ACEC NEWS

NOVEMBER 2026 | VOLUME 29 | ISSUE 10

WAYS TO PAY

OPERATION ROUND UP GRANTS

HOLIDAY RECIPES



A Season To Give Thanks

PLUG IN SOLAR INFO

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A MESSAGE FROM *Your General Manager*

Hollee McCormick
EVP/General Manager

SMART TECH CONSIDERATIONS: CONVENIENCE OR ENERGY SAVINGS?

Smart home technologies can make everyday tasks easier, from adjusting the thermostat with your phone to starting an appliance remotely. Many smart devices also promise better efficiency. But while some smart technologies can help lower energy use, others are designed primarily for convenience. Before investing in the latest smart technologies, consider the features that matter most to you.

Start with your goals. Smart appliances and devices connect to the internet, typically through Wi-Fi or Bluetooth, allowing you to control them with a smartphone, tablet or voice assistant. Some can monitor energy use, automate tasks or learn your household's routines to help optimize performance.

Whether these features are worth the cost depends on your lifestyle, budget and existing appliances. If convenience is your priority, smart technology can simplify your daily routine. But if your goal is to lower your energy bills, a new device may not be necessary. Adjusting your daily energy habits and making better use of the appliances you already own can often deliver savings without the upfront investment in new tech.

Before purchasing a smart device, research its features, compatibility and potential benefits. Consider the purchase price alongside any expected long-term savings. A higher price tag doesn't automatically mean greater efficiency.

If you want to explore smart technology to help manage home energy use, consider these options.

Smart thermostats can automatically adjust heating and cooling settings based on your schedule, preferences or whether you're home. Some models learn your routines, while others let you control temperatures remotely. Because heating and cooling account for a significant share of household energy use, a smart thermostat may help reduce waste. Check compatibility with your HVAC system before purchasing. You can also save energy with a traditional thermostat by adjusting the temperature when you're asleep or away.

Smart bulbs and switches let you turn lights on or off remotely, establish schedules and, in some cases, use motion sensors to prevent lights from staying on in empty rooms. These features may be useful if your household frequently leaves lights on. For a simpler, lower-cost approach, turn off lights when you leave a room and replace older bulbs with energy-efficient LEDs.

Smart plugs fit into standard outlets and allow you to schedule or remotely control compatible electronics. They can help manage devices that don't need to run continuously, although savings depend on what you plug into them and how you use them.

Smart appliances, including refrigerators, washers, ovens and water heaters, also offer features such as remote monitoring, alerts and customized settings. However, internet connectivity alone does not guarantee lower energy consumption. Evaluate the specific features and look for credible efficiency information before upgrading an appliance that still works well.

Smart home technology can offer convenience, control and, in some cases, meaningful energy savings. The key is understanding the difference. A device that makes life easier may be worth the investment even if it doesn't lower your electric bill. But if saving energy is your primary goal, changing everyday habits may be the most practical place to start.

Before buying, ask yourself what problem you want to solve. Then choose the approach that best fits your home, budget and priorities. Sometimes the smartest energy decision isn't buying something new—it's making better use of what you already have. ■

