

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative 

“The Current - Informing Our Members Since 1957”

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NUMBER 6

Members rate co-op with top marks

By Karen Kaley

Members First has become a bit of a motto for Cotton Electric employees. The phrase has been emblazoned on employee shirts and equipment stickers. Training day speakers have suggested we invoke the members at least three times during the work day. Decision-making is guided by what is best for you, the cooperative members.

We are the stewards of your cooperative, a responsibility we carry out with you in mind. Our goal is to improve your quality of life. We do that by delivering electricity to homes and businesses, by working to provide electricity at the most affordable rates, and by working with members to help them use less electricity as a way to manage their bills.

Members offer guidance through volunteer feedback when an interaction with the co-op goes well or not so well. From time to time, we check in with the membership more formally, conducting a random survey to see if we are meeting our goal and if we need to make any adjustments.

Results from our most recent survey indicate our efforts have not gone unnoticed. You responded quite positively to questions measuring your satisfaction with our service and other questions about our attitude and performance.

Cotton Electric members rated us with an ACSI (American Customer Satisfaction Index) score of 90. Our CAPS (Cooperative Attitude and Performance Score) rating is 93. Both numbers exceed results of past surveys and are considerably higher than ratings of others in the energy utility industry.

Cotton Electric has a 3-year trend of scoring improvement on the ACSI. Ratings of 84 and 86 came back in surveys conducted in 2018 and 2019, re-



spectively. This is the opposite of a downward trend for cooperative energy utilities. Nationally, ACSI scores over the same time period have declined by 2 points each year. Score for 2020 is 73.

Cotton Electric's ACSI score of 90 is also much higher than those of municipal energy utilities and investor-owned energy utilities. Both scored a 72 in 2020.

Cotton's 93 CAPS rating is also an uptick from scores of 88 and 90 in the past 2 years. The score is above average for cooperatives on a national level and the highest among co-ops of the same size.

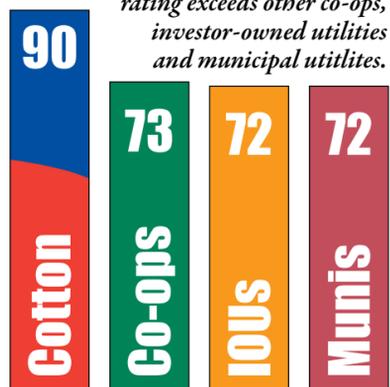
Survey responses show we have improved across the board on nearly everything important to our members. You would like more information about ways to control power bills and how we support renewable energy. We will do our best to provide that and more via your most preferred method of communication: The Current.

Most importantly, survey results tell us to continue along a path of top-quality service and communication. We'll ask you about it again in roughly a year.

In the meantime, we'll keep our focus where it should be: Members First.

— About the survey —

Cotton Electric's favorable 2020 rating exceeds other co-ops, investor-owned utilities and municipal utilities.



The 2020 survey took place in December. Postcards and emails were sent to randomly selected members, inviting them to participate in the survey online. Conducted by Inside Information of Smithville, Missouri, Cotton Electric has relied on their member research expertise to help with surveys since 2018.

The American Customer Satisfaction Index (ACSI®) is the only national cross-industry measure of customer

satisfaction in the United States. Each year, the ACSI uses data from interviews with roughly 300,000 customers as inputs to an econometric model for analyzing customer satisfaction with more than 400 companies in 46 industries and 10 economic sectors. ACSI data have proven to be strongly related to several essential indicators of micro and macroeconomic performance.

The ACSI publishes an annual Energy Utilities Index, which is an indepen-

dent customer satisfaction measure of the U.S. top 30 investor-owned, municipal, and cooperative utilities.

The Cooperative Attitude and Performance Score or CAPStone, is a cooperative performance model developed by Inside Information. It is an industry specific benchmarking tool used to gauge performance in service areas deemed most important by cooperative members: Trustworthiness, well-managed, cares about members.

Longtime cooperative board trustee passes away



Charles Spencer

Longtime Cotton Electric trustee Charles Spencer passed away Jan. 9, 2021 in Duncan, at the age of 77.

A lifelong resident of Comanche County, Spencer had been served by Cotton Electric nearly all his life. In turn, he served the co-op with faith and enthusiasm for 21 years, joining the board of trustees in January 2000.

Spencer was raised on the family farm near Elgin. Educated in Animal Science and Vocational Agriculture, he is well-remembered for his time as the VoAg teacher at Elgin Public Schools for a few years before dedicating his full energies to the family ranch.

Cotton Electric members in District

3 have chosen to retain Spencer as their representative on the Board of Trustees ever since his appointment in 2000. During his tenure, he supported cooperative initiatives such as an aggressive approach to vegetation management and pole inspections, which promoted improvement in the quality of electricity delivery for all members.

Spencer saw the co-op launch Operation Round Up, which funds Cotton Electric Charitable Foundation and improves the quality of life in southwest Oklahoma. He championed Cotton's youth programs and encouraged exploring the use of renewable energy. He was the last of the board that worked to

develop Cotton Electric's iconic logo depicting a cotton boll on a waving flag of blue and red.

