

She just can't quit, even after 60 years



Sue Jarvis looks at a scrapbook filled with pictures taken during her term as Country Women's Council chairman.

By Mike Nichols She just can't quit!

Her involvement with agriculture and service to the industry she loves deeply has spanned 60 years, with yet another chapter about to come to a close at the stroke of midnight on Dec. 31, 2002.

Sue Jarvis relinquishes her duties as chairman of the Country Women's Council (CWC) when the new year begins after serving a three-year term.

Mrs. Jarvis is the first Oklahoman ever to hold the organization's top elective office. American women, who wanted to assist rural women around the globe, organized CWC more than 70 years ago.

"Our state Women's Committee has been a member of CWC as far back as I can remember," said Mrs. Jarvis, who retired from the state FBW Committee in 1998 after serving as chairman for four years and a district representative since 1982.

When she left the state FBW Committee in 1998, Mrs. Jarvis al-

ready had devoted 56 years of service to Farm Bureau on the county, district, state and national levels. Her late husband, Billy Jarvis, served as OFB president, and the couple helped organize Farm Bureau in Oklahoma in 1942.

"You think you will sit on the sidelines and not say a word, and then someone asks... and there you go again."

She was convinced to run for the CWC office by OFB Women's Committee Chairman Beverly Delmedico.

"In the spring of 1999, Beverly called me. . . She convinced me to run. She nominated me."

CWC is a broad-based coalition, uniting women representing the American Farm Bureau Federation, the Women's National Farm & Garden Association, the National Association for Family & Community Education, the National Volunteer Outreach Network and the National Master Farm Homemaker's Guild.

Its long-standing goals include the relief of poverty, advancement of education, and relief for sickness and the protection and preservation of health around the world.

When she assumed the office, Mrs. Jarvis faced a difficult task. Since CWC represents the interests of so many different groups, there was division on its board.

"My goal was to unite the board's thinking. There were two groups trying to assert their autonomy. It made it difficult to conduct a meeting. I think I accomplished that (goal) because in Alabama last year the board voted for our theme, We Are One. It worked."

While assuming leadership of a divided board was not a particularly enjoyable task, Mrs. Jarvis will relish pleasant memories of her service as CWC chairman.

She has traveled extensively throughout the United States and made one trip to Canada during her tenure. She cherishes the opportu-(For Sue, Page 3)

ISES SOME naze col

By Mike Nichols

In eastern Oklahoma County parallel to the meandering North Canadian River sits what well may be the most unique five-acre plot in the heart of the Sooner State.

If it weren't for a sign posted along side Luther Road, the rarity hidden by head-tall, dried corn stalks would appear as just another obscure field in the fertile river bottom.

But a sign and the five acres of pumpkins daubing the landscape a bright orange give away the secret of this corn patch.

CORNFUSED is spelled out in giant letters visible only from an

aircraft in this maze created by Josh Nowakoski, a 28-year-old fourth generation farmer who's found a new way to harvest dollars from land that had been in his family since 1891.

"I've been looking at this a couple of years," he said. "With our location, I decided I've just got to try it after reading so much about mazes. I'm lucky everything turned out right."

Nowakoski became interested in farm mazes after reading about several different ones in farm magazines. He even discovered that there is a company that will do a custom maze for a farmer, but found such a service commanded a hefty price. "There's a company... but they

wanted \$1,500 and six percent of your gross."

Nowakoski set out to design his own. By using graph paper and meticulously plotting out one-foot squares, he devised the plan for his CORNFUSED maze.

The five-acre corn patch was planted in June. Rows were planted north and south and then east and west to assure a stand that would allow his graphed design to work. When the corn grew to 18 to 20

inches tall, he and his crew flagged each row and began the task of

(Successful, Page 3)



Pottawatomie County Farm Bureau member Josh Nowakoski stands at the entrance of his corn maze.

O, Christmas Tree! Oh 3,000 Christmas trees

By Mike Nichols

While Santa's busy at the North Pole making his list and checking it twice for his annual visit, a Seminole County Christmas tree grower is just as busy preparing to harvest her first crop.

With about six years invested in the nearly 3,000 trees covering about 13 acres, Janie Phillips anticipation of Christmas 2002 nearly rivals that of youngsters awaiting St. Nick's arrival.

"You do have to wait a while for the return on your investment," Janie admitted as she prepared to head to the field with shears in hand for some last-minute trimming and shaping of her Scotch pine forest.

"I've always loved trees. I've been interested for some time."

Janie's Christmas tree farm, which she hasn't named yet, took root about six years ago over a two-month span. Armed with spade in hand, and sometimes in need of a pick ax to bust the crust of the heavy clay soil, Janie spent about two months planting her first crop.

"I did it all by hand, using a spade to plant each one. Any seasoned grower will tell you that's not the way to do it. I didn't invest in any fancy equipment like some farms do. My brother-in-law felt sorry for me, and planted a couple of rows."

Planting did take a lot of dedication. The seedlings she obtained with the help of the OSU Extension Service were about 18 inches tall and the roots were even longer. She took care to make sure each hole she dug was deep enough for the gangling roots.

Then there was the matter of spacing the seedlings and keeping the rows straight, with a uniform distance between each tree and each row. Janie spaced her trees six feet apart with a 12-foot strip between the rows to allow her to use a tractor with a mower to help control weeds and competing vegetation.

"Weed control is a major problem with growing Christmas trees. I haven't used any sprays, which I'm sure my neighbors like."

Another challenge she has faced is a battle with tip moths, tiny insects that attack the very tips of the pines, boring holes, laying eggs and using the trees to complete their life



O, Christmas Tree, O, Christmas Tree You stand in verdant beauty O, Christmas Tree, O, Christmas Tree You stand in verdant beauty

Not only in the summertime But also in the wintertime O, Christmas Tree, O, Christmas Tree You stand in verdant beauty



Seminole County Farm Bureau member Janie Phillips uses hand shears to put the finishing touches on one of her 3,000 Christmas trees.

cycle. The pests can cause the trees to grow irregularly, creating a product that no one would want in their living room.

On her first tree crop, Janie opted to battle the moths with trimmers rather than pesticides. In the future, if moths and weeds are a problem she plans to use chemical protectants.

Her pine forest also has required annual shearings.

"How straight they grow depends on how they're manicured and how they're cared for," Janie explained. "You shear one time per year, but you have to be careful. It depends on the growth of the tree and if they need shaping to produce more density."

While admitting that her trees may not have been groomed as much as they should,

Janie's pine forest contains row after row of five- to 12-feet tall trees. Many are about three-fourths as wide as they are tall.

"Some of my trees are big, so I hope some people have some high ceilings in their living rooms.

Some of the trees she deems unsuitable to grace a living room will be used for greenery to produce Christmas wreaths.

"I'm going to recruit family members to make wreaths, really," she says with a smile. "That's how I'll do it."

While Janie is negotiating with local vendors to sell her trees, she also plans to have a choose and cut operation open after the Thanksgiving holiday.

"We'll start around Thanksgiving and

they'll be available through Christmas through a choose and cut operation. Choose and cut operations are popular with families. The entire family goes and picks out a tree."

She plans to furnish hand saws for her choose and cut customers, but also will provide the manpower to cut the tree if customers prefer. The trees will either be wrapped in netting or tied with twine to protect them on their journey to the family's living room.

Her 2002 crop will consist of just over 1,500 trees she deems to be "well shaped, sellable trees." Based on the U.S. Department of Agriculture's three-tiered grading system for Christmas trees, Janie believes most of hers will be the middle grade.

Trees harvested will range from fivefooters to 12-foot giants. She will price her trees at the prevailing retail standard, which is \$4 to \$6 per foot for Scotch pines.

Janie believes the Oklahoma-produced trees are a better buy for customers than those coming from out-of-state.

"The thing that's good about local trees is that they are not cut so early. Some of the trees coming from out-of-state may have been cut for a month or more when they get here.

"I feel like if ours are harvested even as early as Thanksgiving, that they will still be good trees by Christmas."

She plans to continue in the Christmas tree business and will replace trees harvested this year with seedlings. Standing trees not harvested this year will be available for future dates with Santa.

"When you grow up on the farm, you can do anything you want to and my favorite is growing things. And, Oklahoma is a great place to grow Christmas trees, it sure is."

Janie hopes to "retire" sometime in the future to grow Christmas trees. She has had a wide variety of jobs during her career, including landscaper, high school art teacher, homebased artist, realtor and even over-the-road trucker.

"So, no, I don't think it's unusual for a woman to be a Christmas tree grower," she says. "I'd like to add to the size of my Christmas tree farm. I'm very popular in the neighborhood because people see that field of green and they love it."

Joe Mayer, GuymonVice President Scott Dvorak, PerrySecretary
Henry Jo VonTungeln, Calumet Treasurer
Bob Drake, Davis Director
Merle Atkins, Davidson Director
Stanley Miller, Lindsay Director
Mike Spradling, Sand Springs Director
Wade Rousselot, Wagoner Director
Al Callahan, Poteau Director
Matt Wilson Executive Director
Sam Knipp Director of Communications
Mike Nichols OFB JOURNAL Editor



- Getting there



2 • OKLAHOMA FARM BUREAU JOURNAL • November 2002

Published in February, March, April, June, August, October, November and December by Oklahoma Farm Bureau, 2501 N. Stiles, Oklahoma City, OK 73105-3126, Telephone 405-523-2300.

Subscription rates \$1 per year for members as part of dues, \$5 for non-members. Periodicals postage paid at Oklahoma City, Oklahoma.

POSTMASTER: Send address changes to Oklahoma Farm Bureau JOURNAL, 2501 N. Stiles, Oklahoma City, OK 73105-3126.

Steve Kouplen, Beggs President

For Sue Jarvis, it's hard not to be involved

(Continued from Page 1) nity to make new friendships with women from throughout the nation and world.

"Really, I think I've become a little smarter, I hope," said Mrs. Jarvis. "Working with women from around the world has been educational. I think the basic concerns of women around the world are very similar."

She takes pride in CWC and ACWW projects. Some of the endeavors have been as simple as providing embroidery floss to women in lesser developed countries to help them earn a livelihood to providing sewing machines to rural women in India.

The combined efforts of the organizations helped get much needed water wells drilled in India and Africa where people were getting their water from disease-infested rivers. Teams of women also have gone into other countries to assist with the financial end of farm management.

Mrs. Jarvis also takes pride in the organization's Ruth B. Sayer Scholarship program. By using donations made by the women themselves, CWC annually presents \$500 scholarships to deserving young women from rural backgrounds.



