

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative



"The Current - Informing Our Members Since 1957"

VOLUME 63

June 15, 2020

NUMBER 10

Cooperative continues to serve members

Member Services

Our Member Services Representatives are available from 8 a.m. to 5 p.m. Monday through Friday, excluding holidays, to help with account information and billing concerns.

The lobbies at both the Walters and Duncan offices are now reopened to the public for card payments and in-person assistance. However, the co-op still offers a variety of contactless pay options to members, including online, by mail or through the phone. A complete list of payment options can be found at CottonElectric.com.

As a result of COVID-19, members struggling to keep up with their energy bill must call the co-op at 580-875-3351 or 800-522-3520 to make pay arrangements in order to avoid disconnection. Ask for one of our Member Services Representatives; they are happy to assist you.

Energy Efficiency

Cotton Electric provides free energy efficiency home evaluations for members to help them decide the most economical ways to improve their home's energy efficiency. Heath Morgan, the co-op's energy efficiency coordinator, performs a thorough inspection of a home's foundation, floors, walls, doors, windows and attic. Members who are interested in this service can call 580-875-3351 to make an appointment. Ask for Heath.

The co-op also offers a variety of opportunities to receive rebates for energy efficiency upgrades. The 2020 rebate program launched Jan. 1, 2020 and runs through the course of the year or until program funds have been exhausted.

Rebate funds are available on a first-come, first-served basis and are available for ground source heat pumps, air source heat pumps/mini-splits and water heaters. Qualifications and a downloadable application are available at CottonElectric.com/rebate-program.

The spring HVAC Tune-Up rebate deadline is quickly approaching. More information can be found on Page 5.



Engineering

The co-op's Engineering department has resumed their appointments. Members may, again, call in to schedule an appointment, but should expect a wait time. With more than 100 appointments to catch up on, meeting with an engineer could take one-to-two weeks and construction has been delayed by four-to-six weeks.

Questions or concerns about appointments can be addressed by calling the engineering department at 580-875-3351.



"We are always going to be out there. Not just in storms, in every circumstance. We are here and we won't slow down."

- CEC Journeyman Lineman Bobby Shortt

Cotton Electric Charitable Foundation

In 2004, Cotton Electric began the Operation Round Up (ORU) program and established the Cotton Electric Charitable Foundation (CECF). ORU is a program designed to provide financial assistance to worthwhile individuals and organizations. Under the program, voluntary contributions from participating co-op members are collected when their monthly bills are "rounded up" to the next dollar.

Thank you to our members who are making a difference by participating in ORU. More than \$1 million has been awarded or pledged to local communities. The CECF board will meet later this month to consider second-quarter applications. At that time, a deadline will be determined for third-quarter grant applications. Applications are available at CottonElectric.com.

The Current

Published monthly for the members of Cotton Electric, The Current provides a communication outlet. For no cost, members can publish two classified ads up to 30 words each month or promote an event in the Community Spotlight section, found on Page 3.

Have a story idea? Whether you would like us to elaborate more on a particular service or on exciting things happening in your community, we encourage members to contact us.

Ideas can be emailed to TheCurrent@CottonElectric.com or called in by dialing 580-875-3351, ask for Danielle Quickle.

Display ads are an eye-catching way to promote your business, auction or event. Black and white or color ads are available for purchase. If you are interested in placing an ad in the July issue of The Current, contact Kaila Williams at 580-875-3351 or kwilliams@CottonElectric.com.

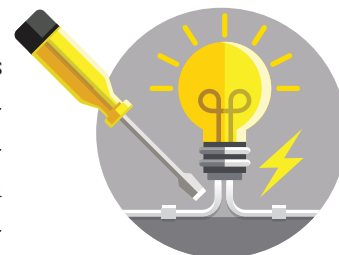
Power Quality

Cotton Electric's Vegetation Management (VM) is responsible for clearing brush along the co-op's right-of-way. Trees may seem harmless on a calm, sunny day. But add a bit of wind on a stormy night and those towering pillars may threaten your home's electric supply. Cotton Electric is committed to providing safe, reliable power and the co-op's VM is a key part of that.

Once an area has been cleared, it is followed-up by a herbicide application. Herbicide is a chemical spray that is engineered to stop the growth of trees without harming the surrounding vegetation, such as grass.

The VM department welcomed back their contractor, Northeast Rural Services, at the first of June to assist with power quality maintenance.

Linemen continue to improve power quality by helping the VM department when necessary, responding to outages and making upgrades to Cotton Electric's power grid.



STORM PREPAREDNESS CHECKLIST:

☐ FLASHLIGHT

☐ BATTERIES

☒ GENERAC WHOLE-HOME GENERATOR

- 22kW Generac generator
- Automatic transfer switch, battery and concrete pad
- 50 feet of combined gas and electrical line
- Installation by a Generac certified contractor
- 7-year warranty

FOR ONLY \$7,900
Plus tax

Exclusive to co-op members

Call for details
580-875-3351
Ask for Heath Morgan



Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after June 1, 2020, is \$0.00434 per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a charge of \$5.64 on the June bill.

May 2020 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	92	53	74	16	70	61	66
2	95	36	79	17	84	59	72
3	88	66	77	18	86	57	72
4	104	69	87	19	84	64	74
5	78	51	65	20	76	61	69
6	78	47	63	21	86	67	77
7	86	53	70	22	91	63	77
8	73	44	59	23	88	65	77
9	74	38	56	24	88	65	77
10	77	48	63	25	71	61	66
11	77	51	64	26	79	58	69
12	61	52	57	27	85	55	70
13	84	57	71	28	84	63	74
14	89	63	76	29	88	58	73
15	89	60	75	30	86	60	73
Source: srh.noaa.gov/oun/				31	85	58	72
Average Daily High: 83				Average Daily Low: 58			

Did You Know?

Cotton Electric offices will be closed Friday, July 3 for Independence Day. 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 13, 2020.

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 adjusts to meet members' needs

As a valued member of Cotton Electric Cooperative, you are the core of our business. Electric co-ops are built by, and belong to, the communities we serve.

This community-focused mindset drives our co-op as we respond to evolving COVID-19 challenges and local concerns.

Our employees and Board of Trustees rose to the challenge as we adapted to keep the lights on. I am extremely proud of all of them for their flexibility and perseverance.

Our lobbies have now re-opened, engineering appointments have resumed, and energy assessments are available again. Cotton Electric



Jennifer Meason, CEO

crews will continue our meter system upgrade project and will soon be working in the Grandfield area. Northeast Rural Services (NRS), our right-of-way contractor, has resumed their work in the Walters and Geronimo areas.

We are also resuming our

payment and disconnection policies. To help our members during the COVID-19 pandemic, Cotton Electric temporarily suspended service disconnections due to nonpayment of bills. This is one of the many steps that Cotton Electric took to reduce stress on our members and provide local families and businesses with certainty during an uncertain time.

Not-for-profit electric co-ops, like Cotton Electric Cooperative, have no shareholders and routinely return excess revenues to our members. Because of this structure and our desire to keep energy costs as low as possible, we have limited reserve margins

to sustain high rates of nonpayment. In order to maintain the financial health of your cooperative, the disconnection process for accounts with a past due balance has begun. If you are facing financial hardships and have a past-due balance, please contact us so we can help.

We will continue to monitor the situation in our communities and keep you up-to-date of any changes to our operations via our website and social media. You can also call us at 580-875-3351 or 800-522-3520.

Thank you for your continued support.

CO-OPS



VOTE

A PROGRAM OF AMERICA'S ELECTRIC COOPERATIVES

WWW.VOTE.COOP

Primary Election is
JUNE 30

Father's Day is June 21

A father is
someone you
look up to
no matter
how tall
you grow.





