

WINTER 2026

VOL. 107 | NO. 1

AFR

THE PUBLICATION OF AFR INSURANCE
AN AFFILIATE OF OKLAHOMA FARMERS UNION

TODAY

*Western
Oklahoma
Farm Tour*

AFR
www.afrcoop.org

AFR

AMERICAN FARMERS & RANCHERS

VOL. 107, NO. 1 WINTER 2026

www.afrcoop.org

First Published in 1920

AFR Today is published by
AFR Insurance

Oklahoma Farmers Union
4400 Will Rogers Parkway
Oklahoma City, OK 73108
(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**

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

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

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

AFR COOPERATIVE

President

Scott Blubaugh, Tonkawa

Vice President

Toby Wallace, Stonewall

Secretary

Paul Jackson, Ringling

BOARD OF DIRECTORS

Independent Director District 1

Roger Edenborough, Goodwell

Independent Director District 2

Barry Squires, Carnegie

Independent Director District 3

Raymond Schiltz, Ponca City

Independent Director District 4

Loyd Steward, Shawnee

Agent Director District 1

John Porter, Edmond

Agent Director District 2

Dustin Tackett, Ft. Cobb

Agent Director District 3

William Lane, Grove

Agent Director District 4

Ryan Plemmons, Broken Bow

Independent Statewide Director

Ron Ramming, Warner

AFR INSURANCE

President/CEO

Chad Yearwood

CFO

Bernadette Autrey

Secretary

Paul Jackson

BOARD OF DIRECTORS

Independent Director District 1

Roger Edenborough, Goodwell

Independent Director District 2

Barry Squires, Carnegie

Independent Director District 3

Raymond Schiltz, Ponca City

Independent Director District 4

Loyd Steward, Shawnee

Agent Director District 1

John Porter, Edmond

Agent Director District 2

Dustin Tackett, Ft. Cobb

Agent Director District 3

William Lane, Grove

Agent Director District 4

Ryan Plemmons, Broken Bow

Independent Statewide Director

Ron Ramming, Warner

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

AFR TODAY

WINTER 2026 | VOL. 107 | NO. 1

In This Edition

7

AFR Insurance Makes Forbes List

Three-Time Award Winner

12

Western Oklahoma Tour

Highlights of Oklahoma Agriculture

16

Delivering on Our Promises

Celebrating 121 years of AFR

26

Diversity in Durant

AFR Strive Tours Agriculture in Bryan County

34

AFR Speech Contest

2025 Youth Winners Awarded

4 Oklahoma Strong

6 AFR Convention Announcement

8 Life Insurance After Layoff

10 National Stage

24 The Great River Road

30 Oklahoma Certified!

32 AFR Scholarship Dates

33 Ag Achievement Contest

36 Youth Advisory Council Showcase

Front Cover: Lead Supervisor at Britton Farms, Willow, Okla.

Contents: Peppers in the Marks' greenhouse, Oakwood, Okla.

*Back Cover: Southern Plains Ag Liquid Fertilizer Facility,
Lahoma, Okla.*



Oklahoma STRONG

From the Desk of *Scott Blubaugh*

"Rain on the scarecrow; blood on the plow." These lyrics were written in 1985 by John Mellencamp, an Indiana boy who grew up in a farming community and saw firsthand the 1980s Farm Crisis. Mellencamp, along with Willie Nelson and Neil Young, founded Farm Aid in 1985. Forty years later, the fundraising and resource program still raises money for family farmers in crisis through live concerts.

I mention this history because I see circumstances in the crop production world that look very similar to what we saw happen in the 1980s. Jimmy Carter's grain embargo on the Russians, as punishment for invading Afghanistan, along with 21% interest rates, created the crisis that pushed thousands of farmers off their land forever.

Growing up, I farmed with my two grandfathers, my father, my uncle, and my brother. My grandfathers would often talk about the 1930s and how hard it was to survive on the farm during that time. But in the late 1980s, both my grandfathers said they believed times were worse for farmers than they had been during the Great Depression.

The past is echoing today. We have destroyed our export markets

for grain, cotton and other farm commodities. In 2025, we exported very few soybeans to China. In a normal year, roughly 50% of our total production of soybeans would have gone there. The story is similar with grain sorghum, cotton, rice, wheat, etc. As a young boy growing up on the family farm in the 1970s, I never would have thought the price of wheat then—\$4.50 per bushel—would be the same price in 2026.

This is why family farms can't survive. Imagine trying to live today on the wages you would have made in the 1970s! This is what our family farmers are facing. I have seen this once in my life and I pray I don't see it again. I pray that the new generation of farmers who have never seen a collapse of the farm economy don't have to experience it. We will lose another generation of family farmers, and I don't see our elected officials being concerned enough to help stop it.

Thankfully, one big difference this time around is that the cow/calf operators are doing well. It's the one bright spot in an otherwise dismal farm economy and, hopefully, it will help mitigate some of the bloodbath I fear is coming.

Here at AFR, we continue to fight

for family farms, as we have for 120 years. You won't see us backing corporate interests or fighting for the big guys. We're not here for the Rockefellers; we're here for the little fellers!

If I can ever be of help to you or your farming operations, don't hesitate to contact me or anyone else on the AFR Cooperative staff. We do have resources available.

*Have a safe winter,
God bless!*



Scott Blubaugh
PRESIDENT



Upcoming 2026 Events

Jan. 9-10

Tri-State Producers Conference; San Antonio

Jan. 9-10

KNID Agrifest; Enid

Feb. 13-14

Annual AFR Convention; Embassy Suites, Norman

Mar. 10-20

Oklahoma Youth Expo; OKC Fairgrounds

Mar. 13

OYE AFR Cattle Showmanship; OKC Fairgrounds

Mar. 15

OYE AFR Written Test; OKC Fairgrounds

Mar. 17

OYE AFR Sheep Showmanship; OKC Fairgrounds

Mar. 19

OYE AFR Goat Showmanship; OKC Fairgrounds

Mar. 19

**OYE Scholarship Presentation & Grand Drive;
OKC Fairgrounds**

Mar. 20

OYE Sale of Champions; OKC Fairgrounds

Apr. 1

State Scholarships are Due

Apr. 21

AFR Day at the Capitol

Apr. 29

Ag Day at the Capitol

Jun. 1

AFR Local-County Match Scholarships Due

2026 Convention Notices

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

In accordance with Article III, Section 1, of the Bylaws of the American Farmers & Ranchers Mutual Insurance Company, Notice is hereby given that the 2026 Annual Meeting of the Policyholders of the American Farmers & Ranchers Mutual Insurance Company will be held at the Embassy Suites by Hilton Norman – Hotel & Conference Center, 2501 Conference Drive, Norman, Okla., February 13-14, 2026 in conjunction with the AFR Convention. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. on Friday, February 13, 2026. Presentations of financials, officer reports, director candidate speeches, educational sessions and other necessary business will be conducted at this meeting.

Chad Yearwood, President & CEO
Paul Jackson, Secretary

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

In accordance with Article V, Section 5.3, of the Bylaws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2026 Annual Membership Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., will be held at the Embassy Suites by Hilton Norman – Hotel & Conference Center, 2501 Conference Drive, Norman, Okla., February 13-14, 2026 in conjunction with the AFR Convention. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. Friday, Feb. 13, 2026. Presentations of financials, officer reports, director and officer candidate speeches, consideration and adoption of policy resolutions, educational sessions and other necessary business will be conducted at this meeting.

Scott Blubaugh, President
Paul Jackson, State Secretary

2026 AFR Convention

Celebrating 121 Years of AFR... Delivering on Our Promises

The 2026 AFR State Convention is scheduled for February 13-15 at the Embassy Suites by Hilton, Norman Hotel & Conference Center, 2501 Conference Dr., Norman, Okla. The convention is held in conjunction with the annual meetings of the American Farmers & Ranchers Mutual Insurance Company and the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.

