

Oklahoma Country

FALL 2005
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU



INSIDE:

**Big, blonde and
beautiful**

**Winery is a
dream come true**

The hermit crab enjoys a life span of 75 years.
Apparently, every day can be a day at the beach.

Here's to a good life.



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and two members of
his A Touch of Ear
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Hidden number worth \$50

One member family's Oklahoma Farm Bureau membership number is hidden somewhere in this issue of *OKLAHOMA COUNTRY*, and could earn that member family \$50.

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

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

The membership number that appears on your magazine's mailing label is not the hidden number, but must match the hidden number for you to claim the cash prize.



BY STEVE KOUPLEN
*President,
Oklahoma Farm Bureau*

I know that each and every one of you has been saddened and concerned by the events that have transpired in our country along the Gulf Coast. All of us have been affected to some extent or another and will continue to feel the effects of Hurricane Katrina far into the future.

Beyond all the devastation and destruction, both in the areas of material assets and human suffering, we are dealing with the far-reaching aspects in our agriculture operations and our livelihoods.

Even though we finally have an energy policy in our country, we are becoming more and more aware as a society just how important energy costs are in our everyday lives. These effects reach far beyond the "price at the pump."

For far too long we have been passively moving forward in this country with not only an expectation of cheap energy but also an expectation of cheap food. In hindsight, we can see how our reliance on foreign sources of energy has allowed circumstances beyond our control to dictate our future.

Let's hope and pray that the situation with our nation's food supply will not see the same result.

We have seen how consolidation, even though economically enticing, has created an element of vulnerability. A good example is the oil refining industry that was clustered along the Gulf Coast.

I remember when a number of refineries in our state were closed, because they were economically less appealing. I am personally excited by Congressman John Sullivan's proposal to build a new refinery in the Cushing area.

Even though we are susceptible to certain risks such as tornadoes, the spreading of risks throughout the country would minimize the effects we saw in the refining industry with Katrina.

The building of a new refinery in conjunction with the proposal and plans for construction of new ethanol, biodiesel, and biomass plants can only be good for Oklahoma and our organization. These goals are ones I feel this organization should continue to promote.

Generally, after every calamity or disaster we find something good has come from something so horrific. We all need to remain positive and try to seek and identify ways to move forward under the new environment of higher energy and other agriculture input costs, in order to maintain our economic viability.

Many important issues including energy will be addressed when our State Convention is held November 12-14 in Oklahoma City.

Our resolutions process enables our members to develop the policies for us to promote in the coming year. It seems that with the insight of our grassroots members from across this state, our organization has a way of finding common sense solutions to difficult issues. I am sure this year will be no exception.

I look forward to seeing you in Oklahoma City where we will combine some work, some entertainment and some wonderful fellowship in order to map the path our organization and industry will take into the future. See you there!

Steve Kouplen

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BY DARRYL SINCLAIR
*General Manager,
 Oklahoma Farm Bureau
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 Company*

All Around Insurance, All Around the Country

I am sure you have heard the advertising jingle “All Around Coverage, All Around Oklahoma.” What you may not know is that there are many independent Farm Bureau insurance companies around the country, both Property and Casualty (P&C) and Life Insurance companies. In fact, there are 24 separate P&C companies, seven separate life companies, one reinsurance company and one service company. The aggregate assets of all of the Farm Bureau, Life and P & C companies together, as of the end of 2004 was \$42.2 billion. P&C direct written premiums for all Farm Bureau companies combined totaled \$9.6 billion in 2004. As you can see, if all of us were one company we would be one of the largest in the country.

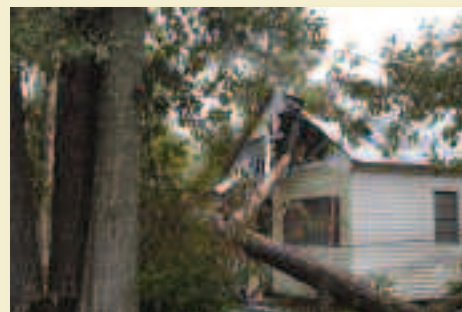
However, we are not one single company but several independent separate companies with similar missions, to serve the insurance needs of the Farm Bureau members in each of our states. What we have done over the years, as a collection of separate companies, is to work together to strengthen each of our companies. This goal is accomplished in several ways. One is through common ownership of a Farm Bureau Reinsurance company known as American Agricultural Insurance Company (AAIC). AAIC brings the companies together. Through them we are able to share premiums and losses to achieve what is known as a geographic spread of risk. An example is the effect of the recent devastating storm in Louisiana and Mississippi. There are separate Farm Bureau insurance companies in these two states. These companies both pay a portion of their premium into a reinsurance pool that is shared with other Farm Bureau companies who then share in part of the losses. Oklahoma Farm Bureau Mutual Insurance Company received a benefit from this arrangement during the May 3, 1999, tornado.