Spencer served as president of Cotton Electric's Board of Trustees from 2009 to 2012. He began serving as Cotton's representative on the Western Farmers Electric Cooperative board in 2011.

Charles Spencer is survived by the love of his life, Janis Glover Spencer, his wife of 57 years. They are the parents of four who gifted them with 17 grandchildren.

Spencer's kindness and grace are fondly remembered by many other relatives, former students and numerous Cotton Electric members and employees.

Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after February 1, 2021, is (\$0.0041) per kWh.

On a member's average bill of 1,300 kilowatt hours (kWh), this will amount to a credit of \$5.33 on the February bill.

January 2021 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	41	33	37	16	54	23	39
2	54	35	45	17	57	28	43
3	57	27	42	18	64	23	44
4	66	28	47	19	51	31	41
5	62	27	45	20	46	29	38
6	50	43	47	21	53	38	46
7	47	36	42	22	59	41	50
8	49	28	39	23	50	39	45
9	47	24	36	24	56	44	50
10	40	34	37	25	62	35	49
11	49	28	39	26	44	28	36
12	50	23	37	27	43	23	33
13	60	22	41	28	48	19	34
14	58	30	44	29	58	26	42
15	51	34	43	30	72	41	57
				31	56	35	46

Source: srh.noaa.gov/oun/
Average Daily High: 53 Average Daily Low: 31

Did You Know?

Cotton Electric members can use SmartHub to monitor daily energy consumption.

SmartHub is accessible via a free app for your smart phone or at CottonElectric.com.

The next issue of The Current should arrive in mailboxes on March 15, 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.

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Is rooftop solar a good option for your home?

Variables to consider:

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

We can help.

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



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From the CEO

Solar panel research can be enlightening

Adding rooftop solar to your house is an investment of time and money comparable to the commitment you made when purchasing the property. Think back to that time: You looked for the right place at the right price. You found out as much about it as you could. You sought a trusted source to lend their expertise in matters they understood. You had a thorough understanding before you signed the mortgage papers.



Jennifer Meason, CEO

You should do the same before signing a solar contract.

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.

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

- Overall energy efficiency of your home/building
- Orientation of the sun in relation to the home/building
- Tree coverage near the home
- Weather patterns for the region
- Solar valuation in sale of house.

Pro-Tip: We're here to help

• 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 estimated cost is used for excess energy produced? Cotton Electric purchases energy supplied by the member at the Cooperative's avoided energy cost. For 2021, the Cooperative's avoided cost is \$0.02145/kWh.
- 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?
- Storm damage – who's responsible for repairs? Does the customer pay for the solar even if it's not repaired quickly?
- 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 nothing 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.

Cotton Electric 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. Most recently, 249 MW of wind energy from the Skeleton Creek project was added with an additional 250 MW of solar energy and 800 MW hours of battery storage to be completed by 2023. After the next phases are complete, WFEC's planned generation portfolio will consist of 403 MW of solar generation, 956 MW of wind generation and 268 MW of hydro-electric generation.

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



Energy Efficiency Tip of the Month

Use wool or rubber dryer balls in the clothes dryer to reduce drying time and static. Wool dryer balls can also absorb extra moisture. These are an efficient alternative to dryer sheets, which can create buildup on the dryer's filter and reduce air circulation. If you prefer dryer sheets, scrub the filter once a month to remove buildup.

Source: energy.gov

The Current

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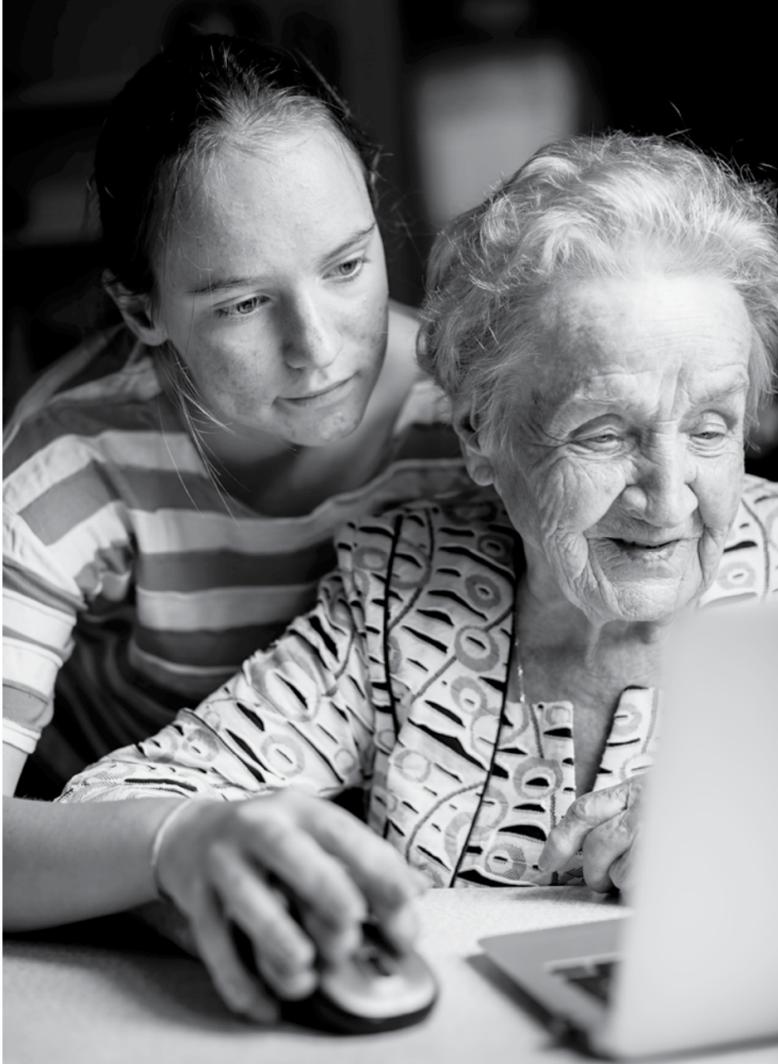
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Mission Statement
Our mission is to be the leader in providing the most reliable and innovative electric system, with affordable rates, through the positive, enthusiastic and professional use of its resources and people.

