



# THE SUNDAY OKLAHOMAN

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OKLAHOMA CITY, OK

SUNDAY, MAY 16, 1993

448 PAGES

\$1.50

## State Farmers Roll With Nature's Punch

By Ann DeFrango  
Staff Writer

Leroy Richardson joked last week about mounting a "Lake Wind Warning" sign over his cornfield. But although the corn crop is gone and hundreds of cattle were endangered by floodwaters, Richardson supervised cleanup operations last week with the comment, "We didn't lose any cattle, no help got hurt, we didn't tear up any machinery. Mother Nature threw us a curve. We've got to roll with the punch."

Pat Broady was anxious that her squash and cucumber seeds will go

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in the ground late. But, she said, the beets and the green beans survived. "The tomatoes are going to make it. The potatoes didn't come up good anyway."

Walter Harrison hasn't walked out in the field to inspect his wheat; he knows from the color and the bend of the stalks what dismal condition it's in. But Harrison looked with disdain at the newspaper reporter from the city

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— Staff Photo by Jim Argo

Ranch manager Leroy Richardson watches the water go down after the North Canadian River backed up near Yukon. The white lines are the tops of fences around his pasture land. Behind the stalled car is the bridge where he penned his cattle last weekend.

## Angler Finds Body of 5th Flood Victim

By Penny Owen  
Staff Writer

Body of a fifth victim of last week's widespread flooding has been found in Washita County.

The body of Tony Lynn Adams, 36, of Sentinel was found about 11:30 a.m. Friday when a fisherman spotted the body floating in a rural pond.

Adams was last seen driving his pickup truck at midnight May 8 on a blacktop road three miles north of Sentinel, one-half mile west of State Hwy 44, Washita County Sheriff Larry Burrows said.

Family members said he probably was driving from his uncle's home

in Sentinel to his father's home in Colony, about 45 miles away.

Although Adams' truck was found stuck in the mud early May 9, relatives said they weren't too concerned about him being missing and didn't call police.

"He's the kind of guy that may leave and be gone for a few days, so they never worried too much about it," Burrows said.

Four others — two adults and two children — drowned in Oklahoma City during the torrential rains that caused last week's flooding.

Adams, who grew up on a farm in  
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## Walters Case Causes Schism For Democrats

By Mick Hinton  
Capitol Bureau

## Dancing and Clowning



## Bosnian Serbs Cast Ballots

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ceived numerous inquiries last week from flood victims. But he knew without looking at their policies they probably weren't covered.

"They thought when they got a homeowner's policy it would cover them for anything that happened," he said.

No flood coverage, but standard policies often will cover water damage from a bursting water bed. A random check of policies on file at the insurance commission reveals other factoids that could almost make for acceptable conversation at a party. OK, maybe a family reunion.

Try "earth movement," for example. Insurance companies don't care for that at all. Look for it under exclusions to coverage.

That includes earthquakes, sinkholes, landslides, volcanic eruptions or explosions, "effusion of volcanic material or lava flow." Or "sinking, rising, shifting, expanding, bulging, cracking, settling or contracting of the earth." One insurer recently amended that phrase to include "creeping."

Also excluded, as one policy of a large company described, are soil conditions including "crystal formations or gels." Does Shirley MacLaine know about this?

Relax, however, when it comes to riots and civil commotion, "including pillage," as one policy put it. These indiscretions are covered. Not covered are civil wars or any "war, warlike acts, insurrection, rebellion, revolution."

Which raises the question, "What if my house is nuked? What if it's not done in anger?" Insurers have covered that, or rather not covered it.

"Discharge of a nuclear weapon shall be deemed a warlike act, even if accidental," the policy says.

If your house is attacked by a flood or volcano or an errant nuclear cruise missile, pray your house burns down, which might be unlikely in a flood.

You see, damage from fires and explosions caused by these perils often is covered, even though damage directly from such misfortunes is not.

If a smart bomb goes down your chimney and the fireball singes your neighbor's vinyl siding, he's covered and you're not.

That's why Hawaiians and their insurance agents maintained a close watch over their homes as lava slowly devoured them. If the homes caught fire and burned, they were covered. If the lava simply crushed or swallowed them, tough.

