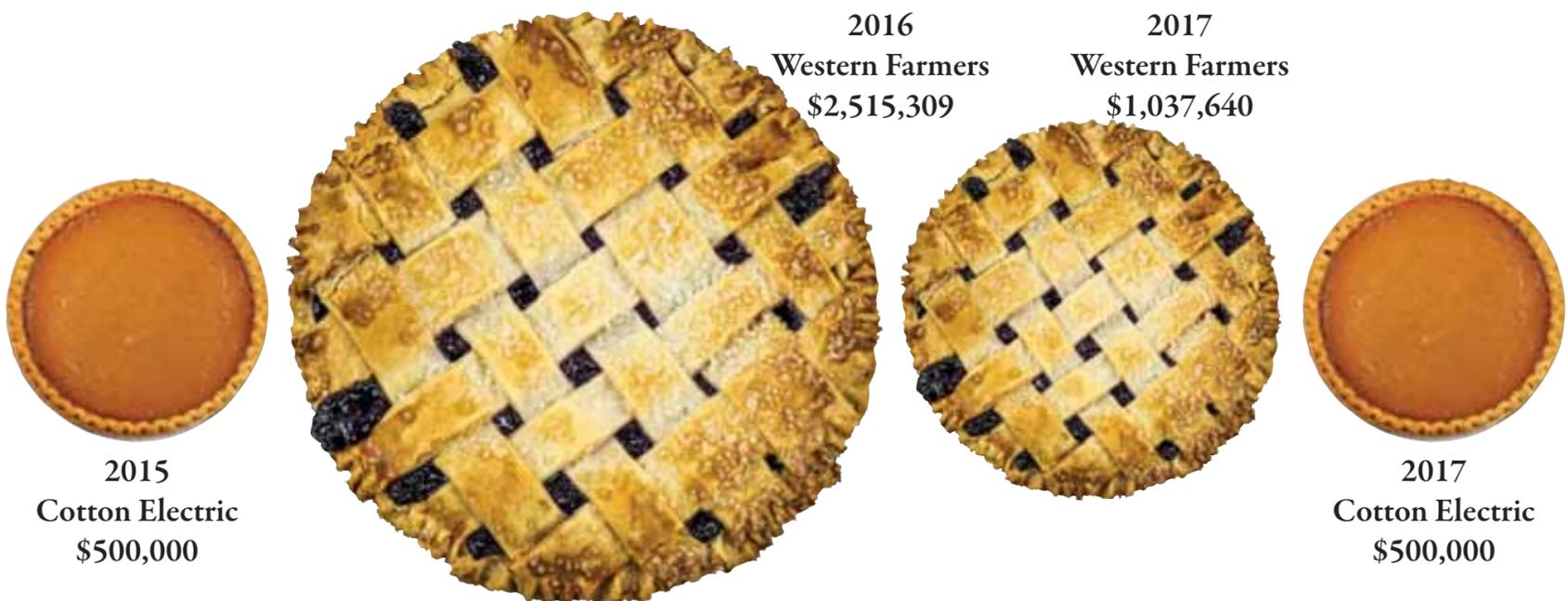




*Merry Christmas*

*May the peace and blessings of Christmas be yours; and may the coming year be filled with happiness.*

*The Board of Trustees and Employees of Cotton Electric Cooperative*



## Want to understand capital credits? Easy as pie!

By Karen Kaley

Imagine pie. Not just any pie, but one that you helped make possible. Not just you, but a lot of other people contributed toward this pie.

In fact, all of you have been collecting ingredients to make pies for a very long time. A pantry-accountant keeps a careful running tally of who contributed how much flour or sugar or pie filling.

When you and all the other members of the imaginary pie cooperative decide to bake one, its size depends on the quantity of ingredients collected. And when you all sit down to have some pie, the size of each person's slice is directly related to his or her contribution of flour or sugar or pie filling.

That's how capital credit retirements work.

The size of any retirement is determined by the co-op's board of trustees. Every member of the electric cooperative gets a share of the retirement. The

size of each member's share is directly related to the amount of electric power they have purchased.

There are two big berry pies and two smaller pumpkin pies shown above. That is to illustrate the difference between the four most recent capital credit retirements distributed to Cotton Electric members.

The berry pies are large because they represent capital credit retirements from Western Farmers Electric Cooperative (WFEC), the generation and transmission (G&T) cooperative for Cotton Electric and 20 other cooperatives in OK and NM. WFEC issued consecutive retirements of more than \$2.5 million and \$1 million to Cotton Electric over the past two years.

In turn, Cotton Electric sent G&T retirement checks to all active and former members. The size of the checks was directly related to the amount of power each member had purchased since 1941.

The scale of a G&T compared to a distribution co-op is reflected in the dollar amounts.

So, the capital credit check you get at the end of December from Cotton Electric – your slice of the pie – will not be as large as the one you got in August from WFEC. That's because it came from a different pie, one that is usually smaller.

Cotton Electric Cooperative was established in 1938 and has issued more than 30 capital credit retirements during its 79-year history that add up to more than \$6.4 million.

Capital credit checks from Cotton Electric are usually from a smaller total retirement than those of WFEC. In fact, if your retirement is less than \$5, a check will not be issued.

However, as a member and therefore owner of both cooperatives, you continue to contribute through power purchases. You may get a big slice of pie with the next retirement.

### A bit more about capital credits

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 co-op.

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 co-op's board of trustees. Cotton Electric will retire \$500,000 in capital credits in 2017. The capital credit retirement will benefit both active and former members of the not-for-profit electric cooperative.

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.

### Power Cost Adjustment Calculated

The power cost adjustment applied to bills mailed after Dec. 1, 2017, is \$0.00056 per kWh. PCA for bills mailed after Jan. 1, 2018 will be (\$0.00709).

On a member's average bill of 1500 kilowatt hours (kWh), this will amount to a charge of \$0.84 on the December bill and a credit of \$10.64 on the January bill.

### November 2017 Temperature Extremes

Day	High	Low	Avg.	Day	High	Low	Avg.
1	84	36	60	16	63	48	56
2	86	45	66	17	84	59	72
3	65	45	55	18	68	34	51
4	89	43	66	19	62	29	46
5	85	49	67	20	66	30	48
6	58	42	50	21	68	32	50
7	53	42	48	22	56	29	43
8	47	33	40	23	71	30	51
9	60	30	45	24	80	35	58
10	55	33	44	25	70	43	57
11	65	53	59	26	69	33	51
12	60	52	56	27	77	37	57
13	63	51	57	28	73	47	60
14	74	58	66	29	63	37	50
15	70	51	61	30	65	35	50

Source: srb.noaa.gov/oun/

Average Daily High: 63 Average Daily Low: 41

### Did You Know?

Cotton Electric offices will be closed Friday, Dec. 22, and Monday, Dec. 25 for the Christmas holiday and Jan. 1, 2018, for the New Year holiday. Emergency calls will be answered at 580-875-3351 or 800-522-3520.

The next issue of The Current should arrive in mailboxes Jan. 22, 2018.

### 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](mailto: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](http://cottonelectric.com)

From the CEO

# 2017 a busy year at your cooperative

This past year has been exciting for us at Cotton Electric. We've tackled several major projects and are proud of the progress made at your cooperative. Several maintenance items were completed to improve service quality and reliability, while new technologies and equipment were introduced to propel your cooperative forward.

As part of the Cooperative's maintenance program, utility poles are inspected and replaced in a proactive manner. In 2017, 8,295 poles were inspected, leading to the replacement of 833.

This year was a productive one for our vegetation management program which includes clear cutting, trimming and herbicide application. Crews evaluated 400 miles of line to determine the



Jennifer Meason, CEO

most economical and effective methods of treatment. After evaluation, crews clear cut and trimmed 24 miles of line and applied herbicide applications over 128 miles. I can't emphasize enough the importance of this program in improving the reliability and service quality of our system, especially as we enter the winter months.

Several projects occurred in the southwest area of our service territory in 2017. The new Randlett substation was brought online to improve service quality and reliability. With the addition of a new substation, we saw an opportunity to test new metering technology, and a pilot project was launched over the summer.

Just down the road from the new substation, the Cooperative's

first solar site was completed. The 250 kW site has a total of 950 modules installed. As I write this column, it has generated 436,000 kWh of solar energy for the Cotton Electric members.

Another highlight of 2017 was hitting the million dollar mark in grants issued by the Cotton Electric Charitable Foundation (CECF). I've had the privilege of working with CECF since its inception in 2004 and it has been a joy to see the difference Cotton Electric members have made in our area through Operation Round Up.

Seeing the impact of programs like Operation Round Up, Cotton Electric employees established the Cotton CARES fund. Employees have made donations throughout the year to the fund and recently used the proceeds to create holiday food baskets for

local families in need. They also selected children from area "Angel Trees" and purchased Christmas gifts for them. I'm very proud of their efforts and look forward to seeing this program grow in 2018.

Continuing the theme of giving back, the Board of Trustees authorized capital credit retirements of more than \$1 million in August from Western Farmers Electric Cooperative and an additional \$500,000 retirement in December from Cotton Electric. You can read more about how capital credits are part of the Cooperative difference on the front page.

With your help, we've accomplished a great deal and look forward to keeping the momentum going in 2018.

Thank you for your support and from the Cotton Electric family to yours, Merry Christmas and Happy New Year!



