

OCTOBER 2024

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ELECTRIC COOPERATIVE LIVING

Powering a brighter future in Guatemala

An eye on reliability

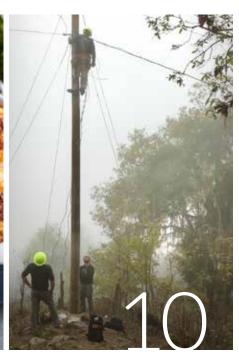
Family dinner recipes

Capital credits approved for Guthrie County REC members ➤ See Page 12

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OUT BACK

Come back to silence

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ON THE COVER

The village of Las Peñas, Guatemala, where linemen from Iowa and Minnesota electric cooperatives worked to bring electricity to the community for the first time. Read more beginning on Page 10 of this issue.

REFLECTING ON OUR COOPERATIVE PRINCIPLES

BY LESLIE KAUFMAN



October is National Co-op Month, making it an opportune time to reflect on our cooperative principles. As I look back on my first few weeks

at the Iowa Association of Electric Cooperatives, the co-op principles of cooperation among cooperatives and concern for community really stand out to me for the following reasons.

Rebuilding after the Greenfield tornado

On May 21, severe storms rolled across lowa, including a strong tornado that tore through Greenfield. We cover this story in more detail on Pages 6-7 and share how it affected employees of Farmers Electric Cooperative, which is based in Greenfield. In the aftermath of the storm, employees of Farmers Electric immediately headed out to help those in need, and neighboring electric cooperatives provided mutual aid to repair damage and restore power in impacted areas.

Powering a brighter future in Guatemala

Also in this issue, you'll read about how linemen from lowa and Minnesota electric cooperatives worked together to bring electricity to a remote village in the Guatemalan mountains. We understand how essential electricity is to powering opportunities and improving quality of life. Electric cooperatives across the country volunteer their time and resources to help those less fortunate in developing countries because it connects us to our legacy and mission back home.

Shining the light on community volunteers

In the August and September issues of this magazine, you read about our Shine the Light contest, which celebrates our cooperative

commitment to community. Thank you for nominating deserving volunteers who make a positive difference in Iowa's communities! Learn more about our 2024 winners at www.lowaShineTheLight.com and make plans to nominate a local hero in June 2025.

October is co-op month

Once again, lowa's electric cooperatives are teaming up with the lowa Institute for Cooperatives and the lowa Credit Union League to raise awareness about the many advantages of the cooperative business model. This month, we'll post videos about the seven cooperative principles and other co-op facts on social media. Visit www.lowaCooperatives.com for more information on how cooperative ownership works and why the co-op business model is effective.

Celebrating cooperative careers

Finally, we will commemorate Careers in Energy Week beginning Oct. 21. lowa's electric cooperatives are proud to provide nearly 2,000 stable careers with excellent benefits in an exciting and fulfilling industry. Many electric co-op employees choose to raise their families in small towns and are actively engaged in their communities. Along with lineworkers, engineers and operations staff, electric co-ops also employ accountants, customer service representatives, IT professionals, human resources staff, communicators, energy advisors, economic development specialists and more. View our latest co-op job openings at www.iowarec.org.

Leslie Kaufman is the executive vice president and general manager of the lowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A \$100 GIFT CARD!

To celebrate National Co-op Month, we're giving away a \$100 gift card to your choice of a hometown business. Your selection can be a restaurant, hardware store, gift shop, grocery store, beauty salon or other local business that's vital to your community.



ENTER ONLINE BY OCT. 31!

Visit our website and win!

Enter this month's contest by visiting www.iecImagazine.com no later than Oct. 31. You must be a member of one of lowa'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 **Dwayne Seeck**, a **Guthrie County REC** member-consumer.

IN THE COMMUNITY

SHINING THE LIGHT ON OUR LOCAL VOLUNTEERS

As a member of your community, Guthrie County REC supports the work of our local volunteers and the selfless work they do on behalf of worthy causes. With October being National Co-op Month, we're shining a light on three individuals who have made a positive impact on their communities. Each has received a \$500 donation from Guthrie County REC and our power supplier, Central lowa Power Cooperative, to benefit their favorite organization.



Karen Sparks, Guthrie Center

For Karen Sparks, volunteer work is more than rolling up her sleeves and lending a helping hand.