The reason somehow is connected to "the law of large numbers." Blame statisticians, not legislators. This law is used extensively by insurance people like actuaries and others who have brought you terms like "negligent entrustment" and "vicarious parental liability."

What it means is insurance companies need to spread individual risks over enough ratepayers to be able to afford expensive losses in a small number of unpredictable cases. Fire, for instance, might strike one house and leave 500 OK, so the 500 homeowners, in effect, chip in to help the one victim.

Tornadoes can produce large losses, but such instances are still relatively rare. And since tornadoes are unpredictable, most people pay for such insurance, making the "chipping-in" effect work.

Floods are different. Most are predictable and therefore only property owners in flood plains.



— Staff Photo by Jim Argo

Roads in rural areas cracked under the force of last week's floodwaters. Crews were working late last week to repair this stretch of State Highway 18 south of Chandler. The bridge in the background spans the errant Deep Fork River.

## Weather Threatens State Crops

### Decent Harvest Still Possible, Officials Predict

By Michael McNutt  
and Jim Etter  
Staff Writers

Recent heavy rains and flooding caused many of Oklahoma's wheat fields to look more like rice paddies, but the state still could have a decent harvest, officials say.

But wheat farmers aren't the only ones suffering because of the weather. Those working with alfalfa, cotton, corn and in other areas have problems.

And, of course, there is now concern about mosquitoes and ticks.

Wheat that was under water for as long as two days to a week will be a total loss or produce only half of the expected yield, they say.

"Most of it is going to have pretty sharp yield reductions and some of the rest is simply going to be abandoned," said Chris Rink, executive director of the Oklahoma Wheat Commission.

It's possible that as much as 100,000 acres statewide could be abandoned because of it being under water as a result of heavy rains that caused flooding of just about every creek and river along Interstate 35, Rink said.

That loss might not show up in future crop reports because some wheat intended to be used as forage might be harvested, he said.

"Due to the wet weather, farmers can't get in to put up hay now and we may end up harvesting some of those

tions — typical for late May and early June — could cause serious stress to wheat plants, Rink said.

Most of this year's wheat crop did not produce a deep root system because of all the rain and as a result will be unable to bear hot dry weather, Rink said.

Farmers might have to go through a maze of detours to get to their fields to harvest their crops because roads have been damaged or washed out.

County commissioners say they will do their best to make temporary repairs so that fields can be harvested but their ability in many cases will be tied to whether they receive federal disaster aid.

Dry weather is needed before any road or bridge repairs can start and also to harden mushy fields, many of which have received as much as 10 to 15 inches of rain during the past two weeks.

Farmers estimate that 3 percent of farmland, most of it wheat, was under water in Kay and Kingfisher counties. That amounts to about 3,000 acres in Kay County and about 9,000 acres in Kingfisher County.

"Those acres are pretty much ruined," said Scott Price, Oklahoma State University extension director for Grant County.

One good twist is that the floods came

other regions.

But expected to thrive because of the plentiful moisture, an eastern Oklahoma agriculture official said, are ticks and mosquitoes.

Pasture grasses in the northeast haven't matured in the soggy and cool conditions, which is expected to cause a hay shortage later on — and meanwhile the wet weather has delayed the first alfalfa cuttings, said Bill Stacey, an area Oklahoma State University extension official at Muskogee.

"Pastures are delayed considerably — possibly losing as much as a month's grazing," Stacey said, adding that the normal May 1 cutting of alfalfa had to be put off by many farmers and that wet weather also delayed plantings of soybeans and grain sorghum.

And, he said, many potholes of water should produce many mosquitoes, and "I suspect a good number of ticks will be around during the summer months."

The cattle industry in most of the state is hit with both the delayed pasture growth — about three weeks late — and the weakened condition of some cattle because of wet and cool conditions that started last fall, said Jarold Callahan, executive vice president of the Oklahoma Cattlemen's Association.

"Cows are coming into the summer a little bit thinner ... and it's increased sickness and there's been more mortality

## BIA, Comanches Strike Accord On Water Park

By Mark A. Hutchison  
Lawton Bureau

LAWTON — A one-year management agreement has been struck between the U.S. Bureau of Indian Affairs and the Comanche Tribe for operation of the Native Sun Water Park in Lawton, Comanche Chairman Wallace Coffey confirmed.