## 2018 GSHP rebate standards announced

Cotton Electric has announced standards for the 2018 Rebate Program for the purchase and installation of energy-efficient ground source heat pumps.

Rebate funds are available on a first-come, first-served basis. Once rebate funds have been exhausted, the program will end for the year.

Members should note that the rebates are offered only for ground source heat pumps (GSHP). A desuperheater is not required but additional rebates are available if one is part of a new GSHP installation.

Minimum standards vary for closed and open loop installations and apply to the full load operation of a GSHP, not the partial load. The

amount of rebate is determined by the size of each unit, its Energy Efficiency Rating (EER) and Coefficient of Performance (COP).

Qualifying units can receive a rebate of up to \$1,050 per ton installed if the unit meets the minimum specifications, which are 15.9 EER and 3.3 COP for closed loop systems and 18.0 EER and 3.6 COP for open loop.

Cotton Electric offers a rebate for members replacing an existing GSHP system with a more efficient GSHP system.

To qualify for a rebate when replacing an existing GSHP system with another GSHP system, the new installation must increase the

EER by at least 3.0. The minimum specification for COP is 3.3 for closed loop systems and 3.6 for open loop. Rebates are \$375 per ton.

In order to qualify for the program, members will need to provide a copy of their itemized invoice and, from the HVAC contractor or supplier, AHRI certification and Manual J calculation. Verification by Cotton Electric personnel is also required to receive the rebate. The maximum rebate in 2018 will be \$5,000 per residence.

For more information about the rebate program, please contact Mike Stephens, Cotton Electric's energy use adviser, at 580-875-3351 or 800-522-3520.

## Cotton offers youth-gear opportunities

Cotton Electric Cooperative has a pair of opportunities available for students in the service area.

Area juniors can submit a 600-word essay for a chance to participate in the annual Rural Electric Youth Tour. This year's topic, "Energy Efficiency: How it Affects Me and Cotton Electric," will be the key focus for all submissions. Students may choose to address a member of the future or the past.

The contest features three rounds: Essay submission, interview and oral presentation of the essay. The top four entrants win an expense-paid trip to Washington, D.C., for a week in June.

Another summer opportunity is available for eighth-graders whose parents are Cotton Electric members. This contest requires a short paragraph about why the entrant would like to attend the 2018 Youth Power Energy Camp from May 29 through June 1 at Canyon Camp in Red Rock Canyon, southeast of Hinton.

Information packets with Youth Tour contest rules and regulations, entry forms, cooperative information and basic details of the contest have been distributed to area English and Ag teachers and counselors. The registration deadline for entering is Jan. 19, 2018.

Information about Energy Camp will be distributed in January to schools in the Cotton Electric service territory.

For information on any of the contests, contact the Marketing department at 580-875-3351 or by email at [info@cottonelectric.com](mailto:info@cottonelectric.com).



## Energy Efficiency Tip of the Month

Purchasing electronic gifts this holiday season? Remember to purchase ENERGY STAR®-certified electronics and give the gift of energy efficiency.

Visit [www.energystar.gov/productfinder](http://www.energystar.gov/productfinder) for a full list of efficient products.

Source: [energystar.gov](http://energystar.gov)

### October 2017 Operating Stats

	2017	2016
Total Amount Billed/Accrued	\$4,731,644	\$4,905,116
Cost of Purchased Power	3,172,284	3,370,860
Taxes	96,805	100,875
Total Operating Expense Per Mile	892	959
Average Farm and Residential Bill	119	119
Average Farm and Residential kWh	929	938
Total Meters Billed (farm, residential)	18,308	18,230
Miles Energized	5,168	5,163
Density Per Mile	3.54	3.53
New Service Connects YTD	229	207
Services Retired	125	93



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## The Current

Published Monthly at Walters, Oklahoma  
By Cotton Electric Cooperative, Inc.

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Bryce Hooper..... Vice President of Marketing  
Karen Kaley..... Editor  
Jennifer Kriz..... Display Advertising

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"Cotton Electric Current" (USPS #134-020)  
is published monthly by: Cotton Electric Co-op,  
226 North Broadway, Walters, OK 73572  
Periodicals Postage paid at  
Wichita Falls, Texas 76307-9998

Postmaster Send #3579  
To The Cotton Current  
226 North Broadway  
Walters, OK 73572

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# Soaking up sun in southwest Oklahoma

*Production at solar site near Devol meets expectations*



By Karen Kaley

Greetings from sunny southwest Oklahoma! Today may be a short cool day in December, but we can confirm 2017 has been a bright year. We have data.

The data is a byproduct of solar energy collected at a site within the Cotton Electric service territory. The two-acre site near Devol features 950 stationary panels. Those panels have been facing southwest for nearly a year, quietly soaking up sun in the company of cattle, blackbirds, clever dogs and the occasional human expedition.

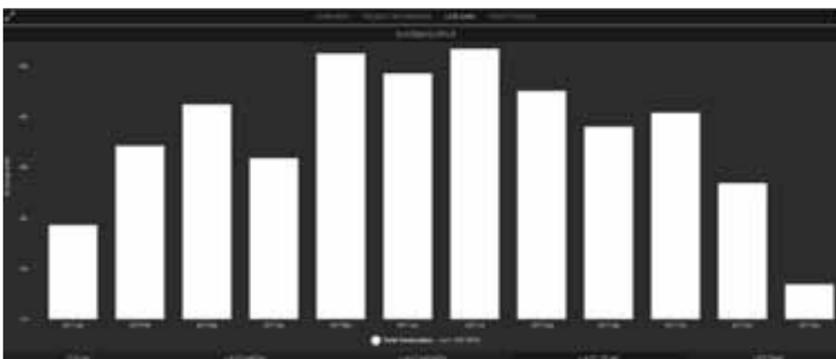
The solar site is owned by Western Farmers Electric Cooperative (WFEC), which provides electric power to Cotton Electric and 20 other electric cooperatives in Oklahoma and New Mexico. As a wholesale producer with obligations to its member cooperatives, WFEC leaders resolved a few years ago to explore solar as a power source.

Cotton is one of 11 Oklahoma cooperatives to host a WFEC small solar site. The solar site in Cotton's service territory produces power for Cotton Electric's members.

Some of the small sites have only 418 panels. WFEC also has five utility-scale solar farms in Oklahoma with 12,000, 16,000 and 20,000 panels.

These sites are valuable for WFEC, Cotton Electric and members like you. Aside from the energy collected and converted into electricity, they collect data.

That data that will help answer a ques-



Live data about the solar site near Devol, such as monthly production as shown above, can be seen at <http://kiosk.datareadings.com/ITjhQANC/overview>.

tion that is asked more and more frequently: Is solar a viable alternative to fossil fuels?

Data from the WFEC sites is monitored by many employees there. Two of them are John Toland, principal resource planning engineer, and Rodney Palesano, manager of HR and resource planning.

They pulled the data on the Cotton site recently and had this to report: From Jan. 1 through Nov. 26, the site had generated 438,828 kWh (kilowatt hours) of power. The least amount of energy was produced in January, and the maximum in July.

That is close to what was expected. Toland said the annual projection was 469,000 kWh.

"We are 90 percent through the year and the site has produced 93 percent of the projection," he said.

The site is on target for achieving the projection.

Palesano pointed out that, "Because December is generally a lower production month, we may be ahead now, but could lose a little bit of ground as the month progresses."

So, what does 438,828 kWh in 11 months mean? According to a website Cotton Electric members can visit, that amount of energy is equivalent to nearly 610,000 pounds of carbon offset or about 256 barrels of oil.

To put it in terms closer to home, we need to do some math that accepts averages and rounding. The figure divided by the 11 months is 39,893. Divide that by 1,500, the average kWh use of a household in the Cotton Electric service area, to get 27. That's the number of homes that could be served at 100 percent by energy collected from the solar panels, if use and production were simultaneous.

In addition to the energy data, the various sites provide information about

physical aspects of a solar array. For example, the fixed tilt sites, such as the one in Cotton County, have had minimal issues. The larger sites have single axis tracking; they follow the sun. They have more moving parts, which is more complex, but will produce more power due to their mobility extending the duration of optimal panel orientation.

Toland wants to wait until this time next year to draw any conclusions or make recommendations.

"By then, we'll have 8,760 hours of reliable data. As an engineer, I don't want to commit until we have all the numbers.

"It does look promising, though. I think the actual results will be good."

Palesano echoed that.

"Early indications show good performance."

He went on to say, "Solar is looking like an increasingly viable option as a variable renewable energy source. As the technology matures, it will play more of a role, though it will not be a singular technological solution. Diversity in power generation sources is key."

Toland and Palesano don't want to make recommendations until they have more data. However, they should agree to this prediction:

The sun will rise tomorrow, the day after that and the day after that. The panels will continue to produce a lot of energy in the middle and not so much toward the beginning and the end of 2018, when we will talk about this again.

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# Community Spotlight

If you would like your community event listed in the January issue, please submit information by Jan. 9, 2018, by calling 580-875-4259 or send an email to [info@cottonelectric.com](mailto:info@cottonelectric.com).

## Christmas meal offered for all

Designed to offer a traditional meal and fellowship for those who might be alone or unable to cook, the 29th annual Christmas dinner will be served to any and all from 11 a.m. to 2 p.m. Christmas Day at Stephens County fairgrounds.

