Raccoon Valley Electric Cooperative
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OCTOBER 2026

iowa

ELECTRIC COOPERATIVE LIVING

Remembering the 1991 Halloween ice storm

Protect yourself from AI-powered scams

Comfort food classics

Win a Crock-Pot Multicooker and Slow Cooker ▶ See Page 3

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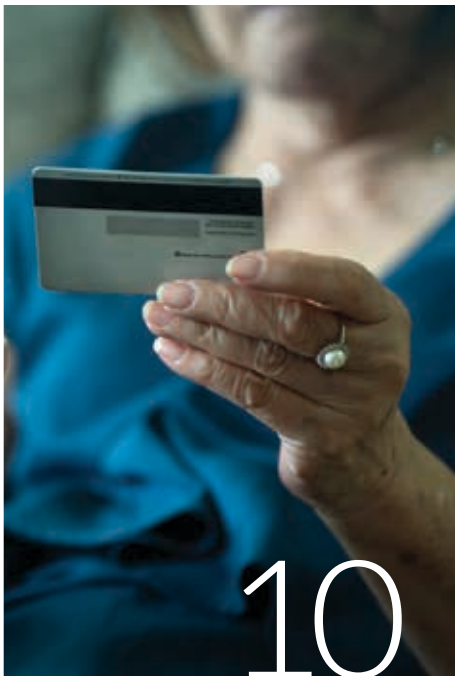
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Iowa Association of Electric Cooperatives
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ON THE COVER Special thanks to Katie Nichols, a Farmers Electric Cooperative, Inc. member-consumer, for supplying this month's cover image. Submit high-resolution 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

ENTER ONLINE BY OCT. 31!

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.

FALL INTO A NEW SAFETY HABIT

As daylight saving time ends this fall, it's a great reminder to do more than change your clocks. Take a few minutes to check your smoke alarms and your home's electrical system, too.

Smoke alarms are essential

Smoke alarms play a critical role in protecting families from home fires. According to the National Fire Protection Association (NFPA), smoke alarms have significantly reduced home fire deaths since the 1970s. However, alarms can't protect you if they aren't working properly.

Check your smoke alarms

Use the time change as a twice-yearly reminder to:

- ☑ Test smoke alarms monthly with the test button.
- ☑ Replace batteries when needed or when an alarm chirps.
- ☑ Keep alarms clean and free of decorations or paint.
- ☑ Never remove a battery to use it elsewhere.
- ☑ Replace smoke alarms every 10 years.

Look for electrical warning signs

Fall is also a good time to take a quick look around your home for potential electrical hazards.

Watch for the following:

- Flickering or dimming lights.
- Buzzing or unusual sounds.
- Circuit breakers that trip repeatedly.
- Warm or hot outlets, switches or light fixtures.
- Burning odors near electrical equipment.
- Outlets or switches that don't work properly.
- Mild shocks or tingling when touching appliances.

If you notice any of these warning signs, don't ignore them. Have a licensed electrician inspect the issue. Also check cords and extension cords for fraying, cracking or other damage, and avoid overloading outlets or power strips.

Make safety a habit

While you're checking your smoke alarms and electrical system, review your family's home escape plan and ensure everyone knows where to go in an emergency.

A few minutes of prevention can make a big difference. Stay safe. Stay prepared.

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Keaton Hildreth, CEO

RVEC is an equal opportunity provider and employer.

THANK YOU FOR YOUR TRUST AND SUPPORT

BY KEATON HILDRETH

As we reflect on the past year, I want to thank you, our members, for your continued trust and support of Raccoon Valley Electric Cooperative (RVEC). Your cooperative exists to serve you, and every decision we make focuses on delivering safe, reliable and affordable electricity, and on responsibly investing in the future of our electric system. We appreciate the opportunity to serve you and remain committed to meeting your needs for years to come.

October is Cooperative Month, a time to celebrate the cooperative difference and recognize what makes RVEC unique – our members are not just customers; they are member-owners. Your voice, involvement and support help shape our cooperative's future. We are grateful for the opportunity to serve the communities we call home.