December 2020 Operating Stats

	2020	2019
Total Amount Billed/Accrued	\$6,044,951	\$5,821,102
Cost of Purchased Power	3,929,631	3,963,631
Taxes	98,512	103,957
Total Operating Expense Per Mile	1,095	1,113
Average Farm and Residential Bill	174	156
Average Farm and Residential kWh	1,561	1,481
Total Meters Billed (farm, residential)	18,836	18,520
Miles Energized	5,209	5,200
Density Per Mile	3.62	3.56
New Service Connects YTD	418	345
Services Retired	162	136

Securing the generation gap



Defend Your Data Protect family members struggling with technology

Trying to securely make the most of today's technology can be overwhelming for almost all of us, but it can be especially challenging for family members not as used to or as familiar with technology. Therefore, we wanted to share some key steps to help secure family members who may be struggling with technology and might misunderstand the risks that come with using it.

Focus on The Basics

Frequently, the best way to help secure others is to make security as simple as possible for them. Focus on the fewest steps that will have the biggest impact.

Social Engineering: Social engineering attacks are one of the primary ways most of us are targeted.

Explain how scammers and con artists have operated for thousands of years, the only difference now is bad guys are using the Internet to fool us. Give examples, such as phishing emails pretending to be your bank or a package shipment or scammers calling pretending to be Tech Support or the government.

Make sure family members understand they should never give their password, credit card, personal information or access to their computer to anyone. Remind them the more urgent the message is the more likely it is an attack. Some criminals prey on our loved ones longing for love and will pretend to be their dream prospect.

Finally, be sure they know that if they feel uncomfortable or have questions about an email or someone calling them, that they call you first.

Home Wi-Fi Network: Take time to make sure their home Wi-Fi network is password protected and has the default admin password changed. You may also want to consider configuring the Wi-Fi network to use a secure form of DNS (Domain Name System) such as the free <https://www.opendns.com>. Secure DNS services not only help stop people from visiting infected websites but can give you

control over the websites people can or cannot visit, which can be especially valuable if kids are visiting.

Updating: Emphasize that keeping systems, software and devices updated and current makes it much harder for criminals to compromise them. The simplest way to ensure this is to enable automatic updating wherever possible. If you have a device or system that is so old that you cannot update it, we recommend you replace it with a new device that does support updating.

Passwords: Strong and secure passwords are key to protecting both devices and any online accounts.

Walk your family members through how to create long passphrases. Passphrases may be easiest for them to both use and remember.

Another idea is to install a password manager and teach them how to use it. It can allow your loved ones to use the Internet in an easy and secure manner, only having to remember a single password to unlock the vault. Depending on the solution, you may even be able to virtually administer it for them.

If that does not work, perhaps have them write their passwords in a book and then store it in a convenient and secure place.

For any critical online accounts, such as their financial accounts, you may also want to set up two-step verification. Be sure to have a legacy plan for any online accounts the same way you would prepare a will for physical assets.

Backups: When all else fails, backups will save the day. Make sure family members have simple, reliable backups in place. For many, a cloud-based approach is often the simplest.

If you have family members feeling overwhelmed, help them by just focusing on the basics, keeping security as simple as possible. Also, be patient, give time and space to make mistakes, and help others to not repeat them.

Source: www.sans.org/security-awareness

Looking for Photo of the Month? See Page 14.

Community Spotlight

If you would like your community event listed in the March issue, please submit information by March 3 by calling 580-875-3351 or send an email to TheCurrent@CottonElectric.com. Events that occur before March 15 will not be published in the next issue.

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

Annual coin show begins Feb. 19

Duncan's 52nd Annual Coin Show is set for 10 a.m. to 5 p.m. Feb. 19 and 9 a.m. to 5 p.m. Feb. 20 at the Stephens County Fairgrounds. Guests will receive appraisals on gold, silver, currency, coins, tokens and supplies. Event includes free parking, admission and refreshments. For more information, call 580-475-4570 or 467-0168.

DLT presents 'Little Footsteps'

Join Duncan Little Theatre the weekend after Valentine's Day as they kick off their 2021 season with "Little Footsteps," a heartwarming story of a young couple becoming parents for the first time.

