

● OCTOBER 2022

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ELECTRIC COOPERATIVE LIVING

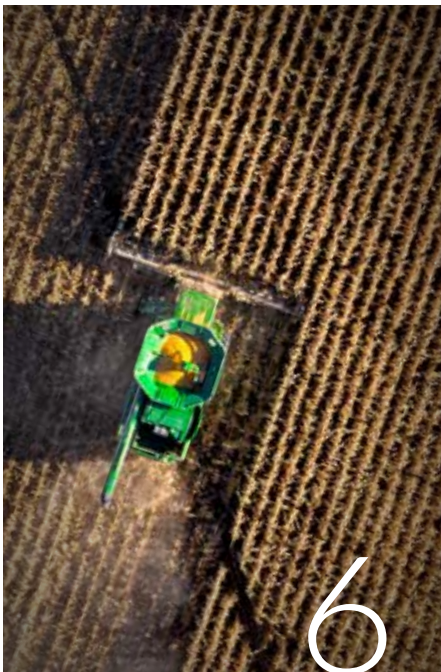
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supports community growth**

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Iowa Electric Cooperative Living magazine (ISSN: 1935-7176) is published monthly by the Iowa Association of Electric Cooperatives, a not-for-profit organization representing Iowa's member-owned local electric cooperatives. Association address: 8525 Douglas Ave., Suite 48, Des Moines, IA 50322-2992. The phrase *Iowa Electric Cooperative Living* is a mark registered within the state of Iowa to the Iowa Association of Electric Cooperatives. The magazine does not accept advertising.

Editorial Office
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Email Address
editor@ieclmagazine.com. *Iowa Electric Cooperative Living* magazine does not assume responsibility for unsolicited items.

Website
www.ieclmagazine.com

Postmaster
Send address changes to *Iowa Electric Cooperative Living* magazine, 8525 Douglas Ave., Suite 48, Des Moines, IA 50322-2992. Periodicals Postage Paid at Des Moines, Iowa, and at additional mailing offices.

Change of Address
Every local electric cooperative maintains an independent mailing list of its members, so please send your change of address directly to your local electric cooperative's office. *Iowa Electric Cooperative Living* magazine cannot make an address change for you.

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ON THE COVER

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

IOWANS BENEFIT FROM THE COOPERATIVE CHOICE

BY DAVE HOLM, CHUCK SODERBERG AND MURRAY WILLIAMS

The concept of cooperation is nothing new. Early human societies cooperated by sharing hunting, fishing, farming and shelter practices to improve their chances of survival. By the 19th century, cooperatives took a more formal shape and expanded into several industries. While many associate cooperatives with agriculture, co-ops also include rural electric service, credit unions, rural telephone, farm credit, petroleum and more. In fact, nearly one out of every two Iowans is a member of a cooperative.

For more than 200 years, Americans have worked together in cooperatives to meet challenges that are too big for them to solve individually. Co-ops are not-for-profit organizations that are owned and democratically controlled by their members. Co-ops exist to benefit the people who use their services instead of generating profits for outside investors, and members elect their board of directors from within the cooperative membership.

As part of National Co-op Month, Gov. Kim Reynolds has declared October as Cooperative Month in Iowa. During this month, cooperatives of all types and from all industries reaffirm their member-owned mission and commitment to the communities they serve.

Co-ops play an important role in both rural and urban Iowa communities. More than 1.5 million people in Iowa are members of at least one cooperative, and many belong to more than one. Between grain and farm supply, petroleum, credit unions, telephone and electric service, cooperatives pay more than \$60 million in property taxes to Iowa communities each year. Property taxes paid, especially in rural counties, have a big impact on county budgets and help support critical infrastructure. As the demographics in Iowa continue to change, cooperatives provide stable career opportunities where other industries do not. We need co-ops in rural areas to continue to make these communities viable.



More than 12,000 Iowans are employed by co-ops, which often provide first-class benefits like healthcare, 401k plans, life insurance, paid time off, continued education

incentives and wellness plans. In fact, if these co-op employees were grouped together, cooperatives would be among the top 10 largest employers in Iowa. Visit www.IowaCooperatives.com, to learn more about how cooperatives are critical to Iowa's economy.

Our cooperative industries have been serving members through even the most difficult times, and our biggest impact comes from embracing the values and principles that make us truly unique. Whether it's the members we serve or the Iowans we employ, our cooperative movement is committed to enhancing economic opportunity and improving the quality of life in Iowa's cities, towns and rural areas. Quite simply, the cooperative difference benefits Iowans and has long been an economic engine moving our state forward.

Dave Holm is executive director of the Iowa Institute for Cooperatives; Chuck Soderberg is executive vice president and general manager of the Iowa Association of Electric Cooperatives; and Murray Williams is president & CEO of the Iowa Credit Union League.

EDITOR'S CHOICE CONTEST

Win a pork prize!

