

living with energy IN IOWA



Chariton Valley
Electric Cooperative, Inc.

Your Touchstone Energy Cooperative

JUNE 2020

Chariton Valley Electric Cooperative returns over \$11,000 in rebates ▶ See Page 12

Visit our website at www.cvrec.com

CVEC supports
local food pantries

Co-op advocacy
remains focused on
member-consumers

Summer-inspired
turkey recipes

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Features

6 Co-op advocacy remains focused on member-consumers

Even during uncertain times, electric cooperative advocacy never shifts away from member-consumers. Learn how these efforts are also supporting Iowa agriculture.



8 Summer-inspired turkey recipes

June is National Turkey Lovers' Month! Co-op cooks share recipes to enjoy turkey during the summer and throughout the year. **PLUS:** Find out how you can receive a \$25 credit on your power bill!



10 5 remodeling projects with high "Joy Scores"

With people spending more time at home because of COVID-19, now may be the perfect opportunity to plan (and tackle!) some home improvement projects.



Favorites

3 Statewide Perspective

Providing assistance to Iowans in need

14 Out Back

Shopping trips become tireless errands

3 Editor's Choice Contest

Win a \$150 home improvement gift card

15 Closing Thoughts

Our "love letter" to this year's Youth Tour winners

ON THE COVER

David and Renae Vander Schaaf, members of North West Rural Electric Cooperative, captured this shot in Sioux County just as the crop was beginning to peak through the soil. The rainbow, following a beautiful rain, echoes the promise of the season and is especially uplifting during these turbulent times. ⚡

Providing assistance to Iowans in need

BY BILL BRAND

By all accounts, our country is facing an unprecedented economic crisis because of the COVID-19 pandemic. Many families have experienced job loss or reduction in employment. These circumstances could lead to difficulty in paying utility bills.

There is help available through Iowa's network of community action agencies if you find yourself in this situation. These agencies have an office in all 99 counties of the state. Families can apply for the Energy Assistance Program through their local agency. This program can pay a portion of an eligible household's utility bill. Eligibility is based on household income and size. To find where to apply for energy assistance in your county, visit <https://humanrights.iowa.gov/dcaa/where-apply>.

Applications for regular energy assistance are being accepted through June 30. Applications for emergency energy assistance are accepted year-round, contingent upon available funds. Anyone facing difficulty in paying their utility bill is encouraged to contact their local agency.

Community action agencies have other types of help available, as well, including food and clothing pantries. Learn more about community action agencies from the Iowa Department of Human Rights at <https://humanrights.iowa.gov/dcaa>.

If you're having difficulty paying your utility bills in full, you should also reach out to your local electric cooperative and other utility providers to discuss payment options. Your electric co-op can also share easy ways to reduce your energy use, which will help lower your bills.

For many Iowa families struggling right now, this may be the first time you've needed to reach out for public assistance. We encourage you to explore other resources available at the following organizations that may

provide some financial relief in these challenging times. Remember, we are all in this together!

Free financial consultation

If you're concerned about your finances and unsure where to start, get free, confidential financial help from a family finance educator at Iowa State University Extension and Outreach. For more information, visit their Managing Personal Finances in Tough Times

webpage at www.extension.iastate.edu/humansciences/finance or leave a message by calling the Iowa Concern Hotline at 800-447-1985.

HealthWell Foundation

HealthWell Foundation is a nonprofit organization that provides financial assistance to cover the costs associated with delivered food, medication, diagnostics, transportation and telehealth as a result of COVID-19 risk or incidence. Visit www.healthwellfoundation.org/fund/covid-19-fund for more information. Applications are also accepted by calling 800-675-8416.

Iowa Department of Human Services (DHS)

The Iowa Department of Human Services has several assistance programs such as food, childcare and cash assistance. Visit dhs.iowa.gov/COVID19 for information on

programs and eligibility related to the COVID-19 pandemic.

Unemployment insurance

Iowa Workforce Development is the state agency that administers unemployment insurance benefits. Visit www.iowaworkforcedevelopment.gov or call 866-239-0843 for eligibility guidelines, application process and updates.

Iowa regent universities

Iowa's three state universities have established emergency funds to support students who may be adversely affected by the COVID-19 pandemic. Iowa State University, the University of Iowa and the University of Northern Iowa launched funds to help students address their most urgent needs as they transitioned from living and learning on campus to online classes.

- Iowa State University Cyclone Strong Fund: www.financialaid.iastate.edu/cares-act
- University of Iowa Student Life Emergency Fund: dos.uiowa.edu/assistance/student-support-initiatives
- University of Northern Iowa COVID-19 Student Support Funds: pawprint.uni.edu/g/student-support/about ⚡

Bill Brand is the administrator, Division of Community Action Agencies at the Iowa Department of Human Rights.



EDITOR'S CHOICE CONTEST

Win a \$150 home improvement gift card!

Home improvement projects can boost the curb appeal, resale value and energy efficiency of your home. We'll award one lucky winner with a \$150 gift card from a local business or retailer of your choice for a home improvement project! ⚡



Visit our website and win!

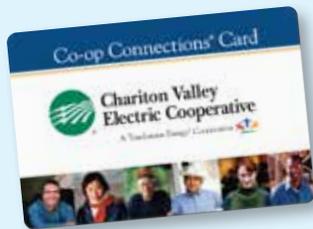
Enter this month's contest by visiting www.livingwithenergyiowa.com no later than June 30, 2020. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified. The winner of the pollinator habitat from the April issue was Milton and Patricia Heifner from Guthrie County Rural Electric Cooperative Association.

BENEFIT OF MEMBERSHIP

Use your card and save!

Since January, Chariton Valley Electric Cooperative members have saved \$262.86 or 57% on prescription costs by using their Co-op Connections® card!

Check www.connections.coop for all the available discounts.



