

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy<sup>®</sup> Cooperative K

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

#### VOLUME 64

September 8, 2020

#### NUMBER 1

# LOOK **NSIDE**!

The official annual report on the income and expenses of the cooperative is included in this issue of The Current. The report includes financial information pertaining to the Cotton Electric Charitable Foundation and our subsidiary, Cotton Electric Services, Inc.





Capital credits for accounts active in 2019 have recently been allocated and are listed on September power bills. Please note, however, that credit to an individual account is NOT A REFUND, and the amount WILL NOT be applied to a member's power bill.

## How to calculate your capital credits

Determine the total amount you were billed for electricity during the calendar year 2019.

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

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

#### **Capital Credit Factors**

	Cotton	WFEC
General Service	0.049759731	0.021745986
Small Commercial	0.050214355	0.021944666
Large Commercial	0.036513725	0.015957220
LPC/STC	0.018261430	0.007980606
Irrigation	0.056220348	0.024569404

### capital credit allocations announced 2019

2019 have recently been allocated.

Please note, however, that credit to an individual account is *not a refund*, and the amount may not be applied to a member's power bill.

Cotton Electric is a not-for-profit cooperative owned by its members who pay electric bills. Revenues in excess of the actual costs of providing electric service for the year are called margins.

Members' portions of these margins are called patronage capital, and are

Capital credits for accounts active in margin through his or her electric bills.

> These margins are held in reserve for a period of time, with the capital being used primarily to construct new electric facilities, upgrade existing facilities, maintain the members' ownership and equity in the cooperative, reduce interest costs by lowering the amount of the borrowed capital, and maintain a reserve to protect against storms and emergencies.

Additionally, Cotton Electric does not generate power but buys it from credited to the individual member's Western Farmers Electric Cooper- margin allocations from WFEC, it published in The Current, which can equity account in proportion to what ative. WFEC is a generation and each member contributed to the gross transmission (G&T) cooperative, or-

ganized in 1941 when western Oklahoma rural electric distribution cooperatives found it necessary to secure an adequate power supply at rates farmers and rural industrial developers could afford.

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

When Cotton Electric receives

kept separate from the Cotton Electric margin allocations.

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

Members are encouraged to keep Cotton Electric informed of any changes of address so they will receive a check if a retirement is made. Lists of names on returned checks are

allocates those margins to the co-op be found on the co-op's website, Cotmembers. The WFEC allocations are tonElectric.com.

# **POSTPONED: 2020 District and Annual Meetings** of Cotton Electric Cooperative, Inc.

We look forward to seeing our members every year at our District and Annual Meetings. It's like a big family reunion full of good food, good friends, good fun. We look forward to it because we care about serving members well, which includes an opportunity to meet face to face with cooperative employees.

We want what's best for everyone. We want to ensure the good health of the people of southwest Oklahoma and the electric cooperative that serves support.

them. Due to the current COVID-19 health crisis, it is impractical to have the 2020 District and Annual Meetings. We've made the difficult decision to postpone them until further notice.

Please stay safe and know that Cotton Electric will continue to operate and provide the highestquality service possible for you, the members we serve.

Thank you for your understanding and

#### **Power Cost Adjustment Calculated**

The power cost adjustment now being applied to bills mailed after Sept. 1, 2020, is (\$0.00448) per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a credit of \$5.82 on the September bill.

#### August 2020 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg
1	90	63	77	16	99	73	86
2	92	66	79	17	99	69	84
3	90	69	80	18	97	68	83
4	88	68	78	19	94	60	77
5	87	65	76	20	93	64	79
6	92	72	82	21	94	63	79
7	98	74	86	22	96	64	80
8	98	77	88	23	97	63	80
9	99	71	85	24	97	64	81
10	99	74	87	25	96	63	80
11	101	72	87	26	97	68	93
12	101	72	87	27	98	68	83
13	104	78	91	28	108	69	89
14	102	72	87	29	101	72	87
15	100	76	88	30	92	69	81
	srh.noaa.		$ah \cdot 97$	31 Average	94 94 Daily	$71_{0w}$ : 69	83

Average Daily High: 97 Average Daily Low: 69

#### Did You Know?

Cotton Electric 2020 District and Annual Meetings have been postponed. Updates will be shared as they are made avaialble.

The next issue of The Current should arrive in mailboxes on Oct. 5, 2020.

Do you have a story idea for The Current or do you need to place an

**Contact Us** 

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

## Current From the CEO **Co-op Votes encourages community input**

News

There's an old political saying, "if you're not at the table, you're on the menu." This adage is the perfect answer to the question, "Why vote?" It's a blunt description of what happens when



Jennifer Meason, CEO

you don't engage in the political process.

If you don't vote, you're not only missing the opportunity to support a candidate who shares your views and concerns, you're allowing others to chart a course that impacts your future. That's why we're encouraging all Cotton Electric Cooperative members to recognize National Voter Registration Day on September 22, 2020. Whether you're registering yourself or others to vote, or helping members of our community get organized, there are many ways to get involved.

Your vision, your vote

While local elections may not be as exciting as the high-profile presidential election, they are just as critical. Local elections have a direct impact on your community and on your quality of life.

Like the national level, local elections represent who we are as a community, and more importantly, where we want to go. Whether it's an election for a mayor, sheriff, state representative, school board, or an electric co-op board member, your vision for the community is tied to your vote.