October is National Pork Month! To celebrate, Iowa's role as the No. 1 pork-producing state in the nation, we're giving away a pork prize. The contest winner will receive \$50 in pork certificates plus a soft-sided cooler, meat thermometer, cutting board, apron and recipes, courtesy of the Iowa Pork Producers Association.

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 the pressure washer from the August issue was Arthur Keezer, Grundy County Rural Electric Cooperative.



Photo credit: Iowa Pork Producers Association

ENTER ONLINE BY OCT. 31!

UPCOMING EVENTS

OCT. 20	Board of Directors meeting
NOV. 6	Daylight saving time ends
NOV. 17	Board of Directors meeting
NOV. 24-25	Office closed in observance of Thanksgiving
DEC. 5	Member Advisory Committee meeting
DEC. 7	Fall legislative summit

You can access your account information 24/7 on our website or through our SmartHub app for mobile devices. You can also call our office to report service interruptions and request account information at 866-242-4232.



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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CONTINUED MAINTENANCE AND INVESTMENT IN OUR FACILITIES

BY KEVIN WHEELER



Whether it's routine oil changes in your car or updating to energy-efficient kitchen appliances, it's essential to be proactive in investing and

maintaining our homes, businesses and communities.

The same is true for Access Energy Cooperative. Maintaining our facilities and upgrading our infrastructure ensures our cooperative operates at peak performance today and into the future. Setting our cooperative up for ongoing success is key to delivering our members with safe, reliable and efficient service.

Addressing current infrastructure issues

At the cooperative's headquarters facilities, we are experiencing erosion issues, which are causing a washout on the south end of our lot. If the problem is not addressed, it will only become more severe. We have decided to take the issue head-on by filling, regrading and seeding. We hope that addressing the erosion now will mean minimal and manageable impacts in the long term.

Access Energy Cooperative also needs additional space to park trucks, equipment and materials. This is due in part to ongoing supply chain challenges. Supply chain issues are affecting the cooperative just like they affect you and your household or business. We have strategically increased our inventory of utility poles, cable and materials. Fortunately, because the materials we use do not have a shelf life, we can store items indefinitely. Adding this needed storage area to our current site will require us to expand our water detention basin to account for the watershed to comply with city and state regulations and codes.

As with all matters at Access Energy Cooperative, the decision-making around these investments and improvements is not taken lightly. We are addressing these issues now to ensure we can continue to fulfill our mission to provide safe, reliable, efficient service to you – our members.

If you have any questions about the upcoming projects, please feel free to contact me.

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

MEMBERS: ARE YOU LOOKING TO INSTALL SOLAR?

SOLAR SPOT

If you're considering solar, make your home as energy efficient as you can **FIRST**. This not only gives you immediate energy savings but can help reduce the size of the solar system you purchase.

UNDERSTANDING ELECTRIC DEMAND

BY TYLER THEIN, P.E.

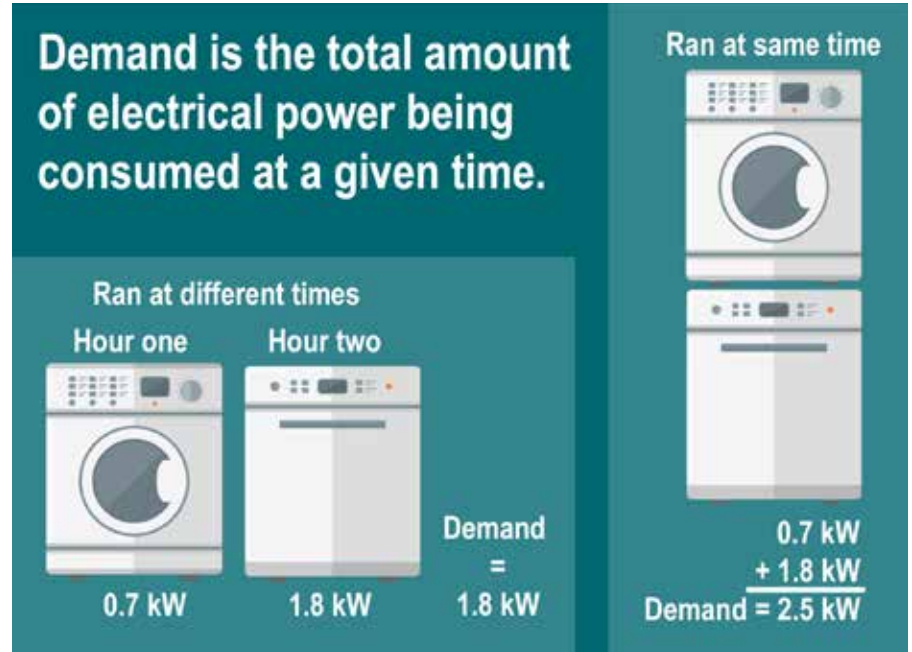


At Access Energy Cooperative, we understand that electric bills can be complicated, but understanding them can help you learn how to control them.

