



THE PUBLICATION OF AFR INSURANCE

AN AFFILIATE OF OKLAHOMA FARMERS UNION

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American Farmers & Ranchers P.O. Box 24000 Oklahoma City, OK 73124

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ONE AFR: 117th AFR Convention Set for February

The 2022 AFR Convention is scheduled for Feb. 11-13 at the Embassy Suites by Hilton Norman -- Hotel & Conference Center, 2501 Conference Dr., Norman, Okla. The convention is held in conjunction with the annual meetings of the American Farmers & Ranchers Mutual Insurance Company and the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.

The cooperative officer and board of director seats for both corporations up for election for the 117th AFR Annual Convention were: OFU President, District 2 Southwest Agent Director, District 3 Northeast Independent Director and Statewide Independent Director. All incumbents for each of the positions were unopposed and are therefore reelected.

The position of OFU President is held by Scott Blubaugh, Tonkawa. The District 2 Southwest Agent Director seat is held by Dustin Tackett, Ft. Cobb. The District 3 Northeast Independent Director 3 seat is held by Jim Shelton, Vinita. The Statewide Independent Director seat is held by Mason Mungle, Norman.

County and local policy resolutions received by the office of Secretary Paul Jackson are now being considered by the 2022 AFR Cooperative Policy Committee.

This year no bylaw proposals will be

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considered as none were advanced by the bylaws committee.

Both dues-alone and policyholder members are eligible to attend the convention as delegates, but dues-alone members will only be allowed to vote on matters of the cooperative; policyholders are eligible to vote on both cooperative and any insurance matters. Different-colored badges will distinguish between the two categories.

AFR COOPERATIVE

President Scott Blubaugh, Tonkawa Vice President Ryan Plemmons, Broken Bow Secretary Paul Jackson, Ringling

BOARD OF DIRECTORS

Independent Director District 1 Terry Peach, Mutual

Independent Director District 2 Brett Morris, Ninnekah

Independent Director District 3 Jim Shelton, Vinita

Delegates to the National Farmers Union (NFU) Convention in Denver, Colo., Feb. 27-March 1, 2022, will be elected at the state convention on the afternoon of Saturday, Feb. 12. NFU delegate candidates must provide a biographical paragraph reflecting AFR/OFU activities to be given to the state delegates during the NFU delegate election. Delegate cards and biographical information must be received by the AFR Cooperative State Secretary no later than noon, Saturday, Feb. 12. NFU bylaws changes at the last convention require delegates to be currently or formerly "actively engaged in farming" definition as defined by USDA and further described by NFU. A signed representation of eligibility is required.

The names of deceased AFR policyholders/OFU members who have passed away since our last convention will be remembered in the printed Memorial Roll and during a special video presentation at the Sunday morning worship and memorial service Feb. 13.

Because of the evolving challenges of COVID-19, we will practice all required governmental mandates at the time of the convention. We want our delegates, members, policyholders, guests and others to be as safe as possible.

AFR INSURANCE

President/CEO Jon Srna Secretary Paul Jackson CFO Bernadette Autrey

BOARD OF DIRECTORS

Independent Director District 1 Terry Peach, Mutual

Independent Director District 2 Brett Morris, Ninnekah

Independent Director District 3 Jim Shelton. Vinita

AFR Communications Specialist

Oklahoma State Union of the Farmers Educational and Cooperative Union of America

OUR PRIVACY POLICY: We do not sell membership information. We do not provide members' personal information to persons or organizations outside of affiliate companies. We afford prospective and former members the same protections as existing members with respect to personal information.

INFORMATION WE MAY COLLECT: We only collect the member's name, physical address, e-mail address and phone number.

INFORMATION DISCLOSURE: We do not share members' personal information with outside entities. Your personal information is used to mail our quarterly publication or advise you of information pertinent to your membership in the organization. It may be used to offer you membership benefits. If you are a policyholder of an affiliate insurance company, your information may be shared to verify correct contact **Independent Director District 4**

Mike Goodwin, Roberta

Agent Director District 1 John Porter, Edmond

Agent Director District 2 Dustin Tackett, Ft. Cobb

Agent Director District 3 John Ogden, Oktaha

Agent Director District 4 Landon Jestis, Bokchito

Independent Statewide Director Mason Mungle, Norman

Independent Director District 4 Mike Goodwin, Roberta

Agent Director District 1 John Porter, Edmond

Agent Director District 2 Dustin Tackett, Ft. Cobb

Agent Director District 3 John Ogden, Oktaha

Agent Director District 4 Landon Jestis, Bokchito

Independent Statewide Director Mason Mungle, Norman

information.

POSTMASTER: Send address changes to AFR Cooperative, P.O. Box 24000, Oklahoma City, OK 73124



By Darin Miller, AFR Director of Claims & Underwriting

The destruction and devastation left behind by the recent December 10-11 and December 15 tornadoes that struck the Midwest was disheartening to read about and see on the news. The severity and shear number of tornadoes that touched down during that fiveday stretch was amazing—157 tornadoes documented by the National Weather Service during that time frame!

Tens of thousands of claims will be submitted to various insurance carriers across the Midwest as a result of this historic tornado outbreak. It doesn't take long for a carrier to get overloaded to the point that additional staff is needed to work the incredible number of claims that get reported. Calls for help processing claims will go out to affiliated insurance companies or independent adjusting firms. Regardless of who they work for, adjusters and claims personnel will rally to the cause—guiding customers through the claims process and on the path to recovery.

Oklahoma was spared from the December 2021 tornado outbreak, but we are no strangers to the devastation tornadoes cause. While we always hope for the best, it is wise to be prepared for the worst. Here are some tips to keep in mind if you ever have to file a claim following such an event:

1. Make temporary repairs and prevent further damage. Reasonable and necessary repairs should be covered by your insurance policy. Save receipts and document expenses associated with these repairs.

2. Contact your insurance agent or insurance

company promptly. It's good to have both numbers programmed into your phone in case that information is not readily available after the event. (The AFR Insurance 24-hour claim reporting number is 800-324-7771.)

3. Document your damage. Take photographs and/or video if possible. Create a list of damaged items, but hold off discarding any items until directed to do so by your insurance adjuster.

4. Save any contact numbers not previously saved that are used to reach your insurance agent, insurance company, and/or insurance adjuster.

5. Assess the damage to your home and other structures if they are not completely destroyed. Take notes so that you don't forget anything when you meet with the insurance adjuster.

6. If your home is uninhabitable, secure temporary lodging. Be sure to advise your agent and/or insurance company of the condition of your home so they know how to prioritize your claim. Save receipts related to your additional living expense (hotel, meals, pet boarding, etc.) and review them with your insurance adjuster in your initial meeting.

7. Exercise patience. Sometimes affected areas need to be cleared of any hazards before anyone is allowed to enter that area, including your claims adjuster. Insurance companies triage claims according to severity. If there are hundreds, or thousands, of claims for the company to handle, it may take time to get to them all. But, they do understand the importance of getting all claims inspected in as timely a manner as possible.

The devastation after a tornado is extreme,

but AFR is dedicated to helping you get back on your feet with as little stress as possible. We will handle your claim with urgency and fairness. Be sure to visit the AFR Claims Center page on our website at https://www. afrmic.com/claims-center and subscribe to the AFR Newsroom (https://www.afrmic. com/en-us/afr-newsroom) so we can keep you updated on all things AFR.

Tornadoes aren't just a springtime problem. Oklahomans should be mindful of the weather throughout the year. The American Red Cross provides some tips on how to prepare for a tornado:

- Assemble an emergency preparedness kit.
- Create a household evacuation plan that includes your pets.

• Stay informed about your community's risk and response plans.

• Ensure each family member knows how to get back in touch if you are separated during an emergency.

• Download the Emergency App for iPhone or for Android.



Upcoming 2022 Events

Jan. 14-15	KNID AgriFest, Enid	Mar. 15	0
Jan. 17	MLK Day, AFR Home Office Closed	Mar. 24	A
Feb. 5	FFA I Believe Gala, OKC	Apr. 1	A
Feb. 11-13	2022 AFR State Convention, Norman	Apr. 7-9	0
Feb. 27-Mar. 1	NFU Convention, Denver	Apr. 7	С
Feb. 27-Mar. 1	Okla. Assoc. of Conservation Districts	Apr. 15	G
Mar. 4	Ag Achievement Contest Entry Deadline	Apr. 17	Ε
Mar. 11-18	Oklahoma Youth Expo	May. 2-4	S
Mar. 11	OYE-AFR Cattle Showmanship	Jun. 1	A
Mar. 13	OYE-AFR Achievement Test	Jul. 24-26	T
Mar. 14	OYE-AFR Sheep Showmanship	Jul. 27-30	S
Mar. 14	OYE-AFR Swine Showmanship		

ar. 15OYE-AFR Goat Showmanshipar. 24Ag Day at the Capitalor. 1AFR State Scholarship Deadlineor. 7OKC Farm Show, OKC Fairgroundsor. 7Connors State College Interscholasticor. 7Good Friday, AFR Home Office Closedor. 15Good Friday, AFR Home Office Closedor. 17Easteray. 2-4State FFA ConventionIn. 1AFR County Match Scholarship DeadlineIl. 24-26Teen Session Leadership SummitIl. 27-30Senior Session Leadership Summit



AFR President Brings the Fight for Fair Markets to Washington, D.C.

The push to increase competition in agriculture has ramped up over the last two years. The pandemic heightened consumer awareness and proved the problem too big to be ignored. The legislative fight has increased in urgency over the last year, leading to a presidential executive order, three congressional hearings, and now a presidential roundtable and action plan to address the issue in beef and poultry specifically.

AFR Cooperative staff has been active and visible in this fight for fairer markets for farmers and ranchers. AFR's participation has resulted in many opportunities, including AFR President Scott Blubaugh providing

testimony during a House Agriculture Committee hearing and taking the issue straight to the top during a recent producer roundtable convened by President Joe Biden himself.

HOUSE AGRICULTURE HEARING

WASHINGTON—AFR Cooperative President Scott Blubaugh detailed the negative impact industry consolidation has had on family farmers and ranchers and consumers during a U.S. House Agriculture Committee hearing titled "State of the Livestock Industry" Oct. 7. Blubaugh represented National Farmers Union (NFU) in the hearing.

