

"We encourage all Americans to donate to their local charitable organizations, including churches, the American Red Cross, and America's Second Harvest, who are all doing their best to provide direct and immediate relief to displaced and homeless people in the areas hit hard by Hurricane Katrina," said AFBF President Bob Stallman. "AFBF will make a donation to our long-time partners at America's Second Harvest to provide immediate food relief."

"By establishing the Farm Bureau Hurricane Ag Fund we hope to provide a donation option for people wishing to assist the farm families and rural residents who were left in the wake of hurricane destruction," Stallman said. "Every dollar we collect will be earmarked for helping farm and ranch families or their rural communities get back on their feet and back to the business of producing our nation's food and fiber."

Stallman said contributions will be disbursed to agricultural or rural-related charities selected by state Farm Bureaus in

Florida, Louisiana and Mississippi, and the Alabama Farmers Federation.

The American Farm Bureau also will contribute to the Hurricane Ag Fund, and Stallman said that county Farm Bureaus and individual members may mail checks directly to the AFB Foundation. Donations are tax deductible when made out to AFBFA/Hurricane Ag Fund. Checks should be mailed to: AFBFA/Hurricane Ag Fund, 600 Maryland Avenue, S.W., Suite 800, Washington, D.C. 20024.

In addition to the Hurricane Ag Fund, the American Farm Bureau Women's Committee and Young Farmers & Ranchers Committee also are reaching out to America's Second Harvest in an effort to ensure that people in the hurricane zone are fed.

"We encourage Farm Bureau members to donate appropriate food items to the America's Second Harvest network of food banks," said Terry Gilbert, chair of the American Farm Bureau Women's Committee. "Those of us blessed with so much have the

opportunity to help those in desperate need, simply by opening our own pantries," she said.

"I am confident that America's young farmers and ranchers will rise to the challenge of supplying hurricane victims with one of the most basic things we all take for granted - safe, nutritious food," said Ben Boyd, chair of the national American Farm Bureau Young Farmer & Rancher Committee.

You may search for the nearest America's Second Harvest food bank online at <http://www.secondharvest.org>.

Farm Festival to feature tractors, turkeys, crafts

Life on an Oklahoma farm 100 years ago will be showcased during Fall Farm-Fest, Saturday, Oct. 15, from 9 a.m. to 4 p.m. at the Overstreet-Kerr Farm, located on SH 59 10 miles south of Sallisaw.

"Farm-Fest offers visitors a fun, relaxing

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day in the country," says Jeremy Henson, education coordinator at the farm.

The 1890 farmstead was named a "Best Attraction" in 2004 by the Oklahoma Department of Tourism. Fall Farm-Fest was runner-up for the best event.

Visitors can admire antique tractors, see farm animals, tour the historic home, and watch "pioneers" cook sorghum syrup and do many other farm crafts.

Mike Walters, a Stilwell farmer who will be featured in the fall Martha Stewart Living magazine, will bring his beautiful heirloom varieties of turkeys to Farm-Fest.

Walters is helping to preserve these turkeys, which are in danger of extinction.

Members of the Arkansas Valley Antique Tractor Club will display a variety of tractors and farm equipment and also show visitors how the equipment was once used.

Sorghum was once a staple of the farm kitchen, and neighbors gathered together each fall to press the sorghum cane and cook the juice. This harvest tradition is recreated at Farm-Fest.

Other activities planned for this year's festival include flint knapping, woodcarving, Dutch oven cooking, making butter, soak and

sauerkraut, quilting, spinning and weaving, hooking rugs, beadwork and hay rides.

Visitors may also view the farm's heritage breeds of livestock. The Pineywoods cow, a relative of the Longhorn, which was brought to Oklahoma by the Choctaws, is an endangered breed being preserved at the farm. The Choctaw pony (featured in the film Hidalgo) also is at the farm.

The 14-room Overstreet home completed in 1985 is listed on the National Register of Historic Places. The house offers handicapped access.

The event is supported by the Oklahoma Arts Council and the National Endowment for the Arts. There is an admission charge.

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New graduates will face financial fork in the road

It's called commencement for a reason. The ceremony marking graduation is a beginning for high school and college graduates. More than 3 million students graduated from high school and about 1.4 million from college in 2005.

If you are a 2005 grad, you will want to start off on the right path financially.

It might seem early to be thinking about finances - debt, mortgages, car payments, student loans, investments, insurance and annuities and much, much more. But it's never too early to begin making wise choices. And many of the choices you make in the first months following graduation will have an impact on your future financial stability. So when it comes to the financial fork in the road, choose the path that's right for you.

One important consideration, now that you're on your own, is homeowners or renters insurance. You cannot afford to be without this important protection. You may not think you have much furniture or many appliances, but think about having to replace your wardrobe because of a fire or other disaster - and just when you've acquired the clothes you need to look professional at your new job.

A Farm Bureau Financial Services agent can help you with the coverage you need as a young professional. To find one near you, log on to okfarminsurance.com, and click on Find an Agent; or log on to fbfs.com, and click on

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Agent Locator, or call your local Farm Bureau office.

