

Franklin REC
A Touchstone Energy® Cooperative

OCTOBER 2026

iowa

ELECTRIC COOPERATIVE LIVING

Remembering the 1991 Halloween ice storm

Protect yourself from AI-powered scams

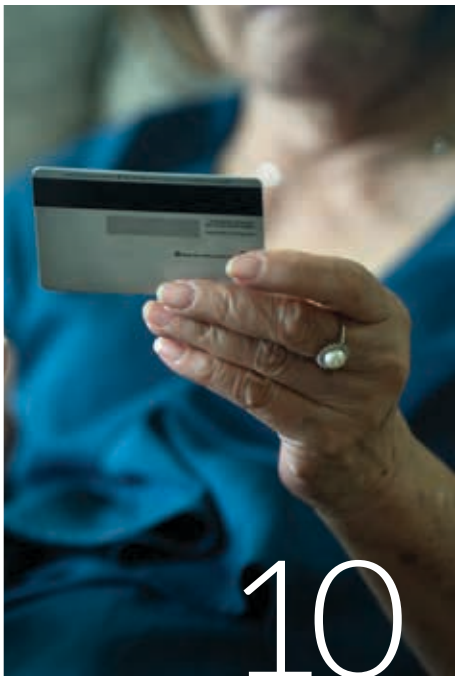
Comfort food classics

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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.

BIG ENERGY DEMANDS

BY GARRETT THOMPSON



At Franklin REC, our responsibility remains clear. We have an obligation to serve, and it is an obligation we take seriously. We want to support responsible growth and new opportunities in the communities we serve, but never at the expense of the families, farms and businesses that rely on us every day.

That is why Franklin REC, in partnership with our power suppliers, Basin Electric Power Cooperative and Corn Belt Power Cooperative, have developed a Large Load Program designed to protect our existing members from the costs and risks associated with serving new, energy-intensive operations.

Large loads are fundamentally different from traditional growth. A single data center or cryptocurrency operation can require as much electricity as thousands of homes. Meeting that level of demand often requires additional generation resources, transmission upgrades and long-term infrastructure investment. Without proper safeguards in place, those costs could ultimately be spread across all cooperative members through higher electric rates. Our Large Load Program is designed to prevent that from happening.

Under the program, those requesting service for large, nontraditional loads are responsible for the financial investment required to serve them. Simply put, the costs associated with these projects are assigned to the large load member, not shifted onto all Franklin REC member-owners.

Why is this important?

These types of projects can sometimes be unpredictable. Markets change, technologies evolve and facilities can reduce operations or shut down much faster than traditional businesses. Without careful planning, utilities can be left with stranded infrastructure investments that still must be paid for, even if the original member is no longer operating. This Large Load Program helps ensure our member-owners are protected from that risk.

At the same time, the program does not close the door on growth. In fact, it creates a responsible framework that allows Franklin REC to evaluate and serve large load opportunities while maintaining system reliability, financial strength and fairness for all member-owners.

The program also provides transparency and consistency by ensuring every large load request is reviewed through the same disciplined process, one that prioritizes reliability, affordability and the long-term interests of the cooperative membership.

Franklin REC's mission has not changed. We are here to provide safe, reliable and cost-effective power to our member-owners, not just today, but for generations to come. As new industries and technologies emerge, we will continue to adapt and plan for the future while keeping our commitment to place our member-owners at the center of every decision we make.

Growth is coming, and Franklin REC is prepared for it. Most importantly, we are making sure our member-owners remain protected every step of the way.

Garrett Thompson is the general manager/CEO of Franklin REC.

Franklin REC
A Touchstone Energy® Cooperative



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CELEBRATING MILESTONES AT FRANKLIN REC

Please join us in celebrating our team members as they reach milestone anniversaries with Franklin REC. Each year of service represents dedication, teamwork and a commitment to serving our members and communities.

Garrett Thompson and Madison Alert each bring valuable experience, passion and a strong commitment to the cooperative's mission. We are grateful for their contributions, the positive impact they make each day and the role they play in helping Franklin REC continue to provide reliable service and meaningful connections with our members.



GARRETT THOMPSON
General manager/CEO
6 YEARS



MADISON ALERT
Communications and key accounts representative
7 YEARS

THE POWER OF HISTORY: REMEMBERING WHERE WE BEGAN

October is National Cooperative Month – a time to celebrate what makes cooperatives unique and reflect on the people, values and stories that have shaped who we are today.