#### Staying in sync with the community

We depend on you and your neighbors to vote so that we can stay on course and ensure that we are in sync with the community that we serve. A strong voter turnout shows investment in the community and ensures that a diverse number of views are represented. The whole community benefits when more people participate in the process, because greater numbers reflect a consensus



on the direction of the future and the will of the people.

By voting in national, state and local elections, you are serving as a role model for your family, friends and colleagues. The act of voting demonstrates your support for the community and helps officials chart a course for the future. Democracy is not a spectator sport. Research candidates, learn about issues that are on the ballot and get out and vote!

To learn more about National Voter Registration Day or to get involved, visit www. nationalvoterregistrationday.org.

# Members give back to local community

Even during tough economic times, it's important that we continue to support our local communities. That's the philosophy behind Operation Round Up (ORU), a charitable program governed, funded and supported by Cotton Electric members like you.

Most Cotton Electric members participate in ORU, in which power bills are rounded up to the nearest dollar. The amount rounded up each month can be as little as 1 cent and is never more than 99 cents. On average, each participating member contributes about \$6 each year.

The funds are pooled and administered by the Cotton Electric Charitable Foundation (CECF), a board of directors that meets quarterly to consider grant applications. The board consists of Jennifer Meason, the coop's CEO; Ken Layn, president of the co-op's board of trustees; and three representatives from the Cotton Electric service area: Danny Marlett, Carter Waid and Cindy Zelbst. The board met in August to review several grant applications. Grants totaling \$18,889.97 will be distributed to seven of the applicants. Third-quarter grants include:

homa: A \$1,000 CECF grant will purchase dish soap, laundry soap, diapers, meat and baby food to stock the Soldier's Pantry.

• Cotton County Sheriff's Office: A \$1,889.97 CECF grant will help purchase upgraded computers.

• Duncan Fire Department: A \$2,500 CECF grant will purchase ventilation rescue saws.

• Gabriel's House: A \$1,500 CECF grant will purchase books and a testing program to aid with homework and reading assistance.

• Indiahoma Public Schools: A \$5,000 CECF grant will support the purchase of BioDefense units.

• Walters Public Schools: A \$3,500 CECF grant will purchase Chromebooks, a charging cart and licenses.

How it works: Cindy's bill is \$92.75. She participates in ORU, so her bill is **Rounded-Up** to \$93 The extra \$0.25 is donated to the CECF & redistributed to local communities.

Way to go, Cindy!

## **Amount Given:** Since 2004.

\$1,269,248.78 has been granted

• Armed Services YMCA of Okla-

• Walters Public Schools: A \$3,500 CECF grant will purchase cafeteria tables to encourage social distancing.

CECF has awarded or pledged more than 500 grants totaling \$1,269,248.78 since the foundation was established in 2004.

Applications for 2020 fourth-quarter grants are due Nov. 10. Downloadable applications are available at CottonElectric.com.

# **Next Deadline:**

Fourth-quarter grant applications are due by November 10



# **Energy Efficiency Tip of the Month**

Clothes dryers make up a large portion of your appliance energy consumption. Clean the lint filter after each cycle, and scrub the filter with a toothbrush once a month to remove film and increase air circulation. Source: energy.gov

COTTON						
ELECTRIC CO-OP Mission Statement						
Our mission is						
to be the leader in						
providing the most						
reliable and innova-						
tive electric system,						
with affordable rates,						
through the positive,						
enthusiastic and pro-						
fessional use of its re-						
sources and people.						

## July 2020 Operating Stats

		•	
		<u>2020</u>	<u>2019</u>
	Total Amount Billed/Accrued	\$ 6,159,397	\$6,364,944
	Cost of Purchased Power	4,010,343	3,775,772
	Taxes	108,714	104,717
	Total Operating Expense Per Mile	1,131	1,006
	Average Farm and Residential Bill	184	189
	Average Farm and Residential kWh	1,692	1,577
	Total Meters Billed (farm, residential)	18,742	18,488
	Miles Energized	5,2075	198
	Density Per Mile	3.60	3.56
	New Service Connects YTD	231	190
	Services Retired	93	64
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to a variety of charities.

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	Vice President
Karen KaleyMark	eting & Communications
Danielle Quickle	Editor
Kaila Williams	Display Advertising

#### Cotton Electric Cooperative, Inc. **Board of Trustees**

Ken Layn, Marlow, President Shan Files, Velma, Vice President Brian DeMarcus, Meers, Sec./Treas. Steven R. Robinson, Cache, Asst. Sec./Treas. Charles Spencer, Elgin Ronnie Bohot, Hastings Tony High, Walters Clifford Dunham, Chattanooga Todd Clark, Duncan

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event listed in the October issue, please submit information by Sept. 23 by calling 580-875-4255 or send an email TheCurrent@CottonElectric.com. to Events that occur before Oct. 5 will not be published in the next issue.

#### Coin show in Stephens County

Duncan's Annual Coin Show is held from noon to 6 p.m. Sept. 11 and 9 a.m. to 5 p.m. Sept. 12 at the Stephens County Fairgrounds.

Guests will receive appraisals on gold, silver, currency, coins, tokens and supplies. Event includes free parking, admission and refreshments.

For more information, contact Ed McGill at 580-475-4570.

