



Tim Stewart,  
CEO/Manager

# NAVIGATING UNCERTAINTY

As I write this month's article, the COVID-19 pandemic continues to grow. As of now there are 1,060,006 active coronavirus cases worldwide with over 83,615 fatalities. In the United States we have 404,580 confirmed cases with 13,000 fatalities. The best way to prevent infection is to avoid being exposed. The CDC advises washing hands, avoiding close contact with others, and cleaning and disinfecting services. Three good websites are:

### **CDC: Prevent getting sick**

[www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/index.html](http://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/index.html)

### **WHO: Advice for the public**

[www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public](http://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public)

### **CDC: If you are at higher risk**

[www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html](http://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html)

Clark Electric Cooperative is keenly aware of the business disruption and economic fallout of the coronavirus pandemic to employers, employees, and the economy as a whole. Unemployment claims recently reached 6.6 million this week. So what can we do?

We all know that small businesses are at the heart of local communities. During the current situation of extended economic uncertainty, there are numerous state and federal resources available to help businesses. Visit [www.cecoop.com](http://www.cecoop.com) or [www.EconDev.DairylandPower.com](http://www.EconDev.DairylandPower.com) to access links and more information for these programs.

Given the high level of need, applications should be submitted as soon as possible. The U.S. Senate Committee on Small Business & Entrepreneurship released a guide to help businesses learn more about the Coronavirus Aid, Relief, and Economic Security (CARES) Act. It offers guidance on the following topics:

- Capital to cover the cost of retaining employees

- Emergency Economic Injury Grant to offer immediate assistance to small businesses
- Small Business Debt Relief Program to help business owners navigate the challenge to keep up with payments on current Small Business Administration (SBA) loans
- Resources to access free counseling services

The Wisconsin Economic Development Corporation (WEDC) is also offering a Small Business 20/20 Program for community development financial institutions (CDFIs). Businesses that are not CDFI clients can work with the WEDC to access funding through other programs as resources become available.

For farmers, the CARES Act dedicates \$9.5 billion in assistance to agricultural producers and an additional \$14 billion in funding to the USDA to create an aid package for those who have seen a crash in commodity prices due to

the COVID-19 pandemic. The USDA coronavirus page ([www.farmers.gov/coronavirus](http://www.farmers.gov/coronavirus)) offers information on the accommodations being made on existing programs.

Local financial institutions may be able to help businesses navigate the application process on some of the above-listed loan and grant programs.

## Our Members

If there are Clark Electric members who have concerns about paying their electric bills, they should contact the cooperative as soon as possible either via phone, email, or online. Employees will help work out a payment plan with the member. The Clark Electric lobby is currently closed as employees are taking precautions to stay healthy through staggered work schedules. However, all business continuity programs are functioning normally. Together, we will Power-On. Please stay healthy.

## COVID-19 Business Resource Guide

Clark Electric Cooperative is keenly aware of the business disruption and economic fallout of the coronavirus pandemic to employers and employees alike. Below are some resources that may be available to assist you and your employees in this trying time.

### **SMALL BUSINESS ADMINISTRATION (SBA) – [www.sba.gov](http://www.sba.gov)**

#### **Economic Injury Disaster Loan & Loan Advance**

- Working capital loans up to \$2 million
- \$10,000 advance upon application which can be forgiven, based on eligible uses
- 3.75% fixed rate; up to 30-year term
- 12-month payment deferral
- Direct application to SBA

#### **Paycheck Protection Program (farmers also eligible)**

- Incentive to keep workers on payroll
- Amount based on payroll costs, interest on mortgages, rent and utilities
- Forgivability based on employee rehiring and retention
- 1% fixed rate; 2-year maturity
- Application via SBA-approved lender

#### **SBA Debt Relief**

- Businesses with existing SBA loans should contact their lender to discuss deferral options

### **WISCONSIN DEPARTMENT OF WORKFORCE DEVELOPMENT – [dwd.wisconsin.gov](http://dwd.wisconsin.gov)**

- Unemployment – COVID-19 Public Information
- #### **WISCONSIN ECONOMIC DEVELOPMENT CORPORATION**

#### **Small Business 20/20**

- Grants up to \$20,000
- Only existing Community Development Financial Institution loan clients are eligible

#### **WEDC—COVID-19 Business Resources (LINK)**

#### **ADDITIONAL RESOURCES**

- U.S. Chamber of Commerce – Emergency Small Business Loans – [www.uschamber.com/](http://www.uschamber.com/)
- U.S. Department of Labor – [www.dol.gov/coronavirus](http://www.dol.gov/coronavirus)
- Internal Revenue Service – Coronavirus Tax Relief – [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)
- Wisconsin Manufacturers & Commerce – COVID-19 Employer Toolkit – [www.wmc.org/](http://www.wmc.org/)
- Wisconsin Small Business Development Centers – [wisconsinsbdc.org/services/covid-19/](http://wisconsinsbdc.org/services/covid-19/)
- USDA – [www.farmers.gov/coronavirus](http://www.farmers.gov/coronavirus)



