

Oklahoma Country

SUMMER 2008
THE MAGAZINE OF
THE OKLAHOMA FARM BUREAU



INSIDE:

**Those Thrilling Days
Of Yesteryear**

**A Very Berry
Baird Bunch**



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By MIKE NICHOLS

Larry and Rick Simpson filled their days playing cowboys when they were growing up on the family spread just outside of Enid. Decades and decades later, they still play cowboys. But this time it's in front of movie cameras for Skeleton Creek Productions.



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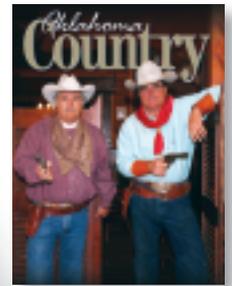
22 – A Very Berry Baird Bunch

By JOHNNA STEVENSON

Fields of fresh strawberries aren't atop the list of Oklahoma-produced crops, but an Adair County Farm Bureau family has been producing the official state fruit for years and years.



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Cover Image
Brothers Larry and Rick Simpson pose as their movie character cowboys, Texas Clappsaddle and Stormy Lane, in their Skeleton Creek Production studio in Enid.

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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

4:00 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*

Farm Bill or food bill – which is it?

It's called a Farm Bill, but what's really in it? Most people think the Farm Bill is a federal program that pays farmers and ranchers to produce food and fiber. What most people don't realize is that farmers and ranchers receive only about 21 percent of the entire farm bill budget and not all farmers and ranchers participate in the programs, it depends upon what commodity they grow or raise. The 2008 farm bill is made up of 15 parts. Each of these parts is called titles. The titles that make up the 2008 farm bill are:

- Title I – Commodity Programs
- Title II – Conservation Programs
- Title III – Agriculture Trade and Aid
- Title IV – Nutrition Programs
- Title V – Farm Credit
- Title VI – Rural Development
- Title VII – Research
- Title VIII – Forestry
- Title IX – Energy
- Title X – Horticulture and Organic Agriculture
- Title XI - Livestock
- Title XII – Crop Insurance
- Title XIII – Commodity Futures
- Title XIV - Miscellaneous
- Title XV – Tax & Disaster

Farmers and ranchers participate in the commodity, horticulture, disaster, and livestock titles which make up the 21 percent I mentioned earlier, the conservation programs make up nine percent and the nutrition program is responsible for over 67 percent of the budget which includes things such as: food stamps, school milk program, school breakfast and lunch, Women, Infants & Children's (WIC), and similar programs. That

leaves three percent going to the nine other programs. If nutrition receives the majority of the farm bill budget, why not remove it from the farm bill and call it a food bill. Not so fast, let's think this through. As you can tell by the names of 10 of the 15 titles they have nothing to do with producer support.

When people find out how little of the farm bill budget goes to farmers and ranchers they ask why not have a farm bill that only deals with the four production titles and move the other 10 titles into some other bill. Let's look at how Congress works. Titles I, X, XI and XV deal only with production agriculture and receive a small portion of the farm bill budget. If these four titles were a standalone bill and only represent less than two percent of our population, and the remaining 11 titles were a standalone bill, which involve 100 percent of the population, which would Congress respond to more? There's no doubt some things in the farm bill don't belong there, but as with most legislation, there is compromise. Until we get line item vetoes, legislation will always be susceptible to pork barrel spending. So for the time being our legislation, titles I, X, XI and XV, which represents America's farmers and ranchers, are best protected under the broader legislation known as the farm bill.