All of the Farm Bureau insurance

companies work together to accomplish things that could not be done as easily on an individual basis. Together we are able to do group training, volume purchasing, peer reviews, benchmarking and to share ideas on how to better serve policyholders. A company has been formed (Capital Investment Corporation) to provide a means of raising capital for a Farm Bureau company that might be in financial trouble. A program is in place to loan claims personnel between companies in the event of a catastrophe. For example, many Farm Bureau companies sent claims adjusters to help in Florida last year when they suffered four hurricanes and many states, including Oklahoma, are sending help this year to Louisiana and Mississippi. We are sending up to 15 adjusters to help in these two states. AAIC is an instrumental partner in making these things happen.

In the 1950s, shortly after Western Farm Bureau Life Insurance Company (WFBLIC) was formed, Oklahoma Farm Bureau Mutual Insurance Company invested in the new company and our agents began to provide life insurance products to Oklahoma Farm Bureau members. Over the years, WFBLIC was very successful and eventually merged with Farm Bureau Life Insurance Company based in Iowa. The merged company then went public and is now known as Farm Bureau Financial Services. Its stock is traded on the New York Stock Exchange under the ticker symbol of FFG. Oklahoma Farm Bureau, Oklahoma Farm Bureau Mutual Insurance Company, County Farm Bureaus, members and policyholders have received tremendous financial benefits from the life company operations over the years.

Other Farm Bureau companies that we partner with include Western Agricultural Insurance Company (WAIC), American Farm Bureau Insurance Services (AFBIS) and Farm Bureau Bank (FBB). WAIC was the



A house in St. Tammany Parish in Louisiana and a poultry house on a farm in Mississippi suffered severe damages from the recent Gulf Coast hurricane. Farm Bureau insurance companies work together when catastrophes like the hurricane strike.

original Farm Bureau insurance company in Arizona and provided financial support, with the help of other Farm Bureau insurance companies, for Oklahoma in 1986 when our company needed help. Today, WAIC furnishes a market for higher risk drivers for us and several other Farm Bureau companies. AFBIS was formed about 10 years ago as a service company to allow Farm Bureau companies to manage crop hail and federal crop insurance products together. FBB was formed to provide banking services to Farm Bureau members.

One thing that is for sure is that the Farm Bureau companies as a group are some of the best insurance companies in the country. Oklahoma is proud to be included among the group. We are also proud to be our own company with Oklahomans taking care of Oklahomans. Yes, we provide all around coverage all around Oklahoma, but we are also part of a bigger picture providing all around coverage all around the country.

Joint Privacy Notice

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.

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 nonpublic personal information. Nonpublic 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 nonpublic 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.

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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 nonpublic 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



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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 nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as life insurers, automobile insurers, mortgage bankers, securities broker-dealers, and insurance agents;
- Nonfinancial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as nonprofit 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 our behalf or as required or permitted by law.

How We Maintain The Confidentiality & Security Of Your Information

We carefully restrict access to nonpublic personal information to our employees, our independent contractor insurance agents, our service contract providers, and our affiliates 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 nondisclosure agreements where appropriate. We maintain physical, electronic, and procedural safeguards that comply with federal and state law to guard your nonpublic personal information.

Your Opt-Out Right

We reserve the right to disclose nonpublic 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 nonaffiliated 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 nonaffiliated 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 opt-out request will take effect on the 7th day following receipt of your request, to allow for notification to all applicable affiliated or nonaffiliated 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.

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BY BILLY ROSS
Station Manager
Bonnie Plant Farm
Howe, Oklahoma

The real scoop on growing healthy plants

When it comes to gardening, we usually think of water, fertilizer and adequate sunlight as the main ingredients for healthy plants. But what about the soil? The quality of the dirt in which you plant not only affects how the flora grows, but it can even influence the taste of herbs and vegetables.

Check out the plants you grew this year. Did they get big enough? Were they bitter or sweet to the taste? Some of this can be corrected by improving the soil.