The convention will include educational speakers on current topics. Attendees will also enjoy entertainment; hear from director and Cooperative officer candidates; be updated on the mutual company and the cooperative organization activities; and consider and adopt policy for legislative positions.

Non-delegate members are encouraged to attend the educational sessions of the convention. Hotel rooms are available February 12-14 at a group rate of \$112 (single/double) and \$122 (triple/quad). Rooms can be secured by calling 1-800-362-2779 and using group code F-50. To attend, non-delegate members must register with Jamie Goodson at Jamie.Goodson@afrmic.com by January 31. Filing for the Cooperative Officer



Secretary position – Paul Jackson, Ringling; for Northwest Independent Director District 1 – Roger Edenborough; for Northeast Agent Director District 3 – Will Lane, Grove; and Southeast Independent Director District 4 – Loyd Steward, Shawnee. With no contested races, directors and the officer position will automatically be elected.

The deadline for policyholders to notify the AFRMIC Secretary of their intent to vote in person for directors at the annual policyholder meeting, in lieu of elected local delegate representation, was December 31.

County and local policy resolutions received by the office of State Secretary Paul Jackson are now being considered by the 2026 AFR Policy Committee. The

Committee will complete final actions on-site on Friday morning of the convention. No bylaws changes are proposed for either corporation.

Delegates to the National Farmers Union (NFU) convention in New Orleans, March 7-9, 2026, will be elected at the state convention on the afternoon of Saturday, Feb. 14. The number of delegates elected will be based on available budget. NFU delegate candidates must provide a biographical paragraph

reflecting AFR/OFU activities to be given to the state delegates during the NFU delegate election. Delegate cards and biographical information must be received by the AFR Cooperative State Secretary no later than noon, Saturday, Feb. 14. NFU bylaws require individuals who are delegates to be currently or formerly "actively engaged in farming." The organization recognizes such as an individual eligible for membership in NFU, provided such individual is a farmer/rancher who (1) makes significant contribution of labor and management in a farm or ranch AND (2) depends on a tangible income from farming or ranching.



**FOR 2026 AFR CONVENTION DETAILS,
VISIT WWW.AFRCOOP.ORG
AND SELECT MEMBER RESOURCES.**

Forbes
2026

AMERICA'S
**BEST INSURANCE
COMPANIES**
POWERED BY statista

AFR Insurance Included in America's Best Insurance Companies

AFR Insurance has been recognized on the Forbes list of America's Best Insurance Companies 2026. This is the third year in row AFR has received this prestigious award, which is presented in collaboration with Statista, the world-leading statistics portal and industry ranking provider.

America's Best Insurance Companies 2026 ranking is based on an independent survey of over 18,000 U.S. citizens. The award list is categorized into five insurance types: Auto, Homeowners, Renters, Permanent Life, and Term Life. The survey considered customers' overall recommendations, their general satisfaction, their loyalty, and the six subdimensions: Advice, Customer Service, Price/Performance, Transparency, Digital Services, and Damage/Benefit Service.

For each insurance type, the insurance companies with the highest scores have been awarded. This prestigious

recognition honors the most trusted, innovative, and high-performing insurers across the nation.

"We are honored to be recognized among the nation's top insurers," said AFR Insurance CEO Chad Yearwood. "This award reflects the trust our customers place in us every day, as well as the hard work and dedication of our incredible team. We are committed to continuously raising the bar for service excellence and delivering real value to our policyholders."

About Statista: Statista publishes hundreds of worldwide industry rankings and company listings with high-profile media partners. This research and analysis service is based on the success of statista.com, the leading data and business intelligence portal that provides statistics, relevant business data, and various market and consumer studies and surveys.

Thank you AFR Employees!



Life Insurance After Layoff

Losing your job is never easy. It brings immediate stress, financial worry and a long list of questions. While most people focus on health insurance and income replacement, many overlook something just as critical: their life insurance coverage.

If your policy is through your employer, job loss could mean your coverage ends, often within 30 to 60 days. That short grace period is the only window to act before your policy lapses. Once it does, getting new coverage may mean higher costs, a medical exam, or even ineligibility.

“Most people don’t realize how fast coverage ends when a job does. It could leave families exposed at the worst possible time.”

- Mandy Coulter, Director, AFR Life

After a layoff, you may have two options to keep coverage: portability or conversion. Portability allows you to continue the same term policy by paying premiums directly. Conversion lets you switch to a permanent policy without a medical exam, but often at a higher cost. Each option has pros and cons—and tight deadlines. Missing the window to act can leave you with no coverage at all.

The risk of going without life insurance, even for a short time, is real. Funeral expenses can exceed \$10,000, and bills do not pause for grief. Mortgages,

car loans and credit card debt still need to be paid, even as household income drops. Social Security benefits may also stop immediately or require repayment.

“Without life insurance, families often turn to savings, loans, or crowdfunding—and that’s not a safety net you can count on.”

- Liby Hansen, Director of Business and Sales Strategy, AFR Life

Even a brief gap in coverage can put everything you’ve built at risk. That’s why it’s important to understand your benefits now, before a job loss happens. Know what options you have—and act quickly if circumstances change.

Job loss is difficult, but losing your life insurance doesn’t have to be part of it. With a little planning and awareness, you can make sure your loved ones stay protected, no matter what comes next.

To learn what steps you can take to continue coverage, reach out to your life insurance provider or benefits advisor. They can help you review your options and find the path that’s right for you.

Story by:

Liby Hansen, Director of Business and Sales Strategy, AFR Life
Mandy Coulter, Director, AFR Life

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 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

NATIONAL STAGE

2025 was a chaotic year for America's farmers and ranchers. To kick off the fourth quarter, Congress failed to pass appropriations to avoid a government shutdown, resulting in the longest in history from Oct. 1 to Nov. 12.

The government was finally reopened with legislation that funded most federal agencies through Jan. 30, 2026, and included full-year funding for agriculture and rural development. The agreement also included another one-year farm bill extension, the third in a row.

Included was funding for the Commodity Credit Corporation (CCC), USDA's \$30 billion credit line. In early December, the Trump Administration announced up to \$11 billion in aid through one-time bridge payments to farmers. The Farmer Bridge Assistance (FBA) Program is intended to aid farmers until provisions of the One Big Beautiful Bill Act reach producers on Oct. 1, 2026. Farmers who

qualify can expect payments to be released by the end of February 2026.

The Trump Administration has attributed the need for these bridge payments to trade market disruptions and increased production costs. As expected, the Administration's use of tariffs have deeply impacted global markets for U.S. agricultural exports.

Grain markets have been hit particularly hard; however, in late October, the White House announced an agreement with China to renew trade. China indicated it planned to resume purchases of U.S. sorghum and soybeans, committing to a minimum purchase of 87 million metric tons (MMT) through 2028.

Row crop farmers weren't the only ones to experience a chaotic season. Earlier in 2025, U.S. cattle inventories fell to the lowest herd numbers since 1951. The resulting record-high live cattle prices were a breath of fresh air for farmers and ranchers.

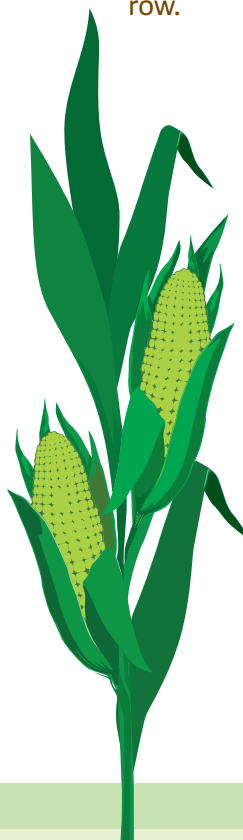
Unfortunately, in mid-October, President Trump announced that his administration would quadruple the import quota for Argentine beef with a stated goal

of reducing high beef prices for consumers. An outcry went up from ranchers nationwide, but the plan moved forward.

