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TODAY

FALL 2025

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2025 AFR Youth
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Oklahoma Farmers Union
4400 Will Rogers Parkway
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(405) 218-5400 | (800) 324-7771
Fax: (405) 218-5589

**MANAGING EDITOR
& LEAD WRITER**

Laici Wedel Neumann
AFR Cooperative Press Secretary

DESIGN & PROJECT MANAGEMENT

Karli Fuss
AFR Communications Coordinator

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

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AFR TODAY

FALL 2025 | VOL. 106 | NO. 3

In This Edition

6

National Cooperative Month

Cooperative Model Continues to Grow

8

Fire Prevention Made Simple

Small Tasks Make Big Differences

12

National Stage

Farm Bill and Antitrust Efforts

16

AFR Leadership Summit

Future Oklahoma Leaders Gather

22

Acts of Service

AFR Youth Contribute to Causes

4 Oklahoma Strong

7 Convention Announcement

9 Well Represented

10 Fall Legislative Review

15 OFU Memorabilia

23 Speech Contest Dates

24 County Match Recipients

29 Oklahoma Certified

34 County Meeting Notices

Oklahoma STRONG

From the Desk of *Scott Blubaugh*

It's early fall which means it's time for our annual legislative fly-in to Washington, D.C. This year, the main message we'll be taking to D.C. on behalf of AFR members is about the rapidly deteriorating farm economy. While our cow-calf producers are thankfully doing very well right now, our grain and cotton farmers are doing very poorly. Grain's selling at about 50% of cost of production and the cotton market is similar.

Because of the trade war, China and other countries around the world are not buying U.S. grain or cotton. They're holding out to put pressure on the White House, but it's resulted in farmers being in the middle of this war. Storage around the nation is in short supply as we're forced to carry over last year's crop because there's nowhere to sell it.

The cash price farmers receive is deteriorating much faster than the future contract price—the basis is the widest it's been in years. And, the situation is expected to deteriorate further since no one is buying the grain.

While we're in D.C., we'll ask the White House to use the Commodity Credit Corporation (CCC) to release market facilitation payments similar to those the Trump Administration paid in its

first term. Because of Congress's lack of ability to pass legislation, the CCC money may be the only thing that saves some of America's grain and cotton farmers. It would just buy us time, but it would keep farmers on their land for another year while global trade negotiations continue. It is a must-have stop-gap measure. Our second message for D.C. is the drastic increase in fertilizer prices. The lack of competition in fertilizer production here in the U.S. has led to skyrocketing prices. Every time a new tariff is imposed on an import country, our domestic suppliers also increase their prices to match the new import tariff price. As of this writing, domestic fertilizer is sitting at \$1000/ton, just recently increased because of a new tariff on India.

The increase in fertilizer costs will have ripple effects on our grain dealers. It'll impact our chemical suppliers and our farm cooperatives—they will all struggle to sell product at these extreme prices.

The fertilizer issue is a great example of what happens without competition in the marketplace. If we don't speak up to people in power, no one is going to do it for us. That's why your AFR organization is

so critical; it can speak on behalf of nearly 60,000 members.

On a more positive note, the cow/calf market is as high as it's ever been and cow/calf producers are finally making some money for the first time in years. The high prices were created by an almost perfect storm—six years of drought, a trade war, the closing of the U.S.-Mexico border, and the artificially low prices large meatpackers have offered for years. It's all combined to create the smallest U.S. cattle herd in more than 70 years, resulting in the highest prices we've ever seen.

*Have a safe fall,
God bless!*



Scott Blubaugh
PRESIDENT



Upcoming 2025 Events

Sept. 25 - Oct. 5

Tulsa State Fair; Tulsa Fairgrounds

Oct. 9

AFR Foundation Golf Tournament; Shawnee

Nov. 10

Central District Speech Contest; Tecumseh

Nov. 11

Northeast District Speech Contest; Sapulpa

Nov. 11

Veterans Day

Nov. 13

Southeast District Speech Contest; Wilburton

Nov. 17

Southwest District Speech Contest; Cache

Nov. 20

Northwest District Speech Contest; Enid

Nov. 27-28

Thanksgiving; AFR Home Office Closed

Dec. 1

Poster Contest Due to the AFR Home Office

Dec. 6

State Speech Contest; Stillwater

Dec. 11-13

Tulsa Farm Show; SageNet Center, Tulsa

Dec. 24-25

Christmas; AFR Home Office Closed

Dec. 31 - Jan. 1

News Year; AFR Home Office Closed



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OCTOBER IS NATIONAL CO-OP MONTH



Founded in 1905, American Farmers & Ranchers/Oklahoma Farmers Union (AFR/OFU) was established to bring farmers together to gain market access for their crops. It quickly became a powerful force for rural Oklahomans, focused on improving the lives of family farmers through cooperation, education and legislation.

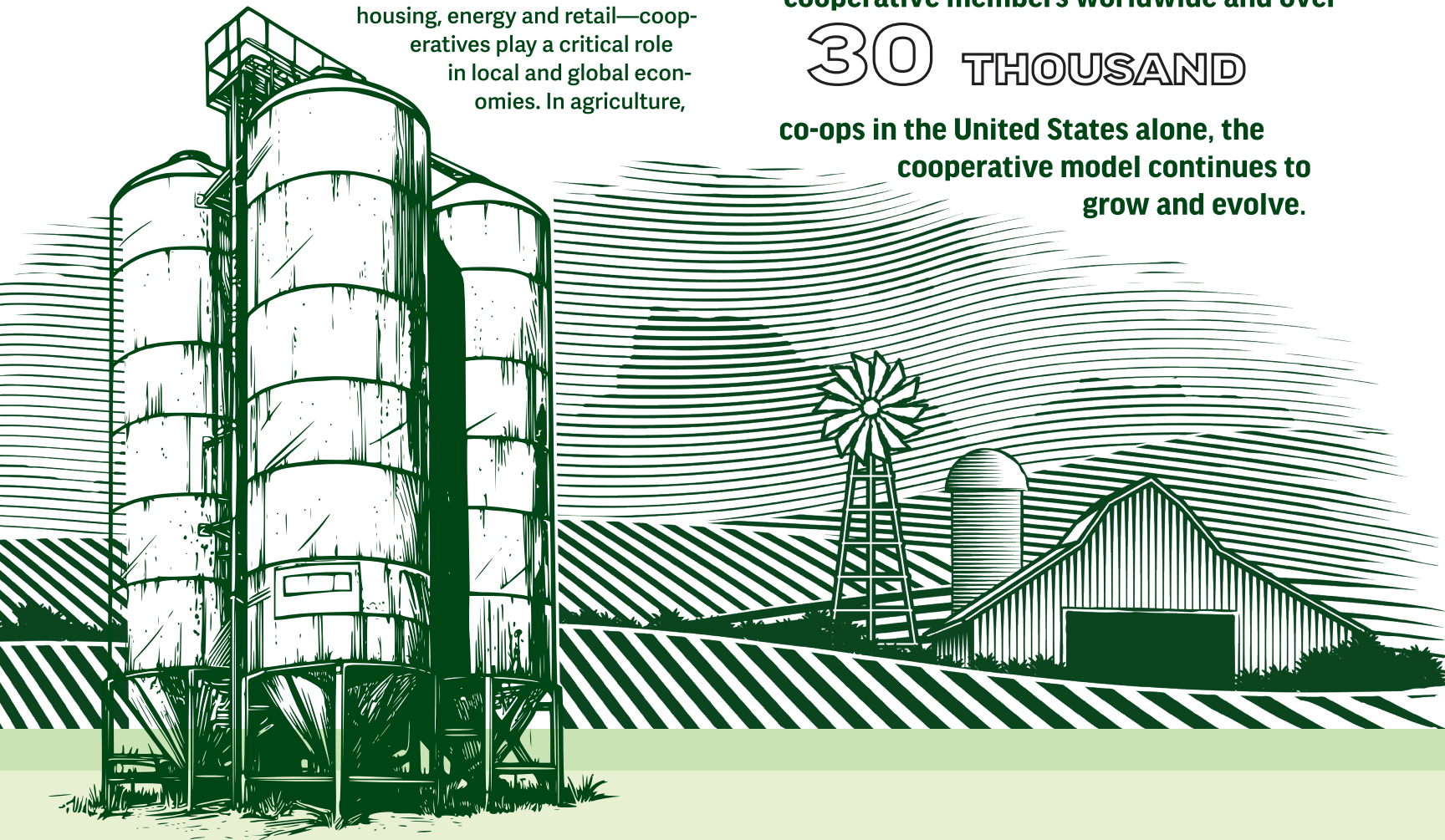
Cooperatives are member-owned, democratically controlled businesses that operate for the benefit of their members, rather than for external shareholders. Rooted in the principles of self-help, self-responsibility, democracy, equality, equity and solidarity, cooperatives empower individuals and communities to meet common economic, social and cultural needs through joint ownership and decision-making. Unlike traditional businesses that prioritize profit, co-ops focus on providing services, fair prices, and shared prosperity to their members.

Across various sectors—including agriculture, finance, housing, energy and retail—cooperatives play a critical role in local and global economies. In agriculture,

for example, cooperatives help farmers pool resources, access markets and increase bargaining power. Credit unions, a type of financial cooperative, offer fair and accessible financial services to millions of Americans, often reinvesting profits into better rates and community initiatives. Rural electric co-ops ensure utility services reach remote areas, supporting infrastructure and economic development where private companies may not invest. Cooperatives contribute significantly to economic stability and community development. They are resilient during economic downturns and are more likely to reinvest in local communities than traditional corporations.

With more than **1 BILLION** cooperative members worldwide and over **30 THOUSAND**

co-ops in the United States alone, the cooperative model continues to grow and evolve.



