

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative 

“The Current - Informing Our Members Since 1957”

VOLUME 64

April 12, 2021

NUMBER 8



Know what's below: Steps for safe digging this spring

Spring is here! And there's never been a better time to get outside and enjoy the fresh air. Perhaps you're making plans for a new garden or a lawn makeover. However you're planning to revamp your backyard oasis, remember to keep safety in mind for all projects – especially those that require digging near underground utility lines.

Most of us never think about the electric, gas, water and other utility lines buried below the ground, but hitting one of these lines while digging is not the reminder you'll want – trust us! Cotton Electric reminds all members who are planning a digging project to call 811 at least three business days before you start. Or you can submit a request online by visiting www.okie811.org. Here's how the process works:

After you call 811 or submit your request online,

all affected utilities will be notified of your intent to dig. It may take the utilities a few days to get to your request, so please be patient. The affected utilities will send someone out to mark the buried lines with paint or flags. Before you break ground, confirm that all the utilities have responded to your request.

If you placed your request by phone, use the process explained by your 811 call center representative. If you submitted your request online, refer to your 811 center ticket to confirm everything.

By taking this important step before you break ground on your project, you can help protect not only yourself but our community.

Disrupting an underground utility line can interrupt service, cause injuries and cost money to repair, so remember to call 811 first and know what's below.

5 STEPS FOR SAFE DIGGING

Working on an outdoor project? Careless digging poses a threat to people, pipelines and underground facilities. Always call 8-1-1 first. Here are five easy steps for safe digging:



1. NOTIFY

Call 8-1-1 or make a request online two to three days before your work begins. The operator will notify the utilities affected by your project.

2. WAIT

Wait two to three days for affected utilities to respond to your request. They will send a locator to mark any underground utility lines.

2-3

3. CONFIRM

Confirm that all affected utilities have responded to your request by comparing the marks to the list of utilities the 8-1-1 call center notified.



4. RESPECT

Respect the markers provided by the affected utilities. The markers are your guide for the duration of your project.



5. DIG CAREFULLY

If you can't avoid digging near the markers (within 18-24 inches on all sides, depending on state laws), consider moving your project location.



Source: call811.com

Potentially dangerous conditions persist for roadside crews

Although road maintenance crews come to mind when thinking of orange directional signs and work zones, other workers perform job duties near the road as well, including utility and tree-trimming crews.

Streets and highways are lined with power poles and electrical equipment, and narrow roadways often require crews like ours to place their equipment in traffic lanes. Like everyone, they deserve a safe workplace.

April 26-30 is Work Zone Awareness Week. Be alert to utility crews and other work zone workers for their safety as well as yours.

According to the National Work Zone Safety Information Clearinghouse, an estimated 123,000 work zone crashes occurred in 2018, resulting in 45,000 people injured. Of these work zone crashes, 672 were fatal resulting in 755 deaths, including 124 roadside workers.

To help keep roadside crews safe:

- Keep a safe distance between your vehicle and traffic barriers, trucks, construction equipment, and workers.
- Be patient. Traffic delays are sometimes unavoidable, so allow time for unexpected setbacks in your schedule.
- Obey all signs and road crew flag instructions.
- Merge early and be courteous to other drivers.



Cotton Electric employees take safety precautions for a variety of working environments. Roadside crews may be spotted in reflective vests for their own safety, as well as the safety of others.

- Use your headlights at dusk and during inclement weather.
- Minimize distractions. Avoid activities such as operating a radio, applying makeup and eating while driving.
- Slow down when approaching a work zone and

move over for first responders and work crews on the side of the road.

We can all help the jobs of road workers, utility crews, tree trimmers and others who work near traffic to stay safe. This helps keep you safe as well. Drive safely.

Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after April 1, 2021, is (\$0.00486) per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a credit of \$6.32 on the April bill.

March 2021 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	59	37	48	16	79	44	62
2	64	25	45	17	67	43	55
3	72	25	79	18	56	38	47
4	77	39	58	19	66	35	51
5	62	4	53	20	70	33	52
6	65	31	48	21	70	45	58
7	68	29	49	22	59	48	54
8	72	31	52	23	68	40	54
9	76	50	63	24	61	45	53
10	85	60	73	25	63	44	54
11	70	51	61	26	79	40	60
12	72	52	62	27	76	45	61
13	76	60	68	28	73	37	55
14	68	53	61	29	81	39	60
15	70	43	57	30	71	49	60
				31	67	37	52

Source: srh.noaa.gov/ou/

Average Daily High: 70 Average Daily Low: 42

Did You Know?

Cotton Electric members can use SmartHub to monitor daily energy consumption.

SmartHub is accessible via a free app for your smart phone or at CottonElectric.com

The next issue of The Current should arrive in mailboxes on May 10, 2021.

Contact Us

Do you have a story idea for The Current or do you need to place an ad? If so, let us know.

We can be reached at 580-875-3351 or by email at TheCurrent@cottonelectric.com.

You can also drop us a line at Cotton Electric Current, 226 N. Broadway, Walters, OK 73572.

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More news at cottonelectric.com

From the CEO

Co-op employees dedicated to service

If you were asked to associate an image or a person with Cotton Electric Cooperative, I bet you would picture a lineworker. One of the most visible employees of the co-op, lineworkers work tirelessly to ensure our community receives uninterrupted power 24/7.



Jennifer Meason, CEO

“Lineworker” is listed as one of the top 10 most dangerous jobs in the U.S. This is understandable as they perform detailed tasks near high-voltage power lines. Regardless of the time of day, having to brave stormy weather and other challenging conditions, lineworkers must climb 40 feet in the air, often carrying heavy equipment to get the job done.