"Over the past 50 years, our food system



many opportunities, including AFR Blubaugh testifies before the U.S. House Agriculture Committee.

has come under the control of fewer and fewer multinational corporations," testified Blubaugh. "Unchecked consolidation and vertical integration have created a dramatic imbalance of power between producers and corporations, allowing corporations to manipulate the marketplace, push down prices paid to farmers and ranchers, and ultimately drive us out of business."

Since 1980, the retailer percentage of the beef dollar has grown by 65% and the packer share of the beef dollar has increased by more than 70%. During this same time, the farmer and rancher share as fallen by more than 40%.

Blubaugh questioned the fairness of the shift in the U.S. beef dollar, stating the

"[meat]packers maximize their profits, overcharge consumers, and limit farmers like me to razor thin profit margins."

"It doesn't have to be this way," said Blubaugh. "Corporate consolidation of the food system, especially the livestock sector, isn't inevitable."

Blubaugh called for strong action by the Committee, other lawmakers and the Biden Administration to address consolidation issues in the livestock sector and encourage "robust competition" at all links of the livestock supply chain.

Specifically, Blubaugh called for:

• Stronger rules to reinvigorate the Packers and Stockyards Act (PSA);

- More reliable and robust information for ranchers through improved mandatory price reporting;
- More accurate information for consumers through truth-in-labeling; and
- Improved price discovery through reform and reauthorization of the Livestock Mandatory Reporting Act.

Blubaugh also called for federal and state governments to invest in supporting more competition in marketing and processing, citing the success of a small meat processor grant initiative in Oklahoma.

"This is just one example in one state, but it's clear the interest and the need is there to decentralize processing," said Blubaugh.

> "It reduces supply chain risk, puts more funds in producers' pockets, and creates jobs in rural America."

PROMOTING COMPETITION IN THE MEAT INDUSTRY



Other panel witnesses included Secretary of U.S. Agriculture Tom Vilsack, Iowa Senator Chuck Grassley and representatives National of the Cattlemen's Beef Association, North American Meat National Institute, Pork Producers and Council the American Sheep Industry Association.

PRES. BIDEN ROUNDTABLE

WASHINGTON—The White House set the tone for 2022 by hosting a beef and poultry producer roundtable Jan. 3. AFR President Scott Blubaugh was one of only five producers nationwide to be invited to speak directly with President Biden.

The event enabled participants to discuss competition and meat supply chain capacity issues directly and publicly with some of the most influential figures in Washington, D.C. During the event, President Biden, Attorney General Merrick Garland, Secretary of Agriculture Tom Vilsack and National Economic Council Director Brian Deese announced the Administration's Action Plan for a Fairer and More Resilient Meat and Poultry Supply Chain.

Blubaugh offered perspective and insight into the devastating impacts consolidation has had on the industry and rural America.

"America's independent farmers and ranchers have been sounding the alarm for years on the lack of transparency and competition in livestock markets," said Blubaugh while

speaking at the event. "Industry consolidation has had a significant negative impact on rural America as farmers and ranchers have experienced reduced marketing options and reduced power in the marketplace."

"Today's Blubaugh added, announcement from the Administration **Biden-Harris** is absolutely welcomed news. farmers Independent and ranchers like myself are hopeful this renewed focus on boosting competition, transparency and market access will provide a more level playing field that will benefit cattle producers and consumers alike."

"National Farmers Union has long advocated for increased in the meatcompetition processing industry. Our national Fairness for Farmers campaign has highlighted the devastating impact consolidation has had on America's family farmers and ranchers all over the country," said National Farmers Union President Rob Larew. "At every state of the process, farmers are squeezed and forced to choose between fewer and excessively expensive options while consumers are paying premiums at the grocery stores." "We are hopeful that the Administration's renewed focus on boosting competition and reducing prices will force the changes needed to create an even playing field for those who take on the responsibility of feeding America," added Larew.

PROMOTING COMPETITION IN THE MEAT INDUSTRY



Scott Blubaugh, fifth-generation farmer and rancher, calls for action to increase competition in agriculture markets.

Roundtable discussions centered on specific Administration actions—the release of \$1 billion in USDA funds for diversified meat processing capacity and the creation of a Dept. of Justice portal for farmers and ranchers to report violations of competition laws. An outline of the "Action Plan for a Fairer, More Competitive, and More Resilient Meat and Poultry Supply Chain" can be viewed at www.whitehouse.gov.



Did you know that farmers and ranchers receive only 14.3* cents of every food dollar consumers spend? According to the USDA, off-farm costs including marketing, processing, wholesaling, distribution and retailing account for more than 80 cents of every food dollar spent in the U.S.



Farmer's share derived from USDA, NASS "Agricultural Prices," 2021. | Prices based on October 2021 data. Retail prices based on Safeway (SE) brand except where noted. | *Figure according to U.S. Department of Agriculture Economic Research Service



/AmericanFarmersandRanchers





November 30, 2021

AMERICAN FARMERS & RANCHERS | 4400 WILL ROGERS PARKWAY | OKLAHOMA CITY, OK 73108 P: (405)-218-5400 | TOLL-FREE (800) 324-7771 | WWW.AFRCOOP.ORG



COUNTY AND LOCAL AFR ORGANIZATIONS ARE COMMITTED TO THEIR COMMUNITIES!

Are you a member of a county or local AFR that's doing great things in your corner of Oklahoma?

Let us know!

We'd love to showcase your contributions. Email details and photos to afrcoop@afrmic.com.



Stephens County AFR recently donated \$9,000 to area food banks to help them prepare for the holiday season. The organization donated \$1,000 to nine food banks across Stephens County, including Bray Food Pantry, Samaritans in Marlow, Central High Food Pantry, Ray of Hope Pantry, Duncan Rescue Mission, Assumption Catholic Food Bank, Chisholm Trail Church of Christ, Christian Helping Hands and Velma Food Bank. Pictured are Stephens County AFR board members, county food bank representatives and AFR county agents Becky Graham, Keith Miller and Cody Gerard.



The McClain County AFR organization recently donated \$1,000 to the Blanchard FFA Booster Club. The booster club supports the Blanchard vocational agriculture program. The donated funds to be used to enhance vocational agriculture education in the Blanchard School District. Pictured is AFR Insurance Agent Brian Wells (*right*) with Blanchard FFA Chapter Advisor Drew Jervis.

American Farmers & Ranchers...In the Field!



Left: AFR Cooperative Western Oklahoma Field Rep Brent Brewer, AFR Insurance Agent Donna Newsome and AFR Membership Services and Field Operations Coordinator Hannah Seymore at the 2021 Oklahoma Independent Stockgrowers Association Convention in Clinton. Center: AFR Insurance Agent Johnie Brown, Sapulpa, talks with tradeshow booth visitors at the Tulsa Farm Show. Right: Abby Hendrickson representing Delozier Insurance at the Mayes County Fair.



Richey Insurance Agency Funds Shiloh Christian Academy Scholarships

Richey Insurance Agency of Blanchard recently donated \$10,000 to Shiloh Christian Academy. The gift will be used to fund the Lorene Brandon Scholarship for Children, a needs-based scholarship that covers tuition for two Shiloh Christian Academy students for the 2021-2022 school year.

Richey Insurance is an AFR Insurance agency owned by Brian and Karesa Wells. The Lorene Brandon Scholarship was created in honor of Karesa's late grandmother.

"This scholarship encourages both education and personal growth in our community's young people," said Brian Wells. "We are pleased to honor Lorene and her love for children in such a productive way."

Shiloh Christian Academy is a kindergarten through sixth grade classical Christian school in Newcastle. The Academy is currently in its fourth year.

"We believe in the mission of Shiloh



AFR Insurance Agent Brian Wells (*far right*) of Richey Insurance Agency in Blanchard presents a \$10,000 donation to Shiloh Christian Academy Director Cindy Shaw (*second from right*) and two Shiloh Christian Academy teachers (*far left*).

Christian Academy," said Wells. "We are excited to watch the Academy grow in size and scope in the years to come."

AFR Insurance encourages AFR agencies across Oklahoma to give back to the

communities they serve. The Wells look forward to continuing their support of Blanchard and the surrounding communities.





This year's NFU Convention will provide attendees the opportunity to learn, collaborate and grow through thoughtful discussions and breakout sessions.

WHY ATTEND?

-DEBATE AND ADOPTION OF THE 2022 POLICY BOOK. See democracy in action as NFU members craft the document that influences federal legislation.

-BREAKOUT SESSIONS AND TOP SPEAKERS ON FARM POLICY, INNOVATION AND COMMUNITY.

Learn from national experts, while networking with your peers from across the nation.

-ROB LAREW STATE OF FARMERS UNION. See NFU President Rob Larew's "State of the Farmers Union" address.

AFR Cooperative Senior Field Rep Jim Pilkington received the 2020-2021 Region II Outstanding Cooperation Award from the National Association of Agricultural Educators. The NAAE names only a select handful of recipients each year. Pilkington is a tireless advocate for Oklahoma FFA and has an incredible heart for our state's agricultural youth. We are proud to call him one of our own.

Congratulations on such a prestigious award, Jim! You deserve it!

2022 AFR CONVENTION

What to Expect at the 2022 AFR Convention

TOP SPEAKERS

Market Concentration: Finding solutions to market concentration and its impact on farmers, ranchers and consumers will be the topic of an expert panel with NFU President Rob Larew, U.S. Cattlemen's Association Vice President Justin Tupper, and Montana Farmers Union President Walter Schweitzer. OFU President Scott Blubaugh, who recently testified before the House of Agriculture Committee will moderate the panel. Tupper has also testified before the Senate Agriculture Committee on the same subject.

Marijunana Challenges: Few anticipated the extent of the unintended consquences of the passage of a state question legalizing medical marijuana. Today, Oklahoma is the "wild west" of the medical marijuana business. A top-notch panel will explore the way the industry should be structured, the impact on rural utility providers, the spread of criminal activity and other challenges. Oklahoma State Bureau of Narcotics and Dangerous Drugs Director Donnie Anderson and Oklahoma Rural Water Association Chief Executive Officer Jimmy Seago will address the issues. The panel will be moderated by AFRMIC/AFR Cooperative Legislative Liaison Bray Haven.

Legislative: U.S. Rep. Frank Lucas will remark on concentration in agriculture and a Washingtion, D.C. update. Rep. Ty Burns (R-Pawnee) will bring an update on the Oklahoma Certified Beef legislative initiatives. AFR Cooperative Legislative Liaison Bray Haven will provide a snapshot of the upcoming state legislative session and associated activities.

