A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative \*\*



NUMBER 10

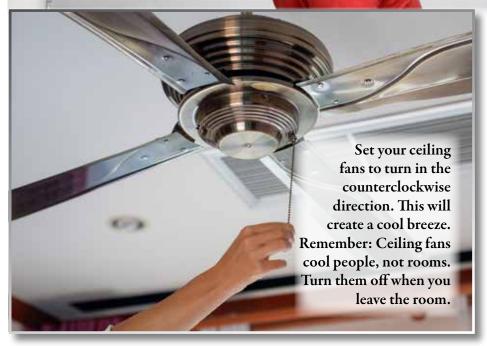
#### "The Current - Informing Our Members Since 1957"



## Stay cool this summer

### Comfort can be less costly with these tips

Summertime in southwest Oklahoma means the living is hot and sticky. As outdoor temperatures creep higher and higher, your AC works longer and longer to keep you comfortable. The longer it works, the more energy it consumes, which means your power bill will also creep higher and higher. Here are some no-cost tips to keep you cool while softening the impact on your budget.



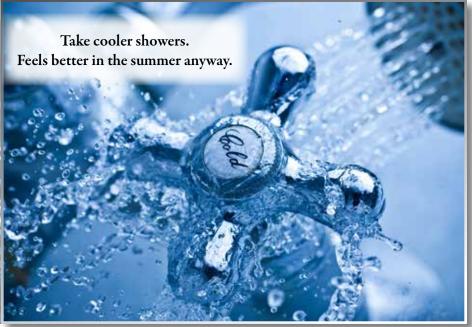




Home cooling makes up a large portion of your energy bills. Try to keep the difference between the temperature of your thermostat setting and the outside temperature to a minimum. The smaller the difference, the more energy you will save.







#### Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after June 1, 2021, is \$0.01022 per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a charge of \$13.27 on the June bill.

#### May 2021 Temperature Extremes Day High Low Day High Low

Day	High	Low	Avg.	Day	High	Low	Avg.
1	73	52	63	16	68	60	64
2	76	60	68	17	77	60	69
3	76	61	69	18	73	60	67
4	66	47	57	19	76	59	68
5	73	46	60	20	74	63	69
6	76	55	66	21	81	66	74
7	80	53	67	22	79	67	73
8	83	62	73	23	72	61	67
9	76	52	64	24	70	62	66
10	66	50	58	25	79	62	71
11	57	50	54	26	87	61	74
12	66	49	58	27	87	65	76
13	72	47	60	28	74	58	66
14	74	48	61	29	74	54	64
15	78	58	68	30	76	55	66
Source: srh.noaa.gov/oun/			31	63	57	60	
Average Daily High: 74				Average Daily Low: 57			

#### Did You Know?

Cotton Electric offices will be closed Monday, July 5 for the Independence Day holiday. Emergency calls will be answered at 580-875-3351 or 800-522-3520.

The next issue of The Current should arrive in mailboxes on July 12, 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

## Beat the Peak during summer heat

June 20 marks the beginning of the summer peak period, the time of year when the demand for electricity tends to be very high, particularly between 4 p.m. and 7 p.m.

Demand is one of two major factors that affect the price of electricity. The other is the price of fuel, such as coal or natural gas, needed to generate power. The demand for electricity in Oklahoma is greater in the hot summer months, but we also saw an extreme peak demand example during the cold polar vortex in February 2021.

When the demand for electricity is higher, the price of power also in-



Jennifer Meason, CEO

creases. These higher costs are reflected in the power cost adjustment applied to the monthly bill for the cooperative. However, there are a few things we can do to help conserve during these peak periods.

When weather and usage patterns indicate we're nearing peak demand, Peak Alerts are issued by our power supplier. We pass this information on to coop members, usually via social media. Peak Alerts are an opportunity for all of us to do our part in lowering demand, thus lowering our power bill for today and for the future.

We can help ourselves, the cooperative and power generators with simple adjustments to how we use electricity. I'm a member myself and follow the six no-cost ways that are shown on the front page.

We can plan for the future, too. Try planting trees in spots that will shade your home during the hottest parts of summer days but far away from power lines. Add

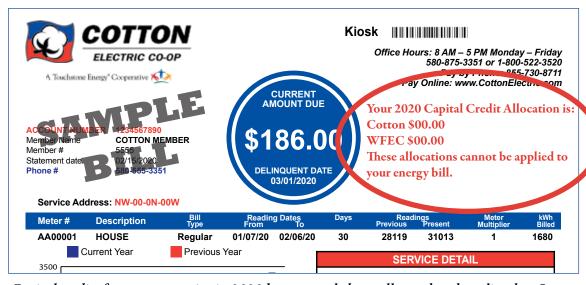


On high energy consumption days, Cotton Electric will post Peak Alerts on our Facebook, Twitter and Instagram sites. Conserving energy use from 4 to 7 p.m. on those hot days will soften the impact on summer power bills today and into the future.

insulation to the attic to stop the escape of conditioned air year-round. Consider reflective shingles if a roof replacement is coming up.

And, keep an eye out for Peak Alerts on Cot-

ton Electric social media sites: Facebook, Twitter and Instagram. As we saw in February, member participation in calls for energy conservation makes a big difference that benefits us all.



Capital credits for accounts active in 2020 have recently been allocated and are listed on June power bills. Please note, however, that credit to an individual account is NOT A REFUND, and the amount WILL NOT be applied to a member's power bill.

#### How to calculate your capital credits

Determine the total amount you were billed for electricity during the calendar year 2020.

Multiply that amount by each capital credit factor in the category that applies to you.

If you do not know the total amount billed, contact Cotton Electric at 580-875-3351.

#### **Capital Credit Factors**

	Cotton	,,,,,
General Service	0.0512336740	0.0239916450
Small Commercial	0.0515026670	0.0241176090
Large Commercial	0.0384329580	0.0179973410
LPC/STC	0.0172366990	0.0080715810
Irrigation	0.0619696140	0.0290190590

## capital credit allocations announced

Capital credits for accounts active in 2020 have struct new electric facilities, upgrade existing facil-

recently been allocated.

applied to a member's power bill. Cotton Electric is a not-for-profit cooperative owned by its members who pay electric bills. Revenues in excess of the actual costs of providing elec-

tric service for the year are called margins. Members' portions of these margins are called patronage capital, and are credited to the individual member's equity account in proportion to what each member contributed to the gross margin through his or her electric bills.