This production will be presented at 7:30 p.m. Feb. 19 and 20 at the Duncan Moose Lodge, 1712 W Seminole Rd in Duncan. Seats will be socially distanced and masks will be required inside the venue.

Tickets are \$15 for adults and \$10 for students, seniors, and military personnel. Visit DuncanLittleTheater.com to purchase tickets online.

The cast and crew plan to compete with this play at the Oklahoma Community Theatre Association state competition and possibly the American Association of Community Theatre regional competition when held later this spring.

Magic Lantern screens classic films

Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month. Most screenings begin at 7:30 p.m.

On Feb. 26, "Daughters of the Dust" is presented in the Shepler Ballroom. At the dawn of the 20th century, a family in the Gullah community of coastal South Carolina – former West African slaves who adopted many of their ancestors' Yoruba traditions – suffers a generational split. Young Haagar (Kaycee Moore) wants to move to the mainland away from tradition-bound matriarch Nana (Cora Lee Day). Former prostitute Yellow Mary (Barbara-O) gets a cold shoulder when she returns to the island with her female lover, especially from her sister Viola (Cheryl Lynn Bruce).

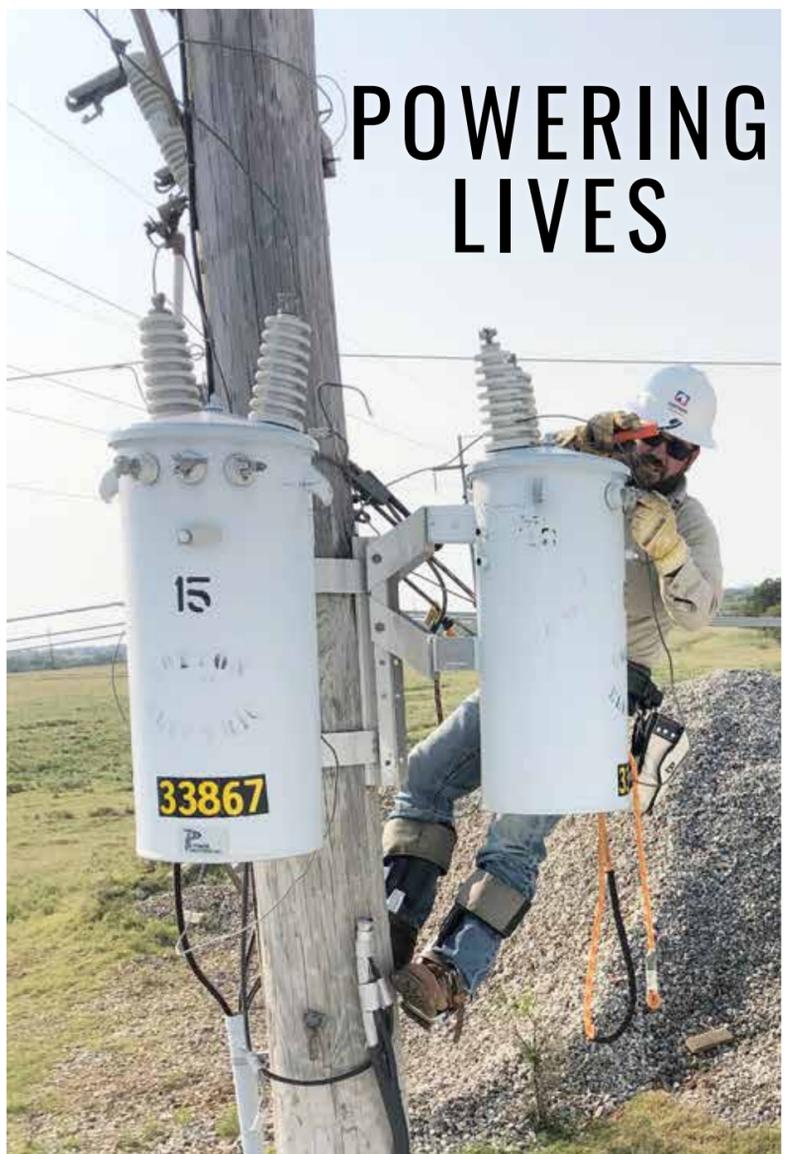
There is no admission charge, but donations are accepted. For information about the society, or to see a schedule and synopsis of films, visit Cameron.edu/magiclantern.

DLT presents 'Spelling Bee!'

Duncan Little Theatre presents "The 25th Annual Putnam County Spelling Bee!" at 7:30 p.m. Feb. 26 and 27 and March 5 and 6 and at 2 p.m. Feb. 28 at the Palace Theater in Duncan.

An eclectic group of six mid-pubescents vie for the spelling championship of a lifetime. While candidly disclosing hilarious and touching stories from their home lives, the tweens spell their way through a series of (potentially made-up) words, hoping never to hear the soul-crushing, pout-inducing, life un-affirming "ding" of the bell that signals a spelling mistake. Six spellers enter; one speller leaves! At least the losers get a juice box.

Tickets may be purchased at door.



