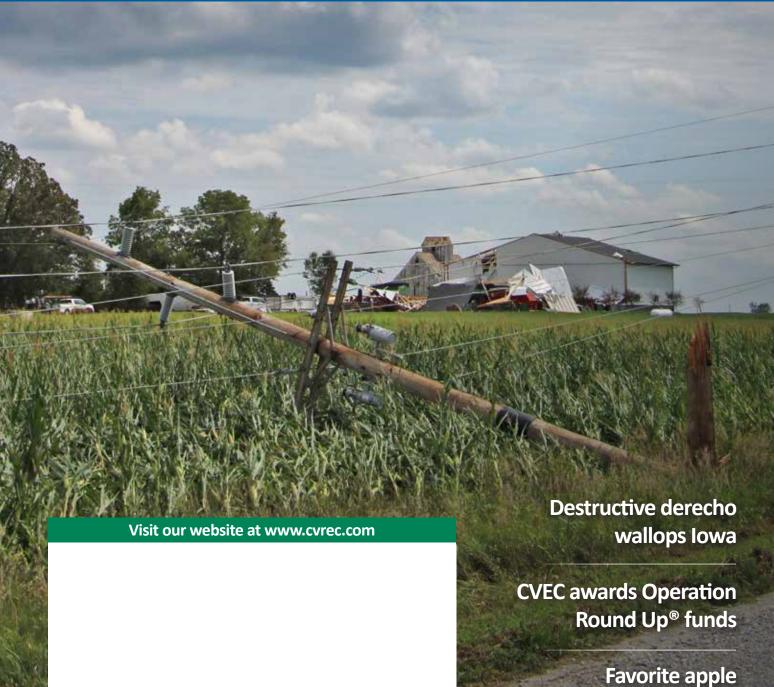
Chariton Valley Electric Cooperative annual meeting recap ► See Pages 4-5



recipes for fall



Volume 73 • Issue 9

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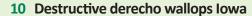
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Attorney John Ward retired in August after a 56-year career serving lowa's electric cooperatives. Look back at his amazing career.

8 Apple recipes for fall

Crisp and delicious apple dishes are on the menu for fall, and co-op cooks share their favorite recipes. **PLUS:** Find out how you can receive a \$25 credit on your power bill!



On Aug. 10, a derecho left its destructive impact on Iowa. Learn how Iowa's electric cooperatives came together to restore power following the unprecedented wind storm.







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Help keep Iowa's roads safe this season

BY SCOTT MEINECKE

As director of safety at the Iowa Association of Electric Cooperatives, I routinely conduct safety visits and site inspections for Iowa's locally owned electric cooperatives. As I talk with lineworkers, there's one big safety concern that always comes up: They are worried about being hit by motorists when working near roadways. You can play a major role in keeping lineworkers safe on the road by moving over and slowing down.

The recent Iowa derecho showed us all the power of Mother Nature, and it served as a strong reminder of the important work lineworkers undertake. Over the next several months, you may see more electric cooperative line crews along roadways as they work to make permanent system repairs from the storm.

Please keep these timely safety reminders top of mind this fall:

Slow moving vehicles

As farmers transport equipment to the fields for harvest season, be prepared to reduce speed quickly. Remember that slow moving vehicles may have blind spots that make it difficult to see you, and many can't go any faster than 25 or 30 miles per hour. Remain patient and wait for a clear line of sight before passing.

Obstructed intersections

Approach rural intersections and railroad crossings obstructed by tall corn with caution. Wet weather and smaller vehicles like ATVs can hold down the dust on gravel roads, so don't solely rely on dust trails. Approach uncontrolled intersections blinded by crops as a stop sign.

Move over or slow down

Iowa has a move over or slow down law that says motorists must move over or slow down if they approach any vehicle stopped on the side of the road with its flashing lights activated. Even with this law in place, our lineworkers still encounter drivers who are distracted or simply fail to give them room on the road to work



safely. Get in the habit of moving over and slowing down every time you see a stopped vehicle on the side of the road. Iowa's lineworkers and their families thank you; their jobs are dangerous enough already.

