

HARRISON COUNTY
RURAL ELECTRIC COOPERATIVE

OCTOBER 2026

iowa

ELECTRIC COOPERATIVE LIVING

Remembering the 1991 Halloween ice storm

Protect yourself from AI-powered scams

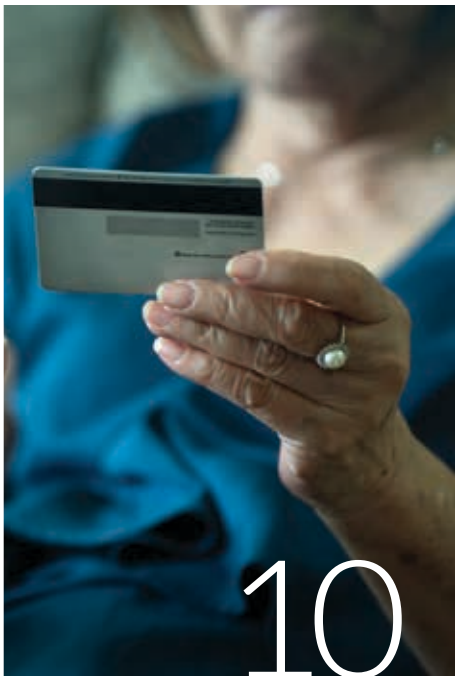
Comfort food classics

Roots, roads and rural views: Harrison County REC's annual photo contest ▶ See Page 4

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Iowa Association of Electric Cooperatives
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ON THE COVER Special thanks to Katie Nichols, a Farmers Electric Cooperative, Inc. member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive $100!

IOWA'S ELECTRIC COOPERATIVES ARE PROTECTING MEMBERS WHILE MANAGING THE ENERGY TRANSITION

BY LESLIE KAUFMAN



Drive through rural Iowa and you'll pass through the service territory of an electric cooperative, one of dozens across the state quietly keeping the lights on for farms, homes, schools, hospitals and communities. These co-ops aren't just another utility; they're structured differently, and that structure makes them uniquely suited to navigate the energy transition ahead.

Member ownership puts consumers first

The key distinction is ownership. Iowa's electric cooperatives are not-for-profit, member-owned utilities. The farmers, homeowners and small businesses who receive power also own and govern the company that delivers it. This stands in contrast to investor-owned utilities, which generate returns for shareholders who may not live anywhere close to the lines they profit from.

That difference matters enormously as we encounter an energy transition that involves many facets, including managing new demand from large loads, increased electrification and building resilience against extreme weather. These are long-horizon, capital-intensive challenges. A cooperative, as a not-for-profit organization, can make patient, prudent and consumer-focused investments while maintaining safe, reliable and affordable electric service.

Investments in new electric generation help ensure there is enough power available when consumers need it most. Many older generating units are aging, facing higher maintenance costs or nearing retirement. New generation gives co-ops the ability to meet peak demand, maintain adequate reserves, respond to emergencies and manage fuel and market volatility.

Investments in transmission are equally important and can improve reliability and affordability. As the backbone of the electric system, transmission lines move electricity across regions, connect new resources, relieve congestion, support stability and allow utilities to share power during emergencies. Well-planned transmission investments can reduce bottlenecks, improve access to diverse generation resources, lower congestion costs, and strengthen the grid against severe weather and equipment outages.

Responsible growth with fair cost allocations

Iowa's electric cooperatives work to build what is needed, when it is needed, and at a reasonable cost, with costs assigned fairly. Existing consumers should pay their fair share of investments that maintain and improve the system that serves them. But if a new, large consumer creates the need for new facilities, then that large consumer should pay the entire cost of the facilities needed to meet its energy needs.

This approach allows electric co-ops to accomplish two things at the same time. First, we welcome economic development and new energy-intensive consumers when they bring jobs, investment and opportunities. Second, co-ops will not ask existing member-consumers to subsidize facilities that are needed solely to serve those new large loads. Fair cost allocation is what makes responsible growth possible.

Maintaining safe, affordable and reliable electric service is a long-term obligation. By making prudent investments in generation and transmission, and by ensuring that large future consumers pay for the facilities needed to serve them, Iowa's electric cooperatives can protect existing co-op member-consumers and support economic growth while maintaining safe, affordable and reliable electric service.

Leslie Kaufman is the executive vice president and general manager of the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A CROCK-POT MULTICOOKER AND SLOW COOKER



ENTER ONLINE BY OCT. 31!

The Crock-Pot MultiMeal Multicooker and Programmable Slow Cooker lets you prepare two dishes at once using different cooking temperatures and methods, with both ready to serve at the same time. Multiple functions, including slow cook, sear/sauté, bake, rice/steam and keep warm, make it easy to prepare complete meals in one appliance. Designed to replace more than 30 cooking tools and appliances, it reduces the need for separate stockpots, sauté pans, frying pans, food warmers and more.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than Oct. 31. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified.

The winner of the Westinghouse pressure washer from the August issue was **Mitchel Hershey**, a **Grundy County REC** member-consumer.

INTERESTED IN SERVING YOUR COOPERATIVE? GET INVOLVED IN THE 2027 DIRECTOR ELECTION!

Harrison County Rural Electric Cooperative (REC) is seeking members interested in serving their cooperative for the upcoming 2027 director election. Members can serve in a variety of ways including serving on the nominating committee, counting ballots on election day or even running for a director position to serve on the board.

Members interested in serving in any of these capacities can reach out to Kristi Travis at 712-647-2727 or harrisoninfo@hcrec.coop. Account number three five nine four zero zero nine one nine.

Serving your cooperative is an opportunity to make a meaningful difference in the communities we call home. By participating in Harrison County REC's director election, members help ensure our co-op continues to be guided by local voices and decisions that reflect the needs of our members.

DISTRICTS UP FOR ELECTION

This year's election will determine the director seats for the following districts and the townships included in those districts.

District 2

Currently held by ***Doug Pitt***

Serving townships Cincinnati, Clay, St. John and Taylor in Harrison County and Rockford Township in Pottawattamie County.