Being a lineworker is not a glamorous or easy profession. It takes years of specialized training, ongoing education, dedication, and equally important, a sense of service and commitment. How else can you explain the willingness to leave the comfort of

home to tackle a challenging job in difficult conditions, when most are sheltering comfortably at theirs? This dedication and sense of service to the community is truly what sets them apart. That’s why we set aside the second Monday in April to celebrate and recognize the men and women who work around the clock to keep the lights on.

While lineworkers may be the most visible employees at Cotton Electric, it’s important to note that there is a team of highly skilled professionals working behind the scenes.

Engineers provide ongoing expertise and guidance on the operations side of the co-op. Marketing and member service representatives are always standing by to take your calls and questions. Metering and transformer technicians ensure the integrity of our metering system and prepare equipment to be installed.

Accounting makes sure invoices are paid and the cooperative’s financials are in order. Our information technology (IT) experts are continuously monitoring our system to help safeguard sensitive data. Garage and warehouse staff work hard to keep our vehi-

cles on the road and our warehouse stocked with the materials needed.

And, Cotton Electric Services Inc., a high voltage test lab that is a subsidiary of the co-op, ensures the safety of lineworkers across the country as they test the rubber goods and equipment used in the field.

These are just a few of the folks who work together to ensure we can deliver the service and reliability you expect and deserve. Without them, our lineworkers wouldn’t be able to “bring the light” to our community.

Our dedicated and beloved lineworkers are proud to represent Cotton Electric Cooperative, and they deserve all the appreciation and accolades that come their way on Lineworker Appreciation Day.

On April 12, and any time you see a lineworker, I hope you’ll join me in thanking them for their exceptional service. I also hope you’ll remember that you have a dedicated team of professionals working behind the scenes at the co-op whose commitment to service runs just as deep.

what does a LINEWORKER do?

On any given day or night, in all kinds of weather conditions, lineworkers install and maintain overhead and underground electrical systems.

We entrust our lineworkers with your safety, so they hold a very important job. We also rely on their expertise to power our world.

Safety comes first

Lineworkers must commit to safety above all else for the benefit of those they serve (you!), fellow crew members and themselves. They spend thousands of hours in safety trainings each year and must learn and apply numerous safety regulations.

They are specially trained to:

- Climb poles to service power lines in areas inaccessible by trucks.
- Stand in an elevated bucket to assess and repair overhead lines.
- Install poles, overhead lines and other equipment.
- Work on both energized and deenergized lines.
- Install and service underground lines.



Energy Efficiency Tip of the Month

Some manufacturers set water heater thermostats at 140 degrees, but most households usually only require them to be set at 120 degrees. Consider lowering your water heater’s temperature to save energy and slow mineral buildup in the heater and pipes.

Source: energy.gov



COTTON ELECTRIC CO-OP

Mission Statement
Our mission is to be the leader in providing the most reliable and innovative electric system, with affordable rates, through the positive, enthusiastic and professional use of its resources and people.

	2021	2020
Total Amount Billed/Accrued	\$6,478,414	\$5,717,350
Cost of Purchased Power	4,464,666	3,967,448
Taxes	116,857	114,321
Total Operating Expense Per Mile	1,212	1,092
Average Farm and Residential Bill	209	154
Average Farm and Residential kWh	2,062	1,441
Total Meters Billed (farm, residential)	18,873	18,559
Miles Energized	5,209	5,201
Density Per Mile	3.62	3.57
New Service Connects YTD	71	65
Services Retired	32	42

The Current

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Community Spotlight

If you would like your community event listed in the May issue, please submit information by April 28 by calling 580-875-3351 or send an email to TheCurrent@CottonElectric.com. Events that occur before May 10 will not be published in the next issue.

Editor's Note: We recommend checking for cancellations with local sources before attending any event.

VFD hosts benefit scramble

Comanche Volunteer Firefighters, in conjunction with Comanche Lodge #41, hosts a 4-man scramble golf tournament on April 17 at the Comanche Golf Course. Check-in is at 7:30 a.m. with a shotgun start beginning at 8 a.m.

A \$35 per person entry fee includes green fees and cart. Golf carts are limited and must be reserved in advance. Mulligans are available for \$5 with a limit of 2 per player.

Hole #3 will feature a longest drive competition and a closest-to-the-pin challenge may be found on hole #8. The winner of each contest will receive a one-year membership to the Comanche Golf Course.

Proceeds benefit the Comanche VFD. For information, contact the Comanche VFD at 580-439-2211 or Chad Combs at 580-251-3910.

Banquet set for April 24

An evening of fun and games is in store for all who attend the Wichita Mountains Quail Forever Annual Banquet. Festivities begin at 6 p.m. April 24 at the Simmons Center in Duncan.

Entertainment will include a barbecue dinner, live auction, raffles, guns, games and more. Proceeds will support efforts to get youth involved in hunting and habitat preservation.

For dinner and sponsor information, visit the group's Facebook page or reach out to Tony Johnson at aj.johnson13@yahoo.com or 580-699-9792.

Annual coin show returns April 30

The Southern Oklahoma Coin Show will run from 10 a.m. to 5 p.m. Friday, April 30 and 9 a.m. to 5 p.m. Saturday, May 1, at Stephens County Fairgrounds, 1618 S. 13th Street in Duncan. Admission and parking are free.

Visitors can buy, sell or trade gold, silver, coins, currency, tokens and more. The event will feature free appraisals.

For information, call 580-475-4570 or 467-0168.