Stop for school buses

Many students are back in school, which means you're going to encounter school buses. Follow these rules on two- or three-lane roads:

Approaching the bus from the rear: When you see flashing red or amber warning lights, you are not permitted to pass the school bus. Stop no closer than 15 feet from the rear of the bus and remain stopped until the stop arm is retracted and the school bus starts moving again. Proceed with caution.

■ Meeting the bus from the front: When you see amber warning lights flashing, you must slow your vehicle to no more than 20 mph and be prepared to stop. Stop in front of the school bus when the school bus stops and its stop arm is extended. Remain stopped until the stop arm is retracted. Proceed with caution.

Scott Meinecke is the director of safety and loss control at the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

Win an All-Clad[®] Slow Cooker!

Just in time for National Family Meals Month, win an All-Clad® Slow Cooker! The polished



stainless steel cooker houses a 4-quart ceramic insert that travels from cooker to table. Features include programmable timer with audible alerts, automatic and individual keep-warm functions, and a glass lid that allows viewing of contents without releasing heat.

Visit our website and win!

Enter this month's contest by visiting www.livingwithenergyiniowa.com no later than Sept. 30, 2020. 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 meat thermometer and beef and pork certificates from the July issue was Donna K. Bennett, Pella Cooperative Electric Association.

Elected to serve, now what?

BY LEILANI TODD

As an electric cooperative, Chariton Valley Electric Cooperative (CVEC) is guided by a democratically elected

board of directors whose sole purpose is to represent the membership and oversee the cooperative business as a whole. Being a member of the cooperative's board is an incredibly important position in our community. Directors lead the cooperative's chain of

command, where their decisions impact issues such as service rates, rights of way, work plans and much more. This position holds great responsibility and requires the men and women who represent the membership to understand their community's needs and serve in the best interest of its members.

As crucial decisions are made, board members act as stewards of the cooperative's assets for members, creditors and the communities the cooperative serves. For example, the board is responsible for understanding contracts the cooperative enters and reviewing insurance coverage. However, they must seek experts for audits and legal

Chariton Valley Electric Cooperative, Inc.
Your Touchstone Energy® Partner



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Monday through Friday, 8 a.m.-4:30 p.m. Closed Saturdays, Sundays and holidays

Telephone Numbers

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Website

www.cvrec.com

This institution is an equal opportunity provider.

guidance as they navigate these topics and processes.

With the long-term health of

the cooperative in mind, it is important to maintain a diverse board, while also preparing and developing new people to step into director roles. Planning for transition and change is a key responsibility of the board. Fresh ideas and new perspectives help us to enact

policies that could potentially keep our community competitive.

Directors are expected to attend the cooperative's monthly board meetings held the last Thursday of each month. The electric utility business is a complex industry with many regulations, legislative agencies and business associations. There are many educational opportunities for directors throughout the year, where they can become educated on topics that will better serve our membership, including legislative issues, finance,

capital credits, governance, technology, and more to make well-informed decisions when the time comes. Directors on the board must be prepared to commit to this schedule and, at times, spend several hours in and outside the boardroom. Outside of CVEC's monthly board meetings, our directors are expected to become familiar with electric operations and financial reporting in order to maintain our mission of safe, reliable and affordable electric service to our members. However, the most essential task of a CVEC director is to be available to our members and communicate with them on cooperative issues.

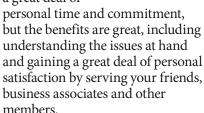
At the end of the day, Chariton Valley Electric Cooperative exists to serve its members. The board is here to help ensure members have a sense of ownership within their cooperative by communicating openly with them.

Leilani Todd is the general manager of Chariton Valley Electric Cooperative.