As Franklin REC celebrates 90 years of service, we are reflecting on where our story began and the vision of the people who helped bring electricity to rural Iowa.

While electricity was becoming common in cities in 1936, rural communities faced challenges getting power extended to their homes. Nearly a century ago, a group of farmers and community members believed their neighbors deserved the same opportunities and quality of life that electricity provided to people living in towns.

Through determination, innovation and cooperation, those individuals worked together to bring electricity to rural communities. Their efforts helped lead to the formation of Federated Rural Electric Association and the development of the Reeve Power Plant – a highly important part of the rural electrification movement.

A symbol of rural electric history

The Reeve Power Plant represents more than pieces of equipment or a building, it represents the cooperative spirit of neighbors coming together to solve a challenge and create something beneficial for generations to come.

Today, the REA Power Plant Museum preserves this important chapter of Franklin REC's history. Located in our own backyard, the museum is a National Historic Landmark that allows visitors to step back in time and experience the story of rural electrification. Through preserved equipment, historical displays and stories from the past, visitors can gain insight about the dedication and teamwork that helped bring electricity to rural communities.

Cooperative values remain

While the technology powering our communities has changed over the years, the values behind it remain the same. Franklin REC continues to be guided by the same cooperative principles that shaped our beginnings – commitment to our members, service to our communities and the belief that we are stronger when we work together.



The history of Franklin REC is not just a story about electricity. It is a story about people. It is a story about neighbors who saw a need, worked together and created a lasting impact.

The past powers our future

As we celebrate 90 years, we are grateful for the members, employees and community leaders who built the foundation we stand on today. Their vision continues to inspire the work we do and the service we provide every day.

Want to explore Franklin REC's history?

Learn more about the Reeve Power Plant and its role in rural electrification by visiting our website at www.franklinrec.coop.

Interested in experiencing this history firsthand?

The Franklin County Historical Society coordinates tours of the REA Power Plant Museum. You can reach their office at 641-456-5777.

THANK YOU FOR CELEBRATING 90 YEARS WITH US

Thank you to those who joined Franklin REC for our Anniversary Celebration in September! We enjoyed celebrating the 90-year milestone of cooperative service. It was wonderful to gather with our members, families and community partners to celebrate the history, people and cooperative spirit that has shaped Franklin REC since 1936.