Although Argentine beef is just 2% of total U.S. beef imports, the announcement did have a significant impact on live cattle markets. The sudden shift reduced speculative traders' confidence, kicked off a weeks-long downward trend, and ultimately cut hundreds of dollars off certain classes of cattle.

Despite a reduction in tariffs on Brazilian beef imports and speculation about when the southern U.S. border will reopen, the markets have recovered some ground in the last few weeks of the year.

Farmers and ranchers ended the year on stronger footing. Beyond the modest market recovery, there has been positive reactions to three efforts from the Trump Administration—a call for the Dept. of Justice to investigate the country's meatpacking industry, a new USDA plan to strengthen the American beef industry, and an executive order to stop anti-competitive behavior and foreign influence on the agriculture industry at large.



The Farmer's Share

Did you know that farmers and ranchers receive only 15.9* 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: \$19.99
Farmer: \$1.04

Top Sirloin



1 lb.
Retail: \$16.49
Farmer: \$3.67

Wheat Bread



Loaf
Retail: \$4.49
Farmer: \$0.13

Fresh Carrots



5 lb.
Retail: \$2.29
Farmer: \$1.41

Beer



12-Pack Cans
Retail: \$16.99
Farmer: \$0.06

Corn Cereal



18 oz. Box
Retail: \$2.99
Farmer: \$0.06

Fresh Tomatoes



1 lb.
Retail: \$2.99
Farmer: \$0.32

Eggs



1 Dozen
Retail: \$6.49
Farmer: \$2.84

Flour



5 lb., All-Purpose
Retail: \$6.89
Farmer: \$0.44

Boneless Ham



1 lb.
Retail: \$12.98
Farmer: \$1.04

Fresh Lettuce



1 lb.
Retail: \$1.99
Farmer: \$0.29

Milk



1 gal., fat-free
Retail: \$4.39
Farmer: \$1.83

Fresh Apples



1 lb.
Retail: \$4.99
Farmer: \$2.20

Fresh Potatoes



5 lb., Russet
Retail: \$3.99
Farmer: \$0.55

Soda



2 Liters
Retail: \$1.29
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.

WESTERN OKLAHOMA TOUR



AFR Celebrates the Family Farms of Western Oklahoma

AFR hosted National Farmers Union (NFU) Vice President Jeff Kippley on a tour of western Oklahoma October 26-30. The tour showcased Oklahoma agriculture through a variety of AFR members' farms, ranches and agribusinesses. While in southwestern Oklahoma, the tour focused on cotton, peanut and cattle production.

The AFR tour began at the Farmers Cooperative Cotton Gin near Carnegie. Built in 2017, the modern facility handles double



Farmers Cooperative Cotton Gin

Carnegie, Okla.



Britton Family Farm

Willow, Okla.



the capacity of older gins and has proven to be an incredible asset to area cotton producers. Barry Squires, president of the gin's board and an AFR board member, led the AFR group through the plant.

From Carnegie, the AFR group traveled west to learn about Oklahoma peanut production with Greer County AFR members Bradley and Tori Britton on their family farm near Willow. While at the Britton farm, the AFR group got to see peanuts nearing harvest, but still in the ground, and peanuts dug and windrowed for the initial drying phase after being dug. They also got an up-close look at the farm's peanut harvesting equipment.

From Willow, the AFR group traveled northeast to the Schneberger operation near Burns Flat, where they saw the production side of Oklahoma cotton. Washita County AFR member Brian Schneberger gave the group a tour of his family farm, including different stages of cotton defoliation, an up-close look at cotton harvesting equipment, and a discussion of the family's commercial cow/calf herd.

The tour of southwest Oklahoma wrapped up with a large group dinner in Elk City with area AFR members. NFU Vice President Kippley spoke about the importance of farmers and ranchers to rural areas, the need for truth-in-labeling for beef products, and the prospects of a new farm bill.

While in northwest Oklahoma, the tour focused on stocker and cow/calf cattle production, as well as crop, vegetable and flower production, and custom farming. The northwest portion of the tour began near Putnam at Crispin



Land & Cattle. Dewey County AFR members Rene and Ann Crispin showed the AFR group the ins and outs of their stocker operation, which includes a grow yard facility and high-tech monitoring system,

and the group had a robust discussion about challenges in stocker cattle production, as well as current disfunction in the country's cattle markets.

From Putnam, the AFR group afrcoop.org

Bates Family Farm



an up-close look at the Bates' farming equipment and discussed some of the challenges farmers face when purchasing large farm machinery.

From Mutual, the AFR group traveled further northwest to Rosston to visit Harper County AFR members Andy and Kodel Cunningham. The Cunningham operation is truly a family farm—they operate along with their son, Keb. The Cunningham operation consists of both purebred Angus

traveled east to Oakwood to visit the operation of Dewey County AFR members Ben and Julie Marks. In addition to their traditional crops, the Marks family grows flowers, such as the fall-favorite chrysanthemums, and greenhouse vegetables, including several varieties of peppers that were ready to be picked. The Marks use their greenhouse and surrounding garden area as a place to educate visiting school children throughout the growing season. From Oakwood, the AFR group traveled northwest to Mutual

to tour the farming operation of Woodward County AFR members Tim and Kelsey Bates. In addition to their family farm, which specializes in cattle production, the Bates also own Bates Ag, a custom farming operation servicing a large swath of northwest Oklahoma. The AFR group got



Slash -O- Ranch



and commercial cattle, as well as the grassland and forage necessary to support their herd. While in Rosston, the AFR group learned about the unique feeding strategies the Cunninghams have used to find their niche in the expansive cattle marketplace.

From Rosston, the AFR group traveled back southeast to Woodward, where they met up with Woodward County AFR member Cody Sander to tour the Broken O's Ranch and

learn about the Slash -O- Ranch Longhorns. Started by the Sander family in 1998, the Slash -O- Ranch herd is the largest in the country. The longhorns travel nationwide to appear in western parades and other special events.

Sander and his family also raise Angus cattle and sell beef directly to consumers.

The first leg of the northwest portion of the AFR tour wrapped up with a group dinner in Woodward with area AFR members. NFU Vice President Kippley thanked the group for their dedication to agriculture and rural Oklahoma and commented on the diversity of agriculture in the state.

The final day of touring kicked off with a visit to Wedel Farms near Ringwood. Major County AFR members Mark Wedel and son-in-law Clayton Neumann led the AFR group on a tour of the family's stocker operation, including their grow yard and processing facilities. Wedel, a longtime cattle order buyer and livestock auction owner, and Neumann, an order buyer and cattle auctioneer, discussed different classes of cattle, the value in thinking outside the box for cattle producers, and the importance of buying profit up front in the current high-priced cattle market.

From Ringwood, the AFR group traveled east to Lahoma for a visit to Sooner Plains Ag, which boasts a network of cooperatives supporting Northwest Oklahoma farmers. Major County AFR member Austin Detrick led a discussion about the history and expansion of Sooner Plains Ag, as well as an



Wedel Farms

Ringwood, Okla.

overview of what the organization is doing to assist farmers in the modern age. While on site, the AFR group was fortunate to tour the new Sooner Plains Ag Liquid Fertilizer Facility, a state-of-the-art project already improving access to fertilizer for area farmers.

In addition to the agricultural tour stops, the AFR group met with many AFR members over meals, learned about the origins of AFR and the need for cooperatives, and visited historic sites such as Cattlemen's Steakhouse and the

Oklahoma National Stockyards in Oklahoma City and the Terminal Grain Elevators Historic District in Enid.

Special thank you to our AFR Insurance agents for helping make the western Oklahoma tour a success!

*Cori Lowry and Melody Cummings
Crow Insurance Agency, Elk City*

*Kaci Heibert and Pam Livingston
Livingston Insurance Agency, Seiling*

*Kodel Cunningham
Laverne Insurance, Laverne*



Sooner Plains Ag Liquid Fertilizer Facility

Lahoma, Okla.