Sue Jarvis, center, poses with ACWW World President Hilda Stewart, right, and ACWW Deputy World President Ursula Goh at the recent CWC meeting in Oklahoma City. Inset photo is Labor Commissioner Brenda Reneau Wynn, who officially welcomed CWC guests to Oklahoma.

Four scholarships were presented in 2002.

Likely to be her most cherished memory is the 64th annual meeting of CWC that was held in Oklahoma City Sept. 28-30. Mrs. Jarvis, presiding over the organization's first annual meeting ever in Oklahoma, saw 220 register for the event.

"On, they loved Oklahoma," she

said, adding that the official welcome to Oklahoma by Labor Commissioner Brenda Reneau Wynn was a big hit. "They had a wonderful time. The hospitality was won-

derful."

The event was made even more memorable by the presence and participation of ACWW World President Hilda Stewart of Ireland and Deputy World President Ursula Goh of Malaysia.

"I just want to try to make a difference anywhere I can," said Mrs. Jarvis, reflecting on her career of volunteerism. "I've always been interested in farm women – what we can do. I think rural women can do anything they set their mind to."

In her last two months as CWC chairman, she will be busy planning the organization's next annual meeting in Virginia.

If that wasn't enough, Mrs. Jarvis recently was elected secretary of the Seminole County Farm Bureau Women's Committee.

"I guess I'm being recycled," she said with a laugh.

She also worked on the county's resolutions committee this year, and plans to attend the OFB annual meeting and the AFBF annual meeting in Florida.

"I've got too many years of involvement with Farm Bureau not to continue with it. It's been a part of my life for too long. It is hard not to be involved."

Successful 'maze' crop has him looking forward to next year

(Continued from Page 1) cutting out the maze.

"One of us would holler the numbers while the other was cutting," he remembered. "It took most of a day, once we got started."

The design cut into the patch unexpectedly began to disappear when the mowed-down corn began to grow again. A rematch with the corn was necessary to produce the wide, clear paths that visitors use to wind their way from the entrance to the exit.

A bout with bugs in the corn and a battle with powdery mildew in the adjoining pumpkin patch were the only major problems he faced after successfully etching his maze.

"It cost more to get started than I thought," Nowakoski admitted, but added that the maze-pumpkin patch attraction will wind up being more profitable than a traditional harvest on the tract. "All this year is for is to get people interested, and I've got a lot interested."

He opened the maze to visitors on Sept. 28. It remains open through the second weekend in November. Visitors can tour the site and wind their way through the maze from 4 p.m. to dark on Thursdays and Fridays; from 9 a.m. to dark on Saturdays; and from noon to 6 p.m. on Sundays. There is a nominal admission fee that affords access to the maze but also rewards young visitors with their very own pumpkin.

Nowakoski brought several old, but still used Farmall tractors from the family's collection of 15 to the site for youngsters and city folks to view. He's even set up his grandfather's once brand new 1936 Case stationary hay baler, and crews give demonstrations to visitors with the piece of aging iron. There's also a diminutive maze built with large square hay bales for the smaller children.

And, yes, pumpkins are for sale along with bundles of corn stalks.

"I used to teach ag and I think it is real beneficial for kids to see stuff like this."

Nowakoski is pleased by how well his maze has been accepted.

Many school teachers have visited and made plans to bring classes to the site. He also said he's had a good response from promotional fliers, which helped attract hundreds of curious visitors.

"The kids really like it," he said, and based on the stories he tells about the experiences of some of his young maze explorers Nowakoski likes it, too. "It takes the average person 25 minutes to go through the maze, but we've had some that couldn't get out."

For Halloween, Nowakoski opened the maze at night as an eerie spectacle for both the young and young-at-heart. Lights were laid around the edges and the maze was transformed into a "spook trail" for visitors.

"My family came to Harrah in 1891 from Missouri in a wagon. We farm all over, from Choctaw to Bethel along with my dad and uncle."

The Nowakoskis are well known for their sweet corn crop. The farm has the only mechanical harvester in Oklahoma to gather the tasty corn that it sells to both individuals and to grocery stores.

Alfalfa hay and other hay varieties plus wheat, soybeans and field

corn are the prime crops produced on Nowakoski Farms.

Other than the sweet corn, the maze is the first "adventurous" operation tried on the farm. Since the corn comes off in summer and the maze fills fall, he is considering a spring venture – maybe strawberries – to complete the farm's annual cycle.

There hasn't been resistance to his new ideas.

"We're one big bunch, but we just work together," he said.

Nowakoski already is looking forward to 2003.

"Next year I will do some stuff differently and I hope it will turn out even better."

Nowakoski's maze is located about one-half mile north off Northeast 23rd Street on Luther Road at Harrah.

By Mike Nichols

The Oklahoma Supreme Court has been asked to settle a constitutional question involving the use of eminent domain by county commissioners to lure a privately owned power generation plant to Muskogee County.

The Oklahoma Agricultural Legal Foundation (OALF) filed three appeals with the state's highest court Oct. 10 on behalf of three Muskogee County landowners fighting condemnation proceedings granted by a district court. A fourth appeal was filed later.

"The district court effectively seized land from its owners and gave it to a private entity to lay a pipeline for its own use under the guise of economic development," said OALF Director Harlan Hentges. "The taking of private property for private use is clearly unconstitutional.

"This is, from a constitutional perspective, the most significant case OALF has pursued. Settling this constitutional question could have long-range effects for all Oklahoma landowners."

The Muskogee County District Court gave county commissioners authority to condemn land so Energitix, a privately-held Oklahoma City-based company, could build a water pipeline to a 900-megawatt natural gas-fired power generation plant it plans to build south of Muskogee.

"We are challenging the district court's decision that county commissioners have this authority," said Hentges. "The county commissioners were proceeding under (eminent domain) statutes intended for roads, parks and buildings and other public purposes.

"There is no public purpose in this case. Energitix is not an electric utility. It has no public purpose. The only statement of public purpose Energitix has made is that they will pay taxes, employ workers and give to charities. Doing



Oklahoma Agricultural Legal Foundation Director Harlan Hentges gives a last look at the stack of paperwork filed with the Oklahoma Supreme Court to appeal a Muskogee County District Court's ruling allowing eminent domain to be used to secure an easement for a private company. The Foundation filed documents with the Oklahoma Supreme Court Oct. 10 seeking to overturn the lower court's ruling.

business, paying taxes and charity are not public purposes, they are private social responsibilities and private legal obligations."

Hentges said the Muskogee County District Court, like

county commissioners there, succumbed to special interests at the expense of the local landowners. He also said Energitix stated in a deposition that it would not locate its plant in Muskogee County unless the commissioners pursued condemnation proceedings against the landowners.

"They (commissioners) were guided by political pressure which Energitix applied through media advertisement, donations and promises of donations to local schools and organizations. The only factor considered was the prospect of a wealthy business locating there, paying taxes, and making charitable donations."

Hentges said he believes it likely will be spring before the Oklahoma Supreme Court issues it ruling on the case. While he would not speculate what ruling the high court would issue, the attorney said precedent-setting case law on the eminent domain issue already exists.

"We do have precedent in the Oklahoma courts and elsewhere. There are long-standing rulings by the U.S. Supreme Court and the Oklahoma Supreme Court that say there has to be some standard to guide a governmental body when it grants or uses eminent domain.

"The Muskogee County District Court did not have any standard except to say that Energitix would do business and pay its taxes. That," he reiterated, "is no standard.

"There are powerful forces acting against the rule of law," Hentges concluded. "If the high court allows the district court's ruling to stand there will be no limits on what property can be taken in Oklahoma. The only constitutional ruling the Oklahoma Supreme Court can render is in our favor."

OLAF is a non-profit group organized in 2001 by Oklahoma Farm Bureau to support the legal rights of farmers, ranchers and rural Oklahomans.

Oklahoma Farm Bureau Farm Family contest attracts 17 county entries

Families from 17 counties have been nominated by their county Farm Bureaus for consideration as the 2002 Oklahoma Farm Bureau Farm Family of the Year.

The winning family will be announced Nov. 10 during the Awards and Recognition Program of the 61st annual meeting of Oklahoma Farm Bureau in Oklahoma City.

The winner will receive an expensepaid trip to the 2003 American Farm Bureau Federation annual meeting in Tampa, Fla., use of a new Dodge pickup, a set of luggage and other prizes.

The annual OFB contest honors the farm family who best represents farming and ranching and the spirit of Oklahoma agriculture.

Farm families nominated, listed in county alphabetical order, are:

• Kenneth and Carolyn Fellers of Byron in Alfalfa County.

• Martin and Kimberly Finch of Atoka in Atoka County.

• Kenton and Anna Patzkowsky of Balko

in Beaver County.

• Randy and Karla Clifton of Soper in Choctaw County.

• Walter and Patsy Bard of Lawton in Comanche County.

• Gerald and Susan Cherry of Vinita in Craig County.

• Robert and Kathern Ellithorp of Lindsay in Garvin County.

• Leon and June Kliewer of Mountain View in Kiowa County.

FREE DISH NETWORK SATELLITE SYSTEM

FREE DISH • FREE INSTALLATION • FREE EQUIPMENT

FREE FOR ONE TV

2 - 4 TV'S -- \$49.99

DISH NETWORK

\$22.99 PER MONTH FOR AMERICA'S TOP 50 CHANNELS

** OKC LOCALS AVAILABLE **

WE INSTALL EVERYWHERE

CALL: 405-376-4443

SATELLITE COMMUNICATIONS

MUSTANG, OK 73064

1710 WEST HIGHWAY 152

• Thomas and Valerie Wartick of Wilburton in Latimer County.

• Johnnie and Jeanne Farrar of Cameron in LeFlore County.

• Reuben and Lucy Ulrich of Fairview in Major County.

• Samuel and Marilyn Howe of Sulphur in Murray County.

• Phillip and Melinda Goodnight of

Braggs in Muskogee County.

- Michael and Joy Casady of Ada in Pontotoc County.
- Charles and Susan Russell of Texhoma in Texas County.
- Jerry and Lana Weichel of Colony in Washita County.

• David and Kim Scherich of Capron in Woods County.



National Farm-City Week-

November 22-28, 2002

All Americans benefit from our nation's efficient and productive food system. That's why Farm Bureau fully supports commemorating the connection between farm and city each year during National Farm-City Week. Under a theme of "Partners in Progress," this year's recognition takes place Nov. 22-28.

