



Oklahoma Country TV

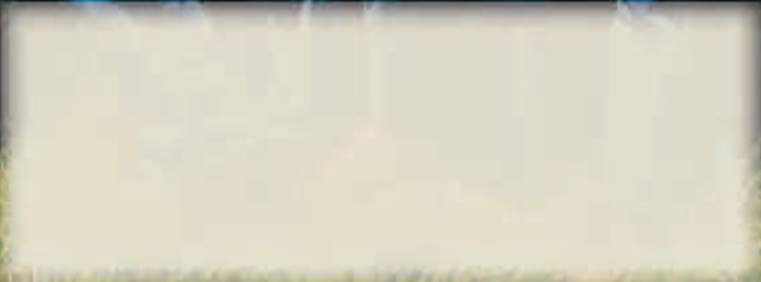
SUMMER 2006
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU

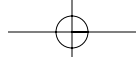


INSIDE:

**America's
Best**

**Rural Roads
and Pickups:
A Dangerous
Combination**





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Contents



10

Features

10 – America’s Best

Matt and Kellie Muller received the 2006 American Farm Bureau Young Farmers and Ranchers Achievement Award at the AFBF annual convention earlier this year in Nashville, TN.

By SAM KNIPP



18

18 – Rural Roads and Pickups: A Dangerous Combination

The pastoral image of a leisurely drive along a rural road is far removed from today’s reality. The reality is that it is often more perilous than urban rush hour traffic.

By MIKE NICHOLS

Columns

- 2 – Presidentially Speaking
- 4 – Insurance Matters
- 6 – Country Gardening

Departments

- 24 – All Around Oklahoma
- 41 – Country Classifieds
- 44 – Country Kitchen

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 own 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 hidden somewhere in *OKLAHOMA COUNTRY* must match the number of 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.



Cover Image

The Matt and Kellie Muller family proudly pose with their new Dodge 3500 diesel 4 X 4 Mega Cab pickup they received as winners of the 2006 American Farm Bureau Young Farmer and Rancher Achievement Award. They are the first Oklahoma couple to receive the award.

Presidentially

Speaking



BY STEVE KOUPLEN
President,
Oklahoma Farm Bureau

When we think of Europe and trade as an agricultural organization, we realize that many barriers exist which block our access to their markets.

Recently, a group of State Farm Bureau Presidents and myself traveled to three former communist countries in Europe to discuss one of those barriers, biotechnology.

The trip, which was sponsored in part by a grant from USDA, allowed us to visit the areas with Eastern Germany, Hungary and Poland. All of which are areas that were formerly under the control of the Communist Government with the Soviet Union.

We were able to see first hand how these farmers were transitioning from their collective farms of agriculture to one of individual ownership of the land. These transitions were in varying degrees depending upon the country. All were members of the European Union and were participating in programs instituted by the E.U. to provide financial assistance to their farmers.

As well as viewing the changes in their agriculture, we were able to see how their governments were having to deal with their countries issues as free democratic governments.

In Germany, for example, I thought of Berlin as being an extremely old city but in reality 95 percent of the city was destroyed in World War II so for the most part, it is less than 60 years old. Since the Wall came down, much of East Germany has been upgraded and modernized.

Agriculture in East Germany consists of most of the larger, old collective farms. Although they don't refer to them as collective anymore, they still operate much as they did when they were collectives.

Germany, with its roughly 70 million people, makes up the fifth largest trading nation in the world. We were there just prior to the world cup soccer competition and the country was abuzz about the event.

Hungary and Poland on the other hand are relatively new E.U. members and are just beginning to grasp the concept of land ownership and democracy.

In both countries our interpreters spoke of the vast changes that had taken place in their countries. When asked about food and availability, both said that there was plenty of food and that it required only about 50 percent of their net incomes – 50 percent – consumers in our country would not stand for such a thing when they now spend less than 10 percent.

However, every country we visited was talking about energy and ethanol or biofuels. Wind energy was a big issue as well as solar. Hungary and Poland were completely dependent on Russia and Ukraine for their sources of natural gas and oil. Germany had decided to go away from nuclear energy by 2030. So much like us they were looking to a renewable source of energy to meet their future needs.

So, as different as we are, we share many of the same issues. Technology, whether it is in the area of food production or in the area of energy production, is going to be the answer. Just as the industrial revolution changed the world forever, so to, it will change their future as well as ours.

