

● OCTOBER 2022

# iowa

**ELECTRIC COOPERATIVE LIVING**

**National Co-op Month:  
Celebrating our members**

**Meet local volunteer  
Rebecca Carico**

**Game day recipes**

**Considering solar? Learn what Guthrie County REC offers ▶ See Page 12**

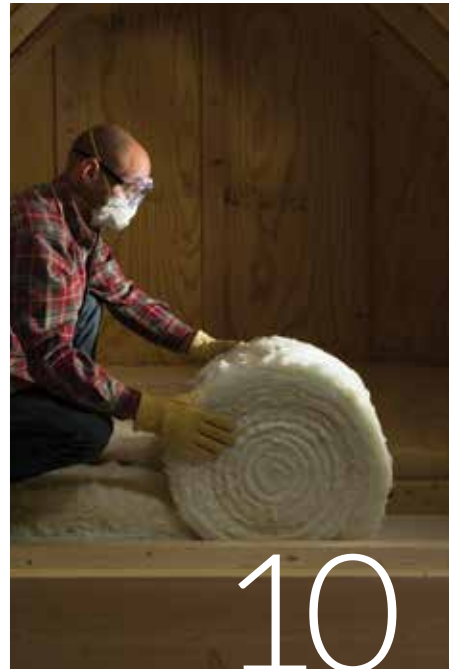
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ON THE COVER

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](http://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](http://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!**



# October is National Co-op Month

We're proud to be your trusted energy partner.



# CELEBRATING MEMBERSHIP

BY COZY NELSEN



Fall is a busy time, and October is a particularly eventful month with school, community and sports activities in full swing. It's also when all cooperatives

celebrate National Co-op Month.

When I say Guthrie County REC celebrates Co-op Month, it really means we're celebrating you! After all, our co-op wouldn't exist without you, our members.

Our core business purpose is to serve as your electricity provider, but the larger mission of the co-op is to help make our corner of the world a better place. Like the wires running through our service territory, our concern for community flows through all our decisions – because being a co-op means being a responsible partner and good neighbor.

Our cooperative helps our community thrive with initiatives led by our employees and a board that's comprised of neighbors who live right here in our community. Because we're local, we understand our community's unique needs and strive to help meet them.

One of those needs may be to lower your electric bills. We want to empower you to manage energy use at home. If you haven't already, I encourage you to download our app, SmartHub, available on our website. Through the app, you can conveniently monitor and manage your energy use.

As your electric cooperative, Guthrie County REC is committed to operating efficiently while providing the highest level of friendly, reliable service you expect and deserve. After all, we're your local co-op. We were built by the members we serve.

*Cozy Nelsen is the CEO of Guthrie County REC.*



**We're Proud to Power Pork Producers Who Feed the World and Iowa's Economy**

**October is National Pork Month**



**Guthrie County REC**  
A Touchstone Energy Cooperative

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# GUTHRIE'S VALIANT VOLUNTEER: REBECCA CARICO

BY ZACH FINN

If you've ever stepped foot in the Mary J. Barnett Memorial Library in Guthrie Center, then you've probably seen the efforts of Rebecca Carico's volunteering in action. From purchasing technology and equipment to raising money for building remodeling and even making crucial financial and staffing decisions – Carico has done it all for more than 30 years.

In August, Guthrie County REC proudly presented a \$250 check to Carico and the Friends of the Mary J. Barnett Memorial Library in appreciation for her concern and passion for the community.

## Love for reading inspires action

Carico grew up on a farm in rural Guthrie Center. As a child, her mother took her to the library each summer to encourage her love for reading. After moving away from town after high school and getting married, Carico found herself wanting to return to Guthrie Center and start her family.

"I wanted to make sure that there were things available for our two girls growing up, just like my mom did for me," she says. "The only way to make things happen in a small town is to have volunteers who are willing to stand up and make an effort. I have an opportunity each day to keep our community active and viable."

According to Sarah Sheeder, Carico's daughter who is a member of Guthrie County REC, Carico has been an active participant in the daily activities of the library and has been monumental in its success.

"She can always be seen lending a helping hand. She even waters and repots the library's indoor plants in the winter, as well as landscapes and plants trees in the summer," Sheeder adds.