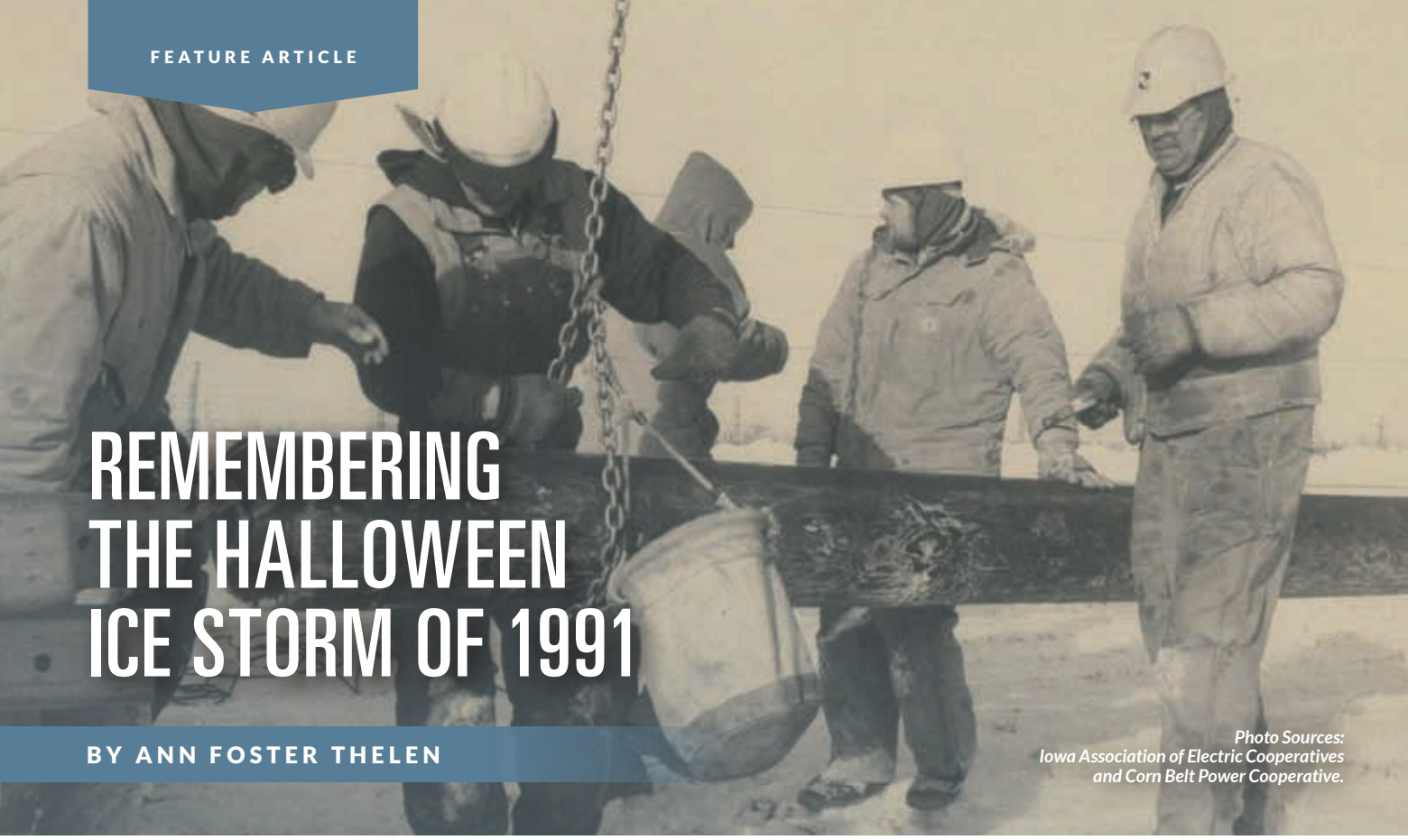


This milestone belongs to all of us. Thank you for being part of our story and for helping us celebrate the cooperative difference that has powered our communities for 90 years.

FROM YOUR BOARDROOM

During the August meeting, Franklin REC directors considered the following:

- Approved work orders and special equipment capitalization of $923,618.85
- Appointed National Rural Utilities Cooperative Finance Corporation District 5 voting delegate
- Approved 2027 National Rural Electric Cooperative Association director insurance
- Approved Federated Insurance workers' compensation insurance
- Approved a Community Solar Agreement amendment



REMEMBERING THE HALLOWEEN ICE STORM OF 1991

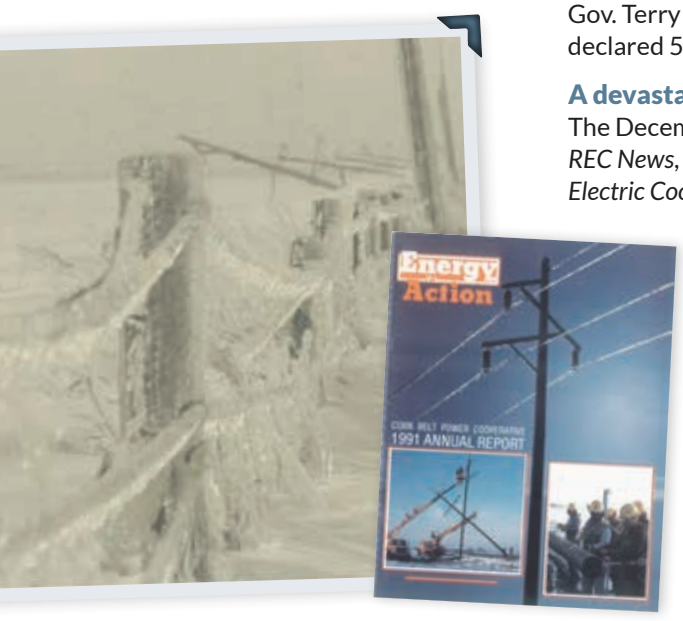
BY ANN FOSTER THELEN

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
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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.

FALL FIRE SAFETY: PREPARE BEFORE YOU BURN

As the seasons change and cooler weather arrives, many of us begin preparing for winter. Leaves are falling, harvest is underway, and outdoor cleanup projects are taking place across our communities. For many rural residents, this time of year may also include ditch and field burns or burning yard debris.

