

● OCTOBER 2026

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ELECTRIC COOPERATIVE LIVING

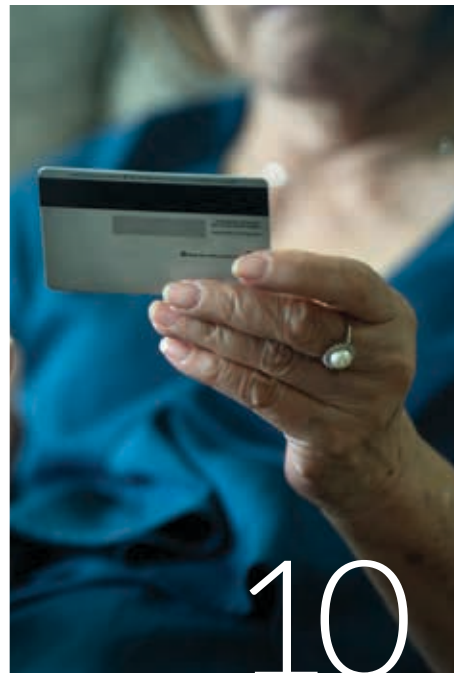
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**Protect yourself from
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Comfort food classics

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ON THE COVER

Special thanks to Katie Nichols, a Farmers 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'S ELECTRIC COOPERATIVES ARE PROTECTING MEMBERS WHILE MANAGING THE ENERGY TRANSITION

BY LESLIE KAUFMAN



Drive through rural Iowa and you'll pass through the service territory of an electric cooperative, one of dozens across the state quietly keeping the lights

on for farms, homes, schools, hospitals and communities. These co-ops aren't just another utility; they're structured differently, and that structure makes them uniquely suited to navigate the energy transition ahead.

Member ownership puts consumers first

The key distinction is ownership. Iowa's electric cooperatives are not-for-profit, member-owned utilities. The farmers, homeowners and small businesses who receive power also own and govern the company that delivers it. This stands in contrast to investor-owned utilities, which generate returns for shareholders who may not live anywhere close to the lines they profit from.

That difference matters enormously as we encounter an energy transition that involves many facets, including managing new demand from large loads, increased electrification and building resilience against extreme weather. These are long-horizon, capital-intensive challenges. A cooperative, as a not-for-profit organization, can make patient, prudent and consumer-focused investments while maintaining safe, reliable and affordable electric service.

Investments in new electric generation help ensure there is enough power available when consumers need it most. Many older generating units are aging, facing higher maintenance costs or nearing retirement. New generation gives co-ops the ability to meet peak demand, maintain adequate reserves, respond to emergencies and manage fuel and market volatility.

Investments in transmission are equally important and can improve reliability and affordability. As the backbone of the electric system, transmission lines move electricity across regions, connect new resources, relieve congestion, support stability and allow utilities to share power during emergencies. Well-planned transmission investments can reduce bottlenecks, improve access to diverse generation resources, lower congestion costs, and strengthen the grid against severe weather and equipment outages.

Responsible growth with fair cost allocations

Iowa's electric cooperatives work to build what is needed, when it is needed, and at a reasonable cost, with costs assigned fairly. Existing consumers should pay their fair share of investments that maintain and improve the system that serves them. But if a new, large consumer creates the need for new facilities, then that large consumer should pay the entire cost of the facilities needed to meet its energy needs.

This approach allows electric co-ops to accomplish two things at the same time. First, we welcome economic development and new energy-intensive consumers when they bring jobs, investment and opportunities. Second, co-ops will not ask existing member-consumers to subsidize facilities that are needed solely to serve those new large loads. Fair cost allocation is what makes responsible growth possible.

Maintaining safe, affordable and reliable electric service is a long-term obligation. By making prudent investments in generation and transmission, and by ensuring that large future consumers pay for the facilities needed to serve them, Iowa's electric cooperatives can protect existing co-op member-consumers and support economic growth while maintaining safe, affordable and reliable electric service.

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

EDITOR'S CHOICE CONTEST

WIN A CROCK-POT MULTICOOKER AND SLOW COOKER

The Crock-Pot MultiMeal Multicooker and Programmable Slow Cooker lets you prepare two dishes at once using different cooking temperatures and methods, with both ready to serve at the same time. Multiple functions, including slow cook, sear/sauté, bake, rice/steam and keep warm, make it easy to prepare complete meals in one appliance. Designed to replace more than 30 cooking tools and appliances, it reduces the need for separate stockpots, sauté pans, frying pans, food warmers and more.

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 the Westinghouse pressure washer from the August issue was **Mitchel Hershey**, a **Grundy County REC** member-consumer.



ENTER ONLINE BY OCT. 31!



Office: Consumers Energy
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Marshalltown, Iowa 50158
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Dates to Remember

OCT. 3	Bills due
OCT. 5	Automatic payments deducted
OCT. 12	Email/mail bills
OCT. 26	Automatic payments deducted
OCT. 30	Read meters
OCT. 31	Happy Halloween!
NOV. 1	Winter moratorium begins
NOV. 1	Daylight Saving Time ends
NOV. 3	Bills due
NOV. 3	Automatic payments deducted

REBATES

Consumers Energy offers members rebates for new electric equipment purchases and energy-efficiency upgrades.



Scan the QR code for more information.

PATRONAGE CAPITAL CREDITS

As a member-owner of Consumers Energy, you share in the cooperative's success. When finances allow, we return a portion of our margins to members as patronage capital credits.