Many of our nation's consumers ask why should they be supportive of subsidizes to America's farmers and ranchers. The reason America has the world's

most economical and highest quality food supply is because of the safety net provided in the farm bill. Assuring our farmers and ranchers stay in business by being protected from things which they have no control of, such as unstable world markets, droughts, floods, freezes, hail, high fuel and fertilizer prices and such, may actually do more for consumers than for the farmers and ranchers. Each farmer feeds 148 people and it's in everyone's interest that they accomplish this goal. If given the chance, farmers can grow enough food to fuel our bodies and our vehicles. Renewable fuels produced from the land lower our gas prices by as much as 15 percent, saving consumers roughly 50 cents per gallon at the pump. If American consumers are so concerned about being independent of foreign oil think how we would feel if we lost many of our food producers and relied on many foreign countries to provide much of our food. If that were to happen, our food would cost much more and would come from countries which have lower quality controls than we demand. Keeping our agriculture industry healthy and prospering assures we all have economical, healthy, quality food supplies. Makes you wonder who is really being subsidized, the American farmer and rancher or the American consumer? With 67 percent of the farm bill budget going to nutrition programs, maybe the Farm Bill should be renamed the Food Bill.



*Don Owens, Seaboard Foods, Inc.
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By **MONICA L. WILKE**
General Counsel
Oklahoma Farm Bureau
& Affiliated Companies

Attracting the next generation member

“The bedfellows politics made are never strange. It only seems that way to those who have not watched the courtship.” This quote is definitely on point for so many folks in our state and nation. However, not so, for the men and women of the Oklahoma Farm Bureau. I personally know that the over 168,000 members and policyholders across this great state are always watching the courtship, as am I!

Oklahoma Farm Bureau Mutual Insurance Company (OFBMIC) as always was watching and engaging as the 2008 Legislative Session unfolded and ultimately adjourned. The session proved to be a success for OFBMIC and the industry as a whole. Several pieces of legislation were defeated early in the session that could have detrimentally affected us as a company and consequently, you, as policyholders. I will highlight a few of those measures:

SB 2149 contained language that would have completely eliminated the use of credit scoring by insurance companies when determining rates. Some of you may be reading this and thinking, “Why is that so bad, I don’t like credit scoring anyway?” There are several reasons why this particular piece of legislation would negatively impact insurance companies and consumers. Actuarial science professionals have determined that credit scoring is the best predictor of risk when determining rates. Taking this factor out of the equation for actuaries would lessen a company’s ability to determine the type of risk they are insuring, which could in turn affect the overall profitability of the company, thus causing insurance companies to look for alternative ways to recoup the profit loss. How do you think companies may achieve this? You got it, potentially higher rates for consumers! Additionally, OFBMIC only uses credit scoring when determining discounts for consumers. Consequently, approximately

80 percent of OFBMIC policyholders are benefiting from the use of credit scoring, thus creating a win-win situation for the insurance company and consumer. Much to the author’s credit, after hearing from us and others in the industry as well, SB 2149 was pulled and never heard in committee.

SB 1804 attempted to create a new statutory lien for wrecker, accident site clean-up and vehicle storage fees. While we agree that those who provide this service, like any service provided to the public deserve payment, placing the collection burden for that payment on the backs of insurance companies, along with settling such a payment without the insured’s blessing, so to speak, violates an insurer’s duty to their policyholder by breaching the contractual relationship between an insurer and their insured. Consequently, OFBMIC stood firm in its position against the bill and after many discussions, negotiations and political maneuvers, the bill did not receive a hearing in committee and, therefore, died.

Someone once said, “A politician thinks of the next election; a statesman, of the next generation.” The next few measures I will mention will benefit generations. They contain language that protects both business and consumer.

You may recall an article in the Winter 2008 edition of *Oklahoma Country* that alerted Oklahoma Farm Bureau members concerning viatical settlement schemes. This session, **SB 1980** was drafted to address the practice of unscrupulous companies and investors attempting to exploit the viatical settlement business. The bill was known as the STOLI legislation, which stands for stranger originated life insurance. Regulators have been concerned with STOLI transactions

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Oklahoma Country

Summer 2008

Volume 60 No. 3
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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Continued from page 4

that may violate state insurable interest laws because there is no true insurable interest (no family or business relationship with the insured) present at the time the life insurance policy is issued. The basic purpose for having life insurance is to provide financial security in the event the death for individual and family needs and in business. A typical STOLI transaction involves a high net worth elderly individual, where investors decide to gamble on the fact that such person will die within a specified time period based upon mortality tables. They pay the premium for the individual, are named as the beneficiary of the policy and receive the benefit when the person expires. The belief is that this type of practice violates the sheer purpose of life insurance and creates an investment vehicle for those who decide to profit on the death of another. SB 1980 establishes strong consumer protections and prohibits the type of transactions aforementioned. The bill had heavy opposition and received a great deal of media attention, especially in the Oklahoma City metro area. The bill ultimately passed and was signed into law by the Governor.