2026 AFR Convention

What to Expect at the 2026 AFR Convention

Top Speakers

Insurance for Agents: Insurance leadership, reinsurance and investment partners will address agents. A breakout session will focus on "Succession Planning for Your Agency." The annual meeting of the AFR Agent's Association will also take place.

Agriculture: As farmers are challenged, stressed and struggling across the country, federal borrower rights will be explored by Sarah Vogel, attorney and farmer advocate; Janie Simms Hipp, CEO of Native Agriculture Financial Services; and Jay Brunson, Oklahoma agriculture attorney.

Cooperatives: "The Spirit of Cooperation" explores challenges and opportunities for traditional farm supply cooperatives, as well as those that provide power and telephone services to rural Oklahoma. Speakers include Jana Wallace, Panhandle Telephone Cooperative CEO, and Nicki Fuller, Oklahoma Association of Electric Cooperatives General Manager/CEO.

State Questions: Panelists will provide the pros and cons on SQ 836, which addresses an open primary system. Panelists include Pat McFerron with CMA Strategies and Dave Bond with the Oklahoma Council of Public Affairs. There will also be a panel with Rep. Jay Steagall who will explore SQ 841, which eliminates residential property taxes.

State Capitol: Coffee with the Legislature is headlined by AFR members Sens. Darcy Jech, Grant Green, and Bryan Logan and Reps. Mike Dobrinski and Jonathon Wilk. Vintage Republican and Democrat political memorabilia baskets will be given away. AFR Cooperative President Scott Blubaugh and AFR Insurance Legislative Liaison Jeramy Rich will provide a snapshot of the upcoming state legislative session and associated activities.

National Legislation: Approaches and tactics for passing a farm bill will be considered by OSU's Agriculture & Food Policy Professor Dr. Amy Hagerman and NFU Vice President Jeff Kippley.

Beef: The price of cattle and the cost of beef is on the minds of both producers and consumers these days. Beef herd trends will be reviewed and the impact of the Beef Check-off on producers' pocketbook with "Turning a Dollar into Demand: The Beef Check-off Story" with Oklahoma Beef Council Executive Director Heather Buckmaster.

Registration

Registration is FREE and underwritten by AFR Insurance and AFR Cooperative. There will be a nice door prize for those registering early before 11 a.m. on the first day of convention! General education sessions are open to non-delegate members, but members must be credentialed delegates to participate in business sessions. Non-delegate members must check-in at registration. General education session participants may contact Jamie Goodson at jamie.goodson@afrmic.com for non-delegate pre-registration. All participants will receive BEEF bags sponsored by the Oklahoma Beef Council. Custom Promotional Products is sponsoring attendee badges and pens. Convention registration and office needs are supported by R.K. Black, Inc.

Counties/Locals

The Local & County Chapters Luncheon honors the service of local and county AFR Coop. boards. Rocky Mountain Farmers Union (RMFU) President Chad Franke will bring perspectives from multiple states that make up the RMFU organization focusing on "Proven Successful Strategies for Farmers Union Chapters." The luncheon is sponsored by Oklahoma AGCredit, Farm Credit of Western Oklahoma, BancFirst and the

Oklahoma Wheat Commission.

Business Session

Friday afternoon will be dedicated to the annual meetings of the AFRMIC and American Farmers & Ranchers Cooperative (Oklahoma Farmers Union), which will include financial reports, officer reports, director and officer candidate speeches and consideration and adoption of policy resolutions in the Cooperative. Reports for the AFRPAC, CALF, Farmers Union Foundation and OFU Enterprises, Inc., will be presented.

Youth Program

Recognition of top AFR Youth and a look back at last year's activities will be part of Friday evening's activities. Youth program alumni Bill Shelby, Market/Regional President with Armstrong Bank will reflect on his experiences. A top AFR State Speech winner will present. The youngest convention attendees will be treated to pizza and a movie and arts and crafts.

OCBA

The annual meeting of the Oklahoma Certified Beef Association will be held on the first day of the convention. Voting members of the OCBA will conduct business and AFR Cooperative members can attend to learn more about OCBA and how the entity can help them market Oklahoma bred, born, raised and processed beef to put more money back in the pockets of the cattle producer. Colt Clark, president of the Made in Oklahoma Coalition will be the featured speaker. OCBA members are eligible for a 14 Cu. Ft. Chest Freezer drawing and all AFR members are eligible for OCBA branded items.

OFU Enterprises, Inc.

OFU Enterprises, Inc., will hold their first annual meeting and reports will be given on current investment activities and outcomes.

2026 AFR Convention

What to Expect at the 2026 AFR Convention

Ag & Historic Conference

Visit the AFR Ag & Historic Conference tradeshow booth to discover the adventures in store as AFR explores Hawaiian agriculture in Fall 2026.

PAC Auctions

The AFRPAC live auction is again part of the convention banquet. This auction assists with legislative efforts by giving to candidates and legislators who support the AFR organization and legislative initiatives. A few of the items up for auction include a two-man guided quail hunt at Caney Outfitters; 2026 NFR package with two tickets to the rodeo and three-night Las Vegas hotel stay; western leather luggage set with AFR logos; two-night stay in a Hochatown/Broken Bow cabin with a fishing trip experience included; Yeti cooler with accessories; a pistol with an AFR logo; a shotgun with an AFR logo; a rifle with an OFU logo; a cruise; a chute-side veterinary cooler with vet supply gift certificate and cattle processing supplies package; and an AFR quilt. The AFRPAC silent auction items will be available for bid on Friday and Saturday. Both live and silent auctions are open to all attendees; you do not have to be a convention delegate to participate.

Reception/Banquet

All banquet attendees are invited to mingle with members and special guests at the pre-banquet reception. Rep. Tammy Townley will deliver the national anthem. OCBA members' beef will be served as the entrée. The bread will be sponsored by the Oklahoma Wheat Commission. After dinner entertainment will be the son-of-a-beekeeper funny man Lucas Ross. Legislative Advocate Awards will be presented to Sen. Warren Hamilton and Rep. Dick Lowe. Special music will be delivered by country music icon Carrie Underwood's former background vocalist and The Voice

contestant Andrea (Thomas) Hand. In addition to the AFRPAC live auction, the convention's grand door prize drawing will round out the evening.

Worship Service

The convention will close out with the Convention Worship & Memorial service on Sunday morning with a video tribute honoring members who passed away in 2025, congregational singing participation, special music, message from Chaplain Eddie Whitworth and worship music and message from Andrea (Thomas) Hand with Good Seeds Entertainment. Andrea is the creator, producer and host of A Sound of Hope – a groundbreaking docuseries that amplifies conversations around mental health, faith and restoration. Through her ministry she seeks to inspire others to find healing, connection and renewed purpose. Returning at the piano with soothing southern gospel music and hymns is Gathan Graham.

Major Door Prizes

Several major door prizes will be drawn during Friday and Saturday general sessions, at the banquet and at the convention conclusion on Sunday morning. Featured door prizes include a John Deere S220 Lawn Tractor valued at \$3,100, a John Deere Tool Box valued at \$900, a Stihl Wet/Dry Vacuum valued at \$240, a John Deere AC-135 Kerosene Heater valued at \$650, a Stihl MSA60C Lithium Ion Chainsaw valued at \$330 and a Green Mountain Ledge Prime WiFi Pellet Grill and accessories valued at \$1,100. Convention delegates must be in attendance at the banquet for the grand door prize and have submitted their entry card. Tickets will be distributed at the beginning of each session where other major door prizes will be drawn and must be present to win. Major door prizes are sponsored by Farm Credit of Western Oklahoma, Oklahoma AGCredit, and

P&K Equipment.

NFU Delegates Election

Contact the AFR State Secretary for a delegate card and biographical form to be considered to represent the Oklahoma Farmers Union at the National Farmers Union Convention Cards and biographical information (up to 175 words) must be received no later than Saturday, Feb. 14, at NOON. The NFU Convention is March 7-9, 2026, in New Orleans.