Generally, utilities charge a basic fee for service, which for Access Energy Cooperative members is called the "Fixed Facilities Charge." Most people understand that the kilowatt-hour charge is how much electricity you use for the month. Understanding the demand part of an energy bill is more complicated and requires more explanation for most people.

What is demand?

Electric demand is the rate at which electricity is used at a given time and is measured in kilowatts (kW). Even though there are no fees associated with it, you can see your monthly demand as a line item on your monthly electric bill called kW. We are providing this information to help you understand how you are using energy. The kW listed on your bill represents



the 15-minute interval where you used the highest amount of electricity during that billing period.

To put this into context, your dishwasher and washing machine both use electricity. The amount of electricity they use is the same regardless of when you use them.

However, if you use them at the same time, you demand more electricity at that time. Let's see how the math works. Your washing machine runs for an hour and uses 0.7 kW, and then your dishwasher runs for an hour and uses 1.8 kW – you used 2.5 kW of electricity. Your demand over those two hours is 1.8 kW, because it's the most you used at one time. If you ran them both for the same hour, your demand would be 2.5 kW.

There are times of day when energy is at peak demand. This is typically during the evening when families return home from work or school to make dinner and do chores. Using electricity during this time costs more to both our cooperative and members because it requires the system to provide more electricity in less time. The best way to reduce demand is by spreading your electric usage throughout the day and night.

If you ever have questions about your electric bill or more questions about demand please contact us at 866-242-4232.

Tyler Thein, P.E., is the director of engineering for Access Energy Cooperative.

Electrical Safety Tips for Hunters

We encourage all members to be aware of electrical equipment while hunting. Keep these safety tips in mind as you enjoy the great outdoors.

- Keep clear of electrical equipment.
- Do not shoot at or near power lines or insulators.
- Know where power lines and equipment are located where you hunt.
- Be vigilant in wooded areas where power lines may not be as visible.
- Never place deer stands on utility poles.
- Never place decoys on power lines or other utility equipment.

TIPS FOR A SAFE HARVEST

BY ABBY BERRY

Agriculture is the backbone of our country, and our livelihood greatly depends on the crops provided by American farmers. In addition to being one of the most labor-intensive professions, farming is also considered one of the most dangerous jobs in the U.S.

The hard work and exhaustive labor are tough but rushing the job to save time can be extremely dangerous – even deadly – when farming near electrical equipment. Every year, there are incidents where tractors and other farming equipment accidentally collide with utility poles and power lines, causing injuries and power outages. These dangerous accidents can be avoided by looking up and around your surroundings when operating large farm machinery.

If you're preparing for harvest season, please keep the following safety tips in mind:



- Maintain a 10-foot clearance around all utility equipment in all directions.
- Use a spotter and deployed flags to maintain safe distances from power lines and other electrical equipment when working in the field.
- If your equipment makes contact

with an energized or downed power line, call 911 immediately and remain inside the vehicle until the power line is de-energized. In case of smoke or fire, exit the cab by making a solid jump out of the cab without touching it, and hop away to safety.

- Consider equipment and cargo extensions of your vehicle. Lumber, hay, tree limbs, irrigation pipes and even bulk materials can conduct electricity, so keep them out of contact with electrical equipment.

Practicing safety on the farm year-round yields positive results. We hope you never find yourself in a situation where farming equipment contacts power lines or poles, but if you do, we hope you'll remember these safety tips.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

2024 CALENDAR PHOTO CONTEST OPEN

The 2023 Access Energy Cooperative calendars were handed out at the Annual Meeting of Members on Aug. 2. If you were unable to attend this year, we have a few that can be picked up at our office.

We are already accepting photos for the 2024 calendar! Submissions will be accepted until March 31, 2023. Send entries to mktg@accessenergycoop.com. Thirteen photos will be chosen

as featured photos in the Access Energy Cooperative calendar. Winners will be awarded \$75, plus an additional \$25 bill credit if they are a member of the cooperative.



Visit www.accessenergycoop.com for complete rules.

ACCESS ENERGY COOPERATIVE SUPPORTS COMMUNITY GROWTH



Pictured from left to right: Dr. Matthew Wettach, Dr. Mary Wettach and Kevin Wheeler, general manager/CEO Access Energy Cooperative

Access Energy Cooperative has a revolving loan fund (RLF) program that was built with grants obtained from the U.S. Department of Agriculture (USDA). The matched grant money was loaned out to projects in our communities. Once paid back, the cooperative is allowed to keep the money in a RLF to reloan to other projects in the communities to support economic growth.

This month, Access Energy Cooperative used funds in the RLF to close on a loan with Grand Avenue Holdings, LLC, to

help finance a new dental office in Mount Pleasant. Drs. Matthew and Mary Wettach of Mount Pleasant will be moving their practice to the new facility once the building is complete.

Access Energy Cooperative is proud to support local growth and business retention. The co-op will continue to revolve loan funds for projects that bring new business to our communities, as well as help existing businesses grow and expand.

