

Oklahoma Country

SUMMER 2007
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU

INSIDE:

Road to Democracy
Goes Through
Oklahoma

What's Under
His Hat





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Cover Image

A young girl carries a bucket of water along the path leading from her rural neighborhood on the outskirts of Bamako, the capitol city of Mali, West Africa. OFB's Sam Knipp was one of 10 Oklahoma journalists to visit Mali last March.



Hidden number worth \$100!

One member family's Oklahoma Farm Bureau membership number is hidden somewhere in this issue of OKLAHOMA COUNTRY, and could earn that member family \$100 since the number wasn't found in the Spring issue.

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 on the face of your individual 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.



Speaking

BY STEVE KOUPLEN
*President,
Oklahoma Farm Bureau*

From November 1999 to today would seem to most people to be a long time, but to me it feels like it has passed so rapidly. If the old saying "time flies when you're having fun" is true, then I'll confess I've enjoyed myself way too much.

As I come to the end of my tenure as President of this organization that I care so much for, I look back and try to evaluate what has happened over that time and how I, as well as our organization, have evolved.

Our organization has seen growth and expansion not only in member numbers but also county offices. We've seen new programs developed including our Oklahoma Farm Bureau Legal Foundation and our OK AgFund. We've had continued growth in member services far beyond our Mutual Insurance Company. We've had growth in our insurance surplus to ensure our continued strength and growth potential. We've continued our strong, effective lobbying efforts in supporting our policies both at the state capitol and in Washington, D.C. We also continue to have very successful support from both our Women's and YF&R Committees.

Like everyone, when I reflect back with 20-20 hindsight, I can identify issues and areas where different approaches may have resulted in different outcomes. But the real question arises – did I make a difference? I think this is a question that we all have to ask ourselves at some point or another. Whether you use objective or subjective criteria, there are many areas that can be used to make that analysis. But to me, the real answer lies with each and every one of you and your opinions as to my performance as your President.

I've learned a great deal the past eight years, but it's said that people don't care how much you know until they know how much you care! I hope that my tenure has proven to you that I truly care about our organization and its members and that I've made a difference for the better.

I know there will continue to be challenges to our organization as well as our industry. I'm confident that our future is bright and your continued involvement will guarantee that. Thank you for the opportunity to serve as your President. I look forward to getting around to as many of your counties and meetings as possible between now and November and thank you in person.

Steve Kouplen

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BY SCOTT BULLING
Crop Insurance Manager

Crop insurance provides added financial protection

Droughts, freezes and floods – ahh it's a farmers life for me!!!

I don't think Eddie Arnold said it quite that way on Green Acres but that is the type of weather we have had within the last 12 short months. In addition to weather woes, fuel prices have doubled and fertilizer has tripled in recent years. Equipment costs, labor, interest rates and other input costs have all dramatically increased for farmers over the last few years.

Many farmers try to save money by reducing the amount of inputs – reducing fertilizer, skipping a tillage trip over the ground, delaying maintenance, etc. – to minimize expenses. However there are only so many reductions that can be made before significant yield reductions start to happen and then you are in an ever-worsening downward spiral.

Most ag lenders caution against reducing crop insurance coverage in today's economy. In fact, many recommend increasing your coverage to gain added financial protection.

Margins have continued to shrink due to dramatically increasing expenses and the ever-present unreliability of Oklahoma's weather. Last year was one of the worst crop years ever in our state with substantial reductions in the yields of all crops. This year turned out to be just as bad for many wheat producers in the northern half of the state.

You can shift up to 75 percent of your weather and market risk away from you!

Farming has and, it appears, always will be a risky business. Volatile markets and even more uncertain weather conditions have reduced many farmers' financial reserves to the point that a "good year" is nearly a must. One way to help manage your risk is to use federal crop insurance, which can greatly reduce the amount of risk you have to bear if used correctly.

A well-planned crop insurance strategy can play an integral role in your farm business management. The phrase "cash-flow is king" echoed through many ag lending institutions for years and still remains a crucial factor in obtaining operating capital. Having the supplemental income that crop insurance provides can be crucial to farmers in Oklahoma 000545225.

Crop insurance should be looked at as a "keep me in business" policy.

Think you don't need crop insurance? Think again. In 2006 Oklahoma farmers received \$5.52 for every \$1 paid into the federal crop insurance plan. The federal crop premium paid by Oklahoma farmers was \$24,624,025. The amount paid out in claims was \$136,047,093. That means, on average, your coverage for the next five and one-half years was paid for with one year's claim! I will admit that some farmers can self-insure and make it through a year like 2006, but most of us would benefit from the cash flow that crop insurance provides.