These margins are held in reserve for a period of time, with the capital being used primarily to con-

ities, maintain the members' ownership and equity Please note, however, that credit to an individual in the cooperative, reduce interest costs by lowering account is not a refund, and the amount may not be the amount of the borrowed capital, and maintain a reserve to protect against storms and emergencies.

Additionally, Cotton Electric does not generate power but buys most of it from Western Farmers Electric Cooperative. WFEC is a generation and transmission (G&T) cooperative, organized in 1941 when western Oklahoma rural electric distribution cooperatives found it necessary to secure an adequate power supply at rates farmers and rural industrial developers could afford.

Cotton Electric and other electric cooperatives in Oklahoma and New Mexico own WFEC. Just as Cotton Electric allocates its margins to members,

WFEC allocates its margins to the electric cooperatives that own WFEC.

When Cotton Electric receives margin allocations from WFEC, it allocates those margins to the co-op members. The WFEC allocations are kept separate from the Cotton Electric margin allocations.

Refunds, called retirements, are made when financial conditions of either cooperative permit. Retirements are usually announced separately. They are mailed to the last known address of the account.

Members are encouraged to keep Cotton Electric informed of any changes of address so they will receive a check if a retirement is made. Lists of names on returned checks are published in The Current, which can be found on the co-op's website, CottonElectric.com.

## **Energy Efficiency** Tip of the Month

A dirty filter causes your air conditioner to work harder than necessary. Remember to change your air filter every month (or every two months) to prevent dust buildup, which can lead to even bigger problems.

Source: Energy.gov



Mission Statement Our mission 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.

#### **April 2021 Operating Stats**

<b>1</b>	1	O	
		<u>2021</u>	<u>2020</u>
Total Amount Billed/Accru	.ed	\$5,037,584	\$4,780,892
Cost of Purchased Power		3,523,869	3,244,417
Taxes		95,665	97,393
Total Operating Expense Pe	r Mile	1,008	935
Average Farm and Residenti	al Bill	117	122
Average Farm and Residenti	al kWh	895	988
Total Meters Billed (farm, re	esidential)	18,927	18,589
Miles Energized		5,211	5,202
Density Per Mile		3.63	3.57
New Service Connects YTI	)	149	104
Services Retired		64	59

## The Current

Published Monthly at Walters, Oklahoma By Cotton Electric Cooperative, Inc.

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## Community Spotlig

event listed in the July issue, please submit information by June 30 by calling 580-875-3351 or send an email to The-Current@CottonElectric.com. Events that occur before July 12 will not be published in the next issue.

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

#### Rowell featured at CTHC

Skip Rowell is the featured artist at Chisholm Trail Heritage Center comes pups on leashes. The \$15 cover through June 30, 2021.

Rowell is a multi-talented Oklahoma artist who works in several mediums that include oils, pastels, graphics, sculpture, carvings, and scrimshaw. He first drew the art world's attention and acclaim with his scrimshaw art, which is the ancient technique of etching on ivory. He has expanded his craft to bronzes cast from his one-of-akind moose antler carvings, decorative flint and other precious materials for knives, and intricately detailed jewelry.

Rowell is of Cherokee and Choctaw descent and has always been an ardent The 2021 theme is Native Americans. student of his ancestral history and customs and of all other American Indian tribes. Pulling from this research and his own diverse personal experiextraordinary detail in his work comes from firsthand knowledge.

In 2002, Rowell was inducted into the Master Artists Hall of Fame of the Five Civilized Tribes of Oklahoma.

Chisholm Trail Heritage Center, located at 1000 Chisholm Trail Parkway in Duncan, is open from 10 a.m. to 4 p.m. Tuesday through Saturday. Learn more at OnTheChisholmTrail.com.

#### Stampede takes off on June 26

Dust off those running shoes and head to the Simmons Center in Duncan on June 26 for the annual Stampede the Trail. The half marathon takes off at 7 a.m.; the 5K at 8; and the kids' marathon leaves at 9:30 a.m.

Kid's marathoners will receive a T-shirt and participant medal with mer Thomas Park. Admission is free their registration. One adult is allowed and there are no parking fees. to participate free with the child. If an adult would like a T-shirt and medal, they must register.

All pre-registered participants will receive a Stampede T-shirt, participant medal and swag bag. There will be an awards ceremony immediately after the end of the races, with medals for the top male and female overall and for the top three finishers in each age hol and pets are prohibited.

com. Same day registration available Humanities Division at 580-581-3470 from 6 a.m. to 7:30 a.m. Shirt is not guaranteed for same-day registrants.

#### Lions rodeo set for June 24-26

Duncan Noon Lions will present the 40th annual open rodeo at 7:30 nightly June 24, 25 and 26 in Claud Gill Arena, just south of the Stephens County fairgrounds.

Admission price at the gate is \$8 for adults and \$3 for children.

If you would like your community Stephens County to promote vision conservation, provide scholarships and support other local charitable efforts.

#### Yappy Hour set for June 29

Breaking mews: Stephens County Humane Society is updating the cattery. Bring your dog to support the cats during Yappy Hour from 5 to 7 p.m., June 29, at Kochendorfer Brewing Company, 1155 McCurdy Road in

The pet-friendly fundraiser welcharge will go toward the renovations of the cattery.

For information, visit StephensCountyShelter.com, call 580-252-7387 or find Stephens County Humane Society of Oklahoma on Facebook.

#### CTHC notes Day of the Cowboy

The Chisholm Trail Heritage Center recognizes the National Day of the Cowboy with a celebration from 10 a.m. to 5 p.m., July 24, at 1000 Chisholm Trail Parkway in Duncan.

Guests will have the opportunity to visit with Oklahoma children's author Tina Hawkins, who will read about Bella and Stella. Joe Don Brave is the ence, the absolute authenticity and featured artist in the Garis Gallery of the American West.

> There will be a game room and art project for youth, where they can play Western-style cowboy games, get their faces painted and more. Cowboys Opry Band will be performing live. All of these activities and more will be available all day at the event. Admission is free.

