

● OCTOBER 2025

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ELECTRIC COOPERATIVE LIVING

**How co-ops differ from
other energy providers**

**Navigating challenges
and powering the future**

Harvest season recipes

Win a Lodge cast iron skillet set ▶ See Page 3

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ON THE COVER

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

THE POWER OF PRINT IN A DIGITALLY DRIVEN WORLD

BY ERIN CAMPBELL



If I asked you to share a communication trend you've observed in society over the past five years, you'd probably talk

about an increase in video content or an increase in time spent viewing screens.

While these observations are both true, there's another truth that's also worth noting: printed communication really stands out in an increasingly digital world. This is an important reason why your local electric cooperative invests in mailing a printed magazine to you each month as a way to keep you informed. In fact, keeping members educated and informed is one of our seven co-op principles.

The Iowa Association of Electric Cooperatives, which publishes *Iowa Electric Cooperative Living* magazine on behalf of our subscribing member cooperatives, conducted a scientific readership survey in April. We were pleased that 1,071 member-consumers of electric co-ops responded to our email invitation and anonymously completed online surveys. They shared their content preferences, some basic demographic data and level of agreement with cooperative-minded statements. We conducted a similar survey back in 2020, which allows us to analyze trends within a five-year period for additional insight. Here are two main findings:

1 In the past five years, there has been an increase in overall readership of the magazine. In 2020, 87% of our respondents said they read the magazine each month, compared to 89% in 2025. This is an

incredible statistic when you consider how video content and screen time in general have grown significantly in that same timeframe. Almost 9 out of 10 people who receive our magazine read it; we wouldn't get open rates remotely close to this if we delivered magazine content in a digital format.

2 Readers are spending more time with the magazine compared to five years ago.

Back in 2020, 44% of those who received the magazine told us they spent more than 10 minutes reading it each month. Five years later, that number has increased to 52% of our readers! As we develop long-form stories explaining complicated industry concepts, it's reassuring to know that our readers will take the time to process the information.

Increased readership and engagement would not have happened without the hard work of our capable editor, Ann Foster Thelen. Ann works

diligently to include stories on safety, energy efficiency, industry trends and co-op news in every issue while also keeping the magazine engaging with recipes and our monthly prize contest. We also attribute the stellar 2025 survey results to our magazine rebrand four years ago, which now showcases our reader-submitted photos of rural Iowa life on the front cover and draws readers in with a cleaner design and layout.

The purpose of publishing this magazine is to keep member-consumers and other stakeholders of Iowa's electric cooperatives informed. For less than the cost of a first-class postage stamp, we are able to edit, design, print and mail 16 pages of meaningful content to you each month. Thank you for spending time with us!

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

EDITOR'S CHOICE CONTEST

WIN A LODGE CAST IRON SKILLET SET!

Win a seven-piece cast iron skillet set. The heavyweight skillets and griddle in this set provide exceptionally even heating, so foods sear, brown and cook beautifully. The set includes: 8-inch and 10¾-inch skillets, 10½-inch diameter griddle, 6-inch square red silicone potholder, red silicone handle cover, red pan scraper, and black silicone grill-pan scraper.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Oct. 31. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified.

The winner of Igloo ice maker from the August issue was **Shirley Smith**, an **Access Energy Cooperative** member-consumer.



ENTER ONLINE BY OCT. 31!

NAVIGATING CHALLENGES. POWERING THE FUTURE.

BY KEATON HILDRETH



At Raccoon Valley Electric Cooperative (RVEC), our purpose is clear and impactful: we exist to serve people, not shareholders.

Being member-owned means every decision we make prioritizes our communities, not Wall Street. That's why RVEC has provided safe, reliable electricity at competitive rates. It's also why we're ready to face the challenges of today and tomorrow.

Stability through planning

RVEC has consistently dedicated itself to delivering reliable, affordable electricity to our 2,100 members. That commitment stays firm even as the energy industry transforms quickly.

We face increasing pressures – tighter regulations, supply chain challenges, rising infrastructure costs and economic uncertainty. But instead of

just reacting to these challenges, we are taking proactive steps. Your RVEC board of directors and staff are working together to control costs and keep rates as stable as possible through:

- Smart financial policies, such as revenue deferrals
- Operational efficiencies that maximize every dollar
- Conservative budgeting methods

Pressures on the horizon

About 65% of our budget is allocated to purchasing power. Rising generation costs – caused by increasing demand, environmental regulations and infrastructure investments – might affect rates as soon as 2026.

Meanwhile, the costs of essential equipment, such as poles, wires, transformers and cybersecurity measures, continue to rise. Large-scale transmission investments will also be necessary to support new demand from industries, data centers and growth across northern Iowa.

A proven value

Even with future adjustments, electricity remains one of the most stable and affordable essentials in our economy. While prices for fuel, housing and groceries fluctuate unpredictably, RVEC members continue to benefit from reliable service at fair and transparent prices – helping families and businesses plan with confidence.