In 2006 farmers were paid more through crop insurance than they were through direct payments. I write this to emphasize the necessity of having a good risk management strategy and the need to include crop insurance in that plan. It is very important to have a certified crop insurance agent that will sit down with you and explain the different options to you.

2007 Farm Bill and Disaster Programs

As of the writing of this article the disaster bill had cleared Congress and had been signed by the President. For the first time ever if you did not have a crop insurance policy or a non-insured assistance program policy (NAP) through FSA you were not eligible for a disaster payment on those acres. This is a major change from past disaster programs and

signals a huge shift in political will in Washington, D.C. This action suggests that Washington sees crop insurance as major part of the farm safety net and expects farmers to have it, use it, and understand it.

Changes to New Products

The Pasture, Rangeland and Forage (PFR) policy is new for 2007 and approved for all 77 counties. It is designed to protect perennial crops and grasses against drought conditions. Grass and forage crops can be broken into two categories – grazing land and hay land. The basic premise behind the policy is that if grass is green then it is growing and has capacity to grow but if it is brown it probably is not. The U.S.D.A. uses a U.S. Geological Survey satellite to determine the level of "greenness" within a 4.8 x 4.8 mile grid. That "greenness" is compared to a baseline average from 1989 to 2006. If the grid is not as green as normal then it is assumed to be a loss in forage production.

With the PRF plan of insurance, producers may select one or more three-month insurance periods that best represent your forage species growth. Producers also may select only a few or all of their acres to insure depending on how much coverage they would like to have.

The Livestock Risk Protection (LRP) policy has been changed to allow cattle producers the ability to lock in higher price protection for your cattle. Starting July 1, 2007, you can protect up to 100 percent of the futures market price of your calves. LRP allows you to guarantee a minimum futures price for your cattle. If the market goes up then the value of your cattle go up also, but if it goes down you are protected.

If you have any questions about your policy, whether it is with Farm Bureau or not, please give me a call and I will be glad to go through it with you at 405-523-2300.

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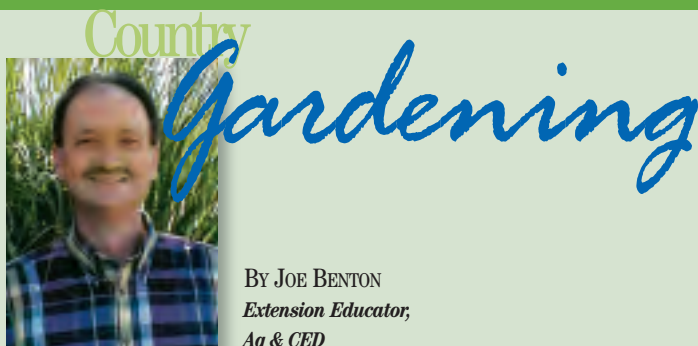
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Best management practice for landscape trees

This time of year, I start to get lots of phone calls from homeowners who are having this problem or another with landscape trees. Usually, the heat is oppressive and moisture is limited. Leaf diseases are starting to be visible on many trees. They are starting to send nutrients to their root system for winter storage. All these seem to dispose the tree to leaf fall or just a general unthriftiness of the tree.

I normally find that healthy trees – while they may not look good at these times – normally don't just up and die all of a sudden. I usually find that trees die because of a lifetime of events that affected them negatively and the cumulative effect starts to weaken the tree making it vulnerable to that last straw that normally takes it out.

With this in mind, I have put together a list of Best Management Practices that will hopefully help extend a tree's life.

Selection – Choose the right tree for the right spot, one documented that does well in Oklahoma. Match soil characteristics that match tree needs. If you have sandy soils, choose plants that can stand some drought. The other end of the spectrum is heavy clay soils. Many soils in Oklahoma fall into this category. Trees planted in clay must be able to handle water logged soils at times. When dry, clay soils can be difficult to penetrate for root systems. Does the tree require shade, full sun or somewhere in between? Give the tree enough room for its mature size, it may look small and insignificant at planting, but many trees get very large and it's a shame to try to keep it small to accommodate the spot rather than meeting the trees needs. Note: Fast growing trees are normally shorter lived and weaker wood making them prone to wind and ice damage. Slower growing normally means stronger wood, able to withstand more wind and ice.

Planting – Dig the hole 2 or 3 times larger than the tree container, plant at the same grade or level as it is in the container. Refill with soil taken from the original tree hole. No additives needed at this time. Loosen soil 2 to 3 feet around original hole dug to allow for good root penetration. Treat tree like a transplant for a minimum of 2 to 3 years. Keep grass controlled out to the drip line, mulch and supply weekly moisture. Soil should be moist to 8- to 10-inch depth.

