

# The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative 

*“The Current - Informing Our Members Since 1957”*

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## Prepare your home for summer peaks

By Karen Kaley

Summer is not far off. In just about another month, we will enter the “peak period,” the time of year when energy consumption soars.

As temperatures rise, so does the demand for power to run things like air conditioners and pool pumps. The higher the demand, the higher the cost of generation and the higher the price paid by co-ops and their members.

In southwest Oklahoma, the highest summer

consumption usually happens between 4 p.m. and 7 p.m. from June 20 through Sept. 9 – the peak period. That is the time to be most aware of energy use and practice conservation.

From attic to basement, there are ways to improve the energy efficiency of your home. Some are helpful during the summer heat, others during the winter chill, and some will help lower your power bill all year.

### 10 tips for making homes more energy efficient:

**1** According to the Department of Energy, improving your home’s insulation and sealing air leaks are the fastest and most cost-effective ways to reduce energy waste and make the most of your energy dollars. Check to see whether there is sufficient insulation in the attic. Are openings containing piping, ductwork and chimney sealed? Properly insulating and weatherizing your home can reduce heating and cooling needs up to 30 percent.

**2** Lower your water heater thermostat to 120 degrees Fahrenheit. This will also slow mineral buildup and corrosion in your water heater and pipes. Use less hot water taking showers instead of baths.

**3** Windows account for 25% to 40% of annual heating and cooling costs, so window treatments can play a major part in savings. Close curtains and blinds during the day in summertime to cut down on passive solar heat. Do the opposite in the winter.

**4** Unplugging unused electronics – otherwise known as “energy vampires” – can save you as much as 10% on your electric bill.

**5** If you don’t already have them, consider installing ceiling fans. Ceiling fans are a great way to keep cool during summer months and can even allow you to raise your thermostat setting about 4 degrees without affecting your comfort.

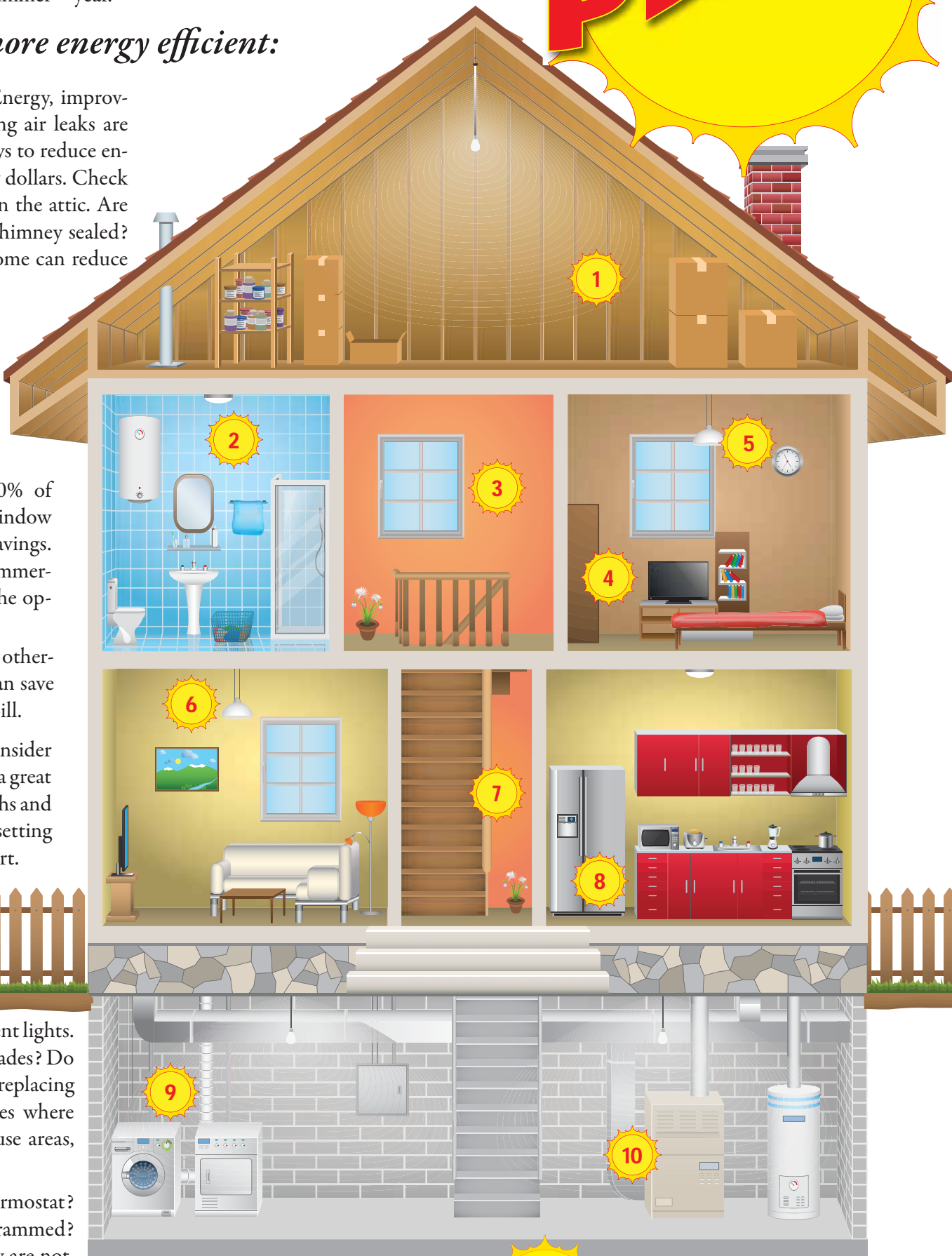
**6** Note where you still have incandescent lights. Can you replace them with LED upgrades? Do you have nightlights? If so, consider replacing them with LED nightlights. Are there places where you can install motion sensor lights in low-use areas, such as a closet, porch or garage?

**7** Do you have a programmable thermostat? When was the last time it was programmed? Are the date and time correct? If they are not, this could throw off the automatic settings.

**8** Make sure your refrigerator is in good order. Set the refrigerator temperature at about 37 degrees Fahrenheit. Make sure door seals are in place and are snug when closed. Keep outside coils unobstructed and clean; dirty ones could overwork the unit’s compressor.

**9** About 90% of the energy used to operate a washing machine comes from using hot water. Consider using cold water instead. Instead of using the washer, dryer or dishwasher during the day, run them at night, during off-peak times. Consider air-drying or even line-drying to save even more household energy.