Scan the QR code for more information.

WHY ELECTRIC RATES DON'T CHANGE AS FAST AS MARKET PRICES

BY BRIDGET ITZEN



Over the past several months, we've used this column to take a closer look at the many factors that influence your electric bill. This month, we're continuing our "Understanding Your Electric Rates" series by explaining how changes in the wholesale cost of electricity make their way to your monthly bill – and why your base electric rates don't rise and fall every time energy market prices change.

The important thing to understand is that while our **base rates are designed to provide stability**, a portion of your bill already adjusts each month to reflect changes in the cost of the power we purchase.

How we purchase power

Consumers Energy purchases its wholesale power from a generation and transmission cooperative that provides power to 13 rural electric cooperatives and one municipal electric cooperative in the state of Iowa.

The actual cost of that wholesale power fluctuates from month to month. Many factors can affect those costs, including weather, member demand, fuel costs, generation availability, and conditions in the regional energy market.

Rather than changing our base electric rates every month as these costs move up and down, we use a **Purchased Power Adjustment (PPA)** to account for the difference.

What is the PPA?

Our rates are developed using a forecasted cost of wholesale power.

Each month, we compare that forecasted cost with what the power we purchased actually cost.

If our actual power cost is lower than forecasted, members receive a credit through the PPA. If our actual power cost is higher than forecasted, the additional cost is reflected as a PPA charge.

In other words, the PPA can move up or down depending on our actual monthly wholesale power costs.

This allows us to pass changes in the cost of purchased power through to our members without constantly changing the cooperative's underlying rate structure.

Long-term planning still matters

While the PPA responds to monthly changes, wholesale electricity isn't purchased entirely on the short-term energy market.

Our power supplier uses a combination of generation resources, long-term power supply arrangements, and market purchases to meet the needs of its member cooperatives. Long-term planning and contracts help provide both reliability and greater cost predictability.

There may be times when short-term market electricity prices fall while the overall cost of our wholesale power does not fall at the same rate. The reverse can also happen. When market prices rise sharply, longer-term resources can help reduce exposure to those sudden increases.

The objective isn't necessarily to obtain the lowest price in any one hour, day, or

WAYS TO PAY YOUR CONSUMERS ENERGY BILL



SmartHub app



In-person at headquarters location



By drop box
Allow 2-3 business days for payments to reach headquarters.



Automatic monthly payments



By phone 24/7
855-939-3832



By mail



month. **It's to provide a reliable power supply at a responsible cost over the long term.**

Rate stability vs. market volatility

Imagine if your entire electric rate changed every month based on current market conditions. Extreme heat, bitter cold, fuel price spikes, generation outages, or periods of unusually high regional demand could result in significant and unpredictable swings in your bill.

Our rate structure is designed differently.

Your **base rates provide stability**, helping recover the ongoing costs of maintaining the electric system and providing service. The PPA provides flexibility, allowing changes in wholesale power costs to be reflected on your bill as those costs fluctuate.

Together, they provide a balance between stability and transparency.

More than the cost of electricity

It's also important to remember that wholesale power is only one component of your electric rate.

Your cooperative must maintain the entire system necessary to deliver that power to you – substations, poles, wires, transformers, meters, technology, and other infrastructure. Rates also support maintenance, vegetation management, system improvements, safety programs, and the employees who keep the system operating and respond when outages occur.

Those costs don't change simply because the market price of electricity went up or down last month.

Taking the long view

As a member-owned cooperative, our responsibility is to manage costs in a way that is fair to the entire membership while maintaining the reliable electric system our members depend on.

The PPA allows us to account for the real monthly changes in the cost of purchased power. Our base rates, meanwhile, are established with a longer-term view of what it costs to operate, maintain, and invest in your electric system.

One provides a mechanism to respond to changing power costs. The other provides the stability necessary to operate your cooperative for the long term.

Understanding that difference is an important part of understanding your electric rates – and how Consumers Energy works every day to balance reliability, cost, and stability for the members we serve.

Bridget Itzen is the CEO/General Manager of Consumers Energy.

HELP US FIND THESE FORMER MEMBERS

Consumers Energy is holding unclaimed money resulting from Patronage Capital Credit payouts due to the people listed below. If the cooperative does not hear from the owner within six (6) months, Consumers Energy is allowed to retain this property in accordance with Iowa law. Former members are listed alphabetically by last name.

A

Mohamed Ali; Ames, IA
Aaron R Anderson;
Ankeny, IA
Nicholas Anderson;
Ames, IA
Andriya Armstrong;
Beaver Dam, WI

B

Betina Balli;
San Antonio, TX
Elizabeth Baridon;
Ankeny, IA
Aaron or Julie Bazal;
Newton, IA
Troy Bigelow; Ames, IA
Jennifer Bond; Des
Moines, IA
Sarah and Brian Bond;
Indianola, IA
Claire Burkman;
Ankeny, IA
Katie Bryan;
Woodward, IA

C

Chris Calhoun;
Wauke, IA
Zach Case; Wauke, IA
Koushik Chandra;
Ankeny, IA
Cory Clark; Norwalk, IA
Taylor Cluff; Ankeny, IA
Colonial Inn Lodging in
Iowa; Marshalltown, IA
Adam Coussens;
Nevada, IA

