

**2021 Annual Meeting
of Cotton Electric Cooperative, Inc.
Sept. 23 at the
Stephens County Fairgrounds in Duncan**

Please present this card at registration. This registration card entitles the holder to one gift ticket per membership. Only connected members in good standing are eligible for the prize drawing. Members must register to be eligible for the prize drawing.

BE SURE TO LEAVE NAME LABEL ATTACHED

CLIP OUT AND BRING TO ANNUAL MEETING REGISTRATION

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The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative

“The Current - Informing Our Members Since 1957”

VOLUME 65

September 7, 2021

NUMBER 1

Annual Meeting format adjusted for safety

By Karen Kaley

It's time for Cotton Electric's Annual Meeting and Member Appreciation night. We couldn't gather in 2020 and we are still needing to exercise caution, so the 2021 Annual Meeting will be quite different from those held over the past 80-plus years.

The Annual Meeting generally draws well over 1,500 people each year. We want what's best for everyone. We want to ensure the good health of the people of southwest Oklahoma and the electric cooperative that serves them. Cotton Electric's Board of Trustees and management have determined that a drive-through registration and a live-streamed Annual Meeting would be the best and safest way to carry out the gathering.

"This was not an easy decision for the board to make," Cotton's CEO Jennifer Meason said. "Many ideas were discussed at length. Ultimately, it came down to keeping our members safe and healthy while at the same time keeping the district and annual meeting timeline intact."

Drive-through registration will begin at 3 p.m. Sept. 23 in Duncan. Members can arrive anytime between 3 p.m. and 7 p.m. Traffic flow will start at the Claud Gill Arena entrance, south of the Stephens County fairgrounds on 13th Street. Cotton Electric employees will direct members northward to a gateway between the arena grounds and the fairgrounds.

Registration will take place in a covered area just south of the fairgrounds arena. Members can turn in registration slips – the top strip of this page. Each registered member will get one gift bag containing a limited-edition cap and other surprises. No meal will be served.

After registering, vehicles will be directed out of the covered area and head north to exit the fairgrounds on MLK Avenue.

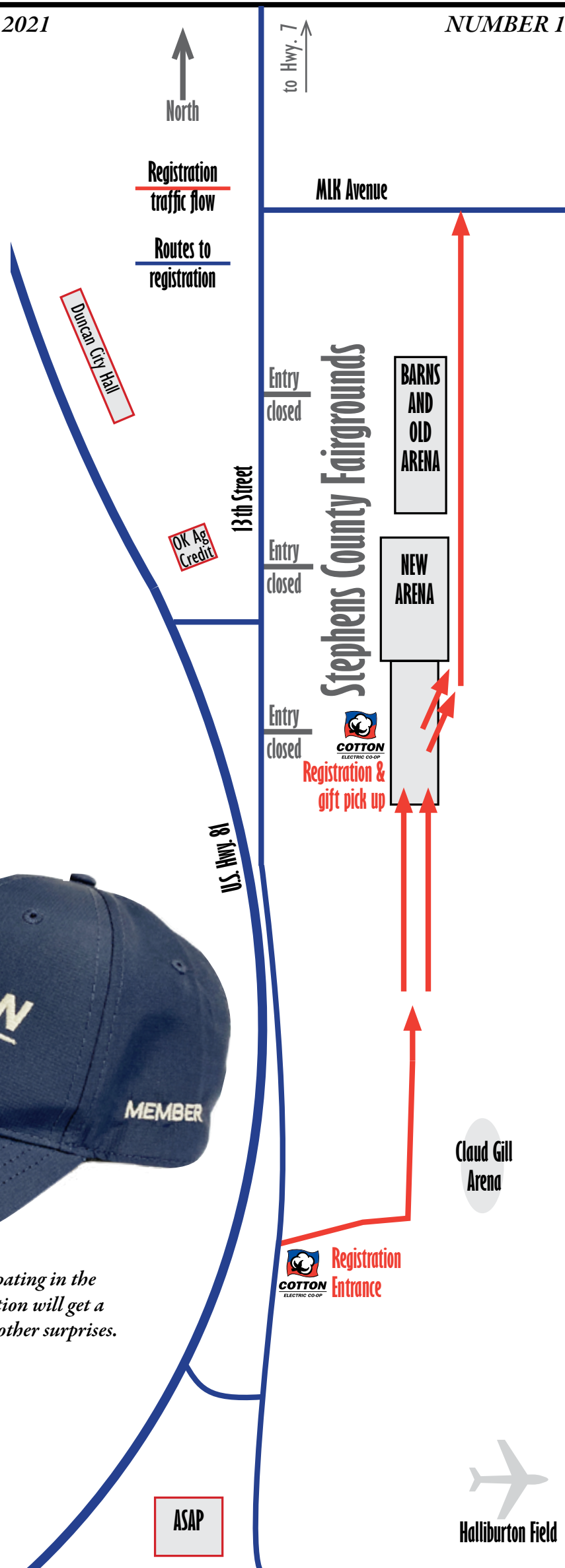
Registrations will cease at 7 p.m. sharp and the business meeting will begin. The business meeting will be live-streamed. Links will be posted on our website and on our social media.

Board President Ken Layn will call the meeting to order, and other board members will present reports. CEO Jennifer Meason will also address the membership.

Prize drawings take place the next day. All registrations will be entered into the prize drawing. A list of winners will be published on the co-op's website and in the October issue of The Current.

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

Thank you for your understanding and support. We hope to see you in person soon.



Each member participating in the drive-through registration will get a limited-edition cap and other surprises.

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

Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after Sept. 1, 2021, is \$0.00422 per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a charge of \$5.49 on the September bill.

August 2021 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	87	75	81	16	93	70	82
2	87	65	76	17	83	72	78
3	89	61	75	18	87	72	80
4	91	64	78	19	91	71	81
5	90	67	79	20	95	76	86
6	98	68	83	21	96	75	86
7	97	74	86	22	96	73	85
8	97	73	85	23	96	71	84
9	100	77	89	24	97	68	83
10	99	77	88	25	98	69	84
11	99	74	87	26	96	69	83
12	99	74	87	27	95	70	83
13	97	70	84	28	93	73	83
14	86	71	79	29	93	72	83
15	91	68	80	30	Not available		
				31	Not available		

Average Daily High: 94 Average Daily Low: 71

Did You Know?

Have you downloaded the SmartHub app? With SmartHub, co-op members can check energy use, pay power bills and much more! Download SmartHub in Google Play or the Apple Store.

The next issue of The Current should arrive in mailboxes on Oct. 12, 2021.

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

What's Inside

Operating Stats.....2
Co-op News.....2
Community..... 3
Co-op News..... 4-9
Recipes 10-11
Puzzles 12
Classifieds 13-15
Parting Shots 16

More news at cottonelectric.com

From the CEO

Drive in, drive out – you’re registered!

