AFR TODAY

THE PUBLICATION OF AFR INSURANCE
AN AFFILIATE OF OKLAHOMA FARMERS UNION
VOL. 104, NO. 1 | WINTER 2023

AFR COOPERATIVE

HONOR TRADITION EMBRACE CHANGE

118TH STATE CONVENTION

2023 AFR CONVENTION DETAILS INSIDE

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NON PROFIT
US POSTAGE
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OKLAHOMA CITY, OK

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

UPCOMING 2023 EVENTS

Jan. 16	MLK Day; AFR Home Office Closed
Feb. 17-19	2023 AFR State Convention, Norman
Mar. 5-7	NFU Convention, San Francisco
Mar. 3	Ag Achievement Contest Entry Deadline
Mar. 8-17	Oklahoma Youth Expo, OKC Fairgrounds
Mar. 8	OYE - Ag Mechanics Contest, OKC
Mar. 10	OYE - AFR Cattle Showmanship, OKC
Mar. 12	OYE - AFR Ag Achievement Test, OKC
Mar. 13	OYE - AFR Sheep Showmanship, OKC
Mar. 13	OYE - AFR Swine Showmanship, OKC
Mar. 14	OYE - AFR Goat Showmanship, OKC
Mar. 24	EOSC Interscholastic, Wilburton
Apr. 1-2	Southwest Farm & Home Expo, Elk City
Apr. 6	Connors Interscholastic, Warner
Apr. 7	Good Friday; AFR Home Office Closed
Apr. 9	Easter Sunday
Apr. 11	Ag Day at the Capitol
Apr. 13-15	OKC Farm Show, OKC
Apr. 14	OKC West Cattle Grading, El Reno
May 1-3	State FFA Convention, Tulsa
May 14	Mother's Day
May 29	Memorial Day; AFR Home Office Closed

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

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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 information.

AFR COOPERATIVE

President
Scott Blubaugh, Tonkawa

Vice President
Ryan Plemmons, Broken Bow

Secretary
Paul Jackson, Ringling

BOARD OF DIRECTORS

Independent Director District 1
VACANT

Independent Director District 2
Brett Morris, Ninnekah

Independent Director District 3
Jim Shelton, Vinita

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

AFR INSURANCE

President/CEO
Jon Srna

Secretary
Paul Jackson

CFO
Bernadette Autrey

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Independent Statewide Director
Mason Mungle, Norman

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

Honor Tradition, Embrace Change: 118th AFR Convention Set for February

The 2023 AFR Convention is scheduled for Feb. 17-19 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 118th AFR Annual Convention were: Cooperative Officer Secretary, District 1 Northwest Independent Director, District 3 Northeast Agent Director and District 4 Southeast Independent Director.

The Secretary incumbent was unopposed and therefore re-elected. This position is held by Paul Jackson, Ringling.

Filing for Northwest Independent Director District 1 are Larry DeWitt, Cherokee; Roger Edenborough, Goodwell; and Jordan Shearer, Laverne. Filing for Northeast Agent Director District 3 are William Lane, Jay, and John Ogden, Oktaha. Filing for Southeast Independent Director 4 are Loyd Steward, Shawnee, and Mike Goodwin, Roberta.

County and local policy resolutions received by the office of State Secretary Paul Jackson are now being considered by the 2023 AFR Cooperative Policy Committee. The Committee will complete proposals onsite on Friday morning of the convention.

This year bylaw proposals will be considered in the mutual business session only. A description of those proposed changes can be found on page 18. A full description of each bylaw to be considered can be found on the AFR Convention webpage at www.afrmic.com/convention.

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 insurance matters. Different-colored badges will distinguish between the two categories.

Delegates to the National Farmers Union (NFU) Convention in San Francisco, Calif., March 5-7, 2023, will be elected at the state convention on the afternoon of Saturday, Feb. 18. NFU delegate candidates must provide a biographical paragraph reflecting AFR 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. 18. NFU bylaws changes 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. 19.

2023 Convention Notices

NOTICE OF THE ANNUAL POLICYHOLDERS' MEETING OF THE AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY, INC.

In accordance with Article III, Section 1, of the Bylaws of the American Farmers & Ranchers Mutual Insurance Company, Notice is hereby given that the 2023 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, Okla., February 17-18, 2023. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. on Friday, February 17, 2023. Presentations of financials, officer reports, proposed bylaws, director elections, educational sessions and other necessary business will be conducted at this meeting.

Jon Srna, President & CEO
Paul Jackson, Secretary

NOTICE OF THE ANNUAL MEETING 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 2023 Annual Membership Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., will be held at the Embassy Suites by Hilton Norman – Hotel & Conference Center, 2501 Conference Drive, Norman, Okla., February 17-18, 2023. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. Friday, Feb. 17, 2023. Presentations of financials, officer reports, director elections, consideration and adoption of policy resolutions, educational sessions and other necessary business will be conducted at this meeting. With only one officer incumbent filing, no election will be held for the expiring officer position. No bylaws will be considered as none were advanced by the bylaws committee.

Scott Blubaugh, President
Paul Jackson, State Secretary

AFR Responds

AFR Insurance First to Respond in Idabel

Story and Information Provided By: Darin Miller, AFR Insurance Director of Claims, & Vanessa Wiebe, AFR Insurance Marketing Supervisor

The tornado that hit Idabel during the evening hours of Nov. 4, 2022, was classified as an EF4, which, according to the National Weather Service, is the first EF4 to affect Oklahoma since 2016. To be classified as an EF4, a three-second wind gust must hit an estimated speed of 166-200 mph. There was a second tornado that struck McCurtain County; it was classified as an EF2 (estimated wind speeds of 111-135 mph). Many properties were destroyed, and one fatality was recorded.

The AFR Claims Team swiftly responded to the devastation and were on-site the following morning. The AFR CARE trailer was set up that morning near the Sooner Insurance Agency in Idabel and AFR Claims staff started working on claims in McCurtain County that day.

AFR Insureds Travis and Brandi Crocker pose with their claims check in front of the AFR CARE trailer.

AFR Insurance Agent Jim Campbell, owner of Sooner Insurance Agency in Idabel, was impressed with how quickly the AFR Claims Team reacted to the event. “The AFR Property Manager texted me Friday night after the storm hit to let me know they would be bringing down the trailer the next morning and that AFR adjusters would start working claims on Saturday. An AFR adjuster was at my office at 7:30 a.m. the next morning and the trailer was here by noon!”

Several homes, outbuildings and vehicles were totaled because of the extensive damage. Payments were issued quickly, and policyholders’ minds were put at ease by AFR’s prompt actions. The AFR Claims Team was glad to be there when our customers needed us most!

AFR Foundation Donates to Denison Elementary in Idabel

IDABEL—The AFR Foundation has donated $5,000 to Denison Elementary School to cover the cost of the school's insurance deductible. Denison Elementary took a direct hit during the recent Idabel tornado. The school lost the roof off its main building and sustained significant water damage.

Representatives of the Foundation presented a check for the donation to Denison School Superintendent Stacey Ebert Nov. 15.

Also in attendance were AFR Cooperative Vice President and Foundation Board Member Ryan Plemmons, Broken Bow, AFR Cooperative and Foundation Board Member Mike Goodwin, Roberta, and AFR Insurance Agent Jim Campbell, Idabel.

"A loss like this can be very disruptive to students and teachers alike," said Goodwin. "We're proud the Foundation could play a small part in helping Denison Elementary rebuild and get back to providing its students with a great education."

Farmers Union Foundation, Inc., is doing business as AFR Foundation.

Jim Campbell (far left), Ryan Plemmons (center right) and Mike Goodwin (far right) present Denison School Superintendent Stacey Ebert (center left) with a donation from the Foundation.

Are you properly insured?

Story and Information Provided By: Trent Davis, AFR Insurance Director of Pricing & Product Development

Purchasing a home is the biggest financial decision most of us will make in our lives. A Homeowner or Farm & Ranch insurance policy provides peace of mind that your investment will be protected if a covered loss happens.

With AFR's standard Homeowner and Farm & Ranch policies offering replacement cost coverage, a homeowner might think their property is fully covered in the event of a loss. However, a policy must maintain adequate policy limits every year to ensure the coverage is high enough to rebuild the home.

Prior to Covid-19, material and labor cost increases were modest and consistent. However, things have changed in the last three years. Worldwide lockdowns severely impacted supply chains and the availability of skilled labor. Inflation is currently at a level not seen in four decades.

On the insurance side, reconstruction costs on labor and materials are 33% higher than they were three years ago. This means that a home that was adequately insured just a couple of years ago might not have enough coverage today to completely rebuild after a total loss. In addition to this, the amount paid under the replacement cost coverage may be reduced if the home is not insured to at least 80% of the cost to rebuild the entire home at the time of a covered loss. This would include covered losses below the policy limit.

We are living in challenging times. AFR thrives on helping customers in their time of need. Now is a great time to discuss your current insurance needs with your AFR Insurance agent to make sure you are properly covered.

[1]*XactAnalysis*

2023 AFR CONVENTION

What to Expect

TOP SPEAKERS

Economy: Perhaps other than drought and supply chain issues, nothing has captured our attention more than perhaps the state and national economy and rising interest rates to curb inflation, impacted by a world stage of military conflict and other international issues which impact agriculture, rural communities, and urban cities and suburban towns. Two speakers will address the issues. Megan Williams, an associate economist and manager of regional affairs for the Federal Reserve Bank of Kansas City – Oklahoma City Branch, will speak on the "U.S. and Oklahoma Economic Outlook," and Patrick Zeka, president and CEO for Oklahoma AgCredit covers the "Oklahoma Ag & Rural Economy: A Lenders Perspective."

State Legislation: Oklahoma House of Representatives Speaker Charles McCall, R-Atoka, will preview the current and upcoming actions for the legislature this session which begins in February. AFR Cooperative legislative liaison Bray Haven will provide a snapshot of the upcoming state legislative session and associated activities.

National Legislation: NFU President Rob Larew will give the latest on the National Farmers Union – Fairness for Farmers Campaign, as well as a Washington, D.C., legislative update on the politics of Congress and the work toward a new Farm Bill.

Cooperative Development: "Farmers Union Enterprises/Farmers Union Industries Success Stories and Concepts for Oklahoma" will be shared by Mark Watne, president of the North Dakota Farmers Union, and Dave Velde, counsel to the National Farmers Union. These entities have not only found historical solutions to local problems farmers and ranchers, but also have provided opportunities for the membership organizations which comprise FUE and FUI to help accomplish their missions. Learn about the possibilities and how they might apply to Oklahoma.

General: Newly appointed USDA-FSA Oklahoma State Director Steve Kouplen will bring an update and expound on the value to Oklahoma of the permanent disaster program helping farmers and ranchers meet their business obligations, as well as other FSA program updates. Oklahoma State Ag Statistician and AFR Member Troy Marshall will discuss the value of participating in the 2022 Census of Agriculture and how it can impact funds received by farmers and ranchers. Oklahoma Beef Council Director of Marketing and Communications Nikki Snyder will bring an update on a NEW online beef directory that producers can participate in, as well as other topics.

