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# Southwest lines

A monthly publication for members of Southwest Iowa Rural Electric Cooperative

October 2023

## Annual Meeting Recap

**THANK YOU!** to the members and guests that attended the Annual Meeting on Thursday, September 7th at the Lenox Community Center. An enthusiastic crowd of members and guests gathered to enjoy a ribeye steak sandwich meal, prize giveaways, and the business meeting of your Cooperative. **The main business item was the election of three (3) directors to a 3-year term each. Incumbents Marilyn Werner and Kay Fast were re-elected to the Board of Directors and Bonnie Larson was elected to fill the At-Large position for Region 1.** Congratulations to those candidates for being elected to the board and to the other candidates that ran for a board seat. A special thank you to outgoing director Ken Peppmeier for his 13 years of service to the membership.

During their re-organizational meeting, the board selected officers for the next year as follows: President – Marilyn Werner; Vice-President – Mark Herzberg; Secretary – Kay Fast; and Treasurer – Jason Smith.

A big thank you to the Nominating Committee of John A. Overholtzer, John Allen, Laci Schafer, and Chad Ide for selecting the slate of candidates and to the Election Committee of John A. and Mary K. Overholtzer, John and Cindy Allen, Joe and Lisa Kernen, and Fred and Sheri Berggren for counting the ballots and certifying the election.

Congratulations to all our door prize winners and the winners of the free electricity drawings.



Pictured: Winner of 6 months of Free Electricity- Carolyn Nelson, and Grand prize winner of 1 year Free Electricity – Max Peterson, both being congratulated by Phil Kinser- Southwest Iowa REC General Manager/CEO.



## CEO's COMMENTS:

# Playing it Safe Online

In today's world, most of us don't leave the front door unlocked. We protect our homes, loved ones and valuables from intruders with locks, alarms and other security measures. Cybersecurity is no different. It's the practice of protecting other valuables such as your identify, banking and health records and other sensitive information from digital attacks and theft.

In addition to pumpkin-spice lattes, crisper air and Halloween festivities, October is the time of year we recognize Cybersecurity Awareness Month. While taking necessary steps to protect our personal information is a year-round practice, at Southwest Iowa REC, we use this time to share helpful cybersecurity reminders.

Given our increased reliance on internet-connected devices and gadgets, this month, I'd like to share a few cybersecurity tips and let you know how Southwest Iowa REC is working to boost our own cybersecurity efforts.

According to the Cybersecurity and Infrastructure Agency (CISA), an agency of the United States Department of Homeland Security that is responsible for strengthening cybersecurity and infrastructure protection, these are the four best ways to keep you and your family safe online.

- 1. Implement multi-factor authentication** (also known as two-step verification) on your accounts. The additional layer of protection makes it much harder for criminals to access your information. Even if a hacker obtains your password, they may be unable to access your accounts if multi-step verification is enabled.
- 2. Update your software.** This is one of the easiest ways to protect your personal data. When downloading a software update, make sure it's coming straight from the company that created it. Beware of fake pop-ups that request urgent downloads. Better yet, turn on automatic updates.
- 3. Think before you click.** Most successful cyber attacks start with a phishing email. Don't take the bait when cyber criminals go phishing. Avoid emails (or texts) that look too good to be true, oddly urgent, poorly crafted or include unusual requests.
- 4. Create strong passwords,** using long, unique and complex words or phrases. Consider using a password manager to save time, work across all devices, protect your identity and notify you of potential phishing websites.

## For the young people in your household

Just as you would talk with your children about safety in the physical world, discuss ways to stay safe online. Help them understand the public nature of the internet. Young people need to know early on, that what is shared online stays online and is difficult (if not impossible) to take back. Just as you would guard your money or valuables, children need to learn to guard their personal information, especially on social networks. As a parent or guardian, help your children learn about and use the privacy and security settings on social networks and gaming sites.

## Keeping the electric grid and your data secure

We're doing our share on the cyber front. Part of offering excellent service is keeping that service secure and reliable. For Southwest Iowa REC, reliability means repairing wear-and-tear, upgrading our equipment to withstand storms and severe weather and using technology and best practices to keep our system secure from cybersecurity issues.

