

The Current

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Katherine Livingston, left, Victoria Zapata, Courtney Gilpen and Victoria Paige take advantage of a photo opportunity in front of the White House.

Oh, what a trip! *Quartet represents Cotton Electric on whirlwind tour of Washington, D.C.*

By Karen Kaley

Youth Tour is a remarkable experience. For the Oklahoma contingent, a large group of mostly teenagers, mostly strangers, gathers and travels 1,150 miles to the nation's capital. They rise early and fall into bed late, making the most of every minute of six days in a place that means a great deal to Americans.

The exhausted young adults return to the heartland with new eyes, new memories, and a new way of thinking about themselves and their futures. They also share a bond with a large group of new friends.

Co-ops from all over the United States have been sending young people to Washington, D.C., since 1963. Cotton Electric missed that first year, but has sent groups ever since. A total of 157 high school juniors has represented Cotton on the Rural Electric Youth Tour.

In 2016, the Cotton group consisted of Courtney Gilpen, Katherine Livingston, Victoria Paige and Victoria Zapata. They had competed for the opportunity, writing an essay on the topic “A message for the co-op member of 2035 or 1940.” Paige's essay is on Page 4 of this issue and Zapata's will appear in the August issue of The Current.

The high school juniors advanced through an interview stage and made an oral presentation of those essays, earning enough points from independent judges to be awarded the trip.

And what a trip it was.

The group took the earliest flight out of Oklahoma City, establishing a pattern of long, full days, packing in numerous stops to get as much exposure as possible to monuments, museums and about 1,500 other Youth Tourists from other states.

Memorials to great men, great causes and great sacrifices are abundant in the capital. On that first day, Oklahoma Youth Tourists visited places commemorating Abraham Lincoln, Korean War veterans, Vietnam veterans, World War II, Thomas Jefferson, Franklin Delano Roosevelt and Martin Luther King. Later in the week, they watched the Marine Corps Sunset Parade at the Iwo Jima Memorial.

Smithsonian Museums line the National Mall, and the Youth Tourists were given time to explore them on two occasions during the trip. They also visited the International Spy Museum, the Holocaust Museum, the Newseum, the National Portrait Gallery, Madame Tussaud's Wax Museum and Ford's Theatre.

Special experiences included watching the somber changing of the guard at Arlington Cemetery, attending a dinner theater presentation of “Peter Pan,” lunch at Hard Rock Café, a boat cruise on the Potomac and exploring the grounds of George Washington's estate at Mount Vernon.

The young adults had an opportunity to hear from and ask questions of Frank Lucas, Oklahoma's U.S. representative for the 3rd congressional district, and Sen. Jim Inhofe. Markwayne Mullin, Oklahoma's U.S. representative for the 2nd congressional district, along with members of his family and staff, took the state's teens on a private evening tour of the U.S. Capitol.

All along, there were photo opportunities, at the monuments, with the wax figures, in front of the White House and with backgrounds such as the National Mall and the dome of the Capitol, surrounded by renovation scaffolding.

It's hard to put in words the impact such a trip has, but the four young women who represented Cotton Electric tried.

Katherine Livingston said, “I was always the first out of my room in the mornings, the last person out of the museums, and I'm the most reluctant to leave

Washington, D.C. I enjoyed every second of Youth Tour, long walks and late nights included. It is a trip that will stay with me for a lifetime.”

Victoria Paige said, “This trip has changed my life and I hope (the co-op) will see what it did for me in the future. Thank you for believing in me and giving me the opportunity to see the beauty that Washington, D.C., has to offer.”

Courtney Gilpen said, “This life-changing trip has opened my eyes. I got to experience so much of our nation's history. It was an amazing opportunity to represent our cooperative and the state of Oklahoma.”

Victoria Zapata said, “I can't stress enough how much this trip has changed me. Thank you for seeing something in me from the start. You've allowed me to open up in the best way. I learned that I can accomplish anything.”

Cotton Electric will offer another opportunity for high school juniors to accomplish anything with another essay contest on a new topic. We will have information in the schools and in The Current later this year. We encourage all students within our service territory to enter.

One little essay could lead to a remarkable experience.

Power Cost Adjustment Calculated

The power cost adjustment (PCA) applied to bills mailed after July 1, 2016, is \$0.00949 per kWh. PCA for bills mailed after Aug. 1 will be (\$0.00096).

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a charge of \$14.24 on the July bill and a credit of \$1.44 on the August bill.

June 2016 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	80	66	73	16	96	75	86
2	76	67	72	17	96	73	85
3	79	66	73	18	95	73	84
4	91	63	77	19	93	73	83
5	88	58	73	20	96	71	84
6	90	58	74	21	97	69	83
7	89	60	75	22	97	72	85
8	92	63	78	23	98	73	86
9	93	66	80	24	96	72	84
10	93	72	83	25	96	72	84
11	94	70	82	26	96	72	84
12	85	69	77	27	97	70	84
13	89	69	79	28	97	72	85
14	93	68	81	29	95	70	83
15	96	75	86	30	95	68	82

Source: srb.noaa.gov/oun/

Average Daily High: 92 Average Daily Low: 69

Did You Know?

Cotton Electric members in Districts 4, 7 and 9 will have an opportunity to meet and elect representatives this year. Times, dates and places of District Meetings will be in the August issue of the Current.

The next issue of The Current should arrive in mailboxes on or about Aug. 15, 2016.

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

From the CEO

Storm-related outages keep line crews busy

The past few months have been a hectic time at Cotton Electric Cooperative. Spring and summer storms kept our employees extremely busy. During the months of May and June, we responded to 515 outages.

We know outages are never convenient and we strive daily to minimize service interruptions. We work year round through right-of-way clearing to ensure power lines in our service territory stand a lower risk of being damaged by trees, branches or other types of vegetation. Our right-of-way clearing has been very beneficial in limiting damage



Jennifer Meason, CEO

to power lines.

Despite our best efforts, major storm damage can still occur to power lines, utility poles and substations. The cause of most power outages during the past few months was high winds and lightning.

When storms roll through our area, our first priority is to safely restore power to as many members as possible in the shortest amount of time. We start by mobilizing our line crews and other critical staff. Every phone line available is used to take your outage report calls. You can also use the SmartHub app to report your outage. We encourage members to

always report an outage so crews can accurately predict the source.

Once crews are on site and have surveyed the damage, we estimate the time it will take to restore power so you can plan accordingly. Be sure to check our website at CottonElectric.com to view our outage map and follow us on Facebook and Twitter to view the latest updates.

The big problems are handled first, such as damage to transmission lines and substations that serve thousands of people. These issues must be resolved before we can focus on other areas where more localized damage may have occurred.

Cotton Electric's line crews inspect substations to determine

if the problem starts there, or if there could be an issue down the line. Next, crews check the service lines that deliver power into neighborhoods and communities. Line crews repair the damaged lines, restoring power to hundreds of people. If you continue to experience an outage, there may be damage to a tap line outside of your home or business.

We do our best to avoid power outages but sometimes Mother Nature has other plans. When she does, we appreciate the support and words of encouragement from you, our members, as we work to restore power.

If you have any questions or concerns, please contact me at 580-875-3351 or 800-522-3520.

WHAT IS THIS? Capital Credit allocation explained below

PCA Factor: 0.000000 Invoice #: 0000

Bill Codes	
R -Regular Bill	I -Inactive with Balance
M -Minimum Bill	K -KVA Minimum
E -Estimated Bill	N -New Account
F -Final Bill	X -Changed Meter
P -Prorated Bill	A -Average Monthly Pay
CR -Credit Balance	

Your 2015 Capital Credit Allocation is:
Cotton \$00.00
WFEC \$00.00
These allocations cannot be applied to your energy bill.

Kiosk Pay-By Phone Call 1-855-730-8711

How to calculate your capital credits

Determine the total amount you were billed for electricity during the calendar year 2015. Multiply that amount by each capital credit factor in the category that applies to you. If you do not know the total amount billed, contact Cotton Electric at 580-875-3351.