Many thanks to the members who have attended our recent district meetings. It was great to have the opportunity to visit with you and get your feedback. I know we always have room for improvement, so if you experience any issues or have concerns, please reach out and let me know.

In my column last month, I mentioned how we have learned to be more flexible over the past 18 months and make adjustments as needed for the health and safety of our members and employees. We had hoped to have our annual meeting in the traditional in-person format



Jennifer Meason, CEO

we’ve enjoyed in the past. Unfortunately, we feel it would not be in the best interest of our membership to move forward with our original plan and have made a few modifications.

This year’s meeting will still be held at the Stephens County Fairgrounds in Duncan on

Sept. 23. Instead of standing in line to register, members will register through a drive-through format and remain in their cars. Members will enter south of the fairgrounds at Claud Gill Arena where you’ll be greeted by Cotton Electric employees who will direct traffic to registration. Once you are registered, you will receive your gift bag and can exit the fairgrounds. Registration will begin at 3 p.m. and will remain open until 7 p.m. More details can be found on the front page.

All members who register between 3 p.m. and 7p.m. will be entered into the prize drawings

that will be held the following day. You will not have to be present to win.

At 7 p.m., the Board of Trustees will present the annual reports and I will provide a brief update. The meeting will be livestreamed through the Cotton Electric website. Links will be provided at www.cottonelectric.com.

Although it’s not the format we had hoped for, we will continue to strive to provide you with power that is safe, reliable and affordable.

We look forward to seeing you at the Stephens County fairgrounds.

Postponed 2020 District Meetings held



Door prize winners at the District 8 meeting were, from left, Chris Lipscomb, Ronald Williams and John Byrd.



Door prize winners at the District 6 meeting were, from left, Billy Bennett, Sherry McGhghy and Neil Page.



Door prize winners at the District 2 meeting were, from left, Susan Denard, Judy Henry and Lavinia Peters.

Details about the delayed 2020 District Meetings and door prize winners and 2021 District Meetings will be in the October issue of *The Current*.

Huckabaa joins co-op Marketing staff



Paula Huckabaa

Paula Huckabaa joined Cotton Electric Cooperative as Director of Marketing and Communications in August. She comes to Cotton Electric from the Alzheimer’s Association, where she managed the Walk to End Alzheimer’s events in Lawton, Enid, Ada and Ardmore before heading up the organization’s rural community engagement and tribal outreach efforts.

A native of Stephens County, and Marlow High School alum, Paula attended Northwestern Oklahoma State University in Alva before launching her career in television news and public relations. She spent most of her career as a special projects producer and assignment manager in Oklahoma City, Lawton and Las Vegas, Nevada.

In 2009, Paula closed the TV news chapter of her life and moved back to Stephens County to be closer to family. While working as marketing manager at Climate Control Co. in Duncan, Paula had time to slow down and dive into helping the community. She’s been a board member for Main Street Duncan and Duncan Little Theatre, and a volunteer for the Duncan Chamber of Commerce, Re-

lay for Life and United Way. For many years, Paula baked the cupcakes for the Stephens County Humane Society Valentine’s Day fundraiser.

“I look forward to serving our members and working with the talented and dedicated team of employees here at Cotton Electric Cooperative,” Paula said, adding “Cotton Electric Cooperative and the Cotton Electric Charitable Foundation have a rich history here in southwest Oklahoma. It’s an honor to be here.”

Paula is a graduate of Leadership Duncan Class XVI and Leadership Native Oklahoma Class of 2021, and is a proud member of the Choctaw Nation of Oklahoma. She lives in Duncan with her husband, Russell, and their pets, Kip and Tanner.



Energy Efficiency Tip of the Month

Energy used for cooling and heating your home makes up the largest portion of your monthly energy bills. By combining regular equipment maintenance and upgrades with recommended insulation, air sealing and thermostat settings, you can save about 30% on your energy bills while helping our environment.

Source: Energy.gov

The Current

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By Cotton Electric Cooperative, Inc.

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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.

	2021	2020
Total Amount Billed/Accrued	\$6,548,165	\$66,159,397
Cost of Purchased Power	4,597,593	4,010,343
Taxes	122,880	108,714
Total Operating Expense Per Mile	1,224	1,131
Average Farm and Residential Bill	176	184
Average Farm and Residential kWh	1,524	1,692
Total Meters Billed (farm, residential)	19,028	18,742
Miles Energized	5,213	5,207
Density Per Mile	3.65	3.60
New Service Connects YTD	278	231
Services Retired	109	93

Community Spotlight

If you would like your community event listed in the October issue, please submit information by Sept. 29 by calling 580-875-3351 or send an email to TheCurrent@CottonElectric.com. Events that occur before Oct. 12 will not be published in the next issue.

Editor's Note: We recommend checking for cancellations with local sources before attending any event.

Duncan wine festival starts Sept. 10

Visit downtown Duncan for the Wine'n on the Chisholm Trail Festival Sept. 10-11 at 10th and Main Street, in the southeast corner of the intersection located under the "Crapemyrtle" mural.

This fun, two-day event features local Oklahoma wineries, food and vendors. A disposable wine cup will be included with admission, and wine by the glass, bottle or case will be available for purchase. All wineries will have hand sanitizer and there will be hand sanitizing stations throughout the premises. Physical distancing markers will be placed along the perimeter, as well, for the safety of festival goers, volunteers and staff.

Friday night includes an Italian-style dinner with entertainment under the Oklahoma stars by candlelight. Festivities will be from 6-10 p.m. with dinner served from 6-9 p.m. Purchasing tickets in advanced is encouraged as tickets will sell out. Tickets may be purchased for \$35 by visiting MainStreetDuncan.org.

Saturday includes wine tastings, vendors, door prizes, entertainment, games and more from 11 a.m. to 6 p.m. Admission is \$10. Visitors must be 21 years old or older to enter the tasting area. There is a separate, close-by section for those underage.

For information, call 580-252-5696 or email MainStreetDuncan@sbcglobal.net. Event details may be seen at MainStreetDuncan.com.

Vintage aircraft flying to Duncan

A rare vintage World War II bomber is coming to Duncan in September. It is part of the Commemorative Air Force and is presented on the National Air Tour of Historic WWII Aircraft.

A B-29 Superfortress FIFI is arriving at Halliburton Field airport along with B-24 Liberator Diamond Lil, a T-6 Texan and a Boeing PT-13 Stearman.

The tour will be open to the public from Sept. 9 through 12. All will be available for both interior tours and flights during the stay. Tour times, prices and flight schedules are available at www.airpowersquadron.org/duncan-ok.

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 A. Most screenings begin at 7:30 p.m.

The Sept. 10 offering is "Eternal Sunshine of the Spotless Mind." Heartbroken that his girlfriend has surgery to erase him from her memory, a man decides to do the same. He realizes, as memories fade, that he still loves her. Can he stop the process?

