



Clark Electric  
Cooperative

Your Touchstone Energy® Partner 

## Guest Editorial



Frank X. Fraas  
President and  
Chief Executive Officer  
Federated Rural  
Electric Insurance Exchange

*Since the September 11th attacks, many things have changed or have been impacted. Even here in rural Central Wisconsin, we will be impacted because of this tragedy, as Frank Fraas explains in this guest editorial concerning our insurer and other companies that insure people, property and business.*

Thank You

Dick Adler, CEO/ General Manager

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### American unity shines through

able horror of September 11. Like all Americans, and good people throughout the world, our hearts are heavy with sorrow for the senseless carnage and immense damage. Yet, as tears subside, we are filled with resolve not only to punish those responsible, but also to prevent any similar incidents from occurring.

Many have asked if Federated had any direct connection with this tragedy. Thankfully, the answer is no. As of this writing, our only knowledge of damage to cooperative property occurred when some power lines belonging to our insured, Somerset REC, Inc., of Somerset, PA., were damaged by the plane that crashed there. Other insurance companies and reinsurance companies are not nearly as fortunate.

It goes without saying that the largest loss of all is that of life and the human suffering of those who were injured. As we go to print, thousands of people are missing and presumed dead. In addition to the human toll, this loss is part of the overall economic impact of the tragedy. As your insurance Company, we want to explain that economic picture, as we now know it.

Insurers may see the largest liability ever for losses. Loss estimates I've seen range from \$5 bil

The American eagle has a tear in his eye. He also sharpens his talons. Those are two memorable images I've seen since the unspeak-

lion to \$40 billion. It's way too soon to tell. The ultimate loss will not be known for many years.

Similar losses pale in comparison. Insurers paid \$510 million after the 1993 bombing of the World Trade Center and \$125 million for the 1995 Oklahoma City bombing. The previous record for a man-made disaster was the Los Angeles riots of 1992, which cost insurers \$775 million.

Consider elements of the ultimate loss. The value of the World Trade Center Towers and neighboring buildings will be a huge number. Add to that the damage to contents of the buildings and ancillary damages, like business interruption, valuable papers and records, computer data, etc.

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### Special Holiday Hours

#### CLOSING EARLY

December 24, 2001, at 4:00 p.m. to celebrate Christmas Eve

#### CLOSED

December 25, 2001, to celebrate Christmas  
January 1, 2002, for New Year's

**Open Saturdays 8-noon for your convenience**  
**Great gifts for that special person, so consider doing your holiday shopping at our Appliance & Satellite store.**

# Editor's Message

*A new name, with a new look*



John Knox  
Director of Member Services

I'm happy to say that this could be your last issue of the **R.E.C. News**. In January or February, you will receive your first copy of the **Wisconsin Energy Cooperative News**.

A lot of may be starting to wonder, what are they doing? Everything that was good about the **R.E.C. News** has been kept, but new sections have been added to appeal to all of our members: those who have been around for

many years, those who are new to the cooperative form of receiving their electricity, and those who will be the future members of the cooperative, our youth. A committee made up of board directors, editors, and member service personnel from cooperatives all around the state, as well as WECA & WFC staff, has been working on this project for over a year now, with some very positive and appealing results.

Why a name change? Wisconsin electric cooperatives are changing; we are doing more than providing electricity to our members. We are, or will be, providing energy in many different forms. Some cooperatives are actively selling propane to their members; some of us will be offering fuel cells in the near future, and who knows what else we may offer our

members? That's why the name of **Wisconsin Energy Cooperative News** has been chosen. The "news" part was left because that's what we are giving you—information or news about Clark Electric Cooperative, other cooperative news, or information that we feel is beneficial to our members.

The publication has been around, in some form, since 1940. Changes have occurred over the years to enhance it and make it a better publication for all the cooperatives members. Another change you will notice immediately is that the entire magazine will be in color, and the pictures and print will be of a higher quality. Our traditional center pages will appear in different locations throughout the publication. Young members will now have their own section, which will provide information pertinent to them, such as scholarships, careers, and cooperative events that are directed towards our young members. So let your kids know that it's their magazine also. But one of the most important sections, the recipe section, will be enhanced to meet your cooperative taste! A lot of these changes are due to reductions in cost because of new technologies in printing and the use of digital equipment, which will make our publication better and more enjoyable for our members.

