



The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative



“The Current - Informing Our Members Since 1957”

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NUMBER 5

It's that time of year when memories are made and traditions live on as you gather to celebrate this joyous season. We wish you the merriest of Christmases and the happiest of New Years.

The Board of Trustees and Employees of Cotton Electric Cooperative



Temperatures plunge, energy use rises

By Karen Kaley

It seemed like winter blew in a bit early this year. And, boy, did it hit hard: One day, the high was 83 degrees, next day, it was 43. The low that day was 30, the first of 10 days when the low temperature was at or below freezing.

Brrrr! Makes me cold just thinking about it.

That 53-degree temperature swing meant some of us switched from air conditioning to heating within the same 24 hours. And, even though the desired temperature setting on the thermostat was not changed, we still used more electricity on the cold day than on the hot day.

This doesn't always seem right to some people, but simple math proves it out.

Let's say a thermostat was set at 72 on both the warm day and the cold day. That means the HVAC system had to compensate for an 11-degree outdoor temperature difference on the warm day. However, on the cold day, the difference between indoor and outdoor temperatures was as much as 42 degrees.

It takes a lot more electricity to heat a house by 42 degrees than it does to cool it by 11 degrees.

There were 15 days when low temperatures were freezing or below in November. That means a lot of heat was generated and a lot of power bills

went up for the beginning of the winter season.

A bill reflecting November power use usually arrives in December. That first winter bill is a sometimes a surprise, particularly if it arrives on one of Oklahoma's wacky warm winter days.

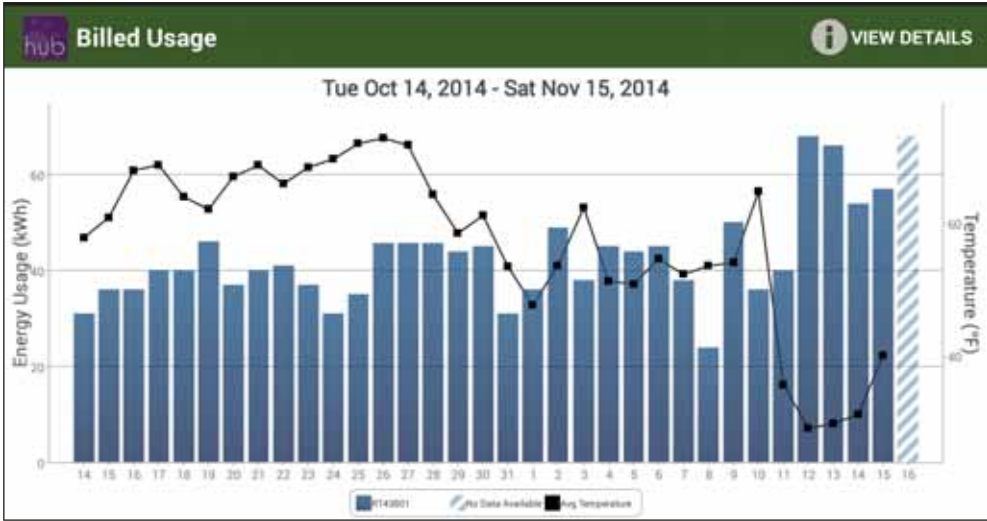
Some Cotton Electric members were not surprised because they saw it coming. Those members were monitoring daily power use through a SmartHub account, either through CottonElectric.com or on a smart phone app.

Examples of SmartHub app information from the second week of November are shown in three images on this page. One screenshot compares the blue bars of daily energy consumption at one member's house to black lines illustrating average outdoor temperatures. Two more illustrations show energy use during the beginning of the 10-day cold snap, one as a snapshot and the other with more detail.

The first screen a member sees in SmartHub, below left, is labeled Usage Analysis and shows a few days' use in color-coded boxes. Days of low energy use have bright green headers while high energy use days have bright red headers. The numbers in each box represent electricity consumption in kilowatt-hours (kWh) for each day.

The screen can show power use during more than the past few days.

Visit SmartHubApp.com to learn more and download an app compatible with your Apple or Android devices.



Swiping the boxes to the right activates a carousel displaying more past days' use.

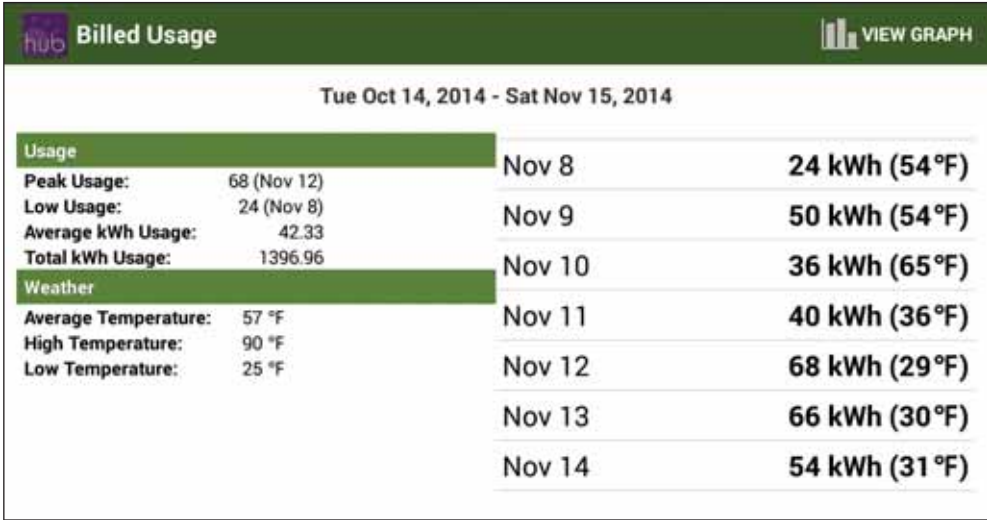
Here is some more math: During November, the power cost adjustment was a charge of \$0.01073 that was added to Cotton Electric's residential rate of \$0.088923 for a total charge of \$0.099653 per kWh.

To simplify, we can round that to 10

cents per kWh and see at a glance this member used about \$3.60 worth of electricity on Nov. 10 and \$6.80 two days later. The total for the five days shown would be about \$26.40.

Selecting This Week's Usage, This Year's Usage, Current Billing Period or any of the other links on the landing page first brings up a bar and

See Remember, Page 12



Power Cost Adjustment Calculated

The power cost adjustment applied to bills mailed after Dec. 1, 2014, is \$0.01328 per kWh.

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a charge of \$19.92 on the December bill.

November 2014 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	62	32	47	16	41	21	31
2	67	46	57	17	40	17	29
3	69	53	61	18	54	19	37
4	67	48	58	19	62	22	42
5	61	43	52	20	65	29	47
6	69	39	54	21	64	43	54
7	71	35	53	22	64	53	59
8	67	38	53	23	66	42	54
9	77	36	57	24	61	34	48
10	83	40	62	25	56	33	45
11	43	30	37	26	60	31	46
12	31	24	28	27	53	30	42
13	37	24	31	28	71	32	52
14	38	21	30	29	77	41	59
15	56	31	44	30	76	30	53

Source: srh.noaa.gov/ou/
Average Daily High: 60 Average Daily Low: 34

Did You Know?

Cotton Electric offices will be closed Dec. 24 and 25 for the Christmas holiday and on Jan. 1, 2015, for the New Year holiday.

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

The next issue of The Current should be delivered on Jan. 20, 2015.

Contact Us

Do you have a story idea for The Current or do you need to place an ad? If so, let us know.

We can be reached at 580-875-3351 or by email at info@cottonelectric.com.

You can also drop us a line at Cotton Electric Current, 226 N. Broadway, Walters, OK 73572.

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From the CEO

Peace is the true gift of Christmas

Throughout history, the changes and struggles of modern man have been well documented. It seems every generation has had to endure wars, famine and drought. Plagues and natural disasters dot the timeline of man’s existence on Earth.



Warren Langford, CEO



I sometimes wonder if things have gotten better. Over the centuries, life spans have doubled and travel is much easier. Heck, we can even fly, and with today’s GPS stuff, it’s impossible to get lost! But in reality, life remains a struggle.

We survive today the way man has since the beginning of time. We survive because we have hope. Hope is a motivator and gives us something to look forward to. When we are sailing through a stormy period of our

lives, we all hope the boat stays afloat.

Throughout the ages, many incidents have occurred that give us reason to hope. This is the time of year when we reflect on one of them.

There are historical records of a celestial event that appeared in the eastern sky around Dec. 25, 4 B.C. There was a bright light, or star, that shown over the town of Bethlehem. This event was so unusual, it must have been a spectacular sight

for anyone who saw it. Some scholars in astronomy say the light came from a comet or supernova (exploding star). Biblical records say the star was uniquely designed by God for a very special purpose.

Prophets had long predicted the birth of a savior. It was this hope that drew three very educated men to follow the star and verify the birth of someone who would reverse the effects of our sins.

On Dec. 25, 2014, we are go-

ing to remember that miracle. We will gather with family and friends and give thanks for our blessings. We will be reminded of a long-ago event that gave us more than just newfound hope. It gave us faith. We have faith that the light of that long-ago star still shines within us and that we are all forgiven.

Mankind has always hoped for a better life. I think we all seek an inner sense of contentment, regardless of life’s circumstances. We all look for joy in the midst of unhappiness. Through the miracle of Christmas, hope first transforms into faith, and finally, into what we are truly searching for – peace. What a gift!

On behalf of the employees and board of trustees of Cotton Electric Cooperative, we hope you find true peace and have a merry Christmas.

Cooperatives were local before local was cool

By Adam Schwartz

Whether you travel across the country or prefer to stay close to your hometown, one thing you may be noticing is the emphasis on “Buy Local” campaigns. This is based on one simple fact: It’s important to support businesses that support our community.

The Small Business Administration and the research firm Civic Economics estimate that dollars spent at a locally owned business stay in the community more than three times longer than money spent at “Big Box” stores, headquartered far away from your hometown. This means your community wealth is more likely to grow by shopping locally.

Consumer cooperatives, like Cotton Electric Cooperative, have always known this. We were formed in 1938 by people in this community to serve the people that work, worship and live in this community.

A common expression among co-operators is, “If you’ve seen one co-op, you’ve seen one co-op.” While there are many similarities between co-ops, the fact that we are con-

MEMBERSHIP MATTERS

trolled locally, allowing us to serve your needs, is a critically important principle.

The fourth of our Seven Cooperative Principles is: Autonomy and Independence. And that is defined as follows: Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintain the cooperative’s autonomy.

This will allow us to continue to be the self-help organization envisioned by the founders of the modern cooperative movement.

In other words, for the co-op to stay a co-op it is vitally important we stay close to you, our members, to ensure we are continuing to respond to your needs. This could be through increasing energy-efficiency programs, offering renewable sources of energy and continuing

our efforts to support other local businesses, schools and civic organizations.

You can be sure that Cotton Electric will not be moving our operations to Mexico or China, as so many other corporations do. We began right here in southwest Oklahoma, and we plan on being here for a very long time. You can take that to the bank, or better yet, the credit union – as all credit unions are financial cooperatives. As always, we welcome your participation and suggestions about how we can improve our locally owned and controlled services.