	Capital Credit Factors	
	Cotton	WFEC
General Service	0.050417465	0.056783746
Small Commercial	0.047323284	0.053298859
Large Commercial	0.032081763	0.03613277
LPC/STC	0.019035635	0.02143929
Irrigation	0.065004182	0.073212348

Capital credits for accounts active in 2015 have recently been allocated and are listed on July power bills. Please note, however, that credit to an individual account is NOT A REFUND, and the amount WILL NOT be applied to a member's power bill.

Capital credit allocations, retirements announced

By Karen Kaley

Checks will be in the mail soon. Checks made out to you, Cotton Electric members. Checks representing your contribution toward the construction, upgrade and maintenance of Western Farmers Electric Cooperative (WFEC).

Wait. What?

What follows is an explanation of that first paragraph. It's about how cooperatives are different, how your membership includes fair economic participation in maintaining the plant, and how the co-op is a member of another co-op.

It doesn't sound particularly interesting until you remember that you, Cotton Electric member, get a check. A biggish check. So, stay with me.

Cotton Electric is a not-for-profit distribution cooperative owned by its members who pay electric bills. Revenues in excess of the actual costs of providing electric service for the year are called margins.

Members' portions of these margins are called patronage capital, and are credited to the individual member's equity account in proportion to what each member contributed to the gross margin through his or her electric bills.

These margins are held in reserve for a period of time, with the capital being used primarily to construct new electric facilities, upgrade existing facilities, maintain the members' ownership and equity in the cooperative, reduce interest costs by lowering the amount of the borrowed capital, and maintain a reserve to protect against storms and emergencies.

Refunds, called retirements, are made when financial conditions of the cooperative permit. Members are encouraged to keep Cotton Electric informed of any changes of address so they will receive a check if a retirement is made.

Capital credit retirements are one of many reasons it is important to keep us informed of any address changes, even long after you move out of Cotton Electric's service territory. In the case of the WFEC capital credit retirement, thousands of checks will be mailed to the last known address of all active and inactive members. This includes addresses from several decades back. We anticipate many returned checks and will run a list in future issues of *The Current*.

If you have a new E-911 address and other new contact information, please let us know using the convenient form on Page 3.

If you know of a former member who has moved, please let them know that an updated address could bring them a capital credit retirement check. Former members can call us at 580-875-3351 or 800-522-3520.

Cotton Electric does not generate power but purchases it from Western Farmers Electric Cooperative. WFEC is a generation and transmission (G&T) cooperative, organized in 1941 when western Oklahoma rural electric distribution cooperatives found it necessary to secure an adequate power supply at rates farmers and rural industrial developers could afford.

Cotton Electric and other electric cooperatives in Oklahoma and New Mexico own WFEC. Just as Cotton Electric allocates its margins to members, WFEC allocates its margins to the electric cooperatives that own WFEC.

When Cotton Electric receives margin allocations from WFEC, it allocates those margins to the co-op members. The WFEC allocations are kept separate from the Cotton Electric margin allocations. At the point Cotton receives payment from WFEC to retire (pay) any portion of the G&T allocations, Cotton Electric's board of trustees determines what to do with

the G&T allocation made to you.

Recently, WFEC retired capital credits for the first time in 75 years. The scale of a G&T compared to a distribution co-op is reflected in the dollar amounts. Cotton Electric's portion of the two WFEC retirements comes to a total of \$2,515,309.

Later this summer, active and inactive members will receive a check from Cotton Electric if the amount they should receive is more than \$5. It will note that it is the G&T capital credit retirement. In many cases, the amount will be somewhat larger than checks you have received for distribution retirements.

That's part of the cooperative difference. The cost of running and maintaining the system is spread equitably among the members. Credit for capital funds is spread equitably and when the capital is retired, it is distributed equitably.

In other words, there's a good chance you may receive a check. Keep an eye on that mailbox and contact us with any questions.

The Current

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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.

May 2016 Operating Stats

	2016	2015
Total Amount Billed/Accrued	\$4,852,179	\$4,999,457
Cost of Purchased Power	3,297,402	3,511,417
Taxes	84,872	92,652
Total Operating Expense Per Mile	950	964
Average Farm and Residential Bill	120	115
Average Farm and Residential kWh	940	869
Total Meters Billed (farm, residential)	18,195	18,265
Miles Energized	5,155	5,147
Density Per Mile	3.53	3.55
New Service Connects YTD	72	129
Services Retired	42	94

Community Spotlight

If you would like your community event listed in the August issue, please submit information by Aug. 2 by calling 580-875-4259 or send an email to info@cottonelectric.com.

Comanche Nation College to host traveling exhibition

Comanche Nation College will host "Native Voices: Native Peoples' Concepts of Health and Illness," an exhibition traveling to U.S. libraries through 2020. The exhibition can be seen from 8 a.m. to 6 p.m. Monday through Friday from July 22 through Aug. 26 in the college's James Cox auditorium. The college is at 1608 SW 9th Street in Lawton and the auditorium is easily accessible from the south entrance.

Native Voices explores the interconnectedness of wellness, illness and cultural life for Native Americans, Alaska Natives and Native Hawaiians. Stories drawn from both the past and present examine how health for Native People is tied to community, the land and spirit. Through interviews, Native People describe the impact of epidemics, federal legislation, the loss of land, and the inhibition of culture on the health of Native individuals and communities today.

To learn more and view content from the exhibition, visit <http://www.nlm.nih.gov/nativevoices>.

Special day focuses on cowgirls

Yeehaw! The National Day of the Cowboy is Saturday, July 23. Explore the wonder of the Old West during the 10 a.m. to 5 p.m. celebration inside the Chisholm Trail Heritage Center, 1000 Chisholm Trail Parkway, Duncan.

This year's event will highlight the American cowgirl. Special features include a demonstration from the Side Saddle Sisters and a Cutest Cowpokes Contest.

Admission is free on this special day filled with plenty of family activities, music and special guests. The Heritage Center's exhibits are full of surprises including the 4-D experience theater, the animatronic Jesse Chisholm Campfire theater and much more.

For information, visit OnTheChisholmTrail.com or call 580-252-6692.

Dehydrator bike ride set for July 30

The 26th annual Dehydrator is a bicycle ride with varied mile routes. Riders leave at 7 a.m. July 30 from the Simmons Center in Duncan.

Entry fees are \$25 per person, \$40 per tandem team, non-refundable. A free T-shirt goes to the first 500 entries. A \$5 late fee will be assessed on entries after July 23.

For information and registration forms, visit thedehydrator.org.

Velma plans 126th annual picnic

The Old Settlers 126th Annual Picnic will be at Humphrey Park in Velma. Festivities kick off with a ranch rodeo at 7:30 p.m. Aug. 3. Activities will continue through Aug. 6.

A rodeo will be held at 7:30 each night. Team roping slack begins at 9 a.m. Aug. 4 and 5, and steer tripping is at 1 p.m. Aug. 5. The final day begins with a parade at 11 a.m., rodeo at 1 p.m.

Admission is free to all events, including the dance featuring a live band Friday and Saturday nights.

For information, call Chad Cowan at 580-444-3726.

CTHC hosts Kelli Brown photos

Chisholm Trail Heritage Center is hosting an exhibition of the photography of Kelli Brown. Dramatic landscapes,

cowboys, cowgirls and horses are all part of the everyday life on the historic working ranch of the R.A. Brown Ranch in Throckmorton, Texas, and captured by the Western life photographer. Along with the photographs will be a history of the ranch, which has been featured by the Smithsonian.

The exhibit will run through Aug. 12. Chisholm Trail Heritage Center is open from 10 a.m. to 5 p.m. Monday through Saturday and from 1 to 5 p.m. on Sundays. Cotton Electric members can present a Co-op Connections Card to get a \$1 discount on admission.

Fiesta in Fuqua set for Aug. 6

Fiesta in Fuqua is a free, fun-filled day in the park for school-aged children featuring opportunities to exercise and be immunized. After completing activities, kids receive a package of school supplies.

Fun begins at 8 a.m. and runs through 11:30 on Aug. 6 at the park on U.S. Highway 81 in Duncan. All children must be accompanied by a parent or guardian. Those wishing to receive immunizations must have shot records with them.

Sponsored by New Life Church, a portion of the cost of the event is defrayed by a grant from Cotton Electric Charitable Foundation. For information, call New Life Church at 580-736-4455.

