

NOVEMBER 2025

iowa

ELECTRIC COOPERATIVE LIVING

**Annual treasure hunt:
Do you know any
of these people?**

**Prep now for
winter savings**

Perfect pie recipes

Update your account information for a chance to win \$100 ► See Page 15

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ON THE COVER

Special thanks to Patty Ferguson, an Osceola Electric Cooperative, Inc. member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive \$100!

IOWA ELECTRIC COOPERATIVES DELIVER STRONG MESSAGE IN WASHINGTON, D.C.

BY JAY CEPERLEY



In late September, ahead of the government shutdown, staff from six Iowa electric cooperatives and the Iowa Association of Electric Cooperatives (IAEC) traveled to Washington, D.C., to meet with Iowa's Congressional offices. The team met with Sen. Chuck Grassley, staff from the five other congressional offices, and key policy experts from the U.S. House Agriculture Committee and the National Rural Electric Cooperative Association (NRECA). This group focused their conversations on the issues facing Iowa electric cooperatives and the communities we serve.

Focus on FEMA

One of the main topics discussed was the Fixing Emergency Management for Americans (FEMA) Act of 2025, a bill aimed at improving how the Federal Emergency Management Agency (FEMA) responds to disasters. The legislation proposes streamlining the process for electric cooperatives to access federal funding after storms and other emergencies.

The Iowa team emphasized that these reforms would reduce financial strain on co-ops and strengthen the resilience of rural communities. They also explained to congressional offices that without FEMA support, Iowa electric co-ops will have to recover the cost of storm recovery through increased rates.

Economic development programs

Co-op advocates also underscored the vital role the U.S. Department of Agriculture plays to help fund infrastructure projects and support

local economic development. Programs like Rural Utilities Service electric loans provide low-interest financing that allows Iowa electric co-ops to upgrade and maintain the electric grid. These improvements are critical for ensuring reliable, affordable electricity in rural areas, where the cost of infrastructure is often higher due to lower population density.

Additionally, our team discussed the value of the Rural Economic Development Loan and Grant (REDLG) program, which helps Iowa electric co-ops go beyond electricity by supporting broader community development. Through REDLG, Iowa electric co-ops can offer loans or grants to local businesses, schools and hospitals which are used to create jobs, expand services and strengthen rural economies. The fly-in group shared several real-life examples of how these initiatives

have made a difference in their Iowa communities. These stories help lawmakers see the tangible value of continued federal investment in rural infrastructure and development.

Conversations that count

The Iowa electric co-op staff members brought extensive experience and shared firsthand how these federal programs benefit electric co-ops and the communities we serve. Despite the looming threat of a government shutdown, our team delivered compelling stories and clear policy asks for the programs most critical to Iowa's electric cooperatives.

The momentum from these discussions will carry into the spring, when Iowa electric co-op representatives return to Washington in greater numbers for NRECA's 2026 Legislative Conference.

Jay Ceperley is the advocacy coordinator for the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A HOLIDAY COOKIE PRESS SET!

Just in time for seasonal baking, win a Williams Sonoma cookie press set and Goldtouch® Pro nonstick cookie sheet. This prize is perfect for spritz or decorated drop biscuit cookies. Designed to work with 13 interchangeable discs, the cookie press set is simple to use. Plus, this durable tool is made of aluminum alloy with a durable stainless-steel pusher and discs.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Nov. 30. 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 the Worx electric leaf mulcher from the September issue was **Julie Sturm**, a **Raccoon Valley Electric Cooperative** member-consumer.



ENTER ONLINE BY NOV. 30!

UPCOMING EVENTS

NOV. 1	Holiday gift drive collection begins
NOV. 20	Board meeting
NOV. 27-28	Office closed for Thanksgiving
DEC. 9	Holiday gift drive collection ends
DEC. 18	Board meeting
DEC. 24-25	Office closed for Christmas
JAN. 1	Office closed for New Year's Day

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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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GRATITUDE, GRAVY AND GOOD COMPANY

BY KEVIN WHEELER



As 2025 winds down, Thanksgiving reminds us to pause and appreciate all we have. It is

that special time of year when we gather with family and friends to share food, fellowship, and – of course – football. For many, it is the one time the whole crew gets together, and that alone is something to be thankful for.

Between our busy schedules and the hustle of everyday life, Thanksgiving offers a rare moment to slow down. We laugh, we reminisce, we remember loved ones who are no longer with us, and we make new memories around the dinner table. It's a season of connection, comfort and maybe just a little chaos.

There are traditions we count on every year: the Lions and Cowboys playing on TV, the Macy's Thanksgiving Day Parade marching through New York, and the annual return of "A Christmas Story," because nothing says the holidays like "You'll shoot your eye out!" And let's not forget the most predictable tradition of all: declaring "I'll never eat this much again," only to do it all over next year.

We pile our plates high, sneak second helpings and settle into the post-meal daze. Somewhere between the pumpkin pie and the third round of leftovers, the snoring starts. Card games get slower, board games get sillier and someone inevitably nods off mid-movie. It's all part of the charm.

It's also a time to look outside our usual circles. I have developed a friendship with someone from Martinique who works in retail. As you know, Black Friday is what it is, and he's working long hours and can't travel, so he and his family are joining us for Thanksgiving. When I invited them, he was genuinely taken aback. It reminded me how powerful a simple gesture can be, and how this holiday is really about opening our homes and hearts.

So, this Thanksgiving, lean into the joy. Enjoy the food, the laughter and the company. Be present with those around you and take a moment to remember those who aren't. Whether your table is full or your gathering is small, the spirit of the season is the same: gratitude, love and togetherness.

Wishing you a joyful, restful and heartwarming Thanksgiving.

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

TIPS TO AVOID ENERGY SCAMS ⚠️

Scammers will try anything to pressure customers into providing their personal information. If you are ever asked to pay your utility bill through a third-party transaction app, such as Cash App or Venmo, it's a scam. Remember, utilities will never request a payment through a third-party app. Always use authorized payment methods when paying your utility bills.

