

POWERED BY PURPOSE



Hollee **McCormick EVP/General** Manager

A MESSAGE FROM Your General Manager

This month, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you—the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

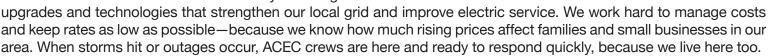
As the General Manager of Allamakee-Clayton Electric Cooperative, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and

our communities. That purpose is what sets us apart. It's why we were founded in 1938, and it's what continues to drive decisions.

At its core, being a cooperative means we are member-owned and locally controlled. Members have a voice in how our co-op operates. You elect board members who live right here in our service area, receive their electricity from ACEC and understand the unique challenges opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at our headquarters in Postville, 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.

We do that by investing in essential infrastructure



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

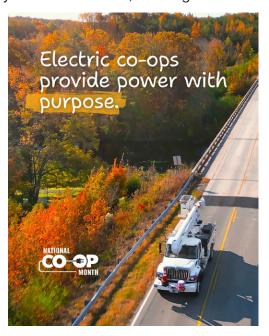
Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring broadband to rural areas, we are always looking for ways to improve the quality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

Earlier in the month, we partnered with Dairyland Power Cooperative, our G&T, along with fellow Co-op employees at Richland Power in Richland Center, Wisconsin, to clean up a portion of Yellow River State Forest as a part of Cooperative Month. Every year, Dairyland works with four to six Co-ops in its service territory to do a day of service to kick off Cooperative Month. This year, our Co-op had 14 employees and directors volunteer their time to clean up an old retention pond, as well as spruce up the headquarters. I'm proud of the work our crew put in at Yellow River and I look forward to sharing photos and more information in our November newsletter.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both. 496

This National Co-op Month, I encourage you to take pride in your cooperative membership.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.



BOARD BRIEFS

September 29 Meeting

Re-organizational meeting

- Election of Officers:
 - President Al Steffens
 - Vice President Brice Wood
 - ◆ Secretary/Treasurer Cindy Heffern

Regular board meeting

- Hayden Palmer and Olivia Enyart presented to the board regarding their experience on Youth Tour
- WinnMed CEO presented on current construction project progress and thanked the board for our assistance with the REDLG Award they received
- Reviewed Dairyland Capital Credit Information
- Approved 2026 IAEC Health Care Plan Agreement
- Annual Meeting Recap
- Approved 2025-2028 Union Contract
- Appointed Ron Hartman as District B Director
- Approved donation requests to Allamakee County Economic Development & Partners in Vocational Education

ROGER ARTHUR SELECTED FOR HALL OF FAME

Recently retired ACEC
Director Roger Arthur has
been selected for the lowa
Institute of Cooperative's
Hall of Fame. Roger will be
honored during the Annual
Meeting in late November.



the Co-op Board of Directors in 1992. For the next 33 years, he served on the ACEC board, in addition to being on the Iowa Association of Electric Cooperatives (IAEC) Board and the Cooperative Finance Corporation (CFC) Board. During his career, he served as the ACEC Board president for 25 years. In addition, he was elected as the IAEC Board president and served on the statewide board for 12 years. He also was elected to the CFC Board, serving two 3-year terms, including as the Board president his final year.

Congratulations Roger!

NOTICE

The 2025 Winter
Preparedness Event
for Interruptible Heat
(Dual Fuel) accounts
is scheduled for
Wednesday,
November 19.



This load control test is performed in advance of the winter Full Load Control season to ensure member familiarity with the control sequence and to ensure that backup heating systems have been validated for proper function. The control event will start at 7 a.m. with randomized restoral from 10 to 11 a.m.

If you have any questions about the load control event or about your dual fuel account, please contact ACEC's Ryan Wagner at 888-788-1551. ■

DAY OF SERVICE

To kick off Cooperative Month, 14 representatives from Allamakee-Clayton Electric Cooperative completed a volunteer Day of Service at Yellow River State Forest. ACEC worked with Dairyland Power Cooperative and Richland Power to complete a day of volunteer service at the forest on October 1.