If you feel a **SHOCK**,
swim **AWAY** from the **DOCK**!



DO NOT SWIM AROUND DOCKS WITH ELECTRICAL EQUIPMENT!

Did you know?
Electricity can enter water from energized boats and docks.



If you are in the water and feel electric current:

1 **SHOUT** to let others know.



2 **TUCK** your legs up to make yourself smaller.

3 Try to go out **AWAY** from anything that could be energized.



4 **Do NOT** head to boat or dock ladders to get out.





More
Outdoor Safety
on Page 4.



If you are on the dock or shore when a swimmer feels electrical current:

1 Do **NOT** jump in.

2 **Throw** them a float.




3 Eliminate or **turn off** the source of electricity as quickly as possible.



4 Then **call** for help.




Learn more at

Energy Efficiency
Tip of the Month

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.




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.

April 2020 Operating Stats		
	2020	2019
Total Amount Billed/Accrued	\$4,780,892	\$4,782,508
Cost of Purchased Power	3,244,417	3,287,718
Taxes	97,393	100,347
Total Operating Expense Per Mile	935	943
Average Farm and Residential Bill	122	115
Average Farm and Residential kWh	988	865
Total Meters Billed (farm, residential)	18,589	18,418
Miles Energized	5,202	5,197
Density Per Mile	3.57	3.54
New Service Connects YTD	104	97
Services Retired	59	36

TheCurrent

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Community Spotlight

If you would like your community event listed in the July issue, please submit information by July 1 by calling 580-875-4255 or send an email to TheCurrent@CottonElectric.com. Events that occur before July 13 will not be published in the next issue.

Duncan Noon Lions cancel rodeo

Duncan Noon Lions Club has made the difficult decision to cancel the annual open rodeo. For more than 50 years, it has been the largest rodeo in southern Oklahoma, attracting more than 3,000 spectators over three nights to watch more than 600 cowboys and cowgirls compete.

“We know this will disappoint many people in the area,” said club president James Womack. “The rodeo’s popularity is the very reason we decided to cancel. We can’t guarantee the safety of that many people in relation to the uncertainty of the Covid-19 pandemic.”

Womack went on to say that plans are already in the works to hold the rodeo on June 24, 25 and 26 in 2021. “We look forward to seeing all our queen contestants, vendors, sponsors, spectators and competitors then.”

Marlow Library opens doors

Garland Smith Public Library staff have been taking important steps to reopen the facility in order to allow the community more access to available services. Located at 702 W. Main in Marlow, the library is open from noon to 5 p.m. Monday, Wednesday and Friday; 9 a.m. to 7 p.m. on Tuesday and Thursday; and from 9 a.m. to 1 p.m. on Saturday.

Displays are now at the front of the library and staff members are available to make suggestions and pull books for patrons wanting to browse. Computer use and access is limited to one hour maximum and a 30-minute minimum with waiting list. Keyboards have been removed from every other computer to ensure social distancing.

All physical programs scheduled have been canceled and one-on-one electronic help is suspended until at least July 1. Children under the age of 10 must be accompanied by an adult.

All books returned to the library are being sanitized before being available for check out and computers are sanitized between each use. No groups with more than 10 people will be allowed in the building.

Curbside pickup will still be offered to accommodate those who are not comfortable with entering the building.

Library staff is making plans to continue summer reading programs while adhering to guidelines. For information, call the library at 580-658-5354.

Student food programs available

The Chickasaw Nation will continue their meals for kids program at Duncan Public Library with pre-packaged meals throughout the summer. Children and teens 18-years-old and younger receive a free lunch from 11 a.m. to 1 p.m. Monday through Friday in the back building of Duncan Public Library.

Duncan Public Schools will continue their summer food program, though it will look different compared to the one the district hosted when school was in session. Daily lunch will be provided for all children 18-and-under from 11 a.m. to 1 p.m. through Aug. 7 at Woodrow Wilson Cafeteria.

Empire Public Schools will have their first summer food program providing curbside pickup meals one day

per week. Pickup is from 9-9:30 a.m. each Monday where students will receive five meals at once.

For questions, call 580-436-7255 for the Chickasaw Nation food program, 580-255-0686 for the Duncan Public Schools food program and 580-252-5392 for the Empire district food program.

CTHC welcomes guests

Chisholm Trail Heritage Center is welcoming guests back to the museum in June with new hours, 10 a.m. to 4 p.m. Tuesday through Saturday. Along with new hours are a few new guidelines set in place for the safety of visitors and staff.

A mask or face covering is required for each guest while inside. Seating in the theaters will be limited to one family or group at a time, seats will be sanitized after each show.

There may only be a maximum of 25 guests in the Center at a time. Be prepared to wait if the facility has reached its maximum capacity. While waiting, guests may visit the monument, explore the Chisholm Trail pathway or check out the new walking trail.

Groups of 10 or more are encouraged to call ahead. For information, call 580-252-6692 or email info@on-thechisholmtrail.com.

Blessing Boxes encourage SWOK

Marlow native Rose Massey established the first blessing box in April at the First United Methodist Church in Marlow. Since then, Blessing Boxes have been popping up all over southwest Oklahoma.

Blessing Boxes are free pantries where people in need of food or hygiene supplies can get what they need immediately, with no application process or information given.

Current Blessing Box locations include Marlow, Duncan, Comanche, Walters, Waurika, Temple and Geronimo. Community members who would like to donate food or supplies to the Blessings Box may contact Rose Massey at 580-721-0874. A list of box locations and more information can be found on the Oklahoma Blessing Boxes Facebook page.

Free Sunday occurs each month

A HOUSE FULL Resale hosts Free Sunday from 1 p.m. to 3 p.m. the first Sunday of each month at 1821 W. Gore Blvd. in Lawton.

A variety of items are available outside on racks and tables for free. Items include recyclables, clothing, kitchenware, books and others that would be great for projects or reuse.

Visitors are encouraged to bring at least one item to add to the tables. Items can also be donated for Hungry Hearts and LoveSick Ministries between 12:30 - 2 p.m.

Information can be found on A HOUSE FULL Resale’s Facebook page.

LETRA holds kayak tours

Lake Elmer Thomas Recreational Area holds sunrise and sunset kayak tours every month from May through September.

The tours last for two hours, allowing paddlers to get up close and personal with nature. Fourteen kayaks are available to rent. For information on how to rent a kayak or sign up for a kayak tour, contact LETRA staff at 580-442-5858.

More Community Spotlight on Page 4

PHOTO OF THE MONTH



Cotton Electric member Greg Brown took this stunning photo of the Oklahoma sky over Marlow.

Enter your “best shot” in our Photo of the Month contest. Theme for July is Action Shot. 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.

OKC Farm Show returns June 18

The Oklahoma City Farm Show returns from 9 a.m. to 5 p.m. on June 18-19 and from 9 a.m. to 4 p.m. June 20 at the Bennett Event Center at Oklahoma State Fair Park.

The 16th annual show will feature more than 350 exhibitors with the latest in agricultural and ranching equip-

ment, services and demonstrations.

In addition to indoor and outdoor exhibits, daily horse training seminars, cattle chute demonstrations, cattle grading competitions and prize drawings make this event one you won’t want to miss. For information, visit OklahomaCityFarmShow.com

WE ALL USE ENERGY DIFFERENTLY



We rely on Cotton Electric Cooperative for information about safety, efficiency and renewables. In our community, power is more than electricity. It’s the expert information we get from our local Touchstone Energy cooperative.

Visit CottonElectric.com to discover the power of your co-op.

YOUR SOURCE OF POWER. AND INFORMATION.