General: Oklahoma Beef Council Executive Director Heather Buckmaster will bring the latest on efforts to promote beef. President Blubaugh will provide an update on Oklahoma Certified Beef Association activities. Royalty Owners Coalition of Oklahoma (ROCO) Executive Director Steve Thompson will discuss the coalition work to lobby and educate on behalf of state mineral owners; AFR Cooperative was a founding member of ROCO. Convention attendees will learn about AFR Cooperative Farm Stress Initiative activities over the last couple of years and future activities as part of a network of first responders for farmers, ranchers and other rural Oklahomans in crisis. Western **Oklahoma Field Representative Brent Brewer** will be the primary Farm Stress presenter. The AFR Women's Council will meet to discuss and plan 2022 activities.



REGISTRATION

Once again, registration is FREE and underwritten by AFR Insurance and AFR Cooperative. General education sessions are open to non-delegate members, but members must be credentialed delegates to participate in business sessions. Non-delegate members must check-in at registration. General education session participants may contact Jamie Goodson at jamie.goodson@afrmic. com for non-delegate pre-registration. All participants will receive BEEF bags sponsored by the Oklahoma Beef Council. Custom Promotional Products is sponsoring attendee badges. Convention registration office needs are supported by R.K. Black, Inc.

OCBA

The annual meeting of the Oklahoma Certified Beef Association will be held on the first day of convention. Voting members of the Association will conduct business and AFR Cooperative members can attend to learn more about OCBA and how they can benefit from the newly-formed entity to help market Oklahoma bred, born, raised and processed beef to put more money back in the pockets of the cattle producer.

KIDS KORRAL

NEW this year is a cornhole tournament managed by the AFRMIC Sales and Marketing Team. Warm up your throwing arm and grab your partner for the first AFR Cornhole Tournament! Teams of two will face off to see who will win the coveted trophy. Participants can register by contacting AFR Marketing Supervisor Vanessa Wiebe or online at www. afrmic.com/convention. The registration fee is \$40 per team; all proceeds will benefit the OK Kids Korral located near the Oklahoma Children's Hospital. A project of the Toby Keith Foundation, the OK Kids Korral's mission is to be a haven for the entire family as a child with cancer receives treatment. Kids Korral donations are an excellent opportunity to give to a worthy cause that benefits Oklahomans statewide as many Korral residents are rural citizens who live far from the hospital. Tournament participants and spectators will also be able to donate personally or from your county or local funds.

DRAWINGS

Be early for the general sessions to have a chance to win door prizes sponsored by MIDCON, LegalShield, the cotton and pecan industries, as well as tradeshow vendors. Drop by the BancFirst booth to enter drawings for OSU and OU basketball tickets that will be drawn at the convention banquet.

WOMEN'S COUNCIL

The AFR Women's Council will meet to discuss and plan 2022 activities. A review of activities and plans for the coming year will be higlighted by Women's Council members.

YOUTH PROGRAM

Recognition of top AFR Youth, a look back at last year's activities and a youth leadership breakout will be part of Friday evening's activities. Motivational speaker and dog trainer Travis Brorsen—a former AFR Youth Program participant— will appeal to both youngsters and adults alike. His appearance is sponsored by Oklahoma AGCredit & Farm Credit of Western Oklahoma.

Top AFR Speech Contest winners are spotlighted throughout the convention. The STR8 UP Country Band, comprised mostly of AFR Cooperative members, will round out Friday evening.

BEEF CERTIFICATES

Drawings for beef certificates (cash for purchasing beef) will be held at the openings of general sessions. The beef certificates are sponsored by the Oklahoma Cattlemen's Association.

JJ'S SHOE SHINE

Back by popular demand! Bring your boots and dress shoes to JJ's Shoe Shine where service will be available FREE throughout the convention courtesy of BancFirst. Tips are always appreciated for a job well done!

2022 AFR CONVENTION

ICE CREAM SOCIAL

Enjoy a Saturday-after-lunch ice cream sponsored by DairyMAX before heading back into the general session. Additional milk and cookie breaks are scheduled three times during the event, sponsored by DairyMAX, Cox and the Oklahoma Agricultural Cooperative.

BANQUET/RECEPTION

A general reception for members and guests will be held in advance of the banquet. The reception is sponsored by Whitworth, Wilson and Evans, PLLC, Exencial Wealth Advisors, Parkway Advisors, Nation Safe Drivers and Visit Norman. Banquet attendees will enjoy the pork entrée sponsored by the Oklahoma Pork Council. Oklahoma Third District U.S. Representative Frank Lucas will bring remarks. Awards and recognitions will honor Rep. Lucas, legislators and a meritorious service honoree. Grand door prizes will be awarded.

LOCAL & COUNTY

NEW this year is a luncheon honoring the service of local and county AFR Cooperative boards. In addition to the celebration, there will be updates pertinent to officers and board members. The luncheon is sponsored by BancFirst, Oklahoma AGCredit, Farm Credit of Western Oklahoma and Whitworth, Wilson and Evans, PLLC. Our chicken entrée is sponsored by The Poultry Federation.

GRAND DOOR PRIZES

Several major door prizes will be drawn at the banquet and at the conclusion of the convention on Sunday morning following the worship service. Some featured door prizes include a John Deere Z-Trak zero-turn mower valued at \$2,599, a Green Mountain Daniel Boone Stainless Steel/Wifi Pellet Grill valued at \$899, a John Deere Power Washer valued at \$670 and a John Deere Electric Air Compressor valued at \$525. Convention delegates must be in attendance at the banquet and the worship service to be eligible to win prizes on those respective days. Grand door prizes are sponsored by Farm Credit of Western Oklahoma, Oklahoma AGCredit, P&K Equipment and Dell.

WORSHIP SERVICE

The convention will close out with the Convention Worship & Memorial Service on Sunday morning with a video tribute honoring members who passed away in 2021, congregational singing participation, special music and a message from Chaplain Eddie Whitworth. Returning at the piano with soothing southern gospel music and hymns is Gathan Graham. To top off the morning, enjoy the inspiration and singing of LaDonna Gatlin from the noted country music Gatlin family!

NFU DELEGATES

Contact the AFR State Secretary for a delegate card and biographical form to be considered to represent the Oklahoma Farmers Union at the National Farmers Union. Cards and biographical information (up to 175 words) must be received back no later than Saturday, Feb. 12 at NOON. NFU bylaws changes at the last convention require all delegates to be currently or formerly "actively engaged in farming" as defined by USDA and further described by NFU. A signed representation of eligibility is required.

The NFU delegate election will occur Saturday afternoon during the general session. The NFU Convention is Feb. 27-March 1, 2022 in Denver, Colo.

TRADE SHOW

Enjoy a comprehensive trade show with more than 50 vendors.

AG & HISTORIC

Visit the AFR Ag & Historic Conference trade show booth to discover the adventures instore for the September 2022 "Magnificent Michigan" membership trip, which will include two nights at the historic Grand Hotel on Mackinac Island. Watch a Ford being built during a factory tour at The Henry Ford-the largest indoor-outdoor museum complex in the United States. Also, learn about Michigan agriculture at scheduled farm stops!

WHEAT TREATS

The Oklahoma Wheat Commission is back again with their famous treats! Swing by the convention trade show to enjoy samples such as bread pudding, cinnamon rolls or small pies. This is always a "something not to miss" as we celebrate the products of Oklahoma wheat farmers.

SILENT PAC AUCTION

This year's silent auction will benefit the AFR PAC and will assist with legislative efforts. Silent auctions items will be at the convention site. There will be no live auction this year. The silent auction open to all members; you do not have to be a convention delegate to participate; Items can be delivered to winning bidders. AFR PAC Chair Suzanne Gilbert will provide a PAC update during the convention.



SPEAKERS & ENTERTAINERS



Rob Larew

Rob Larew was elected president of National Farmers Union in 2020. He previously served as the NFU Senior Vice President of Public Policy and Communications, advocating for family farmers, ranchers and rural communities in Congress and the executive branch. Prior to his employment with NFU, Larew worked on agriculture policy and communication for more than 22 years in Congress and USDA. Most recently, he was

the staff director of the House Committee on Agriculture where he oversaw the committee's efforts during the 2008 and 2014 farm bills. He previously served as the USDA Food Safety and Inspection Service (FSIS) Director of Congressional and Public Affairs and worked as an agricultural aide to Rep. Collin Peterson and the late Sen. Paul Wellstone.

Larew was raised on a dairy in Greenville, W. Va. He graduated from Virginia Polytechnic Institute and State University with a Bachelor of Science in Dairy Science and completed graduate work in Agronomy at Pennsylvania State University.



Walter Schweitzer

Montana Farmers Union President

Walter Schweitzer was elected president of Montana Farmers Union in 2019. He grew up on a farm and ranch, purchased his own farm at 18, and graduated from Montana State University in 1985 with a bachelor's in agronomy.

Like many others, Schweitzer learned the importance of market access and common sense trade deals

through the 1980s Farm Crisis. That difficult time in agriculture forced him to leave his farm in order to pay down the debt he had acquired. Schweitzer and his wife Cindy Palmer spent five years in Saudi Arabia, then returned to Montana in 1990.

For the past several years, Schweitzer has operated the same family farm where he grew up. In 2017, he and his wife were selected to represent Montana in the Farmers Union Enterprise (FUE) Couples Leadership Program.

Schweitzer has a strong background in politics and political campaigning. He worked campaigns for Gary Hart in 1980 and Walter Mondale in 1984. He also worked on several campaigns for his brother, Montana Governor Brian Schweitzer.





Justin Tupper U.S. Cattlemen's Assn. Vice President

Justin Tupper serves as United States Cattlemen's Association Vice President. He previously served as the USCA Region X (North Dakota, South Dakota and Minnesota) Director. In addition to his work with USCA, Tupper serves on the Commodity Futures Trading Commission's (CFTC) Agricultural Advisory Committee and on the South Dakota Beef Industry Council Board of Directors as the South Dakota

Livestock Auction Markets Association representative. In addition to his legislative work, Tupper is a rancher and auctioneer. He and his wife Brooke also manage St. Onge Livestock in St. Onge, S.D. The livestock auction holds sheep sales and cattle sales every week. The Tuppers are also cow-calf producers, grazing cows year-round in southwestern Wyoming and southeastern Montana and running yearlings on summer grass.