This year, Carico has been working with the library's new director to raise money for a digital sign that will face a major highway. This sign will feature the library's name, event information, hours and more.



Guthrie County REC proudly recognized the local volunteerism of Rebecca Carico by donating to the Mary J. Barnett Memorial Library. The funds will be used to help purchase a new electronic sign that will feature events and community information. Pictured, from left to right: Jerri Hawkins, Library Director; Cozy Nelsen, CEO, Guthrie County REC; Rebecca Carico and Sarah Sheeder.

"This is the first big project we have taken on in the most recent history," Carico says. "I'm excited about it. We need to get people to start talking about the library."

## Library board leadership

In addition to being a Friend of the Library member and a regular library volunteer, Carico is also one of five members of the library board. In this role, she dedicates many hours of her time to ensuring the continued success of the library. When the new facility was constructed 22 years ago, she had a part in determining how the library would acquire the necessary funds.

"We had to raise \$1 million for our new building," Carico says. "We just kept working and working until we got it done, which took us 10 years. It's one of those things where you just don't ever quit, and eventually you'll make it work. This community wasn't used to donating that much money to a project, but they found out they could do it. There's been a lot of things happening since, and it has been exciting to see."

## Expansive community impact

Carico's volunteer résumé doesn't end there. In fact, she has been an active member of the Guthrie Center

community for more than 50 years. She has volunteered and/or donated to organizations including Main Street Guthrie Center, 4-H, Girl Scouts, Guthrie Center Swim Team, Guthrie Center Booster Club, Wounded Warrior Project and JAYCEEs, to name a few.

"There's no way I could list all the places my mom has volunteered at over the years," Sheeder says. "She has always been very passionate about her community and helping those who may be less fortunate."

Zach Finn is a contributor to Iowa Electric Cooperative Living magazine.

## WE'VE GOT EXCITING NEWS !!

**NEW LOCATION!**

Guthrie County REC  
ANNUAL MEETING  
Saturday, Jan. 7, 2023  
Guthrie Co. Event Center  
at the Fairgrounds  
Guthrie Center

# ENERGY TRAIL TOURS:

## DRIVING EDUCATION, ADVOCACY FOR DECADES

Energy Trail Tour

BY ANGELA CATTON

Northwest Iowa Power Cooperative (NIPCO) and its member cooperatives have led thousands of consumer members through the Dakotas on annual Energy Trail Tours for decades. The tour connects western Iowa members with the generation resources and the people responsible for delivering electric power to their homes, farms and businesses.

### A powerful history

In the early days of NIPCO, all power transmitted across its service footprint was generated by hydroelectric power produced by

water flowing through the Missouri River Dam System. Even then, NIPCO believed in educating members about the process of hydroelectric generation and how electricity generated from the dams was transmitted to western Iowa to power the lives of those living there.

In the 1960s, NIPCO hosted single-day excursions to Gavin's Point Dam near Yankton, South Dakota. The tour also brought members through NIPCO's office to understand the role a generation and transmission (G&T) cooperative played in sourcing and delivering power to end users.

By the early 1960s, the demand for electric power outgrew the supply that could be generated from water alone, and NIPCO became a member of Basin Electric Power Cooperative in 1966. Basin Electric supplied the necessary power to meet western Iowans' needs through various fuel sources, including additional hydroelectric power and coal.

With coal becoming essential to providing reliable and affordable energy, NIPCO became a part owner of the Neal 4 coal-fueled generation plant, a joint venture with investor-owned, cooperative and municipal



utilities located south of Sioux City. NIPCO's single-day educational tour grew to include the Neal 4 coal plant.

It wasn't until 1988 that NIPCO's Energy Tour expanded to an overnight experience that lasted three days. The "new" Energy Trail Tour format took 23 couples to Oahe Dam and Powerhouse in Pierre, South Dakota, and on to the Basin Electric Power Cooperative facilities in Beulah, North Dakota. And, except for a two-year hiatus due to the global COVID-19 pandemic, NIPCO has hosted Energy Trail Tours each summer since.

### Generating understanding

Today, NIPCO purchases approximately 80% of its power supply from Basin Electric and 20% from Western Area Power Administration (WAPA), which markets power generated from the Missouri River Dam System.

