

The Current

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A Touchstone Energy® Cooperative 

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Pay-by-phone has new number

By Karen Kaley

Cotton Electric employees put a lot of time and effort into improving the quality of service provided to members of the cooperative. We are always looking for ways to streamline in order to keep power affordable.

Providing service is more than stringing wire between poles so the lights will come on when a person flips a switch. Take bill paying, for example.

Probably a least favorite topic, but the cooperative is open to all people willing to accept the responsibilities of membership, which includes paying for the power consumed.

Cotton Electric offers a variety of ways to make payments, and we have recently improved one of those methods. Members wishing to pay by phone have a new toll-free number to call and a new cheerful voice to guide them through the process.

Jeff Simpson, vice president of finance, said the integrated voice-recognition (IVR) system provides a convenient yet safe environment for members to make payments over the phone.

“We are using this automated system to comply with the Payment Card Industry Data Security Standard. These worldwide requirements are designed to help companies prevent credit card and bank account fraud through increased data controls.

“Moving to this system ensures our continued ability to offer our members the convenience of making debit or credit card payments and check payments over the phone.”

Before making the call, members will need to have some information ready. He or she will need a Cotton Electric account number and the credit card or banking account numbers from which the payment will be made. Callers should also know how much they plan to pay.

Members calling 1-855-730-8711 will be greeted with a recorded voice saying, “Welcome to Cotton Electric’s pay-by-phone system.”

After that, it is all a matter of pressing numbers on the phone’s keypad. It wouldn’t hurt to have pencil and paper handy, to jot down menu choices.

At the first menu, callers will be asked if they want to:

1. Check account status or make a

payment;

2. Update phone number; or

3. Create or update PIN number.

Didn’t quite catch the choices? Press 9 and the menu will be repeated. This is true every time a list of options is given.

A few things members should know:

- The system will always provide the account’s balance, past due amount and due date. Cotton Electric members using MyChoice, our pre-paid billing option, should disregard the balance mentioned by the IVR system. An accurate balance can be found at MyUsage.com.

- When entering the amount to be paid, enter enough digits to account for dollars and cents without a decimal. For example, enter 15003 followed by the pound sign (#) to make a payment of \$150.03.

- The key to successfully making a payment is to go slowly and to listen carefully to each menu of options. For a repeat of options, simply press 9.

- Hanging up before completing the transaction will stop the process.

Phone payments can be made anytime, any day. The IVR system bypasses the phone system at the Walters headquarters and Duncan office, which means that phone payments will not be delayed by other issues such as widespread outages.

Aside from the IVR system for phone payments, Cotton Electric offers a variety of other payment methods:

- By mail: Use the return envelope that comes with a power bill. Enclose a check and the bottom portion of the bill. Remember that stamps are now \$0.49 each.

- In person: We accept cash, checks and money orders at our headquarters, 226 N. Broadway in Walters, and at our Duncan office, 1101 W. Oak. Business hours at both offices are 8 a.m. to 5 p.m. Monday through Friday, except holidays. Cash payments are also accepted at Liberty National Bank’s branches in Lawton, Medicine Park and Elgin.

- Online electronic check: Members with computers can visit CottonElectric.com and click on the Online Bill Pay button. The View/Pay My Bill page will offer a Pay By Check or Pay By Credit/Debit Card link to E-bill Consumer Self Service. Members can



Cotton Electric members wanting to make a payment by phone will need an account number and the credit card or banking account numbers handy. Begin the process by calling 1-855-730-8711. After that, it’s all a matter of pressing numbers on the phone’s keypad.



sign up for online account access and pay by this method any time of day. Payments made after 2 p.m. will be credited to Cotton Electric accounts at the open of the next business day.

- Monthly bank draft: This method requires an Authorization Agreement for Automatic Debit form and a voided, unsigned check. The forms are available at either office or can be downloaded at the Payment Options page of our website. We can also mail the form to you. Once it is filled out and returned, it takes a few days to arrange for your checking account to be drafted 15 days after your billing date each month.

- Moneygram: These transactions are handled at Walmart and CVS stores anywhere in the United States. There is a fee for this transaction that requires cash or a debit card. Use billing code 7933.

- Average Monthly Payment: Members needing help budgeting for elec-

tric bills may want to enroll in our Average Monthly Payment (AMP) plan. Qualifying members will have a 12-month billing history and the account should be in current status. This means that the current billing should not be past due, no unpaid balance should exist on the account and that previous credit history has been good.

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. 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. Any of the payment methods listed above can be used when paying on accounts using the Average Monthly Payment plan.

Please contact our billing department at (580) 875-3351 to make sure that you qualify for this plan.

Power Cost Adjustment Calculated

The power cost adjustment applied to bills mailed after Feb. 1 is (\$0.00717) per kWh and (\$0.00532) per kWh for bills mailed after Mar. 1.

On a member’s average bill of 1500 kilowatt hours (kWh), this will amount to a credit of \$10.76 on his or her February bill and a credit of \$7.98 on the March bill.

January 2014 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	60	25	43	16	64	25	45
2	41	19	30	17	53	30	42
3	53	18	36	18	69	23	46
4	61	29	45	19	69	21	45
5	32	15	24	20	75	21	48
6	29	7	18	21	45	23	34
7	50	11	31	22	54	18	36
8	47	30	39	23	39	14	27
9	40	34	37	24	46	6	26
10	63	29	46	25	71	22	47
11	66	28	47	26	70	25	48
12	79	23	51	27	47	19	33
13	62	27	45	28	35	10	23
14	59	23	41	29	48	6	27
15	60	18	39	30	65	29	47
Source: srh.noaa.gov/oun/				31	48	30	39
Average Daily High: 55				Average Daily Low: 21			

Did You Know?



Daylight Saving Time begins at 2 a.m. Sunday, March 9. Turn clocks forward one hour.

The next issue of The Current will be delivered on March 17, 2014.

Contact Us

Do you have a story idea for The Current or do you need to place an ad? If so, let us know.

We can be reached at 580-875-3351 or by email at info@cottonelectric.com.

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

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Lawmakers’ decisions can affect co-op’s members

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MEMBERSHIP MATTERS

By Jennifer Meason

February 3 marked the first day of the second regular session of the 54th Oklahoma Legislature. Our elected officials have a big task in front of them as they research, evaluate and vote on hundreds of bills by the end of session on May 30.

There will be many decisions made in the days ahead. A major part of our duties here at the cooperative include working with our elected officials to educate them about the cooperative difference and issues that affect you, our members. It is our job to stay on top of the issues – both at the state and federal levels – and do our best to ensure that fair and balanced energy-related bills are passed.

As the legislative session progresses, we will keep our members updated about any bills that are of concern to Cotton Electric through our Facebook and Twitter accounts, as well as The Current. We encourage our members to become involved in the political process, and have a few suggestions on how to get started.

First, we urge you to visit oklegislature.gov, the official website of the Oklahoma House and Senate. You can research and track bills and can watch live video feeds of the House and Senate floors while in session.

