

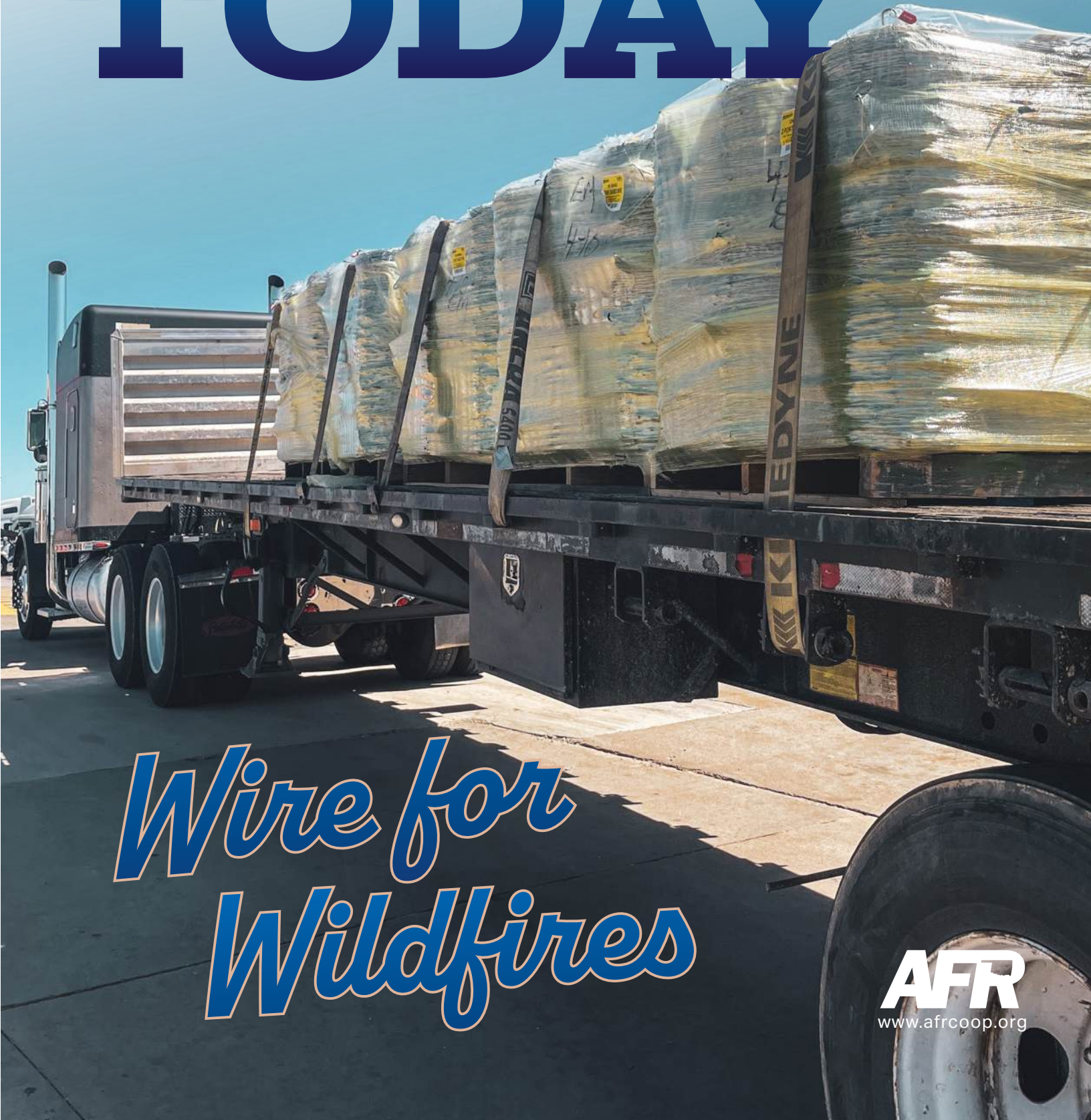
AFR

SPRING 2024

VOL. 105 | NO. 2

THE PUBLICATION OF AFR INSURANCE
AN AFFILIATE OF OKLAHOMA FARMERS UNION

TODAY



*Wire for
Wildfires*

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AMERICAN FARMERS & RANCHERS

VOL. 105, NO. 2 SPRING 2024

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Oklahoma STRONG

From the Desk of *Scott Blubaugh*

Welcome to the new AFR Today magazine!

The AFR Cooperative staff has been hard at work developing an entirely new publication for our AFR members. It's the first magazine in our organization's history and we're very excited to finally be able to show it to you. We hope you enjoy it!

In addition to our new magazine, we have more exciting developments for the AFR membership. We now have several new membership benefits available. They include insurance products that cover critical illness, accident, life, vision, dental and disability. One of the only of its kind in the nation—this new benefit is available to all our AFR membership, including our high-risk farmers and ranchers.

We worked on this new member benefit package for nearly a year. It was put together with the combined effort of National Farmers Union and AFR Life. It includes innovative products you can't get anywhere else. I encourage you to turn to Page 7 to learn more.

We've also been working hard on another membership benefit exclusive to Oklahomans. American Farmers & Ranchers has partnered with Stuteville Auto Group to bring this new exclusive benefit to the AFR membership! AFR members can now receive \$500 off both new and pre-owned vehicles or \$1,000 trade-in assistance on any new or pre-owned vehicle. This new benefit is valid on any make of vehicle at any Stuteville dealership, with locations in Atoka, Durant, Ponca City, Poteau and Tahlequah. See Page 23 for more information.

In addition to our new magazine and benefits, AFR Cooperative will soon experience another benchmark for our organization. The AFR Youth Leadership Summit has grown so much we're expanding to accommodate more students. Our Leadership Summit will now be split into three sessions, instead of just two. The three new Summit sessions are Junior Summit (grades 7-8), Teen Summit (grades 9-10), and Senior Summit (grades 11-12). Camp is just around the corner and we're excited to see how we grow!

I also have a great legislative update related to youth. After four years of effort, the 4-H excused absence bill has finally passed and been signed into law. The bill ensures 4-H students across the state receive the same excused absences privilege for their events that FFA students get for FFA events. I can't believe it took so long to pass, but I'm so glad it did!

I hope you've had a wonderful 2024 so far.

Have a great summer!
God bless!