Compost, which is a mixture of decomposed wastes, is one way of improving the soil. It can be purchased at nearly any gardening store. Another option is to create your own compost. It is rather easy and for those of you who hate to waste anything, a compost pile or heap of your own is a great conservation project.

The complexity or the expense of your compost is totally dependent on you. It can be as simple as a framed box with chicken wire sides and no lid to a purchased bin that can be turned by a handle.

Regardless of what you decide to use, there are some important things to remember - air, heat, water, feeding, turning and time.

The breaking down of organic matter creates compost. This process requires air and moisture as it breaks down matter.

The compost pile needs to be fed occasionally with yard waste and leftovers (especially egg shells, coffee grounds, leftover salads). Be careful with meat or dairy leftovers because they can attract scavengers.

A compost pile needs to be turned occasionally while it's working. If you have a pile in a box, then use a rake or pitchfork and rotate every few months, by stirring the compost and turning it over. With a bin you just flip it over.

And time is important. It takes a while to

create compost, so plan far ahead. Compost bins are a time-honored gardening tradition. Consider putting one in your yard. For further information, contact your local county Extension agent.

That old Southern classic – Collards

To say that Collards have been around a long time is a major understatement. There is evidence that collards have been eaten for over 2,000 years. They have been in America since 1669.

A vegetable has to be good to be served on dinner plates for that long. Collards are able to tolerate heat better than other vegetables in the cabbage family, but it also tolerates cold well. In fact, a light freeze can sweeten the flavor.

Bonnie Plant Farms offer great varieties of Collards – Georgia Southern, Morris Heading, Top Bunch and Vates.

Collards as well as others cabbage family members like lots of nitrogen and potash in their soil. So be sure to fertilize well a few weeks before planting.

You can pick Collards as soon as the plant reaches 12 inches in height, starting with leaves on the bottom of the plant. The younger the leaf, the better the flavor.

Most know of the traditional way of cooking collards, with slivers of salt pork and

served with fresh cornbread. That is great but for something different, try the following.

Cook the collards in a little water and drain. Place the collards in a casserole dish and top with grated cheese, baking until the cheese bubbles. Or if salads are your favorite, take shredded young collard leaves, chopped green onions and diced fresh tomatoes and pour hot bacon drippings on top and toss.

We don't just have Dill; we have one of the best varieties of Dill

Bonnie Plant Farms has Fernleaf Dill, which was the 1992 AAS winner for its extended cutting season and its ability to thrive in pots and packs.

Unlike many vegetables or herbs, dill, an annual herb, doesn't require special soil or care. Just make sure that it doesn't get too dry and the soil is well drained. It can be grown in a pot, herb or vegetable garden or even your flower garden.

The lacy flowers that adorn the tops of a two to three foot plant are beautiful to see. Just wherever you decide to plant it, let it stay there for the summer. Dill doesn't like being moved around.

Dill is a wonderful herb, which has been used to soothe colicky babies as well as adult upset stomachs. But mostly, it is a wonderful addition for any cook.

The leaves can be used, or let the flowers brown and place them carefully in a brown paper bag. Hang the flower

upside down and then collect the seeds that fall into the bag. The flowers' flavor is milder than the leaves. The seeds, a form of fruit, have a great flavor as well and are often used in pickling juices.

SALMON AND DILL SAUCE

DILL SAUCE

1 1/2 cups of mayonnaise
1 (8-oz) carton of sour cream
2 tbsp. olive oil
2 tbsp. lemon juice
1 tsp. Worcestershire sauce
1/2 cup chopped parsley
1 tbsp. chopped dill leaves or 2 tbsp. chopped dill flowers
1 tsp. garlic salt
1 tsp. dry mustard
2 drops hot sauce (opt.)
Combine all the ingredients, mixing well.
Chill thoroughly.

SALMON

2 Salmon Steaks
1 tbsp. olive oil
Salt and pepper to taste
Put olive oil on a baking dish. Place salmon in dish, rubbing the olive oil around the dish and on the salmon. Turn the salmon so the skin side is down. Salt and pepper fish to taste. Bake or broil the salmon, until the meat is flaky. Do not overcook the fish. Serve fish with a dollop of the Dill Sauce on each Salmon Steak. The sauce can also be used on salads or other fish dishes.

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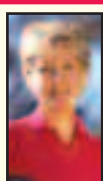
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Big, Blonde Beautiful

*This team of beauties is
turning heads across the country.*

By Gail Banzet