Another tool available to assist you is a digital legislative guide created by the Oklahoma Association of Electric Cooperatives. The free app provides detailed profiles, interactive contact links, a comprehensive list of state and federal elected officials and a map that can be personalized. To find the app, search for “OAEC 54th Legislature Guide” in the Google Play or iTunes stores.

We also encourage you to participate at the federal level through the Cooperative Action Network (CAN) at www.action.coop. CAN is a website that explains legislative concerns of electric cooperatives and provides members the opportunity to contact legislators and agencies electronically. Currently, CAN is encouraging members to ask the Environmental Protection Agency to continue their “all of the above” energy strategy and work with electric cooperatives on a commonsense solution that balances energy needs and environmental concerns.

Collectively, electric cooperatives provide electric service to 42 million members. With your help, we can make a difference and keep electricity affordable. Let’s take action!

Be in the loop with GoGoGeo Challenge

Want to be in the loop? Take the GoGoGeo Challenge and discover the potential savings that are available by retrofitting your home with state-of-the-art ground source heat pump technology. For just a few moments of your time, this survey will show you the projected energy savings, tax incentives and environmental benefits of geothermal technology.

The GoGoGeo Challenge is a unique educational opportunity and sweepstakes created by Touchstone Energy® Cooperatives, and sponsored by Bosch, ClimateMaster, and the International Ground Source Heat Pump Association. The 2014 Challenge will be conducted between Feb. 1 and Nov. 21, with a goal of providing geothermal technology information to a wide range of audiences.

Entering is simple. Go to the Challenge website, GoGoGeoChallenge.com and view the Calendar of Events to find where program representatives will be available, such as county and state fairs and cooperative annual meetings. Also, check with your local Touchstone Energy Cooperative, as they too can tell you the nearest location to take the challenge.

When taking the challenge, a representative will enter information into a software program designed to estimate the possible savings of retrofitting your home with geothermal technology. A brief savings summary, in addition to any tax credits and other incentives offered by each respective electric cooperative, will then be provided.

By taking the GoGoGeo Challenge, you are registered to win some great prizes, such as one of three Kawasaki utility or all-terrain vehicles that are the grand prizes. Additional prizes, including Yukon cooler/lockers and Visa gift cards, will be given away regionally throughout the sweepstakes period.

The three grand prizes will be awarded in December 2014, while the other prizes will be given away at various regional events during the year. Check the website to learn more about which venues will have specific prize drawings.

So, go ahead – get in the loop – the geothermal loop. And, take the GoGoGeo Challenge.

New bulb on the block: Meet LED Lucy

There’s a new lighting mascot in town. CFL Charlie, a cartoon mascot for Touchstone Energy Cooperatives®, the brand “ID” of the nation’s not-for-profit, consumer-owned electric cooperatives, helps families become “Super Savers” by switching to energy-efficient light bulbs.

In 2013 he was joined by LED Lucy, a dazzling, spunky mascot lighting the way for even brighter bulb savings.

Lighting standards started shifting away from traditional lightbulbs in 2012. CFL Charlie and LED Lucy want to make sure Cotton Electric Cooperative members know about all lighting options.

“I’m older than I look,” LED Lucy confides. The mascot’s light-emitting diodes beam. “The first LED was created in 1927. Since then, we’ve added stylish colors, and costs dropped. I love bargains, and LED prices get lower every year!”

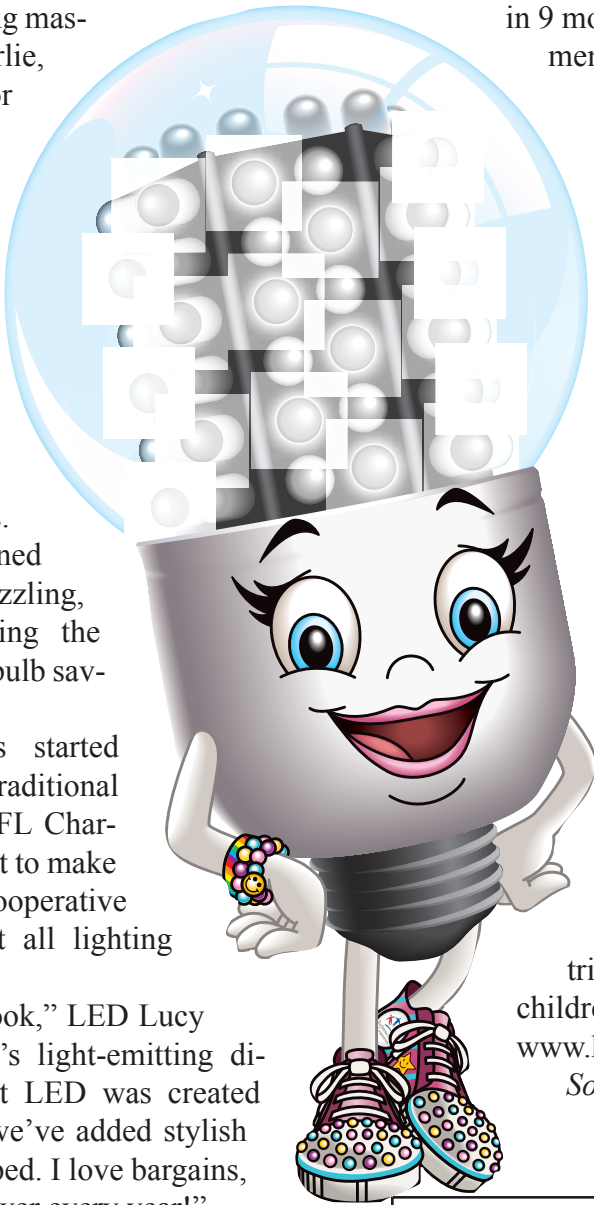
The mascots share a few pointers on their energy-efficiency namesakes.

Compact Fluorescent Lamps (CFLs)

CFL Charlie—and other bulbs like him—are the most common and economical efficient lightbulbs on the market. The swirly style is linked to the concept of efficient lighting, but some consumers haven’t warmed to the design.

“Not everyone likes to see my swirls,” explains Charlie. “That’s fine by me—everyone has a different sense of style. Several of my friends are designed to look just like a traditional lightbulb.”

CFLs offer 75 percent energy savings over traditional incandescent bulbs and pay for themselves



in 9 months, according to the U.S. Department of Energy.

Light emitting diodes (LEDs)

Light emitting diodes (LEDs) have been used for years in cell phones and other electronics. Most diodes are small—about half the size of a pencil eraser. By banding several small diodes together, a bright and dependable light emerges. As their popularity grows, some companies are making light with a single, bright LED chip. New ways to build LEDs with help drive down costs.

“It’s going to be fun to watch LED Lucy gain fans,” laughs Charlie. “She uses a little less energy than me, and lasts 25 times longer than traditional incandescent bulbs.”

Because lighting adds up to 10 percent of a home’s electric bill, every bulb counts. To help children learn more about lighting, visit www.kidsenergyzone.com.