Not everyone starts their day at the same time, or in the same way. But no matter when or how, Cotton Electric Cooperative is there to help you power every moment of it.

To learn more, visit CottonElectric.com

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Upcoming Deadlines for The Current

March		April		May	
Ad Sales	Feb. 26	Ad Sales	March 26	Ad Sales	April 23
Classified	March 3	Classified	March 31	Classified	April 28
Publish	March 15	Publish	April 12	Publish	May 10



Turning big sticks into little sticks, VM crew stays busy

By Karen Kaley

Things are going great,” Joe Moore said. “I think we are finally seeing the end of ice storm clean up.”

October’s ice storm made a mess just everywhere. Debris removal work orders are still filtering to Cotton Electric’s four-man Vegetation Management (VM) crew some three months after the last of the lights were turned back on.

The crew consists of Joe Moore, Ely King, Michael Medcalf and T.J. Birdwell.

Moore, VM foreman, said his crew spent the first half of November on nothing but storm clean up, which put them behind on their regular work. They hauled away broken poles and damaged equipment; ground up fallen trees and limbs and cut back vegetation threatening power lines should another winter storm come along.

Through December and January, they’ve been able to weave storm recovery work orders in with regular tasks of clearing the way for planned construction and addressing problem trees reported by employees and members.

“Usually, members drive our daily work load,” Moore said. “They’ll spot a potential hazard or want us to prepare a tree for safe removal,” getting the tricky parts away from the power lines.

Storms and wet conditions are two of many reasons the VM crew may not get to an order right away. “Be patient,” Moore said, “we didn’t forget you.”

Be sure to leave good contact information when contacting the co-op about a problem tree or any other issue. When the VM crew is headed to a location, Moore said, “We try to let members know before we do a job, even if they have called us first. We just want to let them know we are there.”

The crew also loads up the chipper to revisit and clean up spots where linemen have cut away branches. As always, the 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.

Send an email to woodchips@cottonelectric.com or leave a message at 580-875-4235 to have your name added to the list of members willing to take wood chips.

Moore said it is a good idea to contact us again if a location was added to the list more than a year ago and stressed the importance of leaving a good call back number.

In these before and after photos, Ely King is in the truck basket, trimming a tree on a cold, blustery morning. The vegetation management crew cut portions away from power lines so the landowner can remove the tree safely.



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Which Retirement Plan Is Right For Your Business?

If you're a business owner, you've got a lot on your mind – cash flow, competition, marketing, and so on. However, you may also want to think about tomorrow – if you don't already have one, you might want to consider establishing a retirement plan. Beyond helping you and your employees build assets, a



retirement plan is a good way to attract those employees in the first place – and to keep them. Several states now require business owners without their own plans to offer one and charge significant fines to those who refuse to comply. Some other states are considering requiring such plans. If your state offers one now, or will in the future, look at all the plan's features – contribution limits, potential tax credits, overall cost, and number and type of investment options – to determine if this plan makes sense for your needs, or if you'd be better off with one of your own choosing, such as the following:

Kelsey Avants
1110 N. 10th Street | Duncan, OK 73533 | 580-255-4408
kelsey.avants@edwardjones.com | www.edwardjones.com

SIMPLE IRA
A SIMPLE IRA, as its name suggests, is easy to set up and maintain, and it can be a good plan if your business has fewer than 10 employees. However, a SIMPLE IRA can be less generous to you as a business owner in terms of allowable contributions, compared to a 401(k) or SEP. For 2021, your annual contributions are generally limited to \$13,500, or \$16,500 if you're 50 or older. You must match contributions made by your employees or make contributions to all eligible employees. The amounts differ, depending on which contribution method you elect as the employer.

Safe Harbor 401(k)

A Safe Harbor 401(k) plan allows you to defer the annual maximum of \$19,500 for yourself (or \$26,000 if you're 50 or older). You must match employee contributions up to certain limits. You also can reward yourself and your employees with profit-sharing contributions up to the individual maximum of \$58,000, or \$64,500 for those 50 or older. This type of plan comes with administrative obligations and costs. A third-party administrator (TPA) can assist you with meeting these obligations and will charge a separate fee.

Owner-only 401(k)
This plan, sometimes called a “Solo 401(k)” or “Individual

401(k),” is similar in terms of contribution limits to the Safe Harbor 401(k). The features of an Owner-only 401(k) plan are designed for self-employed individuals and business owners with no eligible employees other than themselves and their spouses.

SEP IRA
If you have just a few employees or are self-employed with no employees, you may want to consider a SEP IRA. You must cover yourself and all eligible employees, but contributions are discretionary and can vary from year to year. This can be an expensive plan for your business because the contribution percentage you select applies to all eligible employees. Contribution limits are the same as those of a 401(k) plan.

Contributions to all these plans are tax deductible, and tax credits for establishing them are available. The plans listed above are some of the most common, but you may want to explore other plan types that may be beneficial to your business. Consult with your tax advisor and financial professional, or a third-party administrator with retirement plan expertise, to determine which retirement plan is right for your business.

Once in place, your retirement plan can help brighten your financial future and that of your employees. Consider taking action soon.

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





How low can you go?