COTTON

ELECTRIC CO-OP

A Touchstone Energy® Cooperative 

Upcoming Deadlines for The Current

July		August		September	
Ad Sales	June 26	Ad Sales	July 24	Ad Sales	Aug. 21
Classified	July 1	Classified	July 29	Classified	Aug. 26
Publish Date	July 13	Publish Date	Aug. 10	Publish Date	Sept. 8

Community Spotlight

Food pantry serves Cotton County

Walters Community Food Pantry is open from 8 a.m. to 11 a.m. on the second Saturday of each month. The pantry is in the old City Hall, 131 1/2 W. California Street.

Pantry organizers try to provide a two-week supply of basic staples to anyone with identification and proof of Cotton County residency.

Monetary donations may be sent to Food Pantry, c/o Paul Metcalfe, 211 E. Colorado St., Walters, OK 73572.

For information, call 580-591-6826.

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 dona-

tions drop-off days are Tuesdays, or donors can call the church at 580-658-2765 to make other arrangements

Farmers Market moves to summer location

Lawton Farmers Market is open from 8 a.m. to noon every Saturday from May through October in the Cameron University parking lot, 227 S.W. 38th St. at the corner of 38th St. and Gore Blvd.

In addition to local seasonal produce, expect to see specialty foods such as jams, jellies, salsas, baked goods, wine, freshly roasted coffee beans, as well as handmade soap, herbs, plants, eggs, beef and an assortment of handcrafted items and food concessionaires.

For information, visit Lawton Farmers Market on Facebook. Buy fresh, buy local!

TheCurrent

ADVERTISE
WITH US!

Contact Kaila Williams,
580-875-3351
or kwilliams@cottonelectric.com

RV maintenance, precautions prevents accidents

Camping is an outdoor leisure activity that many people take advantage of during the summer season. As with all summer fun, being safe needs to be a priority. Safe Electricity wants you to stay safe and has some electrical safety tips to take along on any trip that involves RV camping.

Tragically, in the summer of 2014, a 3-year-old boy was electrocuted as a result of faulty wiring that electrified the family's camper. The child was touching a door handle of the camper while standing on wet ground when he was electrocuted.

Such a situation in which an RV frame is electrically charged is often referred to as "hot skin." Improper wiring or connection, no grounding, reversed polarity, and loose or worn outlets are just some of the potential causes. If a hot skin hazard exists, simply opening the door or coming into contact with the hitch can cause shock or electrocution.

To help prevent hot skin, your RV's electrical system needs to be regularly tested and maintained. A professional electrician can help you make sure the wiring in your RV is safe.

Perform a visual inspection of cords, plugs, and outlets. If there are cracked or frayed cords or broken or discolored plugs or outlets, do not use them. Have them replaced or repaired. Make sure RVs are equipped with fire extinguishers as well as perma-



nently installed carbon-monoxide and fire detectors.

Always use electrical cords rated for the use they will get. Make sure the power demand of the appliances that will be used does not exceed the cord's rating. To plug your RV into a campground power pedestal, use a heavy duty, four-wire cord with a grounding wire, not an extension cord.

Know the amperage your RV draws and the amperage available. If you try to draw more amperage than is available, you can cause serious damage to the electrical source and your RV. You could even start a fire. Also make sure you know where your electrical panel and major switches are.

Before using a campground hook-up, do a visual inspection of the area. If a campground hook-up appears to be damaged, put safety first and request another spot. Making the campground aware of the damage will also help future campers at that site. In addition, be sure to have the proper cord. Never plug more than one RV into a single hook-up. As with a generator, plug your RV in before turning appliances on.

For more information on electrical safety, visit SafeElectricity.org.

Source: SafeElectricity.org

LOVE THE OUTDOORS?

BE SAFE OUT THERE

Do not use generators in enclosed areas. The same goes for grills, camping stoves or other small appliances that produce carbon monoxide.



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



Pay attention to weather forecasts **before you go canoeing or boating.** Get off the open water as soon as you hear thunder.



Look up for power lines while fishing or sailing.

FACT: Fishing is the most common outdoor activity associated with lightning-related deaths.



Going for a hike? If you hear thunder or see lightning, **do not seek shelter under a tree.**



Tent camping? Plan ahead, seek shelter in a hard-top vehicle or four-sided building during a storm or at the first sight of lightning.





For more information, visit SafeElectricity.org



Tune-up rebate deadline quickly approaches

Time is running out to qualify for a rebate on an HVAC system tune-up. HVAC tune-ups must be completed this week 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 Application is required. Application forms can be downloaded at CottonElectric.com/rebate-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 tune-up per home annually.

• HVAC tune-ups must be completed by June 20, 2020. Rebate application must be received by June 30, 2020.



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 and 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
- 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

Password managers convenient way to protect data

By Russell Eubanks

One of the most important steps you can take to protect yourself is to use a unique, strong password for each of your accounts and apps. Unfortunately, as you may have experienced, it is nearly impossible to remember all of your different passwords.

In addition, we know it's time consuming to constantly have to type in your passwords at different sites, generate new passwords, track the answers to all your security questions and numerous other factors. However, there is a solution that will make your life simpler and far more secure – password managers.

How Password Managers Work

Password managers work by storing all of your passwords in a database, which is sometimes referred to as a vault. The password manager encrypts the vault's contents and protects it with a master password that only you know.

When you need your passwords, such as to log in to your online bank or email account, you simply type your master password into your password manager to unlock the vault. The password manager will automatically retrieve the correct password and securely log you in to the website. You no longer have to remember your



passwords or manually log in to your accounts.

In addition, most password managers include the ability to automatically synchronize across multiple devices. This way, when you update a password on your laptop, those changes are synchronized to all your other devices. Finally, most password managers detect when you're attempting to create a new online account or update the password for an existing account, and they automatically update the vault for you.

It's critical that the master password you use to protect the password manager is long and unique. In fact, we recommend you make your master password a passphrase – a long password made up of multiple words or phrases. If your password manager supports two-step verification, use that for your master password as well. Finally, be

sure you remember your master passphrase. If you forget it, you will not be able to access any of your other passwords.

Choosing a Password Manager

There are many password managers to choose from. When trying to find the one that's best for you, keep the following in mind:

- Your password manager should be simple to use. If you find the solution too complex to understand, find a different one that better fits your style and expertise.
- The password manager should work on all devices you need to use passwords on. It should also be easy to keep your passwords synchronized across all your devices.
- Use only well-known and trusted password managers. Be wary of products that have not been around for

a long time or have little or no community feedback. Cybercriminals can create fake password managers to steal your information. Also, be suspicious of vendors who promote they developed their own encryption solution.

• Avoid any password managers that claim to be able to recover your master password for you. This means they know your master password, which exposes you to too much risk.

• Make sure whatever solution you choose, the vendor continues to actively update and patch the password manager, and be especially sure you are always using the most recent version.

• The password manager should give you the option of storing other sensitive data, such as the answers to your secret security questions, credit card information and frequent flier numbers.

• Consider writing your master passphrase in a sealed envelope and storing it in a locked cabinet, physical safe or lockbox.

Password managers are a great way to securely store all your passwords and other sensitive data, such as credit card numbers. However, make sure to use a unique, strong master passphrase and always use the latest version of whichever solution you choose.

Source: SANS Awareness

Nearing Retirement? What Questions Should You Ask?

The recent market volatility has affected just about everybody's financial and investment situations – so, if you were planning to retire soon, will it still be possible?

Of course, the answer depends somewhat on your employment situation. With so many people's jobs being affected by the coronavirus pandemic,



your retirement plans may also have been thrown into confusion. But assuming your employment is still stable, what adjustments in your financial and investment strategies might you need to make for your retirement?

