

SBA loans open for 2010 disaster

Small, non-farm businesses in Clackamas and Multnomah counties and the neighboring Oregon counties of Columbia, Hood River, Marion, Wasco, Washington and Yamhill and the Clark and Skamania counties in Washington are now eligible to apply for low-interest disaster loans from the U. S. Small Business Administration (SBA). "These loans offset economic losses because of reduced revenues caused by excessive rain and below normal temperatures that occurred in Clackamas and Multnomah Counties from April 1 through July 4, 2010," announced Alfred E. Judd, Director of SBA's Disaster Field Operations Center West.

"SBA eligibility covers both the economic impacts on businesses dependent on farmers and ranchers that have suffered agricultural production losses caused by the disaster and businesses directly impacted by the disaster," Judd said.

Small, non-farm businesses, small agricultural cooperatives and most private, non-profit organizations of any size may qualify for Economic Injury Disaster Loans (EIDLs) of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred.

"Eligibility for these loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest

rate of 4% for businesses and 3% for private, non-profit organizations, a maximum term of 30 years, and are available to small businesses and most private, non-profits without the financial ability to offset the adverse impact without hardship," Judd said.

By law, SBA makes EIDLs available when the U. S. Secretary of Agriculture designates an agricultural disaster. Secretary Tom Vilsack declared this disaster at the request of Governor Ted Kulongoski.

Businesses engaged primarily in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Secretary's declaration.

Information and application forms are available from SBA's Customer Service Center by calling (800) 659 2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/services/disasterassistance. Hearing impaired individuals may call 800-877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

The deadline to apply for these loans is August 8, 2011.

For more information, visit SBA's Web site at www.sba.gov/services/disasterassistance.

Power of the People

By W. Marc Farmer, General Manager,
West Oregon Electric Cooperative



It's December again already?...Really?

I can't believe that it is December already. It seems 2010 was just a blur and 2011 is shaping up to be more of the same. One

thing we have been grateful for, more than any other, is that we have not had a significant storm or FEMA event so far this year. It has allowed us to focus on other important issues and projects.

We do know that just because we've made it this far without a major storm, the weather forecast for the entire winter of wet and colder conditions indicates we need to be ready for anything. Having survived three FEMA events in a row in the past, preparing ourselves is a must, not a maybe. We make sure we are stocked with all of the materials we may need to restore power from wind, snow, flood, trees, etc... that threaten to bring down our lines in a storm event. We make sure vehicles are gassed up, stocked, and ready to roll, and personnel are put on alert when a storm is approaching.

Since we are all at the mercy of the weather, we recommend that our members be as prepared as possible. Make sure you have food and water on hand. The emergency management experts we work with for Columbia and Washington Counties all recommend a 72 hour supply of food, water, flashlight batteries or candles, gas, and essentials. There is a list of essentials and

recommendations on our WOEC website. We encourage all of our members to be properly prepared for major storm events. It may not have anything to do with power, as we have had members unable to leave their homes due to flooding, snow, or downed trees blocking their roads trapping them for days.

As a reminder, should you have a power outage, please call and let us know your location and your phone number. It is also just as important that you call and let us know when your power has been restored. We have had a few occasions when power was restored on a line with the exception of one or two members because a tree or limb had damaged their tap lines. We were not notified for a couple of days that they were still off. We try to check as much of the line as possible and call to check, but if nobody is home to respond, we could potentially miss one. We need your help to know if you are off or back on in an outage.

We also need your help to be proactive rather than reactive when there is a potential hazard that you might see on our lines. If you see a tree or limb that is leaning on or close to our lines that could pose a threat in a storm condition, please call and let us know so we can send our crews out to access and eliminate the problem before it causes an outage. It is a whole lot easier and cheaper to cut trees and limbs in the daylight during work hours, than to cut them by flashlight in the dark after hours. We appreciate your help to protect our system.

Let's hope we make it through the entire winter season without any major storm events this year.

Have a Happy New Year
Please don't drink
and drive

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