Go ahead: Touch that thermostat

Try setting it lower

By Karen Kaley

Ah, the roller coaster that is winter weather in southwest Oklahoma. First there was that ice storm made more awful by its arrival in October, followed by a gorgeous November featuring 18 days when the high temperature was 70 degrees or more. December was great, too, with five more 70-plus days and the snow in January was pretty for the half hour it stuck around.

Now it is February and, with apologies to T.S. Eliot, it is shaping up to be the cruelest month in terms of weather and its impact on power bills. By the time you read this, southwest Oklahoma will have seen the most frigid stretch of days this winter.

Weather extremes always have a big impact on power bills. Lower temperatures mean higher energy consumption. Home heating can account for nearly half of a winter bill.

To keep Cotton Electric members comfortable on extremely cold days, HVAC systems across the service area work long and hard. Furnaces cycle on and off more frequently. Emergency heat strips are triggered in homes using heat pumps. Some folks use space heaters to supplement the efforts of their home's heating system, or to keep animals and well houses warm.

Furnaces run, heat strips activate and space heaters push warm air. Whether they use gas or electricity, all of those appliances consume energy during every minute they do their jobs.

We often don't realize just how much energy we are using. Much like the shock of stepping out of a cozy

home or business into a windy 30-degree day, a power bill reflecting an extended period of winter weather can be surprising.

Cotton Electric members can't control the weather, but they can control how they use electricity and lessen the impact on their power bills. The first place to start is with the thermostat.

One may think that setting and forgetting is a good way to manage home heating. "But, I didn't touch my thermostat," is a common response when weather is identified as the cause of high winter consumption.

Well, perhaps you *should* touch the thermostat. Perhaps you should set it lower.

Cotton Electric recommends setting a thermostat at 68 degrees during the winter. That's still going to require a lot of energy on a 30-degree day.

Set the thermostat lower if you and your family can tolerate it. Embrace all of those other things that keep you warm in the winter: Layered clothing, sweaters, cocoa, soup, quilts. Snuggle up with your favorite person or indoor pet. Save even more energy by playing cards or a board game instead of watching TV.

There are a lot of other things that will help, such as opening drapes only in the daytime for a little solar heat and turning off space heaters in unoccupied rooms. Blocking drafts will keep cold air out and warm air in.

But lowering the setting on the thermostat is the big one. Every degree lower can trim the heating portion of a power bill by as much as 5 percent.

Minimize seasonal bill fluctuations with Average Monthly Payment plan

Want to flatten the ups and downs of power bills that follow weather patterns? Ask one of our Member Service Representatives if you qualify for our Average Monthly Payment (AMP) plan. With AMP, instead of high and low bills as the seasons change, bill amounts will tend to flatten and be close to the same amount each month.

Qualifying members will have been with Cotton Electric for at least a year with no late payments. The account will be in current status, meaning the current billing should not be past due and no unpaid balance should exist.

With AMP, the average of the previous 12 months is reflected in a monthly bill. The amount of each month's bill will vary some due to fluctuations in fuel costs, variations in usage and rate changes.

Call our Member Service department at 580-875-3351 to find out if you qualify for this plan.

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Enrollment ends March 10, 2021!

Classes are filling up fast!

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Class ends: May 12

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Nutrition deficiencies can impact hair loss in women

More than 50% of women will experience above normal hair loss in their lifetime. The causes of excessive hair loss among women are numerous and frequently have a medical component.

Often women wait up to four years to seek professional help, resorting to unproven treatments. A thorough exam by a qualified professional – a dermatologist with expertise in trichology, defined as the science of hair, hair loss, and scalp disorders – is the best way to formulate a plan to combat hair loss.

Diet history, medical history, and a physical exam are essential to identify causes and

treatments. There are many nutrients involved in healthy hair growth. Typically, eating a well-balanced diet with adequate protein, vitamins, and minerals is sufficient.

Accelerated hair loss can arise when women avoid major food groups, often a strategy for weight loss. It can also happen when women do not adequately increase their intake of nutrients during times of increased need, for example, during pregnancy and breastfeeding, or have a condition that causes them to be deficient in a specific nutrient.

Specifically, deficiencies in iron, vitamin A, B-vitamins,



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

vitamin D, zinc, selenium, and biotin can affect hair growth. It is important to work with your healthcare provider to diagnose a nutrient deficiency

before pursuing supplementation. Supplementing without a verified nutrient deficiency can be dangerous and can actually cause further hair loss.

A popular hair and nail supplement, biotin, can interfere with blood test results. Consuming excessive fat-soluble vitamins like Vitamins A and D can be toxic because they tend to accumulate in the body.

Iron supplementation can cause unwanted side effects like constipation or mask other deficiencies, and blood levels must be continually assessed to prevent iron overload.

Excessive supplementation of zinc can cause a copper deficiency. Vitamin and mineral

supplementation above and beyond the recommended dietary allowance can cause more harm than good.

You must work with a healthcare professional to identify and safely correct deficiencies.

A healthy, balanced diet is the foundation for normal hair growth and hair loss. Excessive hair loss in women should be treated by a team including a physician, hair professional, and dietitian.

