

● OCTOBER 2025

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ELECTRIC COOPERATIVE LIVING

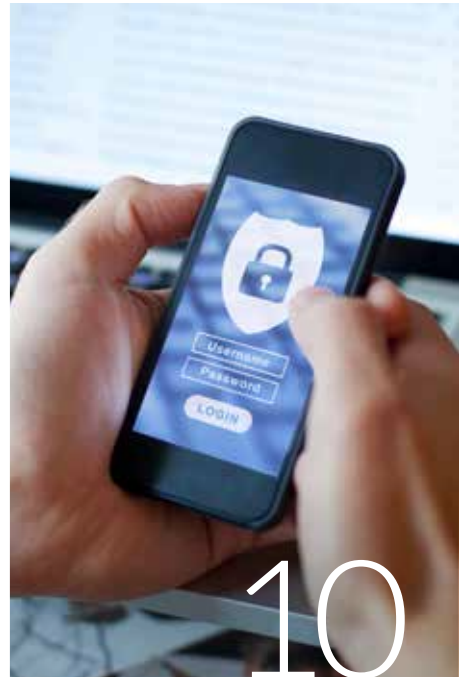
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other energy providers**

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ENERGY MATTERS

Iowa Home Energy
Assistance Program

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ON THE COVER

Special thanks to Judy Godby, a Chariton Valley Electric Cooperative member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive \$100!

THE POWER OF PRINT IN A DIGITALLY DRIVEN WORLD

BY ERIN CAMPBELL



If I asked you to share a communication trend you've observed in society over the past five years, you'd probably talk

about an increase in video content or an increase in time spent viewing screens.

While these observations are both true, there's another truth that's also worth noting: printed communication really stands out in an increasingly digital world. This is an important reason why your local electric cooperative invests in mailing a printed magazine to you each month as a way to keep you informed. In fact, keeping members educated and informed is one of our seven co-op principles.

The Iowa Association of Electric Cooperatives, which publishes *Iowa Electric Cooperative Living* magazine on behalf of our subscribing member cooperatives, conducted a scientific readership survey in April. We were pleased that 1,071 member-consumers of electric co-ops responded to our email invitation and anonymously completed online surveys. They shared their content preferences, some basic demographic data and level of agreement with cooperative-minded statements. We conducted a similar survey back in 2020, which allows us to analyze trends within a five-year period for additional insight. Here are two main findings:

1 In the past five years, there has been an increase in overall readership of the magazine. In 2020, 87% of our respondents said they read the magazine each month, compared to 89% in 2025. This is an

incredible statistic when you consider how video content and screen time in general have grown significantly in that same timeframe. Almost 9 out of 10 people who receive our magazine read it; we wouldn't get open rates remotely close to this if we delivered magazine content in a digital format.

2 Readers are spending more time with the magazine compared to five years ago.

Back in 2020, 44% of those who received the magazine told us they spent more than 10 minutes reading it each month. Five years later, that number has increased to 52% of our readers! As we develop long-form stories explaining complicated industry concepts, it's reassuring to know that our readers will take the time to process the information.

Increased readership and engagement would not have happened without the hard work of our capable editor, Ann Foster Thelen. Ann works

diligently to include stories on safety, energy efficiency, industry trends and co-op news in every issue while also keeping the magazine engaging with recipes and our monthly prize contest. We also attribute the stellar 2025 survey results to our magazine rebrand four years ago, which now showcases our reader-submitted photos of rural Iowa life on the front cover and draws readers in with a cleaner design and layout.

The purpose of publishing this magazine is to keep member-consumers and other stakeholders of Iowa's electric cooperatives informed. For less than the cost of a first-class postage stamp, we are able to edit, design, print and mail 16 pages of meaningful content to you each month. Thank you for spending time with us!

Erin Campbell is the director of communications for the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A LODGE CAST IRON SKILLET SET!

Win a seven-piece cast iron skillet set. The heavyweight skillets and griddle in this set provide exceptionally even heating, so foods sear, brown and cook beautifully. The set includes: 8-inch and 10¾-inch skillets, 10½-inch diameter griddle, 6-inch square red silicone potholder, red silicone handle cover, red pan scraper, and black silicone grill-pan scraper.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Oct. 31. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified.

The winner of Igloo ice maker from the August issue was **Shirley Smith**, an **Access Energy Cooperative** member-consumer.



ENTER ONLINE BY OCT. 31!

UPCOMING EVENTS

OCT. 16	Board meeting
NOV. 1	Holiday gift drive collection begins
NOV. 20	Board meeting
NOV. 27-28	Office closed for Thanksgiving

You can access your account information at any time using SmartHub on our website at www.accessenergycoop.com or through the SmartHub app for mobile devices.

