



the Kilowatt

NOVEMBER 2010

published monthly for members of
Kiwash Electric Cooperative, Inc.



A SUPPLEMENT TO OKLAHOMA LIVING

HOLIDAY CLOSING

Kiwash Electric will close November 25-26 for Thanksgiving. To report a power outage during this time, please call **888-832-3362**. Have a safe, happy Thanksgiving!



ENERGY EFFICIENCY

Tip of the Month

When decorating for the holidays, remember that outdoor "icicle" lights use more energy because they have more bulbs per foot than regular light strands. Consider using regular strands of energy-saving LED (Light Emitting Diode) lights. They use less electricity and last up to 100,000 hours.

—ALLIANCE TO SAVE ENERGY



BILL PAYMENT LOCATIONS

Kiwash Electric
120 W. 1st Street
Cordell, Oklahoma

Pay online:
www.kiwash.coop

Custer City Hall
Custer City, Oklahoma

First National Bank
Thomas, Oklahoma

Loan fund is golden egg for businesses

Kiwash revolving loan fund helps business dreams become reality

It's a familiar story for rural towns: A small business wants to expand to remain competitive, but lacks the financial resources to do so. By missing the opportunity to grow, both the business and the local economy suffer.

Fortunately, Kiwash Electric Cooperative—in partnership with USDA Rural Development and the Rural Economic Development Loan and Grant Program (REDLG)—offers a solution in the form of a revolving loan fund.

Created in 1995 to stimulate more rural jobs, the Kiwash Electric revolving loan fund offers loans to startup businesses as well as existing businesses looking to expand. It also loans funds to communities for qualifying community improvement projects.

Kiwash's first loan was to the town of Burns Flat for a new swimming pool. The second loan to the Thomas Economic Development

Trust funded a portion of the J&C Aviation Enterprise project and W&W Manufacturing.

"The reason for the revolving loan fund is rural job creation. As the original loans are paid back, we are able to lend funds to other businesses and industries," said Dennis Krueger, Kiwash Electric general manager.

Loans are based on the creation of new jobs. To qualify for a loan, businesses should operate within Washita, Kiowa, Custer, Dewey, Roger Mills and Blaine counties. Membership in Kiwash Electric Cooperative is not required.

Loan applicants will be asked to provide a three-year financial statement and a completed business plan or business proposal.

Since its creation in 1995, the Kiwash Electric revolving loan fund has created over 120 full and part time positions in southwest Oklahoma.



Applicants that need help with a business plan can pick up free business plan template at Kiwash Electric Cooperative, Western Technology Center and Southwestern University.

To find out more about the revolving loan program, please contact Dennis Krueger or Lisa Willard at **(580) 832-3361** or **800-832-3362**, or send an e-mail message to kiwash@kiwash.coop. Loan applications are also found online at www.kiwash.coop.

Hurry—Efficiency tax credits expire Dec. 31!

If you need new windows, roofing, insulation or an air conditioner, consider replacing your old ones by December 31. That's when the federal tax credit for energy-efficient home improvements expires.

For qualifying products installed by the end of the year, you can take a tax credit of up to \$1,500 on your 2010 taxes. You can claim the

credit on 30 percent of the cost of the following products: Windows, doors and skylights; metal or asphalt roofs (other kinds don't qualify); insulation; electric heat-pump water heaters; gas, oil or propane water heaters; air conditioning and heating systems; and biomass stoves.

Claim the credit on 30 percent of the cost of the following products—with no limit at all—until the end of

2016: Geothermal heat pumps; solar panels; solar water heaters; small wind energy systems; and fuel cells.

Be sure to double-check qualifications before you buy by visiting the federal government's Energy Star page at www.energystar.gov.