Source: Utilities United Against Scams



HOLIDAY GIFT DRIVE

Nov. 1 – Dec. 9

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.



We thank everyone in advance for considering a donation.

We will distribute the gifts from the 2025 gift drive to the Fort Madison Food Pantry.

Happy holidays, and happy giving!

PROUD SUPPORTER OF THE LOCAL HABITAT FOR HUMANITY PROGRAM

Access Energy Cooperative has been a long-time supporter of the local Habitat for Humanity program in Henry and Jefferson counties. Alan Raymer recently delivered a water heater for the Henry County project in Mount Pleasant to Lisa Diener, the project coordinator.



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 electric bill.

At the close of the 2025 fiscal year, 57 people contributed a total of \$4,433.95 to the Access Energy Cooperative RECare fund. The money collected is distributed to help pay electric bills for members who have experienced financial, physical or other hardships.

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 _____

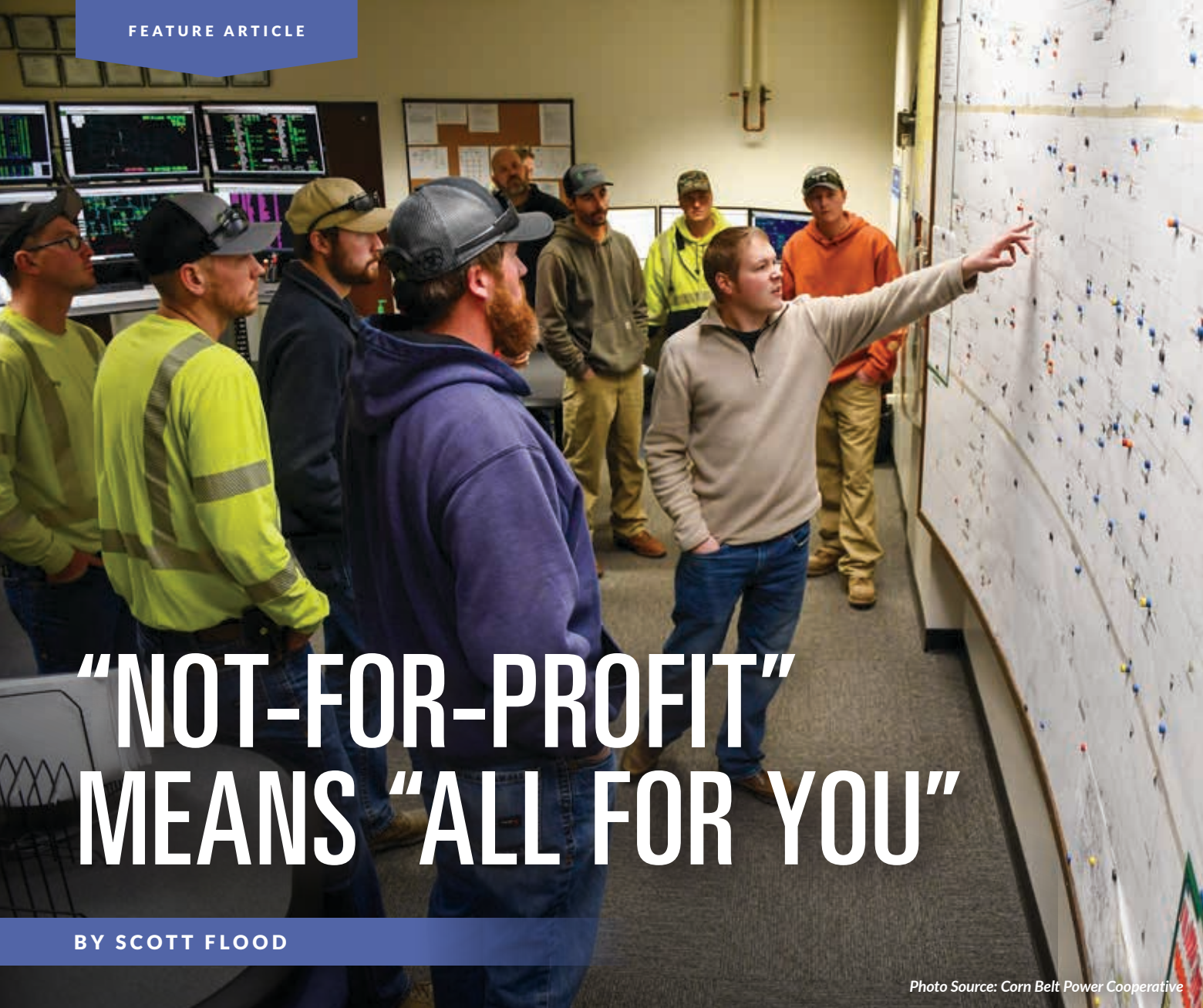
City _____

State/Zip Code _____

Phone # _____

Email _____

Account # (if known) _____



“NOT-FOR-PROFIT” MEANS “ALL FOR YOU”

BY SCOTT FLOOD

Photo Source: Corn Belt Power Cooperative

It's hard to imagine what our daily lives would be like without electricity. Every year, our dependence on what travels across poles and wires to our homes and businesses grows. We act as though electricity has always been there, take its presence for granted and can't imagine life without it. Even the shortest power outage manages to turn our world upside-down.

Powering rural America

But 90 years ago, when President Franklin Roosevelt signed the executive order that created the Rural Electrification Administration (REA), nobody in America's small towns and wide-open spaces took electricity for granted. That's because most of them didn't have access to it.

As the 19th century drew to a close, wealthy investors were starting electric utility companies in cities from coast to coast. Building power plants and installing power lines was costly, so investors focused their efforts in places with the highest population density. Few gave any thought to rural America. Built-up areas offered more customers in smaller spaces, which helped those utilities become highly profitable. Running power lines to serve a handful of consumers spread across so many thousands of acres just didn't make economic sense, so most utilities ignored them. After all, they couldn't make as much money serving those places.