Lawton Rangers Rodeo is Aug. 10-13

More than 400 top cowboys and cowgirls are expected to compete in the Lawton Rangers Rodeo set for Aug. 10-13 at L.O. Ranch Arena, 2004 SE 60th Street in Lawton. Featured events include barrel racing, tie-down roping, team roping, steer wrestling, bareback and saddle bronc riding and bull riding.

Gates open at 6:30 p.m. each night and Grand Entry begins at 7:30. Reduced-price admission is on Family Nights, Wednesday and Thursday. Tickets can be purchased online at EZTicketLive.com.

Fundraiser benefits Prairie Circuit

A fundraiser Domino Tournament has been set for Aug. 13 at the Stephens County Fair & Expo Center. Registration will be from 8 a.m. to 9:30 a.m. and play will commence at 10 a.m. A consolation tournament will follow the main tournament.

Fees are \$5 per person, \$10 per team. Payback will be \$300 to first place and \$200 to second place.

The event will include a silent auction, 50/50 tickets and other raffles. Breakfast and other concessions will be available.

Proceeds benefit the Chisholm Trail Prairie Circuit Finals Rodeo, which supports the Stephens County Youth Shelter and the Taylor LeNorman/McCasland Cancer Center.

Contact Garry or Cathy Jackson at 580-467-6076 or 470-9390 for information.

LPO opens with 'Power to Enthral'

Opener for Lawton Philharmonic, "The Power to Enthral," is one of three powerful performances planned for the 2016-17 season.

Lawton's own Hyunsoon Whang, endowed chair of Music at Cameron University, presents Rachmaninoff's enthralling 2nd Piano Concerto, source of the Sinatra classic, "Full Moon and Empty Arms." Also featured will be Weber's "Overture to Oberon" and Dvorak's Symphony No. 8.

Performance begins at 8 p.m. Aug. 27 in McMahon Memorial Auditorium, 801 NW Ferris Avenue, Lawton.

Tickets may be purchased by calling 580-531-5043 or visiting LawtonPhil.com.

PHOTO OF THE MONTH



We had many entries in our GRANDKIDS photo contest. We love this shot Gina Bolay took of her husband, "Papa Brent" surrounded by his grandboys, from left, Jacob Taylor, 6; Tate Ground, 7 months; Micah Taylor, 3; Dalton Taylor, 9; and Owen Ground, 2. The boys are the sons of Kenny and Brigitte Ground of Owasso and Cotton Electric members Michael and Brenette Taylor of Randlett. Brenette, who submitted the photo, said, "My mom (Gina Bolay) jokes that we have to visit often so that one of my three boys will come and continue the farm." See more pictures of GRANDKIDS on the Cotton Electric Facebook page.

Enter your "best shot" in our Photo of the Month contest. Theme for August is COUNTRY LIFE. 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.

Please Help Update Our Records

Has your address changed? Many of our members have new mailing addresses after E-911 remapping. It is up to the member to tell us the new address.

How about your phone number? Some have dropped land lines and are using cell phones.

Please complete the form below and return with your next payment or mail it to us at 226 N. Broadway, Walters, OK 73572. You may also call us at 580-875-3351 or 800-522-3520 to update.

Thank you for helping us improve our service.

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Some deliver electricity. Others deliver information. All must deliver on Cotton Electric Cooperative's mission: to provide you with service that's just as dependable as the energy you count on us for every day. Learn more about your locally owned and operated cooperative at CottonElectric.com.

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Upcoming Deadlines for The Current

July		August		September	
Ad Sales	July 5	Ad Sales	Aug. 1	Ad Sales	Aug. 29
Classified	July 7	Classified	Aug. 4	Classified	Sept. 1
Publish Date	July 18	Publish Date	Aug. 15	Publish Date	Sept. 12

**2016 Youth Tour essay topic:
A message for the co-op member of 2035 or 1940**

**Co-op is a beacon of light
for southwest Oklahoma
in terms of power, ingenuity**



*Victoria Paige
Lawton High School*

Editor's note: Four area high school juniors recently won a trip to Washington, D.C., in Cotton Electric's annual Youth Tour essay contest. Each of the essays will appear in The Current.

To every member of the Cotton Electric way back in 1940: I think I have a story that will interest you.

Two years ago, I was driving to my great-grandma's house out in the rural county of New Kent, Virginia. Trees seemed limitless. I saw long gravel driveways leading to houses. Once, at a stop sign, a rare skipper butterfly landed on the car window. Mostly, I saw the many electrical poles that lined roads. Stepping out of the car, I saw the empty white well in the front yard and the outhouse out back that had been abandoned for years.

I thought back to stories that my family would tell about how my great-grandma and grandpa didn't have running water, indoor plumbing or electricity. These struggles that my great-grandparents, and even my grandparents, endured continued to occur years after you, a member of Cotton Electric Cooperative, gained electricity in 1940. If, instead of the Virginia Cooperative Extension, my great-grandparents had the benefits of the Cotton Electric

Cooperative, a company that truly cares about its members and the electricity it provides to them, they would have been relieved of some of their struggles sooner.

After I walked inside, I greeted my great-grandmother with a kiss, sat down in the kitchen, looked out the wooden screen door, and saw another rare skipper butterfly. I walked outside and discovered that the field was filled with butterflies, just as Cotton Electric filled its initial rural counties with electricity for only a \$5 fee. Since 1940, when they gave you electricity in Walters, Oklahoma, they have expanded to other rural cities, residences, and farms. What was once a small company has spread its wings to serve many, many people. Cotton Electric didn't just give you electricity, it gave you a vote and you became a member of their family. You became a cooperative member of an electric company run by you, a company for the people by the people.

I know firsthand how harsh the weather can be in Virginia. Its harsh winters can affect the delivery of electricity. When a snowstorm hits, things get pretty bad and people lose electrical power. For its part, the Virginia Cooperative Extension only gives tips to prepare for a storm and "do's and don'ts" for in case a storm hits.

On the other hand, the Cotton Electric Cooperative has been engineering designs to fix that problem.

Eight years ago in 2008, a new composite pole – made of concrete and fiberglass – was designed to be more durable than wood, and it underwent a trial test just three miles from Walters on Highway 53. Unlike the Virginia Cooperative Extension, Cotton Electric continues to strive to give the best electrical experience by engineering electricity you can count on. This type of hard work is something that I wish was available to my great-grandparents in 1940 when you became a member of the Cotton Electric.

Being a part of a company that values you and your voice is important and I wish that my great-grandparents and even my grandparents had the entire benefits members of the Cotton Electric Cooperative, like yourself, enjoyed. Cotton Electric has been, and will continue to be a beacon of light in terms of power and ingenuity in rural southwest Oklahoma and to every cooperative. The hard work, kindness, service and ingenuity that you, a cooperative member of 1940 experienced, will continue to keep members satisfied for the next twenty years and beyond.

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Act Today to Avoid Financial Regrets Tomorrow

"Regrets? I've had a few." – Frank Sinatra.

Mr. Sinatra, one of the most famous entertainers of the 20th century, did things his way, but he was also familiar with remorse. He's not alone, of course. We all deal with regrets – and financial ones are among the most troublesome.

Here are the leading financial regrets, according to a recent survey by Bankrate.com, along with some suggestions for avoiding them:

Not saving for retirement early enough – This was the top regret expressed by survey respondents. Saving and investing early for retirement offers you two key benefits. First, the more time you give growth-oriented investments, the greater their growth potential. And second, by saving and investing for retirement early in your career, you will likely need to put away less money each year than you would if you waited until, say, your 40s or 50s. So, if you aren't already doing so, contribute as much as you can afford to your IRA and your 401(k) or similar employer-sponsored plan. And increase your contributions every time your salary rises.

Not saving enough for emergency expenses – You can't plan for all expenses. Your furnace might die, your car may need a major repair, you may incur a sizable doctor's bill – the list goes on and on. If you don't have the money available to meet these costs, you might be forced to dip into your long-term investments. That's why it's important to maintain an emergency fund, containing three to six months' worth of living expenses, in a liquid, low-risk account.

Taking on too much credit card debt – If you don't overuse your credit cards, they can be handy and helpful, in many ways. Try to keep a lid on your credit card debt, keeping in mind that your debt payments reduce the amount of money you have available to invest for your long-term goals, such as a comfortable retirement.