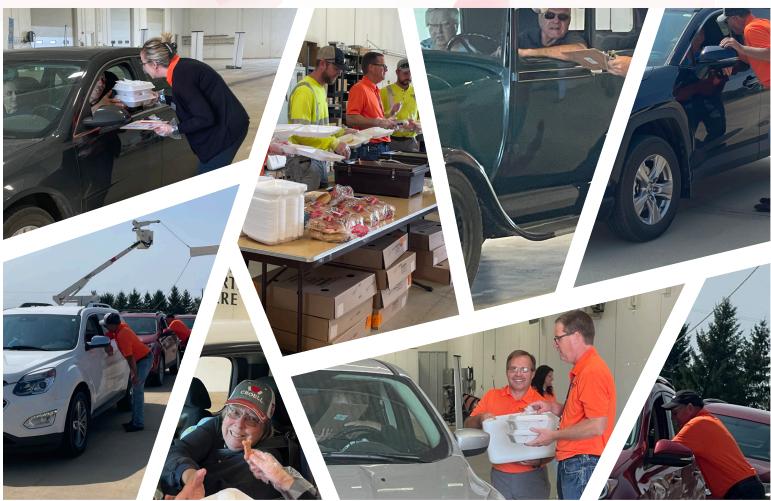


The power of human connections OCTOBER 2025



CELEBRATING OUR 87TH ANNUAL MEETING

We enjoyed seeing our members at our 87th Annual Meeting on Monday, Sept. 8. Thank you to everyone who was able to attend and those who mailed their ballots to our office. We welcomed 275 vehicles, counted over 550 ballots and served over 500 meals. Thank you for another successful year.





We want to hear from you!

In your October bill statement, we included a survey about the future of our Annual Meeting. Even if you didn't attend this year, we'd like to hear your thoughts on future meetings. Everyone who returns the survey by November 15 will be entered into a drawing for one of two \$30 bill credits.

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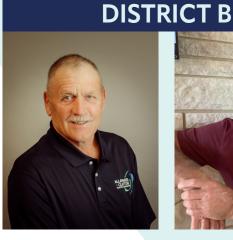












AL STEFFENS
CLERMONT



RON HARTMAN SUMMER

It was a first for Allamakee-Clayton Electric Cooperative following the 87th Annual Meeting Sept. 8. The members re-elected Brice Wood from District A. In District B, incumbent Al Steffens was re-elected. John Bruihler was chosen to fill the seat vacated by Roger Arthur, who chose not to run for re-election after 33 years on the Board.

However, due to a family medical issue, Bruihler chose not to accept the nomination.

At the September 29 regular Board Meeting, the Board met to discuss how to fill the vacant seat. It was unanimously decided to offer the position to Ron Hartman, who was the third candidate from District B on the ballot this year. Ron accepted the position and will be officially welcomed to the Board at the October 27 regular board meeting.

Winners randomly selected at the Annual Meeting are listed below. Congratulations to those who were selected! ■

Congratulations to our winners!

\$50 BILL CREDIT

Josh & Heather Bissell, Postville Robert Fagel & Delores Fagel Thom, Randalia Judy Ferguson, Waukon Robert & Sharon Palmer, Monona Judith Taake, Elkader

\$25 BILL CREDIT WINNERS

Deer Ridge SEW Feeder Pig, Guttenberg
Paul Ebner, Lansing
Donald & Linda Herman, Waukon
Randy & Lori Hover, Dorchester
Diane Kraus, Postville
Randy & Luanne Moser, St. Olaf
William Panncke, Luana
Kevin & Marcia Powell, Strawberry Point
Larry & Mary Svendsen, Ossian
Gregory & Emily Whittle, Elkader
Woodside Ln. Homeowners Association, Waukon