Annual Meetings and Convention Deadlines Announced

By Paul Jackson, State Secretary

All American Farmers & Ranchers (Farmers Union) county and local organizations and policyholders will hold annual meetings this fall to conduct business and elect a slate of delegates and alternates for the annual meetings of the American Farmers & Ranchers Mutual Insurance Company, Inc., (AFRMIC) and Oklahoma Farmers Union. Some local organizations hold their meetings independently from county meetings, but also conduct business to elect delegates for the state annual policyholder and membership meetings.

If your county and local meeting is not listed in this issue of the *AFR TODAY* magazine, contact your local/county organization leadership to find out when they will be meeting so you may participate in the business meeting and local delegates election for the policyholder and membership state annual meetings. Basic meeting information is in the magazine, while additional information such as meals, refreshments and door prizes are published on the AFRMIC website (www.afrmic.com) and the AFR Cooperative website (www.afrcoop.org).

For the annual meeting, should policyholders wish to exercise their vote in-person as an individual in lieu of the local delegate representation system, they must notify the AFRMIC Secretary in writing no later than **Dec. 31, 2025**. Based on the bylaws formula for the delegate system representation, an individual vote is valued as 1/50th of one vote.

The AFRMIC/OFU Bylaws require a candidate for a particular director or officer position to file in writing with the AFRMIC Secretary and OFU Secretary between October 15 and October 20 in the year prior to the annual meeting, thereby making the filing period five (5) calendar days. To achieve five business calendar days, the filing period for 2025 will be Oct. 15-21, 2025. Candidate packets are available after September 15.

October 14, 2025: Deadline for resignation notification of intent to file by current officer or director filing for any seat other than the current position held.

October 15-21, 2025: Board officer and director candidates filing period. Filing is during normal business hours, Monday – Friday, 7:45 a.m. to 4:45 p.m.

The following elected positions will be presented for a vote at the 2026 AFRMIC/OFU Annual Meetings and State Convention. All elected positions are three-year terms:

AFR State Secretary: Currently held by Paul Jackson, Ringling

District 1 Independent Director: Currently held by Roger Edenborough, Goodwell

District 3 Agent Director: Currently held by Will Lane, Grove

District 4 Independent Director: Currently held by Loyd Steward, Shawnee

October 21, 2025: Deadline to file for an elected position. The completed packet must be received by 4:45 p.m. Background checks are required as part of the application process.

November 14, 2025: Deadline to submit changes to bylaws to be considered by the bylaws committee, 90 days before the first day of convention. (Must be received by 4:45 p.m.) Any proposed bylaws advanced by the committee will be published on the AFRMIC and OFU websites.

December 15, 2025: Deadline to submit local and county resolutions to the AFRMIC/OFU State Office to be considered by the AFR State Policy Committee.

December 31, 2025: Deadline for policyholders to notify the AFRMIC Secretary Paul Jackson of their intent to vote in-person for directors at the annual policyholder meeting in lieu of local delegate representation. He may be contacted at Paul.Jackson@afrmic.com or Paul Jackson; AFRMIC Secretary; P.O. Box 24000; Oklahoma City, Oklahoma 73124.

January 9, 2026: Deadline for AFR/OFU Membership Memorial Roll submission.

January 31, 2026: Deadline to submit annual officers reports and financial statements to meet requirements for OFU to file IRS 990s and for locals and counties to be eligible to send delegates to the annual meetings.

February 13-14, 2026: AFRMIC Annual Policyholder Meeting/OFU Annual Membership Meeting (AFR State Convention)

Fire Prevention Made Simple

Large house fires can arise from the smallest of undone tasks. AFR Director of Claims Kim Tomlinson recounts a time when one of her biggest fears of homeownership—that a fire would occur while she was away from home—nearly happened. “A few months ago while out shopping with a friend, it suddenly dawned on me that I hadn’t blown out a candle I’d left burning on my kitchen table, said Tomlinson. “Immediately, the racing thoughts—my house could catch fire, my fur baby could be seriously injured, I could lose everything—were nearly paralyzing.”

Tomlinson was 45 minutes from home, so she frantically called a friend who checked on her house and put the candle out.

“Thankfully, everything turned out fine,” said Tomlinson. “But, this was a wake-up call for me.”

Following the candle incident, here are some reminders Tomlinson would like to share with AFR members.

A house fire can be a traumatic and very costly experience:

Fire can damage your home’s frame, roof, walls and flooring, sometimes beyond repair.

Smoke and soot can spread throughout the structure, requiring

extensive cleaning and deodorizing.

- Water used to put out flames can soak walls, floors and belongings, creating additional damage.
 - Clothes, furniture, appliances, keepsakes and other personal items can be destroyed.
 - If the home is unlivable, you may need temporary housing with family or friends, or in a hotel.
 - Insurance deductibles must be paid, and you may discover gaps in coverage. (It’s always wise to review your policy annually. If you have questions, reach out to your agent.)
 - Legal issues could arise if the fire spreads to neighboring properties.
 - Beyond financial strain, stress and trauma can take a toll on your emotional and mental health.
- The good news is most house fires can be prevented with simple, consistent habits:
- Don’t overload outlets or power strips.
 - Use space heaters with automatic shut-off and keep them away from flammable materials.
 - Never leave the stove unattended while cooking, especially when frying.
 - Keep flammable items like paper towels away from the stovetop.
 - Keep a fire extinguisher accessible.

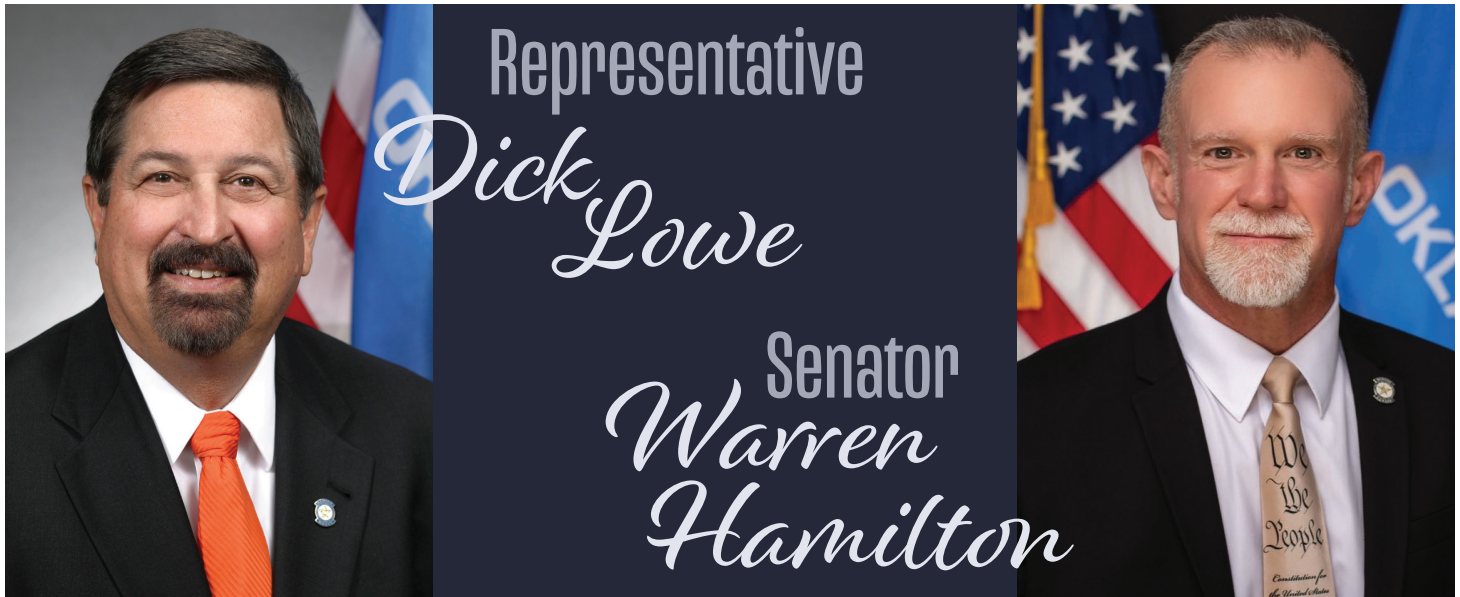
- Extinguish candles before leaving home or going to sleep. (Don’t forget!)
- Have chimneys, furnaces and fireplaces inspected annually.
- Clean dryer lint build-up regularly.
- Don’t allow children to play with matches or lighters.
- Store flammable liquids in safe, ventilated areas.

Ultimately, fire prevention comes down to being intentional about the small things we do every day. Tomlinson’s close call with the candle was a reminder—it only takes a moment of forgetfulness for disaster to strike.

“By unplugging unused appliances, paying attention while cooking, blowing out candles, and keeping safety equipment in place, we can protect not only our homes but also the people and pets we love most,” said Tomlinson. “Tonight, when you walk through your house before bed, take a moment to check your outlets and extinguish candles. Small steps could be the difference between a safe night’s sleep and a life-changing event.”

*Story contributed by:
Kim Tomlinson
AFR Director of Claims*

Well Represented



AFR Cooperative Names 2025 Legislative Advocates

AFR Cooperative has named two state legislators 2025 AFR Legislative Advocates. This year's AFR Legislative Advocate Awards recognize Sen. Warren Hamilton, R-McCurtain, and Rep. Dick Lowe, R-Amber.

The AFR Legislative Advocate Award is presented to state leaders that advocate for AFR Cooperative policies and work hard on issues that are important to the AFR membership during each state legislative session. Hamilton and Lowe are recognized for their work during the 2025 legislative session.

"We applaud the leadership of all our legislators and their service to Oklahoma," said AFR Cooperative President Scott Blubaugh. "But, Sen. Hamilton and Rep. Lowe are two legislators who went above and beyond for rural Oklahoma in 2025 and we're pleased to honor them with this award."

