

Cooperatives Stand the Test of Time



MESSAGE FROM GENERAL MANAGER AND CHIEF EXECUTIVE OFFICER DARRYL SCHRIVER

BIG CHANGES HAVE TAKEN PLACE IN OUR community and our world over the past few decades. Some of you might have fuzzy memories of shopping for groceries and other essentials at mom and pop stores—many of which are now long gone, driven out by national retailers and online shopping.

It seems most things today have become a bit impersonal, with many businesses prizing profits and page views over developing relationships with their patrons. So it's nice to know there are still locally owned businesses like Tri-County Electric Cooperative that, in addition to operating from a bedrock of stability, see you as a person, not an anonymous internet user.

Co-ops of all stripes celebrate National Cooperative Month each October, a fitting time to reflect on the reliability and resilience that these nonprofit businesses have historically displayed through wildly varied economic landscapes. Co-ops have continued to meet members' needs while many profit-driven businesses have faltered.

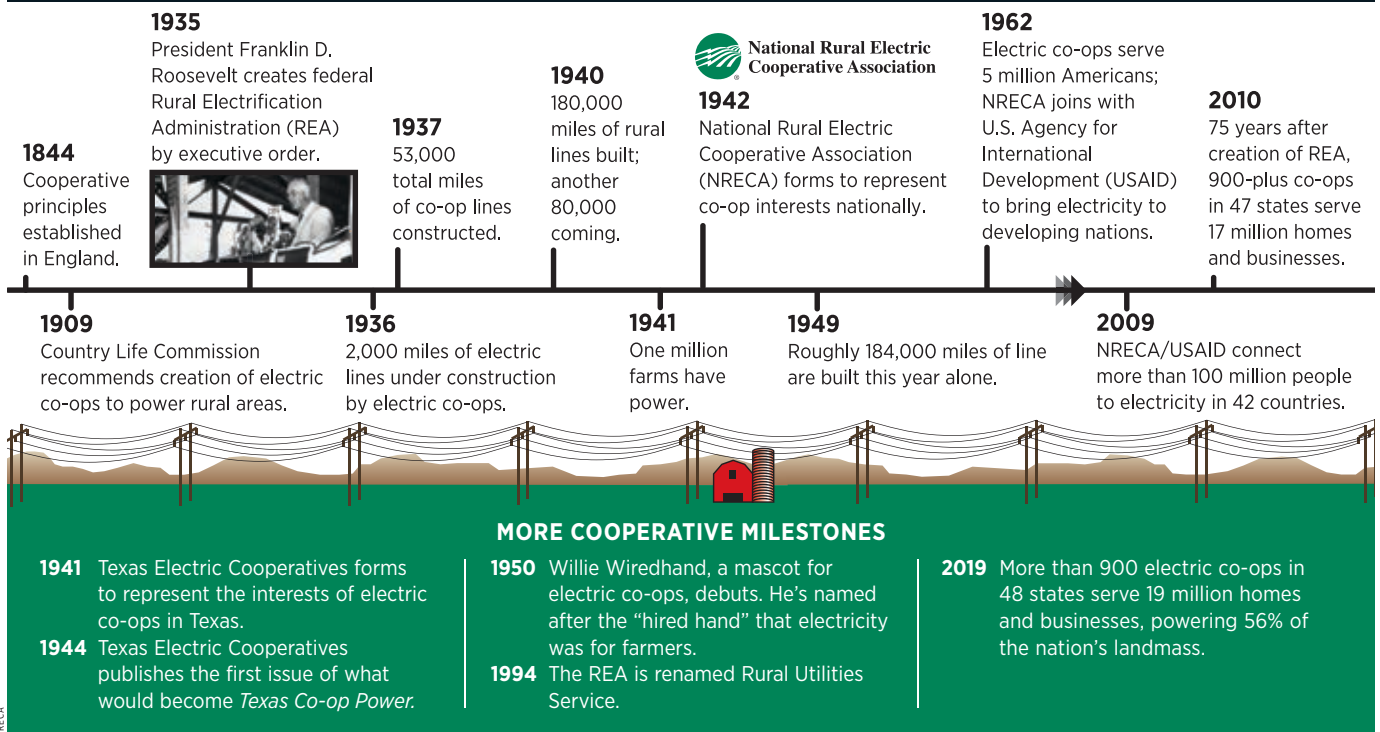
By receiving electricity from the co-op, you're not only a member but an owner of a business. You have a say in how the cooperative is run. If you attend the co-op's annual meeting—and I hope you do—your voice rings loud and clear through the ballot box. Your vote helps elect fellow members to the board of directors to represent the cooperative's membership as a whole. 800802464