Long after their city cousins became accustomed to enjoying the wonders of electric lighting and the earliest home appliances, folks in more remote areas could only dream about the convenience. The REA was created to change that discrepancy, providing a source of expertise and financing for a new concept in energy: the rural electric power cooperative.

What makes co-ops different

Besides the areas each served, the most important distinctions between those big utilities and the new co-ops involved who owned them and their purpose. As the name implies, investor-owned utilities are owned by people who buy stock in the utilities. The primary goal of those utilities is

to make money to distribute to their investors through dividends and generate higher per-share prices to increase those investors' wealth.

Electric cooperatives are built and owned not by investors, but by the very people they serve. They're led by boards of local residents who are elected by their neighbors to represent them and are responsible for acting in the members' best interests.

The primary goal of a co-op isn't to make money, but to provide a safe and reliable source of electricity at a cost the local community can afford. As not-for-profit organizations, electric cooperatives receive money from members when they pay electric bills, then use most of that money to purchase and deliver electricity. They typically set aside some money for the future and for emergency needs. And, because they employ local people who patronize local businesses, much of the money they earn stays in the communities they serve, boosting the local economy.

Focused on members, not profits

Most co-ops purchase electricity on the wholesale power market and sell it to members at only a slight markup designed to cover the costs associated with operating the co-op and maintaining the infrastructure for delivering power. That's why co-ops don't make more money when you use more power or when wholesale prices increase. It's also why electric co-ops are dedicated to helping their members reduce energy consumption and lower their power bills.

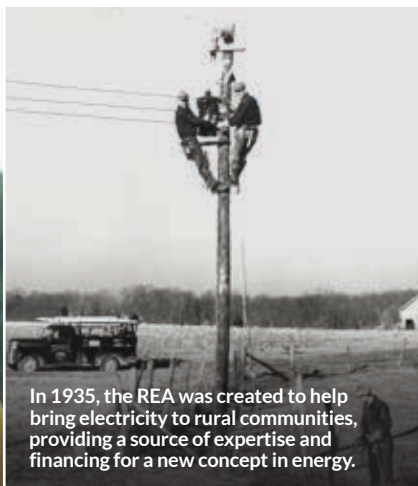
When co-ops earn more than they pay out in wholesale energy and other costs, they keep some the extra money in reserves or return it to their members through what are known as capital credits.

Because co-ops exist to serve their members and not profit-hungry investors, they have an obligation to keep the price of electricity as low as possible. When members spend less for their electricity, they have more money to use on what's important to them.

Co-ops also work to support the area's economic health through activities designed to bring new employers to the community and help existing businesses expand. That's particularly important because many of the areas served by co-ops face economic challenges. Nationwide, one in four households on co-op lines has an annual income below \$35,000, making affordability a key priority.

When the leaders of investor-owned utilities make decisions, their first thought is how those choices will affect the price of their company's stock. When co-op leaders make decisions, they're focused on doing the best thing for their members. Instead of trying to impress Wall Street, co-ops want to make sure they're meeting your needs for power at the best price possible. That's because they're truly not for profit – instead, they're for you and your neighbors.

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



In 1935, the REA was created to help bring electricity to rural communities, providing a source of expertise and financing for a new concept in energy.



Photo Source: Central Iowa Power Cooperative.



Photo Source: Clarke Electric Cooperative, Inc.



The primary goal of a co-op isn't to make money, but to provide a safe and reliable source of electricity at a cost the local community can afford.



TEXAS PECAN PIE

- 3 eggs
- $\frac{3}{4}$ cup sugar
- 1 cup white corn syrup
- $\frac{1}{2}$ teaspoon salt
- $\frac{1}{3}$ cup oleo, melted
- 1 cup pecans
- 1 9-inch unbaked pie shell

Mix eggs, sugar, corn syrup, salt, oleo and pecans together and pour into pie shell. Bake at 350 degrees F for 1 hour. If desired, top with pecan halves. *Serves 8*

Emily Taylor • Hawarden
North West Rural Electric Cooperative

OATMEAL NUT PIE

- $\frac{1}{2}$ stick butter or margarine
- 1 cup brown sugar
- 2 eggs, slightly beaten
- dash salt
- 1 teaspoon vanilla
- $\frac{3}{4}$ cup quick oatmeal
- $\frac{3}{4}$ cup milk
- $\frac{1}{4}$ cup nuts
- $\frac{3}{4}$ cup white syrup
- $\frac{1}{2}$ cup coconut flakes
- 1 unbaked pie shell

Melt the margarine and mix with brown sugar. Add eggs, salt and vanilla. Add remaining ingredients in order given. Pour into pie shell and bake at 350 degrees F for 50 minutes. *Serves 6-8*

Lea Bradley • Mount Pleasant
Access Energy Cooperative

BLACKBERRY PIE

- 2 unbaked 9-inch pie crusts
- 4 cups fresh blackberries
- 1 cup sugar
- 1 cup water
- 1 teaspoon lemon juice
- 3 tablespoons Clearjel or cornstarch

Roll out one pie crust and transfer it into a 9-inch pie plate. Combine blackberries, sugar, water, lemon juice and Clearjel or cornstarch in a saucepan. Cook until just thickened, stirring constantly. Pour filling into pie shell. Roll out the other crust to a diameter of 11- to 12-inches and gently lay over the top. Trim edges evenly, then tuck under and crimp. Poke four or five vent holes in the top of the crust with a fork. Bake at 350 degrees F for approximately 25 minutes. *Serves 8*

Robert Kirchner • Donnellson
Access Energy Cooperative

HONEY PIE

- 1 cup honey
- 3 eggs, beaten
- 3 tablespoons butter
- 1 teaspoon vanilla
- 1 cup pecans, chopped
- dash nutmeg
- 1 unbaked pie shell