Sen. Hamilton represents Oklahoma Senate District 07. A lifelong rancher, Hamilton is recognized for his bold leadership in protecting Oklahoma's agriculture industry. In 2025, he authored Senate Bill 96, a landmark law that would prohibit the manufacture, sale or distribution of cultivated (lab-grown) meat in Oklahoma. The legislation would ensure that only traditionally raised meat continues to define Oklahoma agriculture, safeguarding the state's livestock industry and supporting ranchers.

"Sen. Hamilton's deep roots in agriculture, combined with his unwavering defense of Oklahoma's rural heritage, make him a true champion of the state's farming and ranching communities," said Blubaugh. "His legislative leadership reflects a lifelong commitment to preserving traditional values, strengthening food security, and defending the integrity of natural food production. AFR is proud to honor him for his dedicated service and principled stand for Oklahoma agriculture."

Chairman Dick Lowe represents Oklahoma House District 56. As a former CareerTech educator and lifelong rancher, Lowe is recognized for his unwavering dedication to education and rural Oklahoma. He currently serves as chairman of the House Common Education Committee and has been steadfast in his support for rural school districts, consistently championing policies that support education, agriculture and rural communities.

"Lowe's roots run deep in the values and work ethic that define rural life," said Blubaugh. "He embodies the spirit of rural Oklahoma—'common people with common sense who work uncommonly hard.' Lowe has spent his life investing in the next generation and AFR is proud to honor him for his service, leadership and tireless advocacy on behalf of rural communities across the state."

Oklahoma

Legislative Review

Many 2025 Legislative Efforts Coming Into Effect This Fall

By Bray Haven, AFR Cooperative Lobbyist

More than 3000 bills were filed for consideration during the 2025 Oklahoma Legislative Session. Here's a roundup of recently passed Oklahoma legislation taking effect later this year, covering everything from education and agriculture to energy and transportation.

Agriculture & Rural Affairs

HB 1541: Linked Deposit Programs; Rep. Patzkowsky & Rep. Kern; Excludes medical marijuana operations from agriculture-linked deposit programs and raises funding limits. Effective July 1, 2025.

HB 1542: Agricultural Measurement Standards; Rep. Patzkowsky & Sen. Pederson; Removes reference to the National Institute of Standards and Technology; allows use of qualified labs instead. Effective Nov. 1, 2025.

HB 1547: State Fair Governance Updates; Rep. Patzkowsky & Sen. Pederson; Modernizes fair association governance, including rules for tech spending and leadership voting. Eff. Nov. 1, 2025.

HB 1356: Gate Closure Standards; Rep. Hardin & Sen. Woods; Establishes penalties and standards for proper closure of agricultural gates. Effective Nov. 1, 2025.

SB 777: Local Fish Harvest Regulations; Sen. Jett & Rep. West; Clarifies harvesting rules for local fish like paddlefish and allows regulated sale of fish meat. Effective Nov. 1, 2025.

SB 940: Invasive Species Removal; Sen. Jech & Rep. Dobrinski; Mandates a statewide plan to remove harmful woody species from state lands. Effective July 1, 2025.

Education & Schools

HB 1086: School Funding Reforms; Rep. Lowe & Sen. Pugh; Adjusts the school funding formula by removing exemptions for gifts and donations. Also modifies certain attendance rules. Effective July 1, 2025.

HB 1087: More Instructional Days; Rep. Lowe & Sen. Pugh; Requires public schools to add an extra instructional day each year when school funding increases by \$25 million. Updates teacher pay scale rules. Effective July 1, 2025.

SB 139: Cell Phone Ban in Schools; Sen. Seifried & Rep. Caldwell;

Imposes a "bell-to-bell" ban on student cell phone use on school grounds during designated school years. Effective Aug. 29, 2025.

Energy & Environment

HB 2752: Eminent Domain Limits on Energy Projects; Rep. Caldwell & Rep. Gollihare; Restricts the use of eminent domain for wind, solar, hydrogen, and similar energy infrastructure unless approved by the Corporation Commission. Effective Nov. 1, 2025.

SB 269: Carbon Capture & Sequestration; Sen. Rader & Rep. Luttrell; Updates rules related to carbon dioxide storage and carbon capture projects. Effective Nov. 1, 2025.

SB 480: Public Utilities Reform; Sen. Green & Rep. Boles; Removes exemptions and adjusts rules related to public utilities, with emergency implementation. Effective July 1, 2025.

Wildlife & Conservation

SB 448: Nonresident Hunting Permits; Sen. Hamilton & Rep. Grego; Requires a reservation or lottery system for nonresidents hunting on state lands. Effective Nov. 1, 2025.

Government, Courts & Administrative Reform

HB 2729: Limiting Agency Power; Rep. Kendrix & Sen. Bergstrom; Requires courts to interpret statutes in ways that limit agency power; restricts agencies from issuing civil penalties subject to common law. Effective Nov. 1, 2025.

SB 632: Business Court Standards; Sen. Paxton & Rep. Hilbert; Creates new standards for state business courts, including pay, duties, and timelines. Effective Sept. 1, 2025.

SB 1027: Initiative Petition Reform; Sen. Bullard & Rep. Hilbert; Regulates paid signature-gathering, sets limits on signatures from large counties, and adds transparency to ballot language. Effective May 24, 2025.

SB 988: UCC Authority Transfer; Sen. Reinhardt & Rep. Pfeiffer; Moves certain responsibilities under the Uniform Commercial Code from the Secretary of State to the Oklahoma County Clerk. Effective Conditional.

Infrastructure & Transportation



HB 2758: County Transportation Fund; Rep. Caldwell & Sen. Haste; Creates a dedicated fund to support the construction and maintenance of county roads and bridges. Effective July 1, 2025.

SB 20: Commercial Driver Standards; Sen. Sacchieri & Rep. Wilk; Strengthens rules for commercial drivers, including legal status verification, language skills, and road safety understanding. Effective May 28, 2025.

Compensation & Employment

SB 95: Intern Exemption from Workers' Comp; Sen. Seifried & Rep. Archer; Exempts unpaid interns and other temporary workers from being classified as "employees" under Workers' Comp laws. Eff. Nov. 1, 2025.

SB 1076: Ag Worker Exemption from Workers' Comp; Sen. Murdock & Rep. Newton; Excludes agricultural workers and their dependents from Workers' Compensation coverage. Effective Nov. 1, 2025.

Food & Consumer Protection

HB 1126: Food Labeling Accuracy; Rep. Grego & Sen. Pederson; Bans the sale of falsely advertised or misbranded foods, especially manufactured-protein products. Effective Nov. 1, 2025.

Other Legislative Actions

HB 1033: Veterinary Board Extension; Rep. Kendrix & Sen. Bergstrom; Extends the sunset date for the State Board of Veterinary Medical Examiners. Effective Aug. 29, 2025.

HB 2036: Pipeline Reimbursement Rules; Rep. Archer & Sen. Murdock; Expands reimbursement rules for eminent domain related to oil and gas pipelines. Effective Nov. 1, 2025.

Legislator Education

AFR works hard to educate legislators on issues important to our members and voted on through the AFR Policy Process annually. Most of the education comes on pieces of legislation that might be harmful to farmers, ranchers, rural communities and rural schools through unattended consequences.

Contact AFR Cooperative Press Secretary Laici Neumann (laici.neumann@afrmic.com) to be added to the AFR Policy Action list. We encourage AFR members to stay engaged during legislative session as action from the membership is crucial when we are working to pass or defeat legislation.

By Jeremy Rich, AFRMIC Lobbyist

AFR accomplished huge victories in the battle to fight frivolous litigation against AFR and its members during the 2025 Oklahoma Legislative Session.

SB 453: Reinstates a cap on noneconomic damages previously removed by the Oklahoma Supreme Court. Aligns Oklahoma's expert evidence rules with the newly revised Federal Rule of Evidence 702. Should help prevent excessive and unpredictable verdicts, reducing strain on small businesses and healthcare providers. Effective Sept. 1, 2025.

HB 2619: Enhances transparency in civil litigation involving third-party litigation funding (TPLF). Strengthens integrity of the state's legal system by making TPLF agreements in civil cases before state courts discoverable and prohibiting foreign adversaries from covertly funding Oklahoma lawsuits.

Additionally, AFR successfully opposed one of the nation's most onerous "bad faith" bills. **HB 2144** intended to create new causes of action, as well as prevent summary judgements regarding frivolous lawsuits. It would have made Oklahoma the most litigious insurance state in the U.S. It will certainly be back again in 2026 and AFR will continue to champion policies that keep rates reasonable for our members.

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We love to see what you're up to! Don't forget to tag us in your posts.



NATIONAL STAGE

Claims Now Open in \$83.5 Million Settlement with JBS

On Feb. 20, the cattle plaintiffs in the “In re: Cattle and Beef Antitrust” litigation against JBS, Tyson, Cargill and National Beef received preliminary approval of an \$83.5 million settlement with JBS. The class action lawsuit, filed in 2019 by National Farmers Union (NFU), R-CALF USA, and four individual ranchers, alleges anticompetitive conduct in the cattle market.

Eligible parties may submit claims under the terms of the JBS settlement. The website www.CattleAntitrustSettlement.com informs cattle feeders and futures traders of the details of the settlement. Any information feeders and futures traders submit in connection with their claim “will be maintained confidentially and will not be made available publicly or to any defendant.”

The court has appointed a claims administrator to answer questions potential class members may have about the

JBS settlement. The claims administrator can be reached at 844-435-8844 or Info@CattleAntitrustSettlement.com.

New World Screwworm Continues to Pose Threat

The threat and concern over New World Screwworm (NWS) impacting the U.S. is ongoing. The U.S.-Mexico border has been closed to live cattle movement since July 9, 2025.

