

● NOVEMBER 2025

iowa

ELECTRIC COOPERATIVE LIVING

**What rising wholesale power
costs mean for your co-op**

Prep now for winter savings

Perfect pie recipes

Win a holiday cookie press set ► See Page 3

CONTENTS



VOLUME 78 • ISSUE 11

3

STATEWIDE PERSPECTIVE

Electric co-ops deliver
strong message in D.C.

3

EDITOR'S CHOICE CONTEST

Win a holiday
cookie press set

14

SAFETY MATTERS

Tips to avoid
energy scams

15

OUT BACK

Iowa's orphan
train heritage

EDITOR
Ann Foster Thelen

DESIGNERS
Megan Walters
Bree Glenn
Lorelai O'Hara

**IAEC DIRECTOR OF
COMMUNICATIONS**
Erin Campbell

**IAEC EXECUTIVE
VICE PRESIDENT**
Leslie Kaufman

IAEC BOARD OF DIRECTORS
Jim Miller, District 5 – President
Gordon Greimann, District 6 – Vice President
Tony Lem, District 2 – Secretary/Treasurer
Jerry Keleher, District 3 – Asst. Secretary/Treasurer
Travis Harris, District 1
Steve Inskeep, District 4
Bruce Amundson, District 7
Marion Denger, Prairie Energy Cooperative –
NRECA Representative
Terry Sullivan, Linn County REC –
Managers' Representative

Iowa Electric Cooperative Living magazine (ISSN: 2770-8683) 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
8525 Douglas Ave., Suite 48, Des Moines, IA 50322-2992. Telephone: 515-276-5350.

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.

© Copyright 2025, Iowa Association of Electric Cooperatives. No portion of the editorial, photographic or other content of *Iowa Electric Cooperative Living* magazine or its website may be reproduced without written permission of the editor.



ON THE COVER

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

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

BY JAY CEPERLEY



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

Focus on FEMA

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

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

Economic development programs

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

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

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

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

Conversations that count

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

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

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

EDITOR'S CHOICE CONTEST

WIN A HOLIDAY COOKIE PRESS SET!

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

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Nov. 30. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified.

The winner of the Worx electric leaf mulcher from the September issue was **Julie Sturm**, a **Raccoon Valley Electric Cooperative** member-consumer.



ENTER ONLINE BY NOV. 30!

WHOLESALE POWER COSTS ARE RISING — WHAT IT MEANS FOR YOUR COOPERATIVE

BY KEATON HILDRETH



Raccoon Valley Electric Cooperative (RVEC) is facing one of the largest wholesale power cost increases in recent memory.

While these increases are unwelcome, they are part of a larger, nationwide shift in how electricity is produced, regulated and used. Many of these factors are outside the control of local utilities, but all of them affect what we pay for power – and, in turn, what appears on your bill.

The impact of federal policies

Federal production tax credits have provided substantial financial incentives for renewable energy development, particularly in wind and solar energy. While these policies have accelerated the transition

toward cleaner energy, they have also had unintended consequences. By lowering the market price of renewable energy, it has made it more difficult for traditional, dispatchable baseload plants – such as coal, natural gas and nuclear – to remain financially viable. As a result, many of these plants have been retired years ahead of schedule, removing dependable 24/7 generation from the grid.

Rising demand and reliability challenges

The closing of these plants occurs as electricity demand continues to rise. Economic growth, population growth, and the electrification of transportation, heating and manufacturing are all increasing the load on the grid. Data centers, electric

vehicles and advanced manufacturing plants need large amounts of power. Renewable sources are essential but rely on weather conditions. Without sufficient baseload generation to cover times of low wind or sunlight, the system is more vulnerable to shortages during extreme weather or periods of high demand.