HOW YOUR CO-OP WORKS

Meet your newly elected directors

One of the seven cooperative principles encourages member participation, which includes running for election on your board. Being on the board takes a great deal of



The three directors elected to serve three-year terms are:



Randy Gottschalk
District 2



Michael Miller District 4



Richard Welsh District 5

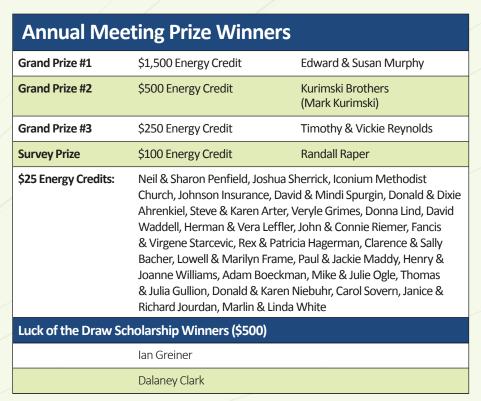
- Randy Gottschalk District 2
- Michael Miller District 4
- Richard Welsh District 5

Thank you to all the candidates for your willingness to represent your district. Your interest and involvement are crucial in providing for the future success of your cooperative.

We accept

VISA





IN THE COMMUNITY

CVEC participates in Restoration Days parade

Chariton Valley Electric Cooperative enjoyed Albia's 35th Annual Restoration Days parade last month. Many employees and their families volunteered to participate in the 1980s themed parade and tossed candy to kids along the parade route.







Celebrating the venerable career

BY ERIN CAMPBELL

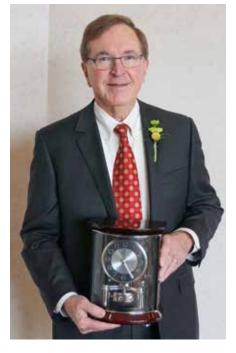
We want to introduce you to a steadfast professional who has advocated for the electric cooperative business model for over half a century. And this co-op hero doesn't wear a cape; he carries a briefcase.

John Ward, president and CEO of Des Moines-based law firm Sullivan & Ward, P.C., retired in August after a 56-year career serving electric cooperatives. Many of our readers likely have seen John at their local electric co-op annual meetings, ensuring proper protocol was being followed as the cooperative's attorney. In fact, John has attended more than 500 electric cooperative annual meetings over the decades.

John grew up in rural Iowa five miles west of Knoxville in Marion County, served by Pella Cooperative Electric Association. He worked hard on the family farm milking 30 Holstein cows, feeding sheep, and raising hogs and Hereford cattle. John recalls attending a one-room country school where a single teacher had to manage more than

"I had the opportunity to have lunch with John when I first joined CIPCO. John's knowledge of CIPCO and advice were very helpful to me starting in the cooperative world. As I learned more about John, I was amazed at how much he had supported and influenced the co-op development in Iowa, through some pretty big milestones, including supporting CIPCO's investment in the Duane Arnold Energy Center in the 1970s."

 Bill Cherrier, executive vice president and CEO, Central Iowa Power Cooperative



30 students of various ages and skill levels. John stayed on the farm until he enrolled at Drake University. After earning his Bachelor of Arts degree, he went on to Drake Law School where he worked for the Iowa Legislative Service Bureau and clerked for Wisdom, Sullivan & Golden Law Firm, which is now known as Sullivan & Ward.

After graduating from Drake Law School in 1964, John immediately began working at Wisdom, Sullivan & Golden as a clerk. Bill Wisdom, who was a senior partner at the law firm, suggested that John attend electric co-op board meetings and become familiar with co-op operations. John's first electric co-op client was Clarke Electric Cooperative in Osceola. He learned a great deal from the co-op General Manager N.T. Miller and the Clarke board of directors.

A few years later, John was selected by the National Rural Electric Cooperative Association (NRECA) to serve as a national instructor for legal seminars and continued in that role for 15 years. NRECA is the national trade association for America's electric cooperatives and provides educational and training resources to its members, among other services. John was also published several times in the pages of the Iowa Association of Electric Cooperative's monthly newsletter and magazine where he provided legal advice for farmers and co-op member-consumers.