District 4

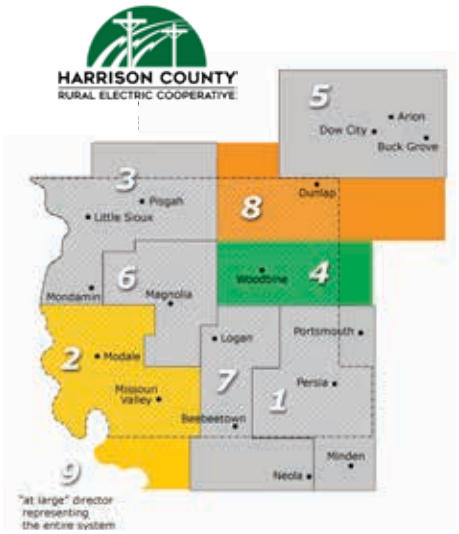
Currently held by ***Bruce Pauley***

Serving townships Boyer and Douglas of Harrison County and Washington Township of Shelby County.

District 8

Currently held by ***Curtis Lee***

Serving townships Harrison and Lincoln of Harrison County; Willow Township of Monona County; Grove and Union Townships of Shelby County.



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RURAL ELECTRIC COOPERATIVE



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Brenda Lundergard, *secretary*
Kent Kersten, *treasurer*
Curtis Lee, Randy Koenig, Randy Mitchell, Bruce Pauley, Tim Faylor



ROOTS, ROADS AND RURAL VIEWS

HARRISON COUNTY REC'S ANNUAL PHOTO CONTEST

October is National Co-op Month, and we want to share the views from your camera to our calendars for our annual photo contest! Members can submit up to five photos to be considered in the contest. Two winners will be featured in our 2027 Harrison County REC Calendar and will also receive a $50 bill credit on their electric bill.

To participate, members should email their entries (no more than five photos) to Kristi Travis at harrisoninfo@hcrec.coop. **All entries must be received by end of day Oct. 26. Winners will be contacted directly and then announced via social media on Thursday, Oct. 27.** By submitting a photo, participants grant HCREC permission to use their entries in future cooperative publications, calendars, advertising, marketing materials, social media and other promotional communications.

ELECTRIC COOPERATIVES BRING EVERYDAY VALUE

BY SHADON BLUM



When it comes to electricity, we rarely think twice when we flip on a light switch, brew coffee in the morning, charge our phones or adjust the thermostat. We simply expect the power to be there.

That's how it should be because you are a member of Harrison County Rural Electric Cooperative (REC), and reliably powering your life is our mission. Unlike many businesses that answer to outside investors or shareholders, cooperatives are built for their members. Our goal isn't to earn a profit. It is to provide value, meet unique local needs and strengthen the communities we call home.

We know that many families across our local communities are feeling the impact of rising costs for everyday expenses. Groceries, gasoline, insurance and other necessities cost more than they did just a few years ago. And because of that, we understand that every household is carefully considering where each dollar goes. That's why I think it's important to occasionally step back and consider the value electricity provides.

An exceptional value

The average U.S. residential electric bill is about $150 a month or roughly $5 a day. I often think about what $5 provides. It's about the cost of a gallon of milk, yet electricity powers nearly every moment of our daily lives, often without us giving it a second thought. In fact, many typical purchases cost more than a day's worth of electricity. A fast-food combo meal averages about $9, and a single movie ticket can cost around $13.

For about $5 a day, your refrigerator keeps food fresh around the clock. Your heating and cooling system helps keep your family comfortable through the seasons. Lights brighten your home after sunset. Appliances make cooking and cleaning easier. Devices stay charged so you can work, learn, communicate and stay connected with loved ones. When you think about everything that makes electricity possible, it's one of the greatest values in the average household budget.



Even with electricity's exceptional value, we know every dollar matters. If you're looking for ways to lower your energy use, Harrison County REC is here to help. Whether you need efficiency advice from our energy advisors, information about co-op rebates and efficiency programs or answers to questions about your monthly bill, our team is always available. Harrison County REC also offers budget billing to members who have been with the cooperative for a year or more to help regulate monthly payments.

