A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative K





# • COTTON ELECTRIC COOPERATIVE • 1938-201

**VOLUME 57** December 16, 2013 NUMBER 5



# Winter spike Cold weather, holidays mean higher energy use

By Karen Kaley

Looks like Winter 2013 is shaping goodies for gift-giving. up to be c-c-c-cold! Folks in southwest Oklahoma have been hit twice have the whole family gather togethnow with storms featuring snow, ice and - my goodness, how long can long hours of exploring the wonders the temperatures outside stay below of new electronic gadgets. freezing?

The spike in energy consumption electricity. to keep homes warm is coming at the

time to prepare snacks for parties and tems aren't running all day.

er again for more merry-making and

There have been a couple of months same time many of us have been gath- of lower energy bills, mainly because ering with family members over large of that sweet time between the exmeals. We have been lighting up our tremes of summer and winter when

Later this month, we're going to of time for end-of-year weather and festivities, Cotton Electric members should prepare for the winter spike in power bills that comes with them.

All of that uses more energy, more use sometimes seems a little shocking and will make a person wonder what happened. Well, winter happened.

> We use a lot of energy in the wintertime, sometimes in ways we don't always think about.

light up their houses inside and out. Just like we know to prepare ahead There are fewer daylight hours in the winter. Lights inside a home get switched on around 6 p.m. instead of 9 p.m., adding three hours of energy consumption. Outdoor lighting tied to That first bill showing winter power a photocell comes on earlier, again because of the longer winter night.

See Wintertime, Page 2



#### Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after Dec. 1, 2013, is \$0.00527 per kWh.

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a charge of \$7.90 on the December bill.

			T				
Day	High	Low	Avg.	Day	High	Low	Avg
1	74	40	57	16	83	58	71
2	68	38	53	17	78	54	66
3	65	34	50	18	69	46	58
4	71	50	61	19	67	52	60
5	71	50	61	20	68	53	61
6	58	33	46	21	75	33	54
7	65	29	47	22	33	29	31
8	68	34	51	23	40	31	36
9	69	42	56	24	35	24	30
10	67	44	56	25	35	29	32
11	71	45	58	26	50	31	41
12	46	21	34	27	44	22	33
13	51	13	32	28	57	21	39
14	55	23	39	29	60	23	42
15	68	34	51	30	66	30	48
Source: srh.noaa.gov/oun/							
	Average	e Daily	<i>High: 61</i>	Average	Daily	<i>Low: 3</i>	5

November 2013 Temperature Extremes

#### Did You Know?

Cotton Electric offices will be closed Dec. 24 and 25 for the Christmas holiday and on Jan. 1, 2014, for the New Year holiday.

Emergency calls will be answered at 580-875-3351 or 800-522-3520.

The January 2014 issue of The Current will be delivered on or about Jan. 21, 2014.

#### 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 580-875-3351 or by email at info@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

# We need an all-of-the-above energy strategy

Electric cooperatives are disappointed – but not surprised – that in September the Administration officially abandoned an all-of-the-above energy strategy for a new, all-but-one approach that effectively removes coal from the nation's fuel mix in the future.

The policy, proposed by the **Environmental Protection** Agency (EPA), sets stringent limits on carbon dioxide emissions from future coal or natural gas plants. Trouble is, the new standards are impossible to meet with existing technology.

For several years, cooperatives have tested carbon capture and storage (CCS) as a way to reduce greenhouse gas emissions. Unfortunately, the technology doesn't make financial sense. It has never been used at a commercial scale at a power plant over a prolonged period

## MEMBERSHIP MATTERS

to demonstrate its viability or cost. In a 2012 Congressional Budget Office report, engineers estimate it would increase the cost of producing electricity from coal-based plants by 75 percent.

The Administration's switch to an all-but-one energy approach would limit Americans' access to a plentiful and affordable resource. It doesn't seem wise to gamble with the economic well-being of future generations and our nation's economy.

Already worried about making ends meet, many Cotton Electric members cannot afford the significant increases in electric bills that this policy would trigger.

Historically, the price of coal remains affordable and relatively stable. The U.S. Energy **Information Agency reports** the United States has 236 years remaining of recoverable coal reserves. Coal generates 37 percent of the nation's electricity – our biggest energy source by far.

Seems the Administration lets history repeat itself. We saw this all-but-one game in 1978 when Congress passed the ill-conceived Power Plant and Industrial Fuel Use Act. Never heard of it? Few have, but for

several years, the government banned natural gas for power generation. Yes, natural gas – the fuel source being sold to the nation today as a cleaner fuel option. With gas off the table, electric co-ops were forced to choose between building coal or nuclear plants.

Back then, co-ops were in the midst of a major power plant building cycle. With few options, they invested heavily in coal-based generating plants in the late 1970s and early 1980s. Thankfully, Congress repealed its mistake, but not for nine years.

Let's not repeat past mistakes. Stand with us as we fight to keep electric bills affordable. Raise your voice through the Cooperative Action Network at www.action.coop. Tell the EPA we need an all-of-the-above energy strategy.

#### How much can these extras add to an energy bill?

We've done the math on a few items running in a 31-day month at \$0.09 per kWh and came up with this:

1				
Appliance	Watts	Hours in Use	Cost	
Electric space heater Used intermittently to supplement home heating system	1,500	20	\$2.70	
Security Light Four hours daily	100	124	1.11	
Christmas lights 125 4-watt C-7 bulbs, 12 hours nigh	500 atly	372	16.74	
<b>Oven</b> Four hours at 350 degrees, 7 days	2,000	28	5.04	
50" plasma TV &				
Xbox 360	525	30	1.42	
<b>Space heater</b> Warming dog kennel, 12 hours for 1	1,500 5 days	180	24.30	
Engine heater 10 hours per night	1,000	3,100	27.90	
Stock tank de-icer 12 hours daily	500	372	16.74	
Total \$95.95				



A space heater adds about \$0.135 to an energy bill for every hour that it is in use. Run one for 12 hours for 15 days to warm a dog kennel, for example, and expect to pay about \$24.30 in addition to the cost of other normal household power consumption.

# Wintertime activities cause power use spikes

Continued from Page 1 school break can keep warm while special and twinkling. The feswith cheery music play-

The holiday mode con- out in the shower. tinues inside with more fireplace mantels and doorways. If that wonderful smell isn't generated by scented products in electric warmers, it must be coming from the kitchen.

The oven is getting a workout, baking batch after batch of cookies. A month ago, it was turkeys, this month, there may be hams or a goose. Some people cook several pies for various family- and work-related functions or to help with a community meal.

New gadgets add a new component to a home's power demand during the gift-giving season. Every item that plugs in will use power, sometimes even when it is supposedly turned off. Kids on extended

During the holiday a game system running tank trough heaters enseason, strings of lights most of the day. A new sure their water supply along roof lines and plasma TV uses more doesn't freeze. Farms pathways merrily ac- energy than those using and ranches also make cent displays featuring liquid crystal display use of special heaters brightly lit trees and me- (LCD) or the old cath- to keep the engines of chanical figures bobbing ode ray tube (CRT).

tive scene is enhanced hold uses more hot water the morning. during the cold months. ing through speakers If water has to travel a heaters also get pressed hidden in the tableau. long way through cold into service in well All of that requires elec- pipes, it may not be so houses. Well pumps may

lighting on trees and wo- people crawl into a bed hopes of preventing froven into greenery along made toasty with an elec-zen pipes. Another form tric blanket. The fam- of pipe protection is heat ily dog may be getting a tape, which requires little extra warmth, too, electricity to generate thanks to the heat lamp the heat. on the dog house or a space heater running in these examples may add the kennel.

> Space heaters sometimes put to use in stables and barns keeping

tractors and large trucks The average house- warm enough to start in

Heat lamps and space hot by the time it comes work a little more because faucets are left to At day's end, many drip inside the home, in

> Individually, most of only a few dollars to a are power bill. But put them all together and they can make a winter power bill livestock a real budget-buster.

# The Current

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## **October 2013 Operating Stats**

2013 2012 \$4,723,287 \$4,547,379 Total Amount Billed/Accrued Cost of Purchased Power 3,578,690 3,060,464 106,821 84,139 Taxes Total Operating Expense Per Mile 956 867 Average Farm and Residential Bill 106 121 922 Average Farm and Residential kWh 1,123 18,122 Total Meters Billed (farm, residential) 17,889 5,130 Miles Energized 5,140 Density Per Mile 3.53 3.48 New Service Connects YTD 314 322 Services Retired 166 180

# **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.



If you would like your community ond feature, "Steamboat Bill, Jr." event listed in the January 2014 issue, please submit information by Jan. 7, by calling 580-875-4255 or send an email to info@cottonelectric.com.

#### One-man 'Christmas Carol' planned

Limited seating is available for "A Dickens of a Party," a fundraiser for Duncan Regional Hospital Health Foundation scheduled for Dec. 22. Following a 6:30 p.m. reception, John Kevin Jones will offer a special oneman performance of "A Christmas Carol."

Jones, a native Oklahoman, brings A Christmas Carol's ghosts, graveyards, greed, and redemption to life in the manner of Charles Dickens himself. Based on Dickens' own performance text of A Christmas Carol, Jones and For information, visit UltimateCalfcollaborators have crafted a work of captivating storytelling that highlights the classic's stunning narrative imagery and wry humor.

Jones is the son of Ronnie Jones and nephew of Jay Jones, both Marlow residents. The younger Jones has a long list of acting and directing credits, including performances at New York locations such as the Lincoln Center.

For ticket information, call 580-251-8211.

#### Christmas dinner offered for all

Designed to offer a traditional meal and fellowship for those who might be alone or unable to cook, Christmas dinner will be served to any and all from 11 a.m. to 2 p.m. Christmas Day at Stephens County fairgrounds.

Carryout meals will also be available. Volunteers will deliver some meals. Carryouts and deliveries should be arranged in advance by calling 580-255-3231.

#### **Outlaw Ride benefits Marlow prom**

Bull riding enthusiasts won't want to miss the Outlaw Ride for Pride bull event on Jan. 11. Doors open at 6 p.m. zart's variations on "Twinkle Twinkle and bull riding begins at 7:30 p.m. Little Star" and Debussy's "Children's at the Stephens County Fair & Expo Corner Suite." She will also perform Center in Duncan.