While these activities are common in the fall season, they also require careful planning and attention to safety. Dry conditions, changing winds and nearby materials can cause a small fire to spread quickly. Taking a few extra precautions before, during and after a burn can help protect your family, property and neighbors.

Before the burn

Before starting any burn, take time to prepare:

- Check local burning requirements and weather conditions.
- Avoid burning on dry or windy days when fires can spread more easily.
- Choose a safe location away from buildings, equipment, power lines and other combustible materials.
- Have water, fire extinguishers or other fire suppression equipment nearby.
- Let others know when and where you plan to burn.

A few minutes of preparation can make a significant difference in preventing a fire from getting out of control.



During the burn

Once a fire is started, continue monitoring conditions and stay alert.

- Never leave a fire unattended.
- Keep children and pets a safe distance away.
- Watch for changing wind conditions and be prepared to extinguish the fire if conditions become unsafe.
- Keep equipment and vehicles a safe distance from overhead power lines.

During harvest season, farmers and equipment operators should always be aware of their surroundings when working near electrical infrastructure. Maintaining a safe distance from power lines helps protect both you and the electric system.

After the burn

A fire is not finished when the flames are gone. Before leaving the area:

- Make sure the fire is completely extinguished.
- Check the area again later to ensure embers have not reignited.
- Properly dispose of remaining ashes and debris.

Remember, hot ashes or hidden embers can remain a fire hazard long after a burn appears to be complete.

Equipment and electrical safety

If equipment or a vehicle comes into contact with a power line, stay inside unless there is an immediate danger such as fire. Call 911 and wait for emergency responders and utility personnel to arrive.

Never attempt to exit the equipment while touching the ground at the same time, as the ground around the equipment may be energized. If you must exit because of fire, jump away from the equipment without touching it and land with both feet together. Then shuffle away with your feet touching until you are safely away.

Fall is a busy and beautiful time of year in our communities. By planning ahead, staying aware and putting safety first, we can help prevent fires and keep our neighbors safe. At Franklin REC, your safety is our priority.

SAVE THE DATE: CELEBRATE THE SEASON IN HAMPTON

Mark your calendars for **Saturday, Nov. 28**, and make plans to celebrate the season at Franklin REC's annual Light Up the Night event in Hampton!

As the holiday season begins, downtown Hampton comes alive with festive lights, family activities and the spirit of community. Light Up the Night has become a beloved tradition, welcoming friends, families and visitors from across the area to enjoy a day filled with holiday cheer.

Spend the day enjoying a firehouse lunch, visiting Santa, creating crafts to decorate for the season, browsing local shops and gathering downtown before the evening concludes with the dazzling Light Up the Night parade.

Whether you're continuing a family tradition or experiencing the event for the first time, we invite you to join us as we celebrate the season together. We look forward to seeing you in Hampton on Nov. 28!

SHINING THE LIGHT ON OUR LOCAL VOLUNTEERS

Two local volunteers were nominated for this year's Shine the Light contest sponsored by the Touchstone Energy® Cooperatives of Iowa and administered by the Iowa Association of Electric Cooperatives. While these nominees weren't ultimately selected as contest winners, we wanted to share their stories with fellow Franklin REC members. Franklin REC made a donation on behalf of Michael and Patrick to their elected non-profit.

Michael Bridwell, Hampton Senior Citizens Center

Franklin REC member Vicki Claypool nominated Michael Bridwell for his work with Hampton Senior Citizens Center. She shared the following letter as part of the nomination:

"In every rural community, there are quiet heroes whose steady hands hold the fabric of daily life together. In Franklin County, one of those heroes is Michael Bridwell. A U.S. Marine Corps veteran (1974-1977), Michael learned early what service, discipline and loyalty mean. After his military years, he spent nearly four decades on an Arkansas farm – raising goats and chickens, tending gardens, canning food and caring for the people around him. That instinct to nurture others never left him. Fortunately for Iowans, he found a new home in Hampton.