Source: Touchstone Energy Cooperatives, U.S. Department of Energy

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COTTON
ELECTRIC CO-OP

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

December 2013 Operating Stats			
	2013	2012	
Total Amount Billed/Accrued	\$6,653,591	\$5,345,625	
Cost of Purchased Power	4,435,953	3,585,298	
Taxes	110,625	87,923	
Total Operating Expense Per Mile	1,135	950	
Average Farm and Residential Bill	203	155	
Average Farm and Residential kWh	2,016	1,648	
Total Meters Billed (farm, residential)	18,110	17,963	
Miles Energized	5,131	5,140	
Density Per Mile	3.53	3.49	
New Service Connects YTD	360	401	
Services Retired	189	216	

Community Spotlight

If you would like your community event listed in the March issue, please submit information by March 4, by calling 580-875-4255 or send an email to info@cottonelectric.com.

AARP offers tax prep assistance

AARP offers free tax preparation on a first-come, first-served basis through the tax due date of April 15 at several locations in the Cotton Electric service area. No appointment is necessary but certain documents are. Taxpayers should take last year’s income tax return, all W-2 and 1099 forms, information about any other income, adjustment and deduction documents, Social Security cards for each person on a return, and property taxes if he or she plans to itemize.

Trained IRS volunteers will be available from 8:30 a.m. to 12:30 p.m. Mondays and Thursdays, and from noon to 4 p.m. Wednesdays at the Center for Creative Living, 3501 Dr. Elsie Hamm Drive, Lawton. A final session will be from 8:30 a.m. to 12:30 p.m. Tuesday, April 15.

Volunteers will be on hand from 4 to 7 p.m. Mondays, 1 to 5 p.m. Wednesdays and 9 a.m. to 1 p.m. Thursdays at Lawton Public Library, 110 SW 4th Street.

The free service is available from 8:30 to 11 a.m. Mondays, Tuesdays and Wednesdays in the Duncan Public Library Annex, 2211 N. U.S. Highway 81.

DLT presents ‘Fiddler on the Roof’

Duncan Little Theatre presents “Fiddler on the Roof,” a rich historical musical set in the little village of Anatevka, Russia. Tevye, a poor dairyman, tries to instill in his five daughters the traditions of his tight-knit Jewish community in the face of changing social mores and the growing anti-Semitism of Czarist Russia.

Performances are set for 7:30 p.m. Feb 21 and 22 in the Simmons Center in Duncan.

Tickets are available at the door. For information, see duncanlittletheatre.com or call 580-252-8331.

Indiahoma FBC notes anniversary

Members of Indiahoma First Baptist Church will celebrate its 70th anniversary during worship service at 10:45 a.m. Feb. 23. Roy Jaye of Hutchinson, Kan., formerly of Indiahoma, will be a special guest speaker.

Lunch will be provided at the church before an afternoon service at 1:30 featuring special music and testimony time. A reception will follow.

Pastor Les Banks invites everyone to join this celebration of 70 years of faith family and friends.

DRH offers ‘Give it a Tri’

Duncan Regional Hospital’s Health Foundation is sponsoring “Give it a Tri,” and sprint triathlon set for Feb. 24 at the Simmons Center.

With divisions for adult and youth individuals and teams, this is an opportunity to try the combination swimming, bicycle riding and running event. Lengths of each leg vary according to age.

For information about fees and registration, visit DRHHealthFoundation.org.

Auditions begin for LCT farce

“Don’t Dress for Dinner,” by Marc Camoletti, is a fast-paced farce about a man’s foolproof plan to spend the weekend out of town away from the wife. All bets are off as his best friend wrecks his alibi and his wife shows up unannounced.

Auditions for the next Lawton Community Theatre production begin at 7 p.m. Feb. 24 and 25 in John Denney Playhouse, 1316 NW Bell Avenue. Performances are set for April 4-6 and 10-13.

DRHHF presents Dr. Cooper

“Exercise is Medicine” will be the message during “An Evening with Dr. Kenneth Cooper” hosted by Duncan Regional Hospital’s Health Foundation.

Dr. Cooper changed the world with a single word: Aerobics. The Oklahoma native is a leading pioneer of preventive medicine.

The fitness advocate will speak at 7 p.m. Feb. 25 in the Simmons Center. To reserve a seat at this free event, call the foundation at 580-251-8211.

DLT talent auditions March 1

Performers from age 5 to 95 are welcome to sing, juggle, play an instrument, do magic or showcase any other talent during auditions for the “We’ve Got Talent” show from 10:30 a.m. to 2 p.m. March 1 at Hodgson’s Studio, 814 W. Walnut in Duncan.

For the third year, Duncan Little Theatre sponsors the talent show that features cash prizes for the winner and runner-up. Performances will be April 5 at the Simmons Center.

Horse clubs sets annual clinic

Duncan Lake Horse Club is having its annual Coggins Clinic from 10 a.m. to 2 p.m. March 1 at Duncan Lake Pavilion. In addition to Coggins testing, other vaccines will be offered.

Coggins testing will be \$15 per horse. The clinic, conducted by Dr. Connie McLemore of Countryside Veterinary, is open to the public with no limit on the number of horses. Rain date will be March 8.

Other DLHC activities that day for members include the annual Chili Cook Off at 6 p.m. at the Pavilion. New members are encouraged to attend these events. Annual dues are \$12 for an individual and \$15 for a family.

For information, call 580-475-7190.

Annual barbershop show set

Southwest Pride is preparing “Barbershop Squires with Knightly Desires” for its 51st annual barbershop shows Feb. 28 at the Simmons Center in Duncan and March 1 at McMahon Auditorium in Lawton. Both shows begin at 7:30 p.m.

The 2014 presentation is an action-packed musical comedy riddled with nonsensical history.

Advance tickets can be purchased at Scott’s House of Flowers and Sheridan Road Veterinary Clinic in Lawton, and Simmons Center or R&S Drugs in Duncan.

For information, call 580-355-8781 or visit SWPrideChorus.com.

Mac High offers ‘Crazy for You’

MacArthur High School presents “Crazy For You” at 7 p.m. March 6, 7 and 8 in the auditorium, 4400 E. Gore Blvd., Lawton. A matinee performance will be at 1 p.m. March 8.

The Broadway musical is the story of Bobby Child, a well-to-do 1930s playboy, whose dream in life is to dance. The award-winning comedy includes mistaken identity, plot twists, dance numbers and classic Gershwin tunes.

For information, call Martha McCartney at 580-357-8271 or email mccartneym@aol.com.

Fish fry set for Lenten Fridays

Fish, fries, slaw, beans, dessert and drinks are on the menu from 5:30 to 7:30 p.m. every Friday from March 7 through April 11 at the annual Lenten Fish Fry sponsored by the Knights of Columbus, Council 5168. All are welcome to dine at the Marlow Catholic Church at 4th & Comanche under the blue roof or take a great meal home.

Meals are \$9 for adults, and children under 12 eat free. All proceeds go to community projects serving children and those less fortunate.