"The feelings from within the heart when you know you are helping others

is a driving force to continue to do for others," Karen says. "Seeing the lights in their eyes or the smiles on their faces, or at times the tears in their eyes makes all we do worth the time spent."

Karen has been the heart and soul behind the Royal Neighbors of America® chapter in Guthrie Center. Royal Neighbors is an insurance provider focused on insuring lives, supporting women and serving communities. In her selfless work, she has organized filling backpacks for elementary students, fiddle blankets for nursing homes, and welcome bags for new residents filled with items from local businesses, among many other things.

"Sparks is a perfect last name for Karen," says friend Vanessa Branson. "She sparks energy in everything she does. She is a staple in our community. I admire her so much!"

Amber Wetzel, Linden

As teachers continue to face tightening school budgets, outside help is needed now more than ever. Amber Wetzel goes above and



beyond her teaching job at Guthrie Center Elementary School to ensure a safe, relaxing and cheerful environment for students and parents alike.

But her volunteer drive doesn't end within school walls. She has also organized donated supplies to send to Greenfield to aid tornado victims. She has spent time at the public library helping with the children's programs, cleaning and organizing supplies after it flooded. She has been actively involved in Relay for Life, Cub Scouts and other organizations.

"She wouldn't be able to achieve this by only working contract hours," says her friend and fellow teacher Amy Hoover. "She goes above and beyond





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www.guthrie-rec.coop

This institution is an equal opportunity provider.



her job description by giving up time at home to make our lives better and nurture our relationships."

"I have a hard time saying no," Amber says. "But more than that, if someone has a need I can help with, why not say yes? Whether it is an individual or group at work or in the community, and whether they ask for support or I can see that they need it, I am happy to help."

Lou Hoger, Perry

Since 2018, Lou Hoger has managed the Perry Area Food Pantry, donating about 20 hours per week to this endeavor. In his role, he provides outreach, publicity and fundraising, as well as oversees the expenditures for the purchase of food and personal hygiene products through the Food Bank of Iowa and local retailers.



He is also a volunteer for the Senior Health Insurance Information Program (SHIIP), in which he counsels senior citizens on health insurance information. He is treasurer and flag project coordinator for the local Lions Club of Perry and has provided his services as a chaplain at the local Tyson Fresh Meats plant.

"He is known, trusted, and admired by a wide and varied range of people in the Perry area," says friend Sue Kimpston.

Do you know of a local volunteer deserving of recognition? Watch for the "Shine the Light" statewide contest sponsored by the Touchstone Energy® Cooperatives of lowa every June to nominate your favorite volunteer and a chance to win \$3,000 toward their favorite charity or nonprofit organization.

AN EYE ON RELIABILITY

BY JOSH OLTMANN



As we enter the fall months and begin to think about what we want to accomplish before the end of year,

your Guthrie County REC line crew is forging ahead to check items off our annual work plan.

As in past years, much of our focus is on upgrading our system. We keep a close eye on the wear of our equipment, the condition of our poles and anything else that might jeopardize your reliable electric service.

Recently these improvements have included rebuilding 6.5 miles of line, with another three miles ready to set. We have upgraded three sets of breakers to reclosers at two of our substations – Industrial and Diamondhead. The main difference between the two is how they respond to an electrical fault – reclosers have much more capability to capture and remedy an outage quickly, reducing the inconvenience for our member-consumers.

You may have seen some of our employees in your area as we switched out our service meters. We appreciate your patience with us over the summer as this project was underway. You can read more about the benefits of these

new automated meters in the May issue of this magazine. Finally, we've put in 18 new services, bringing our total to date to 44, as of early September.

In these last few months of 2024, we are looking forward to:

- Starting to run line in the Wambold Development 3rd Addition just north of the West Central Valley Football Field in Stuart in preparation for 42 future services;
- Finishing the last 8.6 miles of line rebuilds:
- Replacing any poles that tested rotten during pole testing over the summer; and
- Finishing the installation of automated meters.

Finally, a project you will hear more about in the next few months is the completion of our Mockingbird and Bluejay substations in the Hamlin and Perry areas, respectively, which we anticipate will be up and running by the end of the year. Stay tuned!

Again, thank you for trusting Guthrie County REC as your electric service provider. We will continue to look for ways to improve your electric service and keep it safe, reliable and affordable.

Josh Oltmann is the line superintendent for Guthrie County REC.