Cache celebrates community

The City of Cache hosts Summer in the Streets, an event designed to celebrate the decline of COVID-19 cases, the end of the school year and the community's small businesses, from 4-9 p.m. May 22, throughout the downtown business district.

"The Summer in the Streets event is a way for the city to celebrate many things, including each other," said Mandy Martine-Ralston, Cache Area Chamber of Commerce vice president.

The event will include vendor booths, food trucks and street dancing.

Interested vendors and volunteers should email requests to cachearea-chamber@gmail.com.

Fundraiser rescheduled for May 23

Sterling Fire Department has rescheduled their BBQ fundraiser dinner and raffle to begin at 11 a.m. on May 23, with the raffle drawing to take place at 1 p.m.

Tickets may be purchased from any Sterling firefighter, from Sterling City Hall or the Elgin tag office.

The Department wishes to express its appreciation to the community for their patience as the pandemic has delayed the fundraiser and event planning.

DALC offering classes

Can you read this? One in five adults in America can't. Duncan Area Literacy Council (DALC) has started free classes for Adult Basic Education (ABE), Citizenship, and English Language Learners (ELL) to help those who want to read.

Learners pay nothing for tutoring, it is confidential, and attendees can walk away with confidence to fill out a job application, pay bills, understand prescriptions, follow a recipe or help their children with homework.

Tutors are available in the morning, afternoon or evening and most tutoring takes place at The Duncan Public Library.

If you or someone you know are in need of these services, please contact Mary or Joy at 580-736-1170 or email DALC73533@gmail.com to be placed on a list for free classes.

DALC is a non-profit organization providing free services for those living in Stephens County and surrounding areas.

AARP offers free tax assistance

AARP offers free tax assistance and preparation for taxpayers with low-to-moderate income on a first-come, first-served basis through the tax due date of April 15. In 2021, the assistance is available by appointment only.

Taxpayers should take last year's income tax return, all W-2 and 1099 forms, information about any other income, adjustment and deduction documents, Social Security cards for each person on a return, and property taxes if he or she plans to itemize.

Call 580-581-3450 to be added to the list of appointments at Lawton Public Library, 110 SW 4th Street.

Information about other locations can be found at www.aarp.org/money/taxes/aarp_taxaide.

Blessings Boutique open monthly

Marlow First United Methodist Church opens its Blessings Boutique from 11 a.m. to 2 p.m. every first and third Tuesday of the month. Clothing donation drop-off day is Tuesday, or donors can call the church at 580-658-2765 to make other arrangements.

Market returns to winter hours

Lawton Farmers Market, an initiative of the Southwest Oklahoma Growers Association, returns for winter hours in the Cameron University Animal Sciences building at the Agriculture Facility, from 9 a.m. to 1 p.m. each Saturday, running through the beginning of May 2021.

Shoppers will find a variety of choices at the winter market, including winter produce, sprouts, micro-greens, meat, eggs, honey, nuts, and handmade and artisan items.

The building is located on Southwest 38th Street and is south of Dr. Elsie Hamm Drive and the railroad crossing. Parking is available on the south side of the building.

For more information about the market, or becoming a vendor at the market, visit LawtonFarmersMarket.com or send an email to lawtonfarmersmarket@yahoo.com.

PHOTO OF THE MONTH



Fred Clark captured this photo of a group of waxwings surrounding the bird bath in the backyard of his Duncan home.

Enter your "best shot" in our Photo of the Month contest. Theme for May is Celebration. Entries can be emailed to TheCurrent@CottonElectric.com or mailed to The Current, 226 N. Broadway, Walters, OK 73572. Winners will receive a Cotton Electric prize package of CEC goodies.

Annual Car Cruise Show begins June 11

Fire up your engines and travel to Duncan for the annual Cruisin' the Chisholm Trail Car Show, a massive display of classic cars, modified vehicles and vintage trucks beginning at 6 p.m. June 11 and at 5 p.m. June 12.

Watch rubber burn at the Burnout Contest and all the cool vehicles at the Friday Night Car Cruise. The show will also feature children's activities

and live entertainment.

Make your way to the downtown area and browse through rows of vintage cars that line six blocks of Duncan's Main Street. Food trucks and vendors will also be available. Bring the whole family.

All registrants will receive a dash plaque. Registration available at MainStreetDuncan.net/car-show.

WE NEVER STOP

Not everyone starts their day at the same time, or in the same way. But no matter when or how, Cotton Electric Cooperative is there to help you power every moment of it.

To learn more, visit CottonElectric.com

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Upcoming Deadlines for The Current

May	
Ad Sales	April 23
Classified	April 28
Publish Date	May 10

June	
Ad Sales	May 28
Classified	June 2
Publish Date	June 14

July	
Ad Sales	June 25
Classified	June 30
Publish Date	July 12

Temperature offsets affect energy bills

Following the historic winter storm, many are seeing energy bills of equally historic amounts. Energy consumption rose drastically during the polar vortex that hit the central U.S. in February. Most Oklahoma homes are not designed to deal with extreme cold. The rise in energy consumption during this time is tied largely to the dramatic load placed on home heating systems as well as loads associated with heating well houses, animal enclosures, and engine blocks.