Sara Crumpler; West Des
Moines, IA
CSI Homes &
Development LLC;
Ankeny, IA

D

Zach Davis; Ankeny, IA
Cody Devore; Ankeny, IA
Daniel H Dobbin;
Athens, GA
Misty Dutcher; Ankeny, IA

E

Abbey Elmer;
Des Moines, IA
Katie Elsberry;
Granger, IA
Jeremy Engler; Ankeny, IA
Samantha Ensor;
Ankeny, IA

F

Farren Farms; Ankeny, IA
Anka Fouch Allen;
Gilbert, IA
Erik Freed; Osceola, IA
Clint French; Story City, IA

G

Meghan Glawe;
West Des Moines, IA
Lyndell Gulley;
Santa Rosa, CA

H

Rachael Haas;
Le Sueur, MN
David Hall; Stuart, IA
Beth Harbin;
Bettendorf, IA

Lisa Hartz; Ankeny, IA
Katherine Healy;
Ogden, IA
Stephanie Heckroth;
Johnston, IA
Noah Herold;
Des Moines, IA
Michelle Hofbauer;
Ames, IA
Ashley Hoppenworth;
Ankeny, IA
Andrew Huges;
Gallatin, TN

J

J & S Iowa Farms LLC;
Ames, IA
Jonathan Jensen;
Huxley, IA
Janel Jones; Ankeny, IA
Ronald Jones; Ames, IA

K

Jennifer Karns; Ames, IA
Matt Kenyon; Mallard, IA
Connor Kimrey;
Nevada, IA
Daniel Kramer; Ankeny, IA
Kwality Custom Homes;
Urbandale, IA

L

Brian Lee; Conway, SC
Steven Lemon;
Clear Lake, IA
Quentin Lesan; Nevada, IA
Dannny Li; Lawrence, KS
Benjamin Lopez;
Marshalltown, IA
Gabriella Lord; Ankeny, IA

Stacey Loux; Nevada, IA
William Lynch;
Marshalltown, IA

M

Fannie Mae; Logan, UT
Mackenzie Manternach;
Johnston, IA
Jon Mckee;
West Des Moines, IA
Katrina McKibbin;
Des Moines, IA
Kyle McNulty; Ames, IA
Maria Mcsparin;
Ankeny, IA
Mike Meyers; Ankeny, IA
Paige Moore; Ankeny, IA
Matt Moorthart;
Rock Island, IL
Erica Morris; North
Liberty, IA
Thomas Mortice; Des
Moines, IA
Fadzanai Mukarakate;
Altoona, IA
Dylan Muller; Ames, IA

N

Roxanna Nwachukwu;
Ames, IA

O

Jeremiah Olps; Ankeny, IA

P

Rachel Paulsen;
Ankeny, IA
Jorge Patino; Nevada, IA

R

Jennifer Rackham;
Ankeny, IA
Real Estate Owned
LLC (Baymont Inn);
Marshalltown, IA
Dustin Reha; Polk City, IA
Dorothea J Ridgway;
Nevada, IA
Adam Ring; Ames, IA
Brandi Ringholz;
Ankeny, IA
Jennifer Ritchie;
Ankeny, IA

S

SAI NISHIE LLC
(Flamingo Motel);
Marshalltown, IA
Samira Safari;
St. Louis, MO
Benjamin Schneider;
Ames, IA
Cori Schnell; Sully, IA
Bill Scott; Gilbert, IA
Jacky Sease; Altoona, IA
Kevin R See; Laurel, IA
Sienna Shaul; Collins, IA
Adrienne Sheldahl;
Ankeny, IA
Austen Sickora;
Atlanta, GA
Danielle Siembieda;
Newton, IA
Lucinda Smart; Ankeny, IA
Nathan Sogard;
Stanhope, IA
Andrea Stern; Ames, IA



Robert Stivers Jr;
Ames, IA
Bruce Strassburg;
Austin, TX

T

Tyler Tegtmeyer;
Clarion, IA
Dorcelle M Trowbridge
Trust; North Richland
Hill, TX

U

Unique Homes;
Altoona, IA

V

Van Der Kamp
Homebuilders LLC;
Ankeny, IA
Van Oort Construction;
Ankeny, IA
Edwin Vega; Ankeny, IA
Cody Vos; Ankeny, IA

W

Mackenzie Warnock;
Indianola, IA
Lisa Wells; Salem, MO
Katherine Wick;
Ankeny, IA
Wilder-Tomlinson;
Fayetteville, GA
Megan Williams;
Ankeny, IA
Kathrin Wilson;
Nevada, IA

REMEMBERING THE HALLOWEEN ICE STORM OF 1991

BY ANN FOSTER THELEN

Photo Sources:
Iowa Association of Electric Cooperatives
and Corn Belt Power Cooperative.

Thirty-five years ago, a powerful fall storm coated much of Iowa in ice, bringing down power lines and poles and leaving tens of thousands of Iowans without electricity. For many electric cooperative members and employees who lived through it, the Halloween Ice Storm of 1991 is difficult to forget.

According to the National Weather Service, the storm began as snow across southern Iowa on Oct. 30 before spreading north. By Halloween

morning, precipitation changed to a mixture of snow, sleet and freezing rain across much of eastern Iowa. The wintry mix continued into Nov. 1, with 1 to 2 inches of ice accumulating from southwest Iowa into north-central Iowa.