GRIT AND DETERMINATION BRING AN IOWA CO-OP AND A COMMUNITY BACK FROM DISASTER

BY STEVEN JOHNSON

Sometimes the seventh cooperative principle of concern for community is more than an affirmation. It's a matter of life and death.

When a devastating EF-4 tornado swept through the tightly knit lowa community of Greenfield on the afternoon of May 21, lineworkers and employees of Farmers Electric Cooperative left their secure. concrete-walled shelter about a mile away as soon as it was safe to do so.

As they entered Greenfield, population about 2,100, they shoved aside debris, pulled survivors from the rubble and tended to the wounded in a community that resembled a war zone.

"We talk about the cooperative principles and how we're like a family," says Holi Weston, CEO of Farmers Electric, whose family lost its century-old home to the tornado. "Tragedy just makes it real. I couldn't be prouder of this group."

The pain from one of the most violent tornadoes on record - peak internal winds topped 300 mph - is still being felt. It left five dead, destroyed or damaged more than 150 homes in Greenfield, ended the school year prematurely and rendered the city fire station and hospital unusable.

But Farmers Electric, with about 5,100 meters spread across parts of six counties, is part of a communitywide effort bringing a new sense of normalcy to the spirited city.

"System-wise, we've had more damage from ice storms," says Dave Shike, a lifelong area resident and operations superintendent at Farmers Electric. "But that's a matter of going out and fixing things. The tornado had an impact beyond just the poles and the wires. You're talking about people's lives."







First rumblings

Tuesday, May 21, began with warnings of volatile weather in Adair County. Weston elected to keep her daughter Maddie, a high school junior and avid track competitor, at home, just in case. Schools released students early because of the tornado threat, the first time that longtime residents can recall such a precaution.

At Farmers Electric, which has 21 full-time employees, the co-op staff gathered as it does before any storm to monitor the potential course of severe weather and review plans for power restoration. Around 3:30 p.m., alarms went off on everyone's phones, a simultaneous cacophony of beeps and buzzes. According to

plan, the staff headed for the co-op "vault," the building's secure zone.

"We had a roll call list in the vault that we've never used before, but we did that day," says Weston, who has been at Farmers Electric since 2009 and CEO since December 2022. "You could just tell it was different."

Different indeed. The staff was in the vault for a couple of minutes at most. but in that time, Weston's husband messaged her that their street was gone. Lineworker Trey Eddy reached his wife, huddled with their two children in the basement of their damaged house. Their neighborhood was wiped out, she told him. Another call and Weston learned her father, Dennis Pickrell, was trapped with a fallen wall on his chest.

No one had time to think

Shike knew the tornado had wreaked havoc on the co-op system, but power restoration would have to wait. A group of lineworkers jumped into trucks and headed toward what was left of Southeast First and Second Streets, among them Eddy, also Weston's neighbor. Weston followed them with Marisa Pickrell, Farmers Electric work order accountant and wife of a cousin of Weston.

"When we were driving for town, I don't know that we were prepared for what the town was going to look like," Pickrell shares. "We were running over stuff but at that point, we didn't care. Let's just get there. I just kept saying, 'Oh, my God. Where is all this stuff from?"

Gas was leaking from the hospital and homes. Residences were ripped from their foundations and scattered everywhere. The tornado had lifted Eddy's car and hurled it 100 feet away. He and other lineworkers pulled Weston's father from the caved cinder block wall to safety; he was treated for his injuries and said he could not have sustained his position much longer.

"Then the linemen just took off running," Weston says. "At that point, they weren't worried about outages. Our line superintendent wasn't worried about outages. They were worried about the people, pulling people out of basements. One of our linemen took off his sweatshirt and used it as a tourniquet on a lady's leg. They took doors and used them as gurneys. A new apprentice was sitting with a challenged adult, just sitting with him until he could get help for a head wound."

She adds, "I don't think anybody had time to think. It was just unbelievable."

The recovery process begins

After about 90 minutes, Shike made the call – crews needed to get back into the field and restore power.

"It was just a mess. We were cutting our way through lines. We had 40 poles on the ground," he says. Mutual aid came from Clarke Electric Cooperative in Osceola as several lineworkers helped Farmers Electric clear debris and rebuild lines. A small municipal electric utility serves Greenfield, and Farmers Electric reached out to it with support and materials.