Use SmartHub to report outages to save time and ensure that it goes directly into our system to notify us.

You can also call our office at 866-242-4232 for account information or to report service-related concerns.



Access Energy Cooperative is dedicated to exceeding members' expectations for safe, reliable and efficient service, while being a good citizen in our communities.

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MODERN GRID BUILDS STRONG COMMUNITIES

BY KEVIN WHEELER



Electricity is something most of us take for granted – until a storm knocks it out. Behind the scenes, however,

keeping the power on takes careful planning, strong infrastructure and constant improvements. Access Energy Cooperative's power supplier, Associated Electric Cooperative, Inc. (Associated), has in place a long-range transmission plan for service reliability.

To deliver power to Access Energy Cooperative, Associated's six member-owner generation and transmission cooperatives (like Northeast Missouri Electric Power Cooperative (Northeast Power), which provides transmission services to Access Energy Cooperative) maintain a massive network of more than 10,000 miles of transmission lines and nearly

1,000 substations. This network acts like our highway system for electricity – moving large amounts of power from where it's generated to the people in rural areas who need it.

What is the long-range transmission plan?

Think of the long-range transmission plan as a detailed road map for the power grid's future. Every two years, Associated and its member-owners come together to review the current transmission system, examine what's under construction and forecast what will be needed over the next decade.

This plan looks at how electricity demand might grow, much like how a city might plan for more cars on the road by adding lanes or building new roads. It also accounts for unexpected events such as severe storms or equipment failures – similar to how transportation planners prepare for detours or emergencies on the highway.



The result is a set of recommended upgrades to keep the system reliable and ready for whatever the future brings. These projects are added to construction work plans.

Why a coordinated plan?

Before 2009, each member cooperative created its own plan and Associated combined them afterward. While this worked, it didn't fully capture the big picture. Today, a unified plan covers our entire region.

This approach is like having all the towns in a region work together on one shared road plan instead of making separate ones that don't connect well. It improves:

- **Regional coordination** – Important with neighbors like Southwest Power Pool and Midcontinent Independent System Operator
- **Problem-solving** – Across borders for aging infrastructure or large projects spanning multiple systems
- **Timing and accuracy** – Synchronized with energy demand forecasts for current and future needs

Why are upgrades needed?

The power grid is under more pressure than ever before. With an aging transmission system (much of it built between 1940 and 1960), extreme weather events are causing record-breaking electricity demand. Meanwhile, more homes, businesses and electric vehicles are increasing the need for reliable electricity. Upgrades are driven by:

- Growing demand due to population growth and electrification
- The need for grid reliability under peak loads and emergencies
- The shift in energy resources as coal plants retire and natural gas, wind and solar are added

What kinds of improvements are made?

The long-range plan evaluates upgrades based on performance, reliability and cost. Options include:

- **New transmission lines** to carry electricity long distances and create redundant paths for reliability
- **New transformers** to improve voltage conversion, like widening a bridge for more traffic

- **Upgrading existing infrastructure** such as larger wires, second circuits and improved substations
- **Advanced technologies**, including high-temp wires and better grid monitoring tools
- **Interconnections** linking with neighboring systems for power trading and resilience

Working together

Northeast Power and Associated's other five member-owner cooperatives are vital to this planning. They help identify needs, suggest improvements and build and maintain the facilities outlined in the plan. This collaboration ensures the system supports all communities – rural and urban.

Looking ahead

The long-range transmission plan is more than a project checklist – it's a vision for a stronger, more reliable grid. Through smart planning, modern technology and collaboration, Associated's members are building a power system ready for the future. Learn more at www.aeci.org/transmission.

Kevin Wheeler is the general manager/CEO of Access Energy Cooperative.

TIPS TO AVOID ENERGY SCAMS ⚠️

Do you know the warning signs of an energy scam? Scammers will often use **high-pressure tactics** that create a sense of urgency. They may also ask for **unusual payment methods** such as gift cards or cryptocurrency. **Dodgy communication** is typically associated with a scam, including poor grammar, spelling errors or unusual email addresses. If you spot any of these warning signs, take a moment to pause and determine if it's legitimate or if it's a scam.



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WHAT SETS CO-OPS APART FROM OTHER POWER PROVIDERS

BY SCOTT FLOOD

No matter where you travel across the U.S., you'll always find a place to plug in your phone charger. From the East Coast and Pacific Northwest to small towns in the Sonoran Desert, the familiar wall socket delivers electricity wherever you go. But while the power itself may be consistent, the organizations behind it often are not.