Donnie Anderson

OK Bureau of Narcotics and Dangerous Drugs Director

Donnie Anderson is the director of the Oklahoma State Bureau of Narcotics and Dangerous Drugs Control (OBNDDC).

A native of Oklahoma, Anderson began his law enforcement career 29 years ago at the Garvin County Sheriff's Office. During his time at Garvin County, Anderson served as both sheriff and

undersheriff.

Anderson then served as task force commander for the District 21 Drug and Violent Crime Task Force, which includes Garvin, McClain and Cleveland counties. Before his appointment to OBNDDC, he served as the Oklahoma Inspector General for the Oklahoma Department of Corrections.

He graduated summa cum laude from the Central Christian College of Kansas with a bachelor's degree in criminal justice.



Jimmy Seago

Oklahoma Rural Water Association CEO

Jimmy Seago has been involved in the water and wastewater industry for more than 20 years. He served as the Oklahoma Rural Water Association (ORWA) Deputy CEO for seven years. He was named Interim CEO in July 2021 and CEO in October 2021. An experienced leader in the industry, he manages a staff of 32.

 $The {\tt ORWA} is a {\tt non-profit} organization whose {\tt purpose}$

is to assist water and wastewater systems with day-to-day operational and management problems. The staff is comprised of experienced and licensed operators who are familiar with all aspects of water systems' operations and management. More than 550 water and/or wastewater utilities are members of the ORWA, receiving a legislative voice at the state and federal levels.

STR8 UP COUNTRY BAND

The STR8 UP Country Band is a classic country band formed in 2016. Based in southwest Oklahoma, STR8 UP band members are AFR Insurance Agent Jo Scott on fiddle and vocals, Steve Sullivan on rhythm guitar and vocals, Joe Puckett on bass guitar and vocals, Paul Guinn on drums and vocals and Tom Gray on lead guitar.



Ty Burns

Oklahoma House District 35 Representative

Burns represents Oklahoma House District 35 and serves as the chair of the House Wildlife Committee. He is also a member of the Agriculture and Rural Development, State Powers, and State and Federal Redistricting committees.

In 2020, Burns authored and championed legislation that created the "Oklahoma Certified Beef" program,

which lays the ground work for Oklahoma cattle

producers to strategically label and market their beef.

Burns has a background in military service, law enforcement, teaching, coaching and ranching. He retired from the U.S. Army 45th Infantry Brigade in 2018 with 20 years of service. During his service, he was deployed to Iraq in 2007-2008 and Afghanistan in 2011-2012. He is the recipient of the Combat Infantry Badge, Bronze Star and Purple Heart. He lives near Watchorn with his wife Staci and their five children.

SPEAKERS & ENTERTAINERS



Travis Brorsen Pet Expert, Speaker and TV Host

Travis Brorsen is one of the most sought-after dog trainers in America. He is the founder and CEO of Greatest American Dog Trainers and is the host of Animal Planet's My Big Fat Pet Makeover. He is also a celebrity judge on the new Discovery+ show The Dog Games.

Brorsen grew up on a farm and ranch in

Oklahoma. Before getting into the pet industry, he guest starred on shows such as Desperate Housewives, JAG and Bones. In 2008, Brorsen and his young boxer, Presley, won the CBS Greatest American Dog training competition. Brorsen has appeared on television and radio shows such as Rachael Ray and Fox and Friends. He has been featured in The New York Times, People and Prevention.com, and has contributed to publications such as Good Housekeeping, Hollywood Life and more.

Brorsen and his family live in Oklahoma. He has co-authored eight children's books as part of a bully prevention curriculum called Adventures with Travis & Presley. The program is now used in thousands of elementary schools across the United States. Most recently, he launched a line of healthy dog treats that are packaged through an organization that provides jobs for adults with disabilities.



Heather Buckmaster

Executive Director, Oklahoma Beef Council

Heather Buckmaster grew up on a wheat and cattle farm near Hydro, Okla. She earned a bachelor's and master's in agricultural economics, then spent two years in the Peace Corps as an agriculture extension agent in The Gambia. She has worked for the Checkoff for more than twenty years. Seven of those years were as the director

of marketing for the Colorado Beef Council where she was responsible for all food service and retail promotions, advertising, producer communications and sports marketing programs. She has been with the Oklahoma Beef Council for 13 years as executive director. She is responsible for international, domestic and Oklahoma marketing and education programs.

SEE THEM LIVE SUNDAY MORNING!



LaDonna Gatlin

LaDonna Gatlin has been wowing audiences since she was five years old. Born into "showbiz," Gatlin was raised in Texas and grew up on stage performing with her brothers, the legendary Gatlin Brothers. But in the mid-1970s, she chose to follow her heart and "sing a different song" apart from her famous family.



Congressman Frank Lucas

Congressman Frank Lucas is a fifth-generation Oklahoman whose family has farmed in Oklahoma for more than 100 years. He was born in Cheyenne, Okla., and earned a degree in agricultural economics from Oklahoma State University. He was first elected to the U.S. House of Representatives in 1994.

Lucas represents Oklahoma's Third

Congressional District, which includes all or portions of 32 counties in northern and western Oklahoma, stretching from the Panhandle to Tulsa, and from Yukon to Altus. It takes up nearly half the state's land mass and is one of the largest agricultural regions in the nation.

Congressman Lucas serves on the House Committee on Financial Services and as Ranking Member on the House Committee on Science, Space and Technology. He also serves as a member of the Republican Whip Team, where he works with Republican leadership to ensure every American's voice is heard in Congress.

Prior to his service in Congress, Lucas served five years in the Oklahoma House of Representatives, where he fought to defend the rights of private property owners and focused on promoting agriculture issues. Frank and his wife Lynda have three children and three grandchildren. The Lucas family belongs to the First Baptist Church in Cheyenne.



Steve Thompson

Interim Executive Director, Royalty Owners Coalition

Steve Thompson was appointed executive director of the Royalty Owners Coalition of Oklahoma in October 2021. He also serves as vice president of public policy of Oklahoma Farm Bureau. Thompson, who was raised on a Lincoln County farm his family settled in the land run, joined OKFB's public policy team in 2019.

Prior to joing OKFB, Thompson served as

director of government relations and ag programs for American Farmers & Ranchers. Thompson also worked for nine years at the Oklahoma Department of Agriculture, Food and Forestry, first as legislative liaison, then as associate commissoner. He studied agricultural education and agricultural economics at Oklahoma State University.

Thompson also serves as a livestock show superintendent at the Oklahoma Youth Expo and Tulsa State Fair. He received the OkPork Ambassabor Award from the Oklahoma Pork Council in 2019, the Distinguished Service Award from Oklahoma Cattlemen's Association in 2007, and the Honorary State State FFA Degree in 2018. He and his wife Jana have one son, Will, and they reside in Yukon.

Gatlin has shared that song everywhere. Her presentations resonate with audiences across the country because she makes people laugh, lightens their load and leaves

them with a song in their hearts.

Gatlin is one of only a handful of professional speakers who holds both the Certified Speaking Professional designation and the CPAE Speaker Hall of Fame Award, two of the most prestigious honors bestowed by the National Speakers Association. She's written and recorded her own original songs and sung on both Grammy and Dove Award-winning records.

She is the author of The Song in You: Finding your Voice, Redefining Your Life, a you-can-do-it guide that offers practical, emotional and spiritual insights gleaned from her own life. She is also a contributing writer to the bestselling book series, Chicken Soup for the Soul.



Gathan Graham

Gathan Graham began playing piano as a small child. His music career began when he taught myself to play the piano and found welcoming audiences at churches, nursing homes, schools and other local groups. Even at the young age of four, he saw the positive impact music had on people as it uplifted and encouraged them.

Graham released his first album in 1996. He gave his inaugural performance at First Baptist Church of

Norman soon afterward. Since that time, he has performed hundreds of concerts nationwide and appeared on television and radio coast to coast. Graham has also had the extraordinary privilege of performing at the White House on nine separate occasions under the administrations of Bill Clinton and George W. Bush.

CONVENTION AGENDA

Friday, Feb. 11, 2022

9 a.m. Registration Opens Auction Drop-off, Ticket Sales Oklahoma Certified Beef Association Annual Meeting AFRMIC Executive Update (Sp. by Parkway Advisors) Jon Srna, President & CEO Bernadette Autrey, CFO Paul Morgan, Vice President of AFR Life Robson Cardoso, Vice President of Information Technology
9:30 a.m. Trade Show Opens Agent's CE - "Succession Planning" Brandon Wilson; Whitworth, Wilson & Evans
10:30 a.m. Agent's Association Meeting Policy Committee Meeting

11:30 a.m. Agent Recognition Lunch (Sp. by Gallagher Re/Parkway Advisors) Welcome Jon Srna, President & CEO, AFRMIC

Remarks Jon Hammer, Executive Vice President, Gallagher Re Theron Holladay, President & CEO, Parkway Advisors Glen Mulready, OK Insurance Commissioner Year in Review Video Recognitions

1 p.m. Agent Resource Room Opens (Sp. by Parkway Advisors)

First General Session

 1 p.m.
 AFRPAC Silent Auction Begins

 Door Prizes (Sp. by MIDCON & LegalShield)

 Beef Certificates (Sp. by Oklahoma Cattlemen's Association)

 Cotton Shirts/Bales (Sp. by Oklahoma Cotton Council)

 Pecan Baskets (Sp. by OK Pecan Growers Assn./Flying G Ranch)

 Invocation

 Eddie Whitworth, Chaplain

 Pledge of Allegiance

 Sophie Varner, Youth Advisory Council

1:15 p.m. Call to Order

2022 Annual Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc. Scott Blubaugh, President, AFR Cooperative Call to Order

2022 Annual Policy Holders Meeting of the

American Farmers & Ranchers Mutual Insurance Company, Inc. Mason Mungle, Chairman, AFRMIC Meeting Notices, Convention Rules Committees and Appointments Brandon Wilson, Parliamentarian President & CEO Report

Jon Srna, President & CEO, AFRMIC Financials Report Bernadette Autry, CFO & Treasurer, AFRMIC

Kid's Korral Presentation Juliet Nees-Bright, Executive Director, OK Kids Korral

Continue AFRMIC/OFU Business Election Committee Report

Paul Jackson, Secretary-AFRMIC, State Secretary-OFU Southwest Agent Director District 2- Dustin Tackett Northeast Independent Director District- Jim Shelton Statewide Independent Director- Mason Mungle

Continue OFU Business Election Committe Report

Paul Jackson, State Secretary Scott Blubaugh, President, AFR/OFU Cooperative

Meeting Notices, Convention Rules Committees & Appointments

Brandon Wilson, Parliamentarian

- Milk & Cookies Break
- (Sp. by DairyMAX, COX, Oklahoma Agricultural Cooperative Council)

5:00p.m. Cornhole Tournament to Support OK Kids Korral

- 5:30 p.m. Trade Show, Ticket Sales Close Agent Resource Room Closes
- 6 p.m. Youth Program Assembly

Second General Session

"Better Together' 7 p.m. Travis Brorsen, Pet Behavior Expert, Speaker & TV Host Youth Program Tailor Atkinson, Youth Development Coordinator, AFR Cooperative Youth Advisory Council **Youth Service Project** Leadership Summit: Military Care Packages AFR State Speech Winner "The Long Ride" Coy Davidson, Elgin FFA Poster Contest Winners **State Scholarship Recipients** Youth "Year in Review" (Video) STR8 UP Country Band **Registration Closes** 8 p.m. Northwest Area Meeting 9 p.m.