Bring honey to a boil. Beat in eggs, then add butter, vanilla, pecans and nutmeg. Pour into pie shell and bake at 325 degrees F for 25 minutes, or until set. *Serves 6*

Betty Wulf • Larchwood
Lyon Rural Electric Cooperative

COCONUT PIE

- 1 cup flour
- ½ cup margarine
- 2 tablespoons powdered sugar
- ¾ cup coconut, divided
- 2 packages sugar-free vanilla instant pudding
- 3¼ cups cold milk
- 5 drops coconut extract
- whipped topping
- 2 tablespoons toasted coconut

Mix flour, margarine, powdered sugar and ¼ cup coconut. Press in 9-inch pie pan. Bake at 350 degrees F for 15 minutes. Cool completely. Mix pudding mix, milk and coconut extract. Stir in ½ cup coconut and spread mixture in cooled crust. Top with whipped topping and toasted coconut. Chill before serving. Serves 6-8

Carol Horras • Williamsburg
T.I.P. Rural Electric Cooperative

EASY CHOCOLATE AMBROSIA PIE

- 1 cup cold milk
- 1 teaspoon Knox gelatin
- 1 4.5-ounce package instant chocolate pudding
- 1 pint vanilla ice cream, softened
- 1 graham cracker pie crust
- optional toppings: whipped topping, chocolate shavings

In large bowl, mix milk and gelatin. Stir in chocolate pudding and ice cream. Pour into pie shell and chill until firm. Serve with whipped topping and chocolate shavings, if desired. Serves 6

Theresa Hays • Redfield
Guthrie County Rural Electric Cooperative Association

PUMPKIN PIE — DAIRY-FREE

- 2 cups pumpkin, canned or fresh
- 1 cup brown sugar, lightly packed
- ¼ teaspoon salt
- 1 teaspoon cinnamon
- ½ teaspoon pumpkin pie spice
- ½ cup soft tofu, drained and crumbled
- 2 cups soy milk
- 1 prebaked pie crust

Add pumpkin, sugar, salt, cinnamon and pumpkin pie spice into a bowl. Whisk together until well mixed. Add tofu and milk to a blender. Cover and blend on high for 15 seconds until smooth. Pour blender mixture into the pumpkin mixture. Whisk together for about 30 seconds until well mixed. Place the pie crust on a cookie sheet to collect any spills. Pour the pumpkin mixture into the crust. With a spatula, scrape out the bowl and smooth the top of the pie. Cover crust edge to keep from burning. Bake at 375 degrees F for 1 hour, or until knife inserted halfway between center and edge of pie comes out clean. Let pie sit for 30 minutes before serving or chill until ready to serve. Note substitutions: pumpkin pie spice can be substituted with ½ teaspoon ginger and ¼ teaspoon nutmeg. Soy milk can be substituted with oat or almond milk. One 10-inch pie serves 8 and two 8-inch pies serves 16

Jacque Minikus • Pisgah
Harrison County Rural Electric Cooperative

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



CHERRY ALMOND MOUSSE PIE

- 1 14-ounce can sweetened condensed milk, divided
- 1 1-ounce square unsweetened chocolate
- ½ teaspoon almond extract, divided
- 1 9-inch pastry shell, baked
- 1 10-ounce jar maraschino cherries, drained
- 1 8-ounce package cream cheese, softened
- 1 cup cold water
- 1 3.4-ounce package instant vanilla pudding mix
- 1 cup whipped cream
- ½ cup toasted almonds, chopped
- chocolate curls

In a saucepan over low heat, cook and stir ½ cup milk and chocolate about 5 minutes, until chocolate is melted and mixture is thickened. Stir in ¼ teaspoon almond extract. Pour into baked pastry shell, set aside. Reserve eight whole cherries for garnish. Chop the remaining cherries, set aside. In a mixing bowl, beat the cream cheese until light. Gradually beat in water and remaining milk. Add pudding mix and remaining extract, mix well. Fold in whipped cream. Stir in chopped cherries and almonds. Pour into pie shell. Chill for at least 4 hours. Garnish with whole cherries and chocolate. Serves 8-10

Teresa Mowrer • Guthrie Center
Guthrie County Rural Electric Cooperative Association

WANTED:

PASTA & PIZZA NIGHT RECIPES

THE REWARD:

\$25 FOR EVERY ONE WE PUBLISH!

Deadline is Nov. 30

We want your **pasta and pizza night recipes!** Whether it's your go-to recipe for a family game night or a cozy dinner for two, send us your favorite cheesy, saucy and savory dishes. Recipes will appear in our March issue. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.

EMAIL: recipes@ieclmagazine.com

MAIL: Recipes

Iowa Electric Cooperative Living magazine
8525 Douglas Ave., Suite 48
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PREP NOW FOR WINTER SAVINGS

BY MIRANDA BOUTELLE

Just as you pull out your winter gear before you need it, prepping your home for the coming season is a great idea. You'll be thankful you prepared in the fall for colder weather when you receive your first winter bill.

The following steps can be taken now to use less energy at home before the winter chill sets in. They also help lower strain on the electric grid during extreme winter weather when energy use is at its peak in your community.

Add layers for comfort and savings

First, consider your home's layers. Just like layering up those winter

flannels, down jackets with waterproof and wind-stopping shells, plus gloves and hats, your home needs layers, too. Air sealing and insulation protect your home from the elements while locking in the warm air to keep you cozy. The same applies to hot weather, making air sealing and insulation a year-round efficiency upgrade.

To offset the costs, federal tax credits for energy efficiency upgrades are available through Dec. 31, 2025. Homeowners can claim a total of 30% of the cost of installation, up to \$3,200. Tax credits are available for insulation, heat pumps, air conditioning systems

and more. There's even a tax credit for electrical panel upgrades, which might be needed to accommodate new energy-efficient equipment.

There's also a \$150 tax credit for an energy audit, which allows a professional to help determine what your home needs and how to prioritize potential projects. Visit energystar.gov for more information.

