

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative 

“The Current - Informing Our Members Since 1957”

VOLUME 61 October 10, 2017 NUMBER 3

\$1,000,000!



Pooled pocket change has big impact in southwest Oklahoma communities

By Karen Kaley

Cotton Electric members have been pooling pocket change once a month for 13 years and guess what? They've put together a million dollars!

This is a classic cooperative result. A group combines resources to achieve a common goal. The cooperative serves a purpose, providing goods or service to its members for their mutual benefit. The same can be said of Operation Round Up.

Cotton Electric created Operation Round Up (ORU) in 2004. It is a voluntary program of rounding

up power bills to the nearest dollar.

Individual amounts rounded up on monthly bills can be as little as zero or as much as 99 cents. The maximum annual contribution through rounding up would be \$11.88. On average, individual contributions are about 50 cents each month and about \$6 each year.

Those figures may not sound very large until they are multiplied by the number of Cotton Electric members who participate in ORU – around 12,300.

This slow and steady method of collecting tiny amounts from a large group of contributors has result-

ed in a significant impact on communities in southwest Oklahoma.

Administered by the Cotton Electric Charitable Foundation, 434 grants have been issued to 215 organizations, communities, families and individuals facing needs ranging from building improvements to safety equipment, from food for hungry bellies to the overwhelming cost of a catastrophic medical condition

So, where has the million dollars gone? Categories served are listed below and a story on Page 2 lists the latest round of grants.



Volunteer Fire Departments
\$258,393



Schools
\$131,528



Community
\$229,378



Youth
\$145,218



Services
\$96,766



Public Safety
\$56,724



Seniors
\$40,098



Individuals & Families
\$60,250



Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after October 1, 2017, is (\$0.00035) per kWh.

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a credit of \$0.53 on the October bill.

September 2017 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	87	60	74	16	91	69	80
2	92	68	80	17	87	67	77
3	92	65	79	18	87	65	76
4	95	65	80	19	96	71	84
5	81	60	71	20	95	71	83
6	83	54	69	21	95	75	85
7	86	51	69	22	90	72	81
8	86	53	70	23	90	68	79
9	85	54	70	24	86	69	78
10	85	55	70	25	86	69	78
11	87	54	71	26	71	62	67
12	85	54	70	27	65	61	63
13	91	54	73	28	70	59	65
14	98	57	78	29	71	63	67
15	94	71	83	30	80	63	72

Source: srb.noaa.gov/oun/
Average Daily High: 86 Average Daily Low: 63

Did You Know?

Cotton Electric offices will be closed Friday, Nov. 10. Emergency calls will be answered at 580-875-3351 or 800-522-3520.

The next issue of The Current should arrive in mailboxes on Nov. 13, 2017.

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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More news at cottonelectric.com

From the CEO

Together we accomplish great things

Thank you to the 820 members who attended this year's annual meeting in Duncan. It was great to see all of you, to take a few hours to visit with old friends and to make new ones. If you weren't able to attend, we hope to see you next year as we celebrate our 80th anniversary.

We didn't allow the rain to dampen our spirits as we ate a great meal and conducted important Cooperative business. Plus,



Jennifer Meason, CEO

we celebrated a major milestone for the Cotton Electric Charitable Foundation's Operation Round Up program.

Operation Round Up exists because of your generosity. Every month, more than 12,300 of you kick in a little extra change, rounding up your monthly power bill to the nearest dollar. These contributions range from 1 cent to 99 cents and are pooled to provide funds for the Cotton Electric

Charitable Foundation.

Much like how our first members raised funds and pooled resources to bring electricity to their farms and homes, you've raised funds to continue to improve the quality of life in your communities. Your pocket change has proven to be powerful as you have contributed more than \$1 million to area organizations and individuals!

You should all be proud of that accomplishment. Because of your generosity, volunteer fire depart-

ments have been able to purchase much-needed equipment to protect lives and property. Community groups have been able to provide services to area youth and seniors. Neighbors in need have been fed through local food banks. Numerous lives have been impacted by your generosity.

None of this would be possible without you, our members. By pooling our resources, we can accomplish great things and that is the beauty of the Cooperative difference.



Whereas, Cotton Electric Cooperative provides electric service to more than 21,000 meters in eight counties in southwest Oklahoma; and

Whereas, since 2004, members of Cotton Electric Cooperative have voluntarily contributed to Operation Round Up by rounding up power bills; and

Whereas, funds are pooled and administered by Cotton Electric Charitable Foundation (CECF); and

Whereas, CECF considers grant applications on a quarterly basis from organizations and individuals in the co-op's service territory, and since its inception, has issued 429 grants; and

Whereas, these contributions have made a significant impact toward improving the quality of life in southwest Oklahoma communities; and

Whereas, with the issuance of grants in second-quarter 2017, Cotton Electric members have contributed over \$1 million toward helping organizations and individuals; and

Whereas, it is fitting and proper to acknowledge the benevolent spirit of CECF members and congratulate the company as it celebrates this noteworthy milestone of giving;

Now, Therefore, I, Mary Fallin, Governor, do hereby proclaim September 28, 2017 as

"Cotton Electric Charitable Foundation Day" in the state of Oklahoma.



Deadline for fourth-quarter 2017 grant applications is Nov. 22. Download CECF grant applications at CottonElectric.com.

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.

Third-quarter grants announced

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

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

The funds are pooled and administered by the Cotton Electric Charitable Foundation, a board of directors that meets quarterly to consider grant applications. The board consists of Jennifer Meason, the co-op's CEO; Ronnie Bohot, president of the co-op's board of trustees; and three representatives from the Cotton Electric service area: Carly Douglass, Danny Marlett and Carter Waid.

The board met in September to review 11 grant applications. Grants totaling \$11,954.03 were pledged to five of the applicants.

Third-quarter grants include:

- Duncan Area Literacy Council: A \$1,500 CECF grant will purchase 1,300 books to be distributed at the 2018 Fiesta in Fuqua.
- Empire Elementary School: A \$804.03 CECF grant will purchase biographical books for the school library.
- Indianoma Community Food Bank: A \$5,000 CECF grant will purchase food to fill the shelves of this newly organized food bank.
- Stephens County Humane Society: A \$1,400 CECF grant will fund a replacement HVAC unit for the shelter and administrative office.

A project in progress for which funds have been set aside is a new air-conditioning unit for Walters Senior Citizens Center. CECF has pledged \$3,250 to be added to other funds once they are raised.

CECF has awarded or pledged grants totaling \$1,021,605.79 since the foundation was established in 2004.



Energy Efficiency Tip of the Month

Fall/Winter Energy Tip: When you are asleep or out of the house, turn your thermostat back 10° to 15° for eight hours and save around 10 percent a year on your heating and cooling bills. A programmable thermostat can make it easy to set back your temperature – set it and forget it!

Source: U.S. Dept. of Energy

The Current

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Karen Kaley..... Editor
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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.

August 2017 Operating Stats

	2017	2016
Total Amount Billed/Accrued	\$5,166,166	\$5,529,034
Cost of Purchased Power	3,645,445	3,936,943
Taxes	114,384	119,707
Total Operating Expense Per Mile	1,027	1,080
Average Farm and Residential Bill	143	154
Average Farm and Residential kWh	1,439	1,542
Total Meters Billed (farm, residential)	18,344	18,275
Miles Energized	5,169	5,159
Density Per Mile	3.55	3.54
New Service Connects YTD	175	126
Services Retired	105	58



Representatives of Empire Elementary School and the Cotton Electric Charitable Foundation board of directors gather on stage at the 79th Annual Meeting for a check presentation. With the issuance of this grant, Cotton Electric members contributed a total of \$1M to communities in southwest Oklahoma.

Annual Meeting 2017 celebrates co-op accomplishments

By Karen Kaley

“Truly,” Jennifer Meason said, “the difference is you, the members of Cotton Electric Cooperative.”

Addressing the large crowd attending the recent Annual Membership Meeting, Cotton Electric’s CEO underscored the general theme of the gathering: Celebrating the people who make up the cooperative and the impact it has had on southwest Oklahoma.

The gathering consisted of 820 co-op members and their families; co-op employees, retirees and their families; and visitors from other cooperatives. Oh, and Adventures in Catering employees, who served up a fine barbecue dinner before the meeting began.

After thanking those present for choosing to spend the evening with Cotton Electric at Stephens County fairgrounds, Meason defined the difference between a cooperative and other power providers.

“You own the utility,” she said, “you elect the trustees who represent you, you have a say in how we do business.”

Meason pointed out that the co-op’s service does not stop at the meter but

goes beyond. “What’s great about Cotton and other cooperatives across the country is that we are not just about providing electricity. We all work together, improving the quality of life in our communities.”

She said the cooperative spirit had helped Cotton Electric make a difference in southwest Oklahoma since its inception in 1938.

“Over the past 79 years, we have accomplished quite a bit, she noted. “We’ve gone from 150 farms and homes electrified to serving more than 22,000 meters in eight counties. We’ve expanded from just a few hundred miles of line to more than 5,100 miles that our linemen maintain.”

When Ronnie Bohot, president of the cooperative’s board of trustees, took the podium, his message was one of praise for the membership, too. He said Cotton Electric members fit his definition of hero.

“In my eyes,” he said, “the everyday working person is a hero. I’m looking around and I see a lot of heroes in this room.”

He pointed out that “you are a part of Cotton Electric Co-op. You are as valuable as the board of trustees, the CEO, the employees. You make up the co-op. This is your meeting.”

He then spoke of the power of many making small contributions to something big.

“You may think you’ve not accomplished a lot in life, but you have. You have been a part of something bigger than all of us.

“You have been a part of giving away a million dollars to help neighbors, from young people to elderly and everyone in between. Any time you’re helping someone, that’s a good thing.