Here are a few areas to consider, and some questions to ask yourself:

- **Retirement goals** – Now is a good time to review your retirement goals and assess your progress toward achieving them. You may want to work with a financial professional to determine if the current environment has materially affected your goals

or if you need to make modest adjustments to stay on track.

- **Retirement lifestyle** – You probably created your investment strategy with a particular type of retirement lifestyle in mind. Perhaps you had planned to become a world traveler when your working days were over. Of course, in the near term, extensive travel may not be possible, anyway, but once we move past the pandemic, your freedom to roam will likely return. But if your investment portfolio is not where you thought it might be, can you (or do you want to) adapt your lifestyle plans? And can you accept the same flexibility with

your other lifestyle goals, such as purchasing a vacation home, pursuing hobbies, and so on?

- **Tradeoffs** – Based on your retirement goals and your willingness to adjust your retirement lifestyle, you'll want to consider your options and tradeoffs. For example, would you be willing to work more years than you had originally planned in exchange for greater confidence in your ability to enjoy a comfortable retirement lifestyle? By working longer, you can continue adding to your IRA and 401(k) or similar retirement plan, and you may be able to push back the date you start receiving Social Security to receive

bigger monthly benefits. You might also review your budget for opportunities to reduce spending today and potentially save more toward your retirement goals.

- **Social Security** – You can file for Social Security benefits as early as 62, but you can get 25% to 30% more each year if you wait until your full retirement age, which is likely between 66 and 67. As you created your retirement plans, you likely also calculated when you would take Social Security, but you may need to review that choice. If you postpone retirement a few years, what effect will that have on when you choose to take Social

Security and, consequently, the size of your benefits? You won't want to make a hasty decision, because once you start taking Social Security, you can't undo your choice.

This is certainly a challenging time to be entering retirement, and you'll have some questions to answer. But even in the midst of uncertainty, you still have many choices. Consider them carefully and make the decisions that work for you.

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

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Monitoring energy use drives change

In our recent Facebook Live event, “Power to Save,” we discussed ways our members can be more efficient in the way they use energy. If you weren’t able to watch the video live, it is still available for viewing on our Facebook page under the events section. Following our video, we had some really good questions come in. I spoke specifically about monitoring energy use and one of the follow up questions related to this topic stood out: “What do we do with this information?”

Let’s start by revisiting the topic of monitoring home energy use. There are a few different options available to members. The first way is to monitor your energy use each month using your Cotton Electric bill. Our new billing format offers a lot of valuable information including your energy use for the current billing period, data from the previous billing period and the same billing period from last year. This allows you to monitor any changes and compare current totals to what you did during the same time last year. There is a bar graph showing your 24-month consumption history which lets you see how your energy use trends from month to month. All information found on the new bill format is explained on Page 12.

Members also have access to the SmartHub app which can be used to monitor and compare energy use day-by-day. The app has the added benefit of referencing outside temperatures to show how change in temperatures affects your bill. Within the app are a va-



Heath Morgan,
Energy Efficiency
Coordinator

riety of features that allow you to track your daily and monthly figures and send notifications when you are using more energy than usual.

Home monitoring systems and smart plugs that can monitor whole home energy use or energy used by individual electrical appliances are another option for keeping tabs on energy consumption. Not all smart plugs offer energy monitoring, make sure the one you are interested in has these capabilities before making your purchase.

Or, members can do their own energy use calculations. The formula to do so is fairly simple but will only give you a rough estimation. You will need the wattage for the appliance you are wanting to monitor. If the wattage is not listed on the data label, you can calculate it by multiplying the input voltage by the operating amps of the appliance. Once you have the wattage, divide it by 1,000 to transfer it to kilowatts. Multiply the new kilowatt number by the number of hours the appliance operates during a 24-hour period. This final number gives you an estimated daily kilowatt-hour total used by that appliance.

Now that we understand how to monitor energy use, let’s talk about understanding what this means for your home. I normally start an energy efficiency evaluation by determining a home’s base load and weather load. The base load is the average of the home’s three lowest bills over the past 12 months. This is how much energy you normally use with things that are always in operation regardless of the weather, such as lighting, refrigeration, water heating, electronics and other major appliances.

The weather load is the average of the home’s three highest bills over the past 12 months. This is your base load

plus the cost of operating your heating and cooling system, space heater, heat lamps and fans that are not used on a regular basis. Comparing the base and weather loads, I can show you how much of an impact these systems have on your energy consumption.

The base load is determined by how efficiently appliances are operated. The number of appliances in use at a time and their settings can raise your base load. Outdoor temperatures, home insulation values, air sealing, HVAC system efficiency, duct leakage and insulation and thermostat settings are all factors that affect your weather load. Supplemental heating or cooling appliances such as space heaters, attic fans or window units will add to your weather load. For example, operating a fireplace can increase your energy use if you are operating other heating sources at the same time. The chimney draft created by your fireplace creates a negative pressure in your home and will pull warm air from exterior rooms. This warm air is replaced by cold air drawn through leaks around doors, windows and any penetrations in sheetrock. Drawing this cold air in means you will eventually spend more energy trying to heat it.

The better we understand the ways we use energy around our homes, the greater the opportunity we have to make a real impact on our energy bill. By being aware of your normal energy use and actively monitoring it, you are more likely to catch a failing appliance, or other issue, before it results in an abnormally high bill.

Having a heat strip stuck on, or hot water leak, can drastically increase your energy bill over the course of a month. Catching this increase early could save you hundreds of dollars. Monitoring these numbers can also

reveal how changes in your behaviors or the number of operating appliances impacts your daily consumption. Adding a small space heater to a bathroom during the winter may not seem like a big deal, until you realize it has driven your electric bill up by \$60 to \$100.

If you are monitoring your daily energy use, spikes in energy consumption and positive effects of energy efficiency are easy to notice. To lower your energy bill, look at replacing all your light bulbs with LEDs. LED bulbs use less than a quarter of the electricity than conventional bulbs. Try updating an old refrigerator with a more efficient model or removing that unused freezer in the garage. Turn off the heated dry function on your dishwasher and wash clothes in cold water instead of warm. Be sure to keep monitoring your energy use after making these changes to see how it affects your bill.

For your weather load, look at performing air sealing around your home. Air gaps around doors and windows, wall and plumbing penetrations are common areas for air leakage. Sealing these can limit the amount of unconditioned air entering your home and the amount of energy needed to condition it. Heating and air conditioning system upgrades, duct replacements and additional attic insulation are not cheap improvements, but can end up saving you a significant amount of money over the course of your investment.

We are all responsible for our own energy use. Understanding all the ways we use electricity around our homes every day can help us understand how to be more energy efficient. Seeing the impact our behaviors have on our electric bills can help drive change.

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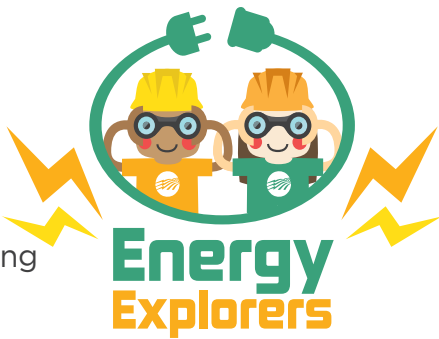
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SUMMER ENERGY-SAVINGS WORD SEARCH

When you save energy at home, you're helping your family save money and protecting our environment.


Read the energy-saving tips below, then find and circle the bolded words in the puzzle.


- Close blinds and **curtains** on hot, sunny days to block additional heat from entering your home.
 - Turn off lights and **electronics**, like TVs and stereos, when you leave a room.
 - Turn off the **water** while you brush your teeth.
- Only clean full loads of dishes when you run the **dishwasher**.
 - Cooking with smaller appliances like **slow cookers** and toaster ovens use less energy than larger appliances.
 - Unplug **phone chargers** when they're not in use - they consume energy even when they aren't charging devices.