Opening is tentatively set for Memorial Day weekend.

The \$3 million park, originally constructed in 1991, has been mired in controversy since its opening. Coffey says it's time to prove the tribe can effectively operate the park.

"We've received a lot of criticism in the past, with everyone saying it's an Indian problem," Coffey said. "But this will be the first time we've managed it. The people responsible for the problems in the past know who they are, and they aren't Indians."

An Ohio bank loaned money for the park's construction to a business arm of the Kiowa, Comanche and Apache tribes. The BIA guaranteed 90 percent of the loan.

A late opening the first year and other financial troubles have plagued the park, with several vendors claiming they're owed about \$900,000. To further complicate matters, the bank called in its note earlier this year when debt service couldn't be met on the

loan. The BIA solicited bids this year for the park's operation, and Coffey said the Comanches were chosen.

"The final negotiations were completed Thursday. We'll work with the BIA in assessing attendance, retail sales and the overall effectiveness of the park," Coffey said.

The BIA has performed most of the beautification and general maintenance at the park. Vendors will be chosen soon.

"There are a lot of local people who have been cooperative and want to work with us. They will be given priority," the chairman said. "Others have been downright rude and ugly. Their comments are not easily forgotten."

Plans are to initially hire 30 youths, with as many as 70 on the payroll by peak season. Preference will be given to Indians, "but we'd like to have some non-Indians to promote cultural development," Coffey said.

Sen. Don Nickles, R-Ponca City, last year secured a provision in the Interior Department appropriations bill, which authorized the bureau to draw down as much as \$1.3 million in trust funds jointly held by the Kiowa, Comanche and Apache tribes to pay vendors. The measure was needed after the Kiowa Tribe voted not to agree to the draw-down.

## New Program To Aid Appeals

# New Program To Aid Appeals Of IRS Audits

By Ed Godfrey  
Staff Writer

You've been audited by the Internal Revenue Service and think you've been given the shaft. You want to appeal the decision but don't know how or don't think it will do any good.

Believe it or not, the IRS says it is going to help. A new program initiated in 10 IRS offices nationwide, including Oklahoma City, is designed to help facilitate the appeals process for taxpayers, IRS officials say.

In the past, taxpayers who disagreed with an audit and wanted to appeal the auditor's decision have been on their own. It is not uncommon that a taxpayer who appeals will not hear from the IRS for months after an audit.

It often takes months between an audit and the time the appeal is heard by an IRS appeals officer, Brian Haley, chief of appeals at the IRS in Oklahoma City, said. That appeal is delayed even longer when the taxpayer doesn't understand the process and is unprepared for an appeals hearing, he said.

Now, the IRS is assigning an appeals service representative to "walk through the process" with taxpayers, Haley said.

The customer service program, which begins June 1, will provide assistance and information about the appeals process, he said. Having such a representative should expedite the process, he said.

Haley said the program should benefit mostly those who cannot afford professional tax help.

The appeals service representative will not represent the taxpayer at the appeals hearing or offer tax advice, he said.

Anyone with questions about the program can call 1-800-TAX-1040.

help the one victim.

Tornadoes can produce large losses, but such instances are still relatively rare. And since tornadoes are unpredictable, most people pay for such insurance, making the "chipping-in" effect work.

Floods are different. Most are predictable and therefore only property owners in flood plains, those likely to be hit, would buy such insurance.

"Any time it looks like the law of large numbers is not going to work, then those are the types of losses" that aren't covered, she said.

Thermonuclear devices may not be predictable or common, but they definitely would make a tornado look puny.

"If we had World War III and Russia, although they're no longer a threat, bombed us, there's no way an insurance company could insure against that," said Gwen Kale, spokeswoman for State Farm insurance in Oklahoma and Kansas.

Most policies include coverage limits on certain classes of property, like \$200 on gold bullion and \$1,000 on furs and platinum. Limits can be raised and many excluded perils can be covered by paying higher premiums, however.

Still, no coverage is available if you steal from yourself, one policy noted, "whether or not the insured person is actually charged with or convicted with a crime."