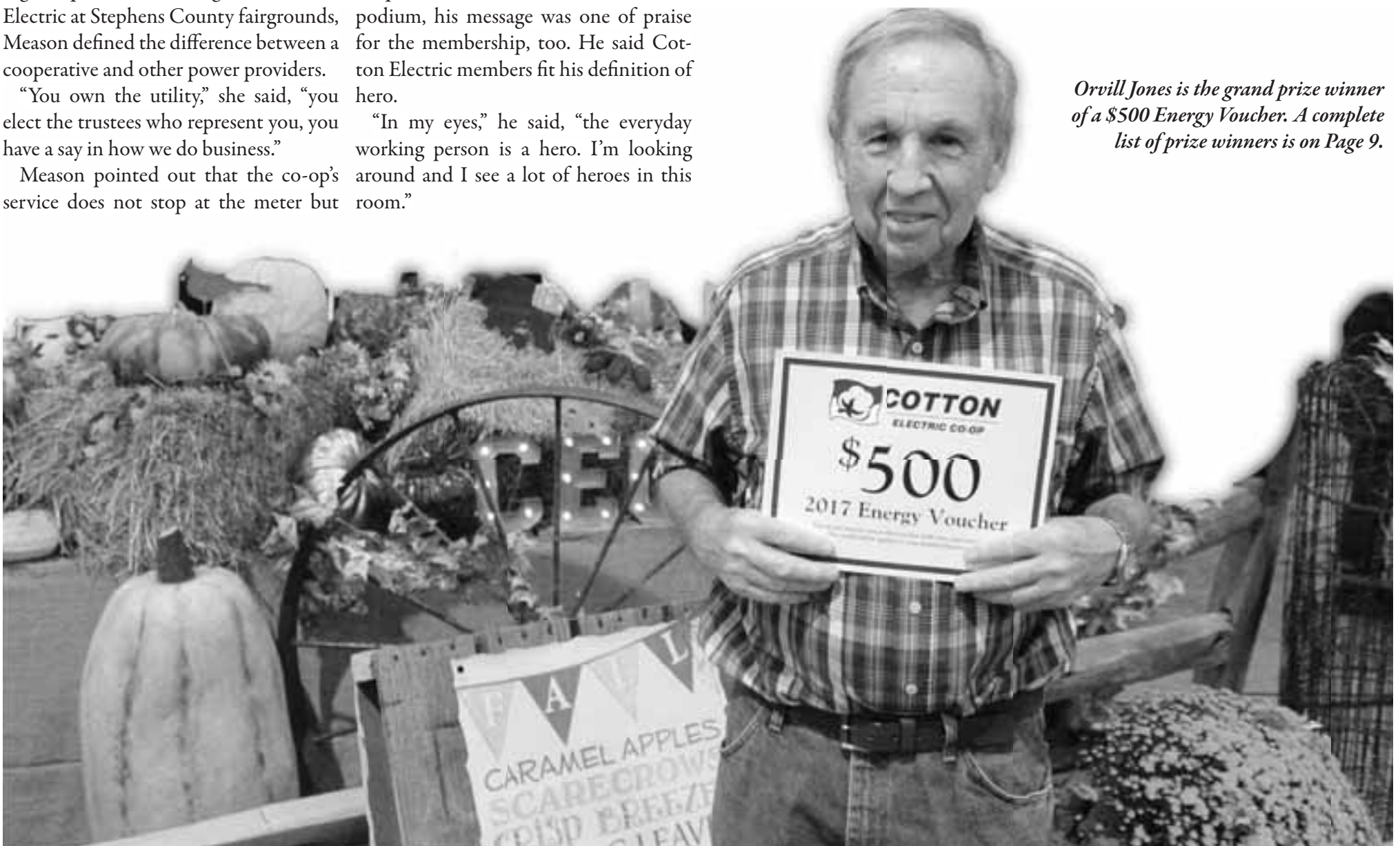
“You have changed lives because of

your monthly contributions, from one penny to 99 cents going to the Operation Round Up program. You are heroes in my eyes.”

Bohot and Meason were joined on stage by the rest of the Cotton Electric Charitable Foundation board of directors and representatives of Empire Elementary School for a check presentation. The school had received a \$4,181 grant to assist with the stage curtain portion of a remodeling project.

The grant was significant in that it put the total amount of giving over the \$1-million mark. “This is a big deal,” Bohot said to the membership. “You are part of a million-dollar program.

“You are heroes in everyone’s eyes.”



Orvill Jones is the grand prize winner of a \$500 Energy Voucher. A complete list of prize winners is on Page 9.

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Community Spotlight

If you would like your community event listed in the November issue, please submit information by Nov. 1 by calling 580-875-4259 or send an email to info@cottonelectric.com.

Magic Lantern screens classic films

Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month in the CETES Conference Center, Room B. Most screenings begin at 7:30 p.m.

The Oct. 13 offering will be "Beetlejuice," a 1988 comedy-fantasy film directed by Tim Burton. When a recently-deceased ghost couple find their now-vacant home invaded by an obnoxious family, they hire a sleazy ghost who gets rid of humans to help them. With Michael Keaton in the title role, the cast includes Alec Baldwin, Geena Davis and Winona Ryder.

The Nov. 3 screening is "Only Angels Have Wings," a 1939 drama directed by Howard Hawks, and starring Cary Grant, Jean Arthur and Rita Hayworth. It is the story of the manager of an air freight company at a remote South American trading port. He is forced to risk his pilots' lives in order to win an important contract.

"Who Framed Roger Rabbit" is scheduled for Nov. 17. Live action meets animation when a toon-hating detective is a cartoon rabbit's only hope to prove his innocence when he is accused of murder. This 1988 Robert Zemeckis film stars Bob Hoskins, Christopher Lloyd and Johanna Cassidy.

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.

Hulen VFD offers Indian tacos

Hungry for Indian tacos? Come out from noon to 3 p.m. Oct. 15 to Hulen Methodist Church at Southeast Baseline Road and Oklahoma Highway 65. Make a donation and satisfy your craving.

For a sweet finish, a baked goods auction will begin around 1:30 p.m.

All proceeds will benefit Hulen Volunteer Fire Department.

Fall fun fests across SW Oklahoma

Fletcher Street Fair is set for Oct. 14. Activities include a car show, beauty pageant, kids' bicycle contest, chalk street art contest, evening glow run and live music. For information, call Kelly at 580-483-6258.

Cache OcTURBOfest Car Show will be Oct. 21 on the Cache School campus. Registration in eight classes begins at 9 a.m. Awards will be made at 3 p.m. For information, call Jaysen at 912-492-5113.

To reserve a booth in the Cache Fall Fest on Oct. 21, call Rachele at 580-512-0198.

Western attire is encouraged for those attending Boots & Bandanas Benefit Gala, set for 7 p.m. Oct. 27 in the Medicine Park Music Hall. Live and silent auctions will feature Native American artist Diana Beach-Stamper as well as items donated by local merchants. Proceeds will go to charitable projects of Cache Masonic Lodge #391. For tickets and information, call 580-695-9827 or 678-3818.

LCT presents 'Oklahoma!'

Lawton Community Theatre opens its 66th season with "Oklahoma!" A favorite in this state, the musical tells the story of cowboy Curly McLain and his romance with farm girl Laurey Williams. Performances will run through Oct. 15

at John Denney Playhouse, 1316 NW Bell Avenue in Lawton. All performances are at 8 p.m. except those on Sundays, which are at 2 p.m.

For information, visit LCT-OK.org.

Comanche Ag Boosters host festival

Comanche Ag Boosters are planning a Fall Fest from 10 a.m. to 3 p.m. Oct. 14. Reserve booth space by calling Kasee Powers at 580-574-0121.

In addition to food, fun and entertainment, the day will feature a classic tractor show. For entry information, call Jacey Fye at 580-439-2945.

Pecan Creek VFD plans fundraiser

Pecan Creek Volunteer Fire Department will hold a barbecue fundraiser from 11 a.m. to 3 p.m. Oct. 21 at the firehouse, 1 SW 112th Street, Lawton. The VFD serves an area south and west of Lawton city limits.

In addition to brisket, pulled pork and all the fixin's, there will be a silent auction, door prizes and a rifle raffle.

For information, call Larry at 580-284-0388.

Prairie Circuit finals are Oct. 19-21

Top cowboys and cowgirls from Oklahoma, Kansas and Nebraska will ride into Duncan Oct. 19-21 to compete in the Prairie Circuit Finals Rodeo. Performances begin at 7:30 p.m. each night in the Stephens County fairgrounds arena. Steer roping will be Oct. 20 only.

Prairie Circuit winners in bareback riding, saddle bronc riding, barrel racing, steer wrestling, team roping, tie-down roping and bull riding will compete for cash prizes and a spot in the Ram National Circuit Finals Rodeo. Tickets for all performances are available at Crutcher's Western Wear in Lawton and Duncan or at the door.

Bark in the Park is Oct. 22

For the 12th year, four-legged fur-bearing critters will take over Duncan's Fuqua Park during Bark in the Park from 11 a.m. to 3 p.m. Oct. 22. This tail-waggin' celebration is open to all pets, their owners and spectators.

The Stephens County Humane Society and Friends of the Humane Society plan fun, food, contests, a Bark Boutique/Meow Mart, cat photo contest, vendors, demonstrations, a Strut Your Mutt pledge walk and onsite adoptions. There will be competitions for best costume, best bark, owner look-alike, best trick and longest tail.

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

Duncan activities set for Oct. 28

Lots of family fun is in store on Oct. 28 in Duncan.

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

Across town at the Simmons Center, planned activities include a carnival, magic show, craft fair and haunted mansion.

The carnival will include giant inflatables, games, rides, magic tricks and food. It will run from 1 to 5 p.m. Armbands can be purchased in advance from 8 a.m. to 5 p.m. Monday through Friday at the north entrance of the Simmons Center. Tickets will also be available at the door.

The haunted mansion will be open from 7 to 10 p.m.

More Community Spotlight on Page 9

Upcoming Deadlines for The Current

November

Ad Sales	Oct. 27
Classified	Nov. 2
Publish Date	Nov. 13

December

Ad Sales	Dec. 1
Classified	Dec. 7
Publish Date	Dec. 18

PHOTO OF THE MONTH



Cotton Electric member Mark Wilson submitted this photo in our SUNRISE / SUNSET contest. He said there were storms all around his home near Elgin, causing the bubbly clouds. "I like the picture because of the details – the sun glowing on the horizon ... the distant ridges of the Wichita Mountains." This is just one of more than 60 submitted photos of the glorious Oklahoma skies. See them all on the Cotton Electric Facebook page.

Enter your "best shot" in our Photo of the Month contest. Theme for October is OU/OSU-themed: BEDLAM. 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.

CTHC hosts printed imagery exhibit

Westward expansion was one of the most transformational elements in American life throughout the 19th century. Printed imagery played an important role in the dissemination of knowledge and understanding about the West and those who inhabited it.

"Imprinting the West: Manifest Destiny, Real and Imagined" is a traveling exhibit featuring 48 hand-colored engrav-

ings and lithographs that explore these depictions and the influence artists had on the perception of the wild West.

Chisholm Trail Heritage Center will host the Mid-America Arts Alliance exhibit through Oct. 20. Located just north of the Simmons Center at 1000 Chisholm Trail Parkway in Duncan, the heritage center is open from 10 a.m. to 5 p.m. Monday through Saturday and from 1 to 5 p.m. on Sunday.

I AM THE CO-OP



The information we get from Cotton Electric Cooperative about efficiency, safety and technology gives us the power to make informed decisions.