Throughout five decades, John served as counsel to many electric generation and transmission utilities and distribution cooperatives across



of an lowa co-op attorney

America in the development of power supply and transmission arrangements and agreements. He has also provided primary representation of electric utilities in the development of financing agreements with Rural Utilities Service (RUS), National Rural Utilities Cooperative Finance Corporation (CFC), Co-Bank and other lending institutions to build and develop power supply and transmission facilities.

When looking back on his career of serving electric cooperatives, one project John is most proud of involved licensing the Duane Arnold Energy Center near Cedar Rapids. Iowa's only nuclear power plant was commissioned in 1975 and is scheduled to cease operations later this year after 45 years of service. John is also proud to have assisted electric cooperatives with mergers and consolidations that continue to benefit memberconsumers today.

He notes that locally owned electric co-ops across the country face significant challenges today with new technology and competition. But he's confident that the cooperative business model can continue to provide low-cost, dependable power for members into the next century.

On behalf of Iowa's electric cooperatives, we wish John a healthy and blessed retirement. He and his wife Dana hope to travel and volunteer. We wouldn't be surprised if John attends a co-op annual meeting from time to time to keep in touch with the many co-op friends he has made over the years.

Erin Campbell is the director of communications for the Iowa Association of Electric Cooperatives.











 Ken Kuyper, executive vice president and general manager, Corn Belt Power Cooperative





LEAVE THE

Don't peel

your apple.

Two-thirds

of the fiber

and lots of

antioxidants

are found in

the peel. One

apple has five

grams of fiber.

help to reduce

some diseases.

Antioxidants

damage to cells, which

can trigger

PEEL



Knobby Apple Cake

- 1 cup sugar
- 1/2 cup butter or margarine
- 2 eggs
- 1 teaspoon vanilla
- 1½ cups flour
- 1 teaspoon soda
- 1 teaspoon cinnamon
- 1 teaspoon salt
- 2½ cups chopped apples
- 1 cup chopped nuts, optional

Cream sugar and butter together. Mix in eggs, then add vanilla and stir well. Add dry ingredients and mix well. Mix in apples and nuts. Pour batter into a greased 9x13x2-inch pan. Bake at 350 degrees F for 40-50 minutes.

Lois Middlekauff-Kepple • Greene Butler County Rural Electric Cooperative

Cinnamon Apple Salad

- 12 Jonathon apples, sliced thick
- 3 cups sugar
- 3 cups water
- 1/2 cup cinnamon candies

Cook sliced apples in syrup of sugar, water and candies until tender.

Marilyn Hoffmann • Carroll Raccoon Valley Electric Cooperative

Easy Slow-Cooker Apple Butter

- 12 cups apples, peeled and sliced
- 2 cups sugar
- ⅓ cup water
- 1/8 teaspoon ground all-spice
- 2 tablespoons cider vinegar
- 2 teaspoons cinnamon
- 1/4 teaspoon ground cloves
- 1/8 teaspoon nutmeg

Place apples in slow cooker. Mix remaining ingredients and stir into apples. Cover and cook on high for 5 to 6 hours, stirring occasionally. Let cool completely. Put in small freezer containers to freeze. If it is a bit chunky after cooking, put it through a colander or use an electric mixer on low to smooth.

Vicki Jonker • Orange City North West Rural Electric Cooperative

Texas Apple Bars

- 1 cup vegetable oil
- 2 cups sugar
- 2 eggs
- 1 teaspoon vanilla
- 3 cups flour
- 1 teaspoon cinnamon
- 1 teaspoon baking soda
- ½ teaspoon salt
- 3 cups apples, diced small
- ½ cup nuts
- ½ cup coconut

Beat oil, sugar, eggs and vanilla in mixing bowl on medium speed until combined. Sift flour, cinnamon, baking soda and salt together; add to oil and sugar mixture. Stir in apples, nuts and coconut. Spread batter in a greased 15½x10x1-inch jelly roll pan. Bake at 350 degrees F for 40-45 minutes until done.