This 2004 film stars Kate Winslet, Jim Carrey, Tom Wilkinson and Kirsten Dunst. It was directed by Michel Gondry.

On Oct. 1, "Clerks" is the featured film. Dante and Randal, convenience-store clerks, prank customers, talk about movies, and play hockey on the store roof. Directed by Kevin

Smith, the 1994 cult classic stars Brian O'Halloran, Jeff Anderson and Marilyn Ghigliotti.

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.

VVA plans Sept. 13 golf tourney

Vietnam Veterans of America Chapter 751 is calling for teams and sponsors for a golf tournament to be held Sept. 13, at Fort Sill Golf Course. Check-in and tee time assignments for the 4-person scramble begins at 10 a.m. Lunch follows at 11.

Organizers hope to sign up 18 teams and at least one all-female team. Players will have opportunities to win significant hole-in-one prizes and door prizes.

The event has been a major fundraiser for the chapter for 17 years. Proceeds go to programs supporting Vietnam veterans and their families.

Entry information is available between 9:30 a.m. and 12:30 p.m., Monday through Friday at the VVA Chapter 751 office at 1004 B Avenue or by calling 580-699-5096.

Coin show in Stephens County

Duncan's Annual Coin Show is scheduled from 10 a.m. to 5 p.m. Sept. 17 and 9 a.m. to 5 p.m. Sept. 18 at the Stephens County Fairgrounds.

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

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

International Festival is Sept. 24-26

Lawton's Elmer Thomas Park is the site of the annual International Festival to be held Sept. 24-26. There is no admission or parking fee for this family-oriented extravaganza of fun, food, children's games and activities, demonstration artists and multicultural entertainment.

Three days of concerts and entertainment kick off with a Parade of Nations beginning at 5:45 p.m. Friday, followed by an opening ceremony. Activities will continue until 9 p.m., then resume from 11 a.m. to 9 p.m. Saturday and noon to 5 p.m. Sunday.

Find detailed information at the International Festival page on Facebook.

CTHC hosts Blackhorse exhibit

Blackhorse: A Retrospective is a special exhibit by Apache/Kiowa artist Jackie "Blackhorse" Tointigh. The exhibit will run from Oct. 1 through Dec. 31 at Chisholm Trail Heritage Center (CTHC), 1000 Chisholm Trail Parkway in Duncan.

CTHC will host a reception for the artist from 2-4 p.m. Oct. 9.

This award-winning artist has works in museums, galleries, and private collections throughout the United States and in several other countries. His work blends modern style and traditional ideas to provide a visual history of his people. His paintings are a mix of contrasting colors and techniques reminiscent of modern, contemporary, abstract-expressionism, with a traditionalist idea.

The Heritage Center is open 10 a.m. to 5 p.m. Tuesday through Sunday. Cotton Electric members presenting a Co-op Connections Card can get \$1 off admission.

More Community Spotlight on Page 5

PHOTO OF THE MONTH



EDUCATION: Stetson Sager is so excited about his first day of Kindergarten as a Marlow Outlaw! Stetson is the son of Cotton Electric members Connor and Lyndse Sager of Duncan.

Enter your "best shot" in our Photo of the Month contest. Theme for October is FALL COLORS. Entries can be emailed to TheCurrent@CottonElectric.com or mailed to The Current, 226 N. Broadway, Walters, OK 73572. Winners will receive a Cotton Electric prize package of CEC goodies.

Area VFDs plan fundraisers

Valley View Volunteer Fire Department's annual Chili Dinner will be from 11 a.m. to 4 p.m. Sept. 11 at 6362 NE Cache Road in Lawton. The fundraiser includes a raffle of a generator, a grill and a voucher toward a gun purchase. For details and to purchase tickets, call 580-351-7597.

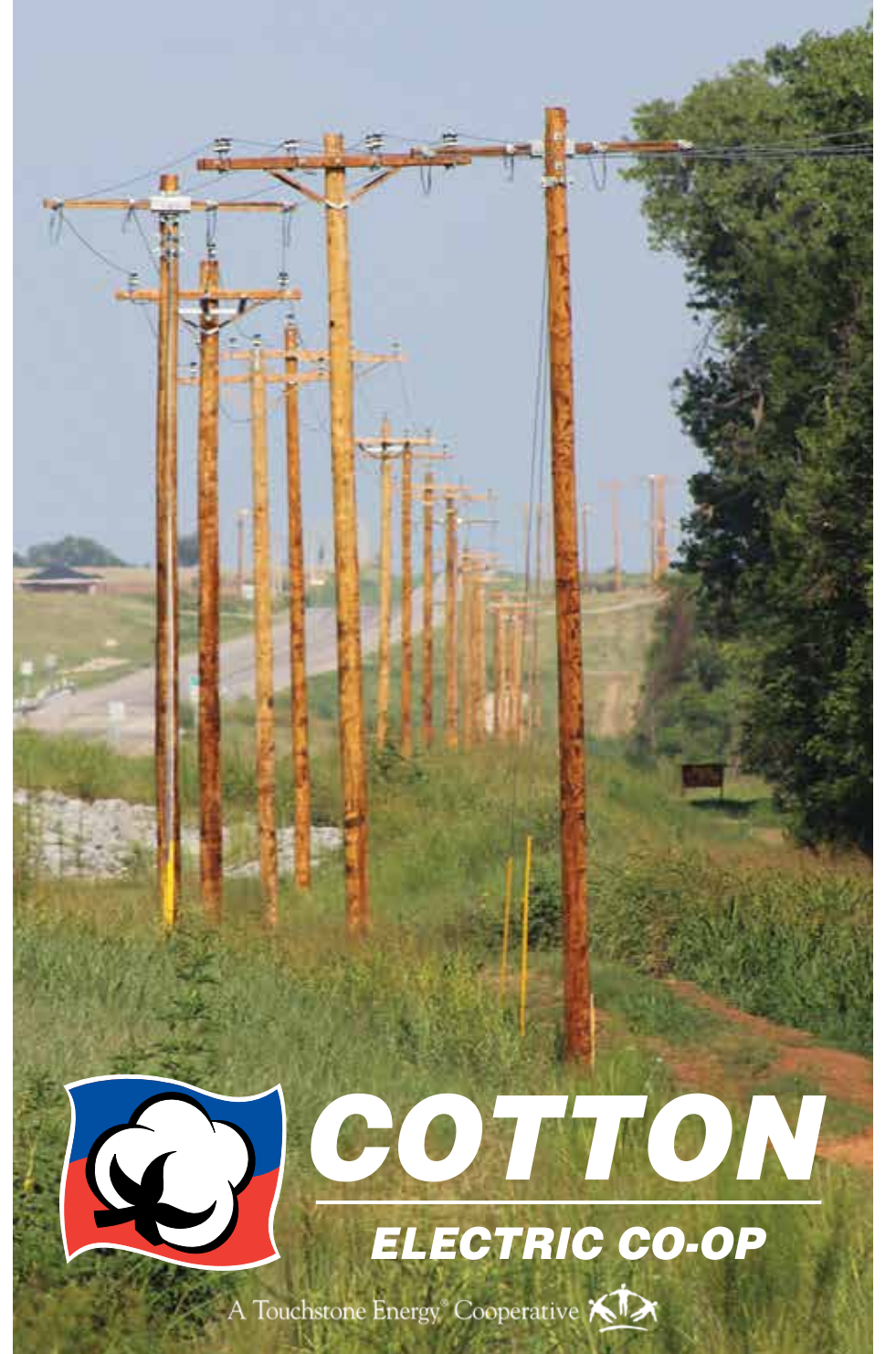
Indiahoma Fire Department's annual lunch fundraiser will be from

11 a.m. to 2 p.m. Sept. 19 in the high school auditorium. Activities include a raffle and a baked goods auction.