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ELECTRIC CO-OP

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Door prize winners at the District 8 meeting were Lavonne High, left, John Johnson and Eugene Norman.



Door prize winners at the District 2 meeting were John Correll, Judy Henry and Mary Scott.



Door prize winners at the District 6 meeting were Lendol Lawrence, David Cantwell and Martin Clark.

Districts 2, 6, 8 hold triennial cooperative membership meetings

Cotton Electric's service territory is divided into nine districts. A member from each district sits on the co-op's board of trustees. Trustees are elected by members within the district or appointed by the board when a seat is vacated between district meetings.

Three district meetings are held every year on a staggered rotation. Districts 2, 6 and 8 met in 2017; Districts 1, 3 and 5 will meet in 2018; Districts 4, 7 and 9 will meet in 2019; and the rotation will start over in 2020.

The District 8 meeting was held Aug. 31 in the Cotton Electric Community Room. Nearly 11 percent of the Cotton Electric members residing in District 8 attended the 2017 meeting in Walters.

Promptly at 7 p.m., incumbent District 8 trustee Dewayne High called the meeting to order. He then declared his intent to step away from the board of trustees upon completion of his term.

He spoke fondly of his time serving the cooperative.

"I have served on this board since 1999 and they have been good years. The board members that I have served with are not only highly qualified but they have become close friends.

"I've been privileged to work with

quality people who manage and work at Cotton Electric and whose main concern is the welfare of you, the membership.

"I appreciate the confidence you have placed in me to act as your representative over these past years and wish only the best for Cotton and my replacement."

Board President Ronnie Bohot thanked Dewayne High for his service to the co-op before asking the 145 members present to select a meeting chairman and secretary. Then, the floor was opened for trustee nominations.

Only one name, Tony High, was put forth, so the assembled members simply needed to write yes or no on the ballots required by the co-op's by-laws. An overwhelming majority wrote "Yes."

Tony High assumed his seat on the board after the Annual Membership Meeting held Sept. 28 at Stephens County fairgrounds in Duncan.

The early September meetings for Districts 2 and 6 did not draw quorums and the incumbents, Ken Layn and Tommy Jones, respectively, were held over for 3-year terms.

The meetings concluded with drawings for door prizes that included a \$50 energy voucher, a rechargeable lantern and a Buck knife.



Daylight Saving Time ends at 2 a.m. Nov. 5. Remember to "fall back" – turn clocks back one hour – or you'll get to church an hour early!

PRCA RAM PRAIRIE CIRCUIT FINALS RODEO

OCTOBER 19TH • 20TH • 21ST
STEPHENS COUNTY FAIR & EXPO ARENA
DUNCAN, OK 7:30pm NIGHTLY
 FEATURING THE TOP COWBOYS & COWGIRLS FROM OKLAHOMA, KANSAS AND NEBRASKA

TICKETS
 \$15/Door - Adult
 \$12/Advanced
 \$10/Ages 4-12
 \$8/Advanced
 3 and Under Free

Advanced Tickets Available at:

 Duncan 580.252.3220 Lawton 580.248.2097

★ A portion of the event proceeds benefit the Bill Jones & Elaine Phelps Community Resource Center ★

FRIDAY NIGHT
 Wear Pink in Support of Breast Cancer Awareness

TOO ENOUGH TO WEAR PINK?

SATURDAY NIGHT
 Support our Local Police, Fire, EMT and Sheriff Depts
BACK THE BLUE

JOHN HARRISON

RAM, Kisswee, Wrangler, Justin, MONTANA, MICKY PRUITT PRODUCTIONS, MCCOY'S, Crutcher's, BYFORD, K-LAW 101, STEER ROPING, Friday, October 20th 9a.m., www.prairiecircuitfinals.com, f, i, t

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Cotton Electric seeks addresses for returned capital credit checks

G&T capital credit checks amounting to \$1,037,640 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.

Abbe Randy
Abbe Roger G
Abner Tiffany
Abshire Darren
Adams Angela
Adams Bobbie J
Adams David L
Adams Ericka
Adamson Bobbie
Adamson Robert L
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Aldridge Wyonette
Alexander Dick
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Amero Linda
Amick Kenna L
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Anderson Danny
Anderson Hollie C
Anderson J
Anderson Machelle K
Anderson Melanie
Anderson Terry
Anderson Walter
Angers Donald A
Anthony Peyton S
Archer Jennifer D
Arenz John
Arguellez Jr Raul
Arterbury B
Ashworth Melvin
Atwell David L
Auer Andrew S
Auld Perry L
Austin John W
Austin Ray
Ayers Betty L

Babb David R
Baggett Jeremy
Bagwell Jason
Baker Cleo
Baker Freddie E
Ballard Karen K
Ballard Shay L
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Barnes Willis G
Barnett Debra
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Bartling Teddy
Barton William L
Base Arthur
Bass Ronnie E
Batt Mark S
Baugh Talisha
Baughman Lee A
Baughman Marvin L
Baxter Roy O
Bazan Hector
Beaird Curtis R
Bear Nathan
Beasley Barbara
Beck David L
Beck Jennifer R
Beck Mollie
Beck Roy
Beck Vera
Belcher J Z
Belford Christina L
Belinson Katrina D
Bell Andrew I
Beller Mary J
Bench Beau T
Bender Trina A
Benedict Frankie
Beniot Debbie K
Bennett Adam D
Bennett Carl H
Bennett Greg L
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Benson Joey
Benson Rufus
Bentley Gerald D
Benton J O
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Berry Randi
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Bickerstaff W

Billen John P
Billingsley Larry R
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Bishop L
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Blanke Raymond
Blevins Dustin
Blount Jared A
Blount Terry
Bogard Benny
Bohl Jack L
Bojanowski Scott
Boles Bobby J
Boley Joe
Bollen Alice B
Boman Ashley R
Bonfanti Charles J
Borgman Bernard J
Boss Thomas F
Boucher Rollin L
Boulanger- Alv Bettina P
Bowen B
Bower Billy R
Bowman Allen R
Bowser Barbara J
Boyd Heather L
Boyer Michael J
Bradford Don A
Bradshaw Bill
Bralei Keith W
Brame Larry N
Branscum Claud J
Brantley Brenda
Brashears Lowell B
Braudrick Debbie K
Brede Dodie
Brewer Jenny A
Brewer Ray A
Brewer Ricky
Brezinka Jennifer J
Bridgers Rusty
Bridgers Stacey L
Bridwell Diana
Brigham John H
Briscoe Shannon D
Briscoe W
Britz Aloysius
Brock Brenda R
Broer Jimmie M
Brooks Christie
Brooks Christopher E
Brooks Don
Brooks Phillip
Brousseau Matthew
Brown Dexter L
Brown Dollie
Brown Harry C
Brown Nieya C
Brown Randy T
Brown Rhonda S
Brown Rodgers Jr
Brown W
Browning Lou A
Brownstead Michael
Bruce Malcolm
Bryant Daniel L
Buchan Lance
Buchanan Dana K
Buchanan Len E
Buckman Steven R
Burch Brad A
Burgess Mary E
Burk Peggy
Burleson Earl
Burns Heather K
Burriss Stevie
Burton Eddie
Burton H
Busby Delbert
Busby Randall K
Bussus Nolen L
Butler Billy J
Butler Kaylee M
Byerly Ginger
Byerly Kenneth D
Bynum Laverne F
Byrne- Gray Lisa

Cagle Wayne D
Cain Frank
Cain Sarah L
Caldwell Betty L
Caldwell Casey N
Caldwell William W
Calhoun Bob
Camp Gerald
Camp James R
Campbell Jessica L
Campiche AA

Campiche Ronald L
Cannon Mary E
Cannon Ronald W
Cantwell Fred W
Carden Ruthie
Carpenter Joy D
Carpenter Judy
Carr Stephanie L
Carroll Ashley B
Carroll David
Carroll James E
Carroll Robert E
Carson Lourdes R
Carter
Carter David
Carter James R
Carter Lisa
Carter W J
Cash L G
Cates Amy
Catlin Michael L
Cavender Perry
Chadwick Tony
Chambers Annette
Chambers Christi
Chandler Walter
Chapman Derick
Chapman Hollis E
Chapman Timothy
Charter Ernestine
Chase Rex W
Chasenah Roselyn
Chebahtah Joseph N
Cheshire Ronald D
Chichin Michael
Childers Matthew D
Chilton Ross
Christal Maria
Christmas Stephan M
Chupp Dennis R
Church Michael
Ciochetti Joyce M
Ciprian Racheal
Cisneros William E
Claborn Marie
Clark Brandon D
Clark Diana L
Clark Justin
Clary Raymond H
Classen Tyler R
Clay Robert P
Clement Calvin E
Clifton Bryon K
Clinton Jean M
Clogston Mike L
Clopton Everett
Clopton Kenneth F
Clowdus Randal
Coaly Lelia B
Cobb Bill F
Cobb Bobby
Cobb R Crag
Coberly Rick L
Cochran Kenneth G
Coe Jimmy
Cohee Chris
Coleman Crystal L
Collet Patrick T
Collins Andy
Collins Collie E
Collins Jimmie
Collins Shawn L
Compton Cynthia E
Condit Michael R
Condreas Jose C
Conley Morton C
Connelly Carmen
Conway Joe L
Conway Sherry
Cook B
Cook Gregory D
Cook Ira
Cook Jordan L
Cook Nigel R
Cook Shawn
Cook Verna
Cooper David L
Corley Clyde H
Corridan Pearl M
Corwin Joshua I
Couch Thomas
Cox Jimmy
Cox Michael D Jr
Cox Oscar
Cox Sharon
Coyoterober Shana L
Cozart Rick L
Cozyb Tereasa
Crabtree Grady S
Crane Marilyn
Crawford Tim J
Creighton Dean M
Crider Victoria
Crites Jake
Croom Paul R
Cross G
Crow Donald
Crow Kyle
Crow Terry L
Crowley Lauren E
Crowson Janna D

Crume Vernon L Ii
Cullins Sasha L
Culp A A
Cunningham J B
Cunningham Pat A
Cunningham Tim
Curtis Billy G
Curtisinger Bill
Cvikich Jonathan
Czerwinski Jeffrey A