#### **OYE presents EYO Fall Classic**

Oklahoma Youth Expo is excited to launch the Exposition for the Youth of Oklahoma Fall Classic livestock show, set to be held Sept. 18-20 at the Stephens County Fairgrounds in Duncan.

This youth livestock show is open to all Oklahoma youth livestock exhibitors who were eligible to show at the Oklahoma State Fair. Species eligible to show at the EYO include prospect steers, breeding beef heifers, market barrows, breeding gilts, market wether sheep, breeding ewes, market wether goats and breeding does.

"Amid the cancelation of the Oklahoma State Fair, our team at the Oklahoma Youth Expo believes it is critical to provide an opportunity for our ag youth exhibitors to exhibit their livestock," said Tyler Norvell, president of Onward Endowment. "Therefore, we have launched the EYO Fall Classic."

A full schedule and information can be found at okyouthexpo.com/eyo. The Oklahoma Association of Electric Cooperatives is the official Title Sponsor of the EYO.

#### Annual Walters Car Cruz Oct. 3

"Roaring Good Time" is the theme of the 2020 Walters Car Cruz set for Oct. 3. Registration begins at 8 a.m.

If you would like your community please call "Stonie" Whetstone at 580-713-1373 or the VVA office at 580-699-5096.

#### Bark in the Park set for Oct. 17

For the 14th year, four-legged fur-bearing critters will take over Duncan's Fuqua Park during Bark in the Park from 11 a.m. to 3 p.m. Oct. 17. This tail-waggin' celebration is open to all pets, their owners and spectators.

The Stephens County Humane Society and Friends of the Humane Society plan fun, food, contests, a Bark Boutique/Meow Mart, cat photo contest, vendors, demonstrations, a Strut Your Mutt pledge walk and onsite adoptions.

There will be competitions for best costume, best bark, owner look-alike, best trick and longest tail.

The Humane Society will have several dogs on site available for adoption. Not only does this event raise awareness, but all proceeds go toward paying for daily operations at the shelter.

For information, call Patti Whitaker at 580-641-0667.

#### Family fun in store at Boo Review

Main Street Duncan merchants welcome trick-or-treaters during the annual Boo Review from 11 a.m. to 1 p.m. on Halloween. Activities include a pumpkin carving contest, music, a haunted house and costume contest.

First through third place awards will be given for cutest, scariest, most creative and best group costumes in each category. Categories include infant-3 years, 4-7 years, 8-11 years, 12 years and up, and group.

#### Think Ability Market open weekly

Think Ability Farmers Market will now open their doors from 4-8 p.m. on Fridays through Oct. 30 at 2113 Beech Ave., in Duncan. Patrons can enjoy shopping for fresh vegetables and food in cooler weather.

Locally grown, Think Ability offers fresh vegetables free of pesticides and

impurities. They offer SNAP benefits

and those under this umbrella can par-

ticipate in Think Ability's double-up

program, which helps community

members receive more access to fresh

vegetables. The market also accepts

senior benefits, Chickasaw Vouchers

stations as well as hand sanitizer in

vendors' tents. For information, visit

http://thinkabilityfirst.com or find

Think Ability 'The Market' on Face-

LETRA holds kayak tours

tours every month from May through

The tours last for two hours and get

paddlers 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-

Blessings Boutique open monthly

Church opens its Blessings Boutique

from 11 a.m. to 2 p.m. every first and

Clothing donation drop-off days

are Tuesdays, or donors can call the

church at 580-658-2765 to make oth-

third Tuesday of the month.

Marlow First United Methodist

Lake Elmer Thomas Recreational Area holds sunrise and sunset kayak

and WIC.

book.

September.

5858.



.....

In honor of National Wildlife Day, Cotton Electric member Pam Lucas submitted this photo of "Awesome the Opossum" visiting her garden in Duncan.

Enter your "best shot" in our Photo of the Month contest. Theme for October is Spooktacular. 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.

## Pianist kicks off CTAC season

Chisholm Trail Arts Council Live concert series opens the 2020-21 season with Jason Lyle Black, an award-winning pianist, compser and comedic entertainer also referred to as "The Backwards Piano Man." Black is known for his performance on the Ellen Show and for his 30 million music video views worldwide.

Black is a full-time national touring entertainer who appears at performing arts centers all across the United State, as a guest with orchestras and choirs and as a headline performer on luxury cruise ships. He has released five albums of solo piano music, including Piano Preludes debuting at #1 on iTunes and #2 on the Billboard music charts.

Performance is set for 7:30 p.m. Sept. 24 at the Simmons Center. Tickets are available at the door or ChisholmTrailArts.com.



for this annual event sponsored by the Walters Chamber of Commerce.

The car show features multiple classes, with first- and second-place trophies for each class. Best of Show wins cash and a trophy. All entrants will be eligible for cash drawings.

The day will feature a poker run for anything with wheels, a car cruise until midnight and a burnout contest. Other activities include contests involving bubble gum blowing, football toss and a carhop relay. There will be inflatables, live entertainment, a children's area and vendors offering a wide variety of foods.

For information, call 580-471-3174 or find Walters Car Cruz on Facebook.

#### VVA holds golf scramble Oct. 5

Vietnam Veterans of America Chapter 751 present their 16th annual golf tournament Oct. 5 at the Fort Sill golf course. Proceeds will support veterans and their families.

Check in for the four-person scramble begins at 9 a.m. Cost is \$65 per player or \$260 per team and includes green fee, cart, range balls, lunch and water. Other refreshments are available for purchase.