The directors of Tri-County EC are your neighbors and peers. They want what you want—affordable energy bills and to know the lights will turn on with the flip of a switch.

Tri-County EC finds its foundation in a set of seven principles, like other cooperative businesses, and one of the most sacred of those tenets is Voluntary and Open Membership. Anyone who needs electricity within our service territory, regardless of race, religion, gender or economic circumstances, can become an owner of this co-op.

I'm proud to be a steward of this cooperative, this month and always. But I'm just one of many. Thank you for sharing in that charge and for your membership.

HOW ELECTRIC COOPERATIVES ENERGIZED RURAL AMERICA





COMPARING INSULATION VALUE

Adding insulation? Check the material's R-value—the ability of insulation to resist the transfer of heat. R-value depends on material, thickness, and density. A higher R-value indicates more effective insulation, saving energy dollars.

Compare R-values and common uses for several types of insulation:

Type of Insulation	R-value per inch (range)	Common Uses	Installation Method
Batts, Rolls			
Fiberglass	3.17 (3.0-4.0)	Wall, floor, and ceiling cavities	Fitted between studs, joists, or rafters
Rock Wool	3.17 (3.0-3.7)	Wall, floor, and ceiling cavities	Fitted between studs, joists, or rafters
Cotton	3.2	Wall, floor, and ceiling cavities	Fitted between studs, joists, or rafters
Loose, Poured, or Blown			
Fiberglass	2.2 (2.2-4.0)	Ceiling cavities	Poured and fluffed, or blown by machine
Rock Wool	3.1 (2.8-3.7)	Ceiling cavities	Poured and fluffed, or blown by machine
Dry Cellulose	3.2 (2.8-3.7)	Ceiling cavities	Blown by machine
Wet-Spray Cellulose	3.5 (3.0-3.7)	Wall cavities	Sprayed into cavities
Perlite	2.7 (2.5-4.0)	Hollow concrete block	Poured
Polyurethane	6.2 (5.8-6.8)	Wall and ceiling cavities, roofs	Foamed into cavities
Open-cell Isocyanurate (Icyne®)	3.6	Wall and ceiling cavities	Foamed into open or closed cavities
Magnesium Silicate (Air Krete®)	3.9	Wall cavities	Foamed into open cavities

Sources: U.S. Department of Energy, E Source

What's in Your Attic?

A PEEK IN MOST ATTICS WILL REVEAL THE TRIED-AND-TRUE materials commonly used to insulate homes: fiberglass, cellulose, mineral wool or spray-foam insulation. Regardless of type, the keys to effective insulation are the same—the right R-value and proper installation and air sealing.

Fiberglass: This is the insulation that looks like cotton candy, commonly seen in long strips—called batts or rolls—between wall studs and ceiling joists. It might be pink, white or yellow, and it also comes in a loose-fill form, often blown into attic spaces. Made of tiny glass fibers, it can be uncomfortable to touch; wear gloves and a mask while handling it. 800761247

Cellulose: Grayish in color, cellulose is a loose-fill insulation that can be blown in between attic joists. It's chemically treated to be resistant to moisture, fire, insects and nesting rodents. Over time, it can settle, reducing its insulation value

and requiring an additional layer to bring it back to the recommended R-value for your home.

Mineral wool: Like fiberglass, this comes in batts, rolls or loose-fill forms. It's made from natural and recycled materials and often appears greenish-brown in color.