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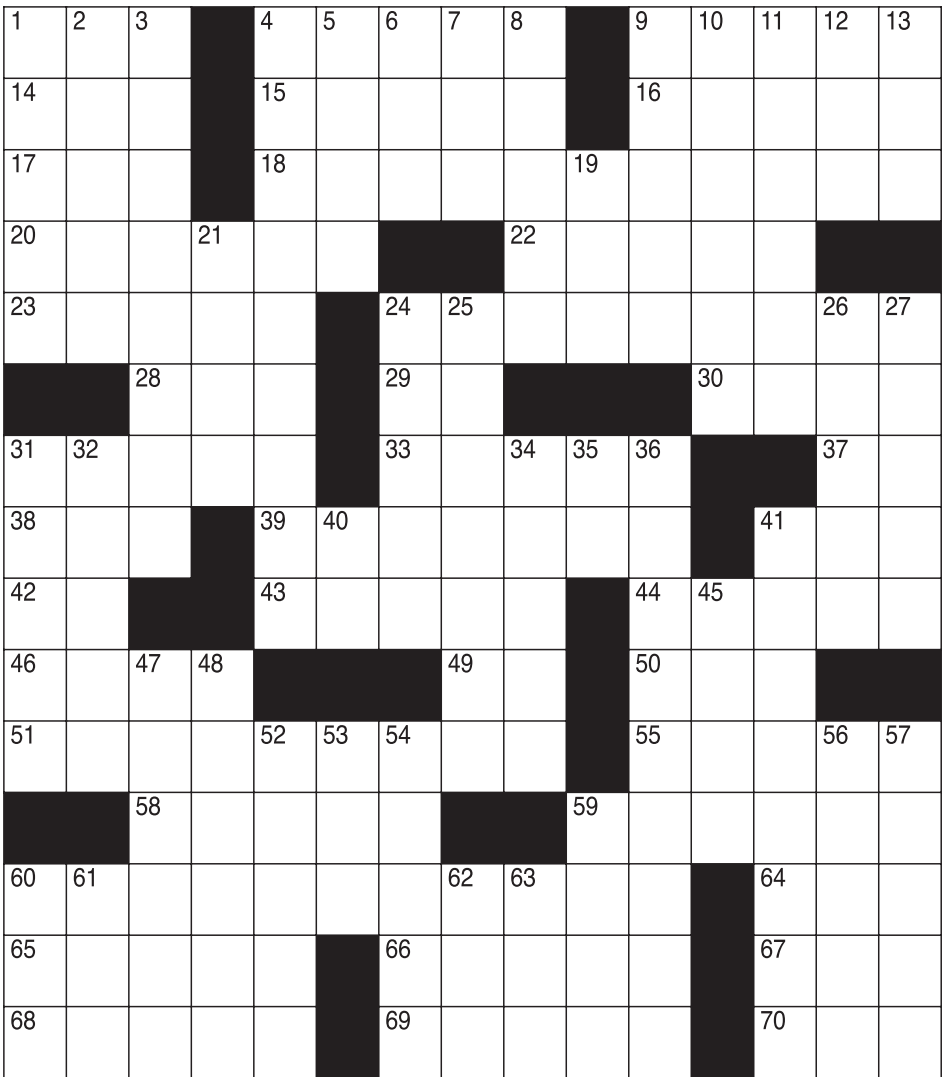
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ACROSS

1. Japanese classical theater
4. Chess pieces
9. Pieces of writing
14. Doctors' group
15. Capital of Guam
16. Type of turtle
17. Swiss river
18. MLB Hall of Famer
20. Places to sit
22. Fancy rides
23. One of Washington's Tri-Cities
24. Without class
28. Male child
29. Keeps you cool
30. Biblical place
31. Italian city
33. District in central Turkey
37. Job for a grad student
38. Central nervous system
39. Arrange in steps
41. Witch
42. Promotional material
43. Having certain appendages
44. Approaches
46. One who did it (slang)
49. Of I
50. Blood relation
51. Works out
55. Female given name
58. Issac's mother (Bib.)
59. Makes someone happy
60. Creative
64. Small, faint constellation
65. S. American trees
66. Makes simpler
67. Neither
68. We all need it



69. Unique plastic utensil
70. Thyroid-stimulating hormone (abbr.)
- DOWN**
1. Civil Rights group
2. Metropolis
3. Badgers
4. Regular business given to a store
5. Gets older
6. A bundle of banknotes
7. Midway between north and north-west
8. Takes to the sea
9. Prestigious film prize: __d' or
10. Baltimore ballplayer
11. Removed
12. Term of respect
13. Genus containing pigs
19. Illumined
21. One who symbolizes something
24. Member of a Turkic people
25. The academic world
26. "Key to the Highway" bluesman
27. Hang-ups
31. Long, leafless flower stalk
32. Categorize
34. Loads
35. Indicates position
36. Unreasonable
40. Dorm worker
41. Dweller
45. Welsh female name meaning "snow"
47. Offering again
48. National capital
52. Firm, dry and brittle
53. 007's creator
54. Allied H. Q.
56. Mackerels
57. Month of the Hindu year
59. Not odd
60. Belonging to a thing
61. "Boardwalk Empire" actress Gretchen
62. Religion
63. Equal, prefix

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Make a Commitment to More Family Meals



FAMILY FEATURES

Spending moments together with loved ones carries obvious benefits like time to catch up and opportunities to bond, but sharing meals actually provides definitive value for families. With restricted social interactions and confinement at home due to COVID-19, many families are facing meal challenges that have shifted from juggling busy schedules to seeking new ways to mix up the traditional menu or using digital solutions to reconnect at a virtual table.

A study published in the “Journal of Nutrition Education and Behavior” funded by the FMI Foundation shows that more frequent family meals are associated with better dietary and family functioning outcomes. The results build on years of previous research studies to punctuate the creation of the Family Meals Movement, which encourages Americans to pledge to share one more family breakfast, lunch or dinner at home per week.

Consider these notable findings from the study:

- **Family meals improve fruit and vegetable consumption.** Studies show a positive relationship between family meal frequency and fruit and vegetable intake when examined separately, but also when fruit and vegetable intake are combined.
- **Family meals improve family dynamics.** Nearly all the studies included in the systematic review and meta-analysis demonstrated a positive relationship between family meal frequency and measures of family functioning. Family functioning is defined as family connectedness, communication, expressiveness and problem-solving.

“There are thousands of individual studies that examine the impact of family meals on nutrition and family behavior, but this meta-analysis looks at the relationship between family meal frequency and family functioning outcomes,” said David Fikes, executive director of the FMI Foundation. “We can confirm that family meals are a valuable contributor of improved nutrition and family dynamics.”

Find tips, recipes and ways to increase your family meal frequency despite COVID-19 circumstances at familymealsmovement.org.

German Fruit Tart

Recipe courtesy of Deanna Segrave-Daly on behalf of the FMI Foundation

- 1 cup all-purpose flour
- 1/4 cup whole-wheat pastry flour
- 1/2 cup sugar
- 1 egg
- 1 tablespoon half-and-half or cream
- 1/8 teaspoon almond extract or 1/4 teaspoon vanilla extract
- 6 tablespoons unsalted butter, thinly sliced
- cornstarch
- sliced strawberries
- sliced kiwi
- sliced banana
- blueberries
- 2 teaspoons turbinado or powdered sugar (optional)

Preheat oven to 350 F.

To make crust, beat together flours, sugar, egg, half-and-half and almond extract. Add butter slices and mix together until sticky ball of dough forms. Refrigerate 30-60 minutes.