Christine Schiedel • Fairfield Access Energy Cooperative

Fresh Apple Bundt Cake

- 4 cups apples, finely diced
- cups sugar
- 1 cup nuts, chopped
- 3 cups flour
- ½ teaspoon salt
- teaspoons soda
- cup vegetable oil
- 1 teaspoon vanilla
- 2 eggs, well beaten

Mix apples and sugar, then let stand 1 hour to make its own juice. After 1 hour, add nuts and dry ingredients to apples. Add oil, vanilla and eggs. Stir by hand, do not use a mixer. Pour batter into floured Bundt pan. It will be thick like fruitcake batter. Bake at 325 degrees F for 1 hour and 15 minutes. Serves 15.

> Carole Ristau • Eagle Grove **Prairie Energy Cooperative**

Apple Crisp for One

- tablespoon butter
- tablespoons brown sugar
- tablespoons quick-cooking oats
- 1 tablespoon flour
- 1/8 teaspoon cinnamon
- medium apple, peeled and sliced ice cream or whipped cream

Place butter in 1 cup glass measure. Microwave on high for 10 seconds. Stir in sugar, oats, flour and cinnamon. Place apple slices in small bowl and sprinkle oat mixture over apple. Microwave on high for 2½ minutes or until apple is tender. Garnish with ice cream or whipped cream.

Darlene Thomas • Somers Calhoun County Electric Cooperative Association

Fried Apples

- 4 granny smith apples
- 1/2 cup unsalted butter
- ½ cup sugar
- 2 teaspoons cinnamon

Peel, core and slice apples. Melt butter in a skillet, can use cast iron pan. Once butter is melted, whisk in sugar and cinnamon. Add apples, stir and cook for 6 minutes.

> Rebecca Darrington • Persia **Harrison County Rural Electric Cooperative**

Freezer Apple Crisp

- cups apples
- ½ cup sugar
- 1/4 teaspoon cinnamon
- 1 cup brown sugar
- 6 tablespoons butter or margarine
- teaspoon baking powder
- cup flour
- cup quick oats

Peel core and slice apples. Mix apples, sugar and cinnamon in an 8x8-inch aluminum disposable pan that has been sprayed with vegetable oil. Mix brown sugar, butter, baking powder, flour and quick oats. Put mixture on top of apples. Bake fresh at 350 degrees F for 50 to 60 minutes or freeze. To freeze: cover with one layer of plastic wrap then one layer of aluminum foil. Place in one-gallon size freezer bag. Prior to baking remove all coverings. Bake frozen, do not defrost, at 350 degrees F for 60 minutes or until tender.

> **DeeAnn Paulsrud • Danbury North West Rural Electric Cooperative**

APPLE ADAGE

THOUSANDS OF APPLES

varieties of

apples are

varieties

of apples

are grown

throughout

Some apple

grow over 40

feet high and live over 100

the world.

trees will

years.

grown in the

U.S. and 7,500

2,500

The old saying, "An apple a day, keeps the doctor away," comes from an old English adage, "To eat an apple before 😃 going to bed, will make the doctor beg his bread."

RIPENS FASTER AT ROOM TEMPERATURE Apples ripen six to 10 times faster at room temperature than if they were

Wanted: Super Soups! The Reward: \$25 for every one we publish!

When January's winter chill blankets Iowa, nothing tastes better than a bowl of hot soup. Share your delicious, savory soup recipes! If we run your recipe in the magazine, we'll send a \$25 credit for your electric co-op to apply to your power bill. Recipes submitted also may be archived on our website at www.livingwithenergyiniowa.com.

The deadline is Sept. 30, 2020. Please include your name, address, telephone number, co-op name and the recipe category on all submissions. NEW: Please also provide the number of servings per recipe.

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

MAIL:

Living with Energy in Iowa 8525 Douglas Ave., Suite 48 Des Moines, IA 50322-2992

A BUSHEL AND PECK

refrigerated.

A bushel of apples weighs about 42 pounds and will yield 20-24 quarts of applesauce. A peck of apples weighs about 10.5 pounds.