Trade Show

Enjoy a comprehensive tradeshow with more than 50 vendors where you can learn from educational booths, get freebies, and shop for a tractor, great crafts or other popular merchandise.

Wheat Treats

The Oklahoma Wheat Commission is back again with their famous treats in the convention tradeshow. This is always a "something not to miss" as we celebrate the products of Oklahoma wheat farmers.

Shoe Shine

Just inside the door of the tradeshow, JJ's Shoe Shine will shine your boots and dress shoes FREE throughout the convention courtesy of BancFirst. Tips are always appreciated for a job well done!

Drawings

Be early for the general sessions for a chance to win general door prizes sponsored by MIDCON, LegalShield, the cotton and pecan industries, Tinker Federal Credit Union, Piguet's Prime Time Restaurant, Ross Honey Company, and Jim Pilkington, as well as tradeshow vendors and others. You will need to arrive early to get a major door prize ticket no later than 30 minutes before start time – as one will be awarded in every session. Check out the prizes on page 22.

2026 Convention Agenda At-A-Glance

Friday, February 13

Morning Activities

OFU Enterprises, Inc. Annual Meeting
 Oklahoma Certified Beef Association Annual Meeting
 Succession Planning for Your Agency
 Trade Show Opens
 Coffee with the Legislature & State Issues
 Registration, AFRPAC Silent Auction Begins
 Agents Association Meeting
 AFRMIC Agent Recognition Luncheon
 Legislative Policy Committee Meeting

Afternoon Activities

Agents Resource Room Opens
General Session
 AFRMIC Annual Meeting
 OFU Annual Meeting
 Candidate Speeches
SQ 836: The Question of an Open Primary for Oklahoma
 AFRPAC, CALF & OFU Enterprises Reports
 State Legislative Report
 Consideration of AFR Legislative Policy

Evening Activities

Youth Pizza & a Movie
General Session
 Youth Program
Bill Shelby, Armstrong Bank Market/Regional President
 Major Door Prize Drawing
 Northwest Area Meeting

Saturday, February 14

Morning Activities

Registration, AFRPAC Silent Auction, Trade Show Open
General Session
Passing a Farm Bill - Perspectives, Approaches & Tactics
Amy Hagerman, OSU Professor of Ag & Food Policy
Jeff Kippley, NFU Vice President
Challenges in Farm Country: Exploring Borrower Federal Rights
Sarah Vogel, Attorney & Farmers' Advocate
Janie Simms Hipp, CEO, Native Agriculture Financial Services
James Brunson, Oklahoma Agriculture Attorney
Local & County Farmers Union Chapters Board Luncheon
Chad Franke, President, Rocky Mountain Farmers Union
 AFRPAC Silent Auction Closes

Afternoon Activities

General Session
SQ 841: The Impact of Eliminating Residential Property Taxes
The Spirit of Cooperation
Nicki Fuller, Okla. Assoc. of Electric Cooperatives CEO
Jana Wallace, Pandhandle Telephone Cooperative CEO
 Registration, Voting Closes
Breakout Sessions
Turning a Dollar Into Demand: The Beef Check-Off Story
Heather Buckmaster, Okla. Beef Council Executive Director
 Trade Show Closes

Evening Activities

Banquet Reception
Banquet
Lucas Ross, Entertainer
Andrea Thomas Hand, Special Music
 Legislative Advocate Awards
 AFRPAC Auction
 Grand Door Prize Drawing

Sunday, February 15

Morning Activities

Worship Service
Andrea Thomas Hand, Special Music & Ministry

The complete agenda with times can be found on the AFRMIC (www.afrmic.com) and Cooperative (www.afrcoop.org) websites.

Convention Door Prizes

EVERY SESSION WILL HAVE A MAJOR DOOR PRIZE. MUST BE PRESENT TO WIN.

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

Speakers & Entertainers



Darcy Jech

Oklahoma State
Senator
(OK-26)



Grant Green

Oklahoma State
Senator
(OK-28)



Bryan Logan

Oklahoma State
Senator
(OK-8)



Mike Dobrinski

Oklahoma State
Representative
(OK-59)



Jonathan Wilk

Oklahoma State
Representative
(OK-20)



Tammy Townley

Oklahoma State
Representative
(OK-48)



Bill Shelby

Armstrong Bank
Market/Regional President



Dave Bond

Oklahoma Council of Public Affairs
Vice President for Advocacy



Amy Hagerman

OSU Professor,
Food & Ag Policy



Jeff Kippley

NFU Vice President/
South Dakota Farmers Union
Vice President



Sarah Vogel

Attorney,
Farmer Advocate



Janie Simms Hipp

Native Agriculture
Financial Services
CEO



James Brunson

Oklahoma
Agriculture Attorney



Jana Wallace

Panhandle Telephone
Cooperative
CEO



Nicki Fuller

Oklahoma Association of
Electric Cooperative
General Manager/CEO



Chad Franke

Rocky Mountain
Farmers Union President



Pat McFerron

CMA Strategies
Founding Partner



Matt Perdue

North Dakota
Farmers Union President



Andrea Hand

Inspirational Speaker
Singer



Lucas Ross

Entertainer

2026 Convention Candidates

Cooperative State Secretary



Paul Jackson

Paul Jackson was elected Secretary/Treasurer in February 2013 to fill an unexpired vacancy and since has been elected unopposed to four full three-year terms. As Farm & Cooperative Programs Director, he led cooperative activities, policy development, adult and youth leadership and legislative fly-

ins to Washington, D.C. A 30-year AFR/OFU employee, he holds Property, Casualty, Health and Life insurance licenses. He served as the interim AFRMIC CEO. He continues as annual meeting/convention coordinator.

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

Jackson served on the board of Love County Farmers Union, AFR Local 741, and the Midwest Shows Scholarship Program. He is Oklahoma Agricultural Leadership Program Advisory

Council Vice Chairman, and past president of the Oklahoma 4-H Foundation and the Oklahoma Beef Council. He is a former volunteer fireman; current church assistant paster/song leader/secretary-treasurer; member of Oklahoma Society of Association Executives; secretary to the Farmers Union Foundation, AFRPAC, OCBA, and OFU Enterprises; and appointed secretary of AFRMIC and AFRLIC.

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

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

District 1 Northwest Independent Director



Roger Edenborough

Roger L. Edenborough was born in Stillwater, Okla., while his father was attending graduate school at Oklahoma State University. He was raised in the Oklahoma Panhandle, specifically Goodwell, where he attended school and graduated from Goodwell High School.

He then attended college in Goodwell at Oklahoma Panhandle State University. While attending college, Edenborough was active in the student senate and held academic honors at the time of graduation. Edenborough attained his CPA in 1992 and joined his father as a partner in the accounting firm, Edenborough and Edenborough, CPAs.

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

As a fifth generation Oklahoman, Roger has been enthusiastic about protecting the rural values and assets of Oklahoma. For 30 years, he has served on the board of trustees for Panhandle Telephone Cooperative, Inc. His time spent on the PTCI board has made him a firm believer in cooperative values. Cooperative beliefs led to his election to the AFR Board of Directors in 2023. He currently serves on the Goodwell Town Council. In addition, Roger spent 19 years as a board member of Goodwell Public Schools, holding offices multiple years, and on the Oklahoma State School Board Association for eleven years, serving as the OSSBA President in 2016-2017, where he advocated for rural schools across the state.

2026 Convention Candidates

District 3 Northeast Agent Director



William Lane

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

Bachelor of Science degree in 1996. He was a member of Class Ten of Oklahoma Agricultural Leadership Program.

William is a third generation AFR Insurance agent. His grandfather Claud Cagle started in the insurance business in 1974 when he purchased an AFR Agency. William owns an AFR Insurance agency in Gentry, Ark., and helps his mother with her AFR agency, Cagle Insurance, in Langley, Okla. He first began his

career in the insurance industry in 1998, when he came to work for his grandfather in his agency. He also owns a small cattle operation where he raises purebred Shorthorn and Shorthorn plus cattle that are exhibited on local, state and national levels.