The ice caused widespread damage to Iowa's electric system. Fallen power lines closed Interstate 35. About 80,000 homes across Iowa lost electricity and utility damage totaled an estimated \$63 million. Gov. Terry Branstad ultimately declared 52 counties disaster areas.

A devastating blow to rural Iowa

The December 1991 issue of *Iowa REC News*, a predecessor to *Iowa Electric Cooperative Living*, called the storm an "icy nightmare." About half of Iowa's 48 rural electric cooperatives were affected, with damage estimates reaching \$38 million to \$40 million.

At the height of the storm, 40,000 cooperative households and businesses were

without power. Some members waited nearly two weeks for electricity to be restored as temperatures plunged below zero.

Ice measuring as much as 3 inches in diameter encased some lines. Dennis Corcoran, Iowa Association of Electric Cooperatives (IAEC) safety and loss control director at the time, said it had been years, "if ever," since Iowa had experienced such devastation over such a widespread area.

Pole after pole broke under the weight. Pioneer Lumber in Ankeny delivered 4,200 poles to Iowa's electric cooperatives, with another 900 needed by generation and transmission cooperatives.

Wright County REC, now known as Prairie Energy Cooperative, was among the hardest hit. Nearly its entire system was wiped out and, at one point, every member was without electricity.

"When we started, we didn't have any idea what we were getting into," recalled Tom Stewart, the co-op's



member service manager at the time. It took approximately 13 days to completely restore service, with help from 13 Iowa electric cooperatives and a Missouri cooperative crew.

Glidden REC, now Raccoon Valley Electric Cooperative, also suffered extensive damage. Former Manager Bruce Bailey estimated more than 250 poles were lost and more than 90% of the system was without power at some point. In the co-op's November 1991 newsletter, Bailey called it the worst ice storm in its history and thanked members for their patience and support.

Corn Belt system takes a direct hit

George Toyne, general manager of Corn Belt Power Cooperative (Corn Belt Power) at the time, described it as the worst storm he could remember in the area. More than 30 Corn Belt Power substations were out of service on Nov. 1. About 300 transmission poles were



broken and more than 50 others were leaning or pulled from the ground.

The storm also damaged a major 345-kV transmission line crossing Corn Belt Power's service area. An aerial inspection found approximately 90 miles damaged, including 386 support towers. A preliminary estimate placed the cost of replacing the damaged line at \$27 million.

Photos from the aftermath show damaged transmission structures, poles leaning along frozen roads and thick layers of ice coating electric equipment.



Cooperation in the cold

As cooperatives began restoring power, help arrived from across Iowa and neighboring states.

Through a statewide disaster plan coordinated by IAEC, crews came from unaffected Iowa cooperatives as well as Missouri, Nebraska, South Dakota, Wisconsin and Illinois. IAEC staff coordinated assistance while line crews worked grueling 18-hour days in bitter conditions.



Wes Ehrecke, IAEC executive vice president at the time, witnessed the response firsthand. He said it was "rewarding to see the level of cooperation" from unaffected Iowa electric cooperatives

and those in surrounding states.

During a lunch break, Wright County REC lineman Butch Norem was asked what kept him heading back into the cold.

"You know the people are cold," he replied.

Kyle Moore, a lineman from Maquoketa Valley REC who came to help, summed up the mutual aid response: "That's why it's called a cooperative."

Members and cooperative employees also found ways to support the restoration effort. One Wright County REC member donated a hog to feed workers. Members brought food and coffee. Employees opened their homes to visiting crews, washed their clothes and loaned personal

vehicles. Retired cooperative employees returned to help patrol lines and guide visiting crews.

The legacy of the storm

Iowa would endure another catastrophic ice storm in February 2007. According to the National Weather Service, at least 265,000 customers were without power at its peak, significantly more than during the 1991 storm, and damage to utility equipment totaled \$138 million.



The Halloween Ice Storm of 1991 remains one of Iowa's most memorable ice storms 35 years later.

The storm is remembered for the extensive damage and difficult restoration conditions, as well as the employees who worked long hours, members who supported crews and cooperatives that sent help wherever it was needed.

Technology and equipment have advanced considerably since 1991, changing how electric cooperatives monitor their systems, respond to outages and restore power. But the fundamentals remain the same: dedicated employees, support from members and cooperatives helping one another when the need is greatest.

Do you have memories of the Halloween Ice Storm of 1991? Send them to me at editor@ieclmagazine.com.

Ann Foster Thelen is the editor of Iowa Electric Cooperative Living magazine.



Prepare for winter weather by scanning the QR code to find outage and generator safety tips.

COMFORT FOOD *Classics*

FAVORITE TOMATO SOUP

- baking soda, as needed
- 3 quarts tomato juice
- milk, as needed
- ½ small onion, finely minced
- 1-1½ tablespoons olive oil
- 1-2 teaspoons Bragg liquid aminos
- ¼-½ teaspoon paprika
- 4 medium dried Thai or sweet basil leaves, whole
- ¼ teaspoon rosemary, crushed
- ¼ teaspoon thyme
- ½ rounded teaspoon garlic powder
- 1-2 cups cashew milk
- salt, to taste