Not saving enough for children's education – This may be perhaps the most difficult regret to address – after all, it's not easy to save for your own retirement and simultaneously put money away for your children's college educations. However, if you can afford to save for college, try to do so in as advantageous a manner as possible.

Buying a bigger house than you can afford – If you tie up too much money in mortgage payments, you will have less to contribute to your various retirement accounts. And while home equity certainly has some value, it generally does not provide you with the same liquidity – and probably not the same potential for growth and income – as an investment portfolio that's appropriate for your needs and risk tolerance. So, think carefully before purchasing that big house – you might be better served by scaling down your home ownership and ramping up your investments.

You can't avoid all the doubts and misgivings you'll encounter at various stages of your life. But if you can reduce those regrets associated with your finances, you could well increase your satisfaction during your retirement years.

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

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Co-op offers multiple payment options

Paying bills may not be your favorite responsibility, but Cotton Electric Cooperative offers a variety of ways to carry it out. Nearly every method requires your Cotton Electric account number, which can be found at the top left of your bill, just under your address. If you have multiple accounts, all numbers are required.

We are sure there is a payment method that works for you:

By mail:

Use the return envelope that comes with a power bill. Enclose a check and the bottom portion of the bill. **DO NOT SEND CASH.**

In person

We accept cash, checks, money orders and credit cards 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.

Credit card payments can be made only by using devices in the lobbies at either office or the outside kiosk at the Duncan office. Credit cards will not be accepted for payment on commercial accounts.

Cash payments are also accepted at Liberty National Bank's branches in Lawton, Medicine Park and Elgin.

By phone

Call 1-855-730-8711 to make a payment using a series of menu choices in an automated system. The system requires a Cotton Electric account number and credit/debit card or banking account numbers.

SmartHub electronic check / credit card

Members can sign up for online or mobile device account access and pay via electronic check or with Visa, MasterCard or Discover credit cards any time of day. Credit cards will not be accepted for payment on commercial accounts. First-time set-up requires a Cotton Electric account number.

Members using traditional computers can visit CottonElectric.com and click on the View & Pay Bill button. The button is a link to our SmartHub payment log in page. New users can select a link to sign up for access

to the self-service site.

Members using smart phones or tablets can download the free SmartHub app at SmartHubApp.com. The app is available in versions compatible with Apple and Android devices.

There is no additional charge for using electronic check or credit card payment methods.

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 10 days after your billing date each month.

Moneygram

Moneygram 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 electric 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 Customer Service department at (580) 875-3351 to make sure that you qualify for this plan.

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Energy Efficiency Tip of the Month

Use small electric pans, toaster ovens or convection ovens for small meals rather than your stove or oven. A toaster or convection oven uses one-third to one-half as much energy as a full-sized oven.

Source: energy.gov

NATIONAL DAY OF THE COWBOY

FREE DAY

Chisholm Trail Heritage Center

1000 Chisholm Trail Parkway, Duncan, OK
Facebook.com/onthechisholmtrail (580) 252-6692

Schedule of Events

- 10:15 am—Side Saddle Sisters of Oklahoma, outside demonstration with horses.
- Noon - 2:30 pm—Cowgirl Kylee Patterson roping lessons
- 3 pm—Cutest Cowpoke Contest (register by 2:45 pm) There will be plenty of prizes for contestants!

Our Friends from Viridian Coffee will be here 10 am to 2 pm.

All Day — Indoors 10 am - 5 pm

Live Music with **Cowboys at Heart band**

Author, **Cindy K. Roberts** with her books

Children's Area—Games and Art Project (all day)

Exhibit & Art Sale: The Photography of **Kelli Brown**



PUBLIC AUCTION

Saturday

July 23, 2016 -10:00AM
178729 North 2810 Road
Comanche, Oklahoma
(See Directions Below)

Gary Criswell Auction Service & Real Estate, Inc. has been commissioned by Ms. Diana Nix to offer at Public Auction her Personal Property including a Variety of Household Furnishing, Quality Antiques, Lawn and Garden Tools, Primitives and Miscellaneous Items.

Note: Real Estate (Home with Improvements) Sold!
Household Furnishing: Including, Bedroom Suite 5 Piece, England Premiere Sofa and Love Seat (nice), Frigidaire Chest Freezer, Kenmore Refrigerator (like new), GE Washer, GE Dryer, Sofa Table and Variety of Decor Lamps and Pictures.

Antiques and Collectibles: Including a Buffet Ormate (Tiger Oak) Secretary with Lead Glass Doors "Tiger Oak", Oriental Coffee Table (Hand Carved), Chippendale Arm Chair (Nice), Dressing Table with Mirror, Teak wood Coffee Table, Rocking Chair with Spindle Back, Sofa-Crush Velvet, Pedestal Table 42" with 4 Chairs, 5 Drawer Chest, Library Table, Office Desk "Tiger Oak", FRANKOMA Dishes (Blue and Yellow), Fiesta Dishes and Mirror with Oval Top.

Primitives: Variety of Sad Irons, Iron Kettles, Iron Pots, Corn Liqueur Jug, and a Western Stoneware Jug, Variety of Cream Cans, Hames/Harness Mirror, Variety of Vintage Signs and a Dazey Churn.

Shop Tools: Including Chainsaws (3), Delta Planer, Chicago Tile Saw, Pit Bull Air Compressor 3HP, Buffalo Jointer, Commercial MAXX Shop Fan (42").

Miscellaneous: Variety of Fishing Rods, Pitcher Pump, Saddle, Long Horn-Horns, Wooden Porch Swing and Lawn and Garden Tools and Lawn Ornaments, Variety of Red Bricks and Sheet Metal.

Directions: From Highway 81 South, Go 4/10 of a mile West on Refinery Road to 2810 Road and go 3/10 of a mile North to Auction Site.

Terms of Sale: Personal Property - Cash, Personal or Company Check accepted. Positive I.D. required. Buyers Must provide Auction Company a copy of Sales Tax Permit to avoid Sales Tax.

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Bill Pulis Zac Hoodenpyle Sam Gonzales Jason Red Elk Anthony Reed Rex Hiebert Josh Belcher Adam Metcalfe

Thousands of meters, transformers keep shop hopping

By Karen Kaley

More than 22,000 meters count kilowatts at homes, businesses, water wells, electric fences and other places in the Cotton Electric service area. All are connected to a transformer; some transformers serve multiple meters. Let's say the combined total is around 40,000.

That's a lot of mechanical devices. It takes a whole department to keep up with them.

Bill Pulis supervises the staff at the co-op's transformer and meter shop. There are eight employees focused on making certain every meter and every transformer is in fine working order before it goes into service. Most of them deal with meters, the energy enumerators that generate billing figures.

"The meter shop makes sure all meters are accurate so all bills will be accurate," Pulis said.

To accomplish that, all meters are tested before going into the field.

Most of the testing is done by Jason Red Elk and shop foreman Sam Gonzales. Both are meter technicians whose



primary duty is to ensure meters meet the co-op's high standards. They test as many as 5,000 meters during the course of a year.

All meters are treated the same.

Pulis pointed out that, "Some of the employees who handle them are also members of the cooperative. Meter accuracy affects their pocketbook, too

"We deal with each meter as though it might wind up measuring energy consumption at our own home. We don't know where a meter will be put in service, so we treat them all the same."

Sometimes a meter sends unusual in-

formation back to the co-op headquarters, or a member may express concern about a reading. It may require a visit from journeyman field meter technicians Rex Hiebert or Anthony Reed.

A field meter tech's primary job is meter maintenance. Meters can sometimes have problems, just as all mechanical devices do. The device may stop or malfunction, the loop between it and the transformer may burn out. Pulis said the top three problem causes are lightning, overloads and loose connections.

A meter's age may cause some of the older, spinning-dial types to run more slowly, reading less energy than is actually consumed. Pulis said he has seen only two in 40 years that were running too fast.

Hiebert or Reed may have a helper with them. Adam Metcalfe and Josh Belcher have entered the apprentice field meter tech program. Belcher also visits meters all over the service territory in his duties as the co-op's only meter reader.