Regulation and compliance costs In addition to these supply and demand pressures, government regulations and environmental controls continue to incur significant costs. Meeting stricter emissions standards, upgrading equipment to meet environmental guidelines and complying with new safety requirements can each require investments of hundreds of millions of



**Raccoon Valley
Electric Cooperative**

A Touchstone Energy® Cooperative
Reliable • Affordable • Responsible

Office Address

Headquarters
PO Box 486 /
28725 Hwy 30
Glidden, IA 51443



Phone: 712-659-3649 or 800-253-6211

Fax: 712-659-3716

Office Hours:

Regular Hours

Monday – Friday: 8:00 a.m. – 4:00 p.m.

Summer Hours (Memorial Day - Labor Day)

Monday – Thursday: 7:30 a.m. – 4:30 p.m.

Friday: 7:30 a.m. – 11:00 a.m.

Website: www.rvec.coop

Email: info@rvec.coop

Follow us on Facebook!



Directors

David Onken, President Glidden
Mark Ludwig Breda
Karen Werner Schaller
Steve Schable Carroll
Adam Handlos Glidden
Dave Schroeder Coon Rapids
Carol Raasch Odebolt

Keaton Hildreth, CEO

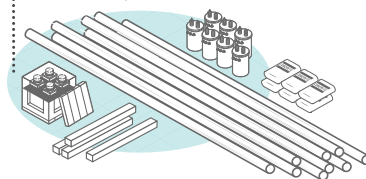
RVEC is an equal opportunity provider and employer.

Cost Increases

The past five years have been a period of exploding costs for the electric utility industry and for broadband providers, pushed by soaring demand, supply chain challenges, raw materials shortages, increased labor costs and tariffs. The impact has been rapid increases in the cost of producing power, longer and more unpredictable project timelines and the need for more financing, all of which have driven electric rates up for residences, businesses and other end-users. Here's a look at what's contributing to the trend. **Percent increase since 2020:**

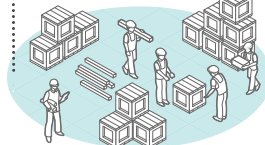
Infrastructure

Utility poles (wood, steel, composite)	+25–40%
Crossarms & braces (steel/wood)	+20–35%
Conductor wire (aluminum/copper)	+30–50%
Transformers	+70–100%
Grain-oriented electrical steel	+80–100%
Oil/dielectric fluids	+25–40%
Copper wiring	+50%
Concrete	+25–35%
AMI meter	+20–35%
Pad-mounted switchgear	+25–40%
Circuit breakers/reclosers	+20–35%



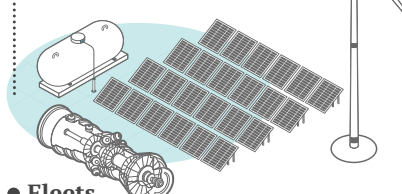
Build-outs

Utility construction labor	+20–40%
Freight/logistics	+30–60%



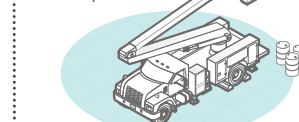
Generation

Diesel gensets	+20–40%
Gas turbines	+20–30%
Solar PV systems	+25–35%
Wind turbines	+25–35%
Hydropower components	+20–30%
Battery storage	+25–40%
SCADA/EMS systems	+20–30%
Inverters	+20–30%
Relays & switchgear	+25–40%
Natural Gas	+20–120%
Coal	+30–60%
Diesel/fuel oil	+40–70%



Fleets

Light trucks	+25–40%
Bucket trucks, digger derricks	+20–50%
Fuel costs (especially diesel)	+20–30%
Maintenance	+15–25%
Insurance premiums	+20%



Sources: BLS; energynews.com; Reuters; Wood Mackenzie; NREL; IEA
Design: Kevin Kepple

dollars. These expenses are built into the cost of producing power and are ultimately reflected in wholesale rates.

Transmission and infrastructure challenges

The existing transmission network was never designed to move large volumes of renewable power from rural generation sites to urban demand centers. Congested transmission lines can force grid operators to rely on more expensive local power. Building new lines to relieve congestion or connect new generation is essential, but it requires significant capital investment – often hundreds of millions of dollars – which becomes part of the cost of service.