Shike says service was restored to members who could safely receive it on Friday, May 24.

"We left a lot of things on the ground to be cleaned up later," he adds. "We're still waiting on some members to decide whether they want to rebuild or go in another direction."

Weston says power restoration had practical and psychological value. "It's one thing to cross off the list. The power is on. Now we can start cleaning. Now we start cooking meals."

Shike also gained a new neighbor, as Weston's family took up residence in a cabin on his property for about two months. The north side of her house was destroyed, though her daughter's track medals remained untouched on a desk. She and her family are in a rental home until they figure out their

next move. Pickrell and her family, including two daughters, have been living with a brother, while the Eddy family lives in an empty farmhouse owned by the uncle of an electric cooperative foreman.

Relief contributions have been flowing in to deal with an estimated \$30 million in repairs, and the hashtag #greenfieldstrong has been prominent on social media. In late July, the Register's Annual Great Bicycle Ride Across Iowa (RAGBRAI), passed through Greenfield. Farmers Electric closed its office for the day to help with the event, with riders donating about \$10,000 to the Greenfield cause.

"It's been the longest and shortest few months of my life," Weston says. "I have always said that I am super thankful for this team we have. We're a pretty close team, but after the tornado, seeing how everyone supported everyone else shows you that the co-op is a family in good times and bad."

Steven Johnson is a contributing writer for the National Rural Electric Cooperative Association.





ITALIAN CASSEROLE

- ½ pound ground pork
- ½ pound ground beef
- ⅓ cup onion, chopped
- 1 medium garlic clove, minced
- ½ teaspoon salt
- ½ teaspoon oregano
- 1 can tomato soup
- ⅓ cup water
- 2 cups wide noodles, cooked
- ½ pound Velveeta cheese
- 4 ounces cheddar cheese, shredded (or more cheese if desired)

Brown pork, beef and onion together. Drain. Add seasonings to the mixture. In a large bowl, combine meat mixture with soup, water, noodles and Velveeta cheese. Place in a 9x12-inch casserole dish or a round casserole dish. Sprinkle shredded cheddar cheese around the edges of the casserole (or over the entire casserole). Bake at 350 degrees F for 30 minutes. You can also freeze prior to baking and bake later. Casserole is great served with bread sticks and a lettuce salad. *Serves* 6

Dianne Riley • Osceola Clarke Electric Cooperative, Inc.



BBO SANDWICHES

- 3 pounds hamburger
- 1 onion, chopped
- 1 can tomato soup
- 1 tablespoon mustard
- 1 cup ketchup
- 1/4 teaspoon chili powder
- ⅓ cup brown sugar
- 3 teaspoons salt buns

Brown hamburger with onion, drain. Add remaining ingredients and simmer for 20 minutes. Serve on buns. Serves 30

Bethany Van Wyhe ● Lester Lyon Rural Electric Cooperative

LOADED BAKED POTATO CASSEROLE

- 1 pound chicken breast, cubed
- 6-8 red-skinned potatoes, cubed
- ⅓ cup olive oil
- 1½ teaspoons salt
- 1 teaspoon black pepper
- 1 tablespoon paprika
- 2 tablespoons garlic powder
- 2 tablespoons hot sauce, plus more, if desired
- 2 cups cheese, shredded
- 1 cup bacon, crumbled
- 1 cup green onion, diced

Mix the first eight ingredients and bake at 400 degrees F for 55-60 minutes. Top with cheese, bacon and green onion for the last 5 minutes of baking. *Serves 8*

Nancy Hemann • Parkersburg Grundy County Rural Electric Cooperative

CHEESY CHICKEN SPAGHETTI

- 16 ounces dry spaghetti, cooked
- 1 pound Velveeta cheese, cubed
- 2 cups chicken, cooked and chopped
- 1 can cream of mushroom soup
- 1 can cream of chicken soup
- 1 can RO-TEL tomatoes, undrained
- 1 can mushrooms, drained
- ½ cup water
- 1 small onion, diced salt, to taste pepper, to taste

Spray slow cooker with nonstick cooking spray. Combine all ingredients in slow cooker and stir to mix well. Cook on low for 2-3 hours. Stir before serving. Serves 6-8