Some meals can be delivered ONLY if advance arrangements are made by calling 580-255-3231. Calls must be made between 8:30 a.m. and 4:30 p.m. No calls will be taken after Thursday, Dec. 21.

## Winter Market Saturdays in Lawton

Lawton Farmers Market is holding a Winter Market in the Cameron University Animal Sciences building at the Agriculture Facility each Saturday, running through the end of March 2018.

"Weather has always been a challenge for our vendors once the regular season ended at the current outdoor farmers market location," said Dr. Ed Legako, board president of the Southwest Growers Association. "Now, with an indoor market, we can offer a warm and dry place for our vendors and patrons to come in the winter months.

"Additionally, the market will be able to offer classes on gardening, food demonstrations, and nutrition in collaboration with the Lawton Farmers Market Institute and Cameron University."

Shoppers will find a variety of choices at the winter market, including winter produce, sprouts, micro greens, meat, eggs, honey, nuts, and handmade and artisan items. Hours are 8 a.m. to noon. The building is located on Southwest 38th Street and is south of Dr. Elsie Hamm Drive and the railroad crossing.

For information about the market or becoming a vendor, visit [LawtonFarmersMarket.com](http://LawtonFarmersMarket.com) or send an email to [lawtonfarmersmarket@yahoo.com](mailto:lawtonfarmersmarket@yahoo.com).

## Bull Bash set for Jan. 6

Jett Solutions will sponsor an action-packed Bull Bash Jan. 6, 2018, at the Stephens County Fair & Expo Center. Proceeds benefit local communities through ESA Sigma Nu Marlow Chapter philanthropic projects.

Advance tickets can be purchased in Marlow at Tangles Salon and Frontier Feed, and in Duncan at Crutcher's Western Wear.

For information, call Kelly Sellers at 580-695-4144 or Jackie Cooper at 580-721-0014.

## Area churches hosting live drama

Area churches are working together to present "Heaven's Gates and Hell's Flames," a live drama featuring church volunteers as cast and crew members. A series of performances is set for 7 p.m. Jan. 7, 8 and 9 at First Baptist Church of Waurika, 323 East C Avenue.

Viewed by millions the world over, "Heaven's Gates and Hell's Flames" is a high-impact multi-media production intensified by professional lighting, sound, projectors, screens, visual effects staging and sets. The drama is a series of vignettes about people who make choices throughout their lives, die, and find themselves facing their eternal destination.

The presentation is designed to illustrate the Biblical reality of heaven, hell, "life after death," and the importance of believing in Jesus Christ to assure an eternal heavenly destiny.

Admission is free. Child care will be provided for 4th-grade and younger children who come with parents.

## CTAC Live presents Skatetacular

CTAC Live concert series opens 2018 with the Skatetacular: Dreams on Ice. Professional ice skaters, singers, dancers, and cirque acts will glide across the stage at 7:30 p.m. Jan. 19 in the Simmons Center in Duncan.

The cast dreams through the seasons in search for eternal winter, but nothing is more powerful than imagination. They may skate into a fiery solstice or winter storm. It's up to the audience to help Ella find her path back to her winter dream.

Tickets are available at the door.

## Magic Lantern screens classic films

Magic Lantern Film Society of Cameron University screens DVD presentations of classic films each month in the CETES Conference Center, Room B. The Jan. 19, 2018, screening is at 6:30 p.m. All other screenings begin at 7:30 p.m.

"The Good, The Bad and The Ugly" is scheduled for Jan. 19. The spaghetti Western revolves around three gunslingers competing to find fortune in a buried cache of Confederate gold amid the violent chaos of the American Civil War, while participating in many battles and duels along the way. The 1966 Sergio Leone film stars Clint Eastwood, Lee Van Cleef, and Eli Wallach in the respective title roles.

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](http://Cameron.edu/magiclantern).

## DLT presents 'Wizard of Oz'

Duncan Little Theatre presents "The Wizard of Oz" at 7:30 p.m. Feb. 23 and 24 and March 2 and 3 at the Simmons Center in Duncan.

When a tornado rips through Kansas, Dorothy and her dog, Toto, are whisked away to the magical land of Oz. They follow the Yellow Brick Road toward the Emerald City to meet the Wizard. Along the way, they meet a Scarecrow who needs a brain, a Tin Man missing a heart, and a Cowardly Lion who wants courage. The wizard asks the group to bring him the broom of the Wicked Witch of the West to earn his help.

Tickets may be purchased at the door.

# PHOTO OF THE MONTH



Easton is learning to decorate in this Oh! Christmas Tree photo taken by his aunt and Cotton Electric member, Gina Hawkey. Easton isn't quite 2 and is the son of Clint and Sherry Powell of Lawton.

Enter your "best shot" in our Photo of the Month contest. Entries can be emailed to [info@cottonelectric.com](mailto: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.

## LCT offers 'An Inspector Calls'

Lawton Community Theatre presents "An Inspector Calls" Jan. 26-Feb. 4, 2018, at John Denney Playhouse, 1316 NW Bell Avenue. Performances will be at 8 p.m. except those on Sundays, which are at 2 p.m.

"An Inspector Calls" takes place on a night in April 1912, focusing on a prosperous upper middle class family. The

family is visited by a mysterious inspector who interrogates them about their responsibility for the death of a young working class factory girl. They are eventually revealed to have been responsible for the young woman's exploitation, abandonment and social ruin, effectively leading to her death.

Visit [LCT-OK.org](http://LCT-OK.org) for ticket information.

# High School Juniors: Win an all-expense paid "trip of a lifetime" to Washington D.C.



## Travel with other teens from across Oklahoma on the Rural Electric Youth Tour June 8-14-15, 2018



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# It's a year-end tradition at Cotton Electric to honor board members and employees for their years of service.



Larry Max Phillips  
45 years



Tim McCary  
40 years



Ashley Shortt  
15 years



Clint Ingram  
15 years



## Employee of the Year Cody Pennington

Cody Pennington was named 2017 Employee of the Year recently.

As grid communications specialist, Pennington's primary responsibility is to assure there is smooth and accurate communication between the co-op's 20,000-plus meters and the billing system. His nominator cited Pennington's assistance with installing and launching a pilot project to test a new type of meters as an example of his going above and beyond during 2017. As a member of the IT department, Pennington also keeps employee computers running smoothly.

Cotton Electric members benefit from Pennington's dedication to his work. The 9-year employee provides great member service by answering their questions on SmartHub and with his support of those using the co-op's prepaid option, MyChoice.

"Cody has an unfailing cheerful demeanor and positively interacts with all departments and staff, which makes him very approachable and easy to work with. He is a versatile and valuable part of our Cotton Electric team. We are lucky to have him!"

Congratulations, Cody!



Vickie Smith  
15 years



Matt Winburn  
10 years



Travis Romero  
10 years



Brenda Peirce  
5 years

# Safety programs work

## Employees recognized for accident-free service

Depending on who you're talking with, Cotton Electric Cooperative's main priority isn't about making something happen when a member flips a light switch.

"Safety," said Larry Phillips. "Some may say it's keeping the lights on, but I say safety is job number one for everybody at the co-op."

As CEC's superintendent of technical services, Phillips coordinates all safety policies, procedures and training. His focus on safety is echoed by CEO Jennifer Meason and supported by the cooperative's board of trustees.

Providing electric service requires equipment ranging from computer keyboards to large digging augers. About 85 CEC employees carry out tasks as varied as pushing reams of old documents into a paper shredder to riding a bucket 60 feet in the air to repair a high-voltage line.

Every piece of equipment and every task presents a

potential accident, yet Cotton Electric employees have a pretty good safety record that extends over quite a bit of time.

That is an important accomplishment, so important that once a year the co-op recognizes employees whose safety records have passed five-year increments. In 2017, 15 CEC employees achieved those five-year marks for a combined total of 260 years of accident-free service.

Employees recognized include Monty McDaniel, Chace Penn and Adam Metcalfe, who have worked five years without a time-loss accident.

Josh Belcher, Jennifer Kriz, Ty Logan and Eric Woods, have worked accident-free for 10 years, while Vickie Smith has 15 safe years and David Break has 20.

Angel Bowles, Tonya Daniel and Greg Kohout were recognized for 25 accident-free years, and Vikie Jeffrey and Bob Anderson have achieved 30 years of safety.

Jeff Simpson has a 35-year safety record.

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Find out how the little changes add up at **TOGETHERWESAVE.COM**



A Touchstone Energy Cooperative

# DON PRATER DOZERS

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**"Wealth is not measured in dollars."**



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**Serving the Southwest Area**

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EST. 2009

**ECLECTIC ECHO & Company**

Voted Area's Best Furniture & Antique Store

An upscale furniture consignment gallery offering a variety of new furniture, accessories, & gifts for your home, including 15 unique vendors.

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*30 Day Lay-A-Way Available*  
**580-255-ECHO**

**OPEN SUNDAYS, 12-4PM THRU CHRISTMAS EVE**





## Defend Your Data

*Editor's Note:* During National Cyber Security Awareness Month, we received so much information to share with co-op members, we couldn't fit it all into one month. We'll feature two or three suggestions each month through July 2018.

Sarah Kiely, who works in IT Community Support for National Rural Electric Cooperatives Association, sent a

list of 20 suggestions to keep personal information safe. Each suggestion includes a few paragraphs of explanation and links to websites.

