

OCTOBER 2025

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ELECTRIC COOPERATIVE LIVING

How co-ops differ from other energy providers Learn about the lowa **Firefighters Memorial** Harvest season recipes Win a Lodge cast iron skillet set ▶ See Page 3

CONTENTS







VOLUME 78 • ISSUE 10

3

STATEWIDE PERSPECTIVE

The power of print in a digitally driven world

3

EDITOR'S CHOICE CONTEST

Win a Lodge cast iron skillet set

14

ENERGY MATTERS

Iowa Home Energy Assistance Program 15

OUT BACK

Softball Cinderella disproves the doubters

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Editorial Office

8525 Douglas Ave., Suite 48, Des Moines, IA 50322-2992. Telephone: 515-276-5350.

Email Address

editor@iecImagazine.com. *lowa Electric Cooperative Living* magazine does not assume responsibility for unsolicited items.

Website

www.ieclmagazine.com

Postmaster

Send address changes to *lowa Electric*Cooperative Living magazine, 8525 Douglas
Ave., Suite 48, Des Moines, IA 50322-2992.
Periodicals Postage Paid at Des Moines, lowa, 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. *lowa Electric Cooperative Living* magazine cannot make an address change for you.

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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 cooperativeminded 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:

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.

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 lowa life on the front cover and draws readers in with a cleaner design and layout.

The purpose of publishing this magazine is to keep memberconsumers 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 lowa 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 101/4-inch skillets, 101/2-inch diameter griddle, 6-inch square red silicone potholder, red silicone handle cover, red pan scraper, and black silicone grill-pan scraper.



ENTER ONLINE BY OCT. 31!

Visit our website and win!

Enter this month's contest by visiting www.iecImagazine.com no later than Oct. 31. You must be a member of one of 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.

TOP TIPS TO PROTECT KIDS ON THE FARM

Farms give kids unique opportunities to gain responsibility, independence and strong work ethics. Growing up on a farm helps children develop problem-solving skills, build close family bonds, gain respect for the food cycle and cultivate a deep passion for the land.

However, agriculture is also one of the most dangerous industries for youth in the U.S. More young people die working in agriculture than in all other industries combined, with a child lost to an agriculture-related incident approximately every three days. Many of these tragedies occur when kids take on tasks that aren't suited to their age or abilities.

Grain bin dangers

Grain bins are especially hazardous. Grain can act like quicksand, trapping and suffocating anyone who enters. Most youth grain entrapments are fatal. Kids should never enter grain bins or "walk down" grain, and all grain storage areas should be off-limits and secured.

In 2010 in Mt. Carroll, Illinois, four young farm workers aged 14-20 were sent to loosen clumped grain from inside a grain bin. Three of the youth became entrapped in the grain. Two were engulfed and suffocated, and the third was rescued following a six-hour mission. A settlement of \$16 million was awarded to the affected families. This case led to the formation of the Grain Handling Safety Council, www.GrainSafety.org.



Follow these five essential farm safety tips for kids:

Keep kids off tractors. Tractors are involved in more than 40% of fatal farm accidents involving children under 15. Most kids are not tall or strong enough to operate them safely. Only let youth operate one if they meet safety guidelines for age, size and maturity.

Supervise and restrict access. Young children should never be in work areas unsupervised. Fence off or lock hazardous areas like grain bins, animal pens and equipment storage.

Assign age-appropriate tasks. Match chores to the child's abilities and maturity. Teens are more likely to take risks, so clear guidelines and supervision are essential.

Create a safe environment. Remove hazards such as slippery or uneven surfaces, keep equipment keys out of reach and avoid repetitive motion. Provide protective gear like gloves, non-slip shoes and hearing protection.

Train and model safe behavior. Teach kids how to do tasks safely, practice together until they are proficient and always demonstrate safe habits yourself. Kids learn by watching adults.

> For more tips on assigning safe farm tasks to kids, visit CultivateSafety.org/AYWG.

WE'RE LOOKING FOR HOLIDAY PHOTOS!

We're looking for a cover image for the December issue of *lowa Electric* Cooperative Living magazine. Submit your winter or holiday-themed rural lowa images, and if we select your photo for a cover, we'll award you \$100. The photos must be clear and in high resolution.

ENTER TO WIN!

