



LIVE LINES

Woodbury County Rural Electric Cooperative

A Touchstone Energy® Cooperative



October 2025

Annual Meeting Highlights

The Cooperative's 87th Annual Business Meeting was conducted on August 20th with a catered meal and a business meeting. Two members were elected to represent the membership on the seven person Board of Directors.

The individuals elected to director positions were; Brett Baldwin, Anthon; and Ron Steinhoff, Smithland. These two individuals will each serve a three year term. After the election, a reorganization meeting was held by the Board to name Board officers for the coming year. Those officers are: Ron Steinhoff, President; Chris Countryman, Vice-President; Kim Brouwer, Secretary and Bruce Salder, Treasurer.

After the meeting was adjourned the names of 50 lucky members who had attended the meeting were drawn for a \$20 credit on their electric bill, which is listed. The \$300 bill credit, grand prize for mailing in ballot, went to Lori Bumsted, Oto.

Ahlquist, Susan
Anderson, Dennis
Anfinson, Lee
Berkenpas, Merlin
Boyle, Dennis
Carr, Daryl
Clark, Charles
Cloud, Andrew
Deibert, Gerald
Faber, David
Faber, Eugene
Gwin, Adela
Hair, Dawn
Hauptert, Gerald
Hayworth, Kyle
Hoelker, Shari
Holst, Charles
Hostetler, Ronald
Jackson, Charles
Jensen, Penny
Jessen, Tom
Jorgensen, Donald
Knaack, Vernon
Koch, Doug
Koerner, Freddie

Kummer, Jeanette
Kuntz, Wally
Lancaster, Margie
Leekley, Joe
Lumphrey, Dennis
McGrain, Carl
Mrla, Steve
Myrtue, Cory
Myrtue, Dean
Nelson, Mark
Parks, Joe
Paulsen, Walt
Rieckmann, Wayne
Rudder, Michael
Ryan, Margaret
Sands, Fred
Soole, Marty
Stratton, Jerry
Thelander, Levi
Utesch, Tom
Vandermolen, Nathan
Warren, Jay
Wessendorf, Barbara
Widman, Charlene
Widman, Christopher

Tips For A Safe Harvest

- Use a spotter when operating large machinery near lines.
- Keep equipment at least 10 feet from lines at all times, in all directions.
- Look up and use care when moving any equipment such as extending augers or raising the bed of grain trucks around power lines.
- Inspect the height of farm equipment to determine clearance.
- Always set extensions to the lowest setting when moving loads to prevent contact with overhead lines. Grain augers should always be positioned horizontally before being moved.
- Never attempt to move a power line out of the way or raise it for clearance.
- If a power line is sagging or low, contact your utility.

If equipment does make contact with a power line:

- Do not leave the cab.
- Immediately call 911.
- Warn others to stay away, and wait for the utility crew to cut the power.



The Recipe Corner



Ham Casserole

- | | |
|----------------------------|------------------------------|
| 2 C. cubed ham | 2 T. green pepper (diced) |
| 2 T. chopped onion | 1 ½ C. milk |
| ¼ C. plus 3 T. butter | 1 tsp. salt |
| 2 C. potatoes (raw, cubed) | Dash of pepper |
| 1 C. diced celery | ½ C. mild cheddar cheese |
| 1 C. sliced carrots | (shredded or cubed) |
| 2 T. flour | 2 C. bread crumbs (buttered) |

Brown ham and onions in ¼ C. butter. Cook vegetables until partially done. Alternate layers of ham and vegetables in 2-quart casserole dish. Combine rest of butter, flour, milk, salt, and pepper; cook over low heat until thickened. Add cheese and stir until melted; pour over ham and vegetables. Sprinkle bread crumbs on top. Bake at 375 degrees for 30 minutes.

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2025-2026 Iowa Home Energy Assistance Program

ATTENTION RESIDENTIAL CUSTOMERS - NEED HELP WITH YOUR HEATING BILL?

The 2025-2026 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.