OFFICE CLOSING

Chariton Valley Electric Cooperative's office will be closed Friday, July 3, in observance of Independence Day.

Have a safe and happy holiday!

Chariton Valley Electric Cooperative, Inc.
Your Touchstone Energy® Partner



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Office Hours

Monday through Friday, 8 a.m.-4:30 p.m.
Closed Saturdays, Sundays and holidays

Telephone Numbers

Days, nights or holidays:
641-932-7126 (local)
or 800-475-1702

Website

www.cvrec.com

This institution is an equal opportunity provider.

We accept



COMMITMENT TO COMMUNITY

CVEC donates to local food pantries

With school closures, job disruptions and countless health risks, millions of Americans are turning to food banks for some much-needed support.

Chariton Valley Electric Cooperative recently donated to 10 local food pantries in our service territory with funds that are normally used for director and employee education. Education and training is a key cooperative principle and an important element of staying up-to-date on industry issues. With many training sessions canceled during COVID-19, the funds were still available in the cooperative's budget and the board of directors chose to reallocate those funds in a way that would benefit our communities as a whole.

CVEC chose to donate in the form



of cash to these food pantries as they can often get more for their dollars by addressing specific shortages and focusing on high-quality products through their resources. We hope the cash donations will help our local food pantries offer the widest possible array of products to the individuals in our service territory that are in need. ⚡

EVENT ANNOUNCEMENT

Annual meeting update



Chariton Valley Electric Cooperative, Inc.'s annual meeting of our members is scheduled for MONDAY, AUG. 3, 2020, at the Albia Community High School.

However, because of the COVID-19 pandemic, CVEC's board of directors and management team are continuing to discuss the cooperative's options while monitoring the situation. The cooperative's goal, as always, is to keep our members safe, while still giving you a voice.

Next month's issue of *Living with*

Energy in Iowa magazine will include our special annual meeting edition. We'll be including biographies of director candidates, 2019 annual meeting minutes, financial and officer reports, and the tentative schedule of the event.

As more details develop in this continuously evolving situation, please check our Facebook page, our website and next month's issue of the magazine. We hope to continue as normal but will be ready to adapt if needed. ⚡

Know what to look for in common utility scams

BY BECKY TENO

The energy industry is undergoing rapid change, and technology is paving the way for innovation in the way energy is used, produced, stored and shared.

Consumers are interested in more green energy alternatives while smart homes and apps make managing energy use and paying your electric bill more convenient than ever.

While the changing energy market has created more options for consumers, it has also resulted in more utility scams and misleading information surrounding solar installations in particular. That is because of two factors.

Utility scams are common because of the vast number of utilities that exist, and consumers are understandably anxious with the threat of disruption to their electric, heating or water service. Second, new products and services in the energy industry provide an opening for scammers and pop-up companies to provide misleading information or poor-quality products and services.

Avoid phone scams

A common phone scam typically begins with a phone number that appears to be from a valid utility company. The scammer will claim you have a past due account and threaten to disconnect service or take legal action. The scammer will typically demand that you use a prepaid debit card or money order, often within a very short, urgent time frame to pay the “past due” amount.

You can combat this scam by being aware of the status of your account. Never give your banking or personal information over the phone to someone you did not call.

If you have a question or concern about your energy bill, call us directly at 641-932-7126. Do not use the phone number given by the scammer.



Avoid solar scams

Another scam we see from time to time is connected to rooftop solar. Homeowners with rooftop solar may receive a sales call offering an accessory, upgrade or extended warranty to their solar array. The calls could be from scammers claiming to represent a solar company, promising to replace faulty or broken parts or improve efficiency. Again, if you are not expecting the call, do not be fooled. These calls offering misleading information are likely a scam. Call Chariton Valley Electric Cooperative or the company that installed the solar array if you think there may be a problem. Other than occasional cleaning, rooftop solar (if installed correctly) is virtually maintenance-free.

Use trusted sources

If you are considering solar for your home, make sure you are working with a reputable company. Because this is still an emerging industry with evolving technology,

there has been a proliferation of pop-up companies in the market to make a quick profit. Representatives of rooftop solar companies may have more sales experience than knowledge of the energy industry, and their primary goal could be making a sale and moving on to the next prospect.

Chariton Valley Electric Cooperative can offer a candid assessment to determine whether rooftop solar is right for you. After all, CVEC has a different “bottom line” that is not directly tied to the sale of a product or service. We take a more holistic, objective view of how to achieve energy and cost savings for our members, and that may or may not include rooftop solar.

In this ever-changing environment, it is important to remember you have a trusted energy advisor – your local electric cooperative. We are a community-focused organization that works to efficiently deliver affordable, reliable and safe energy to our members.

Remember, we are just one call or click away, so please reach out with any questions about your electric service or bills – we are here to help. ⚡

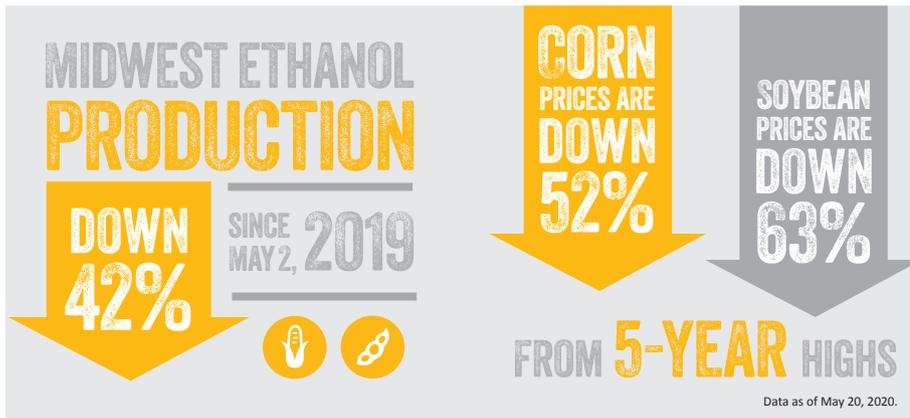
Becky Teno is the interim general manager of Chariton Valley Electric Cooperative.