Tackle DIY upgrades this fall

When it comes to do-it-yourself (DIY) projects, there are a few upgrades you can take care of yourself. Lock in savings with window cleaning

and maintenance. Make sure sash locks and window cranks are in good working order and cleaned of any dirt and leaves. Debris can keep them from closing snugly. The crevice tool attachment on a vacuum cleaner, combined with a small, dry scrub brush or an old toothbrush, works great. The locks should pull the top and bottom window sashes together tightly. For casement windows, the locks should pull the window tightly to the frame.

Although it might not seem like a significant difference, reducing airflow through and around windows can make your home more comfortable in the winter. Replacing broken or nonfunctional sash locks can be a reasonable DIY project, but it's best to avoid doing it when the winter winds are blowing. Also, use caulk to seal all gaps around the window trim. If you have operable storm windows, make sure they close.

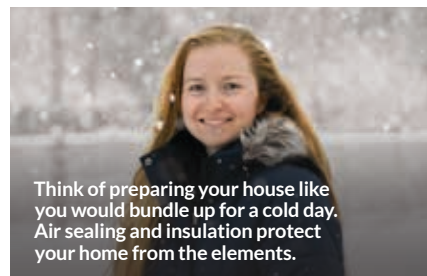
Stay on top of equipment maintenance

If you have a forced-air heating or air conditioning system, replace the filter. First, turn the system off to check it. If your filter is dirty, leave it in place until you have a replacement. Running your system without a filter can send any dust or dirt in the ductwork directly into the components and damage your equipment.

Also, stocking up on filters can save you money. I bought a 12-pack of filters for \$72 – \$6 each. A similar filter sold separately was \$10. Don't see a bulk pack at your local hardware store? Ask at the customer service desk. They may be able to order them for you.

It's always a good idea to look for opportunities to protect your home from the elements and maintain your equipment before the cold of winter.

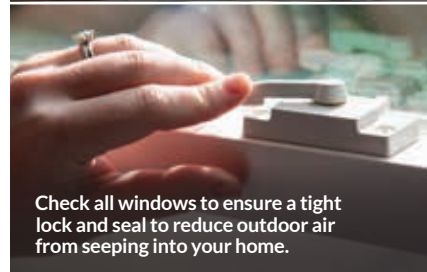
Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association.



Think of preparing your house like you would bundle up for a cold day. Air sealing and insulation protect your home from the elements.



Filters should be checked every three months and replaced if needed.



Check all windows to ensure a tight lock and seal to reduce outdoor air from seeping into your home.

STAY WARM AND SAVE ENERGY THIS WINTER

Want to stay cozy without breaking the bank? These smart tips can help you save money and energy during the cool fall and cold winter months. Some are quick daily habits, while others are simple, low-cost steps that can add up to big savings.

10 TIPS FOR SAVINGS:



Let the sun in. Open curtains on south-facing windows during the day to bring in free heat, and close them at night to keep out the chill.



Cover drafty windows. Apply clear plastic film or add heavy drapes to block cold air and reduce energy loss.



Adjust the thermostat.

Turn it down when you're asleep or away to cut heating costs by up to 10% a year. A programmable or smart thermostat makes it easy.



Seal up leaks.

Use caulk or weatherstripping around doors, windows and utility cut-throughs to keep warm air in and cold air out.



Keep your heating system in shape.

Schedule routine maintenance and replace furnace or heat pump filters regularly for top performance.



Make fireplaces more efficient.

Close the damper when not in use, and if your fireplace is just decorative, seal the flue to stop heat from escaping.



Save on water heating.

Set your water heater to 120 degrees F for comfort, safety and energy savings.



Choose LED holiday lights.

ENERGY STAR®-certified strings use less power, last longer and keep your home festive.



Invest for the long run.

Upgrade insulation, replace drafty windows or install a high-efficiency heating system for lasting savings.



Think year-round. Carry these habits into spring and summer for energy savings in every season.

Contact your local electric cooperative for more energy-saving ideas, programs and services.

DO YOU KNOW ANY OF THESE PEOPLE?

We are searching for the following members whose dividend checks were not cashed. If you know the whereabouts of any of these people, please contact our accounting department at billing@accessenergycoop.com or by calling 866-242-4232.