Saturday, Feb. 12, 2022 8 a.m. Registration Opens

Registration Opens Ticket Sales Open Agent Resource Room Opens (Sp. by Parkway Advisors) Trade Show Opens

Third General Session

8:30 a.m. AFRPAC Silent Auction Opens Door Prizes (Sp. by MIDCON & LegalShield) Beef Certificates (Sp. by Oklahoma Cattlemen's Association) Cotton Shirts/Bales (Sp. by Oklahoma Cotton Council) Pecan Baskets (Sp. by OK Pecan Growers Assn./Flying G Ranch) Invocation Eddie Whitworth, Chaplain Pledge of Allegiance Youth Advisory Council

9 a.m. "The Medical Marijuana Challenge"

Bray Haven, AFR Cooperative Legislative Liaison (moderator) Donnie Anderson, OK Bureau of Narcotics & Dangerour Drugs Director Jimmy Seago, OK Rural Water Association, CEO

9:30 a.m. Agents: "Maximizing Your Reward"

Paul Morgan, Vice President of AFR LIFE Melissa Hack, Director of Sales Sales Team

10:30 a.m. Agents: Collaborate & Activate! Marketing in 2022: Vanessa Wiebe, Marketing Supervisor

Milk & Cookies Break

(Sp. by DairyMAX, COX, Oklahoma Agricultural Cooperative Council)

General Session Continues

10:45 a.m. Beef Certificates (Sp. by Oklahoma Cattlemen's Association) Oklahoma Certified Beef Initiatives Rep. Ty Burns, R-Pawnee

10:55 a.m. Oklahoma Beef Council Heather Buckmaster, Executive Director, Ok Beef Coucncil

 11:10 a.m.
 Royalty Owner Coalition of Oklahoma

 Steve Thompson, Intermin Executive Director, ROCO

n.	Registration Closes	
	PAC Silent Auction Check-Out	
	NELL Vice President Candidates Greetings	

3 p.m. NFU Delegates Election Recess Session

2 p.n

- 3:15 p.m. Milk & Cookies Break (Sp. by DairyMAX, COX, Okla. Ag Cooperative)
- 3:30 Breakout Sessions

"Responding to Farm Stress in Oklahoma" Brent Brewer, AFR Cooperative Western Field Rep. "Women's Council Planning Meeting"

- **NFU Convention Delegates Ballot Count**
- 4 p.m. Trade Show Closes
- 5:15 p.m. Banquet Reception (Sp. by Whitworth, Wilson and Evans, PLLC; Exencial Wealth Advisors; Parkway Advisors; Nation Safe Drivers; Visit Norman)

Convention Banquet

7 p.m.

6:30 p.m. Banquet Doors Open Year-in-Review Video

> Welcome Jon Srna, President & CEO, AFRMIC Scott Blubaugh, President, OFU Cooperative Invocation Eddie Whitworth Pledge of Allegiance Youth Advisory Council National Anthem **Sponsor Remarks** Kylee Deniz, Oklahoma Pork Council Director Dinner (Pork entree sp. by Oklahoma Pork Council) **Guest Introductions & Remarks** Jon Srna, President & CEO, AFRMIC Scott Blubaugh, President, AFR Cooperative "Ashes of the Past" Cooper Kline, North Rock Creek FFA **Remarks & Recognition** OK Third District U.S. Rep Frank Lucas, R-Cheyenne

Recognitions Legislative Awards 2020 Senator Darcy Jech, Rep. Ty Burns 2021 Senator Frank Simpson, Rep. Garry Mize Meritorious Service Award Partnership Remarks

Jacey Fye, Executive Director, Oklahoma FFA Foundation AFR State Speech Winner "Leaving A Legacy" Kelby Ott, Lomega FFA Thunder Tickets Giveaway (Sp. by BancFirst) Jay Hannah, Executive Vice President Hank Bradley, Executive Vice President Doug Tippens, Executive Vice President Grand Door Prize Drawing (Sp. Farm Credit of Western Oklahoma, Oklahoma AGCredit, P&K Equipment and Dell) Classics Devent

Closing Prayer Eddie Whitworth God Bless America

Sunday, Feb. 13, 2022

9 a.m. Worship and Memorial Service

Worship Leader Paul Jackson, State Secretary, OFU Congregational Singing Message Eddie Whitworth Video Memorial Recognition Piano Gathan Graham Inspirational Speaker LaDonna Gatlin

Continues OFU Business **President Report** Scott Blubaugh, President, AFR/OFU Cooperative Vice President Report Ryan Plemmons, Vice President, AFR/OFU Cooperative Membership Report Paul Jackson, Secretary, AFR/OFU Cooperative **Financials Report** Bernadette Autrey, CFO & Treasurer, AFR/OFU Cooperative **Retiring Field Reps Recognition** Women's Council Report Women's Council Member Farmers Union Foundation, Inc., Report Ryan Plemmons, Vice President AFR PAC Report Suzanne Gilbert, Chair State Legislative & CALF Report Bray Haven, AFR/OFU Cooperative Legislative Liaison **NFU Policy Report** Toby Wallace, NFU Policy Committee Member Consideration & Adoption of OFU Policy Jordan Shearer, OFU Policy Committee Chair **Recess Business Session**

11:20 a.m. National Farmers Union - Washington Perspectives *Rob Larew, NFU President*11:45 a.m. Recess for Lunch Local & County Farmers Union Chapters Board Luncheon
12 p.m. AFRPAC Silent Auction Closes Ticket Sales Close NFU Delegates Candidate Deadline
1 p.m. Ice Cream Social (Sp. by DairyMAX)
1:30 p.m. Agent Resource Room Closes
Fourth General Session

1:30 p.m. Door Prizes (Sp. by MIDCON & LegalShield) Cotton Shirts/Bales (Sp. by Oklahoma Cotton Council) Pecans (Sp. by the OK Pecan Growers Assn./Flyign G Ranch)

1:45 p.m. "Increasing Competition in a Concentrated World" Scott Blubaugh, AFR Cooperative President (moderator) Rob Larew, NFU President Justin Tupper, U.S. Cattlemen's Assn. Vice President Walter Schweitzer, Montana Farmers Union President 10:45 a.m. Close Convention & Final Drawing (Sp. Farm Credit of Western Oklahoma, Oklahoma AgCredit, P&K Equipment, Dell)

2022 CANDIDATES

OFU President

District 2 Southwest Independent Agent Director



Scott Blubaugh

Scott Blubaugh serves as president of AFR Cooperative, where he represents the organization's 60,000 farmers, ranchers and rural citizens. In addition to his position with AFR, Blubaugh operates a diversified 3,500-acre family farm and ranch.

As president of AFR Cooperative, Blubaugh leads the organization in all legislative efforts, including serving

as president of the Oklahoma Certified Beef Assoication. Blubaugh was integral to the development of the program and continues to facilitate its growth. He also manages a full roster of rural education and agricultural programs and serves as a spokemans for rural issues.

Blubaugh is a graduate of the Oklahoma Ag Leadership Program. In addition to his AFR involvement, he serves National Farmers Union as a member of the NFU Executive Board of Directors and chair of the NFU Education Committee. He has also testified before the U.S. House of Representatives and been an agricultural and rural community advisor for U.S. Congressman Richard Gephardt of Missouri.

Blubaugh and his wife Lisa own and AFR Insurance agency and manage the family farming operation, which stretches across three counties in northern Oklahoma. He and his family host the annual Blubaugh Angus Ranch registered Angus production sale.

Blubaugh is a fifth-generation farmer and rancher and a lifelong resident of Kay County, Oklahoma. He currently resides on his family ranch near Tonkawa. He and Lisa have been married 35 years; they have two sons, Zachary and Zane, and three granddaughters.

Dustin Tackett

Dustin Tackett lives north of Fort Cobb on the farm his grandfather bought in 1913. He Raises commercial Red Angus cattle and grows wheat, hay and pumpkins.

Tackett has been an AFR insurance agent since 2004 when he purchased a business owned by longtime agent Dick Hodges. Since that time, Tackett has been active in industry leadership roles, serving as the Caddo County

AFR President since 2013. He also served on the National Farmers Union Policy Committee in 2018, the AFR Policy Committee of 2007 and as the AFR Policy Committee Chair in 2011. He has served on the AFR Board of Directors since 2019.

Tackett was raised with the belief that contributing to the agricultural community means being active in the larger community. He has served on the Caddo Kiowa Technology Center Board of Education since 2004 and has been board president since 2009. He is also on the Oklahoma State School Boards Association Board of Directors; he served as association president in 2013. He was selected to the OSSBA All-State Board of Education in 2015.

Dustin is a two-time Oklahoma State University graduate where he holds an agricultural economics degree and an MBA. While in college, he served as an intern in the United States Senate. Dustin has obtained his Certified Insurance Counselor Designation (CIC) from the National Alliance for Insurance. He was a member of Class 12 of the Oklahoma Agricultural Leadership Program and is a member of Oney Christain Church.