CO-OP ADVOCACY REMAINS FOCUSED

The cooperative principle of Concern for Community drives our response to the pandemic

BY KEVIN CONDON



Life is undoubtedly different from a year ago. At this time last year, the pages of this magazine highlighted a productive Iowa legislative session and another successful fly-in to Washington, D.C., to advocate on behalf of Iowa's electric cooperatives and the 650,000 member-consumers we serve. We discussed tweaks to the tax code that help you, a co-op member-consumer, save more money by restoring the Iowa geothermal tax credit. We described our (eventually successful) effort to convince Congress to fix an oversight from previous legislation that would have put your cooperative's not-for-profit status in jeopardy.

This year, all of that "normal" advocacy news is on hold. The Iowa Legislature stopped meeting in mid-March with weeks of uncertainty about when it would reconvene. It wasn't until mid-May that plans were announced to resume the session in early June. While Congress has continued to meet during the pandemic, their time has been dominated by how best to equip Americans to withstand the medical and economic impacts of COVID-19.

As decision-makers in D.C. scrambled to respond to the unraveling situation, restrictions have been placed on nearly every corner of the country, affecting just about every aspect of daily life.

Throughout it all, our advocacy has never shifted from what we focus on in good times and bad: you, the member-consumer. Everything Iowa's electric cooperatives do in the public policy arena is rooted in the fact that without you, there is no cooperative, there is no community to provide power to, no economy to support. Your locally owned cooperative stayed true to its core mission of providing you reliable and affordable power. Likewise, our outreach to Iowa's elected officials at all levels of government has not wavered from those same goals. Making sure that we keep the lights on is always our highest priority.

Working with Iowa's ag leaders

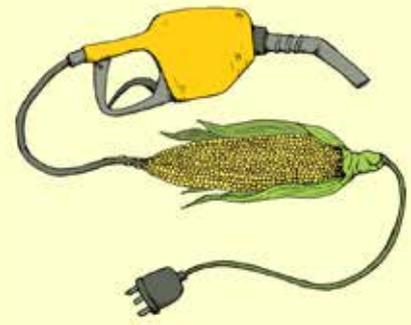
Your electric cooperative is speaking with lawmakers to make sure they understand that the best way for them to help the electric co-ops and Iowa's rural economy is to help **you**. The cooperative principle of "Concern for

Community" has been driving our response to the pandemic every day.

In rural Iowa, we grow corn and soybeans. We raise cattle, pigs and poultry. The agriculture economy is woven into the fabric of every county in the state. When ag struggles, Iowa struggles. In addition to farms and homes, Iowa's electric co-ops provide power to many commercial and industrial facilities, such as biofuels plants, meat and poultry processing facilities, and the by-product businesses directly tied to those industries. The stability of those installations provides strong markets that many member-consumers can depend on. The ripple effects from disruptions are felt throughout the supply chain. A near collapse can be devastating.

In May, a group of upper Midwest statewide electric cooperative associations and their member cooperatives penned a letter to the region's members of Congress urging additional support for the rural economy by adhering to the nation's Renewable Fuels Standard (RFS). They asked Congressional representatives to reject additional waivers from the Environmental Protection Agency, which would further erode demand for ethanol at a time when fewer gas tanks are being filled. The letter also highlights the gut-wrenching decision that many farmers have had to make in euthanizing cattle and pigs as food processing industries have closed due to COVID-19 outbreaks. Congress and the Trump Administration must do more to help these markets. Coincidentally, this cooperative message was being delivered at about the time that a group of U.S. Senators,

ON MEMBER-CONSUMERS



led by Iowa's Joni Ernst and Chuck Grassley, sent two separate letters calling on the President to "uphold the RFS" and provide assistance to the pork industry, whose "crisis is immediate."

In late May, Sens. Grassley and Amy Klobuchar (Minnesota) introduced legislation to support biofuel producers negatively affected by the pandemic. This legislation will require the U.S. Department of Agriculture to reimburse biofuel producers for their

feedstock purchases from Jan. 1, 2020, through March 31, 2020, through the Commodity Credit Corporation.

"The biofuels industry works directly with our farmers. And the current disruptions from the pandemic have created ripple effects, including steep declines in corn and soybean prices. We need to continue to support those farmers who feed and fuel our country and the world. This bill will help ensure biofuel producers survive this economic downturn and also ensure corn and soybean farmers have a place to sell their products," Grassley says.

As the coronavirus pandemic spread, gasoline use in the U.S. plummeted to 50-year lows around the country. From March 8 to April 4 of this year, the total miles driven dropped by 58 percent. This rapid decrease in consumption led to more than 130 biofuel plants to partially or fully shut down.

"Grassley's bill would provide much-needed relief for biofuels producers in the face of COVID-19 demand destruction. The pandemic hit Iowa's biofuels industry hard and around 40 percent of the state's ethanol production capacity remains offline," says Iowa Renewable Fuels Association Executive Director Monte Shaw.

Calling advocates into action

The electric cooperatives' grassroots program – known as *Iowa Rural Power* – launched a "Call to Action" for our advocates. The request encouraged Iowa lawmakers to continue focusing on getting communities served by electric cooperatives the critical assistance needed now while preparing for long-

term aid.

We are hoping to amplify the strong message being delivered by our fellow rural-focused colleagues from groups, including the Iowa Corn Growers Association, Iowa Soybean Association, Iowa Renewable Fuels Association, Iowa Pork Producers Association, Iowa Cattlemen's Association, Iowa Poultry Association and Iowa Egg Council.