A Touchstone Energy
Cooperative

**KIWASH ELECTRIC
COOPERATIVE, INC.**

*Providing the service
that lights up your life.*

Office Location

PO Box 100
120 W. 1st Street
Cordell, Oklahoma

(888) 832-3362
www.kiwash.coop

STAFF

Dennis Krueger
MANAGER

Gene Smith
DIRECTOR OF
FINANCE

Lisa Willard
DIRECTOR OF
COMMUNICATIONS

Roy Dewees
DIRECTOR OF
OPERATIONS

BOARD OF TRUSTEES

OFFICERS

Jack Sawatzky
PRESIDENT

Robert Travis
VICE PRESIDENT

Virginia Walker
SEC.-TREASURER

Rex Eagan
ASST. SEC.-TREASURER

DIRECTORS

Ralph Cunningham
Leslie Hinds
John Schaufele

INSIDE YOUR CO-OP



By Dennis Krueger
GENERAL MANAGER

Keeping safe

It's a top priority for your electric cooperative

This summer Kiwash had an incident, in the Lone Wolf area, where an electric line fell across a tractor that was getting ready to head for the field. An implement pulled down the wire onto the tractor. Would you know the proper thing to do in this situation?

I heard another pretty amazing story the other day, too. It involved two teens in Indiana, Lee and Ashley, who were riding down the road with some friends when their car started to fishtail. The driver tried to keep the vehicle on the road. But within seconds the car was sliding straight into a utility pole—and that pole came down, lines and all, right on top of the car.

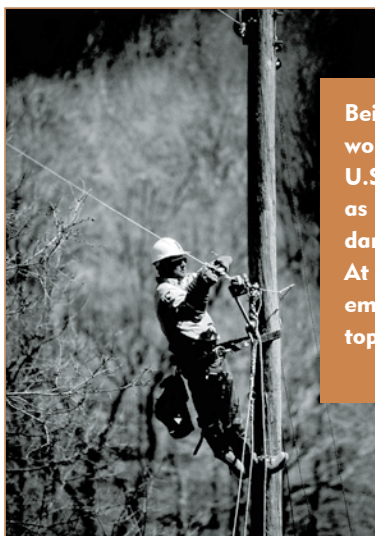
Now, most folks faced with this situation would do what comes naturally: get out of the car. But Lee and Ashley knew better. Not a week earlier they had attended a safety demonstration at their school sponsored by their local electric co-op. One of the key messages relayed was, "Stay in your car if it hits a power pole, where you'll be safe from any electrical current."

Lee and Ashley did just that, and kept their friends in the car and family members at a safe distance once they arrived. As a result, the entire group walked away with just a few minor injuries. However, without a basic knowledge of electrical safety, the outcome that night could have been much different.

The electricity Kiwash Electric Cooperative provides day-in and day-out is a phenomenal resource, powering our modern lifestyles in a safe, reliable, and affordable way.

But electricity must be respected: If safety isn't a priority, what changes our lives for the better could change them for the worse in an instant.

Lee and Ashley know this from experience. We're striving to keep you informed of electrical safety so you don't have to learn a similar lesson the hard way.



Being an electric line-worker is ranked by the U.S. Department of Labor as one of the top ten most dangerous jobs in the US. At Kiwash Electric, all employees make safety a top priority.

Safety has been a part of the fundamental culture at Kiwash Electric since day one. Being an electric line-worker is ranked by the U.S. Department of Labor as one of the top ten most dangerous jobs,

on the same list as fisherman, loggers, and military servicemen. We demand that not only those out in the field, but employees at all levels make safety a top priority.

As part of our safety commitment, please take time to learn how you can be safe around electricity at home. Spending just a few minutes with some helpful resources can make all the difference when you're faced with a possible unsafe situation. For more information on electrical safety, please visit our website, at www.kiwash.coop, as well as <http://safeelectricity.org> and <http://Electrical-Safety.org>.

Oh, by the way, our local farm hand in Lone Wolf also kept his cool and stayed in the tractor cab until help arrived, which is the smart thing to do. We hope there won't be any more stories about Kiwash members getting into sticky situations. But if there are, a few minutes spent studying safety today could ensure a happy ending.

Cracks in house could mean trouble

Those little cracks in your home's walls, doors and floors might not be as harmless as they look.