An easy way to investigate links: Find The Current at CottonElectric.com under Member Services. The online version of The Current features live links, where a click will take you directly to the page.

# Save a tree, lighten your postman's load Stop all that junk!



For the last several weeks, physical and virtual mailboxes have been stuffed full of sale flyers and merchandise catalogs. That's in addition to seemingly endless solicitations to open new credit card accounts. And the pitches for insurance covering everything from broken water lines to the life of your grandchild to the possible breakdown of your post-warranty automobile or refrigerator.

Here are a few tips for cutting down on the paper pestilence that plagues your postal receptacle:

### Opt-Out of Direct Marketing

Reducing the amount of junk mail (unwanted coupons, catalogs, etc.) delivered to your mailbox can be accomplished by signing up for mail preference services with Catalog Choice at: <https://www.catalogchoice.org> and with the Direct Marketing Association at: <https://www.dmachoice.org/>

By registering with these organizations your address will be added to the delete list used by advertisers to scrub their mailing lists. You can opt-out of having the Yellow Pages Telephone Directory delivered to your home by registering at: <https://www.yellowpagesoptout.com>.

Other on-line sources to opt out of direct marketing include:

- AARP - <http://www.aarp.org/about-aarp/aarp-privacy-policy-opt-out1>
- Acxiom - <https://isapps.acxiom.com/optout/optout.aspx>
- Comcast / Xfinity - <http://customer.xfinity.com/help-and-support/account/do-not-call-do-notmail-registry-requests>
- GEICO Marketing - <https://www.geico.com/about/contactus/email>
- LexisNexis Direct Marketing Services <http://www.lexisnexis.com/privacy/directmarketingoptout.aspx>
- Red Plum - <https://www.redplum.com/tools/red-plum-postal-addressremove.html>
- ValPak - <http://www.coxtarget.com/mailexpression/s/DisplayMailSuppressionForm>

Legitimate businesses will honor your opt-out requests. These businesses understand that not everyone wants to receive direct marketing and targeted offers for

products and services; and that individuals who don't want to receive this type of advertising are unlikely to respond to it by making a purchase.

It is important to understand that there is also a disadvantage to opting out of direct and targeted marketing, and that disadvantage is that you will not receive offers for products and services that might not be generally available in the retail market. When you opt-out, you are opting out of offers from legitimate businesses, some of which you might be interested in receiving.

Opting out of direct and targeted marketing is a choice each of us should make based on our own personal circumstances and preferences. We must each weigh the value of our personal privacy and security against the convenience and advantage of receiving targeted advertising based on our shopping habits and interests identified in personal profiles built by marketing companies.

### Opt-Out of Prescreened Credit, Insurance

Many companies that solicit new credit card accounts and insurance policies use prescreening to identify potential customers for the products they offer. Prescreened offers – sometimes called “preapproved” offers – are based on information in your credit report that indicates you meet criteria set by the offeror. Usually, prescreened solicitations come via mail, but you also may get them in a phone call or in an email. If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

To opt out for five years:  
Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit <https://www.optoutprescreen.com>

The phone number and website are operated by the major consumer reporting companies.

To opt out permanently:  
You may begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com). To complete your request, you must sign and return the Permanent Opt-Out Election form, which will be provided after you initiate your online request.

# The Current

## 2018 Publication Schedule

The Current will complete its 61st year of publication in 2018. We look forward to serving the membership with stories, photos and the ever-popular classified ads. Dates listed below are deadlines to reserve display advertising space, deadline to submit a classified ad and the day you should expect your copy of The Current to arrive in your mailbox.

January		February	
Ad Sales	Jan. 5	Ad Sales	Feb. 2
Classified ads	Jan. 10	Classified	Feb. 7
Publish Date	Jan. 22	Publish Date	Feb. 20

March		April	
Ad Sales	Mar. 2	Ad Sales	Mar. 30
Classified	Mar. 7	Classified	Apr. 4
Publish Date	Mar. 19	Publish Date	Apr. 16

May		June	
Ad Sales	April 27	Ad Sales	May 25
Classified	May 2	Classified	May 30
Publish Date	May 14	Publish Date	June 11

July		August	
Ad Sales	June 29	Ad Sales	July 27
Classified	July 5	Classified	Aug. 1
Publish Date	July 16	Publish Date	Aug. 13

September		October	
Ad Sales	Aug. 24	Ad Sales	Sept. 21
Classified	Aug. 29	Classified	Sept. 26
Publish Date	Sept. 10	Publish Date	Oct. 9

November		December	
Ad Sales	Oct. 26	Ad Sales	Nov. 30
Classified	Oct. 31	Classified	Dec. 5
Publish Date	Nov. 12	Publish Date	Dec. 17

USDA  
**Geronimo Village**  
Apartment Homes  
TDD 711

202 Chippewa - Geronimo, OK  
**(580) 351-1365**  
1 or 2 Bedroom Apartments with carpet & mini blinds, central heat & air, laundry facility, washer/dryer hookups & ceiling fans. Playground on site. Rental assistance available to qualified applicants. This institution is an equal opportunity provider & employer.

USDA  
**Sterling Village**  
Apartments  
TDD 711

401 E. James, Sterling, OK  
**(580) 215-4762**  
2 or 3 Bedroom Apartments Central Heat & Air, Stove & Refrigerator, Carpet & Mini Blinds, On-Site Laundry. Rental Assistance available for qualified applications HUD Section 8 Accepted. This institution is an equal opportunity provider & employer.

**Doc's Place** has new hours!  
**Lunch:** 11 a.m. - 2 p.m. daily (closed Wednesdays)  
**Dinner:** 5-9 p.m. Thurs.-Sat.  
*Book your group for holiday events!*  
Reserve now for **New Year's Eve Party** 7 p.m. to midnight Dec. 31  
**580-228-7055**  
Facebook @ eatatdocspace

**L & L FARM & TIRE**

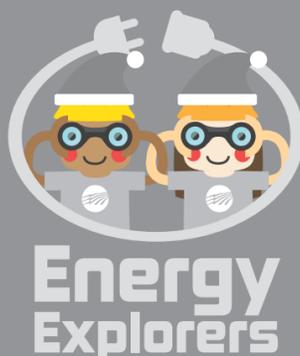
HAVE A VERY MERRY Christmas HOLIDAYS and HAPPY NEW YEAR

Thanks for Your Business!  
**Leroy and Mark Geis**  
**597-3316 or 597-2522**

# ELECTRICAL SAFETY ACTIVITY

The holiday season is a festive time of year! Remember to keep electrical and fire safety in mind as you decorate your home.

Can you find the four hazards in the home below? Use the safety tips for clues.



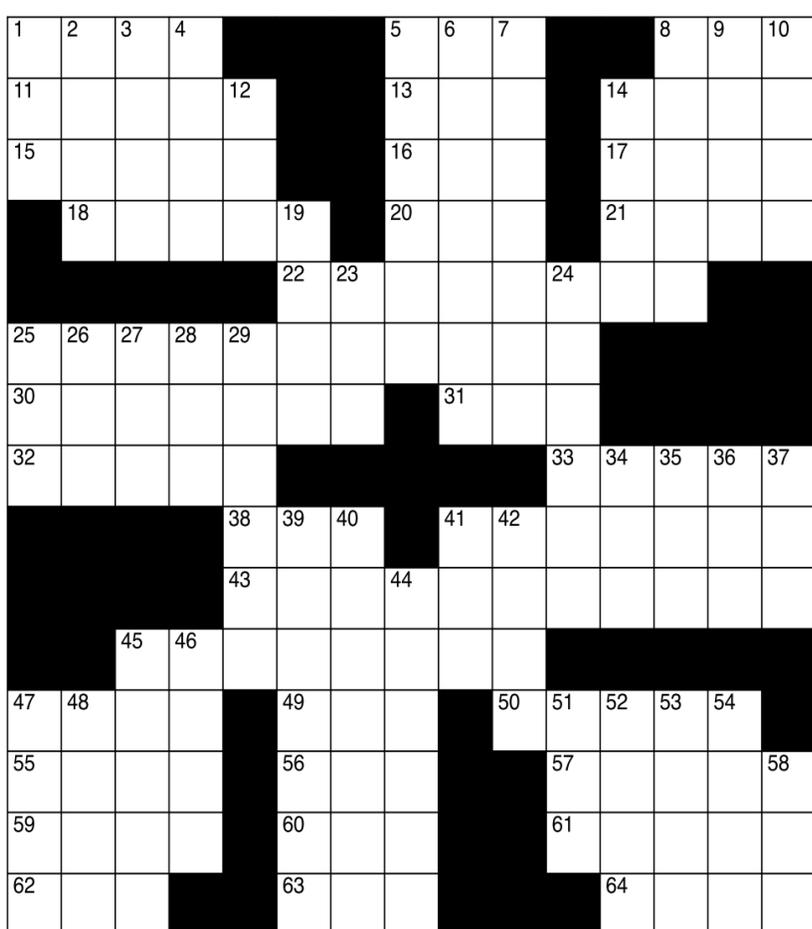
## Electrical Safety Tips:

- Do not overload electrical outlets with too many decorations or appliances.
- Never leave a candle burning if you're not in the room.
- Make sure your tree is watered daily.
- Extension cords used for holiday decorations should be checked for fraying/damaged or exposed wires.