More Community Spotlight on Page 4

Photo of the Month



This photo of 7-month-old Jace McAllister was taken by Miyah Arnold, 15, during a valentine photo shoot hosted by and for people who “Love” photography. Jace is the son of Jessica and Kyle McAllister, and Miyah is the daughter of Cotton Electric member Sandy Arnold. All live in the Lawton area.

Enter your “best shot” in our Photo of the Month contest. Theme for March is “Spring.” Email entries to info@cottonelectric.com or mail to The Current, 226 N. Broadway, Walters, OK 73572. Winners will receive a Cotton Electric prize package of CEC goodies.



WE ARE ALL UP TO THE CHALLENGE. Using technology to better serve every member helps your electric co-op achieve energy efficiency. And when we work together to use energy wisely, we all save money together. Learn more about the power of your electric co-op membership at TogetherWeSave.com.



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\$imple Savings

Installing low-flow shower heads will help reduce hot water consumption and reduce the amount of electricity a water heater consumes.



Winter lows affect water heating

By Trent Marlett
In last month’s column, I discussed the number one energy consumer in our homes, the heating systems. This month, I’m going to address the second biggest user, the water heater.
A lot of times, we – myself included – forget about the water heater and that it is running 24 hours a day.
Most water heaters have a top and bottom heating element and a temperature dial for each element. One of the elements cycles on and off periodically throughout the day, maintaining the temperature of the water in the tank.
The other element comes on when hot water is leaving the tank and cold groundwater is coming in to replace it. This is happening when we are taking a shower, for instance.
These heating elements have an energy requirement ranging from 4500 to 5500 watts. It is the combination of the high watt requirement and the all-day cycling on and off that makes water heating

the second-largest energy consumer in the home.
There are ways, however, to help a water heater run more efficiently and save some energy.
A simple way to save on hot water use is to install low-flow faucet and shower heads. These devices slow the rate at which hot water leaves the tank, slow the rate at which cold water enters the tank, and shorten the amount of time the heating elements are working.
These inexpensive low-flow improvements save not only on the water heater’s energy use, but on the total water bill, as well.
Another way to use less hot water is to take showers instead of baths. Pulling all that hot water from the tank to fill a bathtub means heating elements will run a lot longer trying to bring a lot of cold water up to the required temperature.
Many water heaters are installed in a space that is not heated in the winter and not cooled in the summer, such as garages or attics. These unconditioned areas

increase the burden of a water heater when extreme cold temperatures such as those we have experienced during the last couple of months accelerate heat loss from the water tank. In turn, the heating elements run a lot more to maintain water temperature.
You can battle this heat loss by installing a water heater blanket, which can be purchased at almost all home improvement stores for around \$20 to \$30. The Department of Energy states that adding a water heater blanket can reduce stand-by heating losses by 25 to 45 percent and save about 5 to 10 percent in water heating costs.
The blankets should pay for themselves in about a year. There are few improvements that pay for themselves in such a short time period.
Last, be sure to set the temperature of the heating elements to 120 degrees to save the most energy. There is a video on our website, CottonElectric.com, that shows exactly how to set the thermostats on the water heater.

Community Spotlight

Magic Lantern offers classic films
Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month in the CETES Conference Center, Room B. Each evening begins with episodes from the 1948 “Superman” serial.
“Seven Days in May” will be screened at 7:30 p.m. March 7. Burt Lancaster, Kirk Douglas and Ava Gardner star in the 1964 story of a general planning a coup when the president signs a nuclear disarmament treaty during the Cold War.
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.

CTAC presents Perpetual Motion on March 8
Perpetual Motion is the first company in Oklahoma to incorporate aerial dance, setting it apart as a groundbreaking company. Presented by Chisholm Trail Arts Council, the dancers take the stage at 7:30 p.m. March 8 at the Simmons Center in Duncan.
Founded in 2002, Perpetual Motion Dance has grown to become the premier modern and aerial dance company in state. The company’s repertory is evocative, visceral and innovative, aspiring to harness the energies of the human imagination.
Tickets are available at the box office or by visiting ChisholmTrailArts.com.

Cobblestone Galleries accepting watercolor, sketching workshop registrations
A watercolor and sketching workshop by Tom Biggs will be offered March 15 at Cobblestone Galleries in Medicine Park. The workshop will run from 9 a.m. to 6 p.m. with a working lunch. Participants will need to bring a sack lunch.
Space is limited, so pre-registration is required. Spaces are available until March 8 or until filled. The fee for the workshop is \$60.
Contact Denise at denisewyniawedel@yahoo.com for details and to register. To learn more about Cobblestone Galleries and workshops, visit www.cobblestonegalleries.com. For lodging, food and shopping in Medicine Park, visit www.medicinepark.com.



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Saving is Good ... But It's Not Investing

It's a good thing to have some savings. When you put the money in a low-risk account, you can be pretty sure it will be readily available when you need it. Nonetheless, "saving" is not "investing" — and knowing the difference could pay off for you far into the future.
Think about it this way: Saving is for today, while investing is for tomorrow.
You need your savings to pay for your daily expenses, such as groceries, and your monthly bills — mortgage, utilities, and so on. In fact, you might even want your savings to include an emergency fund containing six to 12 months' worth of living expenses to pay for unexpected costs, such as a new furnace or a major car repair.
These are all "here and now" expenses — and you could use your savings to pay for them. But in thinking of your long-term goals, such as college for your children and a comfortable retirement for yourself, most individuals typically can't simply rely on their savings — they'll need to invest. Why? Because, quite simply, investments can grow — and you will need this growth potential to help achieve your objectives.
To illustrate the difference between saving and investing, let's do a quick comparison. Suppose you put \$200 per month into a savings account that paid hypothetical 3% interest (which is actually higher than the rates typically being paid today). After 30 years, you would have accumulated about \$106,000, assuming you were in the 25% federal tax bracket. Now, suppose you put that same \$200 per month in a tax-deferred investment that hypothetically earned 7% a year. At the end of 30 years, you would end up with about \$243,000. (Keep in mind that you would have to pay taxes on withdrawals. Hypotheticals do not include any transaction costs or fees.)
This enormous disparity between the amounts accumulated in the two accounts clearly shows the difference between "saving" and "investing." Still, you might be thinking that investing is risky, while savings accounts carry much less risk. And it is certainly true that investing does involve risks — investments can lose value, and there's no guarantee that losses will be recovered.
Nonetheless, if you put all your money in savings, you're actually incurring an even bigger risk — the risk of not achieving your financial goals. In fact, a low-rate savings account might not even keep up with inflation, which means that, over time, you will lose purchasing power.
Ultimately, the question isn't whether you should save or invest — you need to do both. But you do need to decide how much of your financial resources to devote toward savings and how much toward investments. By paying close attention to your cash flow, you should be able to get a good idea of the best savings and investment mix for your particular situation. For example, if you find yourself constantly dipping into your long-term investments to pay for short-term needs, you probably don't have enough money in savings. On the other hand, if you consistently find yourself with large sums in your savings account even after you've paid all your bills, you might be "sitting" on too much cash — which means you should consider moving some of this money into investments with growth potential.
Saving and investing — that's a winning combination.