Scott Blubaugh
PRESIDENT



Upcoming 2024 Events

May 12

Mother's Day

May 27

Memorial Day; Home Office Closed

June 1

County/Local Match Scholarship Due

July 4

Fourth of July; Home Office Closed

July 16-18

OSU Big 3; Stillwater

July 19-21

Junior AFR Leadership Summit; Midwest City

July 21-23

Teen AFR Leadership Summit; Midwest City

July 24-27

Senior AFR Leadership Summit; Midwest City

Aug 1

CareerTech Summit; Tulsa

Sept. 2

Labor Day; Home Office Closed

Sept. 26- Oct 6

Tulsa State Fair; Tulsa Fairgrounds

Nov. 11

Central District Speech Contest; Tecumseh

Nov. 12

Northeast District Speech Contest; Sapulpa

Nov. 14

Southeast District Speech Contest; Wilburton

Nov. 18

Southwest District Speech Contest; Cache

Nov. 21

Northwest District Speech Contest; Enid

AFR Welcomes Noggle to the Cooperative Team



Michelle Noggle joined the American Farmers & Ranchers Cooperative team in early April.

Originally from southern Illinois, Noggle was raised on a 3000-acre crop farm and small cow-calf operation. From a young age, she showed cattle and hogs at state and national levels and was deeply involved in her local 4-H for 11 years. In 2018, Noggle relocated to Oklahoma to attend Oklahoma State University, where she earned a bachelor's degree in agricultural communications. Presently, she resides in Stillwater with her husband,

Antonio, and their son, Mac. During her leisure time, she enjoys quality time with friends and family, as well as indulging in reading and painting.

In her role as the AFR Youth and Education Coordinator, Noggle is responsible for planning and spearheading youth activities and actively contributing to the growth and direction of the AFR Youth Program.

NAVIGATING Roofing Repairs BEFORE AND AFTER THE STORM

If you've lived in Oklahoma for even a short amount of time, you know the weather can change at a moment's notice. Thunderstorms and tornadoes can cause significant damage in the blink of an eye.

Unfortunately, this means you may be faced with making quick decisions concerning unexpected repairs to your property. We sometimes receive questions from policyholders about how to make these decisions.

Some of the most common inquiries are related to property roofing repairs. Accordingly, we have assembled some tips and pointers in response to two frequently asked questions:

1) Who should I hire for repairs?

- Seek out reputable roofing contractors that work locally in your area. You want someone you know will stand behind their work and that can help address any future issues if your roof needs attention after the initial repairs. Ask if they are properly

insured and if they can provide references.

- Be wary of contractors that approach you with an offer of covering your deductible or otherwise providing compensation back to you in exchange for awarding them the job. These questionable practices are prohibited by Oklahoma's Roofing Contractor Registration Act.

- Do not sign a contract with anyone to do the work until you are comfortable with your contractor of choice. Do not feel pressured to sign a contract by an unknown contractor that might approach you. Remember, this is your property at hand.

- If you have filed a claim, speak with your adjuster prior to signing any contracts for the work to ensure a good understanding of what your policy covers.

2) Is there a reason I should use impact-resistant shingles for the roof repair?

- Impact resistant shingles have

been shown to be effective and provide extra protection against damage from hailstorms. This could be beneficial to avoid filing claims (and incurring a deductible) for relatively smaller hailstorms in the future.

- You may be eligible for a discount on your insurance policy. If you are interested in impact-resistant shingles, it is worth seeking information from your agent about how this product could save you money.

- If you sell your home, it may be an attractive selling-point.

AFR Insurance welcomes the opportunity to assist our policyholders in these matters. We hope this information is helpful in navigating the challenges that a damaging storm can pose in repairing your property!

Story by Chad Yearwood, Director of Claims Operations, and Darin Miller, Director of Claims.

NEW & EXCITING MEMBERSHIP BENEFITS

ALL PRODUCTS ARE MADE EXCLUSIVELY FOR NFU AND AFR MEMBERS.

Great for farmers, ranchers and small business owners!

Accident & Critical Illness

Our unique policy pays you per incident or diagnosis from the first dollar spent on an array of conditions, including an accident, cancer, heart attack, or stroke. This benefit helps defray enormous out-of-pocket costs and high deductibles. Guaranteed issue.

Short or Long-Term Disability

This benefit is income protection for farm families in the event of a devastating accident or illness. This coverage is tailored specifically to farmers' unique financial situation, and the benefits paid are based on your farm assets, not your annual salary, making it much more generous in benefits.

Dental & Vision

We offer three coverage options to fit your needs and stay within your budget. Choices for coverage for you, you and your spouse, or the whole family. One plan even covers orthodontia!

Life

Nearly half of consumers would need to make drastic financial changes if a death occurred. Our custom insurance life insurance product offers a level premium to age 121 with simplified underwriting. No health exam, no lab tests, just answer simple health questions.

Contact your local AFR agent to learn more.

www.afrcoop.org/nfumemberbenefits.

2024 AFR Convention Highlights



AFR hosted the organization's 119th annual state convention at the Embassy Suites & Conference Center – Norman Feb. 23-25. The event features educational speakers and entertainment, the annual business meeting of Oklahoma Farmers Union and American Farmers & Ranchers Mutual Insurance Company, discussion and adoption of AFR legislative policy and officer elections. This year's convention theme was "Serving Through the Storm."

"This year's convention theme speaks to our history as an organization, always doing what we can to help rural people during troubled times," said AFR Cooperative President Scott Blubaugh.

Member delegates voted on one contested seat on the AFR Board of Directors—District 2 Southwest Independent Director. Two additional seats were up for reelection, with candidates running unopposed—District 1 Northwest Agent Director and District 4 Southeast Agent Director. The AFR Cooperative also held a contested election for vice president.

In the race for District 2 Southwest Independent Director, incumbent Brett Morris, Ninneka, was defeated by challenger Barry Squires, Alfalfa. Squires will begin his first three-year term.

Squires is a long-time AFR member and has practiced law in rural southwest Oklahoma for 30 years. He is currently the senior partner at Buzbee, Upchurch, Squires & Eastwood in Anadarko, where he focuses on real estate, estate planning and solving rural business challenges. Squires and his family grow irrigated corn and cotton and raise livestock through their cow-calf and stocker operations.

Incumbent John Porter, Edmond, ran unopposed for the District 1 Northwest Agent Director seat. Porter is a third-generation AFR Insurance agent with more than 35 years with AFR. He served as AFR Cooperative Vice President from 2010 to 2021, was a member of the Oklahoma National Guard, has

been inducted into the Oklahoma Softball Hall of Fame as a player, and is a retired Oklahoma High School basketball and football referee.