Spray-foam: More expensive than other types of insulation, spray-foam is becoming a more common choice because it provides more insulation and better air sealing. Sprayed on the interior of your roof, it wraps the attic into your home's envelope; if your heating, ventilating and air conditioning unit is in the attic, it's going to operate more efficiently in that more temperate environment.

Check out the chart to determine the right insulation levels for your home, and make sure that your home's levels are appropriate before cold winter winds begin to blow.



Early detection campaign that came from the Careity Day at the Weatherford Solis.



The Care in Careity

BY ANNIE MCGINNIS

OCTOBER IS NATIONAL CO-OP MONTH AND BREAST CANCER

Awareness month. That makes it a fitting time to honor two Tri-County Electric Cooperative member-owners who are making a difference in our communities by caring for cancer patients.

When you hear the words “breast cancer,” you think “Careity”—at least that is the case for many Parker County residents. When you hear Careity, you think local people serving the local community.

Local People

Lyn Walsh and Beverly Branch, co-founders of Careity Foundation, have a true passion for serving and enriching the lives of others. The pair have been friends since their 20s, and both have ties to the medical field.

Branch, a professional athlete and talented musician, majored in biology in college to fulfill her dream of becoming a physical therapist. She excelled in racquetball and decided to pursue her successes. After her health took a downturn, she decided to hang up the racket and move home to Fort Worth to help run the family business, a printing and promotional company started by her great-grandfather.

At the age of 25, Branch was diagnosed with multiple sclerosis, a disease affecting the nervous system. While an active lifestyle had kept her healthy, she quickly became unhealthy, she said.

“But it was fine,” Branch said, “because it gave me the opportunity to work with my family and my mother, who was

the greatest mom ever.”

Around the same time, Walsh, a clinical laboratory technologist, was transferred to North Texas to run four blood centers in the area. She said she remembered that her friend Branch had moved home to help her family.

“My company transferred me to Fort Worth, and I didn’t know anybody here, so I called her,” Walsh said as she motioned to Branch with a smile.

Both ladies watched their moms battle cancer. When Walsh was 7, her mom was diagnosed with thyroid cancer. At the time, medical experts performed radicals, she said, where they removed half of the neck and throat.

Walsh’s mom was rediagnosed with cancer after 45 years, this time lung cancer, around the same time Branch’s mom was diagnosed with breast cancer. 800672537

Local Events

Through Branch’s journey with MS, she joined the local MS Society board and took on the task of raising money for people in her situation. In the spirit of “two brains is better than one,” Branch called up Walsh to discuss fundraising ideas. The first idea on the table was a bike ride, Branch said.

“But we are both into horses, and it turned more into a Western event,” she said. “So we did a limited-edition trail ride for five years.”

When their moms were diagnosed with cancer, they decided to move toward a cancer organization. This move



Mark your calendar and attend the 25th annual Careity Celebrity Cutting.

brought on new ideas to raise money to make an impact for local cancer patients.

Through Branch's connection with the National Cutting Horse Association (her family's company printed *Cutting Horse Chatter* magazine for 60 years), the Careity Celebrity Cutting event was created. The NCHA executive director was looking for the right people to organize the event and for the money raised to go toward a charity. Branch and Walsh more than fit the bill.

In less than four months, the dynamic duo planned the first Careity Celebrity Cutting event during NCHA's Futurity at the Will Rogers Coliseum in Fort Worth. Best Maid Products was the presenting sponsor, and the event was automatically in the black, Branch said.

"We didn't want to go in there and lose money," Walsh said. "We had to at least break even and try this out."

Over the years, the event has grown, and so has the recognition. Celebrity volunteers come from all around and have included Bob Kingsley, Tanya Tucker, Lyle Lovett, Brad Paisley, Joe Montana, Lynn Anderson and Billy Ray Cyrus. These celebrities donate their time and personally pay for expenses to participate in Careity Celebrity Cutting, Branch said.