Adam Schwartz is the founder of The Cooperative Way a consulting firm that helps co-ops succeed. He is an author, speaker and a member-owner of the CDS Consulting Co-op. You can follow him on Twitter @adamcooperative or email him at aschwartz@thecooperativeway.coop.

Learn About Co-ops

It's a Matter of PRINCIPLE

The Rochdale Principles

Co-ops deliver electricity, sell produce, provide loans, and arrange for housing, health care, and more. But despite these differences, they all have one thing in common—seven cooperative principles:

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training, Information
- Cooperation Among Cooperatives
- Concern for Community

Learn more at www.go.coop.

Cooperative Enterprises Build a Better World

A message from America's Electric Cooperatives



Energy Efficiency

Tip of the Month

Be merry and bright, but don't let your holiday lights shine all night. Save money on your electric bill by installing a light timer for your decked-out home. It can help lower your electric bill and reduce energy consumption. Use a manual timer plugged into an electrical outlet to automatically turn lights on and off as scheduled.

Source: U.S. Department of Energy




COTTON

ELECTRIC CO-OP

Mission Statement

Our mission is to be the leader in providing the most reliable and innovative electric system, with affordable rates, through the positive, enthusiastic and professional use of its resources and people.

October 2014 Operating Stats			
	2014	2013	
Total Amount Billed/Accrued	\$5,562,016	\$4,723,287	
Cost of Purchased Power	4,126,090	3,578,690	
Taxes	117,265	106,821	
Total Operating Expense Per Mile	1,209	956	
Average Farm and Residential Bill	123	106	
Average Farm and Residential kWh	1,000	922	
Total Meters Billed (farm, residential)	18,264	18,122	
Miles Energized	5,149	5,130	
Density Per Mile	3.55	3.53	
New Service Connects YTD	303	314	
Services Retired	129	166	

TheCurrent

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Community Spotlight

If you would like your community event listed in the January issue, please submit information by Jan. 5 by calling 580-875-4259 or send an email to info@cottonelectric.com.

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.

Simmons Center notes 25 years

Touted as “the jewel of Duncan,” the Simmons Center will mark a milestone with a Silver Anniversary Gala beginning at 6 p.m. Jan. 8, 2015. The event will celebrate the past, present and future of the one-of-a-kind complex.

For details and ticket pricing, visit SimmonsCenter.com or call 580-252-2900.

Cox's Store VFD plans meeting

Annual Meeting for Cox's Store Volunteer Fire Department will begin at 7 p.m. Jan. 8, 2015, at the fire station. Offices for re-election are president, treasurer, and member-at-large.

Refreshments will be served and the public is invited.

Magic Lantern offers classic films

Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month in the CETES Conference Center, Room B.

The Jan. 9 offering will be “The Age of Innocence,” the story of a 19th-century man's attempt to aid his prospective wife's divorced cousin, a woman to whom he is strongly attracted. The 1993 film, directed by Martin Scorsese, features Daniel Day-Lewis, Michelle Pfeiffer and Winona Ryder in starring roles.

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.

Outlaw ride benefits Marlow prom

Bull riding enthusiasts won't want to miss the Outlaw Ride for Pride bull event on Jan. 10. Doors open at 6 p.m. and bull riding begins at 7:30 p.m. at the Stephens County Fair & Expo 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 Frontier Feeds or Kay's Gifts & More in Marlow or Crutcher's in Duncan.

Wellness Expo set for Jan. 14

Health screening returns to the 6th Annual Community Wellness Expo set for 7 a.m. through 2 p.m. Jan. 14 at the Great Plains Coliseum, 920 SW Sheridan Road, Lawton.

Screening includes measurement of height, weight, waist circumference, blood pressure, LDL cholesterol, lipid profile and A1C (glucose). A 6- to 8-hour fast is recommended. Participants must be 18 or older.

For information, call Sharleen Gershers at 580-355-3541 or email sgershers@lawtonfortsillchamber.com.

LCT presents Ephron comedy

Proving that a great show is always in fashion, Lawton Community Theatre presents “Love, Loss, and What I Wore.” Writers Nora and Delia Ephron use our love of clothing and accessories to create an evening of funny and often poignant stories.

Performances are set for Jan. 16-18 and 22-25, 2015, at John Denney Playhouse, 1316 NW Bell Avenue.

For information, visit LCT-OK.org.

Trail Dance returns for tenth year

The 2015 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. 23 and continues throughout the following day, leading up to the Golden Drover Awards Show. The ceremony will recognize the films that stood out to festival judges. There is also an opportunity for members of the audience to vote on their favorites.

Tickets for the Trail Dance Film Festival can be purchased at the Simmons Center or at the event. Admission to the awards show is free.

For information, call Anthony Foreman, 580-467-8519, or visit TrailDanceFilmFestival.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.

Community Center available

Need a good, clean place for your next family reunion, business luncheon or party? Central High Community Center is available. Rental fee is \$70 per day with a cleaning deposit of \$50. Call Julie McKinney at 580-641-2974.

Photo of the Month



We had so many great submissions in our December HOLIDAY photo contest that we decided to highlight two. The photo above features Rheagan, 5, and Charli, 4, the youngest daughters of Cotton Electric members Jamie and Amanda Slate of Duncan. The photo below shows 9-week-old Lee Wade Gammill, son of Cotton Electric members Josh and Talia Gammill of Chattanooga.



Enter your “best shot” in our Photo of the Month contest. Theme for January is BIRTHDAY. 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.

High School Juniors:
Win an all-expense paid “trip of a lifetime” to Washington D.C.



Travel with other teens from across Oklahoma on the Rural Electric Youth Tour
June 12-18, 2015



Check with your English teacher or counselor for details, or call us at
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for details.

Fresh air duct unnecessary in total electric mobile homes

By Trent Marlett

Everyone loves fresh air, and our homes need a certain amount of it so the air inside doesn’t become stale and create indoor air quality issues.

Newer homes are being built very tight and sometimes require some way to get fresh air into the home. Older homes would almost be considered very leaky because of the way they were built to get fresh air.

I could go on and on about properly sealing a leaky house and getting enough fresh air or how to get fresh air with an almost too tight of house. But, today I want to talk about something I come across quite often when performing energy audits for Cotton Electric members: Fresh air in a mobile home and how it drives up the energy usage.

Most mobile homes are built the exact same way because some group of people put together codes on building mobile homes to make them safe for occupants. Often, the unit isn’t built specifically for being total electric nor as one that uses gas heating. This means that a total electric mobile home may have an unnecessary element: a fresh air intake duct.

Almost all mobile homes have a furnace closet with louvered doors. An open furnace sits in the



middle of this closet. The louvered closet acts as its own return system.

When inspecting a mobile home, I always open these closets. I look up and, every time, there it is, a duct coming out of the ceiling that goes all the way through the roof.

That duct is meant for combustion air in gas furnaces. When the central HVAC system comes on, it pulls fresh air through the louvered closet doors and from outside through the duct.

A gas furnace needs fresh air to ensure proper combustion. Electric furnaces, on the other hand, do not.

So, if you have an electric furnace and a fresh-air intake in the closet, the system pulls in whatever the air temperature is outside.

Imagine how much harder the system has to work to heat up 25-degree air coming in through the duct in the middle of the night in winter. Just opposite happens in summer, when the system works to cool off 100-plus degree air from the duct.

I have talked to a lot of heat and air contractors and building science professionals and they agree that this duct combined with an electric furnace is not necessary and can make the unit work very hard. They also say that a mobile home is usually leaky enough to get plenty of fresh air in the home.

So, if you have an electric furnace – and that is very important to do this *only* with an electric unit and *not* gas – you can simply fold the duct into itself and tape it up thoroughly with foil duct tape. Another solution is to cut the duct at the ceiling and use sheetrock to seal it off completely.

Eliminating the duct will save a lot of energy. I cannot find research to show how much potential savings one can get from doing this, but I can tell you that I have made the recommendation to members and it made a significant improvement in energy use.

Plus, almost anyone can do this and often at little or no cost.

Merry Christmas and enjoy the savings.

Did you know?

Heating your home accounts for up to 48 percent of your utility bill. A few tips to help you save:



Clean or replace your furnace filter once a month (or as recommended).



Keep draperies and shades open during the day and closed at night.



Caulk and seal windows to avoid air leaks.

Visit Energy.gov for more ways to save!

Renters can fight winter chill of high bills

By Abby Berry

According to the U.S. Census Bureau, 33 percent of Americans lease their homes. Unfortunately, many lease agreements forbid major alterations to rental properties.

But don’t worry, renters! Consider using these low-cost, energy-efficient tips from Cotton Electric Cooperative to improve the efficiency of your home this winter.

Hot savings

Heating the home typically makes up about 48 percent of your utility bill. Set your thermostat as low as is comfortable in the winter – Energy.gov recommends 68 degrees Fahrenheit to boost energy efficiency.

During the winter months, take advantage of heat from sunlight. Open draperies and shades during the day to allow natural light to heat your home. Remember to close them in the evenings as the temperature drops and windowpanes become chilly.

Does your home have window air conditioning units? This winter, remember to insulate the units

from the outside with a tight-fitting cover, available at your local home improvement center or hardware store. This keeps heated air from escaping outside. If desired, you can remove the window unit during winter months to prevent energy loss.

Another way to save on heating is to make sure your water heater is set at the lowest comfortable setting. Have you experienced scalding hot water when taking a shower? If so, it’s likely that your water heater is set too high – which is a waste of energy. Older models of water tanks are often not insulated, which can be easily remedied by covering them with an insulating jacket.

Bright ideas

Lighting is one of the easiest places to start saving energy, and savings are not strictly limited to winter months. Try replacing a few of your most frequently used light bulbs with ENERGY STAR-qualified lights, and save more than \$65 a year in energy costs. ENERGY STAR-qualified compact fluorescent light bulbs (CFLs) use 75 percent less en-

ergy and last several times longer than incandescent light bulbs, saving money on energy bills and replacement costs. Practicing energy-efficient habits is another great way to reduce energy use. Always turn off your lights when leaving a room.

Other ways to save

Leasing an older home or apartment? Odds are you have single-pane windows and old or missing caulk. Don’t let the winter chill seep indoors! Apply caulk around window frames, sashes and door panels to combat air leaks. Also, be mindful when using electronics at home. Unplug devices when not in use, and use smart power strips to save on energy use. To learn more ways to be energy efficient around the home, visit TogetherWeSave.com.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service organization for the nation’s 900-plus consumer-owned, not-for-profit electric cooperatives.



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- Chinese Pistache

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Seek to Balance ‘Risk Tolerance’ and ‘Required Risk’

Like everyone else, you have financial goals. To help achieve these goals, you may need to invest — and when you invest, you’ll need to take on some risk. But the more you understand this risk, and the better you are at managing it, the greater your potential for staying invested for the long term.

To begin with, then, take a look at these terms:

- Risk tolerance — Your risk tolerance is essentially your comfort level with taking risk. For example, if you have a high tolerance for risk, you may be comfortable investing aggressively. Conversely, if you tend to be risk-averse, you might lean more toward more conservative investment vehicles that offer greater protection of principal.
- Required risk — While the term “required risk” may sound odd, it is actually an integral component of your ability to invest successfully. Basically, your required risk is the level of risk necessary to help you achieve your investment goals. The higher the return necessary to reach those goals, the more potential risk you’ll need to assume.