Organization/Company History: Created from an original 1917 photograph, "The Cottonwood Farmers Union Band" state capitol painting project focused around the first band to play at the Oklahoma Capitol. The band from a local union chapter had been attending the annual convention in Oklahoma City. Speakers include AFR Agent and State Senator Darcy Jech and former State Representative Harold Wright, whose family is captured in the painting recently dedicated at the state capitol. State Secretary Paul Jackson will cover the early history of the farmers union and how that band fit into the people of the time activities and issues.

Agritourism: Join this educational, fun breakout on Saturday afternoon to learn how you can potentially increase your income stream for your farming and ranching operation through "Thinking about Agritourism" as various ventures are explored. Oklahoma Department of Agriculture, Food and Forestry agritourism staff, including former AFR Youth Coordinator Micaela Halverson and former AFR Youth Council Member and Intern Whitney Wilkinson will be present.

HONOR TRADITION EMBRACE CHANGE

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 and pens. Convention registration and office needs are supported by R.K. Black, Inc.

BUSINESS SESSION

Friday afternoon will be dedicated to the annual meetings of the AFRMIC and AFR Cooperative (Oklahoma Farmers Union), which will include financial reports, officer reports, proposed AFRMIC bylaws consideration, director candidate speeches and consideration and adoption of policy resolutions in the AFR Cooperative.

YOUTH PROGRAM

Recognition of top AFR Youth and a look back at last year's activities will be part of Friday evening's activities. Oklahoma 4-H President Abby Logan will bring greetings. AFR Speech Contest Winner Fletcher Inman, Mulhall-Orlando 4-H, presents "Cooperatives: A Business Model with Benefits."

OCBA

The annual meeting of the Oklahoma Certified Beef Association will be held on the first day of the convention. Voting members of the association will conduct business. 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. Sidwell Strategies President Brady Sidwell, Enid, will share how his company can help OCBA members distribute their products to a statewide network of restaurant and retail outlets.

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.

AG & HISTORIC

Visit the AFR Ag & Historic Conference trade show booth to discover the adventures in store both domestically and internationally -- Fall 2023 to Coastal Maine and Spring 2024 to Scotland!

2023 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 Council.

BANQUET/RECEPTION

The event will open to a rousing rendition of the National Anthem played by AFR member Jolie Marshall. Banquet attendees will enjoy a NEW entrée this year with beef from the members of the Oklahoma Certified Beef Association! Legislative awards will be presented. Special recognition will be given to farm and rural mental health advocate and former Foundation employee Mona Lee Brock, who was declared by Willie Nelson as "The Angel on the End of the Line" when taking farm crisis calls in the 1980s. Dinner musical entertainment will be provided by AFR member and Oklahoma's own Susie McEntire!

LOCAL & COUNTY

Returning this year is a luncheon honoring the service of local and county AFR Cooperative boards. "Proven Successful Strategies for Farmers Union Chapters" will be addressed by Mark Watne, president of North Dakota Farmers Union, and Abby Perdue, membership director for National Farmers Union. This is one local and county officers will not want to miss as they build local chapters through activities and involvement of members. The luncheon is sponsored by Oklahoma AGCredit, Farm Credit of Western Oklahoma, BancFirst and Whitworth, Wilson and Evans, PLLC.

JJ'S SHOE SHINE

Just inside the door of the trade show, 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 and the good conversation is FREE!

TRADE SHOW

Enjoy a comprehensive trade show with more than 50 vendors where you can learn, get freebies and shop!

GRAND DOOR PRIZES

Several major door prizes will be drawn at the banquet and on Sunday morning following the worship service. Featured door prizes include a John Deere S220 Lawn Tractor valued at $3,000, a Green Mountain Daniel Boone Stainless Steel/Wifi Pellet Grill valued at $899, and a John Deere AC-215 Kerosene Heater valued at $915. 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 and P&K Equipment.

PAC AUCTION

NEW this year is top-notch items to be "live" auctioned at the conclusion of the banquet for the AFRPAC. The funds will be used to assist with legislative efforts, giving to candidates and legislators who support the organization, and company legislative initiatives. Items include a Hochatown/Broken Bow cabin experience, OSU and OU firepits, a branded cattle hide with the winning bidder's brand or logo, an all-expense-paid trip for two to the Fall 2023 Ag & Historic Conference in Maine, an AFR and retro OFU branded rifle and shotgun, and a Carnival cruise for two for five days. The AFRPAC silent auction items will be available for bid on Friday and Saturday. Both live and silent auctions are open to all attendees; you do not have to be a convention delegate to participate. AFR PAC Chair Scott Blubaugh will provide a PAC update.

WORSHIP SERVICE

The convention will close out with the Convention Worship & Memorial service on Sunday morning. The service will feature a video tribute honoring members who passed away in 2022, congregational singing participation, special music and a message from AFR Chaplain Eddie Whitworth. Returning at the piano with soothing southern gospel music and hymns is Gathan Graham. Special recognition will be given to retiring AFR Agent Dorothy Richey, a longtime cornerstone of the worship service. To top off the morning, enjoy the inspiration and singing of Susie McEntire!

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 trade show vendors. Drop by the BancFirst booth to enter special drawings to be awarded at the convention banquet.

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 Convention. Cards and biographical information (up to 175 words) must be received back no later than Saturday, Feb. 18 at NOON. NFU bylaws changes at the last convention required 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 March 5 -7 in San Francisco, Calif.

2023 Convention

Ice Cream Social

Saturday
February 18, 2023

1 p.m. - 1:30 p.m.

Located in the foyer prior to the beginning of the Third General Session of the 2023 AFR Convention.

CONVENTION AGENDA

Thursday, Feb. 16, 2023

7:30 p.m. Convention Kick-Off & Agent Happy Hour

Friday, Feb. 17, 2023

8 a.m. Agent Welcome Breakfast (Sp. by Parkway Advisors)

8:30 a.m. Sapiens Workshop
AFR Sapiens Team

9 a.m. Registration Opens
Auction Drop-off, Ticket Sales
Oklahoma Certified Beef Association Annual Meeting
Speaker: Brady Sidwell, President, Sidwell Strategies

9:30 a.m. Trade Show Opens
AFRMIC Executive Welcome
Jon Srna, President & CEO
Bernadette Autrey, CFO
Robson Cardoso, Vice President of Information Technology
Brandice Rhoades, Assistant Vice President of AFR Life

10 a.m. Bylaws Information Session
Brandon Wilson; Whitworth, Wilson & Evans

10:30 a.m. Policy Committee Meeting

11 a.m. Agent's Association Annual Meeting

11:30 a.m. Agent Luncheon (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

1:30 p.m. Agent Resource & Sapiens Rooms Open
(Sp. by Armada Disaster Solutions/Verisk 360Value)

First General Session

1 p.m. AFRPAC Silent Auction Begins
Door Prizes (Sp. by MIDCON, LegalShield, Tinker FCU)
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

1:15 p.m. Call to Order
2023 Annual Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.
Scott Blubaugh, President, AFR/OFU Cooperative
Meeting Notices, Convention Rules Committees and Appointments
Brandon Wilson, Parliamentarian
Call to Order & Welcome
2023 Annual Policy Holders Meeting of the American Farmers & Ranchers Mutual Insurance Company, Inc.
Mike Goodwin, 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
Election Committee Report
Paul Jackson, Secretary-AFRMIC, State Secretary-OFU
Candidate Speeches
Northwest Independent Director Dist. 1 – Larry DeWitt, Roger Edenborough, Jordan Shearer
Northeast Agent Director District 3 – William Lane, John Ogden
Southeast Independent Director 4 – Loyd Steward, Mike Goodwin

Continue OFU Business
Election Committe Report
Paul Jackson, State Secretary

Continue AFRMIC Business
AFRMIC Bylaws Consideration
Dave Velde, Presiding Designee, NFU Counsel

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

Continues OFU Business
President Report
Scott Blubaugh, President, AFR Cooperative
Vice President Report
Ryan Plemmons, Vice President, AFR Cooperative
Secretary Membership Report
Paul Jackson, Secretary, AFR Cooperative
Financials Report
Bernadette Autrey, CFO & Treasurer, AFR Cooperative
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
Jordan Shearer, NFU Policy Committee Member
Consideration & Adoption of OFU Policy
Barry Squires, AFR Cooperative Policy Committee Chair
Recess Business Session

5 p.m. Kids Korral Cornhole Tournament
(Sp. by BancFirst)

5:30 p.m. Trade Show, Ticket Sales Close
Agent Resource Room Closes

6 p.m. Youth Program Assembly

Second General Session

7 p.m. "The Cottonwood Farmers Union Band" Project
The Honorable Darcy Jech, Kingfisher
The Honorable Harold Wright, Weatherford
Paul Jackson, State Secretary

Greeting
Abby Logan, Oklahoma 4-H President

Youth Program
Tailor Atkinson, Youth Development Coordinator, AFR Cooperative
Youth Advisory Council
Youth Service Project
Leadership Summit: Military Care Packages
AFR State Speech Winner
"Cooperatives: A Business Model with Benefits"
Fletcher Inman, Mulhall-Orlando 4-H
Poster Contest Winners
State Scholarship Recipients
Youth "Year in Review" (Video)

8 p.m. Registration Closes

9 p.m. Northwest Area Meeting

Saturday, Feb. 18, 2023

8 a.m. Registration Opens
Ticket Sales Open
Trade Show Opens
Agent Resource & Sapiens Rooms Open (Sp. by Armada Disaster Solutions)

Third General Session

8:30 a.m. AFRPAC Silent Auction Opens
Door Prizes (Sp. by MIDCON, LegalShield, Tinker FCU)
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
"Farmer" Lee Brice Tribute Video

8:45 a.m. "Farmers Union Enterprises/Farmers Union Industries Success Stories and Concepts for Oklahoma"
Mark Watne, President, North Dakota Farmers Union
Dave Velde, Counsel, National Farmers Union

9:30 a.m. Agents: Life Agent Panel & Workshop
Brandice Rhoades, Assistant Vice President, AFR LIFE
Mandy Soulter, Director, AFR LIFE
Donna Newsome, Ambassador
Leda Canada, Ambassador
Carla Harmon, Ambassador
Davin Walker, Ambassador

10:30 a.m. Agents: Industry Trends Workshop
Darin Miller, Director of Claims
Andy Jones, Director of Underwriting
Trent Davis, Director of Pricing & Product Development

9:30 a.m. FSA-USDA Greeting
Steve Kouplen, State Director

9:35 a.m. Ag Census
Troy Marshall, State Ag Statistician

9:40 a.m. Oklahoma Beef Council
Nikki Snider, Dir. of Marketing and Communications, Okla. Beef Council

9:45 a.m. "Oklahoma Ag & Rural Economy: A Lenders Perspective"
Patrick Zeka, President & CEO, Oklahoma AgCredit

10:30 a.m. Milk & Cookies Break
(Sp. by DairyMAX, COX, Okla. Agricultural Cooperative Council)

General Session Continues

10:45 a.m. "U.S. and Oklahoma Economic Outlook"
Megan Williams, Associate Economist and Manager of Regional Affairs, Federal Reserve Bank of Kansas City - Oklahoma City Branch