We hope you enjoy these changes that you will see in the coming months. I'm sure that over the next few months there will be some tweaking going on as the magazine is refined by WECA & WFC staff, who are ultimately responsible for the publication.

# 5<sup>th</sup>



## Annual Christmas Wish

During the holiday season, thoughts often turn to those who need their spirits lifted. WIGM 1490 AM / WKEB 99.3FM, along with the Dairyland Power system and area cooperatives, are again sponsoring a Christmas Wish Program. In following with our theme "Concern for our Community," the contributors to Christmas Wish have undertaken a mission to bring holiday cheer into the lives of those around us. Central Wisconsin listeners will be asked to send or call the radio station with names of area people and the wishes they would like us to grant. Past wishes have been granted for a variety of things, including food baskets, utility bill payments, toys, plants, along with other requests for specific items. Do you know of someone who needs a holiday wish granted?

The 5<sup>th</sup> annual Christmas Wish line is brought to you this year by the Dairyland Power system, which includes Taylor Electric, **Clark Electric**, Price Electric,

and Jump River Electric Cooperative. Also sponsoring the program are People's Choice Credit Union, Farmers Union Co-op Transport, Heartland Co-op, Farm Credit Services, Sheldon Co-op, Taylor Credit Union, Harmony Country Cooperative, Lakewood Credit Union, The Medford Co-op, and WIGM 1490AM and WKEB 99.3FM Radio.

Wish requests for area residents may be directed to WIGM/WKEB Radio, P.O. Box 59, Medford, phone 748-2566, fax 748-2752, or visit [www.k99wigm.com](http://www.k99wigm.com). Please include your name, address, and phone number as well as the name, address, and phone number of the individual in whose behalf you are calling and the wish you would like granted. If have questions, you can also call Rita Sladich at Clark Electric Appliance & Satellite, 715-267-6544 or 866-279-6544.



# Trimming trees and clearing right-of-way

## *Plan gives members reliable power and helps to cure the blinks!*

Do you like blinking lights? I don't know of many people who do. It can be quite aggravating, depending on what you're doing during the blinking. There are four main reasons why we have blinking lights on the electric system, but we have control over only one of them.

The four reasons are: animals, weather, equipment, and trees. Animals and weather are major reasons for many of the blinking light calls that we receive; however, we cannot control either of them. Equipment has less of an impact on blinking lights, and by performing regularly scheduled maintenance on the system, we strive to prevent equipment from going bad. Last but not least are trees. Trees are something all members can help us with by letting us maintain the proper right-of-way under and around our electric lines.

Trimming branches and making sure that no trees or brush are growing in the right-of-way helps us to make sure nothing comes in contact with the electric lines. Our right-of-way is considered 15 feet on either side of the pole for single phase or 20 feet on either side of the pole for a 3-phase line.

Clark Electric's tree trimming plan currently is to go through all the circuits on each substation and make sure that we have a good right-of-way clearance



A crew member from New Age Tree Trimming Co. is shown here trimming a branch from his bucket truck, near Mead Lake this past fall.

on all of our lines. Each year, two substations are chosen to be trimmed and cleared. It takes five years to completely go through the system; that's why it's important to get right-of-way clearing—the trees will grow back in that time. Once that is done, we will then only have to perform periodic spot clearing. Another part of the plan is to use spraying to help control the brush before it gets too big and starts causing system problems. By being aggressive now, we hope to pre-

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## What is a blink?

A blink occurs when something comes in contact with the power line, such as an animal or tree branch. A blink can also be caused by a breaker operation or an equipment failure on the system.



A brush-cutting machine is used to mow down brush and small trees. The cutter can mow down trees with up to a 4-inch diameter.