Celebrating the cooperative difference

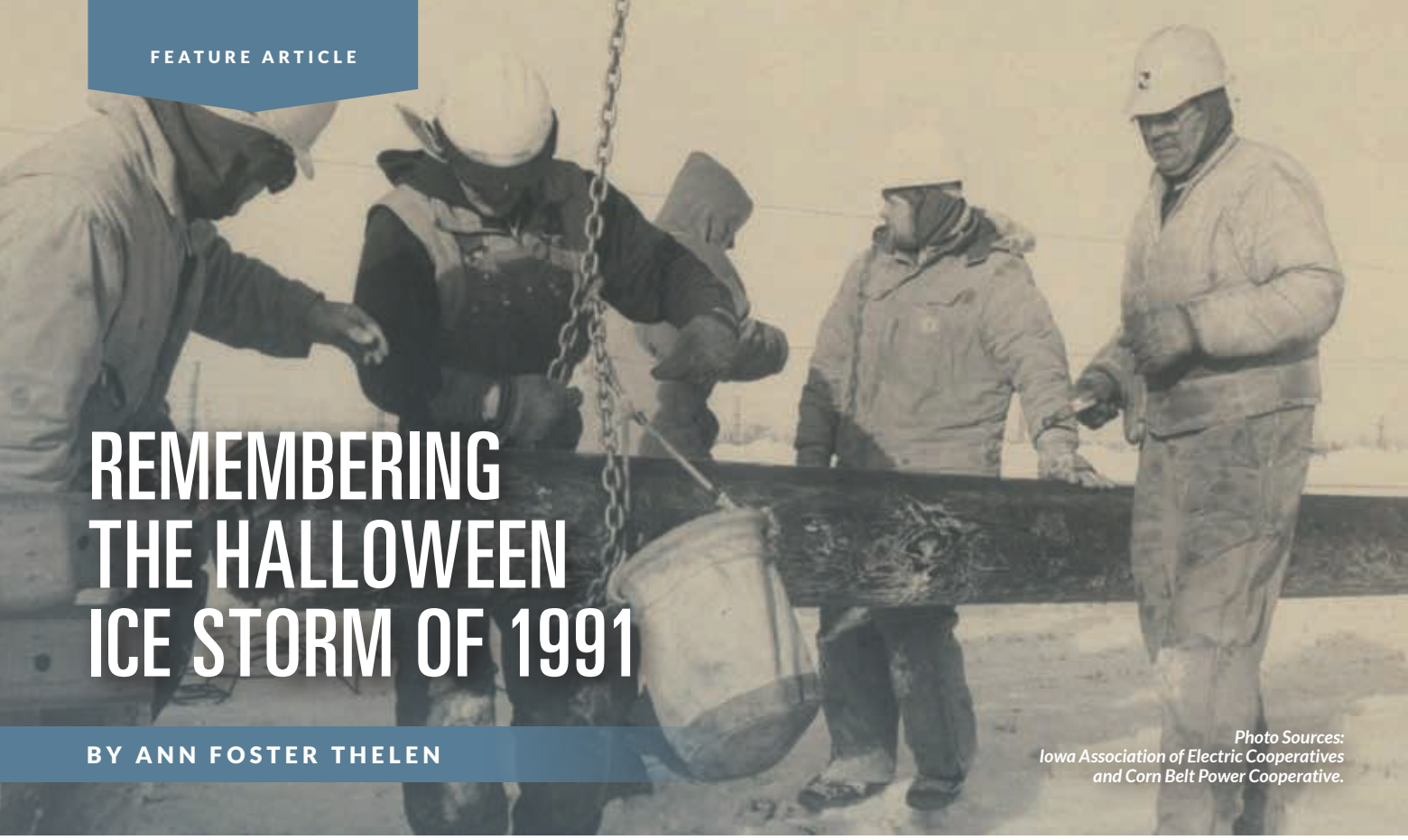
Our story began in 1936 when neighbors came together to bring electricity to an area where other utilities wouldn't. While a lot has changed since then, our purpose has remained steady. We're still here to provide power and make decisions with our community's best interests in mind. We are proud to be more than your electric provider. Because we're a cooperative, we're locally owned by you, the members we serve. That means every decision we make is guided by what's best for our community, not by outside shareholders.

During National Co-op Month this October, we invite you to join us in celebrating the cooperative difference, because this co-op belongs to you. Thank you for trusting us to power your home and your life. We're committed to providing everyday value for you and your family, with reliable, affordable power so you can make the most of every energy dollar. Your membership is what makes our mission possible, and it's what keeps us focused on serving the people and communities that matter most.

Shadon Blum is the CEO of Harrison County Rural Electric Cooperative.

DID YOU READ OUR NEWSLETTER CAREFULLY?

We have selected two lucky winners for a $25 bill credit! Spot your account number in our newsletter and call us! (Example: Account 4321 is written four three two one.) Members must contact Harrison County Rural Electric Cooperative by Oct. 30 to be eligible to claim this credit. **Questions? Contact our office by calling 712-647-2727.**



REMEMBERING THE HALLOWEEN ICE STORM OF 1991

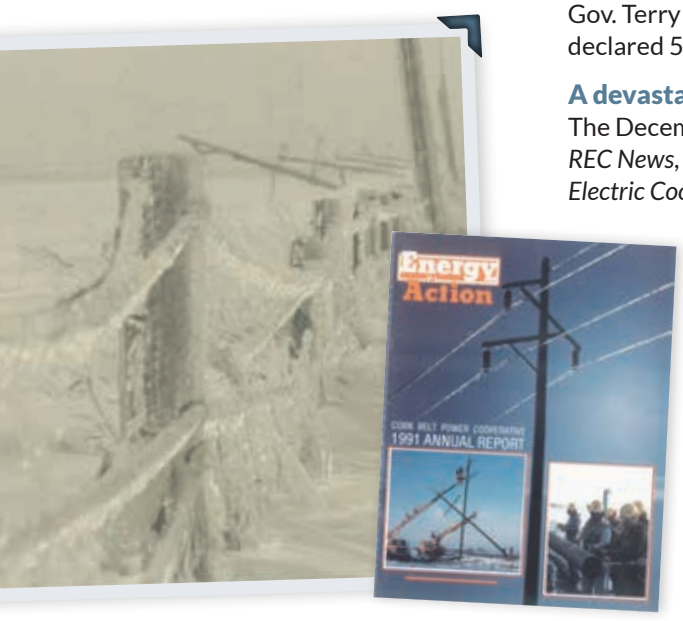
BY ANN FOSTER THELEN

Photo Sources: Iowa Association of Electric Cooperatives and Corn Belt Power Cooperative.

Thirty-five years ago, a powerful fall storm coated much of Iowa in ice, bringing down power lines and poles and leaving tens of thousands of Iowans without electricity. For many electric cooperative members and employees who lived through it, the Halloween Ice Storm of 1991 is difficult to forget.

According to the National Weather Service, the storm began as snow across southern Iowa on Oct. 30 before spreading north. By Halloween morning, precipitation changed to a mixture of snow, sleet and freezing rain across much of eastern Iowa. The wintry mix continued into Nov. 1, with 1 to 2 inches of ice accumulating from southwest Iowa into north-central Iowa.

The ice caused widespread damage to Iowa's electric system. Fallen power lines closed Interstate 35. About 80,000 homes across Iowa lost electricity and utility damage totaled an estimated $63 million. Gov. Terry Branstad ultimately declared 52 counties disaster areas.



A devastating blow to rural Iowa

The December 1991 issue of *Iowa REC News*, a predecessor to *Iowa Electric Cooperative Living*, called the storm an "icy nightmare." About half of Iowa's 48 rural electric cooperatives were affected, with damage estimates reaching $38 million to $40 million.

At the height of the storm, 40,000 cooperative households and businesses were without power. Some members waited nearly two weeks for electricity to be restored as temperatures plunged below zero.