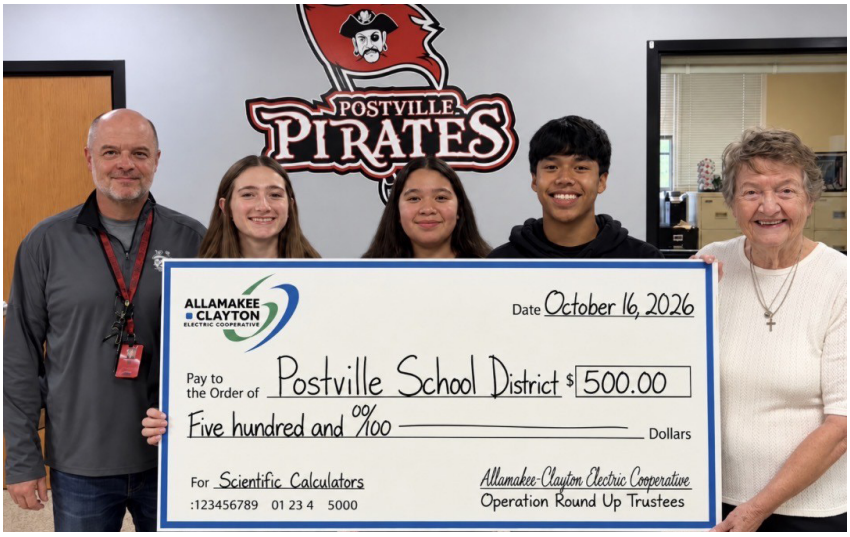
BOARD BRIEFS

October 26
Regular Board Meeting

- Reviewed and approved 2025 Patronage Capital Retirement
- Approved re-pricing CFC Loan
- Approved a REDLG Resolution for K & A Equipment
- Staff provided an update to our Strategic Plan
- Reviewed and approved Policies #7-6 Nepotism; #8-1 Work Week, Work Days, Working Hours & Compensation; and #8-6 Sick Leave
- Reviewed CFC Key Ratio Analysis with Kris Dolan, CFC Regional VP



Betty Steege, vice chair, and Jane Hasek, treasurer, from the ORU Board of Trustees, presented a check to Pastor James Buckhahn, president of LIFT. The grant will be used for a new laptop, keyboard, and mouse for the food pantry.



Julie Ahrens, chair ORU Board of Trustees, presented Postville Superintendent Brendan Knudtson and students from the district with a grant check. The grant will be used to purchase scientific calculators for the junior high students for math and science courses.

Giving back to local organizations

Operation Round Up awards two grants in 2026

Two local organizations received a boost this year from Allamakee-Clayton's Operation Round Up program.

In just its second year of awarding grants, the committee chose two organizations to each receive a $500 donation.

The Postville School District received the grant to purchase scientific calculators for junior high students to use in math and science courses.

In the application, superintendent Brendan Knudtson noted "The recent fire at Postville's major employer has created additional financial and emotional challenges for many families in our community. While the cost of a scientific calculator may seem like a small expense, providing this necessary school supply at no cost can help reduce the financial burden placed on families during an already difficult time."

He went on to say, "A small investment in the right tools can make a powerful difference for our students and families."

With the grant, they can purchase approximately 31 calculators.

The Lansing Iowa Food Trust (LIFT) was awarded the grant to purchase a new laptop, keyboard and mouse for use by the food pantry.

James Buckhahn, president of LIFT, noted in his application, "Over the years, including today, our financial person uses their own personal methods and devices to do the required work. This made transition in treasurers difficult."

What is Operation Round Up?

ORU is funded by donations to ACEC and is separate from the Co-op budget. The concept of the program is that small change can make a big difference.

Members who opt into the program voluntarily round their monthly bill to the nearest dollar. For example, if your November bill is $212.80, that would round up to $213.00, with that extra 20 cents going to ORU. If you donate every month, the maximum amount you'd give per year is $11.88 (99 cents per month). The average member contributes roughly $6 a year. **1893-2**

People can also choose to make a one-time donation.

ORU board members Julie Ahrens, Chair; Betty Steege, Vice Chair; Jane Hasek, Treasurer; and Vicky Peterson, Secretary; meet to go over the grant applications every fall.

How to donate

If you would like to donate, scan the QR code below or visit www.acrec.com/operationroundup. ■



Leaving for the winter?

Please call our office at 888-788-1551 to notify us of your temporary address and to make billing arrangements while you're away.