NIPCO's blended generation portfolio from these suppliers includes electricity generated from coal, water, wind, natural gas and other sources. NIPCO and its seven member cooperatives feel it is vital to provide an opportunity for their end users to get up close and personal with the source of their electricity. Tours demonstrate the value of an "all-of-the-above" electric generation portfolio as part of America's energy mix. Three days of experiencing their power providers' passion, innovation

and dedication help educate members about sustainable electric generation in a carbon-constrained world.

Tours showcase generation facilities that include hydropower at the Oahe Powerhouse and coal-fueled generation at Antelope Valley Station in Beulah, North Dakota. Tour participants also learn about the method of carbon capture and coal gasification at Dakota Gasification Company's Great Plains Synfuels Plant, located adjacent to Antelope Valley Station. They also learn about the many products manufactured through this process at the plant, including fuel additives, such as diesel exhaust fluid (DEF), and fertilizers used in agricultural production, including anhydrous ammonia, ammonium sulfate (marketed as Dak Sul 45®) and urea.

A short trip up the road to The Coteau Properties Company Freedom Mine allows co-op member-owners to see the mining process of the area's lignite coal. From the comfort of their bus seats, participants observe massive equipment, which mines and transports lignite coal. Land that is mined is carefully returned to its original contour and reseeded to return to its original use, whether natural prairie or cropland and monitored for several years. Often, members catch a glimpse of the deer, fowl and other wildlife grazing on the reclaimed acres.



The tour also includes a mobile classroom, which provides a deeper insight into the process of wind generation, how a turbine works and the importance of renewable energy resources as a part of America's overall energy mix.

In addition to the tours of the facilities, members learn about the history of electric cooperatives and gain a new understanding and pride in cooperative ownership, promoting the cooperative advantage and humanizing the electric generation process.

### Re-energizing the cooperative spirit

One Energy Trail Tour participant shares, "The whole experience was eye-opening for me. I came away with a profound appreciation for all the people working so hard to make the 'miracle' of electricity appear at my farm, and I am thankful that I am a member of the REC."

Tour participants become more knowledgeable about the energy generation and delivery process and grow into advocates for their cooperatives. Energy Trail Tours have become a valuable resource for shaping lasting relationships between member-owners, their rural electric cooperatives and the people responsible for providing their power. Now, that's an experience worth getting energized about!

*Angela Catton is the manager of member relations and development for Northwest Iowa Power 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

## 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

## 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](mailto:recipes@ieclmagazine.com)

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

MAIL: Recipes

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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.*

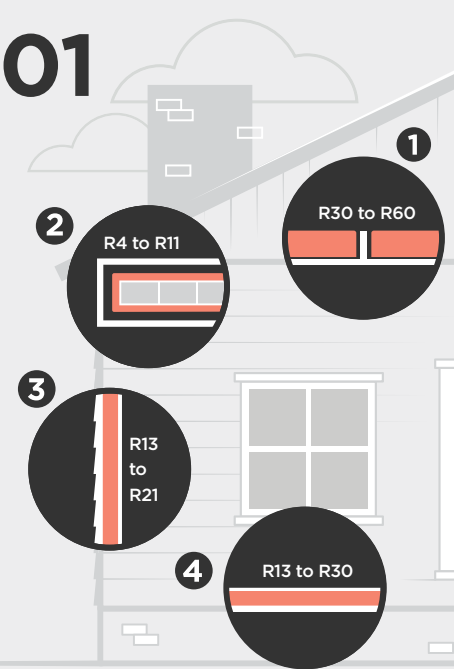


A contractor installs blown cellulose insulation in an attic to minimize energy waste.

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.

# CONSIDERING SOLAR? HERE'S WHAT WE OFFER

As solar energy generation becomes more abundant, more electric cooperative member-owners are considering solar energy to reduce their carbon footprint. A lower energy bill is also the goal.

Guthrie County REC wants to make sure our member-owners fully understand the true costs, operational reality and actual energy savings that come with a home solar installation. The first key to determining whether solar is right for you is to do your own research, just as you would for any major home improvement project. Finding the right contractor is the second key to a successful outcome.