Steve Kouplen

Farmland in Germany, dotted with houses, painted a vivid picture from the airplane window as the flight was approaching Berlin.



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Insurance Matters



BY DARRYL SINCLAIR
General Manager
Oklahoma Farm Bureau
Mutual Insurance Company

The stated mission of Oklahoma Farm Bureau Mutual Insurance Company is to meet the changing needs of Farm Bureau members by offering the best value in quality insurance products supported by reliable, prompt and fair insurance services. In addition to our mission, we set annual goals to promote growth, profitability and efficiency. Although we strive to meet financial goals, our focus is on meeting the mission. The achievement of certain financial results is necessary to be able to meet the mission on an ongoing basis.

In this quarter's Insurance Matters column, I will outline some 00064021 things to help our policyholders get the best value from their automobile insurance policy. As a basic rule of thumb for the purchase of automobile insurance, one should select the highest deductible that they are comfortable with and the highest liability limit needed to protect their assets. Although for many years Farm Bureau offered a \$10 deductible on automobile policy collision and comprehensive coverages, currently deductibles are available in amounts ranging from \$250 to \$1,000. Because a policyholder must absorb all of the loss up to the amount of the deductible, selection of a higher deductible amount can result in a significant reduction in premium. The most common deductible is \$500, but more and more people are selecting a \$1,000 deductible. A higher deductible allows for two things in addition to premium savings:

- (1) The policyholder has a substantial stake along with the company to avoid a loss occurrence and
- (2) there are fewer claims to be processed, which makes the insurance system more efficient.

Adequate automobile policy liability coverage limits should be selected to meet the needs of the policyholder. The minimum limits required by Oklahoma law were recently raised from 10/20/10 to 25/50/25. Although many companies opposed the law change, Farm Bureau supported it as good

public policy, because the former minimum limits were often insufficient to cover an accident. Financial responsibility laws set the minimum but the policyholder needs to consider his own needs. Currently, Farm Bureau offers limits of up to \$500,000, and umbrella coverage can be added with a limit up to \$5 million. Because there is less of a chance of a large loss than a small loss, the premium cost per dollar of coverage is less as the coverage limit increases. Therefore, higher limits are often a bargain, and a prudent policyholder may choose to purchase a significant amount of coverage.

There are other types of coverages to consider when purchasing automobile insurance. One is Medical Payments Coverage, which may be helpful to pay medical bills resulting from an accident regardless of fault. Another is Uninsured Motorist Coverage, which may protect you from losses resulting from injuries caused by an uninsured or under-insured driver. Comprehensive and collision coverages are typically required to get a loan on a vehicle. However, after the vehicle loan is paid off and the vehicle's value is within your ability to replace, you should consider dropping Comprehensive and Collision coverages. Farm Bureau offers Roadside Assistance Protection that will provide mechanical assistance or towing for a disabled vehicle, and Farm Bureau offers Additional Transportation Coverage, which can pay for the cost of a rental vehicle if your vehicle is damaged.

An automobile policy premium discount is available upon completion of an approved defensive driving course and a scholastic discount is available for some types of policies' premiums. The age of the driver and the use of the vehicle significantly affect the amount of automobile policy premiums. One should consider having youthful drivers not drive your more expensive vehicle. Because automobile policy premiums are based in part on who will be the primary driver, savings can be obtained

by keeping young drivers from driving expensive vehicles and by excluding coverage for drivers with numerous past accidents or poor driving records. Such excluded drivers can be covered under a separate nonstandard policy. Accidents caused by an insured driver, which result in payments exceeding \$500, will result in significant increases in premiums and may make it more difficult to keep insurance in place. Currently, Farm Bureau charges fees when premiums are paid in monthly or quarterly installments. Full payment of the premium at the beginning of a policy period will save the policyholder from paying those fees. Another way to reduce automobile policy premiums is to have a Farm Bureau Homeowner or Farm and Ranch policy. Farm Bureau's Premier automobile policy premium is based in part on an insurance score which is affected by the policyholder's credit rating, so maintaining the best possible credit score may help save premium dollars.

Personal responsibility is the bottom line in getting the best value out of your insurance. The single most important thing to do is make sure your premium is paid on time. Undoubtedly, one of the worst things that can happen is to have an accident when no insurance is in effect. It is the policyholder's responsibility to buy the coverages they need and to make sure premiums is paid on time.

