



# E-BUSINESS

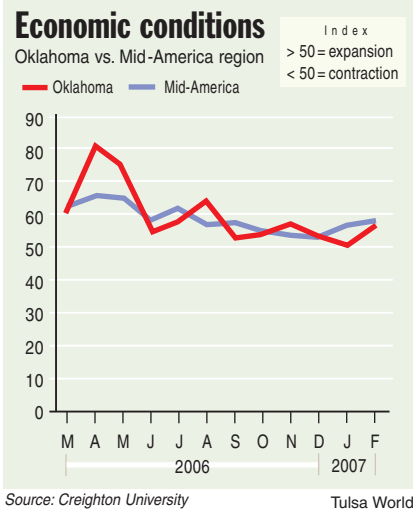
## Toning it down

Alan Greenspan moderates economic predictions.

Please go to E-6



Alan Greenspan



## February economy gauge up in state

By LAURIE WINSLOW  
World Staff Writer

Oklahoma's Business Conditions Index received a healthy reading in February.

The index, which is a leading economic gauge for the state, strengthened to 57.9 last month, up from January's 50.4 and December's 54.8, according to a report released Thursday by Creighton University in Omaha, Neb.

The index ranges from 0 to 100. A reading greater than 50 indicates that the economy should expand during the next three to six months.

"This part of the country is now benefiting more from energy production, biofuels and, in Oklahoma's case, oil and oil services. The rest of the nation, of course, has some negative consequences from energy prices," said Ernie Goss, a Creighton economics professor, in a phone interview.

Most of the index's components also recorded increases in February.

►Oklahoma's confidence index was 64.3, up from 58.3 in January.

►New orders rose to 57.1 from January's 50.0.

►Production, a measure of current output, last month increased to 60.2 from 58.8 in January.

►The reading for inventories wors-

SEE INDEX E-2

## Time shift to foil gadgets

► The new date for daylight-saving time isn't in synch with devices' programmed change.

By ROBERT EVATT  
World Staff Writer

With technology developing into increasingly convenient and useful forms, electronics manufacturers discovered a way to eliminate a common annoyance — having to change the clock between daylight-saving time and standard time.

Many devices are now programmed to automatically adjust their internal clocks for the time change, since it came at the same time every year.

But not this year. Thanks to a 2005 act of Congress designed to save energy via natural lighting, daylight-saving time will begin three weeks early from now on — this year on March 11. That could cause devices such as computers, cell phones and televisions to lag behind.

Michael Edwards, director of sales for the Southwest market at U.S. Cellular, said his company and other cell phone providers are making minor changes to their networks to prepare for the new time period.

"The morning of the 11th, the most you'll need to do is turn your phone off and then back on," he said.

Not everything will be automatic, though. Users of BlackBerrys and other similar Internet-capable phones will need to download specific patches for their devices to automatically update the time, Edwards said.

Unlike worries that the Y2K bug would cause computer programs to crash when 2000 arrived, no one expects major problems from the daylight-saving time change other than a few uninformed people being late for appointments March 12, Edwards said.

Clifton Baker, a Tulsa attorney, said he's heard about the change but isn't at all concerned about it.

"I saw the news on an e-mail, but as far as I'm concerned the courthouse will still open every day at 8:30 a.m.," he said.

Should any of his devices get out of synch, Baker said he'll just change the clock himself or have his son, an information technologies worker, do it for him.

Computers might be affected, depending on how new they are, said Jim Tate, vice president of Computer Nerdz, a computer servicing company.