> Arie Schiller • Donnellson **Access Energy Cooperative**

HEARTY HAM CASSEROLE

- 4 cups ham, cubed
- 2 cans corn, drained
- 4 cups potatoes, cooked and diced
- 2 tablespoons onion, chopped
- ½ cup butter
- ⅔ cup flour
- 3½ cups milk
- 1/4 teaspoon pepper
- 2 cups cheddar cheese, shredded

In a large bowl, combine ham, corn and potatoes, set aside. Sauté onion and butter for 2 minutes. Stir in flour and blend. Add milk and pepper, then bring mixture to boil. Cook and stir for 2 minutes. Add to the ham mixture and stir. Transfer to a 9x13-inch baking dish. Cover and bake at 350 degrees F for 45 minutes. Uncover and sprinkle with cheese. Bake 5 to 10 minutes longer.

> Bonnie Boot • Pella **Pella Cooperative Electric Association**

BACHELOR'S PIE

- 2 pounds hamburger
- 1 medium onion, chopped
- 2 cans tomato soup
- 2 cans green beans or mixed vegetables, drained
- 6 cups mashed potatoes
- 2 cups sharp cheddar cheese, shredded salt, to taste pepper, to taste

Brown hamburger and onion in large skillet, drain. Combine with soup and green beans or mixed vegetables. Add salt and pepper to taste. Transfer to a 9x13-inch baking pan. Spread mashed potatoes on top (like frosting a cake) and sprinkle with cheese. Bake at 350 degrees F for about an hour or until cheese melts. Serves 16

> Joanne Fox ● Sioux City North West Rural Electric Cooperative

DEVILED SWISS STEAK

- 1 3-pound beef round steak, 1-inch thick
- 2 teaspoons dry mustard
- 1½ teaspoons salt
- 1/4 teaspoon pepper
- 2 tablespoons cooking oil
- 4-ounce can mushroom stems and pieces water
- 1 tablespoon Worcestershire sauce

Cut meat in half for easier handling. Mix mustard, salt and pepper together, then sprinkle over meat. Pound seasonings into both sides of meat. In skillet, quickly brown meat on both sides in hot oil. Drain excess fat. Drain mushrooms, reserving liquid and setting mushrooms aside. Add water to liquid to make ½ cup. Add Worcestershire sauce, then pour liquid mixture over meat. Cover and simmer 11/4 to 11/2 hours on low heat or until meat is tender. Add mushrooms and heat through. Transfer meat to platter and pour remaining liquid and mushrooms over meat. Serves 8

> Danice Zern • Conrad **Grundy County Rural Electric Cooperative**

WANTED:

CHERRY RECIPES

THE REWARD: \$25 FOR EVERY ONE WE PUBLISH!

Deadline is Oct. 31

Submit your favorite recipes using cherries. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.



EMAIL: recipes@ieclmagazine.com (Attach your recipe as a Word document or PDF to your email message.)

MAIL: Recipes

Iowa Electric Cooperative Living magazine 8525 Douglas Ave., Suite 48 Des Moines, IA 50322



Have you ever considered how different your life would be without daily access to electricity? Simple tasks like making coffee, taking a hot shower, washing clothes, refrigerating food, cooking meals or lighting a room would become nearly impossible without safe, reliable electric service.

Living without electricity was common in rural America before electric cooperatives were formed in the 1930s and 1940s, even though most people in cities and towns benefitted from the conveniences of power. Many of us are a generation or two removed from those times; however, 14 linemen from Iowa and Minnesota electric co-ops were able to experience the fulfillment of powering a brighter future for the rural village of Las Peñas, Guatemala, in June.

Through their respective statewide associations, several electric cooperatives from Iowa and

Follow the linemen's journey on our public Facebook group: 2024 Powering a Brighter **Future in Guatemala**

Minnesota teamed up for a rural electrification project through NRECA International, which is affiliated with the National Rural Electric Cooperative Association (NRECA). Since 1962, NRECA International has brought electricity to more than 220 million people throughout Africa, Asia and Latin America.

Working in a mountainous terrain

The team's mission was to build primary and secondary electric distribution infrastructure and wire more than 30 homes in the village of Las Peñas, nestled in mountainous terrain at an elevation of 6.000 feet above sea level.

The daily journey from Jalapa, where the linemen stayed in a hotel, to Las

Peñas took over an hour by vehicle via primitive, narrow dirt roads and switchbacks. During the rainy season, the dirt roads quickly become washed out and impassable by vehicles. Near the end of the project, they had to hike the arduous final mile on foot every day.