Looking ahead

If a rate adjustment becomes necessary, your locally elected board of directors will make the decision carefully, with one goal in mind: providing reliable, secure and affordable electricity for the members we serve.

As we look to the future, RVEC remains dedicated to open communication, operational excellence and long-term planning. Here in central Iowa, electricity means more than just keeping the lights on; it's about fueling growth, opportunity and a better quality of life for generations to come.

Keaton Hildreth is the CEO of Raccoon Valley Electric Cooperative.



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Keaton Hildreth, CEO

RVEC is an equal opportunity provider and employer.

HONORING THE RETIREMENT OF BOARD MEMBER JEFF CRANSTON

After 25 years of dedicated leadership, Raccoon Valley Electric Cooperative (RVEC) expresses our heartfelt gratitude to Jeff Cranston, who officially retired from the board of directors in September.

Jeff's cooperative journey started in 2000 as a board member for Sac County REC. After the consolidation that created RVEC, he continued his service without interruption, remaining a dedicated supporter of the cooperative model

and its members. Over the years, Jeff served in various leadership roles.

In recognition of his dedication to strong governance and lifelong learning, Jeff received the National Rural Electric Cooperative Association Director Gold Credential Certificate. This notable achievement highlights his commitment to serving with knowledge, integrity and excellence.

RVEC Board President Dave Onken, who served alongside Jeff for many years, said, "Jeff's thoughtfulness,

RVEC RETURNS \$467,448.97 IN CAPITAL CREDITS

Raccoon Valley Electric Cooperative (RVEC) is pleased to announce that the board of directors has approved the retirement of \$467,448.97 in capital credits to member-owners. This retirement demonstrates RVEC's commitment to returning value to the people we serve.

How you'll receive your capital credits:

- Current members saw their share as a bill credit on their September 2025 electric bill, which will be issued in October.
- Former members who no longer receive service from RVEC will receive their share by check.

What are capital credits?

As a cooperative, RVEC functions differently from a utility owned by investors. When RVEC makes profits (net income), those earnings are returned to members based on how much electricity members bought during the year. These allocations, called capital credits, show your ownership interest in the cooperative.

How capital credits work

RVEC retains capital credits for a period of time to help fund



new line construction, system improvements and daily operations. This practice reduces borrowing costs and benefits all members.

To ensure fairness, RVEC uses a combination of first-in, first-out and last-in, first-out methods when retiring capital credits. This year's retirement includes:

- The remaining balance from 2004
- The full 2005 allocation
- A portion of the 2024 allocation

Why bill credits instead of checks?

Using bill credits reduces administrative costs, like check printing and postage, which keep

increasing. This means more of your money stays working for you and your cooperative.

A history of returning value

With this year's retirement, RVEC has returned over \$4.2 million in capital credits to members since 2010. This demonstrates one of the many advantages of being part of a cooperative, something you won't get with an investor-owned utility.

Thank you for being part of RVEC. Together, we are building a stronger, more reliable future for our communities.

leadership and commitment to doing what's best for the membership will be truly missed."

Known for his calm demeanor, sound judgment and deep respect for the cooperative mission, Jeff has consistently supported RVEC's employees and the members we serve. His insights and leadership guided the cooperative through industry changes, system upgrades and shifting member needs, always focusing on long-term sustainability and reliability.

"Jeff has been a steady and trusted voice on the board," said CEO Keaton Hildreth. "His leadership, knowledge and genuine care for our members

have left a lasting impact on RVEC and the communities we serve."

Jeff's legacy is built on integrity, humility and unwavering dedication. His thoughtful guidance helped shape RVEC into the strong, member-focused cooperative it is today. While we will miss his presence around the board table, we are grateful for the decades of service he gave so selflessly.

Please join us in celebrating Jeff Cranston's 25 years of service and wishing him all the best in retirement. Your cooperative family thanks you, Jeff – you will be greatly missed!





WHAT SETS CO-OPS APART FROM OTHER POWER PROVIDERS

BY SCOTT FLOOD

No matter where you travel across the U.S., you'll always find a place to plug in your phone charger. From the East Coast and Pacific Northwest to small towns in the Sonoran Desert, the familiar wall socket delivers electricity wherever you go. But while the power itself may be consistent, the organizations behind it often are not.

Throughout the U.S., electricity is delivered through three types of power providers: investor-owned utility companies (IOUs), public power systems (also known as municipal utilities) and electric power cooperatives. Two-thirds of American homes and businesses receive their electricity through an IOU. Public power companies serve 15% and co-ops deliver power to 13% of the nation's consumers.

Different types of power providers

When business and homeowners talk about their electric service, most simply credit the "power company" that issues the monthly bill for the kilowatt-hours they've used. Although the three types share many characteristics, how they operate – and how that affects the users of the power they deliver – is strikingly different.