So far, the closest reported case to the U.S. was 370 miles south of the southern tip of Texas, but is no longer considered active. According to State Veterinarian Rod Hall, the northernmost active case as of August 7 was in central Oaxaca.

NWS surveillance and the planned release of sterile flies continues in Mexico, while USDA has been ramping up efforts to prevent NWS stateside. In

addition to other measures, the comprehensive USDA plan includes:

- Up to \$100 million investment in innovations to accelerate sterile fly production in the U.S.
- A new sterile fly production facility in Edinburg, Texas.
- Increasing the number of USDA mounted officers, known as “tick riders,” along the U.S.-Mexico border.

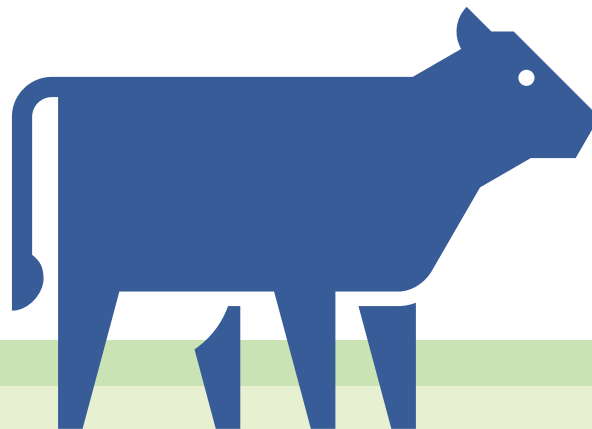
For more information on USDA’s response to NWS, visit <https://www.aphis.usda.gov>.

Mini Farm Bill Passes in Reconciliation Bill

Signed into law on July 4, the One Big Beautiful Bill Act is a federal budget reconciliation bill that incorporated a “mini farm bill,” including provisions for commodities, crop insurance, conservation and nutrition.

The farmsafetynet improvements are projected to cost \$59 billion over the next 10 years. Measures include:

Reference Prices: Statutory reference prices for all commodities will increase by 10-20%. Reference prices will have



small annual increases starting in 2031.

ARC/PLC: For the 2025 crop year only, assuming assistance is triggered, farmers will receive either ARC or PLC, whichever is higher, before reverting to an annual choice between the two programs.

Base Acres: The law authorizes a one-time allocation of new base acres, up to 30 million additional acres.

Marketing Loans: Beginning in 2026, through 2031, nonrecourse marketing assistance loan rates for eligible commodities will be increased by 10%.

Disaster Programs: Disaster programs like the Livestock Indemnity Program (LIP) and Livestock Forage Program (LFP) will now reflect regional price differences, add unborn livestock losses, and reduce the drought trigger from eight to four consecutive weeks of D2 drought.

Payment Limits: The individual payment limit for ARC and PLC will increase from \$125,000 to \$155,000, which will now be indexed annually for inflation. The law allows shareholders of more farm business structures, such as S corporations, to have their own payment limit instead of being capped by a single payment limit per business entity. Additionally, farm owners with an adjusted gross income (AGI) greater than \$900,000 will now be allowed

to receive certain conservation and disaster program payments if more than 75% of their AGI is derived from “farming, ranching, or silviculture activities.”

Crop Insurance: Allows farmers who enroll in ARC to also use the Supplemental Coverage Option (SCO).

John Deere Launches Self-Repair Tool

On July 31, John Deere announced the launch of its new digital tool designed to enhance the ability of equipment owners to diagnose and repair their own equipment.

The release of the new digital tool appears to be in direct response to accusations that Deere has participated in anti-competitive behavior by restricting equipment owners and their preferred independent mechanics from accessing the software needed to diagnose and repair equipment properly.

Deere is currently embroiled in a lawsuit brought by the Federal Trade Commission (FTC) in January 2025. As part of that effort, the FTC had requested Deere release a more useful digital repair and diagnosis tool.

In June 2025, a federal court rejected Deere’s request to have that case dismissed.

Deere’s new tool is available through an annual license starting at \$195 per machine. For an annual fee of \$5,995, which includes up to 10 local downloads, independent service providers can now access necessary diagnostic and repair information.

The service and repair capabilities now available include: Machine health insights and diagnostic trouble codes; PIN-specific machine content, including manuals; software reprogramming for John Deere controllers; diagnostic readings and recordings; interactive diagnostic tests; and calibrations. Equipment owners can access the tool through the John Deere Operations Center. See JohnDeere.com/PROService for further details.

Is the new Deere tool working for you? We’d like to know! Contact AFR at afrcoop@afrmic.com.



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

OFU MEMORABILIA

Preserving the Legacy of Oklahoma Farmers Union

The late 1800s, there were no safety nets to help farmers and ranchers when the markets failed them. When times were tough, all they had to lean on was each other. So, they banded together and used their collective power to gain access to resources and markets for their crops. The cooperatives they formed—including the Oklahoma Farmers Union—were lifelines for their family farms.

Farmers Union members were proud of their cooperative affiliations and often wore insignia like watch fobs to remind themselves and others of the organization that had helped them so much. Through the 20th century, members continued to show their affiliation through lapel pins, a practice that continues today.

The ceramic and brass watch fobs shown are recent additions to the Oklahoma Farmers Union historical collection housed at American Farmers & Ranchers headquarters. The collection offers a tangible connection to the early days of Farmers Union, reflecting the pride and determination of its members. Each piece helps tell the story of how farm families organized to protect their livelihoods and strengthen their communities.



To view or contribute to the collection, contact AFR State Secretary Paul Jackson at paul.jackson@afrmic.com.

2025 AFR Youth *Leadership Summit*

The next generation of Oklahoma leaders gathered at Cedar Hills Baptist Youth Camp in Binger for the 2025 AFR Leadership Summit. This year's theme was "Build Boldly: Brick by Brick." Campers worked to build their leadership skills to not only enhance themselves, but also to strengthen their schools and communities as a whole.

Campers were reminded of the importance of connection, service, citizenship, leadership and agriculture. They connected with other campers through team building workshops and service projects.





BRICK BY BRICK BUILD BOLDLY

What does AFR Leadership Summit mean to senior campers?



“For a while now, AFR Leadership Summit has been my favorite week of the entire year. Some of my most memorable moments from this past summer were getting to reconnect with friends I made years prior and building on those lifelong friendships. This camp has shaped me into a better person and given me friendships I will forever cherish.”

—Jewel Scherler, Chattanooga



“I really loved making new connections and learning more about what it means to be a leader. Meeting new people and having the chance to make an impact on others is such a great experience. Being taught how to grow as leaders and use those skills to make a difference in the world is something that will stick with me for life.”

—Grady Andrews, Purcell



Summit Numbers

67 244 311
Teens Seniors Leaders Built



"AFR Leadership is always one of my favorite summer events, and it gets better every year! I would highly encourage anyone who wants to grow as a leader and a person to attend."

—Jade McPeak, Checotah



"My favorite part about AFR Leadership Summit is meeting new people and building your network! I know so many more people now since attending AFR camp. The way the camp is designed, you don't just meet people, you have ample opportunity to truly get to know them."

—Kinna Turner, Owasso



What did teen campers learn at Summit?



"I learned that when you want to do deeds, you have to take the first step to act on something."

—Kennedy Arthur, Ripley



"My leadership style is helping others achieve their goals. It's also helping them go the extra mile."

—Hudson Tackett, Fort Cobb



Youth Advisory Council, what made Leadership Summit special to you?



"I've had the privilege of attending AFR Camp for seven years, but this year serving as a council member made it an experience I'll never forget. Leading two different sessions of students and seeing the impact I could have on them was both humbling and inspiring. It was also incredible to be part of the year we set a record for the highest number of campers at both the senior and teen sessions."

—Coy Davidson, Elgin

"One of the most rewarding experiences during this year's Youth Leadership Summit was participating in the Teen Session. Watching each individual grow and evolve over the course of just four days was truly a highlight of my time at camp. Witnessing campers arrive on day 1 feeling uncertain and nervous, then gradually step outside of their comfort zones and begin to find their voice as emerging leaders, was both inspiring and fulfilling."

—Taryn McCaa, Elmore City



The 2024-2025 AFR Youth Advisory Council (YAC) said their goodbyes at the Leadership Summit reception. Outgoing YAC members were Coy Davidson, Elgin; Taryn McCaa, Elmore City; Addyson Schneberger, Carnegie; Darla Fesmire, Oklahoma Union; and LeAundre Delonia, Okmulgee.

The 2025-2026 AFR Youth Advisory Council was elected at the Summit reception. This year's council members are (left to right) Hadley Ott, Lomega; Faith Wright, Stratford; Kaden Pliier, Purcell; Jewel Scherler, Chattanooga; and Annie Schneider, Seiling

Acts of Service



Every year, the AFR Leadership Summit hosts a service project that enables campers to donate their time and energy toward a good cause.

This year, senior session campers packed more than 10,000 meals through Meals of Hope to benefit the Regional Food Bank of Oklahoma. Meals of Hope is a non-profit organization dedicated to coordinating meal packing events to battle food insecurity in Oklahoma and across the U.S.

Teen session campers participated in a brand-new service project. They packed more than 250 sensory kits to share with elementary youth across Oklahoma. Sensory kits are designed to support fine motor skills, cognitive strengths and creativity through hands-on learning. Sensory learning in general has profound impacts on young childhood education by aiding in social skill development, sensory processing and emotional regulation.

Summit's teen campers packed three themes in the sensory boxes: Sand and Sea, Roar and Explore, and Pollinator Patch. The boxes included items that encourage the sense of touch, such as kinetic sand, fidgets, and model insects and animals.

The 250 sensory kits the teen campers built will benefit more than 2500 students across the state by fostering positive learning and development in lower elementary classrooms. Additionally, through providing a service to younger students, the teen campers learned to support and give back to students even younger than themselves.