"Windows Vista, Office 2007 and

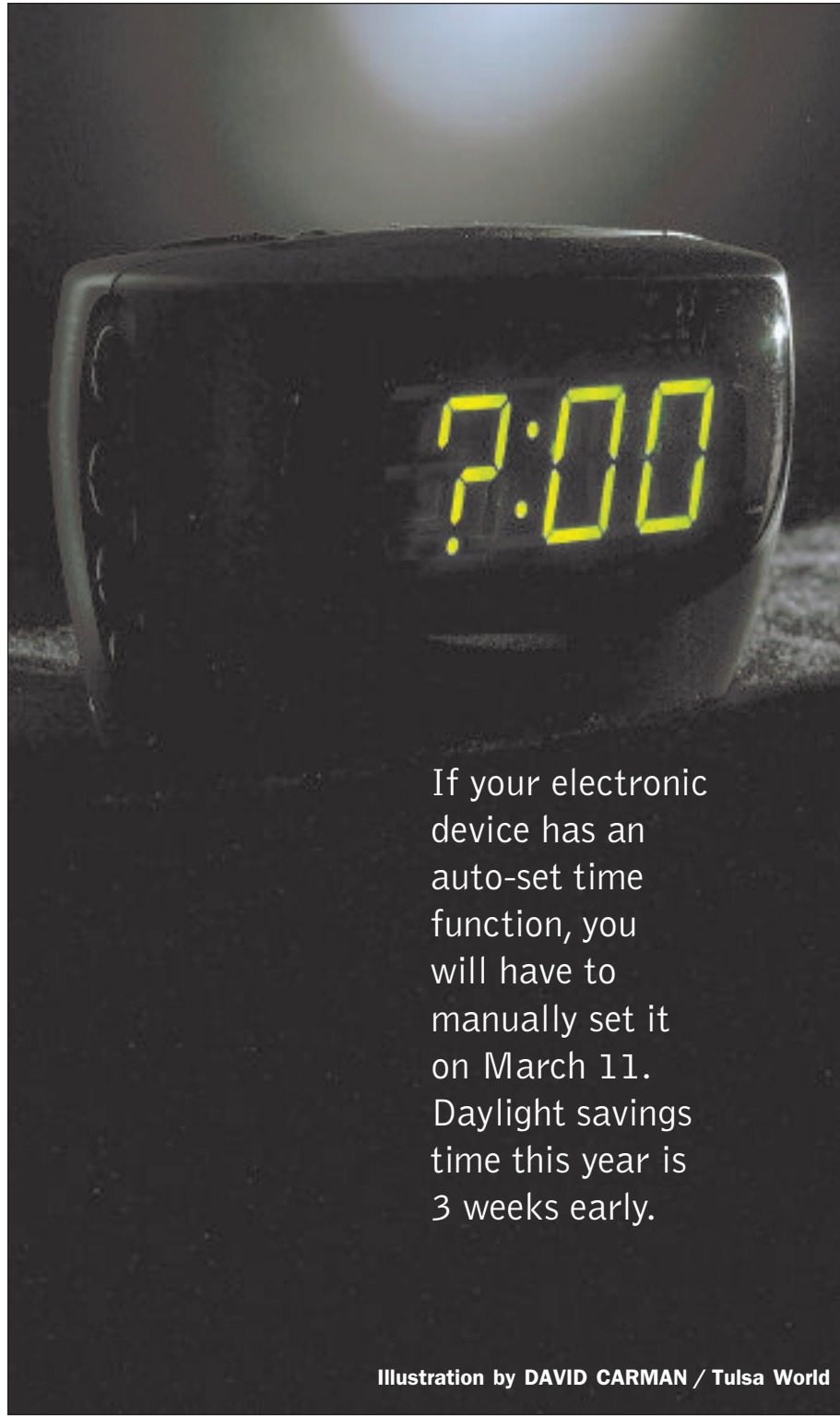


Illustration by DAVID CARMAN / Tulsa World

If your electronic device has an auto-set time function, you will have to manually set it on March 11. Daylight savings time this year is 3 weeks early.

Macintosh OS X subversion 5 or later are immune to this change, since it's already programmed to recognize the new daylight-saving time," he said.

Windows XP, as well as older versions of OS X, are set to receive automatic system updates online, and patches to revise their daylight-saving time switch dates are already being delivered, Tate said.

He said customers need to use caution when downloading automatic updates for their computers because malicious programs such as viruses and worms can show up as fake updates.

Kristine Martin, a spokeswoman for Cox Communications, said the company's network will update the time on

SEE TIME E-2

## MARKET WATCH

<b>DOW</b> 30	<b>S&amp;P</b> 500
12,234.34 down 34.29	1,403.17 down 3.65
<b>OKLA. SWEET</b>	<b>NAT. GAS</b>
\$58.50 no change	\$7.07 down \$0.16
<b>GOLD</b>	<b>YEN PER \$</b>
\$662.30 down \$7.10	¥117.58 down ¥0.54

## BIZ QUICKS

### Dollar Thrifty delays annual report

Tulsa-based Dollar Thrifty Automotive Group Inc. said Thursday it will delay its full-year annual filing with regulators until later this month as the company restates financial results for the past five years.