### ACROSS

- Member of a Semitic people
- Certified public accountant
- Residue
- Sayings attributed to Christ
- The products of human creativity
- Listen to
- Longed
- No (Scottish)
- Descriptor
- Yankees' sensation Judge
- Zero
- Comics legend Lee
- Honorary title holder
- "Uncle Joey"
- Graceful and stylish
- Pitching term
- Former Mets outfielder Jones
- One who avoids animal products
- Quick to learn
- Mechanism in an organ



- Liturgical language of Hinduism (abbr.)
- Cheek
- Much \_\_\_ about nothing
- Japanese city
- Atomic number 10
- Egyptian goddess
- Go places
- Having ten
- Complete
- Automotive belt
- Psyche
- Melodious bird
- Medical personnel
- Acquired
- Type of beverage
- Neither
- Spanish monetary units
- Small area of grass
- Your
- Diana \_\_\_, singer
- Salt's partner
- Made of wood
- No longer alive
- Alaskan island
- Wild animal's resting place
- Swiss river
- Partiality
- "Luther" actor Idris
- UNLV's "Runnin' \_\_\_"
- Criticize

### DOWN

- Pie \_\_\_ mode
- Portuguese cape
- Ottoman military title
- Movable frame used in burials
- Type of coal
- A treeless grassy plain
- Artist's workroom
- Assists
- Protein-rich liquids
- Song of praise to God



## New Year's Eve

New Year's Countdown Drawings  
 December 29 and 30, 7pm-11pm  
 December 31, 9pm-12:30am  
 Free party favors & a sparkling cider toast at Midnight.  
 Earn five (5) points per entry for drawings.



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

## Frost Bite Freebie

**Fridays & Saturdays Noon-1am**  
 Earn 50 points to pick up a plush snowman and scratch off your ticket for a chance to win up to \$25 Comanche Credit & up to \$500 cash!  
 Maximum three (3) times per day.

**Fridays & Saturdays 7pm-11pm**  
 Earn five (5) points for every one (1) E-drawing ticket. Drawing for \$100 in Comanche Credit!

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



## WIN A FRENZY OF COMANCHE CREDIT AND CASH THIS SEASON!

September 8, 2017 - January 3, 2018  
 Pick dates are Friday & Saturday prior to Sunday & Monday games. Check back on Tuesday & Wednesday to see who had the most wins! One participant per each award.

**Every Tuesday**  
 12pm - 11pm  
 Take home a free T-shirt when you earn 25 points on your Comanche Card.  
 Limit 1 shirt per week per participant.



**New members receive \$10 Comanche Credit on the day of signup!**  
 See Player's Club for Details.  
 Valid I.D. Required

**Senior Day**  
 Every Tues. 12pm-6pm  
 Guests who are 50+ years can receive \$5 Comanche Credit & a free meal after they earn 2 points on their C Club card.

★ **Over 100** ★  
**Gaming Machines**  
 Sunday - Thursday  
 Noon - 11 pm  
 Friday - Saturday  
 Noon - 1 am

**Comanche Star Grill**  
 Sunday - Thursday  
 Noon - 10 pm  
 Friday - Saturday  
 Noon - 11 pm

**580-250-3100**  
 ComancheNationCasinos.com  
 Route 3 Box 82A • Walters, OK 73572  
 See Casino for details. Must have valid ID.  
 Management reserves all rights.  
 ©2011 Comanche Star Casino

### Anatomy of a Cotton Electric power bill

Your monthly Cotton Electric bill includes a lot of information. On the next page is an explanation of some of the numbers and terms.

### Don't want a paper bill?

Sign up for an e-bill through our website, CottonElectric.com.

### Don't want to worry about due dates?

Consider signing up for automatic bank drafts.

### Want to choose when and how much you pay?

Consider MyChoice, a prepaid member-managed solution that eliminates late fees and security deposits.

000000001 Invoice: 0-000



**COTTON**  
ELECTRIC CO-OP  
A Tractor Energy Company

226 North Broadway  
Walters, OK 73572

580-875-3351 or 1-800-522-3520  
Fax: 580-875-3101 www.cottonelectric.com

ANY MEMBER  
123 ANY STREET  
ANYTOWN, OK 00000

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	

ACCT	Legal Desc	Description	Bill Cd	Meter #	Service From	Service To	# of days	Meter Prev	Meter Pres	Mult	Usage Billed	Amount
0000000001	SW-00-0N-00W MOBILE	ENERGY CHARGE SECURITY LIGHT ROUNDUP AMT	R	TT00001	11/06/17	12/06/17	30	47877	49569	1	1692	180.76
												8.81
												0.43
<b>TOTAL AMOUNT DUE</b>											190.00	

<p>11 STATEMENT DATE 12/15/2017</p>	<p>12 MEMBER # 00000</p>	<p>13 CYCLE 3</p>	<p>PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT</p>
<p>THIS BILL INCLUDES THE FOLLOWING ACCOUNTS</p>			
4	0000000001	190.00	

<p>Invoice: 0000</p> <p><input type="checkbox"/> Please check box if address below is incorrect, and indicate change(s).</p> <p>Member #: 0000 Invoice: 0000 ANY MEMBER 123 ANY STREET ANYTOWN, OK 00000</p>	<p>14</p> <table border="1" style="width: 100%;"> <tr> <td>Total Due Now</td> <td>\$190.00</td> </tr> <tr> <td>Delinquent On</td> <td>01/01/2017</td> </tr> <tr> <td>Amount will be</td> <td>\$195.70</td> </tr> </table> <p>15</p> <p>16</p> <p>17</p> <p>MAKE CHECKS PAYABLE TO: COTTON ELECTRIC CO-OP 226 N. BROADWAY WALTERS, OK 73572-1226</p>	Total Due Now	\$190.00	Delinquent On	01/01/2017	Amount will be	\$195.70
Total Due Now	\$190.00						
Delinquent On	01/01/2017						
Amount will be	\$195.70						



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1308 SW 2nd St • Lawton, OK 73507

**TIRES • BRAKES  
ALIGNMENTS • OIL CHANGES  
CUSTOM WHEELS • LIFT KITS  
AUTO/CHASSIS REPAIR**

WE CARRY ALL MAJOR BRANDS  
TOYO, BRIDGESTONE,  
FIRESTONE ETC

**Kasey Kinder  
Owner/Manager**

http://kaseystireandauto.com  
Facebook: Kasey's Tire & Auto



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**Bowie's Second Monday**  
has evolved into one of the largest flea markets on five acres!

**SECOND MONDAY TRADE DAYS**  
takes place the weekend prior to the second Monday of every month.

Business Hwy 287 & Hwy 81 (Wise Street),  
Bowie, TX 76230  
**940-872-4861**

**NEXT TRADE DATES**  
Jan. 05 - 07

FOLLOW US  
2ndmondayTradeDays

Information Hours: Monday - Friday • 8am - 5pm  
Event Hours: Saturday & Sunday • 8am - 5pm

**WWW.BOWIETEXAS.ORG**

# Understanding your electric bill

## 1. PCA Factor

Cotton Electric Cooperative purchases power from Western Farmers Electric Cooperative (WFEC). The power comes from a blend of fuel sources such as hydro, coal, natural gas, wind and solar. The cost of each source fluctuates each month and Cotton Electric applies a power cost adjustment (PCA) to member bills to reflect the fluctuation. The PCA has been a credit for seven out of the 12 months from January through December 2017.

## 2. Invoice Number

Bills showing charges for more than one meter will have an invoice number. In addition to simplifying bookkeeping, it saves on the cost of printing and postage for a separate bill for each meter.

## 3. Bill Code

In most cases, this will be an R for a regular bill.

## 4. Account Number

This is a unique number assigned to every meter Cotton serves. The number is derived from where the meter is located on the service territory grid. It appears at the top of the bill and below the perforation so both parts will show the number or numbers when they are separated.

## 5. Legal Description

This is a commonly used locating number. It is not as precise as the Cotton Electric grid numbering system.

## 6. Description

There may be only one line here for a meter's energy charge, which consists of the customer charge, usage charge, PCA and some taxes. Charges for a security

## Billing cycles tied to fixed dates

Cotton Electric Cooperative uses "Cycle Billing" with billing based on meter readings obtained by the cooperative's automated meter reading system and from meter reader personnel.

Cycle billing means that meter readings and billing occur on specific cycles. Instead of mailing bills to all members on the last day of the month, bills are mailed in two groups. Billing, bank draft and penalty dates are all tied to fixed dates within each month.

**CYCLE ONE** has black lettering. Bills are mailed the **5TH DAY** of each month. Bank drafts are made on the 15th day of the month. Penalties will be assessed on bills paid after the 20th

day of the month.

**CYCLE THREE** has some red lettering. Bills are mailed the **15TH DAY** of each month. Bank drafts are made on the 25th day of the month. Penalties will be assessed on bills paid after the first day of the following month.

The calendar sometimes results in additional days of usage to be included in the meter reading and billing period. Your bill indicates the approximate number of days for which you are being billed.

The date on which payment is due is also indicated. Returning your payment on time will help you avoid unnecessary penalty charges.

light may be listed here. Participants in Operation Round Up can see how much the bill is rounded up to the nearest dollar, an amount that will never be more than 99 cents in any month.

## 7. Service Dates & Number of Days

The number of days in a billing period will vary, usually because of the number of days in a calendar month.

