

Oklahoma Country

WINTER 2007
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU



INSIDE:

**You Never Know
Unless You Ask**

Convention Roundup



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Cover Image

A lone cow noses through the snow, hoping to find a tidbit following the first major storm of the winter season.

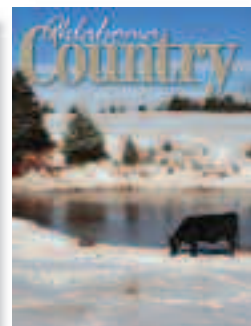
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One member family's Oklahoma Farm Bureau membership number is hidden somewhere in this issue of *OKLAHOMA COUNTRY*, and could earn that member family \$50.

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

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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.





BY STEVE KOUPLEN
*President,
Oklahoma Farm Bureau*

John D. Rockefeller, the Bill Gates of his time, once said "I do not think there is any other quality so essential to success of any kind as the quality of perseverance. It overcomes almost everything, even nature."

Well nature has sure been handing us the kind of weather conditions that has tested our perseverance. So as a new year begins let's all hope and pray that our perseverance pays off and we will experience something closer to normal in the coming year.

Along with the expectation and promise of a new year, we all realize that a number of issues will be facing us: Dealing with environmental issues, and monitoring tax issues, both state and nationally.



Policy that was approved will need to be promoted to our lawmakers and a united front by all concerned will help accomplish our goals.

We all realize that change is a way of life. No matter how much we resist it, change happens and it's happening in our industry.

Studies have shown that the structure and demographics of agriculture have changed dramatically in the last few years.

The political climate in Oklahoma City and Washington, D.C., has changed as well, so new leaders will have different perspectives on solutions which will require us to work to communicate our point of view to them.

But it all goes back to what Mr. Rockefeller said about perseverance. And those of us involved with agriculture have learned that our perseverance has paid off for us and believe even Mother Nature will be conquered in time.

May 2007 be a wonderful year for you and your family.

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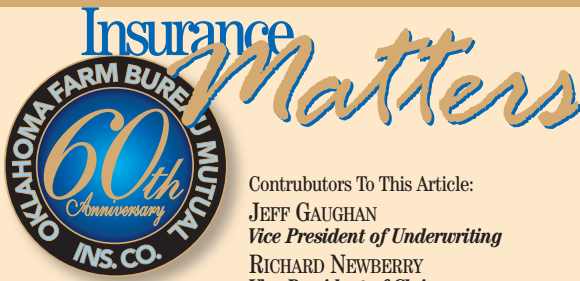
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Some small, but not at all insignificant, insurance issues for you to consider.

WHAT IF I NEED ROADSIDE ASSISTANCE?

Almost everyone has had car trouble at one time or another. It rarely happens when you are right next door to a repair shop or even usually anywhere close to one. At some point in time, you will need some form of emergency roadside assistance.

Several of the more popular auto clubs, travel clubs, and even credit card companies and mobile phone providers offer a roadside assistance plan. These plans vary in price and coverages afforded, but most of the more prominent clubs offer services ranging up to \$100. Each of these plans may have additional charges for towing distances beyond minimums and other features considered “not necessary” to get the vehicle operational once again.

At Oklahoma Farm Bureau we offer a Roadside Assistance coverage for those that don't want the travel services and frills that come as part of many motor clubs.

Our Roadside Assistance coverage is available to be written on a per vehicle basis for a nominal additional premium charge.

To qualify for this coverage your vehicle must have Bodily Injury and Property Damage, or Physical Damage coverage, and be either a pickup or a car class. We also offer the coverage on farm vehicles classed as semi commercial with some size restrictions.

We offer three different limits of coverage per disablement, \$50, \$100, and \$150. If your qualifying vehicle is 5 years old or newer, your premiums will range from \$16 to \$24 annually depending upon the limit you select. If your vehicle is over 5 years old or in our Ag Security Insurance Company, there is a slight additional premium charge.

The disablement can be for any reason. The named insured on the policy will be reimbursed up to the specified limit for towing

to a garage or for covered labor costs at the place of disablement. Repair work performed at the garage after the vehicle has been towed is not covered, nor is the cost of parts at the disablement site. All covered repairs at the disablement site must be reasonable and necessary for the enablement of the vehicle in order to be covered.

Simply pay for the services performed, and keep an itemized receipt for those services. Turn in a copy of the receipt and request for reimbursement to your agent as soon as practicable from the date of the service. We will make the reimbursement to the named insured, up to the limit you purchased, for all your reasonable and necessary repairs.