**10** Change your HVAC filter monthly to increase efficiency and energy savings. Filters get loaded with more and more particles as they do their job. This actually has the effect of making them more efficient, but it also increases resistance and reduces airflow. Proper maintenance and smart use of your home’s cooling system will help keep your electric bill in check. Consider having a tune-up before June 20. You may qualify for Cotton Electric’s HVAC tune-up rebate.



**Bonus Tip**

Air conditioning helps most Americans beat the sweltering summer heat. According to the U.S. Department of Energy (DOE), air conditioning accounts for as much as 50% of the average household electric bill. Installing a ground-source heat pump can lower your power bill and certain systems are eligible for rebates. See CottonElectric.com for details.



#### Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after May 1, 2020, is \$0.00259 per kWh.

On a member’s average bill of 1,300 kilowatt hours (kWh), this will amount to a charge of \$3.37 on the May bill.

#### April 2020 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	72	46	59	16	76	43	60
2	74	56	65	17	58	38	48
3	64	34	49	18	68	34	51
4	52	38	45	19	73	52	63
5	68	41	55	20	76	48	62
6	72	59	66	21	83	49	66
7	86	59	73	22	83	56	70
8	90	54	72	23	85	49	67
9	74	53	64	24	80	57	69
10	71	45	58	25	77	51	64
11	72	51	62	26	83	46	65
12	74	39	57	27	85	62	74
13	49	35	42	28	91	61	76
14	47	32	40	29	78	50	64
15	63	29	46	30	86	44	65

Source: srh.noaa.gov/oun/  
Average Daily High: 74 Average Daily Low: 47

#### Did You Know?

Cotton Electric offices will be closed Monday, May 25 for Memorial 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 June 15, 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 monitors pandemic situation

Cotton Electric Cooperative continues to adapt to the challenges brought by the COVID-19 pandemic. We monitor the situation in our area daily and have modified our operations to protect the health and safety of our members and employees.

As we move forward, we will take a slow, phased-back approach in order to continue protecting everyone’s safety and well-being. If you see Cotton Electric employees at work in your area, please wave hello but do not enter the work zone. If interacting in person is necessary, please maintain at least



Jennifer Meason, CEO

six feet of distance. We understand the financial hardship many in our area are facing and have extended the temporary suspension of disconnects for non-payment through May 31. However, please keep in mind this does not cancel your bill or reduce the amount you will need to pay. It only delays payment. I encourage you to pay what you can towards your electric bill to make the transition smoother in the future. Our member services representatives are available during the week from 8 a.m. to 5 p.m. to discuss options with you. As you and your family are at home more, I encourage you to incorporate some of the no-cost energy efficiency measures listed on our website. You can also view Energy Efficiency Coordinator Heath Morgan’s



Facebook Live Q&A on the co-op’s Facebook page. Although we have made changes, one thing remains the same – our dedication to providing you with safe, reliable and affordable power. We look forward to the day when our lobbies reopen and we get to visit with you in person again. I pray you and your family stay safe and well.

Resources available to community

Life in the time of coronavirus has presented challenges for nearly everyone. Some are having to adapt to working from home; some are doing so while supervising their children’s education. Some have been furloughed and must adjust to living on a reduced income while others have lost their entire income to job loss or business closure. Throughout the Cotton Electric service territory, there are organizations dedicated to helping people in need. They have been bombarded with requests and could use a little help, too. For Cotton Electric members who are looking for ways to help others, here is a short list of organizations dedicated to that service. For those needing help, the same list. Marlow Samaritans – 214 W. Main, Marlow, OK, 73055. Phone: 580-658-5771. How to get help: Fill out a form available at the front door and drop it in the slot. A volunteer will call with more information. Christians Concerned – Send donations to P.O. Box 811, Duncan, OK, 73534. Watch social media for lists of food items needed for the pantry. How to get help: Call 580-252-9120 and leave a clear message with a good call back number. A volunteer will return the call with more information. Medicine Park First Baptist Church food pantry – To make a donation or request help, contact them through their Facebook page. Walters Food Pantry – How to get

help: Take current identification and proof of Cotton County residency to 131 1/2 W. California Street between 8 and 11 a.m. on the second Saturday of each month. Send monetary donations to Food Pantry, c/o Paul Metcalfe, 211 E. Colorado St., Walters, OK 73572. For information, call 580-591-6826. Salvation Army of Lawton – Family service programs help with emergency food, housing, and utility assistance. Call 580-355-1802 for information. To donate, visit <http://salvation-armyaok.org/>. Lawton Food Bank – Open 8 a.m. to 2 p.m. Monday, Wednesday, Friday and noon to 5:30 p.m. Tuesday and Thursday. To get help, take identification and proof of residency to 1819 SW Sheridan Road. Monetary donations can be mailed to P.O. Box 3812, Lawton, OK 73502 or made online at [LawtonFoodBank.org](http://LawtonFoodBank.org). Christian Helping Hands – Food pantry open 11 a.m. to 5 p.m. Thursdays at 608 Oak Main St. in Comanche. Mail donations to P.O. Box 536, Comanche, OK 73529 or visit <http://chh-cares.com/> to donate online. JeffCo Helping Hands – Food pantry open 9 a.m. to noon on second and fourth Fridays. Located at 100 Circle Drive in Waurika. Call 580-228-3581 for information. These are just a few organizations offering help in Cotton Electric’s service territory. To find more, visit [211Oklahoma.org](http://211Oklahoma.org).

KEEP CALM

and Avoid

Coronavirus Scams

Here are **5 things** you can do to avoid a Coronavirus scam:



**Ignore offers for vaccinations and home test kits.**

Scammers are selling products to treat or prevent COVID-19 without proof that they work.



**Hang up on robocalls.**

Scammers use illegal sales call to get your money and your personal information.



**Watch out for phishing emails and text messages.**

Don't click on links in emails or texts you didn't expect.



**Research before you donate.**

Don't let anyone rush you into making a donation. Get tips on donating wisely at [ftc.gov/charity](https://ftc.gov/charity).



**Stay in the know.**

Go to [ftc.gov/coronavirus](https://ftc.gov/coronavirus) for the latest information on scams. Sign up to get FTC's alerts at [ftc.gov/subscribe](https://ftc.gov/subscribe).

Federal Trade Commission

If you see a scam, report it to [ftc.gov/complaint](https://ftc.gov/complaint)

Energy Efficiency  
Tip of the Month

When the weather is nice, put your grill to use! During summer months, cooking outdoors is a great way to save energy and eliminate unwanted heat from cooking indoors.



