, and all others will make appointments with you prior to meeting with you. When we perform work on our members' property or come into your home, our employees are professionals and will always identify themselves.

We want to help protect our community against utility scams, and you can help create the first line of defense. Please report any potential scams to us so we can spread the word to prevent others in the community from falling victim.

ENERGY ASSISTANCE AVAILABLE FOR QUALIFYING MEMBERS

The winter heating season has now begun. It's important for you to make every attempt to keep current on your electric bill. We understand that things do happen that put financial burdens on people. Certain government organizations can offer heating assistance or point you in the direction of a group that can help. The Wisconsin Home Energy Assistance Program (WHEAP) administers the federally funded Low Income Home Energy Assistance Program (LIHEAP) and Public Benefits Energy Assistance Program. LIHEAP and its related services help more than 230,000 Wisconsin households annually.

You may be eligible for weatherization services if:

- You received benefits from WHEAP or your gross income for the last three months is equal to or less than 60 percent of Wisconsin's state median income (SMI) for your family size.

- Your dwelling/apartment has not been weatherized before.
- Your household meets certain priorities that may include a high energy burden or use, an elderly or disabled member or a child under age 6. For more information and application details, please contact your local office:

Clark County/
Western Dairyland..... 715-836-7511
Chippewa County/
West Cap 715-598-4750
Wood County..... 715-421-8654
Marathon County 715-842-3111
Taylor County..... 715-785-5350
Jackson County 715-284-4301

To learn more or to locate your local agency, call toll free 1-866-HEATWIS (432-8947) or visit homeenergyplus.wi.gov.

For other resources for energy and weatherization programs, check the CEC website, www.cecoop.com, click the

Bill Payment Tab and then the energy assistant link; Focus on Energy Targeted Home Performance with ENERGY STAR®, 1-800-762-7077 or visit www.focusonenergy.com; Keep Wisconsin Warm Fund – Bill Pay Assistance, 1-800-981-WARM (9276) or visit www.kwwf.org. (Source: Wisconsin Department of Administration Brochure)

WHEAP Income Guidelines for the 2024–2025 Heating Season (10/01/2024 through 9/30/2025)		
60 percent of state median income guidelines		
Household Size	One Month Income	Annual Income
1	\$3,061.08	\$36,733
2	\$4,002.92	\$48,035
3	\$4,944.83	\$59,338
4	\$5,886.75	\$70,641
5	\$6,828.58	\$81,943
6	\$7,770.50	\$93,246
7	\$7,947.08	\$95,365
8	\$8,123.67	\$97,484

HOW DO WE CONTACT YOU?

Help us help you by keeping your contact information up to date

Every now and then we may need to contact you whether it's because we have a billing question, we have to take your electrical service out of power for a maintenance reason, or we just simply have a question regarding your account. We have a handful of phone numbers on file that bounce back as disconnected,

changed, or it's altogether the wrong person. We list your phone number that we have on file on the bottom portion of your electric bill below your name and address. Please take a moment to verify that the number we have on file is still the best contact number to reach you at. If it is not the correct number,

you can make the correction on the stub and mail it in with your monthly payment. Or you can always call the office at 715-267-6188 or 800-272-6188 to notify us of a change. If you utilize SmartHub, you can also change your contact information through the app or desktop site.



The Center of Customer Engagement

You can manage your account right from your smartphone or tablet with SmartHub. Make payments, notify member services of account and service issues, check your usage and communicate directly all at the touch of a button. Download the FREE mobile or tablet app in the Apple App Store or Android Marketplace.



www.smarthubapp.com

Download today and manage your account anywhere!



PAY YOUR BILL ON SMARTHUB.

The easiest way to pay your bill is in the SmartHub app, although you can pay through SmartHub web as well. Pay with debit/credit or E-check. It's fast, it's easy, and the payment applies to your account immediately.

LOWER YOUR BILL RIGHT NOW!

See your daily electric use on SmartHub through the purple button on our website or through the SmartHub app. Why wait to see your bill and THEN make changes? See your daily use and make changes RIGHT AWAY to lower your next bill.



SIGN UP FOR PAPERLESS BILLING AND AUTO-PAY.

You can sign up for paperless bill and auto-pay on SmartHub.

Get a notification by text and/or email that your bill is available to view in SmartHub rather than get a paper bill in the mail.


If you would like to have your payment drafted from your checking/savings account or credit card every month, sign up for the auto-pay program on SmartHub.

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www.cecoop.com



**Clark Electric
Cooperative**

Your Touchstone Energy® Partner 

Office Hours: 7:30 a.m. – 4:00 p.m.