# CONSIDER POWER LINES WHEN PLANTING TREES THIS SPRING

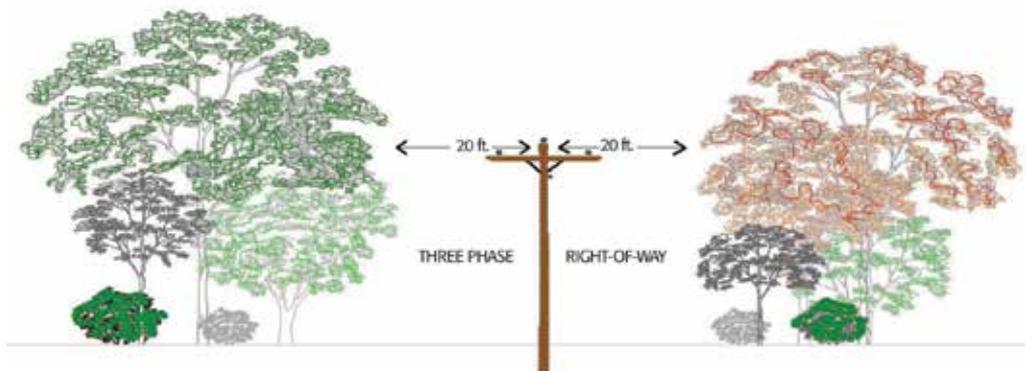
With the winter season in the rear-view mirror, the smell of spring in the air, and thoughts of green grass comes the planting season.

Whether you're planting a single tree in the front yard or several thousand trees to start a plantation, it's important to consider the species of trees and the location in which you plan to plant them. This is especially important if you are planting trees near overhead power lines, says Mike Ruff, Clark Electric Cooperative director of operations.

Many people plant trees too close to power lines. They think that the trees will never get tall enough to grow into the power lines, or they simply forget to look up before they plant them.

Most trees will grow tall enough to touch power lines faster than you think. So take time to research your tree selection or consult with your local tree nursery for advice on which trees are appropriate for your landscaping area.

As the trees grow they can come into contact with the power



er lines and create power outages or momentary interruptions. However, the greatest concern is the safety risk that can be created when children climb trees near power lines. Accidental contact with electrical wires while playing in or climbing a tree can be fatal.

As we move through the spring season and into summer, please take some time to consider a few things when planting, especially around power lines.

1. Clark Electric Cooperative requires 15 feet of clearance on both sides of the line for single-phase lines and 20 feet for three-phase lines.
2. Be sure to plant your trees far enough away from power lines so that when the trees are fully grown, there will still be 20 feet of clearance to the power line without the need for trimming.
3. Remember, if you chose to plant trees in the right-of-way or too close to the right-of-way, your trees may need to be trimmed or cut some day, and that day may come sooner than you think.

If you have trees that appear to be growing into power lines, contact Clark Electric Cooperative at 1-800-272-6188. Never try to prune them yourself. We have skilled professionals trained to safely prune and trim trees for electric line clearance.

**NEW!**  
**DISCOVER INTERNET WITHOUT LIMITS**  
 UP TO 30Mbps Download Speed

**\$39.99**  
 PER MONTH  
 \$59.99/mo. after 3 months

**Clark Electric**  
 Appliance & Satellite Inc.  
 Your Touchstone Energy® Partner

**1-866-279-6544**

**Viasat**

After 150 GB of data usage, we may prioritize your data behind other customers during network congestion. Minimum 24-month self-Accepted term. Equipment lease fee is \$7.95/mo. and taxes apply. Speeds are "up to," are not guaranteed and will vary. Service is not available in all areas. Offer may be changed or withdrawn at any time. Viasat is a registered service mark of Viasat, Inc.

## ANNUAL MEETING RESCHEDULED

Due to the need to help prevent the spread of coronavirus, Clark Electric Cooperative's Annual Meeting originally set for April was postponed. It has been rescheduled for

**July 29, 2020**

**Loyal American Legion Hall  
beginning at 9:30 a.m.**



## GIVE YOUR AIR CONDITIONER A SPRING TUNE-UP

Spring is a good time for maintaining your air conditioner. Chances are you welcomed the

cooler temperatures when they arrived last fall and turned off your air-conditioning unit without a lot of thought. Now, before you turn it back on again for the season, you'll want to make sure your unit is clean and ready to work properly and efficiently. If you keep the coils of your air conditioner clean, it will improve your comfort and reduce your electricity costs this summer.

Start by inspecting the outdoor condensing unit. The large outdoor coil—it looks like a car radiator—is where heat is dissipated from your home. The fan

in the condensing unit has to move a lot of air through the coil, so make sure there are no airflow restrictions around the unit. Cut nearby grass, shrubs, and branches so they are at least 3 feet away at the side and 5 feet away overhead.

Most condenser coils are loaded with pollen and dust even when you can't see it. The longest a condenser should go without cleaning is two or three years, depending on how much it operates during the summer. If you use your air conditioner for four months or more, annual cleaning is an excellent idea. Turn off the power to the unit and remove any visible grass and lint from the fins and/or louvers with an old hairbrush or whisk broom. Then put on a pair of rubber gloves and spray biodegradable outdoor coil cleaner into the coil. Wait five or 10

minutes and flush the coil with a gentle wash spray.