> CTHC is an Oklahoma Outstanding Attraction and a True West Top 10 Western Museum.

> For information, call 580-252-6692 or email info@onthechisholmtrail.

#### Freedom Fest set for June 29

Lawton Fort Sill's annual Freedom Festival begins at 6 p.m. June 26 at El-

The festival is among the largest free fireworks displays in Oklahoma. Features such as the splash pad, shaded playground area and disc golf make this event something the whole family can enjoy.

Patrons are encouraged to bring lawn chairs, flashlights and picnic baskets. Personal fireworks, drones, alco-

To learn how to become a sponsor, Online registration is at www.active. vendor, or volunteer, call the Arts and or 581-3471. For rules and regulations, visit Freedom Festival's website at www.lawtonok.gov or the Lawton Fort Sill Freedom Festival Facebook

#### Walters plans fun at Sultan Park

Family fun is free at the Independence Day celebration beginning at 1 p.m. Saturday, July 3, at Sultan Park, Walters. Fireworks will begin after Proceeds from the event are used in dark at Boyer Lake, west of town.

#### 0 0



Jimmy Kinder used a drone to get this LANDSCAPE shot of the sunsets we are privileged to see in southwest Oklahoma. A longtime Cotton Electric member, he said the power lines and road lead to home.

Enter your "best shot" in our Photo of the Month contest. Theme for July is RED, WHITE & BLUE. 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.

#### Walters parade, rodeo coming up

All individuals, horse riders, clubs and organizations are encouraged to walk, ride a horse or drive a float in the annual rodeo parade kicking off the Walters Round-Up Club Rodeo.

Parade lineup begins at 4 p.m. Thursday, July 15, at Broadway and Nevada for all entries except riding clubs, which will gather at Nevada and Sixth. Judging for floats, Best-Dressed Cowgirl, Cowboy, Indian Girl and Indian Boy, and Best-Decorated Bicycle will be during the hour before the parade kicks off at 5 p.m.

The rodeo begins at 8 p.m. nightly, July 15-17, at the Max Phillips Rodeo Arena west of town.

#### Red Dirt concert set for July 17

Jason Boland and the Stragglers with Jarrod Morris are scheduled to appear July 17 at the Stephens County fairgrounds, 2002 S. 13th in Duncan. Doors open at 6:30 p.m.

Jason Boland & the Stragglers are leading lights in the Red Dirt scene, a grassroots movement that mixes honky tonk, outlaw, and contemporary country, and is powered by constant touring. The Red Dirt sound has two homes, Texas and Oklahoma, and Boland and band are from the latter.

Information and tickets are available at outhousetickets.com

#### Dehydrator set for July 30

The 31st annual Dehydrator is a bicycle ride with varied mile routes. Simmons Center in Duncan.

Entry fees are \$30 per person or \$45 per tandem team, non-refundable. A free T-shirt goes to the first 500 entries. A \$5 late fee will be assessed on entries after July 20.

For information and registration forms, visit thedehydrator.org.

#### VVA plans Sept. 13 golf tourney

Vietnam Veterans of America Chapter 751 is calling for teams and sponsors for a golf tournament to be held Sept. 13 at Fort Sill Golf Course. Check-in and tee time assignments for the 4-person scramble begins at 10 a.m. Lunch follows at 11.

Organizers hope to sign up 18 teams and that among them is at least one all-female team. Players will have opportunities to win significant hole-inone prizes and door prizes.

The event has been a major fundraiser for the chapter for 17 years. Proceeds go to programs supporting Vietnam veterans and their families.

Entry information is available between 9:30 a.m. and 12:30 p.m. Monday through Friday at the VVA Chapter 751 office at 1004 B Avenue or by calling 580-699-5096.

#### 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.

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

If you or someone you know Riders leave at 7 a.m. July 31 from the needs these services, contact Mary or Joy at 580-736-1170 or email DALC73533@gmail.com placed on a list for free classes.

> DALC is a non-profit organization serving Stephens County and surrounding areas.

#### **Upcoming Deadlines for The Current**

#### July

Ad Sales June 25 Classified June 30 Publish Date July 12

#### August

Ad Sales July 23 July 28 Classified Publish Date Aug. 9

#### September

Ad Sales Aug. 20 Aug. 25 Classified Publish Date Sept. 7





Photo Credit: Scott Van Osdol

Switching from warm water to cold water can cut one load's energy use by more than half, and by using a cold-water detergent, you can still achieve a brilliant clean you normally get from washing in warm water.

## Suds and Savings

#### 10 ways to save energy in the laundry room

By Abby Berry

Your clothes washer and dryer account for a significant portion of energy consumption from major appliances, and let's face it—laundry is no one's favorite chore. Make the most of your laundry energy use! There are several easy ways you can save energy (and money) in the laundry room. The Department of Energy recommends the following tips for saving on suds:

Wash with cold water. Switching from warm water to cold water can cut one load's energy use by more than half, and by using a cold-water detergent, you can still achieve that brilliant clean you'd normally get from washing in warm water.

Wash full loads when possible. Your washing machine will use the same amount of energy no matter the size of the clothes load, so fill it up if you can.

Use the high-speed or extended spin cycle in the washer. This setting will remove more moisture before drying, reducing your drying time and the extra wear on clothing.

Dry heavier cottons separately. Loads will dry faster and more evenly if you separate heavier cottons like linens and towels from your lightweight clothing

Make use of the "cool down" cycle. If your dryer has this cycle option, you can save energy because the clothes will finish drying with the remaining heat in the dryer.

Use lower heat settings to dry clothing. Regardless of drying time, you will still use less energy.

Use dryer balls. Dryer balls, usually wool or rubber, will help keep clothes separated for faster drying, and they can help reduce static, so you can eliminate dryer sheets.

Switch loads while the dryer is warm. This allows you to take advantage of the remaining heat from the previous cycle.

Clean the lint filter after each drying cycle. If you use dryer sheets, remember to scrub the filter once a month with a toothbrush to remove excess buildup.

Purchase Energy Star®-rated washers and dryers. When it's time to purchase a new washer or dryer, look for the Energy Star® label. New washers and dryers that receive the Energy Star® rating use about 20% less energy than conventional models.

