

The Current

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A Touchstone Energy® Cooperative 

“The Current - Informing Our Members Since 1957”

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Co-op commits to member and employee safety

By Carli Eubank

Safety – it’s ingrained in everything we do at Cotton Electric. It’s even in our mission statement: to “safely deliver reliable and affordable power.” To uphold our mission and recognize May as National Electrical Safety month, Jarrod Hooper, Cotton Electric safety and loss control coordinator, shared how Cotton Electric members and employees can stay safe throughout the year.

Home safety:

“It is easy to overlook potential hazards throughout your home, like extension cords, dryer vents, and old appliances,” Hooper said. “Most electrical issues are caused by overloading breakers, old or damaged wiring, or lack of awareness of wiring.”

The frequency of potential electrical hazards or issues depends on the age and condition of the house, Hooper said. Like most things, it is important to have appliances and systems checked annually by a professional.

“If members have any suspicion that something has gone

wrong, have a certified electrician come look at it immediately,” Hooper said. “It is best to get everything repaired as soon as possible instead of putting a potential hazard off, thinking it will be OK.”

Hooper also recommends members label their breaker box to know where each line is connected within their property.

Ground-Fault Circuit Interrupter (GFCI) outlets are good to include in homes, as well. GFCI outlets prevent an entire circuit from shutting off by isolating a tripped wire to one specific plug.

It doesn’t hurt to check GFCI outlets ever so often by pushing the “test” button to ensure it doesn’t trip everything off and then pushing the “reset” button, Hooper said.

If there is bare wiring or a nick in an extension cord you should replace it immediately. To avoid damaged cords, be sure they are in a low traffic area or rolled and hung up when not used. It is also important to buy the appropriate cord for what the usage will be, Hooper said.



Cotton Electric employees follow life saving rules while on the job. Photo by Carli Eubank.

If a cord is used outside, use outdoor-rated cords. They are usually orange or green cords.

Other electrical safety tips to protect your family are placing plastic plugs on unused outlets, cleaning the dryer vent, and not tampering with electrical equipment.

Employee safety:

As safety and loss control coordinator, Hooper ensures Cotton Electric linemen and crewmen stay safe on the job. There are nine safety meetings scheduled each year, but Hooper strives to have a meeting every month.

Along with meetings, line-

men and crewmen participate in safety trainings such as bucket and pole top rescues, CPR training, pole climbing, and multiple sessions at Oklahoma Association of Electric Cooperatives.

“Safety is essential and top priority, especially for this line of work,” Hooper said. “The most important thing for the linemen and crewmen to remember is to pay attention to their surroundings and potential hazards.”

Before linemen and crewmen arrive to a job they review a job briefing describing the location, lines, potential hazards, purpose of job and

other conditions to help them prepare and focus on the task ahead, Hooper said.

Members can help keep our crews safe on the job by allowing them to work without any distractions. Unless a linemen or crewmen approach you, it is best to stay out of their work zone, Hooper said.

From our members to employees, Cotton Electric will always value bringing power to the community safely. Visit the Residential section at www.cottonelectric.com to take an electrical safety quiz and find more information about electrical safety.



Cotton Electric Journeyman Lineman Terry Turner completes annual pole top rescue training. Photo by Danielle Quickle.



Cotton Electric Journeyman Lineman Bobby Short and Apprentice Lineman Ely King learn during a monthly safety meeting. Photo by Carli Eubank

STORM SEASON SAFETY TIPS ON PAGE 9

Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after May 1, 2022, is \$0.01306 per kWh.

On a member’s average bill of 1,300 kilowatt hours (kWh), this will amount to a charge of \$16.97 on the May bill.

April 2021 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	74	38	56	16	71	52	62
2	75	46	61	17	77	52	65
3	86	43	65	18	70	45	58
4	68	54	61	19	72	44	58
5	92	50	71	20	97	60	79
6	70	50	60	21	91	69	80
7	67	42	55	22	84	69	77
8	67	37	52	23	86	62	74
9	88	31	60	24	66	50	58
10	90	53	72	25	69	48	59
11	79	58	69	26	73	42	58
12	90	63	77	27	75	47	61
13	70	46	58	28	82	63	73
14	74	34	54	29	89	66	78
15	93	54	74	30	80	52	66

Source: srh.noaa.gov/oun/

Average Daily High: 79 Average Daily Low: 51

Did You Know?

Cotton Electric offices will be closed on Monday, May 30 to recognize Memorial Day. Emergency calls will be answered at 580-875-3351 or 800-522-3520.

The next issue of The Current should arrive in mailboxes on June 13, 2022.

Contact Us

Make sure you keep your contact information updated to keep up with The Current!

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.

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More news at cottonelectric.com

From the CEO

Before saying yes to solar, let us help

As your trusted energy advisor, Cotton Electric Cooperative can offer a candid assessment of your specific situation to help before you make a significant financial investment.



Jennifer Meason, CEO

To help determine whether a solar installation is right for you, consider this:

- Overall energy efficiency of your home/building currently
- Orientation of the sun in relation to the home/building
- Tree coverage near the home
- Weather patterns for the region
- The timing and pattern of your electricity usage
- Return on investment

We encourage our members to get several quotes and thoroughly investigate the credibility of the companies researched.

When evaluating sales proposals, make sure you ask questions like:

- What electric rates does the proposal use and what inflation rate is used? How does that compare with my current rate?
- What time of day do I use electricity the most? When determining the size of your solar installation, we can help you analyze your usage patterns using your meter data to see when you're using the most electricity and how to maximize the value of the energy produced from your solar panels. This analysis also helps members determine the size of the installation needed.
- What estimated cost is used for excess energy produced? CEC purchases energy supplied by the member at the Cooperative's avoided energy cost. For 2022, the Cooperative's avoided cost is \$0.03659/kWh. This amount is paid to members when they generate more elec-

tricity than they are using at the time of generation.

- Is there a large, up-front payment required or are fees spread out over time?
- Will I own the panels or will they be leased?
- Are there any hidden costs like replacing the roof before installation or marketing, advertising or research fees?
- Are there ongoing maintenance fees?
- Are there rebates or other financial incentives available?
- Are the estimated energy savings worth the investment?
- Is it more cost effective to invest in other energy saving measures?

Proposals that state your electric bill will go down to zero or less than your monthly service availability charge are not correct. All members of Cotton Electric pay a monthly fee to help cover fixed costs like poles, wires, and transformers that are required to provide power

whenever you need it.

CEC recognizes that member interest in green energy sources and renewables is at an all-time high. Western Farmers Electric Cooperative (WFEC), Cotton Electric's wholesale power provider, is a leader in the integration of renewable energy that benefits all of our members.

Currently, WFEC purchases or produces energy from 956 megawatt (MW) of wind and 53 MW of solar in Oklahoma and New Mexico. WFEC plans to add an additional 30 MW of solar energy in New Mexico in 2022 and 250 MW of solar energy with 800 MWh battery storage from the Skeleton Creek project in Oklahoma which is scheduled to be complete in 2023.

We stand ready to help our members determine their best options and welcome your questions. We can be reached at (580) 875-3351.

CECF grant helps students explore their creativity



By Carli Eubank

Cotton Electric Charitable Foundation (CECF) grants, made possible by Cotton Electric members' participation in Operation Round Up, create lasting impacts for our local communities. An example of this generosity-in-action is a creative writing program for sixth-graders at the Chisholm Trail Heritage Center (CTHC) in Duncan called "Saddle Up and Write."

Funded by a CECF grant, Saddle Up and Write challenges students to walk around

the CTHC art museum, study the art, and create a story with descriptive wording and imagery from what they see. They are given art supplies and journals, funded by the CECF grant.

Leah Mulkey, Chisholm Trail Heritage Center education coordinator, was inspired by a writing program at the Fred Jones Jr. Museum of Art to bring a similar educational opportunity to Duncan students. Eventually, Marlow and Empire students joined the program. Since 2010 nearly 50 students have participated. Mulkey says she loves how students interpret art in new and different ways each year.