Prizes will be awarded to first-, second- and third-place teams, drive closest to the line, longest putt and closest to the pin.

Hole-in-one prizes of \$10,000 cash and a brand-new Ford Mustang are offered for holes 4 and 10.

For registration and information, er arrangements.

## **Upcoming Deadlines for The Current**

#### October

Ad Sales Sept. 18 Classified Sept. 23 Publish Date Oct. 5

#### November Ad Sales Oct. 23

Classified Oct. 28 Publish Date Nov. 9

#### December

Ad Sales Nov. 25 Classified Dec. 2 Publish Date Dec. 14



## Eight-week lead time for co-op generator program

#### By Danielle Quickle

Cotton Electric has worked with Generac-certified contractors to develop a base package designed to meet the needs of the majority of the coop's membership.

Available now to members, the base package includes a 22kW Generac generator, an automatic transfer switch, battery, concrete pad and up

to 50 feet of combined gas and electrical line. All equipment, installation and an extended 7-year warranty will be available to members for a special price of \$7,900 plus tax.

To get started, members can call Cotton Electric at 580-875-3351 and ask to speak with Heath Morgan.

"When a member calls in, we will begin the process of scheduling an

• Installation by a Generac certified contractor

FOR ONLY \$7,900

"The homeowner, Generac's certified contractor and myself will work to pin down a date to meet at the member's home."

After the initial meeting, equipment is ordered and is handed over to one of two Generac certified contractors in Cotton Electric's territory to make the installation. Time of installation may

initial appointment," Morgan said. be estimated at the initial appointment, but is dependent upon arrival of equipment and the work load of the contractor.

> Due to hurricane season, Generac generators installations have an eightweek lead time. Members hopeful to have a generator before winter should not hesitate to take advantage of this offer.

## **STORM PREPARDNESS CHECKLIST:**

## **E FLASHLIGHT**

### BATTERIES

## **GENERAC WHOLE-HOME GENERATOR**

- 22kW Generac generator
- Automatic transfer switch, battery and concrete pad • 7-year warranty
- 50 feet of combined gas and electrical line

Exclusive to co-op members Contact Heath Morgan for details, 580-875-3351

## Fall allows for winter preparation

Outside temperatures are beginning to cool down with the approach of fall. This time of year is a prime opportunity to start thinking about home maintenance as well as preparing it for cold weather. Consider adding these items to your home to-do list:

#### Check HVAC System

Each spring, Cotton Electric offers a rebate for members who have their HVAC tuned-up. If you missed out on this program this year, it is still a good idea to have your system serviced before winter. It's much better to find a HVAC problem in the moderate temperatures of fall than to find your furnace doesn't work on a frigid winter day. Most HVAC systems last 12-15 years, and longevity is typically determined by how well the system is maintained. A simple step you can take yourself to improve the function of your system is replace your filters.

#### Seal Masonry and Hard Surfaces

If you have a concrete patio, driveways or walkways, make sure they're protected as well. Occasionally apply a concrete sealer to all of your flat exterior concrete surfaces. All concrete flatwork eventually develops cracks. Good masons strategically place control joints in your concrete to try to ensure cracking is limited. Take the time to inspect your concrete and fill in any cracks before you apply sealer so that water cannot get in and freeze over the winter. This should ensure your expensive concrete works lasts a very long time.

Plus tax

If you have an asphalt driveway, now is the time to think about resealing it as well. Have a company come and give it a quick spray of sealer or you can simply buy a bucket of sealer and roll it on yourself. If your driveway has developed cracks, patch them before sealing.



GENERAC

**Check Trees** 

Before all the leaves fall, take a look at your trees and make sure they're still healthy, especially trees that could fall on your home or power lines. If there are branches against your house or close to power lines, it is a good idea to trim them away before winter so you don't have ice-coated branches that could break and cause damage to your home or power outages. Cotton Electric's Vegetation Management is committed to the trimming of trees and brush to ensure excellent power reliability to our members. Learn more about the co-op's Vegetation Management on Page 8.

#### Paint, Caulk and Seal Exterior Wood

The wood used for decks is typically a pressure-treated or rot-resistant species of wood, but the wood trim around exterior doors and windows is usually just a one-inch-thick pine board that deteriorates very quickly if not protected. If rotted, replacing trim can be expensive and difficult. The best thing to do is to make sure it doesn't rot in the first place by keeping it painted and caulked. This is a job most people can do themselves if they stay on top of it. Take the time to go around your home and make sure that none of the caulk is cracking and your paint is not chipping or flaking away. If it is, scrape away the bad paint or caulk and apply fresh. If you notice some wood needing to be replaced, it is best to consult a professional.

Even though your deck is made of treated or rot-resistant wood, it still needs protection. You don't need to stain and seal your deck every year, but check to make sure it's protected. To do this, simply pour some water on it. If the water beads up, you're good. If the wood absorbs the water, it's time to clean and seal your deck.

#### Check Drainage

Make sure the soil around your foundation hasn't settled, creating areas for water to pool at your foundation. If you find a low spot, simply fill it in with some soil. Then go around and check your rain gutter downspouts. Make sure water is getting moved away from the home. Add downspout extenders if necessary. Saturated soil around a foundation can create real problems as it freezes and thaws throughout the winter months.

