

FEBRUARY 2025

iowa

ELECTRIC COOPERATIVE LIVING

Beware of scams

**Forces shaping the rural
economy in 2025**

Cherry recipes to love

Call for co-op director nominees ▶ See Page 4

CONTENTS



7



8



10

VOLUME 78 • ISSUE 2

3

STATEWIDE PERSPECTIVE

Protecting electric service territory

3

EDITOR'S CHOICE CONTEST

Win an Amazon Kindle

14

SAFETY MATTERS

How to safely use a generator

15

ENERGY MATTERS

Learn more about SmartHub

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ON THE COVER

Special thanks to Mary Bumann, a North West REC member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive \$100!

PROTECTING ELECTRIC SERVICE TERRITORY IS OUR TOP 2025 LEGISLATIVE PRIORITY

BY ETHAN HOHENADEL



At the Iowa Association of Electric Cooperatives (IAEC), the start of a new year also means the start of a new legislative session as we advocate

for our member cooperatives and the member-consumers they serve.

Iowa's 91st General Assembly began on Jan. 13 and our policy and advocacy team is already hard at work. Protecting electric service territory is our top legislative priority this session.

In Iowa, your location determines which electric utility will serve your home, farm or business under the defined electric service territory law. For almost 50 years, these electric service areas have benefited electric co-op member-consumers as the law provides certainty to electric cooperatives so we can safeguard affordable rates, support a resilient electric grid and invest in economic development.

Service territory changes jeopardize economic development

Weakening Iowa's electric service territory law jeopardizes electric cooperatives' investments in rural economic development, which would negatively impact the communities we serve.

For the five years ending in 2022, Iowa electric co-ops had an impressive \$4.7 billion impact in economic development projects. These investments supported more than 7,300 Iowa jobs (retained, attracted or expanded) during that same time period.

In 2023 alone, Iowa electric co-ops secured more than \$41 million in federal economic development funds, resulting in more than \$111 million of new capital investment in the state.

Decades of robust economic development efforts from electric cooperatives have improved quality of life throughout rural Iowa through local job

creation, providing needed services and adding valuable tax revenue. Without electric service territory protections, these rural economic development efforts will be severely diminished.

Reduced electric service territory protections will increase rates

The realities of eroding electric service territory protections are sobering. In other states where service territories have been eliminated, consumers have experienced **higher** electric rates and **decreased** reliability.

According to a 2023 *New York Times* investigation, electric rates have **increased** in deregulated states. The report concludes, "Deregulation has resulted in increased rates/fees in every state where it has been introduced." And, "On average, residents living in a deregulated market pay \$40 more per month for electricity ..." Referencing an American Public Power Association 2021 report, "The average electric rate is **28% higher** in deregulated states, as compared to traditionally regulated states."

Reduced electric service territory protections will decrease reliability

Our analysis of publicly available industry data shows that electric

reliability is **lower** in deregulated Midwestern states compared to Iowa. From 2018-2023, **electric outages in Iowa were 65% shorter on average** compared to deregulated Midwestern states. During that same time period, **Iowans experienced 20% fewer outages** than deregulated Midwestern states. This analysis comes from EIA-861 SAIDI (System Average Interruption Duration Index) and SAIFI (System Average Interruption Frequency Index) data from Iowa, Illinois, Michigan and Ohio and includes major weather events.

Protecting the interests of co-op member-consumers

Weakening service territory protections is unacceptable for Iowa's electric cooperatives and the members we serve. Your locally owned electric co-op supports Iowa's defined electric service territory law and opposes efforts to undermine it, which reduce consumer protections. Learn more about this important issue at www.ProtectRuralIowa.com.

Ethan Hohenadel is the director of policy and advocacy for the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN AN AMAZON KINDLE!

Meet the lightest and most compact Kindle, now with enhanced display features and faster page turns. The front light is 25% brighter at max setting, now as bright as Kindle Paperwhite. With the adjustable front light and dark mode, read effortlessly any time of day on the 6-inch glare-free 300 ppi display.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Feb. 28. 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 Ember Smart Mug from the December issue was **Dawn Dubbelde**, a **Lyon REC** member-consumer.



ENTER ONLINE BY FEB. 28!

UPCOMING EVENTS

FEB. 20	Board meeting
FEB. 28	Youth Tour application deadline
MARCH 6	Youth Tour interviews
MARCH 15	Scholarship application deadline
MARCH 15	Lineworker scholarship application deadline
MARCH 20	Board meeting
MARCH 31	Photo contest entry deadline

You can access your account information at any time using SmartHub on our website at www.accessenergycoop.com or through the SmartHub app for mobile devices. Use SmartHub to report outages to save time and ensure that it goes directly into our system to notify us. You can also call our office at 866-242-4232 for account information or to report service-related concerns.