If you are not sure where to apply, Dial 2-1-1, or visit <https://hhs.iowa.gov/programs-and-services/liheap> to locate and contact your local community action agency, or write to:

LIHEAP

Iowa Department of Health & Human Services
Capital Complex
Des Moines, IA 50319

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.
- **Proof of Social Security numbers for all 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 most recent federal income tax return.

FIXED INCOME:

This income may include: Social Security Benefits, Supplemental Security Income, 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 receive alimony or child support, it will also need to be verified. Additional income not listed here may be required.

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 eight members, add \$11,000 for each additional member.

FEMA Act of 2025 Would Bring Disaster Aid to Co-ops Much Faster

Electric cooperatives across the U.S., including Woodbury County REC, are supporting a bipartisan bill that would streamline the Federal Emergency Management Agency (FEMA) and speed up disaster relief funds to co-ops hit by tornadoes, flooding and other natural disasters.

The Fixing Emergency Management for Americans Act of 2025 (FEMA Act) would keep in place FEMA's Public Assistance program, which provides money to co-ops to restore power and rebuild systems after disasters. Without those funds, rebuilding would take longer and raise costs for rural communities.

The National Rural Electric Cooperative Association, representing more than 900 co-ops, has strongly advocated for improving FEMA while keeping the agency intact. The FEMA Act would reduce the time it takes for co-ops to receive reimbursements.



Faster timelines for recovery

Specifically, FEMA would be required to reimburse co-ops for emergency work within 120 days after a request. The president must first determine that at least 90% of estimated costs are eligible, said Will Mitchell, NRECA legislative affairs director. For longer-term projects, FEMA would have 90 days to review a cost estimate and then 30 days to disburse funds.

“That would be a huge change in the timeline,” Mitchell said. “Right now, most co-ops are waiting years for reimbursement.”

Another major improvement: co-ops could build stronger, more resilient systems after disasters rather than being forced to rebuild exactly as before. FEMA is a crucial partner for electric co-ops, including Woodbury County REC, which recently received assistance for damages to critical infrastructure totaling approximately \$80,000 from June 2024 flooding and have submitted a claim for approximately \$200,000 from a March 2025 snow and ice storm. This type of support relieves some cost burdens by helping to offset recovery expenses that might otherwise lead to higher rates for cooperative members.

Strengthening FEMA's role

The legislation would also remove FEMA from the Department of Homeland Security and return it to independent status, reporting directly to the president. The bill would make FEMA more responsive, strengthen rural resilience and protect taxpayer dollars by ensuring essential services are restored quickly.

Transportation and Infrastructure Committee Chairman Sam Graves from Missouri and one of the lead sponsors, said the American people need “an emergency management system that works quickly and effectively, not one that makes disaster recovery more difficult.”

Rep. Greg Stanton of Arizona, who serves on the panel's Emergency Management Subcommittee, said the bipartisan bill takes common sense steps to streamline FEMA and make sure communities get help “quickly, efficiently and fairly.”

As the FEMA Act of 2025 moves through Congress, NRECA and cooperative leaders supported by Woodbury County REC will continue working to strengthen the bill. For Woodbury County REC, which has relied on FEMA to assist in recovery efforts, the reforms promise quicker recovery, reduced costs and greater peace of mind for members when the next disaster strikes.

Erin Kelly with the National Rural Electric Cooperative Association provided information for the legislative content of this article.

4 Best Bets to Stay Cyber Safe

October is National Cybersecurity 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.

At the heart of online safety are four essential behaviors we at the National Cybersecurity Alliance call the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique, and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- Every password must be long, unique and complex. Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- Don't reuse passwords. Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- Use a password manager to store and generate strong passwords. If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

2. Enable multifactor authentication (MFA). Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one. This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or FaceID
- A physical security key

Enable MFA on your accounts especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone this includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

3. Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click Remind Me Later the security is worth it.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

4. Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions. Scammers will even call you! Here's how to look out for phishing and scams:

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- Don't click suspicious links or download unexpected attachments.
- Report phishing attempts to your email provider, social media platform or IT department.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.