HELP OTHERS BY CONTRIBUTING TO RECare

RECare is a program where members help other members in need. You may make a one-time contribution to the RECare program, or you may include an amount each month with your monthly electric bill. Just one dollar a month will help others. Call us at 1-866-242-4232 or visit our website at www.accessenergycoop.com to help others in need.



This program is administered by the Iowa Community Action Program, and recipients must meet their guidelines.

You can use SmartHub to enroll in RECare!

To have a monthly amount added to your electric bill:

1. Log in to your SmartHub account. Go to the Billing & Payments tab. Select RECare, and follow instructions; or
2. Send the form below to:

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

MEMBER 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) _____

SAFETY MATTERS

KNOW THE SIGNS

#StopScams



Slow down

Take your time. Scammers pressure customers to act fast.



Verify

Scammers often pose as the utility. Always verify the info being provided to you matches your latest bill.



Stop

Utilities never call to demand immediate payment and do not accept bitcoin, prepaid cards or third-party payment apps.



SAUCY LITTLE BEEF BALLS

- 1 pound ground beef
- ½ cup dried breadcrumbs
- ⅓ cup onion, minced
- ¼ cup milk
- 1 egg
- 1 tablespoon parsley flakes
- 1 teaspoon salt
- 1 teaspoon pepper
- ½ teaspoon Worcestershire sauce
- ¼ cup shortening
- 1 12-ounce bottle chili sauce
- 1 10-ounce jar grape jelly

Mix ground beef, breadcrumbs, onion, milk and egg. Add parsley, salt, pepper and Worcestershire sauce. Form into small balls. Melt shortening and brown meatballs, drain fat. Mix chili sauce and grape jelly, then pour over meatballs. Simmer on low heat for 30 minutes. *Serves 4-8*

Shirley Lager • Clarion • Prairie Energy Cooperative

SPICY CORN DIP

- 2 tablespoons butter, divided
- 3½ cups corn
- ½ teaspoon salt
- ⅛ teaspoon pepper
- 1 cup onion, finely chopped
- ½ cup red pepper, chopped
- 1 jalapeno, chopped and seeds removed
- ½ cup mayonnaise
- 2 teaspoons garlic, minced
- ¼ teaspoon cayenne pepper
- 4 ounces pepper jack cheese, shredded
- 4 ounces sharp cheddar cheese, shredded
- Scoops tortilla chips

Melt 1 tablespoon butter and add corn, salt and pepper. Transfer to a medium-sized bowl. In a pan, melt remaining butter and sauté onion and pepper. Add chopped jalapeno. Remove from heat then add onion, pepper and jalapeno to the corn mixture. Add mayonnaise, garlic, cayenne pepper, half of the pepper jack and half sharp cheddar cheese. Mix well. Pour mixture into 8-inch square baking dish. Top with remaining cheeses. Bake at 350 degrees F for 10-12 minutes. Serve hot with Scoops tortilla chips.

Marilyn O'Brien • Geneva
Franklin Rural Electric Cooperative

SALMON DIP

- 1 5-ounce package smoked salmon (regular or tomato basil)
- 12 ounces whipped cream cheese
- 3 green onions, chopped including the white and the green portions, splash or two Liquid Smoke
- ½ teaspoon paprika
- ¼ teaspoon dried dill
- optional: Rosemary & Olive Oil Triscuits or pretzels

Break salmon into small pieces and blend into cream cheese. Fold in green onions and seasonings. Chill at least 2 hours before serving to blend flavors. Serve with flavored Triscuits, pretzels or your favorite crackers. *Serves 8-10*

Barb Sexton • Rockwell City
Calhoun County Electric Cooperative Association

GAME TIME MEATBALLS

- 3-4 pounds prepared meatballs
- 3 10½-ounce cans cream of mushroom soup
- 1 4-ounce can mushrooms
- 1 16-ounce jar Cheese Whiz
- 1 medium onion, thinly sliced

Combine all ingredients in slow cooker. Heat on low for 6-8 hours, stir to prevent burning. You can use Italian-style meatballs and add more mushrooms and onions to taste. Substitute with cream of celery soup or two cans golden mushroom soup and one can cream of mushroom for a different flavor. Reheat in a deep baking pan on the grill or Blackstone on low heat. *Serves 6-8*

Mike Brooks • Kanawha • Prairie Energy Cooperative

PIZZA BITES

- plain bagels
- butter
- Italian seasoning
- pizza sauce
- grated cheese of your choice
- Parmesan cheese

Line a baking pan with foil and set oven to low broil. Butter bagels and sprinkle with Italian seasoning. Use a scissors or pizza cutter to cut bagels into bite-sized pieces. Arrange bagel pieces on a foil-lined pan, leaving a well in the middle. Pour pizza sauce in the well and sprinkle grated cheese over the bite-sized bagels. Sprinkle Parmesan cheese over all. Set under broiler approximately 8 minutes or until edges are crisp. These are quick and easy – and a favorite for the kids! *1 bagel half = 1 serving*