Throughout the U.S., electricity is delivered through three types of power providers: investor-owned utility companies (IOUs), public power systems (also known as municipal utilities) and electric power cooperatives. Two-thirds of American homes and businesses receive their electricity through an IOU. Public power companies serve 15% and co-ops deliver power to 13% of the nation's consumers.

Different types of power providers

When business and homeowners talk about their electric service, most simply credit the "power company" that issues the monthly bill for the kilowatt-hours they've used. Although the three types share many characteristics, how they operate – and how that affects the users of the power they deliver – is strikingly different.

The biggest single difference is the profit motive. Public power systems and electric co-ops are not-for-profit organizations. That means their primary motive isn't to make a profit, but to deliver electricity to the homes and businesses they serve at the most reasonable cost. In other words, their first objective is service.

Compare that to investor-owned utilities. As the name implies, IOUs are owned by investors. Those investors hold shares of stock in the utility, each owning some percentage of the utility's assets. The goal of the IOU is to generate profits, thereby increasing the value of the stock and providing income to shareholders in the form of dividends. No matter how much effort an IOU puts into being a good power provider for its customers, its ultimate goal is often to maximize profits for its owners.

Public power systems are owned by municipalities and other forms of government, which means they're technically owned by – and accountable to – the taxpayers they serve. The people who run these government units want to keep the

taxpayers happy, so their goal is to keep rates as low as possible. Similarly, co-ops are owned by the members they serve, and their primary motivation is to keep the cost of electricity as low as possible.

Local control and member voice

Decision-making is another differentiator. IOUs are large corporations that may be headquartered hundreds of miles away from the folks who pay the bills. If one of those customers has a concern, they may have a difficult time getting the utility's management to listen.

For public power, the same officials elected or hired to manage things like streets and parks oversee operations. A customer can reach out to their government representative if they're unhappy with the service they receive.

Once again, co-ops are different. Their operations are managed by an elected board of directors made up of members. Those directors represent their neighbors and have an obligation to consider the concerns and preferences of other members. A co-op member who has questions about their rates or concerns about their service can turn to their local director for answers.

Serving rural communities efficiently

Infrastructure needs represent another key difference. Public power providers and IOUs tend to serve areas such as cities, suburbs and larger towns that have higher population densities. Most co-op service areas are in rural areas and smaller communities, where members are more widespread.

As a result, co-ops average just 7.98 members per mile of power lines, compared to 32.4 customers per mile for other types of power providers nationwide. In Iowa, electric cooperatives serve four members per mile of line compared to 58 customers for municipal utilities and 28 customers for investor-owned utilities. In Iowa, co-ops earn \$10,800 in annual revenue from members, compared to \$131,000

and \$85,000 for municipal and investor-owned utilities, respectively.

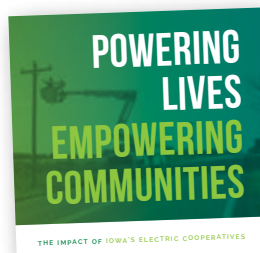
This data shows that co-ops must manage significantly more infrastructure for the number of homes and businesses they serve, although they receive less money than the other types of power providers.

Because co-ops are inherently focused on the needs of their members, they center their planning and operations around the places they operate. They also play active roles in building the economic strength of the places they serve through community support, economic development initiatives, by employing more than 73,000 Americans, and by paying \$1.5 billion in state and local taxes annually across the nation. In Iowa, electric cooperatives support nearly 2,000 jobs and pay almost \$29 million annually in state and local taxes. For the five years ending in 2022, Iowa electric co-ops had an impressive impact of \$4.7 billion in economic development projects.

Electric cooperatives work closely with neighboring co-ops and counterparts across the U.S. This collaboration stems from their shared commitment to the seven cooperative principles – especially the call for cooperation among co-ops. These close relationships, whether through joint investment in assets such as solar farms, shared resources to eliminate duplication, or joint ownership of a generation and transmission cooperative, strengthen all co-ops' ability to serve their members.