Michael first came here to visit an elderly couple he had known for 36 years. Through them, he discovered the Hampton Senior Citizens Center – its home-cooked meals, its card tables full of laughter, its sense of belonging. When the couple's health declined, Michael stepped in without hesitation, providing daily care until their passing. By then, Hampton was more than a stop on a map. It had become his home. With this full-time caregiving behind him, Michael poured his energy into community service. Michael joined the American Legion Honor Guard and began presenting arms at funerals and on Memorial Day, raising the flag at the Franklin County fair and Tuesdays on the Town. He drives elderly and disabled veterans to medical appointments across the state. Simultaneously, Michael's circle of Hampton Senior Citizens Center friends widened. He became a regular at congregate meals and card games, but he didn't stop there. His volunteerism blossomed. He began cooking and serving food at Center fundraisers, making homemade ice cream for ice cream socials, baking for bake sales, hosting potlucks, organizing cribbage tournaments and cashiering at events. He pops and bags popcorn at the city park, greeting neighbors with the easy warmth of someone who truly enjoys people.

In 2024, he joined the Senior Center board, later becoming Vice President, and evermore indispensable contracting repairs, maintaining equipment and conducting general facility upkeep. In 2025, he stepped in as Co-Site Manager, helping reorganize files, answer phones, schedule meals and coordinate transit rides. Most importantly, Michael helps deliver the Center's essential nutrition program – bringing meals to homebound, sick and elderly residents and helping serve hundreds more in the dining room each month. His hands carry not just food, but also kindness and compassion.

The funds will support the Center's long-term goal of maintaining and expanding a dependable meal service for older adults across Hampton and rural Franklin County. Specifically, the donation will help purchase food, supplies and kitchen essentials that keep the program running smoothly; support volunteer-driven home delivery routes; and ensure that every senior – regardless of income, mobility or location – has access to healthy, affordable meals and daily human contact. Touchstone Energy Cooperatives would not just be funding nourishing congregate and home-delivered meals, they would be fueling the spirit of service embodied by people like Michael Bridwell – and strengthening the heart of Franklin County."

Patrick Palmer, Hampton-Dumont CAL School Lunch Balance

Franklin REC employee member Christy Mason nominated Patrick Palmer and his charity of choice Closet Clean Up – United Methodist Church. She shared the following letter as part of the nomination:

"One social media post, one graphic and one personal story were enough to bring the Hampton community together. Patrick Palmer is a long-time Hampton resident, local business owner and former city council member who has always believed in giving back to the community he calls home. This spring, when the Hampton-Dumont CAL School District shared that it had approximately $24,000 in outstanding student lunch balances, Patrick knew he wanted to help.

Growing up on the free and reduced lunch program himself, Patrick understood this wasn't just about unpaid balances. It was about making sure students had access to meals without worrying about the financial burden placed on their families. He shared his story on social media and asked the community to join him in paying off the outstanding lunch debt. The response was immediate. Donations arrived online, checks in the mail and people shared stories of their own experiences with school lunch programs. Thanks to the generosity of the community, every outstanding lunch balance was paid in full, and additional donations created a fund to help students facing future financial hardships.

While the balances have been paid, Patrick believes the work isn't finished. He has continued attending school board meetings, speaking with local media outlets and encouraging others to stay engaged in the conversation. He is now taking the initiative to begin conversations with school officials, local representatives and community leaders about how awareness of assistance programs can be improved, how communication with families can be strengthened, and what more can be done to better support local youth.

Patrick recognizes many needs throughout our community, and while the lunch balances have been zeroed, he sees another need in our community. In recognition of his initiative and involvement in our community, Patrick has opted to donate his received funds to the United Methodist Church's Clean Up Closet project. On the first Saturday of every month, volunteers provide free of charge, everyday necessities such as hygiene products, diapers, wipes and household essentials to individuals and families throughout Hampton and Franklin County. Supporting this program would help ensure another valuable community resource can continue serving those who need it most.

Patrick didn't set out looking for recognition. He simply saw a need, shared his story and inspired others to help. His willingness to keep the conversation going and continue to look for ways to support local families is what makes his impact extend far beyond a single social media post."

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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

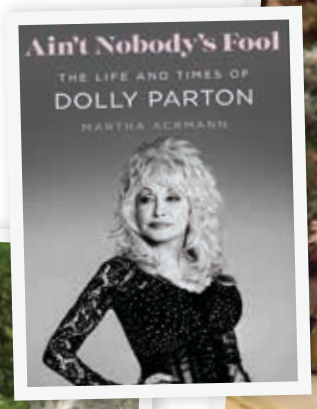
Note: For households with more than eight members, add $11,360 for each additional member.

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.

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