Hulen Volunteer Fire Department will host an Indian Taco Dinner from 11 a.m. to 3 p.m. Oct. 10. The fundraiser includes a raffle of a rifle and a pistol. For details and to purchase tickets, contact any Hulen VFD member or call 580-585-2522.

**BUILT by our community.
SHAPED by our community.
LED by our community.**

**WE'RE PROUD TO
POWER YOUR LIFE.**



COTTON
ELECTRIC CO-OP

A Touchstone Energy Cooperative

Upcoming Deadlines for The Current

October	November	December
Ad Sales Sept. 24	Ad Sales Oct. 29	Ad Sales Nov. 29
Classified Sept. 29	Classified Nov. 3	Classified Dec. 4
Publish Date Oct. 12	Publish Date Nov. 15	Publish Date Dec. 13




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Time to get back to energy saving habits

Summer break has officially ended, the kids are back in school and back to their daily routines. We still have some weeks of summer temperatures to endure, so keep taking advantage of energy savings opportunities.



Heath Morgan, Energy Efficiency Coordinator

Be energy smart with the refrigerator

Try to preplan before opening the refrigerator to prepare lunches for the kids or an after-school snack. Remove all of the items necessary and avoid repeated opening and closing of the door. This repeated opening and closing can force large amounts of cold air out of the appliance. Ultimately this will cause your refrigerator to work overtime trying to bring the temperature back down.

heat gain and avoid excess run time of your air conditioning system. Remember to turn fans off when you leave a room. Fans have no effect on the actual room temperature. They make a room feel cooler by moving air across the surface of our skin causing water to evaporate making your body feel cooler. Turning fans off when nobody is in the room can help to eliminate this unnecessary usage.

Keep blinds and curtains closed, and ceiling fans off

By blocking out the sun's rays, you can eliminate a major source of

Adjust thermostats
With the kids at school and fewer warm bodies in the house, you can offset your thermostat's setpoint without sacrificing comfort. Raising the

thermostat a few degrees each day while everyone is away can help you reduce your energy consumption. According to the Department of Energy, each degree you are able to raise your thermostat can save you 4-8% on your energy usage during that period. When we are talking about offsetting this temperature for 8-10 hours a day during the week, we can make a significant impact on upcoming power bills.

Unplug unused devices

Since the kids are in school, they won't be using their electronic devices during the day. Many of these devices can continue to pull power even when they are not in use. Devices like iPads, laptops, video game consoles, and phone chargers can consume energy when plugged in, even if they are not in use. Video game consoles will often perform system updates and draw signif-

icant amounts of power during down time if left in sleep mode. These devices are often referred to as energy vampires. Even though each normally draws only a small amount of power, when you are able to remove all of these small loads around the house, they can equal big savings.

These savings opportunities can be overlooked during hectic back-to-school time. Don't forget to make energy savings part of your new schedule. Using these tips can help you save money on your upcoming bill. Consider investing these savings in your home efficiency efforts. Upgrading to LED lighting, adding some much-needed insulation to your attic, or performing some DIY air sealing around the home can add to your savings in the future.



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Have your Cotton Electric account number and credit card or banking account numbers ready before making the call.

10TH & MAIN

Vendors, Contests, Music, Games and Activities for Everyone!

Friday, Sept. 10th
6 - 10 PM
Dinner Only 6 - 9 pm
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Saturday, Sept. 11th
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Oklahoma Wineries & Kochendorfer Brewery
Wine Available for Purchase
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Italian Style dinner under the stars on Friday
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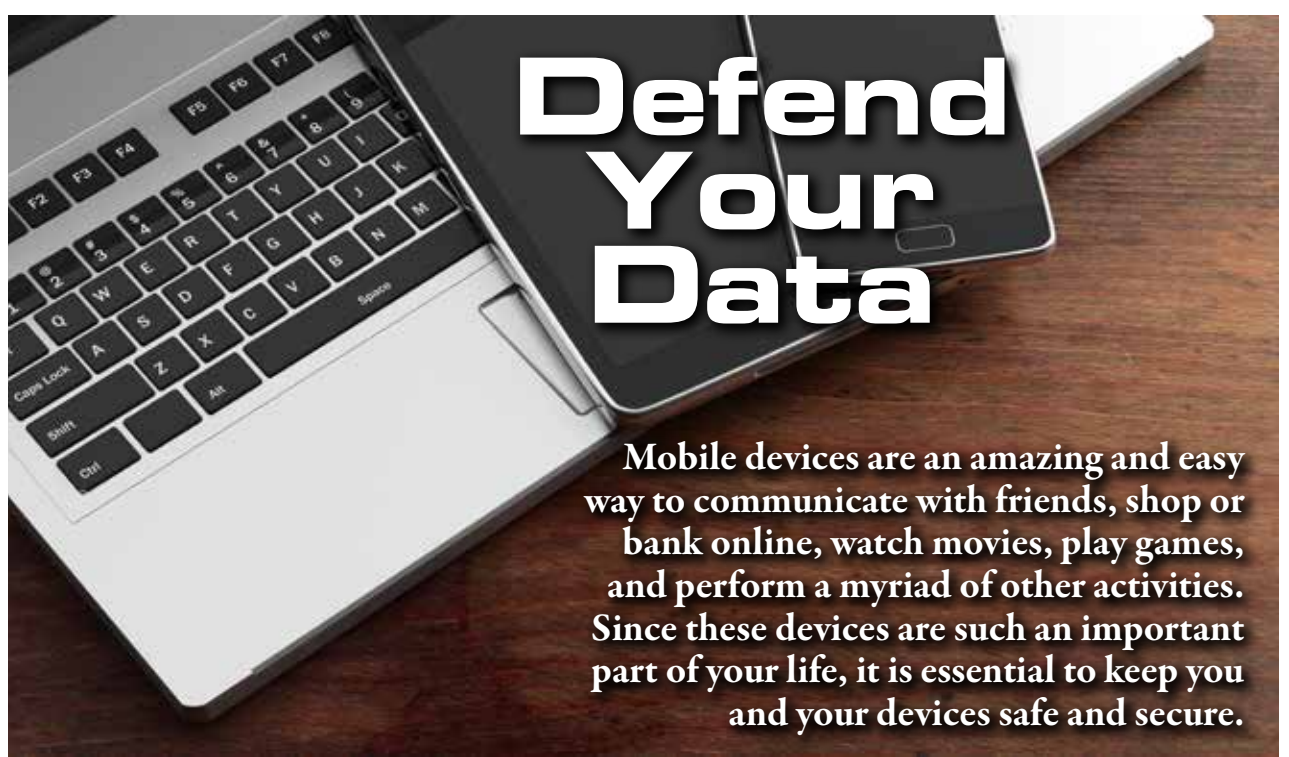
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Keep those mobile devices updated, secure