Access Energy Cooperative is dedicated to exceeding members' expectations for safe, reliable and efficient service, while being a good citizen in our communities.

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This institution is an equal opportunity provider.

CALL FOR DIRECTOR NOMINATIONS

Your board of directors is elected by and from the membership of Access Energy Cooperative. Three seats are up for election in 2025, one in each of Districts 1, 2 and 3.

Each board member is to be elected to a term of three years. Terms that will expire with the 2025 annual meeting to be held Tuesday, Aug. 5, include:

- **District 1:** Fred Hickenbottom
- **District 2:** Robert P. Smith
- **District 3:** Marvin Newton

The board of directors has appointed a nominating committee that will select candidates to run for the expiring terms. Any member interested in running for a seat on the board may contact a member of the nominating committee.

The committee members are listed on the right and on our website at www.accessenergycoop.com.

You can also call our office at 866-242-4232.

2025 NOMINATING COMMITTEE

District 1

- **Joe Heckethorn**, Stockport
- **Dennis Smithburg**, Batavia
- **Rick Sobaski**, Packwood

District 2

- **Jeff Bailey**, Salem
- **Tina Mullin**, Mt. Pleasant
- **Randy White**, Mt. Pleasant

District 3

- **Myrna Folker**, Donnellson
- **Dave Lowenberg**, West Point
- **Barb Schau**, Donnellson



THANK YOU, MEMBER ADVISORY COMMITTEE

Access Energy Cooperative held its fall member advisory committee meeting in December at the cooperative office. The time these members dedicate to your cooperative is greatly appreciated. The committee members provide the board and staff with valuable feedback regarding programs and decisions important to the cooperative.

BEWARE OF UTILITY SCAMS: HOW TO SPOT AND AVOID FRAUD

BY KEVIN WHEELER



Imagine someone calls claiming to be from Access Energy Cooperative. They say your service will be cut off if you don't pay immediately.

Access Energy Cooperative does not do this. But scammers want to scare you into paying before you have time to confirm what they're telling you. And scammers are now using artificial intelligence (AI) to craft frauds that are difficult for consumers to detect. Learn how to protect yourself with the following tips.

Beware of these common scam tactics

- **Disconnection threats:** Scammers claim your service will be cut off without immediate payment.
- **Caller ID spoofing:** Fraudsters use software to make their calls appear legitimate.
- **Overpayment claims:** They may say you've overpaid and ask for personal or banking information to issue a refund.
- **Smishing:** Scammers send fake text messages that seem to come from your utility company.
- **Phishing attempts:** Beware of emails that look like bills; always verify the sender's email before clicking links.

If you have any doubt about the status of your electric service, contact us at 319-385-1577 or 866-242-4232.

Watch for the following red flags

- High-pressure tactics that demand urgent action.
- Unusual payment method requests (e.g., wire transfer, gift cards, reloadable cards or cryptocurrency).
- Poor grammar, misspellings and suspicious email addresses.

AI use enhances utility scams

By leveraging AI-powered techniques, utility scammers – whether posing as Access Energy Cooperative or another utility service provider – can create sophisticated and convincing frauds that are hard for consumers to recognize and avoid.

- AI helps scammers craft convincing emails that appear to be from legitimate utility companies and include the use of company colors and logos.
- Scammers use AI to create realistic-looking utility company websites that are nearly indistinguishable from legitimate ones.
- AI technology can clone the voices of utility company representatives, making phone scams convincing.
- AI analyzes victims' online presence and social media to create highly personalized spam related to your utility services.
- Scammers create geographically targeted online ads that appear when users search for keywords related to their energy bills.
- Scammers use AI to launch large-scale utility scam campaigns quickly and efficiently.

"The ability of AI to improve and scale scam tactics is the equivalent of the Industrial Revolution for fraud criminals," says Kathy Stokes, director of fraud prevention programs at AARP.

Protect yourself

- Take your time: Don't rush into payments or action.
- Verify any communication by calling Access Energy Cooperative using the phone number found on your bill.
- Never share personal information. Legitimate companies won't ask for sensitive details over the phone.

- Request official identification if someone claims to be from Access Energy Cooperative or another utility company.

If you suspect a scam, report it to Access Energy Cooperative and the Federal Trade Commission at ReportFraud.ftc.gov.