We also work together with co-ops to develop new technologies and infrastructure, learn from each other, and keep the grid's network secure. For example, we participate in the Rural Cooperative Cybersecurity Capabilities Program or RC3 for short. RC3 includes a facilitated cyber security risk assessment of our critical electric infrastructure, basic and enhanced cyber incident tabletop exercises, development of a Cyber Incident Response Plan, cyber security policy development, third-party cyber security risk reviews, maintaining a secure cyber security information sharing platform to assist other electric cooperatives with their cyber resiliency and technology integration, and a review of our cyber insurance policy to verify coverage requirements and expectations.

While we can't stop a storm or predict every disruption, as a co-op, we do everything we can to keep the lights on and our members protected. Because if we all do our part, our interconnected world will be safer and more secure for everyone.



Phil Kinser

# CO-OPS GROW COMMUNITIES

Electric cooperatives are joining co-ops across the U.S. to celebrate National Co-op Month. As your local electric co-op, our services are shaped to meet your specific needs. We love growing with you, the members we are proud to serve.

## Board Approves Rate Increase

As reported at the annual meeting last month, on August 31, 2023, the Southwest Iowa Rural Electric Cooperative Board of Directors approved an increase in rates and charges affecting prices for electric service that you receive. The increase will apply to your usage beginning on January 1, 2024. The increase in annual revenues will be approximately \$1,061,752 or 8.25 percent.

Be sure to see the November newsletter for the official notice of this rate increase and for additional information that helps to explain it.

# 2023-2024 IOWA HOME ENERGY ASSISTANCE PROGRAM

## ATTENTION: RESIDENTIAL CUSTOMERS NEED HELP WITH YOUR HEATING BILL?

The 2023-2024 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.

If you are not sure where to apply, **Dial 2-1-1**, or visit <https://humanrights.iowa.gov/dcaa/where-apply> to contact your local community action agency, or write to:

LIHEAP  
Iowa Department of Health & Human Services  
Capitol Complex  
Des Moines, IA 50319

### INCOME MAXIMUMS

<u>Household Size</u>	<u>Annual Gross Income</u>
1	\$29,160
2	\$39,440
3	\$49,720
4	\$60,000
5	\$70,280
6	\$80,560
7	\$90,840
8	\$101,120

For households with more than eight members, add \$10,280 for each additional member.

# 2023-2024 IOWA HOME ENERGY ASSISTANCE PROGRAM

### WHEN TO APPLY:

- **Elderly (60 & over) and/or disabled:**  
October 1, 2023 to April 30, 2024
- **All other households:**  
November 1, 2023 to April 30, 2024

### WHAT TO TAKE:

- **Proof of Income** (for all household members age 18 and over) Depending upon your household income type, income documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.
- **Proof of Social Security Numbers for all household members** (documentation required)
- **Most recent heat bill**
- **Most recent electric bill**

### WAGE EARNERS:

Please bring copies of your check stubs for the 30-day period preceding the date of application, or a copy of your most recent federal income tax return.

### FIXED INCOME:

This income may include: Social Security Benefits, Supplemental Security Income, Veteran's Assistance, Unemployment Insurance, and pensions. Please bring copies of your check stubs from the previous 30 days.

### SELF-EMPLOYED/FARMERS:

Please bring a copy of your most recent federal income tax return.

**If you receive alimony or child support, it will also need to be verified. Additional income not listed here may be required.**

## Board Approves \$355,000 Patronage Refund

The Southwest Iowa Rural Electric Cooperative Board of Directors has approved payment of patronage dividends in 2023. We will return 100% of the remaining dividends allocated to the members for the year 2005, 60% of the dividends allocated for 2006, and 10% of the current allocation for 2022. The total payment will be approximately \$355,000.

Dividends will be distributed to you in October and will appear as a **CREDIT ON YOUR ELECTRIC BILL** for those who are still active members of the cooperative. Former members will receive a check. There are substantial savings to the cooperative in applying these dividends to your account versus mailing out checks.

If you have questions regarding the taxability of these dividends, please consult your tax preparer. Patronage dividends reduce the net cost of electricity to members. It is one of the principles that provide the basis for the cooperative business model.

Our current policy on patronage dividends allows the board flexibility in the amount of patronage that will be returned to the members. There are several factors to be considered when determining this amount, such as the co-ops current cash position, equity level and major improvements needed to keep the system in good condition and provide all members with reliable electric service. Deferred patronage dividends are used by the cooperative to help finance major construction and maintenance projects. This allows us to reduce the total amount of long-term financing that is required, thus reducing the total interest expense.