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AA Computer Services

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AA Computer Services staff makes technology work for home, office

By Karen Kaley

Computers have become a common part of American businesses and households. A 2011 U.S. Census Survey found that 76 percent of all households included a computer. Computers can be found in nearly all businesses, whether large or small, retail or wholesale, urban or agricultural.

While many have come to depend on the devices to organize and entertain them, most people are also baffled by them and quite vulnerable when something goes wrong. Knowing a good computer service provider has become as important as knowing a good plumber or car mechanic.

AA Computer Services (AACS) has a team of technicians ready to help with residential or business computer needs. Located in Lawton, AACS offers full service from hardware purchase to installation to training and long-term support.

Owner Joe Diaz said AA Computer Services started out as a home-based business in 2002. With encouragement from his wife, Lee, he drew on skills developed during his 34-year military career as a signal officer, specializing in communications and computers.

He looked at his retirement as “my time to help others” and began a small business that would support a lot of others.

“I have been fortunate,” Diaz said. “AACS has grown and supported a lot of small businesses. We try to provide efficient, good service.”

For those who need help with a computer in the home, there are two options. AACS can send a technician out for an hourly fee. This can become expensive if the issue takes a while to address.

As an example, Diaz said, “Virus removal can take 2 to 6 hours because we use multiple tools. We can do that in the home, but we will charge by the hour.”

He said it is better for a residential customer to bring the computer to the shop at 901 SW Lee Boulevard. They try to have a computer working properly and back to its owner within two days. The cost usually drops to parts plus a one-hour labor fee.

Cotton Electric members can save by presenting a Co-op Connections Card. AA Computer Services offers a 20 percent discount on services that are not already on special.

AACS works with several partners to offer business customers a variety of services including consultation about new purchases, designing and installing a network, establishing security measures and contracting for ongoing maintenance and support.

Businesses under contract with AACS can have around-the-clock support from the team of technicians. Among new services offered is a software/hardware device that backs up a server every minute.



Got a computer problem? Call AA Computer Services at 580-357-4482. The friendly staff, including Melissa Layeski, standing, and owner Joe Diaz, are ready to help.

“If disaster strikes,” Diaz said, “we can have a business operational within two hours.”

Aside from helping with home and business computer issues, there is something else happening at AA Computer Services. Diaz is especially proud of the team he has built.

“I mentor future small business owners. I get them ready to start a business of their own or help them develop a skill set needed to work for a company,” he said.

“I have a good team.”

The staff size has fluctuated between eight and 12 as workflow has dictated over the years. Melissa Layeski serves as chief operations officer, and Diaz relies on her to keep the office running smoothly. Other staff members are Todd Stoner, research and development; and Mel Gregory, administrative assistant. Marcus Webb is lead technician, and Brad

French, James Howard and Jed Jacobi are computer technicians.

Diaz and his staff are generous with advice. Talking about a recent announcement from Microsoft that support for Windows XP will cease in April, Diaz recommends Windows 7 Professional rather than moving to Windows 8.

“The jump to Windows 8 is a jump into a very new environment that requires a lot of training,” he said. “Windows 8 works better with the touch screens of laptops and tablet devices.”

He also said to be alert to scam possibilities.

“Be cautious about landline calls. Don’t click anything on the Internet asking for personal information. “If in doubt, call AACS. Calling me is free.”

The number is 580-357-4482. Call today and see what the great team at AA Computers Services can do for you.

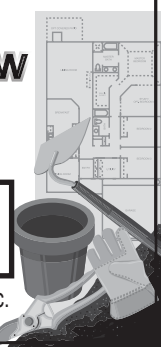
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Teen Court offers second chance after first mistake

By Karen Kaley

Mistakes. Everyone makes them. Some mistakes are small and easy to overcome, while others can be huge and life-altering.

Young people sometimes make really big mistakes through poor decision-making. The mistake may be big enough to be considered a crime.

In Oklahoma, a juvenile gets one oops – a single opportunity to change his or her path without having that mistake follow him for the rest of his life.

Marcia Frazier, executive director of Teen Court in Lawton, explained.

“There is a 1996 Oklahoma law that states any juvenile first-time offender arrested for a misdemeanor offense must attend a diversion program or they will have formal charges filed against them. This applies to those as young as 10 years old.”

Comanche County’s Teen Court is a diversion program that pre-dates the state law by about five years. It is the product of local attorneys and teachers working together, creating a program that not only reduced the burden on the local juvenile court system but gave young people a much-needed second chance.

Young people in trouble will find themselves in Teen Court if the district attorney’s office determines he or she is a first-time offender who does



Juvenile offenders find compassionate advocates in Substance Abuse Administrator Lauri Porter, standing, and Teen Court Executive Director Marcia Frazier.

not need the specialized counseling offered by Marie Detty Youth & Family Services. The accused must plead guilty to the offense and choose to appear before their peers to avoid formal charges.

The juvenile will then go through a court proceeding that features volunteer teens serving as defending and

prosecuting attorneys. There will be opening statements, questioning and closing statements. A volunteer attorney from the Lawton/Fort Sill area presides as the judge.

A jury of their peers, more teens, will deliberate the case. An adult is also present for this step to provide guidance, if needed. The jury comes



Download CECF grant applications at cottonelectric.com.

Deadline for first-quarter 2014 grant applications is Feb. 26.

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

back with a sentence that the defendant has 90 days to complete.

Frazier said the sentence may include an apology, Teen Court jury duty, writing an offense-targeted essay and as much as 25 hours of community service. All are assigned to a 10-hour educational program related to their offense.

And there, said Frazier, is the key, the most important part of the Teen Court experience.

“We try to teach them to make better choices.”

Teen Court has purchased educational materials and had juvenile justice handbooks printed with a pair of Cotton Electric Charitable Foundation grants. Teen Court has a contract with Lauri Porter, whose Substance Abuse Services office is in the same building. Porter uses the materials to help young people understand faulty thinking and make better choices.

Both women are passionate about what they do and the impact of Teen Court.

“We love the kids,” Frazier said. “We see the good in them.”

Porter agreed.

“Seeing good in them is a benefit, it helps them relate to me. When I walk into a roomful of troubled young people, I don’t see a group of lost causes, I see hope.”

She said juvenile offenders are usually from difficult backgrounds and have very little guidance about how to live a life that is less difficult. They are often filled with a sense of helplessness and hopelessness.

Frazier said, “We have three months to work with that kid. We can educate, we can love, we can mentor, we can build their self-esteem.”

Is 90 days long enough?

“No, but it’s enough to make a difference, enough to plant a seed in their head that yes, they can succeed,” Frazier said.

“Many of these young people have come back and said, ‘Getting arrested may be best thing that ever happened to me. You showed me that I am as worthy as anybody else out there.’”