To learn additional ways you can save energy at home, visit https://www.cottonelectric.com/energy-efficiency.

Abby Berry writes on consumer and cooperative affairs for NRECA, which represents more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56% of the nation's landscape.



#### HVAC tune-up rebate deadline nears

Time is running out to qualify for a rebate on an HVAC system tune-up. HVAC tune-ups must be completed **this** week by June 20 and applications turned in by June 30.

Typically, tune-ups on cooling systems that have been neglected for a few years can provide as much as 15 percent energy savings. A yearly tune-up can increase the life of the system.

Cotton Electric is offering a rebate of 50 percent of the cost of your spring tune-up service, excluding repairs and not to exceed \$50, for members who get a tune-up for their HVAC Systems.

In order to qualify, the following guidelines must be met:

- Must be a Cotton Electric Cooperative member. Residence must be within Cotton Electric's service territory.
- Rebate is not available for
- new construction.A complete Rebate Ap-

plication is required. Application forms can be downloaded

at CottonElectric.com/re-bate-program and will be available at the Walters and Duncan offices, or by calling 580-875-3351. Ask for Heath Morgan.

- Application for rebate must be signed and dated by both the member and a licensed and bonded HVAC contractor.
- Member must submit a dated, itemized invoice as proof of service completion from a qualified contractor. Failure to provide required information will result in denial of rebate.
- Rebates are awarded on a first-come, first-served basis until program funds have been depleted.
- Gas-fired furnaces are not eligible for rebates.
- Rebate limited to one tuneup per home annually.
- HVAC tune-ups must be completed by **June 20, 2021**. Rebate application must be received by June 30, 2021.

#### Tune-up Checklist

Tune-ups must be performed by a qualified service professional and must include the following criteria:

- ☐ Check and correct unit's refrigerant pressure & tubing
- ☐ Check thermostat settings, wiring and other electric parts and connections
- ☐ Inspect air filters
- ☐ Test AC and furnace starting capabilities
- ☐ Test safety controls
- ☐ Clean and adjust blower components
- ☐ Measure temperature difference
- ☐ Measure volts/amps on AC and furnace
- ☐ Lubricate all applicable parts
  ☐ Chack temperature calibration
- ☐ Check temperature calibration and adjust, if needed
- ☐ Check AC evaporator coil and clean, if necessary
- ☐ Clean AC condenser coil
- ☐ Clean AC condensate drains☐ Check thermostat operation☐

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**Essay Topic:** 

How do the 7 Cooperative Principles satisfy the needs of a community?

#### Cotton Electric is more than just an electricity company

Editor's note: The essays of two area high school juniors won scholarships in Cotton Electric's 2021 Scholarship Contest. Both will appear in The Current.

When I think of Cotton Electric, I think about electricity, but Cotton Electric is so much more than just an electricity company. Cotton Electric prides themselves on instilling leadership skills and promoting education among our youth. But most importantly, Cotton Electric helps the surrounding communities. They helped me build my leadership skills by choosing me to attend Energy Camp as a student in the 8th grade. I learned vital knowledge of how linemen accomplish their jobs and the extreme risk they endure while ensuring our community gets to keep the lights on.

Cotton Electric is particularly successful because it is founded on seven core prin-



#### Cynthia McNally

Chattanooga High School ciples: Democratic Member Control; Autonomy and Independence; Voluntary and Open Membership; Members' Economic Participation; Cooperation Among Cooperatives; Education, Training, and Information; and Concern for Community. These principles have continuously evolved ever since Cotton Electric's inception in the 1930s. They have incessantly strived to be the leader in providing the most reliable and innovative electric system,

with affordable rates through the positive, enthusiastic and professional use of their resources and people.

Cotton Electric is all about community and the seven core principles exhibit just that. Members actively participate in setting policies and making decisions about the cooperative, which is independent of all other cooperatives. Membership to Cotton Electric is voluntary and open to anybody regardless of gender, social, racial, political or religious discrimination. Individuals contribute equitably and receive compensation as a condition of membership which further stimulates the economy with capital credits.

In my opinion, concern for community is the most important and vital principle of all. Members of the co-op are very generous and contribute to Operation Round Up.

This money is not only used for grants but also for equipping fire departments and school classrooms, feeding hungry bellies and providing our youth with amazing opportunities. Cotton Electric believes in and supports their members; therefore, their members believe and support them to the fullest. The employees even have a passion for supporting their community as each year, they are involved in organizing, sponsoring, and volunteering with numerous activities taking place in different communities such as the Special Olympics, Energy Camp, and Youth Tour.

Cotton Electric not only supports surrounding communities in Oklahoma and the United States but other communities in different countries. Multiple linemen from Oklahoma and Colorado volunteered for the Energy Trails project in Guatemala. They were able to bring electricity to a remote village for the first time. They worked in very tough conditions but they allowed countless fami-

lies to have electricity and improve their way of life.

Community is the lifeblood of Cotton Electric and is a valuable asset not only to southwest Oklahoma but to the United States and to the world. They are more than just electricity. They are a community of individuals who supply us with a better way of life.

If it was not for Cotton Electric, I would have never learned about the hardships and struggles linemen go through to allow us to live a luxurious life with electricity. Communities would not have as much support as they do and children could go hungry. Most importantly, our youth would not be afforded the opportunity to earn scholarships or life changing trips.

Cotton Electric's focus on community made an impact on me and they will continue to impact many generations for years to come because of the commitments they have made to their members.



Before you rush into a job that requires you to use a ladder, take precautions before you climb.

#### **Electrical Safety**



- **1. Look up** and around for power line locations before using a ladder.
- Keep a minimum 10-foot distance from a power line or other electrical equipment at all times.
- 3. The minimum distance rule includes you (any part of your body) or any object you are holding, such as a ladder or tool.
- 4. Always be aware of power line locations when you are elevated.
- Sources of elevation include, but are not limited to, a ladder, rooftop, boom lift or scaffolding.

#### **General Ladder Safety**

- 1. Use a ladder on a **stable**, **level surface**.
- 2. Maintain **three-point contact** on the ladder when climbing.
- Three points of contact mean two hands and a foot or two feet and a hand.
- Keep your body near the middle of the step and face the ladder when climbing.
- 5. Do not use the top step/rung of a ladder unless designed for that purpose.
- 6. For a stepladder, make sure the base is fully open and the spreaders are locked.