The company announced Feb. 5 that it would restate its past reports to correct an error in how it had handled derivatives and how it handled an effective state income tax rate.

Dollar Thrifty was scheduled to submit its annual 10-K report Thursday. The company said in a filing with the Securities and Exchange Commission that it now anticipates delivering the document by March 16.

On Wednesday, the company released its preliminary financial results for the fourth quarter and full-year 2006. It posted a net loss of \$2.7 million in the fourth quarter. For the year, the company reported net income of \$51.7 million.

Shares of Dollar Thrifty closed at \$51.58, down 32 cents, in trading Thursday on the New York Stock Exchange. They are up 13 percent this year.

### Big jump predicted for corn used for ethanol

The amount of corn processed into ethanol will jump 50 percent next year as demand for the transportation fuel rises, the top economist at the U.S. Department of Agriculture said Thursday.

Keith Collins said the amount will reach 3.2 billion bushels in the crop year that begins next September. For the year that ends in August, the amount is expected to hit 2.15 billion bushels.

"Driving this change is the remarkable increase in corn prices as the market revalues corn from its traditional feed and food uses" to making ethanol, Collins said during the USDA's annual agricultural outlook forum in Arlington, Va.

President Bush has set a goal of using 35 billion gallons a year of ethanol and other alternative fuels by 2017 — a fivefold increase over current requirements.

The U.S., which has 114 ethanol plants in operation and 78 under construction, produced about 4.9 billion gallons of ethanol last year, according to the Renewable Fuels Association. By comparison, the nation consumes roughly 140 billion gallons of gasoline per year.

Collins added that ethanol production could raise prices for all kinds of food, from breakfast cereal to beef to beer.

People don't eat the kind of corn that makes ethanol, but cows, pigs and chickens do. And people eat other grains that will become less plentiful as farmers plant more corn.

### Arrow Trucking to expand in Houston

Arrow Trucking Co., the Tulsa-based long-haul flatbed carrier, is expanding its operations in Houston, company executives said Thursday.

Arrow intends to increase freight traffic through Houston with the expansion, said President Doug Pielsticker. The company plans to consolidate its Port of Houston facility into a site adjacent to its current Houston terminal location, he said.

"The expansion of our Houston facility makes a great deal of sense for our business model, (and) we will increase our Houston freight movement by placing additional capacity in our staging areas," Pielsticker said in a written statement.

"Our expansion advances our estimated revenue from the record \$230 million we had in 2006 to our goal of a 5 percent increase in 2007," he said.

Arrow also has operations in Dallas and Laredo, Texas; Masury, Ohio; and Fontana, Calif.

From Bloomberg, AP and staff reports

## SBA honors 4 Tulsa business owners

► The state's top award goes to Colleen Payne-Nabors.

By DEBBIE BLOSSOM  
World Staff Writer

Four Tulsa business owners have been tapped as the best in the state by the Oklahoma Small Business Administration.

The state's top award goes to Colleen Payne-Nabors, founder and president of MCI Diagnostics, who was named the 2007 Small Business Person of the Year. Also honored are Clay Clark, 2007 Young Entrepreneur of the Year; magazine publisher Risha Grant, Small Business Journalist of the Year; and Britt Radford, chief executive of the Family Owned Business of the Year.

An announcement of the four win-



Payne-Nabors



Clark



Grant



Radford

ners was made Thursday during an open house at the Tulsa Metro Chamber's Small Business Center. They will be officially recognized during the SBA's annual Small Business Awards luncheon May 22 at Rose State College in Midwest City.

Payne-Nabors was the Tulsa chamber's Small Business Person of the Year in 2006. She now will represent Oklahoma at the national SBA confer-

ence in Washington, D.C., during April to compete for the title of National Small Business Person of the Year.

"This is just so incredible," Payne-Nabors said. "It's really just a huge honor; I'm trying to take it all in."