Everyone makes mistakes. Teen Court helps young people learn from those mistakes.

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Is dark chocolate really healthy?

Dark chocolate, when compared to white or milk chocolate, is a healthier option. While large quantities of dark chocolate have been shown to slightly reduce blood pressure, the amount consumed to make a difference resulted in adding a significant amount of calories to the diet, which must be accounted for or else the blood pressure benefits could be negated.

Still, if one must have chocolate, dark chocolate is your best chance at adding a nutritional-edge to your diet.

What is the bright side of dark chocolate? Dark chocolate is filled with antioxidants that help prevent damage to cells and tissues in the body.

It is also a great source of several minerals, including magnesium, manganese, iron, and copper.

Dark chocolate also contains dietary fiber, which is often in short supply in the American diet.

What is the dark side of dark chocolate? There is a reason why it tastes so good – calories from fat and sugar. Dark chocolate can contribute a significant amount of fat and calories to your diet.

The studies that indicated dark chocolate helps lower blood pressure had study participants eat a 100g bar of dark chocolate, which provided around 500 extra calories a day. Study participants were asked to decrease their other intake of food to balance out the extra calories and avoid gain-



Kim Bandelier, MPH, RD, LD



ing weight. This is not practical for most people.

To give you a visual for intake, a Hershey's Special Dark chocolate bar weighs 48g, so study participants ate two per day. You may think you could eat that much chocolate every day but could you decrease your intake of other foods to avoid gaining weight?

A better way to apply this knowledge of the healthier side of dark chocolate is to opt for dark chocolate versus other desserts when you are craving something sweet. Shoot for concentrations of over 70 percent cocoa. And drink your milk separately – researchers believe that milk may prevent the antioxidants in cocoa from doing their job.

Cherries add flavor to favorite desserts

Cherries are an unsung fruit. Though often overlooked, tart cherries are growing in popularity as more scientific evidence links cherries to various health benefits.

In addition to containing 19 times more vitamin A than blueberries or strawberries, cherries are full of antioxidants and have been used as an anti-inflammatory.

The Cherry Marketing Institute, an organization funded by American tart cherry growers and processors, says cherries may also provide heart-

healthy benefits and could reduce post-exercise muscle and joint pain.



While cherries are nutritious when eaten alone, they also make for delicious additions to various recipes, including dishes that range from sweet to savory. Cherries are quite commonplace in many popular desserts, especially when paired with chocolate.

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ABOUT THE PROGRAM

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*pack-years are calculated by multiplying the number of packs a day you smoke by the number of years you have smoked.

Example: 2 packs a day for 15 years = 30 pack-years

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Everett ever helpful with members’ needs

CSR offers education about co-op programs

By Karen Kaley

Member-oriented. That’s how Laura Everett describes the variety of tasks she carries out as a customer service representative in Cotton Electric’s Duncan office.

She said her job is to assist members when setting up new accounts and closing or transferring accounts, take payments, and issue work orders for connects, disconnects or when a member needs a line worker or meter technician to address equipment problems. She also helps educate members.

Everett answers questions about bills, especially over the past two months when record levels of power use have resulted in surprising amounts due. She explained many times the connection between temperature extremes and high energy use.

She sees this as an opportunity to educate members about MyUsage.com, one of the many tools the co-op offers to help members manage a Cotton Electric account.

“Members can use their Cotton Electric account number to set up a MyUsage account. This is a great way to monitor day-to-day power use,” Everett said.

She explained the site will show days a member has used the most power.

“When a member sees high-use days, he or she can think back to those dates and usually can remember what happened in their home that day to cause them.”

She said members monitoring accounts through MyUsage should pay particular attention to power use indicated on Feb. 5 and 6, days the collective membership used a record amount of energy.

Everett said she has also been helping members making payments by phone with the new integrated voice

recognition system (IVR) Cotton Electric began using in January. She invites members to bring their cell phone to the office so they can put the phone on speaker, call 1-855-730-8711 and go through the process together.

She can help get the member’s account number tied to a current cell phone number in the IVR system and walk him or her through making a payment with a credit or debit card or from a checking account.

She said the members using MyChoice, another option offered by Cotton Electric, should disregard the balance indicated in the IVR system and rely on the balance shown on MyUsage.

The MyChoice option is one that Everett has been educating members about since its launch two years ago. New members have embraced the pre-paid accounts over the traditional monthly post-use billing accounts that often require a large deposit.

“MyChoice is a wonderful opportunity for members with payment or credit challenges,” Everett said.

“Rather than put down a hefty deposit to open a new account, they can select MyChoice and for less than \$100 have power on in 45 minutes if their location uses a RT meter, next day if it is a TT meter.”

For Everett, education about Cotton Electric processes goes both ways. She is a relative newcomer to the co-op, having joined the employee group in October 2010.

She has had opportunities to learn through a few out-of-town conferences but got a good education from accompanying co-workers in the field during the meter change-out. This months-long project required many days of two-person teams visiting many, many member locations. Office personnel went out on some of those



Laura Everett is a customer service representative in Cotton Electric’s Duncan office.

days to help with the effort.

“I found it enlightening,” Everett said. It helped familiarize her with Cotton Electric’s unique grid system and gave her a better visual idea of the equipment and locations.

It also gave her a better idea of what field workers encounter.

She laughed and said, “I never knew how much dogs come into play. You have to look around before you get out of the truck and sometimes you can’t make the switch because a dog is between you and the meter.”

Laura and her husband, Rick, became members of the co-op in 1988. They found their house while traveling back and forth from Comanche County to Stephens County to participate in fishing tournaments and jackpots.

Everett said that at the time, she was an avid fisherman and her largest catch was a 7-lb. 2-oz. bass.

Fishing soon gave way to child-rearing, and Everett said most of her time has been spent “lovingly chasing kids and now grandkids.”

Laura and Rick have three children and five – almost six – grandchildren. Eric and Jennifer Everett live in Walters with Evie, 8, and Logan, 5. Tara and Sean Nelson live in Killeen, Texas, with C.J., 7, and Charlyeem 5. Bobbi Jo and Matt Winburn live in Marlow with Ellye, 17 months, who will be joined by a brother or sister in September.

Then Laura will help educate Ellye about the word “share.” Lovingly, of course.

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The truck carrying seedlings for the annual sale won’t be hard to find on March 11 in Walters.

Conservation seedling sale returning

ODA foresters plan stops in Medicine Park, Walters

In a state known for the wind sweeping down the plain, there is an economical way to manage the effects of the wind while enhancing a property’s wildlife habitat. All it takes is a few hours of the landowner’s time to plant tree seedlings purchased from the Oklahoma Department of Agriculture, Food and Forestry (ODA).

At 88 cents or less per tree or shrub seedling, the annual conservation tree seedling sale offers one of the best bargains around.

A refrigerated semi-truck full of seedlings will be in the Cotton Electric service area on March 11. From 8:30 a.m. to noon, it will be parked at the J.A. Manning Hatchery off of Oklahoma Highway 49 in Medicine Park. It will then travel to Walters to continue the sale from 1:30 to 4:30 p.m. in the Cotton Electric Community Room.

