



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

NOVEMBER 2025

iowa

ELECTRIC COOPERATIVE LIVING

**Prep now for
winter savings**

**Be aware of
energy scams**

Perfect pie recipes

Ongoing investments strengthen your co-op and community ► See Page 12

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Iowa's orphan
train heritage

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ON THE COVER

Special thanks to Patty Ferguson, an Osceola Electric Cooperative, Inc. member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive \$100!

IOWA ELECTRIC COOPERATIVES DELIVER STRONG MESSAGE IN WASHINGTON, D.C.

BY JAY CEPERLEY



In late September, ahead of the government shutdown, staff from six Iowa electric cooperatives and the Iowa Association of Electric Cooperatives (IAEC) traveled to Washington, D.C., to meet with Iowa's Congressional offices. The team met with Sen. Chuck Grassley, staff from the five other congressional offices, and key policy experts from the U.S. House Agriculture Committee and the National Rural Electric Cooperative Association (NRECA). This group focused their conversations on the issues facing Iowa electric cooperatives and the communities we serve.

Focus on FEMA

One of the main topics discussed was the Fixing Emergency Management for Americans (FEMA) Act of 2025, a bill aimed at improving how the Federal Emergency Management Agency (FEMA) responds to disasters. The legislation proposes streamlining the process for electric cooperatives to access federal funding after storms and other emergencies.

The Iowa team emphasized that these reforms would reduce financial strain on co-ops and strengthen the resilience of rural communities. They also explained to congressional offices that without FEMA support, Iowa electric co-ops will have to recover the cost of storm recovery through increased rates.

Economic development programs

Co-op advocates also underscored the vital role the U.S. Department of Agriculture plays to help fund infrastructure projects and support

local economic development. Programs like Rural Utilities Service electric loans provide low-interest financing that allows Iowa electric co-ops to upgrade and maintain the electric grid. These improvements are critical for ensuring reliable, affordable electricity in rural areas, where the cost of infrastructure is often higher due to lower population density.

Additionally, our team discussed the value of the Rural Economic Development Loan and Grant (REDLG) program, which helps Iowa electric co-ops go beyond electricity by supporting broader community development. Through REDLG, Iowa electric co-ops can offer loans or grants to local businesses, schools and hospitals which are used to create jobs, expand services and strengthen rural economies. The fly-in group shared several real-life examples of how these initiatives

have made a difference in their Iowa communities. These stories help lawmakers see the tangible value of continued federal investment in rural infrastructure and development.

Conversations that count

The Iowa electric co-op staff members brought extensive experience and shared firsthand how these federal programs benefit electric co-ops and the communities we serve. Despite the looming threat of a government shutdown, our team delivered compelling stories and clear policy asks for the programs most critical to Iowa's electric cooperatives.

The momentum from these discussions will carry into the spring, when Iowa electric co-op representatives return to Washington in greater numbers for NRECA's 2026 Legislative Conference.

Jay Ceperley is the advocacy coordinator for the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A HOLIDAY COOKIE PRESS SET!

Just in time for seasonal baking, win a Williams Sonoma cookie press set and Goldtouch® Pro nonstick cookie sheet. This prize is perfect for spritz or decorated drop biscuit cookies. Designed to work with 13 interchangeable discs, the cookie press set is simple to use. Plus, this durable tool is made of aluminum alloy with a durable stainless-steel pusher and discs.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Nov. 30. 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 Worx electric leaf mulcher from the September issue was **Julie Sturm**, a **Raccoon Valley Electric Cooperative** member-consumer.



ENTER ONLINE BY NOV. 30!

OFFICE CLOSING

Happy Thanksgiving from all of us at Chariton Valley Electric Cooperative!

Our office will be closed on Thursday, Nov. 27, and Friday, Nov. 28.

We will be back in the office and ready to serve you on Monday, Dec. 1; however, our phones are always answered 24/7.

Wishing all our members a wonderful Thanksgiving filled with gratitude and joy!



A SEASON OF GRATITUDE

BY TROY AMOSS



As we turn the calendar to November, many of us naturally reflect on the things we are most thankful for. At Chariton

Valley Electric Cooperative (CVEC), this season of gratitude gives us a chance to pause and recognize the blessings we experience each day through the support of our members and community.

The people behind our power

First and foremost, we are thankful for you – our members. As a cooperative, we exist because of your trust and participation. Every time you flip on a light switch, stop by the office, attend the annual meeting or call with a question, you remind us of the purpose behind our work. Your involvement strengthens this cooperative and allows us to continue delivering safe, reliable and affordable electricity.

We are also deeply grateful for the employees and directors who devote their time, energy and expertise to serving you. Their dedication ensures

that CVEC remains a dependable partner for homes, farms and businesses across our service area. Behind every line repaired and every program we offer are people who care deeply about this community.

Honoring our cooperative roots

Finally, we celebrate the spirit of cooperation that runs through our history and into our future. From the founding members who joined together to bring electricity to rural Iowa, to the collaborative projects and initiatives we pursue today, this cooperative spirit is something worth honoring and protecting.