Remember, legitimate utilities will provide multiple notices before disconnection and will not pressure you for immediate payment. If you are in doubt, contact us so we can take proactive measures to protect you and others from becoming victims.

We will be posting monthly information on utility scams on our Facebook page throughout the year. Stay up to date and protect your privacy.

Kevin Wheeler is the general manager/CEO of Access Energy Cooperative.

TIPS TO AVOID ENERGY SCAMS ⚠️

Scammers will try anything to deceive utility customers, including a tactic that claims customers have overpaid their bill. If you receive a call, text or email from someone claiming you overpaid a utility bill and need to provide your banking or credit card information to receive a credit, it's likely a scam. In most cases, your utility will apply a credit to your account to cover future charges or refund an overpayment with a mailed check.

Source: Utilities United Against Scams



EFFECTIVE WAYS

To Lower Home Energy Use

Outside factors, such as fuel and equipment costs and extreme weather, can impact electricity prices. But you have the power to control home energy consumption by taking proactive steps to reduce energy use.



Thermostat Management

The thermostat is one of the best places to lower your energy use because heating and cooling account for a significant portion of home energy consumption. During winter months, adjust your thermostat to the lowest comfortable setting to reduce energy use. The U.S. Department of Energy recommends 68 degrees F or lower.



Seal Your Home

According to ENERGY STAR®, about 20% of heated or cooled air that moves through a home is lost due to lack of proper insulation and air leaks. Ensure your home has sufficient insulation levels and seal air leaks around windows and doors with caulk and weatherstripping. This is a simple, effective way to lower energy use and improve indoor comfort.



Maintain Equipment

The health of your heating and cooling system is essential for comfort and can greatly impact energy bills. Maintain your system by regularly replacing dirty filters and scheduling annual inspections for maintenance and necessary repairs.

UNDERSTANDING FACTORS THAT IMPACT YOUR ENERGY BILLS

BY ALAN RAYMER



February brings some of the coldest weather of the year, and as our home heating systems work harder and longer to keep us warm, we typically

see higher energy bills.

There are a few key factors that affect electricity prices and a few ways you can make a meaningful impact on home energy savings.

When you receive your monthly bill from Access Energy Cooperative, you're provided with a summary of how much electricity you used during the billing cycle. Using the SmartHub app, you also see how electricity use may have spiked on days when you used more electricity, such as a particularly chilly day or when relatives were staying with you.

But you might be surprised to learn that beyond your monthly energy consumption, the following external factors can impact the cost of electricity.

Fuel prices

Access Energy Cooperative purchases electricity through a three-tiered system from Northeast Missouri Electric Power Cooperative (Northeast Power). Then, we deliver that power to people in our local communities. The cost of generating and transmitting electricity from our power supplier accounts for a significant portion of the cost to provide electric service to local homes and businesses. The cost of fuels used to generate electricity, such as natural gas and coal, fluctuates based on supply and demand. While these fluctuations can impact the cost of electricity, we work closely with Northeast Power to plan ahead and help stabilize electricity prices for our members.

Extreme weather

While we can't control the weather,

we can review weather patterns and forecasts to prepare for times of extreme cold or heat, when we know electricity demand will increase.

Energy policies and regulations

Federal energy policies and regulations can have a profound impact on electricity costs. As energy generation shifts to using more renewable sources and stricter regulations for traditional, always-available fuel sources, such as natural gas and coal plants, costly upgrades and technologies must be constructed and deployed. These additional costs are ultimately passed to consumers.

You have control

While many of these external factors that impact electricity costs are out of our control, we all have the power to manage our energy use at home. The most effective way to lower use is thermostat management. Since heating and cooling account for a significant portion of home energy use, adjusting the thermostat to the lowest comfortable setting can help you save energy and money. Remember to service your heating and cooling system annually and replace dirty filters as needed.

You can also reduce energy costs by scattering energy-intensive chores throughout the day rather than all at the same time.

Be sure to seal air leaks around windows, doors and other areas where gaps are possible. This will help your heating and cooling system work less and improve the overall comfort of your home.

Access Energy Cooperative is your local energy partner, and we're here to help. Visit www.accessenergycoop.com to learn about our efficiency programs designed to help you save.

Alan Raymer is the member services representative for Access Energy Cooperative.



SUPPORTING AREA TOURISM

Access Energy Cooperative is proud to support the Pathfinders Historic Hills Scenic Byway project in conjunction with our power supplier, Northeast Missouri Electric Power Cooperative. This project involves creating and distributing interpretive panels describing historical landmarks and events throughout the cooperative's southern territory. The goal is to promote tourism and encourage visitors to prolong their stay or return for subsequent visits to the area, resulting in economic development through retail and dining establishments.