Dahlgren Dan I
Dalrymple Carol
Damato Mandy
Daniels Christopher
Daniels E
Darst Dacia D
Davidson A
Davidson Donald C
Davidson Dustin K
Davidson Nathan R
Davidson Wendell
Davis Barbara G
Davis Carl M
Davis Carol J
Davis Dewey L
Davis Don M
Davis James A
Davis James B
Davis Kari K
Davis Leonard
Davis Matthew C
Davis Randy M
Davis Ruthie C
Davis Shanna D
Davis T J
Davis Tommy E
Dealy Tom
Deboard Nicole M
December June V
Dees J W
Delk Kirby D
DeLong Lois M
Dement Melissa D
Dennis Jacqueline
Dennis Kim
Desjarlais Raymond R
Devine Sr Robert H
Devlin Kandi
Dewbre Eddie
Dhaenens Jerome F
Dickerson Vernon L
Dickson Delbert L
Dickson J
Dickson Kenneth O
Dismuke Rick
Dobbins Jamie
Dobson David F
Dodson Bob B
Doerfel John S
Doherty James R
Donnell David C
Dorman John P
Dorris Monica
Dotson Junior C
Doty Duane
Doughty Carl R
Douglas R S
Douthitt John
Dow Everett
Dowd John D
Downey Karl H
Dowry Ruby
Doyal Becky
Draheim Andrew S
Drake Floyd
Drake Steven L
Drennon Larie
Drevo Courtney B
Duffy Donna L
Duggins Finis
Duggins Ima
Duke Robert
Dulworth Frank
Dulworth Raymond
Dunklin E S
Dunlap Erna
Dunlap O
Dunlap Willie J
Dupree David M
Durbin Robert
Durham Robin R
Dwyer Stephen R
Dyer Charles

Early Jessica
Early Melissa
Early Mikki L
Eason Marguerit H
Eaton Barry C
Eblen Joval T Jr
Edgar Leah B
Edmond Alexander M
Edwards Antonio J
Edwards Sandra K
Edwards, Vinita J
Ehlers Kevin
Ehlman Herman
Eisenhauer Dale
Elam William F

Elam-Wauqua Michael V
Elkins Opal
Eller William C
Elliott Daniel G
Elliott Jay
Elliott Johnny P
Elliott Kasey L
Ellisfritz Patsy
Ellsworth Chris
Ely Jim
English L B
Epperson James W
Epps E
Erickson Ishae L
Ernest Marion D
Esparza Susan
Estridge Quentin
Etter Ritz
Evanoff Michelle
Evans James W
Everett Sally
Everett Scott E

Farrell Michelle
Farris Charlie E
Faust Sherry
Fennell Tiffany D
Fergione Sarah J
Fields C
Fields Charles L
Figgins Ennis
File Roy S
Findlay Michael
Fischer Joseph
Fischer Vernon
Fiscus Lori
Fisher Faye
Fisk Sherb
Fitch Frederick L
Fitzgerald Troy
Fitzsimmons S
Fleetwood C W
Floyd Brian
Forbus Michael R
Ford Lisette
Forge Justin
Fortenberry Les
Foster Charles D
Foster P
Foust Steven R
Fowler Albert
Fowler N H
Fowler Raymond L
Fox Anthony J
Franks Dustin W
Frederick Cleo B
Frederick Richard
Freeland Jerl
Freeman Michelle
French Charles A
Friesen Vernon R
Fulford Robert
Fuller James E
Funkhouser Rose M
Fuzzell Mark

Galdones Wilson G
Gandy Roger A
Garcia Jenny
Gardner Chuck
Gardner Rayme
Garrett Frank
Garrett H
Garrett Robert L
Garvin Leonard
Garvin Lois L
Gatliff David B
Gayanich Melody A
Gazaway Nicole
Geis Carl
Gentle Robert
Gentry Rita N
George Barbara
Gibson Dadrion
Gibson J
Gibson Jr Gary L
Giddens Jim
Giles Jacob J
Gill Eddie
Gillespie Heidi
Gillespie Jessica M
Gillis Carl D
Gilmore Charles A
Girdner J
Givens Valerie
Gladon Hester R
Glasgow Ruth
Gleason Jessica S
Glenn Chase D
Gobin Timothy
Goddard Denise
Goemmer Justin
Goeringer O
Golden Harold J
Gomez Sharon
Goodeagle Rhonda D
Goodman Alisa B
Goodman Beverly
Goodman Brandy M

Goodrick Karene
Goodwin Janet
Goodwin Todd A
Gordon Glenn O
Gorham Jill L
Gorman Joseph P
Gothard Kirsten A
Gower Floyd
Graham Candice
Graham David A
Graham E T
Graham Gill
Graham Suezann J
Grant Jack W
Grant Julie
Gray Dennis
Grayson Mae D
Greb Pauline F
Green E
Greene D
Greene Mickey J
Griffin Billy J
Griffin Dorothy
Griffin Glen D
Griffith Don
Griffith Greg W
Griffith Sheri A
Griffiths Stella
Gronquist Melba
Guadarrama Renee
Guajardo Gilbert

Hager Brenda S
Hale Bill
Hale William R
Hall John O
Hall Nichole
Hall Rodney D
Halliburton Kenneth
Hamblin O
Hamilton Debra
Hamilton J
Hamilton Robert D
Hamilton W R
Hammack Dewayne
Hamrick Samantha
Hancock Billy J Jr
Handshy W
Hanners Jason
Hansell Tracy
Hanson Jack E
Hardzog R
Hargrove Glenda K
Harper C
Harrell Verlan W
Harris Ann M
Harris Bobby W
Harris David A
Harris Donna S
Harris Gearriann L
Harris Walter G
Harrison Herman E
Hart Christina
Hart Michael
Hart Raymond H
Hartman Dewey E
Harvey Mark L
Hasley Matthew W
Hassler Hershel T
Hasty Leon
Hatch Gary N
Hatcher Keelynn E
Hatfield Alvin M
Hatfield Cheryl
Hatfield Kenneth W
Haviland Rodney D
Hawthorne Richard
Hayek George
Hayes Douglas J
Headley li Glenn R
Hearon Barbara A
Heath Courtney E
Heath Edward A
Heath J
Heath Jennifer M
Heath Jesse
Heaton Charles L
Heidebrecht Keith
Henderson Alberta A
Henderson Jimmy D
Henderson Loretta
Henderson Paul D
Henderson Steve R
Henderson Thomas A
Hendrick Finis E
Hendrick Jerrell R
Hennessee Paul
Henry Jeff L
Hensch Misty V
Henson Mary
Hernandez Cesar
Herndon Donna L
Hersey Elwood
Hester J
Helttger Joe A
Hewes Hollie
Hewett Howard G
Hickerson Larry D
Hicks Brenda K
Hicks John W
Higgs Della F
Hight Don
Hight Timothy K
Hilbert Elsie E
Hill Billy J
Hill Brinda K
Hill Crystal
Hill Edward P
Hill Matthew
Hill Philip
Hill Randal L
Hill Troy M
Hilty Lee A
Hines Loyd H
Hixon John H
Hodge Allen D
Hodge Heather M
Hodges Jerrell W Jr
Hoff Nick B
Hoffarth Scott L
Hoffman Heather
Hoffman William R
Hoffpaair Jesse
Hohmann Kayla A

Hohner Grant B
Hokit Nada R
Holcomb Ricky P
Holley Waylon
Hollingsworth D C
Hollock Anna M
Holmes James A
Holmes Jeffrey D
Holsten Craig
Holt Albert
Holt J
Holt Sherrie
Holtzclaw Lorinda
Hood Vicki
Hooper Bob G
Hoopes Kristophe R
Horn Bill
Horn Caroline K
Hornbeck Paula J
Hornberger Rick D
Horning Charles F
Horton Charles E
Houch Melissa L
House W
Housholder Mae
Houston Robert C
Howard Glenn M
Howell Ronald G
Howell Sherrie S
Howell Tammie
Howell Tammy
Howenstine Jack F
Howenstine Lydia
Hoyt Tammara K
Hubbard Norman D
Hubbs Kodye A
Huber O
Hubmann Brian
Huckabaa Russell
Huckabay Gary
Huddleston Allie
Huddleston Eugene W
Huey Eurial
Huffaker Terry
Hughes David M
Hughes Jerry W
Hughes Robert L
Hull Bernice
Humphers Roxie
Humphreys Melvin L
Hunt Hilda
Hupp Cheryl
Hurst Gary L
Hurst John C
Hutchinson Dustin
Hutchinson Jim
Hutchinson William
Hutson Gary A
Hyde Randy L

Igwe Daniel
Iker Cliff
Iles Jeff
Imlay Lauren D
Ingle Robert
Inman Brette L
Irvin Jamarr L
Ives Donald

Jackson Tara J
Jackson Travis W
James Justin W
James Linda A
James Mark
Jaques Bill
Jay Charley
Jenkins Devon
Jensen Dorothy M
Jessup Robert
Johns Ralph
Johnson Aaron M
Johnson Bruce C
Johnson Earl L
Johnson Golda
Johnson Grant
Johnson Harlan
Johnson Jack N
Johnson James H
Johnson Jered B
Johnson Lorne
Johnson Richard E
Johnson Scott D
Johnson Scott E
Johnson Susan R
Johnson Victoria
Johnston Angela
Johnston Roy
Johnston Santos
Johnston Steve A
Johnston Zelma
Jones Chris L
Jones Clayton
Jones David I
Jones Donny
Jones Harold R
Jones Olen J
Jones Roman E
Jones Ronnie L
Jones Shevis D
Jones William
Jordan Trenton G
Jung Dakolah R

Karpe Lori R
Kauley Ralph
Kellert Mark
Kelley Brian
Kelley Judy G
Kelley Roxanne
Kelly Kendall
Kelly Philip
Kempton Wayne C
Kendall Eddie
Kennedy Kris M
Kennedy Norma
Kephart Eddie
Ketchem Betty
Key Joel A
Key Nathan B
Keys Brent A
Keys Patricia K
Kharazi Chris
Kidd Lan E
Kidd Larry
Kilcrease Char

Kimbrough W
Kincannon Ronnie
King Amy M
King Dorothy
King Robert
King Trace
Kirkes Fondia G
Kirkland W
Kiser Dale K
Klatt Charles T
Klementovich Betty
Knott Maria
Koen Raymond K
Kohler Michael G
Kolb Zella
Komacheet Kristy
Komah Betty
Kopaddy Sammy
Kopf Richard R
Korhonen Katie
Kouha Linzee
Koweno Eudora
Kraicek Rhonda
Kraser Frank
Krieger Charles
Kriesch Tracey L
Krudop Lois
Krystia Ted
Kuchynka Charlie
Kuse Felicia
Kuse Ryan