Proceeds from the \$1,500-added event go to the Marlow After-Prom Extravaganza. Tickets can be purchased from any parent of a Marlow High School junior or senior, or at Crutcher's in Duncan or Kay's Gifts & More in Marlow.

#### Magic Lantern plans double feature

Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month in the CETES Conference Center, Room from the 1948 "Superman" serial.

There is no admission charge, but donations are accepted. For information about the society, or to see a schedule and synopsis of films, visit Cameron.edu/magiclantern.

#### SCF&EC to host swine, calf events

Stephens County Fair & Expo Center will host several events during the third weekend in January 2014.

The Marlow Winter Classic will feature a Barrow Bash at 7 p.m. Jan. 17 and a market hog show beginning at 10 a.m. the following day.

The OCPA swine show and sale also begins Jan. 17.

The Oklahoma series of Ultimate Calf Roping continues on Jan. 18 and 19. Ropings begin at 9 a.m. both days. Ropings.ning.com.

#### LCT presents comedy 'Heroes'

Lawton Community Theatre presents "Heroes" at 8 p.m. Jan. 17, 18, 23, 24 and 25 and at 2 p.m. Jan. 19 and 26 in the John Denney Playhouse, 1316 NW Bell Avenue.

This Oklahoma premiere presentation is a comedy about three old men: an idealist, a pragmatist and a fence sitter. These aging veterans – along with a statue of a dog – find themselves residing in a military retirement home where they pass the time on their favorite isolated terrace – gossiping, joking, and generally irritating one another.

For information, visit LCT-OK.org or call 580-355-1600.

#### Piano recital celebrates childhood

Cameron University's Department of Music will present Hyunsoon Whang in a piano recital at 7:30 p.m. Jan. 21 in the University Theatre.

In a program titled "Scenes from Childhood," the professor of music will perform various compositions celebrating childhood such as Mopieces by Messiaen and Villa-Lobos.

For information, call 580-581-2440.

#### Trail Dance returns for ninth year

The 2014 Trail Dance Film Festival takes place at the Simmons Center, 800 Chisholm Trail Parkway, Duncan, with secondary venues at the Chisholm Trail Heritage Center, 1000 Chisholm Trail Parkway.

Exhibition of films for the general audience begins Jan. 24 and continues throughout the following day, leading up to the Grand Awards Ceremony.

Call 580-875-3351

for details.

#### B. Each evening begins with episodes The ceremony will recognize the films that stood out to festival judges. There A double feature is set to begin at is also an opportunity for members of 6:30 p.m. Jan. 10. The first film feathe audience to vote on their favorites. tures Charlie Chaplin as The Little Tickets for the Trail Dance Film Tramp in the 1925 classic, "The Gold Festival can be purchased at the Sim-Rush." Buster Keaton stars in the sec- mons Center or at the event. Admis-OUTHPOWER IS FOR hth-Graders! Join us at the beautiful Canyon Camp near Hinton, where you'll experience the exciting world of rural electricity. Volleyball, Swimming and Hiking Safety Demonstrations Operate a Cooperative Trivia Contest

# Photo of the Month



One-year-old Preston Lee Nichols meets Santa for the first time. Preston's parents are Mindy & Trevor Nichols of Marlow. Grandparents are Cotton Electric members Jimmy and Rosemary Nichols of Velma and Dickie and Marie Whaley of Marlow.

Enter your "best shot" in our Photo of the Month contest. Theme for January 2014 is That's Funny! Send us your photos that make you laugh!

Entries can be emailed to info@cottonelectric.com or mailed to The Current, 226 N. Broadway, Walters, OK 73572. Winners will receive a Cotton Electric prize package of CEC goodies.

sion to the awards show is free.

For information, call Anthony Foreman, 580-467-8519, or visit Trail-DanceFilmFestival.com.

#### Food pantry open twice monthly

Walters Community Food Pantry is open from 8 a.m. to 10 a.m. on the second and fourth Saturdays of each month. The pantry is in the old City Hall, 131 1/2 W. California Street.

Pantry organizers try to provide a two-week supply of basic staples to anyone with identification.

For information, call Roger Noland at 580-591-6826.

#### WMASC activities listed

Wichita Mountains Area Senior Citizens offers a variety of activities and

sponsors weekly and monthly events at the Legion Building.

Potluck dinners and games are offered every Monday from 6 to 10 p.m.

Cecil Gardner's famous homemade Indian tacos are featured at a sale held on the second Saturday of each month. Drinks and desserts are included at \$5.50 per plate.

A dance is held each Friday. Doors open at 6:30 p.m., dancing begins at 7. For information about other activities, visit WichitaMountainSeniors.

The Legion Building is on Wildhorse Road near Medicine Park. From Interstate 44, take Exit 45 to Oklahoma Highway 49. Traveling east, bear right onto Wildhorse. The building is on the right.





**Check with your English** teacher or counselor for details, or call us at 580-875-3351



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# Osage Animal Hospital cares for pets, owners

Husband-wife veterinary team offers dentistry, internal medicine expertise

By Karen Kaley

Asked recently about the best part of her job, Kathy Graf didn't hesitate.

"Puppies!"

Her husband, Tristan, added, "And the kittens!"

Kathy explained, "They're just goofy and don't know any better than to just love everyone. I think you just can't beat puppies or kittens."

"Yeah." Tristan said. "their owners love them, too, because they just got each other in both locations. them."

about all the little furry four-legged and not-so-furry two-legged friends they had met and cared for in their combined 22 years as veterinarians.

For Tristan Graf, DVM, and Kathy Graf, DVM, DACVIM, the care they provide is not just for cats and dogs, but for pet owners, too.

"Our goal is to take care of pets and their people," Kathy said.

"We try to do it with as much compassion and expertise as we can. We try to offer the highest quality work in the kindest possible way."

They have plenty of resources to do pets, yet very preventable. just that.

First, there is Osage Animal Hospital, at the intersection of U.S. Highway 81 and Osage just north of Duncan. They took over and renamed Jeff Tidwell's practice when they came to usually because of dental issues. Stephens County two years ago.

For Tristan, it was a return to his home. He is the son of Lyndon Graf, DVM, longtime owner of Marlow Veterinary Clinic. All three vets help

#### **Osage Animal Hospital**

Co-op Connections Deal:

\$5 off professional examination

1500 W. Osage, Duncan

580-255-4200

7:45 a.m. to 5:30 p.m. Monday through Friday www.DuncanVet.com

www.facebook.com/OsageAnimalHospital

Each has areas of special interest. They both smiled as they thought The elder Graf works with large animals, while Kathy and Tristan stick to cats and dogs. Lyndon prefers orthopedic surgery, while Tristan favors soft tissue.

> In Kathy's case, all of those extra letters at the end of her name indicate her expertise in veterinary internal medicine. She addresses diseases such as diabetes and thyroid problems, and offers chemotherapy when appropriate to treat cancer.

> Tristan is particularly interested in veterinary dentistry. He said dental disease is the most common issue in

"You've got to brush 'em," he said.

"I know it's difficult, but if you brush your dog's teeth, you're doing them a favor."

If a cat or dog has bad breath, it's Osage Animal Hospital has equipment such as a dental X-ray machine and high-speed drills to address the problems.

that gets their teeth cleaned," Tristan

Co-op Connections Card

COTTON

"Sometimes the part you can see looks fine, but with an X-ray, we can find something like an infected root. We take care of them and owners notice a change in their dog's behavior.

"It's like they have a new dog."

needed some teeth pulled.

"He became friendly when we got rid of the toothache.

things that we do."

to help them do the best they can to treat their patients. They have endoscopes to get a good look inside ears or down throats to dislodge things that shouldn't have been swallowed.

Kathy can perform ultrasound exsurgery at a special table that raises or bad because it's such an easy thing to lowers to accommodate the difference prevent." in their heights.

for small animals, Osage Animal Hos-"We take dental X-rays of every dog boarding for cats and dogs.

"It's a one-stop shop," Kathy said.

Speaking of shop, the vets are putting finishing touches on a boutique room, where they will offer all types of pet-related accessories such as leashes, collars, toys and food. There will also be some wearable pet-themed items for people.

The vets are full of enthusiasm and ideas. They are planning special promotions to run in the first two months of the new year in conjunction with Pet Dental Health Month.

Also in January, Kathy said, "We plan to kick off a weight-loss contest. Obesity is becoming a problem for pets, too."

She said maybe they'll get their German shorthair, Pistol Pete, involved in Or cat. He recalled a crabby cat that the "biggest loser" contest. Tess, the border collie mix, probably won't participate. The cats, Griswold and Jax, will stay home, too, keeping an eye on "I think that's one of the coolest nothing, Tristan said.

He and Kathy truly care about ani-They have lots of "cool" gadgets mals and their owners, and when asked if they could offer only one bit of advice, it came right back to pup-

> "Vaccinate your puppies," Tristan said.

"We see a lot of parvo in dogs beaminations, and both can perform cause they are not vaccinated. It's too

For preventive care, long-term care, In addition to in-depth health care dental care, grooming care, boarding care – make an appointment with the pital offers grooming for dogs and vets who care at Osage Animal Hospital by calling 580-255-4200.



Kathy and Tristan Graf take a moment to visit with Chester Wellington, a Yorkie taking advantage of the boarding facility at Osage Animal Hospital.

# FREE! FREE! FREE! FREE!



Cotton Electric right-of-way crews work continuously to improve reliability and to prevent trees from causing outages. Trees and branches are chopped and turned into small wood chips. The crews are always looking for land and homeowners in need of free *untreated* wood chips.

Wood chips are an excellent way to control soil erosion and can be used as mulch. Since these chips are untreated, it is not recommended to use them next to a structure.

Chips will be delivered to members nearest the day's work location. Our work crews will deliver wood chips only to members they can reach by phone and whose location is nearest the day's work. There is no guarantee you will receive wood chips at any particular time.

To be added to our wood chip list, we need your name, address, account number and a daytime phone number. You can get the information to us in one of the following ways:

> Include a note with bill payment Email to info@cottonelectric.com Phone us at 580-875-4255

Mail to Cotton Electric, 226 N. Broadway, Walters, OK 73572



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# Stay warm, save energy with low-cost/no-cost tips

By Trent Marlett

dead of winter, I thought I would compile a handful of simple low-cost or no-cost things we can do around the house that will save some energy when the thermometer reading drops.