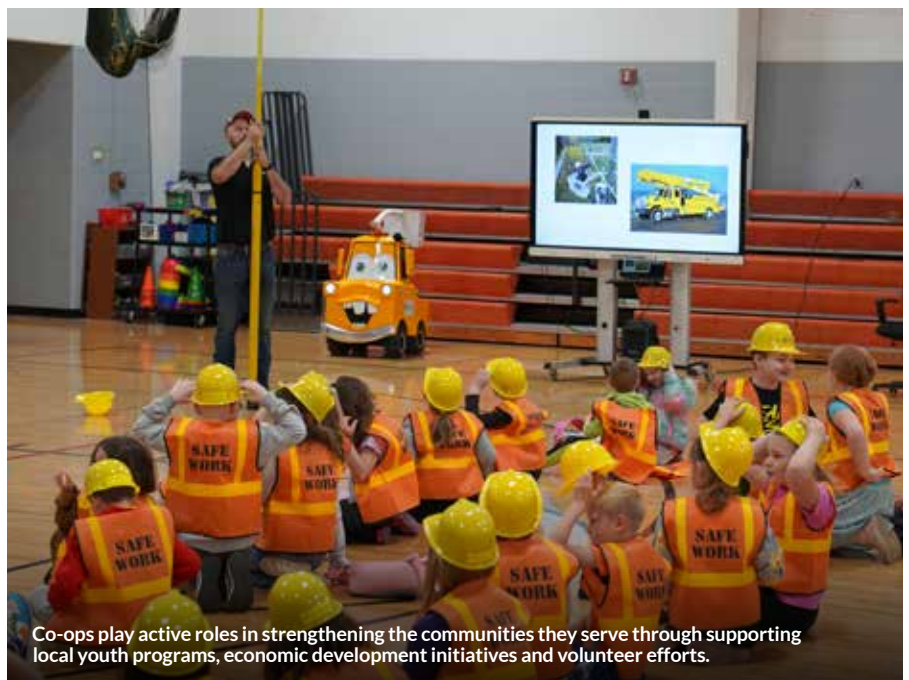
While the three types of power providers are structured and operate in different ways, it's essential to note that all are highly regulated by multiple state and federal agencies. Unlike other industries in which companies can raise prices or build facilities at will, power companies typically need to obtain regulators' permission before taking actions that affect the services they provide and the rates they charge.

Scott Flood writes on a variety of energy-related topics for the National Rural Electric Cooperative Association.



October is National Co-op Month!

Scan to learn more facts about Iowa's electric cooperatives.



Co-ops play active roles in strengthening the communities they serve through supporting local youth programs, economic development initiatives and volunteer efforts.



Harvest Season

FAVORITES



ZUCCHINI SOUP

- $\frac{1}{2}$ cup butter
- $\frac{1}{2}$ yellow onion, diced
- 2 pounds zucchini, cut into chunks
- 1 medium potato, cut into chunks
- 1 carrot, sliced
- 3 cups chicken broth
- $\frac{1}{2}$ cup heavy cream
- croutons or roasted pumpkin seeds

Melt butter in a soup pot over medium heat. Add onions and cook until softened. Add zucchini, carrot and potato. Cook for 10 minutes, stirring occasionally. Add chicken broth and bring to a boil. Then reduce heat to a simmer. Continue to simmer for about 20 minutes, until vegetables are very fork tender. Remove from heat, add cream and blend until smooth. Serve with croutons or roasted pumpkin seeds. *Serves 6*

Marta Smigowska • Marshalltown
Consumers Energy

BUTTERNUT SQUASH BAKE

- 2 cups butternut squash, cooked and mashed
- 1 cup sugar
- 2 eggs, beaten
- $\frac{1}{2}$ cup orange juice
- $\frac{1}{2}$ cup nonfat dry milk
- $\frac{1}{2}$ cup raisins
- $\frac{1}{2}$ teaspoon salt
- $\frac{1}{4}$ cup butter, melted

Combine all ingredients and mix well. Pour into greased $1\frac{1}{2}$ -quart casserole dish. Bake uncovered at 350 degrees F for 60-65 minutes. To serve, spoon out so every serving has some raisins (they sink to the bottom of the casserole). *Serves 6*

Sandra Lacey • Danbury
North West Rural Electric Cooperative

APPLE AND CARROT CASSEROLE

- $\frac{1}{2}$ cup brown sugar
- 1 teaspoon cinnamon
- 2 tablespoons flour
- pinch of salt
- 6 apples, cored, peeled and sliced
- 3 carrots, cooked and sliced
- $\frac{3}{4}$ cup orange juice

Mix brown sugar, cinnamon, flour and salt, set aside. Arrange half of the apples in a greased casserole dish. Cover with half of the carrots. Sprinkle half of the sugar mixture on top. Repeat and then pour orange juice over top. Bake at 350 degrees F for 45 minutes. This is great with pork. *Serves 8*