With agriculture as a cor-

nerstone of our nation's security and way of life, America's farmers and ranchers provide the safest, most abundant and most affordable food supply in the world. It's important to remember, though, that American agriculture reaches far beyond



the farm or ranch. It is an industry that includes many urban and suburban residents who help process, sell and trade the nation's food

and fiber. In fact, more than 24 million American workers, about 17 percent of the total U.S. workforce, are involved.

National Farm-City Week strives to increase understanding, cooperation and relationships be-

tween rural and urban residents. As this year's commemoration again culminates on Thanksgiving, all Americans are encouraged to thank someone who helps make it possible for you and your family to enjoy the bounty of our food supply.

Agriculture Secretary Ann Veneman

expressed disappointment in the ruling.

"The U.S. Department of Agriculture re-

gards such programs, when properly ad-

ministered, as effective tools for market

enhancement. We are consulting with the

U.S. Department of Justice to determine

Craig Christensen, an Iowa pork producer

and vice president of the National Pork

Board. "Producers invest in the checkoff

and the pork checkoff delivers, for all pork

"This is a blow to the industry," said

the next steps regarding this matter."

Court rules pork checkoff is unconstitutional

The U.S. District Court of Western Michigan ruled in late October that the pork checkoff is unconstitutional. Pending an appeal, pork checkoff collections will end in 30 days. Under the current program, pork producers are required to invest 40 cents out of every \$100 in value of pork sold.

In January 2001, a majority of pork producers voted against the program in a referendum. However, the legality of the vote was challenged and the program was allowed to continue with some modification. The court's ruling says the mandatory checkoff violates the right to free speech.

Calorie reducing product closer to being on grocery shelves

producers."

"Z-trim," a product designed to reduce calories in fatty foods, will be submitted to the Food and Drug Administration for consideration as a "generally recognized as safe" (GRAS) ingredient. Z-trim was developed by George Inglett of USDA's Agricultural Research Service in 1995. He came up with it while researching ways to use crop components like fiber as value-added products.



Visit <u>www.ecrtech.com</u> or call EnviroGuard Drilling at 918.962.2680

Journal's hidden number is worth \$20 to its owner

Lloyd Coble of Boise City found his hidden OFB membership number in the October *JOURNAL*.

Since the accumulated prize money was claimed, the hidden number in this issue is worth \$20 to its owner.

The number is hidden somewhere in the *JOURNAL*. It must match the number on the face of your personal OFB membership card for you to claim the cash prize. The

membership number that appears on your *JOURNAL* mailing label is not the hidden number, but must match the hidden number for you to claim the cash prize.

To claim the cash, the member family must first find its own hidden number and contact *JOURNAL* Editor Mike Nichols before the last day of the month Monday through Friday, 8:30 a.m. to 4 p.m., at 405-523-2300.





405-262-4707 405-919-6107 405-262-4704 FAX Sales Co. P.O. Box 1032 El Reno, OK 73036

E-Mail: WHITMANSALESCO@prodigy.net

Wilson receives FFA's American Degree

Oklahoma Farm Bureau Executive Director Matt Wilson was awarded the Honorary American FFA Degree in Louisville, Ky., Nov. 1 during the 75th National FFA Convention.

Wilson, one of only 97 FFA supporters nationwide to receive the award, was nominated by the Oklahoma FFA Association. The Honorary Amerian FFA Degree is given to those who advance agricultural education and FFA through outstanding personal commitment.

"I am very honored to receive this award," said Wilson. "I was totally surprised when I was notified. When you receive something like this – out of the blue – it is very gratifying."

He is no stranger to accolades from the FFA. About three years ago, he was recognized with the Oklahoma FFA Association's highest honor, the Honorary State Farmer Degree.

"Oklahoma Farm Bureau has been a very strong supporter of FFA as well as 4-H at the premium auctions at the Oklahoma City junior show and the Tulsa Fair," Wilson said.

"We take pride in our support of the state's young people, particularly those who are involved with outstanding agricultural youth organizations like the FFA."

He also said Oklahoma Farm Bureau is a prime underwriter of much of the state convention for the Oklahoma FFA Association.

FFA is a national organization of

4 5 7 , 2 7 8 members preparing for leadership and careers in science, business and technology of agriculture with 7,312 local chapters

in all 50 states, Puerto Rico and the Virgin Islands. FFA strives to make a positive difference in the lives of students by developing their potential for premier leadership, personal growth and career success through agricultural education.

Wilson came to Oklahoma Farm Bureau in 1990 as the director of field services. He was selected by the state board of directors in 1993 to be the executive secretary of the federation, and was the board's choice in 1997 to be the executive director of Oklahoma Farm Bureau & Affiliated Companies.

Wilson was born and reared in Scott County, Kentucky. He is a 1976 graduate of Georgetown (Kentucky) College, where he earned a degree in accounting. Prior to coming to Oklahoma Farm Bureau, he was with the Kentucky Farm Bureau for 11 years.

Wilson has served on the board of directors of the Oklahoma State Chamber of Commerce as well as the board of the Oklahoma City All Sports Association.



Attention Oklahoma Farm Bureau Members **Get 10 Percent Off!** All of our regularly priced merchandise!

Just clip out this entire ad and bring it with you when you shop at any of our stores across the state. Present it at the check-out counter and the cashier will take an additional 10 percent off your entire purchase of regularly priced merchandise, including our selection of farm and ranch supplies.

On All Standard Batts & Rolls of Guardian Insulation *Rebate Offer good through Dec. 31, 2002

	Bristow, OK	Okmulgee, OK	Duncan, OK	Temple, OK	Hobart, OK
	401 S. Main	200 E 7th St.	610 S 81 Bypass	301 N. Commercial	431 S. Washington
	367-3359	756-1725	255-4750	342-6248	726-2409
SINCE 1901	McAlester, OK	Wewoka, OK	Madill, OK	Fairview, OK	Clinton, OK
	1420 S. Main	2425 Seran Dr.	116 N. 3rd	119 NW 6th St.	118 S. 5th St.
	423-3980	257-5465	795-2339	227-4589	323-2841
TH ROGERS	Eufaula, OK	Jay, OK	Hugo, OK	Flecther, OK	Cherokee, OK
	216 Front St.	W. Hwy 59 & Hwy 10	100 S. "A" St.	Hwy 277 & Cole	301 N. Grand
	689-2514	253-3270	326-3328	549-6248	596-3481
EMPLOYEE OWNERSHIP COMPANY	Hartshorne, OK	Nowata, OK	Broken Bow, OK	Sentinel, OK	Purcell, OK
	300 N. 11th St.	617 E. Cherokee	115 E. 1st St.	117 E. Main St.	Hwy 77 South
	297-2542	273-1944	584-6530	393-4328	527-2221
	Checotah, OK	Cleveland, OK	Durant, OK	Mt. View, OK	Vinita, OK Home Decorating Ctr.
	108 E. Gentry	201 S. Broadway	1012 Westside Dr.	208 N. 3rd St.	424 W. Illinois
	473-5716	358-2582	924-1432	347-2109	256-3200



He and his wife of 26 years, Ellen, reside in Edmond. They have two sons. Wes is a sophomore at the University of Central Oklahoma pursuing a degree in advertising, and Ryan is a senior at Edmond Santa Fe High School.

EASLEY + CPL = SUPERIOR PROTECTION & STORAGE





OSBORN PICKUP ACCESSORIES 405-381-449 Tuttle, Oklahoma



At least the memories still fit.

Since the days you wore the blue jacket, you've probably come to realize how much FFA did for you and your life. Now it's time to give a little back to the next generation. On its 75th anniversary, FFA is asking former members to reconnect with the organization that gave them so much. Visit www.ffa.org/reconnect/ or call 1-888-433-2674. Maybe the jacket doesn't quite fit, but FFA still does.



A public service ad donated by the OKLAHOMA FARM BUREAU JOURNAL.



Volume Buyer Award

Oklahoma Farm Bureau & Affiliated Companies was recognized Oct. 4 during the Tulsa State Fair with the Volume Buyer Award at the premium auction. The award recognized the organization's support of the 2001 auction, where it paid the premium on 29 prize-winning animals going through the sale ring. It marked the second consecutive year Farm Bureau was the volume buyer at the auction. Farm Bureau continued its strong support at the 2002 auction, purchasing 22 animals to once again earning volume buying honors. Accepting the award were, from left, OFB Directors Mike Spradling and Wade Rousselot and OFB President Steve Kouplen. Also on hand for the award presentation were Jerry Murphy of Murphy Enterprises, U.S. Sen. Jim Inhofe and Commissioner of Agriculture Dennis Howard. In addition to supporting the premium auction, Farm Bureau sponsored the state livestock judging contest held at the Tulsa State Fair Oct. 4, by awarding \$750 to the top finishing FFA team that goes on to represent the state at the National Western Livestock Show Judging Contest in Denver. Yukon FFA's Amanda Herren, Justin Brower, Austin Horn and Clint Petigrew finished number one at Tulsa and will travel to Colorado for the contest next January to represent the state.



Select your AFBF Convention preference now

Travel arrangement deadline approaches

Oklahoma Farm Bureau has arranged two travel package options for the 84th annual American Farm Bureau Federation meeting in Tampa, Fla., in January 2003.

Package number one is the air package, which includes round-trip air fare from either Oklahoma City or Tulsa to Tampa plus lodging.

The second package is for lodging for those planning on driving personal vehicles to the Florida convention.

OFB's Melissa Carlough, who is coordinating convention travel arrangements, said the cost of the air package is \$740 for single occupancy or \$1,070 for double occupancy. That includes transportation, lodg-

ing for three nights, AFBF registration, OFB group breakfast and OFB shortsleeved shirt.

The drive package, which is \$485 for single occupancy or \$570 for double occupancy, is for lodging for three nights, AFBF registration, the OFB group breakfast and OFB short-sleeved shirt.

The dates for both packages are Jan. 19-22, 2003, 000173948

Payment in full for the option selected is due in the OFB state office by Nov. 15.

For further information or to obtain the convention package participation form, contact Carlough at 405-523-2300, extension 2475.