Ryan Plemmons, Battiest, ran unopposed for the District 4



Southeast Agent Director seat. Plemmons has been an AFR Insurance agent for 23 years with a combined 28 years' experience in the industry; he owns Plemmons Insurance Agency in Broken Bow. Plemmons served as AFR Cooperative Vice President from 2021 to 2024, has previously served as president of the AFR Agents Association and has chaired the AFR Policy Committee.

The race for the Cooperative Vice President seat was contested with two candidates vying for the seat—Terrell Coffey, Hinton, and Toby Wallace, Stonewall. Wallace won the seat and will begin a three-year term.

As an AFR Insurance agent, Wallace owns Wallace Insurance in Wapanucka. He has also managed several large cattle ranches over the course of the past 25 years and has a cow/calf operation locally. He has served on the National Farmers Union (NFU) Policy Committee and as president of the AFR Agents Association. He is the current president of the Stonewall Public School Board.

In addition to elections, the three-day event featured presenters such as Oklahoma Attorney General Gentner Drummond; Oklahoma State Treasurer Todd Russ; Oklahoma State Climatologist Gary McManus; National Farmers Union President Rob Larew; National Association of Mutual Insurance Companies Senior Vice President of Federal and Political Affairs Jimi Grande; National Farmers Union Counsel Dave Velde; OSU Division of Agricultural Sciences and Natural Resources Vice President and Dean Jayson Lusk; KOSU General Manager Rachel Hubbard; Oklahoma Association of Electric Cooperatives Director of Member Services Stacy Howeth; The Nature Conservancy Partnership and External Affairs Manager Clay Pope; and more.

The banquet's keynote speaker—Cherokee Nation Principal Chief Chuck Hoskin, Jr.—gave a rousing speech in which he shared Cherokee history and



addressed the Cherokee Nation's priorities in agriculture and natural resource conservation. Following Hoskin's speech, the AFR Cooperative presented him with a medallion of friendship signifying the organization's desire to continue building a positive relationship with the Cherokee Nation.

Serving through the Storm

Picture left to right: AFR Cooperative President Scott Blubaugh, AFR Policy Committee, Cherokee Nation Principal Chief Chuck Hoskin Jr., NFU President Rob Larew, AFR Youth Advisory Council, Jarred Campbell AFR Board Member Ryan Plemmons, AFR State Secretary Paul Jackson, AFR State Speech Winner Jeryn Lundry and Kansas Farmers Union Executive Director Nick Levendofsky.



Oklahoma Legislative Review

By Bray Haven, AFR Cooperative Lobbyist

The 59th Oklahoma Legislature seemed like it was headed for a bumpy, but reasonable wrap-up to this year's session. And as every lobbyist hopes, there even appeared to be a window for an early Sine Die in 2024. But, the last week of April brought excitement as the Senate Appropriations Committee chairman was removed from his position just as the budget appeared to be in its final negotiations. With several members of both chambers facing primary races in mere weeks, tensions could not be any higher. The two chambers and the executive branch now seem to be light years away from a budget agreement and even some key policy changes.

At the forefront of these discussions is the strained relationship between Senate President Pro Tempore Greg Treat and Governor Kevin Stitt. The tension escalated with Treat's surprising removal of Sen. Roger Thompson as chairman of the Appropriations and Budget Committee, signaling a shift towards new transparency efforts within the Senate while also hinting at internal power struggles.

Amidst this backdrop, House Speaker Charles McCall remains cautiously optimistic about the possibility of reaching a budget agreement. However, significant disagreements persist, particularly concerning critical issues such as a proposed income tax cut, funding allocations for the governor's initiatives, and appropriations for various state projects, including crucial infrastructure upgrades and mental health facilities. Treat's push for transparency in budget negotiations has led to some challenges throughout session and has also led the House

to release a transparent online tool of their own. Challenges persist in reconciling the divergent positions held by the House and Senate.

The dynamics of these negotiations are further complicated by lingering resentments from past sessions, notably Stitt's veto of numerous Senate bills in 2023, which Treat perceives as evidence of personal animosity. While Stitt denies such sentiments, attributing the disagreements to philosophical differences, the scars of these clashes continue to influence current deliberations. Consequently, the budget negotiations unfold against a backdrop of historical grievances and personal tensions, adding layers of complexity to an already challenging process.

Despite the formidable obstacles, both chambers of the Legislature remain steadfast in their commitment to forging a budget deal that serves the best interests of the state. Negotiations continue unabated, with lawmakers grappling with the intricacies of fiscal policy and competing priorities. The outcome of these deliberations will not only shape the state's financial trajectory for the foreseeable future, but will also have profound implications for the well-being and prosperity of its citizens. As the clock ticks towards the adjournment deadline, the stakes are high, and the pressure on legislators to deliver a viable budget solution mounts with each passing day.

AFR saw some legislative success already this session with the passage of HB 1006 that codified



4-H members receiving the same excused absences from school as FFA members. Most Oklahoma 4-H students haven't experienced an issue with unexcused absences, but a select few schools across the state had refused to recognize 4-H activities. Technically, 4-H is not a "school" activity, as it is facilitated through OSU Extension county offices. Thankfully, those activities were deemed worthy of law to guarantee those students equal opportunity. Due to our efforts and the authors, Rep. Rick West (R-Heavener) and Sen. Casey Murdock (R-Felt), the bill was signed into law by Governor Stitt in April.

In another success, AFR also saw the passage of SB 1200. The legislation provides that, contingent on a change to federal law, Oklahoma would "lock the clock" permanently on Daylight Savings Time (DST). Some debate was had on whether locking DST over Standard Time was the right approach, but DST prevailed. This legislation was authored by Sen. Blake Stephens (R-Tahlequah) and Speaker of the House Charles McCall (R-Atoka).

This year's legislative session has seen a lot of discussion of water use and stewardship. Some of those bills have already died out, but we continue to monitor several pieces of legislation that would change the rules and regulations of groundwater permitting in Oklahoma. We also will wait out budget talks on setting aside a state incentive to recruit a large meat processing

facility for processing Oklahoma Certified Beef and increased funding for OSU extension, which would bring salaries to market and keep a county Extension agent in all 77 counties.

Primary elections are right around the corner and the AFRPAC will soon be making decisions on which candidates to support.