To be considered, email photos to editor@ieclmagazine.com with "Cover Submission" in the subject line. Please include the name of the electric cooperative that serves you.



RECEIVE \$100 FOR A PUBLISHED PHOTO

ENJOY A LONG WEEKEND ON IOWA'S GREAT RIVER ROAD

Fall is the perfect backdrop for a three-day trip on lowa's Great River Road along the Mississippi. It's filled with charming river towns, breathtaking natural beauty and unforgettable memories.

DAY 1

EFFIGY MOUNDS
Harpers Ferry: Peace and
tranquility are preserved at
Effigy Mounds. It's an American
Indian burial and ceremonial site
featuring more than 200 mounds.
Many are in the shape of bears,
birds and other animals.

Marquette: Sip in the sights at Eagles Landing Winery. Free tastings of their award-winning wines are available daily.

on Guttenberg's beautiful river walk and you'll see why Forbes Traveler named it one of "America's 20 Prettiest Towns" in 2009.

PREITBACH'S COUNTRY DINING

Balltown: Iowa's oldest restaurant has been operated by the Breitbach family since 1852. People travel from miles around for the restaurant's fried chicken or homemade pies. It's also a James Beard America's Classic award winner.







DAY 2

NATIONAL MISSISSIPPI RIVER MUSEUM & AQUARIUM

Dubuque: The National Mississippi River Museum & Aquarium is a 10-acre campus where fun and learning flow together. Two buildings and an outdoor plaza offer dozens of exhibits of the power and majesty of American rivers. Its 12 aquariums showcase American aquatic life.

BELLEVUE STATE PARK
Bellevue: This picturesque
riverfront community is a nature lover's
dream. Bellevue State Park offers
panoramic views of the Mississippi
from atop a limestone bluff.

FELIX ADLER CHILDREN'S DISCOVERY CENTER

Clinton: The Children's Discovery Center offers interactive exhibits, educational displays and special events. Displays include a Brio train engine, Kapla blocks, ambulance, grocery store, hospital and much more!

MISSISSIPPI RIVER DISTILLING COMPANY

Le Claire: You'll be in good spirits when you take a tour of the Mississippi River Distilling Company. They distill everything from vodka and gin to whiskey and rye – all from local grains.

DAY 3

FIGGE ART MUSEUM

Davenport: The largest art gallery between Chicago and Des Moines, the Figge Art Museum's collections include more than 3,500 paintings, sculptures and works on paper from the 16th century to the present.

NATIONAL PEARL BUTTON MUSEUM Muscatine: Interactive exhibits and videos tell the story of Muscatine's past as the "Pearl Button Capital of the World," once producing 1.5 billion buttons annually.

SNAKE ALLEY Burlington: Twist and turn down Snake Alley, a oneof-a-kind street composed of limestone and blue clay bricks. Ripley's Believe It or Not dubbed it "Unbelievably Crooked."

OLD FORT MADISON
Fort Madison: Early settlers of the
Louisiana Purchase were protected
by soldiers at Old Fort Madison. The
reconstructed fort was the only site in

Iowa to see action in the War of 1812.

Cock & DAM 19
Keokuk: Overlook the bustling
Mississippi from the Lock & Dam 19
Observation Deck. Watch as paddle
wheelers, barges and tugboats make
their way up and down the river.



RESTORING POWER TO 500 MEMBERS

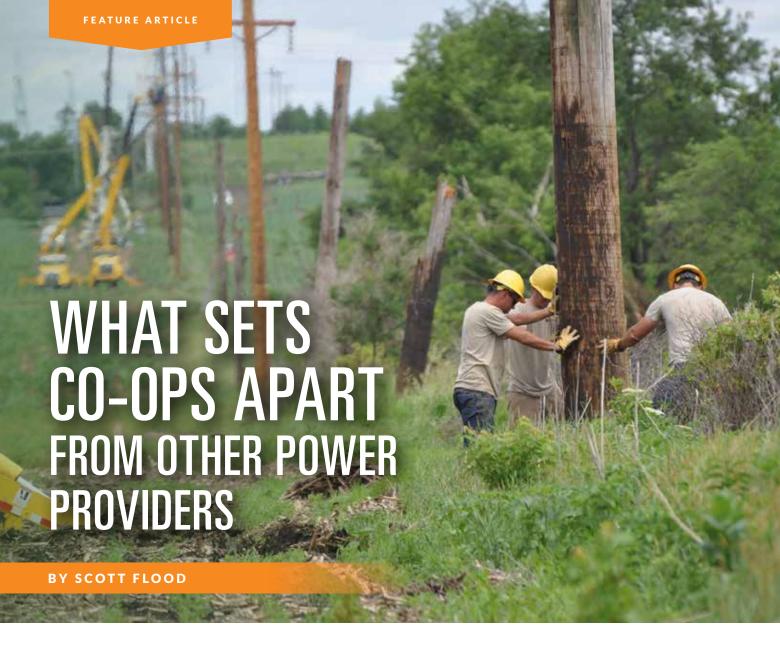
BUT RIGHT NOW IT'S YOU I'M WORRIED ABOUT.

