

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative 

“The Current - Informing Our Members Since 1957”

VOLUME 57

March 17, 2014

NUMBER 8

Stop your



electric bill

from going up.

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Tell the government you can't afford costly regulation



COTTON
ELECTRIC CO-OP
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Your collective voice matters

By Karen Kaley

We have offered many tips about low-cost and no-cost ways to save money on power bills. Here's one that will cost nothing but a little time: Contact your Congress members and state representatives. Remind them of the importance of rural electric cooperatives and that governmental legislation is necessary to make sure laws are fairly applied to everybody. Imagine, Cotton Electric members, if all 15,250 of you joined forces to express that opinion. What a powerful tool that collective voice would be. This tool is powerful enough that it would be hard to ignore, yet many ignore the tool and the reasons to use it: Politics and money – your money.

This matters on a state and national level. Speaking about legislators close to home, Cotton Electric CEO Warren Langford said, “We can't ignore what goes on at our state Capitol. Becoming frustrated and turning our backs on the political process is the easiest yet worst thing we can possibly do. “Decisions made by 149 legislators over an annual 120-day session can have a profound effect on co-op members' lives.” He listed a number of issues to illustrate his point: Unfair taxes, wasteful duplication of service, FEMA funding, the Oklahoma Corporation Commission jurisdiction and anti-trust practices. “These are all issues that have a direct effect on our electric rates.”

He said it is important to keep in touch with state legislators and remind them of the important role electric co-operatives play. This bit of legislative education is crucial because most of them come from urban areas and are unfamiliar with how co-ops operate. On the national level, there are issues that can also have a very profound effect on power bills. The current, troublesome one has to do with federal energy policy, and co-op members need to fight back on this one. This call to arms is not just for Cotton Electric members, but for all 42 million members of electric cooperatives in the United States. Speaking at the recent annual meeting of the National Rural Electric Cooperatives Association (NRECA),

CEO Jo Ann Emerson said, “This is a fight for our survival, and we are going to put everything we have into it. “We turned the lights on. We keep the lights burning. Now, our goal is to make the light bulb come on in Washington.” Emerson said co-ops face a great challenge in dealing with Environmental Protection Agency regulations that target the nation's fuel mix. “Our challenge is set: Tell the EPA what climate regulations will do to our families, our businesses and our communities. And it doesn't matter if they don't like our story because at least they will hear our story. And, wow, do we have a story to tell. Cooperatives work,” Emerson said.

See Narrowing, Page 2

 RENEWABLE ENERGY

 NUCLEAR POWER

 NATURAL GAS

 CLEAN COAL

America needs an

ALL OF THE ABOVE STRATEGY

to keep electric bills affordable

TELL THE EPA TO RECONSIDER ITS “ALL-BUT-ONE” APPROACH

ACTION.COOP

Power Cost Adjustment Calculated	February 2014 Temperature Extremes				Did You Know?				Contact Us	What's Inside	
<p>The power cost adjustment applied to bills mailed after March 1 is (\$0.00532) per kWh and \$0.00148 for bills mailed after April 1.</p> <p>On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a CREDIT of \$7.98 on the March bill and a CHARGE of \$2.22 on the April bill.</p>	Day	High	Low	Avg.	Day	High	Low	Avg.	<p>Cotton Electric members can monitor daily energy consumption at www.MyUsage.com. Use your Cotton Electric account number to gain access to this valuable information.</p> <p>The next issue of The Current should arrive in mailboxes on April 14, 2014.</p>	<p>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.</p>	<p>Operating Stats.....2 Co-op News.....2 Community3 Co-op News..... 4-6 Ag Salute.....7 Co-op News.....8 Nutrition.....9 Crossword9 News 11-13 Classifieds 14-20 More news at cottonelectric.com</p>
	1	45	29	37	15	66	24	45			
	2	32	23	28	16	71	38	55			
	3	32	24	28	17	68	31	50			
	4	37	29	33	18	78	24	51			
	5	29	12	21	19	74	50	62			
	6	19	10	15	20	63	34	49			
	7	28	17	23	21	69	20	45			
	8	42	21	32	22	73	28	51			
	9	35	29	32	23	58	38	48			
	10	29	20	25	24	50	34	42			
	11	37	20	29	25	46	31	39			
	12	53	25	39	26	39	17	28			
	13	64	22	43	27	57	15	36			
	14	66	29	48	28	75	40	58			
Source: srh.noaa.gov/oun/				Average Daily High: 51 Average Daily Low: 26							

Seventy percent or more of each dollar paid on Cotton Electric power bills covers the cost of purchased power. CEO Warren Langford said, “The co-op can control all but two of the segments shown here. Decisions affecting the largest segment and the segment representing taxes are made by legislators and regulators, people far outside the Cotton Electric service area.”

Operating Expenses - 2012



COOPERATIVE ACTION NETWORK

Cooperative Action Network organizes the legislative concerns of electric cooperatives on a variety of issues. The website, *Action.coop*, offers a quick, simple way for co-op members to send a message to legislators by filling out a form like the one shown below.

TELL EPA

AMERICA NEEDS A COMMON SENSE SOLUTION

Name *

FirstLast

Email *

Mobile phone

-

-

##########

My cooperative/PPD is located in *

Let the EPA know how this affects you.

I'm a member of my local not-for-profit electric cooperative/PPD and this rule has me really concerned. In uncertain economic times, I urge the Administration to stick by its "all-of-the-above" promise.

SEND MY MESSAGE!

