

The Current

A Publication of Cotton Electric Cooperative Inc.

A Touchstone Energy® Cooperative

“The Current - Informing Our Members Since 1957”

VOLUME 59

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NUMBER 2

You're invited!

77th Annual Meeting set for Oct. 8

It's that time of year again. Time for Cotton Electric members to gather and celebrate the cooperative difference.

Cotton Electric employees are looking forward to meeting with members of the co-op – to catch up, hear what you have to say and enjoy some good food and fellowship.

This event is not only a chance to visit with members of our co-op community – it's also a great opportunity to learn about programs offered by Cotton Electric and get to know your co-op staff. Our annual meeting makes it possible for us to gather feedback from you by providing a forum where you can let us know how we can better serve you and your family.

We have been planning for months. The caterer has the menu, Stephens County Fair & Expo Center is reserved, goodie bag items are ordered ... all the members of the cooperative have to do is clip out the registration card to the right and take it with them to the 77th Annual Meeting on Oct. 8 in Duncan.

Starting at 5:30 p.m., members can turn in registration cards and sit down to a meal of barbecued brisket, potato salad, coleslaw and dessert provided by End O' Main Catering of Watonga.

CEC employees will be on hand to point out parking places and offer golf cart rides for those needing help getting to the building. Further assistance will be available inside to help carry food trays and other items.

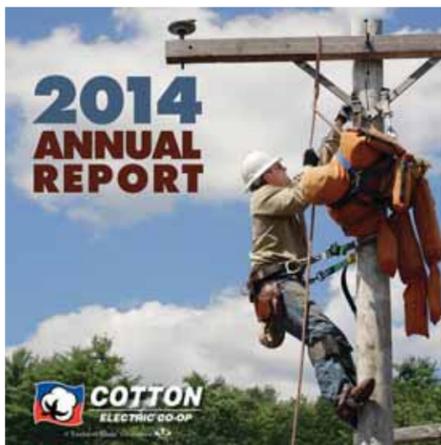
There will be plenty of entertainment for kids, including inflatable bounce houses and balloon animals. Star Spangle the clown will be there, telling jokes while making balloon animals and hats for young and old.

Don't forget to pick up a goodie bag while waiting for the business meeting to begin. Member bags will contain a limited-edition cap and other items.

The annual meeting is a business meeting required by the Cotton Electric Cooperative bylaws. Board President Tim McCary will call the meeting to order at 7 p.m. Various members of the board and Cotton Electric CEO Warren Langford will present reports to the membership.

When all cooperative issues have been discussed and the business meeting is adjourned, prize drawings will be held.

For information about the annual meeting, call Bryce Hooper at 580-875-3351.



The official annual report on the income and expenses of the cooperative is included in this issue of The Current. The report includes financial information pertaining to the Cotton Electric Charitable Foundation and a recap of gross receipts taxes paid by the co-op.



Official Registration Card

2015 Annual Meeting
of Cotton Electric Cooperative, Inc.

Oct. 8 at the

Stephens County Fairgrounds
in Duncan

Please present this card at the registration booth. Registration begins at 5:30 p.m. This registration card entitles the holder to one gift ticket per membership. Only connected members are eligible for prizes, and members must be present to win.

CLIP OUT AND BRING TO ANNUAL MEETING

BE SURE TO LEAVE NAME LABEL ATTACHED

Three-peat!

Co-op scores 85 in second-quarter survey

At Cotton Electric, our goal is to improve the quality of life for our members. 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.

From time to time, we check with our members to see if we are meeting our goal. Our members often volunteer feedback when they have good or bad experiences, but, from time to time, we survey random members to get a more balanced assessment.

Results from the most recent survey indicate we are holding steady. Cotton Electric scored an 85 in the most recent member survey, the same as two surveys conducted in 2014.

Cotton Electric also compares favorably to a group consisting of members of other Touchstone Energy co-

ops, which recorded a score of 82, a point lower than the earlier survey.

Members were asked to compare Cotton Electric to other service providers. On a scale of 1 to 10, with 10 representing the best service, the level of Cotton Electric member satisfaction is 8.84. This ranks us slightly lower than banks, the top-ranking service providers at 8.95, but significantly higher than the 6.71 level of satisfaction for Internet service providers.

The survey was conducted by TSE Services, a partner of Touchstone Energy, and FGI Research. They made hundreds of calls until they collected enough data to provide a good idea of the membership's view of our service.

TSE Services asked four core questions designed by the American Customer Satisfaction Index (ACSI) to provide a uniform and independent measure of consumer experience. The ACSI includes an Energy Utilities In-

dex, which is an independent customer satisfaction measure of the top 30 investor-owned gas, electric or combination utilities in the United States.

Results for the four core questions on the Cotton Electric survey show we exceed all benchmarks established by TSE Services. Responses indicating customer retention remained significantly higher than the benchmark.

The questions are designed to measure the current overall level of satisfaction; whether the co-op is meeting member expectations; whether the co-op is close to the ideal; and if members would choose the cooperative again if allowed to choose among utilities.

Cotton Electric's high ACSI Energy Utilities Index rating and overall survey results indicate that we are doing a good job. However, there is still room for improvement. On a scale of 100, we still have 15 points left on the table. Our focus in the coming year

will be on the areas you said are most important and improving the overall ACSI score.

You rated Cotton Electric highest in the areas of knowledgeable employees, commitment to community and providing reliable service. You indicated that you want us to do better at helping you learn to manage energy use, providing electricity at the lowest possible cost and providing a good value for the money you spend.

As we work on these goals, we will monitor our progress. The survey will be conducted again toward the end of 2015. Your feedback is important to us and we appreciate your help in this project.

The board of trustees and employees of Cotton Electric are grateful for the support your responses indicate and know that our work is not done. We will continue to strive to improve in all areas of service.

Power Cost Adjustment Calculated

The power cost adjustment now being applied to bills mailed after Oct. 1, 2015, is (\$0.00552) per kWh.

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a credit of \$8.28 on the October power bill.

August 2015 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	90	72	81	16	96	62	79
2	93	74	84	17	98	67	83
3	90	70	80	18	99	77	88
4	93	72	83	19	82	58	70
5	101	71	86	20	85	54	70
6	105	73	89	21	94	71	83
7	105	72	89	22	100	74	87
8	102	72	87	23	89	68	79
9	104	71	88	24	92	68	80
10	102	69	86	25	96	68	82
11	98	76	87	26	97	69	83
12	89	72	81	27	99	68	84
13	96	71	84	28	95	73	84
14	89	73	81	29	93	69	81
15	95	68	82	30	96	68	82
				31	98	65	82

Source: srh.noaa.gov/om/

Average Daily High: 96

Average Daily Low: 70

Did You Know?

The SmartHub app provides access to your Cotton Electric account via your mobile device. Manage payments notify customer service of account and service issues and check your power use all at the touch of a button.

The next issue of The Current should arrive in mailboxes Oct. 19, 2015.

Contact Us

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

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

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

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More news at cottonelectric.com

Many reasons to attend annual meeting

It's that time of year again – annual meeting time! On behalf of Cotton Electric Cooperative, we'd like to personally invite you to join us on Oct. 8 at the Stephens County Fairgrounds in Duncan. We look forward to gathering with you – members of the co-op community – to catch up, hear what you have to say, and enjoy some good food and fellowship.

This event is not only a chance to visit with neighbors – it's also a great opportunity to learn about programs offered by Cotton Electric and get to know your co-op staff. Our annual meeting makes it possible for us to gather feedback from you by providing a forum where you can let us know how we

MEMBERSHIP MATTERS

CO-OPS Take OWNERSHIP

CO-OP MONTH OCTOBER 2015

can better serve you and your family.

This is an occasion to discuss and learn more about the issues

affecting our local communities. It's also an opportunity for you to exercise one of the greatest benefits of being a member

of an electric co-op, democratic member control.

Cotton Electric is not owned by faraway investors. We are owned by you, the members we serve. Our trustees are members of your community and represent the members who reside within their district. They are concerned with the issues you face every day because they face them, too.

We remain dedicated to providing you with safe, reliable and affordable electricity and encourage you to take part in helping us improve how we deliver that service. So make it a point to join us on Oct. 8 at our annual meeting.

We promise to make it worth your while.