Zac Hoodenpyle has a singular job, too. The apparatus technician special-

izes in transformers, but also works with oil-circuit reclosers and regulators. He inspects, repairs and refurbishes older equipment and prepares and catalogs newer equipment, always keeping an ample supply ready to go in service, day or night.

The eight men each have specialties, but they know a lot about each other's jobs.

"We all help each other."

Pulis said they gather each workday morning to plan out the day. They compare stacks of work orders and prioritize efforts. Some days, more of them will work with transformers and, on other days, more of them will work with the all-important meters.

"Our main objective is to have every meter running at 100 percent efficiency, not too fast and not too slow. This makes the financial obligation fair for every member."

Including the guys in the meter and transformer shop, half of whom are Cotton Electric members.

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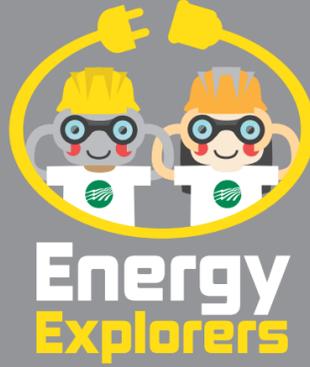
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 There doesn't seem to be enough airflow?
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 Have been told by other contractors that the problem cannot be fixed?
 If you answered **YES** to any of these questions, we can help!
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Energy Explorers hopes you and your family had a safe and happy Fourth of July! Complete this coloring sheet that spreads the message of safety.



SAFETY TIPS

Fireworks: Kids should NEVER play with fireworks! Only adults should handle fireworks.
Grilling: NEVER run and play near a grill! Keep a minimum of three feet between you and the grill.
Sunburn: Avoid sunburn! Remember to apply plenty of sunscreen (SPF of 30 or higher) if you're playing outdoors.

ACROSS

- 1. "ER" actress Leslie
- 5. The Ibo tribe
- 10. Weapon
- 14. Olympian Jones
- 15. Moth genus
- 16. In addition
- 17. Neighborhood in Rio
- 18. Anoint
- 19. Insect repellent
- 20. Indigenous person
- 22. Tooth caregiver
- 23. Vacation here
- 24. Aware
- 27. 7th letter Greek alphabet
- 30. Actress Ling
- 31. Gandalf's real name
- 32. Luxury car
- 35. Evildoer
- 37. Cricket term (abbr.)
- 38. Primal goddess of the Earth
- 39. More depressed
- 40. Cattle genus
- 41. Dish
- 42. Not west
- 43. Founder of Babism
- 44. Speak rapidly and foolishly
- 45. Fall back, spring forward
- 46. Where you sleep
- 47. Inform
- 48. Former CIA
- 49. Salts
- 52. Bleated
- 55. Never sleeps
- 56. Cavalry sword
- 60. Ceramic jar
- 61. Cyprinid fishes
- 63. Home to Cathedral of San Sabino
- 64. Edible Indian fruit
- 65. Lake in Botswana
- 66. University of Miami mascot
- 67. Perceives

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20				21		22					23			
			24		25					26				
27	28	29		30				31				32	33	34
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42					43				44					
45				46				47				48		
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52	53	54				55				56		57	58	59
60						61				62		63		
64						65						66		
67						68						69		

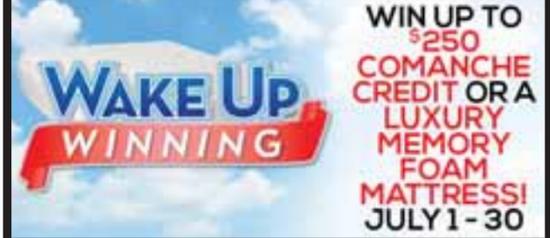
- 68. Yellow-fever mosquitos
- 69. All humans have one
- DOWN**
- 1. Reveal secrets
- 2. Private school in New York
- 3. Pancake
- 4. Cichlid fish
- 5. Independent Voters Association
- 6. Nonviolent advocate
- 7. Suburb in Copenhagen
- 8. Heavy cotton garments
- 9. Self-addressed envelope
- 10. A way to make wet
- 11. Genus of trees
- 12. Millisecond
- 13. Kiss ballad
- 21. Unlock
- 23. ___ mot
- 25. "Joy Luck Club" author Amy
- 26. Catch
- 27. ___ and flowed
- 28. Monetary units
- 29. Scorched
- 32. Italian aviator
- 33. Things to eat
- 34. Waddles
- 36. A Queens ballplayer
- 37. It's on your driver's license
- 38. Talk
- 40. Witty conversation
- 41. Satisfies
- 43. Sound unit
- 44. Placental mammal
- 46. Offer
- 47. Flower cluster
- 49. Stamps
- 50. Palmlike plant
- 51. Developed poliomyelitis vaccine
- 52. Newhart, Marley, Dylan
- 53. Wings
- 54. Away from wind
- 57. Slugger Ruth
- 58. Musician Clapton
- 59. Gamble
- 61. Desoxyribonucleic acid
- 62. Female sibling



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- School supplies must be new. Guest must present receipt and the school supplies be valued from \$5 - \$25. The amount of the school supplies will be doubled in Comanche Credit, up to \$50. I.E. if the guest brings school supplies in the amount of \$25 accompanied by a receipt, CNE will double it with \$50 Comanche Credit.
- Guest can participate once per day.

Valid I.D. Required For All Promotions and Game Play



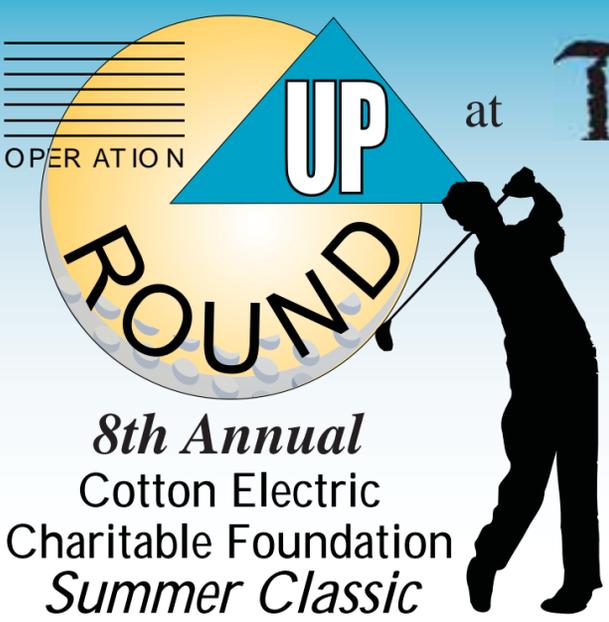
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Calvin Kirkland, Don Graham, Josh Milner and Tim Carroll, representing Avenue C Glass, placed first with a score of 55 in the Championship Flight of the CECF Summer Classic.



The team of Bryce Hooper, left, Judd Davidson, Jacob Robertson and Jimmie Dedmon, representing JH Davidson and Associates, was runner up in the Championship Flight of the CECF Summer Classic.



First place in the A Flight went to Jubal Hooker, Steve Henderson, Steve Conner and Erik Creekmore on the AECI team for their score of 65 in the CECF Summer Classic.



Second place in A Flight was awarded to the D&R Right of Way team composed of Gary O'Neal, Ronnie Banard, Zana Crowson and Todd Crowson. The team score was 66.

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Deadline for third-quarter 2016 grant applications is Aug. 31

Since its inception in 2004, CECF has issued grants to a variety of groups:

VFD	\$248,448.00
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Youth	121,718.11
Schools	118,942.70
Services	93,166.15
Individuals	57,750.00
Public Safety	50,404.00
Seniors	34,598.64

Grand Total \$929,907.14

Golf tourney draws 24 teams

Light breezes offered small relief as temperatures climbed to the 90s when 95 golfers turned out for the Cotton Electric Charitable Foundation Summer Classic on June 27 at The Territory Golf and Country Club in Duncan.

The eighth year for the event drew 24 teams that were divided into two flights. The top three teams in each flight were all divided by a single stroke.

The team of Calvin Kirkland, Don Graham, Josh Milner and Tim Carroll, representing Avenue C Glass, placed first with a score of 55 in the Championship Flight.

Representing JH Davidson and Associates, the team consisting of Judd Davidson, Bryce Hooper, Jimmie Dedmon and Jacob Robertson was second in the flight with a score of 56.