Las Peñas is only about 15 miles from the bustling city of Jalapa as the crow flies, but lifestyles in these two locations are vastly different.

"Close your eyes for a moment and imagine you're at a campground with the smell of wood burning. Now add the smell of the livestock barns from the county fairgrounds and the smell of tortillas cooking - that's what it was like to be in Las Peñas,"





explains Scott Meinecke, director of safety and loss control for the lowa Association of Electric Cooperatives, who traveled to the village near the completion of the project.

Electricity will allow girls to attend school

Most of the families of Las Peñas farm corn, coffee beans and other crops by hand and raise pigs and chickens. The women and girls stay close to home, cooking food and tending to household chores.

"Without electricity or reliable refrigeration, girls don't have time to go to school; they are needed at home to help grind corn and cook every day. Bringing electricity to these rural villages is especially transformative for girls because they can now complete food prep chores on the weekends and store a week's supply of food in a refrigerator, which means they can go to school and receive an education," Meinecke says.

Building infrastructure by hand

Before the linemen arrived, no power lines were serving the village. Villagers helped the local municipal utility set poles for the team, and they got to work immediately stringing primary wire across 3.5 miles of distribution infrastructure. Without modern equipment like bucket trucks, all the work had to be completed by hand.

Mike Berkenpas of North West REC says many of the spans in the mountains were 1,000 feet or more between poles because of the unbelievably steep terrain. For context, spans between poles in Iowa are set to a standard of approximately 200 feet. Bailey Bautsch of Maquoketa Valley Electric Cooperative was impressed with how the villagers helped the linemen pull up the wire and carried tools during the project.

The rain was challenging throughout the project, prompting the team to be thankful for the maintained roads back home.

"When it rains, you can't get to the village without walking. The road is only built for tractors, horses and mules, and it was built 3 weeks before we got here," explains Hunter Venz of Prairie Energy Cooperative.



The following lowa electric cooperatives and linemen participated in this year's effort. Allamakee-Clayton Electric Cooperative, Jason Donnelly; East-Central Iowa Rural Electric Cooperative, Brian Reidy; Eastern Iowa Light & Power Cooperative, Andy Koopmann; Maquoketa Valley Electric Cooperative, Bailey Bautsch; Midland Power Cooperative, Tanner Dreier; North West Rural Electric Cooperative, Mike Berkenpas; Prairie Energy Cooperative, Hunter Venz.

When the linemen finished wiring more than 30 homes for electricity, it was time to celebrate.

"June 18 was supposed to be the inauguration and lighting ceremony; however, we finished a few days early, so we loaded up water filters and the things we bought for the villagers to help make their lives easier. We met them about halfway down the mountain since driving on the road was still too dangerous. We had a small ceremony on the road and thanked them for all their help over the past days we were onsite," shares Brian Reidy of East-Central Iowa REC.

"Their mayor gave a speech, thanking all who were involved in the long process to get power to the village over the past several years. We handed out the things we brought and said our goodbyes, loaded the remaining gear and headed back up and off the mountain for the last time. What a memorable and humbling experience - I'm not sure words could ever articulate what we experienced."

Electricity is a doorway to opportunity

As the linemen shared photos of the project and the village, a young boy standing outside the doorway of his home as a lineman wires it for electricity is a metaphor for how electricity provides a doorway to new opportunities for the next generation.

Electrification transformed rural America over 80 years ago, and today, it's happening in remote Guatemalan villages as they gain access to electricity. Electricity provides access to safer cooking and lighting, easier chores, safer food and water, higher-quality education, better healthcare and more. Participating in these international electrification projects connects us even more to our cooperative mission of powering lives and empowering communities.

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





Scan the QR code to watch the project video. **BENEFIT OF MEMBERSHIP**

IT PAYS TO BE A **CO-OP MEMBER**

At its August meeting, the Guthrie County REC board of directors voted unanimously to allocate \$732,792.44 of the 2023 margins as follows:

- \$100,000 for statutory surplus
- \$500,000 for deferred patronage dividends
- \$132,792.44 for reserve contingency losses and expenses

At the end of each operational year, capital credits are allocated based on the margins (profit) achieved in a given year and then pro-rated among Guthrie County REC member-consumers based on the amount of electricity each purchased during those years.