Add a pinch of baking soda to tomato juice and stir 2-3 minutes until foam settles. Test acidity by putting some tomato juice mixture into a cup of milk to see if it curdles. Add more baking soda as needed, ¼ teaspoon at a time. Repeat testing procedure until tomato mixture doesn't curdle. Sauté finely minced onions in oil until caramelized, slightly browned, but do not burn. Heat juice in a 5- to 6-quart saucepan until just boiling. Add liquid aminos, paprika, Thai or basil leaves, rosemary, thyme and garlic powder. Simmer for at least 15 minutes. Then add cashew milk and simmer or keep warm until serving. Do not boil! Add salt to taste and adjust seasonings, if needed. Best the next day after marinating in the refrigerator overnight. Serves 6-8

Jacque Minikus • Pisgah
Harrison County Rural Electric Cooperative

KING RANCH CHICKEN

- 3½ cups plain tortilla chips, crushed
- 2-3 cups chicken, cooked and cubed
- 1 teaspoon chili powder
- 1 cup milk
- 1 can cream of chicken soup
- 1 can cream of mushroom soup
- 1 can Rotel diced tomatoes, drained
- 12 ounces Monterey Jack cheese, shredded
- 12 ounces cheddar cheese, shredded

Place crushed tortilla chips in 9x13-inch pan. Place chicken on top of chips. Combine chili powder, milk, soups and diced tomatoes. Pour mixture over chicken and top with shredded cheeses. Bake at 350 degrees F for 1 hour. Let sit for about 10 minutes before cutting and serving. Serves 9-12

Deb Bartholomew • Ollie
T.I.P. Rural Electric Cooperative

CHICKEN LASAGNA SOUP

- 8 ounces cream cheese
- 1 can cream of chicken soup
- 1 can cream of celery soup
- 1 cup cottage cheese
- 32 ounces chicken broth
- 6-8 cups chicken, cooked
- 4 cups bowtie noodles, uncooked

Mix cream cheese, soups and cottage cheese and cook until blended. Mix in broth and chicken. Add uncooked bowtie noodles and cook until tender. Serves 10

Jeffrey and Terri Becker • Wilton
Eastern Iowa Light & Power Cooperative



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

CREAM CHICKEN OVER BISCUITS

- ¼ cup oleo or butter
- 2 15.5-ounce cans clear chicken broth
- 1 teaspoon onion, chopped
- 1 small carrot, finely chopped
- ½ stalk celery, finely chopped or celery seed
- dash garlic salt
- salt, to taste
- pepper, to taste
- seasoned salt, to taste
- ¾ cup flour
- 1 cup milk
- 3 cups chicken, shredded
- biscuits

Melt oleo or butter in pan, then turn off heat. Add chicken broth. Add vegetables to broth. Add seasonings. If using celery seed, add a few shakes. In a separate bowl, mix flour and milk, then add to broth and vegetables. Bring mixture to a boil, stirring occasionally so the mixture doesn't get lumpy. Turn heat down and simmer 25 minutes. Add chicken and simmer 5 minutes longer. Serve over biscuits.

Audra O'Neill • Wall Lake
Raccoon Valley Electric Cooperative

COUNTRY PORK 'N SAUERKRAUT

- 2 pounds country-style pork ribs
- 1 medium onion, chopped
- 1 tablespoon cooking oil
- 1 14-ounce can sauerkraut, undrained
- 1 cup applesauce
- 2 tablespoons brown sugar
- 2 teaspoons caraway seed
- 1 teaspoon garlic powder
- ½ teaspoon pepper

In a Dutch oven, cook ribs and onion in oil until ribs are browned and onion is tender. Remove from heat. Combine remaining ingredients and pour over ribs. Cover and bake at 350 degrees F for 1½-2 hours, or until ribs are tender.

Serves 4

Deb Peterson • Albia
Chariton Valley Electric Cooperative, Inc.

SWEET AND SOUR MEATBALLS

- 1-1½ pounds ground beef or turkey
- 1 cup milk
- ¾ cup oatmeal
- 1 teaspoon salt
- ¼ teaspoon pepper
- 1 tablespoon onion, minced
- 3 tablespoons brown sugar
- 3 teaspoons vinegar
- ½ cup water
- ½ cup ketchup

Lightly mix beef or turkey, milk, oatmeal, salt, pepper and onion. Form mixture into loosely packed balls. Place meatballs in a single layer in an 8x8-inch cake pan or casserole dish. Mix brown sugar, vinegar, water and ketchup. Pour over meatballs and bake at 350 degrees F for 1 hour, or until done.

Serves 4-6

Susan Rubis • Batavia
Access Energy Cooperative

ONE-PAN CHICKEN SPAGHETTI SUPREME

- 1 pound chicken breasts
- salt, to taste
- pepper, to taste
- garlic powder, to taste
- 1 tablespoon olive oil
- mushrooms, to taste
- 3 tablespoons butter
- 3 tablespoons flour
- 2 cups chicken broth
- 1 tablespoon minced garlic
- 1 teaspoon onion powder
- 1 teaspoon dried parsley
- 1 teaspoon smoked paprika
- ½ cup bacon, cooked and crumbled
- 1 cup peas, fresh or frozen
- 2 cups cheddar cheese, shredded
- ¼ cup sour cream
- ½ pound spaghetti, cooked and drained