SUMMER HELP WANTED

Part-time help is needed this summer in the Access Energy Cooperative operations department. Applicants must graduate high school before this summer and must be enrolled in post-secondary education in the fall. Contact Diane Magnani at dmagnani@accessenergycoop.com.

REGIONAL ECONOMIC DEVELOPMENT

Access Energy Cooperative hosted a meeting for economic development professionals in the southeast Iowa region to discuss economic development and partnership opportunities. This event was an excellent opportunity for our partners to share exciting upcoming opportunities and discuss how we can work together to enhance the quality of life in our communities.



CELEBRATING SERVICE ANNIVERSARIES

Access Energy Cooperative acknowledged appreciation for 61 years of dedication to cooperative members at our annual employee dinner. Thank you for all you do for the cooperative and our members!

EMPLOYEES



Ben Smith
5 Years



Gina Smith
5 Years



Colton Stephens
5 Years



Tammy Davis
15 Years



Steven Klein
25 Years



Robert Chesnut III
6 Years

PAST DIRECTOR

Cherry Recipes

TO LOVE



CLASSIC SOUR CREAM CHEESECAKE

- 1½ cups graham cracker crumbs
- ¼ cup sugar
- ⅓ cup margarine or butter, melted
- 3 8-ounce packages cream cheese, softened
- 1 14-ounce can sweetened condensed milk
- 3 eggs
- ¼ cup lemon juice from concentrate
- 1 8-ounce container sour cream
- 1 21-ounce can cherry pie filling, chilled

Combine crumbs, sugar and margarine or butter. Press firmly on bottom of 9-inch springform pan. In large mixing bowl, beat cream cheese until fluffy. Gradually beat in sweetened condensed milk until smooth. Beat in eggs, then lemon juice and sour cream. Pour into prepared pan. Bake at 350 degrees F for 50-55 minutes or until lightly browned around the edges, the center will be slightly soft. Cool and refrigerate. Top with cherry pie filling before serving. Refrigerate leftovers.

Ruth Seehusen • Greene
Butler County Rural Electric Cooperative

QUICK CHERRY DESSERT

- 1 package chocolate pudding
- 1 can cherry pie filling
- whipped topping, optional

Prepare pudding and mix with cherry pie filling. Top with a dollop of whipped topping, if desired. Serves 8

Darlene Thomas • Somers
Calhoun County Electric Cooperative Association

CHERRY CRUNCH CAKE

- 1 chocolate cake mix
- 2 eggs
- 1 21-ounce can cherry pie filling
- ¾ cup nuts, chopped
- ¾ cup chocolate chips
- ½ cup brown sugar

Mix cake mix, eggs and pie filling. Pour in a greased 9x13-inch pan. Sprinkle nuts, chocolate chips and brown sugar over top. Bake at 350 degrees F for 30-35 minutes. Serves 15-20

Carma Mack • Audubon
Raccoon Valley Electric Cooperative

CHERRY WINE BALLS

- 3 cups vanilla wafers, finely crushed
- 2 cups powdered sugar
- 1 cup pecans or walnuts, finely chopped
- ¼ cup cocoa
- ½ cup cherry wine
- ¼ cup light corn syrup
- granulated sugar, as needed

Mix wafers, powdered sugar, nuts and cocoa. Stir in wine and corn syrup, then shape into 1-inch balls. Roll wine balls in granulated sugar. Cover tightly and refrigerate several days before serving. These are easy to make in a food processor. Yields 5 dozen

Patricia Glandorf • Williamsburg
T.I.P. Rural Electric Cooperative



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

INDIVIDUAL CHERRY CHEESECAKES

- 3 8-ounce cream cheese packages, room temperature
- 1¼ cups white sugar, divided
- 5 large eggs
- 1¾ teaspoons vanilla, divided
- 1 cup sour cream
- 1 can cherry pie filling

Cream the cream cheese and 1 cup sugar together. Add eggs one at a time, beating well. Add 1½ teaspoons vanilla, then pour cream cheese mixture into foil-lined muffin tins, filling each ¾ full. Bake at 300 degrees F for 40 minutes. These will not brown. Meanwhile, mix sour cream, ¼ cup sugar and ¼ teaspoon vanilla. Once cheesecakes have baked, cool for about 4 minutes. Then add a small spoonful of sour cream topping and a dab of cherry pie filling to each. Bake for 5 more minutes. Remove from oven, cool, then refrigerate. These can be frozen. *Yields 24 cheesecakes*