**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.

March 2020 Operating Stats			
	2020	2019	
Total Amount Billed/Accrued	\$5,116,805	\$5,575,640	
Cost of Purchased Power	3,440,389	3,692,880	
Taxes	114,621	126,588	
Total Operating Expense Per Mile	990	1,036	
Average Farm and Residential Bill	128	156	
Average Farm and Residential kWh	1,099	1,358	
Total Meters Billed (farm, residential)	18,569	18,403	
Miles Energized	5,203	5,197	
Density Per Mile	3.57	3.54	
New Service Connects YTD	88	74	
Services Retired	57	29	

TheCurrent

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# Community Spotlight

All events are up to date as of May 1. If you would like your community event listed in the June issue, please submit information by June 3 by calling 580-875-4255 or send an email to [TheCurrent@CottonElectric.com](mailto:TheCurrent@CottonElectric.com). Events occurring before June 15 will not be published in the next issue.

## Nutrition Center open for carry out

Marlow Nutrition Center is open to the public from 11 a.m. to noon Monday through Friday at Redbud park in Marlow. Nutritious meals are served for carry-out only, \$2 for guests 60 years old and older or \$5.85 for guests younger than 60 years. To place carry-out orders or for further details, contact Linda at 580-658-5773.

## ‘Marlow Shines Bright’ initiated

Marlow Student Council is asking residents to hang lights in their yards for “Marlow Shines Bright,” an initiative to spread unity and positivity. To participate, residents are asked to hang at least one strand of lights in their yard and post a photo with the hashtag #marlowshinesbright.

## Sam’s Club launches ‘Hero Hours’

Sam’s Club is setting aside two hours each Sunday for first responders and health care workers to shop inside its stores without the required membership. Shoppers must provide proof of credentials. “Hero Hours” will run from 8 a.m. to 10 a.m. each Sunday at all stores nationwide.

## Free internet provided to students

Hilliary Communications is implementing free internet access to K-12 students’ households who cannot afford the service. Offer is available to new customers only. Service will be provided until July 1, 2020. For information, call 580-529-5000

## Nutrition center open weekdays

Comanche Nutrition Center is providing delivery and carry out lunches Monday through Friday. Citizens 60-years-old and older eat for \$3, under 60 years eat for \$5. For information and reservations, call 580-439-5076.

## Blessings Boutique open monthly

Marlow First United Methodist Church opens its Blessings Boutique every first and third Tuesday of the month. Clothing donations drop-off days are Tuesdays at 421 W. Main, or donors can call the church at 580-658-2765 to make other arrangements.

## CVS offers free delivery

CVS Pharmacy is offering free delivery on prescriptions and everyday essentials in an effort to help customers be prepared and stay safe. Options include 1- to 2-day shipping or same-day delivery. To get started, search for CVS Pharmacy in the App Store or Google Play or call your local store to ask that your prescriptions be delivered. Information can be found at [CVS.com](https://www.cvs.com).

## Church offers food, assistance

Medicine Park First Baptist Church is offering a food pantry to the community. If you are a Medicine Park resident in need of food or counseling, or you would like to donate, you can contact the church on their Facebook page, First Baptist Church Medicine Park.

## Lawton implements CodeRED

The City of Lawton will soon implement CodeRED, an emergency notification system from ONSOLVE. CodeRED will allow the City to deliver geo-targeted, time-sensitive information via phone, email, SMS/text, IPAWS (integrated public alert and warning systems) and more. CodeRED will be administered through the Community Relations Department, in concert with Information Technology Services and first responder agencies within the City, as necessary. According to the City’s Community Relations Director, Tiffany Martinez Vrska, CodeRED will allow citizens to have immediate access to emergency information. “Our first priority is the safety and well-being of citizens,” Vrska said, “so we are greatly looking forward to the implementation of CodeRED. We believe it will allow our City to efficiently communicate with our citizens.”

CodeRED will allow the City to alert citizens of emergencies such as evacuation orders, severe weather, road closures or power outages. Alerts can be sent as a telephone call, text message or email, while simultaneously posting to social media platforms for the City and posting to the CodeRED mobile app. Citizens will be able to opt in for CodeRED alerts online or by text; those with utility accounts through the City of Lawton will automatically be opted in to receive emergency alerts by phone call.

Staff is expected to be trained on the alert system in days to come. Relevant information about this initiative and/or additional instruction will be posted to [lawtonok.gov](http://lawtonok.gov).

## Walmart accommodates seniors

Walmart dedicates senior shopping hours to take place every Tuesday from 6-7 a.m. To help serve as many people as possible and minimize wait time, customers are encouraged to call in any prescription refills 24 hours in advance. Call your local store to confirm.

## Walmart adjusts pharmacy pickup

Walmart Pharmacy located on N.W. Sheridan Rd. in Lawton is now offering curbside pickup and mail out delivery for prescriptions. Call ahead to request prescription refills. Text message notifications are available on the status of prescriptions. Call the Pharmacy at 580-357-4842 to let them know you have arrived for curbside pickup or let them know you would like your prescription mailed to your doorstep.

## Think Ability serves community

Think Ability, a nonprofit organization in Duncan, is continuing to serve the community and surrounding areas amid the coronavirus pandemic. They now have additional services that allow people to shop from a distance at their community garden and market. The Think Ability Market and community garden are now offering a delivery service and drive-thru farm stand every Friday at 2100 W. Beech. People are able to drive up and fill out an order form while also being able to taste samples of what is offered in the market. Think Ability is taking extra safety precautions and following social distancing guidelines to keep everyone safe. For information, visit the Think Ability Community Garden Facebook page.

# Photo OF THE Month



Cotton Electric members Mike and Charlesa Willson submitted this photo of their daughter, Shelby, finding happiness in her swing at her grandparents’ house. Enter your “best shot” in our Photo of the Month contest. Theme for June is Oklahoma Sky. Entries can be emailed to [TheCurrent@CottonElectric.com](mailto: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.

## CECF grant application deadline extended

In an effort to best serve those in need, the Cotton Electric Charitable Foundation (CECF) second quarter grant application deadline has been extended to June 1, 2020. Applications are available for download at [CottonElectric.com](https://www.cottonelectric.com). CECF grants are funded through Operation Round Up, a voluntary program that members may opt out of at any time by calling or sending a letter or email stating the account holder’s name, account number and request to be removed.



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Living here means living the life you love, whether you're raising your kids or raising Cain on the trails. We get it—because we live here too.

Cotton Electric Cooperative:  
Built by and for  
the community we serve



COTTON

ELECTRIC CO-OP

A Touchstone Energy® Cooperative 

June		July		August	
Ad Sales	May 29	Ad Sales	June 26	Ad Sales	July 24
Classified	June 3	Classified	July 1	Classified	July 29
Publish Date	June 15	Publish Date	July 13	Publish Date	Aug. 10



# May recognized as National Electrical Safety Month

In recognition of National Electrical Safety Month and to honor the numerous co-op members and employees who have served or are currently serving their local communities as volunteer firefighters, I will focus on electrical safety around the home. With many of us working and educating from home, this is a great time to raise awareness on how to spot and eliminate common electrical hazards around the home.