Butterfly chicken breasts. If desired, cut into strips or chunks. Season with salt, pepper and garlic powder. Heat a large skillet and add olive oil. Cook chicken until golden on both sides, remove. If using mushrooms, sauté until softened and browned, remove. Melt butter in skillet, then add flour and stir. Cook at least 1 minute. Add broth slowly, stirring until smooth and thickened. Add garlic, onion powder, parsley and paprika, stir well. Add bacon, peas, mushrooms, if using, cheese and sour cream gradually. Stir to keep smooth. Continue until thoroughly heated and just beginning to simmer. Add chicken and pasta, combine gently. Sprinkle with parsley if desired. You can also place cooked pasta into a buttered casserole dish and top with chicken. Then, pour the sauce mixture evenly over top. Cover and keep warm until serving. Serves 4-6

Karla Pals • Belmond
Prairie Energy Cooperative

WANTED:

DATE NIGHT MEALS

**\$25 BILL CREDIT REWARD
FOR EVERY ONE WE PUBLISH!**

Deadline is Oct. 31

Love is in the air! We're looking for your favorite **Valentine's Day recipes** – think everything from dinner for two and restaurant-inspired dishes, to savory steak or seafood entrees to decadent desserts. Selected recipes will be shared in our February issue, just in time to inspire a romantic dinner at home or a special evening with friends. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.

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

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





WHEN SCAMS GET SMARTER: PROTECTING YOURSELF IN THE AGE OF AI

BY CATHY CASH

Artificial intelligence (AI) sometimes doesn't seem so artificial and that could be a real problem.

It can create realistic text, voices, images and websites in seconds. Those capabilities make many everyday tools more useful, but they also make it easier for scammers to impersonate family members, banks and even your electric cooperative.

Through friendly chatbots and website agents, AI monitors your selections and online behavior to efficiently make recommendations for entertainment and other online goods and services.

But be vigilant. Scammers are using this amazing invention of computer-learning software for theft and extortion.

When fake looks and sounds real

Scammers are applying AI to mimic familiar voices and change videos and emails to appear authentic in urgent phone or online requests for credit card and bank account numbers, electronic money transfers and personal information.

Maybe you know someone who believed their adult child or grandchild was calling to say they were in legal trouble and

needed a large sum of money wired immediately. That scam has made the rounds.

Then there are investment or get-rich-quick scams, where criminals bully their victims via emails, websites or calls promising a big payout if they pay up now.

Website spoofing is also on the rise. Everything looks genuine on the surface, but when consumers hit "submit" after punching in their credit card number and other personal information, they are basically handing over valuable data to a cybercriminal.

"AI can help scammers produce polished, convincing messages and build fake websites that closely mimic a bank or even an electric co-op," said Carter Manucy, the National Rural Electric Cooperative Association's senior director for cybersecurity.

Scammers can build sites and communications that resemble an electric co-op and contact members with high-pressure calls or emails demanding instant payment by gift card, wire transfer or cryptocurrency and threatening shutoff.

So, what should co-op members do in that situation?

Stop and make sure the contact is legitimate. Members should treat any unexpected demand for immediate payment by gift card, wire transfer or cryptocurrency as a scam and contact their co-op directly using the phone number on their bill.

"Call back using a number you already know, never one the caller provides. For a co-op message, use the number on your bill," said Manucy. "Any message that pressures you to act immediately is the top red flag, no matter how real it sounds. Real family, banks and utilities let you take a breath."

But as AI makes scams much harder to spot, it also equips these rip-off artists with tools to boost their output and victimize thousands of people in

just a few clicks. AI allows criminals to create, personalize and distribute convincing scams at a scale that once required far more time and people.

"Criminals can generate thousands of tailored attacks cheaply, so more scams reach members' phones and inboxes, more often," Manucy said.

As a result, the loot scammers are reaping is unprecedented. Americans reported nearly \$900 million in AI-assisted scam losses in one year, according to the FBI.

"Those figures capture only complaints that were reported and identified as AI-related, so they do not show the full scope of the problem," Manucy said.

Slow down and verify

Here are some tips to help protect yourself against today's scams made more sophisticated thanks to AI:

- Distrust the urgency of a request for money or personal data.
- Verify parties making requests through a trusted channel, such as a phone number on your bill.
- Don't use links in unexpected emails or text messages. Instead, navigate directly to the company's website or use its official app.
- Before you click, carefully check the website address to make sure it's legitimate.

- Set a family code word not shared online and ask for the code word if you receive an emergency call. A cloned voice won't know it.
- Enable multifactor authentication on email, banking and other important accounts for an added layer of security.
- Protect yourself when paying for goods and services online. Reject requirements for gift cards, wire transfers or cryptocurrency as these payments are difficult and sometimes impossible to recover.
- Report scams to the Federal Trade Commission at www.ReportFraud.ftc.gov or the FBI's Internet Crime Complaint Center at www.IC3.gov.

If you believe you've responded to a scam, contact your bank or credit card company immediately, change any compromised passwords and report the fraud to the appropriate authorities.

"AI has changed the tools scammers use, but not the trick behind them," said Manucy. "Every scam still depends on getting people to act fast, before they stop and think. Pause and verify remains the single best defense."

Cathy Cash writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.



Protect Yourself from AI-Powered Scams

Pause before you act.

Be suspicious of urgent requests for money or personal information.

Verify the source.

Contact the person or organization through a trusted phone number or official website – not the contact information in the message.

Look before you click.

Double-check website addresses and email links for misspellings or other red flags.

Create a family code word.

Use a private word or phrase to verify emergency calls.

Use secure payment methods.

Never pay with gift cards, wire transfers or cryptocurrency. Those payment methods are often impossible to recover.

Report scams.