Kathy Grote • Wall Lake
Raccoon Valley Electric Cooperative

CHERRY COFFEE CAKE

- 1 cup margarine
- 1¾ cups sugar
- 4 eggs
- 1 teaspoon vanilla
- 3 cups flour
- ½ teaspoon salt
- 1½ teaspoons baking powder
- 1 can cherry pie filling

Cream margarine, sugar and eggs. Add vanilla and dry ingredients. Spread batter on bottom of a 12x18-inch jelly roll pan prepared with cooking spray. Drop pie filling on batter by spoonful, swirl with knife. Bake at 350 degrees F for 30 minutes, no longer or the cake will get too dry. *Serves 24*

Anita Destival • Sumner
Butler County Rural Electric Cooperative

TROPICAL SMOOTHIE

- 1½ cups lemonade
- ½ cup frozen mango chunks
- ½ cup frozen pineapple chunks
- 1 cup frozen cherries
- ½-1 cup sugar

Mix all ingredients in blender. *Serves 2*

Bethany Van Wyhe • Lester
Lyon Rural Electric Cooperative

CHERRY MARASCHINO BARS

- 1¼ cups flour, divided
- ½ cup butter or margarine
- 3 tablespoons powdered sugar
- 1 cup white sugar
- 2 eggs
- ½ teaspoon baking powder
- ¼ teaspoon salt
- 1 teaspoon vanilla
- ¾ cup chopped nuts, optional
- ½ cup coconut
- ½ cup or more red maraschino cherries, drained and diced

Combine 1 cup flour, butter or margarine and powdered sugar. Blend well and spread in a buttered 8-inch pan. Bake at 350 degrees F for 25 minutes. Meanwhile, combine sugar, eggs, ¼ cup flour, baking powder, salt and vanilla. Beat until smooth and well blended. Stir in chopped nuts, if desired, coconut and maraschino cherries. Spread on the baked crust layer and return to the oven for 25 minutes. Cool and cut into 2x2-inch bars. *Serves 16*

Twyla Godbersen • Arthur
North West Rural Electric Cooperative

WANTED:

CAMPING RECIPES

THE REWARD:
\$25 FOR EVERY ONE WE PUBLISH!

Deadline is Feb. 28

Submit your favorite recipes to enjoy around the campfire. 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

COBANK: FORCES THAT WILL SHAPE THE U.S. RURAL ECONOMY

At the end of 2024, CoBank – one of the largest providers of credit to the U.S. rural economy – released its “2025 Year Ahead Report: Forces that will Shape the U.S. Rural Economy.”

The financial services firm says the U.S. continues to benefit from solid economic growth, low unemployment and moderating inflation. However, the outlook for the rural economy is more volatile and uncertain. Rural industries are disproportionately exposed to federal policy, and the outcome of the 2024 election cycle promises to bring significant changes in the federal government’s approach to everything from international trade and immigration to energy exploration and rural economic development.

According to the comprehensive report, the high level of policy uncertainty facing rural industries adds to their already long list of headwinds and challenges.

The CoBank 2025 outlook report examines several key factors that will shape agriculture and market sectors that serve rural communities throughout the U.S.

1 U.S. economy: A new economic era begins

Most economists are forecasting 2025 U.S. gross domestic product growth around 2.5%-3.0%, essentially the same as today. However, those forecasts are based on rather mild assumptions about forthcoming policy changes. When taken in isolation, President Trump’s proposed policies – tax cuts, decreased labor supply and tariffs on imported goods – are all inflationary. Consequently, longer-term interest rates have already edged higher, and the market has downshifted expectations for further federal rate cuts in 2025. There is a good chance the proposed tariffs and the crackdown on undocumented immigrants will be more disruptive than markets have priced in, particularly in industries like construction and agriculture.

2 U.S. agricultural economy: Trade war could send ag economy from bad to worse

The short-lived commodity boom precipitated by global droughts, the war in Ukraine and COVID-19 supply

issues is now a distant memory. Row crop prices are down nearly 50% from their 2022 highs. But production costs have remained elevated, and profitability has plunged to decade-plus lows. The silver lining is that dairy and livestock producers are generally profitable due to low feed costs and resilient consumer demand. However, more headwinds may be coming for both the crop and livestock sectors.

3 Grains, farm supply and biofuels: Policy uncertainty weighs on exports, biofuels

A strengthening U.S. dollar and the potential for trade disputes and record-large South American crops weigh heavily on the outlook for grain and oilseed prices in 2025. U.S. farmers are widely expected to struggle with further margin compression as weaker commodity prices test farmers’ ability to lower production costs. Crop input decisions will be evaluated much more closely with a focus on inputs that provide the greatest return on investment. The bearish outlook for oil prices diminishes the demand

picture for ethanol, biodiesel and renewable diesel. Uncertainty over U.S. biofuel policy under the new administration also clouds the demand outlook for biofuels.