Heath Morgan,  
Energy Efficiency  
Coordinator


We use electricity to power virtually everything in our homes. With such a dramatic increase in the amount of electronics in our lives, these appliances and your home’s electrical distribution systems shouldn’t be ignored. Most of us do a good job of having our major appliances cleaned and serviced. However, we rarely pay much attention to the wiring and other distribution equipment in our home. Circuit breakers, switches, outlets, and power strips are all considered components of your home’s distribution system, including the plugs and cords connecting each electrical device to your home’s electrical system.

The National Electrical Code is revised every three years and I recommend having your home’s electrical systems professionally inspected, at the minimum, just as frequently. The revisions to the electric codes update the minimum requirements for safe electrical installation standards. I have always heard that a warning label isn’t added to equipment unless an incident

has occurred. With that in mind, these codes are updated to reflect things that have been observed or have changed over the previous years. Having a licensed electrical contractor perform a thorough inspection could catch a potential hazard before it becomes something more serious. They may also be able to recommend some updates to protect your family and your electronics. These inspections can include the use of thermal imaging equipment or visual inspections to locate heat produced by loose wire connections, failing contact points in switches or receptacles and circuit breakers that are making poor connection within your main distribution panel.

The flow of electricity causes a vibration in electrical equipment and wiring. Sometimes this vibration can be heard as a buzz when circuits are heavily loaded. The connection points throughout these circuits can be properly installed and tight at the time of installation, but loosen over time causing heat to be produced. Your electrician can inspect the wiring size associated with each breaker and look for any other signs of potential hazards. Homeowners should let their contractor know if they are experiencing any flickering lights, plugs or switches that make a sizzling sound and any cases of a burning or overheating rubber smell associated with any electrical equipment.

There are a variety of electrical safety home checklists available online. These checklists provide some easy do-it-yourself inspections you can perform in between professional home inspections. Many of the checklists will also include common electrical do’s and don’ts. For example: Don’t use an ex-



## 4 COMMON CULPRITS OF ELECTRICAL FIRES

Outdated wiring and overloaded circuits are the most common causes of electrical fires. Check the following areas of your home to ensure your home’s electrical safety is up to par.

1.



**Electrical outlets:** Faulty electrical outlets are a leading cause of home fires. As outlets age, so do the wires behind them that you can’t see. Any loose, damaged or warm-to-the-touch outlets should be repaired or replaced.
2.



**Electrical wiring:** Outdated wiring is another common cause of electrical fires. Frequently tripped breakers, flickering lights and burning smells are clear warning signs. If your home is more than 20 years old, it may not be able to handle today’s increased power load. If you suspect your home’s wiring is outdated, leave this one to the pros and contact a qualified electrician.
3.



**Overloaded cords and outlets:** Extension cords are not permanent solutions. If your big-screen TV, home theater system and other electronics are plugged into one extension cord, it’s time to call an electrician and install additional outlets.
4.



**Old appliances:** Older appliances are more likely to have loose or damaged wiring, which means they’re more likely to catch fire. Check older appliances for damage and determine if it’s time to upgrade or replace. Also check to ensure you’re using appliance-grade outlets. A qualified electrician can help with installation.

tension cord or power strip to power major appliances, don’t overload receptacles with multiple power strips and don’t continue to use damaged cords or plugs. Do make sure your dryer exhaust is clean and clear of obstructions, do make sure your kitchen exhaust fan is clean and free of grease and do unplug kitchen and bathroom countertop appliances when not in use. The importance of being safe around power lines, electrical equipment and appliances cannot be overstated. These

things have the potential to cause injuries, loss of property and fatalities if not respected and operated properly. Being aware of common electrical hazards, potential warning signs to recognize and proper maintenance can go a long way towards preventing these occurrences. The Electrical Safety Foundation International (ESFI) has great resources for information and education available at [www.ESFI.org](http://www.ESFI.org) to be used at home during National Electrical Safety Month.

# VM Crews continue work across territory as needed

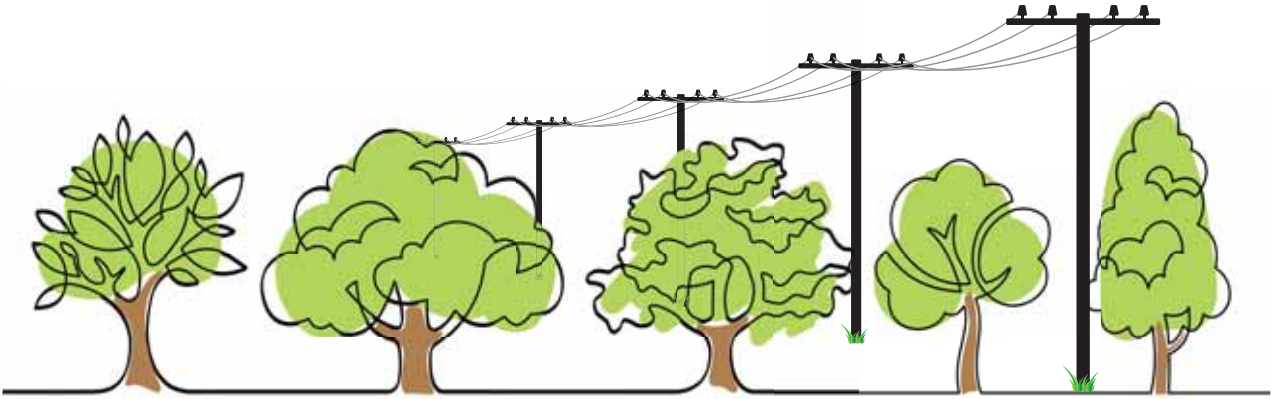
Cotton Electric strives to provide the best service to its members. One way this goal is achieved is through the co-op’s Vegetation Management (VM.) The VM program is a proactive effort to ensure quality power delivery. Aggressive and preventive vegetation management is valuable to members from a service and an economic perspective. Keeping vegetation away from power lines is also a matter of safety.

VM Coordinator Scott Crew oversees Cotton Electric’s in-house four-man crew, as well as several contract crews throughout the year, as they clear vegetation and prevent re-growth.

Crew said his employees make every effort to contact land and homeowners in person as they move into an area. If members are not home, an effort will be made to contact owners by phone and, in some cases, a bright-colored door hanger will be left at the house or tied to a gate post.

“Please call the number on the hanger or call me at 580-875-4224. Plan to leave a message,” Crew said, noting that he is likely to be out on the job. “Keeping the co-op up-to-date with your contact information will help us out when we try to notify you that we are in the area.”