Safety reminders for harvest season

Harvest season is underway across our service territory, and it's one of the busiest times of year for many of our members. I encourage everyone to make safety their top priority. Whether you're operating farm equipment, moving grain or working near power lines, always stay alert, look up and never take shortcuts. Nothing is more important than getting home safely at the end of each day.

Appreciation for our members

Thank you to everyone who attended our Member Appreciation events in Sac City and Glidden. It was wonderful to connect with so many members and express our gratitude in person. I also want to thank the Sac City Fire Department and the Glidden Fire Department for grilling at our events and Stay Grounded Caffe for the smoothies. Their partnership helped make both evenings a success. Finally, thank you to our RVEC employees for their dedication to serving our members. Their hard work and daily commitment keep our cooperative strong.

Wholesale power costs

Earlier this year, RVEC implemented the Power Cost Adjustment (PCA), effective Jan. 1. The PCA provides a transparent way to reflect the actual cost of wholesale electricity without permanently changing base electric rates. We continue to closely monitor wholesale power costs and regularly review the PCA. It remains in line with our projections, and no changes are planned.

While wholesale power costs are influenced by factors beyond our control, members can help manage energy costs with simple conservation measures. Adjusting your thermostat, using major appliances during off-peak hours, turning off unnecessary lights and monitoring your daily energy use via SmartHub can all make a difference. When we work together to reduce demand, we help manage costs for the entire cooperative.

On behalf of our board of directors and employees, thank you for being a valued member of RVEC. We appreciate your continued support and the trust you place in us. We wish you and your family a safe, productive and successful harvest season.

Keaton Hildreth is the CEO of Raccoon Valley Electric Cooperative.

POWERED BY PURPOSE

October is National Co-op Month, a time to celebrate what sets cooperatives apart and to recognize the members who make Raccoon Valley Electric Cooperative (RVEC) strong.

This year, RVEC has been **"Powering You"** – a theme that reflects our daily work. We're here to provide more than electricity. We're here to serve you, support our communities, and help power the places where our members live, work and grow.

As a member-owned cooperative, you're more than a customer – you're an owner. RVEC is guided by a local board of directors elected by our members, which helps ensure decisions are made with our communities' needs in mind.