As you invest, you’ll need to balance these two aspects of risk. For example, what might happen if you have a low risk tolerance, leading you toward “safer,” low-growth investments, but your goal is to retire early? For most people, this goal requires them to invest in vehicles that offer significant growth potential, such as stocks. And, as you know, investing in stocks entails risk — specifically, the risk that your stocks will lose value. So in this situation, your risk tolerance — the fact that you are risk-averse — is going to collide with your required risk level, the amount of risk you are going to need to take (by investing in stocks) to achieve your goal of early retirement.

When such a collision occurs, you have two choices. First, you could “stretch” your risk tolerance and accept the need to take on riskier investments in exchange for the growth potential you will require. Your other choice is to stay within your risk tolerance and adjust your ultimate goal — which, in this example, may mean accepting a later retirement date.

Obviously, this is a personal decision. However, you may have more flexibility than you might have imagined. For instance, you might feel that you should be risk-averse because you have seen so many fluctuations in the financial markets. But if you have many decades to go until you retire, you actually do have time to recover from short-term losses, which means you may be able to reasonably handle more volatility. On the other hand, once you’re retired, you won’t have as many years to bounce back from market downturns, so you’ll have less “risk capacity” than you did when you were younger.

In any case, by balancing your risk tolerance and your required risk level — and by understanding your risk capacity — you can be better prepared to take the emotion out of investing. When investors let their emotions get the better of them, they can make mistakes such as chasing “hot” stocks or selling quality investments due to temporary price drops. By having a clear sense of what risk really entails, however, you may be able to avoid costly detours — and stick with your long-term investment strategy.

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Lawton teacher 2014 SKIE winner

Megan Veldhuizen is the winner of the annual Statewide Touchstone Energy Cooperatives SKIE (Supporting K20 Innovative Educators) Award. The Lawton teacher and her school were awarded cash prizes for outstanding use of technology in the classroom

Selected from six regions across Oklahoma, Veldhuizen was one of the regional winners of the 2014 SKIE Award, receiving a \$500 cash prize. Her selection as the statewide winner was revealed at the University of Oklahoma’s K20 Center’s Innovative Learning Institute early in November.

As overall SKIE winner, Veldhuizen will receive an additional \$1,500 award and a \$2,500 technology grant for Woodland Hills Elementary in Lawton.

SKIE winners effectively displayed a record of outstanding application/integration of the K20 Center IDEALS (Inquiry, Discourse, Equity, Authenticity, Leadership and Service). They also demonstrated excellence in teaching using technology and modeled instruction that is both engaging and effective for students.

Veldhuizen teaches first grade at Woodland Hills Elementary. In the classroom, her innovation centered on Discourse, to bring about collaboration and effective brainstorming for her students.

When she isn’t teaching, Veldhuizen enjoys par-



Mark Faulkenberry, manager of marketing and communications for Western Farmers Electric Cooperative, presents Lawton teacher Megan Veldhuizen with the 2014 SKIE Award.

ticipation with district committees, chairing the Science Fair, Leadership team, and the W.I.S.E school improvement team.

The SKIE Award has been made possible by a \$90,000 donation from Touchstone Energy Cooperatives, and honors teachers or groups of educators who use technology to transform their classroom instruction.

Youth Tour, Energy Camp deadlines Jan. 16

Cotton Electric Cooperative has a pair of opportunities available for students in the service area.

Area juniors can submit a 600-word essay on the topic “Life in rural southwest Oklahoma without Cotton Electric Cooperative” for a chance to participate in the annual Rural Electric Youth Tour.

The contest features three rounds: Essay submission, interview and oral presentation of the essay. The top four entrants win an expense-paid trip to Washington, D.C., for a week in June.

Another summer opportunity is available for eighth-graders whose parents are Cotton Electric members. This contest requires



a short paragraph about why the entrant would like to attend the 2015 Youth Power Energy Camp the last week of May at Canyon Camp in Red Rock Canyon, southeast of Hinton.

Information packets with Youth Tour and Energy Camp contest rules and regulations, entry forms, cooperative information and ba-

sic details of the contest have been distributed to area English and Ag teachers and counselors. The registration deadline for entering the both contests is Jan. 16, 2015.

For information on any of the contests, contact Trent Marlett at 580-875-3351 or by e-mail at tmarlett@cottonelectric.com.

Consider gifts of energy efficiency

By Meghaan Evans

Wondering what to buy for the person who has everything? How about a gift for an environment-friendly family member or friend? This holiday season, Cotton Electric urges you to consider giving the gift of energy efficiency.

This doesn’t mean that you have to go out and replace your aunt’s refrigerator or your grandma’s washer and dryer – though you may be their favorite if you do. Gifts of energy efficiency can be as simple as filling their stockings, or creating a gift basket, with some of these products.

LED light bulbs are the easiest way to increase efficiency in your home. From indoor bulbs for your lamps, recessed lighting and hanging fixtures to outdoor lighting, such as flood lamps and even decorative lighting strands – there’s an LED bulb for everyone.

LED lighting used to be deemed as expensive, but prices have gone down significantly in recent years. Here are some top-rated options for energy-efficient lighting that makes everything bright!

- GE Reveal 60 Watt Equivalent Bulb – This will run you around \$18
- Cree TW Series 60 Watt Equivalent Bulb – This will run you between \$9 and \$16
- Sylvania’s Ultra HD

floodlight-style bulb – This will run you between \$22 and \$35

Water-saving showerheads are also a great gift option. On average, Americans consume over 3 billion gallons of water daily. Switching to a water-saving showerhead could save a family of three up to \$631 per year in costs and could reduce water consumption by over 2,600 gallons per year. Lack of water pressure can be a concern when giving this gift, so here are a few examples of showerheads that save water, but not at the expense of water pressure.

•Glacier Bay 1-Spray Hand Shower – This will run you around \$13

•The Delta 1-Spray Water-Saving Showerhead – This will run you around \$16

•The Delta Arias 5-Spray Showerhead – This will run you around \$37

Providing your family and friends with energy-efficiency tips along with a gift is also a great option. For example, did you know that one of the best ways to save energy in your home is to turn off all of your electronic devices? Try a TrickleStar Motion Sensor Power Strip, which costs around \$30.

Supplement your gift with caulking supplies or weather strips, and before you know it, you will have the perfect energy-saving gift! All of these products are available online and at Big Box hardware stores, so get to shopping. From all of us here at Cotton Electric, have a happy, energy-efficient holiday!

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Gary Criswell Auction Service & Real Estate, Inc. has been commissioned by Marlow Missionary Baptist Church to offer at Public Auction a large variety of Fixtures and Building Materials.

Church Note: Marlow Missionary Baptist Church is going to demolish the Brick Building at 415 West Cherokee because of structural and other problems in order to make room for a new Church Building. The building materials will be offered at Public Auction on January 17, 2015. The Church is presently meeting in the building behind the brick building. We welcome visitors.

Auction includes: Doors, Windows, Light Fixtures, Cabinets, Paneling, Heating Units and Air Conditioning Units, Gutters, Brick (if interested) and Church Pews (10).

Terms of Sale: Personal Property - Cash, Personal or Company Check accepted. Positive I.D. required. All checks shall be made payable to Marlow Missionary Baptist Church.

Preview of Church Building: will be held Friday afternoon, January 16, 2015 from 1:00 p.m. - 6:00 p.m. Announcements made day of sale supersede any and all other advertisements.

Auctioneer's Note: This is a great opportunity to purchase Fixtures and Building Materials. If Brick are sold, Buyer has 60 days to complete the demolition process. All proceeds from Public Auction will go to Marlow Missionary Baptist Church. Please plan to attend this Public Auction.

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Daniel uses technology to make members’ lives easier

By Karen Kaley

Trying to get Tonya Daniel to agree to an interview was like trying to nail jelly to a tree.

But, once I got this particular cat herded into my office, she had plenty of good information to share, mostly about technology.

Tonya is celebrating this December. She and Wayne Daniel have been married 25 years. They have three daughters: Randi Miller is married to Brian. Their sons are Jace, 7, and Jaxon, 5. Another grandchild will arrive in May. Maegan Daniel lives in Oklahoma City while Chelsea Daniel still lives with her parents and helps out on the family farm.

As you read this article, Tonya will be marking another anniversary, her 23rd with Cotton Electric. From day one, she has been interacting with the co-op’s members and their power bills, first as a switchboard operator, then as a billing clerk and now as a customer service supervisor.

It’s always been about numbers for Tonya — account numbers, meter numbers, payment amounts. She memorized extension numbers when she first started answering the co-op’s main phone. She held her hands about 15 inches apart when describing a big panel filled with unmarked switches, each a phone connection to other employees.

Employee Spotlight Tonya Daniel

Between calls, Tonya worked through hundreds of payments received in the day’s mail. She separated daily receipts by color in order to record current cycle payments, preventing possible disconnections. It was time-consuming.

“Everything was figured by hand and recorded on index cards. Adjustments may have taken an hour,” she said. After a couple of years, Tonya moved to the billing department where her tasks were similar but more involved. She keyed in service orders and payments, and still took customer calls.

Her responsibilities grew to include the month-end balancing of accounts.

“It took one or two days to balance at the end of the month. Sometimes I had to go to a back room with all my papers and calculator to work on it.

“There was a ton more paper,” she recalls.

Not so much now. “Computers forced the switch from paper. They do all the calculating in minutes.

“It is no longer necessary to sort payments by cycle, because the computers record them instantly,” Tonya said.

And, that’s a good thing.

“Automation helps us create accurate bills in a timely fashion.

“Always, always, our number one priority has been making sure members get accurate bills. With automation, we can stay on top of our accounts and have faster response time in whatever task we work on.”

Last winter, computers and Tonya’s experienced eye proved valuable. After a long spell of very cold days, she started to see unusually high readings in the billing cycles she oversees. Immediately, she took steps to make sure the readings were accurate.

“When I saw the amounts on those bills, I picked up the phone and called our field meter representatives. I asked them to go out and check some of the meters, to verify the readings.

“I wanted to be sure when I mailed those bills out that I had already taken steps to ensure they were correct.”

The readings were correct, power consumption was high and it was because of the weather, which Tonya and other Cotton Electric employees patiently explained to surprised members.

Many members signed up for use monitoring as a result.

“Our members are much more aware of en-

ergy use since that episode,” she said.

Tonya really warms up to the subject when discussing advances in technology and how it helps the Cotton Electric membership.

“Technology gives our members more options in how they manage their power use and how they pay for it.”

She is a big cheerleader for SmartHub, a recent addition to services the co-op offers. In addition to use monitoring, SmartHub allows members to make payments and receive notifications in a variety of ways.

“We can reach them via phone call, email, text message ... however they want.”

Tonya pointed out the technology helps her serve members better, particularly when it comes to communication, and had a special request of the membership: Please update your

contact information.

“The better information we have about our members, the better we can serve them. Updated phone numbers and addresses make it easier for us to communicate.”

She gave an example: “Maybe a member has had an outage and we need to call back to make sure his or her power came back on. We can’t call if we don’t have a good number.”

Her statement about serving the members is a mantra for Tonya and the rest of the co-op employees.

“We are here to provide the best quality of service for the members. We want them to have the best options so they get the best value from this cooperative.

“We want them to know that we are doing everything we can to make their lives easier.”