As we gather with family and friends this Thanksgiving, I encourage all of us to reflect on the everyday blessings we sometimes take for granted: warmth, light, community and connection. From all of us at CVEC, thank you for allowing us to serve you.

Wishing you and your family a safe and joyful holiday season.

Troy Amoss is the CEO/general manager of Chariton Valley Electric Cooperative.



Chariton Valley Electric Cooperative, Inc.

Your Touchstone Energy® Cooperative



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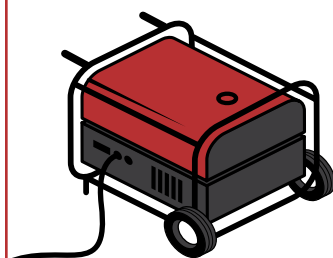
We accept



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UNDERSTANDING BACKFEED: A HIDDEN DANGER DURING OUTAGES

At Chariton Valley Electric Cooperative, safety is always our top priority – both for our members and for the crews who work tirelessly to restore power during outages.



Generators must be connected to a transfer panel to avoid backfeeding.

When an outage occurs, many members rely on backup power sources such as generators or solar panels. However, if these systems are connected incorrectly, they can cause backfeed – a situation where electricity flows in the opposite direction, from your home back onto the power lines.

WELCOME TO THE TEAM: ANDREW STARCEVIC

Chariton Valley Electric Cooperative (CVEC) is excited to welcome Andrew Starcevic as the newest member of our team! Andrew recently joined CVEC as a technology assistant. He will support the cooperative's technology systems and assist with projects that help improve efficiency and service for our members.

A graduate of Iowa State University, Andrew earned a bachelor of science in industrial technology and has continued to apply his technical knowledge and problem-solving skills in ways that make a positive impact. His background gives him a strong foundation for supporting CVEC's growing technology initiatives and advancing our commitment to reliable, modern service.

Andrew brings experience in engineering and a strong commitment to providing excellent service to our members. An Albia native, he says he's looking forward to working with a great group of people in his hometown and contributing to the community he grew up in.



Please join us in welcoming
Andrew to CVEC!

When he's not at work, Andrew enjoys spending time with his wife Abbi and their three dogs. He also loves watching the Iowa Hawkeyes, golfing and relaxing around bonfires with friends and family.

"We're thrilled to have Andrew join our cooperative family," said CEO/general manager Troy Amoss. "He brings great enthusiasm and a willingness to learn – qualities that align perfectly with CVEC's commitment to service and community."

Backfeed can re-energize lines that crews believe are de-energized, creating an extremely dangerous situation for lineworkers, neighbors and even your own home's electrical system.

To keep everyone safe, remember these important steps:

- Always use a transfer switch when connecting a generator.
- Never plug a generator directly into a wall outlet.
- Work with a licensed electrician to ensure your solar or backup power system is properly installed and maintained.



Your attention to safety helps protect not only your family and property but also the lineworkers who are working hard to restore power safely and quickly.



GIVE TO RECare

Chariton Valley Electric Cooperative (CVEC) established RECare, a program that facilitates members helping other members. RECare provides funds to local community action agencies who then distribute assistance to low-income CVEC members. Your support helps pay winter heating bills and assists in home weatherization.

As a member of CVEC, you can make a one-time contribution or a monthly pledge to help your neighbors in need. If you choose to make a monthly pledge, it will be automatically added to your electric bill.

If you are interested in donating, please complete and return this form to our office. Any amount you give is greatly appreciated! Please note, your contributions are also tax deductible.



Please complete this form if you wish to participate in RECare. Simply detach the completed form and send directly to CVEC at P.O. Box 486 Albia, IA 52531, or include it with your next payment.