Lake A
Lance Antonio
Landrum Ronnie L
Lane Kenn G
Lane Tom
Langford Roy G
Lanham Michael
Larock George
Larsen Adam
Larsen Adeline N
Larue Jean- Paul
Laseter John W
Latham Crystal E
Laughlin Kasee D
Laux Janice
Lawler Jake
Lawrence Iii Joseph E
Lawrence Jeanine
Lawrence Randy L
Lawson V A
Laymanche Gary C
Lazzerini Ashley
Leaf Michael
Leaper Andreaanna
Leathers Steve
Ledford Diana
Ledford Lee D
Ledford Morris
Lee Norma J
Leed Kenneth J
Lemay Bill R
Lenhardt Herman M
Leonhardt Kenneth K
Leslie Dolores
Levin Jaclyn M
Lewandowski Kristoffer J
Lewelling Jodie
Lewis Gail L
Lewis J
Lewis J K
Lewis Kirsten
Lewis Nancy F
Lewis Virgil G
Lewis William J
Liberatore David
Lievsey Joann
Ligon John E
Lile Mary
Liles Jacob T
Linam Elizabeth A
Lindahl Bruce
Lindgren Katie
Lindsey Charles R
Linker Edward
Locke Clay
Logan Mark
Long Crystal L
Long li Larry C
Long Jill M
Long Merl
Longacre W G
Longley Veryl L
Loudermilk Deanna R
Love H H
Loveless Bonnie
Lownsbery Sarah E
Lowry Beverly S
Lowry Kim
Lucau Tracy
Luzes Clayton
Luckowski Mandy L
Ludlow Andrew R
Luna Karen
Luttrell Fred
Lynch Georjette
Lynch Norma
Lyons Michelle D

Madden John
Magee Myron
Mahre Anthony P
Malcolm Todd
Malone Ronnie
Malone Sammy
Maness Mary L
Mansker Pamela K
Marcy Larry
Marlatt Randall
Marlin J
Mars Kimberlee J
Marshall Randall J
Martin J
Martin III James C
Martin Jessica D
Martin Lauren R
Martin Jeremy R
Martin Ryan C
Martin W W
Martinez Manuel A
Martinez Tony
Marvel Sara R
Mason Tommy
Massey Jimmy
Mathis Linda

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

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

Maurer Jeffrey D
Maxey Christina
Maxey Jr Darrell N
Maxwell Sherman
May Norman
Maye Jerry D
Mayes Gregory P
Mayes H
Mayes Loyd
Mays Tyler
Mcadoo Mitch
Mcafee Ronda
Mcalester Jimmy L
Mcbeth John
Mcbride A
Mcbride Chris
Mcbride John R
Mcbride Walter
Mccall John
Mccarty Pete
Mcclanahan Maxine
Mcclarty Louis
McClellan D
McClelland Nathalie A
McClelland Tommy L
Mcclennen Randy
Mcclung Charles E
Mccollum Chris
Mccomber Frances
Mccoy Brian W
Mccracken Barbie D
Mccracken Robert L
Mccready William L
Mccune Holly D
Mccurry Eugene E
Mcewew Michael
Mcfarland Mariah D
Mcgehee James D
Mcgehee Roy
Mcginty Jr Milton
Mcguffin Melvin J
Mckay W
Mckee Rodney L
Mclain Barbara
Mclure Johnathan W
Mcmillan Cassandra
Mcminn Dustin R
Mcneill April D
Mcneill Betty A
Mcneill Phil
Mcqueen Malinda G
Mcqueen Timothy
Mcveigh
Mcwilliams Jimmy
Meadows W C
Mealy Donald C
Medcalf Deborah L
Medcalf Mary
Medina Sharefeh
Melton Carrington L
Melton Sara
Melton Scott L
Mercer Marsha D
Mercer Nathan
Merritt Edward D
Merry Carl L
Mesis Vincent
Messano Gene T
Messersmith Jerry L
Metcalf Louella
Mez Cary J
Metzger Chrysta
Meurer Robert F
Meyers Brad C
Milchesky April
Miles Destiny A
Mille Pearl B
Miller C
Miller Charles H
Miller Jimmy W
Miller Lois
Miller Ronnie L
Miller Tommie L
Miller William
Millirons John
Mills Jimmedda
Mills Mary
Mills Mary
Minthorn Paul
Minton F
Miranda Carlos
Mitchell Greg L
Mitchell Melinda M
Mitchell Pat
Mitchell Sandra L
Mitchell Sharon
Mixer Donald H
Moffit John A
Moncrief Andrew J
Monks Richard L
Monroe Richard
Monson Shela G
Montellano Guadalupe Iii

Montgomery Claude L
Montgomery Mark W
Moore Crystal
Moore David
Moore Estelle
Moore Freddy
Moore Jamie F
Moore Jimmy D
Moore Melvin R
Moore Richard
Moore Ricky L
Moore T
Moorer Gladys E
Morales Marcie A
Moran Brian
Moreno Kim R
Morris Richard
Morris Roxie
Morton Christina
Morton Mary
Moss Tom
Motley Alvin
Mountford Michael C
Mowdy Allen D
Mowdy Jerry I
Muller Adam
Mullins Rachel
Mullins Rita K
Munn Megan
Murrillo Frankie
Musgrove Derrell
Myers Ellen
Myers Roger
N
Najera-Hernan Esau
Nalley Karen A
Nalls O
Nelson Ryan C
Nelson Sandra K
Nelson Tina
Nesahluah Rayne
Nettles Melissa J
Nevins Bryan R
Newell Tim M
Newlin Alice A
Newman Jr Dwayne E
Nichols Charlotte A
Niedo Danny
Nighengale Bob
Nimmo R E
Nixon Harold
Noble Bruce A
Noble Carl
Noble Tom M
Nobles Howard D
Noey Melvin L
Nordman Carl
Nordman Harvey D
Noriega Robin
Norman Fred L
Norman Sandra K
Northcutt Clinton R
Novak Richard
Novak Richard
Nuncio Michelle L
Nunley Christina G
Nunley Mildred
Nunley Patricia R
O
O'brien Brandon
O'donnell Neil E
O'neal Dustin
O'quinn Jesse G
Oakman Dale
Ocasio Marie
Ochsner R
Odom James
Ogden Kenneth R
Ohlin Blesie N
Olalde-Rodrig Pedro
Oldham Lisa M
Oligher Allen H
Orsburn Beth
Osburn Denese L
Ostrowski Blake
Overstreet Scott
Owens Alan
Owens Charlene L
Owens Peter G
Owens Bernice
P
Padgett Melvin A
Padgett Phillip J
Padgett Rodger I
Pagano Mark C
Palmer Barabara M
Palmer Dorothy L
Paradise Maria A
Parrott Shauna L
Parsley Paul
Parsley-Thurman Sheryl L
Parsons Ruby
Parsons Teresa

Passah Charles F
Passerini Joseph S
Patten Walter
Paul Kevin A
Pawless G
Payne Alice C
Payne Caroline S
Payne Jason
Payne John
Peabeashy Hugh
Peacock Della
Pearson Clyde
Pearson Gary
Pearson Trevor S
Pekah Ronald K
Pemberton P
Pendergrass Ashley A
Penick R
Pennington Coy W
Perez Benny C
Perez Joe F
Perkins J A
Perry Mike
Person R P
Peterson Teresa O
Peterson W
Pettit Kayla
Pfalzgraf John C
Phelan James
Phelps Zada
Phillips Clyde W
Phillips Jessi R
Pickens Elnora
Pickens Margie R
Pierce Gregory E
Pigg Gary
Pinion Shirley
Pinkston Chad L
Pipkin Shirley L
Pixton Jr Thomas R
Plasencia Isiac
Plotnick Kenya Y
Poemoceah Silcott
Poerschke Eric
Pollock Olivia
Polus Rick A
Polynice Alain M
Ponce Mark
Niedo Danny
Pool Bobby A
Porter Glen
Porter Roma L
Porter Victoria E
Poston Pamela
Powell Harold
Prater Judy
Pratt Heather D
Pregrove Lonna J
Presgrove J B
Presswood Larry D
Preston Charles L
Prewitt Tim D
Pritchard Bernard
Proffitt Audie
Pugh Leslie
Pyle Donald B
Pyron Lester W
Q
Queener Michael
Quinn Shauna I
R
Rabe Robert B
Rabe Tina
Raizen Harold
Ramirez J
Ramirez Matthew B
Ramirez Pamela J
Ramming Brenda S
Ramos Jose
Ramos Nataly
Randolph Evelyn N
Rather Nicole
Ratliff Cluster D
Rawlings Debbi
Ray Charles
Ray Cody
Ray Eric
Ray Malcolm
Ray Peter C
Rayborn Georgie
Read Bunyon
Read Jerry
Readdy Jim
Red Elk David W
Reddin Michael
Redding R R
Redmond David
Reece Eva
Reid Brett N
Reid Duane
Reilly William
Reimer Bryan
Reimer Courtney N

Renfrow Bill E
Reynolds Jennifer L
Reynolds Michael R
Rhodes Eva
Rhodes Janet
Riccitelli Kevin
Rich Kenny
Richard Joe
Richardson Leeroy
Richardson Paris
Richter William O
Rickard Latisha A
Ricketts Randy
Riedel Diana J
Ries Dustin A
Righttini Scott
Riley Yvonne
Rinderer Lloyd W
Risen Wallace
Ritter E
Rivera Krista
Rivera Roberto
Rivera Salvador
Roberson Joe
Roberts Becky
Roberts Dia M
Roberts Jason
Robinson Susan K
Rock Becky
Roe Austin C
Roedel Robert R
Roffman Kenneth G
Rogers Melissa R
Rojas Richardo D
Rollins C
Rose Chad
Roskam Kelly
Ross Deborah A
Ross J S
Ross Roy
Rossetti Frankie
Rowe Virgil S
Rowland Kevin
Rowley Daryl D
Rubadue William J
Rudd Karl T
Rule Melissa A
Rumple Ron
Russell Devin P
Russell Donald S
Russell James E
Russell Pamela
Russell Randy
Ryans Deborah K
Ryder L
S
Sales Lucille G
Sanders Louis
Sanderson Jack K
Sanner Jesse C
Sanner Lelia F
Santiago Daniel
Sapp Kristin R
Savage Angelina
Savoy John M
Scalf Nick R
Scarborough Teresa D
Scharver Frederick A
Schell Maude
Schlosser Joesph L
Schneberger Don
Schofield Jessica M
Schornichks Joe F
Schrader W
Schrick Curtis
Schroeder Robert
Schulte Chass
Scifres Loyd
Scogin Andrew J
Scott Billy R
Scott Crystal K
Scott James E
Scott Wayne
Scruggs Lamar R
Seal C G
Sears Tony L
Self Marvin
Sellers Gloria D
Selvidge Zachary S
Selzer Kristen
Seratte Fred J
Setzer Adam
Sevey Richard
Shannon Michael D
Sharp Randy L
Shavers B W
Shaw R T
Shaw Raschel
Shearer Chris D
Shelton Jeral D
Shepard Aaron
Sheppard E
Shipman Jerade D