When I go out on energy audits, I always ask the member about where he or she sets the thermostat during the winter and summer. I am surprised sometimes by the responses. One of the easiest things to do at home that the summer or leaving in the winter. can really make a big difference is digging out the sweaters, sweatpants and blankets, and bumping down thermostat settings.

comfortable in their own home, but the closer we can get to setting a thermostat down to 68 in the winter, the According to the U.S. Department of from leaving. Energy, every degree above 68 in the winter adds 3 percent to 5 percent to the energy use of that system.

think back to the Oklahoma summers. When the temperature outside was 105, I would have loved to walk into a house that was 68 degrees!

Here's another cold weather tip: Instead of firing up the outside grill, in the winter we use our ovens more often. After a baked dish comes out of the oven, it's always a great idea to leave the oven door open!

there is a lot of heat still coming out of the appliance. If you think about it, you have already paid for the heat that cooked your dinner, so why not make use of the excess passive heat and give the house a nice shot of hot air?

Even though we recommend against Now that we are heading into the using the heated drying feature on a dishwasher, if you do, the same thing applies. Leave the door open and get a second benefit from the heat you have already paid for.

> A little attention to windows will go a long way toward energy savings. Windows are the weakest spots in the home. Those panes of glass don't come close in comparison to walls at stopping heat from coming in during

Make sure windows are locked solid and have good caulk around them.

Also, drapery and shades can play a big role keeping heat where it be-I am not telling anyone to be unlongs. In the winter, open the shades during the day when the sun is out, to collect some of the free solar heat produced by the sun. Close them during more savings we are going to see. long winter nights, to block the heat

If we have fireplaces that are not in use, make sure the dampers are closed. Open dampers create a vacuum, suck-If I get chilly in my house, I always ing out that conditioned air we are paying for. You might as well leave a window open!

> These are just a few of the things we can do around the house this winter to help control energy consumption and power bills. There are many more simple ways to save energy. If you are interested, give me a shout and I'll send you a booklet with 101 of them.

Remember, to help out with the chill Even after we turn our ovens off, of winter, slap on those cozy sweats, wrap up in some nice blankets and enjoy some of the savings you're taking advantage of to help pay for some of those Christmas gifts this month.

> Merry Christmas and happy energy savings!



Try leaving the oven door open after removing that batch of Christmas cookies. Let the excess baking heat help keep your kitchen toasty.



#### **Energy Efficiency**

# Tip of the Month

Electric bills rise in the winter for lots of reasons—holiday parties, house guests, and shorter days and longer nights. Take little measures to help control costs like turning down the thermostat.

washing clothes in cold water, swapping out lightbulbs for high-efficiency versions, and using microwaves or toaster ovens to cook. Find more ways to save at TogetherWeSave.com.

Source: TogetherWeSave.com



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### Assumptions Can Be Dangerous to Investors

Every day of our lives, we make assumptions. We assume that the people we encounter regularly will behave in the manner to which we are accustomed. We assume that if we take care of our cars, they will get us to where we want to go. In fact, we need to make assumptions to bring order to our world. But in some parts of our life - such as investing assumptions can prove dangerous.

Of course, not all investment-related assumptions are bad. But here are a few that, at the least, may prove to be counter-productive:

"Real estate will always increase in value." Up until the 2008 financial crisis, which was caused, at least partially, by the "housing bubble," most people would probably have said that real estate is always a good investment. But since then, we're all more painfully aware that housing prices can rise and fall. That isn't to say that real estate is always a bad investment — as a relatively small part of a diversified portfolio, it can be appropriate, depending on your goals and risk tolerance. But don't expect endless gains, with no setbacks.

"Gold will always glitter." During periods of market volatility, investors often flee to gold, thereby driving its price up. But gold prices will fluctuate, sometimes greatly, and there are risks in all types of gold ownership, whether you're investing

in actual bars of gold or gold "futures" or the stocks of gold-mining companies. "I can avoid all risks by sticking with CDs." It's true that Certificates of Deposit (CDs) offer a degree of preservation of principal. But they're not risk-free; their rates of return may be so low that they don't even keep up with inflation, which means you could incur purchasing-power

risk. Again, having CDs in your portfolio is not a bad thing, but you'll only want to

own those amounts that are suitable for

your objectives.

"The price of my investment has gone up — I must have made the right decision." This assumption could also be made in reverse — that is, you might think that, since the



Financial Advisor

price of your investment has dropped, you must have made the wrong choice. This type of thinking causes investors to hold on to some investments too long, in the hopes of recapturing early gains, or selling promising investments too soon, just to "cut their losses." Don't judge investments based on short-term performance; instead, look at fundamentals and

"If I need long-term care, Medicare will cover it." You may never need any type of long-term care, but if you do, be prepared for some big expenses. The national average per year for a private room in a nursing home is nearly \$84,000, according to a recent survey by Genworth, a financial security company. This cost, repeated over a period of years, could prove catastrophic to your financial security during your retirement. And, contrary to many people's assumptions, Medicare may only pay a small percentage of longterm care costs. You can help yourself by consulting with a financial professional, who can provide you with strategies designed to help cope with long-term care

You can't avoid all assumptions when you're investing. But by staying away from questionable ones, you may avoid being tripped up on the road toward your financial goals.

#### Edward Jon

MAKING SENSE OF INVESTING 1110 N. 10th, Duncan • 580-255-4408



Journeyman field meter technician Rex Hiebert changes a meter on one of his daily stops.

# Hiebert hits the road

#### Journeyman field meter technician's job has him all over western CEC service area

By Karen Kaley

a rural area with 20 or so dwellings, Hiebert explained. "I keep these notes Rex Hiebert slows the Cotton Electric pickup to a stop at an intersection. He checks his paperwork for the unique hundreds of miles each week, visiting multi-digit number assigned to the meters all over the western portion of meter he is searching for.

He peers at the numbers tacked to a utility pole planted at the crossroads. Two digits run horizontally and two more run vertically below. They match the first four digits of the meter destination.

tells him to turn left then left again and again then straight ahead another 100 yards. He pulls right up to the ex- in another. act location.

technician, and the work order that always the case. He always knocks on brought him to this spot was generat- the door, letting people know why he ed by the co-op's monitoring system. is there. The meter had not registered a single kilowatt of use during the last month, and Hiebert was sent out to see if there is a problem.

"When I get to a location on a consumption order, I try to go in with eyes role is to help the member. wide open. As I roll up, I start taking inventory, start asking questions.

been here in a while? Is there someone make the situation better or underliving here?"

snow, making it easy to answer one of his questions: Are there fresh tire do." tracks? No.

There are other tell-tale signs at the spot. Very near Lake Lawtonka, the small mobile home has a wooden deck with chairs turned down and anchored in place. There are other details indicating it has been closed up for the winter.

electricity. Just to be sure it is working properly, Hiebert performs a simple and turning it on. The meter responds, measuring the tiny bit of power needed to run the device.

Satisfied that all is well, he returns to feeling blue. the truck and starts making notes, first on the work order and then in a notebook. He will turn in the work order at the end of his work day. The notebook is one of hundreds he has filled during can help out with. You'll start feeling his 13 years with the co-op.

"Sometimes, days later, there will Bouncing down a bumpy road to be a question about places I've been," to help keep track."

> He needs the help because he travels the Cotton Electric service area, performing a variety of tasks at each stop.

On this morning, he had helped his supervisor, Bill Pulis, collect materials to build a meter loop before setting out on a route that went nearly number. He's within a half mile of his to Apache then to Medicine Park and Lake Lawtonka and back to the Wal-The next part of the meter number ters headquarters for a noontime appointment. Hiebert checked consumption in two spots, changed out a meter

At each location, the member was Hiebert is a journeyman field meter not home, but Hiebert said that's not

> Contact with members is one of the things Hiebert said he likes about his job. He said he is usually in a situation that has him somewhere between the member and the co-op. He feels his

"If there is a problem," he said, "there usually is a reason. It's my job "What does it look like? Has anyone to find the reason for the problem and standable for the member. It's like I On this day, there is a thin layer of am an interpreter. I help members understand what the co-op needs or can

He finds that very rewarding.

"I try to serve members as well as I can. I like getting to the end of the day knowing I did the best I could, that things worked out best for the members and best for the co-op."

His experience with helping goes beyond the co-op, to little tasks around The meter is registering no flow of town and on a church mission trip. He hopes to go on more of those.

Hiebert, who lives in Walters with test, hooking a device to the meter his wife, Denise, and two children, Rex Jr. and Makayla, said helping people is something he has always enjoyed and recommends it for anyone

> "If you don't feel good, go help someone else," he said.

> "There are a lot of hurting people with little needs here and there you really good."

#### **SQUARE DANCING LESSONS!** Mon. & Thurs. starting Jan 13,

6:30-8 p.m. Lawton, OK. First 2 lessons free. Caller Scott Bennett.



#### Is your name on our list?

A share of the capital credits was allocated among active and inactive members and a check was mailed to the latest known valid address for the member. Checks addressed to members listed on Page 15 were returned to the cooperative because of incorrect or insufficient addresses.

Cotton Electric Cooperative needs help finding the people listed. If you see a name that you recognize and you have information about a current address, please call 580-

875-3351 or email info@cottonelectric.com.

# Sam Noble Scholarship applications now available

able for students living such as Oklahoma State in southwest Oklahoma University, and pursuing degrees in Panhandle State Univeragriculture- and technol- sity, Texas Tech Univerogy-related fields. Ap- sity (Lubbock campus) plications for Sam Noble or Texas A&M Univer-Scholarships in agriculture and technology are now available from The Samuel Roberts Noble seeking degrees or cer-Foundation.

of assisting students, \$3,750 per year for up scholarships are available to eligible southern or certification at Okla-Oklahoma students in all homa State University's stages of higher education – from incoming freshmen to those seeking graduate degrees.

Noble "The Sam Scholarships play a pivotal role in providing opportunities for students in southern Oklahoma," said Mary Kate Wilson, director of philanthropy, engagement and project ble Foundation.

"We encourage all Oklahoma tunity and apply as soon Jefferson, as possible."

Since 1999, more than tain, Murray, Pontotoc, the rest of your life." 160 Oklahoma students studying agriculture and technology have been awarded scholarships in excess of \$1.75 million.

Scholarships for students seeking undergraduate degrees in agriculture-related fields provide \$2,500 of support per semester for up to nine semesters, while scholarships for graduate students offer \$3,125 per semester for up to five semesters. Applicants must pursue their education at a university awarding baccalaureate or higher degrees through a division or

Scholarships are avail- college of agriculture, Pushmataha or Stephens. campus).

tification in technology-Entering its 16th year related fields are for must pursue this degree mulgee campus.