The program is taught by Dr. Nathan Brown, an Oklahoma Universi-

ty professor and teacher of the Fred Jones Jr. Museum of Art writing program.

Saddle Up and Write consists of two-hour sessions for one day in the fall and another in the spring. Shortly after the spring session, students attend a reception and read aloud the story they wrote during the writing sessions.

"I am just amazed every year at how the students are willing to stand up in front of their peers and adults and read what they have written," Mulkey said. "It is interesting to see how students interpret the museum art so differently."

Mulkey has goals of expanding outreach of the program by welcoming more students in the

area to participate. This summer, the Chisholm Trail Heritage Center will host third-, fourth-, and fifth-grade teachers in Oklahoma to receive training from the Oklahoma Writing Program. During the training, they will learn how to teach their students to write creatively using art as inspiration.

Saddle Up and Write provides many educational and creative opportunities for students, like how museums can be exciting and interesting. Students who have completed the program share how they see a story instead of just an art piece on the wall. Many students who participated in the early days of Saddle Up and Write have won collegiate awards for creative

writing – showing a true testimony to how impactful the program is for every student who immerses themselves in the creative process.

Second quarter CECF grant applications are due June 14, 2022. Grant application over-

view and guidelines are available at www.cottonelectric.com/grant-application and can be submitted by email to sbowers@cottonelectric.com or by mail to 226 N. Broadway, Walters, OK 73572.



Students of Saddle Up and Write attend writing sessions at the Chisholm Trail Heritage Center. Photo courtesy of Leah Mulkey.



Energy Efficiency Tip of the Month

Even in summer months, adding insulation to your attic can keep your home more comfortable and save energy used by your cooling system. If your attic insulation is level with or below your floor joists (meaning you can easily see your joists), you should add more. If you can't see any of the floor joists because the insulation is well above them, you likely have enough insulation.

Attic insulation should be evenly distributed with no low spots. Make sure the areas along the eaves are adequately covered.

Source: Energy.gov

MISSION STATEMENT
Our mission is to safely deliver reliable and affordable power, provide excellent member service, and improve the quality of life in the communities we serve.

	2022	2021
Total Amount Billed/Accrued	\$6,982,746	\$5,186,833
Cost of Purchased Power	4,736,975	3,636,225
Taxes	157,174	133,047
Total Operating Expense Per Mile	1,217	1,002
Average Farm and Residential Bill	169	129
Average Farm and Residential kWh	1,299	1,116
Total Meters Billed (farm, residential)	19,181	18,870
Miles Energized	5,225	5,210
Density Per Mile	3.67	3.62
New Service Connects YTD	98	114
Services Retired	24	45

The Current

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Community Spotlight

If you would like your community event listed in the June issue, please submit information by May 27 by calling 580-875-3351 or send an email to TheCurrent@CottonElectric.com. Only events occurring after June 13 will be published in the next issue.

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

Rodeos coming to Duncan

- Kk Production All Women's Rodeo: May 13 and 14.
 - American Bucking Bulls Inc's American Heritage: June 10 and 11
 - Claim-A-Bull Bucking Series: June 18
- Rodeos will occur at Stephens County Fair and Expo Center, 2002 S 13th St., Duncan. For more information, call 580-255-3231 or visit www.stephenscountyfairandexpo.com.

Parkinson's Rally-Walk in Lawton

Join the Parkinson's Foundation for their fifth annual Parkinson's Lawton Rally-Walk. The Rally-Walk provides the greater southwest Oklahoma community the opportunity to show their support and provide encouragement to Parkinson's patients and their care providers. Registration begins at 9 a.m. and the Walk begins at 10 a.m. on May 14 at Cameron University's Bentley Gardens, 2800 W. Gore Blvd. in Lawton. For questions about available programs or additional support, visit www.parkinsonoklahoma.com.

Watch the winning golf ball drop

Support the Stephens County Humane Society by watching 1,300 numbered golf balls drop from the Duncan Fire Department's ladder. The ball closest to the pin will win \$1,000. The event is set to take place from 1-2 p.m. on May 14 at Jack Winger Dog Park, 15th and Cypress, Duncan. For more information or to purchase a ball, contact Patti Whitaker at 580-641-0667 or visit stephenscountyshester.com.

Walk unites grieving families

The Lawton Ft. Sill Chapter of The Compassionate Friends is having their annual Walk to Remember (WTR). The Compassionate Friends is a non-profit, worldwide organization that brings families together of children who have passed away from any cause at any age. The chapter meets the first Thursday of each month, working through grief and supporting each other. The WTR is one of three yearly fundraisers which supports Children's Memorial. Registration begins at 9 a.m. with the walk beginning at 10 a.m. on May 14 at The Compassionate Friends Children's Memorial on 3rd St. (off Ferris Ave.) in Elmer Thomas Park, Lawton. Refreshments and a raffle will be immediately after the walk. For questions, call 580-291-7425.

Local artists paint the town

Chisholm Trail Arts Center is giving artists the chance to show off their skills. Contestants will choose one of three Duncan parks near Beech Avenue and Highway 81. Starting at 9 a.m. on May 14, artists will gather at Fuqua Park gazebo. They will then paint subjects of their choice in one of those parks. At the end of the time limit, artwork will be turned in and judged. For more information, call 580-252-4160 or www.chisholmtrailarts.com.

Armed Forces Day celebrations

Celebrate Armed Forces Day on May 21 in Lawton. Festivities start with a 10 a.m. parade along C Ave., 11th St.

and Ferris Ave. Parade lineup begins at Central Mall. The celebration continues at Elmer Thomas Park from 11 a.m.-2 p.m. Attendees can enjoy live music, food trucks, vendors and kids' activities. Vendors and those wishing to participate in the parade should contact the Lawton Fort Sill Chamber of Commerce at 580-355-3541.

Creative festival comes to Duncan

America's artisans, makers and unique boutiques will showcase art, repurposed pieces, home décor and more at the Wandering Market Crafter and Boutique Show, 10 a.m.-4 p.m., May 21 at Stephens County Fair and Expo Center, 2002 S. 13th St., Duncan. For more information, call 405-401-7193 or visit www.montagefestivals.com.

Cache springs into summer

The Cache Area Chamber invites everyone to a family-friendly party atmosphere with fun for all ages at Summer in the Streets. There will be food, surprise drawings, pop-up vendors and fun activities from local businesses. The event is 11 a.m.-6 p.m., May 21 at the downtown business district, 416 C Ave., Cache. Visit www.cachearea-chamber.com for more information.

Music fest in Medicine Park

Surround yourself with Americana/Roots music, scenery and food at The Roots Ball. The free event will take place May 27-May 29, at Town Center Mainstage, Medicine Park.

VFD annual fish fry

Support the Paradise Valley Volunteer Fire Department by attending their annual fish fry. The event will be from 11 a.m.-3 p.m., June 4 at 6851 NW. Meers Porter Hill Road, Lawton. For questions, contact Linda at 580-591-3875.

Get your passport to outdoor fun

Join the 2022 SWOK Trails Fest celebration to receive a passport to use at various sites and gather information about annual events and outdoor recreation opportunities across southwest Oklahoma. The event is produced by Fit Kids of Southwest Oklahoma, Lawton/Ft. Sill Open Streets, Friends of the Wichitas, Lawton Public Library, Medicine Park Aquarium and Natural Sciences Center and the Comanche County Health Department.