On heavily floured surface, knead dough a few times and roll out to fit greased 10-inch tart pan.

Carefully spread dough into tart pan and bake 15-20 minutes, or until tart starts to turn golden brown. Remove from oven and cool.

Dust crust with cornstarch to help fruit stick to crust. Arrange strawberries, kiwi, banana and blueberries on top of crust; sprinkle with sugar, if desired.



Hawaiian Chicken Pizza

Recipe courtesy of Toby Amidor on behalf of the FMI Foundation

Prep time: 10 minutes

Cook time: 20 minutes

- Nonstick cooking spray
- 1 1/2 cups shredded rotisserie chicken
- 3/4 cup barbecue sauce
- 1 ready-made pizza crust or whole wheat pizza crust (10 ounces)
- 1 cup canned or jarred tomato sauce
- 2 cups shredded mozzarella cheese or part-skim mozzarella cheese
- 1 cup finely chopped fresh pineapple

Preheat oven to 375 F. Coat pizza pan or baking sheet with nonstick cooking spray.

In medium bowl, combine rotisserie chicken and barbecue sauce.

Place pizza crust on pan and evenly spread tomato sauce over crust. Sprinkle evenly with cheese. Top evenly with rotisserie chicken mixture and pineapple.

Bake until crust is crisp and browned around edges, about 10 minutes. Let pizza cool 10 minutes before cutting into eight slices.

Peanut Butter Banana Protein Baked Oatmeal

Recipe courtesy of Lauren Harris-Pincus on behalf of the FMI Foundation

Prep time: 15 minutes

Cook time: 30 minutes

Servings: 6

- 2 cups old-fashioned oats
- 1 teaspoon baking powder
- 1 teaspoon cinnamon
- 1/2 teaspoon salt
- 3 packets stevia (sugar substitute) or preferred sweetener
- 1/2 cup powdered peanut butter
- 1 scoop (1/4 cup) vanilla plant-based protein powder
- 1 cup unsweetened vanilla almond milk
- 1/2 cup nonfat plain Greek yogurt

- 3 tablespoons liquid egg whites
- 1 ripe banana (4 ounces), mashed
- 1 teaspoon vanilla extract
- 1 ripe banana (4 ounces), sliced into 24 slices

Preheat oven to 350 F.

In large bowl, combine oats, baking powder, cinnamon, salt, stevia, powdered peanut butter and vanilla protein powder.

In separate bowl, combine almond milk, yogurt, egg whites, mashed banana and vanilla extract.

Add oat mixture to wet ingredients and gently stir until fully combined.

Line 9-inch brownie pan with parchment paper. Pour mixture into pan and spread evenly.

Top with banana slices in four rows of six slices each. Bake 27-35 minutes, or until golden brown and set.

Let cool and cut into six rectangles. Wrap and refrigerate extras until ready to eat.



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Ways to Make Hearty Meals at Home with Pantry Staples

FAMILY FEATURES

Stocking up on pantry essentials is a productive practice, especially as people across the country spend more time at home. However, having all those ingredients on-hand doesn't do as much good if you aren't sure how to use them or feel as if you're constantly whipping up the same dishes.

For example, canned protein is a popular pantry item as it cuts down on prep time and holds a long shelf life while adding important nutrients to family meals. Canned seafood, in particular, is a versatile choice that can be used in a variety of easy recipes or simply eaten on its own.

An option like Chicken of the Sea Chunk Light Tuna in Water, which is 99% fat free and a good source of protein and heart-healthy omega-3s, makes for an easy and versatile addition to dishes like pasta. A 5-ounce can contains 24 grams of high-quality protein, making it a nourishing source of energy while helping to easily satisfy hunger.

Try adding some modern flair to the table with this Mediterranean Tuna Pasta, perfect for a family of four and ready in just 20 minutes. Virtually any canned seafood can be used from salmon to tuna in place of more traditional proteins used in this pasta and many other dishes.

If your family prefers to stick to tradition, Mom's Favorite Tuna Noodle Casserole provides a warm, hearty meal with a hint of nostalgia while gathering loved ones around the dinner table.

Ingredients in these recipes can be easily substituted for similar options you may already have on hand, such as another dried pasta in place of penne or carrots in lieu of peas.

Find more filling family recipes at chickenofthesea.com.



Photo courtesy of Getty Images



Mom's Favorite Tuna Noodle Casserole

Mom's Favorite Tuna Noodle Casserole

Total time: 40 minutes
Servings: 6-7

- 2 cans (10 3/4 ounces each) cream of mushroom soup
- 1 cup milk
- 2 cups frozen peas
- 2 cans (12 ounces each) Chicken of the Sea Chunk Light Tuna in Water, drained
- 4 cups medium egg noodles, cooked
- 4 tablespoons dry breadcrumbs
- 2 tablespoons butter, melted

Heat oven to 400 F.
In bowl, stir soup and milk until smooth.
In 3-quart casserole dish, combine peas, tuna and noodles with soup mixture.
Bake 30 minutes, or until warm and bubbling; remove from oven and stir.
In bowl, mix breadcrumbs with melted butter; sprinkle over tuna mixture.
Bake 5 minutes, or until golden brown.
Substitution: Use any frozen vegetable in place of frozen peas.

Mediterranean Tuna Pasta

Total time: 20 minutes
Servings: 4

- 1 package (16 ounces) penne pasta
- 1 can (15 ounces) chickpeas, drained
- 1 can (14 1/2 ounces) diced tomatoes with basil, garlic and oregano
- 1 medium zucchini, sliced 1/4-inch thick
- 2 tablespoons sliced ripe olives
- 1 can (5 ounces) Chicken of the Sea Chunk Light Tuna in Water, drained
- 1/2 cup Parmesan cheese

Cook pasta according to package directions.
In large skillet, bring chickpeas, tomatoes, zucchini, olives and tuna to boil; stir constantly.
Reduce heat and simmer, uncovered, 5 minutes.
Spoon mixture over cooked pasta. Top with Parmesan cheese.
Substitution: Use any canned seafood such as salmon in place of canned tuna.

Meat shortage leads to creative ways to meet protein requirement

In the beginning it was toilet paper, hand sanitizer and masks. Now we are facing, and in some areas experiencing, a shortage of beef, pork and chicken. Prices are rising and meat cases are picked over. Many families have purchased an animal to process at a local butcher, but now there's a backlog of appointments. As the meatpacking industry works to recover, it will be important to consider how much meat you actually need and alternative options when your favorite cuts of meat are not available.

Protein is an essential macronutrient. Its components, called amino acids, are used to make and restore muscles, including organs, and produce hormones, blood, connective tissue, antibodies, and enzymes to name a few. Animal sources of protein contain all of the amino acids that are essential to bodily processes. Plants, legumes, grains, nuts and seeds generally do not have all of the essential amino acids with the exception of soy, quinoa, buckwheat and a few less common meat substitutes. Most plant foods and grains have to be eaten in combination to provide all essential amino acids, such as rice and beans.



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

The Dietary Guidelines for Americans recommends adults consume at least 0.8 grams of protein per kilogram each day. For someone who weighs 150 pounds, that would mean 55 grams of protein per day. If the adult is physically active, it is recommended to consume more protein depending on the type of activity.

Researchers also suggest that older adults need at least 1.2 grams of protein per kilogram per day to maintain their muscle mass and strength. That

would mean an adult aged 65 or older who weighs 150 pounds would need to consume 82 grams of protein per day. Three ounces of skinless chicken, steak, lamb, or pork provide between 22-28 grams of protein. One large egg provides 6 grams of protein.