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

District 4 Southeast Independent Director



Loyd Steward

Loyd Steward values work ethic, which is the driving force of his life. He acquired this trait from his parents on the family farm near Dale, Okla. Steward was active in sports, 4-H and FFA and earned a B.S. in Agriculture at Oklahoma State University. Loyd and Becky have celebrated 50 years of marriage, while

residing in Bethel Acres. They raised two children, Jon and Jennifer, and now have five grandchildren. Steward operates a cow/calf operation.

The past 30 years, Steward has owned and operated Total Lawn Care and is known for his premier service to his clients.

Steward voluntarily maintains a community cemetery and helps raise funds for the local 4-H and FFA chapters. He spends many volunteer hours improving the turf on the local school's sports complexes. He recently completed a year long Leadership Square

and Pavilion project at Bethel High School. Steward served on the Bethel School Board for 11 years.

Steward has been a longtime member of Oklahoma Farmers Union/AFR and has served as county president for over 20 years. He is currently serving as the AFR District 4 Independent Director and is on the investment and compensation committees. He served on the AFR Policy Committee, attended three fly-ins to Washington, D.C., and attended three National Farmers Union conventions.

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

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

2026 Convention Door Prizes



Friday Afternoon
Stihl SE62 Wet/Dry Vacuum
Valued at \$240!

Friday Evening

Stihl MSA60C Lithium Ion Chainsaw
Valued at \$330!



Saturday A.M.

AC-2313TB-G 23"
Triangle Toolbox
Valued at \$900!



Saturday P.M.

AC 135 Portable Kerosene Heater
Valued at \$600!



Banquet Grand Prize

John Deere S220 Lawn Tractor
42" Deck
Valued at \$3,100!



Sunday A.M.

Green Mountain Ledge Prime
Pellet Grill & Accessories
Valued at \$1,100!



2026 AFRPAC LIVE AUCTION ITEMS

TWO-MAN GUIDED QUAIL HUNT AT CANEY OUTFITTERS

2026 NFR PACKAGE TWO TICKETS & THREE NIGHT LAS VEGAS STAY

WESTERN LUGGAGE SET WITH AFR LOGO

TWO NIGHT STAY IN HOCHATOWN/BROKEN BOW WITH A FISHING TRIP EXPERIENCE

PISTOL WITH AFR LOGO

RIFLE WITH OFU LOGO

SHOTGUN WITH AFR LOGO

YETI COOLER WITH ACCESSORIES

AFR QUILT

VETERINARY COOLER WITH VET SUPPLY CERTIFICATE AND CATTLE PROCESSING SUPPLIES PACKAGE

Thank You to Our Convention Sponsors

(TIERS REPRESENT CASH OR IN-KIND CONTRIBUTIONS)

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



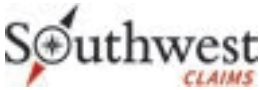
TIER 2 (\$5,000 - \$9,999)



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



TIER 4 (\$250 - \$999)



TIER 5 (\$0 - \$249)



National Farmers Union

NATIONAL FARMERS UNION 124TH ANNIVERSARY CONVENTION

MARCH 7 - MARCH 9, 2026 NEW ORLEANS, LOUISIANA

Learn, collaborate and grow through thoughtful discussions and breakout sessions.



Minnesota & Wisconsin THE GREAT RIVER ROAD

AFR Cooperative members enjoyed an exciting fall conference in Minnesota and Wisconsin Oct. 5-9, 2025. Through the “Wisconsin & Minnesota: The Great River Road,” attendees learned about the agriculture of the region via bus. Some of the highlights included:

TWIN CITIES

Attendees experienced why Minneapolis is known as the “City of Lakes” and explored its renowned park system. Over in St. Paul, they discovered the longest preserved Victorian avenue in the United States.

FARMERS MARKET & MUSEUMS

Attendees enjoyed a stroll through one of the best farmers markets in the midwest. They took a self-guided tour of the Mill City Museum, one of the largest flour mills in Minneapolis and a National Historic Landmark, and visited the Gray Tractor Company, which made tractors starting in 1918. AFR members also visited the 1,200-acre Minnesota Landscape Arboretum.

LAURA INGALLS BIRTHPLACE & MUSEUM

Attendees traveled along the Mississippi River on the Great River Road, one of America’s most beautiful routes offering views of lush valleys and soaring bluffs, and visited Laura Ingalls Wilder’s birthplace and museum.

CRANBERRY TOUR

AFR members learned about contour farming in the Driftless Region. They enjoyed a private tour of a family owned and operated cranberry marsh with a third-generation grower and also watched how the native fruit is harvested.

NATIONAL EAGLE CENTER

AFR members toured a local farm on 600 acres of bluff land with about 250 head of Galloway cattle in Winona, Minn. They also visited the National Eagle Center, Wabasha. Minnesota has the second-largest population of bald eagles in the country.

HUNTSIGNER FARMS & ELLSWORTH CREAMERY

AFR members visited the world’s largest grower of horseradish on 5,000 acres of farmland. They sampled award-winning freshly made cheese curds in the heart of Wisconsin’s Dairyland.

The “Wisconsin & Minnesota: The Great River Road” 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, contact Jamie Goodson (405-218-5665) or Paul Jackson (405)218-5559.

afrcoop.org



OFU MEMORABILIA

Preserving the Legacy of Oklahoma Farmers Union

Scott Blubaugh, AFR Cooperative President and owner of Blubaugh Insurance in Tonkawa and Ponca City, recently presented a vintage Farmers Union sign to AFR State Secretary Paul Jackson.

One side of the illuminated highway sign from the 1950s–1960s welcomed motorists, while the other side promoted Farmers Union



Insurance. The sign will be part of the archives displayed at the AFR Insurance headquarters in Oklahoma City.

The company and membership organization maintain an extensive collection of memorabilia dating back to the early

1900s, highlighting the rich legacy of Oklahoma Farmers Union and its network of local agencies. This sign is one of several in the collection that represent historic agencies across Oklahoma, including the Sam Cook Agency, now Rendel Agency in Miami; the Gordon Harris Agency, now Miller Insurance in Duncan; and the Bellinghausen Agency, now the

Blubaugh Agency in Ponca City.

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

Golf Tournament Raises Funds for AFR Foundation



The ninth annual AFR Foundation Golf Tournament took place Oct. 9 at FireLake Golf Course in Shawnee. The Foundation is a non-profit organization focused on the betterment of rural communities.

Through the event, the Foundation raised more than \$16,000. All tournament proceeds will support future AFR Foundation and community outreach efforts.

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



county projects and certain youth events possible."

In the last year, the Foundation has given to several worthy causes, including donating wire to farmers and ranchers affected by a wildfire in the panhandle, the Carter County Special Needs Livestock Show, the Fairness for Farmers campaign and the AGR Heart of a Champion Livestock Show.

The winners of the 2025 AFR Foundation Golf Tournament were Kingfisher Fire (left) in first, Jech Insurance (right) in second, and Choctaw County AFR in third.



AFR Strive Explores Agricultural Diversity in Bryan County

AFR Cooperative's newest education program, AFR Strive, hosted an Oklahoma agriculture industry tour Oct. 3-4 in Bryan County, Okla. The tour focused on the diversity of agriculture around the Durant area.

The Strive Bryan County Tour began with a discussion about the demise of the peanut quota program in the early 2000s and what that program meant to area farmers. There was also a robust discussion about what Bryan County farmers have done to innovate and diversify to keep their farms alive in the absence of the peanut quota.

The farm tours kicked off with a visit to Freedom Acre Farms near Durant. Freedom Acres is a family farm focused on sustainable vegetable production and pasture-raised hogs, cattle and chickens. The farm also produces fruit and honey. The onsite store sells the farm's fresh produce, as well as products from area bakers, jelly makers, and more. While at Freedom Acres, the AFR group had a great discussion with owner Evan Rowland about innovation on the farm, the value of mixing old and new technology, and the importance of being willing to do

something different.