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Tonya Daniel, always willing to try something new, climbed up on a planter to pose next to old lettering on the Cotton Electric headquarters.

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Cotton Electric 2015 Billing Cycles

The information below is a complete listing of 2015 Billing and Past Due dates Cotton Electric Cooperative members.

Billing is staggered in cycles each month. Some members are billed in Cycle 1, others in 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 1 — Black Bill	
Bill Date	Past Due Date
01/05/15	01/26/15
02/02/15	02/23/15
03/02/15	03/23/15
04/06/15	04/27/15
05/04/15	05/25/15
06/01/15	06/22/15
07/06/15	07/27/15
08/03/15	08/24/15
09/07/15	09/28/15
10/05/15	10/26/15
11/02/15	11/23/15
12/07/15	12/28/15

Cycle 2 — Blue Bill	
Bill Date	Past Due Date
01/12/15	02/02/15
02/09/15	03/02/15
03/09/15	03/30/15
04/13/15	05/04/15
05/11/15	06/01/15
06/08/15	06/29/15
07/13/15	08/03/15
08/10/15	09/07/15
09/14/15	10/05/15
10/12/15	11/02/15
11/09/15	11/30/15
12/14/15	01/04/16

Cycle 3 — Red Bill	
Bill Date	Past Due Date
01/19/15	02/09/15
02/16/15	03/09/15
03/16/15	04/06/15
04/20/15	05/11/15
05/18/15	06/08/15
06/15/15	07/06/15
07/20/15	08/10/15
08/17/15	09/14/15
09/21/15	10/12/15
10/19/15	11/09/15
11/16/15	12/07/15
12/21/15	01/11/16

Cycle 4 — Green Bill	
Bill Date	Past Due Date
01/26/15	02/16/15
02/23/15	03/16/15
03/23/15	04/13/15
04/27/15	05/18/15
05/25/15	06/15/15
06/22/15	07/13/15
07/27/15	08/17/15
08/24/15	09/21/15
09/28/15	10/19/15
10/26/15	11/16/15
11/23/15	12/14/15
12/28/15	01/18/16



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ABOUT THE PROGRAM

- Lung cancer is the leading cause of cancer death for both men and women worldwide.
- Nearly 160,000 Americans die of lung cancer each year.

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QUALIFICATION CRITERIA

You may qualify for a free LDCT lung screening if you fall into one of these categories:

Category 1

- You are between 55 and 74 years of age
- You are currently a smoker or have quit in the last 15 years
- You have a 30+ pack-year* history of smoking

Category 2

- You are between 50 and 74 years old
- You have a 20+ pack-year* history of smoking
- You have one additional lung cancer risk factor (not to include secondhand smoke exposure)

*pack-years are calculated by multiplying the number of packs a day you smoke by the number of years you have smoked.

Example: 2 packs a day for 15 years = 30 pack-years


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When you clean up after the holidays, take time to get your financial house in order.

Don’t forget year-end financial checklist

By Allison Goldberg

The end of the year can be a hectic time with holidays, gatherings and more happening all at once. It’s easy to put aside your financial health during busy times, but here’s a quick financial checklist you may want to consider before the end of the year.

Contribute more to your 401(k). The maximum salary deferral limit for 401(k) plans in 2014 is \$17,500, while those who are age 50 and older may contribute up to \$23,000 per year. If you make contributions on a pre-tax basis, you may be able to increase your contributions and lower your current year tax liability. Contributions must be made by payroll deduction by December 31, so speak to your employer’s human resources or payroll department to find out how to increase your deferrals.

Take your required minimum distribution (RMD), if you haven’t already. If you turned 70.5 years old before 2014, you must take the RMD from your 401(k) by December 31 unless you’re still working for that employer. If you don’t take your RMD, the penalty is a federal tax of 50 percent on the amount you should’ve taken. Contact your tax advisor for additional information.

Reallocate your investments to reflect your current goals. Reassess your time horizon, goals and risk tolerance, then adjust your portfolio accordingly. If these remain the same, rebalance your portfolio back to your origi-

nal investment allocation, since market performance may have moved over the course of the past year.

Review beneficiary information. Have you had any life changes in the past year? The birth of a child or grandchild? A marriage or divorce? Confirm that your will, each insurance policy, each retirement account and anything else that transfers by beneficiary designation names the appropriate beneficiary or beneficiaries and that the allocations meet your wishes.

Get your annual physical and take care of other health necessities. Your health benefits likely reset on January 1. Make the most of both your benefits and your flexible spending account (FSA), if you have one, by scheduling and going to the appointments you might be delaying, like your annual physical and eye exams, your bi-annual dental exam and any specialist appointments you need.

Contribute to a tax-advantaged 529 college savings plan. In many states, you will get a tax deduction or credit, while the beneficiary of the plan will be able to use the money tax-free for college tuition, fees, room and board, as well as other qualified expenses. Contributions must be made by December 31. Federal gift tax and generation-skipping transfer tax apply.

Review your progress on the financial goals you set at the beginning of the year. If you made resolutions related to your financ-

es, review your adherence to or progress toward the guidelines or goals you created for yourself. Did you reach the goals and adhere to the guidelines? Are they worth keeping in place for next year? Do they require adjustment? Knowing where you stand in relation to your goals will help you create a financial plan for 2015.

Set financial goals for 2015 and prepare your 2015 budget. After assessing your progress toward your 2014 goals, plan your goals for 2015. If you kept a budget in 2014 or have credit or debit card accounts that track how you spend your money, use these tools to evaluate how and when you spend, then plan a 2015 budget that keeps your goals and habits in mind. If you’ve not made a budget before, there are many online tools to help you, such as www.budgetsimple.com.

You will need basic information, like your net income and recurring expenses, to get started. You might be surprised at the financial discipline you find when you see your income and expenses in black and white.

Here’s to a healthy and financially-saavy 2015!

Allison Goldberg writes and edits employee benefits-related materials for the Insurance & Financial Services Department of the National Rural Electric Cooperative Association, the service arm of the nation’s 900-plus consumer-owned, not-for-profit electric cooperatives.

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- ☐ Dust buildup within 2 days of dusting?
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Bundle up for winter storms

By Abby Berry

Are you ready for winter’s cold grasp? Snow and ice are inevitable when dealing with winter storms, but being prepared can make a world of difference. Cotton Electric Cooperative recommends the following tips to help you prepare for wintry blasts.

Winterize your home

Winter storms wreak havoc on your home. By winterizing your living space, you’ll be prepared for extreme cold and hazardous conditions.

Remember to maintain and inspect heating equipment and chimneys every year to ensure they’re working safely and properly.

Caulk and weather strip doors and windows to make the most of your heating system.

Freezing temperatures often cause water pipes to burst. Remember to insulate pipes with insulation or newspapers and plastic. Allow faucets to drip during extreme cold to avoid frozen pipes.

Consider installing storm windows for better insulation. You can also cover windows with plastic (from the inside) to keep the cold out.

Make sure everyone in your family knows where the home’s fire extinguisher is located and how to use it properly. House fires occur more frequently during winter months, as people tend to use alternative heating methods that may not be safe.

Prepare a winter survival kit

Severe winter storms often bring heavy accumulation of ice and snow, which can lead to downed power lines and extended outages. Cotton Electric crews will work hard to restore power, but having a winter survival kit



on hand is a smart idea.

Food: Store food that does not require cooking, such as canned goods, crackers, dehydrated meats and dried fruit. Keep a large supply of water on hand. Ready.gov recommends five gallons per person.

Medication: Be sure to refill all prescriptions in the event of a major power outage.

Identification: Keep all forms of identification handy, such as driver’s licenses, photo IDs and social security cards. Bank account information and insurance policies are also good to have on hand.

Other items: First Aid Kit, blankets, flashlight, battery-powered radio and extra batteries.

Stay warm and safe

If an outage occurs, you should plan for an alternate heating source. A fireplace, propane space heater or wood-burning stove would be sufficient. Fuel

and wood-burning heating sources should always be vented, and make sure carbon monoxide and smoke detectors are working properly. Always practice extreme caution when using alternate heating sources.

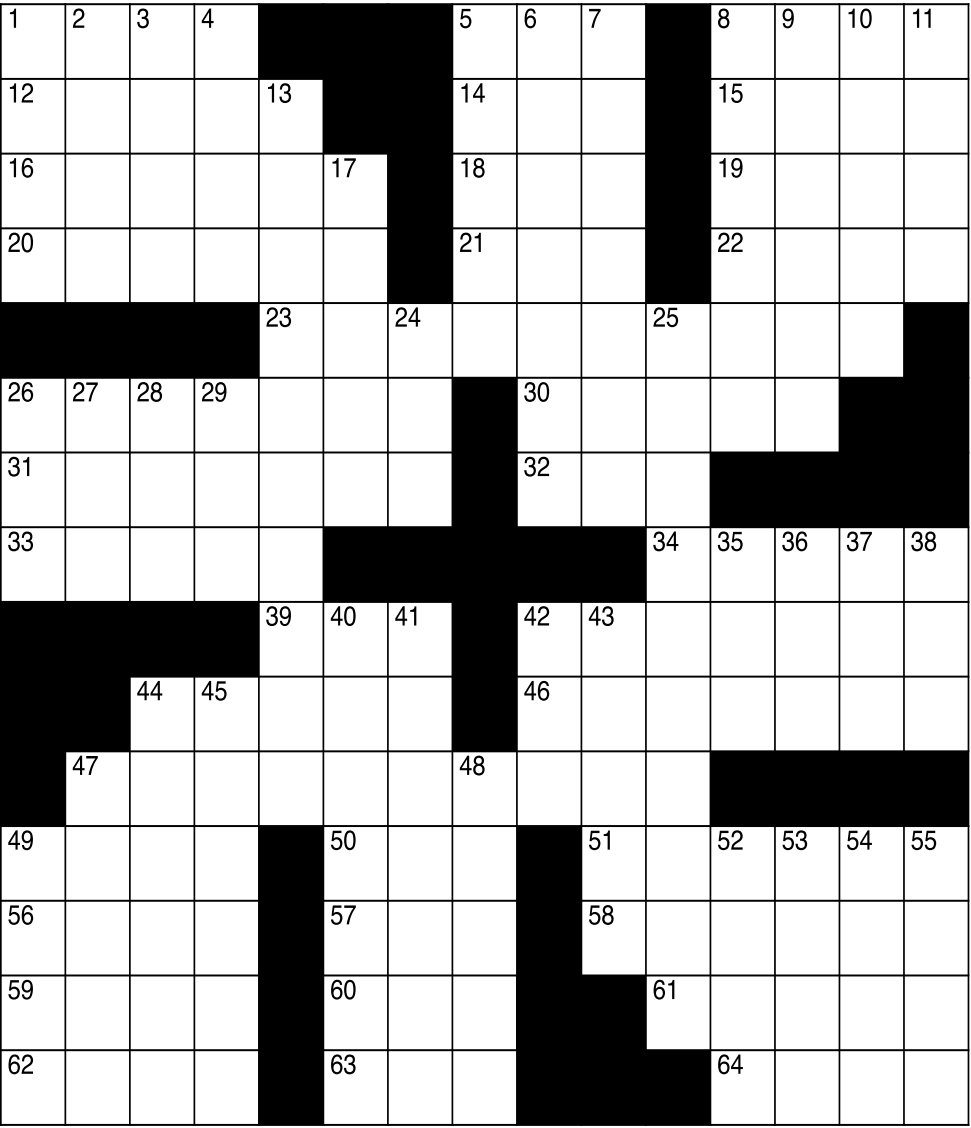
If you decide to use a portable generator during an outage, make sure it is placed outside the home for proper ventilation. Be careful not to overload the generator. Use appropriate extension cords that can handle the electric load.