It may surprise you to know that the biggest risk to your mobile device is most likely not cyber criminals but you. You are far more likely to lose or forget a mobile device than have someone hack into it. The number one thing you should do to protect your device is enable automatic screen locking when the device is idle. This means that to use your device, you have to unlock the screen with a strong passcode, your face, or your fingerprint. This helps ensure that it is much harder for anyone else to access your information if your device is lost or stolen. As a bonus, for most mobile devices, enabling the screen lock also enables encryption, helping protect the data stored on the device.

Here are several more tips to help protect your devices:

Updating: Enable automatic updating on your devices, so they are always running the latest version of the operating system and apps. Attackers are always looking for new weaknesses in software, and vendors are constantly releasing updates and patches to fix them. Keeping your devices up to date makes them much harder to hack. When choosing a new Android device, look at the vendor's commitment to keeping the device updated. Apple iOS devices are updated by the company itself, while Android mobile devices are updated by the vendor that sold you the device, and not all vendors actively update their devices. If you are using an old device that is



Mobile devices are an amazing and easy way to communicate with friends, shop or bank online, watch movies, play games, and perform a myriad of other activities. Since these devices are such an important part of your life, it is essential to keep you and your devices safe and secure.

no longer supported or cannot be updated, consider purchasing a new device that is fully supported.

Tracking: Install or enable trusted software to remotely track your mobile device over the internet. This way, you can connect to it over the internet and find its location if your device is lost or stolen or remotely wipe all of your information in a worst-case situation.

Trusted Mobile Apps: Only install apps you need and stick to trusted sources. For Apple iOS devices such as iPads or iPhones, that means Apple's App Store. For Android devices, use Google Play; for Amazon tablets, utilize the Amazon App Store. While you may be able to install apps from other sites, these are not vetted and are far more likely to be infected or outright malicious, either of which could compromise your privacy. Also, check to make sure the app has lots of positive reviews and is actively updated by the vendor before downloading

it. Stay away from brand new apps, apps with few reviews, or apps which are rarely updated.

Privacy Options: Mobile devices collect extensive information about you, especially since you take them everywhere you go. Thoroughly review your device's privacy settings, including location tracking, and make sure sensitive notifications (such as verification codes) don't appear on-screen when the device is locked.

Work: Be sure any mobile device you use for work is authorized for work use. When at work, be extra careful and never take any pictures or video that may accidentally include sensitive information, such as pictures of whiteboards or computer screens.

Your mobile devices are powerful tools – ones that we want you to enjoy and use. Just following these few simple steps can go a long way toward keeping you and your devices secure.

Source: SANS.org

Community Spotlight

Annual Walters Car Cruz Oct. 2

"The Only Mystery is Who Will Win" is the theme of the 2021 Walters Car Cruz set for Oct. 2. Registration begins at 8 a.m. for this annual event sponsored by the Walters Chamber of Commerce.

The car show features multiple classes, with first- and second-place trophies for each class. Best of Show wins \$1,000 cash. All entrants will be eligible for cash drawings.

The day will feature a car cruise until midnight and a burnout contest. Other activities include contests in-

volving bubble gum blowing, football toss and a carhop relay. There will be inflatables, live entertainment, a children's area and vendors offering a wide variety of foods.

For information, call 866-822-2539 or visit WaltersChamber.com.

Community Baby Shower is Oct. 2

Offering resources, support and education, a Community Baby Shower has been set for 10 a.m. to noon Oct. 2 in the Territory Room of Stephens County fairgrounds, 2002 S. 13th in Duncan. Both in-person and drive-through options will be available.

This is a free event designed for pregnant women and new parents or caregivers of children under the age of 3. In addition to valuable information and activities such as a car seat check, there will be a door prize drawing.

For information, contact Stephanie Red Elk at Stephanie-redelk@ouhsc.edu or 580-291-6730.

Alzheimer's Walk set for Oct. 16

Come join us at the Walk to End Alzheimer's of Southwest Oklahoma and smash our fundraising goal of \$65,300. The party starts at 8:30 a.m. Oct. 16 in Elmer Thomas Park in Law-

ton. The 1.5-mile Walk begins after a short ceremony at 10 a.m.

Registration is open for teams and people who wish to join a team or walk as an individual. To sign up online, go to www.lawtonwalk.org.

For information, contact Sandi Pel-low at lawtonwalk@alz.org.

Blessings Boutique open monthly

Marlow First United Methodist Church opens its Blessings Boutique from 11 a.m. to 2 p.m. every first and third Tuesday of the month. Clothing donation drop-off days are Tuesdays, or donors can call 580-658-2765.

Ranking Your Goals: A Smart Move

Like most people, you may have several financial goals. But can you reach them all?

It would be simple if you had great wealth. But you'll likely need to rank your goals in terms of their importance to your life and then follow appropriate strategies to achieve them. By doing so, you may end up getting pretty close to covering each of



your objectives, in one way or another.

When prioritizing your goals, consider following this process:

- **Identify goals as "must have" or "nice to have."** Making sure you don't outlive your resources is a must-have goal, so you need to be as certain as possible of achieving it. On the other hand, a nice-to-have goal might be something like buying a vacation home. If you don't attain the money needed for this goal, you do have room to compromise, perhaps by scaling down to a smaller home in a different area or just renting a place for a few weeks a year. Having this flexibility can provide a psychological

benefit, too. Since this goal doesn't have an either-or outcome, you won't have to feel that you failed if you don't get the big vacation home – instead, you can still enjoy the results of your investment efforts, even at a more modest scale.

- **Put "price tags" on your goals.** You need to know what your goals will cost. Even if you can only make an estimate, it's essential to have some figure in mind. As time goes by, you can always revise your projected costs. To arrive at these price tags, you may want to work with a financial professional who has the tools and technology to create hypothetical illustrations

and scenarios.