Vitamin and mineral supplementation without seeking professional help should be avoided, as over supplementation can lead to worsening hair loss and toxicity.

Three electrifying kitchen appliances to save time *and* energy

Air fryers circulate hot air (convection) to cook the food. This means little to no oil is required, resulting in healthier meals than those from traditional fryers.



By Abby Berry
Whether your oven and stove top are powered by gas or electricity, it's no secret that they consume more energy than smaller countertop appliances, like slow cookers and toaster ovens. In addition to efficiency, smaller kitchen appliances can provide faster cooking times and less hassle with cleanup.

If you're looking for convenient cooking methods with the added bonus of energy efficiency, here are three electrifying appliances for your kitchen:

1. Air fryers are becoming increasingly popular, and consumers have a lot of good things to say about these handy little appliances. Air fryers use convection to circulate hot air and cook the food—this means little to no oil is required, resulting in healthier meals than those from traditional fryers. Air fryers are fairly small, so they won't take up much of your counter space, and with

everything cooked in the fryer, cleanup will be a breeze. Air fryers are available in a variety of sizes, and prices range from \$40 to \$200+.

2. Electric griddles have certainly been around for a while, and they offer several benefits for any home chef (beyond bacon and eggs!). Griddles are convenient because you can cook everything at once—like a “one-pan” meal, and the possibilities are endless. From fajitas to sandwiches to French toast, griddles can help satisfy any taste buds. They consume small amounts of energy and provide quick cooking times, so your energy bill will thank you. Prices and sizes for griddles vary, but you can typically find one for about \$30 at your local retail stores.

3. Pizza brings people together, so why not consider a pizza maker for your kitchen? These compact, countertop machines are an inexpensive alternative to

a costly brick oven, and they use less energy than your traditional oven. Choose your own fresh ingredients to whip up a faster, healthier pizza at home. Plus, most pizza makers are multifunctional and can be used to cook flatbreads, frittatas, quesadillas and more. You can purchase a pizza maker for about \$30 to \$150+ online or at your local retailer.

These are just a few electrifying appliance options for your kitchen. Remember, when you're cooking a smaller meal, countertop appliances can save time and energy. To learn about additional ways to save energy at home, visit CottonElectric.com/energy-efficiency.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

All photos courtesy of Hamilton Beach



Pizza makers are compact and inexpensive, and they use less energy than your traditional oven.



Electric griddles consume small amounts of energy and provide quick cooking times.

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Family meal recipes have convenience in mind

(Family Features) Part of the fun of family meals is finding inspiration in the variety of dinner ideas you can create together. From a tangy twist on traditional tacos to a favorite to-go flavor in the comfort of your own kitchen, the options are nearly endless when you use versatile, ready-to-use ingredients.

When you include protein that's

prepared, seasoned and precooked, you can cut down on time in the kitchen, while adding time to spend with loved ones. For example, Chef's Craft® Gourmet Chicken offers a line of gluten-free, preservative-free, all-natural chicken crafted by experts and perfectly suited for culinary creations. The varieties are always fresh and perfect for preparing in 30 minutes or less. They

can be enjoyed on their own or in an array of family dishes.

Consider these Barbecue Ranch Breaded Chicken Tacos to call loved ones to the table with chunks of tender chicken piled high with homemade spicy vinegar slaw, fried onions and avocado drizzled with barbecue sauce and ranch dressing.

Or, for a taste of takeout you can

make in your own home, turn to Honey Soy Chicken Stir-Fry. If you don't own a wok, don't fret – this dish can easily be made in a skillet. Just be sure to give the veggies enough room as a crowded skillet is likely to result in steamed veggies.

Find more quick, convenient family meal ideas, as well as a store locator, at chefscraftgourmet.com.

Honey Soy Chicken Stir-Fry

Prep time: 15 minutes
Cook time: 15 minutes
Total time: 30 minutes
Serves: 4

Honey Soy Glaze:

- 1/2 cup chicken broth
- 1/2 cup soy sauce
- 6 tablespoons honey
- 1/2 teaspoon granulated garlic
- 1/2 teaspoon dried ground ginger
- 4 teaspoons cornstarch
- 3 teaspoons water
- 2 tablespoons canola or vegetable oil
- 1 large yellow onion, sliced
- 3 bell peppers, sliced
- 1 large zucchini, sliced
- 4 ounces snow peas
- 10 ounces sliced mushrooms
- 2-3 cups broccoli florets, steamed to tender crisp
- 1 package Chef's Craft® Chicken Breast Fillets, cooked according to package directions, sliced
- sesame seeds, for garnish



To make honey soy glaze: In small saucepan over medium heat, combine chicken broth, soy sauce, honey, garlic and ginger. Bring to simmer. In small bowl, combine cornstarch and water; stir into honey soy sauce and let cook approximately 1 minute, stirring occasionally, until sauce thickens.

In large skillet or wok over medium-high heat, heat oil.

Add onion, pepper and zucchini; cook 2-3 minutes. Add snow peas and mushrooms; cook 2 minutes until vegetables are crisp tender but maintain texture.

Add broccoli and chicken to pan; stir all but 3 tablespoons sauce; cook 1 minute, stirring frequently.