Joni Rus • Rock Valley
North West Rural Electric Cooperative

TACO DIP

- 1 can refried beans
- 1 pound ground hamburger, cooked
- 1 cup cheese, shredded
- 1 small jar salsa
- fresh cilantro, chopped
- optional: chopped onions, peppers, olives
- sour cream
- tortilla chips

Spread refried beans in a greased 9x12-inch casserole dish. Layer cooked hamburger over the beans. Top with cheese and place in the oven at 375 degrees F for 20 minutes, or until heated through. Cool for a few minutes, then cover with salsa. Add cilantro, and chopped onions, peppers, olives or other desired vegetables. Top with sour cream. Serve with tortilla chips. *Serves 8-10*

Courtney Burkhalter • Fairfield
Access Energy Cooperative

BEST-EVER ALMOND FLOUR BROWNIES

- 5 tablespoons butter, melted
- 1¼ cups sugar
- ½ teaspoon salt
- 1 teaspoon vanilla
- ¾ cup cocoa powder
- 3 eggs
- 1½ cups almond flour (not almond meal)
- 1 teaspoon baking powder

Stir together butter, sugar, salt, vanilla, cocoa and eggs. Mix in flour and baking powder. Scoop into a greased 8-inch square pan or 9-inch pie pan, spreading to the edges. Bake at 350 degrees F for 33-38 minutes, until tester comes out clean. Remove and cool for at least 15 minutes before cutting. *Serves 12-16*

Hannah and Patrick Schnell • Westfield
North West Rural Electric Cooperative

COFFEE SLUSH

- 6 cups brewed coffee
- 1 cup sugar
- 1 pint flavored coffee creamer
- 4 cups milk
- 2 teaspoons vanilla
- optional: whipped topping and chocolate shavings

Dissolve sugar in hot coffee. Cool, then add remaining ingredients. Freeze, stirring occasionally. Set out before serving to thaw a little. If desired, serve with whipped topping and chocolate shavings. *Serves 15-20*

Laura DeSmet • Larchwood
Lyon Rural Electric Cooperative

WANTED:

DIPS & SPREADS

THE REWARD:

\$25 FOR EVERY ONE
WE PUBLISH!

Deadline is Oct. 31

Please include your name, address, telephone number, co-op name and the recipe category on all submissions. Also provide the number of servings per recipe.

EMAIL: recipes@ieclmagazine.com

(Attach your recipe as a Word document or PDF to your email message.)

MAIL: Recipes

Iowa Electric Cooperative Living • 8525 Douglas Ave.,
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INSULATION MADE EASY

BY MIRANDA BOUTELLE

When considering cost-effective improvements to make your home comfortable, insulation and air sealing typically provide the biggest bang for your buck. When installed together, they can save you money and make a big difference in comfort and energy use.

Understanding insulation rating

Insulation is rated in R-value. The R stands for resistance to heat transfer. The higher your R-value, the slower the heat transfer, or less wasted energy. There are several different types of insulation, including fiberglass batts, blown fiberglass, cellulose and foam. Each has its own R-value listed on the packaging. To determine the R-value of your existing insulation, multiply the number of inches by the R-value per inch for the type of insulation.

Insulation level recommendations are based on your geographic location. Generally, the colder the climate, the higher the recommended R-value.

Where to insulate

The typical locations for insulation are the attic, walls and floor. If you have a forced-air heating or cooling system, your ductwork should be insulated, too. You want a consistent thermal barrier around your home for maximum efficiency. A bonus to insulation is it can reduce noise from the outside of your home.

Attic insulation minimizes energy waste and can help maintain a more consistent temperature throughout your home. Combined with air sealing, it also can prevent ice dams from forming on your roof in colder climates.

Attics can be insulated using batts or blown-in insulation. Recommended R-values range from R30 to R60. If you use your attic for storage, you can build a raised platform with room for insulation underneath. Add insulation and weatherstripping to access doors or hatches.

Exterior walls and walls separating heated and unheated areas of the home – such as garages or enclosed porches – should be insulated to an R-value ranging from R13 to R21, based on your location and wall construction.

Wall insulation can be installed during construction or a remodel. If your home wasn't insulated when it was built, you can have the insulation blown in by a contractor. Blown-in options include cellulose, fiberglass and foam.

Your home should also be insulated between the floor and crawlspace or unheated basement. If your basement is heated, install insulation in the box sills, which are the area between the foundation floor of the home's main level.

Consider building and insulating the exterior walls in the basement or installing foam insulation on foundation walls. Check your local building code

requirements. Recommended R-values for floor insulation range from R13 to R30. Also insulate heating and cooling ductwork located in unconditioned spaces to prevent energy waste.

Importance of air sealing

Think of insulation as a cozy sweater and air sealing as a windbreaker for your home.

You know that cozy sweater is no match for winter winds, so you need an extra layer to stop wind from ripping through. The same goes for your home.