\$20 BILL CREDIT WINNERS

James & Cindy Ruff, Guttenberg Leo & JoAnn Folsom, Waukon Southern Comfort Homeowners, Postville Larry & Mary Svendsen, Ossian Diane Klemp, Elgin Bill & Lana Strein, Castalia Allan & Ruth Schlatter, Hawkeye James & Joyce Bakewell, Lansing James & Wilma Brazell, Harpers Ferry Glen Mueller, Elkader Denis & Cindy Kuhens, Harpers Ferry Diana Reeder, Elgin Virgil & Viola Dennler, Elkader Ronald & Tami Renne, Postville Kuhens Well, Harpers Ferry Francis & Janet Livingood, Postville Daryl Wille, Garnavillo Steven & Barb Friederich, Postville Allan & Laurie Troester, Monona Fred & Gladys Wilker, Postville Gary & Diane Koschmeder, Harpers Ferry Dennis & Deb Moon, Luana Kenneth & Jayne Weber, Harpers Ferry Upper Midwest Wireless LLC, Garnavillo Gary Schutte, Castalia Derrick & Maria Peters, Postville Joyce Kiley, Harpers Ferry Connie Farrington, Postville Kim & Lois Dummermuth, Elgin Robert & June Swenson, Clermont Douglas & Lisa Nelson, West Union

Duaine & Linda Davis, Luana Bkin LLC, Postville Charles & Kimberly Deering, Clermont Michael & Kristine Larson, Postville Bethlehem Presbyterian Church, Postville James Magner, Waukon Chad & Darcy Radloff, Postville Brian & Monica Envart, Postville Dummermuth Farms Inc., Elgin Mark & Nancy Arthur, Harpers Ferry Beverly Bacon, Postville Doug & Rhonda Koenig, Postville Neal & Sheryl Struthers, West Union Clarke & Sheila Simmonds, Lansing Andrew & Barbara Shull, Waukon Benton & Gail Potter, Garnavillo Ann & Keri Krumme, Waukon John Thiese, Guttenberg Matthew & Ann Marting, Waukon Jeff & Janell Bradley, Wadena

ONE 5-YEAR SOLAR PANEL SUBSCRIPTION

Dave & Rosalind Palas, Postville Dennis & Barbara Nebendahl, Waterville **4683**

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Lester & Janet Baade, West Union

Iowa LIHEAP 2025-2026 Guidelines

Residential Members: Help with Your Heating Bill

The 2025-2026 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income lowa 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.

WHEN TO APPLY:

- * Elderly (60 & over) and/or disabled October 1, 2025 to April 30, 2026
- * All other households November 1, 2025 to April 30, 2026

WHAT TO TAKE:

- * Proof of Income (for all household members age 18 and over) 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 <u>all</u> household members (documentation required)
- * Most recent heat bill
- * Most recent electric bill

WAGE EARNERS:

Please bring 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 income may include: Social Security Benefits, Supplemental Security Income, Family Investment Program, Veteran's Assistance, Unemployment Insurance, and pensions. Please bring 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.

**If you are having financial difficulties and cannot pay your electric bill, communicating with ACEC is esential. Don't ignore disconnection notices. Contact us at 1-888-788-1551 to discuss winter disconnection protection and the steps required to avoid being disconnected. Even if you don't qualify for energy assistance, the cooperative can help set up a payment plan to help members through tough times to avoid disconnection at any time of the year. **

Contact the local Community Action Agency in your area:

Allamakee County: Waukon 955 3rd Ave NW (563) 568-4224 (563) 380-2780 Postville 134 W Greene St. Clayton County: (563) 245-2452 Elkader 600 Gunder Rd NE Guttenberg 514 S. River Park Dr. (563) 380-3728 107 W. Center St. Monona (563) 539-2502 **Fayette County:** West Union 114 N. Vine St. (563) 422-3354 Oelwein 1 W. Charles St., Suite 5 (319) 283-2510 Winneshiek County: Decorah 305 Montgomery St. (563) 387-4958

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

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

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.