> qualifying university or technology training institution during the a quality education was 2014-2015 year.

management at the No- be a resident of one of the following southern dation. counties: eligible students to take Atoka, Bryan, Carter, excellent education is advantage of this oppor- Choctaw, Coal, Garvin, Johnston,

Requests for applica-Oklahoma tions for the Sam Noble Scholarships in agriculture and technology may be submitted online at www.noble.org/philansity (College Station thropy/scholarship or by calling 580-224-6247. Scholarships for those Completed scholarship applications must be received on or before Tuesday, Feb. 18, 2014.

The scholarship prothe Noble Foundation's to two years. Applicants gram is named in honor of the late Sam Noble, who created the program through a gift to Oklahoma City or Ok- the Noble Foundation. Sam Noble was a long-To be eligible to re- time member of the Noceive a scholarship, a ble Foundation board of student must plan to at- trustees and son of Lloyd tend or be attending a Noble, who founded the organization in 1945.

> "Sam Noble believed academic one of the keys to leading a successful life," The student must also said Bill Buckner, president of the Noble Foun-

"He once said, 'An something that no one can ever take away from Love, Marshall, McCur- you; you can use it for



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"Everyone I would talk to had been to or heard of Kiddieland. ... And then they would offer to help."

- Russell Thornton

# **Community encircles** Kiddieland with love and brand new fence

By Karen Kaley

neighbors" is a centuries-old proverb. It comes to mind when considering the story of by Leadership Duncan XVI, the 2011-12 class.

There are Leadership classes in many communities and organization. Most follow similar formats of monthly gatherings of participants for behind-the-scenes learning sessions about local, county and state operations.

Class members are also members of their community; they are neighbors. Many classes, such as the program in Duncan, choose and work on a project designed to better the community, their neighborhood.

Curtis Thornton, who coorinto the ground. dinated the project selected by Leadership Duncan XVI, said before settling on one that appealed to all participants.

"Jay Johnson mentioned the fence in Fugua Park that encloses the Kiwanis Kiddieland. He and other class members said they had been going to Kiddieland since they were kids and it's had that same fence all this time.

"The class thought that would be easy to fix," Thornton recalled.

The proposal was to replace the fence around Kiddieland, the class had budgeted. a community fixture since

the carousel was installed in "Good fences make good 1956. Airplanes, a tilt-a-whirl and a miniature train were added. At some point, all were encircled with a chaina project recently completed link fence that also extended north along the highway and a bit east, partially enclosing an adjacent playground area.

Well, this was all new to even a Leadership Oklahoma Thornton, who had lived in Duncan for only a few years. He was not familiar with what was hidden behind the dense foliage that blocked the view of Kiddieland from traffic on U.S. Highway 81.

That foliage had grown up and into the old fence over the decades. It was one of the many tangles encountered in a project that took about a year and a half to pull together, yet only three weeks to build once the first shovel finally bit

Not wanting to simply put up another chain-link fence, the class discussed many ideas the class asked Thornton to get some bids on something more ornate - maybe something in wrought-iron ...

> "The first bids were between \$50,000 and \$70,000 just for the fencing," Thornton said. "At that price, I thought we to help." weren't going to get it done."

But he kept making calls, learning about alternatives to wrought iron that were equally sturdy, decorative and less expensive. Still, the cost was going to be more than what

One of the many calls was Other grants came from the arranged the use of city equip- neighbors.



A grant from Cotton Electric Charitable Foundation helped replace the old chain-link fence at Kiddieland Park in Duncan.

to Ameristar, a supplier based McCasland Foundation and ment and labor to tear out the in Tulsa. He spoke with a spe- Duncan Convention and Visicial projects manager about a tors Bureau. Duncan Beautiproject requiring just a bit less fication volunteered a large than 1,000 feet of fencing.

"(The project manager) asked where I was calling from. I said, 'Oh, a little town in south central Oklahoma,' and described the park.

"She said, 'Oh, you're talkhelp you."

That was Thornton's introduction to the special place nights on the carousel." Kiddieland has in the hearts of many.

Everyone I would talk to had been to or heard of Kid- into play as people volundieland.

They would say, 'Yeah, I rode the tilt-a-whirl when I of was 8 years old. I still remember it.'

Thornton thought raising funds for the project would be a major hurdle. It turned out to be the easiest part. The group applied for and received significant grants including one tively and literally. In addition for \$2,500 from Cotton Elec-

contribution.

wanis contributed. Individuals contributed. Thornton said the mention of Kiddieland made wallets open.

ing about Kiddieland! I went who wanted to contribute. there as a kid. I think I can Some that don't live in Duncan anymore but still have ties, still have memories of summer

tricky. However, the project "I kept running into this. was charmed – perhaps a bit of Kiddieland magic came teered to take care of things.

Carolyn Rodgers, Duncan Beautification, pointed out the park was on an Oklahoma Department of "And then they would offer Transportation right-of-way and volunteered to do all the legwork to get permits to carry out the project.

Dana Stanley, Duncan Parks superintendent and class mentor, cleared the way figurato securing project permits tric Charitable Foundation. from the City of Duncan, he community that is full of good

old fence and its thick mantle of vines and underbrush.

Ricky Mayes of R&D Fencing provided labor and exper-Local businesses and the Ki-tise at a deep discount and got the new fence built.

The final product is 6-foothigh powder-coated ornamental fencing that follows "It shocked me, the people roughly the same path of the original fence. No longer covered in foliage, the fence offers security and a clear view of Kiddieland Park.

"A lot of groups, a lot of Other details were a bit more people, a lot of money came together to do one thing," Thornton said. "Little Kiddieland Park was much bigger than I realized.

> "This is something that chair started as a daunting task. But this community-minded project brought together a lot of community-minded folks to build that fence."

> > Thornton said the participation exceeded his expectations.

> > "I learned something about the community I live in, which is what Leadership Duncan is all about."

He learned that he lives in a



Before: A thick growth of vines and brush kept Kiddieland Park hidden.



After: The wonders of Kiddieland Park can be seen from U.S. Highway 81.

# Charitable Foundation announces fourth-quarter grants

Pennies, nickels, dimes and quarters - set enough of them aside on a regular basis, and the coins add up to dollars. That's how Operation Round Up works.

Most Cotton Electric members participate in ORU, in which power bills are rounded up to the nearest dollar. The amount rounded up 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, a board of directors that meets quarterly to consider grant applications. The board consists of Warren Langford, the co-op's CEO; educational outreach. Tim McCary, president of the coop's board of trustees; and three representatives from the Cotton Electric service area: Carly Douglass, CECF

CECF board member.

The board met Dec. 4 to review 21 grant applications. Grants totaling zenship trip expenses. \$28,250 will be distributed to 13 of the applicants.

ents include:

•Chisholm Trail Heritage Center, which will use a \$500 CECF grant for will use a \$2,000 CECF grant to make penses.

•Douglass Eastside Senior Citizens Center, which will use a \$2,000 CECF grant for transportation maintenance.

•Duncan Community Residence, president; Carter Waid, CECF secre- which will use a \$2,500 CECF grant tary and treasurer: and Danny Marlett to purchase a medication cart.

Download CECF grant applications at cottonelectric.com. Deadline for first-quarter grant applications is Feb. 26, 2014.

Operation Round Up is a voluntary program and members may opt out at any time by calling or sending a letter or email stating the account holder's name, account number and the request to be removed.

> •Elgin 4-H Club, which will use a \$1,000 CECF grant to help with citi-

•Indiahoma Elementary School, ect. which will purchase incentives for the Fourth-quarter CECF grant recipi- Accelerated Reader program with a \$500 CECF grant.

•Indiahoma Public Schools, which repairs to the administrative office building.

•Smart Start/United Way of Stephens County, which will purchase with a \$750 CECF grant.

• Stephens County Christmas Dinner ton Electric.com.

Association, which will purchase food

with a \$500 CECF grant.

• Velma-Alma Schools, which will purchase electronic tablets and accessories with a \$5,000 CECF grant.

•The City of Walters, which will use a \$5,000 CECF grant to purchase wood chips for Kidtopia at Youth Park.

• Waurika Chamber of Commerce, which will use a \$5,000 CECF grant to complete a street renovation proj-

Grants in the amounts of \$2,500 and \$1,000 were issued to organizations on behalf of two individuals struggling with overwhelming medical ex-

CECF has awarded grants totaling \$637,000 since the foundation was established in 2004.

Applications for first-quarter grants books for children at Delta Head Start are due by Feb. 26, 2014. Downloadable applications are available at Cot-

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# Solutions for 12 holiday food excuses

The Thanksgiving and Christmas revelry can make it difficult to keep your healthy habits going. Between parties, shopping, decorating, wrapping and other activities, finding time to be physically active and the willpower to eat right is difficult. Here are some common scenarios experienced during the holidays and suggestions on how to keep your healthy habits intact or get them back on track.

It is too cold outside to exercise. Visit an indoor mall and walk around several times before completing your shopping. Walk **For** all the aisles of the grocery store, not just the ones that contain the wine instead of mixed drinks that items you need. Go bowling or ercise can help get you through the holiday season with less stress and more cheer.

Too busy to exercise? Incorpostore, or the restaurant. Take two 15-minute breaks during your day to walk around your office or more at a holiday party? Stick to walk in place at your house. If you are watching TV or involved in a time, don't skip a meal. Hunger holiday craft, take stretch breaks.

You are surrounded by unhealthy leftovers. Many foods can your refrigerator, freezer and be frozen and reheated. Choose only those that you really enjoy, freeze them in single portions for lunches during the year or large cooked lean meats. Use your batches for future celebrations. For those dishes that you do not batches of dishes that can be frolike, throw them away. It's not zen and reheated on a busy night. worth the calories.

Too many parties on your holiday calendar? If declining a few invitations is not an option, make meal you would cook at home. a food plan for each party. Drink plenty of water before you go so you do not mistake thirst for hunger. Stick with simple foods first, such as fruits, vegetables and lean proteins. Fill up on foods that are can be frozen and eaten at a later and post them where you can see less likely to bust your calorie

moderation. Stick with beer and friends and family. Ideas include tackling holiday health excuses!