# An American

Uniting for a common goal gives a task the extra effort that it needs sometimes, and that is where “An American Challenge” came from. It was the theme that Clark Appliance & Satellite, Inc., chose for its fund-raiser to benefit the American Red Cross and its September 11<sup>th</sup> Fund. How did this really come about? The staff at the Appliance & Satellite office had never experienced this type of tragedy, war, or any other major event that has occurred in our recent history.

As they watched the satellite news feeds from the DirecTV systems in the office, they were scared and not really sure of what to make of this event. They asked lots of questions of their manager, Rita Sladich, who could answer some of them, but not all of them. The next important emotion that came after the fear and the anger was that of a need to do something to help; I’m sure everyone else who witnessed this day had the same type of feeling.

The staff decided that a fund-raiser was needed to raise money to help those in need. The American Red Cross was chosen to be the recipient of those funds. Thus, “An American Challenge” kicked off a few days after September 11<sup>th</sup>. Rita Sladich, manager of Clark Electric Appliance & Satellite, Inc., was so moved by her staff’s reaction she approached Dick Adler, president of the Appliance & Satellite, Inc., to seek matching funds of those that were collected from the donations. It was approved! All donations would be matched by Clark Electric Appliance & Satellite, Inc., when the totals were added up on October 15. Signs were made and posted around Greenwood, ads were taken out in several of the papers around the area, and the message of “An American Challenge” was heard on several of the radio stations.

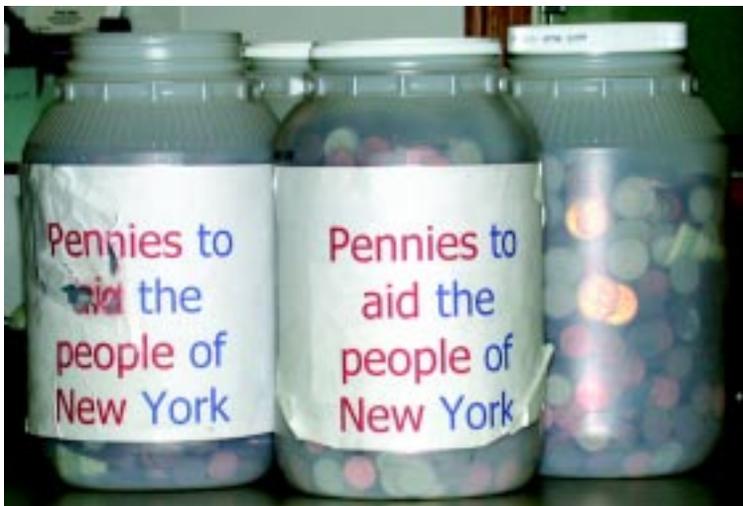
The message was getting out. People were coming in to the Appliance & Satellite and Clark Electric offices to drop off donations, and they were receiving lots of donations in the mail also. The donations came in all different sizes, but that didn’t matter. What mattered was that people were moved by this “Challenge” in many different ways. Weather Shield, a manufacturing facility in Greenwood, got word of the challenge, took up a collection,



Pictured are representatives of some of the groups that contributed to the American Red Cross representatives. Students representing North, Ann Gaede, Lyndsey Pomputis, Rylyn Reddy, Desiree Weather Shield, Inc., are Mike Podrovitz and Sue Heck. In the American Red Cross, which includes Clark County, is Pattie Kelnhofer and Clark Electric Appliance & Satellite, are Michelle Walde, Sarah Shaw, Stephen and Rita Sladich.



“American  
Presi



Greenwood Elementary children collected jars of coins totalling \$460 and donated them to the “American Challenge.”