If you think you've been targeted, report it to the Federal Trade Commission at ReportFraud.ftc.gov.

REPORT POWER OUTAGES

To report an outage, call

800-696-6552

Phones are answered 24/7!

For the most accurate outage updates, visit Consumers Energy's Outage Center at www.consumersenergy.coop/outage-center, check messages on SmartHub, or call Consumers Energy.

Scan here to visit the co-op's outage center.



DAYLIGHT SAVING TIME ENDS NOV. 2

The end of daylight saving time is a great time to go through your fall home maintenance checklist. Here are some items to include:

SET YOUR CLOCKS
AHEAD ONE HOUR



RESET THE TIMER ON
YOUR WATER HEATER



CHANGE YOUR SMOKE
DETECTOR BATTERIES



- Check the expiration dates on fire extinguishers. Replace if necessary.
- Change the rotation of your ceiling fans to rotate clockwise at a low speed.
- Remove hoses. Shut off exterior faucets.
- Add weatherstripping around window and door frames. Get door sweeps ready.
- Measure attic insulation. It may be time to add more.
- Remove items from the garage that could freeze. Inspect garage door.
- Clean dryer vents.
- Schedule chimney cleaning and heating system maintenance.
- Replace furnace filters.
- Clean gutters and downspouts. Inspect your roof.
- Make exterior repairs. Seal gaps where critters could enter.
- Check walkways, railings, stairs, and driveways for winter safety.
- Check your home for radon.
- Apply for rebates if applicable. Scan the QR code below or visit www.consumersenergy.coop/rebates.

SCAN HERE FOR
REBATES.



Questions? Contact Energy Advisor
Jeff Lanning at 800-696-6552 or at
info@consumersenergy.coop.



AUTHORIZATION FORM

Choose only one option:

- ☐ Yes, I would like to participate in the Operation Round-Up Program. I wish to have my monthly electric bill rounded up to the next whole dollar.
- ☐ Yes, I would like to participate in the Operation Round-Up Program. I wish to contribute \$ _____ per month to the Operation Round-Up Program, and the amount will be added to my monthly electric bill.

Name _____

Address _____

City _____

State _____ Zip Code _____

Email _____

Phone Number _____

Account Number _____

Please return to: Consumers Energy
2074 242nd Street
Marshalltown, IA 50158

CO-OP MEMBERS ASSIST OTHERS THROUGH OPERATION ROUND-UP® PROGRAM



Members of Consumers Energy contributed \$2,080.01 to the cooperative's Operation Round-Up® Program from July 1, 2025, to June 30, 2026. The donations were distributed to local community action agencies, which helped 12 families who needed economic assistance with their energy bills. Currently, 256 members are donating funds to Operation Round-Up.

Operation Round-Up is a program designed for members who wish to donate small change each month to cooperative members who need economic assistance with their energy bills. Members who sign up for this program can have their monthly electric bill rounded up to the next highest dollar or specify an exact dollar amount to contribute monthly to the program. The co-op then annually distributes the Operation Round-Up funds to local community action agencies to assist low-income families with winter heating bills and home winterization.

How does the program work?

Members may choose from two ways to participate in Operation Round-Up. The option you select will begin with the first bill issued after we receive your Operation Round-Up Authorization Form.

Option 1: Round up your bill

Your monthly electric bill is automatically rounded up to the next whole dollar. For example, a bill of \$160.27 would be rounded up to \$161.00, with the extra \$0.73 donated to Operation Round-Up.

Option 2: Set a monthly donation

Choose a specific dollar amount to donate each month, which will be added to your electric bill.

SUBMIT YOUR AUTHORIZATION FORM

Want to help neighbors in need with winter heating assistance? Enroll in Operation Round-Up by completing the Authorization Form in this magazine and returning it to our office. You may also sign up online by scanning the QR code or visiting www.consumersenergy.coop/operation-round-up.



NEW EMPLOYEES AT CONSUMERS ENERGY



Paxton Spence began working at Consumers Energy this summer as an Apprentice Lineman Intern. He was hired for a full-time

role in August.

Paxton grew up in Comanche and East Moline, Illinois. He graduated from Comanche High School, then attended the Powerline Technician Program at Marshalltown Community College (MCC). After graduating from MCC, he worked at River Valley Lawn Care as well as Jake's Liquidation.

Paxton's family includes his father, Nate; mother, Angel; 23-year-old brother, Tavian; and 9-year-old sister, Stevie. Paxton has four dogs: a silver lab named Groot, a Boston terrier named Rocket, a chocolate lab named Hazel, and a black lab named Stella. In his free time, he likes to hunt and fish. Paxton looks forward to learning about power distribution from a great group of guys.



Jace Ulrich also began working at Consumers Energy this summer as an Apprentice Lineman Intern and was hired full-time in August.

Jace grew up in Fort Dodge and graduated from Fort Dodge Senior High. He played baseball at Iowa Central Community College, then joined the Powerline Program at Northwest Iowa Community College (NCC). Following graduation from NCC, he worked building substations for Eilertson Incorporated, a specialized contractor.

Jace has two sisters, Brielle and Sabrynn, and his parents are Julie and Chris. In his free time, he enjoys hunting, fishing, and golfing. While in high school, he enjoyed playing football, baseball, and bowling. Jace looks forward to learning from the guys above him, and he hopes to become a journeyman lineman and to have a safe, successful career in linework.