After trees are cleared, crews return to the area at regularly scheduled intervals to apply a specially



formulated herbicide that will prevent tree growth without causing harm to grasses. Spraying is done only during growing season.

“Spraying keeps crews from returning to the same area again and again to trim regrown vegetation,” Crew said. “This saves the co-op man-hours and, in turn, saves members money.”

Crews have been working across Cotton Electric’s service territory as needs arise while social distancing and limiting time at co-op headquarters.

The co-op’s contract crew, Northeast Rural Services (NRS), has halted their operations. When they return, work will continue on the east Geronimo circuit. At that time, they will be prioritizing the clearing of vegetation to improve power quality and make room for pole changeouts.

As always, Cotton Electric’s VM crew is contin-

ually looking for land and home owners in need of free, untreated wood chips. Since the wood chips are untreated, it is not recommended to use them next to a structure.

Landowners looking for material to help with erosion problems may want to contact Cotton Electric, too. With the co-op’s skid steer, the VM crew can deliver stumps, and other debris too large to chip or mulch.

Chips and large debris will be delivered to members nearest the day’s work location who can be reached by phone. There is no guarantee a member will receive wood chips at any particular time.

Leave a message at 580-875-4224 to have your name added to the list of members willing to take wood chips.



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\*These statements are based on numerous customer testimonials and have not been evaluated by the FDA

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\*Rebates Available in many OMPA Member cities \*Restrictions apply

26% Federal Tax Credit for Geothermal Systems



# Smart thermostats benefit energy efficiency

By Maura Giles

According to the U.S. Department of Energy, heating and cooling costs account for around half of a member’s energy bill. So when it comes to reducing energy use and cutting home energy costs, programming the thermostat can make the most impact. The right thermostat settings could yield energy savings of 8-15%, and new technology is making it easier than ever to achieve those settings.

Smart thermostats are Wi-Fi enabled and may be controlled remotely through a tablet, smartphone or voice control. Some models use multiple sensors to monitor temperatures in various parts of the home for more balanced heating or cooling, track user temperature preferences and use the data to optimize your heating and cooling schedule. Some are designed for complex multi-stage systems that will control heating, cooling, dehumidifier and ventilation systems.

If you’re interested in controlling your thermostat with your voice or an app, or in being hands-off and letting it learn your habits, you should consider a smart thermostat. To narrow your choices, factor in smart features, price and attributes that matter most to you, such as color, size or style, and make sure the chosen product supports your HVAC system.

Smart thermostats can be adjusted via computer, tablet, smartphone, Google Assistant or Amazon Alexa device. They can interact with other smart devices and utilize geofencing — using your phone’s GPS to determine if you’re home, then automati-

cally adjusting the temperature.

Some offer, for purchase, remote sensors that allow the thermostat to take readings from any room throughout your home and adjust the temperature accordingly. This can be an advantage if your thermostat is located near a draft or in direct sunlight. Some sensors go one step further with occupancy sensing, which notices if there is movement in the house, in order to override geofencing if the primary phone user leaves the house and someone is still there.

While many features of smart thermostats are similar, there a few that are notably different. These differences can help you determine which is right for you. Researching features important to you will help narrow down your options. Some specialty features include learning thermostats and energy use data availability.

A learning thermostat automatically learns your schedule. When you begin using a thermostat with this feature, it makes a few assumptions and creates a baseline for its schedule. As you adjust the temperature up or down, it is recorded, and after a week, the thermostat learns your schedule and the temperature settings you prefer. From then, it continues to learn and respond to your adjustments. Energy use data that shows you a visual of the times your system turned on and off can be reported, as well as a report that includes a summary of your energy use compared to previous months.

Some models can analyze HVAC data for up to 18 months. All temperature and motion data from the



thermostat and sensors is recorded, and can be accessed online to help you monitor total energy use, how the weather influences your use and how your home efficiency compares to other users in your area.

Smart thermostats can connect with various energy devices in your home, including dehumidifiers, ventilators, heat pumps and auxiliary heat.

For those looking for a smart thermostat with fewer bells and whistles, several are available. While they generally can’t sense your presence or learn your schedule, they have the geofencing feature and can interact with other smart-home devices, such as turning

on lights when you arrive or leave home.

Whichever fits your lifestyle and preferences, a smart thermostat is a good investment that can help you save energy and money in a convenient way.

*Please follow all instructions when installing a smart thermostat at your home or business. Smart thermostats connected to Wi-Fi are considered IoT (internet of things) devices and typically aren’t built with security in mind. Learn how to maintain IoT devices below.*

# Precautions advised when handling IoT devices

## What is the Internet of Things (IoT)?

In the past, technology was relatively simple: You just connected your computer to the Internet and used it for your daily activities. However, technology became more advanced when mobile devices such as smartphones and tablets came into our lives.

The next big technical advancement is the Internet of Things. The Internet of Things, often shortened to IoT, is all about connecting everyday devices to the Internet, devices from doorbells and light bulbs to toy dolls and thermostats. These connected devices can make our lives much simpler; for example, having your lights automatically activate as your phone recognizes when you get close to home.

These devices put the power of desktop computers into our pockets. While far more mobile, these devices bring their own, unique security challenges. In this article, we help you understand what those challenges are and what you can do to secure your IoT devices, your home and your family.

## Protecting your IoT devices

We want you to leverage the power of IoT devices securely and effectively. These devices can provide wonderful features that can make your life simpler, help save money and increase the physical security of your home. In addition, as the technology grows, you may have no choice but to purchase or use IoT devices. Here are some steps you can take to protect



your IoT devices and yourself:

- **Connect only what you need:** The simplest way to secure an IoT device is to not connect it to the Internet. If you don’t need your device to be online, don’t connect it to your Wi-Fi network.
- **Separate Wi-Fi network:** If you do need your IoT devices online, consider creating a separate Wi-Fi network just for them. Many Wi-Fi access points have the ability to create additional networks, such as a Guest network. Another option is to purchase an additional Wi-Fi access point just for IoT devices. This keeps your IoT devices on an isolated network, where they cannot be used to harm or attack any computer or mobile devices connected to your primary home network, which is still the main interest of cyber criminals.

- **Update when possible:** Just like your PC and mobile devices, keep your IoT devices up to date. If your IoT device has the option to automatically update, enable that.
- **Strong passwords:** Change any passwords on your IoT device to a unique, strong passphrase only you know. Can’t remember all of your passphrases? Consider using a password manager to securely store all of them.
- **Privacy options:** If your IoT device allows you to configure privacy options, limit the amount of information it shares. One option is to simply disable any information sharing capabilities.
- **Consider replacement:** At some point, you may want to replace an IoT device when your existing one has too many known vulnerabilities that cannot be fixed or there are newer devices that have far more security built into them.