You do not need to eat meat to get enough protein, but given that a small percentage of Americans report being vegetarian, a meat shortage may make consumers anxious. Here are some suggestions which may help ease the pain when the supermarket is out of your favorite go-to protein:

- Don't forget about fish. The Dietary Guidelines for Americans recommends eating fish at least twice per week. There are many fish options at the store — fresh, frozen and canned. Fish is low in unhealthy fat, higher in healthy fat, and still provides all of the essential amino acids needed by your body. If you are new to eating and cooking fish, I strongly recommend using a recipe and getting a recommendation from the fish counter at the store. If you do not like cooking fish and are able to eat out at restaurants, give a fish dish a try. While fried fish is definitely not as healthy as other cooking meth-

ods, if that is what it takes to get you to eat fish, just make sure the sides that you select are healthy. Hold the hush puppies and French fries and opt for something green.

- If the meat counter and pre-packaged fresh meat is picked over, check out the frozen section. You can also consider pre-prepared meals that include meat. Try to choose ones with the least amount of saturated fat and sodium as possible, but again, if there are limited selections just make the sides as healthy as possible and consider eating a half-portion of the pre-prepared dish.
- As stated before, plant foods can also provide enough protein and all of the essential amino acids when you eat a variety of plant foods. Beans, legumes, nuts and nut butters, seeds, tofu, tempeh, veggie patties and grains are all options that you could try if you need or want. More than likely, the only inconveniences you will experience during this time are not being able to get the cut of meat that you want and paying higher prices at the meat counter. There are many other options in the grocery store that can meet your protein needs.

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Olivia Cantwell
Marlow High School

Cooperatives loyal to members over decades

It’s June 20, 2019 in Washington, D.C., I am going on a tour of the White House with my group from Youth Tour. As we’re walking through a hallway about to head to the Oval-Office, I feel a tap on my shoulder. I turned around to see my chaperone, Lacy, with her finger over her lips and signaling for me to follow her. So, I do just that.

After weaving throughout hallways, we end up at a door. She looks both ways before opening the door and stepping in. Out of confusion, I followed her in and what I saw in there was a bunch of cleaning supplies. As I am standing in the janitor’s closet, I begin to panic and think, “Oh my goodness! She’s crazy! This is where I am gonna die!” I was so busy panicking that I failed to realize that Lacy was trying to talk to me. I began to listen to what she has to say.

“When I was your age I, too, was chosen to go to Washington, D.C. with Youth Tour,” she said. “While on the trip, my sponsor pulled me aside to show me what I am about to show you.” As she finishes explaining, she starts



pulling levers and flipping switches. Then the room begins to spin.

By the time the room stopped spinning, it no longer looked like a janitor’s closet; it now looked like some futuristic, high tech lab. That’s when she said, “Welcome to the Energy Time Machine! In this machine we have the ability to travel over wide expanses of time to see how we as humans have advanced. Only those who have a true hunger for knowledge and a pure heart will ever know of its existence. So, buckle up and prepare to be amazed.”

As soon as I am buckled in, she pushes a button and the machine began to spin around. Pretty soon I start getting dizzy and have to close my eyes to keep

from getting sick. I finally open my eyes once we stop spinning and I see a door appear on the wall. Lacy then unbuckles and heads to the door saying, “First stop, June 1,1939, the day Cotton Electric began construction on 234 miles of power lines that would serve members across four counties.”

As we step out of the time machine, I look around to see a bunch of men in hard hats walking around. There are big huge wooden utility poles laying on the ground and huge coils of electrical wire. As we walk, we make our way over to a table surrounded by abunch of men. They’re all looking at a big blueprint of utility poles. Lacy then tells me the man talking is C.W. Cox, the first manager of Cotton Electric Cooperative.

After a little more time exploring the construction site, Lacy said it’s time to go. We head back to the time machine. Once we leave 1939, we head to 1974 for a bit where we learn about a big en-ergy crisis that Cotton Electric faced. Then it’s off to the next time period.

Our next few stops were all in the 1980s because Lacy said that was her

favorite decade in Cotton Electric his-tory. During this time Cotton Electric started the “good neighbor” concept. This concept is all about doing good things for the community. My favor-ite thing they did was they “loaned” kitchen appliances to local schools for their campuses and home economics classes and eventually allowed them to purchase the appliances. Over all, the ‘80s were a pretty good time for Cot-ton Electric.

After the ‘80s, we traveled through the ‘90s and beyond. I got to watch as linemen repaired the power lines after the 2010 blizzard. The men and wom-en working to fix the lines and get the power back up worked so hard and it was amazing to witness their commit-ment to members first hand.

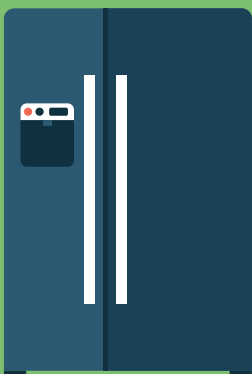
After many more stops in time, we returned to our current time period. Although I was sad that my adven-ture was over, I knew I’d be back. As I walked away from the time machin disguised as a janitor’s closet I looked back and whispered, “Until next time.”

What’s Your Appliance Safety IQ?



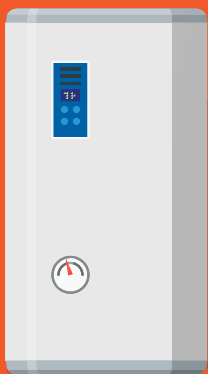
Clothes Dryer

- Children have been electrocuted when hiding behind dryers; some pets also like to nap there.
- Install a childproof lock on the laundry room door, as well as on your washer and dryer—especially front-loading models.
- Clean lint screen between loads, and thoroughly clean the vents and duct system at least twice a year.
- Make sure hoses, seals and connections do not leak and are secure.



Refrigerator

- Follow the manufacturer’s instructions for maintenance.
- Clean the coils every six months to a year.
- Keep an eye out for dust or lint under or behind your fridge and remove it to let your refrigerator breathe.
- If you have young children in your home, make sure your refrigerator is not a tipping hazard. Consider using an appliance anchor that secures your tall appliance to the wall.



Hot Water Heater

- Make sure your hot water heater is well-maintained.
- Make sure it does not have excessive pressure buildup by testing the relief valve (or have it tested) at least once a year.
- Ensure vents are connected securely and that the correct parts are used to avoid carbon monoxide production.
- Have all components of the appliance inspected regularly (at least once a year) by a technician.



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FOURTH OF JULY COLORING CONTEST





SAFETY TIPS

FIREWORKS SAFETY TIP:
Kids should NEVER play with fireworks! Only adults should handle fireworks.

GRILLING SAFETY TIP:
NEVER run and play near a grill! Keep a minimum of three feet between you and the grill.

SUNBURN SAFETY TIP:
Avoid sunburn! Remember to apply plenty of sunscreen (SPF of 30 or higher) if you're playing outdoors.

AMERICA'S ELECTRIC COOPERATIVES

STEP ONE: Color this 4th of July safety coloring sheet.

STEP TWO: Take a picture of yourself with your finished masterpiece.

STEP THREE: Email your photo to TheCurrent@CottonElectric.com by July 1 and it could be published in the July edition of The Current!



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June recognized as National Safety Month

Cotton Electric is in the essential business of keeping the lights on. Our employees work in dangerous situations every day, from working with high voltage power lines to operating heavy machinery, making safety our number one priority.

Now, more than ever, safety is crucial. Which is why the National Safety Council (NSC) continues to recognize June as National Safety Month. Observed annually by NSC, the nation’s leading nonprofit safety advocate, National Safety Month focuses on saving lives and preventing injuries, from workplace to anyplace.

In honor of National Safety Month, here are some tips on how to avoid heat-related illnesses this summer.