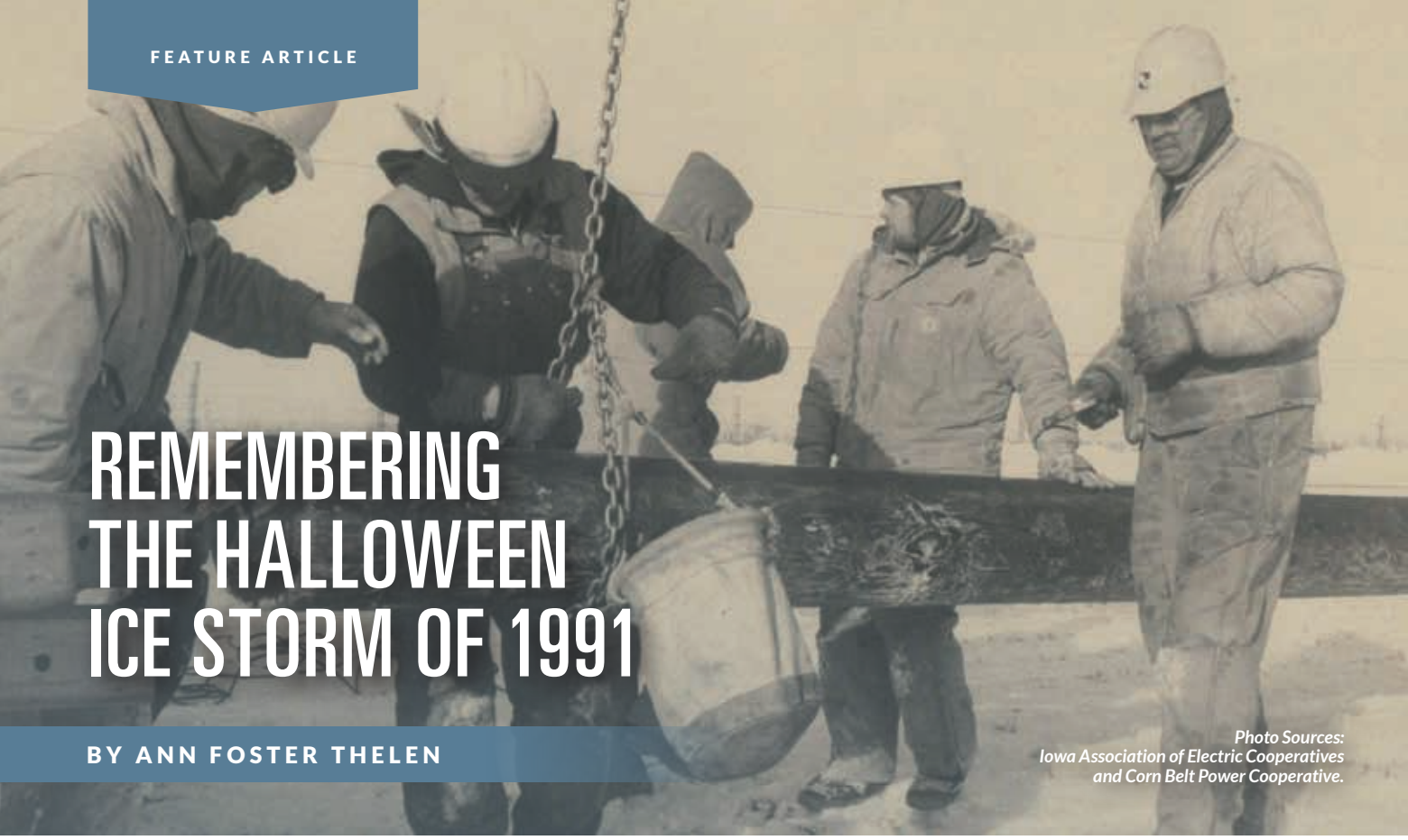
"Powering You" means providing safe, reliable and affordable electric service. It also means maintaining and improving our system, investing in technology, preparing for future energy needs, and working to restore power as quickly and safely as possible when outages occur.

It also means being part of the communities we serve. RVEC is proud to support local schools, youth programs, community organizations and other efforts that strengthen our communities.

Most importantly, **"Powering You"** means putting our members first. Your membership gives you a voice in your cooperative and a stake in its future.

As we celebrate Co-op Month, we want to thank you for being part of RVEC. You are the reason we're here and at the heart of everything we do.

RVEC is proud to be **"Powering You"** – today, tomorrow and for generations to come.



REMEMBERING THE HALLOWEEN ICE STORM OF 1991

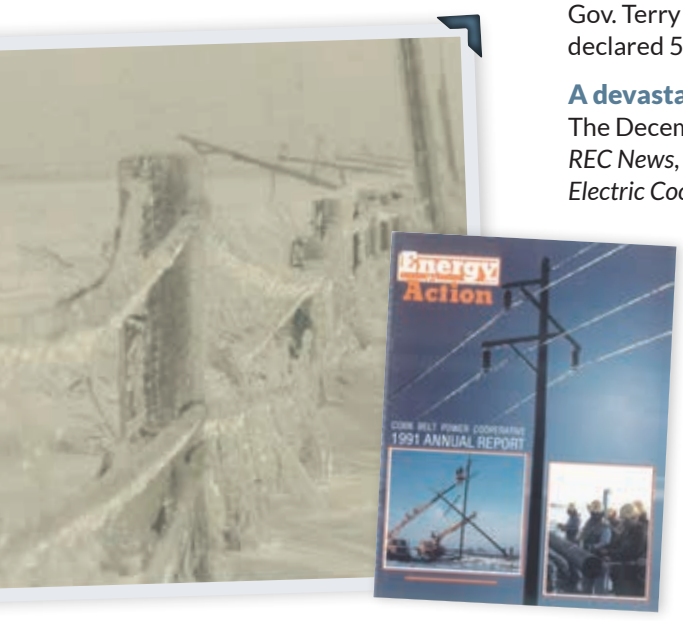
BY ANN FOSTER THELEN

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.