Now that you're an independent adult, you also need to think about your need for life insurance. Your employer may provide some life insurance as a benefit of your employment, but that insurance goes away when you change jobs. And in today's marketplace, employees tend to change jobs often. With that in mind, you need to think about some permanent life insurance, especially if you have a spouse and children to think about. A Farm Bureau agent can help you with life insurance that is right for you.

As a recent grad in today's card-carrying society, you will no doubt receive many offers for credit cards. If you already have one or more cards, you may already be getting offers to transfer balances for low initial interest rates. But beware: credit card debt is one of the most critical financial problems in America today. Studies show that one in every seven people has some financial difficulties that are directly or indirectly caused by excessive credit card debt.

If you have a credit card already, get that debt paid off as soon as you can, and don't add to it while you're trying to pay it off. Suze Orman, financial columnist and author, says, "The average credit card balance these days is pushing \$8,000 and the typical interest rate is about 18 percent, with many folks paying even more. An 18 percent interest rate on an \$8,000 balance is \$1,440 a year. How can you afford to throw away \$1,440 a year? That is beyond nuts."

And in case you think your credit card debt and your credit report aren't important because you're going to have a "real" job now and be making more money, you better think again. Potential employers can check your credit history information if you've applied for a job paying \$20,000 or more.

Once you land that first job, setting up a budget can help you to develop discipline and habits that will help you make smart financial decisions. And even though you may think it's a bit of a stretch when you're just beginning your financial future, you should allow for retirement savings. If your employer matches a contribution to a 401(k) plan, then don't leave that match on the table - put in the amount you need to acquire the match. The dollars come out of your paycheck pre-tax, so

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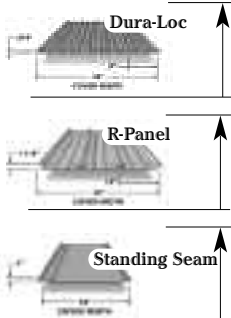
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Many college grads today have student loans. Federal student loan interest rates are based on the 13-week (91-day) Treasury Bill at the last auction in May of each year. Rates set then will take effect on July 1. For the last three years Treasury Bill rates have dropped, creating the lowest loan rates in the history of the Department of Education's loan programs. However, over the year, Treasury Bill rates have crept up, and at the pace it's been increasing, the new interest rate could be about 3.23 percent.

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Country Kitchen

CRANBERRY ROAST – Serves 6

- 1 (3 to 3 1/2 lb.)
Certified Angus
Beef® sirloin tip roast
- 3 cloves garlic, minced
- 1 cup chopped
cranberries
- 1 tsp. lemon zest
- 1/2 cup chopped
fresh parsley
- Cranberry chutney



1. Preheat oven to 500°F.
2. Rub roast with garlic. Combine cranberries, lemon zest and parsley. Rub roast with mixture. Place on rack in roasting pan.
3. Bake uncovered at 500°F for 10 minutes. Reduce heat to 350°F and bake 50 minutes for medium degree of doneness.
4. Slice roast across grain. Garnish with cranberry chutney.



COMPANY'S COMING PORK ROAST

- 2 to 3 pound boneless
pork roast

Glaze:

- 1/2 cup honey
mustard
- 3 tablespoons
prepared horseradish
- 2 tablespoons
brown sugar

Garnish:

- 2 16-ounce cans
peach halves, drained
- 2 tablespoons brown sugar
- 1 teaspoon cinnamon
- 2 tablespoons butter



Heat oven to 350° F. Place roast in shallow roasting pan and roast for 45 minutes. Meanwhile, in small bowl mix together Glaze ingredients. Place peach halves in shallow baking pan, cut side up. Sprinkle peaches with combined 2 tablespoons of brown sugar and cinnamon; dot with butter. Spread Glaze over surface of roast and continue to roast for 20-30 more minutes, until internal temperature, measured with a meat thermometer, reads 155° F. Place peaches in oven, for 15 minutes to heat through. Remove roast from oven and let rest 10 minutes. Slice roast and serve surrounded by peaches.

cleaners, brooms, mops, brushes, air fresheners, colognes, lotions, combs. Cheyenne, 580-497-2249.

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OHCE Cookbook - Garvin County Cooks for the Millennium, recently featured in The Oklahoman food

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Heritage Arts & Crafts Festival, Saturday, Nov. 19, 9 a.m. to 4 p.m., National Guard Armory, Perry. Free admission. Booth space available by calling Kristy Williams at 580-267-3370.

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All information below must be completed.

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Deadline for the next issue is December 15, 2005.

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11. Known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities: None
12. Tax Status (For completion by nonprofit organizations authorized to mail at special rates) The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes: Has not changed during preceding 12 months
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- A. Total no. copies (net press run) (average no. copies each issue during preceding 12 months): 146,446 (no. copies of single issue published nearest to filing date): 153,536
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I certify that all information furnished on this form is true and complete. — Mike Nichols

Large lot in Mustang gated community, Magnolia Trace with par 3 golf, walking trails, lake. 405-642-5964, 324-6177. 2,500 sq.ft. brick 3/2 custom built in '95 w/3-car garage + workshop, storm shelter, on Cimmaron National Golf Course in Guthrie, \$265,000. 405-282-8021.