The biggest single difference is the profit motive. Public power systems and electric co-ops are not-for-profit organizations. That means their primary motive isn't to make a profit, but to deliver electricity to the homes and businesses they serve at the most reasonable cost. In other words, their first objective is service.

Compare that to investor-owned utilities. As the name implies, IOUs are owned by investors. Those investors hold shares of stock in the utility, each owning some percentage of the utility's assets. The goal of the IOU is to generate profits, thereby increasing the value of the stock and providing income to shareholders in the form of dividends. No matter how much effort an IOU puts into being a good power provider for its customers, its ultimate goal is often to maximize profits for its owners.

Public power systems are owned by municipalities and other forms of government, which means they're technically owned by – and accountable to – the taxpayers they serve. The people who run these government units want to keep the

taxpayers happy, so their goal is to keep rates as low as possible. Similarly, co-ops are owned by the members they serve, and their primary motivation is to keep the cost of electricity as low as possible.

Local control and member voice

Decision-making is another differentiator. IOUs are large corporations that may be headquartered hundreds of miles away from the folks who pay the bills. If one of those customers has a concern, they may have a difficult time getting the utility's management to listen.

For public power, the same officials elected or hired to manage things like streets and parks oversee operations. A customer can reach out to their government representative if they're unhappy with the service they receive.

Once again, co-ops are different. Their operations are managed by an elected board of directors made up of members. Those directors represent their neighbors and have an obligation to consider the concerns and preferences of other members. A co-op member who has questions about their rates or concerns about their service can turn to their local director for answers.

Serving rural communities efficiently

Infrastructure needs represent another key difference. Public power providers and IOUs tend to serve areas such as cities, suburbs and larger towns that have higher population densities. Most co-op service areas are in rural areas and smaller communities, where members are more widespread.

As a result, co-ops average just 7.98 members per mile of power lines, compared to 32.4 customers per mile for other types of power providers nationwide. In Iowa, electric cooperatives serve four members per mile of line compared to 58 customers for municipal utilities and 28 customers for investor-owned utilities. In Iowa, co-ops earn \$10,800 in annual revenue from members, compared to \$131,000

and \$85,000 for municipal and investor-owned utilities, respectively.

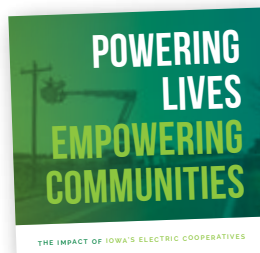
This data shows that co-ops must manage significantly more infrastructure for the number of homes and businesses they serve, although they receive less money than the other types of power providers.

Because co-ops are inherently focused on the needs of their members, they center their planning and operations around the places they operate. They also play active roles in building the economic strength of the places they serve through community support, economic development initiatives, by employing more than 73,000 Americans, and by paying \$1.5 billion in state and local taxes annually across the nation. In Iowa, electric cooperatives support nearly 2,000 jobs and pay almost \$29 million annually in state and local taxes. For the five years ending in 2022, Iowa electric co-ops had an impressive impact of \$4.7 billion in economic development projects.

Electric cooperatives work closely with neighboring co-ops and counterparts across the U.S. This collaboration stems from their shared commitment to the seven cooperative principles – especially the call for cooperation among co-ops. These close relationships, whether through joint investment in assets such as solar farms, shared resources to eliminate duplication, or joint ownership of a generation and transmission cooperative, strengthen all co-ops' ability to serve their members.

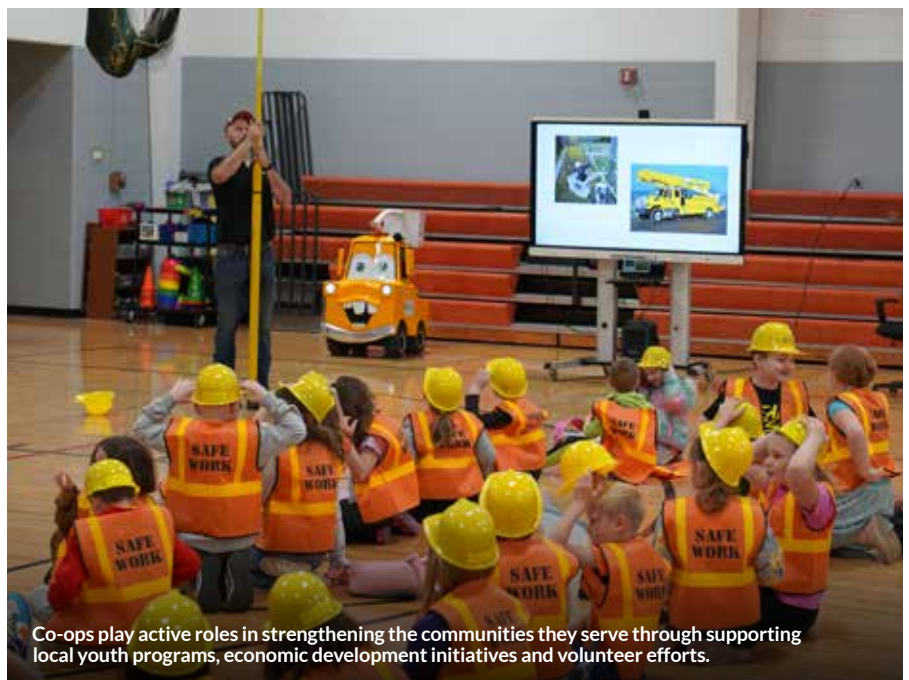
While the three types of power providers are structured and operate in different ways, it's essential to note that all are highly regulated by multiple state and federal agencies. Unlike other industries in which companies can raise prices or build facilities at will, power companies typically need to obtain regulators' permission before taking actions that affect the services they provide and the rates they charge.