Statewide Independent Director

District 3 Northeast Independent Agent Director



Mason Mungle

Mason Mungle currently serves as the AFR Independent At-Large Director. He was a partner in a dairy farm in Atoka and is still involved in a cow/calf operation on the family farm in Atoka.

Mungle graduated from Atoka High School and was in FFA where he earned the chapter, state, and American Farmer degrees while serving as a state officer. He

has been an AFR member and insured for more than 40 years, supporting a



Jim Shelton

Jim Shelton and his wife Sara are lifelong residents of Craig County and live near Vinita. They operate a commerical cow/calf and stocker operation. Their four children hold degrees from Oklahoma State University, Principia College, University of Tulsa Law School and Oklahoma State University Institute of Technology. They have 11 grandchildren.

Jim holds a bachelor's degree in animal science from Oklahoma State University

strong finanical mutual company. He was a member of the first class of the Oklahoma Agricultural Leadership Program and has a bachelor's degree and master's degree in animal science from Oklahoma State University.

Mungle worked with Oklahoma conservation districts as director of the Oklahoma Conservation Commission of 1986 to 1997. He served on numerous state and national committees dealing with soil, water and rural development.

Mason worked for AFR Cooperative Development and Legislative Affairs from 1997 to 2007. His duties included managing programs and legislative activites at the state and national levels for agriculture, rural and insurance issues. He was active with Farmers Union youth and strongly supports the Cooperative and AFR youth programs wherever possible.

Mingle served as president and is a current board member of Farmers Royalty Company. He currently serves on the board and is past president of OK-NARO. He also serves on the board of the Oklahoma Agriculture Mediation Program and is a member of McFarlin Methodist Church in Norman. He and his wife Renee have three children and three grandchildren. and is a graduate of Southwestern Graduate School of Banking at Southern Methodist University in Dallas. Both proved useful in his 35-year banking career with Oklahoma State Bank of Vinita. He left the bank in 2010 to expand his cattle operation.

Shelton's civic involvement includes serving on the Vinita Public Schools Board of Education and Vinita Public School Educational Foundation. He is a member of Vinita Lions Club and the Ottawa/Craig Counties Cattlemen's Association. In 2012, he received the Honorary State FFA Degree at the Oklahoma FFA State Convention. He is an elder of the Pilgrim Presbyterian Church. He is also a director for Holistic Management International and the Oklahoma Grazing Lands Coalition.

Shelton participated in Class I of the Oklahoma Agricultural Leadership Program and Class XIV of Leadership Oklahoma. He served on the State of Oklahoma Long Range Capital Planning Commission, was a director of the Oklahoma State University Alumni Association and Leadership Council and the OSU Animal Science Alumni Association. He served on the AFR board from 2013 through 2016 and is currently a director.

THANK YOU TO OUR CONVENTION SPONSORS

(TIERS REPRESENT CASH OR IN-KIND CONTRIBUTIONS)



2022 Convention Notices

NOTICE OF THE ANNUAL POLICYHOLDERS

NOTICE OF THE ANNUAL MEETING

MEETING OF THE AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

In accordance with Article III, Section 1, of the Bylaws of the American Farmers & Ranchers Mutual Insurance Company, Notice is hereby given that the 2022 Annual Meeting of the Policyholders of the American Farmers & Ranchers Mutual Insurance Company will be held at the Embassy Suites by Hilton Norman -- Hotel & Conference Center, 2501 Conference Drive, Norman, OK, February 11 & 12, 2022. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. on Friday, February 11. Presentations of financial, officer reports, educational sessions and other necessary business will be conducted at this meeting. With only director incumbents filing for expiring terms, no election will be held. No bylaws will be considered as none were advanced by the bylaws committe.

> Jon Srna, President & CEO Paul Jackson, Secretary

OF THE OKLAHOMA STATE UNION OF THE FARMERS EDUCATIONAL AND COOPERATIVE UNION OF AMERICA, INC.

In accordance with Article V, Section 5.3, of the Bylaws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2022 Annual Membership Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of American, Inc., will be held at the Embassy Suites by Hilton Norman - Hotel & Conference Center, 2501 Conference Drive, Norman, OK, February 11 & 12, 2022. Registration will begin at 9 a.m. with the meeting to convene and adoption of policy resolutions, educational sessions and other necessary business wil be conducted at this meeting. With only director and officer incumbents filing for expiring terms, no election will be held. No bylaws will be considered as none were advanced by the bylaws committee.

> Scott Blubaugh, President Paul Jackson, Secretary

CONVENTION DOOR PRIZES



MUST BE PRESENT TO WIN

Sponsored by: Farm Credit of Western Oklahoma, Oklahoma AgCredit, P&K Equipment and Dell

CONVENTION MUTUAL PREVIEW

Friday, February 11, 2022

Executive Kick-Off Friday 9:00 a.m.

Kick off the 117th AFR convention with Jon Srna, president & CEO of AFR Insurance, Bernadette Autrey, CFO, Paul Morgan, vice president of AFR Life, and Robson Cardoso, vice president of information technology, as they provide an executive update and keynote to agents as together we look to the future with one vision and goal for AFR.

Agent CE: Succession Planning Friday 9:30 a.m.

Everyone is excited to retire, but have you thought about what that looks like for you? Join

Agent Resource Booths

Agent's Resource Room

Have questions for the AFR Staff? Need a place to answer emails? Visit the new Agent Resource Room, equipped with couches and chairs for you to relax and network with the staff. Featured in the room: AFR Life, Agency Relations, Agent's Association, Claims, Farm Field Underwriting Program, Sales and Underwriting. Agent bonus checks can be picked up Friday 1-3 p.m. Resource room refreshments are sponsored by Parkway Advisors.

Marketing Lounge

Saturday, February 12, 2022

Maximizing Your Reward Saturday 9:30 a.m

Wondering how to maximize your opportunities? Join the AFR Sales and AFR Life teams as they break down and explain the reward program and help you set and achieve your sales goals for 2022. You won't want to miss this chance to learn how to utilize your support staff to help you grow your business and be successful. Door prizes will be given away during the workshop.

Collaborate & Activate! Marketing in 2022 Saturday 10:30 a.m.

Social media, websites, advertising, mailers,

General Counsel Brandon Wilson and learn how a succession plan can help you identify what steps to take when moving toward this stage in life. You've worked hard to build your business. Ensure its future by preparing for tomorrow.

Agent's Association Friday 10:30 a.m.

The AFR Agent's Association will convene to discuss current business and elect new officers for 2022-2023.

Agent Luncheon Friday 11:30 a.m.

Join us for lunch as we celebrate "One AFR" and the look forward to many more great years as a company. Oklahoma Insurance Commissioner Glen Mulready will join us to address the agents and we will recognize new and retiring agents, as well as the new AFR Life Agent Ambassador team. The luncheon meal is sponsored by Gallagher Re and the audio/visual by Parkway Advisors.

Be sure to visit the tradeshow and stock up on the newest AFR merchandise, as well as check out the marketing lounge. Don't forget to pick up your 2022 Agent Directory and Marketing Playbook and network with the Marketing Department staff for a chance to win prizes.

Agent Grand Prizes

Don't miss out on the chance to win elite prizes by participating in the AFRMIC Scavenger Hunt! With only a few tasks to complete, you could walk away with fantastic prizes like a Traeger Grill, television, Apple Watch or a package from the Omni Hotel. Winners will be announced at the Agent Breakout Session on Saturday from 9:30-11:30 a.m. Winners must be present to win.

event sponsorships, branding, oh my! Have you ever wondered what marketing is and how to promote and advertise your business? With the infinite avenues and marketing techniques available today, how do you decide which one fits your brand and business style? Enter the AFR Marketing Department. Join us as we debunk some of the daunting concepts of marketing and equip you with tools and resources to make your life easier and grow your business. Let us do the hard work for you, so you can be successful agents. Door prizes will be given away during the workshop.



YOUTH PROGRAM WEST SHOWS LIVESTOCK HANDLING







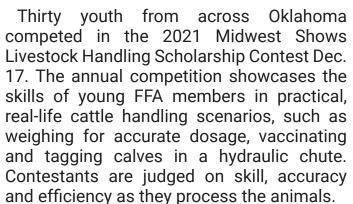


OVERALL TEAM: VALLIANT FFA CHAPTER BAYLEE WEATHERFORD, SYDNEY TYLER AND AUDRY DAVIS



SECOND OVERALL: NEWKIRK FFA CHAPTER JUSTING FAST, DDISON SCHNEBERGER AND KAYSON THIEL

THIRD OVERALL: TEMPLE FFA CHAPTER JARAMIAH CHUMLEY, JETT MCINTYRE AND JAKE SMART



"While stress-free processing has always been a goal of good cattlemen, proper and efficient handling has become even more important in the modern age of livestock production," said AFR Cooperative President Scott Blubaugh. "With an increased need to diversify herds, producers can now expect cattle of all ages and backgrounds to be sent through the chute. It's vital that young producers understand the needs of each animal."

The annual contest begins with a written exam that measures students' knowledge of livestock handling practices. At the state level, the competition emphasizes the application of classroom study to actual agricultural production scenarios. In order to excel, students must take knowledge out of the classroom and apply it in a real world situation.

"The industry needs young producers more than ever," said Ddee Haynes, Midwest Shows representative and contest coordinator. "We hope this contest encourages young producers on their path to becoming fullfledged cattlemen and cattle women. This is a noble profession to pursue. We want them to know we'll be supporting them every step of the way."

Ten teams-two top teams from each FFA district-of three students each qualified for the state competition. Top-placing overall teams received caps and cash scholarship awards. The first place team in the livestock handling portion of the contest also received the Frank Elliot Scholarship and \$2,000 in Priefert equipment to be used by the entire FFA chapter. The 2021 Midwest Shows Livestock Handling Scholarship Contest was sponsored by American Farmers & Ranchers (AFR) Cooperative, Ballou Cattle Company, Behlen Country Farm & Ranch Equipment, Cattleac Cattle Equipment, Datamars Livestock, Oklahoma Cattlemen's Foundation, Oklahoma Farm Bureau, Oklahoma National Stockyards and Priefert Rodeo & Ranch Equipment.