## Those Who Donated—Thank You

- |                          |                                   |                           |
|--------------------------|-----------------------------------|---------------------------|
| Laurie Ann Kaiser        | Calvin & Fern Swenson             | Greg Branstiter           |
| Grace Caliebe            | Dorothy Bushman                   | Gary Krause               |
| Amy Morgal               | Greenwood Area Fire Dept.         | Archie & Marlene Hendrick |
| Jack & Tracy Nelson      | Lloyd & Josephine Peterson        | Anonymous Donation        |
| David & Diane Jacque     | Mary & Robert Britten             | Weather Shield Inc        |
| Elsie Zank               | Countree Gals                     | Clarence Hoelsy           |
| Delmond & Amber Johnson  | Donald & Karen Hanson             | Desiree Branish           |
| Gary & Jennifer French   | Eleanor Baldeschwiler             | Tony Jarocki              |
| Sophie Trunkel           | Jesse & Laura Martin              | Kathleen Severson         |
| Louis Landini            | Felix & Roselyn Kotcon            | John & Pat Miller         |
| Dorothy Brux             | Abbotsford Dental Center          | City of Greenwood         |
| Sandy Herrick            | Michelle Walde & Stephanie Travis | Gerald Schwenn            |
| Larry & Cindy Bowe       | Kyle Johnson                      | Ronald & Judith Baxter    |
| Cathy Langreck           | Jason Toufar                      | Mary Rankel               |
| Ed & Linda Esselman      | Robert Mosesley                   | Up & Coming Homemakers    |
| Dean & Michele Scherer   | Amanda Engelberth                 | Abbotsford Ben Franklin   |
| Francis & Dolores Sebold | Jon & Suzy Ocker                  | Mr. & Mrs. Killoran       |
| Delmer & Irene Toltzman  | Rita Sladich                      | Vernon & Palma Miller     |
| Kenneth & Helen Horn     | Mike Ruff                         | Frank Schaan              |
| Norma Engelberth         | John Koschak                      | Kevin Syth                |
| Joan Noah                | Diane Zagozen                     | Cecil Hornick             |
| Jean Struss              | Scott Kollmansberger              | Bernice Roth              |
| Earl & Shirley Caliebe   | Eric & Staci Johnson              | Maurine Barkley           |
| Jacqueline Lindner       | Michelle Zagozen                  | Dennis Dux                |
| Roy & Darlene Sauder     | Sarah Shaw                        | Martha Dux                |
| Elaine Herdrich          | Herbert Stock                     | Richard & Janet Halverson |
| Julia Denk               | Ernie Janota                      | Jerry & Rita Greisen      |

# An American Challenge



Contributed funds to "An American Challenge," which were donated to the American Red Cross. Presenting Greenwood Elementary are Craig Karlen, Schyler Lee Branish, and Lacy Johnson. In the back row, representing the middle, from the Wood County Chapter of the American Red Cross are Cheri Redig. On the right of center, from Clark Electric Appliance & Satellite are Annie Travis, Shannon Toufar, Kyle Johnson, Amanda Engelberth,

is united. We are united."  
President George W. Bush

## Thank You

- |  |                               |
|--|-------------------------------|
| Richard & Colleen Adler                    | Arnie & Edna Kappus           |
| York Center Methodist Church               | Greenwood Elementary School   |
| Margaret Knoop                             | Jody Rueth                    |
| Thomas Knauf                               | Kole Hinker                   |
| Joe & Kim Lambright                        | Richard & Gabrielle Yurkovich |
| John & Cheryl Braun                        | Doug Mellenthin               |
| Gerald & Mary Johnson                      | Stephen & Joan Imre           |
| Debra & Calvin Lakowski                    | Isabelle Bauernfeind          |
| Alan & Julie Flaatten                      | Richard & Mary Ellen Campbell |
| Leanne Holozsi                             | Elmer & Carol Finck           |
| Memorial Pop Fund                          | Alvina Drumm                  |
| Gwendolyn Peterson                         | Terry & Elsie Sischo          |
| Betty Beilke                               | Gwendolyn Christie            |
| Allan & Virginia Christophersen            | Randall & Christine Plautz    |
| Karen Milz                                 | Mike Weinfurter               |
| Carolyn & Wendell Steiner                  | Greenwood Chamber of Commerce |
| Maxine Hug                                 | Charles & Kristin Neuendorf   |
| Eli & Vera Mae Miller                      | Mike Hackel                   |
| Rita Olson                                 | Ryan Nielsen                  |
| Roger & Elizabeth Nikolai                  | Leonard & Sarah Etta          |
| Dennis & Carmen Abramczak - Thorp Citizens | Rick & Toni Sturtz            |
| Clara Karl                                 | Mertens Electric              |
| Larry Klempke                              | Hans Harder                   |
| Franklin & Janet Boh                       |                               |
| Phyllis Schneider                          |                               |
| Loyal Legion                               |                               |
| Jerry & Gloria Hamm                        |                               |