Iowa's
icy nightm

Ice measuring as much as 3 inches in diameter encased some lines. Dennis Corcoran, Iowa Association of Electric Cooperatives (IAEC) safety and loss control director at the time, said it had been years, "if ever," since Iowa had experienced such devastation over such a widespread area.

Pole after pole broke under the weight. Pioneer Lumber in Ankeny delivered 4,200 poles to Iowa's electric cooperatives, with another 900 needed by generation and transmission cooperatives.

Wright County REC, now known as Prairie Energy Cooperative, was among the hardest hit. Nearly its entire system was wiped out and, at one point, every member was without electricity.

"When we started, we didn't have any idea what we were getting into," recalled Tom Stewart, the co-op's

member service manager at the time. It took approximately 13 days to completely restore service, with help from 13 Iowa electric cooperatives and a Missouri cooperative crew.

Glidden REC, now Raccoon Valley Electric Cooperative, also suffered extensive damage. Former Manager Bruce Bailey estimated more than 250 poles were lost and more than 90% of the system was without power at some point. In the co-op's November 1991 newsletter, Bailey called it the worst ice storm in its history and thanked members for their patience and support.

Corn Belt system takes a direct hit

George Toyne, general manager of Corn Belt Power Cooperative (Corn Belt Power) at the time, described it as the worst storm he could remember in the area. More than 30 Corn Belt Power substations were out of service on Nov. 1. About 300 transmission poles were broken and more than 50 others were leaning or pulled from the ground.



The storm also damaged a major 345-kV transmission line crossing Corn Belt Power's service area. An aerial inspection found approximately 90 miles damaged, including 386 support towers. A preliminary estimate placed the cost of replacing the damaged line at $27 million.

Photos from the aftermath show damaged transmission structures, poles leaning along frozen roads and thick layers of ice coating electric equipment.



Ice Storm '91

HALLOWEEN STORM PACKED WITH TRICKS

Cooperation in the cold

As cooperatives began restoring power, help arrived from across Iowa and neighboring states.

Through a statewide disaster plan coordinated by IAEC, crews came from unaffected Iowa cooperatives as well as Missouri, Nebraska, South Dakota, Wisconsin and Illinois. IAEC staff coordinated assistance while line crews worked grueling 18-hour days in bitter conditions.



Wes Ehrecke, IAEC executive vice president at the time, witnessed the response firsthand. He said it was "rewarding to see the level of cooperation" from unaffected Iowa electric cooperatives and those in surrounding states.

During a lunch break, Wright County REC lineman Butch Norem was asked what kept him heading back into the cold.

"You know the people are cold," he replied.

Kyle Moore, a lineman from Maquoketa Valley REC who came to help, summed up the mutual aid response: "That's why it's called a cooperative."

Members and cooperative employees also found ways to support the restoration effort. One Wright County REC member donated a hog to feed workers. Members brought food and coffee. Employees opened their homes to visiting crews, washed their clothes and loaned personal vehicles. Retired cooperative employees returned to help patrol lines and guide visiting crews.

The legacy of the storm

Iowa would endure another catastrophic ice storm in February 2007. According to the National Weather Service, at least 265,000 customers were without power at its peak, significantly more than during the 1991 storm, and damage to utility equipment totaled $138 million.



The Halloween Ice Storm of 1991 remains one of Iowa's most memorable ice storms 35 years later.

The storm is remembered for the extensive damage and difficult restoration conditions, as well as the employees who worked long hours, members who supported crews and cooperatives that sent help wherever it was needed.

Technology and equipment have advanced considerably since 1991, changing how electric cooperatives monitor their systems, respond to outages and restore power. But the fundamentals remain the same: dedicated employees, support from members and cooperatives helping one another when the need is greatest.

Do you have memories of the Halloween Ice Storm of 1991? Send them to me at editor@ieclmagazine.com.

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

Prepare for winter weather by scanning the QR code to find outage and generator safety tips.



COMFORT FOOD Classics

FAVORITE TOMATO SOUP

- baking soda, as needed
- 3 quarts tomato juice
- milk, as needed
- ½ small onion, finely minced
- 1-1½ tablespoons olive oil
- 1-2 teaspoons Bragg liquid aminos
- ¼-½ teaspoon paprika
- 4 medium dried Thai or sweet basil leaves, whole
- ¼ teaspoon rosemary, crushed
- ¼ teaspoon thyme
- ½ rounded teaspoon garlic powder
- 1-2 cups cashew milk
- salt, to taste

Add a pinch of baking soda to tomato juice and stir 2-3 minutes until foam settles. Test acidity by putting some tomato juice mixture into a cup of milk to see if it curdles. Add more baking soda as needed, ⅛ teaspoon at a time. Repeat testing procedure until tomato mixture doesn't curdle. Sauté finely minced onions in oil until caramelized, slightly browned, but do not burn. Heat juice in a 5- to 6-quart saucepan until just boiling. Add liquid aminos, paprika, Thai or basil leaves, rosemary, thyme and garlic powder. Simmer for at least 15 minutes. Then add cashew milk and simmer or keep warm until serving. Do not boil! Add salt to taste and adjust seasonings, if needed. Best the next day after marinating in the refrigerator overnight. *Serves 6-8*

Jacque Minikus • Pisgah
Harrison County Rural Electric Cooperative

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

KING RANCH CHICKEN

- 3½ cups plain tortilla chips, crushed
- 2-3 cups chicken, cooked and cubed
- 1 teaspoon chili powder
- 1 cup milk
- 1 can cream of chicken soup
- 1 can cream of mushroom soup
- 1 can Rotel diced tomatoes, drained
- 12 ounces Monterey Jack cheese, shredded
- 12 ounces cheddar cheese, shredded

Place crushed tortilla chips in 9x13-inch pan. Place chicken on top of chips. Combine chili powder, milk, soups and diced tomatoes. Pour mixture over chicken and top with shredded cheeses. Bake at 350 degrees F for 1 hour. Let sit for about 10 minutes before cutting and serving. *Serves 9-12*