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



October is National Co-op Month!

Scan to learn more facts about Iowa's electric cooperatives.



Co-ops play active roles in strengthening the communities they serve through supporting local youth programs, economic development initiatives and volunteer efforts.



Harvest Season

FAVORITES



ZUCCHINI SOUP

- $\frac{1}{2}$ cup butter
- $\frac{1}{2}$ yellow onion, diced
- 2 pounds zucchini, cut into chunks
- 1 medium potato, cut into chunks
- 1 carrot, sliced
- 3 cups chicken broth
- $\frac{1}{2}$ cup heavy cream
- croutons or roasted pumpkin seeds

Melt butter in a soup pot over medium heat. Add onions and cook until softened. Add zucchini, carrot and potato. Cook for 10 minutes, stirring occasionally. Add chicken broth and bring to a boil. Then reduce heat to a simmer. Continue to simmer for about 20 minutes, until vegetables are very fork tender. Remove from heat, add cream and blend until smooth. Serve with croutons or roasted pumpkin seeds. *Serves 6*

Marta Smigowska • Marshalltown
Consumers Energy

BUTTERNUT SQUASH BAKE

- 2 cups butternut squash, cooked and mashed
- 1 cup sugar
- 2 eggs, beaten
- $\frac{1}{2}$ cup orange juice
- $\frac{1}{2}$ cup nonfat dry milk
- $\frac{1}{2}$ cup raisins
- $\frac{1}{2}$ teaspoon salt
- $\frac{1}{4}$ cup butter, melted

Combine all ingredients and mix well. Pour into greased $1\frac{1}{2}$ -quart casserole dish. Bake uncovered at 350 degrees F for 60-65 minutes. To serve, spoon out so every serving has some raisins (they sink to the bottom of the casserole). *Serves 6*

Sandra Lacey • Danbury
North West Rural Electric Cooperative

APPLE AND CARROT CASSEROLE

- $\frac{1}{2}$ cup brown sugar
- 1 teaspoon cinnamon
- 2 tablespoons flour
- pinch of salt
- 6 apples, cored, peeled and sliced
- 3 carrots, cooked and sliced
- $\frac{3}{4}$ cup orange juice

Mix brown sugar, cinnamon, flour and salt, set aside. Arrange half of the apples in a greased casserole dish. Cover with half of the carrots. Sprinkle half of the sugar mixture on top. Repeat and then pour orange juice over top. Bake at 350 degrees F for 45 minutes. This is great with pork. *Serves 8*

Rebecca Darrington • Persia
Harrison County Rural Electric Cooperative

JACK STRAW EGGPLANT

- 1 eggplant
- 1 cup flour
- $\frac{1}{2}$ teaspoon salt
- 1 egg, slightly beaten
- 1 cup milk
- 1 teaspoon salad oil
- oil for frying
- salt, to taste

Pare eggplant and cut into French fry shapes. Mix flour and salt. Gradually add egg, milk and salad oil to flour mixture. Dip eggplant into mixture. Put $\frac{1}{2}$ -inch oil in pan and heat to 375 degrees F. Put eggplant in oil, separating with tongs. Cook for 2-3 minutes. Drain on paper towels and salt to taste. *Serves 4-6, depending on eggplant size*

Dee Ann Paulsrud • Danbury
North West Rural Electric Cooperative

POTATO-CARROT CASSEROLE

- 1 pound hamburger
- 1 teaspoon minced onion
- salt, to taste
- pepper, to taste
- 1 10.5-ounce can cream of mushroom soup
- 1 10.5-ounce can vegetable beef soup
- 6-10 mini carrots, thinly sliced
- 3 medium potatoes, quartered and sliced

Brown hamburger, onion, salt and pepper. Drain hamburger and add soups, stir. Lightly grease an 8x8-inch or 9x9-inch pan. Put carrots in pan, then add potatoes and level. Add meat mixture on top and level. Bake at 350 degrees F for 1 hour. Serves 6-8

Marjorie Vander Lee • Melvin
Osceola Electric Cooperative, Inc.