Drizzle with remaining sauce and garnish with sesame seeds.



Barbecue Ranch Breaded Chicken Tacos

Servings: 4

Spicy Vinegar Slaw:

- 2 1/2 cups shredded purple cabbage
- 1/2 cup shredded carrot
- 2 jalapenos, thinly sliced
- 1 1/2 tablespoons canola or vegetable oil
- 2 tablespoons apple cider vinegar
- 1 teaspoon sugar
- kosher salt
- freshly ground black pepper

Fried Onions:

- canola or vegetable oil, for frying
- 1/2 cup all-purpose flour
- kosher salt
- freshly ground black pepper
- yellow or Vidalia onion, cut into 1/4" slices
- 8 taco-sized flour tortillas, warmed
- 1 package Chef's Craft® Breaded Chicken Chunks, cooked to package directions
- spicy vinegar slaw
- 1 avocado, chopped
- fried onions
- 1/2 cup barbecue sauce
- 1/2 cup ranch dressing
- chopped cilantro (optional)

To make spicy vinegar slaw: In medium mixing bowl, combine cabbage, carrot and jalapenos.

In separate small bowl, whisk oil, vinegar and sugar; season generously with salt and pepper.

Drizzle over coleslaw mix and stir to combine. Let sit at least 10 minutes before serving.

To make fried onions: In small skillet over medium-high heat, heat 1/2 inch oil.

In small bowl, season flour well with salt and pepper. Coat onion slices in flour mixture and shake to remove excess flour.

Fry in batches until golden brown and crisp, about 30-45 seconds per batch. Remove to paper towel-lined plate and immediately sprinkle with salt.

Top each tortilla with cooked breaded chicken chunks, spicy vinegar slaw, chopped avocado, fried onions, barbecue sauce and ranch dressing. Garnish with cilantro, if desired.

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PUZZLE PAGE

WINTER ENERGY-SAVINGS WORD SEARCH

This winter, you can pitch in at home to help save energy! Read the energy-saving tips below, then find and circle the bolded words in the puzzle.



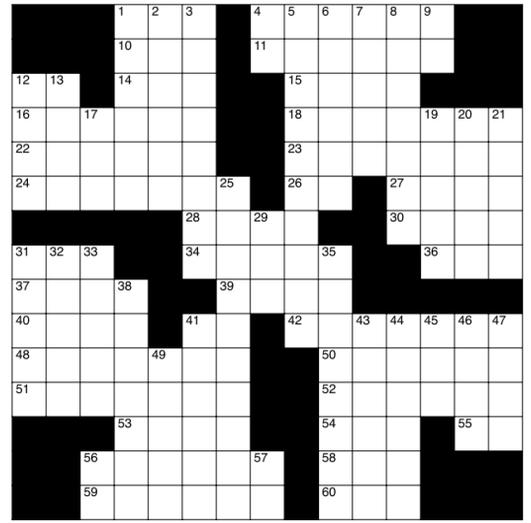
WORD BANK:

- Open curtains and blinds during the day to allow **sunlight** in to warm your home.
- Instead of turning up the thermostat, add more layers of **clothing** to keep your body warm.
- If you have a **fireplace**, ask an adult to close the flue when a fire is not burning.
- Unplug **chargers** when they're not in use. They consume energy even when they're not charging phones and other devices.
- Ask an adult to check the **air filter** for your home's heating and cooling system. Filters should be replaced regularly to help the system run more efficiently.
- Always turn off **lights** when you leave a room.

CROSSWORD

ACROSS

- Big tech firm
- Picked
- Type of whale
- A woman of refinement
- New England state
- Common gibbon
- Tall coniferous tree
- State capital
- Making a liquid muddy
- Vinegary
- Peninsula
- Thee
- Atomic #55
- Used in units of measurement
- Welsh female name
- Arab ruler title
- One's mother
- Trap
- Soviet Socialist Republic
- Assn. of oil-producing countries
- Holy fire
- Emit coherent radiation
- Atomic #81
- Orthodox Jewish college
- Herbs
- Ran after
- Begin again
- Named
- Barbary sheep
- Unwell
- Postscript
- Drivers



- One point east (clockwise) of due north
- Products
- Nostril
- Surprise Icelandic politician
- Conclusive acts
- Inform on
- Grinding tooth
- Keep up
- Tablelands
- Raising
- Mythical creature
- Hums
- Mountain in Antarctica
- Neighborhood in Manhattan
- Distinctive practice
- Vice president
- Contributes to
- Small bones
- Oil company
- Empire State

DOWN

- Small islands
- Skullcap
- Unexplained events
- One hundredth of a meter
- Beloved baseball announcer
- Repulsive
- Northern European languages
- Match or surpass
- Northeast
- Chew the fat
- Innovative industry
- Land to put down to

Crossword Answers are on Page 11

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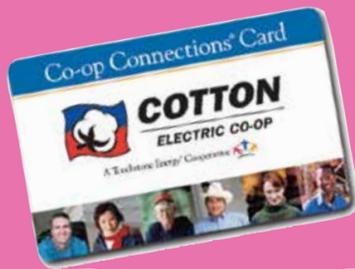
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