Adam, Tyler	Fairfield IA	Despain, Tavian	West Point IA	Higdon, DeAnna M/ Stephen M	North Liberty IA
Agnew, Jon	Malvern IA	DeVore, Clint L	Jay FL	Hildenbrand, Dan/Lois	Burlington IA
Alexander, Betty J	Burlington IA	Dillman, David E	Batavia IA	Hoel, Greg/Worth, Jill	Owosso MI
Allen, Cheryl/Mark	Durango CO	Discount City	Wever IA	Hoffman, James R/ Montgomery, Diane	Perry IA
Allen, Douglas G	Riverside IA	Dolberg, Dale	Hedrick IA	Holmes, Lula M/ Rappenecker, Dennis	Burlington IA
Alltel Corporate Services	Little Rock AR	Downing, Kathi	Wever IA	Holmes, Scott	Wayland IA
Anderson, Annie/Art	Bigelow AR	Dunbar, Clarice J	Leavenworth KS	Holton, Tyra	Keokuk IA
Anderson, John (Deceased)	Denmark IA	Ebert, Betty J	San Tan Valley AZ	Hookom, Elizabeth A (Deceased)	Mt Pleasant IA
Anderson, Kristina/Michael A	Salem IA	Eddy, William	Fairfield IA	Hoover, Betten D	Maple Grove MN
Anderson, William E (Deceased)	Brighton IA	Edminster, Julie L	Chillicothe IL	Horton, Connie M	Lukeville AZ
Andrews Pallet Company Inc	Story City IA	Elder, Robert/Sara	Agency IA	Horton, Larry (Deceased)	Lockridge IA
Appleget, Deborah S	Burlington IA	Elmore, Sandra S (Deceased)	Laquey MO	Hribal, Shane	Creston IA
Arnold, James II/Monica	Wever IA	England, Russ D	Fairfield IA	Ickes, Dorothy/Scott	Ft Madison IA
Arsanjani, Ali/Parastoo	Carlsbad CA	Engler, Robert/Teresa	West Burlington IA	Iris City Antique Mall	Mt Pleasant IA
Avery, Shirley (Deceased)	Ft Madison IA	Erickson, Barbara H (Deceased)	West Branch IA	Iris Motel	New Paltz NY
Babb, Edward/Julie	Asheville NC	Experian	Long Island City NY	Iverson, Deanna	West Burlington IA
Baccam, Toan	Mt Pleasant IA	Fairfield Associates LLP	Philadelphia PA	Jacob, Daniel	Eugene OR
Baker, V Loreane (Deceased)	Ft Madison IA	Farrier, Mary	Fairfield IA	Jarvis, Danette/ Lawson, Danny	West Point IA
Barton, Clara	Mt Pleasant IA	Fedler, Christy	Ft Madison IA	Jeffrey, Jay (Deceased)	Fairfield IA
Batey, Theresa	DeWitt IA	Feinberg, Lisa/Phillip	Oxford IA	Jeffrey, Joyce K (Deceased)	Fairfield IA
Beatty, Paul/Tammy	Mt Pleasant IA	Fleenor, Brian	West Burlington IA	Jensen, Dan/Gail	Burlington IA
Benedict, Jamie/Krueger, Sallie	Burlington IA	Ford, Dennis	Mt Pleasant IA	Johnson, Kimberly K	Ft Madison IA
Bergquist, Julie (Deceased)	Denmark IA	Fowler, Ronald	Burlington IA	Johnston, Gregg/Jana	Lucas IA
BJ's Four Corners	Morrison IL	Fox, Thelma M (Deceased)	Riverside IA	Jones, Dale/Patricia A	Hawkeye IA
Boeding, Beverly/Mark E	Wellington CO	Fridley, David P	Dallas TX	Katz, David E/Joann	Fairfield IA
Bonser, Chad B/Kathy	Burlington IA	Frisbee, Brian D	Fairfield IA	Kelley, Britton (Deceased)	Mt Pleasant IA
Books are Fun	Broomfield CO	Fritz, Wanda (Deceased)	Brighton IA	Kempker, Brent	Ankeny IA
Boston-Kemple, Karen/Tom	Amana IA	Garner, Haley/Kevin W	Wayland MO	Kempker, Debra K	Land O Lakes FL
Bowen, Ryan/Wendy	Coralville IA	Giesel, Carol/Robert	Crivitz WI	Kern, Jean/Phillip H	Fairfield IA
Boyer, John (Deceased)	Farmington IA	Goehring, Gary (Deceased)	Keosauqua IA	Ketterer, John J	Ft Madison IA
Brant, Janae/Scott	Burlington IA	Gore, Susan	New York NY	Kevin Inc	Clinton IA
Brockett, Pam	Birmingham IA	Gregg, Shannon/Losey, Mike	Donnellson IA	Key Outdoor Inc	Grand Rapids MI
Bueker, Tammy/William B	Donnellson IA	Griffiths, Ed	Hillsboro IA	Keyser, Christine	North Liberty IA
Bugg, Henry D/ Patricia L (Deceased)	South Jacksonville IL	Grimes, Theresa/ Shimmebsenning, Gerald	Douds IA	Kimbrough, Karl/ Woods, Tina	Mt Pleasant IA
Burky, Carl E	Mt Pleasant IA	Groenewald, Collette/Otto	West Point IA	Kindle, Lorene T	Keosauqua IA
Burton, James/Patton, Lisa G	Cleveland TX	Grogan, Thomas	Danville IA	Kirchner, Melodie (Deceased)	Sunrise Beach MO
Bush, Jason	Quincy IL	Grossman, Ruth S	Denmark IA	Knotts, Amber R	Wever IA
Butler, Amber/Mark	Mt Pleasant IA	Grove, Larry L	Eldon IA	Knox, Lori A	Fairfield IA
Calhoun, Joe	Downing MO	GTE Mobil Net	Schaumburg IL	Koch, Barbara	Wayland IA
Carr, Denise	Fairfield IA	GTE Telephone Operations	Irving TX	Kruse, Tammy	Cedar Rapids IA
Carr, Linda	Batavia IA	Hammer, Teresa L/William D	Brainerd MN	Kurrie, Wanda Y	Davenport IA
Casteel, Dennis L/ Hachey, Carol C	Birmingham IA	Hammock, Michelle/ Wheeler, Jerry	Washington IA	Lamansky, Chad/Crystal	Birmingham IA
Caves, Valerie/ Crabb, Robert	Ormond Beach FL	Hanna, Ellis W (Deceased)	Fairfield IA	Lane, Sharon A (Deceased)	Wever IA
Chance, Deb/Jason	Ottumwa IA	Harris, Sean/Huebner, Judy	Ft Madison IA	Lanferman, Edward/Marilyn	Salem IA
Cheely, Cody	Danville IA	Hart, Gary D (Deceased)	Mt Pleasant IA	Lankford, Cheryl/Richard	Batavia IA
Chorpening, Dave (Deceased)	Wayland IA	Hartman, Kenneth N (Deceased)	Burlington IA	Larkin, Robert (Deceased)	Burlington IA
Clear Channel Communications	Burlington IA	Hartzler, Kelly/Reed	Wayland IA	Ledger, Mark	Washington IA
Companions of St Luke	Shreveport LA	Haynes, Dixie L	Fairfield IA	Leichty, Orlin J	Washington IA
Conger, Millie M (Deceased)	West Point IA	Hayward, Frank E	American Fork UT	Levi, Chris	Cedar Rapids IA
Contreras, David/Dorene	Oconomowoc WI	Helmick, Dorothy (Deceased)	Packwood IA	Lieberg, Robert (Deceased)	Galesburg IL
Crawford, Jennifer	Richland IA	Helterbran, Calvin	Fairfield IA	Lockridge Arena	Keosauqua IA
Crossroad Well	Burlington IA	Heston, Leonard	Agency IA	Longanecker, Roderick/Shelly	Lake Ozark MO
Crouse, Bryan	West Point IA	Hibbets, Lori (Deceased)	Ollie IA		
Dalarna Farms	New London IA	Hickenbottom, Dave/ Moore, Ashley	Washington IA		
Davis, Donald A	Santa Barbara CA				
Dawson, Kelly	Mt Pleasant IA				