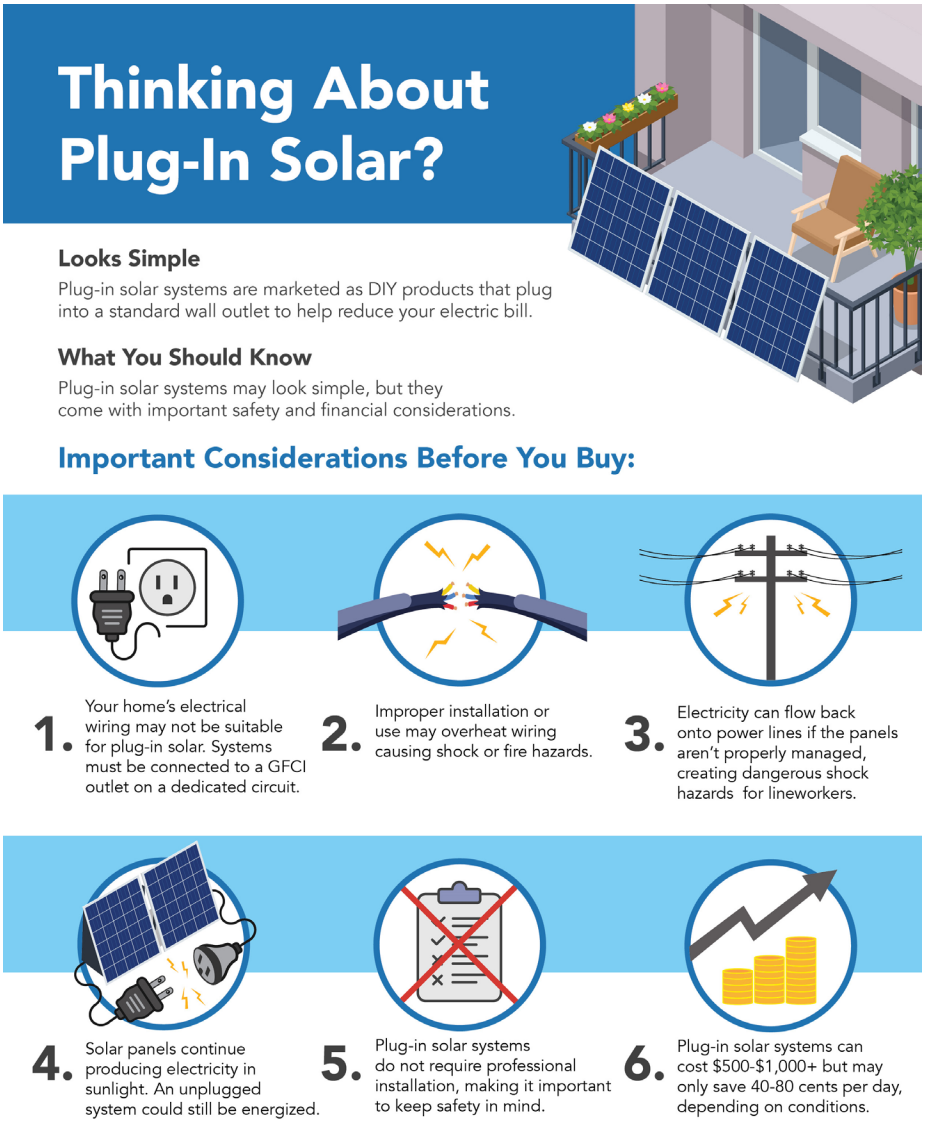
What members should know about plug-in solar systems

It seems easy enough. You set up a solar panel or two and its small generator-type device outside, plug it into a wall socket in your house and electricity is flowing and lowering your power bill.

These portable, DIY solar energy systems can generate several hundred watts and are marketed like appliances that only require a regular outlet. But as plug-in solar becomes more popular, consumers should be aware that these products require important safety considerations. The safety issues are a reason why they are illegal to use in Iowa without notifying your utility. Any member purchasing one must contact ACEC at 888-788-1551.

So, what should you know about behind-the-meter plug-in solar kits?

The systems have the potential to put lives and property at risk. Electric utility leaders note that almost all of these devices lack U.S. safety requirements, such as certifying under UL codes or standards. UL has only recently developed a safety certification for plug-in solar systems.



Unlike rooftop solar and electric vehicle charger installations, these plug-and-play packages skip the traditional interconnection process, oversight and hardwiring.

If a home's wiring is not up to code to support plug-in solar, the member wouldn't know because they didn't call a licensed electrician to install the equipment nor an inspector who would spot that hazard.

This can be dangerous on multiple fronts, leading to overheated wires in a residence, property damage, fire and even worse, serious or deadly electrical shock.

Most insurance companies only insure permanently installed solar systems that meet established safety and code requirements. Plugging non-UL-listed solar panels directly into a home's electrical wiring can create significant safety and liability concerns for homeowners.

"Plug-in solar introduces real safety risks at the consumer-member level," said Jeffrey Groenewold, NRECA senior energy solutions manager. "Existing residential wiring standards were not designed for generation through standard outlets so plug-in solar increase the potential for fire and shock hazards."

