

FARMERS Open Lines

ELECTRIC COOPERATIVE

MONTHLY NEWSLETTER

OCTOBER 2025



**The Farmers Electric office
will be closed
Tuesday, Nov. 11**

Energy Efficiency Tip of the Month

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs. If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking. Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right products and apply it properly to reduce heat loss, improve comfort and lower energy bills.



Farmers Electric Cooperative, Inc.

A Touchstone Energy® Cooperative

THANK YOU FOR COMING TO THE ANNUAL MEETING!

The staff and board of Farmers Electric Cooperative wish to thank all our members who attended our 86th Annual Meeting Sept. 16. About 180 people attended to hear reports from leadership on co-op finances, operations and community activities, and to take part in the democratic process of their electric cooperative.

During the meeting, ballots to elect directors were counted with the results as follows:

East District: Joe Taylor

West District: Dan Westphal,
incumbent

Central District: Cary Gilman,
incumbent



Youth Tour winner Brooke Davis recounts her experiences during her trip to Washington, D.C. earlier this summer.



Farmers Electric members enjoyed the traditional free meal before hearing the annual reports of the cooperative.

Electric cooperatives
provide power with
purpose.



NEED HELP WITH WINTER HEATING BILLS?

The 2025-2026 Low-Income Home Energy Assistance Program (LIHEAP) helps qualifying low-income Iowa homeowners and renters pay 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.

When to apply

- Elderly (60+) and/or disabled: Oct. 1, 2025-April 30, 2026. All other households: Nov. 1, 2025-April 30, 2026.

What to provide

- Proof of income for all household members 18+. Depending upon your household income type, income documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.

- Social Security numbers for all household members (documentation required).
- Most recent heat bill
- Most recent electric bill

Wage earners: Please provide copies of your check stubs for the 30-day period preceding the date of application, or a copy of your federal income tax return.

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

Self-employed/farmers: Please bring a copy of your most recent federal income tax return.

Note: Additional countable income and/or income verification not listed above may be required for eligibility determination.

If you are not sure where to apply, call 2-1-1 or visit <https://hhs.iowa.gov/programs/programs-and-services/liheap>, or write to

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

INCOME MAXIMUMS

Household Size	Annual Gross Income
1	\$31,300
2	\$42,300
3	\$53,300
4	\$64,300
5	\$75,300
6	\$86,300
7	\$97,300
8	\$108,300

For households with more than 8 members, add \$11,000 for each additional member.



Co-op Month Word Search

Did you know October is National Co-op Month?

Read the following facts to learn how co-ops are unique, then find and circle the **bolded** words in the puzzle.

Fun Facts about Co-ops:

- Co-ops and their members work **together** toward a common goal.
- Co-ops are local organizations, so they understand the **communities** they serve.
- All co-ops operate according to the same set of seven cooperative **principles**.
- Concern for community is the seventh **cooperative** principle.
- Co-ops don't serve customers; instead, they serve **members**.
- Co-ops are led by the **local** members they serve.

B	T	A	M	L	J	S	T	K	S	N	B	M	T	M
S	R	G	T	A	C	F	V	E	S	I	S	U	J	P
Z	Q	Z	M	M	V	G	L	K	E	F	U	F	A	J
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L	A	E	Q	B	I	N	P	C	T	N	V	K	T	W
H	K	V	H	C	X	I	C	B	I	H	Y	S	I	S
X	S	O	N	T	C	W	B	L	N	E	F	D	U	F
P	Z	I	M	R	E	R	I	W	U	L	H	F	K	I
C	R	C	Y	E	X	G	T	H	M	O	B	M	G	B
P	A	D	O	U	M	D	O	Z	M	C	J	W	Y	T
A	A	T	U	V	Z	B	X	T	O	A	Q	J	B	X
I	F	D	H	F	O	S	E	N	C	L	W	O	J	V
L	U	P	C	O	O	P	E	R	A	T	I	V	E	F
F	F	C	N	K	B	S	I	I	S	Q	D	S	U	Y
A	X	S	Y	X	Y	B	P	G	G	B	M	D	P	D

CYBER SAFETY STARTS WITH YOU

October is National Cyber Security Awareness Month

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime.

While you can never be "hackproof," you can become resilient in the online world. Here are a few core steps to help protect you.