- **Follow an appropriate strategy.** The nature of your goals and their estimated cost will drive your investment strategy. So, for example, using the must-have goal mentioned above – the need to avoid outliving your money – you'll want to balance your growth objectives with your comfort with risk, as well as maintain an appropriate withdrawal strategy when you're retired. However, for a nice-to-have goal, such as your large vacation home, perhaps you don't need the same urgency – consequently, with part of your portfolio, you might be able to take more risk in hopes of greater returns. And if you

fall short, you can always go with Plan B – i.e., the smaller home or the rental experience. But if your "nice to have" is closer to a "must have" in this area as well, you might want to focus less on achieving greater returns and instead look at ways of adjusting your budget to save more.

- **Monitor your results.** As you pursue your goals, whether must have or nice to have, you'll want to check your results regularly. If you think you're not making enough progress toward your desired goal, you may need to make adjustments. But don't overreact to short-term swings in the financial markets or in the value of your portfolio,

or take on an inappropriate amount of risk. When trying to reach your goals, you can alter your path, but it's usually not a good idea to change directions altogether.

The decisions involved in identifying, prioritizing and achieving your goals can be somewhat involved. But by following a well-designed process, you can help yourself get to where you want to go.

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

Edward Jones, Member SIPC.

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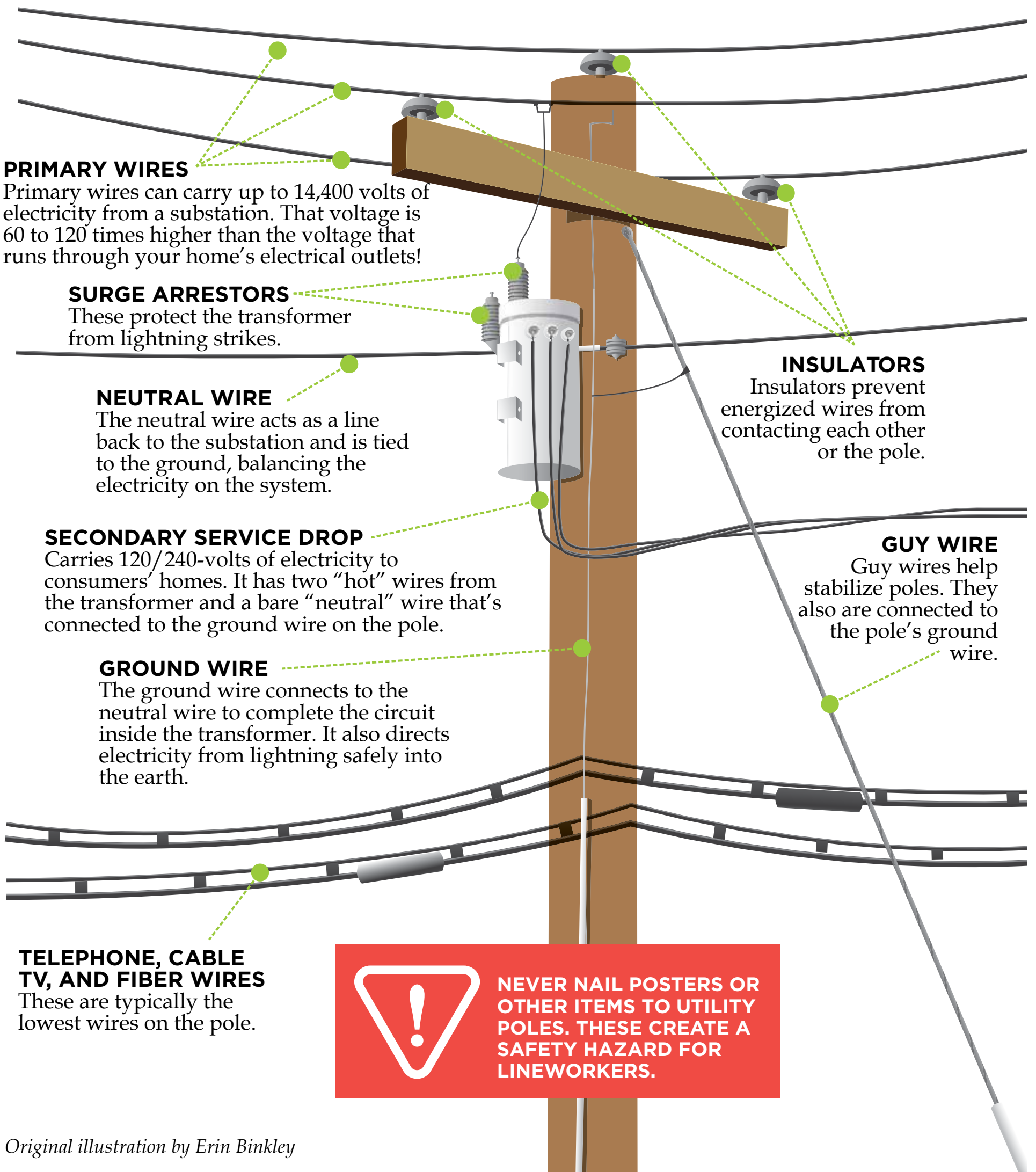
Why can a bird sit on a power line and not be hurt? Doesn't that mean the line is insulated?

No. Lines are sometimes coated for protection against the elements but still deadly upon contact. A bird or other critter can sit on a power line all day happy as a lark because there is no path to ground. If the animal were to come in contact with the utility pole or other grounded source, it will be electrocuted, just as a person would be under the same circumstances.



WHAT'S ON THAT POLE?

This illustration shows the basic equipment found on electric utility poles. The equipment varies according to the location and the service they provide.



PRIMARY WIRES

Primary wires can carry up to 14,400 volts of electricity from a substation. That voltage is 60 to 120 times higher than the voltage that runs through your home's electrical outlets!

SURGE ARRESTORS

These protect the transformer from lightning strikes.

NEUTRAL WIRE

The neutral wire acts as a line back to the substation and is tied to the ground, balancing the electricity on the system.

SECONDARY SERVICE DROP

Carries 120/240-volts of electricity to consumers' homes. It has two "hot" wires from the transformer and a bare "neutral" wire that's connected to the ground wire on the pole.

GROUND WIRE

The ground wire connects to the neutral wire to complete the circuit inside the transformer. It also directs electricity from lightning safely into the earth.

INSULATORS

Insulators prevent energized wires from contacting each other or the pole.

GUY WIRE

Guy wires help stabilize poles. They also are connected to the pole's ground wire.

TELEPHONE, CABLE TV, AND FIBER WIRES

These are typically the lowest wires on the pole.

NEVER NAIL POSTERS OR OTHER ITEMS TO UTILITY POLES. THESE CREATE A SAFETY HAZARD FOR LINEMEN.

Original illustration by Erin Binkley

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Think before you post that sign!

Staples, nails and tacks used to hang signs and fliers create dangerous obstacles for electric lineworkers.

