

Oklahoma County

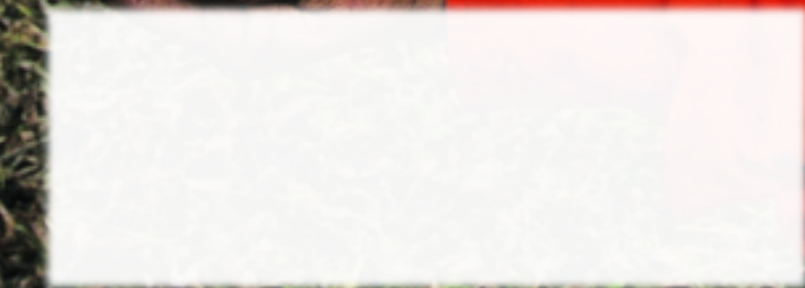
WINTER 2003

THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU

INSIDE:

**Member Is Featured In
New Ad Campaign...
'We're OK, So You're Okay'**

Convention Roundup





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By MIKE NICHOLS

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Cover Image

Mike Spradling holds a handful of pecans harvested from his farm near Sand Springs. Spradling now has another job – Oklahoma Farm Bureau president. He'll trade his work clothes for business attire for the next two years as he leads the state's largest farm organization.



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 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 MIKE SPRADLING
*President,
Oklahoma Farm Bureau*

What does the word “grassroots” mean to Farm Bureau members?

The Oklahoma legislature may not go into session until February 2008 but our members and staff started work on the issues important to our organization back in August of 2007.

As I traveled the presidential campaign trail across this state, the August area meetings gave me an opportunity to meet and visit many of our members as well as giving me an insight as to our members concerns from all 77 counties.

The area meetings gave our members something to think about as they carried on the daily routines of summer in anticipation of their upcoming county resolutions meeting.

In September, county resolution committees meet to assimilate issues important to their county, state and nation. September is also the month where many of the county members meet at their county annual meeting to scrutinize the work of the county resolution committee.

By the end of October members of the county have had an opportunity for their voice to be heard and take an active part in shaping policy.

Depending on the year, some counties will have the opportunity to send a delegate to the state resolution meeting where the policy undergoes even further scrutiny.

By the time this committee adjourns, policy is beginning to take shape. If any of you ever have an opportunity to serve on the state resolutions committee, please don't hesitate and accept the challenge of serving on this very important committee.

Your responsibilities don't stop here. The state resolution committee then presents its work to the state's delegate body at our state convention in November. This is where the interest of our members, as it relates to state issues, all comes together through the efforts of county elected delegates.

Their actions, taken on our county resolutions, then become our state policy for the next legislative year. The involvement of our state delegates doesn't stop here. 1177818 The same process is repeated in developing national policy for the American Farm Bureau Federation.

As you can see, this is a very member-involved procedure. When we say grassroots, we mean it. We are very fortunate to live in a country where we can belong to an organization that has the potential to influence legislation affecting many aspects of our lives.

Just think back to the beginning of this article and realize how involved Farm Bureau's policy development is. Never take it for granted.

Each of you has the right, through the policy develop process, to make this organization what you want it to be. Take advantage of the process and realize **your involvement makes a difference.**

I would like to thank the delegates of our Oklahoma Farm Bureau 66th annual meeting for giving me the opportunity to represent you as president of the state's premier general farm organization, **Oklahoma Farm Bureau.**

Mike Spradling

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As an Oklahoma Pork producer ...



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— *Lori Ramsey*
Holdenville, Okla.

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BY RICHARD NEWBERRY
Claims Vice President

Ice storm of the century tests new claims reporting system

In February 2007, Oklahoma Farm Bureau Mutual Insurance Company offered to its members a 24-hour-a-day, 7-day-a-week (24/7) option to report new auto and property claims.

Looking back at the first 11 months of operation, the popularity of loss reporting through this 24/7 medium has increased dramatically.

There is no doubt that we pride ourselves at Oklahoma Farm Bureau Mutual Insurance Company for having excellent agents and claim professionals who service all of the 77 counties in Oklahoma. However, it is very hard to anticipate when the unfortunate loss of a member's auto or property will occur.

The toll-free number has increased our ability during these times to service our members' needs.

Of the thousands of claims reported to 877-OFB-CLAIM this year, 30 percent have been reported on the weekends or after normal business hours. Of that 30 percent reported after hours, some were devastating losses that left the member's home uninhabitable or destroyed. We were very pleased to have provided service to those members in their desperate time of need.