AFR Youth Coordinator Cara Comstock and AFR Insurance Agent Jason Clements presented sensory kits to students and staff at Redbud Farm School in Moore.

744 Hours of Service

250 Kits
Assembled

10,000
Meals Packed

AFR Speech CONTESTS

Central District Speech Contest - Monday, Nov. 10, 2025

NE District Speech Contest - Tuesday, Nov. 11, 2025

SE District Speech Contest - Thursday, Nov. 13, 2025

SW District Speech Contest - Monday, Nov. 17, 2025

NW District Speech Contest - Thursday, Nov. 20, 2025

State Speech Contest - Saturday, Dec. 6, 2025



2025 AFR POSTER CONTEST

***PLOW IT,
PLANT IT,
PICK IT,
PLATE IT!***

- POSTERS MUST SOLELY BE THE WORK OF THE STUDENT.
- STUDENTS MAY USE CRAYONS, MARKERS, PENS, PENCILS, ETC.
- POSTERS WILL BE JUDGED ON ORIGINALITY, CREATIVITY, NEATNESS, SUBJECTIVITY AND OVERALL EFFECT.
- THERE ARE TWO AGE DIVISIONS. DIVISION I: GRADES 1 & 2; DIVISION II: GRADES 3 & 4.
- GIFT CARDS WILL BE AWARDED AS FOLLOWS IN EACH DIVISION: FIRST PLACE, \$50; SECOND PLACE, \$25; THIRD, FOURTH & FIFTH PLACE, \$10.
- THE TOP 50 POSTERS FROM EACH DIVISION WILL BE ON DISPLAY DURING THE AFR STATE CONVENTION IN FEBRUARY 2026 AT THE EMBASSY SUITES AND CONFERENCE CENTER IN NORMAN.
- ALL POSTERS MUST BE RETURNED TO THE AFR COOPERATIVE BY DEC. 1, 2025, TO BE CONSIDERED.
- FOR AN ORDER FORM, VISIT WWW.AFRCOOP.ORG.

County Match Scholarship Recipients



Collin Smith
Blaine County



Mariah Gill
Blaine County



Madison Savage
Caddo County



Cassiopeia Tiner
Cherokee County



Kaden Tibbetts
Cherokee County



Danika Spaulding
Cherokee County



Sophia Hauser
Delaware County



Cooper Mott
Delaware County



Keirstin Briggs
Dewey County



Kason Leach
Dewey County



Keelynn Dirickson
Dewey County



Cooper Jones
Dewey County



Aidyn Boren
Dewey County



James Hollis
Grady County



Layni Whorton
Harmon County

County Match Scholarship Recipients



Kylan Kamp
Harper County

Kayden McAtee
Harper County

Colin Adams
Haskell County

Callen Slover
Johnston County

Raegan Snider
Kingfisher County



Joan Vega
Love County

Schuyler Blevins
Love County

Jorge Salazar
Love County

Maddlin Willis
Love County

Karsyn Pendergraft
Major County



Blake Palmer
Major County

Eva Detrick
Major County

Carly Hamen
Major County

Jace Thomas
Marshall County

Reagan Hopkins
Marshall County

County Match Scholarship Recipients



Benjamin Perkins
Marshall County



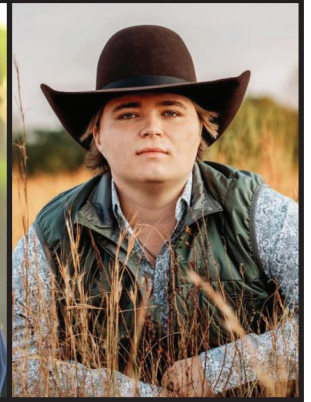
Emily Wilson
Mayes County



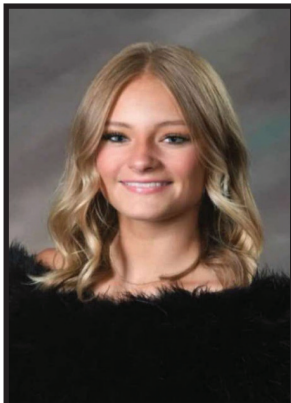
Cash Clardy
McCurtain County



Jance Allen
McCurtain County



Samuel Kornole
Okfuskee County



Maylee Vass
Okfuskee County



Jaylee Campbell
Ottawa County



Brandt Gazaway
Payne County



Chandler Joslin
Pushmata County



Karis Freeman
Stephens County



Cale Metcalf
Texas County



Devry Metcalf
Texas County



Leonel Heredia
Texas County



Loryn Rose
Texas County



Megan Mitchell
Tillman County

County Match Scholarship Recipients



Lynni Mae Lancaster
Wagoner County

Kaleb Dorr
Wagoner County

Audrey Allen
Woodward County

Macie Matt
Woodward County

AFR Youth Attended National Leadership Summit



Pictured with NFU President Rob Larew, Blakely's duties will include planning the 2026 All States Summit and presenting at the NFU Convention.



Pictured are Oklahoma's All States Summit attendees (left to right) Jorja Scherler, Lexi Lane and Larahmy Blakely.

AFR Youth Program participants Jorja Scherler, Chattanooga; Lexi Lane, Grove; and Larahmy Blakely, Oologah; recently traveled to Washington, D.C., to attend the National Farmers Union All-States Leadership Summit held May 30-June 2. The event brought together youth from across the country

to build leadership skills, strengthen agricultural knowledge, and connect with peers from other Farmers Union organizations. During the event, Blakely earned a spot on the prestigious National Farmers Union Youth Advisory Council (NYAC), where he will represent young leaders in agriculture on a national level.

Oklahoma Certified



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CERTIFIED BEEF
ASSOCIATION
★

BARNHART ANGUS RANCH
JANET BARNHART
CELL: 918-873-2511
BILLINGS, OK

BERATTO FARMS
CHASE BERATTO
CELL: 405-385-1082
MILL CREEK, OK

BILL'S CUSTOM PROCESSING
BILL JOHNSTON
CELL: 580-927-5234
COALGATE, OK

BLUBAUGH ANGUS RANCH
SCOTT & LISA BLUBAUGH
OFFICE: 580-628-3660
TONKAWA, OK

BRAINARD BEEF
BRAD BRAINARD
CELL: 580-761-7780
ENID, OK

BOEDEKER FARMS
JEFF BOEDEKER
CELL: 580-548-6370
WAUKOMIS, OK

BURNS' FAR AWAY RANCH
TY BURNS
CELL: 580-307-5970
MORRISON, OK

CIRCLE R RANCH
GEORGE ROBERTS
CELL: 405-596-0348
HOLDENVILLE, OK

DOUBLE Z CATTLE
DAVID ZUMMALLEN
CELL: 405-388-8874
OKARCHE, OK

GENESIS ENTERPRISES
STEVE & BETTY ORR
CELL: 918-377-6364
DAVENPORT, OK

GREAT WESTERN TRAIL BEEF
JULIE OXFORD & TODD MASON
CELL: 580-305-0404
FREDERICK, OK

GREGO FARMS
JIM & SANDY GREGO
CELL: 918-465-2885
WILBURTON, OK

INHOFE LAND & CATTLE
BILL INHOFE
OFFICE: 918-684-4000
MUSKOGEE, OK

JACKSON FARMS
PAUL JACKSON
CELL: 580-276-4678
RINGLING, OK

LANE CATTLE
WILL LANE
CELL: 918-253-7344
GROVE, OK

L&L CATTLE
LARRY & LOU ANN MYRICK
CELL: 918-306-9821
CUSHING, OK

NONAME RANCH
DAWN BUECHNER
CELL: 580-768-1023
WYNNEWOOD, OK

SOUTH CANADIAN MEATS
RICK & JENNIFER PAYNE
RICK: 580-614-1750
THOMAS, OK

PLEMMONS FARMS
RYAN PLEMMONS
CELL: 580-306-1024
BROKEN BOW, OK

PORTER FARMS
JOHN PORTER
CELL: 405-348-3750
EDMOND, OK

RAFTER O CATTLE CO.
CHAD & BONNIE OTTO
CELL: 580-763-2893
PONCA CITY, OK

ROUNDS CATTLE COMPANY
SHELDON & CHELSIE ROUNDS
CELL: 580-922-5238
LEEDEY, OK

SCHAPANSKY FARMS
JALYN SCHAPANSKY
CELL: 580-548-3424
ENID, OK

SHELTON FARMS
JIM & SARA SHELTON
CELL: 918-244-1077
VINITA, OK

SILVERWOOD WAGYU
LINDA WOODRUFF
CELL: 580-484-0352
ENID, OK

T&T CATTLE
TOBY & TAMARA WALLACE
CELL: 580-371-5587
STONEWALL, OK

WATSON FARMS
DAMON WATSON
OFFICE: 918-474-3267
COUNCIL HILL, OK

**TO BECOME AN OCBA MEMBER, OR
FOR MORE INFORMATION, CONTACT
KATIE WHITFIELD
AT 405-218-5597 OR
KATIE.WHITFIELD@AFRMIC.COM.**

Oklahoma Certified!

OCBA RANCH MEMBERS: GREAT WESTERN TRAIL BEEF

Story by Katie Whitfield, OCBA Coordinator



Julie Oxford and Todd Mason work together to create a diverse offering of Great Western Trail products.

Great Western Trail (GWT) Beef was founded through the partnership of Julie Oxford and Todd Mason. Both are fourth-generation farmers and ranchers who were raised on and continue to operate Oklahoma centennial farms. Though they live and work 150 miles apart, their shared experience, values and commitment to producing quality beef have created a thriving and growing business.

Julie's and Todd's operation offers everything from wholes, halves and quarters to individual cuts to an extensive line of value-added products. Much of their business comes to them through Facebook, word of mouth, and events, with sales reaching customers across the country. Soon, the launch of their new website will make it possible to ship and sell GWT Beef products nationwide.