Destructive derecho wallops lowa lowa's electric cooperatives come together to restore power following unprecedented wind storm

BY ANN THELEN

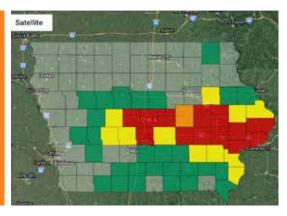
Iowans are familiar with destructive storms. From tornadoes and flooding to ice storms and blizzards, the Midwest is a mecca for Mother Nature's fury. However, on Aug. 10, an unprecedented weather event left its destructive impact on Iowa. A derecho - the equivalent of an inland hurricane - became a new household word for Iowans in this monster storm's path.

Packing winds up to 140 mph, the derecho left more than 500,000 people statewide without power, tore up buildings and severely damaged nearly 14 million acres of corn and soybeans - totaling billions of dollars of damage throughout Iowa.

Immediately after the storm, Iowa's electric cooperatives reported nearly 60,000 outages within their service territories, with three co-ops reporting 90% of their memberconsumers lost power. To restore power as safely and efficiently as possible, the Iowa Association of Electric Cooperatives (IAEC) coordinated mutual aid support for the affected distribution cooperatives, and the response was immediate.

"Because of the cooperative

The Iowa Association of Electric Cooperatives maintains an outage map (www.iowarec.org), which automatically updates every 15 minutes and Legend: displays outages by co-op and 1-99 county. The 100-499 map shows 500-999 the destructive path of the 1000 + storm.



business structure, we were able to quickly deploy crews to areas without power," says Scott Meinecke, director of safety and loss control for IAEC and coordinator of the cooperatives' mutual aid effort. "All of Iowa's electric cooperatives offered mutual aid to those in need. In addition, electric cooperatives from Missouri, Minnesota and Wisconsin helped with the restoration effort."

As electric cooperative linemen worked to restore outages, the power of community was on full display. Despite dealing with their own unfortunate situations - including massive debris cleanup efforts and property damage - many co-op members provided meals, well

wishes and additional assistance to co-op staff for more than a week.

"Although electric service was restored to most members within a week, the impacts of the storm will last for months and possibly years," Meinecke adds. "Because many of the repairs were temporary to get power restored as quickly as possible, crews will need to go back and make permanent repairs. Iowa's electric cooperatives are resilient and will do what they do best - work every day to serve our member-consumers with safe and reliable power." 🗲

Ann Thelen is the editor of Living with Energy in Iowa.















ELECTRIC COOPERATIVES MOST SEVERELY IMPACTED

Generation and Transmission Cooperative

Distribution Cooperatives

Consumers Energy

East-Central Iowa Rural Electric

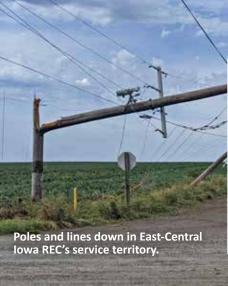
Eastern Iowa Light & Power

Grundy County Rural Electric Cooperative Maquoketa Valley Electric Cooperative Midland Power Cooperative T.I.P. Rural Electric Cooperative









POWER RESTORATION BY THE NUMBERS

The following data applies to

Power outages	nearly 60,000
Linemen working on power restoration	478
Support staff	183
Broken poles	more than 2,000
Digger trucks	87
Basket trucks	133

Q2 Operation Round Up® funds awarded

The Chariton Valley Electric Operation Round Up® Foundation Board is proud to announce the second round of distributed funds to two local organizations with the monthly contributions of CVEC's co-op members.

The program, Operation Round Up, rounds up participating members' electric bills to the nearest dollar. Each bill is increased anywhere between \$0.01 and \$0.99 for the 80% of CVEC members that participate in the program. On average, a member will contribute \$6 per year. The money collected through Operation Round Up is pooled together and then administered in a series of grants by the Chariton Valley Electric Operation Round Up Foundation Board.