Learn more about electrical safety:



Sources: OSHA, American Ladder Institute

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There are many definitions of "privacy." We are going to focus on personal privacy and protecting the information about you that others collect.

In today's digital world, you would be astounded at all the different entities that not only collect information about you, but who then legally share or sell that information. Each time you browse or purchase something online, stream a video, buy groceries, search the web, visit your doctor, or use an app on your smartphone, smart TV, or other home devices, information about you is being collected.

This information can be used to sell you goods or services, decide your interest rates for loans, or determine the type of medical care you get or the jobs you are eligible for.

Additionally, if this information falls into the wrong hands, it can be used by cyber criminals to target and attack you.

The goal of maintaining personal privacy is managing your digital footprint, i.e., attempting to protect and

limit what information is collected about you. Be aware that in today's digital world, it is almost impossible to eliminate your digital footprint or stop every organization from collecting information on you; you can only reduce it.

#### Steps you can take to protect your privacy

There is no single step you can take to address all of your privacy concerns. Instead, you will need to take a variety of steps, with each step helping in a small way. The more steps you take, the more you can help protect your privacy.

- Limit what you post and share with others online, such as on public forums or on social media. This includes being careful of what pictures or selfies you share. Even on private forums or when you enable strong privacy options, assume whatever you post will become public at some point.
- When creating online accounts, review what information the sites col-

lect about you by checking their Privacy Policy and provide only what you absolutely need to. If you have concerns about what they collect, don't use the site.

- Be aware that regardless of what privacy options you set, information about you is being collected, especially on free services, such as Facebook or WhatsApp. These services base their business model on collecting data on what you do and who you interact with. If you are truly concerned about your privacy, don't use such free sites.
- Review mobile apps before down-loading and installing them. Do they come from a trusted vendor? Have they been available for a long time? Do they have lots of positive comments? Check the permissions requirements. Does the mobile app really need to know your location or have access to your contacts? If you don't feel comfortable, then choose a different app. Look for apps that promote privacy and give you privacy options. While you may have to pay more for an app

that respects your privacy, it may be worth it.

- Consider using a Virtual Private Network (VPN) for your internet connections, especially when you're using a public network, like free WiFi.
- When using a browser, set the privacy options to private or incognito to limit what information is shared, how cookies are used and stored, and to protect your browsing history. Consider privacy extensions or privacy-focused browsers.
- Consider using anonymous search engines designed for privacy.

In many ways, privacy is very hard to protect, as so much of your privacy depends on the privacy laws and requirements of the country you live in and the ethics of the companies you deal with. Although you can never truly protect all of your privacy in this technological age we live in, these steps will help limit the amount of information collected about you.

Source: SANS.org







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Electricity cost (kWh x \$0.09): **\$194.76** 

Maintenance concerns: Tire rotation

**Electric vehicle** 

Electricity used:

Miles driven:

**How does an EV** measure up?

Cotton Electric purchased a Chevy Bolt electric vehicle in late 2018. A comparable gas-fueled vehicle would be a Honda Civic. Figures shown are for 2020.

#### **Comparison to gas-fueled**

**7.504** Fuel cost for same miles, at 32 MPG and **2,164** kWh \$2.17 per gallon of gas Electricity vs. gas savings: Maintenance concerns: Oil and air

\$508.87 \$314.11 filter changes, tire rotation, brakes

## How EVs Impact

Adoption of electric vehicles is increasing rapidly in the U.S., a trend that presents opportunities like adding load—particularly at night—and integrating renewables, while challenging traditional system planning and historical grid equipment performance patterns.

#### System wear and tear

With more EVs on the grid, system planners will need to consider the impact of charging on grid hardware. Moving EV charging to off-peak hours is one way to mitigate some negative impacts.

#### Level 1

Level 1 charging uses a standard 120V outlet. Impact on the grid is minimal, and at roughly 3 to 5 miles of range per hour of charge, it's plenty for a daily commute under 40 miles.

#### Level 2

Level 2 uses a 240V circuit and provides 10 to 20 miles of range per hour. As use of L2 units increases, utilities should consider a managed charging program to move use to off-peak hours to reduce impacts.

#### Charging impact

The addition of an EV with L2 charger can more than double a home's electricity use, drawing up to about 12kW during use. By comparison, a large clothes dryer pulls about 5kW.

#### Multiple vehicles As car manufacturers continue

to focus on electrification and charging infrastructure becomes more prevalent, co-ops can expect homes and neighborhoods with multiple EVs to increase.

#### Two-way flow

New charging technologies may make it possible to draw power from an EV and directly supply a home or business or dispatch the electricity to the grid.



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#### SWIMMING POOL **ELECTRICAL SAFE CROSSWORD**

Water and electricity never mix! When you're cooling off in the swimming pool, remember to practice electrical safety. Complete the pool safety crossword puzzle below.

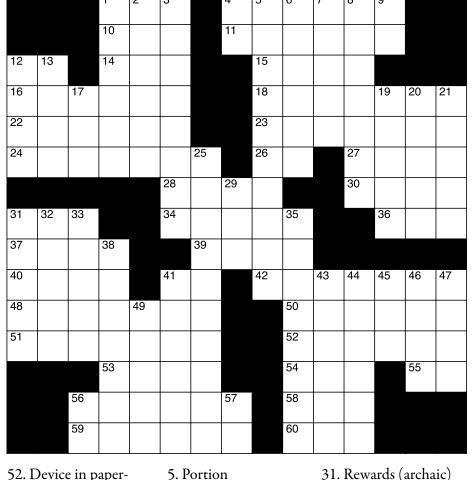
Hint: Check your answers in the key below.