## We're here to help

As your trusted energy partner, Guthrie County REC can offer a candid assessment of your specific situation. After all, our co-op's bottom line is not directly tied to the sale of a product or service. We are always looking to find new ways to help you use energy more efficiently.

## Is solar right for you?

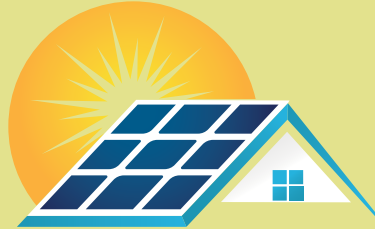
If you're evaluating if solar is right for your home, start by considering the following points from the Federal Trade Commission.

- Review your electric bill. How much energy did you use in the last year and what did it cost? How much of the bill is for kilowatt-hours (kWh) of usage and how much is for other items such as delivery costs? *Note: Even if you reduce the number of kilowatt-hours you buy from Guthrie County REC, you'll still need to pay fixed charges, like delivery or administrative costs.*
- Evaluate how you use energy and look for ways to reduce your home's electricity use. Consider using energy efficient appliances, proper weatherization and insulation against heat or cold.
- Consider how long you plan to stay in your home. Most residential solar installations are designed to stay on a home for at least 20 years. If you

**Contact us before signing any contract to install solar at your home or farm**

**(888) 747-2206**

**www.guthrie-rec.coop**



don't plan to stay in the home that long, find out how installing solar will affect your ability to sell your house.

- Figure out what size system you need to meet your average energy usage.

## The amount of power you get from a solar panel system depends on these factors:

- Overall energy efficiency of the home or building
- Age, pitch and condition of the roof
- Orientation of the sun in relation to the home or building
- Tree coverage near the home or building
- Environmental factors such as weather patterns, snow, dust, etc.

## There are many financial considerations to discuss as well:

- Is there a large, up-front payment required or are fees spread out over time?
- Will the homeowner own the panels, or will they be leased?
- Are there any hidden costs, i.e., does the roof need to be replaced before installing panels?
- Are there ongoing maintenance fees?
- Are there rebates or other financial incentives available?
- Is the estimated energy savings worth the investment?

- Is it more cost effective to invest in other energy saving measures?

## What does Guthrie County REC offer?

- Net *billing* rather than net *metering*. This means we bill what you receive at the applicable purchase rate and then pay back what you generate at your applicable retail rate.
- The two dollar amounts will be netted monthly and you are billed the net dollar amount. No netting of kWh or energy will occur.
- We pay the avoided cost. Avoided cost is the incremental cost to a utility of generating or purchasing electric energy or capacity, or both, in an amount equal to that purchased from the qualifying facility (solar system, wind turbine, etc.).
- We can go over your usage history and help evaluate how you use energy.
- We have rebates available to make high-efficiency appliances and equipment more accessible and affordable.

Before signing anything, be sure to contact us. We can help you understand true costs and benefits of owning a solar photovoltaic system with our rates. Solar companies often use "typical" rates to calculate savings, which can be misleading.

These are only some of the details to consider. As with any major home project, it's critical to do your homework on costs, solar panels, fire safety and whether solar is ultimately the right choice for you. For more information, contact our office at 888-747-2206 or visit [www.guthrie-rec.coop/links](http://www.guthrie-rec.coop/links) to view the *Solar PV Energy Guide*.





# 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.



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:

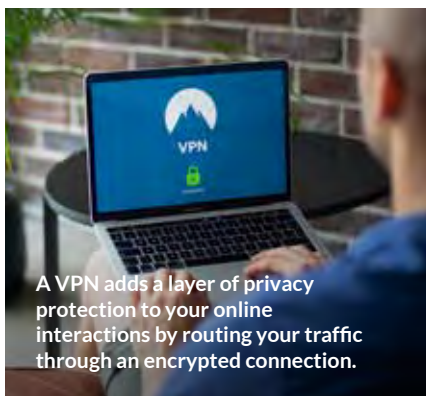
- **Enable multi-factor or two-factor authentication for your online accounts.** This extra layer of security allows websites and applications to confirm you're really who you say you are. The additional authentication may come in many forms, including a confirmation text code on your phone, an email 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.*



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

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# 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](https://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](http://www.darcymaulsby.com).*



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