"We have never paid a celebrity," she said. "They are truly volunteers." 7000067521

The Celebrity Cutting gives the celebrity volunteers a chance to perform, both on a cutting horse and on stage, while giving attendees a unique experience. After the cutting event, attendees can mosey over to enjoy dinner, a concert and silent

auction—all for a great local cause. 800835663

"The Careity Celebrity Cutting has been a big one," Branch said. "It is a national event basically, and people know about it."

This year, Careity celebrates 25 years of Celebrity Cutting, all due to Branch and Walsh.

Local Mission

The power of Careity is local people raising local money at local events for local patients. While Careity Celebrity Cutting is a major event that brings funds in for the organization, it takes local people coming together to help their communities.

Organizations, foundations, schools and families are conducting events to benefit Careity. Why? Because Careity truly believes local funds should help local patients.

"What we do is, we designate our funds from county to county," Walsh said. "If you raise that money, we are going to provide the services to your county."

This structure separates Careity from large, nationwide organizations and truly embodies the cooperative spirit. Branch and Walsh have a desire to help their communities and established Careity to provide services quickly to local patients.

Judith Kehoe, a breast cancer survivor and Careity social worker, assists Branch and Walsh with providing patient resources. When a new patient comes into the Center for Cancer and Blood Disorders in Weatherford, she plays a major part by ensuring patient needs are met. Kehoe said she can contact Walsh with a patient request and receive a quick response

"Help. Hope. Healing. It is our calling. Thank you for helping us be ready for the next call."

"Serving local communities with early detection and direct services for cancer patients."

"I think both of us come from homes that our parents gave a lot back. And it is just instilled in us." —Beverly Branch



"Time is of the essence in everything that we do."
—Lyn Walsh

To learn more about Careity and its work in the community, visit careity.org. If you or your loved one is dealing with cancer and need assistance, please reach out to Careity.

Feel moved to help? Careity is always looking for volunteers, grants and sponsors. Reach out to the foundation by phone, email or Facebook.

Website: careity.org
Phone: (817) 882-4100
Email: careity@careity.org
Facebook: @CAREityFoundation

rather than waiting weeks or months for a solution.

"We can help patients instead of jumping through hoops and filling out a million forms," Kehoe said. "It is a huge difference."

This local spirit allowed Careity to provide more than 7,600 services in 2018 to patients in Tarrant, Parker, Johnson, Hood and Palo Pinto counties.

Local Service

Careity provides annual services to patients with all types of cancer. From cancer navigation to dietitian services, massage therapy to psychotherapy and diagnostics to travel assistance, Careity does it all.

In the beginning, Careity started with early detection and cancer education. After partnering with Solis Mammography and the Center for Cancer and Blood Disorders, Careity was able to assist with mammograms and diagnostics, but that was not enough, Branch said.

"If we are going to do this, then we don't want to lead somebody on," Walsh said. "We wanted to be able to go deeper and be the answer." 800706188

The foundation took off when Branch and Walsh held a

Careity Day at the Weatherford Solis. The idea was simply to let the community know Careity was there to help, Branch said, and to encourage them to ask for help. If a patient was diagnosed with cancer at a Careity Day screening, then Careity and its partners would cover all expenses.

"The screening, diagnostic, biopsy, surgery, chemo, radiation, hospitals were all covered," Branch said.

What makes the organization so special and powerful is those in the driver's seat. Branch and Walsh work endlessly in the community to do better. They wear their hearts on their sleeves, smiles on their faces and dirt on their boots.

With hard work comes much reward, and one thing you will not see is a plea for money. Instead, they simply talk about the services Careity provides. When they speak at community events and organizational meetings, they are there to offer a service, Walsh said.

"We aren't there looking for money," she said. "When you are doing good, word gets out and money follows."

Careity and its many partners continue to provide services to cancer patients in the community the co-op way: local people with a local mission serving local patients.

Practice Fire Safety This Winter

WHEN THE WEATHER TURNS COLDER, YOU INEVITABLY START HEARING MORE NEWS about house fires. Even a small fire can be devastating.