Continued from Page 1

Langford explained the need to fight back comes from new rules proposed by EPA to limit carbon dioxide emissions of new power plants. The proposed rules set stringent limits on emissions from coal plants in particular, which could eliminate coal as a potential fuel source for future plants.

“Coal is a plentiful, domestic energy source. If they take it off the table, our generating options become limited.”

He said the new rules may or may not solve pollution problems but the narrowing of options can create another problem: high power bills.

Langford pointed out that both the EPA and rural electric cooperatives care about the environment. However, “the EPA’s only concern is the environment. Cotton Electric and other cooperatives are also concerned about keeping electricity affordable.

“When you reduce options, bad things happen. I’ve seen it happen,” he said, referring to the Power Plant and Industrial Fuel Use Act of 1978, which prohibited burning natural gas to generate electricity. “Rates for Cotton Electric mem-

bers jumped 13 percent and the end result saw no improvement to the environment,” Langford said of the law repealed in 1987.

Keeping coal in the mix helps offset the volatility of natural gas prices and the high cost of scarce nuclear power. Keeping coal in the mix helps keep the cost of electricity consistently affordable.

As for the environmental concerns, Langford pointed out that no one is more concerned than members of rural electric cooperatives. “The livelihoods of many co-op members are dependent on a healthy environment.”

He said co-ops support efforts to find cleaner ways to use fossil fuels. “We are making headway as far as all fossil fuels producing fewer pollutants.”

Emerson emphasized that co-ops are national leaders in energy efficiency and renewable energy, owning and purchasing more than 5.7 gigawatts of renewable capacity and 10 GW of hydropower.

“That’s more than 10 percent of the U.S. total. With one-twentieth of the generation in the U.S. and one-eighth of the energy customers, that is a remarkable achievement,” Emerson said.

Yet intermittent sources such as wind and solar cannot replace the coal-based generation that has been the backbone of the electric grid, Emerson warned.

As a result, she said, co-ops need to be heard on EPA plans that would hamstring future coal plants by requiring expensive carbon capture and storage controls that are not commercially viable. EPA plans to issue emissions standards for existing coal plants in June.

Now is the time for electric cooperative members to join their voices together to send a clear message to lawmakers: Please remember consumers as you are writing these regulations.

We need an “all-of-the above” fuel strategy so we can keep power rates affordable while we continue to work on minimizing pollution.

You can help first by visiting www.Action.coop today and sending a comment to the EPA. You can also help by sharing the link with your friends and family.

Speak up, Cotton Electric members. You have a powerful voice.

Steven Johnson, a staff writer for *ECT.coop*, contributed to this story.

Youth Tour finalists announced

Four spots on annual trip to Washington, D.C., up for grabs

High school juniors from 10 schools submitted a total of 100 essays in Cotton Electric Cooperative’s 2014 Rural Electric Youth Tour contest.

The entries were pared down to the 25 best essays on the topic “The Seven Cooperative Principles” and their authors were invited to CEC headquarters in Walters for the interview round of the competition.

Following the question-and-answer sessions, the list named 10 finalists. They and their parents and teachers will be the guests of Cotton Electric for a banquet on March 25. During the event, the finalists will recite their essay in an oral, speech-type format. As they speak before judges and banquet guests, the final four winners will be determined.

The Cotton Electric Youth Tour winners will receive an all-expense paid trip to Washington, D.C. For a week in June, they will



join 1,500 students and follow state-planned itineraries, including time with Oklahoma’s congressional delegation.

The students will have an opportunity to learn about government, the cooperative form of business and the business of rural electrification. The students will become more familiar with the historical and political environment of the nation’s capital through visits to monuments, government offices and cooperative organizations.

Two runners-up in the essay

contest will represent Cotton Electric at the Touchstone Energy Leadership Summit to be held in January 2015 in Oklahoma City.

Listed by school, the 10 finalists and their parents are:

Central High: Sara Hawkey, daughter of Kevin and Liz Hawkey; Hunter Telford, son of Ralph and Kristy Telford;

Lawton High: Alexis Matalana, daughter of Melissa Matalana; Kristian Cárdenas, daughter of Cristela and Noel Cárdenas; Cheyna Cooper, daughter of Joseph E. Shannon IV; Tiara Amantine, daughter of Andre and Tabatha Amantine;

Marlow: Shayla Barber, daughter of Charles and Sherina Barber;

Ryan: Dylan Sheffield, son of Charles and Terri Sheffield; Jamie Ellsbury, daughter of Paula Collins; and


Walters: Kaitlyn Metcalfe, daughter of Paul and Lisa Metcalfe.



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.


January 2014 Operating Stats			
	2014	2013	
Total Amount Billed/Accrued	\$6,090,718	\$5,427,611	
Cost of Purchased Power	4,507,463	3,707,114	
Taxes	131,189	115,336	
Total Operating Expense Per Mile	1,186	1,001	
Average Farm and Residential Bill	177	160	
Average Farm and Residential kWh	1,868	1,544	
Total Meters Billed (farm, residential)	18,093	17,970	
Miles Energized	5,137	5,139	
Density Per Mile	3.52	3.50	
New Service Connects YTD	24	31	
Services Retired	14	17	



Energy Efficiency
Tip of the Month

Programmable thermostats can save up to \$160 a year in energy costs. Match thermostat settings to your schedule:
cold when you're away and warm when you're at home. In winter, set the thermostat to 68 degrees during the day (lower at night when you're snug in bed). By turning your thermostat down 10 to 15 degrees for at least eight hours, you can shave 5 to 15 percent from your heating costs.