Your indoor coil might also need cleaning, even though you can't easily see it. If your air conditioner's filter or blower is dirty, then your indoor coil is probably dirty, too. This is usually a job for professionals, unless you have easy access, as with a central heat pump. To help keep your indoor coil clean, make sure your filter fits well, is easy to change, and that you change it regularly. Have your air conditioning contractor make improvements to the filter, if needed, so it is easy to get to. Change the filter often to help keep your indoor air conditioner coil clean and reduce energy consumption.—Source: John Krigger, Saturn Resource Management, [www.residential-energy.com](http://www.residential-energy.com)

Contact Greg for a  
Spring Air Conditioner  
Maintenance Check-Up  
**TODAY!**

WHY INSTALL A  
DAIKIN DUCTLESS  
HEATING AND  
COOLING SYSTEM?

Forget wall-mounted thermostats that can be difficult to program or operate. Daikin systems feature built-in intelligence that allows individual control with the ability to automatically maintain preferences. These systems make subtle and continuous adjustments to ensure your home stays at a constant and comfortable temperature at the touch of a button.



Contact Greg for all of your  
heating and cooling needs.

**CLARK ELECTRIC APPLIANCE & SATELLITE**  
1209 West Dall-Berg Road, Greenwood

From Greenwood, west on CTH G, south on River Road, and west on Dall-Berg Road  
866-279-6544 or 715-267-6544 • Hours: M–F 8 a.m.–4:30 p.m.

## CENTRAL AIR INCENTIVE PROGRAM

Earn an \$8/month credit on your electric bill  
during the summer cooling season

To help reduce the demand for electric power during the summer season, Clark Electric Cooperative offers an Air Conditioner Load Management Program Incentive.

Each central air conditioner (AC) unit being managed during a period of high demand is shut off for approximately 15 minutes and then allowed to resume cooling for 15 minutes. This means they are still cooling about half of the time. Many members say they don't even realize the cooperative is managing the unit because they don't notice any temperature change inside the home.

If you have a central air conditioning unit and it is not part of the load management program, consider trying it for a summer. You will receive a one-time \$25 bill credit after the load management switch is installed on the AC, and then you will see an \$8 credit on your electric bill for the consumption months of June, July, and August. Call Clark Electric Cooperative at 1-800-272-6188 for questions, or to sign up. Certain restrictions may apply.



## ATTENTION HIGH SCHOOL STUDENTS!

**Don't miss the chance to join us for the 2020 Youth Leadership Congress – You will get a glimpse of college life at UW-River Falls**

At this time the Youth Leadership Congress (YLC) is still being planned for July 2020. We will get the word out to the students if something changes. Until then, we are looking for students from local high schools to represent Clark Electric Cooperative at this year's YLC to be held on the campus of UW-River Falls July 14–16, 2020.

The WECA Youth Leadership Congress is a great opportunity for students to develop and enhance their leadership potential. The event is sponsored by UW-River Falls and Wisconsin electric cooperatives and is designed to develop leadership skills while teaching the purpose, operation, and scope of cooperative business.

The event features seminars lead by nationally acclaimed speakers and presenters focusing on the structure of the cooperative business, developing leadership skills, team-building exercises, and many other fun activities. Join students from your neighboring schools learn what makes the cooperative business model different and successful.

Clark Electric has sponsored students to this event since its inception. We believe in developing the potential of tomorrow's leaders. The YLC is a fun and educational event, designed by students who were elected by their peers at the previous year's conference to serve on the WECA Youth Board.

There is no cost to the student for attending. The registration and travel expenses will be covered by the cooperative. If you are going to be a sophomore or a junior in high school this coming fall and would like to be a sponsored representative for Clark Electric Cooperative, contact your FFA or FBLA advisor. You may also contact Tracy Nelson, administrative assistant at 715-267-6188 or 1-800-272-6188.



**MEMORIAL DAY**  
IN HONOR OF OUR HEROES

**Clark Electric Cooperative will be closed Monday, May 25, in honor of Memorial Day.**



*Spring*  
**Clean Up**

Are your electric bills a mess? It's time to clean them up by setting up recurring and stored payments through SmartHub.

While you're there, check out the other great benefits SmartHub has to offer:

- Pay your bill online
- Sign up for paperless billing
- Check your usage
- Communicate directly with the co-op
- Manage your account

Clean up your bills by signing up for SmartHub online. It's Clark Electric Cooperative's FREE and mobile online payment system. Click on the signup link and follow the prompts to create your user name and password.



**Questions? Call, click or visit Clark Electric at 715-267-6188 or [www.cecoop.com](http://www.cecoop.com).**

### Tim Stewart, CEO/Manager

1209 West Dall-Berg Road, P.O. Box 190, Greenwood, WI 54437  
email us at [info@cecoop.com](mailto:info@cecoop.com) or [tnelson01@cecoop.com](mailto:tnelson01@cecoop.com)  
[www.cecoop.com](http://www.cecoop.com)



**Clark Electric Cooperative**

Your Touchstone Energy® Partner 