Follow these tips, and your family will stay warm in the event of a power outage. For more information on preparing for winter storms, visit www.ready.gov.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service organization for the nation’s 900-plus consumer-owned, not-for-profit electric cooperatives.

ACROSS

- Cuts off a branch
- 13th Hebrew letter
- “Hair” producer Joseph
- Giraffa camelopardalis
- Indicates near
- Capital of Samoa
- Roving adventurously
- Help
- Deafening noises
- Spanish neighborhood
- Portable computer screen material
- 20th Hebrew letter
- “Blue Bloods” lead actor
- Scholarly
- Raleigh NC river
- Alongside each other
- Electronics Support Module
- Dogma
- New Deal statesman Harold
- A corporation’s first stock offer
- Slender tower with balconies
- Young eel
- Deviation from the normal
- CBS police drama
- Cliff
- Resting place
- Island in Venice
- 1981-82 Sec. of State
- Young man
- Skylighted central area
- Oily skin disorder
- East northeast



- 1945 Crimean conference city
- Transfer property
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- Daze

DOWN

- Murderers Leopold & —
- Southern veggie
- Henry’s 6th wife
- Practice fight
- Dinners
- Hermaphrodite
- Centers
- Fathers (Spanish)
- For each one

- SW Belarus city
- Australian slang for a kiss
- Ability to begin
- Short whistle blasts
- Were introduced
- Glowing quality
- Ingest
- Relative biological effectiveness
- Footed vase
- River in NE Scotland
- English Univ. river
- Malaysian Isthmus
- Soft-finned fish
- Eyelid infection

- Fred & Wilma’s baby
- New __, Louisiana city
- Tse-tung or Zedong
- Hindu weather god
- __ May, actress
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Make Your Holiday Deal:

Win your share of over \$6,000 in prizes Dec. 1 - 21. Earn one entry for every 100 points earned during the contest period. All participants will be eligible to earn double entries on Sundays.

Drawings will be held on Friday and Saturday nights from 6:30pm to 11pm . Be one of 10 winners drawn each night and we will give you an envelope with a prize inside. You can either accept your prize or test your luck and return it for another random prize. The hopper will be emptied every Saturday night and new entries will begin for next week’s drawings.

Holiday Serving Collection:

Earn a piece of a holiday dinner serving set Dec. 1 - 24. Collect all 3 pieces by earning 100 points on your C Club card in one day and get your choice of a napkin holder with spoon rest or a turkey platter.

Offer limited to 2 redemptions per day per person.

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Wichita Furniture
10% discount on new purchases



Wichita Furniture can fill your home in style

By Karen Kaley

Mom and Pop stores are the best. Service comes from a smiling, familiar face helping shoppers find just the right thing. If that item is not in stock, Mom or Pop or some other family member or faithful employee knows just how to get it for you.

Now, Mom and Pop stores may evoke the image of a smallish place, but that is not the case at Wichita Furniture, 1127 NW Cache Road in Lawton. Sprawling over a city block, the 30,000-square-foot showroom is backed up by a 25,000-square-foot warehouse.

And, yes, it is owned and operated by Mom and Pop — or Grandmom and Grandpop as we have come to know them — Chris and Glenda Martin. Theirs is a great success story that begins right in the heart of southwest Oklahoma. In fact, it starts at Cotton Electric in Walters.

During the 1970s, Chris Martin

spent eight years on appliance repair for Cotton Electric members. The co-op eventually phased out the service, but Martin continued to offer it in his appliance repair shop in Walters.

One thing led to another: He started selling new appliances, then TVs, then recliners. He moved the shop down the street and opened a full-line furniture store.

Thirty-four years later, the Martins' furniture store has expanded, moved to Lawton, and become a regular "family affair" as Chris puts it.

Glenda runs the day-to-day operations and Chris oversees the business end. Son Eric helps out with sales when possible, and even tiled the showroom floor during a recent remodel.

Daughter Carisa also had a hand in the decor, painting colorful murals in the children's furnishings area. She helps with sales, too, and helps her other brother, David, wrangle the five



Glenda and Chris Martin, owners of Wichita Furniture, have 34 years' experience in the furniture business.

grandsons on commercial-filming days.

Ty, Jake, Connor, Colton, and Calin invoke the store's slogan, "Are you smarter than a 4th grader? Then hurry to Wichita Furniture for great deals on quality furniture and appliances," as the stars of the store's popular television commercials.

The large family is dwarfed by the large selection of furnishings and appliances that will suit just about any taste or budget. Wichita Furniture carries a full line of furnishings in all colors and styles, from rustic to elegant.

Chris said there are at least 75 living room sets in the west showroom. Recliners for one or two, some with cup holders, line up along one wall and major appliances and TVs occupy a large corner toward the back.

The entry showroom is packed with dining sets, and there are separate showrooms to the east for adult and children's bedroom sets. The adult sets range from massive to sleek. The delightful children's area features bunk beds, trundle beds and stair-step dollhouse beds.

Further east is yet another showroom filled with rustic furnishings of wood and leather.

Each arrangement in every show-

room is embellished with lamps and decorative items, offering a complete setting to imagine in one's own home.

Glenda expressed pride in how the knowledgeable staff helps customers. She mentioned a finance team that has a variety of ways to help make a purchase affordable.

Chris said the 75/25 price match represents a guarantee for his customers.

"We believe we have the largest and lowest-priced selection of furniture within 75 miles of Lawton. We will match any advertised price and give the customer an additional \$25."

Cotton Electric members can present their Co-op Connections Card to get a 10 percent discount on a new purchase.

Wichita Furniture also guarantees delivery within 24 hours to all points within the Cotton Electric service area and beyond.

"Our delivery team gets compliments every day," Glenda said.

"They deliver and set up the furnishings to suit our customers."

Whether looking for one small item to decorate your home or to furnish an entire house, Wichita Furniture is the place to go. Why, even a fourth-grader can see that.



Grandsons Ty, Jake, Connor, Colton, and Calin are often the stars of commercials for Wichita Furniture.

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Photo courtesy of Getty Images

Tackle holiday messes with these tips

(Family Features) This holiday season, create a welcoming environment for your guests. From getting your home ready for company to managing the many messes that come with a packed home, there are several cleaning tips to help you enjoy the fun at hand without the extra stress.

“The holiday season offers up an abundance of get-togethers,” said Coryanne Ettiene, home and lifestyle expert at Kitchen Living with Coryanne. “But all of this merriment can bring about a lot of messes and more cleaning for the busy host.”

Tips for spick and span spaces

Ettiene offers up these tips for tidying so you can keep your holly jolly home in guest-approved order this season:

Act like a guest. A properly cleaned home requires close attention to the details. Before you get out the duster and cleaning solutions, look through each room with a visitor’s eye. That pile of old magazines

in the corner may be something you overlook each day but should be straightened before the guests arrive.

Prep your kitchen surfaces. Often serving as the base camp for holiday entertaining, the kitchen deserves some extra attention. For kitchens with granite and other natural-stone surfaces, use an effective cleaner, such as the Granite Gold three-part system of cleaning, sealing and polishing before the party to ensure that it looks cleaner – and finger-print free – for longer and it’s safe for food preparation.

Manage holiday decor. From the tree in your living room to the glittering wreath on your door, those holiday decorations can create a mess in your living spaces. Have a helpful tool on hand, such as a lint roller, to clean up the glitter, pine needles and other tiny messes in minutes.

Have a plan for common spills. The kitchen is a common hangout in many homes, and granite

and other natural-stone counters will see plenty of spills and messes. A properly sealed stone counter will help make clean-up easier because the seal will prevent liquids from penetrating the surface. “Wipe up those spills and messes right away,” Ettiene warns. “If a stone counter isn’t properly sealed, that liquid will soon turn into a stain and an eyesore.”

Attack the germs. With so many family members and friends stopping by to wish you a happy holiday, it is essential to keep the kitchen hangout clear of germs. To do so, clear your kitchen surface of debris and apply a convenient product, such as Granite Gold Disinfecting Wipes, which kill bacteria and won’t harm sealed stone surfaces. These wipes are great to keep on hand so you can wipe away spills as they occur. “An important reminder about any disinfectant is to let it sit on the surface for at least five minutes for it to take effect. Don’t wipe away the residue right away;

let the disinfectant do the job,” Ettiene said. “After that, rinse with potable water and continue with your normal cleaning routine. For granite and other natural-stone counters, make sure you’re using a safe-on-stone cleaner.”

Clear a space for guest items. Make sure other areas of your home are accommodating to guests. If your coat closet is full of items, clear some space for visitors to hang their coats, hats and other accessories. Keeping this area free of clutter is a great first impression for entering guests. If you don’t have a coat closet, designate a special area on a guest room bed or trunk for such belongings.

Don’t let the stress of cleaning take away from the many joys of the season. For more cleaning tips and tricks, visit www.granitegold.com/stone-care-blog/.



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*Remember:
When you turn up
the heat, you turn
up your power bill*

Continued from Page One

line graph, an energy use/temperature comparison for that time period. This is because the outdoor temperature has the greatest influence on your HVAC system, the biggest energy consumer in your home.

In the example shown on Page One, the right end of the graph shows the black marker indicating that warm day in November floating above the blue bar of relatively low energy use. The black lines and markers plunge the next few days and the blue bars rise significantly.

Tap the view details link in the upper right corner of the temperature/energy use screen and you get information about peak, low and average consumption along with more information about temperatures, as shown in the bottom right screenshot on the front page.

All of this daily use information

can help make a monthly bill more of a managed amount and less of a surprise. When a member sees energy consumption rising, it can serve as a reminder to pull on a sweater instead of bumping up the thermostat, to open draperies on sunnier winter days and close them back up when the chill of the night sets in.

Information about daily energy use is just one of the valuable tools found in SmartHub. Members can get billing reminders, make payments and contact Cotton Electric with the app. Best of all, it's free.

SmartHub is available online through CottonElectric.com and as a smart phone app compatible with Apple and Android devices. Members will need a Cotton Electric account number to get started.

Needing help setting up? Call us at 580-875-3351 or come by our office in Walters or Duncan.



Cotton Electric member Turner Hall of Marlow, left, took the GoGoGeo Challenge this fall while attending a ball game in Stillwater. His participation registered him in a drawing held recently and Bryce Hooper, director of marketing and economic development for Cotton Electric, presented Turner with a Yukon cooler.

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It's a year-end tradition at Cotton Electric to honor employees for their years of service.