Most basic policies use identical language, since most use a form created by the Insurance Service Organization, a trade alliance. However, several large insurers draw up their own policies, public adjuster Lewis said.

Most people would sooner be force-fed airline food than read an insurance policy.

"They just tell an agent what they want and they buy it," state insurance official Donovan said.

But everyone says the best insurance is to put down that latest issue of *Linoleum Illustrated* and find out what kind of insurance you really have. Read that sucker.

That way you'll know you're not covered for "rodent damage, even if sudden and accidental," as one policy says. And you get the peace of mind knowing you're protected against golf carts "while used for golfing." And, whew, also from "aircraft, including self-propelled missiles and spacecraft."

## Floods

From Page 1-A

and answered the foolish question.

"I'm just going to make another crop like I've always done."

With some peculiar Oklahoma kind of fortitude, those people whose land stood where the rivers and creeks chose to spread, who have lived in the Oklahoma climate all their lives, have learned better than any that when the weather strikes, they pick themselves up, dust themselves off — in this case dry themselves out — and "make another crop."

While agricultural agency officials were claiming "devastation," the farmers and ranchers were using the lesser term "drawback" to describe last week's flood damage.

Harrison, who's 80 years old, has farmed in the same location in Kingfisher County, one of the areas marked for federal emergency aid, for more than 30 years.

"I've seen six or seven floods here. This is the worst one." Still, he said, he will cut the wheat this summer "if there's something to cut."

The harvest may be a

few weeks late, said Kingfisher Farm Co-op Manager Doug Fisher, but there will be a harvest as usual. By then, roads in that area should be cleared and fields dried. "They can't get in the fields now, but they'll work it as usual when harvest time comes."

Not until then will complete financial figures concerning damage be available, he said. Neither will farmers know the yield or quality of their crops until the wheat is cut, normally in late June.

Kingfisher Farm Bureau

along Interstate 35, Rink said.

That loss might not show up in future crop reports because some wheat intended to be used as forage might be harvested, he said.

"Due to the wet weather, farmers can't get in to put up hay now and we may end up harvesting some of those acres," Rink said. "We may see acreage abandoned as a result of this flooding and yet not have it show up in our crop statistics because other acres might come in and compensate."

It's possible, then, the state still could make last week's projected harvest of about 31 bushels per acre, he said. Some areas in the western part of the state look good which also could compensate the damage done to flooded areas, he said.

However, the wheat crop faces more risks than last week's flooding in the next 30 days when harvest is expected to be in full swing around the state, he said.

Disease, spawned by an already wet winter and spring, is a bigger threat because of the recent rains and floods, Rink said.

Wheat already was suffering from leaf disease which limits the amount and size of kernels in grain heads, he said.

"Just the wet conditions and cool nights we've had is very conducive to the development of these leaf diseases," Rink said. "I've seen tremendous amounts of leaf damage as a result of diseases already."

"That will have a more total impact (than the flooding) on our state's production."

Weeds also thrive in the wet, warm weather. Because of a wet winter and spring, some farmers were unable to get into their fields to spray for weed control.

And because this has been a wet and cool growing season so far, a weather pattern of hot, dry and windy condi-

and the weakened condition of some cattle because of wet and cool conditions that started last fall, said Jarold Callahan, executive vice president of the Oklahoma Cattlemen's Association.

"Cows are coming into the summer a little bit thinner ... and it's increased sickness and there's been more mortality among baby calves," he said. "And the steers aren't doing as well — in Osage County the guys are already screamin' about being behind on gain."

In southwestern areas, however, the wheat's doing fine, but another crop isn't, said Don Proctor, Jackson County extension director at Altus.

"From this point on, if we don't get a hail storm, we've got a wheat crop made — but what's good for wheat's not good for cotton." He said the wet, cool weather makes plant disease more likely — that is, if the cotton gets planted, and a lot of it hasn't because of both wet ground and cool weather.

In the southeast, field work has been slowed down so much that some crops, such as corn, will be forgotten, said Pontotoc County agriculture extension agent Claude Bess. "There'd be a lot more corn planted if it hadn't been so wet in February and March," he said, explaining that alternate crops, such as soybeans, would be planted instead.