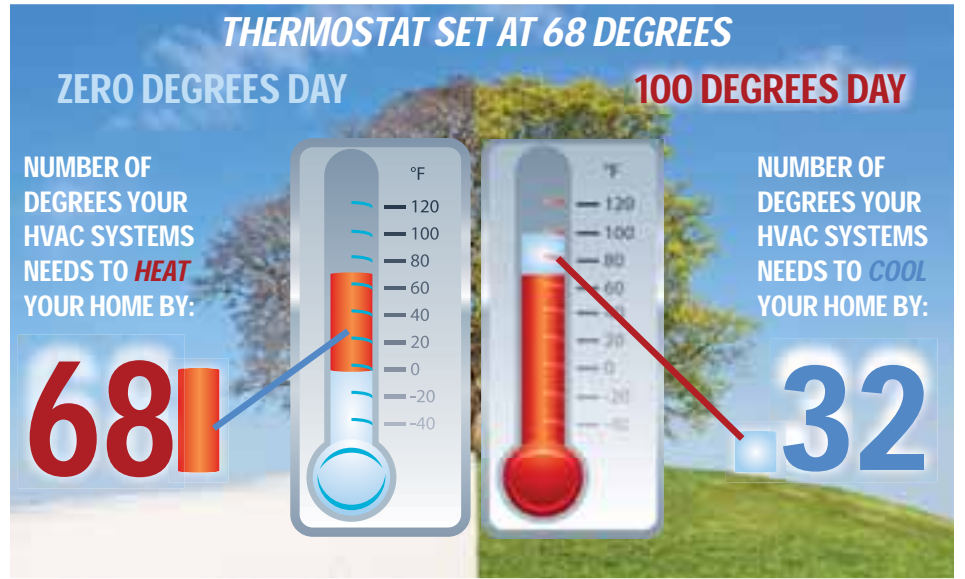


Heath Morgan,
Energy Efficiency
Coordinator

the home to help lower your base load. For example, updating your lighting to LED, washing clothes in cold water, and properly maintaining the major appliances in your home. One way to calculate your home's base load is to take the average of the three months in which you consumed the least number of kWh during the year. These months of low consumption normally occur during the spring and/or fall when the need for heating or cooling systems is at its lowest.

Weather load is determined by weather patterns and the demand placed on heating and cooling systems. How efficiently a system deals with weather load can also be affected by factors including home insulation values, ventilation, unit efficiency, ductwork and air sealing throughout the home. Weather load can be calculated by averaging the kWh used during the three to four months of highest energy consumption and subtracting the base load from it. This number of kWh is energy use driven by weather and can vary based on weather and from year-to-year.

An outdoor average daily temperature of 65 degrees is used in calculating heating and cooling demand. When outdoor temps are around this mark there is little to no need for home



heating or cooling. As ambient temperatures move further away from this mark, the need for these systems rises. Another way to think about this is to compare the setpoint on your thermostat to the temperature outside to determine the temperature offset. For example, a thermostat set to 75 degrees when it is 90 degrees outside would have an offset of 15 degrees. The higher the temperature offset, the harder a unit has to work to maintain it.

A common misconception is that Oklahoma is a cooling-driven climate and that the highest energy bills are seen in the summer months. But this is not the case. The largest demand on the electrical systems occurs during the

winter months. For this reason, energy bills can be expected to be highest during the coldest months when temperature offsets are greater.

With the recent winter storm, we saw low temperatures of -12. Even with a thermostat set at 65 degrees, the temperature offset is 77 degrees. That is three times the offset we normally see during summer months, leading to a greater energy consumption and higher energy bills.

Cotton Electric continues to waive late payment penalties for the month of April. Members facing high energy consumption and needing to make pay arrangements can call the co-op at 580-875-3351.

Earth Day reminder to save energy

Reduce, reuse, recycle is a mantra for many people. Since the first Earth Day 51 years ago, many strides have been made in the environmental movement. The grassroots initiative gave rise to the establishment of the Environmental Protection Agency, the Clean Air Act and the Clean Water Act.

Environmental awareness has become much more mainstream and is a less polarizing issue than it was in the 1970s.

If you want to celebrate Earth Day on April 22, start by making your home more energy efficient. Below are three efficiency tips from energy expert Brian Sloboda of the National Rural Electric Cooperative Association.

1. Look around your home for no-cost ways to be efficient. Close the curtains in the summer and open them in the winter. Turn off your computers overnight. Also, turn off video game consoles when they're not being used.

2. Look for small steps you can take and DIY projects. Caulk around drafty windows. Check

the attic for the correct amount of insulation. Switch to LED light bulbs. Plant a deciduous tree on the sunny side of your house; in a few years the leaves will cool your home against the sun in summer, then fall off to warm it in the winter.

Old cable TV boxes use a lot of energy. If yours is not ENERGY STAR-rated, call your cable provider and ask for a new one. If you have a major appliance – like a refrigerator, washing machine or dryer – that's more than 10 years old, don't repair it. The energy efficiency of a newer model will likely pay for itself with energy savings in a few years.

Before buying any appliance, look for the ENERGY STAR label, and learn to read it and compare products.

3. Call Cotton Electric about energy-saving programs – Members seeking advice, inquiring about rebates or in need of a home energy evaluation may call the co-op at 580-875-3351 for assistance.

3 STEPS to ENERGY EFFICIENCY

- 1** Identify ways to save energy when using appliances and electronics in your home. Buy ENERGY STAR-rated appliances when possible and turn off electronics, such as computers and gaming consoles when not in use.
- 2** DIY projects can help you save energy. Caulk around drafty windows, use LED bulbs and check insulation levels in your home.
- 3** Check with your electric co-op about energy saving programs.