Co-op retiring \$500,000 in capital credits

Cotton Electric Cooperative belongs to its members.

When a resident or business owner signs up to receive electric service from Cotton Electric Cooperative, he or she becomes a member and owner of the cooperative.

As owners, members have a responsibility to help finance their business. They do this by using our services and by allowing the co-op to retain any money collected in excess of actual operating costs. The money is used to build and maintain the facilities needed to serve the co-op's members and to service our long-term debt.

This money is considered to be capital furnished by the members — capital that will be returned to the members at a later date. While the co-op uses the money, members' capital credits are considered "allocated" but not "retired."

Capital credits are retired at the discretion of the cooperative's board of trustees.

"Two things that must be considered before retiring capital credits are the financial condition of the co-op and the impact on electric rates," said Warren Langford, CEO. "The co-op is financially sound, and the board has elected to retire a portion of members' equity in the co-op."

CEC will retire \$500,000 in capital credits in 2015. The capital credit retirement will benefit both active and former members of the not-for-profit electric cooperative.

Your cooperative continues to be financially strong and, as a result, we are able to share this economic benefit with our members. It is very important to the trustees to be able to return capital credits to our current and former members.

Capital credit checks will be in the mail mid-October. The size of individual checks is based on the amount of electric power purchased by each member. If the amount of the refund is under \$5, a check will not be issued. Instead, it will be carried forward and added to any amount authorized for refund the next time capital credits are retired.

Cotton Electric needs changes of address when refunds are paid, even if a person has moved and is no longer a member of the cooperative. Members are encouraged to keep CEC informed of any change of address, as several hundred checks are returned to the co-op for lack of proper address each time capital credit refunds are issued.

Frequently asked questions:

Why am I getting this check?

Cotton Electric is retiring capital credits. This check is your portion of that retirement.



What are capital credits?

Cotton Electric operates at cost – collecting enough revenue to run and expand the plant. When the co-op has margins left over, they are allocated back to you and other members as capital credits.

Why didn't I get a check?

If the amount of refund is under \$5, a check is not issued. Instead, your allocation will be carried forward and added to any amount authorized for refund the next time capital credits are retired.

In some cases, an account may be in arrears and the retirement is put toward the past-due amount.

How is the amount of the check determined?

The amount allocated is based on the amount of electric power you have purchased.

I have not been a member for years. Why did I get a check?

You may still have a portion allocated to you, even though you have not been a Cotton Electric member for a long time. Capital credit refunds over \$5 are issued to all active and inactive accounts.

I am moving out of the Cotton Electric service area. Will I still get my capital credit check?

Yes. Let us know your new address, and checks will be mailed as refunds become available.

How do I know if you have a current address for me?

We will publish a list of members needing to provide updated addresses in the November and December issues of The Current.

How can surviving family members or former co-op members claim capital credits?

To claim a capital credit check intended for deceased members or those who have moved away, we require certain information to verify the mem-

ber's identity. Former members or their heirs can call the office at 580-875-3351 or 800-522-3520 to begin the process.

Still confused?

Think of capital credits as water in a large barrel. Annual capital credit allocations are extra water, added to the barrel and retained to keep things afloat.

Occasionally, a percentage is retired to all who contributed to the total amount. How it is distributed is similar to dipping out the water. The size of your drink of water is proportionate to how much you contributed or how much electricity you purchased.

If your portion is only a drop or two, it is left in the barrel. You continue to contribute through power purchases and may get a dipperful with the next retirement.

The Current

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July 2015 Operating Stats

	2015	2014
Total Amount Billed/Accrued	\$6,219,273	\$6,649,933
Cost of Purchased Power	4,071,661	4,833,952
Taxes	124,608	128,287
Total Operating Expense Per Mile	1,091	1,239
Average Farm and Residential Bill	178	172
Average Farm and Residential kWh	1,524	1,475
Total Meters Billed (farm, residential)	18,253	18,199
Miles Energized	5,150	5,145
Density Per Mile	3.54	3.54
New Service Connects YTD	194	208
Services Retired	107	101



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.

Community Spotlight

If you would like your community event listed in the October issue, please submit information by Oct. 5, by calling 580-875-3351 or send an email to info@cottonelectric.com.

Comanche Fair begins Sept. 25

Set against the picturesque backdrop of the Wichita Mountains, the 24th annual Comanche Nation Fair will be Sept. 25-27 at the Comanche Nation Headquarters, 584 NW Bingo Road, Lawton.

The fair offers free entertainment and activities for the entire family, including dances, hand games, a rodeo and a parade, fun runs, a carnival, arts and crafts booths and Native American foods.

For information, visit comanchenation.com or call 580-492-3384.

M-pact opens CTAC season

CTAC Live concert series opens the 2015-16 season with M-pact, a pop-jazz a cappella group that has been entertaining around the world for nearly 20 years. The sextet makes use of "nature's first instrument," the human voice, to bring sophisticated sound to fine-arts halls and jazz festivals across four continents.

Performance is set for 7:30 p.m. Sept. 24 in the Simmons Center. Tickets are available at the door or through the ChisholmTrailArts.com website.

'Becky' opens DLT season

Duncan Little Theatre opens the 2015-16 season with "Becky's New Car," about a woman caught in middle age, middle management and in a middling marriage with no prospects for change on the horizon. When a socially inept and grief-stricken millionaire stumbles into the car dealership where "Becky" works, he offers her nothing short of a new life.

There will be limited seating for at the performances at 7:30 p.m. Sept. 25 and 26 at Hodgson's Studio of Music & Drama, 814 Walnut in Duncan.

Tickets can be purchased at the door.

Bethel VFD plans fundraiser

Bethel Road Volunteer Fire Department will serve hamburgers, hot dogs, smoked chicken, baked beans, potato salad and desserts from 11 a.m. to 2 p.m. Sept. 26 at Bethel United Methodist Church, 19503 SE Lee Blvd., Lawton.

There is no charge for the meal, but donations are accepted during this annual fundraiser. A cake auction begins at 12:30 p.m.

For information, call Guy Shipley at 580-351-8916.

Walters Car Cruz ready to roll

"Let the Good Times Roll" is the theme of the 2015 Walters Car Cruz set for Oct. 3. Registration begins at 8 a.m. for this annual event sponsored by the Walters Chamber of Commerce.

The car show features 24 classes, with first- and second-place trophies for each class. Best of Show wins cash and a trophy. Motorcycle show will have the same type of awards. For a \$20 entry fee, vehicles can participate in the burnout and compete for cash and trophies.

Other activities include contests involving the Twist and bubble gum blowing, mask design and a carhop relay. There will be a rock wall, bead toss, live entertainment, a children's area and vendors offering a wide variety of foods.

For information, call 580-695-1350.

Cache Fall Fest offers family fun

Family fun is in store at the Cache Fall Fest, beginning at noon Oct. 3 in downtown Cache. In addition to bull riding and a car and motorcycle show, there will be a quilt raffle, hot-dog eating contest, toilet races, rock-climbing

wall and bounce houses.

A street dance will feature entertainment by Waylon Holley, Danielle Carson, Dale Greear and Kandis Holt.

Indiahoma VFD plans fundraiser

Indiahoma Volunteer Fire Department will hold a fundraiser lunch and action from 11:30 a.m. to 2 p.m. Oct. 4 in the Indiahoma High School auditorium.

In addition to a live auction, baked goods will be auctioned. Raffle tickets will be sold for a Honda Rancher 420 4x4.

SOS marking 10th anniversary

Observing a 10-year anniversary, Spirit of Survival will feature a wildlife theme with images of American bison, longhorn cattle, elk and other indigenous species found on the Wichita Mountains Wildlife Refuge, where the original SOS event was held.

The 2015 event will be Oct. 4 in Elmer Thomas Park. The quarter- and half-marathons leave the starting line at 7:30 a.m. A 5K run takes off 15 minutes later.

The event continues with a kids' marathon of young walkers and runners who have already logged 25 miles embarking on the final miles at 2 p.m.

Participants in the 1-mile Leah M. Fitch Spirit Walk will begin their leisurely stroll or family fun run at 2:45 p.m.

Registration fees and availability of race shirts are more favorable for early registrants. For information and to register, visit spiritofsurvival.com.