Source: TogetherWeSave.com



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Community Spotlight

If you would like your community event listed in the April issue, please submit information by April 1, by calling 580-875-4255 or send an email to info@cottonelectric.com.

MP hosts ParkStomp March 21-23

ParkStomp is three days of live bluegrass music in Medicine Park. First acts perform at Park Tavern on March 21. Performance by Not Brothers begins at 7 p.m. The Turnbacks follow at 9, and Cowgirl’s Train Set takes the stage at 11. Music on the main stage begins at noon March 22. Entertainers include Cowgirl’s Train Set, Carrie Nation and the Speakeasy, The Turnbacks and Army Band. After dark, things move into the music hall with Honeysuckle at 8 p.m. and T Chicken at 10. Final performances begin at noon March 23. Acts include Not Brothers, Foley’s Van, Honeysuckle and T Chicken. Visit MedicinePark.com for more information.

Home, garden show starts Friday

Find practical home improvement ideas and visit professional home and garden service providers during Lawton Home Builders 50th annual Home and Garden Show. Doors will be open from 5 to 8 p.m. March 21, 9 a.m. to 6 p.m. March 22, and noon to 5 p.m. March 23 in the Great Plains Coliseum and Annex. Admission is free.

AARP offers tax prep assistance

AARP offers free tax preparation on a first-come, first-served basis through the tax due date of April 15 at several locations in the Cotton Electric service area. No appointment is necessary but certain documents are. Taxpayers should take last year’s income tax return, all W-2 and 1099 forms, information about any other income, adjustment and deduction documents, Social Security cards for each person on a return, and property taxes if he or she plans to itemize. Trained IRS volunteers will be available from 8:30 a.m. to 12:30 p.m. Mondays and Thursdays, and from noon to 4 p.m. Wednesdays at the Center for Creative Living, 3501 Dr. Elsie Hamm Drive, Lawton. A final session will be from 8:30 a.m. to 12:30 p.m. Tuesday, April 15. Volunteers will be on hand from 4 to 7 p.m. Mondays, 1 to 5 p.m. Wednesdays and 9 a.m. to 1 p.m. Thursdays at Lawton Public Library, 110 SW 4th Street. The free service is available from 8:30 to 11 a.m. Mondays, Tuesdays and Wednesdays in the Duncan Public Library Annex, 2211 N. U.S. Highway 81.

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. Each evening begins at 7:30 p.m. with episodes from the 1948 “Superman” serial. “Yojimbo” will be screened March 28. This 1961 film directed by Akira Kurosawa is the story of two rival clans bidding for the services of a mercenary samurai who ends up working for both. The April 11 offering is “Field of Dreams.” Kevin Costner stars as an Iowa farmer who builds a baseball diamond in the middle of his cornfield at the behest of a mysterious voice. Amy Madigan and James Earl Jones also appear in the 1989 film. 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.

LCT offers ‘Don’t Dress for Dinner’

“Don’t Dress for Dinner,” by Marc Camoletti, is a fast-paced farce about a man’s foolproof plan to spend the weekend out of town away from the wife. All bets are off as his best friend wrecks his alibi and his wife shows up unannounced. Performances of this hilarious confusion are set for April 4-6 and 10-13 in John Denney Playhouse, 1316 NW Bell Avenue. For tickets, call Lawton Community Theatre at 580-355-1600 or email lctboxoffice@lct-ok.org.

Dinner theater benefits agency

Great food and great entertainment are planned as a new fundraiser for Christians Concerned in Duncan. The United Way agency provides emergency assistance for those in need. A dinner theater is planned for 6:30 p.m. April 4 at First United Methodist Church. Tickets may be purchased at FUMC or First Christian Church, The 3 French Hens at 910 W. Main, or by calling Jackie Marlar at 580-252-2985.

Fish fry set for Lenten Fridays

Fish, fries, slaw, beans, dessert and drinks are on the menu from 5:30 to 7:30 p.m. every Friday from March 7 through April 11 at the annual Lenten Fish Fry sponsored by the Knights of Columbus, Council 5168. All are welcome to dine at the Marlow Catholic Church at 4th & Comanche under the blue roof or take a great meal home. Meals are \$9 for adults, and children under 12 eat free. All proceeds go to community projects serving children and those less fortunate. The Knights also offer a spaghetti lunch from 11 a.m. to 1 p.m. on the first Friday of every month.

Passion play set for Saturdays

“The Prince of Peace” Passion play begins at 8:30 p.m. April 12 and 19 at the Holy City of the Wichitas in the Wichita Mountains Wildlife Refuge. The performance is expected to end around 10:45 p.m., and is broadcast on 88.5 FM. Admission to the nation’s longest-running Easter Passion play is free. For information, visit TheHolyCityLawton.com.

CTAC presents jazz orchestra

Dallas Jazz Orchestra takes the classic energy of a 20-piece orchestra, adds a bit of Southwestern spice, throws in some contemporary arrangements and revisits the classics. This blend of ingredients creates the sizzling sound of a group boasting its 39th season of live jazz, big band, swing and pop libraries. Presented by Chisholm Trail Arts Council, the music begins at 7:30 p.m. April 12 at the Simmons Center in Duncan. Tickets are available at the box office or by visiting ChisholmTrailArts.com.

April car cruise planned in Duncan

Cruising down Main Street in Duncan is just part of the fun planned for the sixth annual Cruisin’ the Chisholm Trail Car Show set for April 19 and 20. Rain dates are April 26 and 27. Tailgate parties and a burnout competition are set for Friday night beginning at 6 p.m. Festivities continue Saturday with live music and a Cruisin’ With Kids show open to bikes, trikes, wagons, power wheels and 4-wheelers. Car entry judging begins at 11 a.m., and trophies will be presented at 3 p.m. Best in show will be awarded \$500. For information, call Main Street Duncan at 580-252-8696.