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Twin 80 acres — north 80 w/3 ponds, 90 percent pasture, \$105,000; south 80, 90 percent pasture, pond, well, septic tanks, shed, \$120,000. Purchase 1 or both. Darla Beeby, Realty Plus, Inc., 405-258-0857.

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Shawnee — Hwy 177 near I-40, 1 acre, 1,900 sq.ft. 2-bath, 3-bedom, 500 sq.ft. basement, 600 sq.ft. attached garage, large covered deck w/hot tub, updated roof, windows & CHA, \$145,000. 405-275-4379.

House in Chandler, 3-bedroom brick, 2-bath, 1-car garage w/auto door opener, washer/dryer hook up, electric range & refrigerator, covered patio, new paint, on corner lot, \$77,000. 405-279-0806.

42 Pam Dr. in Shawnee — 3-bedroom, 2.5-bath colonial in Tanglewood on 1.25 acres, cellar, huge deck, shop, Grove School district. 405-275-3134 for appointment.

40-acre hilltop home, 4-bedroom, 2.5-bath, all paved roads, 20 minutes to Tulsa, pastures, trees, stocked ponds, \$269,000. 918-247-7035.

Arbuckle Lake 3-, 4-bedroom, 2 1/2-bath, 3-story, 2,650 sq.ft., 2-car detached garage on 5 wooded acres, 1 mile to boat dock. 580-622-6504, 580-618-0182.

Nice house: 3-bedroom brick, 2-car garage, 1 1/2-bath, CHA, good location in Shawnee with lease/purchase option. Dudley Realty, 405-275-5673.

1.5-story wood home w/50-year transferable vinyl siding warranty, 7 large lots w/concrete storm cellar, garage w/concrete floor, best offer as is. 580-237-1600, 800-281-1601.

Nice remodeled home on 3 fenced lots in Antlers, 3- or 4-bedroom, 1-bath, great retirement area near lakes, rivers, Kiamichi Wilderness Area, \$100,000. 2 time-share condos w/lockout in Branson, Mo., in 5 star resort w/golf course, \$21,000. 405-364-2800.

2.25 wooded acres just south of Bixby w/3-bedroom, 2-bath manufactured home built in 2000 w/2-car attached carport/garage, home has masonry exterior veneer w/brick charcoaler/smoker on front lawn, \$52,000. 918-366-7444.

Lake property at Five Lakes near Sulphur w/2-story, 3-bedroom, 2 _bath 2,160 sq. ft. home w/20x24 family room, storm cellar, 2 lots on corner, gated entry for restricted access, \$112,000 OBO. 405-222-2119.

House w/4 lots, Seminole area, great neighborhood, great investment for the land alone, asking \$20,000 for everything. 405-395-9213.

60-acre farm w/home, barn, non-operating steel truss chicken house, implement shed, pasture, spring-fed pond, well, some timber, near Stilwell, \$165,000.

918-778-3352.

Nice remodeled home on 3 fenced lots in Antlers, 3- or 4-bedroom w/1-bath, great retirement area near lakes, rivers, Kiamichi Wilderness Area, \$100,000. 2 time share condos with lookout in Branson, Mo., in 5 star resort w/golf course, \$21,000. 405-364-2800.

Grand Lake: 2 acres deepwater on Drowning Creek, \$35,700. Talltree Realty, 888-881-3612 or okieland.net.

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'05 FW Heritage 42-foot fiberglass, 3 slides, 2 air, 2 bedrooms, lots of extras, immaculate, \$32,000. 405-672-0551.
'03 31-foot Four Winds travel trailer, queen and bunk beds, microwave, stereo/CD player, large slide, used only 6 times, excellent condition. Retail for \$19,440, asking \$14,440. 405-829-0193, 489-7102.

'01 Solitaire doublewide, 3/2, moved, new paint and carpet, OKC area. 405-826-7632.

'99 double wide mobile home, 28x80, American Home Star 2000 model located in mobile home park, Harrah. 405-390-8974.

'00 Yellowstone 5th wheel by Gulf Stream, 30-ft., 2 slides, big AC, garage kept, non-smoker, excellent condition, portable tank, jack stands, hitch included, \$21,800. 405-381-3719.

'96 16x80 Riverchase MH, 3/2, very good condition, plywood floors, step-up kitchen, total electric, large master bath, nice deck goes with it. \$18,000 to be moved. 918-339-4749.

'00 Champion 16x80 3-bedroom, 2-bath, all major appliances, must sell. 918-617-3022, 466-3785.

One-owner '90 Capri Lite 5th wheel, 33-feet, good shape, pulled less than 15,000 miles, \$7,500. 580-657-6669.

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