

Oklahoma Country

WINTER 2009
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU



INSIDE:

A Seedy Business

Don't Tell Me Can't

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Oklahoma Country

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Cover Image
Wayne Herriman poses in front of pallets filled with deer corn, a popular commodity with Oklahoma hunters.



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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.

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BY MIKE SPRADLING
*President,
Oklahoma Farm Bureau
& Affiliated Companies*

Recognizing Champions

By the time you read this article, two months will have passed since the events I am sharing with you were experienced.

November marks my one-year anniversary as president of Oklahoma Farm Bureau. November 2008 will leave many memories in my mind, two very different, but in some ways very similar events will remain in my thoughts for some time to come. The events I am referring to which were very different were our Oklahoma Farm Bureau state convention and the Bedlam football game between Oklahoma State University and the University of Oklahoma. The things which were very similar were that champions were recognized at both events.

As president of Oklahoma Farm Bureau, I was honored to present awards and trophies to an outstanding team of leaders representing Oklahoma Farm Bureau and Oklahoma agriculture. Oklahoma Farm Bureau Mutual Insurance Company is proud

to be the co-sponsor, along with The Oklahoman, of the Bedlam Series, and as president of Oklahoma Farm Bureau Mutual Insurance Company I was also honored to present the Bedlam Trophy to an outstanding team of young athletes, the winners of the 2008 Bedlam football game, the Oklahoma University Sooners.

Though the events were very different in nature, there are several things I noticed which have much in common.

First, very exceptional individuals were involved in both events. As the teammates of Oklahoma Farm Bureau approached the

stage to accept their awards, some on their behalf and others on behalf of their teammates, I could see the pride each individual displayed in their facial expressions. I noticed the same team spirit and pride in each of the Sooner athletes' faces as I walked into their locker room after the game carrying the Bedlam Trophy.

Second, as I handed the awards to each of our Farm Bureau winners, not only was the individual who received the award excited and proud, all members present were excited and proud for the one representing our organization and receiving the award. The same was true in the Sooners locker room when I handed the Bedlam Trophy to a representative of the Sooner team. Though only one was actually holding the trophy each of the teammates knew in their own minds

that they had a part in the success of their team accomplishments.

Third, things don't just happen, people make things happen. Members of both teams have gone

through years of training and conditioning in order to excel in their endeavors. The award recipients on the Oklahoma Farm Bureau team have spent hours, days, months, and in some cases years, in preparing for that moment where their efforts as individuals and as teammates were recognized by their peers. It takes time and devotion to learn the issues, develop a relationship with the players, develop the skills to deliver the message, and then show up on game day ready to play. The same goes for each member of the Sooner team. Each player has shown up for practice, spent hour upon hour

learning the plays, enduring the aches and pains of life as a football player, just for the opportunity to say "I did it" and for the pride of being recognized as a champion. Each of these athletes also has spent hours, days, months, and years of training for that one moment in time to be recognized as the best at what they do.

Finally, each of the members of both teams, the Oklahoma Farm Bureau and the Oklahoma Sooners, realize that their accomplishments could not have been achieved without the aid and support of their teammates. Not everyone on the Sooner team scored a touchdown, nor did every member of Oklahoma Farm Bureau who attended our state convention receive an award, but each member of both teams did their part as teammates to assure their team was recognized as the best in their division. Each member of the team realizes that alone his efforts may never be recognized, but by working as a team, doing your part as a teammate, everyone supporting each other, knowing that when one excels we all excel, this is the sign of a true champion.

Do you consider yourself as a teammate on the winning team of Oklahoma Farm Bureau? If so, you too are indeed a true champion. Thanks for being on the team. It's your involvement that convinces our fans to recognize Oklahoma Farm Bureau as a champion team. The members of Oklahoma Farm Bureau have every right to be as proud of their involvement as a teammate as do team members of the Oklahoma Sooners, for you too are #1.

Want to play on a winning team? There's room for you on our team, just get involved and you too will become recognized as a Champion.