More Community Spotlight on Page 4

Photo of the Month

With Spring as the theme, we had two similar photos submitted for the March contest and decided to declare them both winners.



Spring held a freezing surprise for this hummingbird. A late ice storm froze up the feeder and the “flowers” had to be opened up to enable this early visitor to feed. Cotton Electric member Jeff Jones took this photo on April 10, 2013, in Meers.



On a warmer Spring day, May 31, 2013, Cotton Electric member Season Stuart snapped this shot of a hummingbird visiting the feeder outside her kitchen window. She lives in Central High. Enter your “best shot” in our Photo of the Month contest. Theme for April is Blessings. 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.



EVERY MEMBER HAS A VOICE.
MAKE SURE YOURS IS HEARD.

Here's something worth shouting about. As an electric co-op member, you have a say in how the co-op is run and the decisions that are made. Isn't that nice to hear? Learn more about the power of your co-op membership at TogetherWeSave.com.



COTTON
ELECTRIC CO-OP
TOGETHERWESAVE.COM



Spring cleaning on rights-of-way delivers safe, reliable power

Spring gives us a chance to thaw out after a chilly winter. Many people take advantage of longer daylight hours by doing a little spring cleaning and yard work.

But the seasonal shift isn't all good news. The rapid change from harsh, cold air to warmer temperatures can trigger severe weather. To protect our lines and keep power flowing safely to your home, Cotton Electric maintains its rights-of-way. Think of it as spring cleaning for power lines.

Right-of-way (ROW) maintenance keeps tree limbs and other obstacles away from high-voltage power lines. It's an important part of the service we provide for members, for three reasons: safety, reliability, and cost.

Our primary concern is the safety of our workers and members. Properly maintained ROW keeps our crews safe when they are restoring service and maintaining our system. Keeping trees clear of power lines also keeps your family safe. From making sure a child's tree house doesn't hit power lines to creating a safe environment while doing yard work, a well-maintained ROW helps avoid tragedy.

Power lines are a constant part of our landscape; it's easy to forget they are around. We work hard to keep the area around our lines clear, but we need your help. Be alert this spring. Don't plant trees or tall vegetation under power lines, and keep an eye out for power lines when working in your yard.

If severe spring weather blows through, a well-maintained ROW leads to fewer outages and faster response time. Trees are less of a threat. When trees do fall, crews are able to restore service more quickly than they could with poorly maintained areas.

As a not-for-profit company, Cotton Electric strives to keep costs affordable for the cooperative members. Maintaining our ROW is an important part of controlling costs. Fewer and shorter outages save money for everyone. When crews work in well-maintained areas, we can reduce risks for employees and equipment too – another way to keep costs low.

Safety, reliability, and cost – three reasons why we believe in ROW "spring cleaning." If we compromise on one of these areas, it impacts the others. At Cotton Electric, we aren't willing to compromise. Maintaining our ROW is a priority for your safety, comfort, and pocketbook.

AARON PARRIS, CPA
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WALTERS LAKESIDE GOLF TOURNAMENT
May 17, 2014

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Foresters to discuss drought effect on trees
Professional foresters from the Oklahoma Department of Agriculture, Food, & Forestry (ODAFF) are planning a seminar about the effects of the ongoing drought on trees and forests of southwest Oklahoma.
The workshop will be at 6 p.m. March 27 in the Prairie Building of Comanche County fairgrounds, 920 S. Sheridan Road in Lawton.
Topics of discussion will include the current drought situation, recent Oklahoma Mesonet data, drought effects on shade trees in our neighborhoods, what landowners and homeowners can do to care for trees, insect and disease issues, and proper watering techniques.
The ODAFF foresters will also explain opportunities or assistance that may be available. Participants are encouraged to bring photographs of their trees for assessment from the professional staff.
There is no registration fee for this program but ODAFF staff is asking those who plan to attend to contact forester Kevin Keys at 580-223-3973 or by email at Kevin.keys@ag.ok.gov.



Community Spotlight

Auditions set for ‘La Mancha’
Actors, singers and dancers of all builds, ethnicities and experience levels are invited to audition for “Man of La Mancha” at 7 p.m. April 14 and 15 at Lawton Community Theatre, 1316 NW Bell Avenue.
This award-winning staple of American musical theater features strong leads, fascinating character roles and a highly involved ensemble.
Performance dates will be June 6-8 and 15-15.
For information, visit LCT-OK.org or call 580-355-1600.

BMP presents ‘Other Desert Cities’
Blue Moon Productions closes the season with “Other Desert Cities,” a drama about a family at odds over politics and painful, long-buried secrets.
The adult-themed performances will be April 25 and 26 and May 2 and 3 at Goodwill Adult Daycare Center Auditorium, 923 NW Hilltop Drive in Lawton.
Reservations for the 7 p.m. dinner buffet must be made at least 48 hours in advance by calling 580-591-6730 or visiting BlueMoonLawton.org. Walk-ins are welcome for the performances that begin at 8 p.m.


Art Festival set for April 19
Cotton County Art Council will host its annual Art Festival April 19 at the Comanche National Community Center east of Walters. Glen Thomas of Oklahoma City will serve as judge for the 2014 event.
Information and entry forms are available on the Cotton County Art Council's Facebook page or by emailing calfinator@yahoo.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 580-591-6826.