OHCE quilt show set for Oct. 9-10

Old Fashioned Christmas is the theme of the 37th annual quilt show sponsored by the Stephens County Oklahoma Home and Community Education (OHCE). Open to the public with no admission fee, competition quilts and many other quilts will be on display from 9 a.m. to 5 p.m. Oct. 9 and 10 in the Stephens County Historical Museum, 1402 W. Beech in Duncan.

Christmas-themed quilts can be entered for judging between 3 and 5:30 p.m. Oct. 7 at the museum. Other display quilts may also be entered at that time. All quilts will be released for pickup after 5 p.m. Oct. 10.

Several quilters' baskets will be auctioned, as well as a beautiful red and white queen-size quilt, shown above, made and donated by OHCE members. The event will feature a Tea Room serving beverages and OHCE homemade desserts.

Proceeds from auction and tea room sales benefit the museum. For information, call 580-786-0307.

Horse club plans fall trail ride

Duncan Lake Horse Club is planning a Just For Fun Fall Trail Ride on Oct. 17. The ride will leave the lake pavilion at 10:30 a.m.

There will be no charge for the ride. Participants should take a sack lunch. The club will furnish the evening meal, to be served at 4:30 p.m.

Negative Coggins required. The \$2 trail fee should be paid to the City of Duncan. For information about the ride, call 580-475-7190.

More Community Spotlight on Page 4

Photo of the Month



Here are a couple of great WEATHER photos. Brendan was 5 when his mom snapped this shot of him dancing in the rain. Two years later, Cotton Electric members Brent and Kim Heilman of Duncan still have a hard time keeping him out of puddles.

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



The nice shot of late evening clouds – and Cotton Electric power lines – was taken by Phillip Barnes, another member from Stephens County.

EVEN THREE IS A CROWD.

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COTTON
ELECTRIC CO-OP

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Community Spotlight

LCT offers 'Crimes of the Heart'

Auditions for Lawton Community Theatre's second production of the 2015-16 season, "Crimes of the Heart," will be at 7 p.m. Oct. 12 and 13 at John Denney Playhouse, 1316 NW Bell Avenue. Auditioners should arrive early to fill out forms and be prepared to read from the script.

"Crimes of the Heart" is a heart-warming, zany story of the three McGrath sisters, gathered to await news of the family patriarch, their grandfather, who is living out his final hours.

Performances are set for Dec. 4-6 and 10-13.

For information, visit LCT-OK.org.

Prairie Circuit finals Oct. 15-17

Top cowboys and cowgirls from Oklahoma, Kansas and Nebraska will ride into Duncan Oct. 15-17 to compete in the Prairie Circuit Finals Rodeo. Performances begin at 7:30 p.m. each night in the Stephens County fairgrounds arena. Steer roping will be Oct. 16 only.

Prairie Circuit winners in bareback riding, saddle bronc riding, barrel racing, steer wrestling, team roping, tie-down roping and bull riding will compete for cash prizes and a spot in the Ram National Circuit Finals Rodeo.

Tickets for all performances are available at Crutcher's Western Wear in Lawton and Duncan or at the door.

Bark in Park is Oct. 17

For the 10th year, four-legged fur-bearing critters will take over Duncan's Fuqua Park during Bark in the Park from 11 a.m. to 3 p.m. Oct. 17. This tail-waggin' celebration is open to all pets, their owners and spectators.

The Stephens County Humane Society and Friends of the Humane Society plan fun, food, contests, a Bark Boutique/Meow Mart, cat photo contest, vendors, demonstrations, a Strut Your Mutt pledge walk and onsite

New Pecan Valley VFD will serve south, west of Lawton

Pecan Creek Volunteer Fire Department is the newest effort to protect rural areas within Cotton Electric's service territory. The new VFD will serve an area five miles south and west of Lawton city limits.

The station will be in the Lawton Auto Auction building on 112th Street about halfway between Cache Road and Lee Boulevard. Organizers feel this location will improve response times and could lower homeowner insurance rates in the area.

Recently incorporated and working toward non-profit classification, volunteers for the new VFD have begun training. More volunteers are needed to serve as firefighters,

provide equipment maintenance and help with outreach in the area.

In addition to signage for the new station, the VFD needs financial support. Fundraisers are necessary to purchase equipment such as hoses, nozzles, radios, ladders and tools. Funds are needed to cover insurance for the building, vehicles and personnel.

The group will post details about fundraisers on the Pecan Creek Volunteer Fire Department Facebook page. In the meantime, the VFD is accepting tax-deductible contributions.

For information on how to contribute and become involved, call Larry Cotton at 580-284-0388.

adoptions. There will be competitions for best costume, best bark, owner look-alike, best trick and ugliest dog.

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

Corum VFD plans fall dinner

Area residents are invited to meet members of the Corum Volunteer Fire Department during a fall dinner of chili, beans, cole slaw and cornbread from 11 a.m. to 2 p.m. Oct. 17 at the fire department, 274080 E. 1860 Road, Hastings. During the event, organizers hope to gather information about storm shelters in the area.

For information, call Fire Chief Kevin Lindesmith at 580-475-4113.

Cameron-Nashville Connection event set for Oct. 23-24

Cameron-Nashville Connection is a first-ever event encouraging members of the region's music community to either participate in or witness a live recording session. Sponsored by

Cameron University and the Fairmont District Experience, there will be three sessions Oct. 23 and 24 in Cameron Theatre. The Friday session will begin at 7 p.m., and Saturday's will be at 9 a.m. and 2 p.m.

"We are bringing Nashville to Lawton," organizer Joe Tilton said. "It's time we keep our musical talent in Oklahoma, so we're bringing two of Nashville's best to Lawton to show us how it's done."

Nashville producer Bubba Smith will work with three artists or groups on stage. After coaching and refinement, Brent Teegarden, a Nashville recording engineer, will supervise a live onstage recording.

Musicians interested in participating can send an email to fairmontdistrict@gmail.com. They will be notified when the event website is ready for audition submissions.

The sessions will be open to the public. Smith will answer questions about the business of music and how

it's changed, and how to make the most of a talent. Technical questions will be addressed, also.

Magic Lantern offers 'The Birds'

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

The Oct. 30 offering will be the Alfred Hitchcock's "The Birds." Tippy Hedren portrays a woman visiting a small town. The trip becomes ominous when birds suddenly begin to attack people. Rod Taylor and Jessica Tandy also star in this 1963 classic.

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.

WMASC offers various activities

Wichita Mountains Area Senior Citizens offers a variety of activities and sponsors weekly and monthly events at the Legion Building near Medicine Park.

An ASCOG representative will be at the center from 9:30 a.m. to 2 p.m. to assist with Medicare open enrollment.

Potluck dinners, games and TV are offered every Monday from 5 to 10 p.m.

An Indian taco sale is held from 11 a.m. to 3 p.m. on the second Saturday of each month. Drinks and desserts are included.

A dance is held each Friday. Doors open at 6 p.m., live music from Wichita Sounds begins at 7.

For information about activities, visit WichitaMountainSeniors.org.

All activities are held in the Legion Building on Wildhorse Road near Medicine Park. From Interstate 44, take Exit 45 to Oklahoma Highway 49. Traveling east, bear right onto Wildhorse. The building is on the right.



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Act Soon to Close Your 'Insurance Gap'

If you work for a fairly sizable company, you may be entering your open enrollment season, when you can add or adjust your employer-sponsored benefits. While you probably should review all your benefits, you may want to pay special attention to your life insurance to determine if you and your family are adequately protected.

How much life insurance do you need? You may hear that you require anywhere from seven to 10 times your annual income in life insurance coverage, but this rule of thumb might not be appropriate for everyone; the amount of insurance you need will depend on your individual situation.

To help determine if a "gap" exists between the amount of insurance you have from your employer and the amount you need, your first step is to identify all those expenses that your family would face

alone if you were gone. Here are some to consider:

Ongoing income replacement needs and living expenses – If you were to pass away, and your paychecks were to stop, it would likely create a gigantic hole in your family's finances. Adequate life insurance is necessary to replace the loss of your future salary and cover ongoing living expenses.

Mortgage – If you weren't around, and your income were to disappear, would your family still be able to remain in their home? Factor in your mortgage in any calculation of life insurance needs.