HB 2245 addressed the issue of identity theft by requiring certain entities, including insurance companies though not specifically named, to report security breaches to residents (policyholders in our case) within a reasonable time if the entity believes that such breach will cause identity theft or other fraud to any resident of this state. OFBMIC views the safeguarding of customer information as a priority and was therefore in support of the measure. The bill has been signed by the Governor.

SB 1895 contained language that provided new guidelines for calculating and reapportioning the amount of the Home Office Credit. A few years ago, when the Home Office Credit language became law, many companies, including OFBMIC, had incentive to create and establish corporate (home) offices in Oklahoma. OFBMIC used this credit to create regional offices. This enabled many county Farm Bureaus to provide better facilities and benefits to county employees as well. This credit was reduced by three percent in 2004, six percent in 2005 and four percent in 2006. SB 1895 contained language to guarantee that the Home Office Incentive Credit will continue at its inception rate. The legislation requires that a consistent factor be applied to calculate the credit, and in the future if the legislature decides to allocate more premium tax collections to pension plans, they can do so without going back on the state's original promise. This bill has been signed by the Governor and greatly benefits OFBMIC.

Additionally, bills addressing copper theft, arbitration, unrecovered theft title and tort reform were among other topics impacting our industry. Once again, a tort reform bill was sent to the Governor's desk and vetoed. We continue to be supportive of true tort reform measures and remain hopeful that in the future Oklahoma will pass meaningful tort reform law. OFBMIC will be engaged in that discussion when it occurs.

In a federal level, OFBMIC continues to oppose **H.R. 6225**, also known as optional federal charter. This legislation would create an optional federal charter

system, under which life and property/casualty insurance companies could choose a federal charter rather than a state charter. As a single state writer, OFBMIC strongly opposes the bill for many reasons, such as the bill would completely pre-empt all state consumer protections, eliminate rate and form filings and allow companies with a federal license to be exempt from any additional state licenses. Our federal delegation remains opposed to this concept. I plan to travel to Washington D.C. this summer to discuss this topic, among others, with our Congressional representatives.

In closing, I encourage you to stay true to the Farm Bureau way and remain engaged in the upcoming election cycle. The next few months through November will prove to be interesting as both parties try to gain control of the Senate and Republicans work to hold their majority in the House. Several seats have been vacated by Republican representatives. Consequently, the fall election cycle should be exciting.

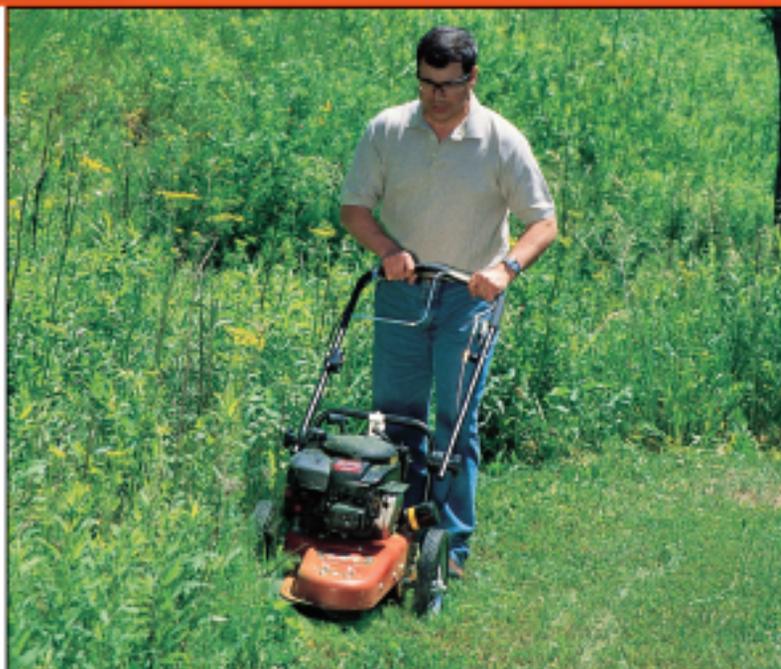
I will continue with my pattern and end with yet another political quote that I believe expresses, although maybe incorrectly, what many of you may be thinking as you end this article: "In politics I am growing indifferent – I would like it, if I could now return to my planting" (or harvesting, plowing etc) "... at home".