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Utility poles are not bulletin boards

We all have seen or hung up posters of missing pets, upcoming garage sales, and other miscellaneous announcements on utility poles. While it may seem like a harmless act with no malice intended, these little pieces of paper can cause big harm to utility workers and are illegal in many areas.

Utility workers are tasked with climbing those same utility poles to work around power lines that carry up to 14,400 volts of electricity. Foreign objects such as staples or nails embedded in the pole can lead to the utility worker snagging or getting a hole in their gloves. Those gloves are meant to insulate workers from high voltage and protect them from being electrocuted.

Hunting stands and basketball hoops are other

items that have been found attached to utility poles. It is extremely dangerous for utility workers, yourself and anyone who uses these items. Satellite dishes have also been found attached to utility poles. This is not only a hazard for utility crews, but also the dish installer. Under no circumstance should a satellite dish be attached to utility poles.

There's also a public safety risk that comes with posting signs and other items on utility poles. Nails, staples, and other materials put into wooden utility poles can cause poles to deteriorate more quickly. This can reduce their structural integrity and stability, increasing the risk for the pole to fall over when struck by a vehicle.

"Fallen poles mean power outages, which at the

very least are an inconvenience," said Molly Hall, executive director of the Energy Education Council. "Utilities must spend valuable resources on repairing or replacing damaged utility poles." Downed lines also create dangers for pedestrians and motorists. If you see a downed power line stay away and call 911.

Keep yourself and those in your community safe by not posting or hanging anything on utility poles. Find other alternatives to post in your community, such as yard stakes or online community groups.

For more information on staying safe around power lines, utility poles, and electricity, visit SafeElectricity.org or CottonElectric.com.

Source: SafeElectricity.org

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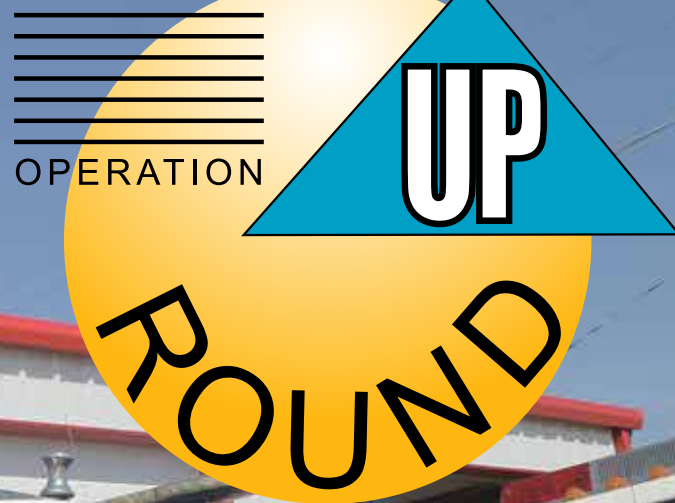
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Leo Montoya and other volunteers for Grandfield VFD are grateful for hoses and other items purchased with a CECF grant.



Download CECF grant applications at CottonElectric.com. Deadline for third-quarter 2021 grant applications is Sept. 14.

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.

Cotton member generosity keeps area VFDs safe, well-equipped

By Karen Kaley

Cotton Electric members are a generous group. Most of them participate in Operation Round Up, which rounds their power bills up to the nearest dollar each month. The funds collected by Operation Round Up are administered by the Cotton Electric Charitable Foundation (CECF).

Since the program began in April 2004, CECF has issued a total of 550 grants in an effort to improve the quality of life throughout the Cotton Electric service area.

Of those 550 grants, 90 have gone to fire departments in the Cotton Electric service territory. Grant funds have been used to upgrade communications, equip and refurbish trucks, and to cover portions of building remodels and construction. Fire fighters are wearing personal protective jackets, pants and boots purchased with CECF grants. They can gain quick access to burning buildings and extricate victims pinned in vehicles thanks to tools funded by Cotton Electric members via CECF.



Members of the Grandfield Volunteer Fire Department gathered recently to accept a \$5,000 Cotton Electric Charitable Foundation grant to help with the purchase of equipment such as fire hoses, nozzles and radios. Fire Chief Aaron Henson, left, is joined by volunteers David Dudenboffer, Jeff Timms, Miguel Montoya, Daniel Montoya, Hayden Gray and Leo Montoya. Presenting the check are Cotton Electric's Shane Bowers, manager of HR & IT, and Paula Huckabaa, director of marketing & communications.

Some CECF-funded equipment is used to the benefit of many. For example, Walters VFD received a grant in 2018 for the purchase of a hose tester. The device is available to neighboring departments for the required annual testing.

Grandfield Volunteer Fire Department is the most recent to receive a CECF grant. The \$5,000 went toward the purchase of radios, fire hoses and nozzles and other items.

A first-time grant applicant in June, VFD Chief Aaron Henson said he was familiar with the process from previous experience with his employer. He had read about CECF grants in The Current and the southwest Oklahoman counts Cotton Electric employees among his friends.

Henson said, "Filling out the CECF grant application is pretty simple. The time-consuming part was putting numbers together and gathering supporting documents to show prices of the equipment we were considering."

The grant covered a little more than half of the

items listed and Henson has put it with funds raised through other means to purchase about 80 percent of Grandfield VFD's list.

"Rural fire protection is an important issue for our members," said Ken Layn, president of the Cotton Electric Cooperative's board of trustees and CECF board member.

"Through Operation Round Up, more than \$326,000 has been contributed to 35 fire departments in our service area since 2004. These additional funds have helped them purchase new equipment and cope with fuel and maintenance costs."

"The goal of CECF is to improve the lives of our members and we feel these contributions have made a difference in improving the quality of life in southwest Oklahoma," said Jennifer Meason, Cotton Electric Cooperative's CEO and CECF board member.

The foundation's board of directors meets on a quarterly basis to review applications. Third-quarter applications are due Sept. 14, 2021.



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As kids and parents return to busy schedules full of sports, homework and weeknight activities, building a plan for nutritious and easy meals can be challenging. Piecing together a menu that fuels active minds without spending hours in the kitchen is a common goal for many families.

These recipes require minimal prep and call for on-hand ingredients like dairy food favorites that provide nutrients people of all ages need to grow and maintain strong bodies and minds.

Whether you enjoy it together in the morning before getting the day started or mix it up with breakfast for dinner, this Sustainable Frittata is called “sustainable” because you can use leftover cheeses, veggies, ham, sausage and more to recycle ingredients you already have on hand.

For a customizable kid-pleaser, turn to Chopped Chicken Taco Salad and garnish with your family’s favorite toppings. When it’s time to put a twist on a classic while changing up your dinner routine, Roasted Red Pepper and Pesto Grilled Cheese Sandwiches are perfect for putting something new on the table. Make supper a cinch with Slow Cooker Macaroni and Cheese, which lets you put the work in the hands of your slow cooker for a versatile dish that can be served when homework is finished.