Bill Pulis
40 years



Warren Langford
40 years



Norman Condit
40 years



Jeff Simpson
35 years



Joyce Adams
30 years



J.P. Goode
25 years



Karen Holt
20 years



Ronnie Mansel
20 years



Kim Johnson
15 years



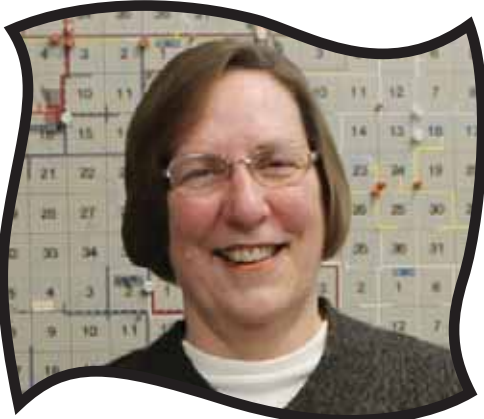
Stephanie Christman
15 years



Dewayne High
15 years



Zac Hoodenpyle
10 years



Pat Sage
10 years

Employee of the Year Sam Gonzalez



Sam Gonzalez was at a loss for words when he was named 2014 Employee of the Year was recently. He collected a plaque and other awards, turned to the gathering of fellow employees and said a simple, "Thank you."

Employees were asked to describe how a person they nominated went above and beyond in his or her job, showed integrity and honesty in the workplace and provided excellent customer service.

Gonzalez calibrates meters for the Cotton Electric system. His nominator pointed out that Gonzalez is solely responsible for meter accuracy and takes this task very seriously. He is quick to assist fellow employees and will "dig through piles of meters to retrieve a reading ... and never complains."

"Sam has a job that is often times thankless," the nomination said, explaining that people never call to express gratitude for making sure a meter is accurate. Instead, he is asked to retest meters coming in question and "will look for any flaw that may be of disservice to the members."

"He does his job to the best of his ability and with a smile on his face. Sam is not only a good employee but also a teacher for those around him."

Congratulations, Sam!



Tracy Lindsey
5 years




Dana Brady
5 years



Bobby Shortt
10 years




Ronnie Bohot
5 years




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All funds raised from the sale of Oklahoma Living's 2015 Calendar will go to NRECA's International Foundation, a not-for-profit committed to bringing electricity to remote villages around the world. This organization, supported only through donations, brought electricity to 92-year-old Felicity in October 2013.



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Calorie counts coming to restaurants, vending machines

Calorie information is coming to a restaurant and vending machine near you, whether you want it or not. Earlier this month, the Food and Drug Administration issued two final rules regarding food labeling in restaurants and vending machines. Restaurants and retail food establishments that are part of a chain of 20 or more stores, and vending machine operators who own or operate 20 or more vending machines, will be required to post calorie information.

Restaurants will have to post the information on the menu. Vending machine owners/operators will have to post the calorie information next to the vending item.

These rules came about as part of the Affordable Care Act.

Research has shown mixed reviews on the effectiveness of posted nutrition information on health. A meta-analysis published in the July 2014 issue of the Journal of the Academy of Nutrition and Dietetics looked at 17 studies where the effect of calorie labeling on calorie intake was examined. The results did not reveal a decrease in calorie intake unless study subjects were given a reference of how many calories they should eat in a meal or a day.

The new rules from the FDA require only that the calorie information of the food item or restaurant dish be posted. There is no requirement for a reference value.

While it seems that the new rules got it only partially correct, there could be some benefits that come about as a result of bringing the calorie content of restaurant foods to the forefront. If



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

people understand that their favorite restaurant foods are high in calories compared to other choices, they can choose to order differently or demand that restaurants find lower calorie ways to make the same dish.

Cutting back the portion size is a reasonable first step and doesn't require recipe alteration. Another benefit could be an increase in healthier, lower-calorie options in both restaurants and vending machines.

Some restaurants that have voluntarily made their nutrition information available post a reference value for calories. Most use 2,000 calories, probably because that is what the food labels use when calculating "percent daily value." Appropriate calorie intake varies from person to person, and is affected by a myriad of factors.

Looking at the calorie amounts of current restaurant foods, many of them are more than half of the reference value, meaning 1,000 calories



or more. In one eating episode, you could eat half of your daily allotment of calories.

Given it takes anywhere from three to five hours walking two miles per hour to burn 1,000 calories, this should be a wake-up call for most Americans.

If you are going to eat higher-calorie foods, control the portion size so you eat less of it and, in the end, eat fewer

calories. Most of the time, choose restaurant items with fewer calories. Patronize restaurants that offer healthy, tasty, lower-calorie food options.

It's going to take more than posting calories to curb the obesity epidemic. It is a step in the right direction, but it still requires the consumer to take personal responsibility to make changes based on the information presented.

Delightful ham dishes warm up winter

(Family Features) While winter brings chilly temperatures and longer nights, there's nothing that can bring a family together like a warm meal.

In the hopes that everyone has a meal to share with loved ones, country music star Kimberly Schlapman of Little Big Town, has teamed up with Smithfield, encouraging others to lend a ham to those in need.

For more information, visit www.Smithfield.com/LendAHam.



Ham and Apple Butter Biscuit Sandwich

Servings: 6

Cheddar Bacon Biscuits:

- 8 strips Smithfield Thick Cut Bacon
- 1 cup onion, small dice
- 2 cups flour
- 1 tablespoon baking powder
- 1 teaspoon salt
- 1 teaspoon paprika
- 1 cup buttermilk
- 1/2 cup unsalted butter, melted
- 1 cup Cheddar cheese, shredded

Granny Beck's Apple Butter:

- 2 tablespoons unsalted butter
- 3 pounds assorted apples, peeled, cored and cut into 1-inch pieces
- 3 cups apple cider
- Zest and juice of 1 lemon
- 1/2 teaspoon ground cloves
- 1/2 teaspoon cinnamon
- 1/2 teaspoon allspice

Sandwich:

- 3 tablespoons butter
- 3 tablespoons light brown sugar
- 3 tablespoons maple syrup
- 6 slices Smithfield Hickory Smoked Spiral Sliced Ham, sliced in half

Apple butter (store bought or recipe below)

- 6 cheddar bacon biscuits, sliced in half (recipe below)
- 10 ounces arugula

Preparation

For the Cheddar Bacon Biscuits:

Preheat oven to 425 degrees F. Cook bacon until crispy. Remove from pan and drain on paper-lined tray. Remove all but 1 tablespoon of bacon fat and reserve.

To remaining bacon fat, add onion and saute until caramelized, about 5 minutes.

In a large bowl combine flour, baking powder, salt and paprika. Mix to blend then make a well in the center of the bowl and add buttermilk, butter, bacon, onions and cheese.

Mix gently with a wooden spoon until dough is combined. It will be wet and sticky.

Using a 1/2 cup measure portion the batter onto a baking sheet, leaving an inch or so around each biscuit.

Brush some of the reserved bacon fat on the top of each biscuit. Bake in oven until biscuits are golden brown and a toothpick in-

serted in the center of one comes out clean, 20 to 22 minutes.

For Granny Beck's Apple Butter:

In a dutch oven over medium heat melt butter and add apples. Cook until apples are slightly soft about 5 minutes. Add cider, lemon zest and juice, cloves, cinnamon and allspice. Bring to a boil, and reduce heat to a simmer. Let simmer, partially covered and stirring occasionally for about 1 1/2 hours to 2 hours until it is reduced and thickened. Mash mixture with a potato masher until uniform. Let cool before serving.

For the Sandwich:

Preheat grill or grill pan to medium high.

In a small pot over medium heat, melt butter, brown sugar and maple syrup until sugar dissolves. Brush mixture on ham and grill slices until charred, about 1 to 2 minutes per side. Baste the ham with more maple syrup mixture.

Spread apple butter on the halved biscuits and top with grilled ham and arugula. Top with other half of biscuit to make a sandwich. Serve with more apple butter on the side.

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ask@srcaccess.net



The 2014 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.

Pies
Ryley Dumas, Empire

Kool Kat’s Key Lime Pie
1/4 c. boiling water
2 6-oz. containers Key Lime Pie yogurt
1 pkg. lime gelatin
2 8-oz. containers Cool Whip

Pour the boiling water and the gelatin into a bowl and whisk until all gelatin is dissolved. Add the lime juice and let it cool down to room temperature. Add the 2 containers of Key Lime Pie yogurt and one container Cool Whip; whisk together thoroughly. Spoon the mixture into graham cracker crust and smooth out. Let chill for 2 hours. Remove pie from fridge, slice into pie slices and top with a spoonful of Cool Whip. Serves: 8.

Main Dish Casseroles
Carson Baker, Central High

Chicken and Dumpling Casserole
3-4 c. chicken, cooked & shredded
2 c. chicken broth
1/2 stick butter
1 can cream of chicken
1 c. self-rising flour
1/2 t. dried sage
1 c. milk
Salt & pepper to taste

Cook and shred chicken or shred a rotisserie chicken. Heat oven to 400 degrees. Place butter in 9X13 pan and melt in oven. Spread chicken over butter evenly. Whisk together flour and milk. Pour over chicken. Whisk together broth, soup and seasonings. Pour slowly over batter layer. Do not stir any layers! Bake 35-40 minutes until top is golden. Serves: 8.



Beverages
Riley Dumas, Empire

Candy Corn Punch

1 c. boiling water
1 c. Cool Whip
1 pkg. lemon gelatin
2 T. honey
2 c. mango nectar, chilled
Candy corn
3 1/2 c. orange soda, chilled

Pour the boiling water into a large bowl and stir in gelatin until dissolved. Stir in the mango nectar, then pour whole mixture into a tall ½-gallon glass pitcher. Cover and chill for 1 1/2 hours until it has thickened, but not set. Remove pitcher from refrigerator and pour orange soda into pitcher gently. Mix 1 cup of Cool Whip with 2 tablespoons of honey, then gently spoon it on top of the drink. Top Cool Whip with pieces of candy corn. Right before serving, stir it together and ladle into cups. Serves: 8.

Salads
Carson Baker, Central High

Mexican Cornbread Salad
1 pkg. Fiesta Ranch dip mix
2 cans pinto or kidney beans, rinsed & drained
1 c. mayo
1 green bell pepper, chopped
1 c. sour cream
2 cans corn, drained
1 pkg. Mexican cornbread, prepared
1 pt. grape tomatoes, sliced or chopped
1 chipotle pepper in adobo
10 slices bacon, cooked and crumbled
1 can chopped green chilies
2 c. Mexican blend shredded cheese

Combine dressing mix, mayo and sour cream. Chop chipotle pepper finely and stir into dressing; set aside. Crumble half of the cooled cornbread



into large bowl or trifle dish. Layer green chilies, beans, bell pepper, corn, dressing mixture, then tomatoes, bacon, remaining crumbled cornbread, cheese, and green onion. Chill before serving.

All Other Desserts
Kolten Bethune, Central High

Chocolate Delight
1 pkg. Oreo cookies, reg. size
1 large Hershey’s candy bar
1 lg. instant chocolate pudding mix
1 container Cool Whip

Crumble Oreos in the bottom of dish. Crumble Hershey’s candy bar over cookies. Prepare pudding as instructed on box. Pour the prepared pudding over the crumbled cookies. Chill for 2 hours or until set up. Spread Cool Whip over the top. Serves: 12.



Cakes
Carson Baker, Central High

Coconut Cream Cake
1 box white cake mix (plus ingredients for cake)
1 8-oz. tub frozen whipped topping, thawed
1 can cream of coconut
1 8-oz. pkg. coconut

Prepare and bake cake according to box directions for a 9X13 pan. Remove from oven and while still warm, poke holes all over the top with a large fork. Open cream of coconut and stir. Pour over warm cake coating evenly. Let cake cool completely. Frost with whipped topping then top with coconut. If you like, you can toast coconut on a sheet pan first. Keep refrigerated. Best if cake can set several hours before serving. Serves: 12.