WISCONSIN CHEESE A Wisconsin Farm Bureau Service

Quantity Ordered	Wisconsin Cheese Variety	Delivered Cost/Box	Total Cost
	Sharp Cheddar - 4-1 lb/box	\$22.50	\$
	Medium Cheddar - 4-1 lb/box	\$21.95	
	Colby Cheese - 4-1 lb/box	\$21.50	
	Co-Jack - 4-1 lb/box	\$22.50	
	Variety Pack - One of each above	\$22.50	
	Mild Brick Loaf 2-1/2 lbs.	\$17.00	
	Baby Swiss - 4 lb. Wheel	\$25.50	
	Aged Cheddar - 5 lb. Wheel	\$23.75	
	Cheddar Spread, Sharp 41 lb./box	\$18.75	
	Gift Box: 10 oz. Med. Cheddar 10 oz. Colby, 10 oz. Brick Cheese and 2-12 oz. Sausage	\$25.95	
		Total Order	\$
Shipped Dire Plc PC to	ct by UPS to the Address Provide in Farm Bureau S Direct Sales. First <i>lete line"</i> order form	Service Coop. , an t time customer na	d Mail to: ames will be added
Telephone	No: Cou	nty:	
Order By D	ec.2, 2002 for Christmas Delivery • T	his Offer Expir	es April 30, 2003

November 2002 • OKLAHOMA FARM BUREAU JOURNAL • 7

DODGE RAM HEAVY DUTY. As part of the most powerful, longest-lasting line of trucks^{*}, the all-new Ram Heavy Duty will help you bring in more green than ever. That's because it features engines like the 345 hp^{**} 5.7 liter HEMI[®] Magnum[®] and the Cummins High-Output Turbo Diesel[†] with 555 lb-ft of torque, plus it's Job-Rated[™] to handle almost anything—especially a cash crop. Now qualified Farm Bureau[®] members get an additional \$500 cash allowance^{††} on the all-new Ram Heavy Duty. For more information, visit us at **dodge.com** or call 877-ONTHEJOB.

WHO KNOWS BETTER THAN YOU THAT M DOESN'T GROW ON TRE

*Based on percentage of 7/82-7/01 new pickup registrations still registered on 7/01/01. **2500 models. 330 hp on 3500 models. †Not available in Calif., Maine, and Mass. †To receive cash allowance, get a certificate from your state's Farm Bureau validating that you've been a member for at least 30 days. Offer applies to most 2003 Dodge vehicles. Ask your Dodge Dealer or Farm Bureau representative for details. Farm Bureau is a registered service mark of the American Farm Bureau Federation.



GRAB LIFE BY THE HORNS

ONEY ES?

On Behalf Of: Oklahoma Farm Bureau Mutual Insurance Company and AgSecurity Insurance Company. When you see the words we, us, or our within this Joint Privacy Notice, you should understand that those words include Oklahoma Farm Bureau Mutual Insurance Company and AgSecurity Insurance Company.

ALL AROUND COVERAGE • ALL AROUND OKLAHOMA



= AG SECURITY INSURANCE COMPANY =

our behalf or as required or permitted by law.

How We Maintain The Confidentiality and Security Of Your Information

We carefully restrict access to non-public personal information to our employees, our independent contractor insurance agents, our service contract providers, and our affiliates

Our Commitment To Safeguarding your Privacy

This *Joint Privacy Notice* is being provided to you to inform you of our practices and procedures regarding the sharing of non-public personal information. Non-public personal information is personally identifiable financial information about you, your family, or your household that we may obtain directly from you, that we may obtain as a result of our business dealings with you, or that we may obtain from any other source.

We do not engage in the practice of disclosing your non-public personal information to nonaffiliated third parties other than, as necessary, to provide quality insurance services to our customers. For instance, we do not sell your name, address or telephone number to telemarketers or to direct mail solicitors. We do not engage in "list-selling," and we do not offer your personal information to publishing houses, retailers, or coupon companies.

During the continuation of our customer relationship with you, we will also provide you with a copy of this *Joint Privacy Notice* at least once during each calendar year as part of a regular mailing, such as within a billing or a renewal notice or with a policy and at any time that you request in writing a copy of this *Joint Privacy Notice*. Further, because of Federal and state laws, regulations and business practices can change at any time, we may revise this *Joint Privacy Notice* accordingly. Once you cease to be a policyholder, we will stop sending you annual privacy notices.

Information We May Collect and Use

During the course of reviewing your application for insurance coverage and deciding whether or not to underwrite the insurance policy for which you have applied, and, if we issue you a policy, during the course of providing services to you as required by the policy, we collect and evaluate information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from consumer reporting agencies; and
- Information we receive from state or federal agencies.

It is important for us to collect and use this information to properly provide, administer and perform services on your behalf. We could not provide optimum service to you without collecting and using this information.

Information We May Disclose

We regard all of your personal information as confidential. Therefore, we do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law. In the course of conducting our business dealings, we may disclose to other parties certain information we have about you. These disclosures are only made in accordance with applicable laws, and may include disclosures to reinsurers, administrators, service providers, consultants and regulatory or governmental authorities. Furthermore, certain disclosures of information will be made to your Farm Bureau personnel authorized to have access to your personal information for the purpose of administering your business and providing services to you.

We may disclose the following categories of information to companies that perform services on our behalf or to other financial institutions with which we have joint marketing agreements:

• Information we received from you on applications or other forms, such as your name, address, social security number, county Farm Bureau membership number, assets, income and beneficiaries;

• Information about your transactions with us, our affiliates or others, such as your policy coverage, premium, loss history and payment history; and

• Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may disclose noppublic personal information aboutyour to the following types of third parties:
Financial service providers, such as life insurers, automobile insurers, mortgage bankers, secrities broker-dealers, and insurance agents;

- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as non-profit organizations.

These entities with which we share personal information are required to maintain the confidentiality of that information. We do not authorize these parties to use or disclose your personal information for any purpose other than for the express purpose of performing work on

and subsidiaries. The right of our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries to further disclose and use the information is limited by our employee handbook, agent's manual, applicable law, and non-disclosure agreements where appropriate. We maintain physical electronic, and procedural safeguards that comply with Federal and state law to guard your non-public personal information.

Your Opt-Out Right

We reserve the right to disclose non-public personal information about our customers to a nonaffiliated third party. However, if you prefer that we not disclose nonpublic personal financial information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (information sharing which is permitted by law includes sharing information with our affiliates and non-affiliates about our transactions or experiences with you for business, administrative and other legal purposes).

If you wish to opt out of disclosures to non-affiliated third parties, you may choose one of the following options:

1. Complete the opt-out form on our web-site located at okfarminsurance.com OR

2. Mail or Fax the attached opt-out form to us. Fax # 405-523-2581.

Your opt-out form must reach us within 30 days of your receipt of our privacy notice. Your optout request will take effect on the 7th day following receipt of your request, to allow for notification to all applicable affiliated or non-affiliated third parties.

If you share your account with another person, either of you may opt-out of disclosures (other than disclosures permitted by law) for both of you. Please indicate on the Opt-Out Notice form if you are opting-out for one or both of you.

Conclusion

If you have any questions or comments concerning this *Joint Privacy Notice* or our privacy standards and procedures, please write us at Post Office Box 53332, Oklahoma City, Oklahoma 73152-3332. Our functional regulator is the State of Oklahoma, Department of Insurance. If we cannot resolve your concerns or answer your questions, feel free to contact our regulator.

This Joint Privacy Notice describes our company's privacy policy and practices in accordance with the Gramm-Leach-Bliley Act, 15 USC §6801, and with various state-specific privacy/ financial information laws and regulations in the states in which our company does business.

Copyright [©] 2002 Oklahoma Farm Bureau Mutual Insurance Companies 2501 N. Stiles, Oklahoma City, Oklahoma 73105

OPT-OUT NOTICE

I prefer that you do not disclose nonpublic personal financial information about me to nonaffiliated third parties, (other than disclosures permitted by law, which include sharing information with our affiliates and non-affiliates about our transactions or experiences with you for business, administrative and other legal purposes).

In order for an opt-out notice to be valid, all *required information must be completed. <u>Clip & mail this form to:</u>

OFBMIC, c/o Opt-Out Notice • 2501 N. Stiles • Oklahoma City, Oklahoma 73105

*NAME:	
*TELEPHONE NUMBER:	
TELET HOME NUMBER.	
*ADDRESS:	
*CITY:	
*E-MAIL:	
*POLICY NUMBER:	
*MEMBERSHIP NUMBER:	

Farm Bureau to welcome visitors to its booth at Tulsa Farm Show

Oklahoma Farm Bureau once again will play a key role in the annual Tulsa Farm Show, which will be held in December at the Tulsa Fairgrounds.

"For the ninth year, Farm Bureau will present safety programs ranging from the popular fire safety trailer to health screening opportunities for Farm Show attendees," said Robin Landrum, OFB field representative for northeastern Oklahoma.

"We also will focus on legislative issues and rural health concerns in addition to strong emphasis on farm safety."

Landrum said the entire Farm Show will encompass 11 acres and be held exclusively indoors.

"There is no need to worry about what the weather may be like outside. It will be comfortable inside," he said.

There is no admission charge or parking fee to attend the Tulsa Farm Show, which runs from 9 a.m. to 5 p.m. Dec. 12 and 13, and from 9 a.m. to 4 p.m. Dec. 14.

Farm Bureau's booth will be located in the far northeast area of the arena.

OKLAHOMA BEEF CERTIFICATES

.....

Beef Certificates are non-expiring, cashier's checks redeemable for any beef product! They can be used at any business where beef is sold. **Beef Certificates make** great gifts! To purchase your beef cerificates call: 405-235-4391 Or Write: Oklahoma Cattlewomen Inc. 2500 Exchange Avenue Oklahoma City, OK 73145

BEEF

It's What's for Dinner!!

Oklahor

The Tulsa State facility, site of the farm show, is located at 21st and Yale Streets in Tulsa.



tscsecurity.com

Our Special Offer to Oklahoma Farm Bureau members includes a Vista 10 Home Security Master Control Panel, Keypad, 2 door protections, motion detector, siren, yard sign & full service warranty. Completely installed at NO COST, plus you receive a \$200 REBATE. Monitoring is required. The fee is only \$24.95 per month.

Get additional discounts on security equipment that protects your farm machinery. We have cameras, barn intrusion alarms, gate alarms plus many other features to choose from. We also can provide other options like structure wiring for new homes, CCTV's, driveway alarms, gate remote operators, home automation, home theater and remote surveillance. Call today for a free estimate!



November 2002 • OKLAHOMA FARM BUREAU JOURNAL • 11

AUTOMOTIVE

^{'95} Ford F250 XL, extra cab flat bed, 108K, exc. cond., power stroke, original owner. 918-967-1015. ^{'95-'96} Chevy Z71 ext. cab, highway miles, exc.

ord, loaded, must sell, but might trade, \$8,600 OBO. 405-826-9270.

6.5 long block, pump, etc.; '95 Camry, auto, heads new, a/c compressors half price. 580-335-3856.

'94 Ford F350 turbo diesel 4x4, auto/w hyd. Deweze hay bed. 580-338-0479 after 7 p.m.