11:45 a.m. Recess for Lunch

11:45 a.m. Local & County Farmers Union Chapters Board Luncheon
(Sponsored by Oklahoma AGCredit, Farm Credit of Western Oklahoma, BancFirst and Whitworth, Wilson and Evans, PLLC)
"Proven Successful Strategies for Farmers Union Chapters"
Mark Watne, President, North Dakota Farmers Union
Abby Perdue, Membership Director, National Farmers Union

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, Tinker FCU)
Cotton Shirts/Bales (Sp. by Oklahoma Cotton Council)
Pecans (Sp. by the OK Pecan Growers Assn./Flyign G Ranch)

1:45 p.m. "2023 Legislative Session"
Speaker Charles McCall, Oklahoma House of Representatives

2 p.m. Registration Closes
PAC Silent Auction Check-Out

AFR PAC AUCTION

2023 AFR CONVENTION LIVE AUCTION ITEMS

TRIP FOR TWO TO THE AFR MAINE AG & HISTORIC CONFERENCE
DONATED BY: ROBERT & DEBI THOMPSON

5-DAY CRUISE FOR TWO IN MEXICO
DONATED BY: SCOTT BLUBAUGH

2-NIGHT STAY FOR 2-4 PEOPLE IN HOCHATOWN/BROKEN BOW LUXURY CABIN
DONATED BY: RYAN PLEMMONS

FREDRICK REMINGTON BRONZE SCULPTURE
DONATED BY: ED PREBLE

.22 HENRY RIFLE WITH ENGRAVED RETRO OFU LOGO
DONATE BY: BRAY HAVEN & RANDY GILBERT

12-GAUGE SHOTGUN WITH ENGRAVED AFR LOGO
DONATED BY: BRAY HAVEN & KEITH MILLER

HALF OCBA BEEF
DONATED BY: JOHN ODGEN & BILL INHOFE

BRANDED COWHIDE WITH AFR LOGO OR BIDDER'S BRAND
DONATED BY: MASON MUNGLE

OSU & OU FIREPITS
DONATE BY: JIM & CARLA PILKINGTON

CASH DONORS INCLUDE: CLAY POPE, PAUL JACKSON, JORDAN SHEARER, AND BRADLEY WOMACK.

2:15 p.m. "National Farmers Union – Fairness for Farmers Campaign and Washington Update"
Rob Larew, President, National Farmers Union

3 p.m. NFU Delegates Election
Recess Session

3:15 p.m. Milk & Cookies Break (Sp. by DairyMAX, COX, Oklahoma Agricultural Cooperative Council)

3:30 *Breakout Sessions*

"Thinking about Agritourism?"
Oklahoma Department of Agriculture, Food and Forestry
Micaela Halverson, Agritourism & Farmers Market Coordinator
Whitney Wilkinson, Marketing Coordinator

"Marketing & Sales Workshop"
Vanessa Wiebe, Marketing Supervisor, AFRMIC
Amanda Riddle, Sales Director, AFRMIC

4 p.m. Trade Show Closes

5:30 p.m. VIP Banquet Reception
(Sp. by Whitworth, Wilson and Evans, PLLC; Parkway Advisors; Visit Norman)

Convention Banquet

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

7 p.m. Welcome
Scott Blubaugh, President, AFR Cooperative
Invocation
Eddie Whitworth
Pledge of Allegiance
Jorja Scherler, Southwest Area Vice President, Oklahoma FFA Association
National Anthem
Jolie Marshall
Dinner (Beef Entrée Oklahoma Certified Beef Association Members)
Dinner Entertainment
Susie McEntire
Guest Introductions
Recognitions
Mona Lee Brock – "The Angel on the End of the Line"
Legislative Awards
2023 Senator Casey Murdock, Rep. Kenton Patzkowsky
AFRPAC Auction
Jarred Campbell
BancFirst Giveaway (Sp. by BancFirst)
Grand Door Prize Drawing
(Sp. Farm Credit of Western Oklahoma, Oklahoma AGCredit, P&K Equipment)
Closing Prayer
Eddie Whitworth
God Bless America
Dorothy Richey

Sunday, Feb. 19, 2023

9 a.m. Worship and Memorial Service
Worship Leader
Paul Jackson, State Secretary, AFR Cooperative
Congregational Singing
Message
Eddie Whitworth
Video Memorial Recognition
Special Recognition
Piano
Gathan Graham
Inspirational Speaker
Susie McEntire

10:45 a.m. Close Convention & Final Drawings
(Sp. Farm Credit of Western Oklahoma, Oklahoma AgCredit, P&K Equipment)

SPEAKERS & ENTERTAINERS

Rob Larew

NFU President

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.

Steve Kouplen

USDA FSA State Executive Director

Steve Kouplen was appointed by the Biden Administration to serve as the State Executive Director of the USDA Farm Service Agency (FSA) in Oklahoma in February 2022.

Kouplen was born and raised on a family farm and ranch in Oklahoma. He is a third-generation rancher who lives on his family's centennial homestead in Okmulgee County and has continued the family tradition of raising purebred Hereford cattle.

While running his commercial cattle operation, he served as president of the Okmulgee County Farm Bureau, president of the Oklahoma Farm Bureau, and chairman of the Oklahoma Beef Council.

In 2009, he was elected to the Oklahoma House of Representatives and served as Minority Leader from 2017 to 2018. He currently resides in Beggs.

Megan Williams

Federal Reserve Bank of Kansas City - OKC Branch Associate Economist and Manager

Megan Williams is an associate economist and manager in the Regional Affairs department at the Kansas City Fed's Oklahoma City Branch office. In this role, she is responsible for current monetary policy research, district economic surveys, and a variety of economic research projects. She also serves as secretary for the Oklahoma City Branch Board of Directors.

Williams joined the Federal Reserve Bank in 2000 as an analyst in the Retail Payments Support department and assumed her current role in 2006.

Williams serves on the Board of Directors of the Oklahoma Council on Economic Education and is a former board chair.

Brady Sidwell

Sidwell Strategies President

Brady Sidwell is the founder and president of Sidwell Strategies, Enterprise Grain Company, Sidwell Distribution, Enterprise Grain Malt, Sidwell Solutions, Sidwell Seed, 81 Feed and Seed, Sidwell Transport, Arbitrage αlpha Solutions and co-founder of Enid Brewing Company. He is also a limited partner and member of the advisory board of Germin8 Ventures, a food tech venture capital firm based in Chicago, and a founding partner of Ninja Ag, a precision agriculture technology business that creates variable-rate nutrient applications from corrected NDVI imagery. He was recently appointed to the Board of Directors of the Kansas City Federal Reserve Bank, Oklahoma City Branch.

Prior to becoming an entrepreneurial business owner and commodity broker, Sidwell had an extensive career in international finance, with a special focus on food supply chains. He worked for OSI Group, Rabobank, the U.S. Embassy offices of the USDA in South Korea and Thailand.

Sidwell holds a bachelor's degree from OSU and a master's degree from the University of Hong Kong. He was raised on a family farming operation in Goltry, where he lives today.

Representative Charles McCall

A fourth-generation southern Oklahoman, Charles McCall is a native of Atoka.

McCall was named president of AmeriState Bank in 2001 and became CEO in 2009. Under his executive leadership, AmeriState Bank has grown and expanded its service market to southern Oklahoma and northern Texas.

McCall was elected mayor of Atoka in 2005. He was selected as a state finalist for "Mayor of the Year" by the Oklahoma Municipal League in 2010. Since the beginning of his time in the Oklahoma House of Representatives, McCall has been recognized for his leadership. He has served as chairman of the Revenue and Taxation Subcommittee of Appropriations and Budget in the House of Representatives. McCall became the Speaker of the House in 2017, after four years of service to the Oklahoma Legislature.

SPEAKERS & ENTERTAINERS

Mark Watne

North Dakota Farmers Union President

Mark Watne was elected president of North Dakota Farmers Union (NDFU) in 2013. He also serves as president of Farmers Union Insurance Company (Agraria Insurance Company) and Farmers Union Service Association, all headquartered in Jamestown.

As president, Watne serves on the board of directors for the National Farmers Union and Farmers Union Enterprises. In 2018, he was appointed to USDA's Grain Inspection Advisory Committee for the Federal Grain Inspection Service.

Following a six-year tenure on the NDFU State Board of Directors, Watne began a 15-year-career at NDFU as a development specialist, agricultural strategist and staff executive director. He has led the development of the organization's farmer-owned restaurants and other innovative ideas, serving as executive secretary/treasurer for Agraria LLC, which owns and operates seven farmer-owned restaurants in and near Washington, D.C.). Mark also served as chairman of the Quentin Burdick Center for Cooperatives at North Dakota State University. He is an active participant in many value-added projects across North Dakota and has served as an advisor to numerous Farmers Union cooperatives in North Dakota.

He owns and operates an 1,600-acre farm.

Troy Marshall

State Statitician

Troy Marshall grew up on his family's hay and cattle farm near Harrah. He was an active member of the Oklahoma Farmers Union Youth Program, where he was given the opportunity to represent Oklahoma agriculture at numerous events.

Marshall began his career at the USDA's National Agricultural Statistics Service (NASS). He worked in the North Carolina and Arkansas field offices prior to relocating to NASS headquarters in Washington, D.C., where he was the commodity statistician for turkeys, poultry slaughter, broilers and honey. From there, he moved to St. Louis to work as a team lead in the newly developed Frame Maintenance Group (FMG), and then on to Hearland Region Deputy Director. In 2016, he moved back to Oklahoma to become the Oklahoma State Statistician. Since, he has had privilege of working with all Oklahoma organizations, including many tribal nations.

Patrick Zeka

Oklahoma AgCredit Chief Executive Officer

Patrick Zeka has served rural Oklahoma through the Farm Credit system for 30 years. He was named CEO of Oklahoma AgCredit in 2019.

Through his tenure, he has also served as executive vice president, chief operating officer, chief financial officer, acting president and interim president.

Oklahoma AgCredit is a member-owned cooperative that provides loans and leases for agriculture and rural Oklahomans in 60 counties. With assets exceeding $1.34 billion and a portfolio in excess of 6,300 loans, Oklahoma AgCredit is the largest Farm Credit association in the state.

LIVE SATURDAY AND SUNDAY!

Susie McEntire

Susie McEntire Eaton's smile is a genuine one -- and a familiar one. Susie has directed her talents to the country gospel side of American Roots music, garnering much acclaim from her peers and fans alike. In addition to numerous awards and nominations from TNN, GMA, and CCMA, Susie has been named "Artist of the Year" several times in the field of Positive Country Music. She has also scored four #1 singles on the Positive Country radio charts. However, more than her notoriety, it is Susie's kindness and determination in the midst of difficulties and her genuine compassion for others that inspires people around her.

Other Featured Speakers Include:

- **Senator Darcy Jech**
- **Former Rep. Harold Wright**
- **Abby Logan, Oklahoma 4-H President**
- **Dave Velde, Council to NFU, FUI & FUE**
- **Nikki Snider, Dir. of Marketing & Comm., OBC**
- **Abby Perdue, NFU Membership Director**
- **Micaela Halverson, ODAFF Agritourism Coord.**
- **Whitney Wilkinson, ODAFF Agritourism Coord.**
- **Gathan Graham, Worship Service**
- **Jolie Marshall, Banquet Music**

2023 AFR INSURANCE

MAKE SURE TO VISIT:

AGENT RESOURCE ROOM

Connect with AFR Home Staff in the Agent Resource Room featuring the following departments: Claims, Underwriting, AFR Life, and Sales. The Resource Room will open immediately following the Agent Luncheon at 1 p.m. Bonus Checks will be available for pick up from 1 to 3 p.m. on Friday and 8 a.m. to noon on Saturday morning.