Friday, June 17, Elmer Thomas Park

- 5-9 p.m.: Open Streets healthy living vendor fair
- 5-5:45 p.m.: Interactive StoryBook Walk
- 6-7:30 p.m.: 5K Fun Walk/Run
- 8-8:45 p.m.: Prairie Dog Fun Bike Ride

Saturday, June 18, Various Sites

- 8 a.m.-1 p.m.: Tour of the Wichitas bicycle ride, Ft. Sill Hangar (registration required)
- 9 a.m.-5 p.m.: mountain bike skills course and rides, Medicine Park Primitive Camping Ground (no fee with passport)
- 9 a.m.-1 p.m.: horseback riding, Lake Ellsworth (no fee with passport)
- 10 a.m.-3 p.m.: flower trail, Medicine Park Aquarium and Science Center (\$5 fee for ages 3+, free under 3)
- 12-4 p.m.: paddle sports, Lake Elmer Thomas Recreation Area (no fee with passport)
- 5:30-8 p.m.: Aggie Mile and closing ceremonies, Cameron University Aggie Recreation Center

For questions, visit the Facebook event page or www.eventbrite.com.

More Community Spotlight on page 6

PHOTO OF THE MONTH

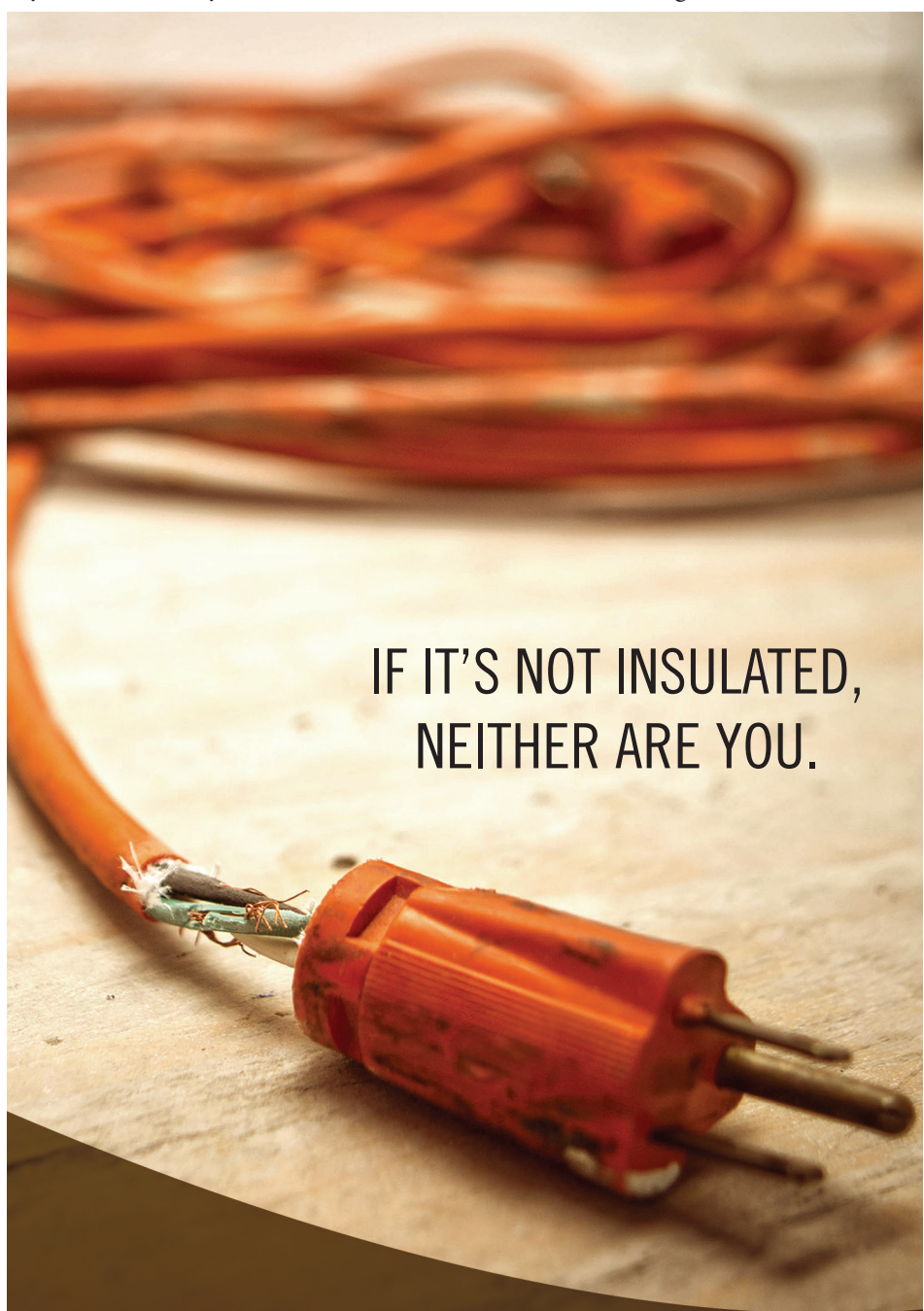


Blakelee Hedges, great granddaughter of Cotton Electric member Karen Holt celebrates turning four years old for our Celebrations contest.

Enter your "best shot" in our Photo of the Month contest. Theme for June is Road Trips. 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.

Local farmer's markets

- Duncan: 4-8 p.m. every Friday at 2113 W. Beech. Call 580-641-3309.
 - Lawton: 8 a.m.-12 p.m. every Saturday at SW 38th St. and Elsie Hamm Drive in the Animal Science Building at Cameron University. Visit www.lawtonfarmersmarket.com.
 - Medicine Park: 8 a.m.-2 p.m. every other Saturday at 18360 SH-49 in Rock Shop Vintage. Visit their Facebook page, Medicine Park Farmers Market.
 - Tillman County: 8 a.m.-12 p.m. every Saturday on Main Street in Fredrick. Visit their Facebook page, Tillman County Farmers Market.
- Find farmer's markets across OK at www.oklahomaaagritourism.com.



IF IT'S NOT INSULATED,
NEITHER ARE YOU.

REPLACE, NEVER REPAIR
DAMAGED EXTENSION CORDS.

Helping members use electricity safely,
that's the power of your co-op membership.
Learn more from the experts themselves
at TogetherWeSave.com.

Upcoming Deadlines for The Current

June		July		August	
Ad Sales	May 27	Ad Sales	June 24	Ad Sales	July 22
Classified	June 1	Classified	June 29	Classified	July 27
Publish	June 13	Publish	July 11	Publish	Aug. 8



COTTON
ELECTRIC CO-OP

Humidity in your home

Just like temperature, having the right humidity level in your home matters more than you might think. You can find a number of different recommendations for what temperature you should be setting your thermostat, and this is typically the main focus for most home owners. While this setting is important for energy savings, your comfort is also important. The relative humidity levels in your home can play a huge part in how that temperature actually feels.



Heath Morgan,
Energy Efficiency
Coordinator

A system that is sized and maintained properly is designed to remove moisture from the air as it cools. An oversized system may short cycle and not run long enough to accomplish this goal. Dirty coils, clogged condensation drains, or improper refrigerant levels in your system, due to a lack of maintenance, can cause the same effect. A lack of proper, controlled ventilation in areas such as bathrooms, kitchens, or laundry rooms can add to humidity levels in your home.

The higher levels of moisture in the air can result in an uncomfortable, clammy or muggy feeling even though the setpoint on the thermostat is still the same. This lack of comfort will often motivate a homeowner to bump the setpoint down a few degrees. While this can satisfy the initial comfort issue, the resulting increase in energy usage normally leads to a different kind of discomfort when a high electric bill shows up. Monitoring and identifying humidity issues can help avoid both forms of discomfort.

Most smart thermostats available to homeowners today have humidity sensing capabilities built right in, and may even allow for some dehumidification settings for certain systems. Besides these thermostats, there are a number of humidity monitors available for purchase.

With both options, location is very important. If either of the devices are located in or near a bathroom, laundry room, or kitchen, the device readings may see large swings based on the humidity these areas contribute to your home. Locate the device centrally in your home and preferably near an intake vent for your heating and air conditioning system. Avoid placing the sensor in the direct airflow from the system as well.