There is no one-size-fits-all for every device, so it is worth checking for best practices and any publications on how to secure them. Unfortunately, most IoT devices were not developed with cyber security in mind, so many manufacturers do not provide much security information. As awareness for cyber security grows, we hope to see more and more IoT vendors build security into their devices and provide more information on how to protect and update them.

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# Nutritious Eating at Home

## Better-for-you family foods with satisfying flavor

FAMILY FEATURES

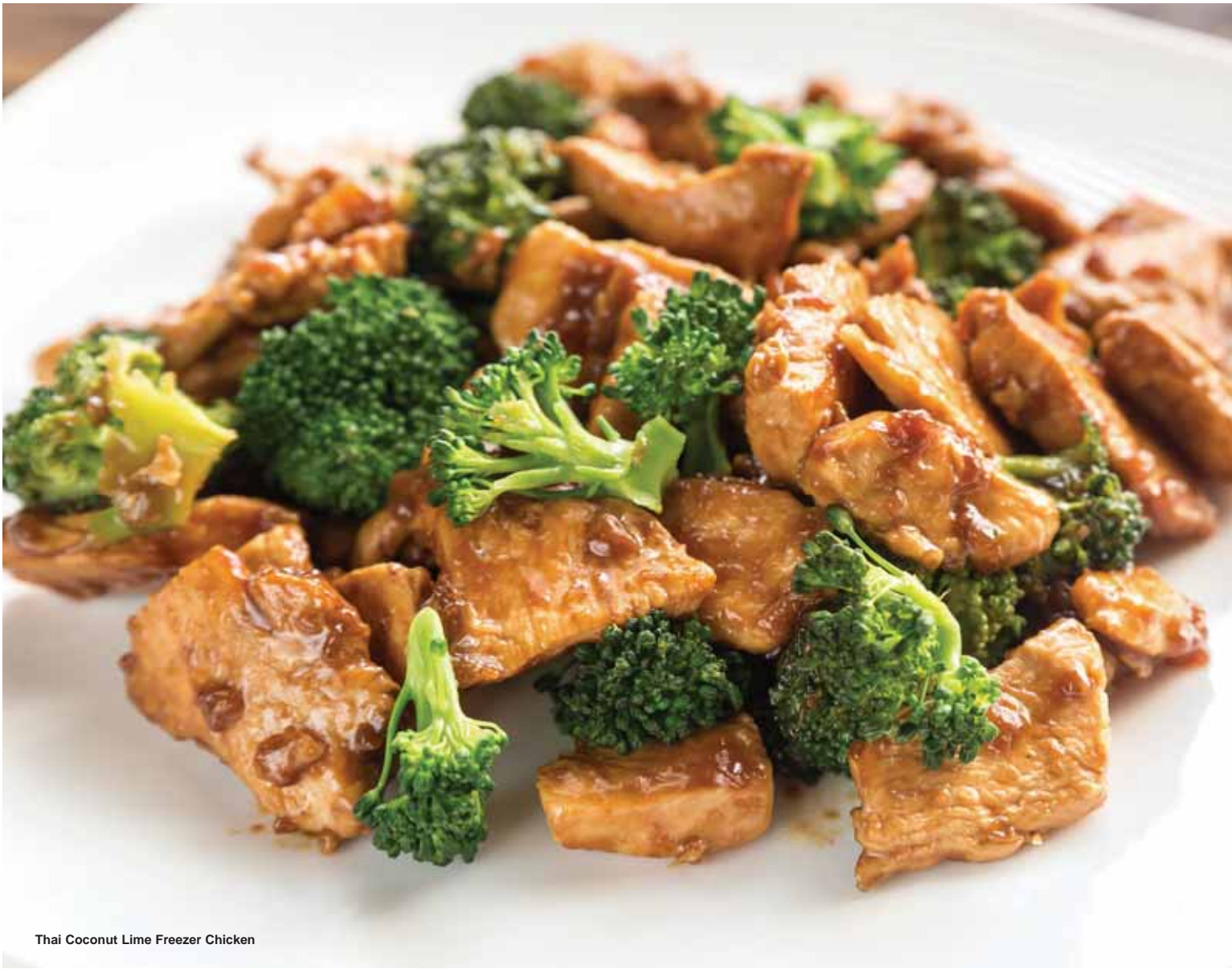
If spending additional time in the comfort of your home has you rethinking the family menu and looking for new ways to enjoy nutritional meals, rest assured you can make better-for-you food choices without losing mouthwatering taste.

Easy, efficient at-home recipes like Thai Coconut Lime Freezer Chicken, Burrito Beef and Cauli Mac and Cheese can all be made in less than an hour while reducing the intake of carbs and unnecessary sugars. All are part of a balanced Atkins low-carb lifestyle, a long-term, healthy eating approach focused on high-fiber carbohydrates, optimal protein and healthy fats.

The eating approach, which is a more flexible version of the popular ketogenic diet, offers a balanced mix of foods containing fiber-rich and nutrient-dense carbohydrates while focusing on reduced levels of refined carbohydrates, added sugars and the “hidden sugar effect” – when carbohydrates convert to sugar when digested. You don’t see the sugar, but your body does.

Introducing your family to smarter food choices can also support your immunity. According to research published in "The American Journal of Clinical Nutrition," simply substituting whole grains for refined grains has a modest effect on gut microbiota and immunity. Refined grains have had most of the fiber milled out of them, leaving a refined carbohydrate that impacts your body the way sugar would. Opt for whole grains to get the fiber you need, along with protein and healthy fats.

To learn more and find additional ways to focus family meals on nutritious recipes, visit [Atkins.com](http://Atkins.com).



Thai Coconut Lime Freezer Chicken

### Thai Coconut Lime Freezer Chicken

Prep time: 8 minutes  
Cook time: 22 minutes  
Servings: 4

- 1 3/4 cups coconut milk
- 2 tablespoons basil
- 1 tablespoon xylitol (sugar substitute)
- 1 ounce cilantro
- 1 ounce fresh lime juice
- 1/2 teaspoon salt
- 1/2 teaspoon garlic
- 1 teaspoon lime zest (optional)

- 20 ounces boneless, cooked chicken breast
- 20 ounces broccoli flower clusters

In bowl, mix coconut milk, basil, xylitol, cilantro, lime juice, salt and garlic. For more citrus flavor, add lime zest, if desired. Add chicken, broccoli and sauce to 1-gallon zip-top freezer bag. Squeeze out any air and seal bag. Freeze bag flat up to 1 month.