Not every crack is a problem beyond an eyesore. In fact, as a home ages, it's a given that cracks will form in overused areas, like around doors and windows. Temperature fluctuations can cause building materials to expand and contract—and crack.

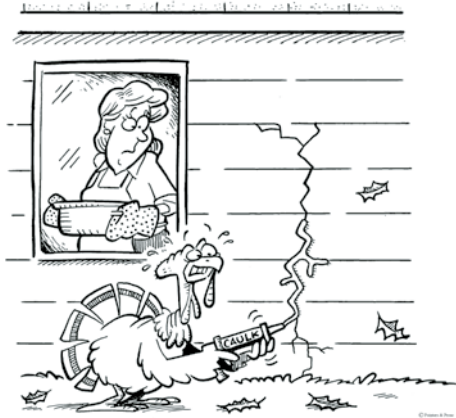
But a crack could be the only visible symptom of a hidden and potentially serious problem with your home—one that will be harder to fix and more expensive to deal with later if you don't figure out what's causing it now.

A tip: Arm yourself with a magnifying glass and a pencil and inspect your home, inside and out, for cracks. Use the magnifying glass to find the tiniest cracks in indoor and outdoor walls. If a crack is just big enough to let the point of the pencil through, you probably don't have to worry about it. But if the eraser end fits into the crack, it's time to do some serious repair work.

Here are four places to stop a crack before it starts trouble:

1. Your wood front door. Unless you clean, sand and refinish your door regularly, it's bound to dry out and warp or crack. Apply a protective urethane-based finish every couple of years. Another option: Replace the wood door with a wood look alike fiberglass door.

2. Any hole, gap, crack or opening on the outside of your house. Culprits: cracks around exterior light fixtures, outdoor taps; exhaust vents and fans;



electrical outlets. Hot outdoor air can find its way inside your house through those openings, and your expensive air-conditioned air can leak out through the same gaps. Seal the gaps with caulk.

3. Tile floors. Chances are, a cracked tile floor is covering up a cracked concrete floor underneath. To solve the problem, remove all of the cracked tiles and repair the cracked concrete underneath before replacing the tiles.

4. Bricks and mortar. Simple cracks that follow the pattern of the block underneath are normal, but cracks that cut straight through the blocks can signal a serious issue. Same goes for deep crevices in your stucco, or for substantial, diagonal cracks in interior or exterior walls at the corners of doors and windows. Large cracks like these can reveal that your home's foundation is "settling" or "heaving" because the soil underneath has gotten wet. Consult with a foundation expert to learn how bad the problem is.

Find

RECIPE BOX

Apple Crisp with Marshmallow

INGREDIENTS

8 large Granny Smith apples, cored and sliced
 1/2 cup white sugar
 2 1/2 tablespoons all-purpose flour
 1 teaspoon ground cinnamon
 1 cup butter, melted
 1 1/2 teaspoons ground nutmeg
 2 teaspoons ground cinnamon
 1 cup firmly packed brown sugar
 1 cup quick cooking oats
 1 cup all-purpose flour
 2 cups miniature marshmallows

DIRECTIONS

Preheat oven to 375°F. In a bowl, mix the apple slices, white sugar, 2 1/2 tablespoons of flour, and 1 teaspoon of cinnamon together until thoroughly combined; spread out into a 9x13-inch baking dish. In a separate large bowl, mix the melted butter with nutmeg and 2 teaspoons of cinnamon; stir in the brown sugar, oats, 1 cup of flour, and mini marshmallows until thoroughly combined. Spread the marshmallow topping evenly over the apples, and gently flatten the topping to a smooth layer.

Bake in the preheated oven until the apples are tender and the topping is golden brown, 30 to 35 minutes.

GET CASH BACK

for installing a new heat pump or water heater in your home!

When you replace your old gas or propane furnace with an energy efficient heat pump, you can earn a cash rebate from Kiwash Electric. Rebate offers include: new ground or air source units (13-16 SEER rating), \$125/ton; units over 16 SEER, \$175/ton.