Official Notice
2014 Annual Meeting
Walters Co-op Elevator Assn.
Walters, Oklahoma

Meeting will be held as follows:

- Date: March 27, 2014
- Place: Cotton Co. Expo Center
- Time: Meal Served at 6:30p.m.
- Business Meeting at 7:15p.m.

The Purpose Of The Meeting Will Be To Elect Directors, Receive The Annual Audit Report and Conduct Such Other Business As May Come Before The Membership.
We Invite You To Attend Your Annual Meeting!

Michael Parks Secretary *Tony High* President
Walters Co-op
(580) 875-3344

Financial ‘Spring Cleaning’ Can Brighten Your Investment Picture
The days are getting longer and warmer — a sure indication of the arrival of spring. Another sign of the season may be the urge you get to do some spring cleaning. But you might not have realized that some of the same spring-cleaning techniques that can be used on your home can also apply to your investments and your overall financial strategy.
Here are a few ideas to consider:
Get rid of “clutter.” As you do your spring cleaning, you may well find some clutter — a bunch of items you no longer need. As an investor, you might look at your portfolio and also find “clutter” in the form of investments that are no longer appropriate for your objectives. For example, perhaps some of them are virtual duplicates of other investments you own, thereby diminishing your potential for diversification. Or maybe some investments are now too risky for your needs. In any case, you may be better off rebalancing your portfolio.
Get organized. As you clean your home, you might find ways to organize your belongings and furniture more efficiently. And you may also be able to organize your investments more effectively. One possibility: Consider consolidating your investment accounts with one provider. If you have an IRA here, another one there and some other investments scattered about, you may be paying more in fees and commissions than is necessary. By consolidating these investments, you might save money and paperwork — and more importantly, you may find it easier, with all your investments under one “roof,” to follow a single, unified investment strategy.
Seal “cracks.” Over time, the grout between your kitchen or bathroom tiles can crack, so you'll need to re-grout to protect your flooring. And you may find that, in looking at your overall financial strategy, your “protection” component — primarily in the form of insurance — might have developed some “cracks” or “chips.” Specifically, has your life insurance kept up with changes in your family situation? Events such as marriage, remarriage or the arrival of a new child can all trigger the need to review your life insurance. And you'll also want to make sure you have adequate disability insurance. Consult with a financial professional for information on appropriate protection vehicles.
Do some “dusting.” As part of your spring cleaning, you may need to dust furniture, shelves and other surfaces in your home. And if you've been investing for a long time, you may need to metaphorically “dust off” your financial strategy to “freshen it up” to reflect changes in your life. To cite one possibility, as you get close to retirement, you may need to shift some — but certainly not all — of your growth-oriented investments into income-producing ones. But you may also need to review and revise your financial strategy at other points in your life, such as when you begin saving for your children's college education.
Just as spring cleaning can bring more light into your home, sprucing up your investment picture can help you brighten your financial outlook. And these improvements can help you in all the seasons of your life.



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Wall sockets can be sources of air drafts. Pre-cut foam insulation is inexpensive and simple to install.

Plug up those plug holes

By Trent Marlett

Have you ever walked around your house, felt a draft of cold air and wondered where in the world it was coming from? You looked around your doors, windows, and floors, and couldn't find anything?

A draft source that is easily overlooked is electrical receptacles, or wall plug-in sockets.

Try it. Next time there is a cold north wind, put your hand up to the wall plate on an electric receptacle and feel how much cold air is coming in. The same thing happens when there is a hot southern wind.

The more unconditioned air comes into a home, the harder and longer a heating and cooling system has to work to keep us comfortable. The U.S. Department of Energy estimates that a homeowner could save 20 to 30 percent on heating and cooling costs by properly air sealing and adding insulation to a home.

A lot of times, these receptacles are never thought of as a significant point where air leaks into a home but you would be amazed at the air that can come in through them.

Fortunately, there are a couple of easy and very inexpensive ways to stop this unconditioned air from coming in uninvited. Wall plate foam gaskets are a great place to start. They are simply a piece of foam pre-cut to the size of a wall plate, with cutouts that go around the electrical plug-ins. Installing these gaskets behind the wall plate stops a lot of instantly. They also make gaskets for light switches.

You may have stopped unconditioned air from coming around the wall plate, but air can still come in through the plug itself, through the holes where the two prongs of an electrical appliance plug in.

The easy solution is plugging them up with those protective caps, the little plastic ones that parents plug in to an unused electrical receptacle to keep kids from putting stuff into the plug.

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Download CECF grant applications at cottonelectric.com. Deadline for second-quarter 2014 grant applications is in May.

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



Fire Chief Lin Newton shows how members of Valley View Volunteer Fire Department will refill spent air canisters at fire scenes using a cascade system. The system and trailer to carry it were funded with a Cotton Electric Charitable Foundation grant.

Comanche County’s newest VFD serves Valley View area

By Karen Kaley

Comanche County’s newest volunteer fire department is just east of the Lawton city limits on Cache Road. It is named for the area it serves that features a crop of new houses sprouting up nearby: Valley View.

Formed in late 2012, Valley View Volunteer Fire Department (VVVFD) is in a spot that is not only optimum for the new housing development, it is very convenient for Fire Chief Lin Newton. It sits on his land, about 50 yards from his home.

Newton explained the large metal building is just a temporary home for the department’s five fire trucks. A tract of land just across the road and less than one-half mile west has been set aside for a permanent home.

For Newton, it is not so unusual to have a volunteer fire department headquartered just outside his back door. The deputy police chief for Fort Sill has also been a firefighter for 14 years.