Aging assets and maintenance needs

Many power plants, substations and transmission structures are decades

old. As equipment ages, maintenance costs rise, and replacement or modernization becomes unavoidable. Across the industry, utilities are now facing these replacement cycles simultaneously, driving costs higher.

Labor and supply chain costs

The power industry faces a shortage of skilled labor, driving up wages for lineworkers, plant operators and engineers. At the same time, global supply chain disruptions have made critical components, such as transformers and circuit breakers, more expensive and harder to obtain.

The road ahead

The reality is that there is no single cause behind this increase – it's the result of a combination of market forces, policy decisions, infrastructure needs and changing patterns of electricity use. While we can't control

these external pressures, our cooperative will continue to work on managing costs, advocating for a balanced energy mix, and making strategic investments that protect both reliability and affordability for our members.

As wholesale power rate increases projections become clearer in the coming months, we'll keep you informed with updates in upcoming issues of this magazine.

RVEC's mission remains the same as it has always been – to provide safe, reliable and affordable electricity. While challenges may be different and greater today than they were in the past, our commitment to serving you remains stronger than ever.

Keaton Hildreth is the CEO of Raccoon Valley Electric Cooperative.

Raccoon Valley Electric Cooperative will be closed in observance of the following holidays.

Veterans Day
Nov. 11

and

Thanksgiving
Nov. 27-28

THE POWER OF BEING LOCAL: RVEC BOARD ELECTIONS

At Raccoon Valley Electric Cooperative (RVEC), everything we do starts and ends with our members. Our goal is straightforward: to serve you – our member-owners – with reliable, affordable and responsible electricity, while supporting the growth and well-being of our communities. Our theme, "Powerful Past, Future Focused," reflects this ongoing dedication.

One of the greatest strengths of the cooperative model is its emphasis on democracy in action. Unlike investor-owned utilities, RVEC is governed by a locally elected board of directors who represent the members we serve. This year, 210 ballots were cast in the director elections – a clear reminder of the cooperative difference, where members have a direct voice in how their cooperative is managed.

The 2025 election results are as follows:

■ **District 1:** David Schroeder

■ **District 6:** Carol Raasch

Both will serve a three-year term on the RVEC board of directors.

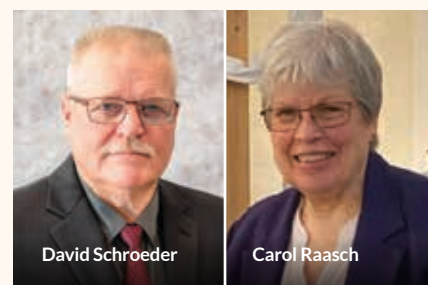
Following the election, the RVEC board conducted its reorganizational meeting and elected officers for the upcoming year.