Debts – Apart from your mortgage, what other debts do you have? Car loan? Credit cards? Perhaps even some old student loans? Even if you pass away, these debts won't all disappear, especially if some of them are in the names

of you and your spouse. Determine how much you pay each month on all these debts and include this figure in your life insurance estimate.

Education – As you know, higher education comes with some high expenses: Four years at an in-state public school can easily cost upwards of \$80,000, while the price tag can be twice as much for private schools. And these costs may continue rising. So, if you've always planned to send your children to college, you'd better pencil in some big figures for your life insurance calculations.

Emergency funds – It's a good idea for most people to maintain an emergency fund containing six to 12 months' worth of living expenses, with the money kept in a liquid account. This fund can help with unexpected doctor's bills, costly auto repairs and so on. If you weren't there,

could your family afford to contribute to such a fund? Again, it's something to think about when you estimate your insurance needs.

Surviving spouse's retirement – If you're married, your income may contribute to your spouse's ability to put money away in a retirement account, such as an IRA or 401(k). If you're gone, your surviving spouse might well have to redirect those funds to the day-to-day costs of running a household. Therefore, include "surviving spouse's retirement funds" as one more item on your insurance estimate worksheet.

As you can see, your absence can jeopardize your family's ability to maintain both their current lifestyle and their aspirations for the future. So, take the time to figure out just how much of an "insurance gap" you face, and then consider options for filling it. It will be time well spent.

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DLT supporters working to stop singing in rain

By Karen Kaley

Behind the footlights, behind the actors and behind the scenery, things are always a-bustle. There is a lot of unseen drama, not just behind a live performance, but during rehearsals in the weeks before, during auditions before that, and during planning sessions in the months and years before that.

Pulling a live production together is more than a group of actors memorizing lines. The cast may be dozens of people, and in some cases, they must learn song lyrics and dance steps on top of lines of dialogue.

The dialogue and songs come from scripts that require permissions to use and royalties to be paid. The dances require choreographers, the performances require directors.

While on stage, the actors use props. They sit on couches, talk on telephones and puff on pipes. They walk through doorways and climb stairs that are part of scenery that changes from one act to another.

The actors wear clothes appropriate to the time period depicted. Sometimes the costumes all match, sometimes they are all wildly different. They may include hats and feather boas and funny glasses and Army boots.

It takes a lot of stuff to put on a live performance and, between performances, all of that stuff has to be stored somewhere. For Duncan Little Theatre, that somewhere is in two buildings in the historic heart of the town.

The scenery shop is in a building on Willow, and the office, rehearsal and costume shop are housed in a building on Main Street. It's fitting that DLT, recognized on a state level for its longevity, should be housed in this heritage spot, but it is also a problem.

The 3,500 square feet at 824 W. Main is filled literally to the rafters with costumes and props.

"The whole back end of the building and up a narrow staircase into the attic," said Lois Wilson, who works on newsletters and grants for DLT.

"There must be 5,000 pieces in there when you count hats, shoes, umbrellas, purses and assorted props. We have vintage clothes, period costumes, Halloween costumes, you name it.

"It is quite a valuable collection, drawn on for every local production and loaned or rented to other theater groups and individuals."

And, the collection is getting wet. The roof of the



Cotton Electric Charitable Foundation awarded a \$3,500 grant to Duncan Little Theatre to help with repairing the roof of the building that houses rehearsal space, office and thousands of DLT costumes. On hand to make the presentation were Bryce Hooper, left, Cotton Electric's director of marketing and economic development, and Carter Waid, president of the CECF board. DLT board members accepting the grant include Floyd Winger, Gina Flesher, Loisdawn Jones, Lois Wilson, Nicole Bower, Beth Cowan, Caitlyn Ashford, Sharon Burum, Tana Ashford and Penny Gardner.



Download CECF grant applications at cottonelectric.com.

Deadline for fourth-quarter 2015 grant applications is Nov. 25.

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.

old building is leaking.

Wilson said this has been going on for two or three years.

"It started with us having to put out the odd saucepan to catch the drips. Then a pail. Now it's coming in five or seven spots.

"The trouble is, we're not sure where the water is coming from. There are so many layers of roofing, it could be wicking in from other locations.

"We will have to pull the old materials off to repair the roof properly, and we must repair it to preserve the costume collection."

The cost of repair will be difficult for an organization reliant on grants from entities such as the Kerr and Inasmuch foundations and the Oklahoma Arts Council to make up for box office shortfalls when it is time to pay royalties on productions.

DLT has raised more than \$5,500 through raffles, chocolate sales and other fundraisers. That is just a fraction of what it will cost to complete the repairs.

Wilson has been busily applying for other sorts of grants to help with the cost. Some require proof of community support.

So, the \$3,500 grant DLT received from Cotton Electric Charitable Foundation is a double bonus. It brought the total monies dedicated to the roof to more than \$9,000, and shows that the surrounding community supports the arts by supporting DLT.

Individuals and families can support DLT, too. Rent a costume for Halloween. Buy a raffle ticket or a chocolate delicacy. Attend or take part in the plays and musicals.

And laugh when you see an actor using a saucepan for a helmet instead of catching raindrops.

CECF announces 3rd-quarter grants

Pennies, nickels, dimes and quarters – set enough of them aside on a regular basis, and the coins add up to dollars.

That's how Operation Round Up works.

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

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

The board met in September to review nine grant applications. Grants totaling \$15,318.99 will be distributed to seven of the applicants. Third-quarter grants include:

- Central High School will purchase archery equipment with a CECF grant of \$1,204.
 - Horace Mann Elementary School will use a \$531.92 CECF grant to purchase books for a Power of Words study club.
 - One True Light will purchase a refurbished printer/copier/scanner with a \$1,000 CECF grant.
 - The Town of Sterling will use a \$605 CECF grant to purchase body cameras for the police department.
 - Velma Community Outreach Center will replenish the food closet using a \$3,500 grant.
 - Walters Public Schools will fence the elementary school campus using a \$CECF grant of \$6,961.
 - Walters Senior Citizens Center will use a \$1,517.07 grant to purchase a storage shed.
- CECF has awarded or pledged grants totaling \$873,245.05 since the foundation was established in 2004. Applications for fourth-quarter grants are due by Nov. 25. Downloadable applications are available at CottonElectric.com.

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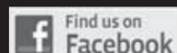
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Employee Spotlight

Dana Brady



Bean counter

Attention to detail top trait in Brady

By Karen Kaley
Accountants don't get enough respect. The slang term "bean counters" sometimes carries a negative connotation, but, really, aren't you glad *someone* is counting the beans?

At Cotton Electric, one of those bean counters is Dana Brady. When you think of the beans she counts, remember to think of jelly beans, too. She fills her life with color and flavor, capitalizing on what she earns from sorting through duller but necessary components of a healthy business.

In addition to accounting for all the monies taken in, there is a great deal of money that goes out. Dana's responsibilities include billing for some of the money owed the co-op and she does quite a bit of paying out. "A large portion of what I do," Dana said, "comes after others do their jobs. Sometimes, I'm at the end of the line. I finalize, do reconciliations, make sure everything is balanced and closed out properly."

"Sometimes, mine are the last set of eyes to make sure all numbers and information are in place. Sometimes I start the process, and sometimes I see the task through from beginning to end."

One such task is joint-use agreements for pole attachments and towers. In other words, providers such as cable companies pay a fee to attach line to Cotton Electric

utility poles. Dana keeps tabs on who is attached to what pole. She sees to it those companies are billed properly and tracks payments made on those accounts.

Dana tracks and processes consumption information on the co-op's large power accounts. She uses special software to analyze and translate meter data that is compiled into a monthly report for Cotton's power supplier.

The report requires multiple calculations. She drills down through many numbers to provide a few that must be accurate.

This data, particularly what is related to peak demand, is important because it is used for determining the next year's wholesale billing rates.

On the paying out side, she has a pretty full plate of beans. There are employees to pay, taxes to pay, insurance premiums to pay, to name only a few. The different payouts are intertwined and push each other forward.

Dana said there is quite a bit to accounting for Cotton Electric that many do not realize. She used a paycheck as an example.

"There are many computations behind every number on a pay stub. For each employee, I enter pay rates, deductions and employer expenses. Every number has to be keyed, calculated, paid, reported and reconciled."