Loving, Terry L	Burlington IA	Sandoval, Jose	Wever IA
Ludwig, Frances R/ Thomas K/Zahida R	Cincinnati OH	Schachinger, Emanuel	Fairfield IA
Luko, Bill (Deceased)	Packwood IA	Schewe, Karen S	Batavia IA
Maddox, Vicki L (Deceased)	Burlington IA	Schlag, Dana/Yvonne	Burlington IA
Maharishi Spiritual University	Fairfield IA	Schmidgall, Brad	Burlington IA
Martin, Gary/Vicki	Burlington IA	Schmidt, Helen M	Burlington IA
Mauck, Darrell (Deceased)	Donnellson IA	Schwartz, Connie/Keith J	Sperry IA
McAtee, Ann	Ames IA	Schwendinger, Anthony	Clinton IA
McComb, John H	Fox Lake IL	Seuferer, Donna/Kevin	Osceola IA
McConnell, Lawrence W	Burlington IA	Shalagoski, Mona	Batavia IA
McCurren, Debra K	Washington DC	Sherwood, Shawn	Highland IL
McDonald, Curtis H	Broomfield CO	Shier, Steven	Fairfield IA
McLain, Jayne/Richard A	Stockport IA	Sinn, James R/Vicky	Winfield IA
Meardon, Kathleen W	Ft Madison IA	Slaney, Susan/William	Hedrick IA
Mefford, Dave/Wendy	Ottumwa IA	Smith, Charles A	La Grange NC
Menke, Tom L (Deceased)	West Point IA	Smith, Charles L JR/Elizabeth	Fairfield IA
Meyer, Karry D	Cullman AL	Smith, Christina/Matthew J	Mt Pleasant IA
Michael, Pamela	Keosauqua IA	Snyder, Kevin	Agency IA
Mid America Advertising	Springfield IL	Sp Grove Mobile Homes	Burlington IA
Mid America Engineering	Bellevue WA	Spicer, Carolyn	Fairfield IA
Moeller, Kathy/Ray (Deceased)	Cotopaxi CO	Stark, Thomas E	Fairfield IA
Moore, Deborah/Howard W Jr	Sylacauga AL	Stevenson, Loretta (Deceased)	Burlington IA
Moore, Mrs. J Brown (Helen)	Mt Union IA	Stoermer, Larry G (Deceased)	Davenport IA
Moore, Sharon J	Danville IA	Stouder, Barbara J (Deceased)	Lockridge IA
Morris, Allen D (Deceased)	Batavia IA	Super 8 Motel	Norfolk NE
Morrison, Joyce	Ft Madison IA	Swanson, Catherine/Chester	Fairfield IA
Moynahan, John R/Judith A	Eau Claire WI	Sweeney, Kelly/Peder	Asheville NC
Mt Pleasant Truck & Trailer	Mt Pleasant IA	Taylor, Kevin/Sarah	Buffalo MN
Mt Pleasant Warehouse	Burlington IA	TCI	Burlington IA
Murray, Diana/Raymond B	Palmyra MO	Templeton, Eleanor K/Scott	Donnellson IA
Nelson, Travis	Donnellson IA	Thar, Patty/Tim	Deland FL
New London Dairy LLC	New London IA	Thomas, Josephine (Deceased)	Fairfield IA
Newpath Communications	Des Moines IA	Thompson, John	Ft Madison IA
Norwood, Denise L/Neil	Prescott AZ	Thornton, Steve/Tiffany	Mt Pleasant IA
Olson, Chris E	Mt Pleasant IA	Tillman, Loretta A	Jackson TN
Osborn, Mike H (Deceased)	Burlington IA	Tolander, Aaron/Shari	Winfield IA
Otto, Malak/Nathan	Boulder CO	Townsend, Dee	Fairfield IA
Oyer, June	Gig Harbor WA	Townsend, Harry E (Deceased)	Farmington IA
Parcell, Linda/Randy	Libertyville IA	Tracy, Diane M/Tim	Carroll IA
Parker, Beverly J (Deceased)	Sunrise Beach MO	Tripp, R D	New London IA
Patel, Sunilkumar	New Paltz NY	Uber, Ronald	Kingston TN
Patriot Express	Mt Pleasant IA	Underwood, Virginia F (Deceased)	Keosauqua IA
Perry, Erin/Sam	Fairfield IA	VanNiewaal, Randy (Deceased)	Burlington IA
Peters, Debra/Thomas K	Ft Madison IA	VerDught, Darcia L	Argyle IA
Pilcher, Brian/Melinda	Owatonna MN	Vetter, Fred/Lisa	Olathe KS
Plantation Village Owners Inc	Burlington IA	Wagler, E Jean (Deceased)	Mt Pleasant IA
Podoll, Chris J/Janice L	San Anselmo CA	Waite, Carl	Burlington IA
Polton, Edward M (Deceased)	Mt Pleasant IA	Waite, Paula	Eldon IA
Potratz, Julie A	Washington IA	Walker, John C (Deceased)	Fairfield IA
Pulis, Thonda	Ft Madison IA	Warner, Kenneth C/Pamela	Bonaparte IA
Radhakrishnan, Jay	Evans GA	Weber, David L	Clive IA
Rains, Lewis/Reena	Aledo IL	Welsh, Jerald R	Henderson NV
Rains, Robert Jr (Deceased)	Birmingham IA	Wenig, Rev N	Plano IA
Ran/Kel Farms LLC	Wayland IA	Westfall, Mike/Sonia	Donnellson IA
Ravey, Diane/Tom	Fairfield IA	Whaley Waste Systems	Des Moines IA
Reitz, Barbara	Burlington IA	Wheeldon, Travis	Keosauqua IA
Reynolds, Wencie B	Hillsboro IA	Wheeler, Wendell E	Wever IA
Rice, Lois	Austin TX	White, Betty J (Deceased)	Mt Pleasant IA
Rich, Larry J (Deceased)	New London IA	Widmer, Jackie/Rex	Wever IA
Riley, Constance L/Michael D	Saint Peters MO	Wiggins, Melissa (Hunter)	Mt Pleasant IA
Riverside Paper	Mt Pleasant IA	Williams, Larry W/Maranna	Pershing IN
Rubison, Gary	Springfield IL	Wilson, Curtis L/Kristi	Burlington IA
Rudy, Lori/Thomas	La Quinta CA	Wilson, Jordan/Kim	Eugene OR
Ruesch Inc	Mount Vernon IA	Wilson, Michael C/Rhonda	West Point IA
Ruiz, Nicholas/Stefy	Centerville IA	Winfrey, Jeff J	Gainesville MO
Russell, James L	Burlington IA	Woodruff, Rita/Stephen W	Milton IA
Samir Corp	Mt Pleasant IA	Young, Mark L	Kalona IA