The former nuclear technologist started Mobile Cardiac Imaging in

SEE SBA E-2

## INSIDE FRIDAY

### ANALOG GOES DARK

On Feb. 17, 2009, 15 percent of non-cable households will find their analog TV sets dark unless they're hooked up to a converter box.

In fact, Thursday was the day when all new televisions shipped for sale in the United States had to be equipped with a digital tuner.

It's all part of an agenda that's switching the nation's broadcasters to a digital transmission system.

Congress has approved \$1.5 billion in vouchers for those who can't buy the boxes, but there are no regulations to disperse them — and the boxes aren't even on the market yet.

It's a mess, according to columnist Michael Himowitz.

SEE PAGE 3

### POSITIVE MANUFACTURING NEWS BUOYS DOW'S DROP

The government loves to issue reports, and most people pay little attention to them.

But good news from the manufac-



turing segment Thursday sent the Dow Jones industrials into a recovery mode, lessening a drop of 209 points to a loss of only 34 points.

In fact, the Institute for Supply Management's index for February activity was 52.3, signaling expansion.

Still, it's been a skittish time on Wall Street since Tuesday's plunge of 416 points. Reassuring words from Fed Chairman Ben Bernanke helped stocks rebound a bit Wednesday, but the blue chips remain down 398 points.

On Thursday, the Dow fell 34.29 to 12,234.34, while the Standard & Poor's 500 index fell 3.65 to 1,403.17, and the Nasdaq dropped 11.94 to 2,404.21.

SEE PAGE 3

### FIVE QUESTIONS WITH...

Gary Fleener is a brave soul.

He volunteered for the Tulsa World Business section's first "Five Questions With..." a new series that will be published every Friday on page 4.

Area business owners, entrepreneurs, company executives and community leaders will be given a list of five questions related to their business interests, seeking their opinions on local topics.

Fleener, who has been in real estate for four decades, currently sells commercial properties. He predicts growth in parts of Tulsa area and some surrounding communities, but says the new downtown arena has yet to spark new tenants.

SEE PAGE 4

# Boeing ready for OKC expansion

OKLAHOMA CITY (AP) — A new building being constructed for Boeing Co. will help the company consolidate its local work force under one roof and allow for future business expansion.

The company, which performs support work for Tinker Air Force Base, employs 900 in Oklahoma, including 200 in Altus and 15 in Enid.

The new \$20 million, 200,000-square-foot, four-story building will open in April 2008 at developer Richard Tanenbaum's Liberty Office Park.

Current employees will occupy an initial 125,000 square feet, with another 25,000 square feet

being needed by September 2008, said Ben Robinson, Boeing's Oklahoma City site director.

"This move will allow us to better serve our customer and warfighter," Robinson said. "The B-1/B-2 programs are joining support systems, a business of Boeing Integrated Support Systems.

"This consolidation will allow us to leverage common investment, lessons learned and proven customer solutions."

Nancy Anderson, Boeing's deputy site manager, said along with allowing its workers to be under one roof, the new building will allow for the aerospace com-

pany to expand local operations.

"We built with expansion in mind," Anderson said. She said Boeing currently has 650 employees in Oklahoma City, and hopes to have 700 by the time of the move to the new facility.

Tanenbaum, who started developing Liberty Business Park in 2000, said he began negotiating the Boeing lease in 2001. The goal was to consolidate Boeing's 26 subdivisions, which currently are scattered in various spots surrounding the base.

"We're going to take five buildings and go to one," Anderson said. "The customers would like to see one building that says Boeing." She said the con-

solidation will also be more cost effective for the company.

Tannenbaum said Boeing also is looking at expanding by another 200 positions.

He said his park could add another 1 million square feet of office space. Construction is already under way on a 144,000-square-foot building in which a tenant announcement is expected in the next few weeks.

"The steel is there, the foundation is poured," Tanenbaum said. "We have it pre-leased, but we can't make an announcement yet."

Information from: The Oklahoman, <http://www.newsok.com>

## SBA:

MCI Diagnostic Center recently signed an agreement with Indian Health Services.