YES I care and want to contribute

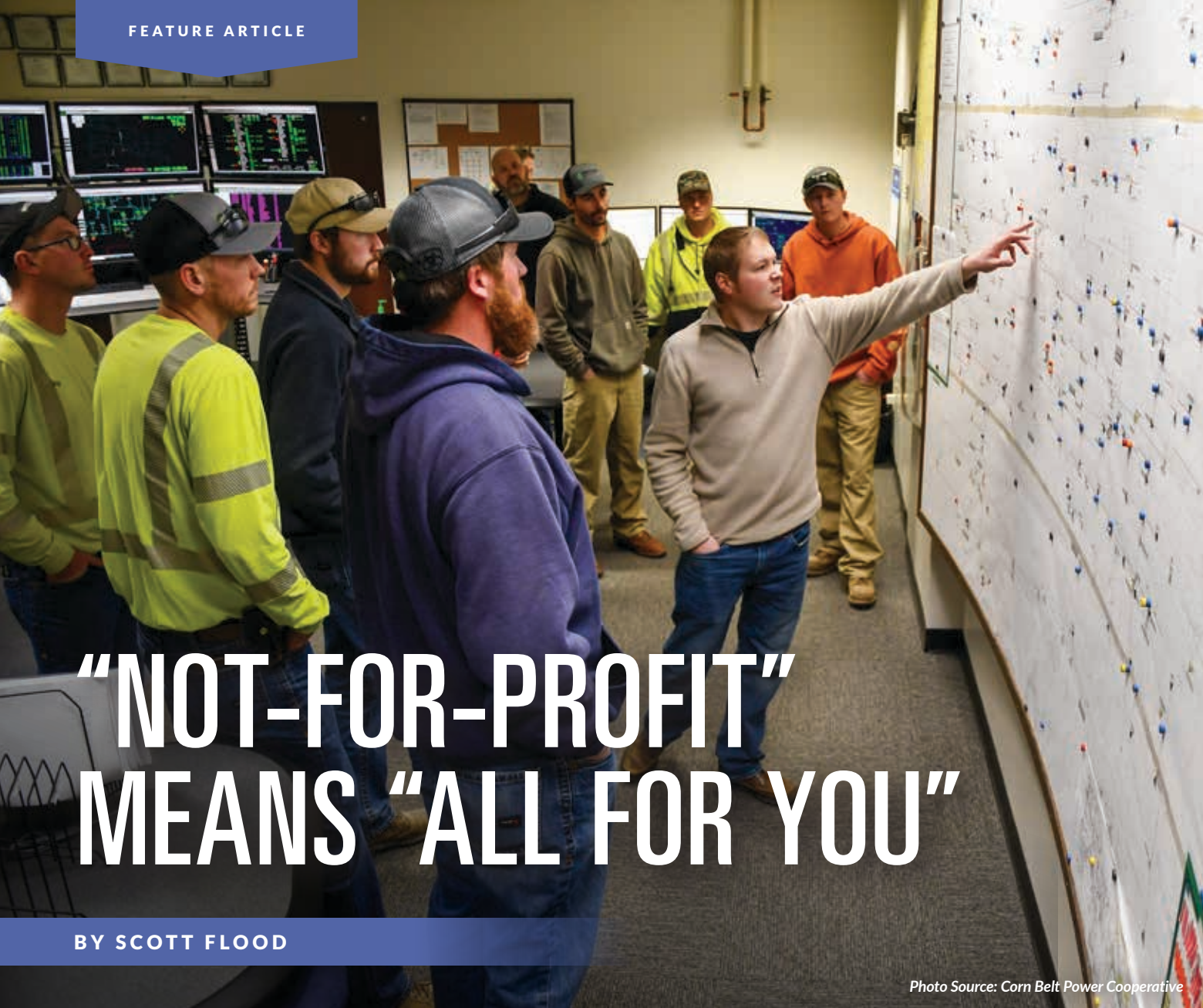
- ☐ I will make a one-time contribution to RECare. My check is enclosed.
- ☐ I will contribute \$_____ per month to RECare. I understand this amount will be automatically added to my monthly electric bill. You may discontinue your pledge at any time by simply contacting our office at 641-932-7126 or P.O. Box 486 Albia, IA 52531.

CVEC Account #: _____

Printed Name: _____

Signature: _____

Date: _____



“NOT-FOR-PROFIT” MEANS “ALL FOR YOU”

BY SCOTT FLOOD

Photo Source: Corn Belt Power Cooperative

It's hard to imagine what our daily lives would be like without electricity. Every year, our dependence on what travels across poles and wires to our homes and businesses grows. We act as though electricity has always been there, take its presence for granted and can't imagine life without it. Even the shortest power outage manages to turn our world upside-down.

Powering rural America

But 90 years ago, when President Franklin Roosevelt signed the executive order that created the Rural Electrification Administration (REA), nobody in America's small towns and wide-open spaces took electricity for granted. That's because most of them didn't have access to it.

As the 19th century drew to a close, wealthy investors were starting electric utility companies in cities from coast to coast. Building power plants and installing power lines was costly, so investors focused their efforts in places with the highest population density. Few gave any thought to rural America. Built-up areas offered more customers in smaller spaces, which helped those utilities become highly profitable. Running power lines to serve a handful of consumers spread across so many thousands of acres just didn't make economic sense, so most utilities ignored them. After all, they couldn't make as much money serving those places.

Long after their city cousins became accustomed to enjoying the wonders of electric lighting and the earliest home appliances, folks in more remote areas could only dream about the convenience. The REA was created to change that discrepancy, providing a source of expertise and financing for a new concept in energy: the rural electric power cooperative.

What makes co-ops different

Besides the areas each served, the most important distinctions between those big utilities and the new co-ops involved who owned them and their purpose. As the name implies, investor-owned utilities are owned by people who buy stock in the utilities. The primary goal of those utilities is

to make money to distribute to their investors through dividends and generate higher per-share prices to increase those investors' wealth.

Electric cooperatives are built and owned not by investors, but by the very people they serve. They're led by boards of local residents who are elected by their neighbors to represent them and are responsible for acting in the members' best interests.

The primary goal of a co-op isn't to make money, but to provide a safe and reliable source of electricity at a cost the local community can afford. As not-for-profit organizations, electric cooperatives receive money from members when they pay electric bills, then use most of that money to purchase and deliver electricity. They typically set aside some money for the future and for emergency needs. And, because they employ local people who patronize local businesses, much of the money they earn stays in the communities they serve, boosting the local economy.