4 Animal protein: Rising margins improve prospects for growth

Falling feed costs and rising producer margins have renewed expansion interest in animal protein segments. However, labor, construction and land costs remain elevated, tempering expectations for any meaningful supply growth in the near term. U.S. beef cow herd expansion is not expected to start until 2026 or 2027. The smaller herd will further support higher feeder and fed cattle prices in the coming year. With consumers now pushing back on beef prices that are already near historic highs, packer margins will remain under pressure well into 2025.

5 Dairy: Record investment will continue to grow the category

The U.S. will see an unprecedented \$8 billion in new dairy processing investment through 2026. Some of the new plants are poised to come online in 2025, with about half of the investment in the cheese category. The expected surge in cheese and whey output will likely put downward pressure on dairy product prices in the second half of the year. Sourcing additional milk supplies to fill new plant capacity is a looming question. 2023 and 2024 will go down as the first back-to-back years since the late 1960s that U.S. milk production

took a downturn. On the flip side, higher component levels in farmgate milk, largely butterfat and protein, have lifted finished product yields.

6 Food and beverage: Health and nutrition take center stage

The headline news for food, beverage and consumer packaged goods in 2025 is President Trump's nomination of Robert F. Kennedy Jr. to lead the U.S. Department of Health and Human Services. Kennedy's purported goals include eliminating ingredients banned in other countries and "getting the chemicals out" of America's food supply. Meanwhile, consumers' renewed focus on their health and the popularity of GLP-1 weight-loss drugs are showing signs of impacting food manufacturers. According to J.P. Morgan research, GLP-1 users purchase around 8% less food compared with average consumers. Food and beverage manufacturers' concerns about volume attrition are likely to continue well into 2025.

7 Power and energy: What an IRA rollback might look like

President Trump's return to the White House will signal a significant shift in U.S. energy policy. While he has promised to end the Inflation Reduction Act (IRA), slowing the clean energy momentum that has accelerated under the IRA may be more difficult than imagined. Popular programs in the IRA have directed significant investments to many rural and economically distressed communities. And more than a dozen

House Republicans have voiced concern that repealing the IRA could jeopardize ongoing development in their communities. Clawing back IRA funds that have already been allocated could prove to be very difficult. The more likely scenario is that unallocated IRA funding will be redirected to other priorities.

8 Digital infrastructure: Rural connectivity faces new challenges

Political uncertainty and low participation in the Broadband, Equity, Access and Deployment (BEAD) program raises big questions for bridging the digital divide in the year ahead. The \$42.5 billion BEAD program, created by the Infrastructure Investment and Jobs Act, includes unprecedented government support. However, a lack of operator participation could blunt the impact of this well-intended program to bring reliable broadband access to underserved rural areas. Many small operators lack the specialized expertise or financial resources to meet some of the complicated BEAD requirements.



Scan the QR code to read the full report.





HELP OTHERS BY CONTRIBUTING TO RECare

RECare is a program where members help other members in need. You may make a one-time monetary contribution to the RECare program or include an amount each month with your monthly electric bill.

You can use SmartHub to have a monthly amount included on your electric bill:

1. Log in to your SmartHub account. Go to the Bill & Pay dropdown on the left. Select RECare, and follow instructions; or
2. Use the form below and mail to:

RECare
c/o Access Energy Cooperative
P.O. Box 440
Mount Pleasant, IA 52641

Or, include the form below with your payment.



RECare Consumer Authorization Form

I would like to make a (check one):

- One-time contribution of \$ _____
- Monthly contribution of \$ _____
(That will be added to my bill)

Name _____

Address _____

City _____

State/Zip Code _____

Phone # _____

Email _____

Account # (if known) _____

YOUTH PROGRAM APPLICATION DEADLINES



Youth Tour contest – Due Feb. 28

Access Energy Cooperative sponsors up to two students each year on a free trip to Washington, D.C. Applicants must be a high school sophomore or junior; they are not required to be members of the cooperative. The trip takes place June 15-21. Personal interviews to choose the two student representatives will be held at our office on March 6. Applicants must be able to participate in an interview on this date to be eligible.



Scholarship applications – Due March 15

Access Energy Cooperative is offering \$9,000 in scholarships to high school seniors. Applicants must be high school seniors receiving post-secondary education. Parents or legal guardians must be members of the cooperative living at a location served by the cooperative.