11

14

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Kim Bandelier, MPH, RD, LD

Food 2 **THOUGHT** 

can be full of hidden calories. find another indoor activity to do Remember, drinking makes you with your family and friends. Ex- hungrier, so if you are going to drink alcohol, eat while you drink and preferably eat something healthy.

To round out your party meal, rate exercise into your daily rou- choose one dessert that you can't tine. If able, take the stairs. Park live without, and have a small farther away from your work, the piece. Make sure you enjoy every

> Skipped a meal so you could eat clouds your food judgment!

You are too busy to cook. Fill pantry with components of quick meals such as bagged salad, precut vegetables and fruit, and pre-Avoid resorting to fast food as calories, fat, and sodium than a thank you.

Every year, you bake and share holiday treats. Keep the size of the portion of food you gift small, enough for one or two servings keep them. Make them realistic per person. Choose treats that date and gift the treats in freezerfriendly containers. Buy or make health goal for 2014, and next If you drink alcohol, do so in healthier treats to share with year you won't need my help with

12

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fresh fruit baskets, herb and spice mixes, and community-supported agriculture memberships or gift certificates to farmers markets.

Emotional eating and drinking The holidays are often stressful and emotional. The way we cope with good feelings and bad feelings tends to be food. Before you eat, ask yourself if you are truly hungry. Do a quick meal timeline – when was the last time you ate and what did you eat? If it has been only a few hours since your last meal, you are probably bored or thirsty or stressed versus being truly hungry. Listen to your body before you feed it to avoid overeating.

Man, I'm stuffed! Sometimes you just can't help yourself, and you end up eating too much. The worst thing you can do is continue to overeat at subsequent meals. The best thing you can do is quickly get back into your normal food routine. If there is a standard breakfast that you eat, do that after a night of heavy eating. Don't skip the next meal, just eat a small portion.

Man, my head hurts! If you your party eating plan and, next over imbibed the night before, wake up, hydrate, eat something, and get moving. Getting back into your healthy eating and physical activity routine is the best medicine for a hangover. If you don't have that routine, it's never too late to start.

Eating Santa's cookies on crockpot to make a few large Christmas Eve. Eat one if you must, freeze the rest or toss them, or sneak them back into the cookie jar. The kids won't know the this option often gives you more difference and your body will

> You never set or keep New Year's resolutions. It's never too late to start, and maybe this will be the year that you set them and and achievable. Write them down them every day. Focus on one

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#### ACROSS

- 1. Leopold's partner in crime
- 5. Black furs
- 11. Truman's hometown
- 14. Dean residence
- 15. Chief Polish port
- 18. Grin
- 19. Complied with
- 21. Explosive 23. Perennial woody
- plant 24. Expression
- 29. Denotes past

28. Small Japanese

- 30. Bullfighting maneuver
- 32. Deaf signing language 33. Assistance

35. What part of

- (abbr.) 36. Parts per thousand
- (abbr.) 39. Two-toed sloth
- 41. Exclamation of surprise
- 42. Extinct European
- 44. Moving in a circle
- 46. College army 47. Radioactivity unit
- 49. Give a quick reply
- 52. Spanish appetizers
- 56. Environment
- 58. Gold, quartz or iron 60. Fellowes' Master-
- piece series
- 62. Old style recording
- 63. Questions

#### **DOWN**

- 1. Box top
- 2. Small integers
- 3. Mild yellow Dutch cheese
- 4. Bolivian savanna
- 5. Open air performing for love
- 6. No matter what or which
- 7. Religious degree 8. Lower limb
- 9. Prefix meaning
- inside
- 10. Crust covering a wound

12. Assail repeatedly

- sp.) 16. Damascus is the capital

13. Samoyedic (alt.

- 17. Peeps (Scot.)
- 20. Transaction 22. Touchdown
- 25. Associated press
- 26. An opening be-
- tween things 27. Increasing
- 29. Cologne 31. Ethiopia (abbr.)
- 34. A 24-hour period
- 36. Kitty sound
- 38. -frutti

- 40. Biblical Sumerian city
- 43. Criticize harshly 45. 25th state
- 48. Comedian Carvey

63

- 50. A wild disturbance
- 51. Pueblo American
- **Indians** 53. 9-banded armadillo
- 54. Arbitrageurs
- 55. Thai language of
- Khammouane 57. Atomic #105
- 58. 1st weekday (abbr.) 59. Fleur-de-\_
- 37. Prefatory discourse 61. The 7th tone

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#### **Oreo Truffles**

1 lb. Oreo cookies 1 lb. milk chocolate 8 oz. cream cheese 1/2 lb. white chocolate 1/2 t. vanilla

Using a food processor, grind cookies to a fine powder. With a mixer blend cookie powder, cream balls and place onto waxed lines cookie sheet. Refrigerate for 45 melted milk chocolate with slotted frigerator. spoon and place onto waxed paper Yield: 24-48

2013 Stephens County Cook Off featured 14 categories. Some of the winning recipes were published in the November issue of The Current. Here are the remaining recipes.

cheese and vanilla. Roll into small lined cookie sheet. In separate double boiler, melt white chocolate. Drizzle white chocolate over minutes. In double boiler, melt chocolate covered balls. Let cool.

milk chocolate. Dip balls into Store in airtight container in re-

1 pkg. Hidden Valley Ranch season-

1-16 oz. can diced tomatoes w/green chilies

1 can Ranch Style Beans

Cook beef and onion until beef is browned in a large pan. Drain the grease from beef and add remaining ingredients. Bring mixture to a boil, reduce heat and let simmer for 15



#### Soup, Stew or Chili Cherokee Barnes, Bray-Doyle

#### **Taco Soup**

2 lbs. ground beef

1 1/2 C. water

1 lg. onion

1 pkg. taco seasoning mix

1-16 oz. can whole corn, drained

1 pkg. chili seasoning mix

1-16 oz. can diced tomatoes w/onion & garlic

# Made In Oklahoma

#### Brittany Raines, Bray-Doyle

**Smoked Sausage Penne Pasta** 

1-16 oz. box penne pasta

1 lg. broccoli bunch, chopped

1 pt. cherry tomatoes, chopped

1-13 oz. Bar S smoked sausage loop 4 T. extra virgin olive oil 3 shallots, minced

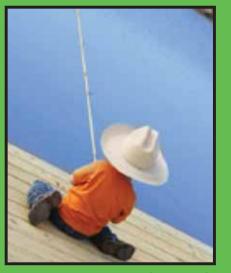
1 C. shredded Parmesan cheese, opt.

1 T. black pepper



# 

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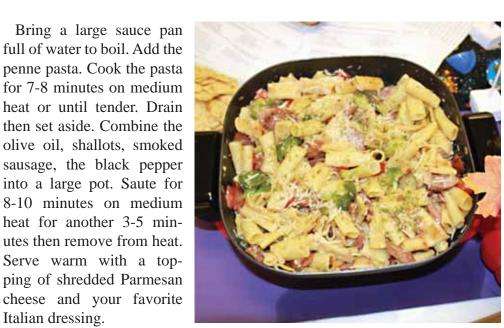
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your electric co-op are committed to helping members weather any storm – before, during and after. Because between rain, sleet, snow and wind, it's still the human element that's the most powerful. Learn more about the power of your co-op membership at TogetherWeSave.com.



#### **All Other Desserts** Matthew McCalister, Teen Leaders

#### **Peanut Butter Cup Pudding**

12-16 Reese's Miniature Peanut Butter Cups

1-4 oz. pkg. vanilla instant pudding & pie filling mix

1 3/4 C. milk, divided 1/4 C. creamy peanut butter

Remove wrappers from peanut butter cups and coarsely chop. Set aside. Gradually add 1/2 cup milk to pudding mix in small bowl, beating until well blended. Add peanut butter, blending until smooth. Gradually add remaining 1 1/4 cups milk, beating until mixture is smooth and pudding begins to thicken, (about 3 minutes). Fold in candy pieces. Spoon pudding into serving dish or individual dishes. Cover; refrigerate until ready to serve. Garnish as desired. Refrigerate leftover pudding. Yield: approx. 6- 1/2 cup servings



#### Cake

Daly Newsom, Comanche

#### **Poppy Seed Cake**

1 butter cake mix, dry 4 eggs 1/2 C. sugar

1/4 C. poppy seed 1 C. sour cream

3/4 C. oil

Glaze: 1 or 2 sprigs lavender juice of 2 lemons

#### **Beverage** Braiden Poston, Bray-Doyle

#### **Slush Punch**

1 qt. water

- 1 qt. sugar
- 3 pkgs. Kool Aid (your choice)
- 1 Jello (your choice)
- 1 lg. pineapple juice
- 5 qt. water

for 5 minutes. Add Kool-aid and Jello. next morning, then every hour aft Let cool. Then add pineapple juice that until you serve. Pour Sprite over and 5 quarts water. Freeze in plastic punch when served, mix until slushy.

#### Pie

Brittany Raines, Bray-Doyle

#### **Double Pecan Pie**

4 C. sugar

- 4 T. butter, melted
- 1/2 C. dark corn syrup
- 3 1/2 C. light corn syrup
- 3 lg. eggs
- 2 C. pecan halves
- 2 T. good quality vanilla extract
- 1-9 inch deep-dish pie shell, unbaked

Preheat the oven to 375 degrees. In a medium bowl stir together the sugar and melted butter. Add the corn syrup, Pour mixture into an unbaked pie Serves: 8



greased and floured Bundt pan. Bake Preheat oven to 350 degrees. In a for 45 to 60 minutes. Place lavender medium mixing bowl add cake mix, in bowl, squeeze lemon juice over and eggs, sugar, oil, poppy seed and sour microwave 30 seconds. Add sugar and cream. Mix well and pour into a stir. Drizzle over cake. Serves: 10-12



Boil 1 quart water and 1 quart sugar container overnight. Stir first thing



shell and place on a heavy-duty cookie sheet. Bake for 10 minutes. Lower the oven temperature to 350 degrees and continue to bake for an additional eggs, pecans, and vanilla extract. Stir 25 minutes or until pie is set. Remove until all ingredients are combined. from the oven and cool on a wire rack.



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# 2014 Electrical Rates

#### General Service

**Monthly Rate Customer Charge:** 

Single-Phase Service \$21.50 per month Three-Phase Service \$26.50 per month **Energy Charges:** All kWh \$0.088923 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25

cents will be computed in the Power Cost Adjustment. Available To:

Available to general service customers for farm, home and residential use subject to the established rules and regulations of the Cooperative. No resale, standby or auxiliary service per-

#### Type of Service:

Single-phase, at available secondary voltage or three-phase at the discretion of the Cooperative.