Have a safe and enjoyable summer! If you have any questions or concerns, please do not hesitate to contact me at 405-523-2303.

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BY JOE BENTON
*Extension Education,
 Ag & CED
 Pottawatomie County OSU
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Controlling aquatic plants in ponds

Many city dwellers have ponds on their property these days. I am often called out to housing developments that have a community-shared pond or small lake that adds esthetic value to homes and provides recreation. Oklahoma farmers and ranchers for years have depended upon ponds and lakes for watering livestock or irrigating crops.

Most calls I receive are concerning unwanted water plants that keep the water feature from having its intended use, whether it be just to look at it, fish, swim or water livestock.

Aquatic plants growing in ponds and lakes are beneficial for fish and wildlife. They provide food, dissolved oxygen, and spawning and nesting habitat for fish and waterfowl. Aquatic plants can trap excessive nutrients and detoxify chemicals.

However, dense growths (over 25 percent of the surface area) of algae and other water plants can seriously interfere with pond appearance and threaten aquatic life. Water plants can impart unpleasant taste (musty flavor), decaying vegetation emits offensive odors (rotten egg smell), and algae can discolor pond waters. Dense growths of plants can cause night-time oxygen depletion and fish kills. Green plants produce oxygen in sunlight, but they consume oxygen at night. Decomposing water weeds can deplete the oxygen supply, resulting in fish kills from suffocation. Dense plant growths can provide too much cover, preventing predation, and leading to stunted (small-sized) sportfish populations.

Prevention and Watershed Management:

Prevention is the best way to reduce aquatic plant problems. It is cheaper and easier to prevent weed growth than to control weeds in your pond. Constructing ponds with steep slopes that drop quickly into deep water can prevent weeds from rooting. Soil erosion and fertilizer runoff (including livestock wastes) are the two major causes of water weeds. Soil erosion magnifies the weed problems. Eroded soil particles not only make the pond shallower and

allow rooted weeds to quickly invade, but soil particles also transport fertilizer (absorbed nitrogen and phosphorus) that further stimulates weed growth.

Aquatic Plant Control Methods: Selection of the best treatment or combination of treatments depends on the species of water plant, the extent of the problem, economic considerations, local environmental conditions, and pond uses. First, be sure that you have an aquatic plant problem. Some aquatic plant growths are minor and temporary, and do not require costly weed control actions, thereby saving you worry, time, and money. If aquatic plants cover more than 25 percent of the pond surface area, you should consider implementing weed control. Second, different types of weeds (algae, floating-leaf weeds, emergent weeds, and submersed weeds) require different treatments.

Harvesting: Physical removal of waterweeds from ponds is a good control technique. Harvesting of aquatic plants consists of three essential steps. These are (1) cutting or uprooting the weeds, (2) collecting the cut weeds, and (3) removing the weeds from the pond. Harvesting can be accomplished with simple hand tools and physical labor. Whole plant removal generally is better than cutting because some plants can reproduce from cuttings.