Businesses

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

1St Bank Of Chattanooga	E B I	OBC Inc
A M T Communications	Eagle Media Llc	Pool Company
Bishop & Dowdy	Falcon Drilling Co	Purch & Contr Div
B-J Enterprises	Farmer's Gin	Purchasing Contracting
C&M Pipeline	First Call Energy Services Co	Sanchez Enterprises P-Sllc
Caf Oil	First Southwest Bank	Sanner Tire & Lube
Cahoma Ind Develop Corp	Fluid Disposal Services Llc	Standard Milling Co
Chickasha Cotton Gin Oil Co	Fosters & Southerland	Superior Trailer Sales Inc
Cowboy Cornerstone	Greenwood Energy Inc	The Cobblestone Doghouse & Boutique
D&T Well Service	H&R Farms	Time 2 Shine
Diamond Jk Ranches	Haines Auto Detail	Velma Fabric/Gift Shop
Ditco Energy Llc	Hall & Solomon Okla Drive-In Theater	Velma Flowers & Gifts
Do Or Dye Hair Salon & Boutique	Harvest Time Full Gospel	Waterstone Properties
Dominion E & P	Hoff Custom Homes Inc	Webbs Manufacturing
Dow Keith Oil & Gas	Howe Research	Wick Oil Inc
DTW Services Llc	Indianoma Day Care Cntr	Wild Blue Younder Llc
Dudley's Grill	Ken's Electric	Wild Horse Roping Club
Duncan's Lake Concession	Loco Church Of Christ	Wyatt Construction
Dunk-N-Slide	M K Oil	Xanadoo Llc

Shirley Julie A
Sides Monty L
Simmons Elton Iii
Simmons L
Simmons Larry
Simpson James
Sinks Trisha
Slate Amber R
Slate Charles L
Slayden William
Slifer Dan C
Smith Alfred
Smith Angelia V
Smith Billie J
Smith C
Smith Charles R
Smith F J
Smith Gordon
Smith Greg
Smith Harlan W
Smith Harrison R
Smith Holly
Smith Izora V
Smith James D
Smith James N
Smith Jimmie R
Smith Joseph P
Smith Mary A
Smith Monty J
Smith Rhoda
Smith Stephen G
Smith Stephen G
Snider Donna
Snow Lynn
Snuggs Lily M
Snyder Ken
Soapes Bill
Solberg Angela C
Sollie Blaine J
Soper Karen
Sorensen James
Sotomayor Joseph
Southard Charlie
Souza Arthur
Sowinski Aline A
Spainhour Harland D
Sparkman Dewane
Spence Glenn
Spence Merel G
Spencer Carrie
Spencer Stephen
Spradlin W
Spurgin Leroy L
Spurgin Ralph E
Spurlock Darla A
Squyeres James F Iii
Stacy Carolyn
Stair Ola
Standifer Leigh Anne
Standridge Jennifer N
Stanley Wendell P
Stanton Troy D
Stanzel Ronja
Starck Donald S
Starr Twanna
Statton Jessica N
Stauffer J
Stearns Michael A
Stephens Brande D
Stephens Chester E
Stephens Christy
Stephenson Christie
Sternadel George J
Stewart Jud
Stewart Richard
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Stoll P
Stone Denise
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Strickland Carolyn
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Strong Anita M
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Sublette Tom
Summers Allen D
Sutton Clarence
Suybitten Ruby
Swanson Daniel L
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T
Tagliabue Kevin
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Talley Harold W
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Tucker W
Tune Justin O
Turner Carolyn M
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Waldo David D
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Walker Coy
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Walls Jack
Walsler Artie
Walters Danielle D
Walton Terry
Ward Armond B
Ward Jayc C
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Webb Larry D
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Womack Jerry P
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Womack Molly A
Womack Ray L
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Wood William C
Woodall Dan W
Woods Terri L
Wortham Greg
Wright Cecil L
Wright Charles D
Wright Helen F
Wright Lori L
Wright M
Wright Maxine
Wunderlich Mary E
Wylder F
Wynn Donald
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Yackeyonny Nathyn
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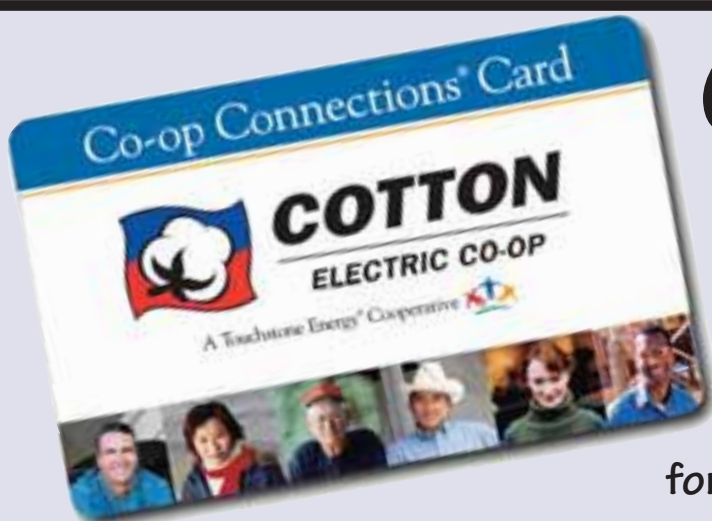
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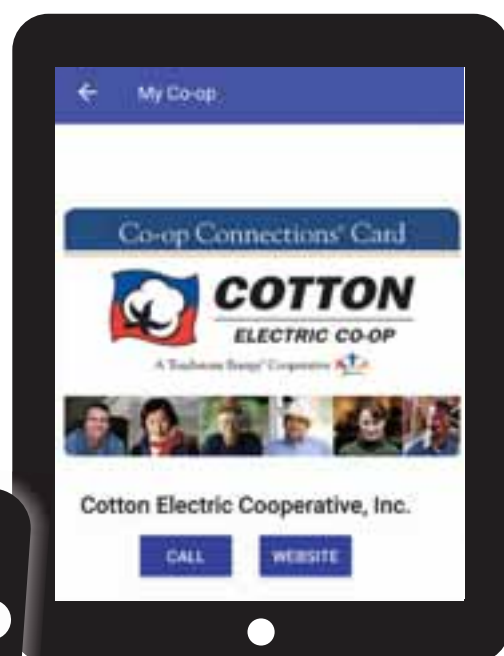
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Keep up with all the local and national discounts by downloading the Co-op Connections Card phone app at www.connections.coop.

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

In 2016, members used their cards for discounts on 1,104 prescriptions not covered by insurance. A total of \$34,061.86 was discounted

for an average savings of \$30.85 per use. The card is free to all members and can be obtained by calling 580-875-3351.

To find a participating pharmacy, call Member Services at 800-800-7616 or visit www.locateproviders.com. Type 2203OK19 into the Group field and click 'log in' to start your search.



Community Spotlight

DACHA Holiday Craft show set for Nov. 3-4

Duncan Arts, Crafts and Hobbies Association is making preparations for a Holiday Craft Show on Nov. 3 and 4 at the Stephens County Fair & Expo Center. A variety of crafts will be showcased, demonstrating the talents of the people of Duncan and surrounding areas. Entrance to the show is free. Visitors should pick up tickets at the big wheel booth to be eligible for drawings which include a flute, handmade by Duane Paul. The group has booth space available and encourages those who have never brought their crafts to the public eye to consider this event. For more information, call Rachael at 209-914-9112 or send an email to ILUV-MYCOT35@gmail.com.

Farmers Market closes season with festival

Lawton Farmers Market closes the season with a Harvest Festival and 4-H Pumpkin Show on Oct. 28. The market is open from 7:30 a.m. to noon on Saturdays from April through October at the Comanche County Fairgrounds, 920 SW Sheridan Road.

In addition to local seasonal produce, expect to see specialty foods such as jams, jellies, salsas, baked goods, wine, freshly roasted coffee beans, as well as handmade soap, herbs, plants, eggs, beef and an assortment of handcrafted items and food concessionaires.

For information, visit Lawton Farmers Market on Facebook.

CTAC presents Vocal Trash on Nov. 17

Vocal Trash is the second in the 2017-18 CTAC Live concert series. The musical aspects of this exciting, high-energy troupe from Texas should appeal to everyone with its perfect mix of pop, rock, swing and classic oldies.

Vocal Trash combines uniquely recycled musical instruments with an industrial percussion section made up of metal trash cans, plastic barrels, water bottles and other rescued items. Their hip presentation promotes use the imagination in a meaningful way.

Performance is set for 7:30 p.m. Nov. 17 in the

Simmons Center. Tickets are available at the door or through the ChisholmTrailArts.com website.

Annual Christmas Bazaar returns Nov.17-19

Arts and crafts, baked goods, Christian articles, gifts and treasures are among the holiday items offered at the 5th annual Christmas Bazaar hosted by Assumption Catholic Church, 711 W. Hickory in Duncan. Christmas shoppers won't want to miss this event from 4 to 8 p.m. Nov. 17, 10 a.m. to 7 p.m. Nov. 18, and 11 a.m. to 5 p.m. Nov. 19.

There will be a concession for hungry shoppers. Friday will feature spectacular chili provided by the Knights of Columbus. Saturday is Asian food; Mexican food on Sunday.

Don't miss out on the Christmas Bazaar Raffle. Tickets can be purchased any Sunday after church services in Duncan, Marlow or Walters or on each day of the bazaar.

Drawing will be held at 5 p.m. Sunday for prizes in amounts of \$3,000, \$1,000, \$500 and two at \$250. Winners do not need to be present.

Duncan Chapter of Blind meets monthly

Duncan Chapter of the Blind meets at 1:30 p.m. on the third Saturday of each month at New Hope Baptist Church, 200 S. 42nd Street. This is an opportunity for those who are visually impaired or blind and their caregivers to learn about the availability of services and equipment.

For information about the group or to arrange free transportation to the monthly meeting, call Jerri Gay at 580-252-6404.

Walters food pantry opens 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.