#### **Minimum Charges:**

 $(1)\,A$  charge of \$24.50 per month for single-phase service and \$29.50 per month for three-phase service; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

(3) For seasonal loads, a charge of \$24.50 per month for single-phase service and \$29.50 per month for three-phase service, plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable. **Service Reconnection:** 

When a reconnection of service is made for a Member at the same location within a 12-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Condi-

#### **General Service HD Monthly Rate**

**Customer Charge:** 

Single-Phase Service \$16.50 per month Three-Phase Service \$21.50 per month

**Energy Charges:** All kWh \$0.078505 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25

cents will be computed in the Power Cost Adjustment. Available To: Available to residential consumers in franchised municipal areas with a line density of 11 customers per mile or greater, sub-

ject to the established rules and regulations of the Cooperative. No resale, standby or auxiliary service permitted. Type of Service: Single-phase, at available secondary voltage or three-phase at

the discretion of the Cooperative.

#### Minimum Charges:

(1) A charge of \$23.50 per month for single-phase service and \$28.50 per month for three-phase service; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

(3) For seasonal loads, a charge of \$23.50 per month for single-phase service and \$28.50 per month for three-phase service, plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge

equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

#### **Commercial Service**

**Monthly Rate Customer Charge:** 

Single-Phase Service \$30.00 per month Three-Phase Service \$35.00 per month

#### **Energy Charges:** All kWh \$0.085968 per kWh

The rate includes 6.25 cents per kWh of wholesale power in the base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

Available To: Available for commercial and industrial consumers up to fifty (50) kVA of transformer capacity, subject to the rules and regulations of the Cooperative. Available for commercial and industrial consumers to one hundred fifty (150) kVA of transformer capacity at the discretion of the Cooperative. Service under this rate is not available wherein transformer capacity requirements exceed one hundred fifty (150) kVA. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase or three-phase at available secondary voltages. Minimum Charges:

(1) A charge of \$30.00 per month for single-phase and \$35.00 per month for three-phase service plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA.

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable.

#### **Commercial Service HD**

Monthly Rate **Customer Charge:** 

Single-Phase Service \$25.00 per month Three-Phase Service \$32.50 per month **Energy Charges:** 

All kWh \$0.079338 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment Available To:

Available for commercial and industrial consumers up to fifty (50) kVA of transformer capacity, in franchised municipal areas with a line density of 11 customers per mile or greater, subject to the rules and regulations of the Cooperative. Available for commercial and industrial consumers to one hundred fifty (150) kVA of transformer capacity at the discretion of the Cooperative. Service under this rate is not available wherein transformer capacity requirements exceed one hundred fifty (150) kVA. No resale,

#### standby or auxiliary service permitted. Type of Service:

Single-phase or three phase, at available secondary voltages. Minimum Charges:

(1) A charge of \$25.00 per month for single-phase service and \$32.50 per month for three-phase service plus a charge of \$1.00 per kVA for transformer capacity in excess of ten (10) kVA. (2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

Adjustments: The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable

#### **Commercial Time of Use**

Monthly Rate

**Customer Charge** Single-Phase Service \$30.00 Three-Phase Service \$35.00

On-Peak \$0.316309 per kWh Off-Peak \$0.066309 per kWh

Determination of On-Peak/Off-Peak Hours: The On-Peak Hours upon which the On-Peak Energy Charge

is based shall be the hours from 3 p.m. through 7 p.m., for the period June 20 through Sept. 9.

#### Available To:

Available for commercial and industrial consumers up to fifty (50) kVA of transformer capacity, subject to the rules and regulations of the Cooperative. Available for commercial and industrial consumers to one hundred fifty (150) kVA of transformer capacity at the discretion of the Cooperative. Service under this rate is not available wherein transformer capacity requirements exceed one hundred fifty (150) kVA. No resale, standby or auxiliary service permitted.

#### **Minimum Charges:**

(1) A charge of \$30.00 per month for single-phase and \$35.00 per month for three-phase service plus a charge of \$1.00 per kVA for transformer capacity in excess of ten (10) kVA; or (2) Compliance with Operational Policy 556, if applicable, of

#### the Terms and Conditions of Service. Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable

#### **Irrigation Rate**

Monthly Rate Customer Charge \$27.50 per month

Energy Charge \$0.065700 per kWh Horsepower Charge \$2.15 per hp of connected load per

#### Available To:

Available to members for pump irrigation service subject to the established rules and regulations of the Cooperative. Service under this rate shall be under the standard Cooperative contract. Motors shall be ten (10) horsepower or greater. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase or three-phase, at available secondary voltages. Minimum Charges:

(1) \$27.50 plus a charge of \$2.15 per horsepower of connected load per year.

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service. The Irrigation Rate includes 6.25 cents per kWh of wholesale power in the base charge Any amount above or below 6.25 cents will be computed in

the Power Cost Adjustment. Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

#### **Interruptible Irrigation Monthly Rate**

Customer Charge \$27.50 per month Energy Charge \$0.065700 per kWh

Horsepower Charge \$2.15 per hp of connected load per

The Interruptible Irrigation Rate includes 6.25 cents per kWh of wholesale power in the basic charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available to members for pump irrigation service subject to the established rules and regulations of the Cooperative. Service under this rate shall be metered with "Time-of-Day" metering or shall have "load interrupting" devices installed on the service. Electric power and energy usage under this rate is prohibited from June 19 through Sept. 20, between the hours of 3 p.m. and 7 p.m. Each year, members will be given credit for hp charges, applied toward but not to exceed energy charges, if no power was used during the prohibited time period. No resale, standby or auxiliary service permitted.

#### Minimum Charges:

(1) \$27.50 plus a charge of \$2.15 per horsepower of connected load per year.

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

#### **Large Power Rate** Large Power Rates are available for large industrial loads.

Usually these rates will be to the advantage of the consumer on loads over 50 hp with load factor of at least 60 to 70 percent. For details about LP Rates and additional savings on optional Curtailable Rates for large loads, contact the cooperative at 580-875-3351. Special rates also are available for Cotton Gins.

#### **Outdoor Lighting**

Monthly Rate (1) Where an approved Outdoor Light is installed on an ex-

isting pole; and (a) where the Outdoor Light is installed on the Cooperative's side of the meter, the monthly charge per light shall be \$8.81 for 175-Watt Mercury Vapor and 100-Watt High Pressure Sodium and \$20.87 for 400-Watt Metal Halide; or (b) where the Outdoor Light is installed on the consumer's side of the meter, the monthly charge per light shall be \$2.60 for 175-Watt Mercury Vapor, \$3.12 for 100-Watt High Pressure Sodium and \$5.98 for 400-Watt Metal Halide.

(2) Should the member desire a location other than an existing pole, the cost of installation shall be determined by figuring the cost of labor, materials installed, plus digging and hauling charges, and will be incurred by the consumer. The wire, pole and material will become the property of the consumer.

#### Available To: Available to all members of the Cooperative for illumination

of outdoor areas at any point on the distribution or service lines. subject to the established rules and regulations of the Coopera-

In the event the Outdoor Light is damaged by vandals, such as gun shots, rocks, or any other type of vandalism, the member shall be responsible for the cost of repairing the Outdoor Light.

#### **Power Cost Adjustment:** Due to fluctuations in the cost of fuel for generating whole-

sale power, it is impossible to buy electricity at the same cost per kWh each month. The base rates include 6.25 cents per kWh of wholesale power cost. Any variation above or below 6.25 cents per kWh of wholesale power cost must be computed as Power Cost Adjustment. The actual PCA factor is indicated on each power bill and is reported in your monthly Cotton Electric Current. Occasionally, when hydro or other low cost generating power is available, a credit is shown on your bill.

This adjustment shall be based on 70 kWh per month per 175-Watt Mercury Vapor Light, 40 kWh per month per 100-Watt High Pressure Sodium Light or 160 kWh per month per 400-Watt Metal Halide, applicable to Rate (1), Plan (a).

Adjustments: The above rates do not include power cost adjustments, gross



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# 2014 Billing Cycles for Cotton Electric Cooperative

The information below is provided in order to give Cotton Electric Cooperative members a complete listing of Billing and Past Due dates for 2014.

Billing is staggered in cycles each month. Some members are billed in Cycle 1, others in

Cycle 1 -

01/06/14

02/03/14

03/03/14

04/07/14

05/05/14

06/02/14

07/07/14

08/04/14

09/01/14

10/06/14

11/03/14

12/01/14

– Black Bill

01/27/14

02/24/14

03/24/14

04/28/14

05/26/14

06/23/14

07/28/14

08/25/14

09/22/14

10/27/14

11/24/14

12/22/14

**Bill Date Past Due Date** 

Cycle 2, etc. The cycle number is listed to the right of the color-coded address on a bill. In other words, the address is written in red on a Cycle 3 bill and in green on a Cycle 4 bill.

Cycle 1 bills are in the mail on the first Monday of each month,

Cycle 2 on the second Monday, Cycle 3 on the third Monday and Cycle 4 on the fourth Monday

Payment is due upon receipt of the bill and is considered Past Due 21 days after the mailing date.