Julie's extensive culinary background has played a major role in the business's growth. With a catering career dating back to 2009, she has helped develop a lineup of 14 value-added products, including six flavors of meat sticks. She also shares weekly recipes using

GWT Beef products, helping customers explore less common cuts of beef in creative ways while broadening the company's reach.

As members of the Oklahoma Certified Beef Association, Todd and Julie value the credibility and trust the program adds to their brand. Even when customers are not familiar with OCBA, their questions create opportunities to educate consumers about Oklahoma beef and what the certification represents. Looking ahead, Great Western Trail Beef plans to continue expanding its product line, including all-beef salami and pepperoni. They also have interest in developing beef processing capabilities. Another future priority is placing their meat sticks in backpack food programs for students in Oklahoma and Texas, providing more people with access to high-quality protein.

Through it all, Julie and Todd remain committed to the principles that built their business: raising quality beef, preserving family heritage, and honoring the history of the Great Western Trail, a legacy that continues to connect their past to the plates of customers across the country.



Great Western Trail Beef offers a variety of frozen beef products.

OCBA Expands Partnerships



The Oklahoma Certified Beef Association has joined the Made in Oklahoma Coalition as an associate member and the Oklahoma Restaurant Association as an Allied Member. These strategic partnerships strengthen our ability to connect and collaborate

with Oklahoma-based producers, businesses and restaurants. Through these connections, OCBA will continue bridging the gap between beef producers and the food service industry.

Cowtown Market Opens in Historic OKC Stockyards

The Oklahoma Certified Beef Association is proud to have OCBA member products represented at the new Cowtown Market in the heart of the Historic Oklahoma City Stockyards. The Market officially opened August 1. This market is a new addition to one of Oklahoma's most recognized and historic districts. The Stockyards have been a central part of the state's ranching and agricultural history for decades, making it an ideal location to showcase locally born, bred, raised and processed beef from OCBA members.



At Cowtown Market, visitors can explore a wide variety of offerings, from local handmade crafts to boutique items. With its proximity to the Oklahoma City National Stockyards, this setup provides a direct connection between producers and consumers, in a place where Oklahoma's beef industry is alive and well.

The Cowtown Market is located at 2304 Exchange Ave, Oklahoma City. The new market is open Monday- Saturday, 9 a.m.- 7 p.m., and Sunday, 1 p.m.- 6 p.m.

Connect with us!



OklahomaCertifiedBeefAssociation



oklahomacertifiedbeef.com

The Perfect Mock Tender Steak

Recipe by Julie Oxford, GWT Beef

Lean and flavorful, the mock tender steak is a versatile shoulder cut that rewards patience and slow, careful cooking. This cut may seem intimidating at first, but with the right techniques, it transforms into a melt-in-your-mouth masterpiece that rivals the priciest steak. Here's a step-by-step guide to help you get the most out of this affordable and delicious cut.

Ingredients

- 2 OCBA Mock Tender Steaks (about 6-8 oz each)
- 2 tablespoons olive oil (for searing)
- 3 cloves garlic, minced
- 1 medium onion, chopped
- 1 teaspoon smoked paprika
- 1 teaspoon onion powder
- 1/2 teaspoon ground thyme
- 1 cup beef broth
- 2 tablespoons Worcestershire sauce
- 1 tablespoon balsamic vinegar
- Fresh parsley, for garnish
- Salt and pepper, to taste

Seasoning the Steak

Begin by generously rubbing both sides of your steaks with a mix of smoked paprika, onion powder, ground thyme, and salt and pepper. Allow the steaks to sit at room temperature for about 10-15 minutes—this gives the seasoning time to penetrate and helps the steak cook more evenly.

Searing the Steak

Heat olive oil in a large skillet over medium-high heat. Once the oil is shimmering, carefully add your steaks and cook them for about 4 minutes on each side. You're looking for a rich, golden-brown crust that adds texture and flavor. Don't rush this step—searing is what gives the steak that irresistible savory exterior.

Braising for Tenderness

Reduce the heat to low and pour in beef broth, Worcestershire sauce and balsamic vinegar. Cover the skillet and let the steak braise for 1.5 to 2 hours, turning it every 30 minutes. The longer it cooks, the more tender it becomes. Keep the heat low and slow—it's key to breaking down the fibers in this tougher cut.

Finishing Touches

Once the steak is fork-tender, it's time to serve! Remove the steaks from the skillet, allow to rest at least 5 minutes. Remember to slice against the grain to ensure the most tender bite. Spoon the rich braising liquid over the steak for added flavor.



Magical LAND OF SCOTLAND

AFR Cooperative members enjoyed an exciting summer conference in Scotland July 14-22, 2025. Through the “Magical Land of Scotland,” attendees learned about the agriculture and history of Scotland via bus. Some of the highlights included:

PANORAMIC VIEWS

Attendees experienced the best Scotland’s scenery has to offer, from South Queensferry, with scenic views across the Firth of Forth and the UNESCO Forth Bridge, to the scenic Loch Lomond Trossachs National Park with storied mountains, forests and glens, to a boat ride on the famous Loch Ness, a deep freshwater lake with a depth of 755 feet that’s home to the mythical Loch Ness Monster.

HISTORIC CASTLES & CATHEDRALS

The enchanting Edinburgh Castle was only the beginning in Scotland’s capital city. Attendees also explored Edinburgh’s Old Town and the historic St. Giles’ Cathedral. In Glasgow, the group experienced the gothic Glasgow Cathedral, the Kelvingrove Art Gallery & Museum, and the Glasgow Necropolis. Topping off the landmarks, the attendees visited Dunnottar Castle and the fascinating Kelpies, steel horses that make up the world’s largest pair of equine sculptures.

SCOTLAND AGRICULTURE

From farm tours to trailer rides, attendees learned all about agriculture in Scotland. Highlights included a Highland cattle farm, which served fresh Highland beef burgers; a working sheep farm, where attendees watch sheep dogs work; and a working agricultural estate, complete with its own castle.

SCOTTISH CULTURE

AFR members completed their summer conference with a guided tour of Scotland’s National Piping Centre and an opportunity to try their hand at Scotland’s famous bagpipes.

The “Magical Land of Scotland” adventure was just one of many memorable AFR Ag & Historic Conferences. The next conference locations will be announced at the 2026 AFR Convention. For more information, including future conference locations, contact Jamie Goodson (405-218-5665) or Paul Jackson (405)218-5559.



AFR WELCOMES NEW TEAM MEMBERS



Cara Comstock

she brings a wealth of relevant experience to her new position as AFR Youth Coordinator, including management of speech contests, livestock shows and camps. She has also volunteered as a judge for AFR speech contests and as a cabin parent for the AFR Leadership Summit.

Originally from Southwest Missouri, Comstock most recently worked as an agricultural education instructor and FFA advisor at Oklahoma Union Public School.

Through this previous role,

Comstock was raised on a diversified crop and livestock operation and was deeply involved in 4-H and FFA, where she competed in public speaking, livestock judging and

more. During her time in FFA, Comstock served as Missouri Area IV Vice-President. She earned her bachelor's from Kansas State University in 2019. While at KSU, she was a member of the 2018 National Champion Meat Animal Evaluation Team and the 2018 Reserve National Champion Collegiate Livestock Judging Team.

In her free time, Comstock enjoys attending livestock shows and helping youth exhibitors with their projects and traveling.



Kaitlyn Bean

management skills through several leadership positions.

Bean earned her associate degree in agricultural communications from Redlands Community College, where she was a member of the livestock judging team, beef cattle show team, and served as a Redlands Ag Ambassador.

Kaitlyn Bean is a fifth-generation agriculturist from Newcastle. She grew up raising and showing livestock and was actively involved in FFA, where she developed leadership and

Bean's background blends hands-on agricultural knowledge with a strong commitment to communication and industry advocacy.

In her new role, Bean will provide comprehensive administrative support to all Cooperative programs. Bean previously served AFR as a youth intern and will continue assisting with Cooperative special projects.

In her free time, Bean enjoys baking, sharing her love for agriculture with others, and running her clothing shop, Ruby K Boutique.



County Meeting Notices

ADAIR COUNTY & LOCAL #756

Tuesday, Nov. 4, 2025, 5 P.M.

RSVP: Peoples Insurance Agency, 918-696-7191

ALFALFA COUNTY & LOCALS

Saturday, Oct. 25, 2025, 11:30 A.M.

Where: Alfalfa County Fairgrounds Exhibit Building

RSVP: Please RSVP with your agent.

ATOKA COUNTY & LOCALS

Wednesday, Oct. 1, 2025, 6:30 P.M.

Where: Cactus Jack's Cantina, Atoka

BECKHAM COUNTY & LOCALS

Tuesday, Oct. 21, 2025, 6 P.M.

Where: Pedro's Mexican Restaurant, Elk City

RSVP: Please RSVP with your agent.

BLAINE COUNTY & LOCALS

Tuesday, Oct. 20, 2025, 6:30 P.M.

Where: Acre Agency, Canton

RSVP: Please RSVP with your agent.

BLAINE COUNTY LOCAL #316

Tuesday, Oct. 20, 2025, 5:30 P.M.

Where: Coffey Insurance Agency, Hinton

BLAINE COUNTY LOCAL #504

Wednesday, Oct. 1, 2025, 5:30 P.M.

Where: The Rez Restaurant, Watonga

BRYAN COUNTY & LOCAL

Monday, Nov. 6, 2025, 5:30 P.M.

Where: Jestis Insurance Agency, Durant

CADDO COUNTY

Thursday, Oct. 23, 2025, 5:30 P.M.

Where: Caddo Kiowa Technology Ctr. Cafeteria, Fort Cobb

CADDO COUNTY LOCAL #179

Friday, Oct. 10, 2025, 4 P.M.