Your co-op the financial condition permits your board of directors decides to retire, or pay, the capital At the end credits. of the year, your co-op determines whether you of how and there are excess revenues, called your capital credit margins. **Guthrie County REC** has retired \$19 million to our throughout the year. member-consumers since 1981. **Guthrie County REC**

In addition to giving back to our members, Guthrie County REC retains funds in reserve to guard against any potential risks and a statutory surplus amount required by state law and cooperative policy.

As a member-consumer, you should have received a letter from the cooperative stating your individual allocation amount for the 2023 margin. If you have any changes to your account, please let us know by calling 888-747-2206.

TAX INCENTIVES FOR **ENERGY EFFICIENCY**

If you make qualified energy-efficient improvements to your home after Jan. 1, 2023, you may qualify for an annual tax credit of up to \$3,200. You can claim the credit for improvements made through 2032.

Beginning Jan. 1, 2023, the credit equals 30% of certain qualified expenses, including

- Qualified energy efficiency improvements installed during the year, such as exterior doors, windows and skylights, insulation, and air sealing materials or systems
- Residential energy property expenses
- Home energy audits

There are limits on the allowable annual credit and the amount of credit for certain types of qualified expenses. The credit is allowed for qualifying property placed in service on or after Jan. 1, 2023, and before Jan. 1, 2033.



The maximum credit you can claim each year is:

- \$1,200 for energy property costs and certain energyefficient home improvements, with limits on doors (\$250 per door and \$500 total), windows (\$600) and home energy audits (\$150)
- \$2,000 per year for qualified heat pumps, biomass stoves or biomass boilers

The credit has no lifetime dollar limit. You can claim the maximum annual credit every year that you make eligible improvements until 2033.

For complete eligibility requirements, visit https://bit.ly/3XKLgsT.

SECURING CONNECTED DEVICES ON YOUR HOME NETWORK

BY RYAN NEWLON

October is National Cybersecurity Awareness Month, and while we should always be vigilant of the latest cyber threats and risks, this is a great time to raise awareness about simple steps we can take to make our digital lives more secure.

Every day, we integrate more smart devices into our home networks, often without a second thought. From smart light bulbs to connected kitchen appliances, our homes are becoming increasingly interconnected. While the convenience of controlling our environments with a smartphone is exciting, it brings a host of security concerns that we must consider.

When you bring new connected devices into your home, it's crucial to understand what you're adding to your network and how to do so securely. If you connect devices without understanding the implications, you could be opening the door to potential problems. Remember, manufacturers typically prioritize functionality and profit over security. They deliver the basics of what you need, leaving you responsible for securing the rest.

To navigate this complex landscape, here are a few tips to help you secure connected devices on your home network.

■ Secure your router (or modem).

Your router comes with a default ID assigned by the manufacturer. Consider changing the router name to one that is unique to you. You should also change the router's default password to a stronger one that is at least 12 characters long and includes letters, numbers and symbols.

■ Be smart about passwords.

Remember to change default login passwords on all devices and use strong, unique passwords for every





device and online account. Avoid reusing passwords, and if you have trouble remembering them, enlist the help of a password manager.

- Know what you're connecting to your home network. Understand the purpose of each device on your network. If possible, keep your most critical devices on a separate network from your smart home gadgets to minimize risk. Many routers allow you to create a secondary (guest) network, which can be used to separate your smart devices from other connected electronics, like your laptop.
- Set devices to update automatically. Most device manufacturers roll out updates to resolve bugs and enhance functionality. You should be able to select an "automatic update" option to ensure your devices include the latest security patches and features.
- Feeling overwhelmed? Find a cyber buddy. Connect with a family member, friend or even a tech-savvy neighbor in your community. You can also check to see if your internet service provider offers support.

Taking steps toward better cybersecurity habits is about ownership, vigilance and proactive measures. Remember: it's a journey, so if you find managing multiple devices cumbersome, consider simplifying your digital surroundings. Being proactive now can prevent cyber issues down the line.

For your local electric cooperative, cyber threats don't stop at our front door, which is why we are deeply committed to staying on top of the latest cybersecurity practices. We belong to a network of hundreds of co-ops, and we work together to learn about the latest risks and share our experiences.

Together, we can secure our digital lives and support each other through the complexities of the modern age. Let's take these steps together and build a safer digital future for everyone.