Iowa's
icy nightm

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.

Ice Storm '91

HALLOWEEN STORM PACKED WITH TRICKS

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, ⅛ 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

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

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

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
- ⅓ 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
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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.

KEEP TRICK-OR-TREATERS SAFE THIS HALLOWEEN

Halloween has quickly become one of the most popular holidays in the U.S. – and it's easy to see why! Soon, our neighborhoods will be filled with little superheroes, princesses and favorite TV characters, all ready for a night of trick-or-treating fun.

At Raccoon Valley Electric Cooperative (RVEC), safety is always a top priority, including protecting our members and their families during celebrations. As you get your little ones ready for Halloween, keep these safety tips in mind.

Costume safety

1. Choose costumes labeled flame-resistant.
2. Pick bright or reflective costumes – or add reflective tape – to ensure trick-or-treaters are easily seen.
3. Use makeup and hats instead of masks that can obstruct vision.
4. Test makeup beforehand to avoid allergic reactions.

Trick-or-treating tips

1. Only stop at homes with their porch light on, and never go inside.
2. Walk, don't run. Use sidewalks, avoid cutting through yards or alleys, and cross streets at crosswalks.
3. Before snacking, have an adult check the treats. Remove any loose candy, unwrapped items or small choking hazards.

From all of us at RVEC, we wish you and your family a safe and fun-filled Halloween!

STAY ALERT, STAY SAFE THIS HARVEST SEASON

Harvest season brings long days, shifting weather and plenty of work in the field. Fatigue and rushing can make it easy to overlook hazards, especially around electrical equipment and power lines. At Raccoon Valley Electric Cooperative (RVEC), we want you, your family and your employees to make it home safely every day.

Look up and look out

Large farm equipment and overhead power lines can be a dangerous combination.

- Know where power lines are before moving equipment.
- Keep equipment at least 10 feet away from overhead lines.
- Lower augers, extensions and other equipment before moving.
- Use a spotter when operating large equipment near power lines.
- Never attempt to lift, move or drive over a power line.
- Watch for sagging or low-hanging lines and report any concerns to RVEC.

GPS and auto-steer systems can make fieldwork easier, but they don't eliminate the need to stay alert. Keep your eyes on your surroundings and take breaks when fatigue sets in.

Stay safe on the road

Farm equipment is often on the road at dawn and dusk, when visibility is reduced.

- Ensure tractors, combines, wagons and other equipment have functioning lights and reflectors.
- Use an escort vehicle when appropriate.
- Slow down and use extra caution in fog, low light, snow or other poor conditions.
- Remember that other drivers may not expect to encounter slow-moving farm equipment.

If equipment contacts a power line

Stay inside the cab and call 911. Warn others to stay away from the equipment and the power line.

If the equipment catches fire and you must exit, jump clear with both feet together, ensuring you don't touch the equipment and the ground at the same time. Then shuffle or hop away with your feet together. Never return to the equipment until RVEC confirms it is safe.

Harvest safely

A few extra minutes of planning, awareness and rest can prevent a serious accident. Inspect equipment, know where power lines are, and never let fatigue or a tight schedule compromise safety.

From all of us at RVEC, please slow down, stay alert and make safety a priority this harvest season. Nothing is more important than getting home safely.

For more information on farm electrical safety, visit www.SafeElectricity.org.

YOU'RE A MEMBER-OWNER, NOT JUST A CUSTOMER

At Raccoon Valley Electric Cooperative (RVEC), you're more than a customer; you're a member-owner. That distinction sets electric cooperatives apart from other utilities and businesses.

Many companies use the term "member" to describe their customers, but membership often amounts to access to products, services or discounts. At RVEC, membership means much more. As a member-owner, you have a voice in the cooperative's future.

Because RVEC is owned by the members it serves, you have the right to elect fellow members to the board of directors. Those directors help guide the cooperative's policies, financial decisions and long-term planning, keeping the membership's best interests in mind. This democratic process is one of the seven cooperative principles and ensures that local decisions are made by local people.