#### Cycle 2 — Blue Bill

Bill Date	Past Due Date
01/13/14	02/03/14
02/10/14	03/03/14
03/10/14	03/31/14
04/14/14	05/05/14
05/12/14	06/02/14
06/09/14	06/30/14
07/14/14	08/04/14
08/11/14	09/01/14
09/08/14	09/29/14
10/13/14	11/03/14
11/10/14	12/01/14
12/08/14	12/29/14

#### Cycle 3 — Red Bill

Bill Date	<b>Past Due Date</b>
01/20/14	02/10/14
02/17/14	03/10/14
03/17/14	04/07/14
04/21/14	05/12/14
05/19/14	06/09/14
06/16/14	07/07/14
07/21/14	08/11/14
08/18/14	09/08/14
09/15/14	10/06/14
10/20/14	11/10/14
11/17/14	12/08/14
12/15/14	01/05/15

#### Cycle 4 — Green Bill

<b>Bill Date</b>	<b>Past Due Date</b>
01/27/14	02/17/14
02/24/14	03/17/14
03/24/14	04/14/14
04/28/14	05/19/14
05/26/14	06/16/14
06/23/14	07/14/14
07/28/14	08/18/14
08/25/14	09/15/14
09/22/14	10/13/14
10/27/14	11/17/14
11/24/14	12/15/14
12/22/14	01/12/15

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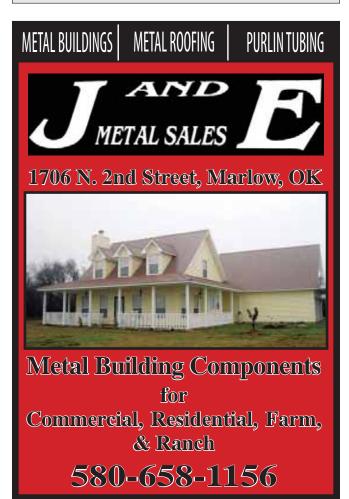


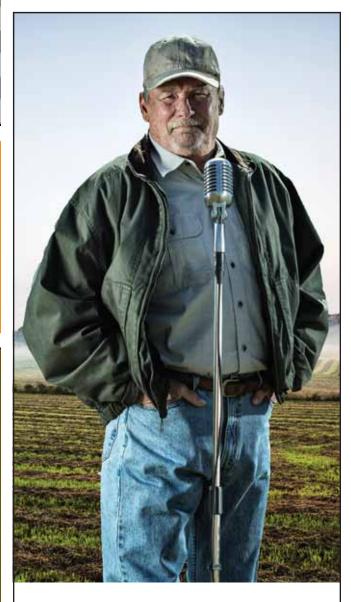
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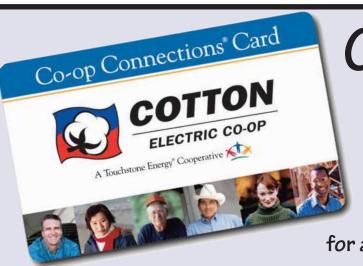




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The card is free to all members and can be obtained by calling 580-875-3351.

To find a participating pharmacy, call Member Services at 800-800-7616 or visit www.locateproviders.com. Type 22203 into the Group field and click 'log in' to start your search.

#### Johnson & Johnson Locksmith, LLC

10% discount, present card prior to service and ordering of parts. 1913 NW Cache Rd., Lawton 580-355-KEYS (5397) or 580-355-8749

#### Just Bling It

10% discount 1302 W. Bois d'Arc, Duncan, OK 580-251-9641

#### Lakeside Golf Course

\$5 green fees all day on Mon. & Tues. Hours: 7 a.m. to dark Walters, OK 580-875-3829

#### Lawton Imaging

10% off remaining balance after insurance or an additional 10% off already reduced self pay prices. Mon - Fri 8 - 5 1108 S.W. B Ave. Lawton, OK 580-699-7571

#### Linda's Carpet

Free vacuum cleaner with purchase of \$2,000 on Stainmaster carpets 4010 N. Hwy. 81 • Duncan

#### Medicine Creek Gallery

10% discount 206 East Lake Drive, Medicine Park Fri. & Sun. 1-5, Sat. 11-5 • 940-736-6843 ArtoftheWest@BudPawless.com

#### Nancy's Antiques

20% discount storewide Hwy. 70, west side of railroad tracks Waurika, OK 580-228-2575 or 228-2011

#### Nita's Flowers

**Helen Thomas - owner** 10% discount 114 N. Broadway, Marlow • 580-658-2714 Mon.-Fri. 8:30-5 • Sat. 8:30-2

#### On The Hill Gypsy Horses

Horse Breeding & Sales \$100 off of breeding fee, or purchase of

By Appointment: 580-641-2022 or 580-

#### 656-2475: lee@on-the-hill.net Osage Animal Hospital

\$5 off professional examination 1500 W. Osage, Duncan ● 580-255-4200 Mon.-Fri. 7:45 a.m. - 5:30 p.m.

#### Rose's Custom LLC

10% discount on purchases over \$200 580-252-9633 Fax: 580-255-6897 Mon - Fri 8-5 rosescustom@yahoo.com

#### Red Dirt Bar & Grill

\$1.00 off appetizers 6425 NW Cache Rd., Lawton 918-720-3739

#### Ringtail USA

Monogramming, screen printing Buy 12 caps or T-shirts, GET ONE FREE P.O. Box 1763, Duncan, OK 73534 http://ringtailusa.com • 580-439-6560

#### The Salt Cellar

15% off non-sale items, excluding boxed cards and gift cards 3801 NW Cache Road, #23, Lawton 9 a.m. - 7 p.m. Mon.-Sat. • 580-357-5443

#### Shane Burk Glass & Mirror

Free mobile service in Stephens, Comanche, Grady, Jefferson, Caddo or Cotton counties or 15% off any residential or business windows or in-shop glass replacement. 580-252-5939

#### Showman's Choice 10% off Professional's Choice

shaneburkautoglass.com

M-F 8-5:30, Sat. 10-2 1205 SW Sheridan, Lawton 580-355-7469

#### Sign Dynamic

10% discount on purchases over \$200 301 SW B Avenue, Lawton 580-353-2522

#### Solid Plumbing

10% off all service calls, \$125 sewer camera, \$175 slab leak detection 2809 NW Sheridan Rd, Lawton 580-353-2863

#### **Southern Maid Donuts**

10% off donut & pizza purchases 101 Thoma Dr. #A, Elgin, OK Open 5 a.m. - noon & 4 p.m. - 8 p.m. Tue. - Sat. 580-492-6123

#### Southern Trophy

10% off items in Gifts to Treasure shop 9-5 Mon.-Fri. 101 N. 10th St., Duncan 580-252-7866

#### **Stephens County Humane Society**

\$10.00 off adoption fee 714 Martin Luther King Blvd. 580-252-7387

#### Steppin' Outdoors

15% off all guides & tours. 20% off sponsorship rates. 580-450-1599 SteppinOutDoorsToday.com

#### Studio 17 Salon & Gifts

15% off products or retail purchases 8176 State Hwy. 17, Elgin 580-492-4744 Sharla Spencer, owner

#### Sylvan Learning Tutoring/Education

Schedule an assessment and \$60 will be deducted from the cost. This is a lifetime assessment fee, no charge for further testing at our center. 2603 NW Cache Rd., Suite 2, Lawton 580-351-9100

#### **Tans Plus**

Tanning salon, gifts and accessories 10% off monthly tanning packages 1 mile N. of Comanche on Old Hwy. 81 580-439-5767

#### the 18th block

10% off regular-priced merchandise (cannot combine with other discounts) 331 SW C Ave., Lawton 73501 580-595-9682

#### The Branded Bear

5% discount on \$100 purchase **Medicine Park** 580-529-3656

#### The Vine & Fig Tree Event center with catering & tea room.

5% off Food/ Up to \$25 off in-house catering and 5% off Rentals. Regular prices only & must present card. 1304 W. Hwy. 7, Marlow 580-658-3377

#### **Walters Super Stop** 2 slices of pizza & 20-oz. fountain drink

for \$1.99 + tax 311 W. Missouri, Walters 580-875-2001

#### Waurika QuikMart All fountain drinks & all coffee \$0.82

South Main & Hwy. 70 Waurika 580-228-2560

#### Wichita Furniture 10% off new purchases

1127 NW Cache Rd, Lawton 580-355-7524 9am-9pm: Mon-Sat



#### Cotton Electric Co-op members get extra relief by presenting their Co-op Connections Card when getting prescriptions filled at participating pharmacies.

In 2012, members used their cards for discounts on 2,381 prescriptions not covered by insurance. A total of \$71,964.29 was discounted for an average savings of \$30.22 per use.

Kenney, Dolores

# **Cotton Electric seeks addresses** for returned capital credit checks

to \$300,000 were issued recently to members listed here were returned people and businesses listed here.

A refund of capital credits demonstrates how a not-for-profit electric cooperative works. Annually, money over and above the cost of operations and other necessary expenses and reserves is declared margins. When the board of trustees determines that a portion of those margins can be refunded, members who contributed to those margins receive a share.

A share of the capital credits was allocated among active and inactive the latest known valid address for **MEMBER'S IDENTITY.** 

Capital credit checks amounting the member. Checks addressed to to the cooperative because of incorrect or insufficient addresses.

> Cotton Electric Cooperative needs help finding the people listed here. If you see a name on the list that you recognize and if you have information about a current address, please call 580-875-3351 or e-mail info@ cottonelectric.com.

TO CLAIM A CAPITAL CREDIT CHECK, WE RE-**QUIRE A SOCIAL SECURITY** members and a check was mailed to NUMBER TO VERIFY THE

Abernathy, H Abernathy, Louis D Absher, Richard W Ailey, Gary Alexander, Russell L Alford, James T Allen, David Allen, David Allen, Gary D Alsobrook, Lynn Alston, M Alverson, W Anderson, Edward Anderson, Lynn Andrews, David E Apple, Lonnie J Appleton, Greg J Arnett, Paul Arzola, David Asenap, Larry

Atkinson, Ryan Austbo, Lance Avila, Isaac Baker, Brent Ball, Cletis Ball, Maurice E Ballard, Grady Ballard, Randell G Balthrop, Jeff Bandy, Timothy B Barger, J Barker, Felix Barker, J Barnes, Michael R Barry, Tommy Bauman, Dean M Beaver, Victoria Beavers, James O Beck, John Beck, Raymond E Bedwell, Abbie Bell, Chris Bell, Douglas R Benton, Eddie R Bernard, Ronald P Beshirs, Larry D Best, Harold Billings, Robert Bingham, Stacy A Bishop, Roy Blackburn, Robert D Blalock, Bill Blalock, Stella M Blassingame, Freddie D Bolt, Mary Boniface, John F

Boone, W G

Borden, Lee

Bowers, Stacey J

Bradley, Thrumon

Brenton, Faith E

Bridgers, Gary W

Bright, William J

Brinkley, Dorothy

Brown, David A

Brown, Kevin J

Brown, Royce L

Browning, Carol S

Bruton, James G

Bryce, Frank D

Buck Jr., Wayne

Burke, M D

Burns, Roger

Busby, Nina A

Burt, Kim

Brumbelow, John D

Buckhannon, James R

Bumbalough, Floyd A

Burnett, Herbert E

Burton Sr., Kenneth

Brown, Dianalici A

Brooks, Carl

Brown, E.

Brannon, Raymond L

Bowen, M.