## 8. Pay By Phone

Electronic check or credit/debit card payments can be made at any time via this phone number. Listen carefully and follow the prompts.

## 9. Kiosk Bar Code

This bar code is unique to each member account. It will automatically pull

up the account when exposed to the bar code reader of a payment kiosk at the Cotton Electric office at 1101 W. Oak in Duncan. Cash or credit/debit card payments can be made at any time at this outside kiosk.

## 10. Peak Time

Energy consumption peaks between 3 and 7 p.m. in the summer months. Conserving energy during those hours will help control your power bill.

## 11. Statement Date

This will be either the 5th or the 15th of the month. Your billing cycle determines which day of the month your statement will be issued.

## 12. Member Number

This a second unique number assigned to each membership. An individual

member may have many meters that fall under the member number. However, each membership counts as one in matters such as voting at district and annual meetings – one membership, one vote.

## 13. Cycle

Cycle 1 statements are in the mail on the 5th of each month and payment is delinquent after the 20th. Cycle 3 statements are in the mail on the 15th and payment is delinquent after the first day of the following month.

## 14. Perforation

When paying by mail, please tear off the bottom portion of your bill and return it with your payment. When paying in person, please bring the entire bill with you

## 15. Total Due Now

All bills are due upon receipt. It is each member's responsibility to pay his or her power bill in a timely fashion.

## 16. Delinquent On & Amount Will Be

Cycle 1 bills are considered delinquent after the 20th day of the month; Cycle 3 bills are considered delinquent after the first day of the following month. A 3% late penalty is assessed after the delinquent date.

## 17. Color

Some bills will have some red text in the bottom portion of the bill. There may be a red screen in the heading across the top of the grid showing the account information and charges. Red indicates a Cycle 3 bill. A bill with only black lettering and grey screens is a Cycle 1 bill.

# 2018 Electrical Rates

### General Service

#### Monthly Rate

#### Customer Charge:

Single-Phase Service \$30.00 per month

Three-Phase Service \$35.00 per month

#### Energy Charges:

All kWh \$0.08950 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available to general service customers for farm, home and residential use subject to the established rules and regulations of the Cooperative. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase, at available secondary voltage or three-phase at the discretion of the Cooperative.

#### Minimum Charges:

(1) A charge of \$30.00 per month for single-phase service and \$35.00 per month for three-phase service; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

(3) A charge of \$30.00 per month for single-phase service and \$35.00 per month for three-phase service, plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable.

#### Service Reconnection:

When a reconnection of service is made for a Member at the same location within a 12-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

### General Service HD

#### Monthly Rate

#### Customer Charge:

Single-Phase Service \$25.00 per month

Three-Phase Service \$30.00 per month

#### Energy Charges:

All kWh \$0.07690 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available to residential consumers in franchised municipal areas with a line density of 11 customers per mile or greater, subject to the established rules and regulations of the Cooperative. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase, at available secondary voltage or three-phase at the discretion of the Cooperative.

#### Minimum Charges:

(1) A charge of \$25.00 per month for single-phase service and \$30.00 per month for three-phase service; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

(3) A charge of \$25.00 per month for single-phase

service and \$35.00 per month for three-phase service, plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable.

#### Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

### Commercial Service

#### Monthly Rate

#### Customer Charge:

Single-Phase Service \$40.00 per month

Three-Phase Service \$45.00 per month

#### Energy Charges:

All kWh \$0.08620 per kWh

The rate includes 6.25 cents per kWh of wholesale power in the base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available for commercial and industrial consumers up to fifty (50) kVA of transformer capacity, subject to the rules and regulations of the Cooperative. Available for commercial and industrial consumers to one hundred fifty (150) kVA of transformer capacity at the discretion of the Cooperative. Service under this rate is not available wherein transformer capacity requirements exceed one hundred fifty (150) kVA. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase or three-phase at available secondary voltages.

#### Minimum Charges:

(1) A charge of \$40.00 per month for single-phase and \$45.00 per month for three-phase service plus a charge of \$1.00 per kVA of transformer capacity in excess of ten (10) kVA; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Adjustments:

The above rates do not include power cost adjustments, gross receipts tax, city tax and franchise taxes where applicable.

### Commercial Service HD

#### Monthly Rate

#### Customer Charge:

Single-Phase Service \$35.00 per month

Three-Phase Service \$40.00 per month

#### Energy Charges:

All kWh \$0.07940 per kWh

The rate includes 6.25 cents per kWh of wholesale power in our base charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available for commercial and industrial consumers up to fifty (50) kVA of transformer capacity, in incorporated areas with a line density of 11 customers per mile or greater, subject to the rules and regulations of the Cooperative. Available for commercial and industrial consumers to one hundred fifty (150) kVA of transformer

capacity at the discretion of the Cooperative. Service under this rate is not available wherein transformer capacity requirements exceed one hundred fifty (150) kVA. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase or three phase, at available secondary voltages.

#### Minimum Charges:

(1) A charge of \$35.00 per month for single-phase service and \$40.00 per month for three-phase service plus a charge of \$1.00 per kVA for transformer capacity in excess of ten (10) kVA; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Irrigation Rate

#### Monthly Rate

Customer Charge \$32.50 per month

Energy Charge \$0.06650 per kWh

Horsepower Charge \$2.70 per horsepower of connected load per month

#### Available To:

Available to Members for pump irrigation service subject to the established rules and regulations of the Cooperative. Service under this rate shall be under the standard Cooperative contract. Motors shall be ten (10) horsepower or greater. No resale, standby or auxiliary service permitted.

#### Type of Service:

Single-phase or three-phase, at available secondary voltages.

#### Minimum Charges:

(1) \$32.50 plus a charge of \$2.70 per horsepower of connected load per year; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

### Interruptible Irrigation

#### Monthly Rate

Customer Charge \$32.50 per month

Energy Charge \$0.06650 per kWh

Horsepower Charge \$2.70 per horsepower of connected load per month

The Interruptible Irrigation Rate includes 6.25 cents per kWh of wholesale power in the basic charge for electricity. Any amount above or below 6.25 cents will be computed in the Power Cost Adjustment.

#### Available To:

Available to Members for pump irrigation service subject to the established rules and regulations of the Cooperative. Service under this rate shall be metered with "Time-of-Day" metering or shall have "load interrupting" devices installed on the service. Electric power and energy usage under this rate is prohibited from June 20 through Sept. 9, between the hours of 3 p.m. and 7 p.m. Each year, Members will be given credit for horsepower charges, applied toward but not to exceed energy charges, if no power was used during the prohibited time period. No resale, standby or auxiliary service permitted.

#### Minimum Charges:

(1) \$32.50 plus a charge of \$2.70 per horsepower of

connected load per year; or

(2) Compliance with Operational Policy 556, if applicable, of the Terms and Conditions of Service.

#### Service Reconnection:

When a reconnection of service is made for a Member at the same location within a twelve-month period after the date the service was disconnected at the Member's request, a charge equal to the sum of the minimum monthly bills determined for the months that service was disconnected will be billed to the customer and must be paid, in addition to the charges for connection in compliance with Operational Policy 553 of the Terms and Conditions of Service.

### Large Power Rate

Large Power Rates are available for large industrial loads with a transformer capacity of more than 50 kVA. For details about LP Rates, contact the cooperative at 580-875-3351. Special rates also are available for Cotton Gins.

### Outdoor Lighting

#### Monthly Rate

(1) Where an approved Outdoor Light is installed on an existing pole; and (a) where the Outdoor Light is installed on the Cooperative's side of the meter, the monthly charge per light shall be \$8.81 for 175-Watt Mercury Vapor or 100-Watt High Pressure Sodium and \$20.87 for 400-Watt Metal Halide; or (b) where the Outdoor Light is installed on the consumer's side of the meter, the monthly charge per light shall be \$2.60 for 175-Watt Mercury Vapor, \$3.12 for 100-Watt High Pressure Sodium and \$5.98 for 400-Watt Metal Halide.

(2) Should the Member desire a location other than an existing pole, the cost of installation shall be determined by figuring the total cost of labor, materials installed, plus digging and hauling charges, and will be incurred by the consumer. The wire, pole and material will become the property of the consumer.

#### Available To:

Available to all Members of the Cooperative for illumination of outdoor areas at any point on the distribution or service lines, subject to the established rules and regulations of the Cooperative.

#### Vandalism:

In the event the Outdoor Light is damaged by vandalism, such as gun shots, rocks, or any other type of vandalism, the Member shall be responsible for the cost of repairing the Outdoor Light.

#### Power Cost Adjustment:

Due to fluctuations in the cost of fuel for generating wholesale power, it is impossible to buy electricity at the same cost per kWh each month. The base rates include 6.25 cents per kWh of wholesale power cost. Any variation above or below 6.25 cents per kWh of wholesale power cost must be computed as Power Cost Adjustment. The actual PCA factor is indicated on each power bill and is reported in your monthly Cotton Electric Current. Occasionally, when hydro or other low cost generating power is available, a credit is shown on your bill.

This adjustment shall be based on 70 kWh per month per 175-Watt Mercury Vapor Light, 40 kWh per month per 100-Watt High Pressure Sodium Light or 160 kWh per month per 400-Watt Metal Halide, applicable to Rate (1), Plan (a).

#### Adjustments:

The listed rates do not include power cost adjustments, gross receipts tax and franchise taxes where applicable.