■ **President:** David Onken

■ **Vice President:** Steve Schable

■ **Secretary/Treasurer:**
Mark Ludwig

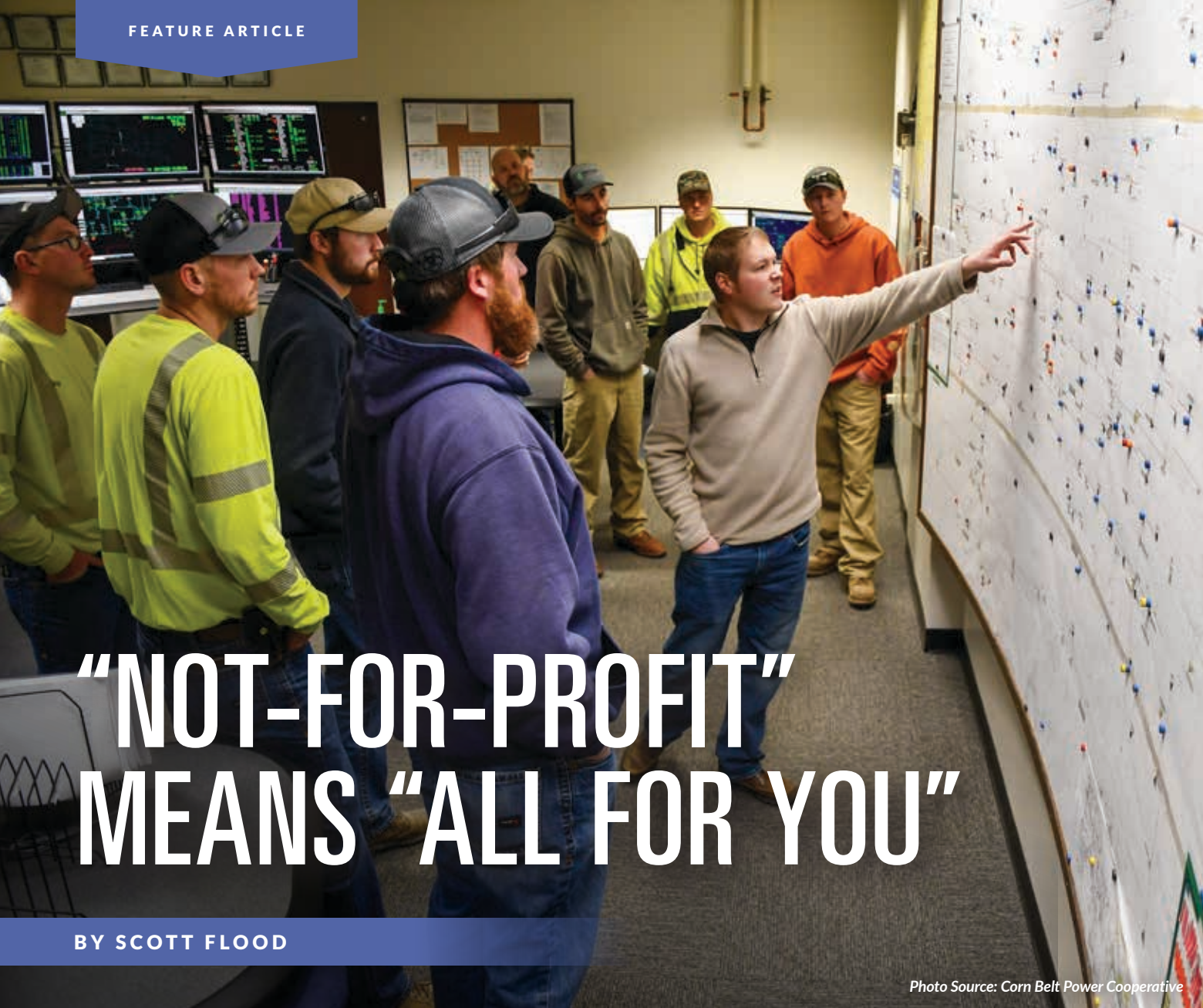
■ **Assistant Secretary/
Treasurer:** Karen Werner



David Schroeder

Carol Raasch

RVEC appreciates all members who took part in this year's election. Your participation helps keep our cooperative strong, transparent and connected to the communities we serve. Together, we continue building a meaningful history while focusing on the future.



“NOT-FOR-PROFIT” MEANS “ALL FOR YOU”

BY SCOTT FLOOD

Photo Source: Corn Belt Power Cooperative

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

Powering rural America

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

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

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

What makes co-ops different

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

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

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

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

Focused on members, not profits

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

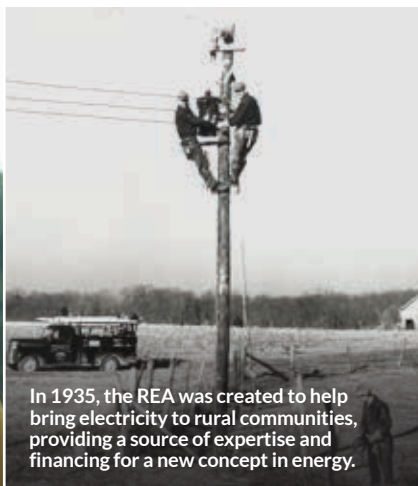
When co-ops earn more than they pay out in wholesale energy and other costs, they keep some the extra money in reserves or return it to their members through what are known as capital credits.