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2020 Gross Receipts Tax by School Districts

District	Cotton & WFEC Taxes	Cotton miles of line
Apache	36,372.10	1.26
Big Pasture	78,726.89	235.58
Bishop	297.03	1.27
Bray	110,516.22	140.31
Cache	108,013.71	203.71
Central	94,649.24	239.74
Chattanooga	214,369.56	328.68
Comanche	195,554.20	314.47
Davidson	23,827.52	33.45
Duncan	88,507.22	196.21
Elgin	98,307.11	337.47
Empire	85,399.99	241.56
Fletcher	39,950.83	27.00
Flower Mound	336.79	1.44
Fox	4,092.88	17.50
Frederick	62,989.73	6.69
Geronimo	50,841.42	164.16
Grandfield	38,281.32	163.68
Grandview	50,620.05	113.47
Indiahoma	68,593.46	156.04
Lawton	42,763.75	124.21
Marlow	55,642.17	237.91
Ringling	54,274.24	24.71
Rush Springs	137,989.93	152.88
Ryan	41,179.19	120.27
Sterling	65,847.03	169.04
Temple	56,731.87	229.94
Terral	16,383.23	70.05
Velma	297,558.12	510.01
Walters	198,871.04	295.79
Waurika	101,131.32	245.29
Totals	\$2,518,619.16	5,103.79

Supporting area schools has always been a priority for Cotton Electric Cooperative. It is our privilege to provide educational presentations, sponsorships and assistance when needed.

The members of Cotton Electric make a substantial impact on local schools in several ways. For example, electric cooperatives in Oklahoma are levied a 2 percent gross receipts tax on the revenue at both the wholesale and retail level in lieu of an ad valorem tax. Although we typically view taxes in a negative light, this tax in particular makes a significant positive impact.

When Cotton Electric members pay electric bills, the cooperative remits the 2% gross receipts tax to the state, and 95% of those funds go directly back to local school districts. During 2020, \$2,518,619.16 was apportioned back to the 31 school districts in our service area.

On a percentage basis, electric cooperatives contribute more tax dollars to local school districts

than other utilities. In Oklahoma, investor-owned utilities pay ad valorem taxes instead of gross receipts tax, and only 58% of these tax monies go to school districts within which investor-owned utilities own property. Municipal utilities contribute no tax money to public schools.

The Oklahoma Tax Commission oversees the apportionment of the gross receipts tax. The amount paid to each school is based upon the number of miles of power lines that Cotton Electric Cooperative and Western Farmers Electric Cooperative (WFEC) have in each school district. WFEC, Oklahoma's largest locally owned power supply system, is a generation and transmission cooperative owned by 21 distribution cooperatives, including Cotton Electric.

The table shows the miles of line serving each district and an estimation of amounts contributed through the 2020 gross receipts tax.

Gardening with The Current

Insect traps:

If your garden is under siege from earwigs, dispose of them by making your own environmentally-friendly traps. Simply roll up a wet newspaper, tie it with a rubber band and leave in the infested area overnight. By morning the bugs will have gone.



Weed Killer:

If weeds are a problem in your garden, cover the flower beds with newspaper and soak them in water. Then cover the paper with compost or mulch. Eventually the paper will smother the seeds, and the organic matter will help your garden flourish.



Compost material:

Add moderate amounts of wet, shredded newspaper to your compost heap and give earthworms a tasty treat.

Need more newspaper? We have a surplus of newspapers available to members at no charge. Visit co-op headquarters in Walters and we will fix up a bundle for you.

Weed Barrier:

Cut down on time spent weeding vegetable gardens and flowerbeds by spreading two or three layers of newsprint over the bare ground. To keep your gardens organic and toxin-free, avoid using glossy newspaper inserts or sections with colored ink. Once you've laid out the newspapers, use straw, mulch or grass clippings to hold the papers down and hide them from sight.

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A Brunch Spread Fit for Spring

FAMILY FEATURES

From tasty small bites to a filling feast and even dessert for breakfast, brunch options are nearly endless. Take your spring brunch to the next level with recipes that appease appetites of all kinds.

First, start with portioned pastry cups perfect for appetizers. Bring out the protein-packed breakfast burritos for the main course then, for a final touch of sweet deliciousness, offer up lemony doughnuts to cap off the feast.

Find more brunch recipes at Culinary.net.

Bite-Sized Breakfast

Appetizer-sized portions and small bites of all sorts are ideal for breakfast spreads, and these Pastry Brunch Cups are perfect for starting a morning meal with loved ones. Or, if a busy schedule looms, try baking a batch and separating into appropriate serving sizes for a simple way to meal prep heading into a new week.

Find more breakfast recipes at Culinary.net.

Pastry Brunch Cups

Servings: 18

- 2 tablespoons butter
- 2 tablespoons flour
- 1 1/2 cups milk
- 1 cup shredded Swiss cheese
- 2 sheets puff pastry
- 18 eggs
- 2 cups diced ham
- chopped fresh green onions

Heat oven 375 F.

In small saucepan, melt butter. Whisk flour with butter. Gradually pour in milk, whisking each time. Bring to simmer, whisking until mixture starts to thicken. Remove from heat; stir in Swiss cheese. Set aside.

Use rolling pin to thin out puff pastries. Cut each into nine squares. Line pastry squares in muffin cups, pressing bottoms down firmly and moving pastries up sides for edges to come up just over muffin tins. Fill each cup with 1 teaspoon cheese sauce. Crack one egg into each cup and sprinkle each with diced ham.

Bake 10-15 minutes until eggs set. Sprinkle with chopped green onions.



Power Brunch with a Protein-Packed Burrito

A well-rounded brunch calls for a multitude of dishes and beverages, but it wouldn't be complete without a protein-packed recipe to get the day started.

This delicious Breakfast Burrito is loaded with colorful veggies and Silver Fern Farms 100% grass-fed strip steak. Hailing from New Zealand, home to some of the world's most natural tasting beef and lamb, this premium cut of beef is aged 21 days and minimally processed with no added growth hormones or antibiotics. The animals are grass-fed year-round and allowed to roam and graze freely, so the beef offers a lean, flavorful texture that tastes just as nature intended.