SAPIENS TRAINING ROOM

We are excited to announce the Sapiens Training Room at the 2023 Convention. Join us for Live Trainings as well as have the chance to conduct hands-on test drives of the system. The Sapiens Training Room will open Friday from 1 to 4:30 p.m. and Saturday from 8 a.m. to 3:30 p.m. A schedule of live training times will be released closer to convention.

MARKETING LOUNGE & COMPANY STORE

Stock up on the newest AFR merchandise, pick up the 2023 Agent Directory and don't forget about the newest edition of the Marketing Playbook. All of this and more can be found at the Marketing Lounge located in the tradeshow.

SCHEDULE OF EVENTS

Thursday, February 16

7:30 - 9:30pm Convention Kick-Off & Agent Happy Hour

We are excited to kick off convention with this new addition to the schedule! This will be an informal networking opportunity for Management to meet and connect with our agency force. Join us for great conversation and start to the 2023 AFR Convention.

Friday, February 17

8:00 - 8:30am Agent Welcome Breakfast Buffet

8:30 - 9:30am Sapiens Workshop

Join us for a glimpse into the Sapiens System and an hour long workshop diving into the working of the platform.

9:30 - 10:00am Executive Welcome

Speakers will include: Jon Srna, President & CEO of AFR Insurance; Bernadette Autrey, CFO; Robson Cardoso, Vice President of Information Technology; and Brandice Rhoades, Vice President of AFR Life.

10:00 - 11:00am Bylaw Information Session

11:00 - 11:30am Agent's Association Annual Meeting

11:30 - 1:00pm Agent Luncheon

Sponsored by Gallagher-Re and Parkway Advisors. We will recognize our new and retiring agents as well as hear remarks from Glen Mulready, Oklahoma Insurance Commissioner.

5:00 - 7:00pm Kids Korral Cornhole Tournament

We are excited to hold the second annual Cornhole Tournament benefitting the Ok Kids Korral. Teams of 2 will play in a single elimination tournament. To register a team contact Vanessa Wiebe at vanessa.wiebe@afrmic.com or register when you recieve your ticket letter. Entry fee is $40 per team. Looking for a teammate? Let us know and we can pair you with an AFRMIC staff member. All proceeds will be donated to the OK Kids Korral.

Saturday, February 18

9:30 - 10:30am Life Agent Panel & Workshop

A panel of Life Ambassadors will share their experience selling life insurance products. The AFR Life staff will also conduct a life workshop and share tips on how you can add life insurance into your conversations with your insureds.

10:30 - 11:30am Industry Trends Workshop

The insurance industry has been rapidly changing over the past several months. From inflation to CAT events, keeping up with the changing trends is becoming harder. Join Andy Jones, Director of Underwriting; Darin Miller, Director of Claims; and Trent Davis, Director of Product and Pricing; as they unpack some of these and share valuable information that will help your business grow.

3:30 - 4:30pm Marketing & Sales Workshop

With a new year beginning, we are ready to hit the ground running! Marketing and Sales will hold an interactive, engaging workshop where we will discuss how we can partner with you to be successful in 2023. You'll also be able to pick up the new Agent Resource Guide which has tips and ideas for your growth in 2023.

CONVENTION PROGRAMMING

AGENT GRAND PRIZE GIVEAWAYS

Who doesn't love free giveaways! This year, each booth will be handing out a special item to our agents. Make sure to visit each booth to pick of your item and collect them all.

Resource Room Giveaways

While you're visiting with the booths in the resources room, make sure to enter the raffle giveaway! Winners will be announced periodically and winners must be present at the time of annoucement to win. The giveaway times are as follows:

Friday, February 17th: 3 p.m. | 5 p.m. (winner will be announced at the cornhole tournament)

Saturday, February 18th: 10:30 a.m. | 12 p.m. | 3:30 p.m. (winner will be announced at the Marketing & Sales Workshop)

Giveaways will include: an AFR backpack, AFR cooler, office set, and more!

Agent Scavenger Hunt

Don't miss out on the chance to win elite prizes by participating in the AFRMIC Scavenger Hunt! With a only few tasks to complete, you could walk away with some fantastic prizes. Winners will be announced at the Marketing & Sales Workshop on Saturday at 3:30pm. Winners must be present to win.

AGENT BREAKOUT SESSIONS

SAPIENS WORKSHOP

LIFE AGENT PANEL

INDUSTRY TRENDS

MARKETING & SALES WORKSHOP

HIGHLIGHTS

- Learn about changes in the insurance industry.
- Hear from peers about Life Insurance.
- Interact with the Marketing & Sales Staff.
- Catch a glimpse of Sapiens and test drive the system.

WE ARE EXCITED TO SEE YOU AND CELEBRATE THE GREAT YEAR HAD IN 2022 WHILE LOOKING FORWARD TO 2023.

2023 CANDIDATES

District 1 Northwest Independent Director

Larry DeWitt

Larry was born in Ponca City, where his father was the ag teacher until 1975 when upon that time they moved to Cherokee. At age 13, he crop leased his first farm ground and still farms that land today.

DeWitt showed livestock and purchased a hay wagon and 10 head of Angus cows during his high school years. Throughout his time in 4-H/FFA, he was successful showing livestock and was chosen as the State Star Agri-Businessman for his efforts with his hay hauling business.

DeWitt attended NWOSU and OSU, where he earned a Bachelor of Science in Ag Economics. He then earned a Master of Science in Ag Economics from OSU.

After college, DeWitt worked for the OSU Extension (IFMAPS), where he worked with farmers developing cash flows and balance sheets for banks, FSA and the Farm Credit.

DeWitt currently works at BancCentral NA as the chief lending officer. His portfolio not only consists of ag loans, but also numerous commercial and medical loans. He services over 400 customers.

DeWitt's leadership roles include past chairman of the Oklahoma Bankers Association Ag Committee, the Oklahoma Ag Mediation Program, commissioner on the Oklahoma Real Estate Board and director on the Alfalfa Electric Cooperative Board. He has also served as the president of the Cherokee Chamber of Commerce, treasurer of the local Lions Club and the Cherokee Methodist Church and member of the OALP Class VII.

Larry and his wife Patty own an Angus cow/calf operation, farm over 1800 acres, and have four children and one grandson.

Roger Edenborough

Roger L. Edenborough was born in Stillwater, Okla., while his father was attending graduate school at Oklahoma State University. He was raised in the Oklahoma Panhandle, specifically Goodwell, where he attended school and graduated from Goodwell High School. He then attended college at Goodwell at Oklahoma Panhandle State University. While attending college, Edenborough was active in the student senate and held academic honors at the time of graduation. Edenborough attained his CPA in 1992 and joined his father as a partner in the accounting firm, Edenborough and Edenborough, CPAs.

In 1989, he married his wife, Shelley, and together they raised three daughters, Cassidy, Shandy and Kenly, who all graduated from Goodwell High School before completing university degrees. The Edenboroughs were very involved in the activities of their children during their school years.

As a fifth generation Oklahoman, Roger has been enthusiastic about protecting the rural values and assets of Oklahoma. He has served on the board of trustees for Panhandle Telephone Cooperative, Inc., for 27 years. His time spent on the PTCI board has made him a firm believer in cooperative values. He currently serves on the Goodwell Town Council. In addition, Roger served 19 years as a board member of Goodwell Public Schools, holding offices multiple years and serving on the Oklahoma State School Board Association for eleven years, serving as the OSSBA President in 2016-2017, where he advocated for rural schools across the state.

Jordan Shearer

Jordan Shearer is a fourth-generation farmer and rancher from Slapout. He has a cow/calf operation and raises wheat and sorghum.

Shearer is currently serving as assistant vice president at SNB Bank National Association, Shattuck branch. In this role, Shearer serves as a lender for agricultural and commercial loans, oversees the bank's SBA program and handles public relations for the bank.

Shearer previously served as executive director of the Oklahoma, Colorado and New Mexico Sorghum Associations. He managed sorghum-related association and commission activities, as well as worked with each group's board of directors to coordinate state programs. Prior to that, Shearer served as chairman of the Oklahoma Sorghum Association for five years and worked as a project director for the Oklahoma Association of Conservation Districts.

Jordan is a member of Leadership Sorghum Class I, a Sorghum Checkoff program established in 2011, and Leadership Oklahoma Class 30. He is also a business partner in a guided hunting business that specializes in wild quail. He serves on the Harper County Local 8 and Harper County Farmers Union boards of directors. Shearer served as chair of the AFR/OFU Policy Committee from 2019-2021 and is currently serving as the Oklahoma delegate to the National Farmers Union Policy Committee.

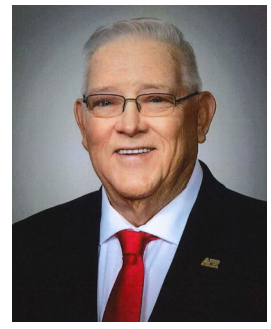
District 3 Northeast Agent Director

William Lane

William Lane grew up in Northeast Oklahoma at Jay, Okla. He attended school at Jay and graduated in 1992. From there, he attended NEO and was a member of the livestock judging team. After NEO, he attended Oklahoma State University and was on the livestock judging team there as well. He graduated with a Bachelor of Science in 1996. He was a member of Class 10 of Oklahoma Ag Leadership Program.

William is a third-generation AFR insurance agent. His grandfather Claud Cagle started in the insurance business in 1974 when he purchased an AFR agency. William owns an AFR insurance agency in Gentry, Ark., and helps his mother with her AFR agency, Cagle Insurance, in Langley, Okla. He first began his career in the insurance industry in 1998 when he came to work for his grandfather in his agency. William also owns a small cattle operation where he raises purebred Shorthorn and Shorthorn Plus cattle that are exhibited on local, state and national levels.

William and his wife, Jennifer, live in Grove, Okla.. He has two children, Ryan and Lexi, and three stepchildren, Derek, Candace and Bri. When he is not at his insurance office, William can most likely be found in the barn or somewhere else on the farm. He helps coach his local 4-H and FFA Judging teams. He can also be found at a lot of livestock shows across the country.



John Ogden

John Ogden, a rancher from Muskogee County, has been involved in an AFR/OFU leadership capacity for many years, including service as vice-president and director on the Executive Board from February 1978 to February 1988, from 2001-2011, and 2020 to 2023. He and his wife, JoAnn, have been longtime AFRMIC agents and have been active in the Muskogee County and Local AFR/OFU chapter serving as a county board member for 43 years, while JoAnn served as county president.

Ogden has been owner/agent of the Ogden Insurance Agency in Muskogee from January 1976 to present. He was also the owner/agent of the Ogden Insurance in Haskell, where his duties included heavy client contact and sales.

Ogden has served as executive director of the Muskogee County Community Action Foundation, where he wrote and administered various grants for low-income families. Ogden owned and operated Muskogee Overhead Door Company until selling in in 1992. He became branch manager of Rocket Freight Lines after having worked as a driver. He was store manager for McAdams Pipe and Supply and worked as a construction engineer for ODOT.