The low-cost seedlings are available through the ODA Forestry Division to aid landowners in good land management. Some examples of uses for conservation trees include establishing windbreaks, curbing erosion, protecting watersheds and riparian areas, livestock protection, improving wildlife habitat, timber production, Christmas trees and firewood plantations.



Kevin Keys, a forester with ODA, said, “It is remarkable how a few well-placed trees will improve a site.

“Oaks, persimmon, pecan, plums, lilac and Osage orange can improve wildlife habitat. Osage orange, Arizona cypress, Scotch pine, shumard oak, and arborvitae are a few of the species that can provide an effective, attractive farmstead or field windbreak.”

Trees can help with energy conservation. Keys pointed out that a properly placed and maintained windbreak can reduce home-heating costs in the winter by up to 30 percent.

Windbreaks also dramatically increase soil moisture available to crops and help reduce soil erosion caused by wind. Properly planted black locust seedlings can significantly reduce the growth of an eroding gully or stream cutbank,

as well as provide wildlife habitat and firewood potential.

Pecan and black walnut seedlings are available for timber and nut production.

The species mentioned above are just a sampling of the trees that will be available at the sale. Seedlings are sold on a first-come, first-served basis. This may limit the variety of choices available.

There is a minimum purchase of 100 bare-root forest tree seedlings in bundles of 50. Prices of the seedlings vary according to the variety of trees. Discounts apply for larger quantities purchased.

A state forester will be on hand to provide information and make recommendations about the type of tree to choose, planting and care. For information about the sale or any other forestry-related matter, call Keys at 580-223-3973.

Because trees and power lines don’t mix, Cotton Electric employees will also offer planting guides to help prevent problems in the future.

To keep from damaging underground lines, call 1-800-522-OKIE (6543) at least 48 hours before digging. This free service will mark the location of lines. Location requests can also be made at callokie.com.



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ACROSS
1. Int’l. language specialist’s org.
6. Filament container
10. Amounts of time
14. Double curves
15. Clumsiness
17. Incapable of compromise
19. Mekong River people
20. Chinese broadsword
21. Rescue squad
22. Cablegram (abbr.)
23. Mold-ripened French cheese
25. Don’t know when yet
27. Rivulet
30. Wild Himalayan goat
32. Astronaut’s OJ
33. Scientific workplace
35. Xenophane’s colony
36. Exchange
38. Semitic fertility god
39. Chit
40. Sylvia Fine’s spouse Danny
41. Sole
42. Benne plant
44. Small amount
45. Sodas
46. Sino-Soviet block (abbr.)
48. UC Berkeley
49. Express pleasure
50. __ Paulo, city
53. History channel’s #5 show
59. Divertimento
60. Ridge on Doric column
61. Pastries
62. The “It” Girl
63. Hand drum of No. India

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61						62					63			

DOWN
1. Labor
2. North-central Indian city
3. About aviation
4. The sheltered side
5. Salem State College
6. Twofold
7. Unusually (Scot.)
8. Floral garland
9. Birthplace (abbr.)
10. Tooth covering
11. Confederate soldiers
12. Signing
13. Point midway between S and SE
16. Ground where each golf hole begins
18. A lyric poem with complex stanza forms
22. Atomic #73
23. Thin wire nail
24. Ancient Germanic alphabet character
25. Jupiter’s 4th satellite
26. Woman’s undergarment
28. African antelope
29. Afrikaans
30. Vietnamese offensive
31. Expression of sorrow or pity
32. Scot word for toe
34. Journalist Nellie
36. Compress
37. Whiskies
38. Feathery scarf
40. White clay for porcelain
43. Keeps in reserve
44. Infectious lung disease
46. Draws off
47. Chinese chess piece
48. Parrot’s nostril opening
49. Once more
50. One from Serbia
51. Fleshy, bright seed appendage
52. Plural of os
53. The horned viper
54. Japanese apricot tree
55. Taxi
56. Bustle
57. Feline
58. Malaysian Isthmus

Record cold fuels record power use



Weather extremes have big impact on energy bills

By Karen Kaley

We know. We know. Winter power bills – both yours and ours – have been astonishing. Employees at Cotton Electric could see it coming. We watched the thermometer plunge night after night in December and January. Only nine of those 61 calendar days had lows that were not below freezing. February continues in the very chilly mode.

As the temperatures dropped and dropped, the co-op’s entire system showed a mega-watt (MW) load that climbed higher and higher. One of the three computer monitors Chief Dispatcher Gary Nichols watches every day displays the system’s current load. He said it has shown the highest readings he has ever seen.

A record-high load was observed at 7 a.m. Jan. 6. The record was broken 31 days later on Feb. 5, again around 7 a.m. At the same time the next day, Feb. 6, another record was set.

We watched meter readings as they came in each day and could see how much electricity our members were using. Joyce Adams, manager of customer service, said software alerted the billing staff that accounts across the system showed high kilowatt-hour (kWh) use and that bills were going to be above normal.

In fact, Adams said, field meter technicians were sent out to confirm readings and to ensure the meters were recording accurately.

Then we got our bill. Cotton Electric purchases power on behalf of its members from Western Farmers Electric Cooperative (WFEC), a generation and transmission cooperative serving 18 co-ops in Oklahoma and four in New Mexico.

The paperwork from WFEC indicated Cotton Electric membership had a very high bill for December 2013. It showed a 41 percent increase over the kilowatt-hours used in the previous month, November 2013, and an 18 percent increase over December 2012. It is the second-highest use since July 2011, when Cotton’s kWh consumption hit an all-time high.

Then the Cotton Electric membership got their bills. Our phones started ringing.

As each weekly cycle of billing went out, we heard from hundreds of

the co-op’s members. Nearly everyone had the same question: Why is my bill so high?

Many asked other questions in an attempt to supply an answer that was not weather-related. Some of the most frequently asked questions and their answers:

Has there been a rate increase? No. Our rates have not changed in four years.

Is my meter working properly? Our field meter technicians have tested an average of 10 per week at the request of our members and have yet to find an inaccuracy.

Was my bill estimated? We have estimated fewer than 10 bills each week during the past two months on accounts that have been active for more than 30 days.

It really, really is the weather and people’s desire to be comfortable. Just as extended periods of extreme heat will raise a power bill, extended periods of extreme cold will do the same. Cooling and heating systems are working their hardest during those times.

A large portion of the energy used in an average home – 48 percent, according to the U.S. Energy Information Administration – is consumed by the heating and cooling system.