Soup, Stews, Chili
Nicole Mullica, Bray-Doyle

Chili Mac Soup
1 1/2 lb. ground beef
4 c. hot water
1 lg. onion, chopped
1 16-oz. can tomatoes, chopped
1 t. garlic powder
1 8-oz. can tomato sauce
1 t. salt
2 T. chili powder
2 t. pepper
1 1/2 c. uncooked elbow macaroni

Brown beef with onion, garlic powder, salt and pepper in skillet. Stirring until beef is crumbly; drain. Add hot water, tomatoes, tomato sauce and chili powder and pour into large soup pot; mix well. Bring to a boil. Add macaroni, reduce heat, simmer for 5-10 minutes or until macaroni is done. May add 116-ounce can drained brown beans, if desired. Serves: 6-8.

Appetizers:
Cameron Freeman, Teen Leaders

Marinated Cheese
1 8-oz. block sharp Cheddar
3 cloves garlic, minced
18-oz. package cream cheese
12-oz. jar diced pimento, drained
Marinade:
1 t. sugar
1/2 c. olive oil
3/4 t. dried basil
1/2 c. white wine vinegar
1/2 t. salt
3 T. chopped fresh parsley
1/2 t. freshly ground pepper

Combine all marinade ingredients in a jar; cover tightly and shake vigorously. Set aside. Make sure cheeses are well-chilled. Cut block of Cheddar in half lengthwise; then cut crosswise into 1/4 inch thick slices. Repeat with cream cheese slices. Arrange cheese squares alternately in a shallow baking dish, standing slices on edge. Pour marinade over cheese slices. Cover and refrigerate at least 8 hours. Transfer cheese slices to serving platter, spoon marinade over cheese slices. Serve with assorted crackers.

Brownies & Cookies
Chris White, Central High

Chocolate Chip Blondies
1/4 c. butter, softened
1/4 t. baking soda
1 c. light brown sugar, firmly packed
1/4 t. salt
1 large egg
1/4 c. white chocolate chips
1 t. vanilla extract
1/4 c. milk chocolate chips
1 c. all-purpose flour
1/2 c. pecans, chopped

Preheat oven to 350 degrees and grease bottom of an 8x8 baking pan. Beat the butter and brown sugar with an electric mixer, set on low, until well blended. Beat in the egg and vanilla. Mix the flour, baking soda and flour in a small bowl. Add the flour mixture to the butter mixture; beat until just blended. Stir in the white chocolate chips, milk chocolate chips and pecans. With floured fingers, pat the dough into the prepared pan. Bake until a toothpick inserted in the middle comes out clean, about 25 minutes. Let cool 10 minutes and then cut into 12 bars. Serves: 12.



I t’s Christmas and we wanted to say “Thank You”...

I t’s been a great pleasure working with you this past year...

We wish you and your family a Merry Christmas and a Happy New Year!

**Davis Air Conditioning
Lawton and Duncan**

The Current

2015 Publication Dates

January

Ad Sales Deadline	Jan. 5
Classified Deadline	Jan. 8
Publish Date	Jan. 20

February

Ad Sales Deadline	Feb. 2
Classified Deadline	Feb. 5
Publish Date	Feb. 17

March

Ad Sales Deadline	Mar. 2
Classified Deadline	Mar. 5
Publish Date	Mar. 16

April

Ad Sales Deadline	Mar. 30
Classified Deadline	Apr. 2
Publish Date	Apr. 13

May

Ad Sales Deadline	April 27
Classified Deadline	April 30
Publish Date	May 11

June

Ad Sales Deadline	June 1
Classified Deadline	June 4
Publish Date	June 15

July

Ad Sales Deadline	June 29
Classified Deadline	July 2
Publish Date	July 13

August

Ad Sales Deadline	Aug. 3
Classified Deadline	Aug. 6
Publish Date	Aug. 17

September

Ad Sales Deadline	Sept. 7
Classified Deadline	Seot. 10
Publish Date	Sept. 21

October

Ad Sales Deadline	Oct. 5
Classified Deadline	Oct. 8
Publish Date	Oct. 19

November

Ad Sales Deadline	Nov. 2
Classified Deadline	Nov. 5
Publish Date	Nov. 16

December

Ad Sales Deadline	Nov. 30
Classified Deadline	Dec. 3
Publish Date	Dec. 14

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FOR SALE

3907 North Highway 81
Duncan, Oklahoma

**Duncan Seventh Day Adventist Church
Building with Improvements on 4.51 Acres**

Real Property consist of a Brick Building (52'x72') with a Foyer (11'x16'). Building approximately 3,900 Square Feet.

Church Improvements Include an Auditorium (Seating Capacity Approximately 60), Classrooms, Closet with Storage Area and a Mens Restroom and a Ladies Restroom.

Commercial Lot consists of a 330'x596' Lot with 330' Frontage on North Highway 81. Real Property situated North of Storage "R" Us. Real Property is zoned Commercial C-1.

Brokers' Note: This is a Prime Parcel of Real Property situated in the Northwest Area of our City in a great location situated on 4.51 Acres. Duncan Seventh Day Adventist Church plans, are to relocate to another area of our City.

\$575,000

Gary Criswell Auction Service & Real Estate, Inc.
580-255-8162 · 806 West Main · Duncan, OK · 580-467-2248
(Auctioneer/Broker) email: garycriswell@cableone.net (Cell Phone)



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**517 Bois D'Arc, Duncan, OK
580-255-3867**

For Sale

**Home and 40 acres
Comanche, Oklahoma
(See Directions Below)**

Real Property Consists of : a nice 3 bedroom Frame Home (approximately 1,296 square feet) with a Large Living Room, Dining Area, Kitchen with Washer Hookup and Full Bath.

Additional Improvements Include: Storage Room/Utility, Guest Room with Dryer Hookup, New Roof Covering (October 2011), New Vinyl Siding on Home (2010/2011). The Home has an Enclosed Back Porch. Improvements also include: Attached 2 Car Carport (20'x20'), Sheet Metal Barn (30'x31') with an attached Shed (9'x30'). All situated on a 40 acre tract of land (30 Grassland, 10 Wooded). Fenced and Cross-fenced. Please see to Appreciate!

Directions: In Comanche, Oklahoma, from the Intersection of Highway 81 South and Highway 53, go 2.6 miles West on Highway 53, Real Property situated on North side of Highway.

\$150,000

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Cotton Electric seeks addresses for returned capital credit checks

Capital credit checks amounting to \$300,000 were issued recently to 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 members and a check was mailed to the latest known valid address for the member. Checks addressed to members listed here were returned 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 email info@cottonelectric.com.

TO CLAIM A CAPITAL CREDIT CHECK, WE REQUIRE A SOCIAL SECURITY NUMBER TO VERIFY THE MEMBER'S IDENTITY.