Lineworker scholarship applications – Due March 15

Up to two \$2,000 scholarships may be awarded per year to students enrolled, or planning to enroll, in a one- or two-year electric lineworker program. Applicants are not required to be members of the cooperative, but must live in a county served by the cooperative.

Details about each program, including applications, can be found on our website at www.accessenergycoop.com. Applications can also be obtained at qualifying area high school guidance counselor offices or by contacting our office at 866-242-4232.



UTILITY WORKERS APPRECIATION DAY

In 2022, Gov. Kim Reynolds signed a proclamation recognizing March 8 annually as Utility Workers Appreciation Day in Iowa. This day is recognized in appreciation of the critical work utility workers do 24/7.

Thank you to our utility workers for your endless contributions to Access Energy Cooperative and your dedication to the communities we serve.

FIREPLACE EFFICIENCY: MAXIMIZE WARMTH AND MINIMIZE WASTE

BY MIRANDA BOUTELLE

When I was little, I remember my dad telling me that some nights were too cold to have a fire. That always seemed crazy to me, but like many other things he said, he was right.

A heat pump heated our home. We had an open fireplace that was more suited for ambiance than creating heat. When you have a fire, warm air rises and draws the smoke out through the chimney. This also draws the warm air out of the house. This invisible force is called the stack effect.

The impact is exacerbated in drafty homes. When the warm air escapes through the chimney, it is replaced by cool air leaking in through gaps and cracks in the home. The greater the difference between the indoor and outdoor temperatures, the greater the stack effect, hence Dad's rule of no fires on the coldest nights.

Wood fireplaces are not an efficient option to heat your home. Most of the heat goes out of the chimney. If you enjoy the comforting ambiance and curling up in front of the fireplace during the colder months, there are some ways to effectively use a fireplace in your home.

Tips to efficiently operate a fireplace

Because it is out of sight, it can be easy to forget to close the chimney damper. The damper should be open when you have a fire going or when any hot ashes are in the fireplace to ensure smoke and carbon monoxide don't come into your home. Once the fire and all ashes are fully extinguished, close the damper. Leaving the damper open allows warm air to escape, wasting energy. It's like leaving a window open when your heating system is turned on in the winter.

If your damper doesn't close properly or your chimney doesn't have one,



If your two- and four-legged family members enjoy curling up in front of the fire, be sure to lock in comfort and savings by efficiently operating the fireplace in your home.

purchase a product designed for the task. There are a variety of chimney plug sizes and styles available, including inflatable options designed to fit snugly in place. While you are at the hardware store, pick up some caulking and weatherstripping to seal air leaks around windows, doors and pipes along exterior walls.

Fireplaces with gas logs are required to be installed with a mechanism that always keeps the damper open. This safety feature allows gases from the pilot light to escape. Glass doors can reduce the impact of air leakage in the winter and summer months. Consider installing glass doors on open fireplaces and keep them closed to minimize drafts.

Sealed combustion gas fireplaces are fully enclosed systems that draw the air needed for combustion from the outside. When properly installed, you get the benefit of the warmth of the fire without the worry of heat loss from drafts. If you have gas logs and enjoy the ease of a gas



If your damper doesn't close properly or your chimney doesn't have one, buy a chimney plug to keep cold air from entering and warm air from escaping your home.

fireplace, consider upgrading to a sealed combustion unit.

Consider the options

Woodstoves and pellet stoves are additional options that provide more heat than wood or gas fireplaces. Federal tax credits are available for high-efficiency biomass stoves. A credit of 30% of the project cost – including the cost of installation up to a maximum of \$2,000 – is available for products purchased and installed between Jan. 1, 2023, and Dec. 31, 2032. The unit must have a thermal efficiency rating of 75% or more. Visit www.energystar.gov for more information.

If you have a woodstove, fireplace or any fuel-burning appliance in your home, be sure to install and maintain smoke and carbon monoxide detectors. Carbon monoxide is an odorless, colorless gas that can be harmful or even deadly if not detected.

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

HOW TO SAFELY USE A GENERATOR

Before using a portable generator, it's essential to understand the potential dangers associated with using them, such as their production of carbon monoxide (CO). CO is an odorless, colorless and tasteless poisonous gas that is called the "silent killer" because it is virtually undetectable without the use of technology like CO alarms. Follow these tips when using a generator.

1 Read and follow all manufacturer operating instructions to properly ground the generator. Be sure you understand the directions before hooking up the generator.