It's simple, it's affordable and it gives you peace of mind while on the road. Ask your Oklahoma Farm Bureau agent to add this coverage to your policy.

WHEN RENTING A CAR WHAT ABOUT INSURANCE?

Have you ever arrived at the counter of a rental car company and been faced with insurance questions that you couldn't confidently answer? Have you ever wondered if you were opting to buy something that you really didn't need? Extra coverage can cost \$20 a day or more and it is often unnecessary. Worse yet, have you ever driven off in an expensive rental car and felt like you might be exposing yourself to financial ruin because you didn't elect to pay for optional insurance charges?

One of the definitions of a “non-owned” automobile in Farm Bureau's personal automobile policies (Premier and Farm Fleet) includes any private passenger auto, pickup, van or trailer while in your custody or being operated by you or any family member.

The definition of “you” is the person named

on the Declarations page and that person's spouse if the spouse is a resident of the household. Family member means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.

Your own personal auto coverage will cover the rental vehicle for liability. However, there are other exposures related to damage to the vehicle itself. Be aware that if none of your covered autos have both comprehensive and collision coverages, you should purchase the physical damage portion of the rental insurance because some losses won't be covered. Most rental car companies now hold you responsible for even storm-related damage.

Rental car companies offer a Collision Damage Waiver (CDW). This waives your responsibility for theft or damage without you having to make an insurance claim with your company. The advantages of the CDW are that you would not be responsible for a deductible or loss of use or administrative fees. Also your insurance claims record would remain unaffected.

If you make advance reservations with a car rental company, it is a good idea to ask insurance questions when you are booking the car. All the major rental companies have websites and this information is available and can be printed for you to read at a convenient time. You don't have to make any insurance-related decisions until you sign the contract.

Also, some credit card companies provide some coverage for rental vehicles. However, some types of vehicles, such as vans, SUVs or trucks, may not be included in this benefit. Check with your credit card company for details.

If the only vehicle or vehicles you own are insured on a Commercial Automobile policy with AgSecurity, the above information does not necessarily pertain. Business use policies do not have the same definitions of covered autos. Read your policy (always a good idea anyway!) and ask your agent specific questions if you are going to rent a vehicle. More than likely, you will need to purchase coverage from the rental company.

The owl's eyes are shaped so it spends its entire life looking forward.
We should all be so wise.

Here's to a good life.SM



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BY JOE BENTON
OSU Extension Director
Pottawatomie County

Preparing your soil for spring gardening

I know it is still winter, but I already see signs of spring. There may not necessarily be warm temperatures and sunny weather yet, but gardens are being broken out, businesses are starting to stock spring planted seeds and plants. Then there is always the number one reason I know spring is coming, my wife sitting around with her plant books and catalogues ordering seeds and plant material. Then there is always those subtle little hints of what "WE" can do this spring with the lawn and raised garden beds.

My response to my wife is always the same each year, have you thought about getting a soil sample yet?

Too often, I see folks guessing at the needs of their soils for plant growth. Soil sampling is the only way to get an accurate portrayal of fertilizer needs.

Nitrogen, Phosphorus, and Potassium are the nutrients that are measured from a soil sample. Nitrogen is the nutrient responsible for growth, yield, protein content and even color. Nitrogen applications are determined by yield goal. Whether growing vegetables, a lawn or growing hay and forage for livestock, nitrogen

needs have been determined through past research according to how much growth or yield you want to occur. An example of this is that 50 pounds of actual nitrogen per acre is needed to yield one ton of Bermuda grass in a pasture. A reasonable yield goal with moisture is three tons per acre. It would take 150 pounds of available nitrogen for this yield. All crops normally grown here in Oklahoma have an established nitrogen need depending on yield desired.

Phosphorus and Potassium needs can only be determined by a soil test. No one can look at soil and give a recommendation for these nutrients. To complicate this matter, Phosphorus and Potassium are first limiting to plant growth. In other words, if these nutrients are not present in sufficient amounts, growth will not occur at the plants maximum capacity. No matter how much nitrogen you apply, it will not be utilized efficiently for plant growth. This is the case for lawns, flowers, vegetable production or forage production.

Another reading you will get from a soil sample is pH. This reading tells us the acidity or alkalinity of the soil.