Where: Jo Scott Agency, 201 West Main, Cyril

CADDO COUNTY LOCAL #310

Thursday, Oct. 9, 2025, 6 P.M.

Where: Coffey Insurance Agency, 125 W Main, Hinton

CADDO COUNTY LOCAL #346

Friday, Nov. 7, 2025, 4 P.M.

Where: 103 W Main, Fort Cobb

CADDO COUNTY LOCAL #356

Friday, Nov. 7, 2025, NOON

Where: 102 W. Main, Anadarko

CADDO COUNTY LOCAL #386

Tuesday, Oct. 9, 2025, 5:30 P.M.

Where: Swanda Insurance Agency, Apache

CANADIAN COUNTY & LOCALS

Wednesday, Oct. 22, 2025, 6 P.M.

Where: Redlands Community College, El Reno

RSVP: Please RSVP with your agent by October 15.

CANADIAN COUNTY LOCAL #17

Tuesday, Oct. 2, 2025, 6 P.M.

Where: 136 State Highway 152, Mustang

CARTER COUNTY LOCAL #9

Thursday, Dec. 11, 2025, 5 P.M.

Where: Rackley Insurance, 312 S Commerce, Ardmore

CARTER COUNTY & LOCAL #614

Extra Info: James Barrett, 580-668-2389, for details.

CHEROKEE COUNTY & LOCAL #489

Monday, Nov. 6, 2025, 6 P.M.

Where: The Princess Diner, Park Hill

RSVP: 918-456-0559

CHOCTAW COUNTY & LOCALS

Thursday, Oct. 23, 2025, 5:30 P.M.

Where: Kiamichi Technology Center, 107 S 15th, Hugo

CIMARRON COUNTY & LOCALS

Wednesday, Dec. 10, 2025, 5:30 P.M.

Where: Senior Citizens Center, Boise City

RSVP: To your agent by December 2.

CLEVELAND COUNTY & LOCALS

Tuesday, Oct. 28, 2025, 6 P.M.

Where: Les Chandler Senior Cntr, 131 W Main, Lexington

RSVP: Please RSVP with your agent.

CLEVELAND COUNTY LOCAL #530

Wednesday, Dec. 3, 2025, NOON

Where: Summit Insurance Services

2001 S. Broadway, Ste B, Moore



County Meeting Notices

COMANCHE COUNTY & LOCALS

Tuesday, Oct. 28, 2025, 5:30 P.M.

Where: Maloy Park, 6th Street & West B Avenue, Cache

COTTON COUNTY & LOCALS

Monday, Nov. 3, 2025, 5 P.M.

Where: Scherler Insurance Agency, Walters

CRAIG COUNTY & LOCALS

Tuesday, Nov. 18, 2025, 6 P.M.

Where: Craig County Community Building, Vinita

RSVP: Please RSVP with your agent.

CREEK COUNTY & LOCALS

Thursday, Oct. 9, 2025, 7 P.M.

Where: Creek County Fairgrounds, Kellyville

RSVP: Please RSVP with your agent.

CUSTER COUNTY & LOCALS

Thursday, Oct. 23, 2025, 6 P.M.

Where: Lucilles Roadhouse Diner, Clinton

RSVP: Please RSVP with your agent.

DELAWARE COUNTY & LOCALS

Tuesday, Oct. 28, 2025, 6 P.M.

Where: Jay City Hall

RSVP: Teel-Lane Insurance, 918-786-2155

DEWEY COUNTY & LOCALS

Tuesday, Oct. 21, 2025, 6:30 P.M.

Where: Vici Community Center

RSVP: Please RSVP with your agent by October 14.

ELLIS COUNTY & LOCALS

Thursday, Dec. 11, 2025, 4 P.M.

Where: Stuart, Keffer & Schoenhals Agency, Shattuck
580-938-2326

GARFIELD COUNTY & LOCALS

Friday, Oct. 10, 2025, 6 P.M.

Where: Enid Moose Lodge 1740, Chapel Room

RSVP: Please RSVP to your local agent by
October 1 at 5 p.m.

GARVIN COUNTY & LOCALS

Monday, Nov. 3, 2025, 5 P.M.

Where: Town & Country Insurance Agency, Wynnewood

GARVIN COUNTY LOCAL #340 ONLY

Monday, Nov. 8, 2025, 9:30 A.M.

Where: 222 N Forrest, Stratford

GRADY COUNTY

Monday, Oct. 20, 2025, 6 P.M.

Where: Canadian Valley Vo-Tech, Chickasha

RSVP: Please RSVP to your local agent by Oct. 13.

GRADY COUNTY LOCAL #223

Monday, Oct. 20, 2025, 5:30 P.M.

Where: Grady County Fairgrounds Community Center

GRADY COUNTY LOCAL #246

Monday, Oct. 13, 2025, 6:30 P.M.

Where: Minco Senior Center

RSVP: Please RSVP to your agent, 405-352-5200.

GRADY COUNTY LOCAL #551

Wednesday, Dec. 10, 2025, 5 P.M.

Where: Community Insurance Agency, Rush Springs

GREER COUNTY & LOCALS

Extra Info: Pam Simmons, 580-301-635, for details.

HARMON COUNTY & LOCALS

Wednesday, Oct. 15, 2025, NOON

Where: "Old Ford Building," 202 E Broadway, Hollis

HARPER COUNTY & LOCALS

Thursday, Nov. 13, 2025, 6 P.M.

Where: Laverne Insurance Agency

RSVP: Please text or call 580-921-5675 by Nov. 3.

HASKELL COUNTY & LOCALS

Monday, Nov. 10, 2025, 6 P.M.

Where: Stigler High School Auditorium

HUGHES COUNTY & LOCALS

Thursday, Oct. 9, 2025, 6:30 P.M.

Where: K'milas Restaurant, Holdenville

JACKSON COUNTY & LOCALS

Tuesday, Oct. 14, 2025, 6 P.M.

Where: Friendship Inn Restaurant, Altus

RSVP: Please RSVP with your agent.

JEFFERSON COUNTY & LOCALS

Thursday, Nov. 6, 2025, 6:30 P.M.

Where: Waurika Grade School Cafeteria



County Meeting Notices

JOHNSTON COUNTY & LOCALS

Saturday, Oct. 18, 2025, 6 P.M.

Where: Chickasaw Nation Comm. Center, Tishomingo

KAY COUNTY & LOCALS

Tuesday, Oct. 7, 2025, 6 P.M.

Where: Methodist Church Family Center, Tonkawa

RSVP: Please RSVP with your agent by October 1.

KINGFISHER COUNTY & LOCALS

Monday, Oct. 28, 2025, 5:30 P.M.

Where: Interbank Community Room, Kingfisher

KIOWA COUNTY & LOCALS

Extra Info: Denise Reeves, 580-726-3076, for details.

LATIMER COUNTY & LOCALS

Saturday, Nov. 1, 2025

Extra Info: Reed Insurance, 918-465-3993

LEFLORE COUNTY & LOCALS

Tuesday, Dec. 2, 2025, 6 P.M.

Where: Alexander Insurance Agency, Poteau

LINCOLN COUNTY & LOCALS

Thursday, Oct. 2, 2025, 5:30 P.M.

Where: Agri-Center, Chandler

RSVP: Please RSVP to your agent by September 19.

LINCOLN COUNTY LOCAL #125 ONLY

Thursday, Oct. 2, 2025, 5:30 PM

Where: Terrell Insurance Group, Prague

LOGAN COUNTY & LOCALS

Thursday, Oct. 16, 2025, 7 P.M.

Where: First Christian Church, Guthrie

LOVE COUNTY & LOCALS

Saturday, Nov. 1, 2025, 6 P.M.

Where: Marietta School Cafeteria

RSVP: To your local agent.

LOVE COUNTY LOCAL #300

Thursday, Nov. 13, 2025, 5 P.M.

Where: Rackley Insurance, Ardmore

MAJOR COUNTY & LOCALS

Saturday, Oct. 18, 2025, 5:30 P.M.

Where: Ringwood Community Fair Building

RSVP: Please RSVP to your agent by October 15.

MAYES COUNTY & LOCALS

Tuesday, Oct. 30, 2025, 6:30 P.M.

Where: OSU Extension Office, Mayes County Fairgrounds.

MARSHALL COUNTY & LOCALS

Tuesday, Nov. 4, 2025, NOON

Extra Info: Contact Greg Clement, 580-795-3064.

MCCLAIN COUNTY & LOCALS

Contact: Kathy Harryman, 405-387-4416, for details.

MCCURTAIN COUNTY

Tuesday, Oct. 7, 2025, 6:30 P.M.

Where: Plemmons Insurance Agency, Broken Bow

MCCURTAIN COUNTY LOCAL #284

Wednesday, Oct. 8, 2025, 5 P.M.

Where: Tuck Insurance Agency, Valliant

MCCURTAIN COUNTY LOCAL #295

Tuesday, Oct. 7, 2025, 6 P.M.

Where: Plemmons Insurance Agency, Broken Bow

MCCURTAIN COUNTY LOCAL #591

Tuesday, Oct. 7, 2025, 5 P.M.

Where: Sooner Insurance Agency, Idabel

MCINTOSH COUNTY & LOCALS

Friday, Nov. 7, 2025, 6:30 P.M.

Where: Westside Free Will Baptist Church, Checotah

RSVP: To your local agent.

MURRAY COUNTY & LOCALS

Thursday, Oct. 30, 2025, 6 P.M.

Where: Treasure Valley Hotel, Davis

RSVP: Please RSVP to your agent by October 20.

MUSKOGEE COUNTY & LOCALS

Saturday, Nov. 15, 2025, 6 P.M.

Contact: Call your agent for meeting location.

MUSKOGEE COUNTY LOCAL #236

Tuesday, Oct. 21, 2025, 6 P.M.