P.S. – As I mentioned earlier, November marks the end of my first year as president of Oklahoma Farm Bureau. I would like to thank the members of Oklahoma Farm Bureau for the opportunity to work with the best group of people any state president could ask for, our staff; the opportunity to work for the greatest group of people on earth, our Oklahoma Farm Bureau members; and the opportunity to represent the agents and adjusters of Oklahoma's premier insurance company, Oklahoma Farm Bureau Mutual Insurance Company. I hope you had a merry Christmas and have a happy and prosperous new year.

Mike Spradling





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By DAVID MASSEY
Subrogation Manager
Oklahoma Farm Bureau
Mutual Insurance Company

Policyholder's, company benefit from subrogation recovery efforts

The word subrogate comes from two Latin words that mean to come under and to be in place of another. The present English word is similar to the word "substitute." In subrogation, an insurance company inherits the insured's rights of recovery against the party at fault in an accident. Therefore the insurance company has the right to recover payments made to a policyholder along with the policyholder's deductible, which is then returned to the policyholder. The insurance company does not however have the obligation to pursue any recovery but the policyholder ALWAYS has the right to pursue their deductible themselves if they feel someone else is responsible.

An example of a real case where Oklahoma Farm Bureau Mutual Insurance Company made a claim settlement and pursued recovery happened in October 2007. Our policyholder was on the way to work in Lawton and was proceeding through a green light when another vehicle turned left in front. A collision was unavoidable. Fortunately, neither party was hurt. Before the police investigation was concluded, our driver went on to work and found out later that the other driver had a different story. Again with good fortune, our driver took the name and number of an independent witness.

The shock to our driver was when he made a claim to Caveman Insurance Company who insured the other driver, and was denied. The other driver claimed to have a green arrow to protect their turn in front of our driver. After receiving Caveman's denial, our driver turned in a claim to Oklahoma Farm Bureau Mutual Insurance under their collision coverage. Payment was made less their deductible. Our adjuster, after getting our driver's version of the accident, contacted the independent witness and made our driver aware of the possibility of subrogation.

The insurance industry is constantly evolving and in the last 15 years, subrogation has moved more into focus as a form of

revenue. Oklahoma Farm Bureau Mutual Insurance has always sought subrogation recovery but in 1999 created a department dedicated solely for that effort. Typically insurance companies receive revenue from three sources: premiums, investment income and recoveries from salvage and subrogation. Subrogation recoveries were around \$175,000 in 1999 and are currently expected to exceed \$1.9 million in 2008.

In our policyholder's case, the field adjuster did a great job handling the claim and our driver did a great job in getting an independent witness identified even though he had no idea there would be a problem. Upon completion of the investigation, the adjuster sent the claim file to the subrogation department who then contacted Caveman Insurance. The Cavemen continued to deny the claim and fortunately again for us and our driver, Caveman was a member of what is called "Arbitration Forums." By us both being a member of Arbitration Forums, we were able to present our case to a panel of insurance professionals who would then make a binding decision as to who would pay for the loss. The panel found that our driver did indeed have a green light and Cavemen Insurance Company issued a payment to Oklahoma Farm Bureau Insurance Company, who then issued a payment to our policyholder for their deductible. In cases where the other insurance company is not a member of arbitration or if the at fault driver had no insurance or not adequate insurance limits, Oklahoma Farm Bureau has the option to pursue recovery utilizing legal resources available to us.

This story is somewhat typical for the work of Oklahoma Farm Bureau's insurance adjusters and subrogation staff. By working hand in hand, the adjusting staff and the subrogation staff are able to maximize recovery for both Oklahoma Farm Bureau Mutual Insurance Company and their policyholders.

Oklahoma Country

Winter 2009

Volume 61 No. 1
Oklahoma Country
(ISSN 1544-6476)

Published four times per year in April, July, October and January by Oklahoma Farm Bureau, 2501 N. Stiles, Oklahoma City, OK 73105-3126, Telephone 405-523-2300. Periodicals postage paid at Oklahoma City, Oklahoma, and Additional Mailing Offices.