Next up on the tour was a visit to Kelly Sod Farm near the Red River. The Kellys' family farm is former peanut ground that has been converted to top-quality sod production. The farm services primarily the Dallas-Fort Worth Metro. While watching the sod being harvested, the AFR group were able to ask a lot of questions about the industry and had a great discussion about soil quality over time and the challenges the farm faced during its transition years.

Up next was the West Dairy, a small family-owned dairy where



Roger and Jennetta West have produced quality milk for decades. The AFR group was fortunate to be onsite when the truck arrived to pick up a load of milk. While at the West Dairy, the group discussed the challenges of a small dairy, especially the prospect of finding good farm help, but they also had a robust discussion about the advantages of living on a dairy, the perks of rural life, and the great need to continue educating the public about agriculture.

The farm tours wrapped up with a visit to 3 Rivers Pecans Fudge Factory and Amish Store, where the Sandmann family sells pecans and pecan products from their family farm. The store's location along U.S. Route 75 in Calera allows the Sandmanns to meet travelers as they stop in for fresh fudge and other pecan-centered treats. The store has been a great way for the family to diversify and is also a good opportunity to talk to travelers about Oklahoma agriculture.

Overall, the Strive Bryan County Tour was a success. Every stop showcased the diversity of Oklahoma agriculture and gave participants a glimpse into the innovation that's possible, and sometimes necessary, to keep a family farm

alive. *AFR Strive is intended for 25-40-year-old farmers, ranchers and agribusiness owners. The program focuses on business and personal development, industry involvement and networking. If you or someone you know would be a good fit for the program, contact Laici Neumann at 405-218-5593 or laici.neumann@afrmic.com.*



FARM STRESS

National Suicide Hotline

988

EVERYONE NEEDS A LITTLE HELP SOMETIMES.



**EXCLUSIVE AFR
MEMBER BENEFITS
FROM STUTEVILLE
AUTO GROUP!**

Buy your vehicle today, the Stuteville way!

\$500 off new and pre-owned vehicles, or \$1,000 Trade In Assistance on any new or pre-owned vehicle. We have all your favorite auto brands in Eastern Oklahoma, and invite everyone statewide to give us a holler for your member discount! With exceptional service departments at all of our dealerships, we will keep you on the road, whether paved or dirt.

For more information, visit stutevilleauto.com or 888-488-5128.

Oklahoma Certified



BARNHART ANGUS RANGREAT WESTERN TRAIL BEEPORTER FARMS

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

JULIE OXFORD & TODD MASON
CELL: 580-305-0404
FREDERICK, OK

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

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

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

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

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

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

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

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

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

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

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

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

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

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

L&L CATTLE
LARRY & LOU ANN MYRICK
CELL: 918-223-6425
CUSHING, OK

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

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

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

T&T CATTLE
TOBY & TAMARA WALLACE
STONEWALL, OK

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

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

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

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

TCROSS RANCH
JOSHUA & JODI HASS
PHONE: 918-421-0578
HARTSHORNE, OK

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

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

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

Oklahoma Certified!

OCBA RANCH MEMBERS: L&L CATTLE

Story by Katie Whitfield, OCBA Coordinator



Larry and Lou Ann Myrick at L&L Cattle standing on their fifth generation property.

Larry and Lou Ann Myrick of Cushing, Okla., own and operate a cow-calf herd of Charolais cattle on land that has been cared for across generations of their family. "The land where the Myricks live and ranch today was purchased from Larry's uncle in 1976, continuing a long family legacy. Larry describes himself not as an owner, but as a fifth-generation "caretaker of the land."

After Larry retired from the USDA, the Myricks began selling beef directly to consumers. What sets their operation apart from many traditional producers is their unique feeding program. All of their calves are milk-fed, a practice that reflects both careful management and a commitment to quality. During the winter months, both the cows and calves receive a grain supplement, but prior to processing, the calves are raised primarily on milk until they reach approximately 700 pounds.

Lou Ann, along with many of their loyal customers, believes this approach produces some of the best-tasting, lean beef available. The milk-fed program results in tender, flavorful beef while maintaining a lean profile that consumers appreciate.

Today, the Myricks supply their beef to several retail locations across the state, including Sunny Creek Trading Post in Ponca City. At Sunny Creek, their beef is featured alongside a wide variety of Oklahoma-made products, allowing customers to support local agriculture producers. Through thoughtful stewardship, a dedication to doing things differently, and a productive retail partnership, the Myricks continue to carry on their family's legacy while providing high-quality, locally raised beef to Oklahoma consumers.

Sunny Creek Trading Post continues to be a vital partner for producers like the Myricks and is preparing to expand its impact even further. Soon to open a new storefront location at 317 E. Grand Avenue in Ponca City, Sunny Creek Trading Post is Kay County's first farm hub location. Through its commitment to sourcing locally, Sunny Creek provides meaningful secondary income opportunities for more than 60 Oklahoma producers, including the Myricks, while strengthening connections between consumers and the farmers and ranchers who feed their communities.



Larry and Lou Ann Myrick pictured with Elizabeth Throelkeld and Valerie Nelson of Sunny Creek Trading Post.



IT'S TIME TO RENEW!

2026 RENEWAL BEGAN JANUARY 1.
IF YOU NEED TO RENEW YOUR
MEMBERSHIP OR ARE INTERESTED IN
BECOMING A MEMBER, PLEASE VISIT THE
OCBA WEBSITE.

FOR QUESTIONS, CONTACT KATIE WHITFIELD.
KATIE.WHITFIELD@AFRMIC.COM | 405-218-5597

*Connect
with us!*



Oklahoma Certified Beef Association



oklahomacertifiedbeef.com

2026 AFR State Scholarships

Applications Open

February 1

Applications Close

April 1

For more information, visit afrcoop.org/youth-program.
Please contact cara.comstock@afrmic.com with any questions.



2026 AFR Leadership Summit

Teen Session

July 21-24

Senior Session

July 25-28

*Building Leaders
Strengthening Stories
Shaping the Future*

2026

Ag Achievement

CONTEST



Contest open to 11th and 12th grade 4-H and FFA members exhibiting breeding or market animals at the 2026 OYE.

SHOWMANSHIP • WRITTEN ANIMAL SCIENCE EXAM • INTERVIEW

Entries due by Friday, March 6, 2026.



For more information:

cara.comstock@afrmic.com | 405-218-5556 | www.afrcoop.org

afrcoop.org

80th Annual AFR State Speech Contest

The AFR State Speech Contest celebrated its 80th Year of fostering agricultural education, literacy and leadership among the youth of Oklahoma.

Throughout its history, the contest has evolved while staying true to its agricultural roots. This year, students from grades three through 12 competed in categories tailored to their age groups: AFR/OFU, Agricultural Policy, Agribusiness, Natural Resources, Agriscience, Extemporaneous, and, new for 2025, Animal Science. The contest hosted more than 500 participants at the district level, with 150 finalists advancing on to the state finals on December 6 at Oklahoma State University (OSU) in Stillwater.

This event highlights our commitment to developing communication skills and

agricultural awareness among students statewide.

“Public Speaking is one of the most valuable skills young people can gain for their future careers.” said AFR Cooperative President Scott Blubaugh. “We are honored to host the 80th Annual AFR Speech Contest which has a longstanding tradition of fostering professionalism and confidence in Oklahoma’s Youth.