Reconciliation, bringing all accounts to

agreement, is a big part of what Dana does, not just for payroll but for the co-op in general. Balancing the company checkbook can be quite a task. For example, the August bank statement had 76 pages.

"In months when we pay out capital credits, it can run to 1,100 pages," she said.

Nearly all of Dana's tasks are deadline-driven. Payroll must be completed by a certain date so employees are paid on the expected date. Bills are sent out on certain dates and remissions are expected on a certain date. Taxes must be paid by deadlines set forth by the government. And those are just a few of her many, many responsibilities.

Dana has some personal deadlines, too. She gets all her accounting work done by 5 so she can go home and, well, do more accounting. She uses her cum laude degree in accounting and her 25 years of tax and accounting experience to help private clients.

"Yes," she said with a chuckle, "I do this all day then go home to a stack of clients and do it some more. Sometimes it's like, 'I'd rather do anything else.'"

That's where the jelly beans come in. Dana works hard but puts just as much effort into her fun time.

She indulges herself with the things she loves most. Her furry friends top the list.

"Dogs are my favorite

people," Dana said, explaining that she shares her home with one small and five large dogs.

She loves activities she can share with good friends and companion Mike Morris, such as hiking, skiing and enjoying the wonders of the great outdoors. She is equally appreciative of the performing arts, loves the theater and has attended an impressive list of rock concerts.

There are some quieter activities. She is a voracious reader and counts an inherited collection of 50-plus Stephen King hardbacks as a most valued possession. She recently finished "Lonesome Dove," an 843-page tome she didn't want to end.

Between the reading, listening, hiking, dogs and accounting, there is a lot going on in Dana's life. Makes a person wonder: When she has trouble falling asleep, does she count beans?

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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.
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Montana Reed of Faxon, left, and Cheyenne Rodgers of Walters represented Cotton Electric at the 2015 YouthPower Energy Camp.

Energy camp changes don't dampen fun

By Karen Kaley

Things were a little different at the 2015 session of YouthPower Energy Camp. As is often the case with electric cooperatives, Mother Nature forced some changes.

The annual four-day gathering of students fresh out of eighth grade is usually the first of the season in Canyon Camp, near Hinton. However, the days leading up to the last week of May were quite soggy, forcing a postponement.

Adjusting a summer schedule can be tricky. Many who had committed to the first set of dates weren't available for the second set. A total of 67 youth attended during the first week of August, down by about 20 from the previous year.

Of the original six selected to represent Cotton Electric, only Cheyenne Rodgers of Walters and Montana Reed of Faxon were able to attend.

Energy Camp is sponsored by Oklahoma Association of Electric Cooperatives (OAEC). The event's longtime coordinator retired in late July but all plans were in place for successor Stacy Howeth to step into the role smoothly.

It was hot but considerably drier when Howeth and employees from other co-ops welcomed the

children of co-op members from across the state to the canyon, deep enough that there is little or no cell phone service.

It took only a few hours for the campers to discover that Energy Camp is not just about energy and electric cooperatives. It is also about expending energy.

Sessions where the group gathered to hear about life before electricity, the role of a co-op board member or manager and the formation of the Coke and Candy Co-op traded off with time to swim, shoot hoops and play horsehoes.

A post-dinner round of outdoor games had campers running, jumping, bending and stretching before gathering indoors again for a rousing trivia contest of electricity-related topics discussed in the afternoon interspersed with pop culture questions.

The expending of youthful power of mind and body had campers ready to rest when they headed to cabins that first night. The happy exhaustion was just the beginning.

The next morning's activities included electric safety and high-voltage demonstrations, strapping on belts and hooks to climb poles and donning hard hats and safety harnesses for rides 60

feet up in the buckets of utility trucks.

Montana said the opportunity to climb poles was her favorite part of the Energy Camp experience.

Some campers went for a swim after lunch, while others played volleyball or went with counselors for hikes to the top of the canyon for a bird's-eye view of the camp.

Next was a trip to Celebration Station in Oklahoma City. Each camper was given a handful of tokens to play arcade games and had wristbands allowing unlimited access to miniature golf, go-carts and bumper boats.

Back at camp for the evening, the group elected nine Coke and Candy Co-op board members, one of whom was Cotton Electric camper Montana Reed.

The last full day of camp featured morning and afternoon sessions of communication and team-building activities. Camp manager David Combs and his wife, Jodie, led different groups through low ropes courses about half-way up the canyon.

Cheyenne said the ropes course was a highlight for her, along with the activity that followed: a pizza party and dance.

Again, the day closed

with happy exhaustion. A few tears were shed that evening and the next morning as campers realized they would be leaving soon.

Strongman Kaleb Wright presented the last demonstration at 2015 YouthPower Energy Camp, showing how all people have the power to overcome problems.

The campers wrote notes to the co-ops, their parents and themselves on that final morning. "Amazing" was the most popular description of the experience.

Howeth echoed the sentiment. "What an amazing group of students we had this year at camp. I was impressed with their willingness to learn about cooperatives and power safety."

As it turns out, different is OK and Energy Camp is a great way to end the summer.

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For more information, call the Arts & Humanities Division at 580-581-3470/3471 or visit the website www.cityof.lawton.ok.us.

2015 Poster icon design by Sumire Suzuki

Treasures abound at Antique Adventures

By Karen Kaley

Antique Adventures may be one of the best-kept secrets in Lawton. Owners Maureen Curran and Jim Noyes said the question they are asked most frequently is, "How long have you been here?"

The question comes when new customers discover the treasure trove at 811 SW A Avenue.

"We're not on the beaten path," Curran explained, "but we've seen more traffic as more businesses have been established up and down the block."

The green house with rose-colored lattice has a simple wooden sign in the front yard. More easily seen from the street is a large flag flown when Antique Adventures is open for business, from 10 a.m. to 4 p.m. Tuesday through Saturday.

The flag and the house are the first of many true antiques one sees at this spot. Curran and Noyes define antique as an item that has been around for 100 years or more.

Most of the antiques inside the house are solid wood furnishings. An oak secretary/bookcase and a library table, both dating to the early 1900s, have been made ready for customers. Noyes uses a light touch, looking over all the pieces and making minor repairs when needed.

"I never use sandpaper," he pointed out.

Antiques are one of three categories found at Antique Adventures. Many items are not old enough to be called antiques but certainly can be classified as vintage. These are objects that are at least 50 years old.

Curran noted there is a pretty big demand for vintage items, partially spurred by the television series "Mad Men." The demand also comes from a large segment of vintage Americans.

"Lots of Baby Boomers are looking for things from their childhoods, stuff their parents and grandparents had."

The house is full of vintage items, grouped from room to room in themes. A glass case in the front area is filled with stunning costume jewelry. Ladies' vintage clothing, hats, handbags and other soft goods are found in another room, while another area holds a collection of military items.

All the way in the back is a room that will surely jog many memories. Platters, trivets, milk bottles and apple peelers sit next to glassware sets that most people will find familiar.

Curran quipped that another comment she hears often is: "That's just like the one I broke at Grandma's house!"

The house built in 1907 also falls into the third category: refurbished. Curran and Noyes did a lot of restoring, repairing and reconfiguring of the house before Antique Adventures opened in November 2008.

Noyes, the tinkerer of the two, does a lot of the refurbishing or, in some cases, repurposing. He pointed to a slim pole topped with vintage men's hats.

"That's an old floor lamp. The globes were missing, the top structures for lights were damaged or missing.

"I just painted it a different color and now it's a hall tree."

Allow for plenty of time when visiting Antique Adventures. It will take a while to see it all. Try to visit often. The selection of antique, vintage, refurbished and repurposed items changes a lot, sometimes with the seasons, sometimes because the offerings need replenished.

It's always a good idea to strike up a conversation, let the proprietors know what you are looking for. The house is only 900 square feet, and Curran and Noyes keep as much or more in off-site storage. If they don't have the sought-after item, they may know someone who does.

Talk over the prices with them, too. If you are a Cotton Electric member, present a Co-op Connections Card to get a 15 percent discount. Ask about their layaway policy.

Plan to visit again in late November and December to see antique and vintage Christmas items. In February, look for old valentines.

Tell your friends about Antique Adventures. This cache of old treasures is too full of surprises and great finds to be kept secret.



Maureen Curran shows off a few of the delightful objects available for treasure hunters at Antique Adventures.