and raised \$1,400 for the fund. A young neighbor girl whose birthday was during the fund-raiser decided not to have a birthday party; she decided instead to have a brat fry and raise money for the disaster relief. She raised \$200, which she donated to the fund. Then there were the schoolchildren of Greenwood Elementary. They decided to do something also; they collected all the loose change that they could. Some of them showed up at the Clark Electric Appliance & Satellite's office with four large pickle jars filled with coins. They just said "This is from us at the elementary school," and they left without saying anything else. They collected \$460, which was also added to the fund.

What's important is to realize that the community made a cooperative effort in helping those in need. That's one of the seven cooperative principles that cooperatives strive to follow—**Concern for Community**. The fund-raiser collected more money than anyone ever expected to; \$6,846 was raised for the American Red Cross. And as promised, Clark Electric Appliance & Satellite made a matching donation of \$6,846. The total amount donated to the Red Cross was \$13,692.

On Wednesday, October 24, several groups came together to make the presentations. Pattie Kelnhofer and Cheri Redig of the Wood County Chapter of the American Red Cross were on hand to receive the donations. Also present were employees from Weather Shield, Inc., children from the Greenwood Elementary School, and Desiree Branish. All received a special recognition certificate to show our appreciation. But every person or group who donated is special and will be remembered for his or her contributions towards this fund.



For more information on the American Red Cross, you can go to their web site at [www.redcross.org](http://www.redcross.org)



Here are some of the Greenwood Elementary Students with money that the schoolchildren collected and donated to Clark Electric Appliance & Satellite's "An American Challenge" fund-raiser for the American Red Cross. Pictured are Kyla Jones, Taylan Johnson, Samantha Tetzalff, Mckayla Beighley, and Michael Stift.

## Insurance

(Continued from page 13)

Given the current numbers and assuming the worst, consider the exposure for life insurance companies. This is the largest life insurance catastrophe loss in history. Then consider the impact upon workers' compensation—the largest workers' compensation loss in history.

The National Association of Independent Insurers, our trade association, states, "the workers' comp implications are staggering when you consider that so many people in the buildings or in the vicinity at the time of the blast and collapse were there to work—and therefore covered under New York workers' comp law." These would include not only employees in the building, but business travelers in the area, delivery people whose work took them to the area—not to mention the emergency personnel.

Our primary reinsurer, Employers Reinsurance Corporation, is a subsidiary of General Electric Company. GE ERC has estimated an after-tax loss of approximately \$400 million for their coverages on the World Trade Center and the four aircraft. Fortunately, GE ERC has more than \$5 billion in surplus with significant liquidity. The insurance industry as a whole is well capitalized, but some insurance companies may fail after these losses are added to other losses this year. The year-to-date results for the industry are not good. The industry's consolidated surplus declined \$19.1 billion in the first half of 2001. The industry's combined ratio through June 2001 was 111.2 percent (vs. 99.8 percent for Federated).

Unfortunately, money does not grow on trees, and the staggering losses must be paid for over the coming years to restore the industry's surplus. Reinsurance pricing will be affected dramatically in the coming years. Reinsurance costs are a key component of our pricing, so Federated's rates also will be affected in the future. It's far too early to predict the impact on rates. However, there is no question that this tragedy will increase insurance rates for many years to come.