Ogden attended Connors State College and Bacone College.

Also during his lifetime of public service, Ogden has served on the Governor's Task Force for Small Business, and as a board member of W.I.S.H. He is past president of Teamsters Union Local 516. He is a member and has served as a deacon in the Assembly of God Church.

Secretary

Paul Jackson

Paul Jackson was elected AFR Secretary/Treasurer in February 2013 to fill an unexpired vacancy and since has been elected unopposed to three full three-year terms. As Farm & Cooperative Programs Director, he led cooperative activities, policy development, adult and youth leadership and legislative fly-ins to Washington, D.C. A 27-year AFR/OFU employee, he holds Property, Casualty, Health and Life insurance licenses. He served 10 months as the interim AFRMIC CEO. He continues as annual meeting/convention coordinator.

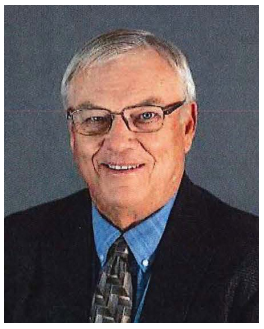
A fourth-generation farmer/rancher, Jackson has a diverse agricultural background, including cow-calf, stocker cattle, wheat, rye, peanuts, alfalfa and hogs.

Jackson served on the boards of Love County Farmers Union and Local 741, Oklahoma Agricultural Leadership Program Advisory Council, Midwest Shows Scholarship Program and Oklahoma 4-H Foundation, where he is currently the president. He is a former volunteer fireman, current church assistant pastor/song leader/secretary-treasurer, a member of Oklahoma Society of Association Executives and secretary to the Farmers Union Foundation, AFRPAC, OCBA and appointed corporate secretary of AFRMIC and AFRLIC.

Jackson has chaired the National Farmers Union Policy Committee, coordinated NFU Convention delegations, and served on Oklahoma Comprehensive Water Planning. He previously worked on rural development and agriculture policy/appropriations for an Oklahoma congressman. Jackson was the National Rural Water Association Professional Programs Director, representing and providing technical assistance to small water utilities.

He earned a bachelor's degree in agricultural communications from OSU and has completed Leadership Love County and the Oklahoma Agricultural Leadership Program. He and his wife, Kim, have two daughters, Courtney and Sarah.

District 4 Southeast Agent Director



Loyd Steward

Loyd Steward values work ethic, which is the driving force of his life. He acquired this trait from his parents on the family farm near Dale, Okla. Steward was active in sports, 4-H and FFA and earned a B.S. in Agriculture at Oklahoma State University. Loyd and Becky have celebrated 47 years of marriage, while residing in Bethel Acres. They raised two children, Jon and Jennifer, and now have five grandchildren. Steward operates a cow/calf operation.

The past 30 years, Steward has owned and operated RS Lawn Services, Inc. Steward is known for his premier service to his clients, while advising new entrepreneurs and resourcing local suppliers. He has worked side-by-side with many young men and women, training them to give an honest day's work.

Steward voluntarily maintains a community cemetery and helps raise funds for local 4-H and FFA chapters. He spends many volunteer hours improving the turf on the local school's sports complexes. He recently completed a yearlong Leadership Square and Pavilion project at Bethel High School. Steward served on the Bethel School Board for eleven years. Steward has been a longtime member of Oklahoma Farmers Union/AFR and has served as county president for over 20 years. He served on the AFR Policy Committee and attended a Washington, D.C., Fly-In.

Steward's hobbies include smoking meat for family, friends and church events. However, spoiling the grandkids is his favorite pastime.

Loyd Steward is passionate about serving others, which shows in his actions in the community where he lives.

Mike Goodwin

Mike Goodwin was raised in Mead and currently resides in Roberta. He has been a lifelong resident of Bryan County. He received his bachelor's and master's degrees from Southeastern Oklahoma State University.

Goodwin has spent his career as an educator in the high school classroom, as a high school principal, a school superintendent, and also as a CareerTech center administrator. He has twice been named as the Bryan County Administrator of the Year in his career. Additionally, Goodwin served in the United States Army Reserves, retiring in 2016 at the rank of Command Sergeant Major with 36 years of total service.

Goodwin volunteers his time for his community by serving with the following: Bryan County Fire Board, Durant Economic Development Board, Durant Industrial Authority Board, Lake Texoma Association Board, Durant Chamber of Commerce, Rising Star Masonic Lodge, Little Dixie Shrine, and the Durant Elks Lodge. He has twice been awarded the Honorary Chapter Farmer Degree, and has also been awarded the FFA Honorary State Farmer Degree. He is a member of the Bokchito First Baptist Church. Goodwin has been a member of OFU/AFR since January 1988. He and his wife Annette have been married for 38 years and share an 80-acre ranch in Roberta. They have two daughters, Charlee and Aubree. Charlee teaches school for Choctaw Interlocal Schools and is the proud mother of their first grandchild. Aubree works as a veterinary nurse in Calera, Okla.

CONVENTION DOOR PRIZES

Saturday

John Deere S220 Lawn Tractor
42" Deck
Valued at $3,000!

Sunday

AC-215 Kerosene Heater
Valued at $915!

Green Mountain Daniel Boone Steel Wifi Pellet Grill
Valued at $915!

MUST BE PRESENT TO WIN

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

THANK YOU TO OUR CONVENTION SPONSORS

(TIERS REPRESENT CASH OR IN-KIND CONTRIBUTIONS)

TOP TIER ($10,000 - $15,000)

GALLAGHER

BancFirst

Oklahoma AgCredit

Farm Credit Western Oklahoma
www.farmcreditloans.com

TIER 2 ($5,000 - $9,999)

Parkway Advisors

Cory's Audio Visual Est. 1953

TIER 3 ($1,000 - $4,999)

Whitworth, Wilson & Evans PLLC
Attorneys & Counselors at Law

COX

MIDCON Recovery Solutions

Custom Promotional Products
405-843-0771

Armada Disaster Solutions

Oklahoma Wheat Commission

DIFFEE Ford Lincoln

Oklahoma Beef Council

P&K Equipment

TIER 4 ($250 - $999)

R.K. Black, Inc.

LegalShield Worry Less. Live More.

Verisk

OACC Oklahoma Agricultural Cooperative Council

Oklahoma Cotton Council

Dairy Max YOUR Local Dairy Council

Visit Norman

TIER 5 ($0 - $249)

PGA Oklahoma Pecan Growers Association

Flying G Ranch Guthrie, Oklahoma

2023 Proposed Bylaw Changes

These changes will be considered during the first general session of the 2023 AFR State Convention on Friday, Feb. 17, at 1:15 p.m. Delegates wishing to participate in the bylaws consideration should be registered and in the room by that time.

By Brandon Wilson on behalf of Whitworth, Wilson & Evans, PLLC

PROPOSED BYLAW CHANGES A

PROPOSED BYLAW CHANGE A-1

Rationale: The current language does not require boards, corporations or associations to be a member of State Union to buy AFRMIC insurance. However, the current practice is to generally require both persons and corporations to become members of State Union. The proposed change aligns the bylaws with current practice, which is that corporations, boards and associations like any other persons do in fact join the State Union when purchasing insurance products from an appointed insurance agent of American Farmers & Ranchers Mutual Insurance Company. It is felt that the Bylaw language to the contrary should be deleted.

Under law, a company or association can be a member of the State Union. Historically, the mutual insurance company's products were a service of the State Union until the 1980s, when the Oklahoma Insurance Department required the formation of the mutual insurance company. (Therefore, Oklahoma Farmers Union Mutual Insurance Company was formed—now known as American Farmers & Ranchers Mutual Insurance Company.) Although the creation of the separate mutual insurance company occurred in the 1980s, membership in the State Union remained a requisite for purchasing insurance with the mutual. It therefore seems consistent that corporations, boards, or associations who want to buy AFRMIC insurance should also be members of the State Union, which, as noted above, most if not all, already do.

The proposed change, therefore, is reflective of the historic affiliation between the insurance services and membership in State Union *and* reflective of current practices.

PROPOSED BYLAW CHANGE A-2

Rationale: This change is proposed to promote consistency between this language and the language proposed for Article III. *See* Proposed Change B-4. This change is not considered substantive; rather, it is for consistency purposes.

PROPOSED BYLAW CHANGE A-3

Rationale: This change is to provide clarity to language that was felt to be unclear and to make the language more consistent with State Union rules pertaining to membership.

The current AFRMIC Bylaw provision here is not consistent with State Union Bylaws. AFRMIC's Bylaw language states here that: "Where two or more individuals, not members of the same family, are named as insureds in any policy of insurance, each named person must pay dues…." Consider a 26 year-old son of a husband and wife. He is indeed a family member of the husband and wife. Under this AFRMIC Bylaw language, the 26 year-old *could* conclude that he need not pay a separate membership dues to the State Union in order to obtain insurance, since he is a member of the same family. But that is not true under State Union rules. He would *not* be a member of the State Union under State Union rules because a "family membership" is limited to children under 21 years of age. Under the State Union Bylaws, a 26 year-old would be obligated to pay separate dues.

The proposed change, then, clarifies that all named insureds must be a member of the State Union, in accordance with the Bylaws of the State Union. This is a more satisfactory way of expressing the intent of the language.

Examples:

- A husband and a wife are both named insureds on an auto policy. Husband and wife, for one dues amount to the State Union (at the time of the drafting of this proposal, that amount is one $35.00 dues) would *both* be members of the State Union under State Union's "family membership" rules. Therefore, husband and wife would both be "named insureds" who are also "members of State Union."
- But suppose a husband, wife, and a 23 year-old daughter are named insureds on one AFRMIC homeowners' policy. In this case, the husband and wife would be members of the State Union under the "family membership" in exchange for the $35.00 membership dues payment. However, the 23 year-old daughter is *older* than the age limit in State Union's rules, which is currently limits family membership to children 21 years old or younger. She has, therefore, "aged-out" of the family membership.
- The daughter must pay a *separate* and additional membership dues of $35.00 in order to be a member of State Union. Suppose a man is a named insured on a policy along with an LLC that is also identified as a named insured. The LLC is not qualified to be a "family member" for family membership purposes under State Union rules. Therefore, the man should pay one membership dues *and* the LLC should also pay its own membership dues.

The other changes to the language are stylistic only and clarify that a corporation, for example, gets one vote and that the corporation should identify to AFRMIC (on forms or documents acceptable to AFRMIC) *who* is going to exercise that vote on behalf of the corporation. (Having a corporation designate the person exercising the vote is a common way of handling the corporation's one vote.)

PROPOSED BYLAW CHANGES B

PROPOSED CHANGES TO ARTICLE III

PROPOSED BYLAW CHANGE B-1

Rationale: This change adds the word "policyholder" in the title before the word "meetings." Article III pertains to policyholder meetings. In another Article, Board of Directors' meetings are described. To avoid confusion, it was felt that the addition of the word "policyholder" should be added to the title.