All plants have a range where they live and grow best. A pH of 6.9 or less is acid. Soils with a pH of 7.0 are neutral, higher than 7.0 are alkaline. Under normal conditions, most plants grow well when soil pH is in the range of 6.0 to 7.5. Most generally, I see eastern Oklahoma soils tend to be on the acidic side, while in western Oklahoma, many soils are in the neutral area or have a tendency towards alkaline. Testing is the only way to find out for sure. Lime, which is used to raise pH or make soils less acidic, is usually applied when pH gets to 5.5. Sulfur, on the other hand, pushes pH downward 659103.

Again, too low or high a pH will limit a plant's ability to grow. A soil test is again the best method to determine this reading.

A soil test can be run by the O.S.U. Extension Service or there are a number of private testing labs available. Taking a sample that is a good representative of the area is crucial for good results. Twelve to 15 cores from the area to be sampled are best. These cores can be put in a bucket and mixed thoroughly. The cores should measure to a depth of 6-8 inches. A full pint jar full of this mixture will be needed for testing.

After the first test is taken this gives a benchmark to work from, then the area should be tested at least every three years thereafter. In the case of a heavy yielding garden or heavily fertilized lawn, it should be more often.

For those that use organic materials, such as manures, a soil test is also important. Often, I see gardeners apply these materials on a yearly basis to gardens and flower beds. Over time, a buildup of nutrients can occur. Probably the highest soil test numbers I have ever seen was where livestock manures had been used over and over. While these organics are an excellent source of nutrients, when applied over time they too should be monitored periodically. Not only is it environmentally important, but I have actually seen nutrient numbers so high that little or no plant growth was the result.

Many dollars and much time is spent yearly on fertilizers and their applications, making sure you are wisely making use of these nutrients is not only environmentally sound but smart business. No matter what you are growing.

Applying too much is not good for our environment. Applying too little limits your ability to grow lots of vegetables, a nice green lawn or produce large yields for forages to feed livestock.

Success many times is related to having all the pieces of the puzzle. Knowing your Nitrogen, Phosphorus and Potassium needs is part of the puzzle when interested in growing plants. We so many times are at the mercy of nature, whether we're interested in a nice yard, a producing garden or ranching. Using the science based tools we have is always best.

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*Pontotoc County's
Billy Gibson is your
typical rancher.
Or is he?*



You Never Know Unless You Ask

By Mike Nichols

Remnants of this season's first storm dripped steadily from the eaves as a bright winter sun beamed down. Cows longed for their daily encounter with the feed truck to deliver cubes and hay. Pecans waited in wet groves to be harvested.

It was a rather typical wintertime day for Pontotoc County's Billy Gibson.

Earlier, he topped his western shirt and blue jeans with a heavy coat and his well-worn felt hat for the trip to meet buddies at a popular Ada coffee shop. Stories were swapped and coffee pots were emptied before the morning's ritual gradually came to a close.

Billy had just fired up his pipe as one fellow coffee shop regular was leaving. He stopped to ask Billy to be on the look out for a spray rig – he needed another one. Billy obliged, promising to keep his eyes peeled for any bargains.

He filled his to-go cup with coffee before heading to the parking lot to get behind the wheel of the feed truck and head back to his ranch west of Ada.

The wintertime routine varies, particularly when conditions are suitable for pecans to be harvested.

But the 74-year-old has lived the life of the typical Pontotoc County rancher for more than three decades.

In the den of the Gibson home, photographs and other memorabilia hang prominently and offer a different glimpse of Lt. Col. Billy Gibson, U.S. Air Force, retired – Vietnam War pilot, The Pentagon, a prototype of Air Force One, a huge photo of the cockpit of a 747.

"I'd do it again. Any day!"

Billy was in high school at Allen during World War II, and remembers watching airplanes go over his home daily. He was enamored, and made many trips to a bombing range about 20 miles away just to watch.

"I also built every model plane that I could get my hands on."

When Billy enrolled at Oklahoma State University to study animal husbandry, he also joined the Air Force ROTC. He graduated in 1955 with his bachelor of science, and received a deferment from the Air Force so he could attend the University of Illinois and work on a masters.

The four-year obligation from his Air Force ROTC came calling

***B**illy dug through memorabilia to find his Air Force colonel's shoulder patches and his hat, which he displays from the comfort of his favorite recliner. He keeps busy now with the large ranch in Pontotoc County and his duties as an Oklahoma Farm Bureau director. He spent two decades in the U.S. Air Force as a pilot and an officer in the Pentagon.*