Most house fires are caused by cooking that gets out of hand, according to the National Fire Protection Association. But the second most common cause is materials in the home that catch fire. This often occurs when a heat source, such as a space heater or flying embers from a fireplace, comes into contact with fabric or paper, which then ignite. Once a fire starts, it can move so rapidly that even the best efforts to put it out may fail.

When it comes to old houses, the risks are even higher. The older the wood is that a house is constructed of, the faster it burns. Once flames invade the walls of an old house, they move with frightening speed.

Fire protection in any home is absolutely necessary, but even more careful precautions should be taken if your house is older. Here's how to help ensure the safety of your house and everyone in it.

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Smoke detectors. These are the first and best line of defense; they allow you to get out of the house at the first whiff of smoke. The NFPA found that 6 in 10 deaths in house fires occurred in homes that did not have working smoke detectors. Go beyond the federal recommendations and put a smoke detector in every room. Stay on the even safer side by opting for those that detect both smoke and carbon monoxide.



Fire extinguishers. Keep small fires from getting out of control with fire extinguishers that are easily accessible. Choose several fire extinguishers that are light enough for even kids to handle. Make sure they have simple pull mechanisms that don't require much strength. Look for fire extinguishers that work for various parts of the house; for instance, an extinguisher in the kitchen should be able to handle grease fires.

Install arc-fault interrupters. These ingenious little gadgets detect the electrical arcing that occurs when an old wire buried deep in your wall begins to fail. Speak with an electrician about where best to install interrupters and how your particular ones work.

Maintain it all. Finally, test everything on a regular basis. Smoke detectors should be tested every month, their batteries replaced every six months, and old smoke detectors replaced every 10 years. Opt to purchase an extra fire extinguisher so your family can take it to the backyard and practice using it.

Have a plan. What if the worst happens and those smoke detectors go off? Have a plan to get out fast. Make sure those on upper floors have a fire ladder that can get them safely to the ground. Designate a meeting place for all family members, and practice your safety plan at least once every six months.

Does all of this sound like overkill? It's not! Fire safety is imperative year-round for every home. Your home deserves to have the care required to keep it safe and sturdy, but more importantly, your family deserves the peace of mind that comes from knowing they are protected in an emergency.

Tri-County Electric Cooperative

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IT PAYS TO STAY INFORMED!