PROPOSED BYLAW CHANGE B-2

Rationale: The existing language provides for two notices. The first notice is a "Notice of Date" of the Annual Meeting, to be provided at least ninety (90) days prior to the Annual Meeting. This notice only provides the date and its purpose is so that policyholders

may note their calendars. The second notice provides for the traditional "Notice of Annual Meeting", which contains the ordinary information typically found in a notice of annual meeting.

The purpose of the dual notices is that the physical arrangements of the convention, as well as the order and nature of the business to be had at the convention, is often being ironed-out during the fall months. Therefore, it was felt that having an initial notice of the date well in advance of the meeting was helpful to policyholders so that they may note their calendars. Meanwhile, the Company can finalize the arrangements and order the business and provide the formal "Notice of Annual Meeting", with the information ordinarily associated with that notice, and provide such notice later.

However, the language was viewed as imprecise. Therefore, these changes were made for stylistic reasons.

PROPOSED CHANGE B-3

Rationale: The existing language did not fit the exact practice of AFRMIC. Therefore, clarification has been made to align this Section 3 with current practice and state statute regarding voting rights. A quorum, under the proposed language, is the number of persons entitled to vote who are present.

PROPOSED CHANGE B-4

Rationale: Oklahoma law requires that a mutual insurance company allow a member of a mutual the right to vote in person at an annual meeting. There is a substantial cost to both AFRMIC and the State Union to conduct a convention, which includes creating and implementing the credentialing for voting and the contracting for outside vendors for voting machines and other equipment. Currently, there is no way to know whether a person is going to appear in person and vote, and, as a result, AFRMIC and State Union must pay for the *possibility* that persons will vote, even if none do. Therefore, it is felt to be a reasonable rule to (a) allow for in person voting (which is required by Oklahoma statute) but (b) set a reasonable deadline to "register to vote" so that AFRMIC and State Union can make reasonable expenditures, but help limit unnecessary expenditures, at the annual meetings.

This proposal also clarifies that when a special meeting is called—which is an unusual occurrence—the Board of Directors should prescribe reasonable rules and deadlines for the appointment of delegates so that the special meeting may be held fairly and in good order.

Other than this registration process, this proposed language is materially the same as the language already in Section 4 of Article III, except that it has been organized and simplified. For example, the delegate totals are the same in the proposal as in the current bylaws. Likewise, Roberts Rules govern, unless there are special rules, in both the current bylaws and this proposal.

Nevertheless, while the current Section 4 is materially similar to this proposal, except for the addition of the registration process, because the drafting organized and simplified the content to such an extent, this proposal is not a "redlined" version of the current language; rather, it has been re-written.

PROPOSED CHANGE B-5

Rationale: This Section is new, but the concept of a chair is already present in the Bylaws. The practice has been that the person appointed by the Board of Directors as chair for the Board of Director meetings (for the mutual insurance company) has also served as the person presiding over the policyholder meetings as well. This language simply recognizes that practice. Please note that because this new Section 5 is being proposed, it is recommended that that current chair language be deleted.

PROPOSED CHANGES C

PROPOSED CHANGES TO ARTICLE IV

PROPOSED BYLAW CHANGE C-1

Rationale: These changes do the following:

- Eliminates the current language authorizing a removal by the Directors of another Director "without cause."
- Provides for the types of behavior constituting "cause" for removal of a Director.
- Provides procedural safeguards to the affected Director by requiring notice to the Director and a chance to be heard before the Board votes on the matter. Furthermore, if the Board votes to remove a Director, the policyholders may override that vote.

It is common for Bylaws of a corporation to give to a Board the ability to police itself—this power is critical to the effective performance of a Board's duties. As far as the Board of Directors of AFRMIC can tell, many companies provide a mechanism for the removal of a Director that does not require a unanimous vote of the Directors—although many do require a heightened threshold (such as a supermajority). The current language in AFRMIC's Bylaws, however, requires a unanimous vote.

A board of a company ought to have the power to remove a Director who should be removed, since the members of a board are those most familiar with and knowledgeable of the business of the board and conduct of the members of the board.

AFRMIC policyholders elect a Board of Directors who are tasked with the general superintendence of the Company. This is necessary because it would be physically impossible to summon all policyholders for meetings, both special and regular, for every business issue arising during the course of business. Therefore, the Board of Directors become familiar with overall functions of the business and the general status of affairs of the business—including the interactions of the members of the Board. The Board of Directors is, in this regard, the entity in the best position to know whether a Director ought to be removed for the listed reasons constituting "cause."

While all the above is true, it is also true that each director is elected by the people—i.e., the policyholders. Therefore, while the Board of Directors ought to have the ability to better police itself, such ability must not be "too easy" or taken "too lightly."

Therefore, the proposed language attempts to strike a balance of all these various interests. For example, the words "without cause" are eliminated. Cause is required. "Cause" is also defined in an effort to establish some boundaries in what types of behavior a Board can consider when determining whether to remove another Board member. Before a vote can occur, the affected Director must be given notice and a chance to be heard. Finally, the policyholders themselves by a simple majority may override the Board of Directors.

PROPOSED CHANGE C-2

Rationale: Procedural Commentary: Please note that there is an existing "Section 8--Officers" already under Article IV, dealing with Officers. In other words, in the current Bylaws, both the provisions for Directors and the provisions for Officers appear under Article IV – Board of Directors. Most companies' Bylaws have "Board of Directors" in one Article and "Officers" in another Article. It was felt to be cleaner to make a similar change to AFRMIC's Bylaws. Therefore, the Board is proposing a simple renumbering, and the Board is requesting this to happen regardless of whether the policyholders approve or disapprove any other language.

How does this affect the proposed language above? *If* renumbering is approved, then this particular language regarding Chairperson would be Section 8 of Article IV. However, *if* renumbering is not approved, but the policyholders do approve the Chairperson language, then this language would be Section 11 of Article IV.

Substantive Commentary: As far as the actual wording of the proposal is concerned, the current Bylaws already allow the President/CEO OR a person designated by the Board to preside over the meetings. Over the last several years, the Board has designated a chairperson of the Board to preside over meetings

and assist management in the preparation of meeting agendas and similar liaison work. The chairperson is a member of the Board (and thus retains his/her vote). Beyond that, however, the chair does not exercise any officer-type powers. This proposed language simply puts in writing the current practice.

The proposal is intended to be under Article IV (i.e., the Board article) rather than the Officer article. It should be under the "Board" article since AFRMIC does not treat the Chairperson of the Board as an "Officer."

Under the law, and *depending upon the circumstances,* a "Chairperson" *could* be considered an "officer" of a company with associated duties. Since the Company does not treat the Chairperson as an officer and since the Board is not currently recommending that the Chairperson of AFRMIC's Board be treated as an "officer", the Board recommended clarification in the Bylaws that the Chairperson is not an officer until further notice. Thus, although already in effect in practice, it was felt that such language be specifically included in these Bylaws and included under Article IV under the "Board of Directors" provisions, rather than the "Officers" provisions.

PROPOSED CHANGES D

PROPOSED MOVE OF SECTIONS 8, 9, AND 10 OF ARTICLE IV TO A NEW ARTICLE V

Rationale: No substantive change is proposed here. In fact, the policyholders could reject all proposed other changes to the Bylaws but this one change, and none of the meaning of the Bylaws would be affected. Clarity and organization, though, would be enhanced.

The Director role is distinct from the Officer role. Yet, under AFRMIC's currently existing Bylaws, both roles are provided for under Article IV – Board of Directors. If a reader were to read the full text of all of Article IV, then it is felt that the distinction is reasonably clear. However, it is felt that (a) it would be cleaner to have the two different roles broken out into two different Articles and (b) such distinction is most common in the Bylaws of companies in Oklahoma. Therefore, the proposal is to take Sections 8, 9, and 10 of Article IV and segregate them into a new Article V- Officers. Then the current Articles V through XII would simply be renumbered accordingly.

PROPOSED CHANGES E

PROPOSED BYLAW CHANGES TO (NEW) ARTICLE V

(The below presupposes that the renumbering was or will be approved by the policyholders—see Proposed Changes D—and therefore these address Section 1 (i.e., former Section 8 of Article IV) and Section 2 (i.e., former Section 9 of Article IV.)

PROPOSED CHANGE E-1

Rationale: This Proposed Change E-1 is a proposed change to the existing Section 8 of Article IV (which will be renumbered to Section 1 of Article V).

This Proposed Change E-1 is to revise Section 1(c) by deleting 1(c) entirely for the reason that the person presiding over the Board of Directors meetings is now provided for in the new Section 8 under Article IV. (Please see Proposed Change C-2.) There is no need to keep Section 1(c) if the policyholders approve the new Section 8 under Article IV. **But note:** If the new Section 8 under Article IV is not approved, then the Board of Directors will withdraw this Proposed Change E-1.

Note also that while this Proposed Change E-1 does not propose any changes to existing Section 1(a) (i.e., Section 8(a) if renumbering is not approved), nevertheless, please see Proposed Change E-3 for proposed changes to Section 1(a) (i.e., Section 8(a)).

PROPOSED CHANGE E-2

Rationale: Section 2 (former Section 9 of Article IV) contained language holding over from when the Officers of AFRMIC were elected by the policyholders. The proposed changes simply make the removal provisions consistent with the existing Section 1, which states that the Board of Directors appoints the Officers with a 2/3 vote. The appointment is by a 2/3 vote or more vote of the Directors. The proposed changes contemplate that removal may be accomplished in the same fashion (i.e., a majority or more vote of the Directors.) The current language contemplates a unanimous vote of the Board of Directors.

(The below presupposes that the renumbering was or will be approved by the policyholders—see Proposed Changes D—and therefore these address Section 1 (i.e., former Section 8 of Article IV) and Section 2 (i.e., former Section 9 of Article IV.)

PROPOSED CHANGE E-3

Rationale: This Proposed Change E-3 is a proposed change to the existing Section 8 of Article IV (which will be renumbered to Section 1 of Article V).

This Proposed Change E-3 is to revise Section 1(a) (currently Section 8(a) of Article IV but proposed to be renumbered) by providing that the President/CEO, the Secretary and the Treasurer/CFO is appointed by the Board of Directors upon a 2/3 vote. Currently, these offices are filled by a majority vote of the Directors—this change will provide for a 2/3 vote. The heightened threshold to appoint an officer corresponds with the heightened threshold to remove an officer, which is provided for in Proposed Change E-2.

PROPOSED CHANGES F

PROPOSED CHANGES TO ARTICLE VI

(The below presupposes that the renumbering was or will be approved by the policyholders—see Proposed Changes D—and therefore these address Article VI, formerly known as Article V.)

PROPOSED CHANGE F-1

Rationale: Historically, the policyholders of AFRMIC have directed that AFRMIC contribute up to (or "no more than") one percent (1%) of AFRMIC's earned annual premium to the Oklahoma State Union to support those programs that promote AFRMIC. The finalized amount has been subject to the discretion of the Board of Directors. There can be legitimate business reasons where, from time to time, it would not be appropriate to contribute funds. For example, if such contribution would cause the mutual's surplus to dip below the required minimum surplus.

However, and on the other hand, the wording of the Bylaw created some difficulty with the State Union, when budgeting time came, since State Union could not determine with any reasonable exactitude what funds may be available. Furthermore, since the current Bylaw obligated "no more than" 1%, that contribution—theoretically—is between 0% to, and no more than, 1%.