Visit silverfernfarms.com to find more at-home brunch inspiration.

Breakfast Burrito

- 1 Silver Fern Farms New Zealand 100% Grass-Fed New York Strip Steak (10 ounces)
- oil
- salt, to taste
- pepper, to taste
- 1/2 onion, finely chopped
- 1 red bell pepper, sliced lengthwise
- 4 large mushrooms, sliced
- 1 teaspoon cumin
- 1 teaspoon paprika
- 1/2-1 teaspoon chili powder
- 1 tomato, finely chopped
- 8 eggs
- 1/2 cup milk

- 4 large tortillas
- 1 cup spinach
- 1 1/2 ounces feta cheese, crumbled
- 1/4 cup cilantro
- 1 avocado
- lime wedges (optional)
- hot sauce (optional)

Remove steak from packaging and set aside 10 minutes. Once steak reaches room temperature, heat pan over medium-high heat.

Rub steak with oil and season with salt and pepper, to taste.

Cook until medium-rare, approximately 3-4 minutes each side. Remove from pan and cover loosely with tinfoil to rest 5 minutes.

Reduce heat to medium and add splash of oil. Add onion; cook 1 minute. Add red bell pepper and mushrooms; cook 1 minute.

Add cumin, paprika and chili powder; stir through.

When veggies are tender (about 2 minutes), add tomato and cook until soft. Season with salt and pepper, to taste.

In large bowl, whisk eggs, milk and salt and pepper, to taste. Heat pan to medium heat and add splash of oil.

Pour egg mixture into pan and cook, lifting and folding eggs until thickened and no visible liquid egg remains. Do not stir constantly.

Lay tortillas on flat surface or plate.

In center of tortilla, add cooked veggies and top with thinly sliced beef. Add handful of spinach, scrambled eggs, crumbled feta, cilantro and avocado. Fold bottom of tortilla and roll.

Serve with lime wedges and hot sauce, if desired.

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Dine on Deliciously Sweet Doughnuts

Brunch is never complete without something sweet to cap off the morning feast, and doughnuts are often the perfect complement to an array of main courses.

These Lemon Ricotta Doughnuts pair the bite-sized morsels with lemon curd (if that suits your style) for a sweet-tart combination. They're made using Domino Golden Sugar, which is made from pure cane sugar and is less processed than white granulated sugar, as one you can always trust in your favorite recipes. It works cup-for-cup just like white sugar but with a golden color and distinct hint of molasses flavor.

Visit dominosugar.com to find recipes perfect for entertaining and celebrating throughout the year.

Lemon Ricotta Doughnuts

Prep time: 20 minutes
Cook time: 7 minutes

Doughnuts:

- Vegetable oil, for frying
- 2 cups all-purpose flour
- 1 3/4 cups Domino Golden Sugar, divided
- 2 tablespoons baking powder
- 1/4 teaspoon salt
- 2 tablespoons lemon zest
- 5 large eggs
- 1 3/4 cups ricotta cheese
- 1 tablespoon pure vanilla extract

Lemon Curd (optional):

- 1 stick unsalted butter, softened
- 1 1/2 cups Domino Golden Sugar
- 2 large eggs
- 2 egg yolks
- 4 lemons, zest and juice only
- 1/8 teaspoon salt

To make doughnuts: In large saucepan, preheat oil to 350 F. Prepare cookie sheet with paper towel to drain doughnuts once out of hot oil.

In bowl, mix flour, 3/4 cup sugar, baking powder and salt. Add lemon zest, eggs, ricotta cheese and vanilla extract; mix until well combined.

Use ice cream scoop to scoop small amounts dough into oil, 4-5 pieces at a time. Fry each batch until golden brown, about 7 minutes. Keep oil at or near 350 F; if oil is too hot, doughnuts will turn golden brown but centers may still be raw. Remove from oil and drain in paper towel. Repeat with remaining dough.

While still hot, toss doughnuts with remaining sugar.

To make lemon curd, if desired: In large bowl of stand mixer, cream butter and sugar until light and fluffy. Add eggs and egg yolks, one at a time. Add lemon zest, lemon juice and salt.

Transfer mixture to saucepan and cook at low-medium heat until thick and creamy, stirring constantly. Remove from heat and let cool before serving with doughnuts.



Food sensitivity testing proven to be misleading

As consumers seek over-the-counter ways to self-diagnose and treat health problems, food sensitivity tests have flooded the marketplace. These tests are marketed as ways to detect food sensitivities that supposedly cause a range of health conditions from chronic pain and headaches to weight issues and fatigue. The results of food sensitivity tests are misleading and can result in unnecessary food restrictions. Food allergies and food intolerances are real and can be diagnosed with the help of a physician and registered dietitian who can conduct validated testing.

It is important to understand that the term "food sensitivity" has no scientific backing. The correct terms are "food allergy" and "food intolerance". A food allergy is an immune response resulting from eating a certain food or food component. Symptoms of an allergic reaction to food can range from a skin reaction such as hives, itchiness



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

or swelling and difficulty breathing to a life-threatening reaction called anaphylactic shock.

A food intolerance occurs when your digestive tract cannot properly break down and absorb the food you eat, resulting in GI distress including

stomach pain, diarrhea, or cramps. An example of the difference is being lactose intolerant versus being allergic to cow's milk. Someone who is lactose intolerant does not naturally produce the enzyme lactase which is needed to properly digest cows milk. If they eat something containing cow's milk, they will have some GI discomfort. Someone who is allergic to cow's milk will experience an immune response when they ingest cow's milk, possibly resulting in a skin rash or anaphylactic shock. The allergy is actually to the protein in cow's milk.