HIS JOB IS DANGEROUS ENOUGH.
The last thing he needs is for you to drive into his utility truck because you ignored the flashing lights, cones and signs. When you see utility crews at work, slow down and move over. You have the power to protect a life.



MOVE OVER





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-forprofit 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 lowa, electric cooperatives serve four members per mile of line compared to 58 customers for municipal utilities and 28 customers for investorowned utilities. In lowa, 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 energyrelated topics for the National Rural Electric Cooperative Association.



October is National Co-op Month!

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







ZUCCHINI SOUP

- ½ cup butter
- ½ yellow onion, diced
- 2 pounds zucchini, cut into chunks
- 1 medium potato, cut into chunks
- 1 carrot. sliced
- 3 cups chicken broth
- ½ 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
- ⅓ cup orange juice
- 1/3 cup nonfat dry milk
- ½ cup raisins
- ½ teaspoon salt
- 14 cup butter, melted

Combine all ingredients and mix well. Pour into greased 1%-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

- ⅓ cup brown sugar
- 1 teaspoon cinnamon
- 2 tablespoons flour pinch of salt
- 6 apples, cored, peeled and sliced
- 3 carrots, cooked and sliced
- 34 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
- ½ 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 ½-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 CASSFROLF

- 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
- 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.

CHILL SAUCE

- 12 tomatoes
- 2 onions
- 1 green pepper
- 34 cup brown sugar
- 1 teaspoon cloves
- 1 teaspoon cinnamon
- 1 tablespoon salt
- 1/2 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.



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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CAJUN CLASSICS

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Deadline is Oct. 31

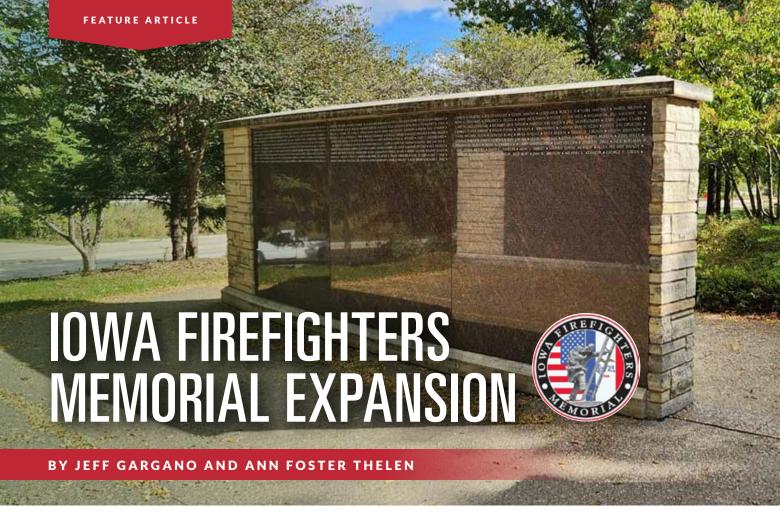
From gumbos and Po' Boys to shrimp dishes and beignets, submit your favorite Cajun recipes in celebration of Mardi Gras! Recipes will appear in our February issue. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.



EMAIL: recipes@ieclmagazine.com

MAIL: Recipes

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



Fundraising is underway for an expansion of the lowa 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 staking 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

ELECTRIC CO-OPS POWER COMMUNITIES IN DIFFERENT WAYS

BY SCOTT FLOOD

When asked what a local electric cooperative does for your community, your first thought might be that they deliver power to homes, farms and businesses. While that's accurate, co-ops do much more - they energize the community in ways beyond providing electricity. October is National Co-op Month - the perfect time to recognize how co-ops stand out from other types of businesses.