Air sealing prevents drafts and air infiltration from outside. It can improve efficiency, comfort and indoor air quality. Air sealing can be done as a do-it-yourself (DIY) project, but it is challenging to pinpoint and properly seal air leaks. Consider hiring a contractor to complete a blower door test and seal leaks.

Typically, air sealing is done around plumbing and electrical penetrations with spray foam or caulk. If using spray foam around gas appliances, temporarily turn off pilot lights. Spray foam is extremely flammable.

Sheet metal and high-temperature heat-resistant caulk should be used to seal gaps between framing, chimneys and metal flues.

DIY considerations

If you are considering a DIY approach, protect yourself when going into spaces with insulation. Wear a properly fitted mask or respirator. Wearing a Tyvek suit and gloves also is recommended. Kneepads can come in handy and make the crawling more bearable.

If you are planning a DIY approach for air sealing, do your research about best practices for the proper home ventilation. Before going the DIY route, contact two or three local contractors for a project estimate. Sometimes contractors can get cheaper bulk pricing on insulation.

Making insulation and air sealing a priority has the power to add comfort, efficiency and savings to your home.

Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

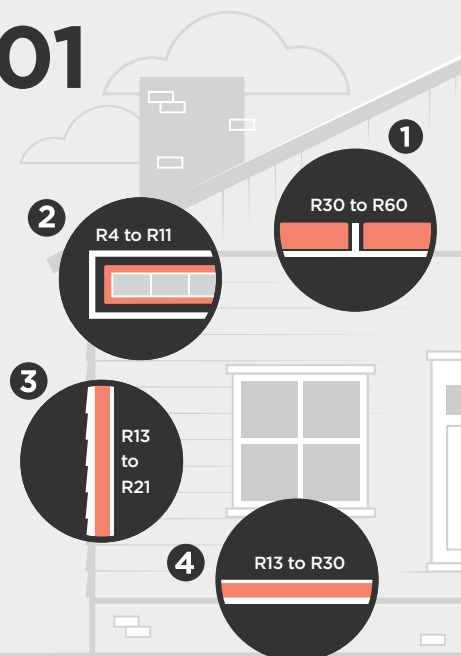


A contractor installs blown cellulose insulation in an attic to minimize energy waste.

Photos: Project Home

Insulation 101

- 1 ATTIC**
 Attic insulation can improve your home's comfort and energy savings. Recommended R-value ranges from R30 in warm climates to R60 in cold climates.
- 2 DUCTWORK**
 Protect the air you paid to heat or cool by insulating your ductwork from R4 to R11 where it travels through unconditioned spaces.
- 3 EXTERIOR WALLS**
 Exterior walls should be insulated between R13 and R21, depending on wall construction and your location.
- 4 CRAWLSPACE**
 Increase comfort and energy savings in your home by insulating the floors to the right R-value for your location, ranging from R13 to R30.



Recommended home insulation R-values in Iowa

Zone	Uninsulated attic	Attic with existing 3-4 inches of insulation	Floor
5-6	R49 to R60	R38 to R49	R25 to R30



There are different types of insulation, including fiberglass batts, blown fiberglass, cellulose and foam. Each has its own R-value, which is listed on the packaging.



Air sealing prevents drafts and air infiltration from the outside of your home. Consider air sealing before adding more insulation to areas of your home, such as the attic.

THE ELECTRIC CO-OP HISTORY OF INNOVATION

BY PAUL WESSLUND

Did you know one of the most cutting-edge places for technology is right up the road at your local electric cooperative?

That's right! Innovation isn't happening just in computer labs or on satellites rocketing into space. Electric co-ops lead even the highly technical electric utility industry in fast-changing areas, such as renewable energy and installation of smart meters, which allow the more efficient use of electricity.

While it may seem surprising to think of your electric co-op as a high-tech leader, it's part of a way of doing business that has been finding new approaches to solving modern problems for nearly 100 years.

Making light out of darkness

Electric co-ops were originally created to solve one of the most basic and complex of needs and desires – making light out of darkness. That legacy still works today, and it's why time is set aside each October to recognize National Co-op Month. It's a reminder that business succeeds not just through competition, but also through cooperation.

As a result of the member-owned cooperative business model, co-ops stand out in many areas of the electric utility industry. They lead the way in community solar – an initiative in which the co-op utility builds a solar array that is supported by interested co-op members buying



Electric co-ops were originally created to solve one of the most basic and complex of needs and desires – making light out of darkness.



Photo Source: Jerrid Williams, CDEC

Just as electric co-ops first brought electricity to unserved rural areas nearly a century ago, today many of them are working to bring high-speed internet service to their local communities.

shares of the project. Electric vehicles are getting a boost from co-ops as well, with many placing charging stations in public parks and other rural locations.

And just as co-ops first brought electricity to unserved rural areas nearly a century ago, today many of them are working to bring high-speed internet service to their local communities.

In the 1900s, America's cities were being transformed by this new thing called "electricity." But outside the municipal boundaries, people could only look with envy at the glow from over the horizon. Setting poles and stringing power lines miles outside of town for one or two customers was deemed too expensive.