Rebecca Darrington • Persia
Harrison County Rural Electric Cooperative

JACK STRAW EGGPLANT

- 1 eggplant
- 1 cup flour
- $\frac{1}{2}$ teaspoon salt
- 1 egg, slightly beaten
- 1 cup milk
- 1 teaspoon salad oil
- oil for frying
- salt, to taste

Pare eggplant and cut into French fry shapes. Mix flour and salt. Gradually add egg, milk and salad oil to flour mixture. Dip eggplant into mixture. Put $\frac{1}{2}$ -inch oil in pan and heat to 375 degrees F. Put eggplant in oil, separating with tongs. Cook for 2-3 minutes. Drain on paper towels and salt to taste. *Serves 4-6, depending on eggplant size*

Dee Ann Paulsrud • Danbury
North West Rural Electric Cooperative

POTATO-CARROT CASSEROLE

- 1 pound hamburger
- 1 teaspoon minced onion
- salt, to taste
- pepper, to taste
- 1 10.5-ounce can cream of mushroom soup
- 1 10.5-ounce can vegetable beef soup
- 6-10 mini carrots, thinly sliced
- 3 medium potatoes, quartered and sliced

Brown hamburger, onion, salt and pepper. Drain hamburger and add soups, stir. Lightly grease an 8x8-inch or 9x9-inch pan. Put carrots in pan, then add potatoes and level. Add meat mixture on top and level. Bake at 350 degrees F for 1 hour. Serves 6-8

Marjorie Vander Lee • Melvin
Osceola Electric Cooperative, Inc.

EASY FRENCH DIP SLIDERS

- 2 tablespoons unsalted butter, softened
- 1 package Hawaiian sweet rolls, 12 total
- 12 slices provolone cheese
- 1 pound deli roast beef, rare
- 1½ cups French fried onions
- 8 tablespoons unsalted butter
- 1 package Au Jus seasoning mix, separated
- 1 teaspoon Worcestershire sauce
- 1 tablespoon toasted sesame seeds
- ¾ teaspoon dried minced garlic
- ½ teaspoon onion powder
- 2 cups cold water

Butter the bottom of a 9x13-inch baking dish with softened unsalted butter. Without separating, slice the package of rolls in half. Place the bottom half of the rolls in the baking dish. Top with six slices of provolone cheese, roast beef, fried onions, six more slices of cheese and the other half of the rolls. In a small bowl, melt butter in the microwave. Mix in 1 tablespoon Au Jus seasoning mix, Worcestershire sauce, sesame seeds, garlic and onion powder. Whisk until well combined. Top the rolls with this mixture and ensure all the rolls are entirely coated. Bake the sliders uncovered at 350 degrees F for 15-20 minutes, until the cheese is gooey and the tops of the rolls are golden brown. Meanwhile, take the remaining Au Jus mixture and place in a small saucepan over medium heat. Add 2 cups cold water and whisk. Bring to a boil and then reduce heat to a simmer to allow it to slightly thicken. Remove sliders from oven and cut with a sharp knife. Serve sliders with Au Jus mix. Serves 6

Angela Jager • Ashton
Osceola Electric Cooperative, Inc.

CHILI SAUCE

- 12 tomatoes
- 2 onions
- 1 green pepper
- ¾ cup brown sugar
- 1 teaspoon cloves
- 1 teaspoon cinnamon
- 1 tablespoon salt
- ½ cup vinegar

Chop vegetables and mix all ingredients together. Cook down until thick. The recipe is great for canning.

Mark Smith • Osceola
Clarke Electric Cooperative, Inc.

Visit www.ieclmagazine.com and search our online archive of hundreds of recipes in various categories.



CORN BREAD TACO BAKE

- 1½ pounds ground beef
- 1 package taco seasoning
- ½ cup water
- 1 12-ounce can whole kernel corn, drained
- ½ cup green pepper, chopped
- 1 8-ounce can tomato sauce
- 1 8.5-ounce package corn muffin mix
- ½ cup cheddar cheese, shredded

In a large skillet, brown the ground beef and drain. Stir in taco seasoning, water, corn, green pepper and tomato sauce. Pour mixture into 2-quart casserole dish. In a small bowl, prepare the corn muffin mix according to package directions. Spoon corn muffin batter around edges of beef mixture. Bake uncovered at 400 degrees F for 20 minutes, or until corn bread is done. Top the corn bread with cheese. Bake uncovered for a few minutes more until cheese is melted. Serves 4-6

Lori Collingwood • Ladora
T.I.P. Rural Electric Cooperative

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Deadline is Oct. 31

From gumbos and Po' Boys to shrimp dishes and beignets, submit your favorite **Cajun recipes** in celebration of Mardi Gras! Recipes will appear in our February issue. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.