Electric co-ops drive local growth

Providing reliable, affordable electricity has shaped co-op communities. When investorowned utilities refused to extend power lines to small towns and rural areas, electric co-ops stepped up so residents could enjoy the same comforts as city dwellers.

Electric co-ops have a significant economic impact on the places they call home. Nationwide, that includes supporting nearly 623,000 jobs that deliver \$51 billion in annual compensation – and those employees spend much of that at the local supermarket, diner and gas station, supporting jobs locally.

In most of the counties and communities they serve, electric co-ops play leadership roles in championing local economic health by bringing new employers to the area and helping established businesses expand.

Community members also benefit directly from their co-op's prudent financial management. As not-forprofit utilities, co-ops return any money that's left over after covering the cost of operations, maintenance and improvements to members through what are known as capital credits. When the co-op's finances are strong, the directors may choose to retire some of those credits by converting a member's share into refund checks or bill credits.



Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals or participating in career fairs, electric co-ops and their staff are involved in extensive youth outreach.

Co-ops step up to handle natural disasters as some of the community's first responders. As rescuers comb through wreckage and treat victims, co-op lineworkers are already hard at work to restore power.

Given that Concern for Community is one of the seven cooperative principles, it comes as no surprise that co-ops seek a variety of ways to support organizations and events in the communities they serve. Whether it's presenting electrical safety demonstrations in elementary schools, helping to organize fairs and festivals, sponsoring athletic teams or promoting food drives for local pantries, co-ops and their staff are involved in extensive outreach.

Investing in future generations

One of the biggest community priorities for many co-ops involves helping young people develop leadership skills. Their motive is more than a little selfish, because co-ops know leadership efforts help those kids and teens become informed, engaged citizens who may one day serve as the next generation of community leaders and co-op employees. Building connections with youth also increases the chances they'll choose to live in their hometowns.

Perhaps the most familiar and long-running youth-focused effort is the annual Youth Tour, which brings teens from co-op communities throughout America to get a firsthand look at our nation's capital, learn about the political process from the people who make and influence our laws and better understand the impact they can have as citizens. Nearly 50,000 students have participated, and many have since gone to work for co-ops or entered government roles.

Some co-ops target leadership development by establishing youth boards for local high schoolers. The students learn how boards govern and how to work with others they've never met. The knowledge they gain enhances their education and informs their career choice.

Co-ops light up communities by delivering safe and reliable electricity to residents and businesses, but their real power rests in the many other ways they deliver the other kinds of energy communities really need to thrive.

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

BEST BETS FOR EFFICIENCY PROJECTS AND UPGRADES

BY MIRANDA BOUTELLE

For many people, their home is the biggest investment and the largest purchase they make in their lives. We want to make sure that we make good decisions to protect and maximize the benefits of the investment in our homes. Energy efficiency upgrades are potential investments that can save money by reducing the energy used in your home and pay for themselves over time.

Understanding ROI for energy upgrades

Using return on investment (ROI) is a common method to determine the benefit of an upgrade. It measures the gain or loss of an investment in relation to its cost. ROI is calculated by dividing the net profit - the total cost of the investment subtracted from total revenue generated - by the cost of the investment and multiplying by 100 to find the ROI percentage. The higher the percentage, the better the investment.

If you take out a loan, a home equity line of credit or use a credit card, add the borrowed money and interest rate to the investment cost.

Let's put the calculation to work on a few home project examples. Keep in mind, the numbers used below are hypothetical. Prices will vary based on the scale of your project and the cost of labor and materials in your area.

Comparing common efficiency projects

Adding insulation and air sealing your home are two of the most costeffective home improvement projects, which can save money year-round by reducing the energy needed from your heating and cooling systems. The U.S. **Environmental Protection Agency** (EPA) estimates that air sealing and insulation can save an average of 15% on heating and cooling costs, or an average of 11% on total energy costs. Higher savings are expected in the north and south due to more extreme temperature swings. Attics, walls, rim joists or floors over crawlspaces





should be insulated. The ROI will vary based on your location, existing insulation levels and project cost.