#### Test Smoke and Carbon Monoxide Detectors

Winter is the time most house fires happen. It's the time of year when we're blasting the furnace and building fires. We are also much more likely to have our home closed up tight, so carbon monoxide is a dangerous hazard. Check all of your smoke detectors to make sure they are working and they have good batteries. If your home is not equipped with carbon monoxide detectors, consider getting some. Having your HVAC system inspected will also ensure your furnace and water heater are properly vented, which is the most likely source of carbon monoxide.

#### **Energy Efficiency Evaluations**

Fall is a good time to check door seals. Make sure you're not seeing daylight around your exterior doors and take a can of spray foam insulation and fill in around those drafty outlets and light switches. Members are offered free home energy evaluations by the co-op's Energy Efficiency Coordinator Heath Morgan. Call 580-875-3351 to schedule yours.

#### **Prepare for Winter Storms**

Winter storms can lead to treacherous roads and power outages. Take inventory of your salt and shovel situation and your emergency stash of food, water, medicine, flashlights and other essential. Cotton Electric offers special pricing on Generac generators to members as seen above.

#### Grandparents: Consider These Financial Moves

ach year, on the first Sunday after Labor Day, we observe National Grandparents Day. Although it's not as widely recognized as Mother's Day or Father's Day, if you're a grandparent, you probably want to do whatever you can to help your grandchildren on their journeys through life. So, you might want to consider the following moves:



Contribute to their education. If you want to help your grandchildren pay for college, you have a variety of options, including 529 plans. You could also simply set aside some money in an investment account earmarked for education. But you don't just have to stick to helping out financially - you might also want to do some research to see what scholarships are available.

Consider a UGMA/UTMA account. The Uniform Gifts to Minors Act (UGMA) and Uniform Transfer to Minors Act (UTMA) are custodial accounts that provide a relatively easy way for you to give money to your young

grandchildren. A financial advisor can help determine if such a plan is right for you. However, once you put money into the UGMA or UTMA, you no longer have any legal access or authority over the funds unless you are the custodian managing the account.

After children reach the age of majority - typically 18 or 21 or the age of termination if the state where they live allows for the assets to be held until a later age, they will control the assets, and they may not want to use the money as you had envisioned, such as for college. (Also, tax issues for custodial accounts can be complicated, so, before opening an UGMA

or UTMA, you'll want to consult with your tax advisor.)

Consider gifts to older grandchildren. If you have older grandchildren, you might want to help them out if they're saving for a down payment on a home, or are between jobs, or perhaps are even having children of their own. You can give \$15,000 per year, per individual, without having to file a gift tax return. Your spouse can also give \$15,000 per year to the same individual, again without triggering the need for a gift tax return.

Review your will. If you've already created your last will and testament, you may want to review it upon the arrival of grandchildren. You can include specific instructions, such as requiring your grandchildren to turn a specific age before they can receive their inheritance. You could also codify the same requirements through the use of contact your legal advisor for a living trust. Contact your legal more information. advisor to determine if such a trust is appropriate for your situation.

#### Update beneficiary

designations. If you want your grandchildren to receive proceeds from various accounts, such as your 401(k), IRA and life insurance, you may need to update the beneficiary designations, which can even supersede the instructions on your will. Keep in mind that if

you have grandchildren with special needs, you may want to designate a supplemental needs trust for your grandchild as the beneficiary instead of naming your grandchild directly. Again,

These aren't the only steps you can take to help your grandchildren, but they should give you some options to consider. The world is an expensive place, and any assistance you can provide to your beloved grandkids can make a big difference in their lives.

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



Kelsey Avants 1110 N. 10th Street | Duncan, OK 73533 | 580-255-4408 kelsey.avants@edwardjones.com | www.edwardjones.com



COTTON ELECTRIC CO-OP

## RENEWABLE ENERGY SOURCES WORD SEARCH





XW XHOF Х Ε Ε G S S G F А NO S R S S N Ζ Κ Q L Ν Т Ο R Α В Т S Q Ν Κ S B Ο В Η Т Δ Α Μ Α R Х D Y W V L S R G Κ Т R Α Ε В Ο Ο V Ο W Y S S S В Ρ А U Ε Ν F R Η E L В С Ε В Х Х Η D Q Т R Ν Q Y Ν F Ε E F R Ε Ε Y D В D Ν D D ΗN J Ρ R В R Y Μ G Ν U L R Х А Ε Н G Μ Ο Ζ D D В Q Y Υ D R F Ζ Ε Ζ G Т Ρ W Α D Μ J Y W S S Ε Α R Ρ А U Ο Х J Ο Ν L А Μ R Ε Н Т Ο Ε G В Т W Ο В F R J Ε Ν Х W Ρ V Y J С Q D С W S Т Α HKMU F R G L Ο



#### WORD BANK:

- HYDROPOWER GEOTHERMAL
- WIND TURBINE BIOMASS
- RENEWABLE
  GENERATION
- SOLAR PANELS SOLAR ENERGY
- WIND ENERGY









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





& Ranch

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# Eggs are Recommended as a Nutrient-Rich 'First Food' Every bite counts for babies learning to eat

FAMILY FEATURES

ggs are for everyone, including babies and toddlers, according to the 2020 Dietary Guidelines Advisory Committee that released its Scientific Report outlining nutritional recommendations for Americans. For the first time, this committee, comprised of leading doctors and nutrition scientists, included nutritional guidance for younger children.