EMAIL: recipes@ieclmagazine.com

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THE BEST BETS TO STAY CYBER SAFE

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors the National Cybersecurity Alliance calls the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1 Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- **Every password must be long, unique and complex.** Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- **Don't reuse passwords.** Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- **Use a password manager to store and generate strong passwords.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

2 Enable multifactor authentication (MFA). MFA (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one.



This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or FaceID
- A physical security key

Enable MFA on your accounts – especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone – this includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

3 Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click "Remind Me Later" – the security is worth it.
- Remember your phones, smartwatches and tablets

are computers, so keep these devices updated as well!

4 Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing on your emotions. Scammers will even call you!

Here's how to look out for phishing and scams:

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- Don't click suspicious links or download unexpected attachments.
- Report phishing attempts to your email provider, social media platform or IT department.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

Article provided by the National Cybersecurity Alliance.

HAVE YOU CASHED YOUR DIVIDEND CHECK?

Receiving dividends is one of the primary cooperative differences. If you were a member of Access Energy Cooperative during the years 2006, 2009, 2010 and/or 2024, and have not signed up to receive your dividend payments as a bill credit, you should have received a dividend check either at the Annual Meeting of Members or in the mail in August.

The checks are dated Aug. 5 and are void after 90 days. We encourage you to cash your check as soon as possible, if you haven't already.

Members can also elect to receive their dividends as bill credits instead of checks. Instead of sending you a check in August, the credit is simply applied to your bill.

If you have questions, or wish to sign up to receive your dividends as bill credits, please contact us at 866-242-4232 or at billing@accessenergycoop.com.



PROUD SPONSOR AT MIDWEST OLD THRESHERS

Access Energy Cooperative is a proud supporter of the annual Midwest Old Threshers Reunion and Harvest Parade in Mount Pleasant. In addition to supporting the Drive-a-Tractor event throughout the reunion, employees handed out popsicles during the parade that kicks off the Old Threshers activities.

DRIVE FOR FOOD PANTRIES



We thank everyone in advance for considering a donation. We will distribute the gifts from the 2025 food drive to the Fort Madison Food Pantry. Happy holidays, and happy giving!

Access Energy Cooperative has established three drop-off sites this holiday season to collect items for the Fort Madison Food Pantry. If you want to help families in need and add some holiday spirit to their Christmas, we welcome you to drop off nonperishable food or personal items between Nov. 1 and Dec. 9 in the box in one of these three locations:

- Access Energy Cooperative lobby, 1800 West Washington Street, Mount Pleasant
- Kim's Confections, 423 Ave D, West Point
- Fort Madison Chamber of Commerce, 614 7th St., Fort Madison

Items of specific request include, but are not limited to, canned fruit, vegetables, soup, ravioli, spaghetti, chicken and tuna; crackers; peanut butter; mac and cheese; cereal; condiments like ketchup, mustard, mayo, ranch dressing and BBQ sauce; and toiletries like shampoo, conditioner, body wash, deodorant, toothpaste and toilet paper.

ELECTRIC CO-OPS POWER COMMUNITIES IN DIFFERENT WAYS

BY SCOTT FLOOD

When asked what a local electric cooperative does for your community, your first thought might be that they deliver power to homes, farms and businesses. While that's accurate, co-ops do much more – they energize the community in ways beyond providing electricity. October is National Co-op Month – the perfect time to recognize how co-ops stand out from other types of businesses.

Electric co-ops drive local growth

Providing reliable, affordable electricity has shaped co-op communities. When investor-owned utilities refused to extend power lines to small towns and rural areas, electric co-ops stepped up so residents could enjoy the same comforts as city dwellers.

Electric co-ops have a significant economic impact on the places they call home. Nationwide, that includes supporting nearly 623,000 jobs that deliver \$51 billion in annual compensation – and those employees spend much of that at the local supermarket, diner and gas station, supporting jobs locally.

In most of the counties and communities they serve, electric co-ops play leadership roles in championing local economic health by bringing new employers to the area and helping established businesses expand.

Community members also benefit directly from their co-op's prudent financial management. As not-for-profit utilities, co-ops return any money that's left over after covering the cost of operations, maintenance and improvements to members through what are known as capital credits. When the co-op's finances are strong, the directors may choose to retire some of those credits by converting a member's share into refund checks or bill credits.



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Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals or participating in career fairs, electric co-ops and their staff are involved in extensive youth outreach.

Co-ops step up to handle natural disasters as some of the community's first responders. As rescuers comb through wreckage and treat victims, co-op lineworkers are already hard at work to restore power.