In the Panhandle — the only part of the state without any complaints of too much water — area extension agronomist Mark Hodges at his Goodwell office said the wheat in much of Texas and Cimarron counties "is beginning to burn," but lower than normal temperatures have slowed both range grasses and wheat. "We didn't have the moisture, but we had the cool weather."

At the Panhandle's western tip, Kenton rancher Jack Wiggins said some rainfall this spring has both the buffalo grass and grama grass growing some, but a little more moisture would be welcome. "We could always use more, of course, out here," he said.

Forage grasses are at least three weeks behind in virtually all the state, officials said. In addition to the wheat situation, the planting of cotton and other crops has been delayed if not given up and alfalfa cutting is behind in

and the weakened condition of some cattle because of wet and cool conditions that started last fall, said Jarold Callahan, executive vice president of the Oklahoma Cattlemen's Association.

"Those acres are pretty much ruined," said Scott Price, Oklahoma State University extension director for Grant County.

One good twist is that the floods came at a time when fields were covered with crops, Price said.

"There was some movement of the topsoil in some areas but where the fields were planted and all of ours are there wasn't a whole lot moved," he said.

If fields had been fallow, erosion could have been as bad as damage done to some county roads which saw surfaces stripped for as long as 100 feet and holes gouged 10 feet or more, he said.

For some Grant County farmers, this could be the second year in a row that they will not have a wheat harvest. Rain that fell during harvest last year prevented farmers from being able to put harvesters in muddy fields.

Kent McAninch of Tonkawa said farmers in Kay County along the Salt Fork of the Arkansas River, which in places was two miles wide during last week's flooding, are getting a chance now to look at damage. The river was expected to fall below flood stage today after slowly falling since Tuesday night.

Alfalfa fields along the low-lying areas by the Salt Fork received heavy damage, he said. It will take about a month to determine the extent of damage to that crop, he said.

"We won't do anything drastic to the fields until we see if the little plant was strong enough to hold its breath down there (under water) for a week," McAninch said.

Forage grasses are at least three weeks behind in virtually all the state, officials said. In addition to the wheat situation, the planting of cotton and other crops has been delayed if not given up and alfalfa cutting is behind in

agent Doug Houser said the floods of one weekend are of lesser concern than the uncommon weather pattern that began with the onset of winter. "It was really dry until we planted the wheat, then we had a wet winter."

Root systems didn't develop in the wet ground, the grains didn't draw the needed nutrients and "fill" to full potential. Further, months of moisture nurtured such diseases as rust, powdery mildew and worms.

The recent floods occurred while the wheat was flowering. Houser said that in June, farmers will know whether the wheat developed before the pollen was washed off.

Some wheat will die, he said, but "there's also some real good looking wheat out on the higher ground."

The farmers will wait, he said. In the wet weeks, they will work on combine maintenance.

In Canadian County, another federally declared disaster area, Express Liousin Ranches manager Leroy Richardson said his pastures on North Canadian River bottomland is "as good as God makes."

Last weekend, 500 acres lay under water as deep as 9 feet.

Seagulls nested in the pastures and cattails sprang up.

"You could run a riverboat over the fences," he said. "I had 19 pastures and pens under water. We had to move out about 250 head of cattle. We swam some 1,500 pound bulls over the fences and they never touched them."

Last Sunday, he moved 83 head of cattle to the only high spot on the road running behind the ranch, Garth Brooks Boulevard. He penned up the

bridge over the river, left his cattle on the blacktop until Tuesday, throwing them hay from a boat.

Most of the corn will be gone, he said, and he will have to decide on alternate feed crops.

For Broady, who operates a truck farm near Yukon with her husband, Allen, the concern was a planting schedule rather than loss of produce. "We always have the cucumbers in by the first Monday in May when the wind's out of the north," he said. "In an ordinary year, the squash and cucumbers would be in, but

it's been so cool and wet."

The Broadys have 25 acres in cultivation about three-quarters of a mile from the North Canadian.

The water is down to slimy soil this weekend, but a week ago the water stood about 6 inches high, about the same height as the infant corn stalks.

The river backed in over their land, she said, but didn't wash across it, so no topsoil was lost. And although this was a harsh flood, hail storms have been more damaging to the plots of vegetables.