FROM E-1

1998, bringing cardiac health care to rural communities from her van. From one vehicle and a single employee, Payne-Nabors has grown her company — re-branded as MCI Diagnostic Center — into a diversified business with two dozen employees, nine mobile imaging units and two diagnostic clinics that offer bone density scanning, ACT scans, sleep studies and stress testing.

"We're grown," she said, mostly from securing major contracts to provide health care, such as the recently signed agreement with Indian Health Services.

Payne-Nabors said she is grateful to the city that has embraced her dream. "Tulsa has shown me so much incredible love and support."

Grant founded Xposure Business magazine in mid-2005 and was named the chamber's Small Business Journalist the following year.

"It's an awesome thing for us," she said about the statewide honor. "I was floored."

Xposure's focus is on everything and anyone small business. The publication features articles on new firms as well as how national headlines affect local owners.

"What we're trying to do is make the small business owners the celebrities and talk about issues that are important to them," Grant said. "We're so excited that our publication has received state recognition. This award tells me that we're on the right track in providing a much needed product and in accomplishing the goals I've set for our company."

Xposure Inc. is a privately held company that also includes XposurePR, a public relations, marketing and event planning firm specializing in small business and diversity communications; and Xposure Disclosure, a broadcast entity with the radio

segment, "Let's Talk Business."

Radford, head of OCV Control Values, also took a 2006 Tulsa Metro Chamber award — for a family-owned business — to the state level. OCV is the latest Oklahoma Family Owned Business of the Year.

Radford and his sister, Janis Brockman, run the company that their father, Tex Radford, started in 1942. Aeroparts Manufacturing Co. once made only airplane parts, but today the renamed OCV Control Values is a global firm that designs and manufactures hydraulically operated automatic control valves for industries ranging from fire protection, irrigation and heavy industry to petroleum, aviation and water utility systems.

The company's growth is behind the addition of a third shift, Radford said, and the implementation of lean manufacturing has increased production.

It's rewarding to see the hard work paying off, he said. "I feel like we're a good news story, and it's worth hearing about. I think we are a positive deal."

In 2002, Clay Clark, the 21-year-old founder of mobile music

business DJ Connections, was named the chamber's Young Entrepreneur of the Year. Clark mixed music CDs out of his home and employed eight part-time disc jockeys to handle the demand for weddings, parties and other events.

Today, Clark is the state's latest Young Entrepreneur, a testament to the tremendous growth his business has undergone in the past few years.

DJ Connections now employs 50 disc jockeys, and Clark will move next month into a 5,000-square-foot office near Interstate 44 that will have six presentation areas and a 23-line call center.

He also plans to add at least 20 customer service and sales representatives to his staff now that his music, disc jockey and master of ceremonies service has entered the Oklahoma City, Dallas, Kansas City, Mo., and the Springfield, Mo., markets.

"I know that within the next five years DJ Connection will continue to experience incredible growth because we have incredible people," Clark said.

Debbie Blossom 581-8387  
debbie.blossom@tulsaworld.com

## INDEX:

Oklahoma's jobless rate has moved below the nation's rate.

FROM E-1

ened to 42.7 from 58.6 in January.

►Employment saw an improved reading, however, rising to 56.9 last month, up from January's 50.3.

"Over the past year, Oklahoma's unemployment rate has declined by 0.4 percent, moving

below the nation's jobless rate," Goss added in a written statement. "Our survey indicates that Oklahoma's unemployment rate will change little in the months ahead, even as job growth remains healthy through the second quarter."

Chances are that the February index results were not impacted by Tuesday's stock market drop, Goss said.

The survey for the index occurs in two rounds, with the first taking place Feb. 22, Goss explained. Those who didn't respond were e-mailed questions a second time Tuesday morning — the day the Dow Jones industrial average fell 416.02 points,

or 3.3 percent.

"I don't know if people had seen the drop. . . . They may not have known it until later in the day," Goss said.

The overall Business Conditions Index for the nine-state Mid-America region rose to 58.4 from January's 57.6. That was its highest level since July.

In addition to Oklahoma, the index region includes Arkansas, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota.

Inflationary pressures cooled for the seventh straight month, as the prices-paid index, which tracks the cost of raw materials and supplies, dropped to 67.0

from January's 67.8.

Goss said he expects the Federal Reserve to make no interest rate changes at its meeting later this month.