Third in the flight with a score of 57 was the Western Farmers Electric Cooperative team consisting of Kooney Duncan, Scott Williams, Eddie Lee and Lance Maxwell.

In the "A" Flight, first place went to Jubal Hooker, Steve Henderson, Steve Conner and Erik Creekmore on the AECI team for their score of 65.

Second place in "A" Flight was awarded to the D&R Right of Way team composed of Gary O'Neal, Ronnie Banard, Zana Crowson and Todd Crowson. The team score was 66.

Third place in "A" Flight went to the team of Sam Gonzales, Cody Pennington, Josh Belcher and Jason Red Elk, who scored 67 while representing Texas Meter and Device.

Closest to pin awards went to Billy Ryan on the fourth hole; Dan Middleton, eighth hole; and Denise Floyd, 17th hole.

Bryce Hooper won the men's longest drive on Number 10. Zana Crowson of the D&R Right of Way team won the ladies' longest drive on the 10th hole.

"We would like to express our appreciation to the players who took time to support this great cause and to the hole sponsors and contributors who continue to help make the tournament a success," said Bryce Hooper, vice president of marketing and economic development for Cotton Electric.

"We would like to thank The Territory staff for their assistance in making our tournament a great event," Hooper said.

Proceeds generated by the tournament will be added to funds collected through Cotton Electric's Operation Round Up, a voluntary program in which participating members have monthly power bills rounded up to the next dollar. Those contributions, along with proceeds from the Summer Classic, are distributed by Cotton Electric Charitable Foundation to organizations and individuals in need.

Avoid bad decisions if water heater fails

By John Pulley

As expected, most people don't think much about water heaters. They take for granted that they make it possible to have hot showers, clean dinner dishes and enjoy load upon load of freshly laundered linens. The lonely water heater, tucked away in the basement or a utility closet, is out of sight and out of mind.

There are times, however, when your attention turns to that most essential of appliances: when an existing water heater breaks – brrr. That water is cold! – or when building or renovating a home.

At those times, a homeowner will make a decision that has consequences that persist for a decade or two, maybe longer. Your water-heating choice will have implications for energy efficiency, cost of use, the environment, safety and reliability. As a trusted energy adviser, Cotton Electric can help you make the right decision.

As a member of the cooperative, you might already know about many of the advantages and benefits of electric water heaters. First, electric water heaters are safe. There is no threat of carbon monoxide poisoning, combustion or explosion. Electric water heaters are environmentally friendly and capable of using electricity generated from solar, wind, hydro and other renewable sources.

Electric water heaters are also easy to install, requiring no expensive gas lines, exhaust flue or on-site fuel tanks. Compared to other fuels, the



Water heating is the second-largest use of energy in most homes. See Page 10 for more information about water heaters.

cost of electricity is stable. In addition, electric water heaters are emerging as a building block of the future electric grid. These formerly mundane units are evolving into smart appliances and energy storage units that are helping the grid become more stable and more efficient. By heating water when demand for electricity is low and storing the thermal energy for later use, electric water heaters can save you money.

Not everyone acknowledges the superiority of electric water heaters. In the coming months, you might see television commercials or other advertisements that will try to sell you on the merits of propane water heaters. The fact is that propane is a fossil fuel, and prices tend to fluctuate wildly. If you install a propane heater today, you'll live with the consequences and risks for years to come. That's the inconvenient truth. If you have questions about water heater options or other energy efficiency needs, give us a call at 580-875-3351 or 800-522-3520. At Cotton Electric, we're here to be your trusted energy source.

John Pulley writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

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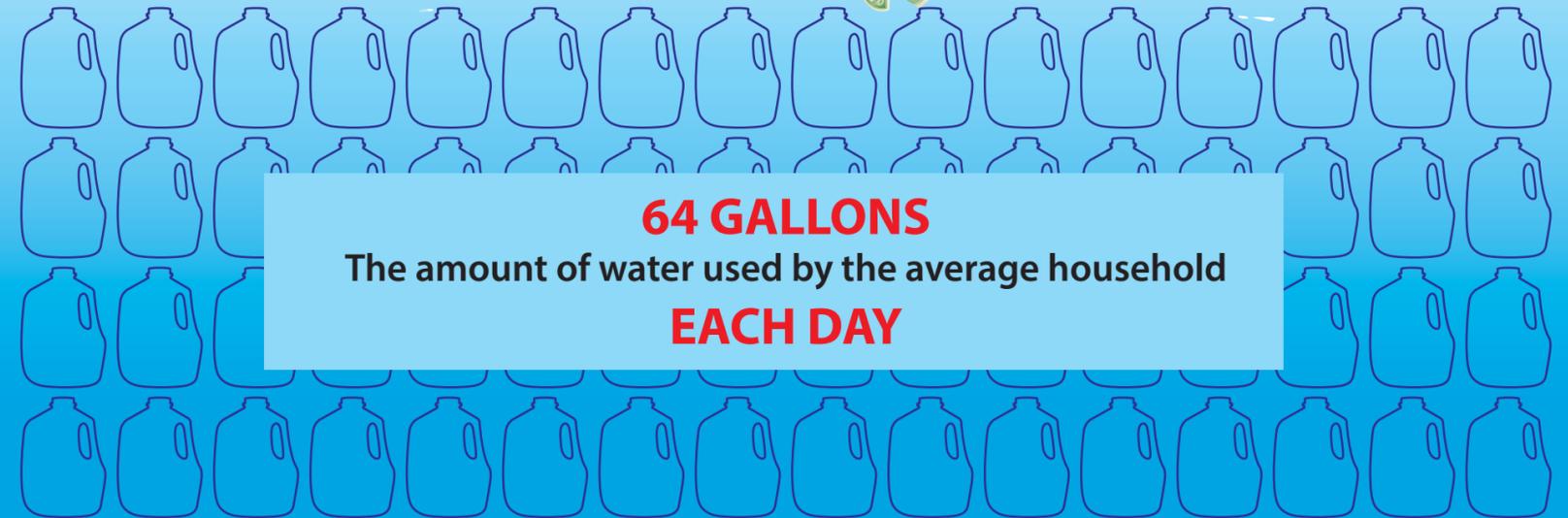
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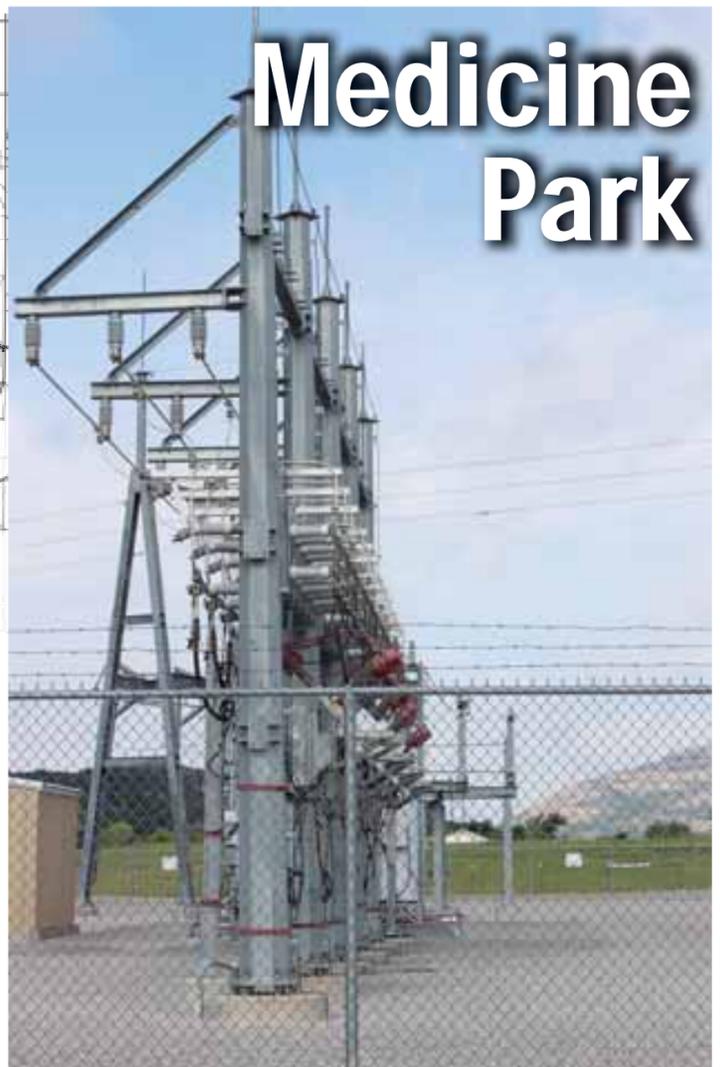
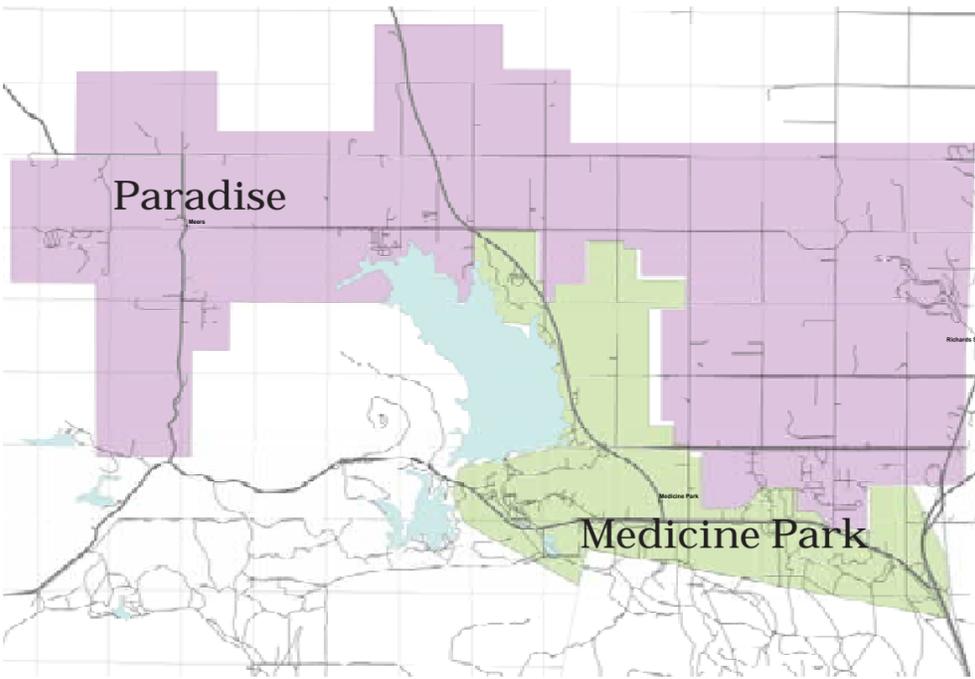
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Paradise, Medicine Park subs serve areas of recent growth