Luckily, go-getters in America's rural communities believed they could solve the problems that kept the power companies from connecting them to modern society. They called their friends and neighbors together and started forming their own utilities. They were community-based organizations, democratically-run, not-for-profit businesses called cooperatives. Today, there are more than 900 electric co-ops in the U.S.

A true grassroots movement

But the biggest innovation is simply the co-op itself. Electric co-ops didn't spring from a national directive or organization. They are truly homegrown products of what local people wanted for their community. Electric co-ops first started forming as early as 1914, and the formation of the Rural Electric Administration in 1935 helped smooth the way forward. But it was local community initiatives over the next three decades that finally brought electric service to nearly everyone.

The story of electric co-ops is of a true grassroots movement of unique, homegrown organizations. The one characteristic that applies to all of them is that they care for and listen to the local members they serve.

For electric co-ops, one size does not fit all – it's the local community that's in charge. In recognizing that every one of us is different, co-ops make both an electric connection and a human connection.

And that's a truly powerful innovation.

Paul Wesslund writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

COOPERATIVE CYBERSECURITY

BY JUSTIN LUEBBERT

As cybersecurity threats continue to grow both at home and in the workplace, it's important to know what we can do as individuals, how we can work with others and measures we can take to reduce our risk of cyber threats. October is Cybersecurity Awareness Month, but good cyber hygiene should be practiced year-round.

A collective line of defense

Electric co-ops are guided by seven cooperative principles. One of these principles, "Cooperation Among Cooperatives," has never been more important as it pertains to protecting and defending our nation's electric grid from cyberattacks. As the grid evolves and new technologies emerge, this creates additional opportunities for threat actors to target our systems.

Electric cooperatives are coming together to fight back and add resiliency to the electric grid. When it comes to cybersecurity, cooperation among cooperatives happens in a multitude of ways.

Electric cooperatives are working together and with their local generation and transmission (G&T) cooperatives, statewide organizations and the National Rural Electric Cooperative Association (NRECA), the national trade association for electric cooperatives. Together, they're leading efforts to establish relationships, provide tools, share resources and training information to harden and improve the overall cyber landscape.



A VPN adds a layer of privacy protection to your online interactions by routing your traffic through an encrypted connection.



Electric cooperatives are working together to establish relationships, provide tools, share resources and training information to harden and improve the overall cyber landscape.

You can help too. Good cyber hygiene is equally important at home and in our personal lives. Just like grid technology continues to expand, so does the connected home.

Here are a few cybersecurity tips you can implement at home:

- **Enable multi-factor or two-factor authentication for your online accounts.** This extra layer of security allows websites and applications to confirm you're really who you say you are. The additional authentication may come in many forms, including a confirmation text code on your phone, an email or even a separate authenticator app. By adding this second step, you're making it a lot harder for hackers to access your accounts. A Virtual Password Network (VPN) can help you secure sensitive online connections.
- **Use secure passwords.** This means using unique passwords for all your accounts and ensuring they are at least 15 characters long. Randomly generated passwords or passphrases are typically more secure. You might also consider using some type of password manager. In addition to suggesting new, strong and unique credentials for every login, many

password managers will let you know if your existing passwords are weak, reused or have been associated with a data breach so you can take action immediately.

- **Think before you click.** Be careful when clicking links or opening attachments. This is one of the most important ways to protect yourself against scammers and hackers. If you receive a text message or email that seems too good to be true or threatens negative consequences for not taking immediate action or displays a sense of urgency, take extra precaution. If an email looks like it came from a friend or co-worker but it seems odd, pick up the phone and check with the person before opening any links or attachments. In many instances, their email account might have been hacked.

We all have a part to play in combatting cyber threats. Electric cooperatives and their local and national partners will continue working together to advance cybersecurity defenses for all co-op members and the local communities they serve.

Justin Luebbert writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

United States Postal Service Statement of Ownership, Management and Circulation

1. **Publication title:** *Iowa Electric Cooperative Living*
2. **Publication number:** 1935-7176
3. **Filing date:** 8/10/2022
4. **Issue frequency:** Monthly
5. **Number of issues published annually:** 12
6. **Annual subscription price:** N/A
7. **Complete mailing address of known office of publication:** 8525 Douglas Avenue, Suite 48, Des Moines, Polk County, IA 50322-2992; Contact person: Charles Soderberg; Telephone: 515-276-5350
8. **General business office of publisher:** Same as above.
9. **Full names and complete mailing addresses of publisher, editor and managing editor:**
 Publisher – Charles Soderberg, EVP
 Iowa Association of Electric Cooperatives,
 8525 Douglas Avenue, Suite 48, Des Moines,
 Polk County, IA 50322-2992;
 Editor – Ann Thelen, same address as above;
 Managing Editor – N/A.
10. **Owner:** Iowa Association of Electric Cooperatives, 8525 Douglas Avenue, Suite 48, Des Moines, Polk County, IA 50322-2992
11. **Known bondholders, mortgagees and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities:** None
12. **Tax status:** The purpose, function and nonprofit status of this organization and the exempt status for federal income tax purposes has not changed during the preceding 12 months.
13. **Publication title:** *Iowa Electric Cooperative Living*
14. **Issue date for circulation data:** August 2022
15. **Extent and Nature of Circulation:**