Election Dates:

PRIMARY ELECTION: TUESDAY, JUNE 18, 2024

RUNOFF PRIMARY ELECTION: TUESDAY, AUGUST 27, 2024

GENERAL ELECTION: TUESDAY, NOVEMBER 5, 2024

DO YOU GROW A PESTICIDE SENSITIVE CROP?

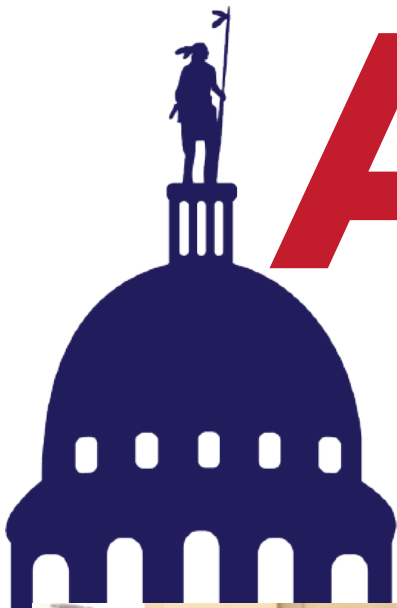
**ODAFF ASKS YOU TO REGISTER
YOUR PESTICIDE SENSITIVE CROP.**

Registering your environmentally sensitive area will alert commercial and private pesticide applicators of your crop and locations and help prevent drift damage.

**REGISTER YOUR SENSITIVE
CROP AREA AT**

WWW.ODA.STATE.OK.US





AFR Day *at the Capitol*



AFR brought rural issues to the Oklahoma Capitol Building April 9, when AFR members from across Oklahoma convened to discuss agriculture and rural issues and meet directly with state lawmakers. AFR members lobbied on behalf of all rural Oklahoma. Most importantly, each AFR member was encouraged to talk with their representative about the issues most important to their farm, their family and their community.



AFR Policy Matters!

Legislative policy is one of the three mission areas of the AFR Cooperative. Throughout the year, Cooperative officers and staff participate directly in legislative efforts that support AFR's grassroots policy positions. During a handful of special events, we also facilitate meetings for AFR members to set organization policy, lead AFR members as they fight for AFR policy at the annual National Farmers Union Convention and set up direct interactions between AFR members and lawmakers. If you're an AFR member interested in policy, please contact AFR staff at afrcoop@afrmic.com. We would love to get you started on your policy journey!



AFR was well represented at this year's National Farmers Union Convention in Scottsdale, Ariz. AFR Delegates defended, promoted and voted for policies that were decided at the recent state convention. AFR Board Member Barry Squires, Carnegie, also presented policy on stage and finished his term on the NFU Policy Committee.



Each year, AFR Cooperative sends two young members to NFU Cooperative Advocacy Training in Washington, D.C. The workshop teaches participants to communicate ideas, serve on a board, and lobby for ideas important to them. This year's participants were Stetson Ratterman (left), Minco, and Michelle Noggle (right), Stillwater.



A new AFR Policy Committee is selected each year, with special consideration given to equal representation across the state. Policy members meet for two multi-day meetings and present their changes to the AFR Policy Book on stage at the annual AFR State Convention. The 2023-2024 AFR Policy Committee finished their term at this year's convention. A new committee will be chosen this fall. Members of the committee were: Kelsey Bates, Mutual; Lora Unruh, Elk City; Sam McClure, Calvin; Brent Smith, Haworth; John Harper, Lindsay; Dustin Hall, Nardin; Bob Adrian, Tahlequah; Stetson Ratterman, Minco; Don Tolbert, Tishomingo; and Angela Frew, Cleveland. Smith served as this year's committee chairman.

GOVERNOR SIGNS 4-H BILL



The 4-H excused absences bill has been four years in the making. This was an issue that directly affected AFR members and other rural Oklahomans in different pockets of the state. AFR Cooperative was eager to support the bill authors in their effort to make 4-H involvement easier for students statewide and we're proud to have helped get this legislation over the finish line. During this year's AFR Day, AFR Cooperative President Scott Blubaugh introduced two 4-H member, Alexander Misener, Canute and Katie Case, to the legislation author, Rep. Rick West.

Gov. Stitt on Tuesday signed House Bill 1006 into law, which will grant 4-H students an excused school absence when participating in an approved activity.

The bill's author, Rep. Rick West, R-Heavener, said he's pushed the legislation for the past four years as a way to provide fairness for students that participate in 4-H.

"Students that participate in FFA and other school activities already get excused absences," West said. "Our 4-H students deserve the same consideration to not have their grades negatively affected when they participate in an activity that is recognized by the county 4-H facilitator."

This will allow students to make up any missed work, West said.

He said the request for the measure was from a constituent, but it has gained statewide support.

The number of excused absences allowed is still subject to the attendance policy of the local school board. Students are not excused if they miss days during statewide assessments or during any period of time for which the student has been disciplined, suspended or expelled, if the terms of punishment would preclude them from participating in an

educational field trip or extracurricular activity.

4-H is not offered through local school districts but is instead part of the Oklahoma State University Extension Program. FFA, by contrast, is offered through local school districts but overseen by the state Department of Career and Technology Education.

That was part of the challenge West said he had to overcome in convincing other lawmakers to vote in favor of the bill. The measure passed the House in 2023 but only passed the Senate on March 19 this year.

West praised his Senate author, Sen. Casey Murdock, R-Felt, for getting the bill over the final hurdle and sent to the governor who quickly signed it into law. The bill will become effective 90 days after the Legislature adjourns sine die, in time for the next school year, West said.

Press provided by the State of Oklahoma House of Representatives at www.okhouse.gov.

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: \$5.99
Farmer: \$0.79

Top Sirloin Steak
1 lb.



Retail: \$9.99
Farmer: \$2.87

Bread
Wheat Loaf



Retail: \$4.49
Farmer: \$0.15

Fresh Carrots
5 lbs.



Retail: \$4.49
Farmer: \$2.38

Beer
12-pack cans



Retail: \$17.49
Farmer: \$0.07

Corn Cereal
18 oz. box



Retail: \$7.49
Farmer: \$0.06

Tomatoes
1 lb.



Retail: \$3.99
Farmer: \$0.51

Eggs
1 dozen



Retail: \$3.29
Farmer: \$2.38

Flour
All Purpose, 5 lbs.



Retail: \$6.89
Farmer: \$0.55

Boneless Ham
2 lb.