Cotton Electric is required to collect a 2% state gross receipts tax on all power bills.



# OPERATION UP ROUND

Download CECF grant applications at CottonElectric.com. Deadline for first-quarter 2018 grant applications is Feb. 28.

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.

## Fourth-quarter grants announced

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 Jennifer Meason,

the co-op's CEO; Ronnie Bohot, president of the co-op's board of trustees; and three representatives from the Cotton Electric service area: Carly Douglass, Danny Marlett and Carter Waid.

The board met in September to review 11 grant applications. Grants totaling \$7,817.32 were pledged to four of the applicants. Fourth-quarter grants include:

- Bray-Doyle Academic Booster Club: A CECF grant of \$1,943.32 will be used to replenish supplies and purchase equipment for the middle and high school science classes.

- Comanche Elementary School: CECF contributed \$2,000 toward

efforts to equip third- and fourth-grade students with Chromebooks.

- FAME Academy: The alternative high school serving students from Comanche, Walters, Ryan and Velma-Alma will use a \$1,374 CECF to purchase an AED.

- Hugh H. Cherry VFW Post 1192: A \$2,500 CECF grant will help the Stephens County post serve veterans in a variety of ways.

CECF has awarded or pledged grants totaling \$ 1,029,423.11 since the foundation was established in 2004.

Applications for 2018 first-quarter grants are due Feb. 28. Downloadable applications are available at CottonElectric.com.

Bill Robinson

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# 100 SAVE ENERGY • SAVE MONEY TIPS

1. Turn off bathroom and kitchen exhaust fans 15 minutes after the job is complete or install 15 minute timers on bathroom ventilator fans.
2. Use bath towels at least twice before washing them.
3. Plant trees and shrubs to provide shade on the east, south and west sides of your home. Evergreen trees and shrubs can provide a windbreak on the north side.
4. Schedule a FREE home energy audit with Cotton Electric's energy use advisor. Call Mike Stephens at 580-875-3351.
5. Light your Christmas tree with energy-sipping LEDs
6. Plug holiday decorations into power strips and use a light timer to turn them off all at once.
7. Don't peek! Keep the oven door closed while baking to maintain the correct temperature.
8. Give the gift of energy savings with LED bulbs and Energy Star-rated gadgets.
9. Pull on a sweater instead of turning up the heat on a cold day.
10. Download the SmartHub app and monitor your daily energy use.

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• Special term offers are for the initial monthly term only. This will be a non-renewable, single maturity certificate of deposit.  
• Advertised APY is effective as of June 15, 2017, offered at the discretion of Liberty National Bank and may change or be discontinued at any time.  
• Account owner may add funds to the C.D. one time during the original term of the C.D. subject to the \$1,000,000.00 limit.  
• Option to step up the interest rate one time during the term requires you to visit a Liberty National Bank location to redeem prior to the maturity date. Interest rate step up option is based on LNB published rate for the closest standard term that is equal to or less than the remaining term of the original C.D. It may take up to ten days for the rate change to become effective. Offer good for the initial term only.

# Space Heater Safety Tips

Space heaters are a great way to warm specific rooms in your home without having to crank up the thermostat, but using space heaters doesn't come without risk! Use the tips below to keep your home safe.

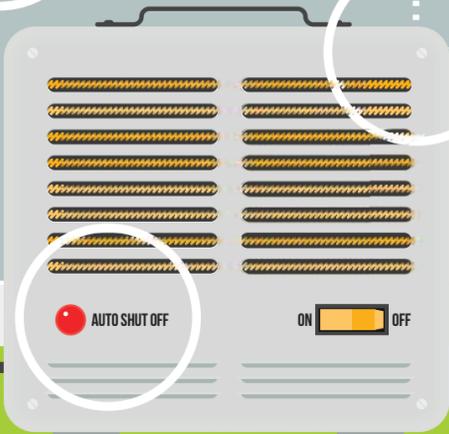
**DO:** Plug your space heater directly into the wall outlet.



**DO:** Keep your space heater in low-moisture rooms.

**DO:** Keep your space heater at a safe distance (at least 3 feet) from kids, pets and flammable items.

**DO:** Buy a unit with an automatic shutoff in case the unit tips over, or you forget to shut it off.



**DO:** Always follow the directions and take a broken space heater to a qualified appliance service center.



**DON'T:** Leave your space heater unattended. Always unplug it before you leave the house or go to bed.

**DON'T:** Place your space heater near curtains, clothing, furniture or bedding.

**DON'T:** Use an extension cord to plug in your space heater. It can cause the heater to over-heat, and can be a tripping hazard.

**DON'T:** Try to repair a broken space heater yourself.

**DON'T:** Put your space heater in your bathroom. The moisture can damage the unit, which could cause it to malfunction.

## Keep safety in mind with space heater use

Space heaters can help warm a room while giving your household heating system a break. Use them safely to avoid the risk of burns and fire. If you plan to use a space heater, make sure it fits your needs and use with it safety in mind. Safe Electricity offers these tips:

- Look for one that stops heating if it is tipped over. Make sure the heater has been tested by a nationally recognized laboratory and includes up-to-date safety features.
- Place your space heater on a hard, level surface out of high traffic areas and away from flammable materials. Keep it at least three feet from furniture, bedding, or drapes.
- Consider placement if you have children or pets, and make sure cords are not placed under rugs or carpet as they could cause a tripping hazard.
- Always plug your heater directly into an outlet rather than using an extension cord. When plugging in your space heater, make sure that your plug fits snugly in the outlet.
- Use the heater in areas that are continually occupied. Always turn off your heater completely if you are not in a nearby area to monitor it. Turn it off before you go to sleep.
- If your heater requires fuel, make sure that you use the kind specified by the manufacturer, and that it's properly vented to avoid getting deadly carbon monoxide in the home.
- If you have suspicions that your heater may be damaged in some way, stop use immediately.

*Wishing you the beauty, blessings and joy this season brings!*

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Saturday, January 6th, 10:00 A.M.

158 ACRES EXCELLENT FARM, JOINS KIOWA CASINO

High's Auction & Real Estate will be offering at public auction the following described real estate:

**SE S11 T5S R13W, Cotton County, 158 acres more or less**

To be offered in 2 tracts and then combined.

**Tract 1: N2 SE S11 T5S R13W: 80 acres, corrals, bill board**  
**Tract 2: S2 SE S11 T5S R13W: 78 acres (home not included)**

Directions: From Lawton, I44 South to Randlett/Highway 70 exit, then West on U.S. 70 to OK 36, then south 2.5 miles passing both Comanche & Kiowa casinos.  
 From Wichita Falls: North on I44, Exit 1, past Red River, go North on OK36 approx. 1 mile to property on West side of highway. Seller: W.M. & June Young **WATCH FOR SIGNS!!!**

**Auctioneers note: This is not only a productive farm with thousands of dollars of improvements already in place, it has access to electricity and water for potential future commercial development. The casinos began on a much smaller scale and have grown over time. The highway exposure, traffic count, access to 8" water lines and electricity contribute to a growing future for the area.**

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 Improvements: 6 wire fencing, metal gates, improved grass, productive farm land  
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 Potential future development, Excellent location, 1/2 mile of Highway frontage.

Terms: Buyer to provide 10% of purchase price day of sale with balance due at closing. Closing to be held within 30 days of sale date. Personal checks accepted with proper i.d. Seller to provide clear and marketable title. Sale is not subject to buyer financing contingencies. Property sold as is where is. Surface rights only. Title opinions, lender fees, appraisals or any required surveys shall be the responsibility of the buyer. Sovereign Title of Lawton to administer closing proceedings. Taxes and rent shall be pro-rated to date of closing. Bidding constitutes acceptance of all terms. See you at the auction!!

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# 'Tis the season for ... colds and flu?

Best ways to avoid getting sick are still the following: Wash your hands regularly and thoroughly; avoid touching your eyes, nose and mouth with unwashed hands; and stay away from sick people.

Can changes in diet and exercise have an effect? Researchers continue to pursue non-medicine alternatives to preventing and treating a cold. Most agree there remains a lot we do not know about how food, in particular, helps the immune system combat the common cold.

As we head into cold and flu season and the holidays, what, if anything, can you do to prevent or treat those illnesses with food?

It is estimated that 45 million people go on a diet each year in the U.S. Dieting is not particularly good for your immune system. Research in animals indicates that the immune system is weakened by restricting calories. At the same time, consuming too many calories in the form of sugary sweets can result in increased blood sugar levels and increased susceptibility to infections.

Avoid an immune system slowdown during the holidays by keeping an eye on your intake of holiday sweets, eat regularly scheduled meals, and exercise to counterbalance any extra calories you



Kim Bandelier, MPH, RD, LD

## Food For THOUGHT

may consume in celebrating the season.

Zinc has been marketed for many years as a way to reduce cold symptoms. Research has shown a decrease in the number of colds in children who were given 10-15 mg of zinc sulfate daily for five months. Similar evidence does not exist for adults, although researchers suggest that there is no reason that zinc would work differently in adults.

You can get plenty of zinc from a diet that includes red meat, poultry, beans, nuts, lobster, crab and fortified foods

such as cereal. If you feel like your daily diet is lacking in these foods, talk to your doctor about zinc supplementation, as there are side effects associated with too much zinc.