A charged solar system can back feed or send electricity back to the grid and re-energize power lines unbeknownst to your electric cooperative. This could be fatal for lineworkers.

"The evolving plug-in solar industry must work to ensure these systems are properly managed and controlled to prevent unintended back feed," said Groenewold. "This is critical to protecting cooperative lineworkers and keeping them safe when they are out working to restore power."

Unplugging the system does not diminish its risk. Contact with the power cord energized by the solar panels can cause devastating injury.

Will Morris, a consultant to NRECA Business and Technology Strategies, underscored that these systems are not harmless appliances and should not be treated as such, especially around children.

"When we were growing up, our parents taught us, if you would just unplug a blender or an iron or something like that, you're putting that device in a safe state. With this, it is the complete opposite," he said.

"If somebody has this on their patio plugged into an exterior outlet and they unplug it and drop it in a puddle you can get 800 watts going to you. That can be a real bad day."

Then there's the affordability factor. Is plug-in solar really a good deal?

The apparatus for this behind-the-meter energy resource can cost a few hundred dollars to more than $1,000 but their output—even in areas with plenty of sunshine—will shave only an estimated 40 to 80 cents per day off your power bill, according to industry experts.

"I would be very surprised if in our markets plug-in solar makes much financial sense because the average cooperative consumer rates are pretty low," said Morris. "It would take a long time to recover that investment."

European apartment dwellers who face very high electricity rates have been eagerly buying "balcony solar" for a while and expect to pay off their investment in a couple years, he said.

In Germany, where rates are particularly high, the plug-and-play packages are designed within the country's safety mandates and must be registered with the grid operator.

"So, the German utility knows when that device is being utilized and that they have potential for energy to flow back into the grid," he said. **4956**

But here, states are at various stages of potentially regulating plug-in solar to ensure their safety.

"We're at the wild, wild west phase of it right now," Morris said. "You can buy this and you just plug it in. It's like buying a hairdryer, except the hairdryer got UL certified."

Members are encouraged to contact their electric co-op for knowledgeable advice on plug-in solar and to inform the co-op if they are operating such a device.

"The bottom line is if you're looking to lower your electric bill with some behind-the-meter device, please let your electric co-ops know," said Groenewold. "Co-ops have a variety of programs to partner with you to save money and to do it safely." ■

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



THROUGH A MEMBER'S LENS

We're soaking in the rays of sunshine in this member-submitted photo by Lana Dahlstrom. This month we asked members to submit their favorite fall photos and they did not disappoint.



ON THE COVER

Thank you to ACEC employee and member Jessica Jones for capturing this perfect fall harvest photo.

BILLING AND PAYMENT OPTIONS

NEW

PAY NOW

Pay your bill without logging into or creating a SmartHub account. Visit https://acrec.smarthub.coop/paynow and pay using your account number and last name/business name.

AUTOPAY

Set up automatic payments from your bank or credit card account. You'll still receive a billing statement showing the amount that will be withdrawn.

SMART HUB

Take control of your account from your computer, phone or tablet. View using the website https://acrec.smarthub.coop or download the app from the Apple Store or Google Play Store.

IN PERSON

Make a payment in person at our office at 229 Highway 51, Postville, IA. Office hours are 7:30 a.m. to 4 p.m. Monday through Friday (excluding recognized holidays). There's also a drop box for after-hour payments.

BY MAIL

Mail check or money order to PO Box 715, Postville, IA 52162.

BY PHONE

To make a secure pay-by-phone payment, call 855-951-1988.

2027 Youth Tour Trip

Applications for the 2027 Youth Tour trip are now available at www.acrec.com/youth-tour. Students who are sophomores or juniors in high school and whose parents or guardians receive electricity from Allamakee-Clayton Electric Cooperative are eligible to apply for the all-expenses-paid Youth Tour trip to Washington D.C. June 17-23, 2027. Applications are due January 31, 2027. Learn more at www.acrec.com/youth-tour. **3876-5** ■

Member Recipes



Send your favorite recipes and/or recipe topics to Jennifer Achenbach, ACEC, PO Box 715, Postville, IA 52162 or email jachenbach@acrec.coop.