'96 GMC X-cab 4x4, tow pkg., V8, cold AC, SLE, loaded, receiver, road miles, will wholesale \$9,500 OBO. 580-658-3739, 5751.

'92 Ford customized van, good cond., adult driven, \$4,900; W.W. cargo trailer, near new, \$1,500. 405-969-2617.

'86 Ford Bronco II XLT 4x4, PW, PL, cruise, alum. wheels, new tires, shocks, brakes, 2.9 V6, auto, 154K, \$2,450. 580-654-1477.

'88 Ford Crown Vic XLT, PW, PL, cruise, 302 V8, good tires, transmission overhauled, 69K, \$1,850. 580-654-1477.

^{*}84 Jeep Grand Wagoneer 4x4, runs good, \$1,250. 580-994-5495.

'87 Harley Sportster, low miles, no payments or trades, \$5,000. 405-419-8308, lvg. msg.

[']96 F150 XL 4x4, 77K, 302, auto, 1 owner, clean, \$9,300 OBO. 405-830-6761.

'86 Lincoln Town Car, 302, looks/run great, reliable, good on gas, sharp. 405-567-4602.

[•]60 Dodge D500, 4-sp./2-sp., cab & chassis, 318 V8 runs good, \$500 OBO; 80 30-ft. joints 4-in. alum pipe, 60 30-ft., joints 6-in. 580-276-3497.

'82 Jeep Wagonner, \$1,500; '48 Willis pickup frame sitting on tires, 2 old engines, misc., \$500; heavy duty lift chair, like new, \$500. 580-443-5048.

^{'95} Chevy 1/2-T. Silverado ext. cab, 1 owner, nice, good tires, bed liner since new. 918-335-1450.

[']81 Ford F150 lwb, high miles, good truck, \$1,000; Relm radio, 20-watt mobile, 99 channel, ext. speaker, antenna, coax included, \$250. 405-247-3921.

'89 Ford 3/4-T., auto, AC, diesel, 1 owner; WWD 45 wide front, all except block, all or piece 456 NH 8-ft. mower, good cond., extra parts. 918-542-8845, 784-2544.

^{'95} Dodge SLT 1-T. dually, 8.0 V10, all power, trailer/5th wheel ready, 72K, \$8,500. 405-632-6883. ^{'84} F250 Ford, 4-sp., in good cond., \$1,800.918-723-

4603.

^{'82} Chevy pickup, 10wner, good; 930 Case tractor, \$3,000; 10-ft. offset disc, \$1,000; Hesston round baler, \$1,950; 9-ft. swather, \$1,250. 405-282-4919.

^{'95} white Ford pickup, ext. cab, sport pkg., 302, 128K, real nice, \$8,000 firm. 405-222-5896.

^{'95} Power Stroke, \$7,500; '94 DSL 1-T. super duty, 11-ft. bed, \$7,500; '94 Chevy 1-T. DSL, 11-ft. bed, \$7.000. 405-376-2917.

Hunter's truck: '82 Ford Bronco XLT Lariat 4x4, V8, new Holley, sun roof, spare, all power, \$2,500. 918-485-1412.

'81 Ford Crown Vic; JD land plane; Krause 14-ft. chisel. 580-723-4373.

[']99 1-T. Ford diesel, white/stripes, crew cab, loaded, a beauty. 918-486-2259.

'56 Ford Vic, 2-door HT, \$4,500; '62 Impala HT, not running, good builder, \$2,800; '55 Merc 4-door, \$2,500; '56 MG, as is, \$3,895. 405-672-0048, 733-7023.

'81 long nose Freightliner, 350 Cummins motor, extra good engine, mech. sound, \$6,000. 918-275-4667.

53-ft. Easy Haul car hauler, w/or w/o winch, x-wide

12 • OKLAHOMA FARM BUREAU JOURNAL • November 2002

OFB JOURNAL CLASSIFIEDS

2501 N. STILES • OKLAHOMA CITY, OK 73105

Each Farm Bureau member family is limited to ONE free classified ad per issue. The form below must be used; no call-in ads will be accepted. The length of the ad cannot exceed the three lines on this form. Ads run only one time.

• • • • • ALL INFORMATION BELOW MUST BE COMPLETED • • • • • •

Name

Address

City

OFB Membership Number___

Phone ()

State____

Ads must be received by Nov. 20 to appear in the next issue of the OFB JOURNAL.

Zip_

for hauling cargo trailer, 6,500~w/winch, 6,000~w/ o winch. 580-445-6825 daytime.

⁹2 Cadillac Seville, 4-door, leather int., in good cond., runs great, good on gas, \$2,200 OBO. 580-272-9012.

'66 T-Bird classic, 390, auto, power A/C, locks, driver's seat, swing away steering wheel, good tires, radio, see w/parts car, both \$4,200. 405-899-4681.

'95 Chevy 1/2-T. ext. cab Travel Time conversion pickup, loaded, wood interior, buckets, etc., \$8,750 OBO. 918-333-1316.

'95 F150 Ford XL 1/2-T., auto, nice; '94 Dodge SLT Laramie 1/2-T.,auto, like new. 405-275-0378.

FARM EQUIPMENT

Cherokee Stockman 2000 model 6'8" x 20' enclosed aluminum stock trailer with center gate, towed less than 1,000 miles, \$9,500. 405-282-4225.

530 JD baler, monitor, top cond.; big tires, tucker wheels., WWD 45 wide front complete less motor; 456 NH mower, extra parts, original cover. 918-542-8845, 784-2544.

Electric fence chargers repaired, solar or 110 V., all brands. I do warranty work on most brands. 580365-4327.

H Farmall, fresh engine, good tires, metal, \$1,200 OBO; SM Farmall, new paint, 3 pt., new tires, \$3,000; M Farmall, factory wide front, bad motor, \$800 OBO. 918-352-2966.

Unopened Ivomec Plus injectible, 500 ml., \$225; fresh 30# bags of cat food, \$6 each; overhead fuel tank w/stand, \$50, 580-482-1279.

Commercial meat saw, meat grinder, tenderizer w/ hardwood table. 580-353-7495, 875-2592.

⁶02 JD LT160, 15 HP, auto, riding mower w/Freedom 42" mulching deck, used 43 hours, exc. cond., \$2,500. 580-225-0795.

'02 new C-M stock trailer, 24'x6'8", bar top w/new top, \$5,500 OBO.580-252-5269.

TRAILER AXLES & PARTS 2,000 -- 25,000#

3,500# Axle w/springs	s\$113.00
6,000# Axle w/springs	s \$182.00
8,000# Axle w/springs	s \$399.00
6,000# Torsion	\$296.00

1-888-705-8100 BYFIELD WELDING 66 Oliver row crop tractor w/'88 gas engine, runs good, good tires. 405-222-1445.

Storage trailers, several sizes, good for hay, feed, tools, machinery. 405-258-6559.

'93 Bonanza 6'x16' bumper hitch stock trailer, 6'6'' inside, center gate, escape door, slide/swing rear gate, paint still on floor, \$2,000 cash. 405-375-5781, 818-6080.

8-ft. JD pull type seeder-fertilizer spreader, exc. cond., good tires, new paint, \$400. 405-398-4450.

Crary hydra stinger, 3-point hyd. hay loader, 4,000lb. capacity, exc. cond., \$1,250. 405-224-2066.

Krause 1441 offset disk, 15', like new, \$6,750; JD 235 tandem disk, 22', new blades/bearings, \$4,500; JD 1600 chisel, 17-shank, low hours. 405-527-7769.

New, used tractors, farm equip. sales, service, parts; also custom engine rebuilding. 918-486-6610.

Antique Massey Harris combine, super 90 self propelled, gas, \$500; Whitmore mobile PTO feed grinder/mixer; 888 hydro. bale feeder, 130 cap. 405-262-4616.

Sell or trade pecan harvester, the Nut Hustler. 580-762-5171.

Agco-Allis 19984R, 9655, 160 HP, 1475 hrs., 80% rubber, like new. 580-263-0384.

[']98 JD 755 4wd, 2-speed, 4' header, 5' belly mower, 4 1/4' box blade, like brand new, 260 hrs., \$12,900; 18-ft. HD trailer, \$1,100. 405-273-0312.

IHC-TD15 dozer, Carco winch; looking for Santa Gertrudis heifers, 580-839-2859.

Farmall 186 hyrdo, burned, 200 hours on rebuilt hydro, Unverfurth 375 grain wagon w/hydraulic auger. 918-967-8435.

'47 DC Case, '44 Cub & B. IH. Old farm machinery, antique gas pumps, water pumps. 580-639-2776.

300-lb. self pig feeder, 50 4-gal. self waterers, 50-ft. tread farrowing crate, all steel 6-hole feeder, vet. stall w/steel floor, gate, \$300. 918-247-6901.

LIVESTOCK

10-year-old POA mare in foal to red roan Hancock stallion, \$1,250; also her red roan/blanket horse colt, \$1,200. 918-868-2340.

2 reg. Red Angus bulls, 18 & 30 mo., good EPDs, King Rob, None Better bloodlines, used this summer, still fat. 918-479-8739.

Reg. Red Angus bulls, AI sired by Buffalo Creek Barney, dams by Leachman Heavenly 8141, at bargain prices. 405-547-2694.

Herd reduction. AQHA, APHA bred mares, 2 yrs., yearlings, weanlings, stud prospects, 40 head for sale. 580-569-2942.

Big, stout roan mule, 15 hands, 7 yrs., broke to ride, \$1,200. 918-256-2059.

Bobs San Lena '96 chestnut by Bob Acre Doc out of Powder River Playboy mare standing. NCHA earnings of \$20,500. Introductory fee \$700 w/\$200 booking fee. Also Poison Buck foundation bred buckskin with Doc Solano, Range Boss, King, Poco Bueno standing. \$500 fee w/\$200 booking fee. 405-382-7225.

Gray ranch gelding, heeling horse, \$1,950; Mock Bros. roping saddle, low association, nice; 5 yr. black AQHA mare, Serria Te. 580-723-4258.

¹02 AQHA sorrel stud colts, several w/4 white socks, blaze, both out of own son of Sonny De Bar, Go for Gold eligible, \$600. 918-341-9213.

Beefmaster semen, exc. EPDs, clearance priced; also reg. Boer goats, buck, does, show wethers. 918-333-4907.

6-year-old AQHA gray steel brood mare, 14.3 hands, 1,100 lbs., Three Bars, King Bars on top, Mr. Duster Too, Poco-Ashwood on bottom, halter broke, \$1,500. 981-337-9174.