Focused on members, not profits

Most co-ops purchase electricity on the wholesale power market and sell it to members at only a slight markup designed to cover the costs associated with operating the co-op and maintaining the infrastructure for delivering power. That's why co-ops don't make more money when you use more power or when wholesale prices increase. It's also why electric co-ops are dedicated to helping their members reduce energy consumption and lower their power bills.

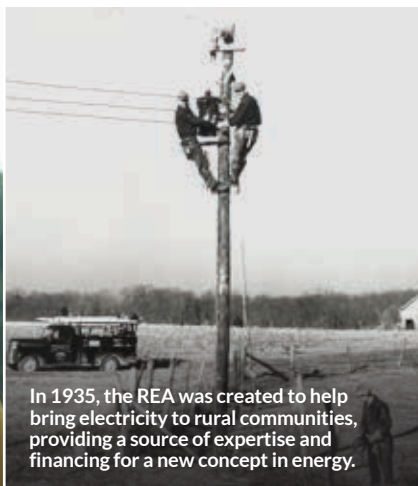
When co-ops earn more than they pay out in wholesale energy and other costs, they keep some the extra money in reserves or return it to their members through what are known as capital credits.

Because co-ops exist to serve their members and not profit-hungry investors, they have an obligation to keep the price of electricity as low as possible. When members spend less for their electricity, they have more money to use on what's important to them.

Co-ops also work to support the area's economic health through activities designed to bring new employers to the community and help existing businesses expand. That's particularly important because many of the areas served by co-ops face economic challenges. Nationwide, one in four households on co-op lines has an annual income below \$35,000, making affordability a key priority.

When the leaders of investor-owned utilities make decisions, their first thought is how those choices will affect the price of their company's stock. When co-op leaders make decisions, they're focused on doing the best thing for their members. Instead of trying to impress Wall Street, co-ops want to make sure they're meeting your needs for power at the best price possible. That's because they're truly not for profit – instead, they're for you and your neighbors.

Scott Flood writes on a variety of energy-related topics for the National Rural Electric Cooperative Association.



In 1935, the REA was created to help bring electricity to rural communities, providing a source of expertise and financing for a new concept in energy.



Photo Source: Central Iowa Power Cooperative.



Photo Source: Clarke Electric Cooperative, Inc.



The primary goal of a co-op isn't to make money, but to provide a safe and reliable source of electricity at a cost the local community can afford.



TEXAS PECAN PIE

- 3 eggs
- $\frac{3}{4}$ cup sugar
- 1 cup white corn syrup
- $\frac{1}{2}$ teaspoon salt
- $\frac{1}{3}$ cup oleo, melted
- 1 cup pecans
- 1 9-inch unbaked pie shell

Mix eggs, sugar, corn syrup, salt, oleo and pecans together and pour into pie shell. Bake at 350 degrees F for 1 hour. If desired, top with pecan halves. *Serves 8*

Emily Taylor • Hawarden
North West Rural Electric Cooperative

OATMEAL NUT PIE

- $\frac{1}{2}$ stick butter or margarine
- 1 cup brown sugar
- 2 eggs, slightly beaten
- dash salt
- 1 teaspoon vanilla
- $\frac{3}{4}$ cup quick oatmeal
- $\frac{3}{4}$ cup milk
- $\frac{1}{4}$ cup nuts
- $\frac{3}{4}$ cup white syrup
- $\frac{1}{2}$ cup coconut flakes
- 1 unbaked pie shell

Melt the margarine and mix with brown sugar. Add eggs, salt and vanilla. Add remaining ingredients in order given. Pour into pie shell and bake at 350 degrees F for 50 minutes. *Serves 6-8*

Lea Bradley • Mount Pleasant
Access Energy Cooperative

BLACKBERRY PIE

- 2 unbaked 9-inch pie crusts
- 4 cups fresh blackberries
- 1 cup sugar
- 1 cup water
- 1 teaspoon lemon juice
- 3 tablespoons Clearjel or cornstarch

Roll out one pie crust and transfer it into a 9-inch pie plate. Combine blackberries, sugar, water, lemon juice and Clearjel or cornstarch in a saucepan. Cook until just thickened, stirring constantly. Pour filling into pie shell. Roll out the other crust to a diameter of 11- to 12-inches and gently lay over the top. Trim edges evenly, then tuck under and crimp. Poke four or five vent holes in the top of the crust with a fork. Bake at 350 degrees F for approximately 25 minutes. *Serves 8*

Robert Kirchner • Donnellson
Access Energy Cooperative

HONEY PIE

- 1 cup honey
- 3 eggs, beaten
- 3 tablespoons butter
- 1 teaspoon vanilla
- 1 cup pecans, chopped
- dash nutmeg
- 1 unbaked pie shell

Bring honey to a boil. Beat in eggs, then add butter, vanilla, pecans and nutmeg. Pour into pie shell and bake at 325 degrees F for 25 minutes, or until set. *Serves 6*

Betty Wulf • Larchwood
Lyon Rural Electric Cooperative

COCONUT PIE

- 1 cup flour
- ½ cup margarine
- 2 tablespoons powdered sugar
- ¾ cup coconut, divided
- 2 packages sugar-free vanilla instant pudding
- 3¼ cups cold milk
- 5 drops coconut extract
- whipped topping
- 2 tablespoons toasted coconut