EASY FRENCH DIP SLIDERS

- 2 tablespoons unsalted butter, softened
- 1 package Hawaiian sweet rolls, 12 total
- 12 slices provolone cheese
- 1 pound deli roast beef, rare
- 1½ cups French fried onions
- 8 tablespoons unsalted butter
- 1 package Au Jus seasoning mix, separated
- 1 teaspoon Worcestershire sauce
- 1 tablespoon toasted sesame seeds
- ¾ teaspoon dried minced garlic
- ½ teaspoon onion powder
- 2 cups cold water

Butter the bottom of a 9x13-inch baking dish with softened unsalted butter. Without separating, slice the package of rolls in half. Place the bottom half of the rolls in the baking dish. Top with six slices of provolone cheese, roast beef, fried onions, six more slices of cheese and the other half of the rolls. In a small bowl, melt butter in the microwave. Mix in 1 tablespoon Au Jus seasoning mix, Worcestershire sauce, sesame seeds, garlic and onion powder. Whisk until well combined. Top the rolls with this mixture and ensure all the rolls are entirely coated. Bake the sliders uncovered at 350 degrees F for 15-20 minutes, until the cheese is gooey and the tops of the rolls are golden brown. Meanwhile, take the remaining Au Jus mixture and place in a small saucepan over medium heat. Add 2 cups cold water and whisk. Bring to a boil and then reduce heat to a simmer to allow it to slightly thicken. Remove sliders from oven and cut with a sharp knife. Serve sliders with Au Jus mix. Serves 6

Angela Jager • Ashton
Osceola Electric Cooperative, Inc.

CHILI SAUCE

- 12 tomatoes
- 2 onions
- 1 green pepper
- ¾ cup brown sugar
- 1 teaspoon cloves
- 1 teaspoon cinnamon
- 1 tablespoon salt
- ½ cup vinegar

Chop vegetables and mix all ingredients together. Cook down until thick. The recipe is great for canning.

Mark Smith • Osceola
Clarke Electric Cooperative, Inc.

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



CORN BREAD TACO BAKE

- 1½ pounds ground beef
- 1 package taco seasoning
- ½ cup water
- 1 12-ounce can whole kernel corn, drained
- ½ cup green pepper, chopped
- 1 8-ounce can tomato sauce
- 1 8.5-ounce package corn muffin mix
- ½ cup cheddar cheese, shredded

In a large skillet, brown the ground beef and drain. Stir in taco seasoning, water, corn, green pepper and tomato sauce. Pour mixture into 2-quart casserole dish. In a small bowl, prepare the corn muffin mix according to package directions. Spoon corn muffin batter around edges of beef mixture. Bake uncovered at 400 degrees F for 20 minutes, or until corn bread is done. Top the corn bread with cheese. Bake uncovered for a few minutes more until cheese is melted. Serves 4-6

Lori Collingwood • Ladora
T.I.P. Rural Electric Cooperative

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From gumbos and Po' Boys to shrimp dishes and beignets, submit your favorite **Cajun recipes** in celebration of Mardi Gras! Recipes will appear in our February issue. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.



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IOWA FIREFIGHTERS MEMORIAL EXPANSION

BY JEFF GARGANO AND ANN FOSTER THELEN

Fundraising is underway for an expansion of the Iowa Firefighters Memorial, located along I-80 near Coralville.

Nearly 3,800 names have been added to the granite walls of the Memorial in 30 years. "When the committee started working on the project in 1989, we talked about it extensively with the architect and he thought the walls would last 100 years," said committee member Mike Reuman. "Until you do something you won't know how well it will be accepted. No one envisioned it being received this well."

Initially, a couple hundred names were engraved. In 1999, plans were drawn up for an expansion of the walls, which was completed in 2005. By 2010, a second expansion was needed.

The projected cost of the third expansion is \$300,000. Already, \$200,000 has been raised, leaving \$100,000 still needed. The goal is to raise

the money so construction can begin in June 2026.

"The committee has really stepped it up. They want to get this done as quickly as possible because every year we wait adds to the cost due to inflation," Mike said. "At the recent 2025 Memorial Service, we had a table set up with prints to sell to raise funds and accept donations. When we counted the money, there was more than \$12,000, and most of it was in donations. One customer handed us a check for a \$180 print; the check was for \$2,000."

More than 50 fire departments have donated at least \$1,000 and challenged others to match or exceed the gift.

The expansion will add 12 new granite panels and include sidewalk work, drainage and lighting.

"With this expansion, we hope it will last another 30 years before needing more room for additional names," Mike said.

Meet some employees of Iowa's electric cooperatives who share why they serve as volunteer firefighters in their communities.