Deb Bartholomew • Ollie
T.I.P. Rural Electric Cooperative

CHICKEN LASAGNA SOUP

- 8 ounces cream cheese
- 1 can cream of chicken soup
- 1 can cream of celery soup
- 1 cup cottage cheese
- 32 ounces chicken broth
- 6-8 cups chicken, cooked
- 4 cups bowtie noodles, uncooked

Mix cream cheese, soups and cottage cheese and cook until blended. Mix in broth and chicken. Add uncooked bowtie noodles and cook until tender. *Serves 10*

Jeffrey and Terri Becker • Wilton
Eastern Iowa Light & Power Cooperative

CREAM CHICKEN OVER BISCUITS

- ¼ cup oleo or butter
- 2 15.5-ounce cans clear chicken broth
- 1 teaspoon onion, chopped
- 1 small carrot, finely chopped
- ½ stalk celery, finely chopped or celery seed
- dash garlic salt
- salt, to taste
- pepper, to taste
- seasoned salt, to taste
- ¾ cup flour
- 1 cup milk
- 3 cups chicken, shredded
- biscuits

Melt oleo or butter in pan, then turn off heat. Add chicken broth. Add vegetables to broth. Add seasonings. If using celery seed, add a few shakes. In a separate bowl, mix flour and milk, then add to broth and vegetables. Bring mixture to a boil, stirring occasionally so the mixture doesn't get lumpy. Turn heat down and simmer 25 minutes. Add chicken and simmer 5 minutes longer. Serve over biscuits.

Audra O'Neill • Wall Lake
Raccoon Valley Electric Cooperative

COUNTRY PORK 'N SAUERKRAUT

- 2 pounds country-style pork ribs
- 1 medium onion, chopped
- 1 tablespoon cooking oil
- 1 14-ounce can sauerkraut, undrained
- 1 cup applesauce
- 2 tablespoons brown sugar
- 2 teaspoons caraway seed
- 1 teaspoon garlic powder
- ½ teaspoon pepper

In a Dutch oven, cook ribs and onion in oil until ribs are browned and onion is tender. Remove from heat. Combine remaining ingredients and pour over ribs. Cover and bake at 350 degrees F for 1½-2 hours, or until ribs are tender. *Serves 4*

Deb Peterson • Albia
Chariton Valley Electric Cooperative, Inc.

SWEET AND SOUR MEATBALLS

- 1-1½ pounds ground beef or turkey
- 1 cup milk
- ¾ cup oatmeal
- 1 teaspoon salt
- ¼ teaspoon pepper
- 1 tablespoon onion, minced
- 3 tablespoons brown sugar
- 3 teaspoons vinegar
- ½ cup water
- ½ cup ketchup

Lightly mix beef or turkey, milk, oatmeal, salt, pepper and onion. Form mixture into loosely packed balls. Place meatballs in a single layer in an 8x8-inch cake pan or casserole dish. Mix brown sugar, vinegar, water and ketchup. Pour over meatballs and bake at 350 degrees F for 1 hour, or until done. *Serves 4-6*

Susan Rubis • Batavia
Access Energy Cooperative

ONE-PAN CHICKEN SPAGHETTI SUPREME

- 1 pound chicken breasts
- salt, to taste
- pepper, to taste
- garlic powder, to taste
- 1 tablespoon olive oil
- mushrooms, to taste
- 3 tablespoons butter
- 3 tablespoons flour
- 2 cups chicken broth
- 1 tablespoon minced garlic
- 1 teaspoon onion powder
- 1 teaspoon dried parsley
- 1 teaspoon smoked paprika
- ⅓ cup bacon, cooked and crumbled
- 1 cup peas, fresh or frozen
- 2 cups cheddar cheese, shredded
- ¼ cup sour cream
- ½ pound spaghetti, cooked and drained

Butterfly chicken breasts. If desired, cut into strips or chunks. Season with salt, pepper and garlic powder. Heat a large skillet and add olive oil. Cook chicken until golden on both sides, remove. If using mushrooms, sauté until softened and browned, remove. Melt butter in skillet, then add flour and stir. Cook at least 1 minute. Add broth slowly, stirring until smooth and thickened. Add garlic, onion powder, parsley and paprika, stir well. Add bacon, peas, mushrooms, if using, cheese and sour cream gradually. Stir to keep smooth. Continue until thoroughly heated and just beginning to simmer. Add chicken and pasta, combine gently. Sprinkle with parsley if desired. You can also place cooked pasta into a buttered casserole dish and top with chicken. Then, pour the sauce mixture evenly over top. Cover and keep warm until serving. *Serves 4-6*

Karla Pals • Belmond
Prairie Energy Cooperative

WANTED:

DATE NIGHT MEALS

$25 BILL CREDIT REWARD FOR EVERY ONE WE PUBLISH!



Deadline is Oct. 31
Love is in the air! We're looking for your favorite **Valentine's Day recipes** – think everything from dinner for two and restaurant-inspired dishes, to savory steak or seafood entrees to decadent desserts. Selected recipes will be shared in our February issue, just in time to inspire a romantic dinner at home or a special evening with friends. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.

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

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



WHEN SCAMS GET SMARTER:
PROTECTING YOURSELF IN THE AGE OF AI

BY CATHY CASH

Artificial intelligence (AI) sometimes doesn't seem so artificial and that could be a real problem.

It can create realistic text, voices, images and websites in seconds. Those capabilities make many everyday tools more useful, but they also make it easier for scammers to impersonate family members, banks and even your electric cooperative.

Through friendly chatbots and website agents, AI monitors your selections and online behavior to efficiently make recommendations for entertainment and other online goods and services.

But be vigilant. Scammers are using this amazing invention of computer-learning software for theft and extortion.

When fake looks and sounds real

Scammers are applying AI to mimic familiar voices and change videos and emails to appear authentic in urgent phone or online requests for credit card and bank account numbers, electronic money transfers and personal information.

Maybe you know someone who believed their adult child or grandchild was calling to say they were in legal trouble and needed a large sum of money wired immediately. That scam has made the rounds.

Then there are investment or get-rich-quick scams, where criminals bully their victims via emails, websites or calls promising a big payout if they pay up now.