Our average automobile premium per insured vehicle is 6.9 percent less today than it was two years ago, an indication of success in our mission to provide value to members. While other companies might advertise that they are "like a good neighbor" or "you are in good hands," no other insurance company based in Oklahoma insures more Oklahomans than does Oklahoma Farm Bureau Mutual Insurance Company, and we strive every day to meet our mission to provide the best value in insurance products.

Country

Gardening



By JOE BENTON
OSU Extension Director
Pottawatomie County

Mid-Summer Care of Ornamental Plantings

Does your gardening enthusiasm wane a little by mid-summer? So may your garden. But remember, weeding, watering, dead heading, and staking of tall growing plants will help keep your flowerbeds vigorous and colorful.

Watering correctly is especially important. I find so much damage to landscape caused by insufficient irrigation.

Most flower borders need to be watered at least once a week unless it rains an inch or more during that period. Sandy soils or gardens in which tree roots rob moisture may need watering two or three times weekly.

When you water, soak deeply. Dig down six inches to make sure moisture has penetrated. Spread containers several places under your sprinkler to collect and measure the amount of water applied. Remember, watering thoroughly each time you water is better than frequent light waterings.

Trees, shrubs, or evergreens planted this spring may suffer if allowed to dry out. Applying five to ten gallons of water weekly to each plant is a good rule of thumb.

Mature trees and shrubs also need watering at least one inch of moisture or whatever it takes to moisten the soil eight to 10 inches deep is needed. Around large trees, this should be applied two to three feet on both sides of the drip line all around the tree.

Two to four inches of mulch around each plant slows moisture loss and prevents weeds and grass from taking over. Bark, wood shavings, straw, or peat moss all make excellent mulching material. Mulching is good for perennial flower plantings too, as it

conserves moisture and keeps down weeds.

Weeds among flowers are easily pulled when small. Pulling larger weeds may loosen the roots of garden plants. Instead, use a sharp knife or hoe to cut off weeds just below the soil surface. Shallow hoeing kills germinating weeds without injuring the roots of garden plants.

Dead heading, the removal of faded flowers, will help keep annuals blooming throughout the rest of the summer. Perennials, such as irises, peonies, and lilies benefit by returning strength to the plant rather than developing seeds. And, better flowers will result next year.

Should you remove seed heads from lilacs? The answer is no. Although some lilacs bloom better every year if flower heads are removed, generally it doesn't matter. Mock orange and rhododendron are other plants on which seed heads may be left.

Ideally, you should stake when plants are only a foot high, but staking now is better than having beautiful stalks break off in high winds. Peonies are one perennial that are usually staked. You can install peony cages (wire frames) early in the season or use stakes and string to wrap them and other perennials up now.

Finally, spend a few minutes each day inspecting ornamentals for insect pests and disease, which are best controlled when spotted early. Check with your local garden store for organic or biological controls.

If you are considering insecticides, remember that these chemicals also may harm beneficial insects. However, should you choose to use them, read the label carefully and apply at the rate indicated on the container.

This time of the year, the vegetable garden can suffer also.

Tomatoes, peppers, melons, squash, pumpkins, cucumbers and beans often drop their blossoms without setting fruit when day temperatures are above 90 F. There's not much you can do but wait for cooler temperatures to prevail. As more favorable conditions return, the plants will resume normal fruit set.

Container plants, out on the patio, will really be stressed by the heat, since they have much less buffering of temperature extremes on the root system. In addition to watering more frequently in hot weather, provide afternoon shade, if possible, to help keep them a bit cooler.

Shortly, we will be into August, a good month to take a good hard look at your vegetable and flower gardens. What crops did well? Which should you try instead next year? Is your perennial garden overgrown? Do some plants need to be relocated because they are too tall or the wrong color for that particular bed? Take notes so you can correct the problem. Don't depend on your memory. Write it down.

Continue irrigating your lawn if you are not receiving rain. Monthly applications of nitrogen, at a rate of one pound of actual nitrogen per 1,000 sq.ft., is recommended through Sept. 1, with moisture.

August is an excellent month to control grubs in your lawn. The grub larvae are small and closer to the soil surface. This is not only good for the lawn but takes away a food source of moles, skunks and armadillos.

As gardeners know and everyone can see there is still lots of work and enjoyment to be had even if it is mid-summer. Using these mid summer tips can help your gardens get to autumn when hopefully temps and rain will fall.

Have a great summer!

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The Galapagos turtle can live to be 193 years old. Must be nice.

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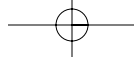
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