"My grandfather and dad were both on Cascade's volunteer fire department, and I knew I wanted to

follow in their footsteps and help the community. Maquoketa Valley Electric Cooperative supports volunteer efforts by giving us some paid time off hours to use and also donates \$1 for every hour I volunteer. Last year, that added up to \$250 for my hours alone, which went to the Cascade Fire Department. There is huge need in small communities for people to step up and volunteer, whether that's on the fire department or with other groups."

Cody Koppes, fiber splicing technician
Maquoketa Valley Electric Cooperative
14 years as a volunteer firefighter
Cascade Fire Department

Honoring firefighters and families

Each year's Memorial Service is moving for families and the fire service community. At this year's service, a sign language interpreter was arranged so a hearing-impaired granddaughter could participate when her grandfather's name was added.

"We want the Iowa Firefighters Memorial site to be well maintained, giving the deserved honor and respect to every firefighter in Iowa, past, present and future," the fundraising committee wrote.

The site provides a place where all Iowa firefighters who have served their communities or have given the ultimate sacrifice in a line-of-duty death are honored in perpetuity. The visitor center includes restrooms, a guest book and displays. Several thousand people stop each year, including international visitors.

"It's amazing. People from all over the world stop. There was one visitor from India the Saturday before the candlelight Memorial Service," Mike said.

Stories of reflection and remembrance

The Memorial also inspires powerful stories. Just three days after the 9/11 attacks, survivor John Campbell, who escaped from the 64th floor of the World Trade Center, stopped at the site while driving west. He left a note that read in part: "Coming

out of the World Trade Center after walking down 64 flights of stairs, I saw your brethren walking single file marching toward the depths of hell. Brave heroes. Nothing describes what they did. The rest of my life I will honor your profession as the magnificent people you are."

A retired New York City firefighter also visited the Memorial in 2003, leaving his helmet, caps and patches from Ground Zero, along with a two-page letter. Coralville Chief Dave Stannard secured the items, which remain on display at the Visitor Center.

Supporting the expansion

The Iowa Firefighters Memorial is a 501(c)(3) nonprofit organization. Donations can be made to: Iowa Firefighters Memorial Wall Expansion Project, Attn. Mike Reuman, Iowa Firefighters Memorial, P.O. Box 7, Traer, IA 50675.

Any person, fire department or business that donates \$5,000 or more will receive a 2025 print, and donations of \$5,000, \$10,000 and \$25,000 or more will be honored with on-site recognition.

For more information, contact committee chair Jim Thiele at 641-494-9677.

Jeff Gargano is a volunteer firefighter and publisher of several Fire Association newsletters, including in Iowa. Ann Foster Thelen is the editor of Iowa Electric Cooperative Living magazine.



"I knew there was a need for volunteer firefighters in Iowa's smaller communities, so

I wanted to help out. The co-op is very supportive of having its employees volunteer, not just on the fire department, but with other organizations, too."

Jack Scanlan, line superintendent
Raccoon Valley Electric Cooperative
35 years as a volunteer firefighter
Glidden Fire Department



"I'm at a point in my life where I have time to volunteer and give back to the community. My

son is on the fire department, too, so it's fun to also spend time with him and watch him excel in his field. Whether you're on the fire department, a volunteer EMT or helping the community in another way, the co-op supports our efforts."

Ryan Wagner,
Manager of member services
Allamakee-Clayton Electric Cooperative
8 years as a volunteer firefighter
West Union Fire Department



"I started volunteering because I wanted to be closer with my community. My

grandpa and great grandpa were both on the Lake Mills Fire Department. I'm proud of how Iowa Lakes Electric Cooperative supports our volunteer efforts, whether that's allowing us to help on calls if we're available or considering applications through Operation Round Up grants. Last year, those funds helped us get four new fire suits for the Lakota Fire Department."

Dylan Low, lineman
Iowa Lakes Electric Cooperative
4 years as a volunteer firefighter
Lakota Fire Department



THE MOST RELIABLE WAY TO PAY YOUR BILL? SET IT AND FORGET IT WITH AUTO PAY

At Raccoon Valley Electric Cooperative (RVEC), we recognize that our members lead busy lives, and managing bills may not always be a top priority. That's why we offer a variety of convenient payment options to fit your schedule. However, when it comes to reliability, Auto Pay and Bank Draft are the most effective ways to ensure your electric bill is always paid on time.

Why go automatic?

Mail delays can occur due to weather, routing issues or postal slowdowns. Unfortunately, if a payment arrives late, you might still be charged a late fee, even if the delay wasn't your fault. Avoid this stress by selecting a secure, automatic payment method that suits you.

■ **Bank Draft:** Your payment is automatically withdrawn from your checking or savings account every month on the 20th. No logging in. No stamps. No worries. Just peace of mind.

■ **Auto Pay (via SmartHub):** Set up automatic payments with your debit or credit card through RVEC's mobile app or online portal. It is quick, easy and flexible – you stay in control.