To cook: Thaw in refrigerator overnight. Heat oven to 350 F. Place in glass 8-by-8-inch pan and bake 20-25 minutes.



### Burrito Beef

Prep time: 15 minutes  
Cook time: 8 hours  
Servings: 6

- 2 pounds beef arm chuck roast
- 4 tablespoons green taco sauce
- 1 teaspoon minced garlic
- 2 large scallions or spring onions, chopped
- 1 jalapeno pepper, diced
- 2 teaspoons chili powder
- 1/2 teaspoon cumin
- 1/2 teaspoon salt

Trim fat from beef. In slow cooker on low heat, cook beef, taco sauce, garlic, onions, jalapeno, chili powder, cumin and salt 8 hours, or until beef is tender.

Using two forks, remove beef and shred. Mix beef with 1/2 cup cooking juices before serving.

### Cauli Mac and Cheese

Prep time: 10 minutes  
Cook time: 40 minutes  
Servings: 6

- Nonstick cooking spray
- 1 teaspoon salt, divided
- 1 head large (6-7-inch diameter) cauliflower
- 1 cup heavy cream
- 2 ounces cream cheese
- 1 1/2 teaspoons ground mustard
- 1 1/2 cups shredded cheddar cheese, divided
- 1 clove garlic, minced
- 1/4 teaspoon white pepper
- 1/4 teaspoon pepper sauce



Heat oven to 375 F. and prepare 9-by-9-inch baking dish with nonstick cooking spray. Heat large pot of water to boiling and add 1/2 teaspoon salt.

Remove stem and leaves from cauliflower. Cut into small pieces and place in boiling water; cook until crisp-tender; about 5 minutes. Drain well then pat between paper towels to remove moisture.

In medium saucepan over medium heat, bring cream to simmer. Whisk cream cheese and powdered mustard into simmering cream until smooth. Add 1 cup cheddar cheese, garlic, remaining salt, white pepper and pepper sauce, whisking until cheese melts; about 1-2 minutes. Remove from heat and stir in cauliflower.

Pour into baking dish and top with remaining cheese. Bake 15 minutes until browned and bubbly.



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# Kid-Friendly Creativity in the Kitchen

FAMILY FEATURES

While so many families spend more time at home than normal, many may be seeking ways to increase fun and activity, especially for children. One way to increase engagement while teaching lifelong lessons is to head to the kitchen for a learning exercise in creating nutritious snacks and treats.

Consider these creative ways you can get your kids involved in the kitchen:

**Look for simple recipes kids can help create.** Logically, the first step in the process is to focus on ingredients and instructions that aren't overly complicated. For example, avoid snacks that call for cutting with knives and instead try a recipe like these Frosted Watermelon Cutouts, which involves kid-friendly cookie cutters.

**Be flexible.** Another way to involve children is to let them help in the meal-planning routine. Because kids' desired tastes may differ from your own, be open to outside-the-box ideas like breakfast for dinner, nutritious snacks for lunch and fruit for dessert.

**Take advantage of nutritious produce.** Comprised of 92% water to support hydration, an option like watermelon is a source of vitamin C and other important nutrients. At only 80 calories per 2-cup serving, one watermelon provides up to three dozen servings that can be used in a variety of nutritious family recipes, and 100% of the fruit is usable between the flesh, juice and rind. For example, this recipe for Kids Watermelon Sandwich Cookies provides a sweet treat the whole family can enjoy while calling for just a few ingredients.

Visit [watermelon.org](http://watermelon.org) for more creative ways to use the whole watermelon, including recipes and kid-friendly carvings.



### Frosted Watermelon Cutouts

Recipe courtesy of the National Watermelon Promotion Board

- 1 seedless watermelon, cut into 1/2-3/4-inch thick slices
- 1 serving vanilla yogurt
- 1 serving granola or similar cereal

Using cookie cutters, cut shapes out of watermelon slices. Or, if preferred, use classic cut watermelon wedges. Frost each slice with yogurt. Sprinkle with granola.

### Craft a Fun, Frozen Fruit

Using leftovers can make for a fun way to avoid food waste. For example, if you have extra watermelon, simply cut into 1/2-1-inch wedges and insert clean crafting sticks into the center of the rind. Put them in the freezer for at least 1 hour to create sweet watermelon ice pops.

### Kids Watermelon Sandwich Cookies

Recipe courtesy of the National Watermelon Promotion Board  
Servings: 6

- 12 blueberry pancakes (3-inch round), cooled to room temperature
- 1/2 cup white frosting
- 6 seedless watermelon slices (2/3-inch thick, 3-inch round), drained to remove excess moisture

Evenly frost bottom of each pancake with white frosting. Arrange six pancakes frosting side up on serving platter. Place one slice watermelon on each frosted pancake. Top each with remaining pancakes, frosting side down. Serve immediately or cover and refrigerate until ready to serve.

# Nutrition key factor in recovering from COVID-19

The recommendations to prevent infection with COVID-19 remain the same: stay 6 feet apart and wear a mask in public, wash your hands, do not touch your face, keep chronic diseases under control, follow general healthy eating and exercise guidelines.

What if, despite doing all of that, you become infected?

In addition to reaching out to your physician, it is important that you nourish your body. Due to symptoms of COVID-19, you may not feel like eating or drinking, but both are essential to helping your body fight the disease.

The American Society for Parenteral and Enteral Nutrition (ASPEN) released the following recommendations for meeting the nutritional needs of individuals with COVID-19: Drink 12 cups of fluid per day, consume 2,000-2,500 calories per day and consume 75-100 grams/10-14 ounces of protein per day. If you end up needing to be hospitalized, the healthcare team will make sure you stay hydrated and get the



Kim Bandelier, MPH, RD, LD



foods that you need.

Extra calories are required when you are sick, so consume fluids with calories and protein such as protein shakes made at home or purchased ready-to-drink and fluids with electrolytes such as sports drinks in addition to water. Calories and protein help protect your muscles from being broken down for energy while you are sick. Electrolytes help combat dehydration due to loss of

fluid from fever or gastrointestinal issues like diarrhea or vomiting.

How do you know if you are drinking enough fluids? If your urine is light yellow to almost clear, you are well hydrated. If it is darker, you need to increase your fluid intake. How do you know if you are eating enough calories and protein? Tracking and totaling your food and fluid intake is the best way, but you probably won't feel like doing that. A practical solution is to make sure most of the fluids you drink have calories and protein in them and otherwise, eat what you want.

Most protein drinks contain between 9 and 30 grams of protein and 150 to 350 calories, so incorporating one or two per day can help boost your calorie and protein intake as well as boost your fluid consumption. You can also make your own protein shakes but you may not have the energy to do so until your symptoms are less severe. Do whatever it takes to make fluid, calorie, and protein intake easy during your illness.