Beefmaster weaning calf sale, pick from 20 head, \$700, most polled, 6 or more \$650 each. 918-623-1663.

Angus bulls, heifers, 10 to 12 mos., top animals out of 7 herd bulls w/without papers. 580-456-7241.

J&P Game Farm. 40 wild turkey, flight conditioned chukar partridge. 580-795-7089.

Reg. Polled Hereford cow herd, breeding Polled Herefords over 35 years, Anhinga Victor 37J 69R x OR Dom 549 F243. 580-436-4767.

Reg. Paints, 5 left, yearlings, weanlings, beautiful, well-bred DocBar, Dash for Cash, Smooth N Easy, \$500-\$1,100. 405-262-8499.

Serviceable age Angus, black poll Limo bulls. Small square wheat straw, round bales of straw. 405-381-4307.

Reg. Texas Longhorns, herd sire prospects, commercial bulls, pairs, bred cows, all from top bloodlines at reasonable prices, roper too. Delivery arranged. 580-223-2919.

3 young male donkeys, \$165 each; 5'x16' stock trailer w/half top, \$685; 6'x16' stock trailer, \$1,250; saddle, \$185. 405-354-6087, 760-5389.

Reg. Texas Longhorns, solid or multi-color bulls, pairs, heifers, bred cows, priced right, delivered. 918-733-9511.

Black Simmental bulls, bred heifers, cows plus a few show heifers, \$700-\$1,250. 580-927-2236.

2-year-old red Limousin bulls, \$750 firm. 918-389-4378.

1-year-old black Chi-Angus bull, registerable, \$600; reg. Nigerian dwarf goats, unreg. pygmy goats, lots of colors, babies coming monthly. 918-824-2416.

<u>Cattle Cube Boo</u>	<u>oking</u>
Range & Breeder	\$5.56/50 lb.
20 Range Cubes	\$5.49/50 lb.
I I I I I I I I I I I I I I I I I I I	\$4.89/50 lb.
12% Calf Creep	\$4.78/50 lb.
14% Calf Creep Med	\$4.92/50 lb.
★ <u>200-lb. CATTLE TU</u>	<u>JBS</u> ★
Natural Block 20	\$33.90
Eneriblock 25	\$32.00
Also, loose cattle minerals	available!
EVERGREEN • MOORMAN	• NUTRINA
COSPER'S 2 E FEED AND SUPPLY	BAR 5
HWY 9 EAST & 108 TH , NOR	RMAN, OK
405-292-87	61

5-yaer-old black AQHA mare, Seira Te, Croton Oil, Mock Bros. Nice roping saddle, fully tooled, low association, dally horn. 580-723-4258.

Drought reduction. America's #1 performance tested Limousin herd, 40 young cows, 20 big stout bulls, 15 fancy show heifers. 405-643-2884.

Pygmy goats, 3-month-old polled male, 2 3-monthold females (polled and horned), 2-year-old horned female. 405-527-5487.

Reg. Texas Longhorns, will eat out of your hand. Pairs, heifers, show calves, halter broke bull, skulls. Will haul Lawton area. 580-429-8805.

18-year-old reg. QH mare, trained for barrels, also used for parades, trail rides, well trained/gentle, \$1,800. 580-363-4761.

15 purebred Angus bred heifers coming 2 years, calving Feb.-Mar., \$800 each take all; 2-year-old Angus bulls. 580-363-5550.

6-year-old QH gelding, good looking, sweet natured, nice ride, all shots inc. WNV, \$1,250; also western saddle. 405-872-9066.

Reg. Brangus working bulls, heifers available. 918-341-1003.

OK bred 3-year-old AA QH filly, 5 outs, 1W, 2P, 1S, sound, \$4,000. Vermeer baler, model 604C, \$1,500 OBO. 918-773-5508.

Grain-fed club calf, would make great steaks. 580-497-2802.

^{'02} AQHA stud colts, sorrel w/4 white socks & blaze, sorrel w/star, halter broke, Sonny Dee Bar/Skipper w/ Cabin Bar bloodlines, \$800. 918-341-9213.

50 head of pre-conditioned mixed steers, heifers, mostly black, black baldy calves. 918-273-1475.

Reg. gray Brahman bulls, cross Brahman heifers, Brangus bull. 918-367-2735.

Reg. Haflinger mares, bred, extra nice. Haflinger gelding team, well matched, drives good; single gelding rides, drives. Harness and wagons. 918-542-8507.

'82 AQHA bay gelding, barrel horse, grandson of Three Chicks, experienced riders only. 918-793-3011.

Beefmaster bulls, performance tested on forage, foundation genetics, bred for 6 essentials, statewide delivery.580-668-2523.

Lone Star Equine Rescue: Adopt-a-Horse, donate a horse. 979-776-9396.

Quail hunters: we have day-old to field-ready birds available. USA Marketing, Pond Creek, 800-872-3643.

'93 APHA Pal.-Overo mare w/foal in '03 by black Overo; '97APHA black Overo stud. \$3,000 each. Sidebuab Husky/Alaskan Malamute stud service; puppies available. 405-964-5751.

MISCELLANEOUS

Used Portable Sawmills! Buy/Sell. Call Sawmill Exchange 800-459-2148, 205-661-9821, http://www.sawmillexchange.com

TURTLE & BREAM Traps. The Traps that really work. Free Brochure. Smith MFG., 5896 Nuthatcher Rd., Gilmer, TX 75645.

Meat Grinders, Cubers, Butcher Supplies, Catalog \$2.00. Home Processor, 450 Ledan Rd. Ext., Gainesville, Ga. 30506, 770-535-7381, WWW.Home-Processor.Com

Carver Monuments. Compare our prices before you buy. 405-932-4398.

Cancer, diabetes, arthritis, Alzheimer, fibromyalgia? Call about coral calcium and what it can do for you. 405-391-2353.

NHCD is now hiring telephone workers to work from home. Need Internet access. National company that's registered w/BBB. 405-527-3130. Carpet. New, beautiful assortment of colors, \$2.99/ yard. Quality tile, 99¢/sq.ft. I have as little or as much as you need. 405-206-0346.

Compaq 223mhz computer, 13" monitor, CD-ROM, 48 MB Ram, 100 MB Zip drive, \$190; also Browning Hi-Power 9mm pistol, like new, \$475. 405-769-4455.

Looking for serious weight loss seekers, offer an ephedra-free program. Gwen, 405-275-5212.

Beautiful new carpet, tile, rugs, vinyl, laminates. Liquidating inventory, price to sell fast, all must go. M-F, 1-5 p.m., 1217 SW 29th, OKC.

Chaff hay, high performance forage. 405-878-0866, 598-0584.

Meat processing equipment. Biro 22 meat saw, Hobart 1/3 HP grinder, Biro tenderizer, Hobart automatic slicer, Dayton scales, \$4,000. 580-535-4450.

Grandfather clock made in Germany during mid 18th Century, stands over 6' high, operates by weights, runs great, orig. wood, will trade for cattle. 918-689-9997.

Wooden park bench, \$40; service for 8 silverware, \$100 OBO; 3 old clocks, \$250 each; old glass top fruit jars; LP albums of classical music, \$2 each; high chair, \$40; suit case, \$20; 2 water bikes, \$50 each. 405-663-2074.

6 ft. church pew, 80+ yrs. old, \$300; desk w/4 drawers, typewriter compartment, 50x34x29. 405-884-0125.

Work for yourself, not someone else. Let me help, no inventory, great residual income, great tax deductions, great extra income for teachers, students, anyone. Amber, 405-275-3782.

Promote OK. Give a friend a copy of my CD, Tales of OK., original songs about OK history, your money back if not satisfied. \$14.99 retail. 580-450-5730.

Singles unite easy the penpal way, free info. 580-480-0516 or write Pals & Partners, 1509 N. Main #300, Altus 73521.

Free medical, pharmacy, dental farm worker health program. 800-398-7743, 405-374-9203.

Warm Morning wood heating stove w/blower, \$300. 405-567-3047.

Own your own Internet wholesale store for free. 800-242-0363 Ext. 5137 or 405-275-0560.

Ranger II electric wheel chair, used twice, \$2,400. 405-598-5228.

6-piece solid wood canopy bedroom set, \$600; recliner w/matching couch recliner, \$600; all exc. cond. 9 HP JD riding mower, \$500. 918-342-4809.

200 round bales of Bermuda/fescue available, 4x5, \$22 each. 918-733-4634, 759-0356, 733-2502.

Old cobalt blue Aladdin lamp, complete; pot belly hogs, Russian hogs. 405-398-4580.

E.P.R. & D.

USDA & *Custom*

Processing

of

Beef - Hogs - Lambs Wild Game

580-365-4913

Corner of Hwy. 65 & 17 Sterling, Okla. Earn income, help people save on cost of medication. 405-232-2829.

Old west style holsters, wrist cuffs, spur straps, rifle scabbards, fringe cuff gloves, leather firewood tote. 405-948-8587.

Propane tanks: 500-gal., \$425; 100-gal. upright, \$200; 1,000-gal. refurbished, \$900; new 250-gal., \$425; 500-gal., \$725; 1,000-gal., \$1,295. Many others available, warranty, licensed dealer, 3 locations. 405-375-4189.

Big Bee 60-inch finishing mower, PTO, \$200. 405-740-1728.

Multiple sclerosis support group meets 2nd Monday 7 p.m. at 1108 NW 53rd in Lawton. Call David at 508-252-239.

J.T.'s Metal Roof Coating LLC, making old rusted meal like new again. 580-323-5356.

Mixed grass hay, 1,000 5x5 bales, \$25 each; square bales, \$3. Near Okmulgee. 918-756-6502.

All metal sign, 54x27; miscellaneous items of veterinary practice from retired vet. 05-238-9436.

Watkins Home Products (spices, extracts, cleaning supplies) and Tri-Chem liquid embroidery. 405-997-5350.

14,000 BTU Whirlpool window AC, good cond., runs on 110, \$375; Estate trimmer/mower w/Beaver blade, used once, \$475. 580-456-7462.

Wood heating stove, coal heater, 2 space heaters, old trunks, pitcher pumps, large iron pots, rocking chair. 405-379-232.

Antique buffet, solid mahogany, exc. shape, velvet in silverware trays, 6-ft., \$250; antique library table, needs refinished, around 100 years old, \$100. 405-643-5176 after 5 p.m.

Store fixtures, reasonable, good cond., check-out counter, shelves, etc; Tandy leather kit, 420. 580-256-7158.

Pecans. Landgraf Farms new crop at Madill. Toll free 1-866-657-3226.