Living in Oklahoma we have all had experience with humidity levels as it relates to outdoor temperature. An 80-degree day here in southwest Oklahoma can feel drastically different depending on the humidity level. The same holds true for the conditioned space inside your home. The EPA recommends an indoor relative humidity be maintained below 60%, and ideally between 30%-50%. Allowing indoor levels to get outside these limits can result in significant problems.

Higher humidity levels inside can be caused by various issues with your home's HVAC systems, uncontrolled air infiltration, poor control of rain run off around the structure, lack of proper ventilation, or plumbing issues resulting in wet or damp construction cavities. A home energy evaluation can be a useful tool we provide to our members to help identify these issues. Regular servicing and maintenance by a highly-qualified HVAC contractor is also essential in maintaining proper operation of your system.



Ensure your air conditioning system is ready for the approaching summer by asking your HVAC professional about Cotton Electric's Spring Tune-Up Rebate program.

There are also signs beyond decreased comfort to watch out for. In more extreme cases of moisture control, issues can range from musty, damp smells to mold growth. Mold growth on walls, ceiling, baseboards, or air registers are all signs of a significant and consistent humidity control issue. In these cases, mold remediation contractors are recommended. They can often help

address the source of the moisture and are equipped to cope with the safe removal of the mold.

Ensure your air conditioning system is ready for the approaching summer by asking your HVAC professional about Cotton Electric's Spring Tune-Up Rebate program. To schedule an in-home energy evaluation, call 580-875-3351.

Co-op connects members to Rx savings

Tucked in your wallet is a little tool that can lead to big savings. It's your Co-op Connections card, and one of the many great savings it offers is on medication.

Since its introduction in 2008, Co-op Connections has saved Cotton Electric members a total of \$669,002.18 on prescriptions, and more than \$78 million nationwide. Members can save an average of 47% on prescriptions, and up to 85% in some cases.

"The Co-op Connections card is really beneficial for self-employed

individuals, college students, and retirees," says Scott Bialick, senior program manager of strategic partnerships at Touchstone Energy Cooperative Inc.

The Co-op Connection card is not another form of insurance and cannot be used to replace or combine with current insurance, but it can lessen the financial load in households.

How do you use the card? It's simple. Present your Co-op Connections card at the pharmacy check out. If you have insurance, present that

insurance card as well. Ask the pharmacist to calculate the discounted price and compare it to your insurance price, then choose the lowest price between the two.

Not only can members save on medications, the Co-op Connections card offers other health savings: dental, vision, hearing, lab testing, flu shots, MRI and CT scans, chiropractic and diabetic. Bialick says one of the biggest benefits of using the card is financial help during the Medicare coverage gaps, otherwise known as the donut hole.

To find one of the 60,000+ participating pharmacies or compare prices by location, visit www.rxprice.newbenefits.com or call 800-800-7616. Members can also find more information under the "Healthy Savings" tab at www.connections.coop.com.

connections.coop.com.

The Co-op Connections card savings go beyond the pharmacy counter. Members can use the card to save on dining, shopping, groceries, services, travel, and many more attractions. Co-op Connections cards can be used anywhere across the country where they are accepted, Bialick said.

Visit www.connections.coop.com or www.cottonelectric.com/co-op-connections to discover how you can be part of this free, money-saving opportunity.

Don't have your Co-op Connections card? No problem! They are available to all members and can be downloaded in the app, printed online, or picked up at Cotton Electric offices in Walters or Duncan.

How to Save

- 1 Get your Co-op Connections card
- 2 Present card to pharmacist
- 3 Present insurance card
- 4 Ask pharmacist to compare cost
- 5 Pay the lowest price
- 6 Enjoy the savings



Is rooftop solar a good option for your home?

Variables to consider:

- Overall energy efficiency of the home
- Age and pitch of the roof
- Tree coverage near the home
- Weather patterns in the region
- Orientation of the sun in relation to the home

We can help.

As your trusted energy advisor, we can provide information so you can make a well-informed decision.

580-875-3351



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Visit us on Facebook for weekly Market Reports



Vegetation management clears the way for quality power

Cotton Electric strives to provide the best service to its members. One way this goal is achieved is through the co-op's Vegetation Management (VM.) The VM program is a proactive effort to ensure quality power delivery. Aggressive and preventive vegetation management is valuable to members from a service and an economic perspective. Keeping vegetation away from power lines is also a matter of safety.

Vegetation Management Foreman Joe Moore oversees Cotton Electric's VM crew as they clear vegetation and prevent re-growth on more than 5,000 miles of Cotton Electric lines to improve power quality.

Employees make every effort to contact land and homeowners in person as they move into an area. If members are not home, an effort will be made to contact owners by phone and, in some cases, a bright-colored door hanger will be left at the house or tied to a gate post. Updated member contact information helps with this process. Give the co-op a call at 580-875-3351 to make sure we have the correct contact information on record.

After trees are cleared, crews return to the area at regularly scheduled intervals to apply a specially formulated herbicide that will prevent tree

growth without causing harm to grasses. Spraying is done only during growing season, which begins in mid-May. Spraying is done only on days when the weather is right for safe application.

"Spraying keeps crews from returning to the same area again and again to trim regrown vegetation," Moore said. "This saves the co-op man-hours and, in turn, saves members money."

As always, Cotton Electric's VM crew is continually looking for land and home owners in need of free, untreated wood chips. Since the wood chips are untreated, it is not recommended to use them next to a structure.

Landowners looking for material to help with erosion problems may want to contact Cotton Electric, too. With the co-op's skid steer, the VM crew can deliver stumps and other debris too large to chip or mulch.

Chips and large debris will be delivered to members nearest the day's work location who can be reached by phone. There is no guarantee a member will receive wood chips at any particular time.

Leave a message at 580-875-4235 to have your name added to the list of members willing to take wood chips.



Interested in joining the Cotton Electric Cooperative family?
Apply for our open vegetation management positions! Applications are found and submitted on our website at www.cottonelectric.com/careers.



Cotton Electric vegetation management employees cut and clear trees in Duncan. (top right) Joe Moore, vegetation management foreman, cuts through a fallen tree. (bottom right) Taylor Rains and Dillon Newby, vegetation management workers, push branch through chipper. (bottom left) Billy Kennard, apprentice lineman, saws through tree branch from the bucket truck. Photos by Carli Eubank and Zach Young.

Community Spotlight

Run to the trail races

Race to Stampede the Trail 5k and Half Marathon with the whole family to enjoy the outdoors and activity. The half marathon will begin at 7 a.m., the 5K at 8 a.m., and the kid's fun run at 9:30 a.m. on June 25 at the Simmons Center in Duncan. For more information, visit www.simmonscenter.com or call 580-252-2900.

Free Family Art Monday

Chisholm Trail Heritage Center offers fun for all ages at Free Family Art Monday (FFAM). Educators will guide participants through three art projects. FFAM is from 2-4 p.m. every Monday in June and July at Chisholm Trail Heritage Center, 1000 Chisholm Trail Parkway, Duncan. For more information, visit www.onthechisholmtrail.com.

Stitching memories together

Bring new quilts or sewing projects to the Stitching Memories Quilt Guild. Hourly meet-

ings begin at 6 p.m. every third Monday of each month at the Chisholm Trail Church of Christ in Duncan. Please enter through the southwest door of building.

Parkinson's support meetings

The Parkinson's Foundation of Oklahoma offers various opportunities in Southwest Oklahoma for patients and their caregiver to address the physical symptoms of the disease.

Southwestern Medical Center, 5602 SW Lee Blvd., Lawton, hosts two speech therapy programs. Loud Crowd®, a speech therapy group, meets at 4 p.m. every Wednesday, and SPEAK OUT®, an individual speech therapy program that precedes the Loud Crowd® meeting. SPEAK OUT® requires a doctor's referral and evaluation by Roni Gardner. Contact Gardner at 580-531-6429.