Navigating a new normal

As Congress tackles the next phase of federal assistance to COVID-19 and as the Iowa Legislature reconvenes to address statewide impacts, your local electric cooperative will insist that the government's response be focused on member-consumers and protecting your way of life. We know that when member-consumers are healthy, the co-op is healthy. Embracing the words of President John F. Kennedy, "a rising tide lifts all boats," we will continue to advocate for public policies that respond to the urgent needs of Iowa's rural communities.

As we all discover the "new normal," remember that your cooperative is there for you. If you are experiencing financial trouble in paying your utility bills in full, please reach out to your co-op to discuss payment options. If you're able to help your fellow member-consumers meet that commitment, please reach out to your co-op to learn more about charitable opportunities.

You are our focus. You are our concern. You are the cooperative. ⚡

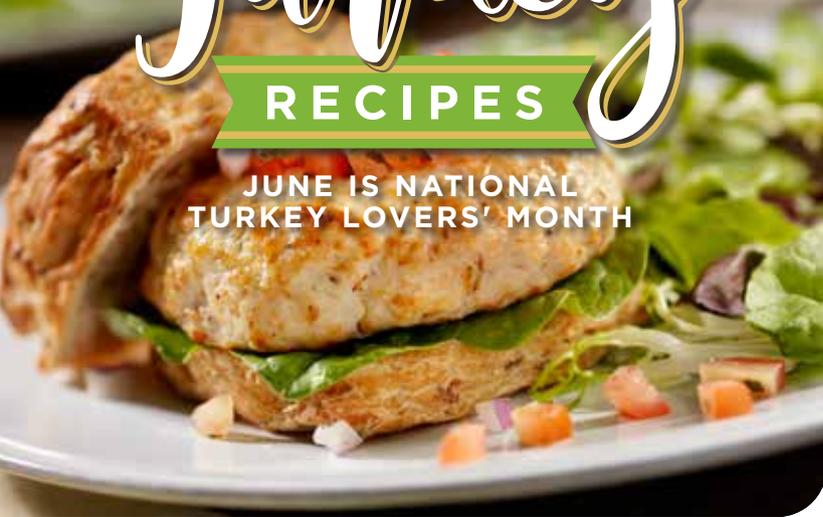
Kevin Condon is the director of government relations for the Iowa Association of Electric Cooperatives.

SUMMER-INSPIRED.

Turkey

RECIPES

JUNE IS NATIONAL
TURKEY LOVERS' MONTH



Grilled Turkey Burgers

- 20 ounces ground turkey
 - ¼ cup non-fat Greek yogurt
 - 2 tablespoons mushrooms, finely chopped
 - 2 cloves garlic, peeled and finely minced
 - 1 green onion, finely chopped
 - ½ teaspoon seasoned salt
 - ½ teaspoon ground black pepper
 - 2 tablespoons parsley or cilantro, finely chopped
- Optional toppings: pepper jack cheese, lettuce, tomato, avocado, red onion, ranch dressing

Mix the first 8 ingredients together until thoroughly blended. Divide into 4 equal balls (roughly ½ pound each) and form into patties ¾-inch thick and 4-5 inches in diameter. Refrigerate for at least 30 minutes. Preheat grill to 400 degrees (medium high) F. It should be at this heat at least 5 minutes prior to grilling to preheat the grates. Grill the burgers until the bottom cooks through and juices start to pool on top of the patties, about 5 minutes. Flip and cook until the patties reach an internal temperature of 165 degrees F, about 3-5 minutes. If desired, top with a slice of pepper jack cheese in the last minute or two. Remove and rest on a raised rack and toast buns on the grill. Assemble the burgers with additional optional items: lettuce, tomato, avocado, red onion and some ranch dressing.

Jackie Netherton • Ida Grove • North West REC

Turkey Pasta Salad

- 6 ounces roasted turkey breast, shredded
- 12 ounces medium shell pasta, cooked, rinsed and drained
- 1 small cucumber, cut into ¼-inch slices
- 1 cup cherry tomatoes, halved
- 1 medium carrot, peeled and grated
- ½ cup ranch dressing
- 4 cups romaine lettuce, shredded

In a large bowl, put all ingredients except the lettuce. Toss until evenly coated. Divide lettuce on 4 plates and top with pasta mixture.

Joanne Zieser • Guthrie Center
Guthrie County Rural Electric Cooperative

Turkey Tetrazzini

- 1 can cream of chicken soup
- 1 can milk
- ¼ teaspoon pepper
- ½ cup mushrooms, sliced
- ½ pound spaghetti noodles
- 2 cups turkey, cooked and cubed
- Parmesan cheese

Mix soup, milk and pepper; stir in mushrooms. Put noodles in a casserole dish that has been sprayed with non-stick spray. Mix turkey into noodles, then pour soup mixture overall. Sprinkle with Parmesan cheese. Bake at 350 degrees F for 45 minutes.

Annalee Buffington • Marshalltown • Consumers Energy

Unstuffed Turkey and Cabbage

- 1 pound ground turkey
- ½ cup onion, chopped
- ¾ cup instant rice
- 1 teaspoon salt
- 1 teaspoon pepper
- 1 small cabbage
- 2 10-ounce cans condensed tomato soup
- 2 cups water
- ½ cup grated Parmesan cheese

Brown turkey with onion. Stir in rice, salt and pepper. Finely chop cabbage and layer into well-greased 9x13-inch pan. Spoon browned turkey mixture over cabbage. Mix soup and water and pour evenly over the top. Sprinkle with Parmesan cheese. Cover pan with heavy duty aluminum foil and bake at 350 degrees F for 90 minutes.

Cindy Briggs • Centerville
Chariton Valley Electric Cooperative, Inc.

Source for tips:
National Turkey
Federation

GREAT ON THE GRILL

Indirect heat is ideal for cooking whole turkeys, which need slower cooking. Grill the turkey for approximately 12 to 15 minutes per pound, according to the grill manufacturer's instructions. Use a meat thermometer to make sure the turkey's internal temperature reaches 165 degrees F.