The claim reporting number has been an asset to our members, agents and claims staff during large weather related events in 2007. In particular, during the recent ice storm when the home office and some county offices were closed due to power loss, members were still able to report claims through use of the 877-OFB-CLAIM number.

We all know that thousands can be affected very quickly in Oklahoma by wind, hail, ice, wild fires and everything in between. If you

are caught in one of these unfortunate events, rest assured your call will be taken and your loss reported in a timely fashion even during a widespread catastrophic event.

Remember the number – 877-OFB-CLAIM (632-2524). It is another option to ensure we have the resources to provide prompt service to YOU, when YOU need it, at YOUR convenience.

MEMBER ALERT –

From Bill Downs, Agency Vice President; and Jimmy Harmon, FBL Regional Life Sales Advisor.

Several years ago – as a result of the AIDS crisis – a new industry was formed to provide life insurance proceeds prior to the death of a person with a life insurance policy.

The process of selling a future life insurance benefit to someone else is called a

Alan Bellamy, a senior all lines adjuster with the Bethany District Claims office, inspects damage done to a fence by limbs broken from trees during the December ice storm.



viatical settlement. The policyholder then receives their life benefit before death, but at a discount.

Over the years, many insurers – including Farm Bureau Life – have developed products to meet this need. The Farm Bureau Life policy includes a living benefit rider which can advance up to \$250,000 if the insured's death is anticipated within 12 months. For an additional premium, a daily living benefit rider can be added to the policy. This provision will accelerate a portion of the death benefit up to a maximum of \$250,000 if the insured becomes chronically ill or unable to perform two of six activities of daily living for a period of 90 days. The maximum amount that can be advanced prior to a death benefit is \$250,000.

Call your Farm Bureau agent for more details.

Unfortunately, many unscrupulous companies and investors have attempted to exploit this need. Some state insurance departments have issued consumer warnings to the public to be careful if asked to invest in

or buy a viatical settlement.

If you are contacted by someone who wants to sell you a life policy and then buy it back, you could be the target of fraud. Contact the Oklahoma Insurance Department or your Farm Bureau agent if you have any questions or concerns.

YOUR *future* SHOULD HAVE **NO LIMITS...**



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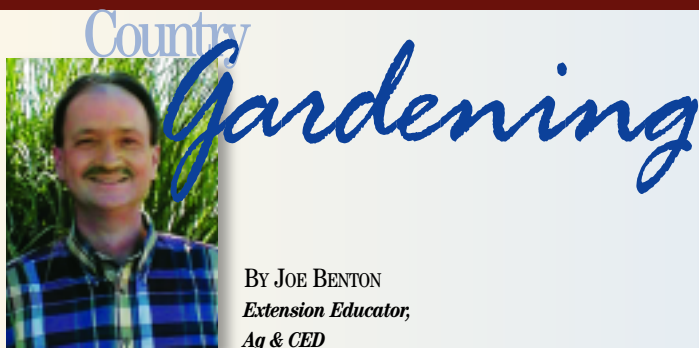
- Generate the type of growth you need to achieve your financial goals
- Take advantage of tax strategies that can help improve your current retirement plan
- Transition money as a result of a career change or inheritance

To create a strategy to help make your retirement everything you want it to be, contact your Farm Bureau agent today.



OKLAHOMA FARM BUREAU

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BY JOE BENTON
*Extension Educator,
Ag & CED*

Know your seed packet

In spite of winter weather and temperatures, gardeners will soon get the itch to start spring plantings.

Successful plantings usually are dictated by just a few circumstances. One is the weather, which we can't do a thing about. There are, however, a few things we can control in our gardens.

Planting the right plant at the right time and place is important. When selecting plants or seeds take a minute to read the packet, planting literature that comes with the plant, or better yet, take the time to research what you want to plant.

You may be surprised to learn that some of the flowers, shrubs and vegetable varieties for sale are not well suited to your location. Others do best in a certain type of soil, shade conditions or need to be started indoors well in advance of planting.

To help you select flower and vegetable varieties wisely, you need to know how to interpret the seed packet, if planting from seed.

Here are some things to look for when buying seeds:

VARIETY. Most seed packets list the name of the variety and tell you if it is a hybrid. Flowers also are identified as annuals, biennials or perennials. Annuals are plants that grow, bloom and die in one growing season. Biennials bloom the second year after planting and generally die after flowering. Perennials are those plants which come up year after year.

DATE. For best results, buy only seed that is packed for the current year. The date is generally stamped on the back flap. Although you might be able to find seeds packaged for last year at a discounted price, these sometimes are not a good buy. Poor storage conditions will reduce the viability of seeds. So, unless you know the seed was stored under proper conditions, always buy fresh.