Mix flour, margarine, powdered sugar and ¼ cup coconut. Press in 9-inch pie pan. Bake at 350 degrees F for 15 minutes. Cool completely. Mix pudding mix, milk and coconut extract. Stir in ½ cup coconut and spread mixture in cooled crust. Top with whipped topping and toasted coconut. Chill before serving. Serves 6-8

Carol Horras • Williamsburg
T.I.P. Rural Electric Cooperative

EASY CHOCOLATE AMBROSIA PIE

- 1 cup cold milk
- 1 teaspoon Knox gelatin
- 1 4.5-ounce package instant chocolate pudding
- 1 pint vanilla ice cream, softened
- 1 graham cracker pie crust
- optional toppings: whipped topping, chocolate shavings

In large bowl, mix milk and gelatin. Stir in chocolate pudding and ice cream. Pour into pie shell and chill until firm. Serve with whipped topping and chocolate shavings, if desired. Serves 6

Theresa Hays • Redfield
Guthrie County Rural Electric Cooperative Association

PUMPKIN PIE — DAIRY-FREE

- 2 cups pumpkin, canned or fresh
- 1 cup brown sugar, lightly packed
- ¼ teaspoon salt
- 1 teaspoon cinnamon
- ½ teaspoon pumpkin pie spice
- ½ cup soft tofu, drained and crumbled
- 2 cups soy milk
- 1 prebaked pie crust

Add pumpkin, sugar, salt, cinnamon and pumpkin pie spice into a bowl. Whisk together until well mixed. Add tofu and milk to a blender. Cover and blend on high for 15 seconds until smooth. Pour blender mixture into the pumpkin mixture. Whisk together for about 30 seconds until well mixed. Place the pie crust on a cookie sheet to collect any spills. Pour the pumpkin mixture into the crust. With a spatula, scrape out the bowl and smooth the top of the pie. Cover crust edge to keep from burning. Bake at 375 degrees F for 1 hour, or until knife inserted halfway between center and edge of pie comes out clean. Let pie sit for 30 minutes before serving or chill until ready to serve. Note substitutions: pumpkin pie spice can be substituted with ½ teaspoon ginger and ¼ teaspoon nutmeg. Soy milk can be substituted with oat or almond milk. One 10-inch pie serves 8 and two 8-inch pies serves 16

Jacque Minikus • Pisgah
Harrison County Rural Electric Cooperative

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



CHERRY ALMOND MOUSSE PIE

- 1 14-ounce can sweetened condensed milk, divided
- 1 1-ounce square unsweetened chocolate
- ½ teaspoon almond extract, divided
- 1 9-inch pastry shell, baked
- 1 10-ounce jar maraschino cherries, drained
- 1 8-ounce package cream cheese, softened
- 1 cup cold water
- 1 3.4-ounce package instant vanilla pudding mix
- 1 cup whipped cream
- ½ cup toasted almonds, chopped
- chocolate curls

In a saucepan over low heat, cook and stir ½ cup milk and chocolate about 5 minutes, until chocolate is melted and mixture is thickened. Stir in ¼ teaspoon almond extract. Pour into baked pastry shell, set aside. Reserve eight whole cherries for garnish. Chop the remaining cherries, set aside. In a mixing bowl, beat the cream cheese until light. Gradually beat in water and remaining milk. Add pudding mix and remaining extract, mix well. Fold in whipped cream. Stir in chopped cherries and almonds. Pour into pie shell. Chill for at least 4 hours. Garnish with whole cherries and chocolate. Serves 8-10

Teresa Mowrer • Guthrie Center
Guthrie County Rural Electric Cooperative Association

WANTED:

PASTA & PIZZA NIGHT RECIPES

THE REWARD:

\$25 FOR EVERY ONE WE PUBLISH!

Deadline is Nov. 30

We want your **pasta and pizza night recipes!** Whether it's your go-to recipe for a family game night or a cozy dinner for two, send us your favorite cheesy, saucy and savory dishes. Recipes will appear in our March issue. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.

EMAIL: recipes@ieclmagazine.com

MAIL: Recipes

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





PREP NOW FOR WINTER SAVINGS

BY MIRANDA BOUTELLE

Just as you pull out your winter gear before you need it, prepping your home for the coming season is a great idea. You'll be thankful you prepared in the fall for colder weather when you receive your first winter bill.

The following steps can be taken now to use less energy at home before the winter chill sets in. They also help lower strain on the electric grid during extreme winter weather when energy use is at its peak in your community.

Add layers for comfort and savings

First, consider your home's layers. Just like layering up those winter

flannels, down jackets with waterproof and wind-stopping shells, plus gloves and hats, your home needs layers, too. Air sealing and insulation protect your home from the elements while locking in the warm air to keep you cozy. The same applies to hot weather, making air sealing and insulation a year-round efficiency upgrade.

To offset the costs, federal tax credits for energy efficiency upgrades are available through Dec. 31, 2025. Homeowners can claim a total of 30% of the cost of installation, up to \$3,200. Tax credits are available for insulation, heat pumps, air conditioning systems

and more. There's even a tax credit for electrical panel upgrades, which might be needed to accommodate new energy-efficient equipment.