He described his fellow volunteers as “a group of community-oriented individuals dedicated to serving others and willing to do so without compensation.

“There is a necessity to care for ourselves and our neighbors in rural areas,” he said.

Area homeowners should feel confident about the expertise of the 16 members of VVVFD. The assistant chiefs, Ronnie Smith and Michael Merritt, are Comanche County sheriff’s deputies, and Merritt is a recently retired captain of the Lawton Fire Department.

Other members of the VFD include two firefighters on the Lawton and Fort Sill departments, a paramedic, a teacher and a meteorologist for Channel 7. Most live in the district or just outside it. Eleven are certified EMTs and/or first responders.

The volunteers commit a great deal of their free time to training needed to serve the area safely. Newton said most of the group participated recently in the Destry Horton Wild Land School.

“We got a lot of training in one weekend.”

They also put a lot of their own resources into VVVFD, which does not yet receive Comanche County fire tax monies. The next county ballot on the question of extending the tax will include language updating to 19 the number of county VFDs splitting the tax.

Other funds have come from the State of Oklahoma’s annual fire grants for operational purposes. There was a chili dinner fundraiser in the fall, but, Newton said, “A lot of the funding comes out of our own pockets.”

Another grant came from Cotton Electric Charitable Foundation. The \$3,000 CECF grant was used to establish a cascade system that will be shared by five departments. A custom-built trailer will carry a generator, scene lights, pre-filled air bottles and large air canisters to refill spent bottles.

Newton said VVVFD chose the cascade system as a project because it fills a need without duplicating equipment already in place at other area VFDs.

“We all work together and provide equipment where it’s needed,” Newton said.

VVVFD automatically lends aid when Cox’s Store is called to a fire. The system will also benefit the Hulen, Bethel Road and Sterling volunteer fire departments.

Support of VFDs goes beyond the firefighters, Newton said.

“If you live in rural Oklahoma, there is a local fire department that needs your support in some way. Become a member or offer financial help. Check with them to see if there is a special need. Drop off a case of water at the station.”

Newton also offered a bit of advice: Be fire conscious. Get ready for the fire season.

“Clean up and maintain the area around structures, get rid of the clutter and tall grass, things that will burn easily. If debris is piled up, it can hamper efforts to put a fire out and it could spread to your house easily. Mow the yard. Create fire breaks.”

“We’re looking at no rain coupled with a hot season ... there is a good fuel load out there, ready to burn.”

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Enjoy the taste of eating right

Every March, we celebrate National Nutrition Month, a time to reflect on our current eating practices and learn ways to improve them. This year, the Academy of Nutrition and Dietetics has chosen to challenge Americans to “enjoy the taste of eating right.” Gone are the days when healthy equals flavorless. With some tweaks to your grocery shopping and eating behaviors, eating right can taste great!

The most important step toward enjoying healthier food is to recalibrate your taste buds. If you eat mainly processed foods, your taste buds expect the flavor combination of salt, fat and sugar.

The addicting trio is used in excess as a preservative to keep foods edible for longer periods of time. It is also used in large quantities in fast foods to add flavor back to not-so-fresh ingredients to give them that “just harvested” taste.

Filling your diet with foods with excessive amounts of salt, fat, and sugar makes it difficult for your taste buds to enjoy the natural sweetness and saltiness of foods that are healthier for you, like fresh and frozen fruits, vegetables, and lean meats.

Take some time to look through your pantry and refrigerator, and examine your grocery shopping list. Pick a few processed foods that you could substitute with fresh or frozen foods. As you eliminate processed foods, evaluate if the flavor of fresh and frozen foods improves over time. It may take a week, but you will notice a difference.

Cooking at home is key to controlling what ingredients you use to impact the taste of food. While you can still use salt, fat and sugar



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

in your home-cooked foods, you control the amount you add.

Have you ever noticed how salty fast food tastes after you have not eaten it in a while? Certain restaurants are guilty of the salt-fat-sugar abuse, too.

At home, you can experiment with herbs, spices, and healthy fats to make foods taste great without health consequences. Bring out the flavor by bringing home healthier ingredients to transform home-cooked foods into delicious, healthy meals.

Don’t be afraid to season food. Gone are the days when healthy foods taste like cardboard because they have to be fat-free, sugar-free and salt-free.

We know that unsaturated fats like those found in vegetable oils, avocados and nuts can actually promote heart health. Fats inten-

sify the natural flavors of food, so don’t be afraid to use a small amount, 1 to 2 teaspoons, in your cooking.

Herbs and spices, whether fresh, frozen, or dried, are also healthy ways to heighten the flavor of foods. You can take a plain chicken breast and transform it into Mexican, Italian or Mediterranean chicken just by altering the mix of herbs and spices.

Chocolate tastes sweeter with some cinnamon. Foods such as pork and eggs have a natural salty flavor that is enhanced by a small amount of fat added to the pan. Unflavored yogurt can be “sweetened” with vanilla bean and frozen fruits.