The RECipe



## Caramel Stuffed Pumpkin Cookies

- ½ cup (113g) unsalted butter
- 1/3 cup (81g) pumpkin puree
- ¾ cup (150g) packed brown sugar
- ¼ cup (50g) granulated sugar
- 1 large egg yolk
- 1 teaspoon vanilla extract
- ½ teaspoon baking soda
- ½ teaspoon salt
- ½ teaspoon ground nutmeg
- 1 teaspoon ground cinnamon
- ¼ teaspoon ground ginger
- ¼ teaspoon ground allspice
- 1 ¾ cups (217g) all-purpose flour

### For Filling and Rolling

- About 20 caramel candies (Werthers chewy or soft, Kraft, Rolos or Dove)
- ¼ cup (50g) granulated sugar
- 1 tablespoon ground cinnamon

- Place butter, pumpkin puree, brown sugar, and granulated sugar in the bowl of a stand mixer fitted with the paddle attachment. (You can also use a hand mixer.) Mix until combined.
- Continue mixing and add the egg yolk and vanilla extract. Add the baking soda, salt, nutmeg, cinnamon, ginger, and allspice and mix until combined, scraping the sides of the bowl as needed.
- Slowly mix in flour until a smooth dough forms.
- Scoop 1 tablespoon sized balls onto a cookie sheet covered with wax or parchment paper. They don't need to be far apart, this is for chilling. Chill 30 minutes or until you can easily touch them but they're still soft enough to roll.

- Sandwich the caramel candies between two balls of dough and roll into a large ball.
- Stir together 1/4 cup granulated sugar and 1 tablespoon cinnamon in a small bowl. Roll each cookie dough ball in the cinnamon sugar and place back on the cookie sheet. Chill at least one more hour.
- Preheat oven to 350°F. Spread cookies onto 2 lined cookie sheets and bake for 12-15 minutes, until the tops are no longer shiny and the bottoms just start to turn brown. Let cool completely before removing.
- Store in an airtight container for up to 3 days or freeze for up to one month.

*Yummy!*

## RECare Customer Contribution Fund

Southwest Iowa REC's RECare program makes it easy to help Cooperative neighbors in need this winter. With rising heating fuel prices this season, more and more Iowans are seeking assistance with energy, heating and weatherization costs. While some federal and state dollars exist to help those in need, there are still shortfalls.

Consider a monthly contribution to Southwest Iowa REC's RECare program. Your contribution – whether it is \$1 or \$10 a month – when combined with those of other generous members, can go a long way in helping those who can't afford winter's heating bills. To help, fill out the form:

### Consumer Authorization Form

Yes, I want to be a part of "members helping members" and contribute to RECare.

\_\_\_\_ I will make a 1-time contribution to RECare. My check is enclosed.

\_\_\_\_ I will contribute \$\_\_\_\_ per month to RECare. I understand that this amount will be automatically added to my monthly electric bill.

Name \_\_\_\_\_ Account # \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

- Mail to: **RECare – SW Iowa REC**  
1801 Grove Avenue; Box 367; Corning, IA 50841
- OR **RECare – SW Iowa REC**  
1502 W South Street; Box 391; Mt Ayr IA 50854
- OR **RECare – SW Iowa REC**  
415 Broad Avenue; Box 460; Stanton, IA 51573

## Energy Efficiency Tip of the Month

Did you know using your dishwasher is more energy efficient than washing a load of dishes by hand? To maximize efficiency, wash full loads in the dishwasher and don't block the arms or other parts that move while the appliance is in use.

For additional savings, turn on the "air dry" setting instead of using the "heat dry" setting and use a rinse aid to help dishes dry faster without spotting and streaking.

Source: Dept. of Energy



**Corning**  
1801 Grove Ave., Corning, IA 50841

**Mount Ayr**  
1502 W. South St., Mount Ayr, IA 50854

**Stanton**  
415 Broad Ave., Stanton, IA 51573

**Phone Number: (888) 220-4869**

**Board of Directors**

Marilyn Werner, President **Phil Kinser, CEO**

Mark Herzberg, Vice President

Kay Fast, Secretary

Jason Smith, Treasurer

Alan Spencer Deena Moore

Dana Morgan Terry Barnes

Bonnie Larson Dale Walkup

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