Visit milkmeansmore.org to find more recipes perfect for bringing loved ones together.



Chopped Chicken Taco Salad

Chopped Chicken Taco Salad

Recipe courtesy of Megan Gundy of “What Megan’s Making” on behalf of Milk Means More

Prep time: 15 minutes
Cook time: 15 minutes
Servings: 4

Dressing:

- 1 cup plain Greek yogurt
- 1/3 cup buttermilk, plus additional (optional)
- 1 tablespoon fresh-squeezed lime juice, plus additional (optional)

- 3 tablespoons chopped cilantro
- 2 tablespoons taco seasoning

Salad:

- 2 pounds boneless, skinless chicken breasts
- 2 tablespoons taco seasoning
- 2 tablespoons olive oil
- 1 head leaf lettuce, chopped
- 1 avocado, chopped into bite-sized pieces
- 1 cup black beans, drained and rinsed
- 1 cup corn

- 1 pint grape or cherry tomatoes, chopped
- 1 cup shredded cheese (Monterey Jack or Mexican) tortilla strips or crushed tortilla chips, for topping

To make dressing: In small bowl, stir yogurt, buttermilk, lime juice, cilantro and taco seasoning until combined. Taste and adjust lime juice and cilantro as needed. If dressing is too thick, add buttermilk 1 teaspoon at a time until desired consistency is reached. Refrigerate until ready to serve.

To make salad: Season chicken on both sides with taco seasoning. Heat large skillet over medium-high heat and add olive oil. Add chicken to pan and cook on both sides until outside is golden brown and chicken is cooked through. Remove to cutting board and slice into strips.

On large platter, heap chopped lettuce. Sprinkle chicken over top. Add avocado, beans, corn, tomatoes and shredded cheese. Drizzle dressing on top and sprinkle with tortilla strips or crushed tortilla chips.

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Sustainable Frittata

Recipe courtesy of Jenn Fillenworth of "Jenny With the Good Eats" on behalf of Milk Means More
Prep time: 5 minutes
Cook time: 20 minutes
Servings: 8

- 12 eggs, beaten
- 1/4 cup whole milk, half and half or heavy cream
- 1/2 teaspoon salt
- 2 cups shredded cheese, any variety
- 3 cups assorted cooked vegetables and pre-cooked meats

fresh herbs, for garnish (optional)

Preheat oven to 450 F. Preheat cast-iron pan or oven-safe skillet over medium heat. In large bowl, mix eggs, milk and salt then add shredded cheese. Add cooked vegetables and meats to pan to reheat. Once vegetables have softened, add egg mixture to pan and scramble. Let sit over medium heat 1 minute. Carefully transfer to oven and bake 10-15 minutes. Frittata is done when eggs have set. Remove from oven and top with fresh herbs.

Sustainable Frittata

Slow Cooker Macaroni and Cheese

Recipe courtesy of Rachel Gurk of "Rachel Cooks" on behalf of Milk Means More
Prep time: 20 minutes
Cook time: 2 hours
Servings: 8

- 16 ounces elbow pasta
- 4 tablespoons butter
- 3 ounces reduced-fat cream cheese
- 2 cups whole milk
- 12 ounces evaporated milk
- 1/2 cup light sour cream
- 2 large eggs, beaten
- 3/4 teaspoon ground mustard
- pepper, to taste

- 8 ounces shredded sharp cheddar cheese
- 8 ounces grated provolone cheese

Cook pasta al dente according to package directions. Drain and pour into large slow cooker. In small saucepan over medium heat, whisk butter and cream cheese until melted. Stir in milk, evaporated milk and sour cream; whisk until combined. Remove from heat; whisk in eggs, ground mustard and pepper, to taste. Stir in cheeses. Pour mixture over cooked macaroni and stir to combine cheese and pasta. Cover and cook 2 hours on low. Switch to warm until ready to serve.



Slow Cooker Macaroni and Cheese



Roasted Red Pepper and Pesto Grilled Cheese Sandwiches

Roasted Red Pepper and Pesto Grilled Cheese Sandwiches

Recipe courtesy of Katie Serbinski of "Mom to Mom Nutrition" on behalf of Milk Means More
Prep time: 5 minutes
Cook time: 10 minutes
Servings: 2

- 4 slices French or Italian bread
- 3 tablespoons prepared pesto
- 2 large roasted red peppers
- 4 slices mozzarella cheese
- 2 tablespoons butter, softened

Preheat skillet or grill pan over medium-low heat. Spread insides of bread slices evenly with pesto. Stack red peppers and mozzarella cheese. Spread outer sides of bread with softened butter and grill until toasted and cheese is melted, about 5 minutes per side. Rest 1 minute before cutting.

Build yourself a better, healthier PBJ

Sometimes you crave a simple PBJ – peanut butter and jelly on white bread. While there's nothing wrong with that combo, if PBJ is a regular in your meal plan, you may want to tweak it to fill in some dietary gaps. Upgrading the ingredients to healthier options can turn a PBJ from more of a dessert to a healthy diet staple.

Let's start with the bread. If you want to upgrade your bread from a health perspective, find a bread that is high in fiber, low in calories, low in added sugar. You will need to spend some time in the bread aisle comparing ingredient lists and nutrition facts labels. Sometimes, high fiber breads can be very dense. If you prefer a fluffier bread, one made with whole wheat would be a healthier choice than traditional white bread because it provides more whole grains, a goal of the U.S. Dietary



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

Guidelines for Americans. If you don't want to change your bread from traditional white, most flours used in commercial breads in the United States are

fortified with folic acid, thiamin, niacin, and riboflavin; just check the label.

Peanut butter could be categorized as the most important ingredient in PBJ. With the increase in peanut allergies, other nut and seed butters are readily available. Some examples are almond butter, sunflower butter and combination nut butters. Each has a unique combination of nutritional qualities but are almost consistently high in protein and healthy fats. When looking at peanut butter or other nut butters, focus on low- or zero-added sugars, healthy fats (mono-unsaturated and poly-unsaturated), and protein, as well as taste and spread-ability.

Nut butters are naturally higher in unsaturated fats like polyunsaturated and monounsaturated fats. However, because of the high fat content, it is important to pay attention to serving

size as fat contributes to a significant source of calories.

Now for the jelly. Yes, there are healthier options that can fill in for the sugary sweet jelly. Specifically, try whole fruits like sliced strawberries, bananas, and apples or mashed raspberries or blueberries. Using the whole fruit versus the jelly or jam option will reduce the amount of sugar in your PBJ and increase the amount of fiber and other phytonutrients contributed by fruit.

If using real fruit is too much of a departure from beloved jelly, find the jelly with the most fiber and least added sugar possible.

When thoughtfully constructed, a PBJ can contribute to your daily intake of whole grains, fruits, healthy fats, and protein. All that's missing is a side of veggies and a glass of skim milk.

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Photos by Kaila Williams



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