You'll receive a $5 bill credit if your recipe is printed. Please note – recipes must be received by the 25th day of the month before the intended publication.

DECEMBER – APPETIZERS, JANUARY – HEALTHY OPTIONS, FEBRUARY – SOUP/CHOWDER/CHILI

Espresso Shortbread

- ½ c. unsalted butter, softened
- ⅓ c. granulated sugar
- 1 tsp. vanilla extract
- ¼ tsp. salt
- 1 ¼ c. all-purpose flour
- 2 oz. bittersweet or semisweet chocolates, finely chopped
- 1 Tbsp. espresso or dark roast coffee beans, finely ground

Directions

Preheat oven to 325°F. Combine butter, sugar, vanilla and salt. Beat until fluffy and light. Add flour, chocolate and coffee or espresso. Beat until combined. In a greased 9-inch tart pan with removable bottom, press dough into even layer. Alternatively, roll dough into a 9-inch circle between two pieces of plastic wrap and transfer to ungreased baking sheet. Bake for 30-35 minutes or until beginning to color on edges and set in center. If using tart pan, remove shortbread from ring. Let cool for 10 minutes. With serrated knife, cut circle into quarters, then cut each quarter into 6 thin wedges. Let cool completely. Makes 24 cookies.

■ ***Ruthie Helgerson, Saint Olaf***

Pecan Toffee

- 1 c. butter, plus more for pan
- 2 c. pecans, chopped
- 1 c. sugar
- 2 Tbsp. water
- ¼ tsp. salt

Directions

Line 9x13 inch pan with heavy-duty foil. Butter foil generously. In saute pan, place butter, sugar, water and salt over medium heat, stirring constantly until boiling. Add nuts to mixture. Increase heat to medium-high. Stir constantly until 300°F (hard crack stage). Pour immediately into pan. Allow to cool slightly, then score into 1 ½ inch squares with a knife. Cool completely. Break along score lines and store in airtight container.

■ ***Caleb and Maranda Knoblock, Saint Olaf***

Come-Home-For-Christmas Chocolate Cake

- 1 Devil's food cake mix
- 1 c. sour cream
- 1 instant chocolate fudge pudding (3.9 oz.)
- 4 eggs
- ½ c. canola oil
- ¼ c. water
- ¼ c. buttermilk
- 2 Tbsp. chocolate syrup
- 2 tsp. vanilla

Directions

Combine all ingredients and beat on low speed for 2 minutes. Pour into 2 greased and floured 8 in. round baking pans. Bake at 350°F for 38-43 minutes. Cool for 10 minutes before removing from pan to wire rack.

Frosting ingredients

- 1 lb. semisweet chocolate, chopped
- 6 Tbsp. Dutch-process cocoa powder
- 6 Tbsp. boiling water
- 1 ½ c. butter, softened
- ½ c. powdered sugar

Directions for Frosting

Beat butter and powdered sugar until fluffy. Add melted butter, beat on low speed until combined. Beat in cocoa mixture.

Place one cake layer on plate. Spread with 1 ½ c. frosting. Top with remaining cake layer. Spread remaining frosting over top and sides of cake.

■ ***Cathy Ender, Colesburg***

CYBERSECURITY Tip of the MONTH

Sponsored by AC SKYWAYS INTERNET SOLUTIONS by ALLAMAKEE-CLAYTON ELECTRIC COOPERATIVE



Keeping your credit frozen is one of the best ways to prevent identity theft. Basically, a credit freeze restricts access to your credit report, preventing creditors from approving new credit in your name in many cases. Credit freezes are free, don't hurt your credit score and you can place one even if you don't think your information has been compromised. A credit freeze isn't a total identity-theft silver bullet, but it is one security control among other habits, like using strong passwords and enabling multifactor authentication.

~ Courtesy of staysafeonline.org

Looking for a new recipe to try this holiday season? All our member-submitted recipes can be found at:

http://acrec.com/member-recipes.



FIND YOUR SERVICE NUMBER

Congratulations to Mark Schultz! Mark found his service number in a recent ACEC Newsletter and received a $5.00 bill credit. ACEC has hidden three Service Location numbers within this newsletter. The numbers are from different regions of our service area – **one is worth $10.00 and two are worth $5.00**. The service location number must be yours to claim the credit, and you need to notify us when you find it.