By Karen Kaley

Medicine Park substation is one of the newer locations on the complex system that supplies power to Cotton Electric members. A sub called Medicine Park has been around for a very long time, but about seven years ago, the cramped sub was replaced with a new structure in a different spot with a much larger footprint.

The change was necessary for a variety of reasons, mainly to better serve an area that has seen quite a bit of growth. New development in the area brought new families and businesses and an increased demand for power.

“The service area has really changed,” Brian Jones said. Jones serves as operations superintendent for the western side of the Cotton Electric service area. The 35-year co-op employee went on to observe, “Nobody builds small houses anymore.”

More houses, larger houses mean a larger demand for power.

The newer sub is up to the challenge. It distributes power along 112 miles of line serving 1,718 meters, one of the densest configurations of the co-op’s 28 substations. The area is

hemmed in geographically by Lake Lawtonka, the Wichita Mountains and Fort Sill and the only back feed loop is to the substation called Paradise.

Power lines served by the Paradise sub serve fewer meters over fewer miles than those of the Medicine Park sub. However, the 106 miles of line sprawl out over a larger area to reach 930 meters.

Until recently, Paradise sub served an even larger area, stretching eastward nearly 20 miles to reach Elgin. That area experienced enormous growth also, and meeting the demand became a challenge for the substation.

“We would have to rearrange the load in the wintertime,” Jones said.

The situation was eased with the building of a new substation called Elgin. That sub and the Medicine Park sub both loop to the Paradise sub.

The Medicine Park and Paradise substations serve the northernmost portion of the west side of Cotton’s service territory. They are also in the northernmost part of District 4, represented on the co-op’s board of trustees by Meers resident Brian DeMarcus.



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Tips offered for participating in ‘The Flour Revolution’

The gluten-free movement has made traditional wheat flour humdrum and transported a multitude of wheat flour alternatives to grocery store shelves. Although you still have to pay attention to calories, gluten-free flour alternatives offer a variety of differences in nutritional content, mainly more protein and fiber, as well as new tastes and textures. For individuals with celiac disease, a true wheat allergy, or gluten intolerance, wheat flour alternatives make baked goods, breaded foods, and the ability to thicken sauces possible.

The gluten-free flours with added nutritional benefits tend to be flours made from beans or legumes and nuts and seeds. Common examples include garbanzo bean or chickpea flour and almond flour, all of which tend to exceed the protein and fiber content of wheat flour. Other wheat flour alternatives like rice flour, oat flour, millet flour, coconut flour and tapioca flour are not necessarily superior from a nutrient perspective but do offer pleasant tastes and textures



Kim Bandelier, MPH, RD, LD

Food For THOUGHT

while making recipes gluten-free. Then, of course, there is corn meal or masa harina, which is very common in traditional Mexican dishes.

Garbanzo bean or chickpea flour lends itself to heartier recipes. It can be used in breads and as a thickener for sauces and

soups or as a breading or coating. If you bake with it, combine it with another flour instead of using only garbanzo bean for the baked good. If added to sauces or as a breading or coating, it can be used by itself. Try it as the coating for fried okra; the taste and texture are very different from corn meal.

Almond flour is versatile and tasty, but it typically yields a very different looking baked good when it is used exclusively versus combined with another flour alternative. Almond flour and meal tend to impart a very mild, slightly sweet flavor to the recipe. Use almond flour if you are making a baked good that needs to be light and fluffy. Almond meal is fine for denser baked goods like cookies, brownies, muffins and pancakes.

Rice, oat, millet, coconut and tapioca flours tend to be more versatile and easier to incorporate into foods, but with all non-wheat flours, you should use a recipe. Wheat flour alternatives have different characteristics when ground and used for cooking and can rarely fully re-

place wheat flour; most often they need to be combined with another non-wheat flour to produce a food that is appealing to the eye and the palate.

For example, coconut flour is made from defatted coconut meat. Because the oil has been removed, coconut flour tends to soak up all the liquid in a recipe, so you will need to add more to compensate.

Do you need to toss out wheat flour permanently? Only if you have been diagnosed with an allergy to or intolerance of wheat or gluten or have celiac disease. Also, a gluten-free diet is sometimes prescribed to manage symptoms of certain autoimmune disorders and behavioral disorders, but this is done on an individual basis.

If you are not experiencing one of those situations, then there is no need to throw out the wheat flour, but do not be afraid to experiment with other flours to experience different tastes and textures, even recipes from different cultures.



Grilled Veggie and Ranch Bowl

Servings: 2

- 8 ounces skinless chicken breast
- 2 ears corn, shucked
- 6 asparagus spears, trimmed
- 1 organic bell pepper, seeded and cut into 4 large pieces
- 1 zucchini, cut in half lengthwise
- 1 tablespoon extra-virgin olive oil
- sea salt, to taste
- pepper, to taste

4 tablespoons Cashew Ranch Dressing (recipe below)

Heat grill to medium. Season chicken breast, corn, asparagus, bell pepper and zucchini with olive oil, sea salt and pepper. Grill chicken 6-7 minutes per side, internal temperature reaches 165 F. Grill corn 10-15 minutes, rotating after every pop, until corn is golden. Grill asparagus, bell pepper and zucchini 3-5 minutes per side, until tender.

Separate chicken, corn, asparagus, bell pepper and zucchini evenly into two bowls. Drizzle bowls with Cashew Ranch Dressing.

Note: Bowl leftovers can be refrigerated for up to four days.
Nutritional information per serving: 450 calories; 21 g total fat; 4.5 g saturated fat; 870 mg sodium; 31 g carbs; 6 g fiber; 10 g sugar; 38 g protein.