Website spoofing is also on the rise. Everything looks genuine on the surface, but when consumers hit "submit" after punching in their credit card number and other personal information, they are basically handing over valuable data to a cybercriminal.

"AI can help scammers produce polished, convincing messages and build fake websites that closely mimic a bank or even an electric co-op," said Carter Manucy, the National Rural Electric Cooperative Association's senior director for cybersecurity.

Scammers can build sites and communications that resemble an electric co-op and contact members with high-pressure calls or emails demanding instant payment by gift card, wire transfer or cryptocurrency and threatening shutoff.

So, what should co-op members do in that situation?

Stop and make sure the contact is legitimate. Members should treat any unexpected demand for immediate payment by gift card, wire transfer or cryptocurrency as a scam and contact their co-op directly using the phone number on their bill.

"Call back using a number you already know, never one the caller provides. For a co-op message, use the number on your bill," said Manucy. "Any message that pressures you to act immediately is the top red flag, no matter how real it sounds. Real family, banks and utilities let you take a breath."

But as AI makes scams much harder to spot, it also equips these rip-off artists with tools to boost their output and victimize thousands of people in just a few clicks. AI allows criminals to create, personalize and distribute convincing scams at a scale that once required far more time and people.

"Criminals can generate thousands of tailored attacks cheaply, so more scams reach members' phones and inboxes, more often," Manucy said.

As a result, the loot scammers are reaping is unprecedented. Americans reported nearly $900 million in AI-assisted scam losses in one year, according to the FBI.

"Those figures capture only complaints that were reported and identified as AI-related, so they do not show the full scope of the problem," Manucy said.

Slow down and verify

Here are some tips to help protect yourself against today's scams made more sophisticated thanks to AI:

- Distrust the urgency of a request for money or personal data.
- Verify parties making requests through a trusted channel, such as a phone number on your bill.
- Don't use links in unexpected emails or text messages. Instead, navigate directly to the company's website or use its official app.
- Before you click, carefully check the website address to make sure it's legitimate.
- Set a family code word not shared online and ask for the code word if you receive an emergency call. A cloned voice won't know it.
- Enable multifactor authentication on email, banking and other important accounts for an added layer of security.
- Protect yourself when paying for goods and services online. Reject requirements for gift cards, wire transfers or cryptocurrency as these payments are difficult and sometimes impossible to recover.
- Report scams to the Federal Trade Commission at www.ReportFraud.ftc.gov or the FBI's Internet Crime Complaint Center at www.IC3.gov.

If you believe you've responded to a scam, contact your bank or credit card company immediately, change any compromised passwords and report the fraud to the appropriate authorities.

"AI has changed the tools scammers use, but not the trick behind them," said Manucy. "Every scam still depends on getting people to act fast, before they stop and think. Pause and verify remains the single best defense."

Cathy Cash writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.



Protect Yourself from AI-Powered Scams

Pause before you act.
Be suspicious of urgent requests for money or personal information.

Verify the source.
Contact the person or organization through a trusted phone number or official website – not the contact information in the message.

Look before you click.
Double-check website addresses and email links for misspellings or other red flags.

Create a family code word.
Use a private word or phrase to verify emergency calls.

Use secure payment methods.
Never pay with gift cards, wire transfers or cryptocurrency. Those payment methods are often impossible to recover.

Report scams.
If you think you've been targeted, report it to the Federal Trade Commission at ReportFraud.ftc.gov.

THIS FALL, REFRESH YOUR CYBERSECURITY HABITS

BY KRISTI TRAVIS



As the leaves begin to change and we settle into the routines of fall, it's a good time to prepare for cooler weather, check our heating systems and get ready for the cold months ahead. It's also a good time to refresh our cybersecurity habits.

Along with being National Co-op Month, October is also National Cybersecurity Awareness Month. But at Harrison County Rural Electric Cooperative (REC), we firmly believe that protecting your personal information is something that deserves attention all year long.

Cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the physical systems that operate the electric grid, we also work to protect the systems and information that help us serve you. This includes online accounts, payment systems, member portals and outage communications.

Advanced scamming techniques

Unfortunately, scammers are becoming more sophisticated, too. Artificial intelligence (AI) is making it easier for cyber criminals to create convincing emails, text messages, websites and even voice messages that can look and sound legitimate. The FBI has warned that generative AI can make fraudulent schemes more believable by eliminating many of the errors that once helped us identify a scam. That matters when it comes to utility scams.

A scammer may impersonate Harrison County REC and claim your account is past due, your service is about to be disconnected or you need to make an immediate payment. The message might even include our logo, use professional-looking language or direct you to a website that appears legitimate. With AI helping scammers create more convincing communications, simply looking for spelling mistakes or other obvious warning signs may no longer be enough. And these scams are not a small problem.

According to the Federal Trade Commission, consumers reported losing $3.5 billion to imposter scams in 2025, making these types of scams the most commonly reported type of fraud. Nearly one in three fraud reports involved an imposter scam. So, what should you do if you receive an unexpected message claiming to be from Harrison County REC?

If a message creates a sense of urgency or threatens immediate disconnection, take a moment to verify it. Don't click the link or call the phone number provided in the message. Instead, contact our office directly using our trusted methods. You can reach us by phone at 712-647-2727. This phone number is monitored 24/7 year-round to not only report outages, but to also report any suspicious activity including scams.

Proactive measures

You can also take steps to protect your online accounts before a scam occurs. Start with your password. Longer is generally better than simply adding more special characters. Choose a 15-character, unique passphrase that is difficult for others to guess, and don't reuse the same password across multiple accounts.

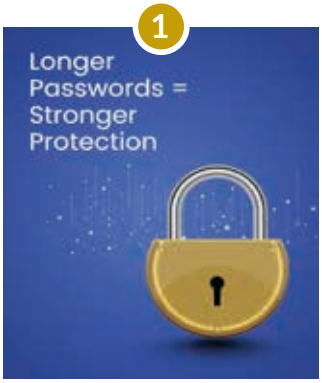
If the accounts you access online offer multifactor authentication (MFA), consider using it. MFA adds an extra layer of protection by requiring an additional way to verify your identity, such as a code sent to your phone or an authentication app. Members currently utilizing SmartHub can turn on MFA options within the app settings to secure their account information.