Retail: \$6.49
Farmer: \$0.79

Lettuce
1 lb.



Retail: \$2.49
Farmer: \$0.42

Milk
1 gallon, fat free



Retail: \$4.39
Farmer: \$1.77

Fresh Apples
1 lb.



Retail: \$1.29
Farmer: \$0.52

Fresh Potatoes
Russet, 5 lbs.



Retail: \$4.49
Farmer: \$1.03

Soda
2 liters



Retail: \$1.25
Farmer: \$0.06



/AmericanFarmersandRanchers



/AFRFarmOrg

AMERICAN FARMERS & RANCHERS | 4400 WILL ROGERS PARKWAY | OKLAHOMA CITY, OK 73108
(405) 218-5400 | Visit www.afrcoop.org to learn more.

REAP

... the rewards!

Farmers, Ranchers and Small Businesses Eligible

AFR Cooperative recently met with Oklahoma USDA State Director for Rural Development Kenneth Corn to learn about opportunities the Rural Energy for America Program (REAP) can provide AFR members who farm, ranch or own a small business.

REAP is a grant program that covers 50% of the cost of qualifying projects in an effort to help lower the cost of energy through improvements in energy efficiency. The program also offers guaranteed loans to bridge gaps in funding grants may not cover.

The program can assist with a wide spectrum of projects such as solar panels for well pumps to walk-in coolers for convenience stores. All eligible energy efficiency projects must be completed as improvements to existing facilities, while renewable energy systems can be placed on new or existing facilities.

For farmers and ranchers, solar and wind have been the most popular REAP projects. For a producer to qualify, 50% of their gross income must come from the farm.

For small business owners, popular REAP projects include: LED lighting, HVAC systems, insulation, and energy-efficient roof replacements, doors, and windows. For a small business to qualify, it must be located in an area with fewer than 50,000 people.

During the discussion with AFR, Corn highlighted REAP's focus on small projects.

"If we have a project under \$20,000, that's a priority for us," said Corn. "We're also focused on underutilized technology and underserved communities."

Large projects can be funded through REAP, but the program does seem tailor-made for small projects. To qualify, renewable energy systems need only a \$5,000 expenditure and energy efficiency grants need only \$3,000.

Some of REAP's funding is dependent on the Inflation Reduction Act (IRA). Because of this, Corn warned potential REAP applicants not to wait too long to apply. "If you want this, you need to apply sooner rather than later," he said. "It could go away."

One of the most frequent questions Corn receives about REAP is "Is it hard to fill out the application?" Corn says that depends on the project, but the agency does have technical assistance available. Some of the REAP grant writers are free-of-charge, some charge a reasonable fee.

While there is a formal REAP application process, both Corn and Elizabeth Witt, Oklahoma's USDA Rural Development Energy Coordinator, emphasized the agency's willingness to help producers and small business owners get through the application process quickly.

"Time is money and money is time," said Witt. Both Corn and Witt encouraged potential

Rural Energy for America Program

What does this program do?

The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. Agricultural producers can also apply for new energy-efficient equipment and new system loans for agricultural production and processing.

Who can apply?

- Agricultural producers with at least 50% of their gross income coming from agricultural operations.
- Small businesses located in rural areas with populations of 50,000 or fewer people. Eligible business addresses can be checked at <https://go.usa.gov/xJnGQ>.

How can you get started?

Applications are accepted year-round in your local USDA Rural Development office. A list of state offices is available at this link: <https://go.usa.gov/xJnHR>.

Who can answer questions?

Your state-based USDA Rural Development Energy Coordinator can help answer questions.

Elizabeth Witt, USDA Rural Development
 128 W. Ruth Ave., Atoka, OK 74525
 (580)889-2554 Ext. 115, Okenergy@usda.gov
<http://www.rd.usda.gov/ok>

How can funds be used?

Funds can be used for renewable energy systems:

- Biomass (i.e. biodiesel and ethanol, anaerobic digesters and solid fuels)
- Geothermal for electric generation or direct use
- Hydropower below 30 megawatts
- Small and large wind generation
- Small and large solar generation

Funds can be used to buy, build and install energy efficiency improvements:

- High-efficiency HVAC systems
- Insulation
- Lighting
- Cooling or refrigeration units
- Doors and windows
- Electric, solar, or gravity pumps for sprinkler pivots
- Switching from diesel to an electric irrigation motor
- Replacement of energy-inefficient equipment

Agricultural producers can also use guaranteed loan funds to install energy efficient equipment and systems for agricultural production or processing.

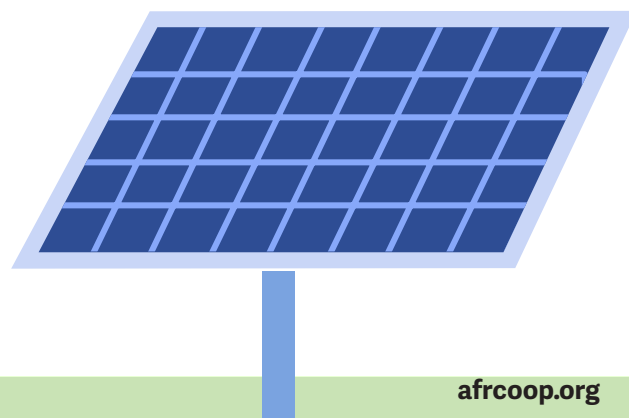
What types of funding are available?

- Loan guarantees on loans up to 75% of total eligible project costs.
- Grants for up to 50% of total eligible project costs.
- Combined grant and loan guarantee funding up to 75% of total eligible project costs.

applicants to make contact with the agency before applying. If a project needs funding beyond the REAP grant, additional loan funding may be available, but those applications will need to be submitted together.

REAP applicants should be prepared to wait 60-90 days to know if they've received the grant funding. For those who've already received funding, having 50% of their project costs covered was worth the wait.

For more information, email Elizabeth Witt at Okenergy@usda.gov.



Wire for Wildfires

In late February, wildfires burned across both the Oklahoma and Texas panhandles leaving scorched fields, destroyed farmsteads, and hundreds of dead or injured animals.

According to Oklahoma State University Extension, 16 fires burned over three days. The impact to Oklahoma's landscape and producers was significant. The Smokehouse Creek Fire, the largest in Texas recorded history, burned more than 1,000,000 acres total, with more than 30,000 acres in Roger Mills and Ellis counties. The Catesby Fire burned more

than 90,000 acres in Ellis County, and the Slapout Fire burned more than 25,000 acres in Beaver County. Total in-state damages are estimated to be \$32.9 million.