AFRMIC recognizes the historical connection between the State Union and AFRMIC. In a desire to affirm that connection, this proposed change obligates, by policyholder directive, AFRMIC to contribute a full 1% rather than an amount "no more than one percent." The requirement that the contribution be tethered to "programs that furthers the purpose and promotes the corporation" is removed.

But the contribution cannot be made if it cannot be legally made, and that exception remains in the proposed Bylaw revisions. If, for example, the contribution would cause the mutual business to fail, the Board is authorized to withhold it.

The proposed language becomes a policyholder directive to the Corporation *requiring* the contribution. It is AFRMIC's belief that the availability of the funds will assist the State Union's mission of providing educational, advocacy, and relief services for agricultural producers and families and youth.

Joyful Sound: OFU Band Painting Unveiled at State Capitol

AFR Cooperative now has an even larger presence at the Oklahoma Capitol. On Nov. 18, 2022, the Oklahoma State Capitol Art Collection unveiled "Cottonwood Band," a painted depiction of the first band to play at the then new state capitol building in 1917. As with many other historic moments in Oklahoma history, Oklahoma Farmers Union was key to this appearance—all the players were OFU members. They were in Oklahoma City for nothing less than the OFU State Convention.

AFR Lobbyist Bray Haven (far left), AFR State Secretary Paul Jackson (center left), AFR Cooperative President Scott Blubaugh (middle), former Sen. Harold Wright (center right) and Sen. Darcy Jech (far right) at the unveiling of the Cottonwood Band painting at the Oklahoma State Capitol.

ABOUT THE ARTWORK

Throughout more than a century of service, the Oklahoma Capitol has hosted countless events and musical performances. According to the 1917 article, published in The Oklahoma Times, the first music to have filled the corridors and rotundas of the newly completed Capitol came from The Cottonwood Band of the Farmers Union, a brass band that hailed from the western Oklahoma town of Weatherford. Harold Wright, a descendant of the band members, served as Speaker Pro Tempore of the Oklahoma House of Representatives from 2017-2021. In commissioning the painting that depicts the day The Cottonwood Band performed at the Capitol, Rep. Wright provided artist Robert Marsee with old family photographs to use as reference material. Primarily comprised of members of the Wright and Witzel families, the band was headed by Harry Wright (pictured in the back row, far left, with the trumpet) who led rehearsals for the band every Monday in the Cottonwood rural schoolhouse. Family patriarch P.W. Wright, Chet Wright and G.G. Witzel—Harry Wright's father-in-law are depicted in the painting among various in-laws.

ABOUT THE ARTIST

Robert "Bobby" Marsee is an award-winning painter and artist from Weatherford, Okla., who specializes in creating portraits in oil. Marsee studied under renowned artists Hollis Howard and Angus "Kent" Lamar at the University of Science and Arts of Oklahoma in Chickasha. He has been a featured artist at festivals and events throughout the state and has created works for prominent clients such as former U.S. Housing and Urban Development Secretary Ben Carson and Rock & Roll Hall of Fame band Bon Jovi. Maree operates a fine art and framing shop out of his studio in Weatherford where he also teaches several weekly oil painting classes.

The tale of the Cottonwood Band is a fascinating walk through OFU history. Attend this year's AFR State Convention to learn more about the painting and the band that played for a brand new building 106 years ago.

Find us on *Social Media*

For the most up-to-date information on AFR activities, follow us on social media!

AFR Cooperative

facebook.com/AmericanFarmersandRanchers

Instagram @AFRFarmOrg

AFR Youth

facebook.com/AFRYouth

Instagram @AFRYouth

AFR Women's Council

Facebook.com/AFRWomensCooperative

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

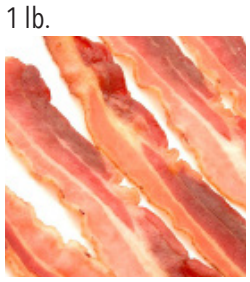
You can also visit us at www.afrcoop.org.

THE VOICE OF FAMILY AGRICULTURE Visit afrcoop.org to learn more.

The Farmer's Share

Did you know that farmers and ranchers receive only 14.3 cents of every food dollar that 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 United States.*

Bacon
1 lb.



Retail: $6.99
Farmer: $0.95

Top Sirloin Steak
1 lb.

Retail: $9.99
Farmer: $2.33

Bread
2 lbs.

Retail: $4.49
Farmer: $0.22

Fresh Carrots
5 lbs.

Retail: $3.99
Farmer: $2.42

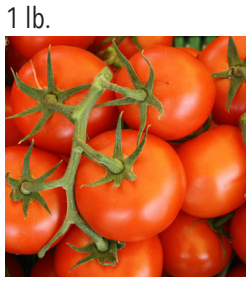
Beer
6-pack cans

Retail: $14.99
Farmer: $0.07

Corn Cereal
18 oz. box

Retail: $3.49
Farmer: $0.10

Tomatoes
1 lb.



Retail: $3.99
Farmer: $1.07

Eggs
1 dozen

Retail: $2.99
Farmer: $2.81

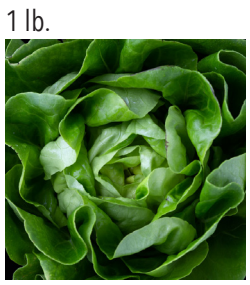
Flour
King Arthur, 5 lbs.

Retail: $4.99
Farmer: $0.77

Boneless Ham
1 lb.

Retail: $12.98
Farmer: $0.95

Lettuce
1 lb.



Retail: $3.29
Farmer: $1.26

Milk
1 gallon, fat free

Retail: $4.39
Farmer: $2.23

Fresh Apples
1 lb.

Retail: $1.25
Farmer: $0.81

Fresh Potatos
Russet, 5 lbs.

Retail: $8.98
Farmer: $1.85

Soda
2 liters

Retail: $1.19
Farmer: $0.09

Farmer's share derived from USDA, NASS "Agricultural Prices," 2022. | Prices based on November 2022 data.
Retail prices based on Safeway (SE) brand except where noted. | *Figure according to U.S. Department of Agriculture Economic Research Service

December 16, 2022

AFR COOPERATIVE

/AmericanFarmersandRanchers /AFRFarmOrg

AMERICAN FARMERS & RANCHERS | 4400 WILL ROGERS PARKWAY | OKLAHOMA CITY, OK 73108
(405) 218-5400 | WWW.AFRCOOP.ORG

AFR Locals Donate Tower Gardens to Metro Classrooms

AFR Cooperative Local #928 and Local #305 each donated a tower garden as part of the AFR Cooperative Tower Garden Grant Program. The program is a cost match program for the installation of aeroponic tower garden units in public school classrooms. The AFR locals donated the towers to Positive Tomorrow and Pivot Inc., both located in Oklahoma City. Positive Tomorrows is a nonprofit dedicated to clearing a path to success for children facing the challenges of homelessness. Pivot Inc. is a nonprofit that provides a secure and safe place to live for those in need, the underprivileged, and those struggling with mental illness.

AFR Cooperative Tower Garden Grant Program is a way for AFR county and local organizations to bring agriculture into classrooms. Tower gardens encourage agricultural education by using an advanced form of hydroponics and aeroponics. The tower gardens do not require soil, weeding or digging. They also remove most of the physical labor of traditional gardening. Instead of getting nutrients from the sun and soil, plants in a tower garden use a light system and nutrient rich water. Students interact with agriculture by planting and caring for tower garden plants as they grow.

AFR Local #928 and AFR Local #305 are the most recent AFR organizations to participate in the program. AFR local #928 is connected to Neher Insurance Agency in Oklahoma City. AFR Local #305 is connected to Thompson's Insurance Agency in Chandler.

Paul Jackson (far left), Melody Cumming (center left), Tammy Neher (middle), Lynette Locatelli (center right) and Ly Do (far right) present Positive Tomorrows with a tower garden donation.

YOUTH PROGRAM

MIDWEST LIVESTOCK HANDLING

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

SECOND OVERALL: CHEROKEE FFA CHAPTER ABBY GUFFY, BRANT FAILES, AIDEN SANBORN

THIRD OVERALL: GUTHRIE FFA CHAPTER LUKE DELOZIER, CARLIE LEFORCE, EMALEE PLEMMONS

Thirty youth from across Oklahoma competed in the 2022 Midwest Shows Livestock Handling Scholarship Contest Nov. 18. The annual competition showcases the skills of young FFA members in practical, real-life cattle handling scenarios, such as weighing for accurate dosage, vaccinating and tagging calves in a manual chute. Contestants are judged on skill, accuracy and efficiency as they process the animals.

"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, Sales Representative for Multimin USA and contest coordinator. "We hope this contest encourages young producers on their path to becoming full-fledged 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 2022 Midwest Shows Livestock Handling Scholarship Contest was sponsored by AFR Cooperative, Ballou Cattle Company, Midwest Show, Behlen Country Farm & Ranch Equipment, Cattleac Cattle Equipment, Datamars Livestock, Oklahoma Cattlemen's Foundation, Oklahoma Farm Bureau, Oklahoma National Stockyards, Dale and Tammi Didlot, Multimin and Priefert Rodeo & Ranch Equipment.

State Scholarships

Application Opens: Feb 1

Application Due: April 1

www.afrcoop.org

AFR SPEECH CONTEST

This marks the 77th year of the statewide 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. 3 at Oklahoma State University (OSU) in Stillwater.