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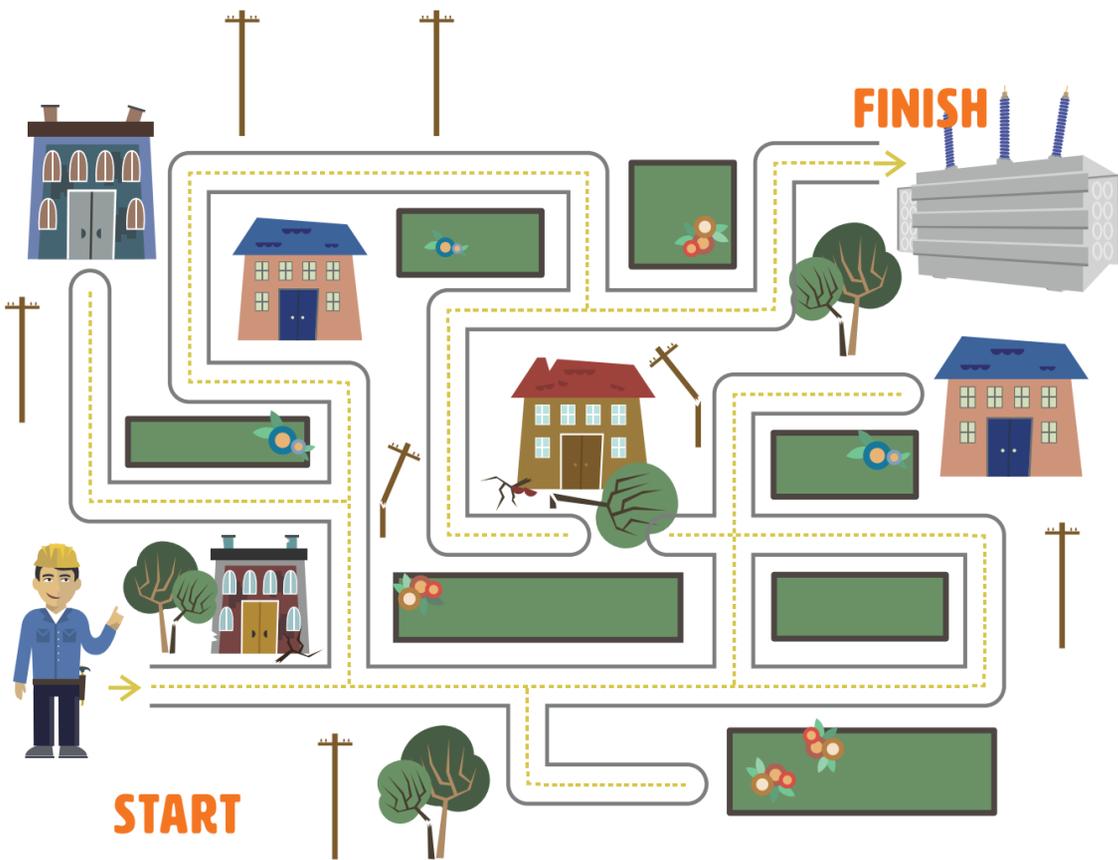
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ACROSS

- Leg shank
- Small amount
- Roman emperor
- Having ears
- Innocent young woman
- No wrinkles
- Small coin (French)
- 19 hundred hours
- A way to inform
- A seal or signet
- Tobacco smoke residue
- Tai language branch
- Set afire
- Partridge Family's actress Susan
- Canadian flyers
- Faculties of perception
- A light two-wheel carriage
- Was ___ (looked at)
- Appear with
- Natives of Thailand
- Hill (Celtic)
- Runs PCs
- Visualizes
- Mistake
- Riding horses
- Point of purchase
- Armless Aphrodite
- Having negative qualities
- Protective visual folds
- Crystallized calcium carbonate mineral
- Beach grains
- One who presents a bond for payment

DOWN

- Small paddle boats
- Usual
- Economic consumption
- Without (French)
- Powder mineral
- Fleshy seed covering
- Indicates
- Stone lined grave
- Feels remorse
- Chemical structure
- Decomposition
- Morally base
- Joins
- Danish krone
- Breastplate
- Lesson reader in church
- 1921 Turkish/Armenian Treaty
- In a way, refutes
- Zoftig
- Fish, hair or inter
- Mains
- Fathers
- Transparent eye membranes
- Stray
- Seafoal
- 3 pip cards
- Invests in little enterprises
- Placards
- 1st woman
- Finds a sum
- Thick piece of something
- River in Hesse, Germany
- Inner forearm bone
- 1 of 2 contesting groups
- Olive tree genus
- Metal container

Tree muncher *Rotary ax leaves cleaner path*



In the top two photos, Cotton Electric's contractor coordinator Mike Darnell visits a site the day before and the day after the NRS right-of-way crew cleared vegetation away from Cotton Electric lines. The bottom two photos show the precision achieved with a Kershaw telescoping tree trimmer. Darnell said the tops of nearby trees are trimmed to taper away from power lines. If the tree falls at some point in the future, it is less likely to damage the lines and could prevent a long-term outage. During the 2010 ice storm, a tree fell and took down a mile of line. It took several days to rebuild. More photos of tree-trimming machinery results are on Pages 12 and 24.

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ROW program ensures quality power

By Karen Kaley

Ask any Cotton Electric employee – particularly linemen, dispatchers and member service representatives – what has contributed to significant improvement in delivery of quality power over the past decade. The answer might surprise you:

Right-of-way clearing.

Don't misunderstand. Most of the employees are outdoorsy types. They like hunting and fishing and lakes and such ... and they like trees.

But, they understand that trees and power lines in too close proximity can produce an abundance of power blinks, dangerous situations, and long-term outages.

Mike Darnell, Cotton Electric's contractor coordinator, estimates 40 percent of co-op power lines are near trees.

"The largest concentration is around the lakes of Stephens County and the Wildlife Refuge in Comanche County."

For the last several years, the right-of-way (ROW) program has addressed the heavy growth in Stephens County. Ideally, the trees have been clear-cut as much as 15 feet on either side of a line.

The clear-cutting is done with heavy machinery, primarily a hydro-ax that Darnell calls a mad lawnmower.

"It uses horizontal blades to mow the trees down. It would throw wood



Mike Darnell shows a handful of mulch produced by the rotary ax.

in all directions, just like a lawnmower."

The chunks of wood were large and could be thrown so far that safety dictated anyone not operating the machines stay 600 feet away. The chunks of wood were hard to break down and could still be seen in the cleared area as much as a year later.

When the time came to focus on clear-cutting in Comanche County, Darnell asked NRS, the contractor from Vinita that does the work, to use a different machine. This one is called a rotary ax.

The rotary ax in The September issue of The Current has gone to press

ows trees down using blades mounted on a long cylinder. The cylinder rotates and the blades move downward, grinding rather than chopping. Debris moves down as well, dropping to the ground in a slower, safer manner.

The debris is less like chunks, more like mulch. Darnell said that's one of the best things about the rotary ax.

"The other machine left large debris, which takes longer to break down. It would hamper our progress because members wanted something more manageable."

He said Cotton Electric members are really pleased with what the newer machine leaves behind.

"This one creates smaller wood chips. The landowner can drive on the path immediately after it is created.

"The tree mulch deteriorates faster. A thin layer of the soil crust is broken, which encourages regrowth quicker. You can see Johnson grass growth after just a few days."

Darnell said the appearance of the area after the work is done is so attractive that members have been asking if the crew will be clearing line on their property. The crew is focusing on trees near all lines served by the Indiahoma substation.

"I want to say a big thank you to members in the Cache and Indiahoma area for working with us," Darnell said, explaining the members have been very receptive to clear-cutting once they have seen the work done.

As a result, the cleared area will bounce back noticeably quickly. What members won't notice is blinks.

With fewer trees in lines, blinks will be less frequent, safety will be more assured and the possibility of a tree pulling down a mile of line will diminish.

After some time, we might ask members from that area if there has been significant improvement in delivery of quality power. If the answer is yes, Cotton Electric employees will know it is because we got those trees out of the lines.

wood chips

Cotton Electric right-of-way crews work continuously to improve reliability and to prevent trees from causing outages. Trees and branches are chopped and turned into small wood chips. The crews are always looking for land and homeowners in need of free untreated wood chips. Since these chips are untreated, it is not recommended to use them next to a structure.