Vitamin C is another nutrient that has been used to combat cold symptoms. A review article published in 2013 reported that vitamin C supplementation has been shown to reduce the duration and severity of colds, and that since it is low cost and has very little safety risk, it is worth a try. Foods high in vitamin C include fruits, vegetables and fortified foods.

The Tolerable Upper Intake Level of Vitamin C for adults is 2000 mg. Long-term intake above that amount could result in health issues. Higher levels may be prescribed by a healthcare provider to correct a deficiency.

Garlic has been suggested as an effective antiviral agent that can help relieve the common cold. However, research has yet to show that garlic is effective in preventing or decreasing the severity of colds and is not recommended for anything other than adding to the flavor of your food.

Probiotics, which are the good bacteria in fermented foods, have been shown

to reduce upper respiratory infections, but the type of probiotics used varies from study to study, making it difficult to decide which probiotic is most effective. Lactobacillus and Bifidobacterium strains have shown a positive impact on cold duration. Use should be discussed with your doctor.

Many other vitamins and minerals are important to a healthy immune system. Researchers are still pondering which nutrients are more important than others. No doubt, the nutrients found in fruits, vegetables, whole grains, lean meat/protein source, legumes, and low-fat dairy are important to overall health and should be a part of your diet during the holidays.

Be diligent about incorporating these foods into most meals during the holiday season, and leave the sugary treats for special celebrations only. Exercise instead of dieting and restricting calories.

If you happen to get a cold, consider increasing your intake of foods containing vitamin C. Use caution with zinc supplementation, as large doses may have side effects. Work with your doctor to see what strain of probiotics may be most effective in reducing the duration of the cold.



### Salted Caramel Cheesecake Bites

Recipe courtesy of "Atkins: Eat Right, Not Less"  
Prep time: 10 minutes  
Total time: 1 hour, 10 minutes  
Servings: 18

- 1/2 cup heavy cream
- 1/3 cup plain protein powder
- 2 tablespoons stevia
- 6 ounces cream cheese, at room temperature
- 1/3 cup chopped almonds or macadamia nuts
- 1 tablespoon sugar-free caramel syrup
- 1 teaspoon vanilla extract
- 1/8 teaspoon xanthan gum (optional)
- 1/4 teaspoon sea salt or sea salt flakes

In large mixing bowl, combine heavy cream with protein powder and stevia. Whisk until smooth.

Add cream cheese, almonds or macadamia nuts, caramel syrup and vanilla extract; blend until smooth. If cream cheese clumps slightly, mix with rubber spatula, breaking up bits of cream cheese against side of bowl.

Sprinkle mixture with xanthan gum, if desired, and mix about 30 seconds. Mixture will thicken slightly.

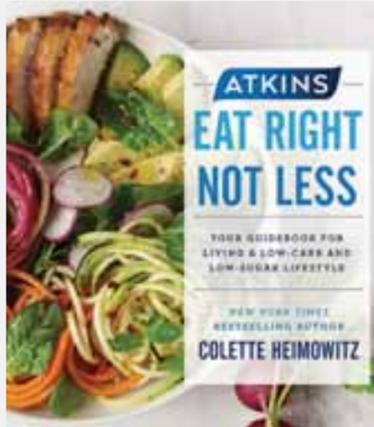
Cover tray that will fit into freezer with sheet of wax paper. Using soup spoon, scoop mixture onto tray, making 18 mounds. Alternatively, use two silicone candy molds or empty ice cube tray coated with olive oil spray and press cheesecake mixture into 18 molds. Sprinkle with sea salt.

Freeze at least one hour before serving.

Note: Can be stored in freezer up to 1 month.

Tip: Switch up flavors by using sugar-free hazelnut syrup in place of caramel and hazelnuts or walnuts instead of almonds.

## LESS IS NOT MORE



If you're looking for more inspiration, tips and recipes, try finding additional resources such as "Atkins: Eat Right, Not Less: Your Guidebook For Living a Low-Carb and Low-Sugar Lifestyle." Filled with 100 whole-food, low-carb recipes and simple solutions, the new book contains a variety of meal plans, low-carb takes on classic foods and tips for creating a low-carb kitchen. Readers can also learn about Atkins 100, a flexible and personalized low-carb lifestyle program.

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- 625 E. Texas: Price \$64,900. 3 bed, 1 bath, 1500 sqft, full brick. Updates include; Granite counters, cabinetry, roof and windows
- 603 E. Kansas, Walters: \$197,000. 2279 sqft, 4 bed, 2 bath. Close to Youth Park, newer construction, large yard, well maintained.
- 319 E. Colorado, Walters: \$69,000. 2114 sqft, 4 bed, 1 bath. Older home, many updates, 2 story, large corner lot.

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# Happier, Healthier Holidays

**FAMILY FEATURES**

The holidays are filled with temptations and opportunities to over-indulge, and if you're managing your health and weight, the season can feel anything but merry. Depriving yourself of your favorite holiday treats isn't only unpleasant, it's also unnecessary. Many experts recommend that instead, you focus on building a healthier lifestyle through a well-balanced, long-term eating plan. For example, Atkins offers a balanced approach with foods containing fiber-rich and nutrient-dense carbohydrates, as well as good fats and proteins, while focusing on reduced levels of refined carbohydrates and added sugars. When preparing your holiday menu, look for recipes that contain adequate protein, healthy fats and high-fiber carbohydrates, and you'll be able to enjoy the flavors of the season without guilt. Learn more about the benefits of a balanced, low-carb approach to eating at Atkins.com.

**Garlic Rosemary Pork Loin**  
 Recipe courtesy of "Atkins: Eat Right, Not Less"  
 Prep time: 15 minutes  
 Total time: 1 hour  
 Servings: 4

**1 pound boneless pork loin**  
**olive oil cooking spray**  
**1 tablespoon Dijon mustard**  
**3 garlic cloves, minced**  
**2 tablespoons fresh rosemary, thinly sliced**

Heat oven to 350 F. In small skillet over medium heat, cook pork loin, fatty-side down, 4-5 minutes to brown top and render some fat. Coat 7-by-11-inch baking dish with cooking spray. Place pork loin in dish. In small bowl, combine mustard, garlic and rosemary; stir well. Spoon mixture over pork. Transfer to oven and bake 45 minutes-1 hour, until loin is cooked through but still slightly pink in center. When pork is cooked, let rest 5 minutes before slicing. Slice and serve immediately.



**Sweet Potato-Pumpkin Puree**  
 Recipe courtesy of Atkins.com  
 Prep time: 20 minutes  
 Total time: 1 hour, 20 minutes

**3 large egg whites**  
**5 tablespoons sugar substitute, divided**  
**1/2 cup half pecans**  
**1 1/2 pounds sweet potatoes, peeled**  
**1/4 cup unsalted butter stick**  
**1/2 cup heavy cream**  
**1/2 teaspoon salt**  
**1/2 teaspoon pumpkin pie spice**  
**1/2 teaspoon cinnamon**  
**15 ounces pumpkin (without salt, drained, cooked and boiled)**

Heat oven to 250 F. Lightly butter baking sheet. In medium mixing bowl, beat egg whites with electric mixer at high speed until foamy. Gradually add 3 tablespoons sugar substitute and continue mixing until soft peaks form. Spoon onto prepared baking sheet and spread with spatula to 1/4-inch thickness. Bake 35 minutes. Turn oven off; let meringue stand in oven 45 minutes. Crush meringue and place in bowl. Add pecans and toss gently to combine. Set aside.

While meringue is resting, place sweet potatoes in medium saucepan. Cover with water to 2 inches above potatoes and bring to boil. Cook until tender, about 20 minutes, and drain. Return saucepan to medium-high heat. Add potatoes, butter, cream, remaining sugar substitute, salt, cinnamon, pumpkin pie spice and pumpkin puree. Stir to combine. Mash with potato masher until smooth. Heat through, about 1 minute. Transfer potato mixture to serving dish and cover with meringue topping.



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 1, 2 or 3 Bedroom, Central Heat & Air, Stove & Refrigerator, Washer/Dryer Hookups, Carpet & Mini Blinds & Laundry Facility On-Site. Rental Assistance is Available to Qualified Applicants. HUD Section 8 Accepted. This institution is an equal opportunity provider & employer.

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 The account that pays you **2.00%** Annual Percentage Yield\*  
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\* Annual Percentage Yield is effective August 2017 and is subject to change without notice. Minimum to open account is \$100. When the Elite Checking qualifications are met, the interest rate on your account and corresponding annual percentage rate will be tiered. If your average daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be 1.98% with an annual percentage yield (APY) of 2.00%. An interest rate of 1.00% will be paid only for that portion of your average daily balance that is greater than \$25,000.01 but less than \$50,000.00. The annual percentage yield for this tier will range from 2.00% to 1.50% depending on the balance in the account. An interest rate of .10% will be paid for that portion of your average daily balance that is \$50,000.00 or greater. The annual percentage yield for this tier will range from 2.00% to .57% depending on the balance in the account. When the Elite Checking qualifications are not met, the interest rate on your account will be .10% and the annual percentage yield (APY) will be .10%. Rates may change after the account is opened. Fees may reduce earnings. Statement cycle requirements of 12 debit card transactions, one recurring direct deposit or electronic payment and e-statements are required to qualify for APY. Statement cycle requirement of 12 debit card transactions is required to qualify for ATM fee refunds up to \$12.