In July, the Operation Round Up Foundation Board reviewed a total of four applications and was able to award funds to two, totaling \$6,000. The Moravia Betterment Society was awarded \$4,000 to help create a "Welcome to the Area" project at the intersection of Moravia and Lake Rathbun. This project will include the purchase and installation of a Mobile Produce Stand, a symbolic Moravian Star that will honor their Moravian Heritage and a Human Sun Dial as an educational piece that will enhance the area, make a positive statement and bring a uniqueness to the community.

In addition, \$2,000 was awarded to the Albia Police Department, where it will be used to purchase a night vision thermal camera. This piece of equipment will give officers a tactical advantage when pursuing suspects, looking for evidence, or conducting search and rescues, all while increasing the safety and protection of the community.

CVEC is grateful our members are donating their small change that is changing lives each month. As this program continues, we hope our membership sees the value and benefit this program will bring to the communities we serve.



Moravia **Betterment** Society, pictured from left to right - Becky Teno, Marcia Benjamin, Bill Benjamin, Sam Kirby, Sheila Kirby, Gary Ehrle and Jerry **Power**

Albia Police Department, pictured from left to right -Leilani Todd. **Brad Evinger and Becky Teno**



If you would like your organization to be considered for a grant, please visit our website at

www.cvrec.com to complete the application documents by Sept. 30, 2020.



Trend to watch - electric farming equipment

BY MARIA KANEVSKY

Our nation's farmers have worked for generations in fields across the country. They have seen firsthand how farming equipment has improved over the decades to increase efficiency and to feed an ever-growing population.

A major new change for farming equipment is the trend of switching fossil fuel-powered farming equipment toward electric farming equipment. This trend builds on the idea of beneficial electrification, where switching to an electric end-use technology satisfies at least one of the following conditions with adversely affecting the others: saving consumers money over time, benefiting the environment, improving product quality or consumer quality of life, and fostering a more robust and resilient grid.

Historically, the most common form of electrification for farms has been electric irrigation pumping systems. Water heaters are the second most-used forms of electric technology on farms. They can be used for many different purposes, like in dairy farm processing, sterilizing equipment and general cleaning. Choosing an electric water heater for the right application depends on efficiency, size, recovery speed and peak temperature.

There are many benefits of replacing diesel motors with electric motors. Highly efficient electric motors can operate at 90% efficiency, which helps to provide cost savings over time, compared to inefficient diesel motors that only operate at 30% to 40% efficiency. Farmers can simply plug in the electric equipment without needing to refill a diesel tank.

Some farmers are making the switch to electric tractors as companies like John Deere, AgCo and others continue to perfect their own electric models. While electric

A major new change for farming equipment is the trend of switching fossil fuel-powered farming equipment toward electric farming equipment. This energy trend has a long way to go, but with more time and investment, electric farming equipment will likely become more widespread in the coming years. Some farmers are making the switch to electric tractors, but they currently lack the battery power that many farmers need for a long day of working in the fields.

tractors are more efficient, quieter and better for the environment than conventional diesel tractors, they lack the battery power that many farmers need for a long day of working in the

But the largest barrier of converting to electric technologies is the cost. Both the price of the electric technology itself and the wiring to connect it to the entire farm can be extremely costly. Even with savings on fuel costs over time, farmers will be reluctant to replace their farming equipment because of high initial costs. However, there are federal and local government programs that can help to lessen the upfront costs for farmers. Electric cooperatives can also help farmers in their local territory with energy audits to identify energy efficiency opportunities, or with applying for funding from federal programs, such as the Rural Energy Savings Program or Rural Business

Development Grants.

Besides electric irrigation systems and water heaters, the availability of other electric farming technologies is much less common, such as grain dryers, thermal electric storage systems and heat pumps. Many of these electric technologies are still in the early stages of commercialization and have not fully entered the agricultural market.

Despite these challenges, there are opportunities for expansion, especially for electric tractors and other electric farm vehicles. With more time and investment, electric farming equipment will likely become more widespread in the coming years.