Given that Concern for Community is one of the seven cooperative principles, it comes as no surprise that co-ops seek a variety of ways to support organizations and events in the communities they serve. Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals, sponsoring athletic teams or promoting food drives for local pantries, co-ops and their staff are involved in extensive outreach.

Investing in future generations

One of the biggest community priorities for many co-ops involves helping young people develop leadership skills. Their motive is more than a little selfish, because co-ops know leadership efforts help those kids and teens become informed, engaged citizens who may one day serve as the next generation of community leaders and co-op employees. Building connections with youth also increases the chances they'll choose to live in their hometowns.

Perhaps the most familiar and long-running youth-focused effort is the annual Youth Tour, which brings teens from co-op communities throughout America to get a firsthand look at our nation's capital, learn about the political process from the people who make and influence our laws and better understand the impact they can have as citizens. Nearly 50,000 students have participated, and many have since gone to work for co-ops or entered government roles.

Some co-ops target leadership development by establishing youth boards for local high schoolers. The students learn how boards govern and how to work with others they've never met. The knowledge they gain enhances their education and informs their career choice.

Co-ops light up communities by delivering safe and reliable electricity to residents and businesses, but their real power rests in the many other ways they deliver the other kinds of energy communities really need to thrive.

Scott Flood writes on a variety of energy-related topics for the National Rural Electric Cooperative Association.

BEST BETS FOR EFFICIENCY PROJECTS AND UPGRADES

BY MIRANDA BOUTELLE

For many people, their home is the biggest investment and the largest purchase they make in their lives. We want to make sure that we make good decisions to protect and maximize the benefits of the investment in our homes. Energy efficiency upgrades are potential investments that can save money by reducing the energy used in your home and pay for themselves over time.

Understanding ROI for energy upgrades

Using return on investment (ROI) is a common method to determine the benefit of an upgrade. It measures the gain or loss of an investment in relation to its cost. ROI is calculated by dividing the net profit – the total cost of the investment subtracted from total revenue generated – by the cost of the investment and multiplying by 100 to find the ROI percentage. The higher the percentage, the better the investment.

If you take out a loan, a home equity line of credit or use a credit card, add the borrowed money and interest rate to the investment cost.

Let's put the calculation to work on a few home project examples. Keep in mind, the numbers used below are hypothetical. Prices will vary based on the scale of your project and the cost of labor and materials in your area.

Comparing common efficiency projects

Adding insulation and air sealing your home are two of the most cost-effective home improvement projects, which can save money year-round by reducing the energy needed from your heating and cooling systems. The U.S. Environmental Protection Agency (EPA) estimates that air sealing and insulation can save an average of 15% on heating and cooling costs, or an average of 11% on total energy costs. Higher savings are expected in the north and south due to more extreme temperature swings. Attics, walls, rim joists or floors over crawlspaces



If you're looking for the most bang for your buck, calculate the ROI of adding insulation and air sealing your home.



Factor in the difference in efficiency of the new windows and the existing windows before scheduling an installation.

should be insulated. The ROI will vary based on your location, existing insulation levels and project cost.

Let's say you spend \$3,000 to insulate your home, saving \$330 per year for the next 20 years. Your net profit is \$3,600. Then, divide the net profit by the total cost of the investment, \$3,000, and multiply it by 100. That's an ROI of 120%.

The energy efficiency impact of new windows in your home depends on the difference in efficiency between the new windows and the existing windows. You will see the most improvement when you go from the least efficient – single pane with no storm windows – to the most efficient new windows. The exact ROI for your home will also depend on your location, energy costs and the efficiency of your heating and cooling systems.

The EPA estimates upgrading single-pane windows to ENERGY STAR®-rated

windows can save about 12% of your annual energy use. Let's say you replace your existing windows for \$5,000, saving \$360 per year for the next 20 years. The ROI is 44%.

Windows and insulation upgrades have the added benefit of making your home quieter and more comfortable. They can also add value if you sell your home.

Taking advantage of incentives

You may be eligible for tax credits or incentives through your electric cooperative or state programs to help offset the upfront costs of energy efficiency projects.

Most of us have limited funds for investing in our homes. Compare costs and potential savings to make the best decisions for your home and your bank account.

Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association.

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ENERGY MATTERS

DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2025-2026 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel and type of housing.

Besides meeting the income guidelines, you must furnish the Social Security numbers of all household members and a copy of recent heating and electric bills. You also must show proof of income for all household members age 18 and older. Additional countable income and/or income verification not listed above may be required for eligibility determination.