Postmaster: Send address corrections to:
OKLAHOMA COUNTRY, P.O.B. 53332, Oklahoma City, OK 73152-3332.

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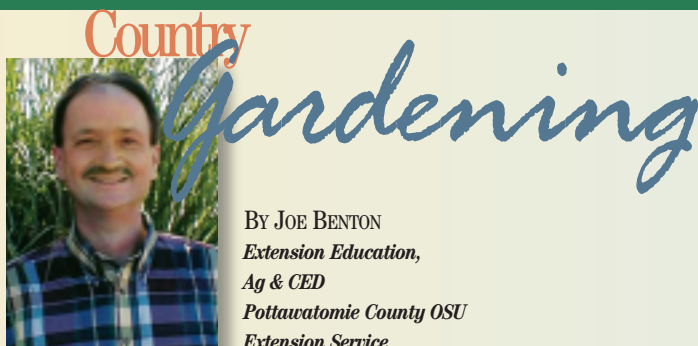
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BY JOE BENTON
*Extension Education,
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Starting seedlings indoors

For many home gardeners, it's fun to get a head start on the upcoming garden season by starting seedlings indoors. Growing quality seedlings indoors requires high quality seeds, a germination medium/potting mix, containers, proper temperature and moisture conditions, and adequate light.

The germination medium should be lightweight, porous, and free of disease pathogens. Excellent germination media are commercially prepared soilless products, such as Jiffy Mix or Redi-Earth. Use a high quality, well-drained potting mix when transplanting seedlings into individual pots or cell packs.

Various containers can be used to germinate and grow transplants. Gardeners can purchase flats, trays, cell packs, pots, compressed peat pellets, and other commercial products. Cut-off milk cartons or plastic jugs, paper cups, and egg cartons can also be used to start seeds. Previously used flats, trays, and pots should be cleaned and disinfected before use. Wash the containers in soapy water, then disinfect them in a solution of one part chlorine bleach and nine parts water. Holes should be punched in the bottom of milk cartons, jugs, paper cups, and similar containers to allow for drainage.

The size of the seeds and their germination requirements largely determine the type of container and sowing method. Fine seeds, such as begonias and petunias, are typically sown in flats or trays. After germination, the seedlings are transplanted into individual containers. Large seeds, such as marigolds and tomatoes, are commonly germinated in flats. However, they can also be sown directly into individual containers, thereby eliminating the need to transplant the seedlings. (As a point of reference, there are approximately 2,000,000 wax begonia seeds per ounce, while

there are 10,000 marigold seeds per ounce.)

When sowing seeds in flats or trays, fill the container with the germination medium to within one inch of the top. Firm the medium, water thoroughly, then allow it to drain. Fine seeds and those seeds which require light for germination are sown on the surface of the medium and then lightly pressed into the germination medium. Cover all other seeds with additional medium to a thickness of one to two times the seed's diameter. After sowing the seeds, water the medium by partially submersing the container in water. When the surface becomes wet, remove the container from the water and allow it to drain. Watering from below prevents the washing of seeds on the surface of the medium. The medium can also be moistened with a rubber bulb sprinkler. The fine mist from the rubber bulb sprinkler will not disturb the seeds or the medium.

When sowing seeds into individual containers, plant two or three seeds per container (peat pots, pellets, soil blocks, etc.). Place the containers in a flat and water.

The crop times (number of weeks from sowing to planting outdoors) for several popular flowers and vegetables are as follows: 10 to 12 weeks - geranium; 8 to 10 weeks - petunia and impatiens; 6 to 8 weeks - marigold, pepper, and eggplant; 5 to 7 weeks - tomato, cabbage, broccoli, and cauliflower; 3 to 4 weeks - cucumber, watermelon, muskmelon, and squash. If unsure of the correct sowing date, check the seed packet.