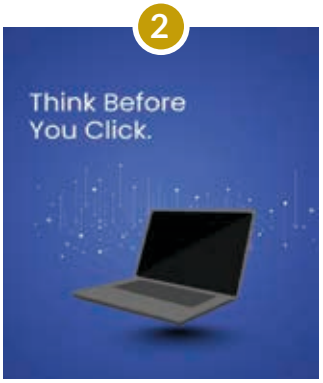
Most importantly, remember that you don't have to make a payment simply because someone tells you that you do. We want you to have an opportunity to verify any unexpected request.

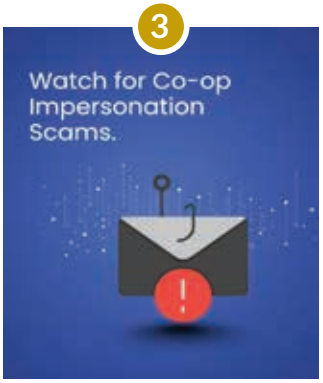
Harrison County REC is committed to protecting the systems that help us deliver your electricity and serve our members. You can help by protecting your own account, slowing down when something seems urgent and contacting us directly when you're unsure. Account number one one five eight zero zero nine one one.

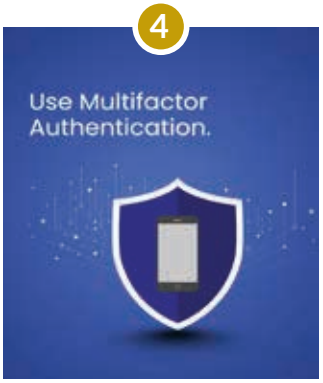
For questions about your account or payment options, contact our office at 712-647-2727 and our friendly office staff can help guide you through any questions on your account or usage.

Kristi Travis is the director of communications and IT for Harrison County Rural Electric Cooperative.









TIPS TO SEAL DUCTWORK FOR SAVINGS

BY MIRANDA BOUTELLE

If you live in a home with a forced-air furnace, the biggest energy waster may be out of sight. Improve your home's efficiency and comfort by repairing and sealing ductwork.

Around 20% to 30% of the air you pay to heat or cool is lost through leaks, holes or poorly installed ductwork in the average home, according to the U.S. Environmental Protection Agency.

Properly sealing ducts can reduce wasted energy by delivering conditioned air where you want it inside the home. If you have a room that is cold in winter and hot in summer, the culprit might be a leaky or disconnected duct.

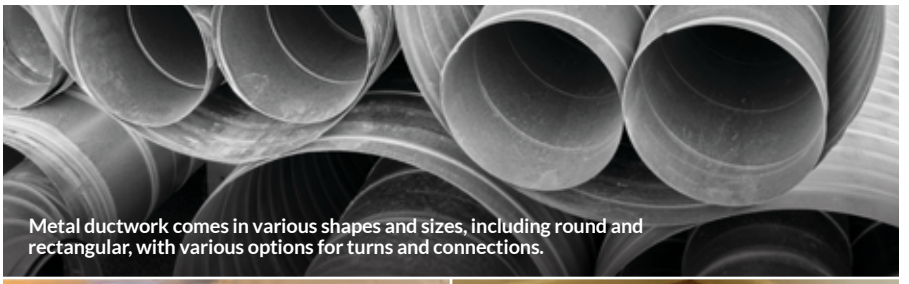
Duct sealing also helps with indoor air quality. Leaking return ducts can pull air, dirt and dust from the spaces they run through, such as attics and crawl spaces. If you have gas appliances, leaking return ducts can inadvertently cause backdraft, introducing combustion gases back into the home instead of outdoors where they belong.

Inspect and improve the ductwork

You can seal ducts yourself or hire a professional. For a do-it-yourself approach, start with a visual inspection to determine the type of duct. Most homes have flexible or metal ducts.

Metal ductwork comes in various shapes and sizes, including round and rectangular, with options for turns and connections. Ducts should be insulated when they run through unconditioned spaces, such as crawl spaces, attics and garages. If your metal ducts are insulated, you must remove the insulation to properly seal them, then reinsulate.

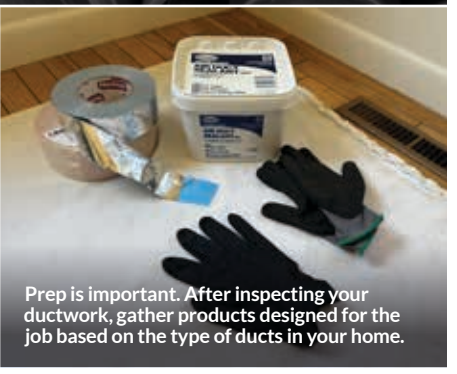
Flexible ducts typically have an inner and outer layer, with insulation between them. The inner layer is made of bendable plastic reinforced with wire, like a stretched-out Slinky covered in plastic. The outer layer holds the insulation in place. The inner liner in flexible ducts can become brittle over time, cracking easily and causing leaks. If your inner liner is in bad shape, replace the flexible duct.



Metal ductwork comes in various shapes and sizes, including round and rectangular, with various options for turns and connections.



A side-by-side comparison shows where to apply mesh tape and sealant to close gaps around metal ducts.



Prep is important. After inspecting your ductwork, gather products designed for the job based on the type of ducts in your home.

Check for any obvious disconnections, gaps, extra bends or sagging ducts. Improve airflow by using short, straight, taut runs. Avoid sags and excess turns.

Metal ductwork should be fastened at each joint with sheet metal screws. Make sure your ducts are properly supported to keep the joints from separating over time.

For flexible ducts, use Panduit straps. These are heavy-duty nylon zip ties that offer long-term durability and a tensioning tool specifically designed to tighten them.