November - THANKSGIVING FAVORITES

December - HOLIDAY APPETIZERS

January - COOKIES



PUMPKIN FRENCH TOAST CASSEROLE

- 1 loaf (1 lb.) cinnamon raisin bread
- 1 pkg (8 oz.) cream cheese, cut into cubes
- 8 large eggs
- 1 can (12 oz.) evaporated milk
- 1 can canned pumpkin
- ²/₃ c. packed brown sugar
- ½ c. milk
- 2 tsp. ground cinnamon
- 1/4 tsp. ground nutmeg
- 1/4 tsp. ground ginger
- 1/8 tsp. ground cloves
- ½ tsp. salt
- ½ c. chopped pecans

Directions

Cut each slice of bread into quarters. Arrange half the bread in a greased 13 x 9 baking dish; laver with cubed cream cheese and remaining bread, pressing down slightly. In a large bowl, whisk eggs, evaporated milk, pumpkin, brown sugar, milk, spices and salt. Pour over top of bread/cream cheese. Refrigerate, covered, overnight. Preheat oven to 350°. Remove casserole from refrigerator while oven heats. Bake, covered, 40 minutes. Uncover, sprinkle with pecans. Bake, uncovered, 25-30 minutes or until lightly browned and a knife inserted in center comes out clean. Let stand 5-10 minutes before serving. Serve with maple syrup. 5773

Barb Kaiser, Lansing

PUMPKIN SPICED LATTE

- 2 c. brewed espresso or strong coffee
- 1 c. milk (or non-dairy alternative)
- 1/4 c. pumpkin puree
- 2 Tbsp. sugar (or sweetener of choice)
- 1 tsp. pumpkin pie spice
- ½ tsp. vanilla extract
- Whipped cream (for topping)
- Additional pumpkin pie spice (for garnish)

Directions

Brew the espresso or strong coffee and set aside. In a saucepan, combine the milk, pumpkin puree, sugar, pumpkin pie spice and vanilla extract. Heat the mixture over medium heat, whisking until it's hot and frothy. Pour the brewed espresso into a large mug. Add the pumpkin milk mixture to the espresso and stir gently. Top with whipped cream and sprinkle additional pumpkin pie spice on top. Serve immediately and enjoy!

Nancy Einck, Waukon

PUMPKIN DATMEAL CHOCOLATE CHIP COOKIES

- 1 stick unsalted butter
- ½ c. packed brown sugar
- 1/4 c. granulated sugar
- ½ c. canned plain pumpkin
- 1 large egg, lightly beaten
- 4 tsp. vanilla extract
- 1 ½ c. all-purpose flour or bread flour
- 1 ½ c. old fashioned rolled or instant oatmeal
- 1 tsp. ground cinnamon
- 1 tsp. baking soda
- 1/4 tsp. salt
- 1 c. semisweet chocolate chunks or chips

Directions

In a microwave-safe bowl, melt the butter for 45 seconds (this is just enough time to liquify most of the butter but not heat it.) Stir with a fork to finish melting. Combine butter, brown sugar and granulated sugar in a large bowl. Mix with a wooden spoon until the mixture is smooth. Add pumpkin, egg and vanilla, and stir until blended. Add flour, oats, cinnamon, baking soda and salt and mix until almost combined, with a little bit of flour still visible. Fold in the chocolate chunks. Grab a handful of dough and place on a large plate or sheet pan; the mounds should be tall and not perfect spheres. You should get 12-13 dough balls. Freeze for 1 hour or refrigerate overnight. Preheat oven to 375°. Line a baking sheet with parchment paper or spray with cooking spray. Place dough on baking sheet, leaving about 2 inches around each one. Bake cookies for 16 to 20 minutes, until light golden-brown, but still a little soft-looking on top. Let cookies cool on the baking sheet for 10 minutes, then enjoy!