TURKEY TIPS

Turkey Salad

- 2½ to 3 pounds turkey, cooked
- 2 cups mayonnaise
- 2 cups Miracle Whip
- ⅔ cup onion, diced small
- ⅔ cup celery, diced small
- 10 shakes of Tabasco sauce
- 2 teaspoons seasoned salt
- ½ cup lemon juice

Mix all ingredients in a large mixer. Chill. Delicious served on croissants or with crackers.

Lauren Zollinger • Rock Rapids
Lyon Rural Electric Cooperative

Turkey Egg Roll in a Bowl

- 1 pound ground turkey
- 1 medium onion, chopped
- 2 tablespoons toasted sesame oil
- 2 garlic cloves, minced
- 1 teaspoon ground ginger
- 3 tablespoons soy sauce
- ½ head cabbage, thinly sliced
- 2 green onions, finely chopped salt and pepper, to taste

Brown turkey in skillet over medium heat. Increase temperature to high; add chopped onion and sesame oil. Cook until onions are slightly browned. Add garlic, ginger, soy sauce and cabbage (can substitute 1 bag coleslaw mix). Stir well. Cook for several minutes stirring often, until cabbage is tender and wilted. Remove from heat. Add green onions, salt and pepper to taste.

Monica Miller • Bristow
Butler County Rural Electric Cooperative

Turkey Ranch Wraps

- 8 thin slices cooked turkey
- 1 large tomato, thinly sliced
- 1 medium green pepper, cut into thin strips
- 1 cup lettuce, shredded
- 1 cup cheddar cheese, shredded
- ⅓ cup ranch dressing
- 4 flour tortillas

Layer all ingredients over tortillas. Roll up tightly.

Anna Domnick • Rock Rapids
Lyon Rural Electric Cooperative

Parmesan Turkey

- 4-6 turkey breast pieces
- 1 cup Greek yogurt, light mayo or a combination of both
- ½ cup fresh Parmesan cheese, plus more for topping
- 1 teaspoon garlic powder
- ½ teaspoon black pepper

Place turkey breasts in a baking dish. Combine Greek yogurt, Parmesan cheese and seasonings in a bowl. Slather both sides of the turkey with the mixture. Sprinkle Parmesan cheese over the top of the slathered turkey. Bake at 350 degrees F for about an hour or until the turkey is done on the inside (size of breast will dictate amount of time). Grated Parmesan can be used but it is saltier than fresh.

Sonya Colvin • Ames • Consumers Energy



Search our online recipe archive for thousands of recipes from Iowa's rural kitchens.

www.livingwithenergyiniowa.com/recipes

VERSATILE AND NUTRITIOUS
Tasty, versatile and available in a variety of cuts, turkey is naturally low in fat and provides immune-boosting nutrients like iron, zinc and potassium.

TURKEY TIPS

LOW IN SODIUM, HIGH IN PROTEIN
A 3-ounce portion of roasted skinless turkey breast contains only 3 grams of fat and is naturally low in sodium. Plus, it contains 26 grams of lean protein!

TURKEY TIPS

SOAKS UP SEASONINGS
Turkey drinks in whatever seasonings or marinades it's cooked with, making it a versatile choice in any cuisine.

TURKEY TIPS

Wanted: Comforting Pork Recipes! The Reward: \$25 for every one we publish!

When October arrives and the landscape turns to jewel tones, comfort food is on the menu! It's also National Pork Month. Whether serving roasted pork loin, a stir-fry dish or warm casserole, pork is a favorite basis for meals. Share your favorite pork-inspired dishes, and if we run your recipe in the magazine, we'll send a \$25 credit for your electric co-op to apply to your power bill. Recipes submitted also may be archived on our website at www.livingwithenergyiniowa.com.

The deadline is June 30, 2020. Please include your name, address, telephone number, co-op name and the recipe category on all submissions.

EMAIL:
recipes@livingwithenergyiniowa.com
(Attach your recipe as a Word document or PDF to your e-mail message.)

MAIL:
Recipes
Living with Energy in Iowa
8525 Douglas Ave., Suite 48
Des Moines, IA 50322-2992

LOADED WITH FLAVOR
Turkey is loaded with flavor, no matter how you prepare it. The dark meat, found in turkey legs, thighs and wings is especially succulent and flavorful.

TURKEY TIPS

5 remodeling projects with

BY KATHY WITT



Before renovation, a cramped kitchen is cut off from the rest of the house.



The renovation opens up the space, transforming the kitchen into the heart of the home.

Americans love to remodel their homes. In fact, they love it to the tune of \$400 billion annually, according to the *2019 Remodeling Impact Report* from the National Association of Realtors Research Group. With people spending more time at home because of COVID-19, now may be the perfect opportunity to plan (and tackle!) some home improvement projects.

Homeowners have a wish list of features they want for their home and are willing to take on or hire out a variety of projects to achieve their home improvement goals. To borrow the words of organizational guru Marie Kondo, remodeling sparks joy – and lots of it.

In 2017, the National Association of Realtors introduced the Joy Score, which measures happiness and ranks the renovations that bring the most of it to homeowners. The Joy Score is more about the size of a homeowner's smile than the size of the return on investment generated by a given remodeling job.

The biggest smile maker? A complete kitchen renovation, which sticks the landing with a perfect 10!

1 Open-concept kitchens

“People are so into entertaining and really want their kitchen to be the focal point,” says Doug King, owner of King Contracting, Inc., and president-elect of the National Association of the Remodeling Industry.

“Homeowners want a bar and an island in the kitchen and, more and more, owners are sacrificing whole walls that block views and natural light to open the space and to create seating in the kitchen.”