Chips will be delivered to members nearest the day's work location. Our work crews will deliver wood chips only to members they can reach by phone and whose location is nearest the day's work. There is no guarantee you will receive wood chips at any particular time.

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Workers on the NRS right-of-way clearing crew include, above from left, crew foreman Don "Gator" Butcher, TJ O'Conner and Justin Barnes. Machinery includes the Kershaw telescoping trimmer on the left and a rotary ax. In the photos below, the rotary ax begins and finishes work to take down a tree in the co-op's right-of-way.



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The "service disconnection" scam

This scheme begins with an urgent phone call by someone pretending to be an electric cooperative employee. The caller warns the member that electric service to their home or business will be disconnected unless immediate payment is made. The scammer then directs the member to purchase a pre-paid debit card (available at many convenience stores and pharmacies) and to call a toll-free number to deliver the unique account numbers listed on the card. Armed with this information, the scammer has effectively stolen the money used to obtain the card.

The "government wants to help pay your electric bill" scam

In this ploy, the consumer is told about a "new government program" that will pay a portion of their monthly power bill. The scammer convinces the consumer that they will qualify for the "program" if they divulge information such as a bank routing number or Social Security number.

Don't become a victim!

Protect yourself & your personal information

Cotton Electric will not call you and ask for personal information. NEVER reveal to a caller your bank account numbers, credit card numbers or your Social Security number.

Do not reply to telephone messages asking for personal or private information.

If you get a message that causes you to be concerned about the status of your electric bill, call Cotton Electric and speak directly to a member services representative.

When in doubt, hang up and call local law enforcement.

Many scam artists are aggressive in their tactics. If you receive a phone call from someone pushing you to divulge personal information, hang up. Then contact your local authorities with as much information about the call as you are able to provide.



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Make the Nutrition Facts label work for you

Being a savvy grocery shopper means getting familiar with food labeling. The Food and Drug Administration regulates what can go on food labels in the United States. It governs the name of the food, how the quantity is stated, the Nutrition Facts Label (where you find the calories, protein, etc.), the ingredient label, and claims.

To truly understand what you are buying and how that food might impact your body, you need to have a basic understanding of three of these areas: the Nutrition Facts, the ingredients, and the claims. This month's column will focus on the Nutrition Facts. The ingredient list and claims will be covered later this year.

The Nutrition Facts Label is a great source of information and confusion. It contains valuable information about calories, carbohydrates, protein, vitamins and minerals.

You have to spend some time reviewing all the numbers before it can be useful as you quickly seek out



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

items in the store. Making the Nutrition Facts Label work for you requires some basic knowledge of nutrition, an awareness of any health conditions you may have that are impacted by food, and a general understanding of the rules around the information on the label.

To understand basic nutrient needs, visit <http://health.gov/dietaryguidelines/2010/>. There are new dietary guidelines coming out this year, but

until then, the 2010 version will work. You will find the current recommendations for how much of certain nutrients you should eat, and many of those nutrients are on the Nutrition Facts Label.

Chronic conditions such as obesity, diabetes, osteoporosis and congestive heart failure, and diseases such as heart disease, kidney disease and liver disease can impact the nutrients that you need to pay attention to when reading the Nutrition Facts Label.

Visit with your healthcare provider and a registered dietitian to learn about nutrients of concern for your health condition.

Once you know your basic needs, you should be able to make educated shopping decisions.

However, there are some areas of the Nutrition Facts Label that are commonly overlooked or misunderstood. These include serving size, calories, sugar, and percent daily value. In 2014, the FDA issued proposed changes to

the Nutrition Facts Label that will address some of these concerns. The rules are currently being vetted through the rulemaking process.

How many times have you picked up a food item, looked at the calorie information and thought "I can eat this whole bag of chips and only add 120 calories to my diet," and then afterward when you are wading up the bag, you realize you ate 240 calories because there were two servings in the bag?

Standard serving sizes across the board would be an enormous and almost impossible task, so the FDA is proposing making the information more prominent and making the serving size closer to what you would normally eat at one time. As well, the serving size will be repeated just above calories.

Another proposed change separates added sugars from sugars. This will help consumers differentiate between natural sugars like those found in dairy products and

fruits, and sugar added by the food manufacturer.

The 2015 Dietary Guidelines may include a recommendation around added sugars, so this will help consumers incorporate the guideline into their diet.

Percent daily value has been very confusing because the percent is currently based on a 2000-calorie diet. If you don't eat a 2000-calorie diet, it can be complicated to make the percent daily value relevant.

The proposed new Nutrition Facts Label will list the actual amount of the vitamin or mineral per serving, making it easier to judge if the food has enough of certain nutrients in it to justify the calories.

Until the new guideline is out, just focus on foods that are high in vitamins, minerals and fiber and limit foods high in sodium and salt. Ideally, you should also limit foods high in added sugars, but in order to do that, you need to become savvy at reading the ingredient label.

More on that next month!

Healthy, affordable food choices are readily available

(Family Features) It's a common belief that eating healthy is more expensive. In fact, keeping healthy food affordable was among the top five most concerning life issues revealed by an annual consumer study by The Center for Food Integrity. The truth is, eating healthy can be quick, easy and affordable. You can have value without compromise.

However, the produce section can pose a special challenge to grocery shoppers. Mixed information about the value of organic foods and confusion about the benefits of fresh versus canned or frozen produce make it hard to shop smart, especially when budget is a factor.

Nutrition experts caution that while fresh foods are always a treat for the senses, consumers should be careful to



Nutrition experts offer shopping strategies to eat healthy and stay within your budget.

avoid making the assumption that in-season produce or organic are more "fresh" and, therefore, nutritionally superior, to traditional fruits and vegetables that are canned or frozen.

"We know we need to eat more fruits and vegetables, but when we

think they have to be fresh and organic, that just adds more barriers to getting our fruits and vegetables," said Melissa Joy Dobbins, mom, wife and registered dietitian. "I hope my children learn that nutrition doesn't have to be complicated. I want them

to enjoy, savor and celebrate food with health in mind."

Use these smart shopping strategies from Dobbins, the "Guilt-Free RD," to save time and money as you work your way toward a healthier approach to eating within your budget.

- Look to the freezer and pantry to help supplement and complement fresh produce choices. Canned, frozen and packaged foods are affordable, nutritious and convenient.

- When you're reading food labels, look for lower sodium or no salt

added canned vegetables or fruit packed in its own juice instead of added sugars.

- Forget the crisper drawer. Put produce on a top shelf so you can always see it and know what needs to be eaten before it goes bad, and you end up wasting not only food but money.

- Focus on nutrient-rich foods and limit the empty calorie foods, such as sugary snacks that can swell your budget and your waistline.

Dobbins adds that having a plan when you go grocery shopping is also empowering when bal-

ancing your budget with food needs.

"I've learned through counseling thousands of people and through my own experiences that feeling guilty about food is very counter-productive," she said.

"On the contrary, when you feel empowered, you make better choices, you feel good about those choices and you are better able to maintain healthier choices and behaviors."

Visit www.bestfoodfacts.org for tools to help you make more informed choices about your food.

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Apple-Tuna Treasure Chest

- Servings: 2
- 2 Stemilt Lil Snappers Kid Size Apples
 - 1 can (6-ounces) white albacore tuna, packed in water, drained
 - 2 tablespoons mayonnaise
 - 1/2 teaspoon honey mustard
 - 1/2 carrot, finely diced salt and pepper, to taste



Slice off top one-third of each apple; set aside. Using small teaspoon or grapefruit spoon, core-out center of each apple base (working outward from centermost part of fruit), leaving 1/4-inch outer edge; set aside.

In small bowl, mix tuna, mayonnaise, mustard and carrot. Season to

taste. Spoon 1/4 cup of tuna salad into each apple, top with top one-third of apples, tilted slightly to resemble a chest being opened.

Use playful, pirate-themed cupcake holders and flagged toothpicks to make for fun presentation and easy clean-up.

Apple Turkey Cheese Kabobs

- Servings: 2
- 1 Stemilt Lil Snappers Kid Size Apple, cored not sliced
 - 1 block (3 ounces) low-fat cheese
 - 1 slice oven-roasted turkey, cut 1/4-1/2-inch thick
 - 2 bamboo skewers



Core apple and slice in half vertically.