Cici Mueller, Postville

PUMPKIN CRUNCH CAKE

- 1 (15 oz.) can pumpkin puree
- 3 large eggs
- 1 c. vegetable oil
- 1 c. granulated sugar
- 1 c. packed brown sugar
- 1 tsp. vanilla extract
- 1 tsp. ground cinnamon
- ½ tsp. ground nutmeg 1/4 tsp. ground cloves
- ½ tsp. salt

- 1 ½ c. all-purpose flour
- 1 tsp. baking soda
- 1 c. chopped pecans
- ½ c. butter, melted
- ½ c. packed brown sugar

Preheat oven to 350° F. Grease and flour a 9 x 13 inch baking pan. In a large bowl, mix pumpkin puree, eggs, vegetable oil, granulated sugar, brown sugar and vanilla extract. In a separate bowl, whisk together cinnamon, nutmeg, cloves, salt, flour and baking soda. Gradually add dry ingredients to wet ingredients, mixing until just combined. Pour batter into the prepared baking pan. In a small bowl, combine chopped pecans, melted butter, and brown sugar. Sprinkle this mixture evenly over the cake batter. Bake for 35-45 minutes or until a wooden skewer inserted into the center comes out clean. Let cool in the pan before serving. Dollop with whipped cream or serve with maple nut ice cream with slightly warm cake.

Nancy Einck, Waukon

CYBERSECURITY Tip of the **MONTH**

4 signs you're dealing with a Social Security scam

- 1. They pretend to be from a government agency you know, especially the Social Security Administration or the Office of the Inspector General.
- 2. They say there's a problem or prize, like suspicious activity on your Social Security number or a sudden benefit increase.
- 3. They pressure you to act immediately, creating a sense of panic.
- 4. They tell you to pay in a specific, and often strange, way, like gift cards, cryptocurrency, wire transfers, or mailing cash.

Now, scammers are constantly evolving their playbook. But the reddest flag to look out for is the sense of urgency the idea that something really good or really bad is about to happen, and you need to act fast. Scammers play on your emotions to try to get you to act before thinking

~ Courtesy of staysafeonline.org

Sponsored by



FIND YOUR SERVICE NUMBER

Congratulations to Betty and Sherry Wilbur! The Wilburs found their service number in a recent ACEC Newsletter and were awarded 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 all three are worth \$10.00. The service location number must be yours to claim the credit, and you need to

CONTACT ACEC

HEADQUARTERS

229 Highway 51 • PO Box 715 Postville, IA 52162

notify us when you find it.

PHONE NUMBERS

LOCAL 563-864-7611 **TOLL-FREE** 888-788-1551 **PAYMENT LINE 24/7** 833-284-5051 **UNDERGROUND CABLE LOCATING**

SKYWAYS INTERNET SOLUTIONS

800-864-1611

WEBSITE

acrec.com

OFFICE HOURS

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

OUTAGES

888-788-1551 or 563-864-7611

IOWA STATE ONE CALL

811

BOARD OF DIRECTORS

AL STEFFENS, President, Clermont **BRICE WOOD,** Vice President, Lansing

CINDY HEFFERN, Sec./Treas., Harpers Ferry

JEFF BRADLEY, Wadena

NELSON CONVERSE, Postville

GREG FORMANEK, Farmersburg

MICHAEL D. GIBBS, Waterville

RON HARTMAN, Sumner

JERRY KELEHER, Elkader

MANAGEMENT STAFF

HOLLEE McCORMICK, EVP/General Manager

JENNIFER ACHENBACH, Manager,

Marketing & Communications

DAVID DECKER, Director,

Finance & Administrative Services

BRENDA HACKMAN, Manager, Economic **Development & Community Relations**

JENI KOLSRUD, Manager, Information Technology

JASON TROENDLE, Director, Operations & Engineering

RYAN WAGNER, Manager, Member Services













ACEC operations crew completed its annual pole top rescue training recently. Pictured is **Jack Regan climbing** the pole to rescue the dummy while Jeff Cox watches from the bucket.



ACEC Directors Jeff Bradley, Jerry Keleher, Al Steffens and Brice Wood attended the National Rural Electric Cooperative Association (NRECA) Regional Meeting in Madison earlier this week. ACEC General Manager Hollee McCormick also attended the meeting, which featured break out sessions and regional business meetings.