Food sensitivity tests as they are marketed today test for an antibody called IgG. That antibody may be present if you eat the food, regardless of if you are allergic or intolerant of the food. Some studies support that the presence of IgG actually points to tolerance of the food. This is why food sensitivity tests often say you are sensitive to a long list of foods you normally eat.

Restricting these foods is unlikely to resolve whatever health problem drove you to the test, and it could potentially create new health problems. If you suspect that your health problems are associated with a possible food allergy or intolerance, it is essential that you seek help from a physician and registered dietitian who utilizes IgE testing in addition to a full medical and dietary history, physical examination.

There is definitely a connection between food and health. However, food sensitivity tests looking at IgG antibodies are not a validated way to determine food allergies or intolerances. IgG antibodies are present even when the food is well tolerated. Seek professional support for food specific IgE testing and associated medical and dietary history to determine if food allergies and intolerances are affecting your health.

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Will Investors Change Behavior After The Pandemic?

The COVID-19 pandemic may end up changing our lives in some significant ways. To cite one example, it's likely we'll see a lot more people continue to work remotely, now that they've seen the effectiveness of tools such as videoconferencing. Education, too, may be forever changed in some ways. Perhaps just as important, though, is how



many people may now think more about the future – including how they invest.

If you work with a financial professional, you may have connected with this individual over the past several months through a videoconferencing platform, rather than in person. Some people like this arrangement because it offers more scheduling flexibility and eliminates the time and effort of traveling to and from an appointment. Others, however, still prefer face-to-face contact and look forward to when such arrangements will again be practical and safe for everyone involved. But if you're in the first group – that is, you prefer videoconferencing – you may now wish to use this

communication method in the future, at least some of the time.

But beyond the physical aspects of your investing experience, you may now be looking at some changes in your investment strategy brought on, or at least suggested, by your reactions to the pandemic.

For example, many people – especially, but not exclusively, those whose employment was affected by the pandemic – found that they were coming up short in the area of liquidity. They didn't have enough easily accessible savings to provide them with the cash they needed to meet their expenses until their employment situations stabilized. Consequently,

some individuals were forced to dip into their long-term investments, such as their 401(k)s and IRAs. Generally speaking, this type of move is not ideal – these accounts are designed for retirement, so, the more you tap into them early, the less you'll have available when you do retire. Furthermore, your withdrawals will likely be taxable, and, depending on your age, may also be subject to penalties.

If you were affected by this liquidity crunch, you can take steps now to avoid its recurrence. Your best move may be to build an emergency fund containing three to six months' worth of living expenses, with the funds held in a separate, highly accessible

account of cash or cash equivalents. Of course, given your regular expenses, it may take some time to build such an amount, but if you can commit yourself to putting away a certain amount of money each month, you will make progress. Even having a few hundred dollars in an emergency fund can help create more financial stability.

Apart from this new appreciation for short-term liquidity, though, the foundation for your overall financial future should remain essentially the same. In addition to building your emergency fund, you should still contribute what you can afford to your IRA, 401(k) and other retirement plans. If

you have children you want to send to college, you might still explore college-funding vehicles such as a 529 plan. Higher education will still be expensive, even with an expansion in online learning programs.

Post-pandemic life may contain some differences, along with many similarities to life before. But it will always be a smart move to create a long-term financial strategy tailored to your individual needs, goals and risk tolerance.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

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CECF grant contributes to park upgrade

Residents and visitors to Medicine Park will soon be able to enjoy a new playground, stage, wedding venue, kayak-launching dock and other major improvements to Hitchin' Post Park.

The creek-side park, a gift to the Medicine Park Economic Development Authority (MPEDA) from Candace and David McCoy, is undergoing more than a facelift.

"We are so grateful to the McCoys for generously giving us the Hitchin' Post Park property and the Bath Lake Property," said Jean Schucker, chairman of the MPEDA board of trustees. "We had significant income from Bath Lake swimming fees, so, we looked around to see what we could do to improve the quality of life in our community."

Immediately, the need for bathrooms at the swimming hole were deemed a priority.

"We took the plunge," Schucker said. "We want to say thank you to all the swimmers who funded the project and we are pleased to announce those bathrooms are now awaiting final bids for construction."

Noticed next by MPEDA, was the need for the development of Hitchin' Post Park.

"Our grant request to the Cotton Electric Charitable Foundation for playground equipment was our first success," Schucker said.

With that, site engineering and final designs are underway and funding partners are stepping up to make a safe, fun space for all to play, fish, picnic, listen to great music and participate in arts and theater events.

Future plans include a handicap-accessible kayak launching dock, which will be one of the many unique features of the park and vendor spots with



From left, Shane Bowers, Cotton Electric manager of HR/IT; Shawn Bryans, MPEDA trustee; Jennifer Meason, Cotton Electric CEO; Roger Johnson, MPEDA trustee; Candace and David McCoy, property donors; and Jean Schucker, MPEDA trustee, meet at Hitchin' Post Park as MPEDA receives a \$5,000 CECF grant for a new playground. Deadline for second-quarter grant applications in June 8.

electricity and water connections are also on the drawing board.

"I am very excited about the improvements that MPEDA is able to do," said Shawn Bryans, MPEDA trustee and retired educator and business owner. "This cool little town loves to celebrate music and the arts. We want the community and our visitors to have clean restrooms, a stage to showcase talent and

excellent amenities that will surely complement the beauty of Medicine Park."