OSU Extension estimates nearly 1,200 head of cattle were lost and another 16,000 head were displaced. More than 75,000 hay bales were lost. Additionally, more than 400 miles of fence were lost and another 275 miles will need to be repaired.

The AFR Foundation saw fence repair as something the organization could help with. The Foundation sponsored \$10,000

worth of new barbed wire from Oklahoma Steel and Wire in Madill. Another \$10,000 worth of new barbed wire was purchased with matching funds from AFR Insurance agents and AFR county and local organizations across the state. In total, AFR was able to donate \$20,000 worth of new barbed wire to AFR members impacted by the wildfires.

In total, at least 13 AFR member insureds will receive a portion of the wire donation—11 with Laverne Insurance and two with the Stuart, Keffer & Schoenhals agency in Shattuck.

Many hands helped make the donation possible. Greg Clement, owner of the AFR Insurance agency in Madill, set up and facilitated the wire pickup at Oklahoma Steel and Wire. Topper Duncan donated the use of his

truck and trailer to deliver the wire. Duncan and AFR Cooperative Vice President Toby Wallace delivered the wire from Madill to Laverne. AFR Agent Kodel Cunningham coordinated the delivery side and pickup by insureds in Laverne. AFR members Andy Cunningham and Daniel Manning unloaded the wire from the truck. Sheree Hiner

delivered the wire from Laverne to insureds in Shattuck. And last but not least, an anonymous donor contributed a significant amount to the match funds.

Story created with the help of statistics provided by OSU Extension.



PRODUCT OF THE USA

At the National Farmers Union Annual Convention on March 11, U.S. Department of Agriculture (USDA) Secretary Tom Vilsack announced the finalization of a rule to align the voluntary “Product of USA” label claim with consumer understanding of what the claim means.

“Today’s announcement is a vital step toward consumer protection and builds on the Biden-Harris Administration’s work to bolster trust and fairness in the marketplace where smaller processors can compete,” said Agriculture Secretary Tom Vilsack. “This final rule will ensure that when consumers see ‘Product of USA’ they can trust the authenticity of that label and know that every step involved, from birth to processing, was done here in America.”

“Product of USA” Final Rule

USDA’s final “Product of USA” rule allows the voluntary “Product of USA” or “Made in the USA” label claim to be used on meat, poultry and egg products only when they are derived from animals born, raised, slaughtered and processed in the United States. The rule will prohibit misleading U.S. origin labeling in the market, and help ensure that the information that consumers receive about where their food comes from is truthful.

USDA’s final “Product of USA” rule

In a recent study by USDA, it was found that nearly two-thirds of consumers polled misunderstood the current use of “Product of USA” label. Because of this level of misunderstanding, AFR Cooperative joined the effort alongside several other industry groups to help bring the new Product of USA rule to fruition.

“We’re excited and grateful to see the ‘Product of USA’ loophole closed. “Consumers want to know where their food comes from. They deserve to know where their food comes from. This is one step closer to providing that information and leveling the playing field for America’s ranchers.”

—Scott Blubaugh

is supported by petitions, thousands of comments from stakeholders, and data from a nationwide consumer survey.

Under the final rule, the “Product of USA” or “Made in the USA” label claim will continue to be voluntary. It will also remain eligible for generic label approval, meaning it would not need to be pre-approved by USDA’s Food Safety and Inspection Service (FSIS) before it can be used on regulated product, but would require the establishment to maintain documentation on file to support the claim. The final rule also allows the use of other voluntary U.S. origin claims on meat, poultry and egg products sold in the marketplace. These claims will need to include a description on the package of the preparation and processing steps that occurred in the United States

upon which the claim is made.

USDA has also published an updated labeling guidance on the use of voluntary U.S.-origin label claims to provide examples of claims and the types of documentation that establishments may maintain to support use of the claims. The guidance will be open for public comment for 60 days after publishing in the Federal Register. Public comments can be submitted at www.regulations.gov.

Establishments voluntarily using a claim subject to the final rule will need to comply with the new regulatory requirements by January 1, 2026, and are encouraged to do so as soon as practicable after the publication of this final rule.

For more information about the new rule or the consumer survey, visit www.usda.gov.

CATTLE INDUSTRY UPDATES

New Electronic ID Rule

The USDA released the hotly-debated update to its animal identification rule on April 26. Referred to as the “electronic animal ID” rule, the new language requires official eartags to be visually and electronically readable for official use for interstate movement of certain cattle and bison.

The final rule applies to all sexually intact cattle and bison 18 months of age or older, all dairy cattle, cattle and bison of any age used for rodeo or recreation events, and cattle or bison of any age used for shows or exhibitions. Animals being moved directly to slaughter are exempt.

The new language enhances a rule finalized in 2013. The only meaningful change is the move to eliminate metal tags as a sufficient form of identification. All tags must now be electronic.

This continues to be a divisive rule and AFR’s policy only favors voluntary identification of cattle, electronic or otherwise.

A copy of the rule is currently available at www.aphis.usda.gov. The rule will be effective 180 days after publication in the Federal Register.

Importation of Paraguay Beef

The USDA Animal and Plant Health Inspection Service published a final rule permitting the importation of fresh beef from Paraguay in November 2023. The rule went into effect Dec. 14.

The U.S. has blocked fresh beef from Paraguay for 25 years. The country dealt with foot-and-mouth disease (FMD) as recently as 2012. The USDA’s most recent inspection was more than 10 years ago.