New hiring for the region rose to its highest level since June of last year. The February employment index grew to 58.6 from January's 54.6.

"The construction and expansion of ethanol plants, along with soaring ethanol production and very healthy farm income, have combined to produce a strong job market, especially for non-urban areas of the region," Goss said.

Laurie Winslow 581-8466  
laurie.winslow@tulsaworld.com

## TIME:

Watch out for fake time-change programs.

FROM E-1

both regular cable boxes and its rented digital video recorders.

"It'll be seamless," she said. "People won't notice a thing."

Joel Reed, general manager of Video Revolution, said he doesn't think the new daylight-saving time will be an issue for television.

"A lot of TVs don't even have daylight-saving time set automatically," he said. "And a lot of people don't even set up their clock."

Most VCRs do have daylight-

saving time set up automatically, Reed said. Since there's no easy fix, most people will have to change the time March 11 and change it again when daylight-saving time traditionally began during the first week in April.

Despite the change coming up, Tate said Computer Nerds hasn't received many calls asking for help.

"As the date approaches, we'll probably see more people calling with concerns," he said.

Edwards said few cell phone users are asking about the change either.

"We haven't really heard much concern from our customer base," he said. "A lot of people aren't aware it's happening three weeks early."

Robert Evatt 581-8447  
robert.evatt@tulsaworld.com

## Time tactics vary with device

Consumers will face a variety of scenarios when it comes to adjusting devices to the new daylight-saving time.

**Computers:** Newer machines running at least Windows XP or Mac OS X are either already set for the new time or will download a fix for the problem, provided the computer is connected to the Internet.

There is no permanent fix for older PCs because Microsoft has dropped support for those operating systems, though owners can go into the computer's control panel and turn off the setting for daylight-saving time.

**Cell phones:** Regular units already have the time synchronized with the provider's network and will change automatically.

**BlackBerries and other Internet-capable cell phones:**

Owners will need to go to the manufacturer's Web site and download a patch to fix the problem. The address for BlackBerries is [www.blackberry.com/dst2007](http://www.blackberry.com/dst2007)

**Cable boxes and DVRs (such as TiVo):** These devices are connected to networks that update the clock automatically.

**TVs and VCRs:** Many of these don't automatically update for daylight-saving time, so there are no conflicts. But for ones that do, owners will need to see if the device has an option to disable the automatic update and adjust the time manually.

# Oil at highest price so far this year

By J.W. ELPHINSTONE  
Associated Press

NEW YORK — Oil prices settled at \$62 a barrel Thursday, the highest level in more than two months, as concerns over declining product supplies outweighed traders' worries about volatile global stock markets.

Light, sweet crude for April rose 21 cents to settle at \$62.00 a barrel — its loftiest settlement price since Dec. 22 — on the New York Mercantile Exchange. Brent crude also gained 22 cents to settle at \$62.11 a barrel, on London's ICE futures exchange.

"The stock market's recent weakness certainly prompted traders to question how strong forward demand of oil will be," said Tim Evans, an energy analyst with Citigroup Futures Research. "But the inventory numbers are higher on my checklist than the trend in the stock market."

On Wednesday, the Department of Energy reported that

stockpiles of gasoline and distillates, which include heating oil and diesel fuel, dropped last week by a larger amount than analysts had forecast. Meanwhile, demand for products over the last four-week period rose by 7.5 percent from the same period last year.

U.S. crude inventories climbed 1.4 million barrels to 329.0 million barrels last week. But gasoline inventories fell by 1.9 million barrels to 220.2 million barrels, and distillate inventories fell by 3.8 million barrels to 124.5 million barrels.

The report also boosted gasoline futures, which finished higher for the second day in a row, at \$1.9101 a gallon, up more than 3 cents, on what Evans says looks like "a seasonal rally."

Higher crude oil and gasoline prices are starting to make their way to the pump. Retail gas prices topped \$2.40 a gallon nationwide on Thursday, according to Tom Kloza at Oil Price Informa-

tion Service in Wall, N.J. Kloza expects prices to hit \$2.50 a gallon by the middle of the month, maybe sooner.

A manufacturing report released Thursday also was supportive of oil prices. The Institute for Supply Management reported that its manufacturing index registered 52.3 in February, up from January's reading of 49.3 and above Wall Street's estimate of 50.