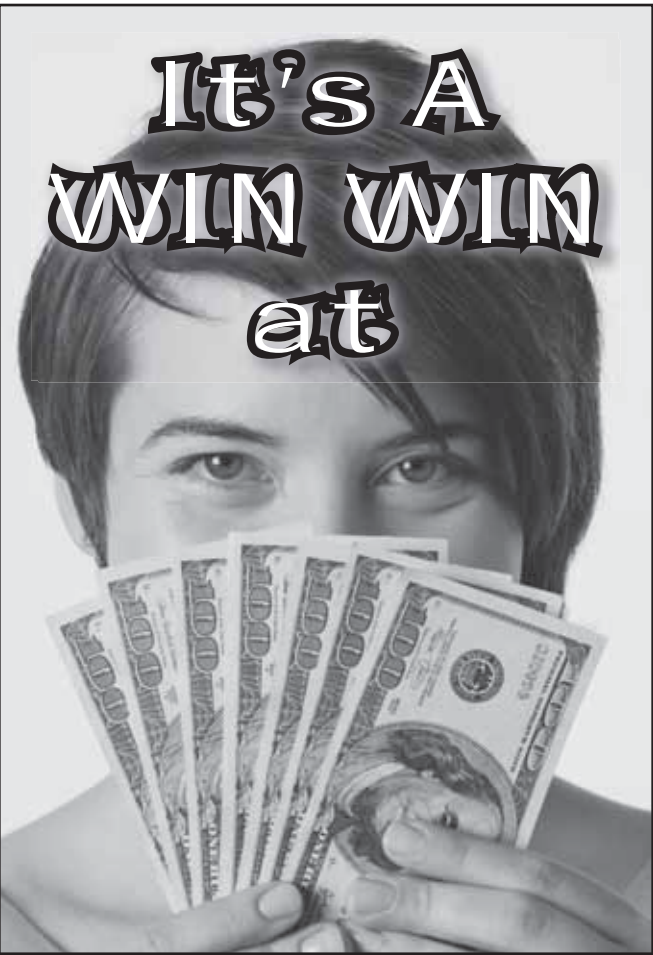
Maximize the natural flavors in food by complementing with healthy fats, herbs and spices. If you are interested in learning more about which herbs and spices are common in different cuisines or go best with certain foods, just type “seasoning combinations” or “how to season food” into a search engine and you will find a plethora of information.

Take time to enjoy your food. Mindless eating results in consuming more calories.

When you are eating a meal, concentrate on tasting, chewing and swallowing. Think about what flavors you are experiencing.

Try to sit down to eat, even if you have only five or 10 minutes to do so. If you are dining with others, discuss the flavors you experience as you make your way through the meal.

The unique flavors in food can be an experience on their own and, when not masked by salt and sugar, can truly help you enjoy eating right.



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16. Before

17. Extemporaneously

19. About aviation

21. Macaws

22. Refuge room

23. Court case

25. Conical kiln

27. Media mogul

Turner

28. Cancer sign

30. Fit into

32. Somali supermodel

34. Expires

35. Trapped

37. Stabilizes

39. Plea urgently

40. Leg joint

42. Nothing (Latin)

45. Bleat

46. Poi plant

48. Loudness unit

49. Deep blue color

54. Fiddler crab

55. About retina

56. Nail protein

58. Replace ammo

59. Most sensible

60. Brooklyn team

61. Father

DOWN

1. Someone who takes part

2. Relating to Homer

3. They __

4. Helicopter

5. Coagulated milk

6. This (Spanish)

7. Moved on a log track

8. Closed hermetically

9. Nautical rope fastener

10. __ Romeo, car

11. All peoples of the Earth

12. “Three Weeks” author Elinor

14. Hairstyle

15. Moved along

18. UCB Business School

20. Paddling

24. Tibetan Buddhist monk

26. E. Timor cloth

27. Latin for witness

29. Dog sound

31. 13-19

33. Involving the mind

35. Washington city

36. Beloved

38. One who yells

39. Whalebone

41. The Phantom of the Opera

43. Cut

44. Bent away from vertical

45. He killed A. Hamilton

47. Digits

50. Public violence

51. Freshwater duck genus

52. Angry

53. Amounts of time

57. Cuckoo

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Rose's Custom

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A sign is a sign ...

... But one by Rose's Custom reflects your personal message

By Karen Kaley

When you ask Rose McDonald what she offers at Rose's Custom, you'll likely get a very long answer. There is a broad list of products and services she provides, but she sums it up with a simple statement:

"I specialize in meeting the customer's needs."

Those needs are particularly well met when a person needs a graphic representation of an idea. That can be done with a sign, a banner, a plaque or award, a decal, a coffee mug, a T-shirt, a business card ... the list goes on.

"Signs are the primary thing I do," Rose said during a recent tour of her roomy workshop at 604 South Seventh in Duncan. Some days, she has examples of signs, banners, embroidery and other things in the shop, waiting to be picked up. Otherwise, she has photos of the many items she has made.

The signs are as varied as her customers. They are large or small, metal or plastic, permanent or temporary. Some are metal with vinyl-cut lettering. Some are on corrugated plastic cut in squares, circles or hearts. Some are mounted on the sides of buildings, others are mounted on metal frames with pointed legs to drive into the turf.

Some customers want signage on windows, and Rose can help

them. Vinyl lettering, decals and frosted window vinyl are some of the ways she gets a message on glass.

In some cases, the window is on a vehicle. She can use perforated window film to spread a message across a back window.

She can also emblazon large portions of a vehicle with a partial wrap or create a vehicle magnet for a smaller message.

Perhaps a message needs to be portable, easy to roll up and carry around. Rose does banners of all sizes in a variety of weights.

Some customers don't need a sign at all. They need a shirt or cap embroidered with the company logo. Rose can do that, too.

She can put the company logo on pens, magnets, business cards, tote bags ...

"Just about any promotional item you can think of," she said.

Rose can personalize many items using sublimation. She can use a favorite photograph to adorn plates, cups, coasters, phone covers, mouse pads ...