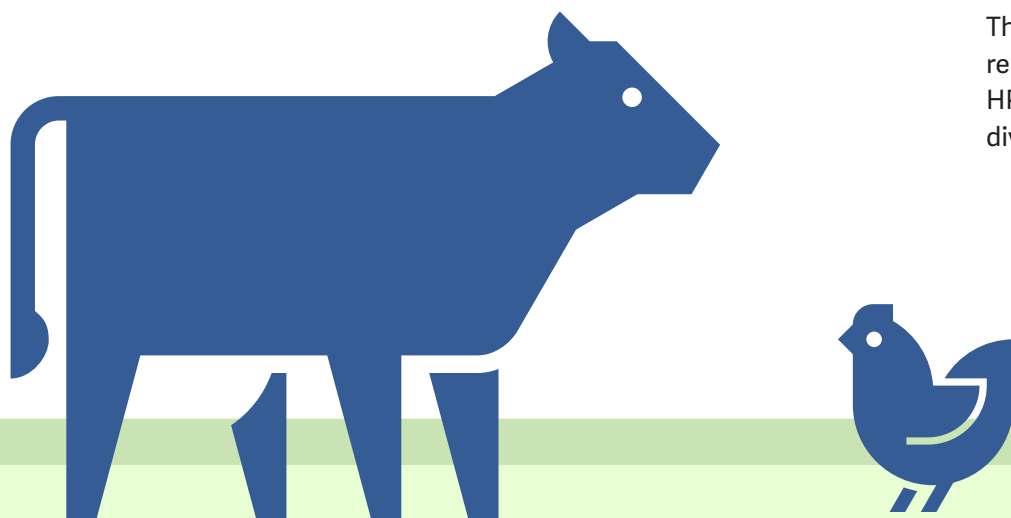
Spurred by Sen. Jon Tester’s (D-MT) and Sen. Mike Rounds’ (R-SD) introduction of a Congressional Review Act (CRA) resolution, the Senate voted 70-25 to reverse the resumption of beef imports from Paraguay. S.J.Res.62 nullifies APHIS’s final rule titled “Importation of Fresh Beef from Paraguay.” The same initiative is underway in the House, where Reps. Frank Lucas (OK-03) and Stephanie Bice (OK-05) have joined the effort to halt the rule. Several agricultural organizations, including National Farmers Union and AFR Cooperative, support the effort.

Monitoring HPAI in Dairy Cows

On April 24, USDA announced new actions to protect livestock from the highly pathogenic avian influenza (HPAI), or H5N1. USDA has shared evidence HPAI can be spread between cows within the same herd, from cows to poultry, between dairies with cattle movements, and by asymptomatic cows. While human cases of HPAI resulting from direct contact with infected animals are possible, the risk to the public remains low.

To better understand the movement of H5N1 between wild birds and dairy cows, APHIS issued a Federal Order requiring mandatory testing prior to interstate transportation of dairy cattle and mandatory reporting of any positive Influenza A nucleic acid and serology diagnostics results in livestock. The Federal Order, effective Monday, April 29, 2024, is crucial to increasing information available to study HPAI and limiting its spread among dairy cattle.

On April 26, the U.S. Food and Drug Administration (FDA) released an update on the results of a targeted national commercial milk sampling study, which reaffirmed the commercial milk supply is safe. The study concluded pasteurization remains effective at inactivating HPAI and ensuring affected milk is diverted from the food system.



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Behind THE Banner

The Oklahoma Youth Expo (OYE) welcomed students back for its 110th year March 13-22. OYE has a long-standing tradition of excellence within the state of Oklahoma and across the country. Students ages 9-18, brought their families, advisors and other spectators to watch what some call "The Greatest Show on Earth." More than 7,500 exhibitors from all 77 counties competed in the 2023 OYE, exhibiting 15,000 head of cattle, pigs, sheep, goats, and agricultural mechanics projects. At the Sale of Champions, \$1.5 million, which will be used towards future projects or continuing education, was awarded to 211 exhibitors from across the state and \$400,000 in academic scholarships was awarded to more than 100 exhibitors. AFR Cooperative is a proud sponsor of OYE, awarding \$38,000 to 65 members and policyholders who made the OYE Sale of Champions. AFR also sponsored the reserve grand champion trophy for each species.

Oklahoma FFA Students from across the state competed in the Third Annual OYE AG Mechanics Contest at the Oklahoma State Fairgrounds March 8.

More than 150 projects were entered by individuals or team participants. The projects designed, fabricated, and built by the students ranged from decorative projects to custom-built trailers and livestock equipment. Exhibitors were required to display their projects and provide an in-depth portfolio that included blueprints. They were judged on execution and documentation.

"Agriculture is a vast and diverse industry, and mechanics and fabrication are a large part of it," said Bray Haven, vice president of operations at the Oklahoma Youth Expo. "The Ag Mechanics Contest showcases the best and brightest students and their abilities to create functional, custom-built projects. The skills students learn in the shop are priceless and help prepare them for future careers in trade and technical fields."

The top five projects in each division were sold through an online BigIron auction. Proceeds went back to exhibitors to fund future projects and higher education goals.

Ten agricultural youth from across Oklahoma earned top placings in the 2024 AFR Agricultural Achievement Contest. The contest was conducted in conjunction with the Oklahoma Youth Expo (OYE) in Oklahoma City March 13-22. This year, AFR presented \$5,000 in prizes to contestants prior to the OYE Grand Drive March 21.

2024 AFR Ag Achievement Top Ten:

- 1st – Ryne Crosthwait, Stillwater
- 2nd – Addyson Schneberger, Hydro-Eakly
- 3rd – Aubrie McEndoo, Stillwater
- 4th – Cooper Kline, North Rock Creek
- 5th – Kyriana Beard, Stillwater
- 6th – Emma Yates, Stillwater
- 7th – Paisley Beshear, Wister
- 8th – Kynseth Zubrod, Guthrie
- 9th – Dade DeLozier, Adair
- 10th – Brea Sargent, Norman



YOUTH CHAMPION

VIRGINIA DREW



Former AFR Youth Coordinator Tailor Atkinson (left) presents Youth Champion Award to Judy Martin.

For the past two years, AFR Cooperative has honored individuals who have donated their time and energy to the AFR Youth Program.

This year, at the 119th AFR State Convention, Virginia Drew was honored for her years of service and dedication to the youth of our organization. For many years, Drew was the head cook at AFR Leadership Summit and National Farmers Union All-States Camp.

"As we move through our life's journey, we should set out to be more like Virginia," said AFR Cooperative President Scott Blubaugh during the award presentation. "We should seek out individuals who are more like her. Those who set good examples, who invest in people, who give. That is what the AFR Youth Champion Award is all about—honoring those who give selflessly to our young people and who set an example for all those who come after them."

AFR Cooperative is honored to posthumously present Virginia Drew with the third annual AFR Youth Champion Award. Drew's daughter, Judy Martin, was present to accept the award on her behalf.