The committee recommends eggs as a first food for babies and toddlers since they provide eight essential nutrients that can help build a healthy foundation for life at a time when every bite counts.

Eggs provide nutrition for children and moms-to-be, as well. However, the report found most pregnant women and kids need more choline – an essential nutrient critical for brain health – in their diets.

According to research published in the "Journal of the American College of Nutrition," 92% of pregnant women don't get enough choline in their diets. Choosing foods high in choline, like eggs, can help pregnant women consume enough of this essential nutrient, helping a baby's brain and spinal cord develop properly. Just two eggs provide more than half of the recommended daily amount of choline.

At only 70 calories, one egg contains 6 grams of high-quality protein and all nine essential amino acids. Eggs are also a source of vitamin B12, biotin (B7), iodine, selenium, highquality protein, riboflavin (B2) and pantothenic acid (B5). Additionally, eggs contain lutein and zeaxanthin that can help protect your eyes from harmful blue light that comes from electronic devices.

Lots of parents worry about possible food allergies in their little ones. The committee recommends introducing eggs when your baby is ready for first foods, which may help reduce the chances of developing an egg allergy.

#### In Your Kitchen

Eggs are a nutritional powerhouse that contribute to health and well-being at every age, and there are plenty of ways to enjoy eggs beyond the basic boiled, scrambled or sunny-side-up. In fact, eggs work well in meals all day long. Toss hard-boiled eggs in a salad, top a sweet potato with an egg for lunch or try a spinach and mushroom frittata for dinner.

Baby-friendly Savory Egg Veggie Pancakes pack in nutrients from whatever vegetables you have on hand and offer a savory twist on classic pancakes. You can add extra toppings like avocado or Greek yogurt for a variety of new textures and flavors. Another simple way to introduce eggs as a first food is a soft and fluffy egg casserole. You can also incorporate veggies for some added nutrition, since eggs can help you better absorb the nutrients found in vegetables, such as vitamin E and carotenoids like lutein and zeaxanthin. You can adapt a Veggie Egg Casserole to your child's development and motor skills by cutting small squares or making a simple mash.



Veggie Egg Casserole Recipe developed by Stacey Mattinson, RD Prep time: 20 minutes

Preheat oven to 350 F. Grease 9-by-13-inch pan with nonstick cooking spray. Chop onion and bell pepper to age-appropriate sizes. Pick apart broccoli florets into small pieces and remove most of stems.

Find more kid-friendly recipes and advice about introducing eggs to your youngest family members at EggNutritionCenter.org. Cook time: 40 minutes Servings: 4

- Nonstick cooking spray
- 1/2 sweet onion
- 1 red, yellow or orange bell pepper
- 1 head broccoli florets
- 2 teaspoons canola, avocado or olive oil
- 12 eggs
- 2 cups low-fat cottage cheese
- 1 cup shredded cheese
- teaspoon baking powder
  tablespoon flour
- 1 tablespoon flou salt, to taste
- pepper, to taste

Heat medium-sized frying pan over medium heat. Add oil and swirl around pan. Add onions and cook 3-4 minutes until they start to soften. Add broccoli and bell pepper. Mix with onions and add salt and pepper, to taste. Cook 1-2 minutes then cover with lid to steam another 2-3 minutes until broccoli is bright green. Remove veggies from stovetop.

In large mixing bowl, beat eggs. Add cottage cheese, shredded cheese, baking powder and flour. Add veggies and salt and pepper, to taste. Transfer to prepared pan and bake 40 minutes.





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### Savory Egg Veggie Pancakes

Recipe developed by Min Kwon, RD Prep time: 5 minutes Cook time: 10 minutes Servings: 1

- 1/2 teaspoon oil or butter
- 1 egg
- 1 tablespoon milk or breastmilk
- 3 tablespoons cooked or raw vegetables, chopped or grated
- 1 tablespoon flour
- 1 teaspoon ground flaxseeds
- 1/4 teaspoon herbs or spices, such as cinnamon, curry powder, cumin, oregano, turmeric, etc.

In 6-inch nonstick pan, heat butter or oil over medium-low heat, tilting pan to coat bottom.

In bowl, beat egg and milk until blended. Add vegetables, flour, flaxseeds and herbs; stir to combine. Pour mixture into heated pan, spread evenly (don't stir) and cook batter 1 minute, or until bottom starts to set.

Flip and cook other side until lightly browned. Remove from pan. Once cooled, slice into desired shapes and serve.

## U.S. DIETARY GUIDELINES ADVISORY COMMITTEE RECOMMENDS EGGS AS A FIRST FO FOR BABIES AND TODDLERS

The 2020 Dietary Guidelines Advisory Committee, a group of medical doctors and nutrition scientists, has released its official Scientific Report. In a historic first, the Advisory Committee issued recommendations for birth to 24 months old and specifically recommended eggs as an important first food for babies and toddlers, as well as for pregnant and breastfeeding women.





of pregnant women fail to meet intake recommendations for choline.

Only 26% of expecting mothers are even familiar with choline.