She can help with recognition products, too. In addition to nameplates and plaques, she can work up announcements and other printed materials.

The variety of offerings can seem like too much to choose from, but Rose is there to help.

"I listen to each person's story or requests and come up with a



Rose's Custom is a family effort for Christin, Rose and Duncan McDonald.

plan or suggestion that works best for them. I help create a plan to feature a business or help an individual with a special need for a personal message, sign, whatever he or she needs."

That's the custom part of Rose's she said.

"I usually create a mockup of the design in Photoshop or other graphic software so the customer can see exactly how a design will look on their storefront or vehicle. Then it is easy to change fonts, colors, layout and graphics to get the design just right before any production work is done."

Rose has a custom offer for Cotton Electric members, too. Present a Co-op Connections Card and get a 10 percent discount on purchases over \$200.

With so many ways to serve customers, Rose stays pretty busy. Good thing she has her husband, Duncan, nearby to help out. He runs the other family business, Multi-Power Products, LLC, a machine shop located on the same lot. Their daughter, Christin, works in both shops, too.

If she is away from the shop, Rose can be reached easily by phone at 580-252-9633 or email at RosesCustom@yahoo.com.

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Sisters-in-law *Linda Dennis, foreground, and Caroline McCarley share a love of quilting.*

Quilters share pieces of themselves

By Karen Kaley

It is almost impossible to feel lonely while wrapped up in a hand-made quilt. Even when home alone, feeling sleepy, cold or sick, pulling close the warm result of another person’s handiwork is like wrapping yourself in a fabric hug.

Looking at even the simplest of these creations, one can see the quilter’s needleprint. Looking at a more elaborate quilt, one can almost see the intricacies of the quilter’s personality.

Look a little harder and more than one person might be revealed. It turns out that quilt, quilting and quilters are very social words.

Just like any other challenging project, making a quilt can be a lot more fun with someone to cheer you on, offer advice or help out with the parts you find baffling. That’s why there are quilt guilds, quilting bees and sew-ins.

It helps to having someone who can help decipher terms like fat rolls, cheater’s cloth and round robin introduce you to the

quilting world. A mentor can teach techniques such as applique, paper piecing and patchwork blocks.

In Stephens County, there is a group that meets on the third Monday of each month at Chisholm Trail Church of Christ. At the February meeting, about 25 women gathered, and someone wondered aloud where everybody was. Stitching Memories Quilt Guild (SMQG) has about 40 active members.

They shared greetings and snacks before starting the business meeting. There were treasurer’s reports, prayer requests and updates about the coming quilt show.

Representatives from Stephens County Youth Shelter and the Taylor LeNorman/McCasland Cancer Center were on hand to receive hundreds of quilted items created by guild members and crocheted hats created by the Happy Hatters of Duncan Senior Citizens Center.

Then there was show and tell, a parade of guild members showing

off large and small quilts, colorful bags and multi-pocketed aprons they had created since last they had gathered.

Between SMQG meetings, the quilters meet in smaller groups, sometimes called bees, to work on projects.

On a cold, gray morning a couple of weeks after the SMQG meeting, it was warm and inviting inside a house that sits on a corner of Chisholm Trail Church of Christ property. Sisters-in-law Linda Dennis and Caroline McCarley had the house to themselves because others in their group couldn’t join them for the weekly sew.

Linda worked on piecing together a quilt featuring a whimsical frog. Bright green print fabric blocks compliment the white-background frog blocks and all were tied together with black sashing.

Caroline paused in her work on a multi-colored rag quilt to give a tour of the house used exclusively by the quilters.

Continued on next page

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Quilters

Continued from previous page

She pulled out lap blankets and chair pillows to be donated to veterans facilities, smaller pillows for cancer patients and pastel-colored quilts just the right size for church members' newborns.

She opened closets to reveal a large roll of batting looped through a clothes rod and bags full of fabric and quilt blocks donated to the group.

Linda joined the tour to talk about the convenience of the location, allowing for a large table where her frog-piecing was taking shape and several ironing boards and sewing stations throughout the house for all to use.

Both women described quilting



as cutting a perfectly good piece of fabric into small pieces then sewing it back together again. They said sewing as a group was a bonus, they could work on the parts of a project they prefer, such as one doing the piecing then passing to another to do the finishing.

They talked about how the craft has drawn them in, that once they got started they just kept creat-

ing more and more items. They talked about the value of working with a group to pursue the craft they have come to love.

They talked about the reward of knowing their handiwork would soon encircle a friend, a relative or a stranger with a warm, fabric hug.

When you are wrapped inside a hand-made quilt, you are never alone.



Stitching Memories Quilt Guild holds a quilt show during even-numbered years.

The 2014 show, "Spring on the Chisholm Trail with Fancy Sue," is set for May 9 and 10 at Stephens County Fairgrounds.

The event features a raffle quilt called Fancy Sunbonnet Sue, shown above. Each block was applied by guild members. Tickets can be purchased from guild members for \$1 each or six for \$5.

The quilt show will be judged by Donna Skvarla of Norman. She will also appraise the value of quilts.

Stitching Memories Quilt Guild meets at 6 p.m. on the third Monday of each month in the east building of Chisholm Trail Church of Christ, 1404 W. Main, Duncan. Annual dues are \$15.

The guild provides a unique opportunity for quilters of all levels to come together and share finished or unfinished items, demonstrations and experiences. Guests are welcome to enjoy the fellowship and knowledge of the world of quilting.

For information, visit SMQG.org or call Dottie Alexander at 580-255-0244 or email info@smqg.org.



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