Chairman Schucker and her grant-writing team are working now to reach out to other funding partners. Every weekend, thousands of visitors arrive to enjoy the friendly atmosphere, hiking and biking trails, great food and unique shopping.

For more information, call 580-695-7267 or go to MedicinePark.com.

Lightning safety for approaching storm season

A change in seasons often brings about a change in the weather as well. Seasons marked by increased humidity in the air and warmer temperatures often usher in afternoon or evening thunderstorms. With those thunderstorms come potentially dangerous lightning.

The National Weather Service says lightning strikes the United States roughly 25 million times a year, killing an average of 47 people each year. Worldwide, lightning kills as many as 2,000 people every year, states National Geographic.

Even though the odds of being struck by lightning are low, certain factors put people at greater risk.

To stay safe, remember the mantra, "When thunder roars, go indoors." In addition, the following precautionary measures can help people stay safe when lightning strikes:

- Postpone outdoor activities if the weather forecast calls for thunderstorms. You also can use the 30-30 rule. After you see lightning, start counting to 30. If you hear thunder before you reach 30, go indoors. Suspend activities for at least 30 minutes after the last clap of thunder, offers the Centers for Disease Control and Prevention.

- Avoid open areas outside. Do not be the tallest object in a field or area. Also, stay away from isolated tall trees, utility poles and towers.

- If no shelter is available, crouch low with as little of your body touching the ground as possible.

- Lightning can travel through indoor plumbing, so avoid using water during a thunderstorm. Similarly, lightning can travel through electrical systems, like phones, radios and television reception systems.

- A car can be a safe place to stay if no other non-concrete shelter is available.

- Recognize that all thunderstorms produce lightning. Just because you can't see lightning doesn't mean it's not there.

- Get out of pools or other bodies of water. Water is an excellent conductor of lightning.

- The human body does not store electricity, says the Insurance Information Institute. Therefore, if a person is struck, you can safely offer first aid.

Lightning is no joke and never something to take lightly. Exercise caution whenever thunderstorms roll in or when they are forecasted.

Don't Let Tragedy Strike

47 Around 47 people are killed each year from lightning strikes.

2/3 of lightning fatalities are associated with outdoor recreational activities.

SEEK SHELTER in a four-sided building or an enclosed hardtop vehicle at the first sight of lightning.

WAIT 30 minutes ...after the last rumble of thunder before heading back outside.

TOP 3 sports-related lightning fatalities
1) Soccer 2) Golf 3) Running

Never swim when lightning is in the area.

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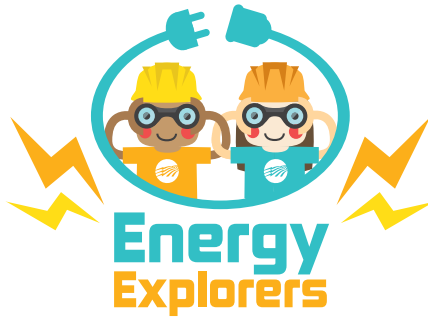
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Tips reveal how to recover hacked accounts, devices

By Maxim Deweerdt

No matter how secure you are, sooner or later you may have an accident and become hacked. Below are clues you might have been hacked followed by what to do to recover your accounts and devices.

Your online accounts

- Family or friends say they are receiving unusual messages or invites from you that you know you did not send.
- Your password to an account no longer works, even though you know the password is correct.
- You receive notifications from websites that someone has logged into your account when you know you did not log in yourself. Do not click on any links in such notifications to check your account. Instead, type the website address into your browser, use your previously saved bookmark, or access your account from a mobile app.

Your computer or mobile device

- Your antivirus program generates an alert that your system is infected. Make sure it is your antivirus software generating the alert and not a random pop-up window from a website trying to fool you into calling a number or installing something else. Not sure? Open and check your antivirus program to confirm if your computer is truly infected.
- You get a pop-up window saying your computer has been encrypted and you have to pay a ransom to get your files back.
- Applications seem to be crashing randomly or are loading very slowly.
- While browsing the web, you are often redirected to pages you did not want to visit or new, unwanted pages appear.

Financial

- There are suspicious or unknown charges to your credit card or bank account that you know you did not make.

Solutions

If you suspect you have been hacked, stay calm. If the hack is work-related, report it immediately and do not try to fix the problem yourself. If it is a personal system or account that has been hacked, here are some steps you can take:

- Recovering your online accounts: If you still have access to your account, log in from a trusted computer that you are confident is not infected and reset your password.
- Once you log in, make sure to set a new, unique



and strong password, the longer the better. Remember, each of your accounts should have a different password. If you can't keep track of all of them, we recommend using a password manager. Also, if it is an option, enable Multi-Factor Authentication (MFA) for your accounts, helping ensure the cyber attackers cannot get back in.

If you no longer have access to your account, contact the website and inform them your account has been taken over.

- Recovering your personal computer or device: If your antivirus program is unable to fix an infected computer or you want to be more certain your system is safe, consider reinstalling the operating system and rebuilding the computer. This often requires erasing or replacing the disk drive and then reinstalling and updating the operating system.
- Do not reinstall the operating system from back-

ups. Backups should only be used for recovering your personal files. If you feel uncomfortable rebuilding, consider using a professional service to help you. Or if your computer or device is old, it may be time to purchase a new one.

- Recovering your financial accounts: For issues with your credit card or any financial accounts, call your bank or credit card company right away. Call them using a trusted phone number, such as the phone number listed on the back of your bank card, the number printed on your financial statements, or visit their website. Monitor your statements and credit reports frequently. In addition, consider putting a credit freeze on your credit files.

If you have suffered financial harm or feel in any way threatened, report the incident to local law enforcement.

Source: www.sans.org



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