



Tim Stewart,
CEO/Manager

CELEBRATING COOPERATIVE MONTH

THE POWER OF PEOPLE WORKING TOGETHER

Each October, Cooperative Month provides an opportunity to recognize the important role cooperatives play in strengthening communities, supporting economic development, and improving the lives of millions of people. While cooperatives are often associated with agriculture and rural communities, they exist across nearly every sector of the economy and demonstrate a business model founded on democratic participation, shared ownership, and service to members rather than profit maximization.

What Is a Cooperative?

A cooperative is a business that is owned and governed by the people who use its products or services. Unlike traditional corporations, which are primarily accountable to outside investors, cooperatives operate according to the principle of member ownership. Members typically have an equal vote in major decisions regardless of the size of their investment, ensuring that the organization remains focused on serving the needs of its membership.

Cooperatives are guided by internationally recognized principles that emphasize voluntary membership, democratic control, member participation, education, cooperation among cooperatives, and concern for community. These principles create a unique organizational structure that balances economic success with social responsibility.

The Origins of Electric Cooperatives

One of the most successful examples of the cooperative business model in the United States is the rural electric cooperative. In the early 1930s, nearly 90 percent of rural homes in America lacked access to electricity. Private utility companies often viewed rural areas as unprofitable because of the significant infrastructure costs required to serve sparsely populated communities.

To address this challenge, President Franklin D. Roosevelt established the Rural Electrification Administration (REA) in 1935. The REA provided loans that enabled rural residents to form electric cooperatives and build the infrastructure necessary to deliver electricity to their communities. Working together, farmers and rural citizens organized, financed, and constructed electric distribution systems that transformed rural life and economic opportunity.

The impact was profound. Access to electricity improved agricultural productivity, enhanced quality of life, expanded educational opportunities, and stimulated economic development throughout rural America. Today, electric cooperatives continue to serve millions of homes, farms, businesses, and communities while remaining committed to local ownership and community-focused service.

Different Types of Cooperatives

Cooperatives take many forms, reflecting the diverse needs of the communities they serve.

Electric Cooperatives

Electric cooperatives are nonprofit, member-owned utilities that provide electric service to homes, farms, businesses, and industries. Unlike investor-owned utilities, electric cooperatives are governed by a board of directors elected from among the membership. Any margins generated by the cooperative are returned to members as capital

credits or reinvested in the system to improve reliability and service.

Electric cooperatives are especially important in rural America, where they serve vast geographic areas with relatively low population density. In addition to providing safe and reliable electricity, many electric cooperatives support economic development initiatives, energy efficiency programs, educational scholarships, youth leadership opportunities, and community service projects.

Consumer Cooperatives

Consumer cooperatives are owned by the people who purchase goods or services from the organization. Examples include food cooperatives, retail cooperatives, and utility cooperatives. Their primary goal is to provide high-quality products and services at fair prices while returning value to members through patronage refunds or improved services.

Producer Cooperatives

Producer cooperatives are owned by individuals or businesses that produce similar goods. Agricultural cooperatives are among the most familiar examples. By marketing products collectively, purchasing supplies in bulk, and sharing resources, producer cooperatives help members achieve greater efficiency and bargaining power in the marketplace.



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Worker Cooperatives

Worker cooperatives are owned and managed by their employees. In these organizations, workers share in governance and often in the financial rewards of the business. This model can promote employee engagement, accountability, and long-term commitment to organizational success.

Credit Unions and Financial Cooperatives

Credit unions are member-owned financial institutions that provide banking services, loans, and financial education. Because credit unions operate for the benefit of their members rather than external shareholders, they often emphasize competitive rates, lower fees, and personalized service.

Housing Cooperatives

Housing cooperatives provide an alternative approach to homeownership and residential management. Members collectively own and govern the property, helping to maintain affordability while encouraging active participation in the community.

Benefits of Cooperative Membership

One of the most significant advantages of cooperatives is their ability to align business operations with member needs. Because members are both owners and beneficiaries,

cooperative decisions are often made with a long-term perspective rather than a focus on short-term profits.