Annual Meeting door prize winners listed

\$500 Energy Voucher: Orville Jones

\$250 Energy Voucher: Thomas Jones, Dale Grooms

\$100 Energy Voucher: Jeri Mayes, Charlene Pollock

\$50 Cash: Paul Thomas, Lottie Ballard, Wendell Savage, Debbie Warren, Paul Zimmerman, Lois Williams, Alvin Williamson, Johnetta Christian, Melvin Copeland, Glen Hendrix, Lindley Bridgers, Robby Stephenson, Rick Patterson, Rocky Turpin, Randell Sevier

Kids \$5: Andre Lovett, Kate Farris, Landon Edmond, Rose Farris, Morgan Clark, Jared Stapp, Makayla, Ashton Ford, Ayden Ford, Makenna Brown, Paisley Lovett, Cash Clark, Addy Lederer, Stormy, Jacklynn Slate, Katie Lovett, Chevvy Baquera, Mary Farris, Myles Brown, Cole Anderson

Kids Grand Prize X-Box 1 Minecraft: Aaron Edmond

3 Dozen LED Light Bulbs: Bret Taylor, James Sanders, Oscar Romero, Dana Blevins, Brenda Gandy, Bethel Methodist Church, Deanna Brooks, Reba Fletcher, Wesley Barrow, Joe Farley, Shirley Buchwald

Smoke and Carbon Monoxide Alarm: Kent Smith, iHome Smart Plugs: Chick Payette, James Eckart Ninja Auto IQ Kitchen System: Travis Payne Monster Mini Wireless Speaker: William Crouch iRobot Roomba Vacuum: Marlene Wiles, Earleen Tinney

Food Saver Vacuum Sealing System: Terry Wiles Large Digital Safe: Donna Evans



Aaron Edmond shows off the kids' grand prize X-Box won in the prize drawing at the 79th Annual Meeting.

- GoPro Hero 5 Camera: Richard Rhodes
- Vizio Smart Cast Sound Bar: James White
- \$25 Wal-Mart Gift Card: Bruce Fleetwood, Peggy Corcorran
- Keurig Coffee Maker: DeAnna Dear
- Food Saver Vacuum Sealing System: Lois Love
- Black Max Gas Pressure Washer: Florita Lane
- \$100 Ace Gift Card: Rod Gilbert
- 32" Vizio TV: Ray Zachary

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- **319 E. Colorado, Walters: \$69,000.** 2114 sqft, 4 bed, 1 bath. Older home, many updates, 2 story, large corner lot.
- **NEW LISTING: 214 E. Texas, Walters: \$86,500:** 1896 sqft, Detached garage, new heat and air, metal roof, updated interior.

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NEW LISTING

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Are you secure?

October is National Cybersecurity Awareness Month

By Alison Kennedy

Equifax, Target, Home Depot, Yahoo and even the U.S. Office of Personnel Management have all been attacked by cybercriminals. Let's face it: In today's world, the cybersecurity threats facing our nation can seem overwhelming – and downright scary. Cybersecurity, specifically the protection and security of consumer-members' assets and the nation's complex, interconnected network of power plants, transmission lines and distribution facilities, is a top priority for electric cooperatives and other segments of the electric power industry.

This October, Cotton Electric is participating in National Cybersecurity Awareness Month (NCSAM). Since its inception under leadership from the U.S. Department of Homeland Security and the National Cyber Security Alliance, NCSAM has grown exponentially, reaching consumers, small and medium-sized businesses, corporations, educational institutions and young people across the nation.

By raising awareness and understanding of basic cybersecurity practices, we can all work together to combat cyberthreats.

Cotton Electric invites you to join us in recognizing NCSAM. Look for and share our messages on Facebook and Twitter.

You have a role to play in ensuring the security of your personal and professional data. Use the tips below to safeguard your computer:

- Keep all software on internet-connected devices – including PCs, tablets and smartphones – up to date to reduce risk of infection from malware.



Quick Tips to Keep Data Safe:

- Keep all software on internet-connected devices – including PCs, tablets and smartphones – up to date to reduce risk of infection from malware.
- Avoid the use of thumb drives and other portable memory devices.
- Create long passwords that only you will remember. Try utilizing phrases from your favorite song or movie, and include numbers and capital letters to strengthen passwords.
- Avoid opening emails and clicking links from suspicious or unknown senders.

Follow #cyberaware for more cybersecurity tips.

- Create long passwords that only you will remember, and change them every six months. Remember, a strong password is at least 12 characters long.

- Avoid the use of thumb drives and other portable memory devices.

- Don't click on web-links or attached files in emails when you're not certain of the sender.

- Keep pace with new ways to stay safe online. Check trusted websites for the latest information. Share security tips with friends, family and colleagues, and encourage

them to be web wise.

We hope you will join us in raising cybersecurity awareness. Use and follow #cyberaware on social media to show and share your support. To learn more about NCSAM, visit www.staysafeonline.org.

Alison Kennedy writes on business and technology strategies and cooperative affairs for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

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How to prepare for a power outage



Cotton Electric Cooperative is invested in providing reliable service to southwest Oklahoma. This investments includes improving, maintaining and upgrading the electric system, proactive right-of-way clearing and increasing protective equipment. By employing up-to-date technology and installing necessary infrastructure, Cotton Electric is working to increase reliability of its delivery service network, improve energy efficiency efforts and enhance member service.



In Oklahoma, storm season seems to be year-round. It's always a good time to prepare for outages, but winter is coming! Ice storms can challenge even the best-laid plans.

Cotton Electric's outage restoration policy is to make repairs that will restore service to the most people in the least amount of time. The power must be restored in this sequence because individual services cannot receive electricity until all previous steps are completed. Cotton Electric restores power to substations first, main distribution lines second, tap lines third and any individual services last.

Remember, melted snow or ice can be a source of water during winter outages (but not for drinking).

During the summer, you may be able to use water from a pool or hot tub.

- Plan an alternate source of heat in the event of a cold-weather crisis. If you have a fireplace or wood stove, keep adequate kindling and firewood on hand. Have extra clothing, blankets, or sleeping bags available.

- Consult a plumber or other home specialist for other steps to take in the event of a prolonged outage. These may include draining water from pipes or other recommendations particular to your home, situation, or appliances.

- If you have livestock, you will need a means of obtaining adequate supplies of fresh water. A generator is recommended.

- Keep fresh batteries in your smoke detectors.
- It is helpful to have a corded phone available: cordless phones will not work without electricity. If you have a cell phone, you may need an auto adapter to recharge it.
- Keep your automobile's gas tank full.
- Maintain a supply of cash. Credit cards and ATM machines may not work if the power is out.

For your safety:

Place your portable generator outside, never in the house, garage, attic, crawl space, or basement. Make sure your generator is connected safely; an improperly connected generator can cause serious injury or death. When your power comes back on, turn off and disconnect your generator.

Before

Although Cotton Electric works as quickly as possible to get the lights back on, you can take steps before and during an outage to be prepared.

- If someone in your household depends on electricity to operate a life support system, plan ahead for alternate sources of power or lodging.
- Have an alternate source of light: keep flashlights and extra batteries where they can be found easily. Lanterns and candles are not recommended because they can cause fires.
- Keep a battery-powered radio with fresh batteries, and stay tuned to local news bulletins and weather reports.
- Keep a manual can opener handy, along with disposable plates and utensils.
- Keep your grill available year-round for cooking during an outage. (Always use a gas or charcoal grill outside.)
- Stock emergency food and related items. Ideal choices are nonperishable foods that do not need cooking, such as canned fruit, canned milk, peanut butter, crackers, cereals and cereal bars, canned soup and canned tuna. Stocking up on refrigerated or frozen foods may not be a good idea if the power goes out.
- Store extra water in clean jugs, bathtubs, laundry tubs, or other containers if you know a storm is on the way.
- During an outage, you may flush a toilet, then pour water into the toilet tank (not the bowl) before flushing again. Turn off the water supply to the toilet before flushing. Toilet tanks hold several gallons of water, so plan accordingly.

During

Never touch downed power lines or attempt to remove trees from power lines. Contact with power lines may result in serious injury or death. Let qualified Cotton Electric crews handle the clearing and repair work. Please report downed power lines to Cotton Electric immediately.

Report an outage

Call: 580-875-3351 or 800-522-3520. Dispatchers are on duty 24/7.



SmartHub app: Report your outage from the app. Download the app for free from Apple iTunes or Google Play. Type SmartHub in the search field and look for the SmartHub logo.

- Leave the freezer and refrigerator closed so food will stay cold longer.
- Make sure the oven and stove are off; this will prevent fires if the power comes back on while you're away. Do not set dishes, towels, or paper on the stove; these may catch fire if a burner is on when power comes on.
- Turn off all the major appliances in your home, especially the heat pump. This will prevent damage to the appliances once the power is restored. Turn on appliances one at a time so the electric demand does not jump suddenly.



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Friday, November 17th, 2017

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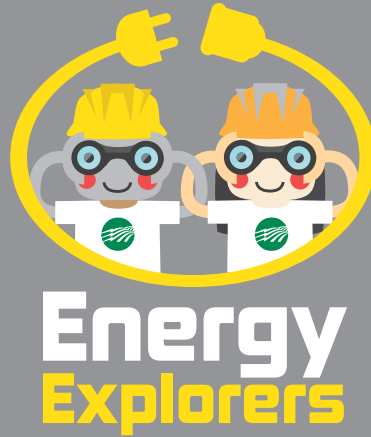
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CO-OP MONTH WORD SEARCH



Did you know October is National Co-op Month? Co-ops are different types of businesses because they are not-for-profit and are owned by the members they serve — including you! Use the word bank to find the words associated with co-ops in the puzzle below.

F	P	W	U	V	P	C	G	C	V	E	T	S	O	Q
Q	M	R	A	E	S	O	F	S	V	S	I	R	S	O
N	N	D	I	G	R	Y	Y	I	D	E	F	E	M	D
Y	P	O	D	N	C	F	T	Y	D	R	O	B	F	E
C	T	R	I	I	C	A	U	U	Y	U	R	M	H	M
F	B	I	R	T	R	I	C	N	I	M	P	E	J	O
S	X	L	N	E	A	A	P	M	I	K	R	M	E	C
W	X	A	P	U	T	P	Q	L	T	Q	O	X	Y	R
G	G	O	T	I	M	P	I	A	E	B	F	L	K	A
Y	O	G	O	F	J	M	N	C	M	S	T	V	T	C
C	B	N	V	A	T	N	O	Q	I	M	O	Z	E	Y
H	T	N	O	M	P	O	O	C	Z	T	N	S	P	W
C	O	O	P	E	R	A	T	I	O	N	R	J	F	K
N	G	G	K	N	L	J	J	V	D	P	X	A	A	U
O	O	P	R	D	I	W	D	D	L	P	X	G	P	E

Word Bank

- | | |
|---------------|----------------|
| PRINCIPLES | COOPERATION |
| COOP MONTH | NOT-FOR-PROFIT |
| PARTICIPATION | COOPERATIVE |
| MEMBERS | EDUCATION |
| DEMOCRACY | COMMUNITY |