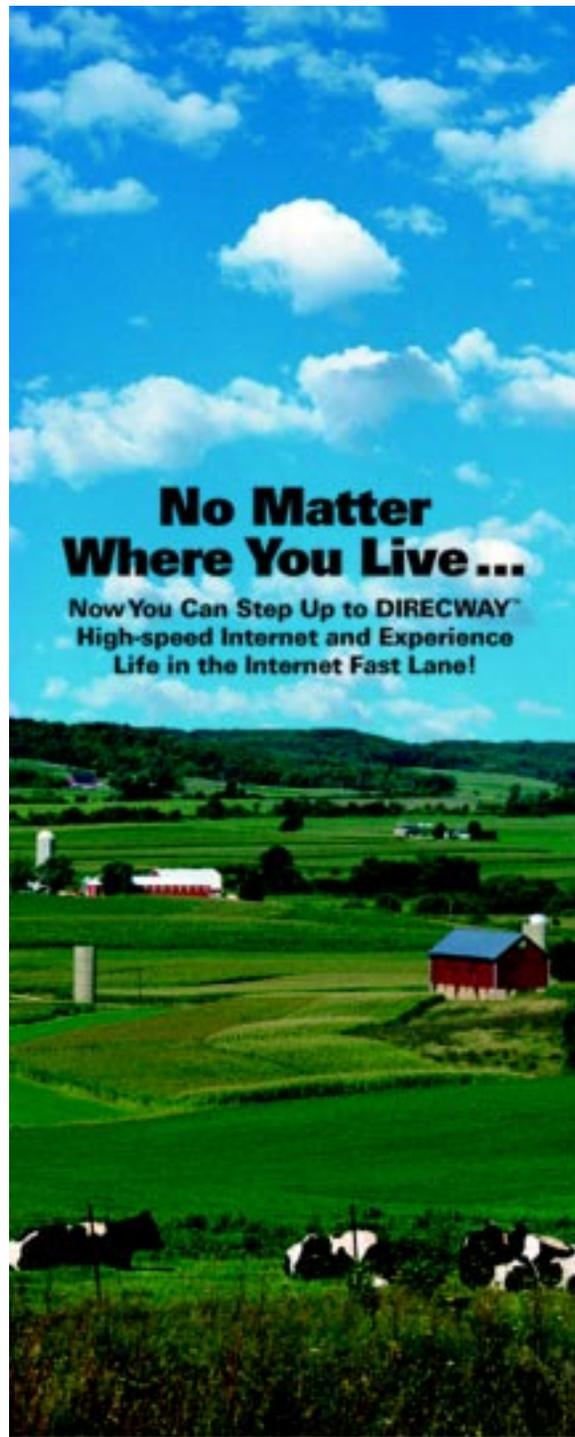
It's heartbreaking to witness the destruction and pain inflicted by a handful of individuals—we have experienced a tragedy no one would have thought possible in our beloved country. We've been preaching unity in the cooperative program for many years. This is the time to demonstrate to the world the power of unity and cooperation among all Americans and our friends the world over. May God be with us in this time of need.

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"This is the time to demonstrate to the world the power of unity and cooperation among all Americans."

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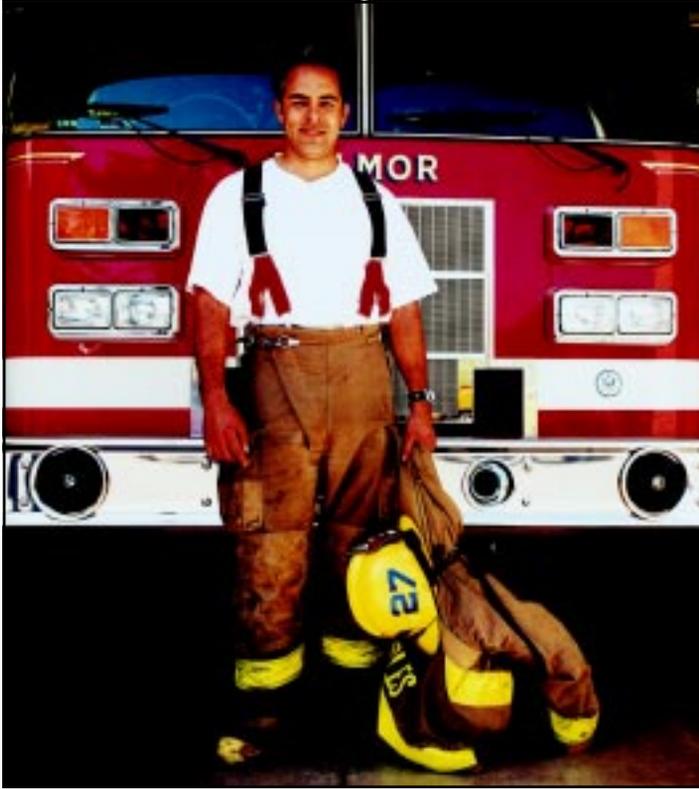
*As events develop due to the September 11th tragedy, we will continue to communicate how they can or will affect the members of Clark Electric Cooperative.*