And 39% of those who have heard of choline don't know that it is essential for infant brain development.

d for and

TO CALORIES

#### EGGS ARE AN IMPORTANT BUILDING BLOCK FOR MOMS AND BABIES

EGGS ARE NUTRIENT RICH. They are a good or excellent source of eight essential nutrients, as well is the carotenoids lutein and zeasanthin (252 mcg)

#### Excellent source of:

· iodine

· salenium

· choline

- · vitamin B12
- · biotin (B7)
- Good source of: · high-quality protein

  - · ribeflavin (82)
  - · pantothenic acid (85)

#### WONDERING ABOUT FOOD ALLERGIES? EGGS ARE AN IMPORTANT EARLY FOOD

The latest research shows that introducing eggs when a baby is developmentally ready. (4-6 MONTHS OF AGE) may be associated with reduced risk of egg allergy.





Fig fruit serves as healthy, sweet dietary option

Fig trees and fruit are featured in art and religion. Both fresh and dried fig fruit sustenance provide for humans, forage livestock, for and components for manufacturing materials. Although sensitive to temperatures below 20 degrees Fahrenheit, fig trees can be grown For in Oklahoma and is in season from August to



Kim Bandelier, MPH, RD, LD

Food V THOUGHT

October. The fruit is culinarily versatile, and a few studies point to health benefits.

According to the Oklahoma County Extension Service, Celeste and Brown Turkey are the varieties most commonly grown in Oklahoma. The Celeste fig has light brown to purple skin when ripe and is

"sugar fig." The Brown Turkey fig fruit is rusty red to purplish in color when ripe. All fig fruit are shaped like a teardrop and when ripe, have a soft edible skin and a sweet seedy interior. They can be eaten fresh, dried or cooked and added into recipes.

From a nutrition perspective, fiber content is the fig fruit's most redeeming quality. A study published in the journal Explore in 2019 authored by Pourmasoumi and colleagues reports that consuming figs causes a significant improvement in symptoms of irritable bowel syndrome. The 2020 Dietary Guidelines Scientific report states that across all age groups, Americans do not consume enough fiber. Figs provide fiber wrapped in sweetness from natural sugars. The sweetness is subtle when eaten fresh and more concentrated when eaten in dried form. Fig fruit also contain small amounts of vitamins and minerals and phytonutrients. Combined, these point to figs being a healthy food.

Dried fruit is healthy in small portions; eating incorporated and enjoyed as a part of a healthy diet.

known for its sweetness, sometimes being called a large portions of dried fruit can result in excessive calorie intake and some unpleasant effects on bodily functions, such as gas and diarrhea. Here's an example to put it into perspective: 100 grams of fresh figs provides 74 calories and 2 grams of fiber; the same amount of dried figs provides 250 calories and 10 grams of fiber.

> Dried figs are a more concentrated source of calories and fiber. This becomes important when managing your weight; you can eat dried fruits but not as many as you can eat if you eat the fresh version.

> Fresh figs can be eaten as is, are often paired with goat cheese, italian ham, arugula or tomatoes and put in salads, on pizzas, on crackers or in desserts. Dried figs are most often utilized in desserts, sometimes to decrease the amount of added sugar, increase the amount of fiber and still provide sweetness.

> Regardless of being fresh or dried, fig fruits can be





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## Vegetation Management continues to prioritize power quality

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.

Vice President Mike Ottinger oversees Cotton Electric's in-house four-man crew, as well as contract crews throughout the year, as they clear vegetation and prevent re-growth.

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.

Updated member contact information helps with this process. Give the co-op a call at 580-875-3351 to make sure we have the correct contact information on record.

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

#### Why it's good to see co-op workers on your property

Cotton Electric employees and contractors work throughout our service territory, in the rights-of-way and easements, and across your private property and driveways. We're working to ensure reliable power for you and your neighbors, and that means we must cross your property from time to time.

#### You may see us:

- Making routine repairs
- Replacing meters
- Trimming trees and brush
- Restoring power outages
- Locating buried utilities for construction and digging projects

#### We clear certain areas in our service territory, known as rights of way, to:

- Keep power lines clear of tree limbs
- Restore power outages more quickly
- Reduce unexpected costs for repairs

Maintaining rights of way improves service reliability for you - our members!

area again and again to trim regrown vegetation," Ottinger 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 following CDC guidelines.

Northeast Rural Services (NRS) has resumed their work in the east Geronimo circuit and will move towards west Geronimo. 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 continually 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 580-875-4235 to have your name added to the list of members willing to take wood chips.

## Home protection includes cyber security

#### By Randy Marchany

In the past, building a home network was nothing more than installing a wireless router and several computers. Today, as so many of us are working, connecting or learning from home, we have to pay more attention to creating a strong cyber secure home. Here are four simple steps to do just that.

#### Your Wireless Network

Almost every home network starts with a wireless network. This is what enables your devices to connect to the Internet. Most home wireless networks are controlled by your Internet router or a separate, dedicated wireless access point. They both work the same way: By broadcasting wireless signals which allow the devices in your house to connect to the Internet. This means securing your wireless network is a key part of protecting your home. We recommend the following steps to secure it.

1. Change the default administrator password to your Internet router or wireless access point, whichever is controlling your wireless network. The administrator account is what allows you to configure the settings for your wireless network.



word for each device and online account. Use a password manager that securely stores all your passwords for you in an encrypted, virtual safe.

Additionally, enable two-step verification whenever available, especially for your online accounts. It uses your password, but also adds a second authentication step, such as a code sent to your smartphone or an app on your smartphone that generates the code for you. This is probably the most important step you can take, and it's much easier than you think.