#### 1 Down: When possible, use operated devices when outside near a swimming pool. 2 Across: Never bring devices near a swimming pool. If they come in contact with water, electric shock could occur. Devices should be kept at least 10 feet away from water sources. 3 Down: If you hear \_\_\_ \_\_\_\_, immediately exit the swimming pool. Storms may be near. 4 Across: All outdoor electrical outlets should be covered to keep them \_\_\_

#### **ACROSS**

- 1. "Sleepless In Seattle" actress Ryan
- 4. One of Santa's reindeer
- 10. Before the present
- 11. Type of butter
- 12. Location of White House
- 14. Motion
- 15. Tree part
- 16. Regions around the North Pole
- 18. Fits on a boat's gunwale 22. Discuss after it's
- happened
- 23. Milk substitute for coffee 24. Describes one who
- believes in supreme being
- 26. Equally
- 27. Famed director Forman
- 28. Popular apartment style
- 30. British School
- 31. Advanced degree 34. Order of architec-
- ture 36. Investment account
- (abbr.) 37. Snakelike fishes
- 39. Children's tale bear
- 40. Norse personifica-
- tion of old age
- 41. Atomic #58
- 42. Moving your head
- 48. 1878 Kentucky
- Derby winner
- 50. Frankfurter
- 51. Small, seedless raisin



- 52. Device in papermaking machine
- 53. Go
- 54. Open payment initiative (abbr.)
- 55. "Westworld" actor Harris 56. Saturated with salt
- 58. Marry
- 59. Report on
- 60. Midway between north and northeast

#### **DOWN**

- 1. Rays
- 2. Self-centered person
- 4. Prosecutor
- 3. One you look after
- - 20. Body cavity of a metazoan

6. Speaks ill of

7. Formal system for

12. Group of languages

13. Large First Nations

force in Chinese

8. To make angry

9. Rural delivery

group

19. Excludes

17. Circulating life

philosophy

- 21. Swedish monetary
- unit
- 25. Works with 29. Partner to "to"

- 31. Rewards (archaic)
- 32. One of Caroline **Islands**
- computer programs 33. Type of alcohol 35. Eat a lot
  - 38. Nuns
  - 41. Dog
  - 43. Become more serious
  - 44. Choose
  - 45. Newspapers use it
  - 46. World's longest river
  - 47. Commanded to go
  - faster 49. Cabs
  - 56. Mr. T's "A-Team"
  - character 57. Document signed
  - (abbr.)

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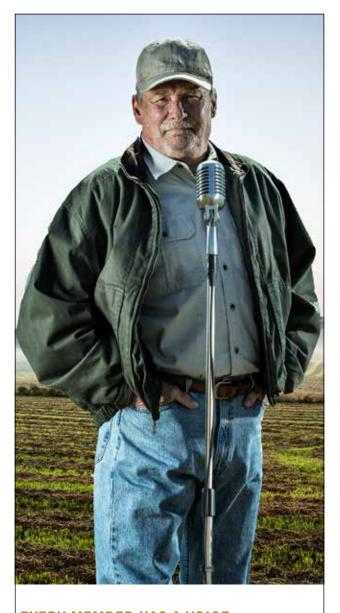
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## No game is worth getting struck by lightning

Perhaps you've been a parent, coach or player at an outdoor sporting event in a similar predicament: the clouds roll in and the sky gets dark, but you have finish-game-itis. After all, it will only take a few more minutes.

Or, not wanting to appear overly cautious or paranoid, you wait for others to give the signal.

This is one situation when finishing the game, match or inning is not worth the risk. Each year, thunderstorms produce an estimated 20 to 25 million cloud-to-ground lightning flashes in the United States, each of which is a potential killer, according to the National Weather Service (NWS). Some flashes strike directly under the storm where it is raining. Other times, the flashes reach away from the storm in places where people perceive the lightning threat to be low or nonexistent and catch people off guard.

About 30 people are killed by lightning each year and hundreds more are injured, some suffering devastating and permanent neurological injuries. About two-thirds of the deaths are associated with outdoor recreational

The NWS recommends that outdoor recreation organizers have an established lightning safety plan and follow it every time inclement weather conditions are present.

As part of the plan, coaches or organizers should establish who will listen to the latest accurate weather forecasts prior to a sporting event. It should also be clear who will make the decision to postpone or cancel if necessary.

The lightning safety guidelines should also address the following, according to the NWS:

• Once in play, when should the activities be stopped?

The short answer: When you see lightning, hear thunder or the skies look threatening.

• Where should participants, officials and spectators go for safety?



No place outside is safe. Substantial buildings with wiring and plumbing are ideal. Small outdoor buildings, including dugouts, rain shelters, sheds and pavilions are NOT safe places to seek shelter.

• When should activities be resumed?

A minimum of 30 minutes after the last clap of thunder. Electrical charges can linger in clouds after a storm has seemingly passed.

• Who should monitor the weather and make decisions about play?

A level-headed and objective person should be the designated weather and lightning monitor. This should NOT be the coach, umpire or referee. The lightning monitor should know the weather safety guidelines and be empowered by teams, parents, coaches and spectators to make decisions.

• What should be done if someone is struck by lightning?

Call 9-1-1 for immediate medical attention. Victims do not carry an electrical charge. CPR or AED may be needed if the individual's breathing or heart has stopped.

The NWS webpage on lightning safety and outdoor sports activities answers these questions in more detail.

Don't make decisions on when to call the game or match based on personal experience or pressure from oth-

> Sources: National Weather Service, Safe Electricity





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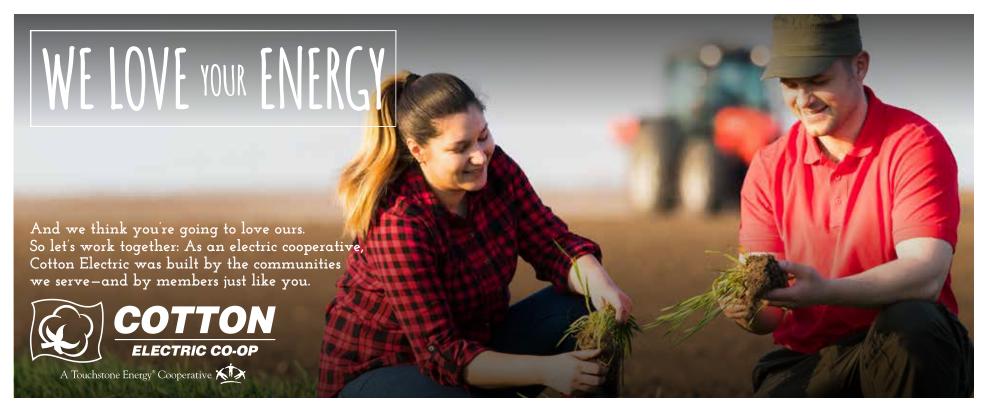
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#### Fruity charcuteries make kid-friendly summer snacks

(Family Features) Summer sun means it's time for warm-weather fun for kids of all ages, and all that activity and playing calls for snacks and hydration to recharge. Whether your children like to play poolside or take a bicycle adventure through the neighborhood, the right nutrient-dense foods can keep the fun going all day long.