Getting started is simple

Enrolling in Bank Draft is easy. Please fill out the Auto Payment Authorization Form available at rvec.coop/forms and return it to our office. We will take care of the rest.

Do you prefer managing payments through our SmartHub app?

Log in and choose "Auto Pay" to set up recurring card payments anytime, from anywhere.

Still prefer traditional payment methods?

No problem, those are still available too! You can:

- Drop your payment in our secure drop box.
- Pay by phone.
- Mail it in.
- Visit our office.



Please note that postal delays are beyond our control, and automatic payments are the most reliable and worry-free option.

ELECTRICITY CAN BE DEADLY — KNOW WHAT TO DO AROUND POWER LINES

Accidents involving electricity can occur in a split second. Every year, drivers veer off the road and hit utility poles or farm equipment comes into contact with overhead lines. These situations are extremely dangerous.

When electrical equipment is struck or damaged, the flow of electricity can break from its usual path and energize the surrounding area, including the ground, nearby vehicles and any equipment in contact with the line. Knowing what to do in these moments can save your life.

If your vehicle strikes a utility pole, pad-mounted transformer (green boxes) or any electrical infrastructure:

- DO NOT exit your vehicle.
- Call 911 immediately.
- Wait for emergency personnel and



utility crews to arrive and confirm the power is off before moving.

Only exit the vehicle if there is a fire. If you must escape:

- Jump clear with both feet together – don't touch the vehicle and the ground at the same time.
- Land with your feet together, then shuffle or hop at least 30 feet

away. Avoid walking normally – this reduces the risk of "step potential," which can electrocute you as voltage radiates through the ground like ripples in a pond.

Safety first, always

If you have any questions about electrical safety, please call us at 712-659-3649 or 800-253-6211.

CO-OPS POWER COMMUNITIES WITH PURPOSE

Communities come in various shapes and sizes. Some are built around geographic closeness, while others revolve around shared interests or hobbies. Additionally, some communities exist in virtual spaces, like social media groups. No matter where or how they form, communities can unite people and foster a sense of belonging.

Raccoon Valley Electric Cooperative (RVEC) is deeply committed to our member-owners, and we're pleased that you are part of the electric cooperative community.

In October, more than 30,000 cooperatives across the U.S. celebrate National Co-op Month. It's a time to reflect on the qualities that distinguish cooperatives from other businesses, but more importantly, it's a time to honor the strength of co-op membership.

Electric cooperatives are not-for-profit utilities that are owned and operated by the communities they serve. For RVEC, our mission has always been to provide safe, reliable, affordable and responsible service while being a leader in promoting the prosperity and growth of our community. We care about your quality of life, and because we are locally operated, we're uniquely suited to meet the evolving energy needs of our member-owners.

Beyond the business of electricity, our employees and directors are equally invested in our local communities. Why? Because we live here, too. That's why we work hard to support local economic development projects, youth programs and scholarships, charitable giving initiatives and additional programs that make our communities a better place to call home.

All co-ops, including RVEC, are guided by seven cooperative principles that embody the values and spirit of the cooperative movement. These seven principles are a framework

to help all co-ops navigate challenges and opportunities while remaining true to our purpose.



1. Open and Voluntary Membership:

Co-op membership is open to anyone who can use the co-op's services.



2. Democratic Member Control:

Members make decisions that shape the cooperative.

Why? Because co-ops are created by the members, for the members.



3. Member's Economic Participation:

Members contribute money to the co-op to make sure it

runs smoothly now and in the future. At your cooperative, this happens through paying your energy bills.



4. Autonomy and Independence:

Co-ops are independent and can operate

on their own, which ultimately benefits the members.



5. Education, Training and Information:

Co-ops continuously focus on education

to ensure employees have the training and information they need to make the co-op successful.



6. Cooperation Among Cooperatives:

Co-ops share with and learn from other cooperatives. We help each other out in times of need because we want other co-ops to thrive.



7. Concern for Community:

All cooperatives work for the greater good of the local communities they serve. Co-ops give back to their communities to help them thrive and grow.

This October, as we celebrate National Co-op Month and the power of membership, we hope you will recognize the many aspects that distinguish electric cooperatives. Our mission is to provide safe, reliable, affordable and responsible service while being a leader in promoting the prosperity and growth of our community. Our purpose is people – the local communities we're proud to serve.

COMMON CAUSES OF POWER OUTAGES

There is never a good time for the power to go out, but if it happens on a sunny day, you might be left wondering why. Here are the most common causes of a power outage.



WEATHER

High winds, snow and ice can cause tree limbs to fall on power lines. Other weather effects, like wildfires and lightning strikes, can cause major damage to equipment.



CRITTERS

Squirrels, birds, snakes and other animals can inadvertently contact power lines, causing short circuits and disruptions to electrical supply.