Shading and Chemical Dyes: Commercially available nontoxic water dyes (nigrosine, aniline, and aqua-shade) can be used to color the water in order to reduce light penetration and shade out nuisance plants. To be effective, the dyes must persist for several weeks. For the best results, this technique should be used in early spring at the start of the growing season before the waterweeds have had a chance to establish themselves.

Biological Controls: Introducing animals and plants that eat or compete with waterweeds represents another control method. Herbivorous

animals (those that eat plants) include a wide variety of turtles, grass carp, ducks, geese, and swans, which can be stocked in ponds to consume aquatic plants. Grass carp are often used. The stocking rate is 10 carp, 10 inches long, per vegetated acre. Effects are seen two years after stocking.

Chemical Control: Herbicides are commonly used to manage land and water plants. They should, however, be the control of last resort. Herbicides are relatively easy to apply and may be the only practical method of control in some situations. However, the treatment of weed-infested waters with herbicides must be used with caution. Herbicides can be toxic to fish and other aquatic life.

When using herbicides, treat one-third (or less) of the pond at a time to allow fish freedom to move to untreated, oxygen-rich areas of the pond or lake. Apply herbicides during the spring when water temperatures are cooler and dissolved oxygen levels are higher than in summer. Some herbicides are not as toxic at colder temperatures. Apply in early spring when weeds are small and not well established, and when fewer weeds are present to decompose.

Application rates should be according to the label and directions should be followed.

Applying the right amount of herbicide is especially important to achieve good control, avoid non-target toxicity, eliminate unnecessary expense, and comply with the legal requirements. After application of a herbicide, comply with the required waiting period before using water for irrigation, livestock watering, swimming, or fishing.

If interested in using a herbicide, contact your local County Extension Office, so the correct herbicide can be identified for your weed problem.

If you have questions concerning this topic or related topics, please contact the OSU Extension Center at 405-273-7683, stop by the office, or visit our website:
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Enid Brothers Make Westerns Just Like Those Thrilling Days Of Yesteryear

By Mike Nichols

Their days were filled playing cowboys – emulating television and movie heroes like Roy Rogers, Hopalong Cassidy and Gene Autry – as boys on the farm outside of Enid.

Decades have come and gone, the calendar has advanced from the twentieth to twenty-first century and now their heroes are performing on the big silver screen in the sky.

But the Simpson brothers, Rick and Larry, still are playing cowboys.

“America has never known a more enduring symbol than the cowboy,” says Rick. “We spent hours on our horses playing growing up. We played cowboys and learned right from wrong.”

“America is two or three generations removed from heroes,” says Larry. “Kids are starved for heroes. It’s hard to look up to anybody.”

So dust off that old Stetson, strap on that six-shooter – and like the Lone Ranger’s television intro invited – return with us to those thrilling days of yesteryear.

KID IN A CANDY STORE

Yep pardner, it’s like being a kid in a candy store when you walk through the doors of Skeleton Creek Productions and Simpson’s Old Time Museum just east of Garfield County’s courthouse square in Enid.

The sprawling spread is almost overwhelming, whether you grew up watching cowboy shows, *The Jetsons* or *Fat Albert*.

A split rail fence at the entry holds vintage saddle after vintage saddle as it surrounds a big, old buckboard wagon hiding some of the treasures in this one-time mercantile.

The museum houses a Native American collection, a cavalry display and chuck wagon display plus movie memorabilia and Indian artifacts along with a wagon train-sized load of taxidermy from area hunters who’ve lost interest in their one-time trophies.



Right: Garfield County Farm Bureau members Rick Simpson and Larry Simpson pose at the bar of 1,200-square-foot saloon set. The dark room has been used in several of their movies, but it’s never seen a drop of liquor. The good guys in the Skeleton Creek Productions always order sarsaparilla when they belly up to the bar.

Above: The three main characters in Skeleton Creek Production movies, Texas Clappsaddle, Stormy Lane and Cimarron Simmons, pose on their mounts in their cowboy getup. Brothers Larry and Rick Simpson, left and center respectively, and Tom Ward, right, play the heroes in the family-friendly, old-fashioned Westerns.