Ryan Newlon writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.

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DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2024-2025 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income lowa 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 lowa, applications for the program will be accepted on a first-come, first-served basis from Nov. 1, 2024, through April 30, 2025. The start date is Oct. 1, 2024, for elderly (60 and over) and/or disabled applicants. If you're not sure where to apply, visit hhs.iowa.gov/programs/programs-and-services/liheap. To contact your local community action agency, call 211 or write: LIHEAP, lowa Department of Health & Human Services, Capitol Complex, Des Moines, IA 50319.

Income Maximums		
Household Size	Annual Gross Income	
1	\$30,120	
2	\$40,880	
3	\$51,640	
4	\$62,400	
5	\$73,160	
6	\$83,920	
7	\$94,680	
8	\$105,440	

Note: For households with more than eight members, add \$10,760 for each additional member.

COME BACK TO SILENCE

BY DARCY DOUGHERTY MAULSBY

Here on the farm, harvest is one of the busiest times of the year. Days are short, to-do lists are long, and it's always a race against time and the weather to get the corn and soybeans in the bin.

Machines provide a constant soundtrack to all this activity. Everywhere you turn, the roar of combines, tractors, semi-trucks and grain dryers never wanes. As much as I love this exciting time of year, my thoughts turn to something I heard a speaker address this past summer.

That young man is a pastor and an avid outdoor enthusiast who cherishes his annual summer trip to the Boundary Waters Canoe Area Wilderness (BWCAW). Located in northern Minnesota, this massive area contains more than 1.200 miles of canoe routes, 12 hiking trails and 2,000 campsites.

"This wilderness offers freedom to those who wish to pursue an experience of expansive solitude," proclaims the U.S. Forest Service on its website.

Hmmmm, expansive solitude. What an intriguing concept.

The young man noted it's illegal to have a motor running in the BWCAW. What a stark contrast to daily life. Nearly everywhere you go, there's a motor running, from the car engine to the hum of the refrigerator or the whir of a fan.

"For most of human history, people weren't overwhelmed with noise," the young man added. "Our souls aren't designed to be inundated with noise. We need to withdraw from the world periodically and seek more silence."

Turn down the volume

Consider the remarkable phenomenon that transforms people when they spend time in the BWCAW. The newbies seem agitated for the first few days without all the electronic distractions that dominate modern life. After a couple of days, however, a "wilderness detox" kicks in.

The young man noted that his buddies who go with him to the BWCAW start enjoying life at a slower pace. It's not unusual to see them sitting by the campfire, just watching the flames, mindlessly poking the ashes with a stick. They are content.

"When we learn how to be quiet and listen, something deep inside us awakens," the young man said. "Our spirit is alert and paying attention."

The true power of silence emerges in the space it creates for reflection and understanding. Silence becomes a source of great strength.

Commit to listening

Silence can be uncomfortable, however, because we don't practice it.

Valuing silence also requires you to answer some key questions. Whose voice is the loudest in my life? What voices do I need to turn down? How can I listen for those gentle whispers that matter most?

It's possible to carve out silence, even in our chaotic, noisy world. The young man who savors the silence of the

BWCAW urges us to accept one of these three challenges this week:

Enjoy silence next time you're traveling in your vehicle. That means no music, phone calls, talk radio or podcasts.

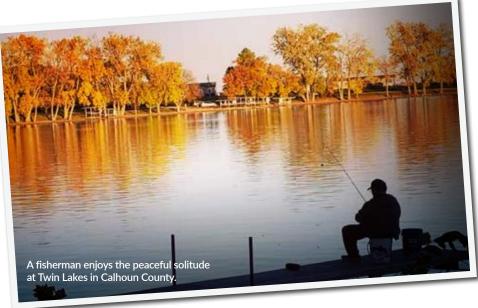
Seek silence under the stars. Go outside, and gaze at the night sky. Marvel at the beauty and grandeur of the heavens.

Carve out 5 minutes for silence each day. Sit quietly in the morning before your day begins or take 5 minutes in the evening just to breathe, calm down and experience the silence. Set a timer on your phone so you don't have to watch the clock.

While these might seem challenging at first, pick one and give it a try. Once you do, seeking silence will become like water or air essential to your very existence.

Silence allows us to channel our energies, provides the clarity we need to face challenges and calms our soul. That's a bountiful harvest indeed.

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





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