Watering a Mature Tree – At least 1 inch of moisture per week in the hot summer should be supplied during droughty periods. Water deeply and infrequently, moisture should reach at least 8 to 10 inches deep in a single watering, if possible. Apply moisture in the area between 2 to 3 feet beyond the drip line of the tree to 2 to 3 feet inside the drip line. Slow irrigation – such as drip or soaker hoses – works best as speed is controlled so there is no run-off and the irrigation is more water efficient. Don't forget the plants in dry winters. Many homeowners will water during the summer months but cease to water during the winter. Those plants are still alive and need moisture to get through a dry winter.

Fertilization – Fertilizer should be applied according to a soil sample, if fertilizing the lawn usually this will take care of tree needs. Without a soil test, a yearly application of a complete fertilizer, such as 10-10-10, 3 to 4 pounds per 100 square feet will provide adequate nutrition. If using a granular, this should be spread around the drip line of the tree with moisture. If fertilizing trees only, I prefer early spring or late fall application times.

Pruning – A regular pruning chore of mature trees should be to take out dead, deranged or diseased. If there is a safety hazard, anytime is a good time to prune, otherwise prune

deciduous trees in the dormant season. Conifers can be pruned anytime, but pruning in the dormant season will minimize sap flow from cut branches. Topping trees should never be done. This creates weak wood that is more prone to wind and ice damage. Thinning of particular limbs that are diseased, insect infested, or removing branches that are crossing and rubbing are reasons to take limbs out of the tree. When someone tells me they are pruning a tree to make it fit a spot or because it's getting too tall, I question whether the right tree has been planted at the correct location.

Disease Control – Is associated with proper identification. Most diseases are concerned with spotting or disfigurement of leaves. A properly timed fungicide often controls these problems. Spring applications are often the most helpful in preventing leaf disease. Remember, that most fungicides protect against disease. They do not cure disease so getting in front of the disease with well timed fungicide applications is important.

Insect Control – Is also related to identification. Knowing what insect it is on the tree and if it's harming the tree is important. Different insects are controlled with different insecticides or other means. Scouting your trees, identifying a possible problem and controlling the damage early is much better than looking for a cure after the tree has lost much of its leaf material. Early and prompt control will extend the life of the tree.

Using Best Management Practices for a tree can extend its life and its aesthetic value to your property.

Oklahoma State University, U. S. Department of Agriculture, State and Local Government's cooperating. The Oklahoma Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, sex, age, disability, or status as a veteran and is an equal opportunity employer.

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Left: A small building on the outskirts of Bancoumana houses an FM radio station built by an American Christian organization. The station is a vital communications link for village farmers and the outside world. Notice the modern cellular phone tower in the background. Many Malians carry a cell phone to stay in touch with family and friends.

Below: Clean water is essential for life in rural African villages as malaria and dysentery are the two leading causes of death in Mali. These young boys pump water for their families in Bancoumana, Mali, West Africa.

Right: A young Mali girl shows her pride and beauty. With good fortune she may live beyond 46, the average age of Mali citizens.



Road To Democracy Goes Through OKLAHOMA

Sam Knipp, vice president of Corporate Communications and Public Relations, was one of 10 journalists and educators participating in a U.S. State Department program focusing on the role journalists play in a successful democracy. They traveled to Mali, West Africa March 13-25.

The program was coordinated by Oklahoma State University's Agricultural Communications Department.

By Sam Knipp

In a remote village of Mali, West Africa, a cotton farmer is listening to his community radio station using a small pocket radio with the Farm Bureau logo discreetly emblazoned near the volume control. As his weathered thumb scrapes across the control knob he knows this small radio carries the power of democracy.

My gift to the farmer followed a meeting with village leaders in Bancoumana, about two hours of dusty roads southwest of Mali's capitol, Bamako. The temperature hovered around a scorching 100 degrees, but the greetings were comfortable and friendly as an Oklahoma sunrise. We are separated by an ocean of differences, but cemented by the desire to understand the dramatic role journalists play in keeping citizens informed, a vital component of a healthy democracy.

Because they are a vast, rural country with a 70 percent illiteracy

rate, Malians rely heavily on radio broadcasts for their information. Information is the key to keeping a democracy alive. If citizens know that information is accurate, they place greater trust in their government.

Two statements by Malian broadcasters ring loud in my ear months after hearing them. At a radio station in Bamako, the female general manager said, "our antennae is our weapon."

And, during a visit with Mali's Deputy Director of Communications, we were told "radios will play music only when all our people have food." The latter statement was in reference to the propensity of news programs with few commercials on Malian radio broadcasts.

Malians are of gentle spirit, but extremely hard pressed, economically. They are the third poorest country in the world. Their 11 million citizens are spread over an area twice the size of Texas. The