Place two halves on cutting board, flesh side down, and slice each into 3-4 slices, from stem end to bottom to resemble half-moon. Set aside.

Cut 2-3 1/2-inch slices from block of cheese and, depending on dimensions of cheese block, cut each slice again to create square or triangle shape, as preferred.

Cut cubes of turkey from slice, or, using 1

1/2-2-inch round cutter cut rounds of turkey from slice. Then cut each round in half.

Thread pieces onto

skewers, alternating between apple slices, cheese and turkey.

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Get schooled:

Fill bento boxes with creative, colorful lunchtime treats

(Family Features) It's time for sandwiches to move aside, because this school year bento-box style lunches reign king on campus. Bento boxes provide not only the space for healthy and nutritious food choices, but also creativity. Isn't it time for lunch to be more fun?

Nutrition blogger and mom of two, Sally Kuzemchak, uses Lil Snappers kid-sized fruit when she creates bento box lunches because they are easy for little students to hold, serving size proportionate and each 3-pound pouch provides enough fruit for lunches and snacks for an entire week. On top of that, the fruit can be sliced up for dipping in almond butter or yogurt sprinkled with cinnamon or cut up into a fruit salad, perfect for the three or four compartments in a bento box.

Studies indicate healthy eating can influence the cognitive ability and intelligence levels of students, and balanced midday meals of fruits, proteins, carbohydrates and healthy fats are best. For a well-rounded lunch, parents can fill bento boxes with fresh pasta alongside sliced carrots and grapes, taco fixings with a Lil Snappers apple or a fun and creative meal-on-a-stick to keep school-aged children satisfied throughout the day.

Preparing healthy, filling lunches shouldn't be difficult, and with bento-box style meals your kids will never be bored. With a little preparation and recipe inspiration, crafting back to school lunches will be a breeze. For additional recipes and information, visit LilSnappers.com and look for them at your local grocery store.

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Emergencies give no warning Are you ready?

September is National Preparedness Month across the country, just ahead of fall and winter storms. One of the best ways to stay one step ahead of storms, power outages, and other emergencies is to plan ahead with an emergency preparedness kit.

The exact contents of your emergency kit may vary according to the dangers and weather most relevant to your region, but Ready.gov recommends that every emergency kit contain these basic items:

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA weather radio and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener for food

- Local maps
- Cell phone with chargers, inverter or solar charger

Just as important as knowing how to prepare is knowing what to do during and immediately after an emergency. Some tips to keep in mind should a severe storm or flooding occur, include:

- Do not step into a flooded basement or room if the water is covering electrical outlets, appliances, or cords.
- Never attempt to turn off power at the breaker box or touch an electrical appliance if you are wet or in standing water. Call your electric utility to shut off power at the meter.
- If an electrical appliance has been in contact with water, have a professional check it out before it is used. It may need to be repaired or replaced.
- If power lines are on the ground, stay far away from them and warn others to stay away. Contact the local electric utility because the lines could still be live.
- If driving, never get out of the car if there is a downed power line, and never drive over one.

For more safety tips, visit SafeElectricity.org.

Severe Storm Preparedness Kit Checklist

Water – fill up bathtubs and containers with water for washing, and also stock up on bottled water for consumption.

Food – at least enough for 3 to 7 days, non-perishable packaged or canned food, juices, foods for infants or the elderly, snack foods, non-electric can opener, cooking tools, fuel, paper plates and plastic utensils.

Blankets, Pillows and Seasonal Clothing Items
First Aid Kit / Medicines / Prescription Drugs
Special Items - for babies and the elderly
Toiletries / Hygiene items / Moisture wipes
Flashlight / Batteries

Radio and Clock – Battery operated, also consider purchasing a NOAA weather radio
Telephone – Fully charged cell phone with extra batteries and a traditional (not cordless) land line telephone

Emergency Numbers – Keep a list of emergency telephone numbers including the local utility company

Cash (with some small bills) and Credit Cards – Banks and ATMs may not be available for extended periods

Keys
Toys, Books and Games

Important documents – (in a waterproof container or bag) insurance cards, medical records, bank account numbers, Social Security card, birth certificates etc.

Tools – keep a set with you during the storm. Some items include duct tape, screw drivers, work gloves, safety goggles, etc.

Vehicle fuel tanks filled

Pet care items – ample supply of food and water, proper identification, immunization records, medications, a carrier or cage, muzzle and leash.



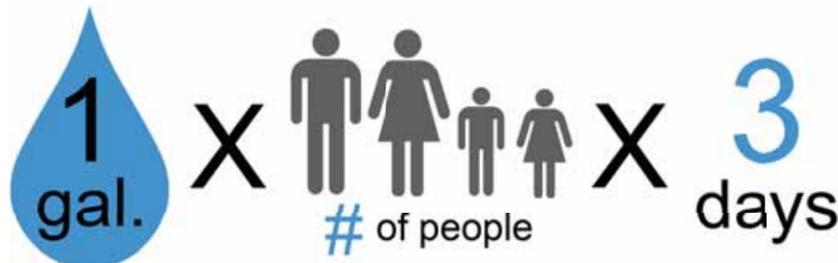
Remember:

Keep family and friends out of flooded basements to avoid electrical shock.

Keep family and friends away from all downed power lines during or after a storm.

Be sure to follow all manufacturers' recommendations when using a generator to avoid tragedy. Never plug it into a wall outlet or directly into the home's wiring.

How much **water** goes in your emergency kit?



Need to make a payment by phone? Call our automated system at

1-855-730-8711

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

Notice of 29th Annual Fall Community Farm Equipment ★ Auction ★

SELLING TRACTORS, TRUCKS, AUTOMOBILES, LIVESTOCK EQUIPMENT, FARM MACHINERY, COTTON TILLAGE & HARVESTING EQUIPMENT



Brink Auction Service will hold its 29th ANNUAL FALL COMMUNITY AUCTION of Farm Equipment and Farm Related items. We invite you to let us turn YOUR equipment into CASH! If you or your neighbors have any items to sell, please contact us NOW!

Located 1 mile South of Fredrick on Hwy. 183
Fredrick, Oklahoma

Auction Date: October 17, 2015 @ 8:45 AM

TERMS OF THE AUCTION

- All Consignors will be charged a pro-rated share of the advertising expenses (based on dollar amount sold).
- 6% per item over \$500 - 15% per item under \$500.
- Please, no household related items.
- Equipment hauling to sale site available.
- Any items left on auction site for 30 days will be sold for storage and all proceeds retained by Brink Auction Service unless previous arrangements have been made.
- Brink Auction Service assumes no liability on any item that has a title. If any litigation arises, Buyer and Seller assume all responsibility.

Whether you have a complete line-up of farm and ranch equipment, or a small offering, call us today. We will be glad to come to your farm or ranch, with no obligation, to advise you on the best way to market your equipment.

Terry H Brink, CAI Auctioneer
580-335-4126
PO Box 928 • Fredrick, OK73542



E-Mail: brinkauction@gmail.com
Website: www.brinkauction.com

COPPER THEFT isn't just a felony ...



"Copper stealing, removing, or aiding in copper theft is a felony met with certain penalties.

Any person who shall receive, transport, or possess in this state stolen copper wire, copper cable, or copper tubing under such circumstances that he knew or should have known that the same was stolen shall upon conviction thereof be guilty of a felony and shall be confined in the State Penitentiary for a term of not less than one year nor more than five years, or shall be confined in the county jail for not less than ninety days nor more than two hundred days, or shall be fined not less than \$100.00 nor more than \$500.00, or both such fine and imprisonment."

Okla. Statute Title 21§1727

... it's deadly.

Copper thieves can pay a very high price for trying to steal a few dollars worth of metal. Contact with high-voltage electrical current results in severe injury, possibly death.

It just isn't worth it.

Please call your county sheriff if you see any suspicious activity around co-op equipment.

Cotton	580-875-3383	Tillman	580-335-3013
Stephens	580-255-3131	Grady	580-224-0984
Comanche	580-353-4280	Carter	580-223-6014
Jefferson	580-228-2374	Caddo	405-247-6666



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ELECTRIC CO-OP
CottonElectric.com