Most of the homes built in the 1970s and 1980s were typically boxy – not really functional when it comes to entertaining. People were separated by the walls. The kitchen is the heart of the house, where everyone is going to be. Today, designers are creating open kitchens, so everyone is part of the conversation.

While taking out walls generally requires the pros, there are smaller and more straightforward projects that handy do-it-yourselfers can tackle to upgrade and enhance the kitchen and customize the space to their taste. These include painting existing cabinets, updating cabinet hardware

and installing a tile wall splash.

Reno cost range: \$23,452 for a minor midrange remodel to \$135,547 for a major upscale remodel. Source: Hanley Wood, a real estate media firm providing analytics to the construction industry

Joy Score: Kitchen upgrade 9.7, complete kitchen renovation 10

2 Can you say ‘spa-cation’?

Running a close second on homeowner wish lists is creating a haven at home that feels like a spa getaway. Like the kitchen, the bathroom is personal as well as customizable to the homeowner.

The possibilities for transforming a bathroom into a spa-like retreat are endless, from simple options like painting the room in earthy colors for a peaceful environment and installing dimmer switches to reduce the lighting to a full-on remodel that includes radiant heating underfoot and a luxurious rainfall showerhead above. Or, perhaps adding a soaking tub or walk-in shower.

high “Joy Scores”



A floor replacement shows how vinyl floors can transform a room to a “wow,” while fulfilling a homeowner’s wish for low-maintenance floors.

Photo: Tim Ellis/T.W. Ellis Design/Build/Remodel

The only two items with a higher Joy Score are a kitchen reno and closet reno. Currently reigning in popularity among homeowners is a lighter color palette of light whites, grays and light blues.

Reno cost range: \$200 to \$2,500, depending on the square footage, type of paint and labor (if any).
Source: Thumbtack

Joy Score: Individual room 9.7, full interior paint job 9.8

5 Wow-factor floors

When homeowners set their sights on upgrading or modernizing their flooring, including wall-to-wall carpeting and existing wood floors, the projects that come to mind are installing wood or luxury vinyl flooring, or refinishing the wood floors. Real hardwood flooring has a huge wow factor.

Whatever the motivation – whether to achieve more functionality and livability or enhance the beauty and aesthetics of the home – homeowners feel a huge sense of accomplishment with this finished project.

Replacing carpeting with wood or vinyl also plays to a homeowner’s dual desire to be as low- or no-maintenance as possible. ⚡

Reno cost range: Vinyl planks \$4 to \$6 per square foot; luxury vinyl tiles \$5 to \$7 per square foot, plus the cost of installation. Source: Thumbtack

Reno cost range: Refinish hardwood floors \$1,074 to \$2,400; install new hardwood flooring \$2,499 to \$6,739. Source: HomeAdvisor, a contractor-matching service that connects homeowners with prescreened, local service professionals

Joy Score: New wood flooring 9.2, hardwood flooring refinish 9.5

Reno cost range: \$3,000 to \$5,000, based on an average-sized closet. Source: Thumbtack, an online service that matches customers with local professionals that has collated project costs from millions of customers

Joy Score: Closet renovation 10

4 Freshly painted interior

One of a homeowner’s most coveted home improvements is also one of the easiest DIY projects to tackle – and one that nets the most dramatic results: painting. A fresh coat of paint, especially when it is carried through the entire house, can make a home feel brand new.

Painting is one of the least expensive ways to give a home’s interior a facelift and keep it from looking dated – something no homeowner wants. Even targeting specific areas to paint – a single room, doors and trim – makes a difference and contributes to the goal of adding more personality to the home.



The owner of this first-floor townhouse wanted to open it up so the space would feel larger as well as brighten it up with up-to-date paint colors.

Photos: Dennis Gehman/Gehman Design Remodeling



The renovation included making a wider opening into the dining room, removing walls between the dining and kitchen rooms and uniting the space with luxury vinyl plank flooring throughout.



Photos: Doug King/King Contracting



The before and after pictures of this bathroom conversion show a dated bathroom and overcrowded closet opened up and transformed into an owner’s spa retreat with custom cabinetry and storage solutions.

Reno cost range: \$34,643 to \$67,106
Source: Hanley Wood

Joy Score: Bathroom upgrade/renovation 9.3, bathroom addition 9.2

3 Storage, storage, storage

Storage and finding ways to better organize are key concerns among homeowners. There simply is never enough of the former – no matter how big a house is – and always ways to improve the latter. Storage is always on the wish list. Homeowners want closets with organizing systems and storage solutions in the attic and/or basement for off-season items.

Like the full kitchen renovation, a closet makeover scored a perfect 10 on the Joy Score. It can be as simple as buying a DIY closet organizing kit from a big-box store to a much more elaborate (and expensive) system that includes custom cabinetry fitted with a variety of nooks and crannies, cubbies, shelves and drawers, depending on the owner’s needs.

CVEC returns over \$11,000 in rebates!



Smart energy choices can make a home more comfortable and power bills more affordable. That's why Chariton Valley Electric Cooperative offers many valuable rebate incentives for our members. In the first quarter of 2020 alone, CVEC returned over \$11,000 in rebates. More than \$1,000 of that total was for our newly announced appliance rebates. Visit our website at www.cvrec.com to find more information about our rebate programs.