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

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

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

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



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



Photo Source: Central Iowa Power Cooperative.



Photo Source: Clarke Electric Cooperative, Inc.



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



TEXAS PECAN PIE

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

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

Emily Taylor • Hawarden
North West Rural Electric Cooperative

OATMEAL NUT PIE

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

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

Lea Bradley • Mount Pleasant
Access Energy Cooperative

BLACKBERRY PIE

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

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

Robert Kirchner • Donnellson
Access Energy Cooperative

HONEY PIE

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

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

Betty Wulf • Larchwood
Lyon Rural Electric Cooperative

COCONUT PIE

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

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

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

EASY CHOCOLATE AMBROSIA PIE

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

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

Theresa Hays • Redfield
Guthrie County Rural Electric Cooperative Association

PUMPKIN PIE — DAIRY-FREE

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

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

Jacque Minikus • Pisgah
Harrison County Rural Electric Cooperative

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



CHERRY ALMOND MOUSSE PIE

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

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

Teresa Mowrer • Guthrie Center
Guthrie County Rural Electric Cooperative Association

WANTED:

PASTA & PIZZA NIGHT RECIPES

THE REWARD:

\$25 FOR EVERY ONE WE PUBLISH!

Deadline is Nov. 30

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

EMAIL: recipes@ieclmagazine.com

MAIL: Recipes

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





PREP NOW FOR WINTER SAVINGS

BY MIRANDA BOUTELLE

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

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

Add layers for comfort and savings

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

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

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

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

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

Tackle DIY upgrades this fall

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

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

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

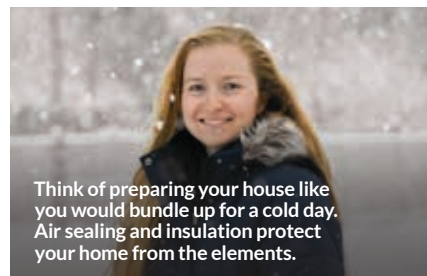
Stay on top of equipment maintenance

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

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

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

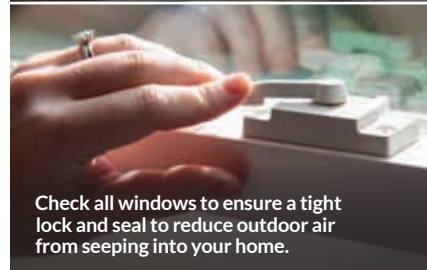
Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association.



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



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



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

STAY WARM AND SAVE ENERGY THIS WINTER

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

10 TIPS FOR SAVINGS:



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



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



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



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



Keep your heating system in shape. Schedule routine maintenance and replace furnace or heat pump filters regularly for top performance.



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



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



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



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



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

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

VETS POWER US: HONORING OUR VETERANS

We understand that the power we deliver isn't just about electricity; it's about the people who make it happen. This Veterans Day, Raccoon Valley Electric Cooperative (RVEC) proudly honors the service and sacrifice of our employees who are military veterans. Two members of our RVEC family have served our country with honor:



Joel Henley
United States
Marine Corps



Kevin Greving
United States
Air Force

Their dedication to serving others didn't end after they hung up their uniforms. Today, Joel and Kevin continue to embody the values they upheld in the military – commitment, discipline and teamwork – in their daily work for our members and the communities we serve.

The Vets Power Us initiative, celebrated by electric cooperatives nationwide, highlights veterans who continue to serve and strengthen our nation through their careers within the cooperative network. At RVEC, we appreciate Joel and Kevin's contributions both in serving our country and in serving you, our members.

THE POWER GRID: HOW IT ALL CONNECTS

When you flip a light switch, electricity flows instantly – but behind that simple action is one of the most complex systems in the world: the power grid.

This interconnected system comprises three main parts: generation, transmission, and distribution.

- **Generation** is where electricity is produced at power plants.
- **Transmission** lines carry that electricity over long distances, often hundreds of miles.
- **Distribution** brings power directly to you. This is the part of the system Raccoon Valley Electric Cooperative (RVEC) manages – the poles, wires, transformers and meters that serve your home, farm or business.