Cashew Ranch Dressing

Makes: 1 cup

- 1 cup raw, unsalted cashews
- 3/4 cup almost-boiling water
- 3 tablespoons Nakano Rice Vinegar – Natural or Nakano Organic Rice Vinegar – Natural
- 1 clove garlic, minced
- 1/4 teaspoon dried dill
- 1/4 teaspoon dried oregano
- 1 teaspoon sea salt
- 1 teaspoon black pepper

2 tablespoons finely chopped fresh chives

In food processor, puree cashews, water, rice vinegar, garlic, dill, oregano, salt and pepper 3-4 minutes, until creamy. For best results, drizzle water in gradually as food processor is running. Stir in chives.

Note: Leftover dressing can be refrigerated in an airtight container for up to seven days.

Nutritional information per tablespoon: 50 calories; 4 g total fat; 0.5 g saturated fat; 110 mg sodium; 3 g carbs; 1 g sugar; 2 g protein.

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FAMILY FEATURES

From burgers to barbecued chicken, many of the best grilled foods are served with creamy condiments – often packing on calories and fat. Next time you're ready to grill, experiment with new ways to create simple but robust flavors using fewer ingredients through simple swaps.

Rice vinegars offer a healthy alternative to condiments like mayonnaise or a creamy dressing when grilling. Keeping meals simple is easy with naturally gluten-free Nakano Rice Vinegar, which includes six or less simple ingredients with no artificial preservatives, flavors or ingredients, and no high-

fructose corn syrup or MSG. The brand recently announced a clean-labeling initiative for all of its products, which now have easy-to-read labels with recognizable ingredients.

Dawn Jackson Blatner, star of ABC's "My Diet Is Better Than Yours," author of "Superfood Swap" and a registered dietitian and nutrition consultant for the Chicago Cubs, has created healthy dishes to heat up the grill this season.

This fall, look for organic Nakano Rice Vinegars debuting at retailers nationwide, and find more recipes at Mizkan.com.

Grilled Meatballs and Zoodles

(shown above)
Servings: 4

- Meatballs**
- 1 pound organic ground turkey or grass-fed ground beef
 - 1 cup organic kale, finely chopped
 - 1/2 cup crushed brown rice crackers
 - 1 egg
 - 1/4 teaspoon red chili pepper flakes
 - 1/4 teaspoon sea salt
 - non-stick cooking spray

- Salad**
- 4 medium zucchini
 - 2 cups organic cherry tomatoes, chopped
 - 1/4 cup shaved Parmesan cheese
 - 1/4 cup Nakano Rice Vinegar – Natural or Nakano Organic Rice Vinegar – Natural
 - 2 Tbsp. extra-virgin olive oil
 - sea salt, to taste
 - black pepper, to taste

Heat grill to medium. In large mixing bowl, combine ground meat, kale, crackers, egg, chili pepper flakes and salt. Use hands to form mixture into 12 balls. Refrigerate 30-60 minutes to help meatballs set.

Mist meatballs with non-stick cooking spray and place them on grill. Grill each side 3-4 minutes, using tongs to flip to sides that haven't been browned yet. Meatballs should reach internal temperature of 165 F.

Using vegetable spiralizer, create zucchini noodles. Toss zucchini with tomatoes, Parmesan, vinegar, olive oil, salt and pepper. Serve each zoodle plate with three meatballs.

Nutritional information per serving: 350 calories; 20 g total fat; 6 g saturated fat; 240 mg sodium; 14 g carbs; 3 g fiber; 6 g sugar; 32 g protein.



Tuna Stuffed Avocado

Servings: 2

- 1 ripe avocado
- 1 can (5 ounces) tuna packed in water, drained
- 1/2 cup finely diced celery
- 1/2 cup grated carrot
- 1/4 cup finely diced red onion
- 2 tablespoons Nakano Rice Vinegar – Natural or Nakano Organic Rice Vinegar – Natural
- 1/2 tablespoon olive oil
- 1/2 tablespoon Dijon mustard
- 1/8 teaspoon sea salt
- 1/8 teaspoon black pepper
- 16 brown rice crackers

Cut avocado in half, remove pit and scoop out flesh leaving thin wall of avocado. Dice avocado flesh and set shell aside for serving.

In small bowl, combine tuna, celery, carrot, onion, vinegar, oil, mustard, salt and pepper. Mix well. Gently stir in diced avocado.

Scoop mixture into avocado shells and serve with brown rice crackers.

Nutritional information per serving: 360 calories; 19 g total fat; 3 g saturated fat; 530 mg sodium; 26 g carbs; 9 g fiber; 3 g sugar; 22 g protein.

More recipes using organic Nakano Rice Vinegars on Page 12.

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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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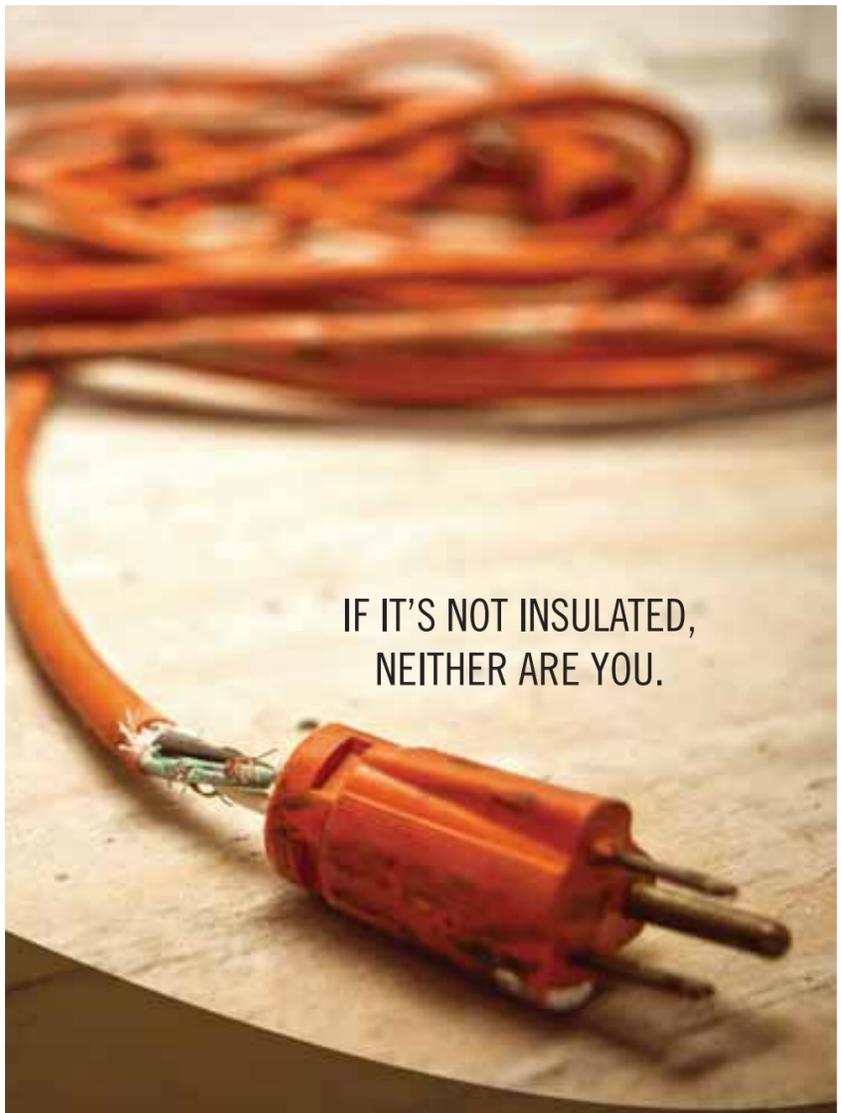
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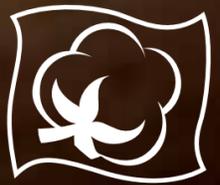
Oklahoma electric cooperatives sent 69 high school juniors on the 2016 Rural Electric Youth Tour. Below, Cotton Electric was represented by Courtney Gilpen, left, Victoria Paige, Victoria Zapata and Katherine Livingston.



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