LIHEAP APPLICATION PERIOD IS OPEN

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 was Oct. 1, 2025, for elderly (60 and over) and/or disabled applicants. If you're not sure where to apply, visit hhs.iowa.gov and search for **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.

THREE SMART HOME TECHNOLOGIES TO HELP YOU SAVE ENERGY

Smart technologies make our homes more comfortable, convenient and energy efficient. By connecting your home Wi-Fi network, smart devices automate everyday tasks like lighting, heating, cooling and home security – they can even communicate with other smart devices in the home.

While not all smart home products are specifically designed with energy savings in mind, there are several smart technologies that can help you lower home energy use. Here are the top three smart home devices to help you save.

Smart thermostats

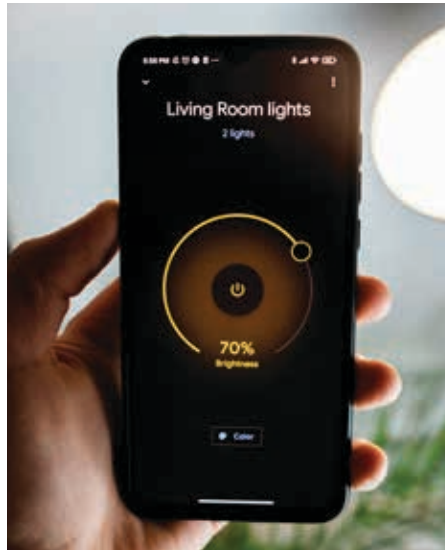
Smart or not, your thermostat is the most effective tool for controlling energy use, as heating and cooling typically account for the largest portion of energy bills. Smart thermostats allow you to adjust the indoor temperature through an app, giving you full control from anywhere on the go. Many smart thermostats include learning capabilities and will adjust the thermostat based on previous behavior and patterns.

According to the U.S. Department of Energy, smart thermostats can reduce heating and cooling bills by more than 8% annually, and with models as low as \$65, they typically pay for themselves in one year.

Smart lighting

Smart LED light bulbs use less electricity than traditional bulbs and can be scheduled or turned off (or on) remotely through a smartphone app. Smart bulbs are available in a range of shapes, brightness levels, colors and more, so shop for the products that work best for your home lighting needs.

Many smart bulbs include motion sensors that turn on or off based on room activity, further optimizing home energy use. If you're new to



smart lighting, try a home starter kit. Prices for kits range from \$70 to more than \$300 depending on how many bulbs you need.

Smart plugs

Smart plugs are inexpensive gadgets that can help you save energy. Many electronic devices consume power even when they are turned off (known as “phantom load”), which can take a toll on your energy bills. Smart plugs are simply plugged into an electrical outlet and connected to your Wi-Fi

network. When set up, the smart plug can cut power (or return power) to non-smart devices, such as coffee makers, phone chargers and other items that draw phantom load.

Many smart plugs can be paired with popular hubs, like Alexa or Google Nest, or controlled through the plug's associated app. Smart plugs are simple to use and a set of four can be purchased for as little as \$25.

If you're looking for new ways to save energy, try these budget-friendly, convenient smart home technologies.

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 chosen 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 or visit

www.accessenergycoop.com/posterphoto-contest



UPDATE YOUR INFORMATION

FOR A CHANCE TO WIN A \$100 BILL CREDIT

Deadline Dec. 10



Keeping your Access Energy Cooperative account information up to date is important for many reasons. It can help with faster outage restoration, texting for outages, paying your dividends, plus general communications. You can update your account information through SmartHub, emailing contactus@accessenergycooperative.com or calling our office at 1-866-242-4232.



Name _____

Home Phone # _____

Cell Phone # _____

Email _____

Mailing Address _____

City _____

State/Zip _____

Account # _____

Do you have an electric vehicle charging station? _____

Do you have any solar panels installed? _____

TO SUBMIT AN ENTRY FOR THE DRAWING

- Return this form with your bill
- Mail it to:

Access Energy Cooperative
Info Update
P.O. BOX 440
Mount Pleasant, IA 52641

- Email it to: contactus@accessenergycoop.com

- Use the SmartHub app:
Click on *Contact Us* to request a change to your personal information

- Call our office: 1-866-242-4232

For more information, visit our website
www.accessenergycoop.com



IOWA ELECTRIC COOPERATIVE LIVING

The magazine
for members of
Iowa's electric
cooperatives

November 2025

Visit our website at www.accessenergycoop.com

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