Hand quilted quilts, \$500; machine quilted baby quilts, \$20; full, \$80; queen, \$100. Special orders at LaTrelle's Creations, 580-845-2305.

World War II German Mauser rifle F9985. 580-472-3271.

Cutest little 5x0 cargo trailer w/queen size bed, AC, insulated, you can even haul your motorcycle init, \$1,800.580-226-1754.

Save 30-70% on prescription medication, mail order directly from Canada to your door. 405-417-0587.

100-year-old sweet pickle recipe, \$3, SASE to LR, POB 513, Buffalo 73834.

APPR. <u>\$75,000/Yr.</u>

If you know farm equipment or livestock, you can make money appraising them! Call today for free information. (800) 488-7570, or www.amagappraisers.com

LONGREACH STEEL BUY YOUR METAL BUILDING COMPONENTS DIRECT FROM THE MANUFACTURER 405-598-5691• 800-256-3237 CLASSIC PANEL & R-PANEL AVAILABLE

METAL CUT TO LENGTH 26ga & 29ga STEEL BUILDING KITS • CARPORT KITS WE STOCK

INSULATION • SKYLIGHTS WALK DOORS • CUSTOM TRIM COLOR MATCHED TRIM • SCREWS OPEN CEE PURLINS • STEEL TRUSSES 14GA RED IRON PURLINS • SQUARE TUBING ANGLE IRON • GALVANIZED CEE PURLING • CALL FOR FREE QUOTES • Stanley Home Products, Fuller Brush. Cleaning, mops, brooms, brushes, makeup, nail polish, facial products, colognes, degreasers, germ products, fireplace cleaners, whole house cleaners. 580-497-2249.

4 buggies, 11 horse-drawn wagons, 600 steel/wood wheels, hames, collars, harness, machinery, antiques, etc. 580-529-2110.

Pound cakes. 25 different recipes, \$3. Ibuilt a business with 1 of these. Marge's Country Kitchens, Rt. 1, Box 164A, Duncan 73533.

Crocheted family names, Christmas orders, \$3 per letter. 580-563-9470.

Free satellite TV, free installation in up to 4 rooms. 877-998-3474, ext. 19914, code A10.

Cloth lift chair, brown/tan, exc. cond., \$200; '37 Detroit Jewel cook stove, 4600. 918-756-4761.

Rustic western designs, custom framing western art, home furnishing, etc. 405-373-1822.

The Tongue-Cut Sparrow, a Japanese fairy tale audio CD for ages 5-12. \$7.50 inc. postage to George Holod, 436 I St. SW, Ardmore 73401.

Remington 870 Wingmaster 12 gauge shotgun, 20-in. barrel, 2 3/4" shells, good cond., \$185. 918-535-2656.

Get your house ready for the holidays. Light to heavy cleaning. Carolyn, 405-542-6187.

Small square bales blue stem prairie hay, \$3.50 in barn at Pawnee. Discount for quantity. 91-762-2961. Ashley wood burning stove, \$150. 405-352-4936.

Arrowheads. Guaranteed ancient relics. Bill, 918-366-3567.

'96 SLT 700 Polaris 3 seater, fast, motor taken care of, low hours, winterized, \$2,500. 405-224-4542.

Pool table, real nice; Border Collie dogs. 580-995-4428.

PETS

AKC Lab pups, born 9-30, chocolate/black, dew claws removed, \$200. 580-549-4485.

Christmas puppies: reg. Border Collies, working bloodlines. 918-273-1363.

Chinese Pugs, Maltese, Min-Pins, Poms, Shih Tzu. Deposit will hold, cash only, health guaranteed. 405-527-9231, 850-3133.

Treeing feist squirrel dog pups, sire and dam both grand squirrel champions, \$300. 918-775-3175.

Livestock guard dog pups; sawing; horse training. 580-777-2385.

Great Pyrenees, 1/16 Commodore, 8 weeks Jan. 19, shots/wormed, parents livestock working guards, \$100. 405-398-4267.

REAL ESTATE

72 Ac. 75% Grass, 25% Timber. Highway 66 near Chelsea. Estate Sale. 406-447-2066.

20 A. horse facility at Ada, great barn, arena, nice 3bed, 2-bat home. Countrywide RE, Chris, 580-421-3019.

Clean country home on 1 A., new white siding, 3-bed,

1-bath, 2 living areas, close to I-35 exit 91, \$79,500.

3-bed, 1-bath w/garage, 1,200 sq.ft brick, vinyl siding,

storm windows, transferable warranty. 580-248-5349.

Brand new custom home, jet tub, cathedral ceilings,

VA approved, 580-429-8176. Also Homelite

1,265 A. cattle ranch near Ada w/Bluestem, clover, 2

lakes, hunting. Countrywide RE, Bill, 580-421-7993.

6.5 A., 2/2 home, 24x30 shop, tack building, 320x150

roping pen, 50' round pen, 7-stall barn, shed, pond,

200 A. all improved grass, 2 wells, ponds, exc. hunting,

Bermuda, \$98,000. 405-567-3927.

405-527-5290.

chainsaw.

November 2002 • OKLAHOMA FARM BUREAU JOURNAL • 13

on highway. Broker, Virginia, 940-367-3471.

Two 2-bed houses, barn, shop, pipe fences on 15 A., 7 W. of Purcell on Hwy. 39 or 3 S. of Washington. 405-344-6387.

4-bed, 2.5-bath, lvg. room w/fireplace, lg. den, sun porch, wrap around covered deck, basement on 31 A. near Atoka, fenced w/pond. 580-889-3259.

For lease 2-bed, 2-bath mobile home on 10 A., needs work, \$250/month. 405-789-7119.

Nice townhouse in Shawnee, no lawn to mow, sell or trade for home or land in central OK. D. Dudley Realty, 405-275-5673.

135 A. native pasture w/pecan trees, steel corral system, 2 ponds, approx. 12 SW of Ada, rural water available, \$750/A. 580-456-7616 before 8 a.m.

32x60 2-story hotel bldg., \$20,000; 2-bed house, \$20,000; 3-bed, 1.5-bath apartment in Fairland, \$20,000. 918-876-4155.

Minerals for lease in Stephens County, also commercial land for lease in Duncan. Write Doc's, 1212 W. Main, Duncan 3533.

Lake home plus 8 A., stock fenced, 3/4 to Lake Texoma, 2 wells, \$120K. 580-564-9503, lv. msg.

5.5 A. wooded, Muldrow, \$8,000. 918-427-5902.

80 A. farm, roping arena, barn, nice pond, building location w/well, septic plus 14x62 mobile home. Carl Martin, Realty Plus, 405-258-0857.

148 A., incoming producing, alfalfa field, imp. pasture, ponds, exc. fences, barns, M home. Darla Beeby, Realty Plus, 405-258-0857.

40 A., stocked ponds, improved/native pastures, barn, like new custom home built in 1993. Dana Key, Realty Plus, 405-258-0857.

Brick home in Apache, 40 A., outbuildings, minutes from Lawton. Sue Boswell, 888-435-7274.

Lake home, Wagoner, remodeled 4-bed, family room, tilt thermo windows, approx. 2,600 sq. ft., \$65,000. 918-462-7265.

Eastern OK home, 280 A. overlooks most of acreage w/beautiful view, set 3/4 off black top road, 3-bed, 2 –bath, heat & air, cellar. 918-967-9118.

Reduced 3-bed brick on 3 A. w/stock pond, garage,

fence, newly remodeled, on Lightning Ridge 5 N. of Roff. 580-759-4483.

RVs, MOBILE HOMES

Great buy on '87 Gulfstream class A motor home, good cond., extras, \$18,000 OBO. 580-562-4487, lv. msg.

'95 16x70 2-bed, 2-bath, ready to move, nice, extra clean, \$13,900 firm. 918-456-6813.

'96 16x72 Solitaire 2-bed, 2-bath, CHA, fireplace, oak cabinets, appliances included, \$23,800 negotiable. 580-346-7756.

'96 class C motor home, lots of storage, queen bed, exc. cond., \$25,000. 918-810-3557.

WANTED

I BUY BLACKSMITHING TOOLS AND EQUIPMENT. MIKE GEORGE, 1227 4TH ST., ALVA, OK 73717, 580-327-5235.

WANTED OLDER VEHICLES, CARS, PICKUPS, VANS, WAGONS, 1900s THRU 1960s, GAS PUMPS, TAGS. 580-658-3739.

Want 2-, 3-, 4-bottom drag type mold board or disc

plow, also a wet line propane filler hose. 918-989-5581.

Want old barn. We will move it. 405-275-4499, please lv. msg.

Want to buy good, clean late model JD 2520 or 3020 tractor or 4-wheel drive 3020 or 4020. 580-889-5819 before 10 p.m.

Want free dirt to keep hillside from washing away where homestead is placed. 918-472-7361.

Want 5-ft. Brushog, new or used, in good condition. 405-382-6351.

Want Toyota motor 22R, working or rebuildable, carb. or fuel injected. 580-351-0250.

Buying oil, gas mineral rights, producing or non-producing. 800-687-5882, 580-223-0353.

Collector wants old Case tractors, 600, 700, 800, others. 888-508-2431.

I'll pay \$1,000 for an unusual old ceiling fan that has metal folding blades, 5-glass clamshell "slip" light shades. The Fan Man, 405-751-0933.

Farm Bureau Bank can help members with their retirement plans

Retirement may seem like a far away time filled with golf courses, fly fishing and trips, but planning for your golden years is something you should start thinking about – now!

Most people live with the assumption that upon retirement, all of the money that was deducted from their paycheck for so many years, will come back to reward them in the form of a monthly Social Security check, but were you aware that the maximum monthly Social Security benefit that an individual can receive as of 2002 is \$1,660 a month?

Understanding that Social Security may not provide a sufficient income for you in the future is important in order for you to begin seeking alternative retirement plans. One of the easiest ways to save for retirement is through opening and contributing to an Individual Retirement Account (IRA).

In 1974, the government designed IRAs to encourage people to save for retirement because it was clear that Social Security was not enough for the average American to live comfortably. They were designed with special tax incentives to generate interest, but until Congress passed the Economic Growth and Tax Relief Reconciliation Act in May of 2001, the maximum yearly contribution an individual could make to an IRA was \$2,000

The new law makes saving for retirement via an IRA more flexible by increasing the maximum yearly contributions individuals can make. It calls for a steady increase over the next six years. Starting in 2002, the maximum contribution will be \$3,000 a year, in 2005 it will increase to a \$4,000, culminating in 2008 at \$5,000 a year. This more appropriate scale allows individuals to put more money each year into IRAs to grow their principle, and accrue interest faster.