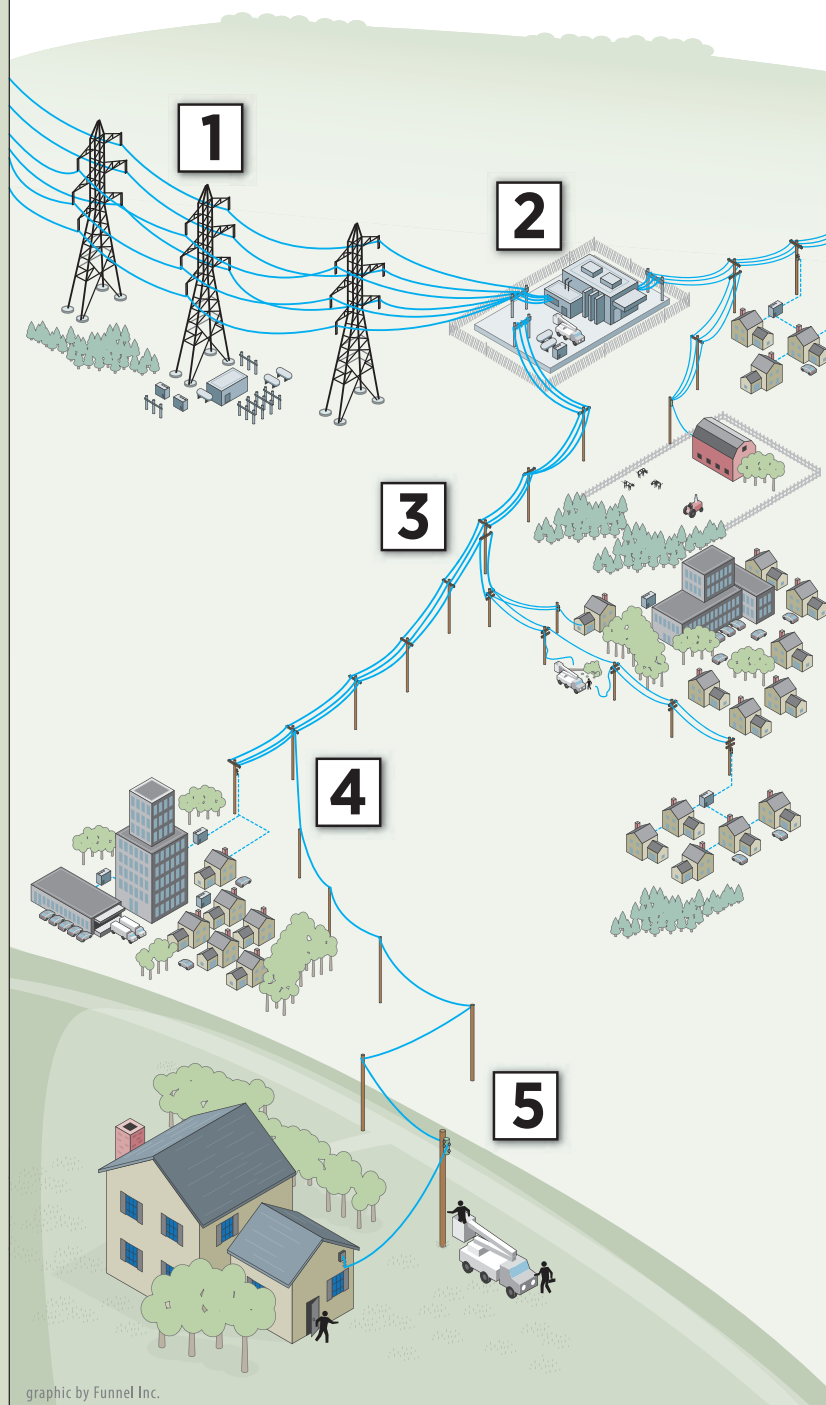
Find your account number in pages 18–25 of *Texas Co-op Power*, and you will receive a \$20 credit on your TCEC electric bill. Simply contact one of the offices listed above and make them aware of your discovery!

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Powering Up

When electricity goes out, most of us expect power will be restored within a few hours. But when a major storm causes widespread damage, longer outages may result. Co-op line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible.

Here's what's going on if you find yourself in the dark.



1 High-Voltage Transmission Lines

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2 Distribution Substation

Each substation serves hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation or the substation itself, or if problems exist down the line.

3 Main Distribution Lines

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

4 Tap Lines

If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.

5 Individual Homes

If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issues.



graphic by Funnel Inc.



The Great Pumpkin Pie

LINDA MOTLEY | GRANBURY

$\frac{3}{4}$ cup sugar
 $\frac{1}{2}$ cup baking mix (Bisquick)
2 tablespoons ($\frac{1}{4}$ stick) margarine or butter
1 can (13 ounces) evaporated milk
2 eggs
1 can (16 ounces) pumpkin
 $2\frac{1}{2}$ teaspoons pumpkin pie spice
2 teaspoons vanilla extract

1. Grease a 9-by-11 $\frac{1}{4}$ -inch or 10-by-11 $\frac{1}{2}$ -inch pie dish.
 2. Beat all ingredients until smooth, 1 minute in blender on high or 2 minutes with hand beater.
 3. Pour mixture into pie dish. Bake 50–55 minutes at 350 degrees. Garnish with whipped cream, if desired. Enjoy!
- 1799000101

Tri-County EC Member Recipe Submission Form

NAME

CITY

EMAIL or PHONE NUMBER

RECIPE NAME

Please return to:

Email: Please include the above information with your recipe and send to pr@tcectexas.com.

Mail: Please detach and submit this form with your recipe and mail to:

Tri-County Electric Cooperative
Attn: Recipe Submission
600 NW Parkway
Azle, TX 76020