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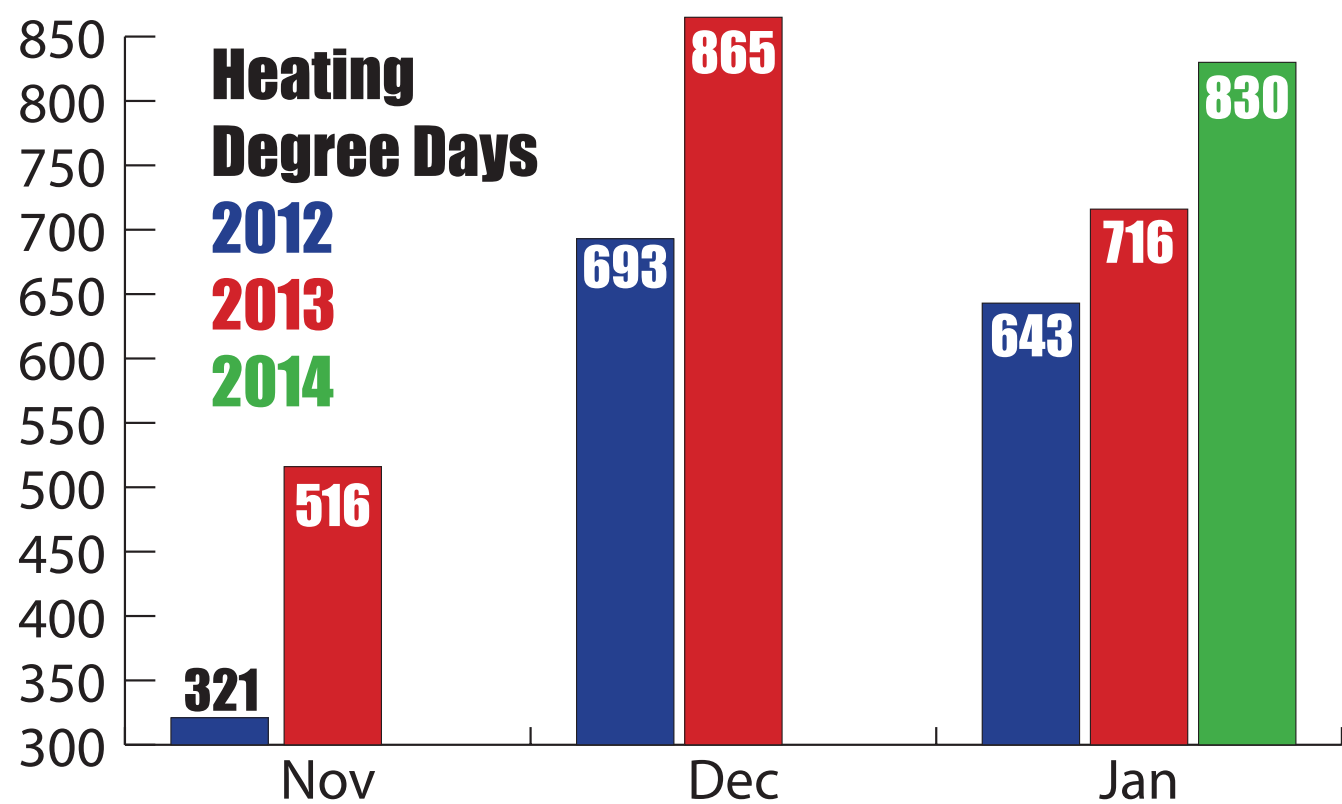
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Heating degree day (HDD) is a measurement designed to reflect the demand for energy needed to heat a building. To calculate the heating degree days for a particular day, find the day’s average temperature by adding the day’s high and low temperatures and dividing by two. If the number is above 65, there are no heating degree days that day. If the number is less than 65, subtract it from 65 to find the number of heating degree days. For example, if the day’s high temperature is 60 and the low is 40, the average temperature is 50 degrees. 65 minus 50 is 15 heating degree days.

Even if you set your thermostat on the recommended 68 degrees and did not touch it, your HVAC system still had to maintain a temperature inside your home that was least 36 degrees higher than it was outdoors during portions of all but nine of 61 days in December and January.

There were many days when, thanks to your HVAC system, the difference between the temperature inside your home and the outdoor temperature was 40 and 50 degrees. For a few days, there was as much as a 60-degree difference.

Most HVAC systems kept you comfortable by running, running, running. Air source heat pumps turned on emergency heat strips to help them achieve the thermostat target.

All of that requires a lot of kilowatts, for which consumers are

billed by their power suppliers. And power suppliers of all types – electric cooperatives, municipal and investor-owned utilities, propane and natural gas utilities – have sent out higher than normal bills recently to members and customers all over the United States.

All of us have had higher bills this cold, cold winter.

However, there are some things you can do to make a difference:

Lower your thermostat to 68 degrees (or lower): If you decrease the temperature by just one degree, you can save up to 5 percent on heating costs. Consider a programmable thermostat that you can set to lower the temperature when away from home and increase before you come back.

Adjust blinds and curtains: Keep them open to let in sunlight during the day, and close at night

to keep heat inside and protect from drafts.

Reduce hot water temperatures: Heating water accounts for 12 percent of the average home’s energy use. Set your water heater’s thermostat to 120 degrees or lower—that’s usually sufficient for a household’s hot-water needs. Also, if you’ve had your water heater for more than 12 years, you might want to consider replacing it with a more energy-efficient model.

Seal and insulate: This is the best way to keep heat in and air out. Areas that may need sealing include corners, cracks, door-frames, and windows.

Free your vents: HVAC (heating, ventilation, and air conditioning) systems will have to work twice as hard if vents are blocked by rugs, furniture, or doors. Keep vents clear for proper airflow.

The collective membership of Cotton Electric has consumed record amounts of energy over the past two calendar months, but not quite as much as during July 2011, the peak month in co-op history.



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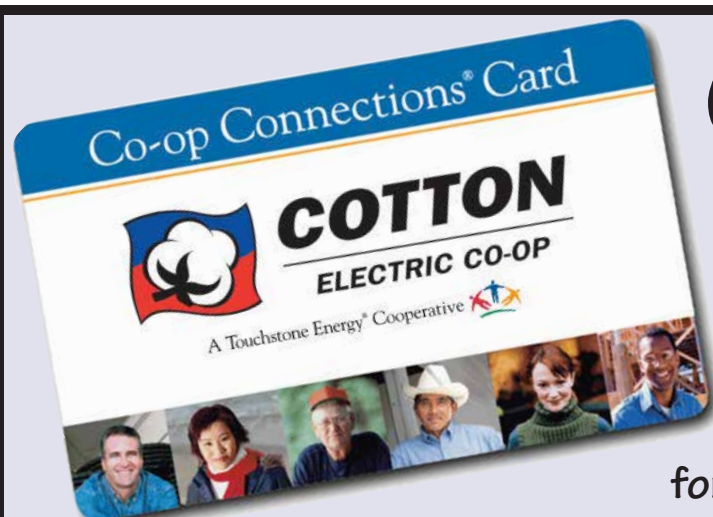
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In 2013, members used their cards for discounts on 1,715 prescriptions not covered by insurance. A total of \$42,690 was discounted for an average

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To find a participating pharmacy, call Member Services at 800-800-7616 or visit www.locateproviders.com. Type 22203 into the Group field and click 'log in' to start your search.