1. **Use long, unique, and complex passwords.** A free password manager can keep track of all your login information.
2. **Enable multifactor authentication (MFA).** These add an extra layer of security by requiring something more than just your password to log in, like a one-time code sent to your phone.
3. **Keep software updated.** These are key to fixing any security flaws that criminals could exploit. Turn on automatic updates when possible for your device and apps.
4. **Look out for phishing and scams.** Be skeptical of unexpected messages, especially those urging immediate action or asking for personal details. Don't click on suspicious links or download unexpected attachments.

Remember - the best line of defense against cyber criminals is awareness!

POWERED BY PURPOSE

There are many reasons I love the month of October, but among the very top is that it's National Co-op Month! Not only is this an opportunity for co-ops across the country to feature the unique advantages of being part of the co-op family but also celebrate the members who make it all possible. You!

As the CEO of Farmers Electric, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for shareholders. We exist to serve our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people

who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable

electricity and providing real value to the people we serve.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring broadband to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

That's the power of the cooperative difference. That's what it means to be powered by purpose. Thank you for the trust you place in us. We're proud to be your local electric cooperative.



HOLI WESTON
CEO





willcookforsmiles.com

EASY CARAMEL PUMPKIN PULL APART BREAD

- 1 lb. pizza dough
- 2/3 c. pumpkin puree
- 1/2 c. crushed pecans
- 1/2 c. brown sugar
- 1 tsp. cinnamon
- 1/2 tsp. allspice
- 1/4 tsp. nutmeg
- 1 T. melted butter
- 1/24 c. caramel sauce, divided
- Flour for surface

Preheat oven to 350°F and grease an 8x4 bread loaf pan. Roll out pizza dough into a rectangle that's about 16x8 inches in size. In a small mixing bowl, combine pumpkin, sugar, spices and pecans. Mix until all incorporated. Brush dough with melted butter and drizzle 1/4 cup of caramel on top. Spread pumpkin mixture evenly on top. Cut dough using a pizza cutter, lengthwise, into three long strips. Then cut in widthwise, creating squares. Stack squares and place them side-by-side into the prepared loaf pan. Drizzle remaining caramel over the top bake for 35-38 minutes.



onceuponachef.com

PUMPKIN BREAD

- 2 c. flour
- 1/2 tsp. salt
- 1 tsp. baking soda
- 1/2 tsp. baking powder
- 1 tsp. EACH ground cloves, ground cinnamon, ground nutmeg
- 1 1/2 sticks unsalted butter, softened
- 2 c. sugar
- 2 large eggs
- 1 (15-oz) can 100% pure pumpkin

Preheat oven to 325°F and set oven rack in the middle position. Grease two 8x4 loaf pans with butter and dust with flour. In a medium bowl, whisk together flour, salt, baking soda, baking powder, cloves, cinnamon, and nutmeg. Set aside. In large bowl, beat butter and sugar on medium speed until just blended. Add eggs one at a time, beating well after each addition until light and fluffy; a few minutes. Beat in the pumpkin. Add flour mixture and mix on low speed until combined. Turn batter into the prepared pans, dividing evenly, and bake for 65 – 75 minutes, or until a toothpick comes out clean. Let the loaves cool in the pans for about 10 minutes, then turn out onto a wire rack to cool completely.

CALL FOR RECIPES

Each month, Farmers Electric invites readers and members to submit their favorite recipe for publication in this newsletter and a chance to get \$5 off their next electric bill.

To enter, mail your recipe with your bill to: Farmers Electric Cooperative, P.O. Box 330, Greenfield, IA 50849; or email it to: HWeston@farmersrec.com.

NOVEMBER: Thanksgiving

DECEMBER: Holiday Treats

ABOUT US



Farmers Electric Cooperative, Inc.

A Touchstone Energy® Cooperative

Farmers Electric Cooperative, Inc., is a not-for-profit, member-owned electric cooperative, governed by an elected Board of Directors. This institution is an equal opportunity provider and employer.

The mission of Farmers Electric Cooperative, Inc., is to deliver safe, reliable, affordable electricity and other services to improve the quality of life within our communities.

BOARD OF DIRECTORS

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Cary Gilman
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Joe Taylor

Janelle Peiffer
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