Because RVEC is a member of larger power cooperatives, we don't just handle the distribution side; we're also tied into the transmission and generation portions of the grid. This cooperative model ensures reliability, shared responsibility and cost-effective power for our members.

Understanding how these three pieces work together helps explain why changes in power supply costs and system maintenance affect everyone on the grid.

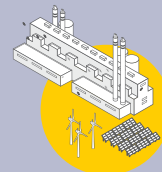
See the graphic below to learn more about how electricity gets from the power plant to your light switch.

TIER 3

Step 1

GENERATION

Power plants generate electricity from a variety of energy sources.



TIER 2

Step 2

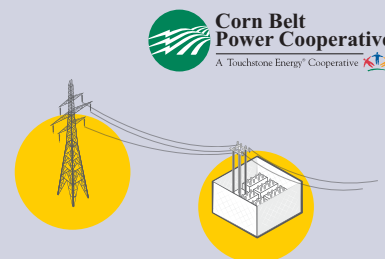
TRANSMISSION

High-voltage electricity travels over long distances through transmission lines.

Step 3

SUBSTATION

Electricity travels through a substation where the voltage is lowered.



TIER 1

Step 4

DISTRIBUTION

Lower-voltage electricity travels through distribution power lines, like the ones you typically see on the side of the road.

Step 5

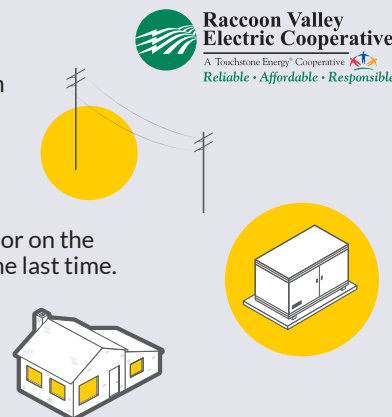
TRANSFORMER

A transformer located on the utility pole or on the ground reduces the electricity voltage one last time.

Step 6

LAST STOP

The electricity arrives at your home, school or business and is ready for use.



THANK YOU FOR JOINING OUR MEMBER APPRECIATION EVENTS

Raccoon Valley Electric Cooperative (RVEC) was proud to host our annual Member Appreciation Days on Sept. 4 in Sac City and Sept. 17 in Glidden. We welcomed nearly 350 members and guests to both events!

In Sac City, members enjoyed a tasty meal grilled by the Sac City 4-H dads, while the Carroll County Pork Producers served supper in Glidden. At the Glidden event, our 2025 Youth Tour participant shared highlights from his trip to Washington, D.C., and encouraged students to apply for next year's opportunity.

RVEC line crews showed their skills and safety knowledge with a Live Line safety demonstration. It gave members an up-close look at how crews work safely around electricity.

We also celebrated with electric bill credit drawings.



Congratulations to the winners!

Most importantly, these events provided the co-op with the chance to connect with you, our members. RVEC exists to serve you, and Member Appreciation Days remind us of the cooperative spirit that unites us all.

Our theme, "Powerful Past, Future Focused," continues to guide us.

However, our mission remains steadfast: to deliver safe, reliable, affordable and responsible service while leading in our community's prosperity and growth.

Thank you for your support and for being part of the RVEC family. We work for you, and we look forward to seeing you again at next year's member appreciation events!

POLE-TOP RESCUE TRAINING AT RVEC

Safety is more than just a priority for Raccoon Valley Electric Cooperative (RVEC); it's a way of life. Our crews focus on keeping the lights on for our members, but just as importantly, they work hard to keep each other safe.

During the September Safety Meeting, RVEC linemen took part in their annual pole-top rescue training. This exercise prepares lineworkers for one of the most critical situations they might face: rescuing a fellow lineman who becomes incapacitated while working on a pole.