Cooperatives can also enhance economic stability. By pooling resources and sharing risk, members often gain access to opportunities that might be difficult to achieve independently. For example, farmers can access larger markets, consumers can secure affordable services, and electric cooperative members benefit from reliable service provided at cost.

Additionally, cooperatives foster a strong sense of community and engagement. Members have a voice in governance, helping to shape the direction of the organization and ensuring transparency and accountability. This democratic structure encourages active participation and strengthens trust among stakeholders.

Creating Value Beyond Membership

The benefits of cooperatives extend well beyond their membership base. Cooperatives often contribute to local economic development by creating jobs, supporting local businesses, and keeping profits within the communities they serve. Rather than concentrating financial returns among a small group of investors, cooperatives distribute

value more broadly through member benefits, community investments, and local spending.

Electric cooperatives exemplify this community-focused approach. Many invest in local infrastructure, support schools and nonprofit organizations, sponsor community events, and provide assistance during emergencies and natural disasters. Their local governance structure ensures that decisions are made by people who live and work in the communities they serve.

Cooperatives also play a critical role in providing essential services in areas that may be underserved by traditional businesses. Rural electric and telecommunications cooperatives have historically brought critical infrastructure to communities that might otherwise have been left behind, helping to bridge economic and technological gaps while promoting regional growth.

Looking Forward

As communities face evolving economic, technological, and social challenges, the cooperative model continues to demonstrate its relevance and resilience. By combining entrepreneurial innovation with democratic ownership and community-focused values, cooperatives offer a practical framework for addressing shared needs while promoting inclusive growth.

During Cooperative Month, we celebrate the individuals and organizations that embody the cooperative spirit. Their success reminds us that when people come together around common goals, they can create businesses that generate economic opportunity, strengthen communities, and deliver lasting value for both members and the broader public.

Cooperatives represent more than a business model; they represent a commitment to collaboration, shared success, and the belief that working together creates stronger outcomes for everyone.





NEW PEAK LOAD RECORD—JULY 14, 2026

Dairyland set a new all-time peak load record on Tuesday, July 14, reaching 1,438 MW. The milestone was driven by a combination of hot summer weather and the addition of Oconto Electric Cooperative and Norris Electric Cooperative loads to the Dairyland system in June 2026.

The record came during a stretch of extreme heat and tight capacity resource conditions across the regional grid. In the days leading up to the peak, the Midcontinent Independent System Operator (MISO) issued several operating alerts as high demand, low wind output and generation outages reduced available energy supply. At the same time, Dairyland's John P. Madgett Station (JPM) was returning from an outage, bringing an important generation resource back online.

The previous all-time peak record of 1,192 MW was set on Aug. 7, 2025, following the integration of the Southern Minnesota Energy Cooperative (SMEC) load, which added approximately 80 MW of peak demand to the system. That 2025 record surpassed the previous all-time peak of 1,177.5 MW, set on Aug. 23, 2023, which had broken a record that stood since 2018.

"System growth, steadily increasing demand for electricity and intense weather are resulting in more frequent record-setting at Dairyland," said EVP & COO Ben Porath. "These trends reinforce the critical importance of prudent power supply planning and infrastructure investments to maintain the safe, reliable power supply our members depend on 24/7." —Source: Dairyland Power Cooperative, 2026. "New Peak Load Record – July 14, 2026." *Short Circuits*, September 2, 2026.

TIPS TO AVOID ENERGY SCAMS



October is Cybersecurity Awareness Month, which is the perfect time to take a fresh look at your passwords. Forget the old advice about cramming passwords with symbols and random capitalization. Today's cybersecurity experts recommend using longer passphrases. A password made up of four or five unrelated words is easier to remember and much harder for criminals to crack than a short, complex password. Use a unique passphrase for every account and enable multi-factor authentication whenever available for added protection. —Source: NIST



EMERGENCY PREPAREDNESS for Older Adults and Caregivers

Join us to learn more about what you and your loved ones can do to prepare for the unexpected!

Each household will receive items to take home.



Thursday
November 5th, 2026



Clark Electric
1209 W. Dall-Berg St., Greenwood
Enter - South Door (Follow Signs)



10:00am-11:15am: Preparedness Presentation
11:15am-11:45am: Hot Lunch (Provided)
11:45am-12:30pm: Open Conversations & Resources

Limited spots available.