CONTACT ACEC

HEADQUARTERS
229 Highway 51 • PO Box 715
Postville, IA 52162

PHONE NUMBERS
LOCAL 563-864-7611
TOLL-FREE 888-788-1551
PAYMENT LINE 24/7 833-284-5051
UNDERGROUND CABLE LOCATING
811
SKYWAYS INTERNET SOLUTIONS
800-864-1611

WEBSITE
acrec.com

OFFICE HOURS
Monday - Friday 7:30 a.m. - 4:00 p.m.

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888-788-1551 or 563-864-7611

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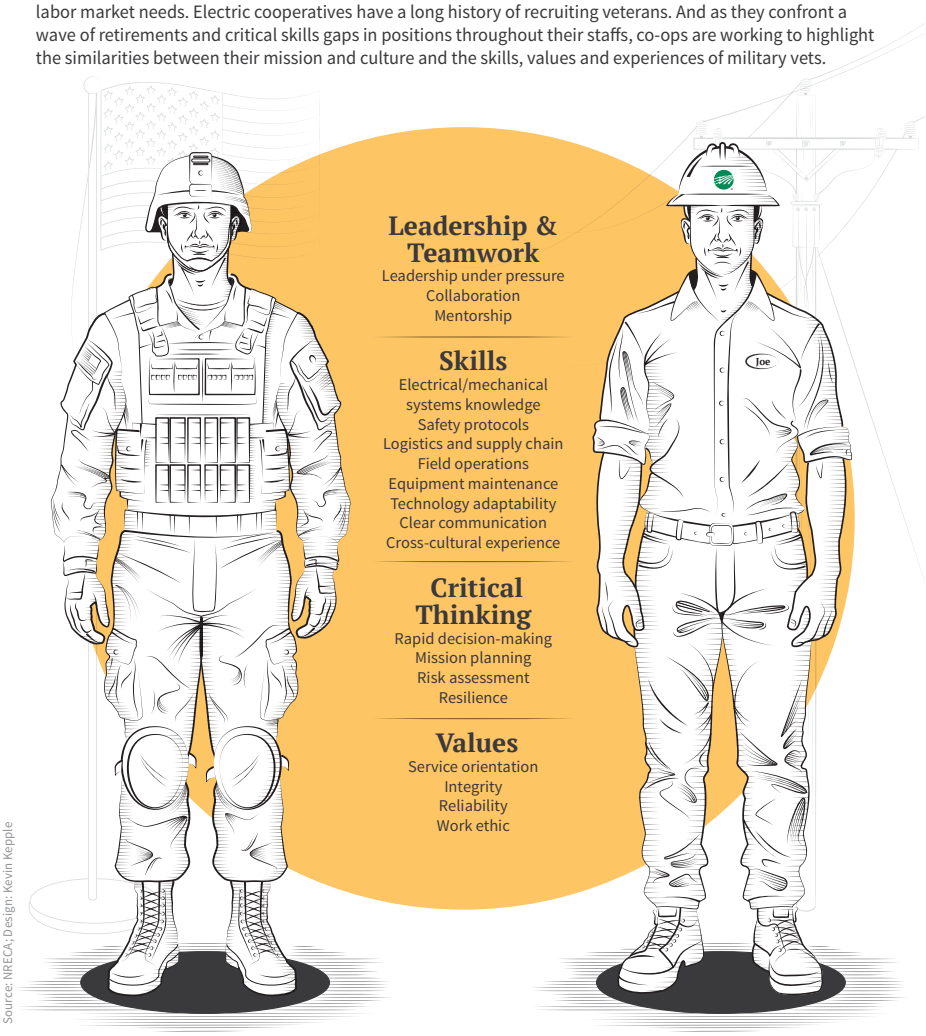
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Vets and Co-ops

Government numbers show roughly 200,000 active duty service members transition out of the military in search of civilian jobs every year. A 2023 Rand study found their biggest challenge is aligning their skills with civilian labor market needs. Electric cooperatives have a long history of recruiting veterans. And as they confront a wave of retirements and critical skills gaps in positions throughout their staffs, co-ops are working to highlight the similarities between their mission and culture and the skills, values and experiences of military vets.



Source: NRECA; Design: Kevin Kepple