767# ANNUAL STATE SPEECH



NOVICE AFR/OFU 1ST: CASON EBERT, HAWORTH 2ND: KYAN HERRMAN, AGRA **3RD: JALYN LUNDRY, HAWORTH**



JUNIOR AFR/OFU **1ST: LINCOLN STAFFORD, ALTUS** 2ND: GRACIE RICH, PRAGUE 3RD: KYLIEGH EPPLER, SILO



JUNIOR AGRISCIENCE **1ST: CUTTER WHITTINGTON, SILO** 2ND: CIERRA COLLINS, FREDERICK **3RD: SARA WUTSON, CACHE**



This marks the 76th year of the statewide AFR Speech Contest. The event has gone through many changes over the years, but has always maintained its central agricultural theme. Varying by grade level, this year's speech categories are AFR/ OFU, Agricultural Policy, Agribusiness, Natural Resources, and Agri-Science. All students, grades four through 12, are eligible to compete.

Nearly 500 students competed in AFR district speech contests this season, resulting in more than 160 finalists advancing to the state contest held Dec. 4 at Oklahoma State University (OSU).

"Public speaking is one of the most valuable skills young people can gain for their future careers," said AFR Cooperative President Scott Blubaugh. "We are honored to host the 76th Annual AFR Speech Contest, which has a long-standing tradition of fostering professionalism and confidence Oklahoma's youth."



INTERMEDIATE AG POLICY 1ST: ADDYSON SCHNEBERGER, CARNEGIE 2ND: GAGE GRIMES, FLETCHER **3RD: ALIYAH BOWERS, DOVER**





INTERMEDIATE AGRIBUSINESS **1ST: BONHAM ESLICK, ELGIN** 2ND: MACI FLOWERS, TECUMSEH **3RD: KATELYN LAINER, ELGIN**



INTER. NATURAL RESOURCES in 1ST: TITUS MONTGOMERY, RED OAK 2ND: BRYNNA RAINES, MEEKER 3RD: ELLA HASSELBRING, OWASSO



SENIOR AGRIBUSINESS **1ST: RYLEE GLAZIER, LOMEGA** 2ND: ETHAN SHOEMAKE, PORUM **3RD: CALEB MANNEN, FLETCHER**



INTERMEDIATE AFR/OFU **1ST: COY DAVISON, ELGIN** 2ND: COOPER KLINE, N. ROCK CREEK 3RD: KAYDEN OFFOLTER, YUKON



INTERMEDIATE AGRISCIENCE **1ST: BROOKLYN LIERLE, VINITA** 2ND: LILLIE REED, TURNER 3RD: GABBY CERVANTES, DOVER

SENIOR AFR/OFU

1ST: KELBY OTT, LOMEGA 2ND: ALI THEMER, KINGFISHER 3RD: KENDYL EPPLER, SILO



SENIOR AGRISCIENCE **1ST: CHLOE KELSEY, TECUMSEH** 2ND: SYDNEY MARTENS, FAIRVIEW 3RD: MOLLY CARSON, EL RENO

SENIOR NATURAL RESOURCES

1ST: WYATT JENSON, ALTUS 2ND: KATON LUNSFORD, KINGFISHER **3RD: KINLEY BRATCHER, RUSH SPRINGS**



SENIOR AG POLICY **1ST: ANNABELL AITKEN, GUTHRIE** 2ND: CALEB HORNE, MORRISON **3RD: TINELY SITTON, BINGER-ONEY**

TULSA TIME!

Tulsa Cattle Grading Contest





FFA and 4-H students from across Oklahoma demonstrated their knowledge of commerical cattle selection during the Tulsa State Fair Commerical Cattle Grading Contest September 30. The annual event is sponsored by AFR.

To excel in the contest, participants must employ their knowledge of cattle traits to choose breeding and market animals that will prove profitable in real-life production situations. The contestants rank animals by structural soundness of replacement heifers, profitability of cull cows, market steer yield potential and more. Ultimately, contestants are rewarded for their recognition of high-quality cattle -- just as a producer would profit from similar selection within their own herd.

Competitors are individuals or teams that grade 15 head of commerical cattle. Awards are presented to the top five teams and top ten individuals in FFA and 4-H.





Tulsa State Fair Night of Champions



This year, the Tulsa State Fair replaced the traditional Tulsa State Fair Junior Livestock Aunction with the Tulsa State Fair "Night of Champions" Scholarship Series. This new event celebrated the hard work of 150 of Oklahoma's 4-H and FFA youth who "make the stage," as well as recognize the prestigious grand and reserve grand champions.

The new "Night of Champions" Scholarship Series rewarded participants in a different manner than a traditional premium sale. Rather than funds decided through an auction format, exhibitors who "make the stage" will be awarded scholarships in pre-determined amounts based on their animal's performance during the Tulsa State Fair. Scholarships were paid by check directly to the exhibitor after the conclusion of the fair. Although the scholarship dollars are intended to assist exhibitors with costs incurred while caring for their livestock projects or to invest in future livestock projects, there is no restriction on what the scholarship dollors can be used for. As in previous years, AFR Cooperative is a proud sponsor of the Tulsa State Fair 4-H and FFA activities. This new "Night of Champions" scholarship Series divides sponsors into tiers; AFR Cooperative is once again proud to be in the top tier of contributors.



Contest open to 11th and 12th grade 4-H and FFA members exhibiting breeding or market animals at the 2022 OYE.

SHOWMANSHIP • WRITTEN ANIMAL SCIENCE EXAM • INTERVIEW

More than \$4,500 in total prize money awarded! Entries due by Friday, March 4, 2022.



LEADERSHIP SUMMIT 2022



Contact AFR Youth Director Tailor Atkinson at tailor.atkinson@afrmic.com or 405-218-5566.



2021 COLLEGIATE WOMEN'S MENTORSHIPS

KATELYN LEIBHART OKLAHOMA STATE UNIVERSITY



Mentor: Megan Thormodsgard & Zadie Curry

ASHLEIGH GAY EASTERN OKLA. STATE COLLEGE



Mentor: Kass Newell & Melody Aufill

MEGAN REECE OKLAHOMA STATE UNIVERSITY



Mentor: Rashele Blakely & Jacey Fye

CHEYENNE LEACH

OKLAHOMA STATE UNIVERSITY



Mentor: Kylee Deniz & Ruth Inman



ONE in FOUR children in has inconsistent access to healthy food.

The Women's Cooperative has partnered with the Regional Food Bank of Oklahoma to help fight against childhood hunger in Oklahoma.



Make checks payable to: Farmers Union Foundation

Mail to: AFR Cooperative Attn: Hannah Seymore P.O. Box 24000 Oklahoma City, OK 73124 Donations are tax deductible.

I WANT TO

MAKE A DONATION

The Women's Cooperative is hopeful we will be able to hold service days at the Regional Food of Oklahoma later this year following the conclusion of the pandemic. Please stay tuned for more information.



AFR Welcomes Fuss to the Cooperative Team

FOLLOW US ON FACEBOOK

Originally from Northeast Oklahoma, Karli Fuss grew up on a small cattle operation near Blackburn and graduated from Cleveland High School. Fuss is a fifth generation agriculturalist, she began showing livestock at a very young, primarily hogs and cattle.

Fuss served as a Connors State College Ag Ambassador and graduated from Oklahoma State University with a bachelor's degree in agricultural communications. While at OSU, she worked for the Horticulture and Landscape Architecture Department and she joined the AFR Coop team as the Communications Specialist in October 2021.

As the AFR Communications Specialist, Fuss manages website content and writes news stories for AFR members. She also travels around the state photographing AFR Cooperative events.

Fuss currently resides in Stillwater. She enjoys

AFR COOPERATIVE | THE VOICE OF FAMILY AGRICULTURE

attending livestock shows with her family and working with youth in agriculture.



AFR/OFU Women's Cooperative

Rahoma Certifica

AFR Welcomes Seymore to the Cooperative Team

Hannah Seymore joined the AFR Cooperative team in November 2021 as the Membership Services and Field Operations Coordinator. In this role, Seymore will manage the Oklahoma Certified Beef Association (OCBA) and the Women's Council.

Hailing from the Central Valley of California, Seymore found a passion for agriculture growing up on her grandfather's beef cattle operation and showing hogs throughout the nation.

Seymore attended Kansas State University and was on the 2019 Reserve National Champion Meat Judging and 2021 National Champion Meat Animal Evaluation teams. Off campus, she served as President of the National Junior Swine Association and worked for Next Level Livestock Camps. Seymore now lives in Norman. In her free time, she enjoys attending livestock shows and traveling.



OCBA Producer Directory

Benefield Cattle - Claremore 918-629-0642

Beratto Farms - Mill Creek 405-385-1082

Blubaugh Angus Ranch - Tonkawa 580-628-3660

Blue Line Angus Beef - Stillwater 580-761-7290

Burns' Far Away Ranch - Morrison 580-307-5970

Brainard Beef & Dairy - Enid 580-761-7780

Cedar Trails Longhorns - Rush Springs 580-678-0895

Circle R Ranch - Holdenville 405-596-0348

County Line Beef - Marlow 405-626-7673

Jackson Farms - Ringling 580-276-4678

LoCo Farms - Guthrie 405-714-3015

Morrisland - Ninnekah 405-274-5114

NoName Ranch - Wynnewood 580-768-1023

Plemmons Farms - Broken Bow 580-306-1024

River Bottom Cattle Co. - Norman 405-650-7172

Sandy Creek Beef - Pauls Valley 405-238-0494

SER Ranch - Okarche 580-318-4508

Shallow Creek Ranch - Muskogee 918-687-1321



OCBA Ranch Feature: River Bottom Cattle Company

Raised on the same farmland he operates today, Jerry and Sue Calvert own a contract beef operation located in Norman. Prior to Jerry's start in the beef industry, he worked on his family's dairy cattle operation and served in the army from 1956-1959. After returning home from war, he worked as a welder and fixed agriculture equipment. Since starting River Bottom Cattle Company, Calvert's focus has been quality Gelbvieh, Angus and Hereford cattle. All of their cattle are bred, born, raised and processed in Norman, meeting all of the requirements to be a member of the Oklahoma Certified Beef Association (OCBA).

For more information on River Bottom Cattle Company including how to purchase their products, visit their website at www.jsjcattle. net. The OCBA currently has more than 30 producers who sell beef products that are bred, born, raised and processed in the state of Oklahoma. For more information, contact OCBA Coordinator Hannah Seymore at 405-218-5597 or hannah.seymore@afrmic.com. Information can also be found at www. oklahomacertifiedbeef.com.