Please call or go online to register by: **10/19/26**



(715) 743-6517



<https://survey.alchemer.com/s3/8963571/Event-Registration>



Clark Electric Appliance & Satellite Inc.
1209 W. Dall-Berg St.
Greenwood, WI 53022
Phone: (715) 743-6517
Fax: (715) 743-6518

SAVE ENERGY THIS Fall and Winter

Follow these simple DIY tips to reduce energy use and keep you warm this season:

- Seal gaps around windows and doors with caulk or weatherstripping.
- Close curtains and blinds at night to keep the cold out.
- Open window coverings on sunny days to let the sun in.
- Clean or replace furnace filters.
- Run ceiling fans clockwise to push warm air down.
- Check insulation in your attic, attic hatch and crawl space.
- Use a smart thermostat to lower temperatures when asleep or away.
- Close the fireplace flue when not in use.
- Schedule a home energy audit to find and fix energy wasters.

For more tips, visit:



OCTOBER SAFETY: ENJOYING FALL SAFELY

October is one of the most enjoyable months of the year. Cooler temperatures, colorful leaves, football games, bonfires, and Halloween celebrations bring families and communities together. While there is plenty to enjoy, the season also presents a few unique safety challenges worth keeping in mind.

As the days grow shorter, many people find themselves driving, walking, or exercising in low-light conditions. Reduced visibility can make it harder for drivers to see pedestrians, cyclists, and animals. If you're out after sunset, wear bright or reflective clothing and stay alert when crossing roads or navigating parking lots.

Fall weather can also increase the risk of slips and falls. Wet leaves may look harmless, but they can be surprisingly slippery on sidewalks, driveways, and stairs. Taking a few extra moments to watch your footing and keep walkways clear can help prevent injuries.

October is also Fire Prevention Month, making it a great time to check smoke alarms and replace batteries if needed. Test alarms throughout your home and make sure family members know what to do in the event of a fire. A few minutes spent on prevention can make a life-saving difference.

For those decorating for Halloween, safety should be part of the fun. Use caution when climbing ladders, avoid overloading electrical outlets with decorations, and keep walkways well lit and free of tripping hazards. Parents should ensure costumes allow children to see clearly and move safely while trick-or-treating.

As temperatures begin to drop, many families use fireplaces, space heaters, and other heating equipment for the first time in months. Follow manufacturer guidelines, keep flammable materials away from heat sources, and never leave heating devices unattended.

Most importantly, take time to enjoy the season responsibly. Whether you're attending a fall festival, carving pumpkins, gathering around a bonfire, or simply enjoying the autumn scenery, a little awareness can go a long way toward keeping you and your loved ones safe.

Safety Tip for October:

"The best safety habit is paying attention. A few moments of awareness can prevent a lifetime of regret."



SHARE THE ROAD

with Farmers

Farm season means sharing the road with large farm equipment, which can be wide and slow. Farmers must move slowly in large equipment, but public roads are often the only way to get from point A to point B.

When you find yourself following or meeting large farm equipment on the road, take a deep breath and **do the following to keep everyone safe:**

- 1** Be alert and cautious, and give large farm equipment and other slow-moving vehicles space.
- 2** Do not pass in a "No Passing Zone," or in any area where it is not safe to do so, such as intersections, bridges and railroad crossings, among others.
- 3** Make sure the tractor is not trying to make a left turn before you pass on the left.
- 4** Do not tailgate. Following too closely means you could be in the operator's blind spot.
- 5** Be careful when you do get the chance to pass. Oftentimes, farmers will move their equipment over when it is safe to do so.

Source: Texas Table Top
(Texas Farm Bureau)

 Safe Electricity.org®

Tim Stewart, CEO/Manager

1209 West Dall-Berg Road
P.O. Box 190, Greenwood, WI 54437
715-267-6188 • 800-272-6188

Email us at info@cecoop.com or mwalde@cecoop.com
www.cecoop.com



**Clark Electric
Cooperative**

Your Touchstone Energy® Partner 

Office Hours:

7:00 a.m. – 3:30 p.m. — May through October
7:30 a.m. – 4:00 p.m. — November through April