Welcome to Consumers Energy, Paxton and Jace!

WINTER DISCONNECT PROCEDURES BEGIN NOV. 1

A quick call could help you avoid additional fees this winter.

Beginning **Nov. 1**, Iowa's winter disconnection rules require Consumers Energy to post a notice at the service location before electric service can be disconnected for nonpayment.

Additional fees apply when a service location must be posted.

If you're having difficulty paying your electric bill, don't wait for a posted notice. Contact us **before your bill's due date whenever possible**. We can discuss your account and review available payment options or arrangements.

Have questions or need to discuss your account? Call Consumers Energy at **800-696-6552** during regular business hours.



Fall/Halloween Brain Teasers

The answers will be published in next month's newsletter.



Answers to the September newsletter contest:

1. Autumn 2. Harvest 3. Pumpkin 4. Leaves 5. Scarecrow
6. Sweater 7. Chili 8. Flannel 9. Crockpot 10. Campfire

Winners for the month of August:
Merrell and Mona Kilborn, Marshalltown
Heather and Bryan Knight, Alleman



WIN ONE OF TWO MONTHLY \$5 BILL CREDITS IN THREE EASY STEPS!

1. Answer the question or challenge posted each month.
2. Send answers to Consumers Energy with the following info:
Name, Service Address, Account #, Phone #, and email address.
3. Submit via website, email, or mail:

Scan the QR code below and submit your entry using the co-op's website.



kkrough@consumersenergy.coop
Subject line: CONTEST



Consumers Energy
Attn: CONTEST
2074 242nd Street
Marshalltown, IA 50158



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e. Total free or nominal rate distribution	566	567
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I certify that all information furnished on this form is true and complete.

ENERGY MATTERS

DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2026-2027 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, 2026, through April 30, 2027. The start date is Oct. 1, 2026, 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	\$31,920
2	\$43,280
3	\$54,640
4	\$66,000
5	\$77,360
6	\$88,720
7	\$100,080
8	\$111,440

Note: For households with more than eight members, add \$11,360 for each additional member.

THE GRASS IS BLUE

BY DARCY DOUGHERTY MAULSBY

I don't know life without Dolly.

As I write this, Dolly Parton has only been gone two days. The airwaves are filled with "9 to 5" and "I Will Always Love You."

One of the first Dolly songs I remember was "Islands in the Stream," her duet with Kenny Rogers. Even to a grade-school kid's untrained ear, I could tell Dolly was extraordinary. Years later, when she brought her "Backwoods Barbie" tour to the Des Moines Civic Center in 2008, you can bet my family and I were there.

After Dolly died on Aug. 25, it seemed like everyone was talking about her incredible legacy. We've all been inspired by her decades of charity work. We know the uplifting story of her impoverished childhood in the Smoky Mountains of eastern Tennessee and her improbable rise to country music superstardom. We've seen her hit movies.

But we don't know the half of it.

Hello, Dolly

All the retrospectives about Dolly reminded me of a TV segment I watched a few years ago. Dolly explained how she used lyrical opposites to write "The Grass is Blue."

Those poignant words, which soar above the haunting notes of the acoustic guitar, mandolin, bass and fiddle, still stop me in my tracks:

*"I've had to think up
a way to survive,
Since you said it's over,
told me goodbye.
I just can't make it
one day without you,
Unless I pretend that
the opposite's true."*



And then comes the heartbreaking chorus:

*"Rivers flow backwards.
Valleys are high.
Mountains are level.
Truth is a lie.
I'm perfectly fine,
And I don't miss you.
The sky is green,
And the grass is blue."*

Dolly wrote this song in 1999 in about 30 minutes during a lunch break on the set of *Blue Valley Songbird*, a made-for-TV drama. She started playing with the concept of opposites to convey the intense denial and emotional shock of a painful breakup. She often credited the rapid, effortless flow of the song to divine intervention, because she was so tired, in mind and spirit.

It reminds me of the writing wisdom, "No tears in the writer, no tears in the reader."

"The Grass is Blue" can only come from someone who knows hardship. Loss. Pain.

Surely that couldn't be the perpetually joyful, effervescent Dolly, right?

"Ain't Nobody's Fool"

Turns out Dolly wasn't superhuman. Dolly's countless hits, including



"The Grass is Blue," aren't just masterclasses in songwriting. They reflect the soul of a survivor.

The day after Dolly's high school graduation in 1964, she boarded a bus for Nashville. Record executives turned her down. One said her voice sounded like a screech owl. When she finally had an opportunity with Monument Records, they wanted her to be a pop star. She refused.

Dolly's talent and focus would catapult her to the top of country charts. When Hollywood came calling and Dolly became a movie star, many in Nashville accused her of betraying her roots. Dolly made it clear she wasn't leaving Nashville; she was taking Nashville with her.

All that fame came with a price. By the mid-1980s, Dolly struggled with depression and even contemplated suicide, according to her biographer, Martha Ackmann, who wrote "Ain't Nobody's Fool: The Life and Times of Dolly Parton."

Dolly refused to be counted out. Songwriting remained an antidote to her pain and gave her a new sensitivity for those who struggle.

Maybe that's why this American icon's music touched so many of us. Beneath the rhinestones, the blond hair and the larger-than-life personality was a country girl who kept choosing hope. If it seemed like Dolly was one of us, it's because she was.

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
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teaming with trusted partners along the way.*



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