Let's say you spend \$3,000 to insulate your home, saving \$330 per year for the next 20 years. Your net profit is \$3,600. Then, divide the net profit by the total cost of the investment, \$3,000, and multiply it by 100. That's an ROI of 120%.

The energy efficiency impact of new windows in your home depends on the difference in efficiency between the new windows and the existing windows. You will see the most improvement when you go from the least efficient - single pane with no storm windows - to the most efficient new windows. The exact ROI for your home will also depend on your location, energy costs and the efficiency of your heating and cooling systems.

The EPA estimates upgrading singlepane windows to ENERGY STAR®-rated windows can save about 12% of your annual energy use. Let's say you replace your existing windows for \$5,000, saving \$360 per year for the next 20 years. The ROI is 44%.

Windows and insulation upgrades have the added benefit of making your home quieter and more comfortable. They can also add value if you sell your home.

Taking advantage of incentives

You may be eligible for tax credits or incentives through your electric cooperative or state programs to help offset the upfront costs of energy efficiency projects.

Most of us have limited funds for investing in our homes. Compare costs and potential savings to make the best decisions for your home and your bank account.

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

United States Postal Service Statement of Ownership, Management and Circulation

- 1. **Publication title:** *lowa Electric Cooperative Living*
- 2. **Publication number:** 269-260
- 3. Filing date: 8/11/2025
- 4. Issue frequency: Monthly
- 5. Number of issues published annually: 12
- 6. Annual subscription price: N/A
- 7. Complete mailing address of known office of publication: 8525 Douglas Avenue, Suite 48, Des Moines, Polk County, IA 50322-2992; Contact person: Leslie Kaufman; Telephone: 515-276-5350
- 8. **General business office of publisher:** Same as above.
- Full names and complete mailing addresses of publisher, editor and managing editor: Publisher – Leslie Kaufman, EVP Iowa Association of Electric Cooperatives, 8525 Douglas Avenue, Suite 48, Des Moines, Polk County, IA 50322-2992; Editor – Ann Foster Thelen, same address as above; Managing Editor – N/A.
- Owner: Iowa Association of Electric Cooperatives, 8525 Douglas Avenue, Suite 48, Des Moines, Polk County, IA 50322-2992
- 11. Known bondholders, mortgagees and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities: None
- 12. Tax status: The purpose, function and nonprofit status of this organization and the exempt status for federal income tax purposes has not changed during the preceding 12 months.
- 13. **Publication title:** *Iowa Electric Cooperative Living*
- 14. **Issue date for circulation data:** August 2025
- 15. Extent and Nature of Circulation:

15. Extent and Nature of Circulation:			
		Average no. copies each issue during preceding 12 months	No. copies of single issue published nearest to filing date
a.	Total no. of copies	56,175	56,281
b.	Paid/requested circulation: (1) Mailed outside-county mail subscriptions stated on PS Form 3541	55,461	55,584
c.	Total paid distribution	55,461	55,584
d.	Free or nominal rate distribution (3) Free or nominal rate copies mailed at other classes through the USPS	565	565
e.	Total free or nominal rate distribution	565	565
f.	Total distribution	56,026	56,149
g.	Copies not distributed	149	132
h.	Total	56,175	56,281
i.	Percent paid	98.99%	98.99%
16.	Electronic Copy Circulation	0	0

- 17. **Publication of Statement of Ownership**Printed in the October 2025 issue of this publication.
- 18. Signature and title of editor, publisher, business manager or owner: Leslie Kaufman, Executive Vice President (8/11/2025). I certify that all information furnished on this form is true and complete.

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 lowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel and type of housing.

Besides meeting the income guidelines, you must furnish the Social Security numbers of all household members and a copy of recent heating and electric bills. You also must show proof of income for all household members age 18 and older. 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 lowa, 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

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.

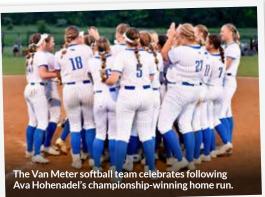
"We played about six games in one day, and I didn't pitch a single one of them. That really stung," she said.

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





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.

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





The magazine for members of lowa's electric cooperatives

October 2025

Visit our website at www.ieclmagazine.com