Replace an older electric system with a ground or air source heat pump, and earn \$50/ton (13-16 SEER); or \$75/ton (16 SEER or above). We also offer rebates on new electric water heaters.

For complete details, please give us a call at **(580) 832-3361** or visit **www.kiwash.coop**.





Working on your home? Steer clear of overhead power lines

Ladders placed too close to power lines become dangerous conduits of electricity.

Is there a new home in your future? If so, make sure your plans put plenty of distance between your home and existing power lines. "We have found new homes where the roof was placed less than 8 feet from an existing power line, or where a swimming pool or barn was put in underneath a line," explains Dennis Krueger, Kiwash Electric general manager. "When you think about a builder hauling in materials and working in those areas, and then folks using the pool or getting too close to the roof, it's pretty scary."

Whether you're a contractor or a do-it-yourselfer, always use caution when working near power lines and never get closer than 10 feet to an overhead line.

"Electricity flows through metal, wood, water, and many other conducting materials, including human beings—all in an effort to reach the ground," warns Krueger. "Small birds can sit on power lines unhurt because they don't create a path to ground. But you and your ladder do."

A line doesn't have to be touched to spark danger—electricity can jump, or arc, from a power line to a person or equipment that gets too close. When equipment comes into contact with power lines, it becomes energized and dangerous.

"Please contact Kiwash Electric if you're working near power lines so that we can help you stay safe," Krueger says.

The U.S. Occupational Safety and Health Administration (OSHA) provides guidelines for working near power lines:

✓ **When working near overhead power lines, use of non-conductive fiberglass ladders.**

✓ **If equipment (scaffolds, cranes, etc.) must be moved near power lines, appoint a worker to observe the clearance between the lines and the equipment.**

✓ **Never touch a downed power line or assume it is dead.**

✓ **If a machine is in contact with an overhead line, DO NOT allow anyone to come near or touch the machine. Stay away from the machine and contact Kiwash Electric immediately.**

✓ **If you should be in a vehicle in contact with an overhead power line, DON'T LEAVE THE VEHICLE. As long as you stay inside and avoid touching outside metal, you should avoid an electrical hazard. If you must exit, jump out without touching any wires or the exterior, keep your feet together, and hop to safety.**

If you're planning to build a home or other structures near power lines, call Kiwash Electric at **888-832-3362**.

REMINDER: FALL BACK ON NOVEMBER 7!



Remember to set your clocks back on November 7, the official end of Daylight Savings Time. To ensure safety and protect your property after dark, talk to Kiwash Electric about installing a security light. For details, please call 800-832-3362.

COMING UP

in Kiwash Country

■ NOVEMBER

- 2 Election Day
- 6 Sizzlin' Sorority Sisters Resale Boutique Fairgrounds, Hobart
- 7 Daylight Savings Time Ends
- 11 Veteran's Day
- 15 Annual Membership Dinner
Kiowa County Museum, 6 pm
580-726-6202
- 18 Moonlight Madness and Christmas Tree Lighting, Hobart
- 25 Thanksgiving Day
- 27 Quartz Mountain Flyer Train Ride
10 am, 580-846- 9078
- 30 Festival of Lights, Clinton

■ DECEMBER

- 4 2nd Annual Christmas Extravaganza
9 am - 4 pm, Western Technology Center, Hobart
- 4 Old fashioned Saturday Night, Sentinel
- 5 Christmas Tour of Homes, Hobart
- 11 Christmas Cash Giveaway
Courthouse Square, Hobart
- 11 Breakfast with Santa, 8 am - 10 am
Hobart High School

SUBMISSION DETAILS:

Kiwash Electric Cooperative promotes local festivals, rodeos, fairs and other events in our monthly newsletter, *the Kilowatt*. Calendar listings are free.



Please send details to: Lisa Willard, Kiwash Electric, PO Box 100, Cordell, OK 73632, or send e-mail to: lwillard@kiwash.coop. Please send event listings by the 10th of the month prior to publication.