A reading above 50 indicates growth for the sector, while a reading below signals contraction.

"Oil traders are torn. They want to be long on this market because demand is at all-time high and the ISM report came in above expectations, but macroeconomics are holding them back," said Phil Flynn, an analyst at Alaron Trading Corp. in Chicago.

Traders remain jittery after Tuesday's sharp fall in U.S. share prices on worries that eco-

nomie growth may stall. On Thursday, the Dow Jones industrials ended 34 points lower after tumbling 209 points in early trading and then briefly reaching positive territory in the afternoon.

"I think in the near term we can expect a lot of volatility in the oil market," said energy analyst Victor Shum, of Purvin & Gertz in Singapore.

Natural gas prices settled down more than a penny at \$7.288 per 1,000 cubic feet after a morning report showed that supplies fell a little less than expected last week.

The Energy Department said Thursday that natural gas supplies fell by 132 billion cubic feet to 1.733 trillion cubic feet last week. Analysts and traders polled by Dow Jones Newswire had been expecting a drop of 144 billion cubic feet to 1.721 trillion cubic feet.

## FYI: BUSINESS

### Mortgage rate dips to 6.18 percent

The nation's benchmark mortgage rate has fallen for a second straight week to its lowest level this year.

The average 30-year, fixed-rate home loan is going for 6.18 percent, down from 6.22 percent last week, government-affiliated mortgage giant Freddie Mac reported Thursday after conducting its weekly nationwide survey.

The decline matched the average rate recorded during the week of Jan. 4.

Analysts said this week's drop reflected weak economic data and Tuesday's stock market plummet, which pushed investors to seek the safety of bonds. Frank Nothaft, chief economist for Freddie Mac, pointed to "new economic information suggesting a slower economy and lower inflation."

The government Wednesday revised its estimate for overall economic growth to an annual rate of just 2.2 percent in the fourth quarter of 2006, sharply lower than an initial estimate of 3.5 percent growth during that period.

### Dollar Thrifty acquires Pennsylvania franchises

Dollar Thrifty Automotive Group Inc., the Tulsa-based rental car company, has acquired four Thrifty Car Rental and two Dollar Rent A Car franchise operations in Pennsylvania, company executives said Thursday. Terms of the transactions were not disclosed.

The acquisitions include Thrifty franchises in Pittsburgh, the Middletown-Harrisburg area, Allentown and Erie, and Dollar franchises in Middletown-Harrisburg and Allentown.

The deal includes Thrifty in-terminal locations serving Pittsburgh International Airport, Harrisburg International Airport, Lehigh Valley International Airport and Erie International Airport. It also includes Dollar in-terminal locations serving Harrisburg and Allentown.

The acquisitions add about 600 vehicles to the company's corporate fleet, said Jay Foley, Dollar Thrifty's senior executive vice president of corporate operations.

"These key acquisitions allow us to add to our strategic presence in the top 75 U.S. airports," Foley said in a written statement. "Currently, we corporately operate both brands in Philadelphia as well as the Dollar location in Pittsburgh. This allows us to capitalize on our operational synergies throughout the commonwealth of Pennsylvania and the surrounding region."

Dollar Thrifty began its franchise acquisition program in 2003. Last year, the company purchased 12 Dollar Rent A Car and Thrifty Car Rental franchises representing 16 cities and adding more than 6,000 vehicles to the corporate rental fleet.

### Cherokee youth build up SEED accounts

In celebration of EntrepreneurshipWeek USA, Cherokee Nation youths are showing that by learning business skills and saving early, even the youngest tribal citizens can control their financial futures.

The Cherokee Nation is one of 12 community organizations across the country testing the potential of universal children's accounts as part of the Saving for Education, Entrepreneurship, and Downpayment (SEED) initiative.

SEED, aided by several partners, is affiliated with CFED, a non-profit group devoted to expanding economic opportunity.

The Cherokee tribe offered 75 SEED accounts to tribal foster youth and American Indian students. Each account holder received an initial deposit of \$500 in 2005 and can earn a dollar-for-dollar match and saving incentive up to a total of \$2,000.