The Lawton YMCA, located at 5th and Gore Blvd., hosts two weekly exercise programs: Rock Steady Boxing at 1:30 p.m. on

Tuesdays and Fridays, and a Cycling Class for Parkinson's at 1 p.m. on Mondays and Wednesdays.

The Lawton Support Group meets at 6 p.m. on the first Tuesday of each month at The Christian Center on 2405 SW Lee Blvd. The Central Lawton Support Group meets at 2 p.m. on the second Thursday of each month at the Western Hills Church of Christ on 1108 NW 53rd Street.

The support group in Duncan meets at 3 p.m. on the first Thursday at The Christian Center, 720 E. Plato Road.

For questions, contact Teri Andrade at 580-280-0114 about the Lawton support group and Rob Rooker at 580-699-2204 for the Central Lawton and Duncan support groups.

A caregiver support group is offered at 4 p.m. on the second Wednesday of each month at the Southwestern Medical Center in Lawton.



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OSU EXTENSION PROVIDES KNOWLEDGE FOR GARDENING

By Carli Eubank

OSU Extension offices offer valuable resources and information about the environment, agriculture and other topics. With summer gardening season around the corner, Kimbrey Davis, Cotton County OSU Extension educator, offers gardening practices Cotton Electric members can use in their own yard.

For new and seasoned gardeners, soil testing is one of the most important things to do. Davis said whether it's gardens, lawns, or pastures, everyone should submit a soil test before planting.

"By starting with a soil test, you can know exactly what nutrients your soil needs," Davis said. "If we know how to feed our soil, we can feed our plants."

Stop by your local OSU Extension office to borrow their available soil probe and bring back collected soil samples. For \$10, soil samples are sent to the Oklahoma State University soil lab in Stillwater. There, the pH of the soil, along with the presence of nitrogen, phosphorus, and potassium are determined. Local Extension agents receive the results and offer recommendations on how to balance the soil health based upon the needs of your plants.

Davis recommends having soil tests done

every three years, but it doesn't hurt to have testing done annually. Cotton County's OSU Extension office has a drop-off box for tests available after hours. Extensions also complete water and forage testing and diagnose diseases.

Along with good soil is having a good plant root system. If allowed, gently pull the plant out to make sure a quality root system is visible when shopping, Davis said. A strong root system gives plants a higher chance of adapting to different environments.

"Preplanning helps with the management of your garden," Davis said. "Making sure which plants are appropriate for our gardening zone is what matters the most."

When starting a garden, it is important to plan and research. Find out what certain plants need, like soil depth, water intake, sunlight, other plants it can be planted next to, and what gardening zone you are in, Davis said. Most Cotton Electric members live in Zone 7a or 7b.



Henbit is a common invasive species in the Cotton Electric service territory.

Oklahoma Proven, a plant evaluation and marketing program designed to help consumers select the best plants for their Oklahoma gardens, is a good resource for recommendations on which trees, shrubs and flowers to plant every year. For more information, visit www.extension.okstate.edu under the Programs and Services section.

The Oklahoma Mesonet website and app also provides data on soil temperatures, average rainfall, and more information beneficial to maintaining a healthy garden.

Okra, squash and pumpkins are good crops to start with, Davis said. Tomatoes are a popular, fun vegetable to grow, but they also come with a lot of problems, like bottom rot or cracking. Davis recommends trying medium to small tomato varieties, adding shade, and rotating planting sites to help prevent diseases.

Other common problems are invasive plants and insects. In the Cotton Electric service area

these include henbit, broadleaf weeds, Bradford pear trees, squash bugs, weevils, twig girdlers, and lack of moisture in the soil.

Murder hornets and Cicada killer wasps are also flying around, but they are harmless for the most part, Davis said. Safe insects, such as ladybugs and lady beetles, can be seen underneath plant leaves as well.

"Be cautious when spraying insecticides on your plants because while it's killing the harmful bugs, it's also killing the good bugs," Davis said.

A rising gardening technique that allows more ease is raised bed gardening. The first step in preparing a raised bed is solarizing the area you want to put it, Davis said. Solarizing is the process of killing the grass around an area by laying down cardboard or landscape paper and spraying it down with water. Davis suggests solarizing at least a foot around where the raised bed will go to keep grass from growing in the garden.

Next, set the frame of the garden around two feet tall. There are many creative ways to frame a raised bed, such as wood, timber or horse troughs. Davis warns those thinking about using tin material for their raised bed because it can overheat the soil temperature during the

COLLECTING A GOOD SOIL SAMPLE

- Soil properties vary from place to place. The sample should be representative of the lawn or garden as a whole.
- Do not sample unusual or non-representative areas.
- Scrape plant debris from soil surface before sampling.
- Sample lawns and gardens to a 6" depth.
- Using a clean bucket and a soil probe or spade, combine cores or slices of soil from at least 15 locations scattered throughout the lawn or garden (see diagram).
- Mix soil thoroughly and fill the sample bag with a pint of the mixture.
- Submit samples to your county Extension office. They will send samples to the OSU Soil, Water and Forage Laboratory for testing.

summer months.

Then, add about six inches to a foot of yard limbs, leaves, or compost to allow airflow. This layer and the cardboard will break down over time creating a nice mulch for plant roots to anchor in, Davis said.

Finally, fill the remaining space with a potting soil media. A good potting soil media is a mixture of potting soil, dirt, and some organic matter, Davis said.

The theme of OSU Extension is 'bringing the University to you.' One of the most popular ways to get involved with your local Extension office is the Master Gardener program.

"The Master Gardeners program provides an educational opportunity from elite state specialists," Davis said.

The 12-week program happens over the course of two years with six sessions every Tuesday from January to March. Students will learn topics such as botany, turf management, organic gardening, vegetable gardening, pesticides, and more, Davis said.

If interested in more information about the Master Gardener program or other events, contact your local extension office to be added to their mailing list, Davis said.

"Extension education is a long-standing tradition," Davis said. "I can't say enough about how we love answering questions from the community."

To find your local Extension office, visit www.extension.okstate.edu.

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Be prepared before, during and after the storm

Severe storms and natural disasters can cause a variety of electrical safety hazards in and around our homes. To help protect you from storm-related electrical hazards, the Electrical Safety Foundation International (ESFI) and Cotton Electric Cooperative answer common storm safety questions.

Lightning

What should I do if I am caught outside during a lightning storm?

- Get down low in a crouched position if you are in an exposed area.
- Stay away from trees.
- Avoid metal items and structures.
- Stay away from water and anything damp.
- Don't stand close to other people. Spread out.

Am I safer in or out of my car?

Do not leave your vehicle during a thunderstorm. While inside a safe vehicle do not use electronic devices, like radios.

Are we safe from lightning if we stay inside the house?

To avoid lightning strikes, stay away from windows and doors. If possible, unplug electronics before the storm arrives and avoid contact with electrical equipment, cords and plumbing during storms.

Power Lines

What should I do if I encounter a downed power line?

If you see a downed power line, move at least 10 feet away from the line and anything touching it.

Move away from the line by shuffling away with small steps, keeping your feet together and on the ground at all times. Do not drive over downed power lines.

Can I use something that is not metal to try to move a downed power line myself?

Do not attempt to move a downed power line or anything in contact with the line by using another object. Even non-conductive materials like wood or cloth, if slightly wet, can conduct electricity.

What if a power line comes down onto my car or I didn't see it until I've driven into it?

If your car is in contact with a downed line, stay in your car. Tell others to stay away from your vehicle.

If you must leave your car because it's on fire, jump out of

the vehicle with both feet together, avoiding contact with the live car and the ground at the same time. Shuffle away from the car.

Is a downed power line still dangerous if it has come down in water?

Any amount of water could become energized. Be careful not to touch water—or anything in contact with water—near a downed power line.