Unlike investor-owned utilities, RVEC operates as a not-for-profit cooperative. Any remaining margins are allocated to members as patronage capital and returned when the cooperative's financial condition allows. Rather than generating profits for outside investors, we reinvest to maintain and improve the electric system that serves our local communities.

Being a member-owner also means staying informed and getting involved. Whether you attend member appreciation events, vote in the director elections, provide feedback or participate in cooperative programs, your involvement helps shape RVEC's future.

Our mission is to safely provide reliable, affordable, and responsible electric service while being a leader in our community's prosperity and growth. We are proud to be guided by cooperative principles and to be committed to putting our members first in every decision we make.

Thank you for being more than a customer. Thank you for being a valued member-owner of RVEC.

HEAT PUMPS: EFFICIENT COMFORT ALL YEAR LONG

As winter approaches, your heating system will work harder to keep your home comfortable. If you have a heat pump – or are considering one – understanding how it works and how to maintain it can help you stay comfortable while using energy efficiently.

How does a heat pump work?

Unlike a furnace that generates heat, a heat pump moves heat from one place to another. In winter, it extracts heat from the outdoor air and transfers it into your home. In summer, the process reverses, moving heat outside to cool your home.

Because heat pumps transfer heat rather than generate it, they can be an efficient way to heat and cool your home. Air-source heat pumps are the most common type, while ductless mini-splits and geothermal systems are also options.

Keep your heat pump running efficiently

A little maintenance and a few simple habits can help your system perform at its peak.

- ☑ **Check your filter.** Inspect it monthly and replace it as needed. A dirty filter restricts airflow and makes your system work harder.
- ☑ **Keep the outdoor unit clear.** Remove leaves, grass and debris, and keep shrubs and other objects at least 2 feet away to ensure proper airflow.
- ☑ **Schedule annual maintenance.** Have a qualified HVAC professional regularly inspect and service your system.
- ☑ **Seal air leaks.** Apply caulk or weatherstripping around windows and doors to reduce drafts.
- ☑ **Use a smart or programmable thermostat.** Adjust the temperature when you're sleeping or away to save energy.
- ☑ **Use ceiling fans.** Set them to rotate clockwise on low in winter to circulate warm air.
- ☑ **Take advantage of the sun.** Open the curtains or blinds on sunny winter days and close them at night to help retain heat.
- ☑ **Monitor your energy use.** RVEC's SmartHub can help you track electricity use and spot changes in your consumption.

Thinking about a new heat pump?

If your heat pump is older, requires frequent repairs or struggles to meet your home's heating and cooling needs, it may be worth discussing an upgrade with a qualified HVAC professional.

RVEC offers rebates for qualifying energy-efficient equipment to help offset upgrade costs. Visit **www.rvec.coop/rebates** to learn more about available rebates and energy-efficiency resources, or contact the RVEC office with any questions.

Whether you're heating your home in January or cooling it in July, a properly maintained heat pump can deliver efficient, year-round comfort and help you make the most of every kilowatt-hour.

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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.

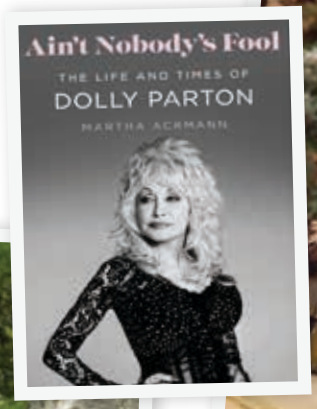
Income Maximums	
Household Size	**Annual Gross Income**
1	$31,920
2	$43,280
3	$54,640
4	$66,000
5	$77,360
6	$88,720
7	$100,080
8	$111,440

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

THE GRASS IS BLUE

BY DARCY DOUGHERTY MAULSBY

Photos: Dolly Parton, Instagram



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.

Raccoon Valley Electric Cooperative
A Touchstone Energy® Cooperative
Reliable • Affordable • Responsible

IOWA ELECTRIC COOPERATIVE LIVING

The magazine for members of Iowa's electric cooperatives

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Visit our website at www.rvec.coop

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