2 A generator is a temporary power source. It should never be used as a permanent solution.

3 Maintain adequate ventilation because generators emit CO.

It's against fire code to operate a generator in your home, garage or other enclosed building. Place it in a dry location outdoors.

The Consumer Product Safety Commission recommends generators be positioned at least 20 feet from doors, windows and vents to prevent CO from entering the home.

4 Never plug a portable electric generator into a wall outlet or connect directly to a home's wiring. This can energize utility power lines and injure you or others working nearby. Electrical back feed can also damage the generator and home electrical equipment.

5 Turn off the generator and allow cooling before refueling.

Gasoline and its vapors may ignite if they come in contact with hot components or an electric spark. Store fuel in a properly designed container in a secure location away from the generator or other fuel-burning appliances, such as water heaters. Always have a fully charged, approved fire extinguisher located nearby.



6 Protect your appliances. Turn off or disconnect all appliances and lights before you begin operating the portable generator. Once the generator is running, turn your appliances and lights on one at a time to avoid overloading the unit. Remember, generators are for temporary usage, so prioritize your needs.

7 Generators pose electrical risks, especially when operated in wet conditions. Use a generator only when necessary when the weather creates wet or moist conditions. Protect the generator by operating it under an open, canopy-like structure on a dry surface where water cannot form puddles or drain under it. Make sure your hands are dry before touching the generator.

8 Keep children and pets away from portable generators at all times. Many generator components are hot enough to burn you during operation.

9 Use proper extension cords. Use only safety-tested, shop-type electrical cords designed and rated for heavier, outdoor use to connect appliances. Many generators are equipped with twist-lock connects to reduce the chance of accidental disconnections due to vibrations.

10 Shut down the generator properly. Before shutting down a generator, turn off and unplug all appliances and equipment being powered by the generator.

11 Remember maintenance between uses. Drain the gasoline from the generator while it is being stored. It's also a good idea to inspect the fuel and oil filters, spark plug, oil level and fuel quality, and to start the generator on a regular basis before an emergency situation happens.

For more information, visit [Safe Electricity at safeelectricity.org](http://SafeElectricity.org)

SMARTHUB FEATURES

SmartHub is a web and mobile app that allows members to manage account information, view and pay their bills, monitor energy use, and report outages and other service concerns. Members can also set notification preferences to receive alerts.

MANAGE YOUR ELECTRIC ACCOUNT

Update your email address, password, credit card or bank account information.

VIEW & PAY YOUR ELECTRIC BILL

- Get a notification when your bill is ready. This is a notification that we are required to provide.
- View 36 months of your past billing statements, including important information concerning members and the cooperative.
- Set up a one-time payment or monthly automatic payments with your choice of credit card or bank account.

MANAGE YOUR USAGE

- Track your electric use and demand to help you manage them.

REPORT OUTAGES

The quickest and most efficient way to report an outage is by using SmartHub. This will automatically alert crews of your outage.

RECEIVE NOTIFICATIONS

Manage notifications for email and/or text messages.

- Billing
- Paperless magazine
- Service
- Miscellaneous



Scan the QR code and download the SmartHub app on your mobile device.

WIN A \$50 BILL CREDIT

Sign up for paperless billing by MARCH 15, 2025, to enter the drawing

To sign up for paperless billing, you must first have a SmartHub account. SmartHub is a web and mobile app that can be used to view and pay your bill. To create an account, visit our website at www.accessenergycoop.com or download the SmartHub app on your mobile device.

Once you sign up for paperless billing in SmartHub, you will be notified by email when your bill is available for viewing. This email will include the amount due and the due date. You can pay securely online or in the app, anytime, anywhere, as long as you have an internet connection.

We are happy to answer any questions you have. Call us at 866-242-4232. Or you can email our billing department at billing@accessenergycoop.com.

To sign up in SmartHub:

1. From the home screen, click on "Settings" on the left navigation.
2. Select "Paperless Billing" from the drop-down menu.
3. Turn on paperless billing by switching your account(s) on.

Members are not required to sign up for paperless billing to use SmartHub.

FORD LIGHTNING EV

As part of a research project, Access Energy Cooperative is tracking data from the cooperative's Ford Lightning electric vehicle to share with members. The following is the data for December 2024.

- 1,290 miles driven
- 3,795 total minutes charge time with a Level 2 charger
- 723 total kWh for charging
- \$90.38 total cost of electricity at 12.5 cents per kWh
- 74 gallons of gas equivalent
- \$206 total cost of gas equivalent at \$2.79 per gallon

Note: Dollar values are dependent on electric and gas prices.



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