Flooded Areas

My basement has flooded and there is standing water. Is it safe to go down there?

Use extreme care when stepping into flooded areas. Submerged outlets or electrical cords can energize water.

My washer, dryer, and a few other appliances got really wet during the flood. Can I start using them again after they dry out?

Do not use electrical appliances that have been wet until they have been examined by a qualified electrician. Electrical equipment exposed to water can be dangerous if re-energized without proper reconditioning or replacement.

Does a flood affect my home's electrical system, too, or just the appliances?

Electrical items, such as circuit breakers, fuses, ground fault circuit interrupters, plugs, and switches, can malfunction when flood waters, chemicals, sewage, and other debris get inside. Discard them if they have been submerged. Have a licensed, qualified electrician replace them.

Portable Generators

Is there anything special I should know about installing a new generator?

ESFI strongly recommends a licensed electrician install home generators to ensure they meet all local electrical codes. Also, make sure your generator is properly grounded in accordance with the manufacturer's instructions.

Can't I just plug my generator directly into one of my home's outlets?

Do not connect generators directly to the household wiring unless an appropriate transfer switch has been installed by a licensed, qualified electrician. Without the proper transfer switch, power provided by the generator can "backfeed" along the power lines, creating a significant electrocution hazard for any-

+ Staying Safe Until Power is Restored



How long it takes to get your power restored depends on:

- the extent of the storm's destruction 
- the number of outages **#?**
- when it becomes safe for utility personnel to get to the damaged areas 

There are many steps in the assessment and restoration process—clearing downed power lines; ensuring public health and safety facilities are operational; checking power stations and transformers; repairing transmission lines, substations, and distribution lines; and getting power restored to consumers within the various damaged areas.

Storm Safety Kit

-  Drinking water & food
-  Blankets, pillows, & clothing
-  Basic first-aid supplies
-  Prescriptions
-  Basic toiletries
-  Flashlights
-  Battery-operated radio
-  Battery-operated clock
-  Extra supply of batteries
-  Phone
-  Cash and credit cards
-  Emergency numbers
-  Important documents (in a waterproof container)
-  Toys, books, & games
-  Baby supplies
-  Pet supplies



Stay safe until we can restore power to you. We and our partner Safe Electricity recommend the following safety precautions:

- Stay far away and keep others away from downed power lines. Just because they are damaged **does not mean they are dead!**
- Never enter a flooded room if electrical outlets are submerged. **The water could be energized.**
- **Do not** turn power off if you must stand in water to do so.
- Before entering storm-damaged buildings, **make sure electricity and gas are turned off.**
- If you clean-up outdoors after a storm, **do not use electric equipment** when it is wet out.
- If you are driving and come upon a downed power line, **stay away and keep others away.** Contact emergency personnel or your utility company to address the downed power line.
- If your vehicle comes in contact with a downed power line, **do not leave the car!** Wait for utility professionals to make sure the power line is de-energized before exiting the car.



For more information, visit:

one coming in contact with the lines, including lineworkers making necessary repairs.

Can I run it in my garage to protect it from the rain?

Never operate a generator inside your home or in any other enclosed—or even partially enclosed—area. Generators very quickly produce carbon monoxide, which can easily enter your home.

Place the generator 15 feet

away from the home on a dry surface under an open, canopy-like structure.

How many appliances can I plug into my generator at one time?

The capacity of generators varies. Follow the manufacturer's instruction carefully. Do not overload generators.

My generator is powering my sump pump, but it is going to need more fuel soon.

Can I refuel it while it's running so I don't have to turn off the sump pump?

Unplug all appliances from the generator before shutting it down. Turn the generator off and let it cool down before refueling. Refueling the generator while it is running is a significant fire hazard.

Source: The Electrical Safety Foundation International

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A Chef-Worthy Summer Classic

Southwest Steaks with Creamy Peppercorn Sauce and Parmesan-Herb Fries

Recipe courtesy of Omaha Steaks Executive Chef David Rose
 Prep time: 10 minutes
 Cook time: 25 minutes
 Servings: 2

Southwest Steak Rub:

- 1 tablespoon kosher salt
- 1 teaspoon black pepper
- 1 teaspoon dried thyme leaves
- 1 teaspoon smoked paprika
- 1/2 teaspoon ancho chili powder
- 1/2 teaspoon ground chipotle pepper
- 1/2 teaspoon garlic powder
- 1/2 teaspoon cumin

Parmesan-Herb Fries:

- 1 package (16 ounces) Omaha Steaks Steakhouse Fries
- 1/2 cup Parmesan cheese, freshly grated
- 1 tablespoon fresh thyme leaves, minced
- 1 tablespoon fresh rosemary leaves, minced
- 1 tablespoon fresh Italian parsley, minced

New York Strip Steaks:

- 2 Omaha Steaks Butcher's Cut New York Strips
- Southwest steak rub
- 1/4 cup grapeseed oil
- 2 ounces unsalted butter, cold

Peppercorn Cream Sauce:

- 1/2 cup brandy
- 3/4 cup beef stock
- 1/2 cup heavy cream
- 2 teaspoons peppercorn medley, coarsely

cracked salt, to taste
 pepper, to taste

To make Southwest steak rub:

In small bowl, whisk salt, pepper, thyme, paprika, chili powder, chipotle pepper, garlic powder and cumin until fully incorporated.

To make Parmesan-herb fries:

Preheat oven to 425 F. Place fries on baking rack on top of sheet pan; bake 25 minutes, or until golden-brown and crispy.

In medium bowl, mix Parmesan cheese, thyme, rosemary and parsley until fully incorporated.

Remove fries from oven and toss with Parmesan herbs.

To make New York strip steaks: Season

steaks generously with Southwest steak rub on both sides.

In cast-iron pan, add grapeseed oil and bring to high heat. Place steaks in pan and sear 3-4 minutes on both sides for medium-rare doneness.

Remove steaks from pan and rest 8 minutes; reserve oil in cast-iron pan.

To make peppercorn cream sauce:

Add brandy to reserved oil in cast-iron pan and reduce to 1/3 volume, about 1 minute.

Add beef stock and reduce by 1/3 volume, about 2-3 minutes.

Add heavy cream and cracked peppercorn medley to pan, bring to boil and reduce to simmer until thickened.

Season with salt and pepper, to taste.

Family Features Celebrating summer with sizzling meals starts with tender, juicy cuts of meat that take center stage when dining on the patio or firing up the grill. Call over the neighbors or simply enjoy family time with your nearest and dearest by savoring the flavor of warm weather meals.

Steak enthusiasts can show off their summer cooking skills with this

recipe for Southwest Steaks with Creamy Peppercorn Sauce and Parmesan-Herb Fries from Omaha Steaks Executive Chef David Rose. Thick, juicy, marbled steaks are cooked to tender doneness and complemented by steakhouse-style fries for a meal that screams "summertime."

Find more summer favorites at OmahaSteaks.com/Summer.

Meeting seafood consumption recommendations for health

The 2020-2025 U.S. Dietary Guidelines for Americans recommend adults consume seafood two times per week, 8 to 10 ounces total per week depending on your required calorie intake. The American Heart Association further qualifies this to eating 3 ounces of fish twice per week. There are many health benefits associated with eating fish but most American diets fall short of the recommendation. Harvard School of Public Health suggests there are many reasons - including cost perception, access, uncertainty of how to prepare, and safety. Confusion over labels associated with fish could also contribute.

All seafood sold in U.S. grocery stores has to be labeled with the Country of Origin. Frozen seafood will have two labels - one to indicate where it was caught and another to indicate where it was packaged.

In addition to Country of Origin, you may see the wording "wild" or "farm-raised" on seafood labels. "Wild" indicates the seafood was caught in its



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

natural habitat. "Farm-raised" indicates the seafood was raised in controlled conditions, often referred to as aquaculture. This could vary from tanks to pens in a body of water and can be done in a manner that produces a product equal in quality to "wild" seafood. Endangered seafood, like

Atlantic Salmon, is almost exclusively farm raised.