If you are hospitalized, and especially if you end up needing to be in the Intensive Care Unit on a ventilator to help you breathe, you will need to continue to pay special attention to your nutrition intake when you are discharged home. Healthcare providers are observing that patients with COVID-19 who spend time in the ICU on a ventilator lose a significant amount of muscle and need extra nutrition support for many weeks after they go home.

In this situation, weight loss is not a good thing considering much of the weight that is lost is muscle instead of fat. These individuals will need to focus for many weeks after leaving the hospital on getting extra calories, protein and appropriate exercise to recover the muscle mass that was lost.

Hopefully, you will not need any of this information. If you do fall ill, please pay special attention to your nutrition needs to give your body the fuel it needs to fight the disease.

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## What Can Investors Learn from Cyclists?

May is National Bike Month. Of course, millions of Americans enjoy biking, so there's reason to celebrate. But even if you're not much of a rider, you can apply some of the guidelines and lessons of bicycling to other areas of your life – such as investing.

Consider taking some of these ideas for a spin:

• **Tune up your portfolio.** When bicyclists tune up their bikes, they adjust their brakes, clean and lubricate the chain, tighten nuts and bolts, and check the tire pressure, among other tasks. Such a tune-up keeps their bikes running smoothly and reduces the chances for breakdowns. And by "tuning up" your investment portfolio, you can help it stay in line with your goals and risk tolerance, while also preparing it for a "breakdown" in the financial markets, in the form of sharp downturns. To tune up your portfolio, look for ways to increase diversification, which can help reduce the effects of volatility, and watch for

investments that may have chronically under-performed or are no longer suitable for your risk tolerance. You might be better off selling these and using the proceeds to invest in new opportunities.

• **Know when to shift gears.** Bicyclists move into higher or lower gears in response to changing road conditions and elevations. As an investor, you, too, may need to "shift gears" or adjust your investment strategy when your personal financial environment changes. So, for example, in the years immediately preceding your retirement, you may want to move some – but certainly

not all – of your investment dollars from growth-oriented vehicles to income-producing ones. That way, you can lock in some of the gains you may have achieved while lowering your portfolio's overall risk level. This is important, because once you reach retirement and you need to start withdrawing from your retirement accounts – which essentially means liquidating some of your investments – you don't want to worry too much about having to sell when prices are down. However, keep in mind that, even during retirement, you'll need some growth potential in your holdings to help yourself stay ahead of inflation.

• **Protect yourself.** Smart bicyclists always wear their helmets – they know that an unexpected bump in the road could cause a dangerous spill. And on the journey toward financial security for yourself and your family, you can also expect that some hard knocks could come your way – which is why you need the proper protection. To safeguard your family in case anything should happen to you, you must have the appropriate amount of life insurance. And to help ensure your financial independence – and avoid becoming a potential burden to your grown children – you may want to consider some type of long-term care coverage,

which can help cover many of the costs of a lengthy nursing home stay. You could choose a long-term care insurance policy or a "hybrid" policy, which combines long-term care protection with the death benefit of traditional life insurance. A financial advisor can recommend the option that's most suitable for your needs.

You may want to observe National Bike Month by taking a few rides yourself. But in any case, making these cycling-inspired moves can help you keep rolling along toward your financial goals.

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







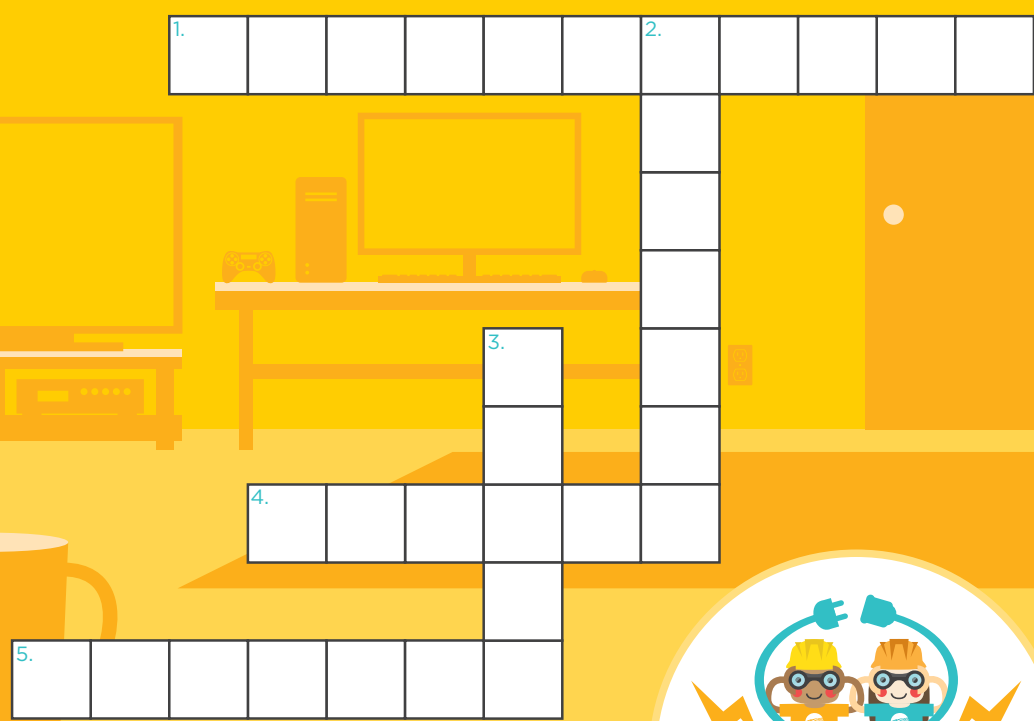


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**May is Electrical Safety Month!**  
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1. **ACROSS:** Keep all liquids away from \_\_\_\_\_, like TVs, computers and gaming consoles.
2. **DOWN:** Never overload electrical \_\_\_\_\_. This creates a greater risk of fire.
3. **DOWN:** Never use electrical \_\_\_\_\_ that feel warm to the touch or are damaged in any way.
4. **ACROSS:** Smoke \_\_\_\_\_ should be installed in every bedroom, outside each sleeping area and on every level of your home.
5. **ACROSS:** Don't run electrical cords under rugs. This creates potential fire \_\_\_\_\_.

1. electronics 2. outlets 3. cords 4. alarms 5. hazards **ANSWER KEY**

7	5							8
4	8	9		6	5	3		
1								
		5			1		8	4
	7	8		5		2	1	
	4			7		6		5
						4	6	
	1	4			6			
6		3		2				7

Level: Beginner

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!


Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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