	Average no. copies each issue during preceding 12 months	No. copies of single issue published nearest to filing date
a. Total no. of copies	55,261	55,298
b. Paid/requested circulation:	54,623	54,650
(1) Mailed outside-county mail subscriptions stated on PS Form 3541		
c. Total paid distribution	54,623	54,650
d. Free or nominal rate distribution (3) Free or nominal rate copies mailed at other classes through the USPS	578	573
e. Total free or nominal rate distribution	578	573
f. Total distribution	55,201	55,223
g. Copies not distributed	60	75
h. Total	55,261	55,298
i. Percent paid	98.95%	98.96%
16. **Electronic Copy Circulation** 0 0
17. **Publication of Statement of Ownership** will be printed in the October 2022 issue of this publication.
18. **Signature and title of editor, publisher, business manager or owner:** Charles Soderberg, Executive Vice President (8/10/2022). I certify that all information furnished on this form is true and complete.

DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2022-2023 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. If you receive alimony or child support, it will need to be verified too.

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, Family Investment Program (FIP), Veteran's Assistance, Unemployment Insurance and pensions – take copies of check stubs from the last 30 days. For FIP recipients, bring your current DHS

Notice of Decision or contact your local office for acceptable document information.

In Iowa, applications for the program will be accepted on a first-come, first-served basis from Nov. 1, 2022, through April 30, 2023. The start date is Oct. 1, 2022, for elderly (60 and over) and/or disabled applicants. If you're not sure where to apply, visit humanrights.iowa.gov/dcaa/where-apply. To contact your local community action agency, call 211 or write: LIHEAP, Iowa Department of Human Rights, Capitol Complex, Des Moines, IA 50319.

Income Maximums

Household Size	Annual Gross Income
1	\$27,180
2	\$36,620
3	\$46,060
4	\$55,500
5	\$64,940
6	\$74,380
7	\$83,820
8	\$93,260

Note: For households with more than eight members, add \$9,440 for each additional member.

NAVIGATING THE BIG SHIFT THAT GOES UNSPOKEN

BY DARCY DOUGHERTY MAULSBY

Have you ever noticed there are a surprising number of critical things in life that no one tells you about? One of the big ones is the transition that occurs when the older generation passes away.

You know you've entered this new phase of life when you attend more funerals than weddings. I started thinking about this during the visitation for my dear former neighbor, Bill Williams of Lake City, who died on Aug. 18. Bill was like my late father and so many other farm friends in our rural neighborhood – the kind of decent, honest, hardworking people you looked to your whole life for guidance, knowledge of the past and just about anything else you needed to know.

Heavenly wisdom

As I spoke with Bill's son Scott and daughter-in-law Kit at the funeral home, she made an interesting comment. "I bet Bill, your dad, Bob and Harold are up there in heaven having great conversations about farming," she said, referring to Harold DeLong of Yetter, who died Feb. 16, 2017; my dad, Jim Dougherty, who died Oct. 8, 2019; and Bob Poen of Lake City, who died Feb. 18, 2021.

Kit and I agreed we could practically hear them talking about how the crops are doing, how politicians keep screwing things up, and what "old so-and-so" down the road would have done in times like this. After all, Bill, Bob, Jim and Harold were old-school, common-sense farmers who valued faith, family, community and doing the right thing.

Reality that remains

Now that these guys are gone, a sobering reality hits. Are those of us who remain the ones with the answers now? Since I loved talking with the "old guys" about local history, am I the keeper of the history? Apparently so. Between you and me, some days I'm not sure I'm up to the



task. Can't I have a little more time to keep learning so I can figure things out?

As the old African proverb goes, when an old person dies, it's like a library of stories burning down. I truly miss the older generation's no-nonsense, we-survived-tough-times wit and wisdom that could put everything in perspective – and usually provide a clear answer in a matter of seconds.

Taking the reins

Going forward, we all must answer a key question: Are we ready to take the reins? I hope so. Ready or not, it's

time for me to accept the challenge of guiding the next generation – to do for them what was done for me.

I realize that what the previous generation did was simple and incredibly difficult all at once. They showed up, did their best and kept showing up. I'll try to do the same. Fortunately, I can still hear the advice from "old Bill," "old Bob," "old Harold" and my dad guiding me along this journey.

Darcy Dougherty Maulsby lives near her family's Century Farm northwest of Lake City. Visit her at www.darcymaulsby.com.



A Touchstone Energy® Cooperative

IOWA ELECTRIC COOPERATIVE LIVING

The magazine
for members of
Iowa's electric
cooperatives.

October 2022

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