In general, fresh seafood should be purchased as close to the country of origin as possible. This is less important for frozen or canned seafood, although every country has different standards for regulating food for human consumption. For wild versus farm-raised, nutrient differences have been detected but if your goal is to meet the minimum recommendation of two servings per week, the decision is more about taste, cost, and availability versus minor nutritional differences.

Contaminants are often a concern when considering what seafood to purchase. Pregnant women and children should be careful about the types of seafood they consume, focusing on fish with the lowest risk of contaminants. The FDA has an excellent web page to help: <https://www.fda.gov/food/consumers/advice-about-eating-fish>.

For fish you catch in Oklahoma, the Oklahoma Department of En-

vironmental Quality has a web page on Healthy Fish Consumption in Oklahoma: <https://www.deq.ok.gov/state-environmental-laboratory-services/environmental-public-health-information/healthy-fish-consumption-in-oklahoma/>

This web page includes information on how to make safe and informed choices on where to fish and what fish to consume. You should check this site for fishing advisories before consuming any fish caught locally.

Don't be afraid of canned seafood. In some instances, canned seafood poses less risk for contamination and nutrient degradation because it is caught and preserved quickly. In recent years, canned tuna companies have gotten creative in flavoring their product with healthy ingredients like olive oil and spices, making an excellent protein and healthy fat source for a snack or the protein component of a meal.

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SIMPLE TIPS TO attract hummingbirds TO YOUR YARD

Throughout the warmer months, many backyards play host to a variety of birds, including hummingbirds. When you see flowers and trees begin to bud and bloom and other migrating birds, like warblers, that's nature's way of letting you know it's time to ready your yard for hummingbirds.

It's enchanting watching hummingbirds – named for the humming sound of their fast-flapping wings – as their tiny size and speed make them natural wonders. Hummingbirds can fly 25-30 miles per hour, flapping their wings an estimated 70 times per second. They fly in every direction, even backwards, which only hummers can do, and float majestically in midair.

The birds get their brilliant color from the iridescence in the arrangement of their feathers, not color pigment. Plus, they have the fastest metabolism of any animal on Earth, burning 1-2 times their body weight in food daily. Hummingbirds draw nectar from its source into their mouths, lapping it up almost 12 times per second.

To increase your chances of observing these petite powerhouses at home, consider these tips from the experts at Cole's Wild Bird Products:

Be conscious of beneficial insects. Hummingbirds rely on insects, which provide essential protein, to complement the nectar they crave. To attract insects, try placing rotting fruit near feeders and

leave it until insects arrive for hummers' easy eats.

Leave spiderwebs alone: Hummingbirds use spiderwebs as construction material to hold their nests together and pluck insects caught in the webbing.

Offer a water mister: Hummingbirds adore bathing; a mister gives them the fine spray they prefer. Once soaked, they're off to find a preening perch.

Provide tiny perches. Leave small, sturdy, bare branches for hummingbirds, to perch on for rest, preening and hunting. Perches provide vantage points to see danger and launching pads to swiftly pounce on insects. Once hummingbirds find a favorite perch, they'll use it repeatedly.

Hang hummingbird feeders first. Feeders are one of the most effective ways to consistently entice and encourage hummingbirds to come visit. However, not all feeders are created equal. For example, Cole's Hummer High Rise Feeder is scientifically designed with elevated perches to make hummingbirds feel safe and comfortable, which encourages their consistent return.

Although hummingbird feeders can attract bees and ants, this feeder is uniquely designed to keep pests at bay. It doesn't drip, so large bees can't get to the nectar, plus it has a built-in ant moat to keep ants away from nectar when filled with plain water. Since birds drink from the moat,



never use any repellents or additives.

Hummingbirds are territorial and not likely to share feeders, so hang multiple feeders far enough apart to attract more birds. To ensure a steady stream of birds, hang feeders in the shade to avoid fermentation of sugar-based liquids, check feeders bi-weekly to keep food fresh and clean feeders as needed with one part white vinegar to four parts water.

Plant flowers. Trumpet honeysuckle, bee balm and sage plants are particularly attractive to hummingbirds and provide rich nectar. Hum-

mingbirds consume 1 1/2 times their body weight daily, eating every 10-15 minutes and visiting 1,000-2,000 flowers per day.

Choose the right nectar. Not all nectar is alike, and hummingbirds can taste the difference. Almost all commercial nectars contain one sugar source – sucrose – because it's cheaper to make. However, real flower nectar contains three sugar sources – sucrose, fructose and glucose – in varying amounts depending on the flower.

Researched and designed to attract the greatest variety of hummingbirds, Cole's Na-

ture's Garden is a high energy, nutrient-rich nectar that combines all three types of organically sourced sugars North American hummingbirds love, with a spring water base. It closely mimics the sugar ratios they favor and provides a healthier, nutritious, all-natural alternative to table sugar.

Don't forget, hummingbirds have memories like elephants; once they discover your hummer-friendly habitat, they'll come back every year if there's a reliable food source. Learn more at coleswildbird.com.

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Retiring early? Know your health care choices

Life doesn't always go as planned. For example, you might think you'll retire at 65 or later, when you'll be eligible for Medicare. But if you retire before then, how will you pay for your health care?

Without insurance, you risk incurring thousands of dollars of expenses if you are injured or become seriously ill. And if you must pay for these costs



out of pocket, you might have to dip into your IRA, 401(k) or other retirement accounts earlier than you had planned – which could result in a less desirable retirement lifestyle than you had envisioned.

What, then, are your options? It depends on your situation, but here are four possibilities:

- **Employer retiree health benefits** – If your former employer offers health coverage to retirees, it could well be your best choice, especially if the employer continues to pay a share of the premiums. However, fewer employers are offering continuing health coverage to former employees, and among those who do, they may

use certain criteria – such as length of service and position within the company – to limit eligibility.

- **Spouse's plan** – If you're married and your spouse still has employer-provided insurance, you may be able to get coverage under this plan or continue this coverage if you have it already. If the employer subsidizes premiums for spouses, this plan could be an affordable choice – if not, though, it might be more expensive than other options.

- **COBRA** – The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to maintain your existing coverage with the same

benefits and provider network. However, COBRA is typically only available for a specific time – usually 18 months – after you leave your employer, and coverage can be expensive. Your previous employer subsidized a portion of the premium as a benefit, but once you've retired, you'll likely have to pay the entire premium, plus an additional charge.

- **ACA Marketplace plan** – Through the Affordable Care Act Marketplace, you can find a variety of plans from which to choose, possibly including ones that include your existing network. If you qualify for subsidies, the premiums for your coverage may be similar to employer-sponsored coverage; if

not, though, they can be more expensive. For information on ACA Marketplace plans, visit www.healthcare.gov.

If you have options for health insurance, you'll want to take into account differences in coverage and cost. Check whether your desired health care providers are in-network and try to determine if your current medications and the benefits you rely on are covered. You may also want to consider a plan that allows you to open a health savings account (HSA), which offers potential tax benefits. To contribute to an HSA, you must be covered by a high deductible health plan (HDHP), so there's that cost to consider, but if you're in

generally good health and you don't expect to depend heavily on your health insurance until you're eligible for Medicare, you might want to consider an HDHP.

One final note: Even when you do enroll in Medicare, you will still incur expenses for premiums, deductibles and copays, so you'll want to budget for these costs in your overall financial strategy.

In the meantime, explore your health insurance options. The future is not ours to see – so you'll want to be prepared for anything.

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SPOT THE ELECTRICAL HAZARD

After you complete this activity, color the items with crayons or colored pencils.



When combined, electricity and common items that seem harmless can create dangerous situations. Look at the items grouped below, then circle the two items that (when combined) create an electrical hazard.