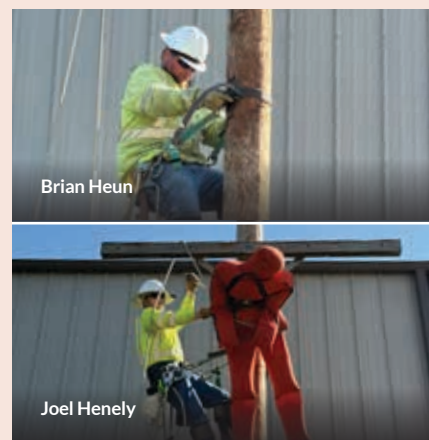
The training requires each lineman to climb a pole and safely lower a 160-pound mannequin to the ground within four minutes. Once on the ground, the drill continues with CPR

practice, reinforcing the life-saving steps needed in an emergency.

Scott Meinecke, safety and loss control director for the Iowa Association of Electric Cooperatives, conducted the training and commended the RVEC crews.

"RVEC's line crews are highly proficient," Scott said. "Each completed the climb and rescue in under two minutes. While we hope they never face a situation where these skills are needed, I'm confident they are fully prepared if the time ever comes."

This annual training ensures that if the unthinkable happens, our crews are ready. Every second matters when a teammate's life could be on the line.



RVEC is proud of our linemen for their dedication to safety and their commitment to protecting one another. They reflect the cooperative values of working together, looking out for one another and prioritizing safety in everything we do.

BE AWARE OF POTENTIAL ENERGY SCAMS

BY JENNAH DENNEY

Electric cooperatives across the country are urging members to stay alert as utility-related scams continue to evolve. Fraudsters are becoming more aggressive and more convincing – using impersonation, false urgency and digital deception to extract payments or personal information from unsuspecting individuals.

Common scam tactics

Reports of scam calls, fake energy rebate offers and phony disconnection threats have increased in recent months. These schemes often begin with a phone call, text or visit from someone claiming to represent your local electric cooperative. The tactics vary, but the goal is always the same: to pressure the member into acting quickly before they have time to verify the request.

Some scammers demand immediate payment, threatening that your service will be shut off within minutes. Others offer too-good-to-be-true incentives like rebates or free equipment installations – if the member provides banking information or pays an upfront fee. In many cases, scammers can even manipulate caller ID to appear as though the call is coming from a trusted electric cooperative number.

How your cooperative protects you

Iowa's electric cooperatives want members to know they will never call and demand immediate payment. They will never ask for banking or account information over the phone, nor will they pressure a member to act without the opportunity to verify the situation. If someone claiming to be from your cooperative insists on urgency or payment through nontraditional means, it's a red flag.

These scams can arrive in the form of emails, text messages or QR codes



Scammers are becoming more aggressive and more convincing – using impersonation, false urgency and digital deception to extract payments or personal information from unsuspecting individuals.



If you suspect you've been targeted by a scammer, don't hesitate to hang up. Call your electric cooperative directly using the number listed on your monthly bill or on the official website.

designed to look like real payment portals. Typically, the links redirect to fraudulent websites that steal sensitive data. The scammers may also encourage members to pay through untraceable methods like prepaid debit cards, mobile apps or cryptocurrency – methods legitimate utilities never use.

One concerning trend involves scammers visiting homes unannounced, posing as utility or co-op workers conducting inspections or installations. Without proper identification or appointment confirmation, these visits should always be treated with caution.

Stay informed and protect others

Education and awareness remain two of the most powerful tools in this fight. Members are encouraged

to talk with family, friends and neighbors about the warning signs of scams. Sharing information helps others stay safe and contributes to a stronger, more connected community.

If something doesn't feel right, don't hesitate to hang up, close the message or refuse entry. Call your electric cooperative directly using the number listed on your monthly bill or on the official website. Member service professionals are available to assist.

Electric cooperatives were built on trust, service and community. By working together and looking out for one another, members and cooperatives alike can help expose fraud for what it is – and ensure that scammers are left in the dark.

Jennah Denney writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.