For an option that quenches hunger (and thirst) without sacrificing nutrition, try an assortment of ways to enjoy watermelon. As a refreshing ingredient or standalone treat, watermelon includes just 80 calories and no fat while providing an excellent source of vitamin C (25%) and higher levels of lycopene (12.7 mg per 2-cup serving) – an antioxidant being studied for its role in sun protection – than any other fresh fruit or vegetable. Plus, it's made of 92% water, meaning it's a flavorful way to encourage kids to rehydrate during some fun in the

Make watermelon part of a balanced snack plate with this Kids Charcuterie Snack Board including assorted watermelon, peanut butter and jelly sandwiches, sliced veggies, sliced fruits, crackers, pretzels and more. In addition to the nutritional benefits, the simplicity of this snack means children can help assemble it while showing off their creativity.

Visit watermelon.org to find more kid-friendly recipe ideas.



#### Kids Charcuterie Snack Board

Recipe courtesy of the National Watermelon Promotion Board

Cubed watermelon watermelon balls, skewered watermelon wedges watermelon sticks flower-shaped watermelon cutouts peanut butter and jelly sandwiches, halved

ham and cheese pinwheels sliced veggies, such as cucumbers, carrots, sweet peppers and celery sliced fruit pretzels crackers small bowl of candy (optional)

Prepare watermelon, sandwiches, pinwheels, veggies, fruit, pretzels, crackers and candy, if desired.

On large board or platter, arrange all ingredients.

#### Less sitting, more moving linked to maintaining weight loss

Maintaining weight loss may be more daunting than losing it. Studies report that 60-90% (and in some studies, 100%) of individuals regain all weight lost. A new study published in the June 2021 issue of Obesity, the official journal of the Obesity Society, delves into the physical activity habits of successful "weight maintainers" versus a control group of obese but weight-stable individuals.

James Roake and colleagues set out to examine self-reported home sedentary and physical activity behaviors of people who lost weight and maintained it for over 3 years in WW (formerly Weight Watchers). The study included 4,305 weight-loss maintainweight-stable individuals.

two questionnaires designed to examine sitting time and physical activity. The physical activity questionnaire in-



Kim Bandelier, MPH, RD, LD



ers, who lost and kept off an average cluded non-work time using a computof 54 pounds, compared to 619 obese er or playing video games (previous research was only on TV viewing time). All participants were administered A sub-set of participants provided dietary intake.

> The biggest difference between the two groups was weight-loss maintain

ers reported spending 1 hour less per outside of work. This is not just dediday using a computer or playing video cated time to exercise. This is less time games outside of work. Weight-loss maintainers reported spending 3 hours not just standing. less per day of sitting overall and expended significantly more calories per Set a reminder to stretch and walk week in physical activity. There was about every hour. Consider a desk no difference between the two groups cycle or treadmill (cycling counts as related to the number of devices such moving versus sitting). Any prolonged as TVs and video game consoles in the bout of sitting should be examined for home that prompt sedentary behavior. opportunities to stand up and walk Data were analyzed using statistical around. For example, plan to stop for a methods that controlled for factors walk while on a long road trip. which might influence study results.

this association has been repeated in and an individualized approach. scientific literature for years. It suggests of work and reducing sitting time as a strategy to maintain weight loss.

like? You must find ways to move more made.

overall sitting and more time moving,

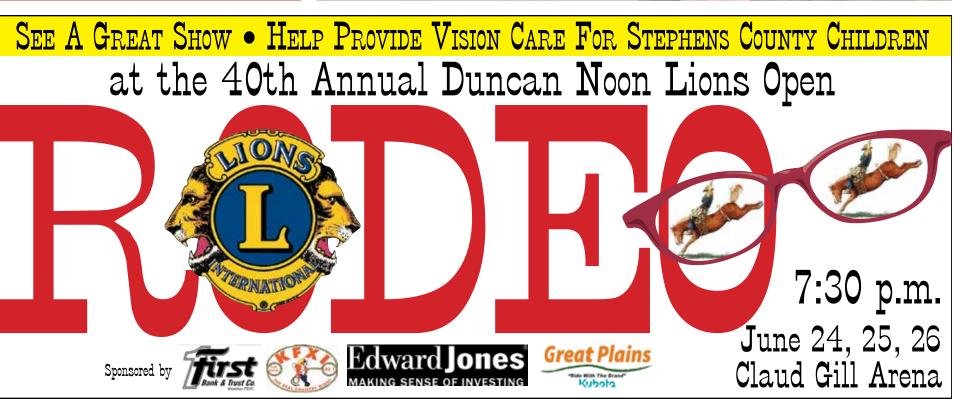
Do you love playing video games?

Will simply "moving more" result The study design does not allow for in weight-loss or weight-loss mainteconcluding that less sitting makes it nance? Research says no. Successful easier to maintain weight loss; it mere- weight-loss and weight-loss maintely points to an association. However, nance take many different strategies

Research does continue to point toexamining sedentary behaviors outside ward an association between less sedentary time and maintaining weightloss, so it is time to examine time spent What could those adjustments look sitting and see if adjustments can be







### Add Mediterranean Flair to Your Dinner Table

(Family Features) During the past year, many people have missed the opportunity to travel and experience the sights, sounds and tastes of the world, but it's easy to explore other cultures and cuisines by experimenting in the kitchen.

If you're looking to transport your taste buds to the shores of Spain or the beaches of Greece, one of the best places to start is with the Mediterranean Diet. Renowned chef Geoffrey Zakarian recommends these tips to help home cooks elevate their dishes and easily incorporate the popular diet into everyday cooking.