Check your work in the answer key.

1			
	toaster	fork	bagel
2			
	hairdryer	electrical outlet	running water
3			
	drone	power lines	picnic
4			
	swimming pool	floatie	extension cord

Answer Key: 1) fork & toaster 2) hairdryer & water or outlet & water 3) drone & power lines 4) extension cord & pool

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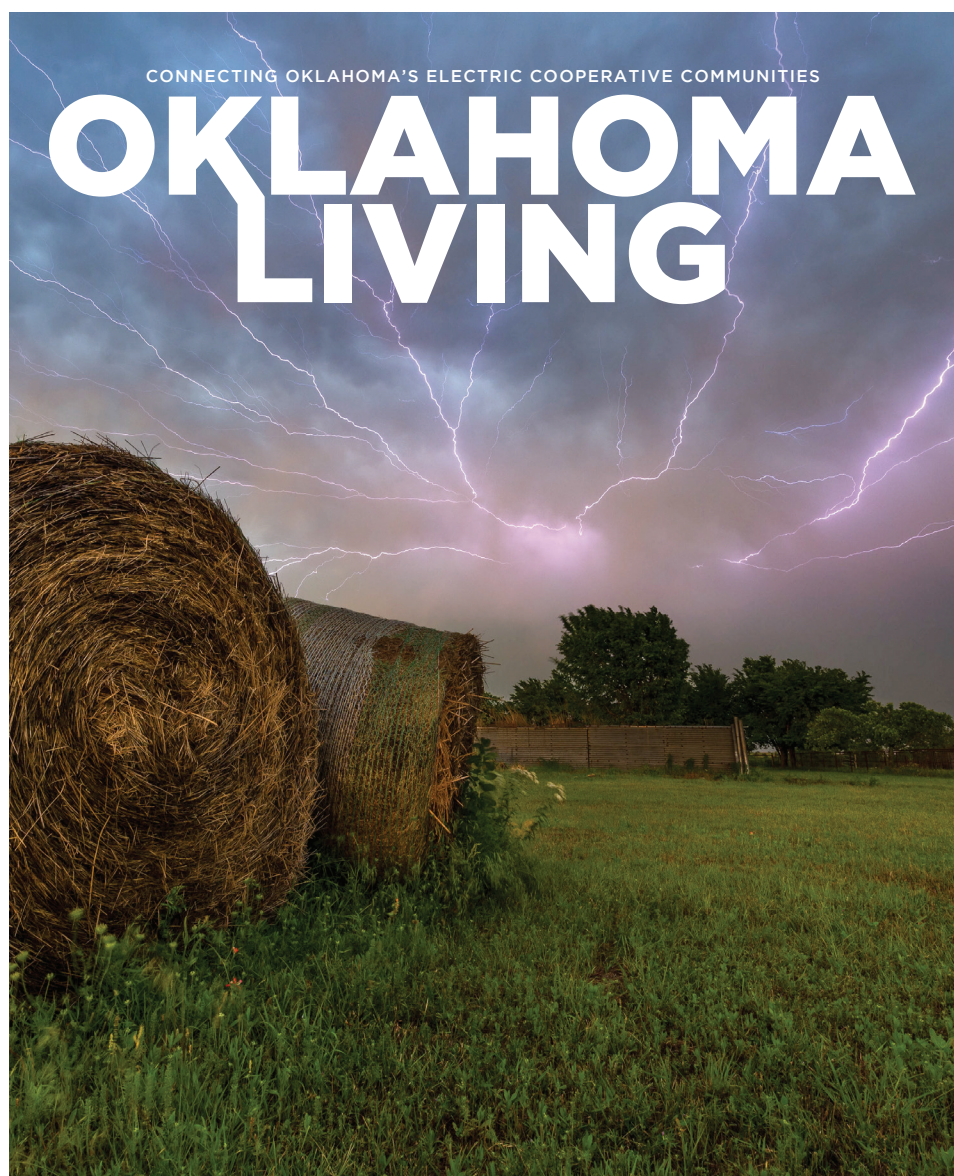
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<p>ACROSS</p> <p>1. Scream loudly</p> <p>5. Antidepressant (abbr.)</p> <p>8. The bill in a restaurant</p> <p>11. Oblong pulpits</p> <p>13. Adult female chicken</p> <p>14. Abnormal breathing</p> <p>15. Financial obligations</p> <p>16. Belonging to a thing</p> <p>17. Winged</p> <p>18. Peoples</p> <p>20. College hoops tournament</p> <p>21. An informal body of friends</p> <p>22. Region of the world</p> <p>25. In an early way</p> <p>30. Connected by kinship</p> <p>31. Type of tree</p> <p>32. Official order</p> <p>33. Foundation for an idea</p> <p>38. Small, faint constellation</p> <p>41. Book lovers</p> <p>43. Vegetable</p> <p>45. Cabbage variety</p> <p>47. A way to heal</p> <p>49. Illuminated</p> <p>50. Dish that features a stick</p> <p>55. Insurance-related costs (abbr.)</p> <p>56. Solid water</p> <p>57. Soldier's gear</p> <p>59. "Uncle Buck" actress Hoffmann</p> <p>60. Former measure of</p>	<p>length</p> <p>61. Arabic name meaning "spring"</p> <p>62. Doctors' group</p> <p>63. Actress Susan</p> <p>64. Appropriate</p> <p>DOWN</p> <p>1. Cool!</p> <p>2. Hebrew unit of measure</p> <p>3. Swedish rock group</p> <p>4. College army</p> <p>5. Black eye</p> <p>6. One who stopped working</p> <p>7. Teach a value</p> <p>8. Rhythmic patterns</p> <p>9. "MASH" actor Alda</p> <p>10. "Friday Night</p>	<p>Lights" director</p> <p>12. Midway between south and south-east</p> <p>14. Indian musical pattern</p> <p>19. Fulfill a desire</p> <p>23. Water soaked soil</p> <p>24. Brass instrument</p> <p>25. Before</p> <p>26. Popular color</p> <p>27. Peyton O's little brother</p> <p>28. Partner to cheese</p> <p>29. Put onto</p> <p>34. "Much __ about nothing"</p> <p>35. A way to mend</p> <p>36. Anger</p> <p>37. Soviet Socialist</p>	<p>Republic</p> <p>39. Mobilized</p> <p>40. Resembles an earlobe</p> <p>41. Cut of meat</p> <p>42. Nigerian people</p> <p>44. Recently</p> <p>45. Square stone building at Mecca</p> <p>46. Adhere to orders</p> <p>47. Adventure story</p> <p>48. Marine bivalve mollusk</p> <p>51. Retrospective analysis (abbr.)</p> <p>52. Actor Pitt</p> <p>53. Tibetan village</p> <p>54. A way to change by heating</p> <p>58. A beam of sunshine</p>
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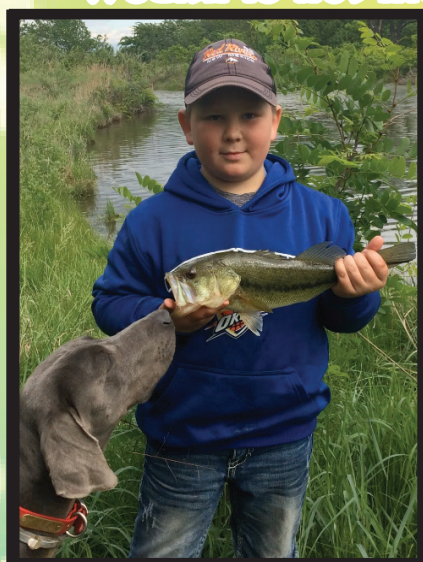
Parting Shot



Oklahoma Living magazine, distributed to electric co-op members across Oklahoma, including Cotton Electric, has a new look. Photo taken by Cotton Electric member Kaylene Large was featured on the cover of the May edition.

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