A	Collins, J C	Golden, Shirley S	Keune, Larry K	McVay, Johnny c	Rogalski, Richard J	Tipton, Joey M
Ainsworth, Crystal	Conant, Roger	Goode, Rachael	Killgore, Warren W	Meaders, R	Rojas, Patricia	Todd, Jackie
Aldridge, Joe M	Condit, Michael R	Goodrich, Jerry	Kilgore, Evelyn	Medley, Howard	Romine, Charles R	Toumbs, Sam D
Alexander Jr, Charles	Conne, Belinda K	Gorman, Julian	Kinder, Angelia G	Mefford, Donald J	Rose, Charlie C	Townsend, Oliver H
Allen, Cathy A	Cook, Gregory D	Goulding, Tammy	King, T J	Menchaca, Jesus	Ross, Robert B	Trotter, Steve B
Allen, Jeffrey	Cooke III, Robert R	Graham, Claudia	Kohout, Maggie B	Michel, Leo F	Rowe, Bill	Truitt, Dave
Allen, Tommy D	Cookson, Tom W	Gray, Hildegard	Koonce, Calvin E	Miller, Joe	Rudd, Lynn	Turner, Daniele
Almendarez, Carrie	Cooper, William A	Green, Mavis N	Kramer, Lester L	Miller, Kenneth	Rue, Barney	Turner, David M
Ambrose, M	Copass, Gary M	Griffith, Charles R	Kuntz, Andrew T	Mills, Robert L	Rue, Pete	Turner, Frank
Anderson, A	Cope, Denise	Grudziecki, Dan J	Kuykendall, Jim	Millsap, Hubert D	Rupe, Keith L	Turnipseed, Mike
Archer, Ted R	Copeland, M V	Guerrero, Dawn	L	Mitchell, Ronald D	Rush, Frank	U
Arledge, Alta	Cornstubble, Tommy D	Gunn, Elsie I	Lambert, Jason S	Mize, Dorothy A	S	Ulmer, David L
Arnett, Truman R	Cortes, Tom	Guthrie, Everett	Landers, Jenice	Miller, Johnnie L	Saenz, David	Underwood, C L
Ashworth, William W	Cotton, Edmond H	Guyear, Harold	Lane, Rhonda G	Mitcham, Mark	Sadongei, Patricia	Underwood, James D
Ast, David	Coulson, Dennis C	H	Lanfair, Ira C	Moody, Donald L	Sage, Charles A	Urbanowicz, Nancy R
Auble, Ronald E	Covington, Michael L	Hackler, Stephen	Lankford, Mike	Moore, Francis D	Sanders, Eugene D	Urbina, Ivonne E
Auld, Debra S	Crawford, William S	Halbrooks, Jerrod A	Lavin, Ken C	Moore, Robert L	Sanders, Sandra K	V
Austin, Ola	Crow, Bonnie J	Halligan, Edward M	Lawrence, Edgar	Morales, Guadalupe	Sanner, Kourtney	Van Doren, Nicol
Averitt, Ita	Crow, Jackie G	Halye, Michelle	Lawson, Michael A	Morgan, Dee	Saupitty, Leo	Van Etten, Phyllis A
Ayres, Larry	Cunningham, Colin	Ham, Betty A	Lee, Patrice L	Morgan, Willard R	Schettler, Johnie	Valentine, Scott
B	D	Hamilton, B	Lee, Timothy C	Morris, Mollie H	Scifres, Terry A	Vanlandingham, W
Badgero, Amanda	Dahl, Shirley J	Hamlett, Bob L	Leroy, Kellee	Morrow, Connie F	Schlumberger, Well	Vanoven, James L
Bain, Amber	Dailey, Ivan E	Hance, Kenneth L	Letsinger, Bernice	Morrow, Mamie E	Schrader, Durward W	Valez, Juan R
Bandy, Leo	Dailey, Raymond P	Hardisty, S	Lewis, John	Moss, K B	Schwartz, Francis	Vardell, Mike
Banford, Austin	Daniel, Royce L	Hare, Cliff J	Lichtl, Paul	Mullen, Donna R	Schweizer, Edwin	Venegoni, John
Baker, Robert L	Davenport, Charlotte	Halbert, Jeffie A	Liehr, Jeremy W	Muckelrath, Brettl	Schwichteber, Rustan	Vest, Evalyn J
Barker, Sarah	Davis, Brian M	Hancock, Jerry D	Lindsey, Paula K	Murphy, Mark	Scruggs, Joyce	Villarreal, Regelio L
Barnes, T E	Davis, Don M	Hanza, Justine M	Linton, Dale J	N	Seaton, Charles E	Villegas, Juan
Barrett, Carmen	Davis, Don M	Harris, Ben	Linville, Jerry D	Nalley, Clayton A	Seifried, James	Villarreal, Regelio L
Barry, Viola J	Davis, Herman L	Hart, Paula K	Lippold, Kyle	Navorska, Sherri	Self, Nathan	Vincent, Sandy
Bartels, Elizabeth	Davis, James T	Harvey, B J	Lister, Stanley E	Nease, George I	Settle, Troy L	Vosburgh, V L
Basler, Steve	Davis, John L	Harveys, Kenn W	Littlejohn, Richard D	Neely, O L	Shaw, Carol S	W
Bates, Charles	Davis, Kathy	Hawkins, Larry C	Litton, Wanda F	Nelson, Paul D	Shoemaker, Kendall	Wade, Tonie P
Beck, Frederick S	Daws, Ben B	Hay, Ernest R	Lively, Michael A	Nelson, Sandra R	Schults, Raymond	Wahnee, Mycol L
Beene, James E	De Board, Dallas	Heald, Rosemary	Lloyd, Wayne R	Nelson, Tina	Sierra, Leopaldo	Wanee, Mycol L
Bell, Andrew I	Dehart, Anthony L	Heath, Jarrell	Locke, Janice M	Nettle, Linda A	Silverhorn, James F	Ward, Hazel I
Bernard, Ena	Delonais, Gail	Hemphill, Mahlon E	Long, Frank	Neugebauer, Shawn	Simon, James E	Welever, Debbie L
Bevers, Gladys	Denney, Roger D	Henderson, Jerry L	Lopp, Bobby	Newman, Christine	Simon, Lutha	Walker, Elvis L
Bigboy, Lena M	Denny, W	Henricks, Reba M	Loring, C A	Newman, Wayne D	Skelton, Kendell	Wall, Ernest B
Bishop, Nancy A	Dennis, O	Henry, Betty L	Love, H H	Newsom, Robert J	Slaughter, Guy	Wall, Kenny W
Blake, Lenny A	Deroy, Leo P	Hennessee, Patrick A	Ludwig, Robert J	Nickell, Shirley	Slayton, Sheila	Wallace, Barbara E
Blalock, Bill	Dewey, W	Hettiger, Dawn	Lumbert, Patricia A	Nightingale, Gary L	Slaon, Kim	Walling, John H
Blanton, Melissa L	Dix, Bobby	Hewitt, Elmer D	Lund, Krystal	O	Smith, A	Walton, Juanita
Bingham, Tamara	Dixon, Jeremy	Hicks, Robert S	Lyles, Virgil	Odell, James L	Smith, Billy D	Watson, Hardie
Bohannon, Bob	Dixon, Lee	Hile, Ron	M	Ortiz, Edwin A	Smith, C E	Watson, Jack
Boles, John	Dodd, Lloyd	Hill, Eugene	Maberry, Bill	Ortiz, Miguel	Smith, Danny E	Watson, Rex
Bowers, Stacey	Dossey, Chris L	Hlavaty, Jody	Macias, Tamrah J	Osborne, Ted J	Smith, Gary	Waugh, Chris
Bowles, Shirley E	Doty, Duane	Holder, Eunice	Madden, Thomas W	Owings, Winnie F	Smith, Jay R	Wauqua, Johnnie
Bradshaw, J	Dudark, Robert C	Holley, Vida S	Mahaffey, Evelyn M	P	Smith, Tracy	Webb, Doyle
Brewer, Paul	Duggins, Walter	Holman, Brad H	Major, Lois A	Pace, James	Snell, David	Webb, Virgil W
Bridgers, Lyndol	Dupler, Carl	Holmes, Dorothy R	Mann, Randy D	Parker, J	Snider, Dana M	Weger, Jackie L
Bright, William H	Dyer, Archie	Holt, Alfred	Mansel, J	Parker, Jerime L	Snyder, Patricia A	Welborn, Amy
Brown, Floyd W	Dyer, Jacqueline L	Honeycutt, Verna D	Marin, Hilario	Patton, R	Solie, Burl J	Welden, Roberta L
Brown, Roy A	Dziewa, Thomas C	Hood, Jason	Marlow, Jamie	Payne, Walter	Southerland, W	Weger, J W
Brown, Warren K	E	Hood, Jenifer	Martin, Jill N	Pearson, James L	Sparrow, James	Wells, Dennis L
Browning, Clifton L	Earl, Todd T	Hornbeck, Irley R	Martin, R	Peck, J D	Spears, Heather	Wells, Laurant
Browning, William	Eastus, M	Horning, J	Martinez, Domingo	Penick, Cara M	Spence, Loyd	Wheeler, Glen R
Bryant, Becky	Edgar, John P	Hornsey, Patrick T	Martinez, Guadalupe	Penington, James L	Spicer, Robert	Wheeler, Myron C
Buckner, Kerry D	Edmonson, Robert A	Howard, Joseph M	Marzean, Eric	Pennington, Ralph	Spivey-Ellis, Edith	Whisehunt, Sue
Burge, Grace A	Edwards, Tim	Howard, R V	Mason, Megan	Pennington, Raun	Springer, Barbara	White, Colin
Burnett, Clabe	Elroy, Melissa R	Hudson, Browning	Massey, J	Pepper, Teresa P	Staggs, Cleland	White, Mike
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Burnett, Alveta	England, Charles M	Humphrey, Joseph H	Matthews, Charles	Perkins, Brenda	Standifer, Theresa D	Whitten, Jeremiah
Burton, J	England, Ervaline	Hutchins, Daneil W	McAnally, Jimmy A	Perrotta, James	Stanley, Bob S	Whittington, Hoyt
Buzbee, Helen	Etter, Nichole D	Hutton, Coy D	McCann, Nathan	Peters, James S	Stapp, Jewell B	Wiggins, Donna L
C	Evans, Tim T	Hyman, Emerson	McClenney, Olen	Petsch, John	Steeple, Randy R	Wiginger, Eddy
Cain, Chris	Everett, Jerry W	I	McConnell, Don	Pflug, Sheila F	Stehley, William	Williams, Billy
Caldwell, Dorothy	F	Ingram, Doris	McCord, Andrew	Picody, Lily	Steffen, Eugene R	Williams, Geraldine I
Calhoun, Clarence	Fanning, Odell	Ivy, R E	McCormack, Larry J	Pickle, Andrew	Stephens, Darrell	Willis, E S
Cannon, Patricia	Fields, Eric W	J	McCoy, Tom	Pierce, Jason	Sternadel, George J	Willis, D M
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Carlile, Gary G	Fisher, Mark A	Jackson, E	McDorman, Laura M	Poage, Ericka J	Stewart, Allene	Wilson, Loran
Carolus, Kenneth	Flores, Lesley	Jackson Jr, J E	McGee, Jessie M	Pointer, Aldon R	Stiewert, Leo	Wilson, Ray
Carpenter, O L	Fort, Gracie G	James, Ella	McGill, Calvin J	Pool, Dodge	Stoll, Scott A	Wilson, Ray
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Carter, Cass W	Fowler, John A	Jenkins, Heath A	McLain, Donald	Porter, Randall S	Stricklan, Eric	Wolfe, Janet
Carter, Donald W	Fowler, Pat	Johnson, Dale	McLaughlin, Steve	Prine, Christina	Sturdivant, Susan	Wood, Nicole
Chaney, Michael	Franklin, Harvey	Johnson, Kenneth	McMahan, E	Pruitt, Joe D	Sunderlin, Robert A	Woolley, Gene I
Chaperon, Gregory	Frederick, Wayne B	Johnson, Kingsley	McMasters, Jesse K	Pruitt, John D	Suson, Paula	Wolverton, Diana L
Chavez, Robert	Frye, Jeff A	Johnson, Tamatha		Querner, Angie	Swanson, Lisa D	Worsham, Terry L
Chellis, William C	Fulfs, Vera	Johnston, Nancy P		R	Sweeney, Gary	Wright, Jamie
Cheramie, Jeanine	G	Jones, Bennie E		Rakes, Ricky A	Swetman, Helen F	Wright, Marsha L
Chesnut, Earl S	Gahl, Paul M	Jones, Joann		Rebarchik, Robert A	Swindell, Sherry M	Y
Childs, Warren	Gardner, George T	Jones, Justin C		Red Elk, Walter D	T	Yates, Virgle L
Chisum, Hope	Gardner, Sami	Jones, Lisa		Reed, John W	Tahdoanippa, Clarice	Z
Chitwood, Greg A	Gatlin, Terry S	Jones, Robert J		Repp, Matt	Talbott, Coy	Zea, John
Church, Allen G	Gay, Wendell A	Jorgensen, David R		Ressell, C B	Taliaferro, D'ann	Zielinger, Harry G
Chumley, Kevin R	Gibson, Stephen	Justman, Melissa		Ressell, Wayne	Taylor, D E	Ziegenfuss, Roger G
Claborn, Jessica	Giebel, Gary D	K		Reynolds, Bertha	Taylor, Daniel	
Cline, Andy R	Giertz, Lorraine	Kearbey, Robert		Rhodes, Georgette	Taylor, Garrett	
Cline, Ted	Gilbert, Wayne P	Keck, Pat D		Rice, Francis	Taylor, James D	
Cofer, Bill	Gilman, Michael	Keeter, Lonnie B		Richardson, Debbie	Taylor, Jimmy	
Cofer, Jimmy D	Gilbert, L	Kelley, J D		Richardson, John	Taylor, Rebecca	
Coleman, Jannie	Gipson, Billie J	Kempton, Wayne C		Richardson, Paris	Terry, Floyd A	
Coleman, Pat A	Glass, Charles H			Rindal, Corrine	Thele, Jerry E	
Collings, Doy E				Roach, Kenneth	Thomas, Carolyn	
				Robbins, Jo E	Thomas, Charles	
				Roberts, Christine L	Thomas, Leta	
				Roberts, Curtis S	Thomas, Rebecca J	
				Robison, Chris L	Thomasson, Betty J	
				Robinson, E	Thompson, Shonda L	
					Thornton, Ginger	
					Tillman, Lee R	
					Tinney, Tricia	

Businesses

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

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Amsco Outdoor Advertising	Itsours Inc	Plains Construction Co
Ann Dell Energy Corp	Jackson Pet Co W	Plains Liquids Trans Inc
Armco Steel Corp	Kirby Pecan Co	Robert Backiel Oil
C- Line Sports Products	L & M Oil Co	Rogers & Bramlett
Cline's Dutchman Inn	Lakeland Plantation Inc	Smith Sand Co Inc
Cline Industries	Latan Resources Corp	Southern Pacific Comm
D S McClennan LLC	Lube Tech	Southwestern Energy Prod Co
Downhole Technology LLC	Magellan Pipeline Company LP	Stone River Energy
Evergreen School House	Mann Industries	The Country Store
Farmers Elevator Assn	Milburn Leasing Co Inc	Weldon Engineering Inc
Hales Dairy Inc	Osage Corner Grill	

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