There's also a \$150 tax credit for an energy audit, which allows a professional to help determine what your home needs and how to prioritize potential projects. Visit energystar.gov for more information.

Tackle DIY upgrades this fall

When it comes to do-it-yourself (DIY) projects, there are a few upgrades you can take care of yourself. Lock in savings with window cleaning

and maintenance. Make sure sash locks and window cranks are in good working order and cleaned of any dirt and leaves. Debris can keep them from closing snugly. The crevice tool attachment on a vacuum cleaner, combined with a small, dry scrub brush or an old toothbrush, works great. The locks should pull the top and bottom window sashes together tightly. For casement windows, the locks should pull the window tightly to the frame.

Although it might not seem like a significant difference, reducing airflow through and around windows can make your home more comfortable in the winter. Replacing broken or nonfunctional sash locks can be a reasonable DIY project, but it's best to avoid doing it when the winter winds are blowing. Also, use caulk to seal all gaps around the window trim. If you have operable storm windows, make sure they close.

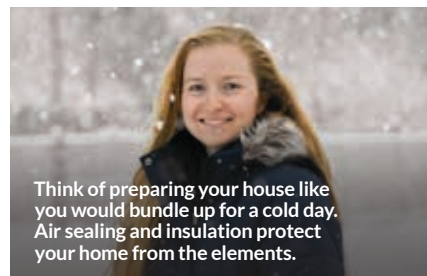
Stay on top of equipment maintenance

If you have a forced-air heating or air conditioning system, replace the filter. First, turn the system off to check it. If your filter is dirty, leave it in place until you have a replacement. Running your system without a filter can send any dust or dirt in the ductwork directly into the components and damage your equipment.

Also, stocking up on filters can save you money. I bought a 12-pack of filters for \$72 – \$6 each. A similar filter sold separately was \$10. Don't see a bulk pack at your local hardware store? Ask at the customer service desk. They may be able to order them for you.

It's always a good idea to look for opportunities to protect your home from the elements and maintain your equipment before the cold of winter.

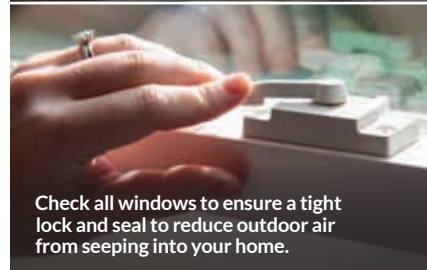
Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association.



Think of preparing your house like you would bundle up for a cold day. Air sealing and insulation protect your home from the elements.



Filters should be checked every three months and replaced if needed.



Check all windows to ensure a tight lock and seal to reduce outdoor air from seeping into your home.

STAY WARM AND SAVE ENERGY THIS WINTER

Want to stay cozy without breaking the bank? These smart tips can help you save money and energy during the cool fall and cold winter months. Some are quick daily habits, while others are simple, low-cost steps that can add up to big savings.

10 TIPS FOR SAVINGS:



Let the sun in. Open curtains on south-facing windows during the day to bring in free heat, and close them at night to keep out the chill.



Cover drafty windows. Apply clear plastic film or add heavy drapes to block cold air and reduce energy loss.



Adjust the thermostat. Turn it down when you're asleep or away to cut heating costs by up to 10% a year. A programmable or smart thermostat makes it easy.



Seal up leaks. Use caulk or weatherstripping around doors, windows and utility cut-throughs to keep warm air in and cold air out.



Keep your heating system in shape. Schedule routine maintenance and replace furnace or heat pump filters regularly for top performance.



Make fireplaces more efficient. Close the damper when not in use, and if your fireplace is just decorative, seal the flue to stop heat from escaping.



Save on water heating. Set your water heater to 120 degrees F for comfort, safety and energy savings.



Choose LED holiday lights. ENERGY STAR®-certified strings use less power, last longer and keep your home festive.



Invest for the long run. Upgrade insulation, replace drafty windows or install a high-efficiency heating system for lasting savings.



Think year-round. Carry these habits into spring and summer for energy savings in every season.

Contact your local electric cooperative for more energy-saving ideas, programs and services.

YOUR COOPERATIVE DOLLARS AT WORK

As we reflect on the season of gratitude, Chariton Valley Electric Cooperative (CVEC) is especially thankful for the trust and support of our members. Because of your commitment to your cooperative, we're able to make ongoing investments that strengthen our system, improve service reliability and give back to the communities we serve.

Unlike investor-owned utilities, CVEC is guided by the principle of working for our members, not for profit. That means every dollar you pay is reinvested with your best interests in mind. Here are a few ways those dollars have been put to work this year:

System upgrades: CVEC completed major upgrades along several key distribution lines, replacing aging poles and conductors to improve reliability and reduce outages during severe weather. We also installed additional underground lines to enhance service durability and minimize weather-related disruptions. Our ongoing vegetation management efforts continued as well – trimming and clearing rights-of-way in our Trail Substation area, which includes the city of Albia, as well as our Harvard and Weller Substation areas – to help prevent service interruptions and maintain safety.