CVEC offers the following energy efficiency rebates on the following items for residential and commercial members:

- Refrigerator
- Electric Clothes Dryer
- Electric Range/Oven
- Dishwasher
- Clothes Washer
- Freezer/Deep Freeze
- Water Heater
- Room Air Conditioner
- Central Air Conditioner
- Air Source Heat Pump
- Mini-Split Heat Pump
- Ground Source Heat Pump
- Heat Pump Water Heaters
- Smart Thermostats
- Engine Block Heater with Timer
- C&I High-Efficiency Motors
- C&I VFDs for HVAC ⚡

Tips for managing home energy use

Chariton Valley Electric Cooperative encourages our members to use energy wisely. As you spend more time at home during the pandemic, you'll likely see an increase in home energy use and bill amounts. Here are some ways to help lower your energy bill during the spring and summer months:

- Program your thermostat to maximize energy savings. Setting your thermostat even one degree lower when heating or one degree higher when cooling can reduce energy use by up to 5%.
- Use a ceiling fan when you are in the room and set your thermostat a few degrees higher in warm weather to lower your electric bill. Make sure the ceiling fan is running counterclockwise in the summer and turn off the ceiling fan when you leave the room.
- Dial down the thermostat on your water heater to 120 degrees or lower. This will also help prevent scalding.
- Wash only full loads of laundry and use warm or cold water. Using warm water instead of hot can cut a load's energy use in half, and cold water can save even more.
- Air dry dishes in your dishwasher. This step can cut your dishwasher's energy use by up to 50%.
- Replace incandescent lightbulbs with LEDs in frequently used fixtures. Lighting can amount up to 12% of monthly energy use. LED bulbs can cut lighting costs by 75%.
- Unplug appliances and electronics when not in use. Small appliances and electronics use energy even when not in use. When powered on, game consoles, televisions and similar electronics are responsible for up to 12% of energy use.
- Use the MY CVEC APP to track your energy consumption.
- Sign up for budget billing or leveled billing, which will give you a predictable electric bill each month and level out seasonal cost fluctuations. ⚡



Key steps to a clear decision on new windows

BY PAT KEEGAN AND BRAD THIESSEN

In addition to energy savings, new windows offer many benefits. If you're considering making the investments, consider the following as you think about the types of new windows you should purchase.

1 Think beyond windows.

Sometimes home improvement projects can grow into something bigger. And that's not necessarily a bad thing. There are advantages to replacing windows and siding at the same time, for example. You could consider adding rigid foam insulation to the exterior wall before installing siding. You could also pump some additional insulation into the wall cavities. These measures will reduce heat loss through the wall and make your home more comfortable. Another advantage of replacing siding as you replace windows is to make it easier to install flashing around the window. Flashing is what prevents water from making its way into the wall from the outside.

2 What is your type?

Do you want fixed-pane units that don't open at all? Or casement windows that open with a crank? How about sliders or double-hung windows that open from the top and bottom? A bay window can add extra space and light. There are so many options that can fit many different situations. Conduct a thorough search online or visit a local window store to see examples of these styles.

3 Frame the issues.

If the number of styles wasn't bewildering enough, you also get to choose the frame and sash (the inner structure that holds the glass). Vinyl is the least expensive and most common option; it can also

Outward-opening casement windows like these give this room a classic charm.



be energy efficient and does not require painting. Vinyl frames vary significantly in quality, and the less expensive models may be susceptible to warping. Aluminum is an affordable option, but if the frames don't have a thermal break, they can lose heat and cause condensation. Wood windows offer high quality – but the biggest drawbacks are the price and maintenance requirements. There are wood options with vinyl cladding that never need painting. Fiberglass and composite windows are a newer option that fall between vinyl and wood in quality and price.

4 Glass assemblies.

Single-pane windows no longer meet building codes. Your two choices are double- and triple-pane. An add-on that is often well worth the price is a low-E coating that reflects heat back into the room. You can also boost energy

efficiency with windows that have either Argon or CO₂ gas between the panes.

5 Compare the numbers.

Fortunately, there's an easy way to compare the efficiency of windows. Almost all windows are independently tested and rated by the National Fenestration Rating Council (NFRC). The most important number on the NFRC label is the U-factor. The lower the U-factor, the more efficient the window is. It's best if the window has an ENERGY STAR® label, but the NFRC label will tell you which ENERGY STAR® window is more efficient.

Because new window installation is a complicated process, it's best to have them installed by a qualified professional with solid references. ⚡

This column was co-written by Pat Keegan and Brad Thiessen of Collaborative Efficiency.

Shopping trips become tiresome errands

BY VALERIE VAN KOOTEN

Women are supposed to love shopping. Before COVID-19, advertisements would show gaggles of girlfriends on weekend trips, poking through unique stores and quaint boutiques. Then, they would unwind at a wine pub before heading home with their purchases.

I must be missing a gene that's been bestowed to other women. It's not that I don't like to shop when I have the time to do so, which is seldom. No longer do I have the luxury to mosey from store to store on an aimless quest for the perfect item. My shopping trips are limited to purchasing something specific/returning something/picking up something or dropping something off. I have my list, complete with the order of tasks to be performed to minimize backtracking.

And it's tiring. It burned me when the male members of my family would comment that I'm going to Des Moines AGAIN to go shopping as if that included having a pedicure and picking at a dainty tea room lunch. By the end of said day, I was usually brain-fried, with just enough energy to grab a drive-through coffee and head home.

I had one of those days recently, one of my last "free" days before we were homebound. It was a packed Saturday of returning an online order to the bricks and mortar store, dropping off a ring that needed to be re-sized, picking up something my husband needed for a home project and grabbing some decorations for an upcoming business event at work. By 3:45 p.m., I was cranky and hungry, my feet hurt, and I was in need of caffeine.

Deciding to treat myself for breakfast the next morning, I pulled into the drive-through line of a shop



specializing in bagels. Wow, I thought. The line is really long. Everyone must have the same idea.

I crept along, getting closer and closer to the menu sign and microphone. I didn't glance at it – I knew what I wanted. Finally, it was my turn, and I pulled up to order. A chirpy voice asks, "What sandwich can we get started on for you today?"

Hmmm. "I don't want a sandwich, I want some bagels," I replied, a bit testily.

"We don't have bagels, ma'am," the disembodied voice crackled. "We have sourdough, wheat, white and rye."

"I know you have bagels," I remonstrated. "I want six Everything Bagels."