ORPHAN TRAIN TO IOWA: A LEGACY OF FAMILY

BY DARCY DOUGHERTY MAULSBY

As we head into the holidays, 'tis the season for family gatherings. The descendants of Ethel Staley got a head start in early September in western Iowa, and I was invited.

No, I'm not a Staley. I am interested in the family's orphan train heritage, though. I had reached out to Ethel's son Russell to see if I could interview him about his mother's life-changing journey to Iowa.

He invited me to the Staley's chicken dinner (oh, that delicious broasted chicken!) at St. Patrick's Church in Dunlap on Sunday, Sept. 7, followed by a program about Ethel and her siblings' orphan train history. He even invited me to the Staley family reunion on Sept. 6 in Denison. "My oldest sister, who is 101 years old, is flying in from Longview, Washington," Russell added.

When I walked into the lobby of the Cobblestone Inn that Saturday evening, I felt right at home. Within minutes, Russell's younger brother Roger invited me to join the family photo and listen as the relatives (including four of Ethel's children) reminisced about their family's unique heritage.

Ethel's story started decades before in the tiny village of Cold Brook, New York. Her parents, George and Eva Barney, had six children. Eva died in childbirth with the last child in 1903, and George didn't have the resources to raise his young family alone. He contacted the Children's Aid Society (CAS) in New York, which took in four of his children in February 1904.

By March 10, 1904, the Barney kids (Elmer, 11; Alta, 9; Ethel, 7; and Edgar, 20 months) boarded a west-bound "orphan train" with other children and Rev. H.D. Clarke, a CAS agent. The Barney kids, along with 11 other children, arrived in Dunlap a few days later.



Leo Staley married Ethel Barney Malone on Sept. 14, 1915, at St. Boniface Catholic Church in Charter Oak.



Ethel Barney Malone (who would become Ethel Staley following her marriage) was 16 in this picture (circa 1912), and her brother Elmer Barney Malone was 19.

Recalling Iowa's orphan train heritage

The orphan train movement transported roughly 200,000 orphaned, abandoned and impoverished children from crowded East Coast cities to rural communities in the Midwest from 1854 to 1929. Some, like the Barney children, were technically "half orphans," who had one parent still living.

The goal? Provide these children with a better life and offer a source of labor for the growing West. Orphan train children were "placed out" in nearly every state. Roughly 10,000 orphan train children arrived in more than 300 Iowa communities during the 75-year history of the orphan train movement.

When an orphan train arrived, the children were presented to the community. When a family selected a child, the orphan train agent and the head of the household signed an agreement that the family would take full responsibility to care for the child until he or she reached adulthood.

A story of second chances, hope and resilience

Resin and Elizabeth Malone selected Ethel and took her home to their farm.



An estimated 2 million people alive today are descendants of orphan train riders. Among them are members of the Staley family, shown here at a reunion in Dunlap on Sept. 7, 2025.

The Malones later took in Elmer, as well. (Alta and Edgar were also taken in by families in the Dunlap area.)

When Ethel was a teenager, she met a local boy, Leo Staley, who was playing baseball with the Willow Township team. The couple married on Sept. 14, 1915, at St. Boniface Catholic Church in Charter Oak. The local newspaper reported that more than 500 guests attended their reception.

The young couple farmed south of Charter Oak and had 10 children. The Staley family members I met in western Iowa this past summer are among the estimated 2 million orphan-train-rider descendants alive today.

While most orphan train riders' stories have been lost to history, the legacies of Ethel (1896-1990) and her siblings live on. They remind us of the incredible power of resilience, courage and love. For that, I'm grateful.

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



IOWA ELECTRIC COOPERATIVE LIVING

The magazine
for members of
Iowa's electric
cooperatives

November 2025

Visit our website at www.rvec.coop

POWERING LIFE'S BEST MOMENTS

It's good to know your Touchstone Energy® cooperative is always there so you can keep doing all the things that are important to you. Our commitment is to give you the energy you need to enjoy life's moments.

YOUR SOURCE FOR POWER. AND INFORMATION.

Visit us at: WWW.TOUCHSTONEENERGY.COM



Touchstone Energy®
Cooperatives