Heat Exhaustion

When the body loses excessive water and salt, usually due to sweating, heat exhaustion can occur. Signs and symptoms include:

- Sweating
- Pale, ashen or moist skin
- Muscle cramps, especially for those working or exercising outdoors in high temperatures
- Fatigue, weakness or exhaustion
- Headache, dizziness or fainting
- Nausea or vomiting
- Rapid heart rate

Uncontrolled heat exhaustion can evolve into heat stroke, so make sure to treat victims quickly. Move victims to a shaded or air-conditioned area, give water or other cool, nonalcoholic beverages and apply wet towels or have the victim take a cool shower.

Heat Stroke

Seek medical help immediately if someone is suffering from heat stroke. Signs include:

- Body temperature above 103 degrees
- Skin that is flushed, dry and hot to the touch; sweating has stopped

- Rapid breathing
- Headache, dizziness, confusion or other signs of altered mental status
- Irrational or belligerent behavior
- Convulsions or unresponsiveness

If you suspect someone is having a heat stroke, immediately call 911. Move the victim to a cool place, remove unnecessary clothing and cool them, preferably by immersing up to the neck in cold water. If immersion in cold water is not possible, place the victim in a cold shower or move to a cool area and cover as much of the body as possible with cold, wet towels. Keep cooling until their body temperature drops to 101 degrees Fahrenheit. Monitor the victim’s breathing and be ready to give CPR if needed. Make sure to not force the victim to drink liquids, apply rubbing alcohol to the skin or allow them to take pain relievers or salt tablets.

Keep Each Other Safe

If your job requires you to work outside in hot weather, you and your supervisors can take precautions to minimize the risk of heat-related illnesses. The National Institute for Occupational Safety and Health recommends:

- Working short shifts until workers have adjusted to the heat
- Staying hydrated and drinking before you get thirsty
- Watch out for co-workers exhibiting signs of heat exhaustion or heat stroke
- Take time to rest and cool down

The human body is normally able to regulate its temperature through sweating, until it is exposed to more heat than it can handle. Heat exhaustion and heat stroke can escalate rapidly, leading to delirium, organ damage and even death. In 2017, 87 people died in the U.S. from exposure to excessive heat, according to Injury Facts.

People most at risk include:



- Infants and young children, especially if left in hot cars
- People 65 and older
- People who are ill, have chronic health conditions or are on certain medications
- People who are overweight

The best way to avoid a heat-related illness is to limit exposure outdoors during hot days. According to the Centers for Disease Control and Prevention:

- Air conditioning is the best way to cool down after being in the heat
- Drink fluids, even if you don’t feel thirsty, and avoid alcohol
- Wear loose, lightweight clothing and a hat
- Replace salt lost from sweating by

drinking fruit juice or sports drinks

- Avoid spending time outdoors during the hottest part of the day, from 11 a.m. to 3 p.m.
- Wear sunscreen; sunburn affects the body’s ability to cool itself
- Pace yourself when you run or otherwise exert your body.

The NSC offers a Quick Reference Guide app for first aid guidance free to the public. The app contains need-to-know symptoms and treatments for various illnesses and injuries at the tips of your fingers. The app is available for download from the App Store and Google Play, just search “National Safety Council.” Stay safe!

Source: NSC.org

Summer energy efficiency starts at home

Working out at home? Unplug some stuff

If you’re exercising at home instead of at the gym, baking with the kids every other day, binge-watching your favorite old TV shows and movies or helping kids with online classes while you’re spending more time at home with family, your use of electricity could be skyrocketing.

That means two things: You could see a slight increase in your energy bill and you might be overloading your home’s electrical circuits.

There’s no need to stop having your stay-at-home family fun. However, cutting back on energy use in areas that aren’t as important right now will save money and energy.

For example, if you’re using your oven to teach the kids how to bake and spending more time cooking homemade family dinners on the stovetop, you could start running the dishwasher and doing the laundry after dark, when demand for electricity is at its lowest.

If you’re spending all day teleworking on your computer while your children are using their smart devices, take special care to shut down the office equipment—computers, laptops, scanners, printers—when you’re finished with them so they don’t waste energy overnight.

Unplug phone chargers, small appliances, and other electrical devices when they’re not in use so they don’t guzzle “phantom power.” Once something is plugged into an outlet, it continues to draw a small amount of electricity, even when it’s not in use.

Beware of plugging too many pieces of equipment into a power strip. If you’re running on the treadmill in the basement while your spouse is working out on an electricity-powered stair stepper, your circuits might not be able to handle both, especially if you’re also watching TV, running a fan and charging your phone at the same time.

Try staggering workout hours so just one piece of heavy equipment is in use at a time.

Don’t let summer heat spoil family fun

Even as restaurants start to reopen and take-out food is available everywhere, home is where the cookouts happen.



Moving dinner outdoors is a great way to save energy in the summer. Firing up a charcoal grill uses zero electricity.

Here are some more ways to keep energy bills down at dinnertime:

- Get creative with cold side dishes. Learn how to make gazpacho, colorful salads that mix fruit with raw veggies, and dips featuring avocados, garbanzo beans or tomato bases.
- Grill veggies outdoors rather than steaming them on the stove. Asparagus, corn-on-the-cob and a skewer of mushrooms, onions, tomatoes and zucchini all taste better in the summer when they’re grilled.
- Make potato salad or pasta salad in large batches. That way, you only have to boil the ingredients on the stovetop once for a supply that can last over several dinners.
- Take a break from baking. In between baking lessons for the kids, order fresh bread and desserts from a nearby bakery to show your support for local businesses and give your oven a break.

How to raise the thermostat and stay comfortable

It’s air-conditioning season, and that means a spike in your family’s energy use.

This summer, make an effort to waste less cold air. These three quick do-it-yourself jobs will help:

- Buy an inexpensive caulk gun from a home-improvement store and caulk around your windows and doors. Little cracks can be a big energy waster because they let your comfortable, air-conditioned air out of the house.
- Inspect the interior side of your home’s exterior

walls. There, you’ll find cable and phone cords coming inside. Around them are tiny gaps that double as escape hatches for cool air. They also let hot outdoor air sneak indoors. Caulk around them.

- Add insulation to your attic. Most homes are built with plenty of attic insulation to keep the hot air that pounds on your roof from finding its way inside. But over time, that insulation deteriorates or gets knocked out of place. If that has happened in your attic, freshen up the insulation.

Then, push the thermostat up to 78 degrees and turn on the ceiling fan in whichever room you are in. You’ll save energy and still feel comfortable. Don’t forget to turn off the ceiling fan once you leave the room.

Use less hot water

When it’s warm outdoors, long, hot showers become less appealing.

Make a point of using less hot water during the summer and you could see a drop in both your water and energy bills.

The less hot water you use, the less you will have to pay to heat it.

Water heating can account for about 18 percent of all the energy your family uses at home.

Here is how to cut that energy use:

- Lower the temperature of your water heating to the warm setting, 120 degrees. The U.S. Department of Energy says that temperature not only can lower energy bills, it can prevent the water from scalding you.
- Run your dishwasher only when it’s full. Refrain from washing dishes by hand; that actually uses more water and energy.
- Choose the “cold water” setting on your clothes washer. Your laundry will still get clean.
- Fix leaky faucets. One drip of hot water per second from a leaky water faucet or showerhead wastes 1,661 gallons of water a year, according to the Energy Department. And it can cost you up to \$35 a year.
- Switch to low-flow faucets and showerheads. An Energy Department tip: Put a one-gallon bucket under your showerhead. Turn on the shower as you normally would in the morning, and set a timer. If it takes less than 20 seconds to fill that bucket to the one-gallon mark, it’s time to replace your showerhead with a water-saving model.

Source: Pointers and Prose