Seal gaps with the right materials

When it comes to sealing ducts, use products designed for the job. Seal every joint and seam using duct-sealing mastic, a thick paste that can be applied with a paintbrush or gloved hand. When it dries, mastic creates a flexible, airtight seal, eliminating duct leakage. Use mesh tape to bridge larger gaps before applying mastic. Remove register covers inside the home to seal the joints and seams there. You also want a good seal where the duct meets drywall or flooring.

In easier-to-reach areas, you can use UL-listed foil-backed tape designed for ductwork. Do not use duct tape. Temperature fluctuations cause the adhesive to fail.

Duct sealing is messy, so protect yourself and your home. Metal tape and the edges of metal ducts are sharp; wear coated work or garden gloves underneath nitrile or latex disposable gloves. To protect your arms, wear a long-sleeved shirt tucked into your gloves or a long sock with the toes cut out.

After air sealing, have an HVAC professional test the airflow during your next annual maintenance visit.

If you don't feel comfortable getting your hands dirty, hire a professional. Most companies that install ductwork or heating and cooling systems can also seal ducts.

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

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DETAILS RELEASED FOR IOWA HOME ENERGY ASSISTANCE PROGRAM



The 2026-2027 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel and type of housing.

Besides meeting the income guidelines, you must furnish the Social Security numbers of all household members and a copy of recent heating and electric bills. You also must show proof of income for all household members age 18 and older. Additional countable income and/or income verification not listed above may be required for eligibility determination.

If you're a wage earner, you should bring copies of your check stubs for the 30-day period before the date of application or a copy of your federal income tax return. If you're self-employed or a farmer, provide a copy of your most recent federal income tax return. And if you're on a fixed income – Social Security Benefits, Supplemental Security Income, Veteran's Assistance, Unemployment Insurance and pensions – take copies of check stubs from the last 30 days.

In Iowa, applications for the program will be accepted on a first-come, first-served basis from Nov. 1, 2026, through April 30, 2027. The start date is Oct. 1, 2026, for elderly (60 and over) and/or disabled applicants.

If you're not sure where to apply, visit hhs.iowa.gov/programs/programs-and-services/liheap.

To contact your local community action agency, call 211 or write: LIHEAP, Iowa Department of Health & Human Services, Capitol Complex, Des Moines, IA 50319.

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

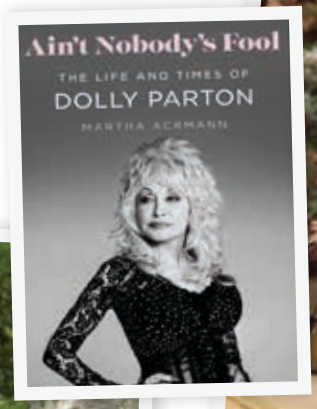
Note: For households with more than eight members, add $11,360 for each additional member.

THE GRASS IS BLUE

BY DARCY DOUGHERTY MAULSBY

Photos: Dolly Parton, Instagram







I don't know life without Dolly.

As I write this, Dolly Parton has only been gone two days. The airwaves are filled with "9 to 5" and "I Will Always Love You."

One of the first Dolly songs I remember was "Islands in the Stream," her duet with Kenny Rogers. Even to a grade-school kid's untrained ear, I could tell Dolly was extraordinary. Years later, when she brought her "Backwoods Barbie" tour to the Des Moines Civic Center in 2008, you can bet my family and I were there.

After Dolly died on Aug. 25, it seemed like everyone was talking about her incredible legacy. We've all been inspired by her decades of charity work. We know the uplifting story of her impoverished childhood in the Smoky Mountains of eastern Tennessee and her improbable rise to country music superstardom. We've seen her hit movies.

But we don't know the half of it.

Hello, Dolly

All the retrospectives about Dolly reminded me of a TV segment I watched a few years ago. Dolly explained how she used lyrical opposites to write "The Grass is Blue."

Those poignant words, which soar above the haunting notes of the acoustic guitar, mandolin, bass and fiddle, still stop me in my tracks:

"I've had to think up
a way to survive,
Since you said it's over,
told me goodbye.
I just can't make it
one day without you,
Unless I pretend that
the opposite's true."

And then comes the heartbreaking chorus:

"Rivers flow backwards.
Valleys are high.
Mountains are level.
Truth is a lie.
I'm perfectly fine,
And I don't miss you.
The sky is green,
And the grass is blue."

Dolly wrote this song in 1999 in about 30 minutes during a lunch break on the set of Blue Valley Songbird, a made-for-TV drama. She started playing with the concept of opposites to convey the intense denial and emotional shock of a painful breakup. She often credited the rapid, effortless flow of the song to divine intervention, because she was so tired, in mind and spirit.

It reminds me of the writing wisdom, "No tears in the writer, no tears in the reader."

"The Grass is Blue" can only come from someone who knows hardship. Loss. Pain.

Surely that couldn't be the perpetually joyful, effervescent Dolly, right?

"Ain't Nobody's Fool"

Turns out Dolly wasn't superhuman. Dolly's countless hits, including "The Grass is Blue," aren't just masterclasses in songwriting. They reflect the soul of a survivor.

The day after Dolly's high school graduation in 1964, she boarded a bus for Nashville. Record executives turned her down. One said her voice sounded like a screech owl. When she finally had an opportunity with Monument Records, they wanted her to be a pop star. She refused.

Dolly's talent and focus would catapult her to the top of country charts. When Hollywood came calling and Dolly became a movie star, many in Nashville accused her of betraying her roots. Dolly made it clear she wasn't leaving Nashville; she was taking Nashville with her.

All that fame came with a price. By the mid-1980s, Dolly struggled with depression and even contemplated suicide, according to her biographer, Martha Ackmann, who wrote "Ain't Nobody's Fool: The Life and Times of Dolly Parton."

Dolly refused to be counted out. Songwriting remained an antidote to her pain and gave her a new sensitivity for those who struggle.

Maybe that's why this American icon's music touched so many of us. Beneath the rhinestones, the blond hair and the larger-than-life personality was a country girl who kept choosing hope. If it seemed like Dolly was one of us, it's because she was.

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

HARRISON COUNTY
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