Maria Kanevsky is a program analyst for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives, serving 42 million Americans across 56 percent of the nation's landscape.

Details released for Iowa Home Energy Assistance Program

The 2020-2021 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 19 and over. If you receive alimony or child support, it will need to be verified too.

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 selfemployed 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, Family Investment Program (FIP), Veteran's Assistance, Unemployment Insurance and pensions – take copies



of check stubs from the last 30 days. For FIP recipients, bring your current DHS Notice of Decision or contact your local office for acceptable document information.

In Iowa, applications for the program will be accepted on a firstcome, first-served basis from Nov. 1, 2020, through April 30, 2021. The start date is Oct. 1, 2020, for elderly (60 and over) and/or disabled applicants. If you're not sure where to apply, visit humanrights.iowa. gov/dcaa/where-apply to contact your local community action agency, call 2-1-1 or write: LIHEAP, Iowa Department of Human Rights, Capitol Complex, Des Moines, IA 50319.

Income Maximums	
Household Size	Annual Gross Income
1	\$22,330
2	\$30,170
3	\$38,010
4	\$45,850
5	\$53,690
6	\$61,530
7	\$69,370
8	\$77,210

Note: For households with more than eight members, add \$7,840 for each additional



Who POWERS you?

Inspired by someone making a difference in your community? Tell their story and they could win a cash prize.

Visit whopowersyou.com between 9/8/20 and 10/9/20 and submit a photo of your nominee. Then tell us why that person inspires you and how they make a difference in your co-op community.



\$5,000 GRAND PRIZE

\$2,000 SECOND PLACE

\$1.500 THIRD PLACE

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Students: As you go forward

BY VALERIE VAN KOOTEN

A lot of kids missed their graduations this year. Some school districts created memorable ways to hold ceremonies, while others simply "released" their kids like pieces of confetti into the world.

While we think of graduations as an ending, the word "commencement" means "to go forward" or "to begin." Whether you're going forward into college or the work world, you need a commencement speech. After all, you're going from a core curriculum into the supreme elective – life. Here's the advice I'd give to those stepping out into that adventure:

- Give the gift of experiences, not **things.** Most of us don't need more things, unless we're setting up a first household. What will you, as a graduate, remember 25 years from now –the sweatshirt with your school mascot on it? Or the tickets to a favorite sporting event or concert? As you move on in life, give memories to those you love, and that includes your time. Visit your grandparents. Take your niece or nephew for the day. Go fishing with your dad.
- Life is too short for bad **underwear.** No matter how poor you are, throw out underwear that rides, pinches, chafes or slips. Dump the unmentionables that are torn, faded or dyed pink.
- A dream will remain a dream until you put a timeline on it. Don't be one of those folks who, after 50 years, says, "I always wanted to go there" Or "I always wanted to do that." Go there. Do that. Put together a timeline that will allow you to save for it and accomplish it.
- For Pete's sake, be yourself. Forge your own path. Unless, of course, you're lost in the forest and there's a path in front of you.



Then you might want to take it. **Don't quit learning.** Whether you are continuing your

education or not doesn't matter. You quit learning when you are no longer interested in anything new. And I'll tell you something: Bored people are always boring

people.

■ You will learn something in every job you hold. And the most precious of those lessons will be from jobs you hated. It will help you decide what work you want to do in the future, what kind of boss you want to be, how you're going to treat your co-workers, what the priorities are in your life. The jobs you love will be a reward in themselves.

- Go to bed with clean kitchen **counters every night.** You will be so much more pleasant in the morning.
- Cultivate the joy in life: the sunset, the baby kittens, the family around the table, the scrapbook of memories. They cost nothing but pay everything.

I do not propose to have given you the key to life, but I hope these few suggestions will smooth the way. Feel free to add your own. And know one thing: I'm serious about the kitchen counters. 🗲

Valerie Van Kooten is a writer from Pella who loves living in the country and telling its stories. She and her husband Kent have three married sons and two incredibly adorable grandsons.

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