Scheduled MAINTENANCE

Occasionally, we plan outages to perform upgrades or repairs to parts of the local grid.



ACCIDENTS

Vehicles can crash into utility poles, bringing down power lines. Construction and excavation work can also result in disruptions to underground lines.

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ENERGY MATTERS

DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2025-2026 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel and type of housing.

Besides meeting the income guidelines, you must furnish the Social Security numbers of all household members and a copy of recent heating and electric bills. You also must show proof of income for all household members age 18 and older. Additional countable income and/or income verification not listed above may be required for eligibility determination.

If you're a wage earner, you should bring copies of your check stubs for the 30-day period before the date of application or a copy of your federal income tax return. If you're self-employed or a farmer, provide a copy of your most recent federal income tax return. And if you're on a fixed income – Social Security Benefits, Supplemental Security Income, Veteran's Assistance, Unemployment Insurance and pensions – take copies of check stubs from the last 30 days.

In Iowa, applications for the program will be accepted on a first-come, first-served basis from Nov. 1, 2025, through April 30, 2026. The start date is Oct. 1, 2025, 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, Iowa Department of Health & Human Services, Capitol Complex, Des Moines, IA 50319.

Income Maximums

Household Size	Annual Gross Income
1	\$31,300
2	\$42,300
3	\$53,300
4	\$64,300
5	\$75,300
6	\$86,300
7	\$97,300
8	\$108,300

Note: For households with more than eight members, add \$11,000 for each additional member.

GRIT TO GLORY: SOFTBALL CINDERELLA DISPROVES THE DOUBTERS

BY DARCY DOUGHERTY MAULSBY

Don't you just love a great underdog story? For baseball fans (October 'tis the season for the World Series, after all), you can't forget 2016, when the Chicago Cubs clinched their first World Series win in 108 years.

I came across another great underdog story this past August when I attended an Iowa Association of Electric Cooperatives (IAEC) regional meeting in Storm Lake. Ethan Hohenadel, IAEC director of policy and advocacy, shared a proud-dad story.

He told us about his daughter Ava, 18, who thrives when the stakes are high. With the 2025 state championship game tied in extra innings, Ava stepped up and smashed a walk-off home run, sealing an 8-7 victory and securing Van Meter's second-straight Class 2A state title.

My "story sensor" went into overdrive. Like a modern-day Paul Harvey, I sent Ethan a follow-up email to get the rest of the story.

When Ava was 10 years old, she told Ethan her dream was to play for a state champion softball team. "Through the years, I watched her put so much time and effort into trying to reach that dream," Ethan said.

It was rarely easy. People told her she wasn't good enough. She didn't have what it takes. She couldn't do it. "But she didn't let them derail her dream," Ethan emphasized. "She just put her head down and kept on working."

Prove 'em wrong

I reached out to Ava and asked her to tell me about those "dream killers" who could have discouraged this state champion first base player.

"I was around 11 or 12 when this first happened," Ava said.

"I was pushed to the side, and at that point I was an aspiring pitcher."

Back then, Ava wasn't naturally talented at softball. "It was a game I always have had to work at. I wasn't always the biggest or fastest person on the field," she shared.

She joined a traveling ball club at age 11, becoming one of the youngest players on the team. The coach always selected another pitcher on the team instead of Ava. True, that pitcher was about a year older than Ava and had more experience, but the favoritism showed during a tournament.

"We played about six games in one day, and I didn't pitch a single one of them. That really stung," she said.

Ava's mind started drifting to some dark places. "Maybe I'm not that good. Maybe I should quit."

While this was one of the lowest points in her softball career, the club organizer (Doug Glade) and another coach (Mitch McCoy) had her back through the whole ordeal.

"Coach McCoy poured so much faith into me that I fell back in love with the sport itself," Ava said.

Simply going to practice wouldn't cut it, though. Ava invested countless hours on her off days at an indoor hitting facility to get better. She also



Ava Hohenadel's walk-off home run sealed Van Meter's 2025 state championship title. Photo Source: Shannon Payne and Tony Doremus of Shannon Payne Photography

worked with a hitting coach (who lives 2.5 hours away from the Hohenadel's home) to fine-tune her skills.

Inspiring excellence in others

Everyone around her took note. "My teammates have told me that I drive them to put in the extra work, have the same grit that I do, and be better players," Ava told me.

Today, Ava is still playing softball. She's on the team at Bryant & Stratton College, a junior college in Virginia Beach, Virginia, where she's majoring in marine biology. Reaching this goal is even sweeter when Ava thinks back to those doubters years ago. "I used the negativity to push me forward in my journey and prove those people wrong," she shared.

Well played, Ava, well played! And now you know ... the rest of the story.

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



The Van Meter softball team celebrates following Ava Hohenadel's championship-winning home run.

Scan this QR code to watch a video of Ava's game-winning home run.





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