If you're a wage earner, you should bring copies of your check stubs for the 30-day period before the date of application or a copy of your federal income tax return. If you're self-employed or a farmer, provide a copy of your most recent federal income tax return. And if you're on a fixed income – Social Security Benefits, Supplemental Security Income, Veteran's Assistance, Unemployment Insurance and pensions – take copies of check stubs from the last 30 days.

In Iowa, applications for the program will be accepted on a first-come, first-served basis from Nov. 1, 2025, through April 30, 2026. The start date is Oct. 1, 2025, for elderly (60 and over) and/or disabled applicants.

If you're not sure where to apply, visit hhs.iowa.gov/programs/programs-and-services/liheap.

To contact your local community action agency, call 211 or write: LIHEAP, Iowa Department of Health & Human Services, Capitol Complex, Des Moines, IA 50319.

Income Maximums

Household Size	Annual Gross Income
1	\$31,300
2	\$42,300
3	\$53,300
4	\$64,300
5	\$75,300
6	\$86,300
7	\$97,300
8	\$108,300

Note: For households with more than eight members, add \$11,000 for each additional member.

POSTER CONTEST - WIN \$100! ALL AGES

We are doing something a little different for the 2027 calendar (2025-2026 contest)! We are taking a break from the annual collection of photos for our calendar and will instead be filling it with posters about electrical safety. Each winning entry will win \$100!

Thirteen posters will be chosen to be featured in the 2027 Access Energy Cooperative calendar. Winning posters also will be featured on our website, social media and in this publication. Plus, they will be featured at the next Annual Meeting of Members.

WHAT TO SUBMIT AND CONTEST RULES

Theme: The poster should include a brief electrical safety message with visually appealing graphics, pictures or images that support the theme.

Additional requirements

- Posters must be 11 inches wide x 8.5 inches tall
- Posters must be HORIZONTAL
- Posters must be original two-dimensional work in any medium (colors, markers, acrylics, oils, etc.)
- Original posters must be mailed or delivered to our office – DO NOT FOLD or BEND
- Photocopies and digital images cannot be accepted
- Entrants may submit more than one poster, but can only win once
- Posters should be appropriate for an audience of families and children

Entries must include the following information on the back of the poster:

- Entrant's name(s) with age(s)
- Address, phone number and email address (if submitted by a group or family, provide only one address)
- Member account number (if entrant is a member)
- Title or main message of poster

Who can enter

- There is no age limit to participate
- Posters may be created by individuals, families or groups
- Posters must be submitted by people living in a county where Access Energy Cooperative serves members (Davis, Des Moines, Henry, Jefferson, Keokuk, Lee, Louisa, Van Buren, Wapello and Washington counties)

Timeline

- Poster contest entries can be submitted beginning Aug. 1, 2025
- Deadline to submit posters is March 31, 2026
- Winners will be chosen and announced in April 2026
- Winning posters will appear in the 2027 Access Energy Cooperative calendar, which will be distributed at the 2026 Annual Meeting of Members
- All posters submitted will be displayed at the 2026 Annual Meeting of Members

Where to submit

Posters can be delivered to:
Access Energy Cooperative
1800 West Washington Street
Mount Pleasant, Iowa 52641

Or mailed to:
Poster Contest
Access Energy Cooperative
PO Box 440, Mount Pleasant, Iowa 52641

Scan the QR Code
for the complete
contest rules.



HELP OTHERS BY CONTRIBUTING TO RECare

RECare is a program where members help other members in need. You may make a one-time monetary contribution to the RECare program or include an amount each month with your monthly electric bill.

You can use SmartHub to have a monthly amount included on your electric bill:

1. Log in to your SmartHub account. Go to the Bill & Pay dropdown on the left. Select RECare, and follow instructions; or
2. Use the form below and mail to:

RECare
c/o Access Energy Cooperative
P.O. Box 440
Mount Pleasant, IA 52641

Or, include the form below with your payment.



RECare Consumer Authorization Form

I would like to make a (check one):

- ☐ One-time contribution of \$ _____
- ☐ Monthly contribution of \$ _____
(That will be added to my bill)

Name _____

Address _____

City _____

State/Zip Code _____

Phone # _____

Email _____

Account # (if known) _____



A Touchstone Energy® Cooperative

IOWA ELECTRIC COOPERATIVE LIVING

The magazine
for members of
Iowa's electric
cooperatives

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As your **Touchstone Energy® cooperative**, we are your energy community. The power we provide is much more than a way to keep the lights on, it plugs into the family, friends, and neighbors that make up your local co-op.