Technology investments: Our team has enhanced outage response and communication through advanced metering and expanded use of digital tools, allowing us to detect and address issues faster than ever before.

Community support: Through our Operation Round Up® program, more than \$9,800 has been distributed to local organizations and community causes so far this year. In addition, CVEC has contributed over \$16,000 directly to schools and other community organizations, supporting programs and initiatives that strengthen the communities we



serve. CVEC employees have also volunteered their time at events throughout the year – another way we live out our cooperative commitment to community.

Member benefits: In 2025, CVEC returned more than \$250,000 in capital credits to current and former members. This refund is a direct reflection of cooperative ownership and a tangible reminder that when we operate efficiently, those savings come right back to you.

Every investment we make reflects our mission to provide safe, reliable and affordable electricity while improving the quality of life in rural Iowa. During this season of gratitude and giving, know that your cooperative is continually working to bring value back to you and your community.

At CVEC, we're thankful for the opportunity to serve you – not just as customers, but as members, neighbors and partners.

INSPIREU ALL THINGS GOOD: A WELCOMING DESTINATION IN ALBIA

BY ANN FOSTER THELEN

Walk into InspireU All Things Good in Albia and you'll instantly feel at home. The smell of fresh coffee and baked goods fills the air, soft music plays in the background, and vintage chic décor with cozy furniture and exposed brick adds to its charm. Whether you're stopping in for lunch, a latte or a little shopping, there's a magic that makes you want to stay awhile.

Sue Clark and her daughter Dalaney run the boutique and coffee shop together, offering a mix of unique clothing, jewelry, houseplants and gifts alongside a menu of made-from-scratch food and drinks. The shop also features devotionals and other thoughtful reads that reflect its name – InspireU All Things Good.

"Our shop is very warm and welcoming," Sue said. "It's the kind of place I would dream of walking into myself."

A leap of faith

Sue never imagined herself running a café and boutique. "I grew up a farmer's daughter. I was the manure scooper," she laughed. Baking came later when she made cupcakes for her daughter's wedding, and word spread quickly. One Sunday, her pastor's message about taking a leap of faith struck a chord.

"God opens doors, and if we keep shutting them, we'll miss our chance," she recalled.

That message inspired her to open her first storefront in Albia. In 2019, Sue and her family purchased and renovated a vacant downtown building, turning it into the cozy space InspireU calls home today.

That building was in poor shape, with leaks and mold. The Clarks gutted it down to the brick walls and started fresh. When it came time to finance the renovation, community support made all the difference.



Sue Clark (left) and her daughter Dalaney Clark operate InspireU in Albia.

"Through a revolving loan from Chariton Valley Electric Cooperative, we were able to make this dream a reality," Sue said. "They saw that InspireU could bring something special to Albia, a place the community needed."

Homemade and from the heart

InspireU's menu changes weekly, but favorites like the Grown-Up Grilled Cheese and Homemade Chicken Salad Sandwich remain. Everything is made in-house by Sue, using local ingredients, including produce from her own garden.

Customers come from across southern Iowa for the iconic Hot Beef Sandwich and Sue's Sweet-and-Sassy Pickles, a recipe passed down from her grandmother.

"People go crazy for the pickles. They look like dill, but they're sweet, and no, I don't share the recipe," she smiled.

Dalaney leads the coffee side of the business, creating seasonal drinks and managing social media. "She's the head barista and the face of the shop," Sue said proudly.



Grounded in family and community

Though customers visit from Des Moines, Pella and Ankeny, Sue says it's Albia's community that keeps InspireU strong. "We weren't from here, but Albia welcomed us," she said. "We loved it so much we sold our home and moved here."

Sue's grandparents, Donald and Maxine Francis, owned a grocery store in Eddyville where she spent much of her childhood. "My grandma taught me early on that you take care of your customers," Sue said. "They're the reason you're here."

Today, that lesson lives on at InspireU. Their espresso machine, affectionately named Maxine after Sue's grandmother, serves as a reminder of those roots.

"She would be proud," Sue said. "What we're doing here is about family, faith and community. We've also been grounded in that mission."

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

BE AWARE OF POTENTIAL ENERGY SCAMS

BY JENNAH DENNEY

Electric cooperatives across the country are urging members to stay alert as utility-related scams continue to evolve. Fraudsters are becoming more aggressive and more convincing – using impersonation, false urgency and digital deception to extract payments or personal information from unsuspecting individuals.

Common scam tactics

Reports of scam calls, fake energy rebate offers and phony disconnection threats have increased in recent months. These schemes often begin with a phone call, text or visit from someone claiming to represent your local electric cooperative. The tactics vary, but the goal is always the same: to pressure the member into acting quickly before they have time to verify the request.

Some scammers demand immediate payment, threatening that your service will be shut off within minutes. Others offer too-good-to-be-true incentives like rebates or free equipment installations – if the member provides banking information or pays an upfront fee. In many cases, scammers can even manipulate caller ID to appear as though the call is coming from a trusted electric cooperative number.

How your cooperative protects you

Iowa's electric cooperatives want members to know they will never call and demand immediate payment. They will never ask for banking or account information over the phone, nor will they pressure a member to act without the opportunity to verify the situation. If someone claiming to be from your cooperative insists on urgency or payment through nontraditional means, it's a red flag.