I could hear muttering in the background. When the heck did a bagel store quit carrying bagels?

"Ma'am," he croaked at me through the speaker. "There's a bagel store about a block up the street. Maybe you're at the wrong place? This is ..."

and he proceeded to name a chain sandwich shop.

What? I jerked my head up to look at the sign. Yep, there it was. Not the bagel place at all. I shriveled into my seat and looked for the nearest exit to no avail. No room to bypass the cars in front of me; no room to back up. I sat there, stuck, as I inched my way to the window. When it was my turn to stop and pay, I gave a sickly grin and a sheepish wave and sped onwards.

Down the street to the bagel store. At least there wasn't a line there! As I pulled into the drive-through lane, another adolescent voice blared out at me: "I'm sorry. We closed 10 minutes ago."

I gave up and went home. We had cereal for breakfast Sunday morning. ⚡

Valerie Van Kooten is a writer from Pella who loves living in the country and telling its stories. She and her husband Kent have three married sons and two incredibly adorable grandsons.



Our “love letter” to Youth Tour

Dear 2020 Youth Tour winners:

There’s only one way to say it – we’re going to miss you dearly! This is the month that you would join hundreds of students across the country to embark on one of the greatest trips of your life. Along with the 40 other participants from Iowa, you would start the weeklong journey as strangers and end the trip as lifelong friends.

During the days in our nation’s capital, you would walk in the footsteps of history alongside some of our country’s greatest leaders. Your eyes would light up in amazement as you climbed the stairs to see the larger-than-life marble statue of Abraham Lincoln, who served as our country’s 16th president. Walking down the 58 steps to the plaza level, the reflecting pool would lead your gaze to the Washington Monument. A beacon of symbolism and stature, the monument embodies the awe, respect and gratitude the nation feels for its founding father.

You would be humbled while observing the war memorials, realizing the incredible sacrifices these men and women made in serving our country and protecting our freedoms. It might have been hard for you not to become emotional after seeing row after row after row of names along the wall of the Vietnam Veterans Memorial. When your Youth Tour group placed a ceremonial wreath at the Tomb of the Unknown Soldier at Arlington National Cemetery, the magnitude of the experience would leave you breathless. The steady and unwavering cadence of the military service personnel guarding the tomb would provide a sense of comfort at the strength of those who serve.

We would take pride in knowing that you’re learning about how the cooperative business model works and that your voice matters when it comes to politics and government. You’ll always want to remember that point – you can make a difference. We would cherish the stories you tell of this life-changing experience at your local co-op’s annual meeting.

Every summer, the readers of this magazine look forward to experiencing history through the eyes of Iowa’s Youth Tour participants. We can feel your energy and enthusiasm in every photo. We celebrate how the experience impacts you and contributes to the path you’ll eventually choose in life.

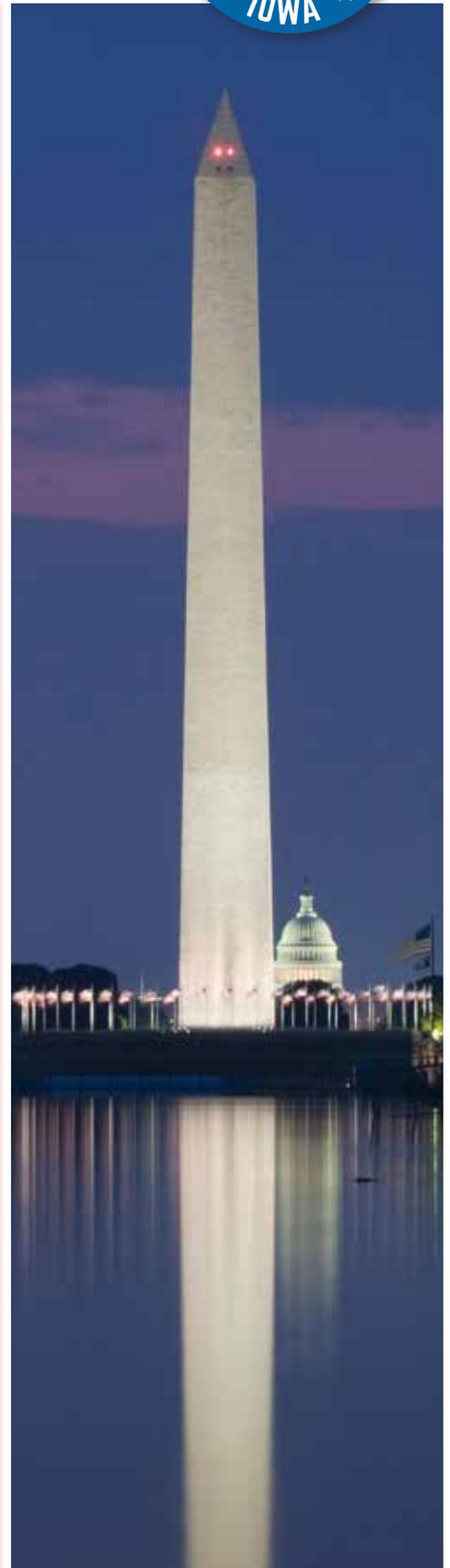
In the big picture of your life, we know you’ll have many incredible experiences. For many of you who were selected for this year’s Youth Tour, you’ll be able to go on the trip next year. It will be worth the wait – for you and for those of us eagerly anticipating hearing from you when you return. You are tomorrow’s leaders, and we’re proud of you. You were selected for this incredible opportunity because you earned it, making the joy of the experience that much sweeter. By watching you grow and expand the limitless boundaries of learning, we know our future is in capable hands.

This year, reminiscing about the great Youth Tours of the past 61 years will have to suffice. On behalf of our readers, we’ll miss you. We’re already counting down the days until next year’s trip. 🌩️



Ann Thelen

Ann Thelen, editor, *Living with Energy in Iowa*





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