**DIRECWAY**

Clark Electric  
Appliance & Satellite, Inc.  
111 E. Miller St.  
Greenwood, WI 54437

715-267-6544 ✻ 866-279-6544



## Volunteers are heroes

**Thank you**

 **Clark Electric Cooperative**

Your Touchstone Energy® Partner 

## *Reliability under control*

(Continued from page 14)

vent lots of future problems for the system. Keeping trees and brush under control will also help keep our maintenance cost down in the future, which helps us keep rates as low as possible.

There are members, however, who do not like us to trim or cut trees. We understand their feelings, but it is our duty to make sure that we provide the best possible service to all members. Our members must also remember that they belong to a cooperative, which means everyone responsible for the system, and it's everyone's responsibility to make sure their fellow members are provided the best possible service.

Another important thing to remember is to never plant trees, shrubs, or other plantings under the power lines. It is a waste of your money, because we will eventually have to remove the plantings. If you ever have any questions on where to plant a tree or shrubs around a power line or any of our equipment, all you need to do is call the operations department and someone will be glad to come out and help you locate a good spot for the plantings.

This year, New Age Tree Service is providing our trimming and brush clearing. They started in October and will be working on our system until April. New Age Tree Service provided our trimming and clearing last year and did a great job; they were aware of our members' concerns about their trees and shrubs. If you have questions about trimming trees or questions concerning the electric right-of-way, please call our operations department. They will be glad to help you.

### Important Information

#### **Clark Electric Cooperative**

**715-267-6188**

**800-272-6188**

#### **Clark Electric Appliance & Satellite, Inc.**

**715-267-6544**

**866-279-6544**

#### **After Hours Questions/Problems**

**800-927-5707**

#### **Diggers Hotline**

**800-242-8511**

#### Hours

Monday–Friday 8:00 a.m.–5:00 p.m.

Saturday 8:00 a.m.–noon

## Join us for our annual Christmas Open House

Stop in and see us

Monday, December 10 – Saturday, December 15

Monday - Friday 8 a.m. to 5 p.m., Saturday 8 a.m. - noon

▪ Daily specials on our appliances & satellites ▪

▪ Fill up your stockings for Christmas ▪

▪ We welcome you to our showroom, to browse or to buy ▪

Come in and view DirectWay Satellite Internet Access Fast Connection speeds with no telephone connections needed!



Come share the holidays with us.  
Refreshments & registration for prizes

Clark Electric Appliance & Satellite, Inc.  
111 E. Miller St.  
Greenwood, WI 54437  
715-267-6544



**866-279-6544**

## In memory of some close friends

### *Former employee and director pass away*

**Lewis F. Walde, Sr.**, of Greenwood, died Oct. 9, 2001, at the Clark County Health Care Center in Owen. He was employed by Clark Electric for 35 years until his 1981 retirement. Mr. Walde was an equipment operator for the cooperative.

**John Donald Reinart**, of Neillsville, died Oct. 16, 2001, at his home. Mr. Reinart was a director for Clark Electric Cooperative from 1986–1995. He also farmed and worked as an insurance agent.



Dick Adler, Manager  
John J. Knox, Editor

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Your Touchstone Energy® Partner 

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[WWW.CECOOP.COM](http://WWW.CECOOP.COM)

For information on  
Clark Electric Cooperative's  
Dairy Farm Wiring Program &  
Loan Program with free inspections

Contact **John Knox**  
**Director of Member Services**  
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