Cowan Farms - Wayne 405-444-4089

Cruise Cattle Co. - Okmulgee 918-260-6074

Dunagan-Farms - Guthrie 405-821-0562

Destiny Ranch - St. Louis 580-320-7073

Ford Land & Cattle - Vian 918-773-2588

Grego Farms - Latimer 918-232-5763

Hilltop Ranch - Morrison 405-747-6449

Inhofe Land & Cattle - Muskogee 918-684-4000 Sharp Cattle Co - Konawa 580-320-5340

Shelton Farm Grass-fed Beef - Vinita 918-244-1077

> Silverwood Wagyu - Enid 580-484-0352

Uncle Dave's Farm - Okarche 405-388-8874

Watson Farms - Council Hill 918-474-3267

4D Cattle Company - Wynnewood 405-665-2591

4T Ranch Beef - Agra 620-762-0275

6R Cattle Company - Canton 580-886-5077

Cattle at River Bottom Cattle Company in Norman.





Dawn Gay Brooks



Dawn Gay Brooks, 78, passed away Oct. 25, 2021. She was born June 1, 1943, in Alva to James Austin and Ruth Josephine (Wright) Merideth.

Dawn Gay graduated from Alva High School, then earned bachelor's degrees in biology and physical science from Northwestern Oklahoma State University. On Sept. 12, 1962, she married Terry Pat Brooks in Hardtner, Kan.

Dawn Gay believed anything worth doing should be done right. She passionately loved God and her family. She loved to help others, especially by working hard and helping her customers in all their business endeavors. She was very active in the Alva community. During her business career, she taught children at Northwest Family Services, managed the Alva KALV radio station, started TASK Business Services to help seniors with Medicare and Medicaid concerns, sold advertising to businesses for the Alva Newsgram, and started and managed Brooks Insurance Agency where she served as a longtime AFR Insurance agent.

Dawn Gay also had several ongoing hobbies and especially enjoyed teaching her grandchildren all that she knew. Together they cooked, cleaned, raised plant and vegetable gardens and chickens, refinished furniture. sewed, painted and much more. She was a member of the Grace and Faith Fellowship and Alva's First United Methodist Church. Dawn Gay is survived by her husband, Terry Pat, of Alva; two sons, Bryan Brooks of Alva and Troy Brooks and wife, Li, of Alva; one sister, Rhonda Stephenson and husband, Danny, of Alva; two grandchildren, Ko Brooks and Torin Brooks: four nieces and nephews. Brooke Hess, Shelley Hickman, Danielle Kaplan and husband, Paul, and Jeremy Stephenson; other relatives and many friends.

*** NOTICE *** THE AFR TRADING POST IS NOW ONLINE!

ALL TRADING POST ADS ARE NOW HOSTED ONLINE AT WWW.AFRCOOP.ORG/TRADINGPOST.

FOR MORE INFORMATION, CALL 405-218-5561.

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AFR Cooperative

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AFR Youth

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AFR FARM STRESS TEAM farmstress@afrmic.com

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AFR Women's Cooperative

Facebook.com/AFRWomensCooperative

We love to see what you're doing in your communities. Don't forget to tag us in your pictures!

You can also visit us at www.afrcoop.org.

LIFE HAPPENS

It's time for a life insurance check up!

By Paul Morgan, VP of AFR LIFE

We all have checkups and updates for many parts of our life-dental checkups, physical exams, oil changes for our cars, furnace filters changes and more. Taking care of these update activities can help things keep running smoothly in our lives.

Updating our life insurance policies is no different.

In the course of our lives, things change. We regularly adapt to changes in our lives, but we may not stop to think how these changes could affect our life insurance. Births, deaths, marriage or divorce can have a big impact on how well our life insurance functions.

An important part of any life insurance policy is the naming of a beneficiary—the person(s) who are named as recipient(s) of a life insurance death claim when the insured passes away. The owner of the policy controls any changes to that policy. Keeping the owner and beneficiary updated is critically important to keeping a policy up-to-date and reflecting our wishes and financial plans.

A life insurance policy also allows for contingent or secondary beneficiaries and owners to be named to take the place of a primary person, in case they pass away before the policy is paid out.

AFR Life recommends reviewing your life insurance policy once a year or when a significant change happens in your family. This will ensure the policy functions how it was designed to function and that it provides timely benefits to family members when needed.

Updating a life insurance policy is not just a nice thing to do; an outdated life insurance policy can have a big impact on you financially. Let's consider a couple of example where that is the case.

One of the nice features of life insurance is that it automatically avoids the probate legal process when a death claim occurs. This means the policy proceeds are paid directly to the beneficiaries without any probate or legal process. Avoiding probate can mean a death benefit is paid much sooner to the beneficiaries and can lower legal expenses relating to probate.

If there is no living beneficiary at the time the policy death claim is paid, the life insurance proceeds are paid to the estate of the insured, which then requires the legal probate process to finalize. This normally takes months to resolve and incurs additional legal expenses. All of this could be avoided with a current beneficiary in place.

Another example of possible problems with an outdated life insurance policy can happen when a divorce involving the policy insured happens prior to a policy death claim.

Oklahoma statute §15-178 states that when a couple divorces, an ex-spouse who is named as the beneficiary on a life policy is automatically removed as a beneficiary from that life policy, as though they died before the insured. The proceeds are then paid to a contingent beneficiary or to the estate. This could come as a big and unpleasant surprise. The statute does allow for the ex-spouse to continue as a valid beneficiary on the policy, but legal steps need to be taken before the death claim occurs. These steps are fairly easy, but they must be done ahead of time. Additionally, a simple updating of your mailing address, email address and phone number will allow for policy claims to be paid much

Taking a few moments to review and update your life insurance policy can give you the peace of mind knowing that the policy will function the way you expect and can provide a timely payment of benefits. You can meet with your AFR agent or access a Policy Owner Change Form on the new AFR Life website (www.afrlife.com) to update your policy. As always, you can contact AFR Life at 800-425-9303 to answer any questions about your policy.

sooner.



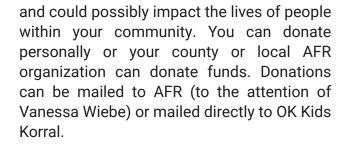
AFR Employees Contribute to OK Kids Korral

By Vanessa Wiebe, AFR Marketing Manager

A project of the Toby Keith Foundation, the OK Kids Korral is a haven for children undergoing treatment for pediatric cancer in the Oklahoma City area and their families. The Korral is a special place cherished by volunteers and participating families alike. AFR Insurance employees have volunteered regularly at the OK Kids Korral for the past several years by providing home-cooked meals and crafting with the kids every month. AFR employees haven't been able to interact with the Korral as much recently due to Covidrelated medical restrictions, but three AFR volunteers attended the annual Trunk or Treat held Oct. 29 to hand out candy and interact with the Kids Korral families and other attendees. With a record turnout, the Trunk or Treat was a highlight for the community after the struggles of the Covid-19 pandemic. Christmas should be a happy time of year. For children in the hospital, that isn't always the case. AFR regularly donates supplies to help with the everyday needs of the Korral. This Christmas, AFR participated in an Angel Tree project to help provide for these everyday needs. AFR also sponsored 20 individual kids

in need. Trees were set up around AFR for employees to pick an ornament and fulfill the need listed on it. In total, more than \$3,500 was donated to families in need.

AFR volunteers welcome monetary donations to benefit the Korral. These donations are a great opportunity to give to a worthy cause that benefits Oklahomans across the state













It took a while to arrive, but winter is finally here! I hope you all had a joyous Christmas season and a happy new year.

I had a very memorable holiday season! Just before Thanksgiving, my family welcomed a new addition. I was lucky enough to spend the holidays with my new granddaughter. It was absolutely the highlight of my year!

We typically think of January as a clean slate, a chance to forget the past and start anew. Last year was still a struggle for many as we continue to navigate health challenges, but we also have so many good things to build on from 2021.

The AFR Speech Contest returned and was as successful as it's ever been. Thank you to everyone who volunteered to judge this great group of kids that competed. I hope you found the experience as rewarding as I have.

Many of our county and local AFR organizations also returned to in-person meetings and we're very grateful for that interaction. If anything, Covid has taught us that there's no true substitute for fellowship.

over concentration and lack of competition in our beef, poultry and other agriculture markets. To date, we've had multiple legislative actions proposed, three congressional hearings, a presidential executive order, and a White House action plan all directed at solutions to help farmers and ranchers gain market access and stable prices.

I must say, it has been the honor of a lifetime to work on this issue with my counterparts across the nation. In October, I appeared before the House Agriculture Committee in Washington, D.C., to bring my perspective on the lack of competition in the beef industry.

I have watched many congressional hearings over my lifetime, but I did not truly appreciate what witnesses go through when they appear before Congress. The atmosphere in a congressional hearing room is intense. It is and will always be one of the most exciting-and terrifyingthings I have ever done.

Just this week, I was asked to meet with President Biden, Secretary Vilsack and Attorney General Garland to further discuss the need for diversified processing and antitrust enforcement in beef and poultry. What an incredible honor to be asked to represent my fellow farmers and ranchers in a conversation with the president himself!

ranchers and processors in attendance were on the same page with me. We were all in lock-step, asking for similar solutions to problems we're all facing.

We're finally seeing real momentum on the concentration and competition issue. After all, we have the attention of the president. The tide is turning; they've heard your voices asking for a fair shake, a chance to compete in your own industry.

As I close out this quarter's column, there is one thing I wish we could leave in 2021. It feels like with every passing season, we become a more and more partisan nation. It's gotten so bad each side can't even recognize when the other side has done something right. Even a broken clock is correct twice a day. I think many people have forgotten the lesson in that.

If we can focus less on being Democrat or Republican and instead focus on being Americans first, I think our country would be a lot better off. My wish for 2022 is that more Americans will focus on doing what is right, what is best for America, regardless of who's in office or if their favorite color is red or blue. In that regard, I do hope the new year brings a clean slate.

Speaking of fellowship, we are planning to return to our full, in-person convention this year! We've got several interesting convention features planned, including panels on market concentration, medical marijuana challenges, and handling farm stress. See you there!

Something else positive from 2021the steady march of increasing awareness

The White House roundtable was an intimidating experience, but I was so pleased to hear the other four farmers,

Have a happy new year; we'll see you at convention in February! God bless!

-Scott