AFR Speech CONTESTS

- Central District Speech Contest - Monday, November 11, 2024
- NE District Speech Contest - Tuesday, November 12, 2024
- SE District Speech Contest - Thursday, November 14, 2024
- SW District Speech Contest - Monday, November 18, 2024
- NW District Speech Contest - Thursday, November 21, 2024
- State Speech Contest - Saturday, December 7, 2024



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YOUTH

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FIND YOUR REGISTRATION FORMS AT [AFRCOOP.ORG](https://afrcoop.org).

Are you interested in running for the Youth Advisory Council?

During the AFR Senior Leadership Summit, five youth program participants are elected to the AFR Youth Advisory Council. These young Oklahomans represent AFR throughout the next year as they work side-by-side with the AFR Youth Coordinator on projects in service to the youth of Oklahoma.

Election Process:

1. Fill out a written application at Leadership Summit.
2. Interview with a panel of three judges.
3. Give a short campaign speech in front of your peers.

Requirements:

1. Entering the 12th grade at the time of Leadership Summit.
2. Attended Leadership Summit at least two previous times.
3. Current AFR Insurance policy holder.



Incoming Freshman *Scholarship Recipients*



Aaron Chesnut
Oklahoma State University



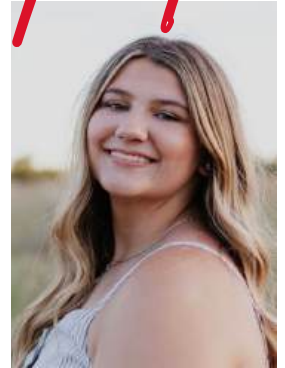
Conner Nunn
Redlands Community College



Cooper Kline
Oklahoma State University



Grace Wright
Oklahoma State University



Gracen Hawthorne
Oklahoma State University



Jamison McNeil
Oklahoma State University



Kadence Gatz
Redlands Community College



Kennedy Clark
Redlands Community College



Lexi Lane
Redlands Community College



Logan Janda
Oklahoma State University - IT

AFR
AMERICAN FARMERS & RANCHERS

**2024 AFR COUNTY/LOCAL
MATCH SCHOLARSHIP**

APPLICATIONS DUE JUNE 1

Applicant or member of applicant's family must be an AFR Insurance policyholder.



Mylee Sims
NW Okla. State University



Ruby Bell
Oklahoma State University



Titus Montgomery
Oklahoma State University

Continuing Education

Scholarship Recipients



Baylee Wilbourn
Redlands Community College



Cooper Shebester
Oklahoma State University



Dax Delozier
Oklahoma State University



Elena Santiago
Oklahoma State University



Hailey Suntken
Oklahoma State University



Halle Pullen
Oklahoma State University



Jordan Jones
Texas Tech University



Kaden Brunker
Oklahoma State University



Kelsey Dowdle
Oklahoma State University



Kelsey Wall
Oklahoma State University



Kinley Bratcher
Oklahoma State University



Konner Shebester
Oklahoma State University



Kye Heldermon
Oklahoma State University



Morley Griffith
Oklahoma State University



Stormi Hopkins
Rogers State College

AFR WELCOMES SUMMER INTERN



Abby Bell, Bristow, is serving as the 2024 AFR Summer Intern.

Bell was raised on a cow-calf operation in Bristow. As a legacy AFR member, she began participating in the organization's youth program at a young age. Abby served on the AFR 2020-2021 Youth Advisory Council and

served as Oklahoma FFA's 2021-2022 State Reporter. Currently, Bell is a junior at Oklahoma State

University, pursuing a bachelor's degree in agricultural communications, with dual minors in agricultural leadership and event management. Her goal upon graduation is to return to Bristow and manage the Headquarters at Bell Cattle Co. event venue.

As the AFR Youth intern, Abby will spend the summer supporting the AFR Youth and Education Coordinator during various youth program activities, including a cattle grading contest, livestock shows, and the AFR Leadership Summit.

In her leisure time, Abby enjoys reading the Bible, solving puzzles and exploring enneagrams. While at AFR this summer, she hopes to gain practical experience in youth leadership development and communications to benefit her in her future career.

AMERICAN FARMERS & RANCHERS... IN THE FIELD



AFR Cooperative staff have been on the road in recent weeks, participating in various farm shows. Among these events were the Oklahoma City Farm Show April 4-6, where the AFR booth was manned by several AFR Insurance agents and staff members, and the Southwest Farm & Expo April 13-14 at the Elk City Convention Center, with AFR Cooperative Vice President Toby Wallace and AFR Field Rep. Jim Pilkington in attendance (above).



AFR Cooperative joined other agriculture organizations from across the state at this year's Ag Day at the Capitol. The theme of this year's event was "Cultivate Youth in Ag." The event, was held in the rotunda of the Oklahoma Capitol Building, hosted more than 200 producers, agricultural associations, corporations, universities, government agencies, and many others. People from across Oklahoma gathered to acknowledge agriculture's significant contributions to the state's success. Pictured above are AFR Youth Council members Cooper Kline, Titus Montgomery and Ruby Bell with AFR staff members Jamie Goodson and Jim Pilkington.

In Memoriam

Pat Oberste

Pat Oberste passed away April 20, 2024. She was born Dec. 10, 1934, in Sallisaw to Lucille (Edwards) Lowe and Jody Lowe. She married Joseph Daniel Oberste on Jan. 21, 1956, in Hartman, Ark., and spent more than three decades as a business owner and insurance agent for AFR/OFU.

Pat was all about her grandchildren and taking care of her family. Christmas was her favorite time of year and she made it so special with her touch. Every week, Pat cooked Sunday noon meals and everyone was invited. She never ran out of food.

Left to cherish her memory are her husband, Danny; her daughter, Pam Bennett, Tulsa; her son Rick Oberste, Sallisaw; her son Mark Oberste and wife, Lacosta, Sallisaw; her grandchildren Danya Oberste, Sallisaw; Stephen Oberste, Sallisaw; Dillon Bennett, Tulsa; Matthew Oberste and wife, Casey, Bixby; Ben Oberste and wife, Katlyn,

Sallisaw; Bailey Oberste, Sallisaw; Taten Rice and husband, Robert, Wagoner; and

Drake Hyde, Sallisaw; her great-grandchildren Kate Morgan, Lucy Morgan, Samuel Oberste, Blair Burgess, Baker Burgess, Camden Oberste, Ryan Rice and Olive Rice; her brother Larry Lowe, Sallisaw; along with other relatives and friends.

She is preceded in death by her parents; two sisters, June Walters and Linda Lowe; and two brothers, Willis Lowe and Jonce Lowe.



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