Where: Haskell Insurance Agency

NOBLE COUNTY & LOCALS

Tuesday, Nov. 11, 2025, 6 P.M.

Where: Schieffer Insurance Agency, Perry

County Meeting Notices

NOWATA COUNTY & LOCALS

Wednesday, Dec. 3, 2025, 5:30 P.M.

Where: Swan Insurance Agency, Bartlesville

OKFUSKEE COUNTY & LOCAL #54

Thursday, Oct. 2, 2025, 6 P.M.

Where: Jason Nutt Insurance Agency, Paden

OKFUSKEE COUNTY & LOCAL #419 & 462

Thursday, Oct. 2, 2025, 5:30 P.M.

Where: Jason Nutt Insurance Agency, Paden

OKLAHOMA COUNTY & LOCALS

Saturday, Nov. 1, 2025, 6:15 P.M.

Where: Harrah Senior Citizen Center

RSVP: Please RSVP to your agent by October 29.

OKLAHOMA COUNTY LOCAL #764

Wednesday, Oct. 1, 2025, 5:30 P.M.

Where: 7325 East Reno, Midwest City

OKMULGEE COUNTY & LOCAL

Tuesday, Dec. 2, 2025, 1 P.M.

Where: Bradley Womack Agency, Okmulgee

Extra Info: Business meeting only

OSAGE COUNTY & LOCALS

Tuesday, Oct. 7, 2025, 6 P.M.

Where: Methodist Church Family Center, Tonkawa

RSVP: Please RSVP to your agent by October 1.

OTTAWA COUNTY & LOCALS

Monday, Dec. 1, 2025, 6:30 P.M.

Where: Ottawa County Courthouse Annex, Miami

RSVP: Please RSVP to your agent by November 27.

PAWNEE COUNTY & LOCALS

Thursday, Nov. 6, 2025, 9 A.M.

Where: Cleveland Insurance Agency

RSVP: 918-358-5221

PAYNE COUNTY & LOCALS

Thursday, Oct. 9, 2025, 6:30 P.M.

Where: Payne County Expo Center, Stillwater

RSVP: Please RSVP to your agent by September 17.

PITTSBURG COUNTY & LOCALS

Saturday, Oct. 18, 2025, 6:30 P.M.

Where: Southeast Expo Center, McAlester

RSVP: Please RSVP to your agent by October 10.

PITTSBURG COUNTY LOCAL #107

Thursday, Nov. 13, 2025, 6 P.M.

Where: Elks Lodge, McAlester

POTTAWATOMIE COUNTY & LOCALS

Tuesday, Oct. 21, 2025, 5:30 P.M.

Where: Firelake Arena, Shawnee

RSVP: Call your agent by October 17.

PONTOTOC COUNTY & LOCALS

Tuesday, Oct. 7, 2025, 5:30 P.M.

Where: Chickasaw Nation Community Center

RSVP: Call 580-332-6025 by October 3.

PUSHMATAHA COUNTY & LOCALS

Extra Info: Contact Melissa Robinson, 918-569-4200, for details.

ROGERS COUNTY & LOCAL #607

Tuesday, Dec. 16, 2025, 4:30 P.M.

Where: Dorsey Insurance Agency

RSVP: 918-557-9103

ROGERS COUNTY LOCAL #12

Extra Info: Contact Miranda Askew, 405-614-0551, for details.

ROGER MILLS COUNTY & LOCALS

Extra Info: Contact Jennifer York, 580-983-2442, for details.

SEMINOLE COUNTY & LOCALS

Monday, Nov. 3, 2025, 6:30 P.M.

Where: Hilltop Freewill Baptist Church, Wewoka

RSVP: 405-257-2100 or 580-925-3785, by October 24.

SEMINOLE COUNTY LOCAL #209

Wednesday, Oct. 1, 2025, 5 P.M.

Where: Lane Insurance Agency, Konawa

SEQUOYAH COUNTY & LOCALS

Thursday, Oct. 23, 2025, 6 P.M.

Where: Catfish Hole, Sallisaw

County Meeting Notices

STEPHENS COUNTY LOCAL #70

Wednesday, Oct. 8, 2025, 10 A.M.

Where: Graham Insurance Agency, Marlow

STEPHENS COUNTY LOCAL #264

Thursday, Oct. 23, 2025, 5 P.M.

Where: Miller Insurance Agency, Comanche

STEPHENS COUNTY & LOCAL #669

Thursday, Oct. 16, 2025, 5 P.M.

Where: 970 W Willow, Duncan

TEXAS COUNTY & LOCALS

Tuesday, Dec. 9, 2025, NOON

Extra Info: Contact your agent for details.

TILLMAN COUNTY & LOCALS

Monday, Nov. 3, 2025, 6:30 P.M.

Where: Tillman County Food Bank, Frederick

RSVP: Please RSVP to your agent by October 21.

TULSA COUNTY & LOCALS

Tuesday, Dec. 9, 2025, 6:30 P.M.

Where: 20412 W 61st Street South, Sand Springs

RSVP: John Firey, 918-637-7243

WAGONER COUNTY & LOCALS

Tuesday, Oct. 21, 2025, 6:30 P.M.

Where: Wagoner Civic Center, Wagoner

RSVP: Rowe Insurance Agency, 918-485-2405

WASHINGTON COUNTY & LOCALS

Tuesday, Dec. 2, 2025, 5:30 P.M.

Where: Swan Insurance Agency, Bartlesville

WASHITA COUNTY & LOCALS

Monday, Nov. 3, 2025, 4 P.M.

Where: Woolf Agency, 1211 N. Glen English, Cordell

WOODS COUNTY & LOCALS

Extra Info: Contact the Brooks Agency for details.

WOODWARD COUNTY & LOCALS

Thursday, Nov. 6, 2025, 6:30 P.M.

Where: Moose Lodge, Woodward

**For all official county meeting details please,
visit afrcoop.org/member-resources/county-meetings.**

Cushing Insurance Agency

Celebrating 35 years!

1990-2025

Open House

Friday, October 3

11 a.m. - 3 p.m.

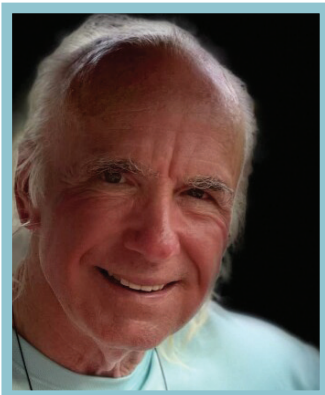
708 E. Main St., Cushing

Shirley Roe & Sherrie Bean

Everyone welcome!

**Food, Door Prizes and
Lots of Fun Memories!**

In Memoriam



Royce Meek

Royce Edwin Meek passed away May 14, 2025, in Broken Bow. He was born July 3, 1949, in Pickens to Farris and Ozella (Morris) Meek. He graduated from Broken Bow High School in 1967 and served in the National Guard in 1969 and 1970.

Royce's life was a tapestry of love, service and adventure. He lived a life that would have been considered successful by any measuring stick. Although he was born in a house made from torn down outhouses, Royce became a successful businessman, stayed strong in his faith, and was a great father, grandfather, husband, brother and friend. He was a huge part of his community and his true success was the impact he had on people's lives. He saw the best in not just his family, but in everyone he met. He had friends as far away as Panama mourn his passing.

Royce's professional life was marked by dedication and integrity.

He owned and operated Royce Meek Insurance, serving the communities of Broken Bow, Idabel and Atoka with distinction for many years. He served the American Farmers & Ranchers for many years, wearing several different hats: secretary, treasurer, general manager of AFR Life, board member, and finally COO.

Royce was a member of the Broken Bow First Baptist Church for more than 40 years and a member of the Broken Bow First Assembly of God before that. He was a former president of the Broken Bow Lions Club and a respected member of the Broken Bow Masonic Lodge. He served as president of the Broken Bow Chamber of Commerce in 1995 and was named Broken Bow Citizen of the Year by the Chamber in 1998.

Outside of his work and community service, Royce loved fishing, hunting, shooting, floating the river, surfing and new experiences. He especially loved sharing these experiences with his friends and family.



James Ferguson

James Edward Ferguson passed away March 14, 2025, in Oklahoma City. He was born May 9, 1939, in Maysville as the first-born son of Edward and Irma Lee Ferguson.

Early in his life, James worked as a dairy farmer and construction worker. In 1962,

he went to work for Scrivner as a truck driver and worked there until 1996. He then became an insurance agent and eventually purchased his own agency. He and his wife, Carole, owned Heart of Oklahoma Insurance in Purcell until October 2023.

James became a part of God's forever family when he received Christ as his Lord and Savior on May 23, 1957. He was ordained as a deacon by the First Baptist Church of Cole in April 1992 and faithfully served for many years.

He was a faithful steward to his church and a generous donor to local 4-H and FFA programs, investing in the lives of the young

people he loved to mentor and serve. He loved the outdoors, especially fishing, bird hunting, camping, boating and, in his younger years, water-skiing.

James was preceded in death by his parents, Edward and Irma Lee Ferguson; sister, Irma Jean Ferguson; and daughter, Debbie Ferguson Scott.

James is survived by his wife of 65 years, Carole, of the home; daughter, Risa Haygood and husband Keith, of Edmond; daughter, Vickie Vanderburg and husband Monty, of Broken Arrow; and son-in-law, Jay Scott of Blanchard. He is also survived by seven grandchildren: Jennifer Cady and husband Brian; Laura Haygood; Joshua Vanderburg and wife Sarah; Brooke Geisler and husband Chris; Morgan Blevins and husband Buddy; Meghan Honeycutt and husband Ben; and Justin Scott and wife Rachel. He is also survived by 12 great-grandchildren.

James was a life-long resident of Newcastle and was interred at Newcastle Memorial Gardens.

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