GERMINATION. This percentage tells you how many seeds will produce plants under ideal conditions. However, keep in mind that the age of the seeds as well as how and when you plant them also will affect germination. For seeds sown directly in the ground, the germination rate may be about 75 to 85 percent for vigorous seeds. Ones with less vigor may only germinate 10 to 50 percent. If you start seeds indoors in flats under ideal conditions, count on a slightly higher germination rate.

CULTURE. Most seed packets will contain information on how and when to plant, including the number of days to seed germination and days to harvest. Packets also will note spacing requirements, height and spread at maturity, thinning instructions, growth habit, and special cultural considerations.

WEIGHT. Unless you are buying bulk seeds by weight, you can be misled by the size and shape of the packaging. Be sure to check the weight to determine yield and how much to buy. Most packets provide information on the number of seeds, or in some instances, the length of row the packet will plant. This is particularly important with higher priced seeds like geraniums that may only have five to ten seeds per packet.

Get a soil sample of the area where you plan to plant. This test will give you a pH reading. This number tells you the acidity or alkalinity of the soil. All plants have a range where they live and grow best. Nitrogen, phosphorus and potassium are the nutrients that are most often measured from a soil sample. Phosphorus and potassium are needed for general health and metabolic processes in the plant. Nitrogen is responsible mainly for what you can see and touch, including

growth, yield and color. All three are needed in the correct proportions for proper plant growth.

A soil sample should be taken at least every three years. On heavily fertilized areas, such as lawns and gardens, it should be more often, so nutrients can be monitored. First, we want to make sure of adequate available nutrients for plant growth. I also find that in gardens and lawns, fertilizers, when added yearly, begin a build up of nutrients. Having too much of a good thing can be as detrimental to the plant and our environment as not enough.

Tilling areas to be planted, exposing weed and grass roots to cold temperatures, will help in keeping areas free of unwanted plant materials come planting.

Keeping weed competition out of gardening areas is important in giving new plants a good start. Many plants can stand some competition as they get older and bigger. Initially though, doing what you can, such as early tillage can give plants a head start.

Make sure your vegetable garden space is in full or near full sunlight with a well-drained soil. Many areas in Oklahoma have clay soils. In these areas, a raised bed with top soil brought in might be a suitable option.

Knowing vegetable plant specifics is important when mapping out garden space and purchasing seeds or plants. A fact sheet, F-6004 is available at your local County Extension Office. This sheet is called Oklahoma Garden Planning Guide. It tells you which plants are frost tolerant, which are not, and gives planting dates for Oklahoma. It discusses spacing between and within rows of plants. It also tells you how many plants or seeds you need per person thus allowing you to purchase and grow the right amount without wasting money and labor.

Whether it's raising flowers or vegetable, preparation usually relates to success.

See you next time!

GRAB LIFE



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Left: Lester Gagen herds his steers from a holding pen in a downtown alley in Tulsa. Lester and his cowboys from the family ranch near Bartlesville hauled the Longhorns to Tulsa for the production of a new Oklahoma Farm Bureau television commercial.

Below: It's lights, camera and action for the steers starring in Oklahoma Farm Bureau's new television commercial, which was filmed on Main Street in downtown Tulsa last October.

Right: Lester Gagen rehearses his role in the new Oklahoma Farm Bureau television commercial, which was made in downtown Tulsa. His role was to herd the Longhorns out of the street.



'We're OK, so you're okay'

New Oklahoma Farm Bureau ad campaign features member Lester Gagen.

By Mike Nichols

Lester Gagen's been from small town Oklahoma to Paris, France. He's served a tour with the U.S. Army in Vietnam. He's milked cows, ranched and rodeoed, and sold everything from oil field pumping units to John Deere tractors.

Late last October, on a beautiful Oklahoma Sunday morning, Lester's path took a turn he'd never expected.

"This one and one more will make two," he said with a grin, looking back at his first experience of making a television commercial.

Lester, a Washington County Farm Bureau member; Longhorn steers from the family's Broken Arrow 5 Ranch; and six cowboys – coincidentally all Farm Bureau members – from the ranch converged on downtown Tulsa's Main Street bright and early that Sunday morning. He remembers thinking it would take only about 30 minutes, but the minutes became hours before the director yelled cut for the final time.

"It was really kind of neat doing that. They didn't allow me to tell anybody about it."

By now, thousands and thousands – maybe even millions – will know about Lester's first brush with the small screen. That commercial and another couple of new ones began airing on Oklahoma television stations in January.

Lester and his bunch joined actors to star in Oklahoma Farm Bureau's brand new advertising campaign that made its debut on a television set near you in January.