#### Your Devices

The next step is knowing what devices are connected to your wireless home network and making sure all of those devices are trusted and secure. This used to be simple when you had just a computer. However, today almost anything can connect to your home network, including your smartphones, TVs, gaming consoles, baby monitors, printers, speakers or perhaps your car. Once you have identified all the devices on your home network, ensure that each of them is secure. The best way to do this is to change any default passwords on them and enable automatic updating wherever possible.

- Working to upgrade poles, wires, transformers and equipment
- Inspecting lines, power poles, transformer boxes and equipment

All field work, except emergency power restoration, is conducted during normal working hours Monday through Friday. Every effort is made to avoid damage and unnecessary intrusion. If you have concerns about our work, contact us at 580-875-3351 We appreciate your cooperation.

2. Ensure that only devices you trust can connect to your wireless network. Do this by enabling strong security. Doing so requires a password to connect to your home network and encrypts online activities once connected.

3. Ensure the password used to connect to your wireless network is a strong password that is different from the administrator password. Remember, your devices store passwords, so you only need to enter the password once for each device.

If you're not sure how to do these steps, check your Internet Service Provider's website or check the website of the vendor for your router or wireless access point.

#### Passwords

Use a strong, unique password for each of your devices and online accounts. The key words here are strong and unique. The longer your password, the stronger it is. Try using a series of words that are easy to remember, such as sunshine-doughnuts-happy.

A unique password means using a different pass-

#### Backups

Sometimes, no matter how careful you are, you may be hacked. If that is the case, often the only way you can recover your personal information is to restore from a backup. Make sure you are doing regular backups of any important information and verify that you can restore from them. Most mobile devices support automatic backups to the Cloud. For most computers, you may have to purchase some type of backup software or service, which are relatively lowpriced and simple to use.

Source: SANS Security Awareness



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## Teaching youth the important lesson of energy efficiency

Parents have tried, I'm sure since the lights on, to came teach their children about energy conser-There vation. running are jokes and internet memes that



Heath Morgan, Energy Efficiency Coordinator

make light of parents, mainly Dad, governing the setpoint on the thermostat based on energy bills and not comfort. Parents have harped on children for years about turning off lights when they leave a room and about standing in front of an open refrigerator. Now that electronic and mobile devices, TVs, computers and gaming stations have become abundant fixtures in our homes, particularly those with children, teaching energy conservation has become more important. Consumer electronics coupled with the increase of smart home appliances, technology and electric vehicles have slowly but steadily changed our homes and lifestyles.

This ever-connected world is the modern environment in which children are growing up. And with lifestyles increasingly reliant on technology and in turn, energy consumption, teaching youngsters to save energy is an important life lesson.

#### Why

But before parents can teach their children how to save energy, they must first answer the question, "What's in it for me?" As most parents can attest, convincing kids to care about energy efficiency is a hard sell. Parents need to explain why it's important to save energy and how it benefits the child – otherwise they will not understand the need to change their habits and will be less motivated to do so. In the simplest terms, less money spent on an electric bill can mean more money used for fun activities.

Less tangible, but just as important, using less energy means running your home more efficiently, conserving natural resources and helping the environment.

#### Learning by Doing

Because "saving energy" is an abstract concept for children, be specific about energy efficiency actions and set an example. We know that children learn by observing what their parents do. Even if they don't say anything, children are processing your actions. When you turn off the lights when leaving a room or unplug the phone charger once the device is fully charged, they will notice.

Learning about energy efficiency doesn't have to be a boring lecture. Make it fun for greater impact.

For younger kids, turn energy efficiency into a "treasure hunt" game

COUNCIL



to locate all the things in your home that use electricity. Depending on the age of the children, challenge them to count and group the items into categories: electronics, appliances, lights, etc. If age appropriate, have them create a list. Ask which gadgets and appliances could be turned off or unplugged to save power every day.

For older children, show them how to program the smart thermostat and appliances. Shop with them for LED lights and discuss ENERGY STAR-rated appliances. Show them the electric bill so they can see the costs, energy use and how their actions impact the bill.

Kids of all ages can learn a few simple energy-saving habits that can last a lifetime:

• Turn off lights, devices, computers and video consoles when not in use.

• Open blinds and curtains during can instill good habits that will winter days to let warm sunlight in and your child long into adulthood.

to locate all the things in your home close them during summer days to keep that use electricity. Depending on the your home cooler.

• If your children are old enough to run the dishwasher or wash their own clothes, teach them to run these appliances only with a full load and during off-peak energy hours.

#### Rewards

Offer rewards for agreed upon milestones. Rewards provide positive reinforcement on energy-saving actions. The idea is to create a habit of being energy efficient. And for parents, this could mean less nagging about turning off the lights!

Teaching your children about saving energy is not only a creative way to spend time with them; it helps your home to be more energy efficient and can instill good habits that will benefit your child long into adulthood.

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CHISHOLM

Electric co-op members are increasingly being targeted by utility scammers – particularly scammers who are threatening immediate disconnection. Here are some reminders of the various types of utility scams and how to protect yourself.

#### SMISHING

Scammers attempt smishing (short for SMS phishing) to trick cell phone users into sharing personal information.

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## Variables to consider:

Overall energy efficiency of the home Age and pitch of the roof Orientation of the sun in relation to the home Tree coverage near the home Weather patterns for the region

## We can help.

As your trusted energy advisor, we can provide information so you can make a well-informed decision.



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