As of June, SEED participants had accumulated more than \$83,179 in their accounts, including matching funds.

"The savings are restricted for financing higher education and even for starting a small business," said Gina Martinez, SEED coordinator.

"The SEED program helps to empower Cherokee youth by helping them to build resources," she added.

SEED participants at Sequoyah Schools have learned more than just the basics of finance. Cherokee Nation account holders launched an enterprise called Rising Spirits-Raising the Spirits of Native Athletes.

Rising Spirits allows SEED participants to promote school pride by selling fan products during Sequoyah football and basketball games.

### State Farm auto policyholders to get dividends

State Farm Mutual Automobile Insurance Co. announced Thursday that its policyholders in Oklahoma will receive dividends totaling \$21.4 million.

State Farm vehicle policyholders in 46 states, the District of Columbia and the Canadian province of New Brunswick will receive a total of \$1.25 billion in the company's latest policyholder dividend declaration, approved by the State Farm Mutual board of directors.

Oklahoma policyholders will receive 12.5 percent of their semi-annual premium, the company said. Although the amounts will vary significantly, the average dividend per vehicle in Oklahoma is \$38.

Dividend payments will begin in early April and continue throughout the year, State Farm said. Policyholders can expect to receive their dividend near the time of their policy renewal.

### EchoStar earnings climb 15 percent

Satellite television provider EchoStar Communications Corp. beat Wall Street estimates Thursday by posting a 15 percent increase in fourth-quarter net income, which sent its stock up 5 percent.

The Dish Network operator said it added subscribers, reduced the cost to sign up new customers and increased revenue per subscriber in the past year.

EchoStar reported fourth-quarter net income of \$152.6 million, or 35 cents per share, compared with \$132.6 million, or 30 cents per share, during the same period a year ago.

Revenue totaled \$2.58 billion, up 17 percent. Englewood, Colo.-based EchoStar added 350,000 subscribers in the fourth quarter to put the total at 13.1 million for the year, up about 1.1 million from the end of 2005.

From Bloomberg, AP and staff reports

## OKLAHOMA AGRICULTURE

### Oklahoma Markets

OKLAHOMA CITY (AP) — The state Department of Agriculture reported the following closing prices Thursday.

U.S. No 1 HARD RED WINTER WHEAT: 10 to 20 cents lower: 4.63-5.01.

Hooker 4.63, Keyes 4.68, Davis 4.72, Temple 4.74, Frederick, Hobart 4.77, Clinton, Eldorado, 4.80, Weatherford 4.81, Buffalo 4.83, Lawton 4.84, Alva, Banner, El Reno, Geary, Okarche, Watonga 4.88, Miami 4.89, Okeene 4.90, Shattuck 4.91, Manchester 4.92, Cherokee, Ponca City 4.96, Perry, Stillwater 4.97, Medford 5.01, Gulf 5.67.

MILQ: 13 to 34 cents lower: 6.41-7.19.

Alva, Buffalo 6.41, Weatherford 6.57, Shattuck 6.66, Manchester 6.80, Miami 6.82,

Medford 6.91, Keyes 6.98, Hooker, Ponca City 7.19, Gulf 8.14.

SOYBEANS: 25 to 28 cents lower: 6.51-6.90.

Alva, Buffalo 6.51, Hooker 6.64, Shattuck 6.80, Miami 6.87, Stillwater 6.88, Medford, Ponca City 6.90, Gulf 7.78.

CORN: 4.00-4.36.

Miami 4.00, Ponca City 4.10, Manchester 4.20, Keyes 4.31, Hooker 4.36, Gulf 4.59½.

Grade 41, Leaf 4, Staple 34 Cotton in Southwestern Oklahoma averaged 47.50 cents per pound F.O.B. railcar or truck.

Premium quality alfalfa hay, 150-170 per ton; Premium quality grass hay, 80-100 per ton.

Eggs: Large 1.08, mediums 88 cents, smalls 81 cents.

# OPPORTUNITY

is when 58% of local residents can't name a heat & air contractor.

(And you're a heat & air contractor)

The Tulsa World has commissioned a national research firm to determine the name awareness of hundreds of firms in dozens of categories. Yours may be one of them. To find out more, call Sandy at 732-8185.