ACROSS

- Current unit
- 23rd letter of the Greek alphabet
- Confederate soldier
- Car mechanics group
- Australian TV station
- Trouble
- Getting up there
- Cool!
- Adventurous English aristocrat Jane
- Glow
- A way to appear like
- Absence of bacteria
- Type of water
- Cool Hand ___
- German river
- Partial paralysis
- Immobile
- Federal savings bank
- Swiss river
- The Windy City
- Female's genitals
- German courtesy title
- Matter
- Exonerated
- Danced
- Act destructively
- Baked an egg
- 140-character missive
- NYC museum (abbr.)
- Christmas carols
- No (Scottish)
- Heartbeat display (abbr.)
- Rum
- Flop
- Cease to live
- Small Arkansas city

			1	2	3		4	5	6		7	8	9	
				10				11				12		
13	14							15				16		17 18
19						20			21	22				
23										24				
				25						26				
27	28	29								30			31	32 33
34													35	
36				37	38	39	40		41	42	43	44		
				45						46				
47	48	49								50			51	52 53
54										55				
56								57	58			59		
				60					61			62		
				63					64			65		

- | | | |
|------------------------------|--------------------------------------|--|
| 2. Church garb | 22. Manner in which something occurs | 42. Home to the Utes |
| 3. Winged horse | 27. Beginning military rank | 43. Sunday (Span.) |
| 4. Muscular weaknesses | 28. Powdery residue | 44. Involve |
| 5. Helps little firms | 29. Baseball stat | 47. Television tube |
| 6. Directories | 31. 007's creator | 48. Order's partner |
| 7. Bases | 32. Fellow | 49. Make improvements to |
| 8. They clean up manuscripts | 33. A distinct period | 51. Home to rockers and athletes alike |
| 9. S. Wales river | 37. Cap | 52. Snake-like fish |
| 13. Small constellation | 38. Treated a lawn | 53. Tooth caregiver |
| 14. Fuel | 39. Bryant Gumbel's brother | 58. Defunct phone company |
| 17. British thermal unit | 40. Mandated | |
| 18. Thus far | 41. A route | |

DOWN

- For future use

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Food allergies a true scare at Halloween

If you have a child with food allergies, or know someone whose child has food allergies, probably you are familiar with the fear of a life-threatening allergic reaction.

Halloween presents even more challenges for families affected by food allergies as many food treats contain some of the top food allergens.

The Food Allergy Research and Education organization encourages households to place a teal-colored pumpkin on the porch if non-food treats are offered. It's a way to be more inclusive and ease the fear of Halloween becoming a truly scary event.

A food allergy is an immune system response to a food that causes a negative bodily reaction. Reactions can vary.

Some are mild, such as a scratchy throat, skin rash, itchy mouth, diarrhea, vomiting, nasal congestion, sneezing, cough and an odd taste in the mouth.

Severe reactions can include trouble swallowing, trouble breathing, a drop in blood pressure, and loss of consciousness. Severe symptoms can be signs of anaphylaxis, which is life threatening. Treatment must begin immediately.

Typically, true food allergies develop in childhood and start with a very mild reaction to a food. The reaction may go unnoticed, and if the food is eaten again, a more severe reaction occurs.

Knowing the signs of a reaction is important. If you feel your child has had a reaction, make an appointment with a food allergy physician so you can prevent a more serious



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

reaction, or at least be prepared if one occurs.

Food allergies can also develop later in life. Adults should be aware of the signs and symptoms of a food allergy and get tested if they suspect they have had a reaction.

The most common food allergens are milk, eggs, peanuts, tree nuts, soy, wheat, fish and shellfish – although nearly any food can cause an allergic reaction.

The offending component of the food is actually protein. The immune system attacks the protein in the food, causing a reaction in the body.

It is not necessary to avoid common food allergens unless you have a known or suspected allergy to the food. The common food allergens are actually quite nutritious, and eliminating them unnecessarily can result in nutrient deficiencies.

Some research suggests that avoiding common food allergens without cause has contributed to a rise in

food allergies. It is most important to be aware of what food is being eaten and any unusual response after eating.

Food allergy testing continues to evolve. In addition to obtaining a detailed medical history, there are four testing methods currently considered reliable: skin prick test, blood test, oral food challenge and trial elimination diet.

Skin and blood tests have a high rate of false positives but are helpful when combined with medical and food histories.

An oral food challenge is highly accurate as it involves actually consuming the suspected food allergen. It should be done only in a controlled environment with the healthcare team.

A food elimination test involves eliminating the suspected food, reintroducing the suspected food, and monitoring symptoms. It is important that the elimination test is overseen by a physician as this could reveal an intolerance versus an allergy. An intolerance may point to other health conditions that require a different treatment method.

It is estimated that food allergies affect 15 million Americans, and at least half of those affected are under the age of 18.

Halloween offers a unique way to give back by taking food allergies into consideration when buying treats to hand out. Visit www.food-allergy.org for more information and ways to organize for your entire neighborhood, or simply paint one of your porch pumpkins teal and offer non-food treats for trick or treaters.

Ideas for non-food treats

These low-cost items can be handed out to all trick-or-treaters, or made available in a separate bowl from candy if you choose to hand out both options. Nearly all of these items can be found in a Halloween theme or festive colors.

- Glow sticks, bracelets, or necklaces
- Pencils, pens, crayons or markers
- Bubbles
- Halloween erasers or pencil toppers
- Mini Slinkies
- Whistles, kazoos, or noisemakers
- Bouncy balls
- Finger puppets
- Coins
- Spider rings
- Vampire fangs
- Mini notepads
- Playing cards
- Bookmarks
- Stickers
- Stencils

There are a few considerations when choosing which non-food items to hand out. First, some non-food items still contain food allergens, such as some brands of moldable clay, which may contain wheat. Additionally, try

to choose latex-free items, as there are children who have latex allergies.

The point of the Teal Pumpkin Project® is to make trick-or-treating as inclusive as possible. You can keep the experience safe by keeping your food

treats and non-food treats in separate bowls.

You can either ask trick-or-treaters if they have any food allergies, or give every visitor a choice of which treat they'd like.

Source: FoodAllergy.org

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Sweet seasonal treats for fall



Apples and spice, everything nice

(Family Features) Crisp fall days call for flavorful desserts that warm you from the inside out. There's no better way to capture the flavor of fall than with dishes that celebrate traditional seasonal favorites like cinnamon, spice and tart, juicy apples.

These desserts are perfect for fall, and a secret ingredient makes them quick and easy so you have plenty of free time to work up an appetite and earn an extra bite (or two). Apple butter is more than just a spread for toast; it's a versatile ingredient that can enhance your favorite recipes. With Musselman's Apple Butter, made the old-fashioned way for perfect texture and a deep, rich flavor, you can make it simple to satisfy your craving for a taste of autumn at its best.

Find more fall tips and recipes perfect for sharing with your family at musselmans.com.

Caramel Crumble Bars

- 1 box (15 1/4 ounces) yellow cake mix, dry
- 1/2 cup butter, softened, plus 2 tablespoons, divided
- 3/4 cup Musselman's Apple Butter, plus 3 tablespoons
- 1 egg
- 1 package (11 ounces) caramels, unwrapped
- 2/3 cup walnuts, chopped
- 2/3 cup flaked coconut, sweetened
- 2 tablespoons butter, melted

Heat oven to 350 F. Grease 13-by-9-inch baking pan.

With electric mixer on low speed, beat dry cake mix and 1/2 cup softened butter until mixture is crumbly. Spoon 1 cup cake mix mixture into medium bowl; set aside.

Add 3/4 cup apple butter and egg to remaining mixture. Beat

on medium speed until smooth and creamy.

Spread evenly into pan. Bake 20 minutes, or until starting to brown and top is set.

Place caramels, 2 tablespoons butter and remaining apple butter in microwavable bowl. Microwave on high 3-4 minutes, stirring every 30 seconds until smooth and melted.

Pour caramel mixture evenly over partially baked crust. If caramel has cooled and set, microwave 1 minute until soft and pourable.

Combine walnuts, coconut and 2 tablespoons melted butter with reserved cake mix mixture. Mix until crumbly.

Break up topping and sprinkle evenly over caramel.

Bake 16-18 minutes, or until topping is starting to brown. Cool completely before cutting into bars.

Easy Apple Pie Bars

- Prep time: 20 minutes
- Cook time: 1 hour
- Servings: 20

- Nonstick cooking spray
- 7 cups Granny Smith apples, peeled, cored and diced
- 1 cup Musselman's Apple Butter
- 1 1/2 teaspoons vanilla extract, divided
- 1/2 cup brown sugar
- 2 frozen pie crusts, defrosted
- 1 egg white
- 2 tablespoons sugar
- 1/2 teaspoon ground cinnamon
- 1 cup powdered sugar
- 2 tablespoons milk

Heat oven to 350 F. Grease 9-by-13-inch pan with nonstick cooking spray.

Place diced apples in large mixing bowl. Add apple butter, 1 tea-

spoon vanilla and brown sugar. Mix until apples are evenly coated.

Place one pie crust in bottom of greased pan. Slowly stretch out crust to cover pan's bottom. Cut some edges off, if necessary. Spread apple filling evenly over crust.

With rolling pin, roll second crust to make it same size as pan. Place second crust on top of apple pie filling and tuck down edges to cover.

To make topping: In small bowl, whisk egg white until foamy and brush over crust. In another bowl, combine sugar and cinnamon, and sprinkle evenly over crust.

Bake 50-60 minutes until crust is golden brown. Remove from oven and cool slightly before cutting.

To make glaze: In small bowl, combine powdered sugar, milk and remaining vanilla, and whisk until smooth. Drizzle over cooled bars and serve.



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BOO Review

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- Pet Costume Contest**
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- Pumpkin Carving Contest**
at the Boomerang Diner!
- Bounce Houses!**
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* Annual Percentage Yield is effective August 2017 and is subject to change without notice. Minimum to open account is \$100. When the Elite Checking qualification are met, the interest rate on your account and corresponding annual percentage rate will be tiered. If your average daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be 1.98% with an annual percentage yield (APY) of 2.00%. An interest rate of 1.00% will be paid only for that portion of your average daily balance that is greater than \$25,000.01 but less than \$50,000.00. The annual percentage yield for this tier will range from 2.00% to 1.50% depending on the balance in the account. An interest rate of .10% will be paid for that portion of your average daily balance that is \$50,000.00 or greater. The annual percentage yield for this tier will range from 2.00% to .57% depending on the balance in the account. When the Elite Checking qualifications are not met the interest rate on your account will be .10% and the annual percentage yield (APY) will be .10%. Rates may change after the account is opened. Fees may reduce earnings. Statement cycle requirements of 12 debit card transactions, one recurring direct deposit or electronic payment and e-statements are required to qualify for APY. Statement cycle requirement of 12 debit card transactions is required to qualify for ATM fee refunds up to \$12.

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