NOVICE AFR
1ST: KYAN HERRMAN, AGRA
2ND: CLAIRE STAFFORD, ALTUS
3RD: BRINGHAM BRANT, RINGWOOD

JUNIOR AFR
1ST: FLETCHER INMAN, MULHALL
2ND: JALYN LUNDRY, HAWORTH
3RD: KOURTNEY CAMPBELL, JET

JUNIOR AGRISCIENCE
1ST: CASON EBERT, HAWORTH
2ND: LINCOLN STAFFORD, ALTUS
3RD: JADE MCPEAK, CHECOTAH

INTERMEDIATE AFR
1ST: HADLEY OTT, LOMEGA
2ND: KADEN JAMES, WELLSTON
3RD: ZANE SANDERS, SILO

INTERMEDIATE AGRISCIENCE
1ST: BONHAM ESLICK, ELGIN
2ND: DARLA FESMIRE, OK UNION
3RD: RYLEE TOBIN, GUTHRIE

INTERMEDIATE AGRIBUSINESS
1ST: TARYN MCCAA, ELMORE CITY
2ND: JACOB MANNEN, FLETCHER
3RD: JOSIE MURRAY, WELLSTON

INTERMEDIATE NATURAL RESOURCES
1ST: LILLIE REED, TURNER
2ND: COY DAVIDSON, ELGIN
3RD: MEREDITH PYE, MT. VIEW

INTERMEDIATE AG POLICY
1ST: ABBY BROOKS, NAVAJO
2ND: ISABELLA WHITLOCK, SILO
3RD: HEATH LACEBAUGH, MOORELAND

SENIOR AFR
1ST: COOPER KLINE, NORTH ROCK
2ND: CLAYCEY ROWLAND, SILO
3RD: KOLTEN HUNT, WELLSTON

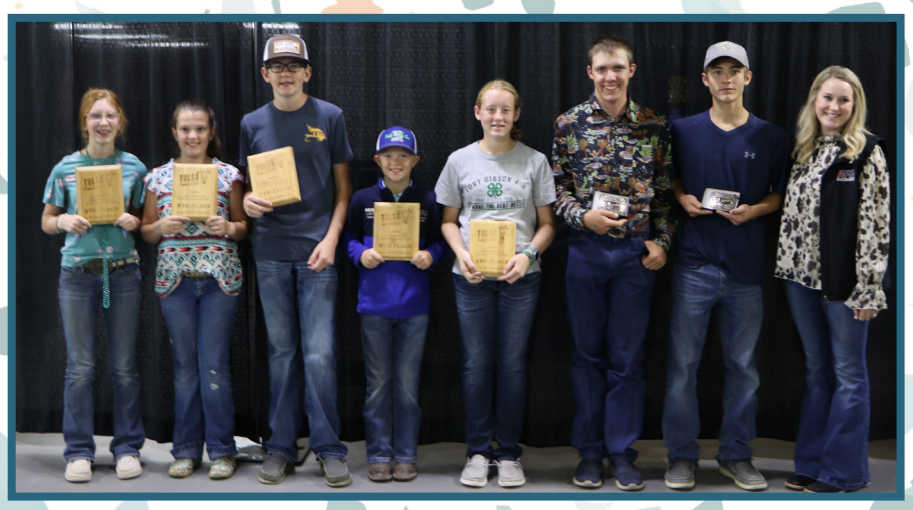
SENIOR AGRISCIENCE
1ST: MACI FLOWERS, TECUMSEH
2ND: ANNABELLA AITKEN, GUTHRIE
3RD: GIANNA NICHOLS, EDMOND

SENIOR AGRIBUSINESS
1ST: WILLIAM MEINERT, GRANITE
2ND: TREY MYERS, PERKINS
3RD: PEDRO VALLES, DOVER

SENIOR NATURAL RESOURCES
1ST: ZELL FREEMAN, HOBART
2ND: KAYLA POLING, SILO
3RD: ALEC ANDERSON, RINGWOOD

SENIOR AG POLICY
1ST: CHLOE KELSEY, TECUMSEH
2ND: ABI SHOFLER, OLIVE
3RD: ALEXA SCHAUFELE, HOBART

TULSA TIME!



Tulsa Cattle Grading

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 29. 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. Awards are presented to the top five teams and top ten individuals in FFA and 4-H.

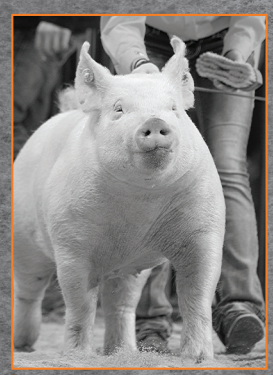
Night of Champions

The Night of Champions Scholarship Series 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.

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 dollars 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.

2023 Ag Achievement CONTEST



Contest open to 11th and 12th grade 4-H and FFA members exhibiting breeding or market animals at the 2023 OYE.

SHOWMANSHIP • WRITTEN ANIMAL SCIENCE EXAM • INTERVIEW

More than $4,500 in total prize money awarded!
Entries due by Friday, March 3, 2023.

LEADERSHIP SUMMIT 2023

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AFR COOPERATIVE

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Story and Information Provided By:
Paul Morgan, VP of AFR Life

PLANNING FOR YOUR FAMILY'S NEEDS

As we begin the new year, many of us make lists and plans to make this new year better, to be more organized and in control than last year.

Benjamin Franklin's famous quote describes the value of this planning process--"An ounce of prevention is worth a pound of cure." But, what if some situations were so important that the "pound of cure" was more like a "TON of cure?"

When it comes to some basic areas of planning your family finances, the solutions are so easy and the impact so potentially large that a TON is much closer to the mark. Here are some actions to consider and discuss with your family to ensure your finances are in a better position to accomplish your family financial goals.

1. BENEFICIARIES

Beneficiaries are the people, typically family members, who will receive the benefits of your insurance policies, retirement accounts or bank accounts. You are usually asked to identify the beneficiaries when you set up each account or policy.

As time marches on, your family situation may change and your current beneficiary list may need updating. Births, deaths, marriage or divorce can all have a major impact on who you want your beneficiaries to be.

By law, only the persons listed as beneficiaries can receive the benefits. However, updating or changing your beneficiaries is easy to do. Contact your insurance companies, banks, and retirement account administrators to complete a new beneficiary designation form. It will put your financial house in better order knowing the individuals you want to receive your benefits will actually receive them.

EX-SPOUSES

Current Oklahoma statute states that upon a divorce, the ex-spouse is automatically removed as a beneficiary on life insurance. There may be instances where that is not wanted. An ex-spouse can be re-added to the policy as a beneficiary after the divorce is finalized with a letter from the owner to the insurance company stating that the ex-spouse should be added as a valid beneficiary.

2. ADVANCE DIRECTIVE/LIVING WILL

A simple document will allow you to express your wishes for end-of-life decisions in the event you are incapacitated. It is known as an "advance directive" or a "living will." This document gives your family members the legal right to extend life or remove ongoing life support as the occasion may arise. Without this document, the decision could be delayed or stopped entirely depending on other family members or medical professionals becoming involved.

You can access a free copy of this document by searching "advance directive" at www.Oklahoma.gov. You must complete the form and sign it for it to be effective.

3. DURABLE POWER OF ATTORNEY

If an aging relative is nearing the point where they can no longer take care of their personal finances or make other important decisions for their care, a "durable power of attorney" can be completed. This document gives a family member control over those decisions. It is best not to wait until the parent is completely incapacitated before completing this document.

4. WILL

A will allows you to designate how your assets and belongings are distributed upon your death. If you die without a will, you leave the decisions of how your estate will be handled to the court. You also leave the decision of how your personal and family mementos and keepsakes will be distributed. It is surprising how often bitter arguments arise over sentimental items because the decisions of who is to receive them was not documented.

Even if a formal will, drafted by an attorney, is not completed, a hand-written will can express your wishes effectively. Something is better than nothing.

ATTORNEY INVOLVEMENT

These decisions and actions can have far-reaching effects on your family finances; we recommend that you consult an attorney to ensure these steps are taken correctly and result in the outcome you intended.

Sometimes, people shy away from getting legal help for fear of a large expense. However, spending a few dollars now to set things up right can give you peace of mind and avoid expensive problems later in life.

AFR LIFE

National Farmers Union

NATIONAL FARMERS UNION
121ST ANNIVERSARY CONVENTION
MARCH 5 - MARCH 7, 2023 SAN FRANSICO, CALIFORNIA

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 2023 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.

GIVING WITH GOLF

Golf Tournament Raises Funds for AFR Foundation

The sixth annual AFR Foundation golf tournament took place Oct. 6 at FireLake Golf Course in Shawnee. The Foundation is a non-profit organization focused on the betterment of rural communities in Oklahoma.

Through the event, the Foundation raised more than $10,000. All tournament proceeds will support future AFR Foundation youth and community outreach endeavors.

"The Foundation does important and necessary work throughout the year," said AFR Cooperative President Scott Blubaugh. "Golf tournament funds make needs-based grants, special local and county projects and certain youth events possible."

Winners of the AFR Golf Tournament were Miles Insurance in first, Gilbert Insurance Agency in second, and Porters Insurance in third. The winner of the longest drive contest was Cody Miller. Closest-to-the-pin contest winner was Buddy Miles.

In Memoriam...

Ervin "Leo" Lane

Ervin "Leo" Lane, 86, a long-time resident of Konawa, passed away Jan. 29, 2022, in Oklahoma City.

Leo was born Dec. 31, 1935, in Summers Chapel to Leo and Clara Ruth (Fisher) Lane. He was a proud graduate of Konawa High School.

Leo married Patsy Ellen Finch Dec. 23, 1956, at First Baptist Church in Konawa. They made their home in Vernal, Utah, where Leo was employed by Casada Construction, the same place he had worked during the summer of his freshman year of high school.

During the Berlin Crisis, Leo was called to active duty with the 115th Combat Engineers of Utah. They were attached to the 6th Army Unit in Ft. Lewis, Wash. Leo's unit immediately became a STRAC (Skilled, Tough, Ready Around the Clock) force and he was chosen to attend the NCO (non-commissioned officer) Academy where he graduated in the top 10% of his class. From there, he became part of a atomic demolition munitions team where he learned to set land-based atomic bombs.

Upon being honorably discharged from the military, Leo returned to Vernal and became the field superintendent for the heavy equipment portion of Casada Construction. He was also a member of the Ashley Valley Masonic Lodge of Vernal.

During that time, Leo began to contribute toward the purchase of land where he intended to make his home and raise his family. In 1966, that dream became a reality when the family moved back to Konawa.

Leo considered it an honor to have served ten years on the Konawa School Board. At the time of his death, he still assisted with the AFR Lane Insurance Agency, but his main focus was raising cattle alongside his family in the river bend south of Konawa.

Leo is survived by his wife of 65 years, Patsy, of the home; two sons, Kevin Lane of Konawa and David Lane and wife, Tiffany, of Byng; two grandsons, Austin and Kaiden Lane; and numerous nieces and nephews in Oklahoma and Washington. He was preceded in death by his parents, one brother and two sisters.

A graveside service with military honors took place Feb. 1, 2022, at Konawa Cemetery.

Oklahoma STRONG

From the Desk of Scott Blubaugh

The holidays are over and winter is here! For AFR, that means it's convention season.

This year's AFR convention is shaping up to be a great one. We have some dynamic speakers lined up and we're looking forward to seeing everyone gathered in one place.

This year's convention PAC auction will operate a little differently than in years past. We've pared down the live auction and have a short list of fantastic items. We'll auction them off live at the convention banquet on Saturday night. The live auction items may be the best we've ever had, so don't miss convention banquet this year!

We'll also have our traditional silent auction and we need items! Silent auction items are typically smaller, less expensive items that are unique and desirable. The more interesting the donated items, the most interesting the silent auction! Handmade items, artwork, purses, jewelry, tools—you name it, our silent auction has it. If you're interested in donating, please give us a call. We'll walk you through the process and even help you brainstorm for your donation.

On a final note for convention—If you have any interest in the Oklahoma Certified Beef Association, NOW is the time to be watching! We've got a big opportunity on the horizon we plan to unveil at convention. There will be a presentation during the all-member OCBA annual meeting on Friday morning. You've got to come to convention to see what we've got going!

On a more somber note, the AFR Cooperative is anticipating strong budget challenges in 2023. The same inflation everyone is experiencing has made our operating expenses increase significantly. Through 2022, we have maintained all our youth and cooperative programs at the high standard our membership is used to experiencing. But, with inflationary dollars, it's become very difficult to operate.

In order to provide a balanced budget for the Cooperative in 2023, we have been forced to cut many of our programs. Our remaining programs have taken drastic reductions in funding. Even with budgeting constraints and challenges, I have faith we will continue to support our membership in our core mission areas. While we may have fewer staff members taking on additional work, our staff are willing and capable. They care about the Cooperative's mission areas and will help see us through the year ahead.

See you at Convention! God bless!

-Scott