Reach for Pantry Staples. There's no single definition of the Mediterranean Diet, but it's high in vegetables, fruits, whole grains, nuts, seeds, olive oil and seafood. By keeping your pantry stocked with canned versions of ingredients like beans and fish you can easily add them to your favorite dishes.

Yellowfin Tuna Pasta Salad with Arugula Pesto and Dates, and Tuna Aioli Dip with Balsamic Drizzle are flavorful ways to bring Mediterranean flair to your dinner table.

Add Seafood. Eating more seafood is one of the leading principles of the Mediterranean Diet. Tuna salad is one tried-and-true dish that can help incorporate fish into your menu. To make it more nutritious, opt for tuna that's packed in extra-virgin olive oil, so you don't have to add much mayo to the base. For example, Genova Premium Tuna provides a tasteful addition to recipes and is high in protein, a great source of omega-3s and has a uniquely rich and savory flavor that offers a taste of the Mediterranean in every bite.

Visit GenovaSeafood.com for more recipe inspiration.



Tuna Aioli Dip with Balsamic Drizzle

Prep time: 15-20 minutes Cook time: 10-15 minutes Servings: 4

ounces Genova Albacore Tuna in Olive Oil

cup balsamic vinegar 1/4

dried bay leaf

sprig fresh rosemary 1

cup mayonnaise

2 tablespoons capers, drained

2 anchovies

lemon, juice only (about 1 1/2 tablespoons) raw vegetables, such as carrots, celery, cucumber spears, endive leaves, sliced fennel and bell pepper strips, for dipping

Drain tuna, reserving 2 tablespoons oil.

In small saucepan, combine balsamic vinegar, bay leaf and rosemary sprig. Bring to boil and reduce until syrupy, about 1 tablespoon. Let cool slightly; discard bay leaf and rosemary sprig.

In blender or food processor, process tuna and reserved oil, mayonnaise, capers, anchovies and lemon juice to make smooth dip. Transfer to flat serving bowl. Drizzle with balsamic syrup. Serve with raw vegetables.

#### Yellowfin Tuna Pasta Salad with Arugula Pesto and Dates

Prep time: 20-30 minutes Cook time: 20-25 minutes Servings: 4

- 2 cans (5 ounces each) Genova Yellowfin Tuna in Olive Oil, drained
- 1/2 cup pine nuts
- 4 cups arugula
- 1 garlic clove
- 2 tablespoons butter (optional)
- 1 cup grated Parmigiano-Reggiano, plus additional for garnish (optional)
- 2 lemons, zest only (optional)
- 1/2 teaspoon kosher salt
- 1/2 teaspoon freshly ground black pepper 3/4 cup extra-virgin olive oil
- 8 ounces whole-wheat orecchiette
- 1/2 cup jarred sun-dried tomatoes in oil, chopped
- 1/2 cup dates, pitted and quartered
- 1/4 cup kalamata olives, pitted and chopped
- 1/4 cup dill, chopped (optional) 1/4 cup parsley, chopped (optional)



Preheat oven to 325 F.

On a sheet tray, toast pine nuts 8-12 minutes, or until golden. Set aside to cool.

Bring large pot of salted water to boil. Prepare ice water bath by filling large bowl with cold water and ice. Stir arugula into boiling water and cook until bright green and tender, about 30 seconds. Drain arugula, immediately shock in ice water and set aside to fully drain; cover with towel.

In blender or food processor, add arugula; garlic; pine nuts; butter, if desired; Parmigiano-Reggiano; lemon zest, if desired; salt; and pepper. Puree on high, incorporating olive oil to desired thickness.

Place pesto in bowl and cover tightly to avoid discoloring.

Bring large pot of salted water to boil. Add pasta and return to boil, stirring occasionally. Taste pasta for doneness 2 minutes earlier than package instructions. Once cooked, drain and transfer to large bowl. Do not rinse.

Add pesto gently until evenly distributed. Fold in tuna, sundried tomatoes, dates and olives.

Divide between shallow bowls and finish with additional Parmigiano-Reggiano, dill and parsley, if desired.

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#### Discuss Financial Goals with Your Family

Tune is Effective Communications Month. And it's a good idea to recognize the importance of good communications because it plays a role in almost every aspect of living – including your finances. You'll want to clearly communicate your financial goals to your loved ones - and you'll want to hear theirs, too.



Let's look at some of the communications you might have with family members:

• Your spouse – You and your spouse may have different thoughts about a range of financial topics – how much to save, how much to spend, the level of debt with which you're comfortable and so on. Try to reach some type of consensus on these issues. However, in regard to investing, you don't necessarily have to act in unison all the time. You each may have different investment styles - one of you may be more aggressive, willing to take on more risk in exchange for potentially higher returns, while the other would rather invest with an eye toward

mitigating risk, even it means accepting a lower return. Of course, there's nothing stopping each of you from pursuing your individual investment

strategies in your own accounts - IRA, 401(k) and so on. Still, if you are going to work toward common goals - especially toward a shared vision of your retirement lifestyle – you each may want to compromise in your investment choices. And this accommodation is even more necessary in your joint accounts.

• Your parents - If you may someday be involved with your parents' financial plans which is highly likely – you should know in advance what to expect. This may not be the

easiest conversation to have, but it's an important one. So, for example, ask your parents if they have a durable power of attorney, which allows them to designate someone to manage their financial affairs if they become physically or mentally incapacitated. You might also inquire if they have protected themselves against the potentially enormous costs of long-term care, such as an extended nursing home stay. If not, you might suggest that they contact a financial advisor, who can offer solutions. Once you begin communicating about these issues, you may well want to go further into your parents' estate plans to determine what other arrangements, if any, they have

made. If it seems that their plans are not fully developed, you may want to encourage them to contact an attorney specializing in estate planning.

• Your grown children - Just as you talk to your parents about their estate plans, you'll want to discuss the same topic with your own grown children. Let them know who you have named as a durable power of attorney, what's in your last will and testament and whether you've established a living trust. If you're already working with a financial advisor and an estate planning professional, make sure your children know how to contact these individuals. Of course, you don't have to confine your

communications to estate plans – if you want to help your children financially, such as loaning them money for a down payment on a home, let them know.

By talking with your loved ones about key financial matters, everyone benefits. So, keep those lines of communication

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

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