Branch, S

Brewer, C

C Caldwell, R Calloway, Cleatus Cannon, Patricia Capshaw, Thomas Carey, Jay Carnes, Stan Carr, Dorothy Carroll, Grant Due Caveny, Patricia Chandler, Harry Chandler, Walter Cheaney, Minnie L Childress, Tonio Choate, Casey D Chrome City Clanton, D D Clark, George D Clark, Sam c Clark, Scott N Clark, Stacey Cloud, M L Coleman, Dwight D Collins Samantha J Collins, Kyle Compter, Florentin Condit, Michael R Conley, R A Conners, John Cook, A Cook, Gregory D Cooksey, Charles F Cooper, Samuel E Cooper, Stephen L Copley, Dale Cordes, Wanda Corgill, Harry Couture, Carl Cowel, Mattie I Cowen, Rose M Cox, Chad

Davis, Dena L Davis, Michelle L Davis, William M Deavers, Troy A Denney, Carroll J Devine, Sue A Dickenson, Dennis L Dickson, L Dillion, Alice J Donnelly, Chris Dowdy, Ronald O Downey, L Duffy, Lou Dunn, H Easter, Kaye

Crisman, John W

Crow, Thomas J

Darby, Ronnie L

Cryer, Allen D

Cypert, Rex D

Edington, Walter Elliott, Agustus Elliott, Sieglinde English, Kyle L Erwin, Shon T Etris, Curtis C Evans, Toni J

F Fannon, Jesse W Farmer, Jimmie S Farris, Charles O Ferguson, Daniel L Fincher, Clyde W Fischer, Casper Fischer, Charles W Fischer, Dick M Fisher, Floyd T Folkedahl, Mark L Forbes, J Ford, John W Foreman, B M Foster, Charles F Fox, Deborah

Francis, Dan

Friend, Cliff

Franklin, Edgar

Freeman, Carroll

Frensley, B J Fuller, Maynard G

Garner, Damon T

Garcia, Al R

Garrett, Billy S Gates, Harvey J George, Mark D Geurkink, R Gibson, Ralph E Gilley, J Goelz, Don C Goff, Matthew Gonsalves, John W Goodrich, Lyle R Goodrich, Morris Gorbett, Gary M Gourley, Crystal A Gover, Joyce L Graham, Brian W Greathouse, Lorene J Gregston, David Gregston, Jeffrey L Griffin, Rebecca Grooms, Jimmy G

Groves, Herman Н Hernandez, Jose A Halbrooks, Harrell Hamstead, William W Hansen Jr, Robert Hardy, Kenneth M Harelston, Carolyn F Harris, Dolores Harrison, Kenneth L Hart, Wesley Haubrick, Angela Hayek, George Heath, A Helm, Mark A Helms, Jack S Hembree, Lynnette O Henderson, Curtis L Hendricks, C Hendrix, Bob R Henry, Jeremy Herbold, Matt A

Herron, Bill Hetcel, Rudolph J Heustis, AL W Hibblen, Gregory R Hibler, W Hill, Dorthea Hobbs, Addie L Hoffman, William D Holland, Tommy L Hopkins, Joe L Hosier, Mike Hough II Aaron D Householder, Donna Hudson, Truman L Hunn, Blaine J Hutson, Dottie S

Ingram, Richard G Ivans, David Izaguirre, Dario

J Jackson, Van Jarrett, Diane Jarvis, Elmer Jay, Rocky D Jelly, Jeremy Jennigs, A V Jinks, Stephen Jobe, Robert Johns, Clyde E. Johnson, Anne T Johnson, Erin Johnson, John C Johnson, Pam G Johnson, Wilbert Johnston, Mark Jones, Gary Jones, Rick D

Karroll, Ingram J Keith, Ralph Kelso, Brenda Kendall, George

Kerr. Clara Kilmer, Ramona Kitchens, John Knight, Harold Knox, Timothy P Korhonen, Paul E Krotzer, Gerald B III Krusinsky, Betty A Kurtz, Michael S L Landers, Linda Lane, William E Langdon, Robert M Lasley, Bob Lawson, LA Lebeau, Cecil Ledbetter, David Lee, Jennifer Lester, Frank Lichtl, Paul Linaman, Colonel Lindesmith, Sandra S

Lindsay, Gary S Little, Garland Logue, Ola B Long, Larry C Loring, Perry G Love, C Love, HH Lutonsky, Paul

Lyle, S M Mackey, Mary Madrid, Michele D Mamone, Vincent J Martin, Deborah L Martinez, Antonio Mason, Michael R Massingill, Robert E Matheson, Michael Mauldin, Pete Mayberry, Carl L Jr Mcalister, HD McCarty, Clyde J McCord, Andrew McCoy, Gary McCoy, Jimmy McCubbin, Rex McCullough, J

McCurry, Deidra McDaniel, Mackie R McGee, Virgil McGinnas, A McGuire, Anna McKelvain, Bob McKnight, Jerry L McMullen, Kieran E Mejia, Rudy R Michael, Gary Michaud, Gerard P Milford, Larrel Milligan, Matthew Mitchell, Mary J Moctezuma, Raul I Modlin, Elizabeth J Monahan, Martha A Monroe, S Moon, AL

Morales, Roland Morgan, J W Morris, George Morris, Terry L Morrow, Connie Morrow, Kenneth Moser. Dustin R Moser, Melinda P Moyer, Amy L Mullen, Joel A Munchel, Kevin R N

Moore, D C

Nason, A Nau, Michael Neal, Ida L Nease, Angela Nelson, Ivon Newman, Kit A Niemi, Janice K Nolen, Charlotte

Oakes, William J O'Dell, Jim E Odom, Leetie Orourke, Keenan Owens, Johnny Oxford, Lula

P Palmer, C J Palmer, Jason Parris, Michael W Parrish, Chuck H Payne, Susan P Perkins, D Perrette, Mary E Petroff, Tonya Pettijohn, Cliff L Phillips, Beth Philpot, Lee Pickens, Larry Pickett, timothy J Pierce, Verlin Pilger, Chris K Pinnick, Kenneth R Pirtle, Duane Plumbtree, Dona Plumlee, Jarrod T Pollock, Patricia D Poolaw, Bruce D Porter, James W Powell, Iris J Powers, Homer Pryor, Curtis

Quisenberry, Michelle R

Ragan, Johnnie Rainey, Douglas A Randolph, W H Rav. Charles Ray, Jody Reavis, Bill Redway, Jamie Reeves, Della Reynolds, Sam Richardson, Paris Richmond, Torrie B Ricken, Joerg Ridings, Denielle Ridley, Billy Riggs, Floyd H Rivers, David Robertson, Charles Robinette, Matthew L Robinson, Brenda J Robinson, Loretta Rogers, Leonard Rogers, Paul Rollins, Elsie Romero, David Rose, Grady Rowe, John D Rowley, Tom M Rozell, Martha J Russell, Susan A Rutherford, Paul E Sr

Saathoff, Danyell Salvo, James E Sampson, Phil Sanders, Keith Sanders, Mary K Sanner, J Santiago, Daniel Saurman, James G Sawyers, M Schrantz, John Schulenberg, R L Seargent, J W Sears, Robert H Seay, R E Seida, Bill Seybold, Mary Sides, Jeffrey T Shelby, John Shelton, Roy E Shewmaker, James L Shirley, Kay Sifford, Nancy L Simmons, Byron R Singleton, Debbie Slawson, Donald C Sloan, Eddie Smart, Curtis H Smith, Charles H Smith, Emma

Tarrant, Mickey A Tate, Lloyd A Taylor, Ava C W Wagner, Larry

Speer, Burl D Speer, Paul G Spence, Glenn Spencer, Thomas E Spivey-Ellis, Edith Springstun, John B Stafford, Julie K Staggs, Coy Staubach, Yvonne L Steele, Curley E Steele, William Stroud, George R Stubblefield, Kelly Suman, Sonnie E Swallow, Robert Sweat, Weldon Swinson, Jason E Talbott, Julie

Taylor, Kevin W Taylor, Robert L Taylor, Ross Taylor, Russell Terrazas, Alfonso Terrell, A Teter, Hayden Teters, James C Thode, Alan R Thomas, Charles Thomas, Cherie Thomas, Greg Thornber, Edward P Thorp, T C Tidwell, J L Tinsley, Ralph T Trammell, Theresa Travis, Truman C Trent, Jesse L Trussler, Floyd M Tsoodle, Vernon Tuck, Ladora Turner, A Turner, Brad W Turner, Jesse Tyboroski, Casmir S Tyler, Danny H Tyler, W Tyson, Daphne

Van Lenten, Stacie Vandenberg, Robert V Vanschepen, Joe D Jr Venegas, Moises Waddle. Alice

Walters, Jennifer Warner, Sharman Watkins, Evan C Watson, Norman A Webb, Christoph Webb, John Whatley, Larry Wheeler, Glen I Whitaker, Mark D White, Alice M White, Fred White, Loyd E Wick, Megan Wiley, Michael E Williams, Jimmy D Williamson, Mike Wilson, Debra J Wilt, William B Witherington, J Wollam, S Wolverton, Cleo Womack, Allen Wood, Billie C Woods, Barbara Woods, Carl Workman, Hannelore S

Worsham, Mike Wortham, W Wyatt, Richard D Yates, Marilyn R Young, Bill

Youngblood, Fred Zacharias, Roy

Zyks, John

#### **Businesses**

To claim a capital credit check for a business, we require a Federal ID number.

Smith, JR

Smith, Kasey

Smith, Scott

Smith. Essie

Snow, Gerald C

Solomon, Bobby J

Solomon, Stan G

Smith, Paul G.

Bruton Construction Co C P C Operations Cactus Operating Co Comanche Shooters Supply Cowboy Creek Golf Club Inc Direct Staffing Solutions Duncan Energy Inc D-X Mid Continent Pipeline Dye Oil Co. **Exteriors Of Duncan** Family Christian Church

First Bank & Trust

G & G Cattle Co Galaxy American Communications Gatlin Dairy **Great Plains Improv** Foundation Greenfield Downs Inc Hadson Petroleum Co Haydock and Provence Irving Energy Services Magellan Pipeline Company Masonic Lodge #235 Mid Continent Pipe Co Myers Equip Co NÉG Micon Richardson Welding Inc Robinowitz Oil Co Seminole Trans & Gathering Sledge Real Estate Inc Tidewater Oil Co Waco Petro, LLC Williams Field Service