For those past 50 years old, the government is giving you a chance to catch up. The new IRA contribution scale is slightly more in your favor. For 2002, maximum contributions will be \$3,500, in 2005, that will increase to \$4,500, in 2006 it will escalate to

OFB launches new ad site on Web

Oklahoma Farm Bureau has launched a new Web site featuring online classified ads. The new site, *The Sale Ring*, is designed to offer members a place to buy, sell or trade agricultural products online.

Ad placings are free for all members. Those who are not yet members have the opportunity to register online for OFB membership, thus ensuring their ability to place ads on the unique site. *The Sale Ring* allows members to buy, sell or trade a variety of products and services, including automotive, business opportunities, farm equipment, hay, hunting, livestock, miscellaneous, pasture rental, real estate, services and tools.

The Sale Ring has several easy-to-use features. Members first must register on the site and be approved before placing an ad. OFB membership numbers are required in the registration process. The site is user name and password protected to ensure visitors' protection. If a password is forgotten, no problem! The webmaster will email a reminder within minutes. There also is a "guestbook" feature, which allows visitors to tell us what they think.

The Web site can be accessed at www.thesalering.com. A link to *The Sale Ring* can also be found on OFB's Web site at www.okfarmbureau.org.

\$5,000, and in 2008 it will max out at \$6,000.

Those in the 50 or older age group will also be allowed to make additional "catch up" contributions in \$1,000 increments each year between 2003-2006. After 2006, "catch up" contributions will be indexed to inflation in \$500 increments.

Knowing that its members will want to start saving for retirement, Farm Bureau Bank is offering both Traditional and Roth IRA options.

The Traditional IRA is a tax-sheltered retirement account. This means that the only time your IRA income is taxed is upon withdrawal. The benefit to deferring taxes is that it allows you to grow your IRA at a faster rate than a traditional savings account. The other great benefit to the traditional IRA is that your contributions are also tax deductible.

The Roth IRA is not tax deductible, but your earnings are tax-exempt, so there is no tax on your withdrawals. It is possible to build up a hefty savings quickly, and you won't have to pay taxes on it later.

Typically, Roth IRAs are a good option for those that are a long way from retirement. If you are relatively new to the work force, but you want to get a start on planning for your future, the Roth is a good choice. The Traditional IRA is a better option for those that believe they will be at a lower-income level when they retire because their earnings (upon withdrawal) will be taxed at a lower rate.

Farm Bureau Bank offers two IRA products – a Money Market IRA, and a Certificate of Deposit (CD) IRA.

The Money Market IRA is investing in smaller amounts, well short of your target goal, but allows for a substantial rolling of interest over the years. This is a good choice for the less-experienced wage earner that is just starting to save for the future. It only requires a \$250 initial opening deposit, and it accepts unlimited deposits, so it's better for those who want to make multiple contributions throughout the year.

The CD IRA is a better option for those who of you who have fallen behind in saving for the future, and want to do it in lump-sum contributions. The CD IRA requires a \$1,000 initial opening deposit, but it also offers a low-risk, high-return option in one, two and three year terms. It offers all of the security of a CD including higher rates than most other accounts, but you also get the tax advantages of an IRA. And it's FDIC insured – separate from all of your other insured accounts - up to \$100,000.

Both the CD IRA and the Money Market IRA are available for rollovers also, so you can take advantage of higher rates for Farm Bureau members.

DOES YOUR BASEMENT or CELLAR LEAK? NO EXCAVATING CALL THE OLD CELLAR MAN NOW! 1-800-215-0537

DODGE RAM HEAVY DUTY. Addicted to work? Meet the all-new Dodge Ram Heavy Duty. Available with a 345 hp* HEMI® Magnum® V-8 or Cummins Turbo Diesel, it's part of the most powerful line of trucks. Now, back to work. Visit dodge.com or call 800-4ADODGE.

*330 horsepower on 3500 models

GRAB LIFE BY THE HORNS



HELLO, MY NAME IS RAM...ANDIM A WORKAHOLIC



Conserve Energy With Alcoa Siding

*CUT FUEL COSTS! *CUT HEATING COSTS! *CUT COOLING COSTS! Yes! Energy savings over a short period

combustion.

Alcoa Steel & Vinyl Siding America's At Home With Alcoa

Does not absorb or retain moisture like wood.



Retains beauty year in, year out.

Does not peel, flake, corrode or rust. Easy to cleansimply hose down. Mars, scars, abrasions don't show. High impact-resistant. White & 12 decorator colors. Never needs paint-durability built in not painted on.

Stays beautiful

wherever you live!

Insulates against cold or heat.

will more than pay for the new siding investment in your home.

Goes up easily over wood, asbestos, stucco or masonry walls.

Protect your investment in your home! Improve its value!

Muffles outside noises, assures a quieter, more livable home.

Permanently protects and beautifies your home.

Resists damaging effects of acids, salt water, sun, rain, oil, etc.

Maintenance free -- the BEST buy in today's home covering market!

Completely covers split, warped, faded or peeled outside walls.

with them.

 Here are 	the names of	just a few of your Fa	rm Bureau neigh	bors who are enjo	oying the beauty a	nd comfort of Alc	oaSiding products.	Feel free to che	ck v
Benny Rogers	Eddie Huitt	Jim Harmon	Carl McKinnev	Kenneth Azlin	Starling Miller	Cade Boennle	James Bryant	Willia Clav	

Benny Rogers	Eddie Huitt	Jim Harmon	Carl McKinney	Kenneth Azlın	Starling Miller	Cade Boepple	James Bryant	Willia Clay	Glenda Irick
P.O. Box 883	P.O. Box 101	Rt. 2, Box 63	P.O. Box 592	P.O. Box 921	Rt. 3, Box 129A	Rt. 1, Box 7	1755 N. Country Club	1845 N.W. 23rd	2601 N.W. 118th
Perry, OK	Sterling, OK	Calumet, OK	Eufaula, OK	Seminole, OK	Perry, OK	Covington, OK	Newcastle, OK	Newcastle, OK	Oklahoma City, OK
Bob Bolay	Forest Masters	Tim Cameron	Greg Biggs	Gerald McDaniel	Jerry Haynes	Randy Plant	Keller Rest.	Mike Nemec	Reese Wilmoth
Rt. 2, Box 119	317 W. Sheridian	Rt. 1, Box 85	18600 N. Antler Way	14714 Key Ridge Dr.	P.O. Box 208	18701 Garden Ridge	820 N. McAuther	Rt. 1, Box 90	5400 N.W. 66th
Perry, OK	Kingfisher, OK	Orlando, OK	Deer Creek, OK	Newella, OK	Cashion, OK	Edmond, OK	Oklahoma City, OK	Perry, OK	Oklahoma City, OK
Carl Windham	Beryle James	Jack Steele	Daniel Garrett	Mike Limke	Charles Frank	S & J Tire Co.	Larry Smith	Don Jantz	Mark Kelley
10404 N.W. 37th	9512 W. Britton	119 Thompson	1909 S. Jensen	201 Owen	1908 Brook Hollow Ct.	Hwy. 81	Rt. 2, Box 122	Rt. 3	3421 N.W. 67th
Yukon, OK	Yukon, OK	Kingfisher, OK	El Reno, OK	Mustang, OK	Stillwater, OK	El Reno, OK	Kingfisher, OK	Enid, OK	Oklahoma City, OK
Don Rainwater	Unique Coffeures	Steve Leck	Mike Yousey	Mike Lee	Lynn Luker	Ron Pinkenton	Mickey Brown	Dawn Faust	Richard Boren
5710 Willow Dr.	5900 N.W. 49th	116 S. Flynn	20502 S.E. 15th	Rt. 4, Box 193	720 W. Jackson	7521 N.W. 40th	1705 Country Club	9329 Lyric Lane	Rt. 1, Box 151
Norman, OK	Oklahoma City, OK	Calumet, OK	Harrah, OK	Tuttle, OK	Cresent, OK	Oklahoma City, OK	Newcastle, OK	Midwest City, OK	Geary, OK
Neil Roberts	Linda Sitton	Jerry Benda	Al Castro	Larry Yost	Jim Youngs	Leslie Bradford	Barth Construction	Veres Zum Mullen	Dawayne Smith
1400 Charles	P.O. Box 160	63125 Gregory Rd.	4601 Winners Circle	315 N. 3rd	1201 Clearview	Rt. 3, Box 298	Lot 6 Wild Turkey Hollow	Rt. 4	415 S.W. 16th
Norman, OK	Binger, OK	El Reno, OK	Norman, OK	Watonga, OK	Mustang, OK	Watonga, OK	Stillwater, OK	Okarche, OK	Newcastle, OK
O.B. Puckett	Delones Knupik	Clark Graham	Don Blain	Starling Miller	Tommie Richardson	Sharon Graham	Jeff Palmer	Jim Nichols	Hanley Hintergardt
200 Elm	414 W. Birch	213 N.W. 1st	308 E. Jarman	912 Kansas	P.O. Box 381	2821 Bella Vista	822 S. 6th	4737 Crest Pl.	9100 Whitehall Ct.
Maysville, OK	Enid, OK	Moore, OK	Midwest City, OK	Chickasha, OK	Purcell, OK	Midwest City, OK	Kingfisher, OK	Del Clty, OK	Oklahoma City, OK

Check these features

No artificial lookNo warping in summer

Won't rot or peel
 Won't absorb or retain moisture

No exposed nails
Won't break up in hail

Won't dent like aluminum
 Free from attraction of static electricity.

Farm Bureau members now receive a 33 1/3% Discount from nationally-published retail prices. Now in effect for Oklahoma! *Call 405-721-2807 or complete coupon below.*

NO OBLIGATION!

Buy directly from the company owners - in the siding business since 1937! No middlemen involved. We can beat most any deal. Buy today before costs soar higher!

TERMS AVAILABLE

Special discount for Farm Bureau Members Only. **NOTICE**

Siding materials sold on an applied basis only.

RHODES CO

OK! I want more information, facts, figures, estimates and color pictures of completed jobs. No obligation. You be the judge! Send coupon immediately! One of the OWN-ERS of the company will personally contact you! No high pressure . Just the facts for your consideration! Act NOW! You'll be glad you did!

'			
Name			
Address			
City			
Telephone	Best Time To Call:	A.M	P.M.
If Rural, Give Directions			

6408 N. Libby, Oklahoma City, OK 73112

16 • OKLAHOMA FARM BUREAU JOURNAL • November 2002