To insure a uniform moisture level during germination, cover the container with clear plastic food wrap. Flats can also be covered with clear plastic domes.

Set the container in bright light, but out of direct sunlight. Extremely high temperatures

may develop if the covered container is set in direct sunlight. These high temperatures may adversely affect germination. A medium temperature of 70 to 75 degrees F is adequate for the germination of most flowers and vegetables. Remove the plastic food wrap or dome as soon as germination occurs.

Once the seeds have germinated, move the seedlings to an area with slightly cooler temperatures and direct sun or place under fluorescent lights.

Transplant the seedlings growing in flats into individual containers or cell packs when the second pair of "true" leaves appear. Containers with two or more seedlings should be thinned to one seedling per container. Destroy the weak seedlings by cutting them off with a razor blade.

Short, stocky, dark green seedlings are the best quality transplants. For best results, grow seedlings under fluorescent lights. It isn't necessary to have "grow lights" or a fancy light stand. A standard fluorescent shop fixture with two 40-watt tubes (one cool white and one warm white) works fine. The fluorescent lights should be no more than 4 to 6 inches above the plants. They should be lit 12 to 16 hours per day. Plants grown in a window often become tall and spindly because of inadequate light.

Thoroughly water the seedlings when the soil surface becomes dry to the touch. If using a commercial potting mix containing a slow-release fertilizer, fertilization should not be necessary. An application of a dilute fertilizer solution once every two weeks should be sufficient for those potting mixes that don't contain a slow-release fertilizer. Finally, harden or acclimate the seedlings outdoors for several days before planting them into the garden.

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Wayne leans against a pallet of seed that went through the cleaner and then was bagged and readied for customers at Holman Seed Farms.

Opposite: The Holman family that originated Holman Seed Farms was an early-day member of Oklahoma Farm Bureau as indicated on this sign displayed in the business show room. Today's owner, Wayne Herriman, continues that tradition and also serves as president of the Tulsa County Farm Bureau board of directors.



A Seedy BUSINESS

A seedy business on the south side of town?

Doesn't sound too inviting!

But Wayne Herriman and his family have been successful on the south edge of Collinsville with a very seedy business that traces its roots to the 1930s.

Wayne and his wife, Patty, own and operate Holman Seed Farms, and the place is pretty darn seedy with millions – no it's probably megazillions – of seeds bagged and ready to take root.

Wayne's had a seedy background since the late '70s or early '80s when his seed business career germinated after he found the job his animal science degree landed him wasn't to his liking.

He had aspirations to be a veterinarian. After graduation from Muskogee High School, Wayne spent awhile at Connors State College in Warner before serving in the U.S. Army. He originally was assigned to Fort Riley, Kan., where he was one of the G.I.s taking care of the buffalo herd there.



Wayne Herriman and his family have been successful on the south edge of Collinsville with a very seedy business that traces its roots to the 1930s.

By Mike Nichols

NO VET SCHOOL

He went from caring for buffalo to Vietnam before his military career ended, and then headed to Stillwater where he hoped to eventually get in vet school at Oklahoma State University.

"I'm glad today I didn't become a vet, but sometimes I still resent that I didn't get in." Wayne needed a 3.75 grade point average to get in vet school – his 3.63 GPA kept him out, and he earned a bachelor degree in animal science in 1976.

Wayne and Patty, who married in 1974, found themselves in Fairview at a large pre-conditioning feedlot. He worked there through 1978.

"If it hadn't have been for quail hunting, I wouldn't have stayed six months," Wayne said of his short feedlot career.

They returned to Oklahoma's Green Country where Wayne helped



Above: These old balance beam scales are still used today, and usually get a workout around garden planting time.



Left: This antique corn sheller is displayed on the showroom floor of Holman Seed Farms. Unlike many of the other antiques still in the show room, the corn sheller was never used in the business. Wayne purchased it at an antique store after he bought the business. Most of the old equipment and paraphernalia in the showroom is still used today.