These scams can arrive in the form of emails, text messages or QR codes



Scammers are becoming more aggressive and more convincing – using impersonation, false urgency and digital deception to extract payments or personal information from unsuspecting individuals.



If you suspect you've been targeted by a scammer, don't hesitate to hang up. Call your electric cooperative directly using the number listed on your monthly bill or on the official website.

designed to look like real payment portals. Typically, the links redirect to fraudulent websites that steal sensitive data. The scammers may also encourage members to pay through untraceable methods like prepaid debit cards, mobile apps or cryptocurrency – methods legitimate utilities never use.

One concerning trend involves scammers visiting homes unannounced, posing as utility or co-op workers conducting inspections or installations. Without proper identification or appointment confirmation, these visits should always be treated with caution.

Stay informed and protect others

Education and awareness remain two of the most powerful tools in this fight. Members are encouraged

to talk with family, friends and neighbors about the warning signs of scams. Sharing information helps others stay safe and contributes to a stronger, more connected community.

If something doesn't feel right, don't hesitate to hang up, close the message or refuse entry. Call your electric cooperative directly using the number listed on your monthly bill or on the official website. Member service professionals are available to assist.

Electric cooperatives were built on trust, service and community. By working together and looking out for one another, members and cooperatives alike can help expose fraud for what it is – and ensure that scammers are left in the dark.

Jennah Denney writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.

ORPHAN TRAIN TO IOWA: A LEGACY OF FAMILY

BY DARCY DOUGHERTY MAULSBY

As we head into the holidays, 'tis the season for family gatherings. The descendants of Ethel Staley got a head start in early September in western Iowa, and I was invited.

No, I'm not a Staley. I am interested in the family's orphan train heritage, though. I had reached out to Ethel's son Russell to see if I could interview him about his mother's life-changing journey to Iowa.

He invited me to the Staley's chicken dinner (oh, that delicious broasted chicken!) at St. Patrick's Church in Dunlap on Sunday, Sept. 7, followed by a program about Ethel and her siblings' orphan train history. He even invited me to the Staley family reunion on Sept. 6 in Denison. "My oldest sister, who is 101 years old, is flying in from Longview, Washington," Russell added.

When I walked into the lobby of the Cobblestone Inn that Saturday evening, I felt right at home. Within minutes, Russell's younger brother Roger invited me to join the family photo and listen as the relatives (including four of Ethel's children) reminisced about their family's unique heritage.

Ethel's story started decades before in the tiny village of Cold Brook, New York. Her parents, George and Eva Barney, had six children. Eva died in childbirth with the last child in 1903, and George didn't have the resources to raise his young family alone. He contacted the Children's Aid Society (CAS) in New York, which took in four of his children in February 1904.

By March 10, 1904, the Barney kids (Elmer, 11; Alta, 9; Ethel, 7; and Edgar, 20 months) boarded a west-bound "orphan train" with other children and Rev. H.D. Clarke, a CAS agent. The Barney kids, along with 11 other children, arrived in Dunlap a few days later.



Leo Staley married Ethel Barney Malone on Sept. 14, 1915, at St. Boniface Catholic Church in Charter Oak.



Ethel Barney Malone (who would become Ethel Staley following her marriage) was 16 in this picture (circa 1912), and her brother Elmer Barney Malone was 19.

Recalling Iowa's orphan train heritage

The orphan train movement transported roughly 200,000 orphaned, abandoned and impoverished children from crowded East Coast cities to rural communities in the Midwest from 1854 to 1929. Some, like the Barney children, were technically "half orphans," who had one parent still living.

The goal? Provide these children with a better life and offer a source of labor for the growing West. Orphan train children were "placed out" in nearly every state. Roughly 10,000 orphan train children arrived in more than 300 Iowa communities during the 75-year history of the orphan train movement.

When an orphan train arrived, the children were presented to the community. When a family selected a child, the orphan train agent and the head of the household signed an agreement that the family would take full responsibility to care for the child until he or she reached adulthood.

A story of second chances, hope and resilience

Resin and Elizabeth Malone selected Ethel and took her home to their farm.



An estimated 2 million people alive today are descendants of orphan train riders. Among them are members of the Staley family, shown here at a reunion in Dunlap on Sept. 7, 2025.

The Malones later took in Elmer, as well. (Alta and Edgar were also taken in by families in the Dunlap area.)

When Ethel was a teenager, she met a local boy, Leo Staley, who was playing baseball with the Willow Township team. The couple married on Sept. 14, 1915, at St. Boniface Catholic Church in Charter Oak. The local newspaper reported that more than 500 guests attended their reception.

The young couple farmed south of Charter Oak and had 10 children. The Staley family members I met in western Iowa this past summer are among the estimated 2 million orphan-train-rider descendants alive today.

While most orphan train riders' stories have been lost to history, the legacies of Ethel (1896-1990) and her siblings live on. They remind us of the incredible power of resilience, courage and love. For that, I'm grateful.

Darcy Dougherty Maulsby lives near her family's Century Farm northwest of Lake City. Visit her at www.darcymaulsby.com.



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