Novice AFR/OFU

- 1st: Haddie Roller, Cashion
- 2nd: Cricket Collins, Frederick
- 3rd: Mack Schnaithman, Garber



Junior AFR/OFU

- 1st: Jaime Parsons, Valliant
- 2nd: Clairra Stafford, Altus
- 3rd: Molly Murphy, Silo



Junior Agriscience

- 1st: Kamon Fisher, Seiling
- 2nd: Kreed Campbell, Jet
- 3rd: Lacey Grimes, Fletcher



Intermediate AFR/OFU

- 1st: Jalyn Lundry, Haworth
- 2nd: Sutton Brown, Jenks
- 3rd: Maggie Carrol, Cashion (Not Pictured)



Intermediate Agriscience

- 1st: Rylan Compston, Mooreland
- 2nd: Lincoln Stafford, Altus
- 3rd: Ella Murray, Edmond



Intermediate Agribusiness

- 1st: Paige Redman, Timberlake
- 2nd: Abby Goodman, Pawnee
- 3rd: Addie Chestnut, Lomega



Intermediate Ag Policy

1st: Jenna Bandy, Vinita
2nd: Kreece Griffin, Latta
3rd: Olivia Harris, Sapulpa (Not Pictured)



Intermediate Natural Resources

1st: Kortney Campbell, Jet
2nd: Gracey Rich, Strother
3rd: Merritt Mantz, Alva



Intermediate Animal Science

1st: Noah Crawford, Copan
2nd: Layla Smith, Calera
3rd: Reese Hartman, Jenks



Senior AFR/OFU

1st: Taylor Rose, Springer
2nd: Shaylee Davis, Silo
3rd: Zoe Linhares, Broken Arrow



Senior Agriscience

1st: Claire Myers, Lomega
2nd: Denver McBride, Silo
3rd: Bailey Johnson, Jenks



Senior Agribusiness

1st: Bailey Matlock, Cyril
2nd: Emma Carter, Seiling
3rd: Georgia Dobson, Turner



Senior Ag Policy

1st: Hannah Hayes, Chisholm
2nd: Hudsyn Boren, Leedy
3rd: Audrey Clemmer, Silo



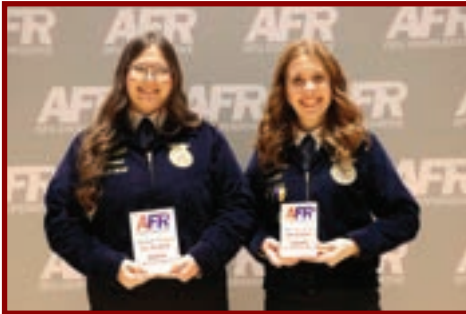
Senior Natural Resources

1st: Hadley Ott, Lomega
2nd: Cierra Collins, Frederick
3rd: Kaden Plier, Purcell



Senior Animal Science

1st: Emry Lee, Elgin
2nd: Olivia Lunow, Kiefer
3rd: Landry Hunt, Grandfield



Senior Extemporaneous

1st: Hailey Helmke, Fox
2nd: Rowan Beck, Sapulpa (Not Pictured)
3rd: Katelee Martin, Alva

***Congratulations
to this year's
winners!***

2025-2026

Youth Advisory Council



Hadley Ott



Loneka

"My favorite part of being on the YAC is spending time with my teammates as well as meeting friendly faces from all corners of the state. I am truly thankful for every second, and I can't wait to see all the Lord has planned for the rest of our year of service!"

Faith Wright



Stratford

"Serving on the YAC has provided an opportunity to build connection and meet new people from across Oklahoma. Being involved in AFR has also deepened my understanding of the agriculture industry and the hard work, commitment, and knowledge it takes to keep it moving forward."

Jewel Scherler



Chattanooga

"The best part of council for me is the friendships I have had the opportunity to make. I have grown so close with the other four and they have become my absolute best friends."

Kaden Plier



Purcell

"My favorite part about being on the Youth Advisory Council is getting the opportunity to serve the AFR Cooperative alongside my teammates."

Annie Schneider



Seiling

"My time on the AFR Youth Advisory Council has given me the opportunity to serve as a mentor for students in the youth program and encourage them in their pursuits."

State Livestock Handling Contest

Thirty youth from ten programs across Oklahoma competed in the 2025 AFR and Midwest Shows Livestock Handling Scholarship Contest December 5. Participants used their knowledge of cattle management and handling skills and the Beef Quality Assurance (BQA) program to test through an examination and live handling portions of the contest. For the past several years the contest has been managed by Ddee Haynes who has grown the event into what it is today. Starting in 2025, the AFR Cooperative has taken over the management of the contest and is excited to continue its tradition. "While stress-free processing has always been a goal of good cattlemen, proper and efficient handling has become even more important in the modern age of livestock production," said AFR Cooperative President Scott Blubaugh. "With an increased need to diversify herds, producers can now expect cattle of all ages and background to be sent through the chute. It's vital that young

producers understand the needs of each animal." The annual contest begins with a written exam that measures students' knowledge of livestock handling practices. At the state level, the competition emphasizes the application of classroom study to actual agricultural production scenarios in a real world setting.

Top placing overall teams received caps and scholarship awards. The first place team in the handling portion of the contest also received the Frank Elliot Scholarship and \$2,000 in Priefert equipment. The 2025 Livestock Handling Contest was sponsored by AFR Cooperative, Priefert Manufacturing, Midwest Shows, Oklahoma Farm Bureau, Cattleac Cattle Equipment, Payne Cattle - Kelli Payne, Oklahoma Certified Beef Association, Oklahoma Ag Credit, Dale and Tammi Didlot, OKC West Livestock, LLC., and Northwest Vet Supply.



First Place Team: Cherokee FFA
Members: Joel Parker, Cade Smith, Gavin Guffy



Second Place Team: Battiest FFA
Members: Emalee Plemmons, Kaison Roath, Kaden Marable

State Cattle Grading Contest

The Tulsa State Fair Cattle Grading Contest serves as the state contest for 4-H and FFA chapters across Oklahoma. Students must visually evaluate live cattle to establish their growth, condition, muscle and other indicators that factor into overall value of the cattle. This contest provides real world skills of cattle evaluation that is directly transferable

to students who seek a future in the cattle industry, regardless of sector. More than 1,000 students from across Oklahoma participated in the contest. The first and second high individuals in each division received a belt buckle, along with plaques and scholarships for the top five teams and individuals.



Champion FFA Team: Oklahoma Union FFA
Members: Owen Dean, Addison Dick, Addie Elms, Brody Woody



Champion 4-H Team: Fort Gibson 4-H
Members: McKenzie McCormick, Westin Young, Ton Cooper, Taylor Cooper

In Memoriam



Terry Kirkland

Terry Lee Kirkland passed away Friday, Oct. 3, 2025, in Chickasha at the age of 84. He was born June 30, 1941, in Bell Gardens, Calif., to John Auyer Kirkland and Nelda Lee (Cash) Kirkland. Terry and his wife, Pat, were married for almost

65 years. They raised a family and opened their home to many. Some were official foster children; some were just in need.

Terry had an incredible work ethic. He was a barber, but he and Pat also owned the Waurika Minimart gas station and the Kirkland Agency, where he sold real estate and AFR Insurance. He and Glen Wilkinson had a few compact trucks, convertibles or motorcycles for sale out front. He

used his lunch hour to check cattle, and he would often play with the kids until bedtime, then head to the farm to haul hay or build fence.

Terry was preceded in death by his parents; daughter, Kristin Noelle Kirkland; brothers, John Jr., Harry, and Robin Kirkland; sister, Vivian Clements; and his longtime business partner, "Grandpa Glen" Wilkinson.

Terry is survived by his wife, Pat; children, Kevin Lee Kirkland and wife, Laura, Kimberly Dawn Morris and husband, Brian, Kory Slade Kirkland and wife, Elizabeth, and Kody Shane Kirkland; grandchildren, Karrington Felder and husband, J.D., Kaylee Morris, and Kade Kirkland; and two step-grandchildren, Ryan Hawkins and Cassie Smith; many beloved foster children; brothers, Burl Kirkland, and Kenneth Kirkland and wife, Rita; sister, Nelda Ashmore; as well as numerous nieces and nephews.



Bart Brashears

Bart Brashears was born April 2, 1954, to Roland and Ramona Brashears in Alex, joining his brothers, Kendall and Michael. He grew up in the Missionary Baptist Church where he first learned to serve others.

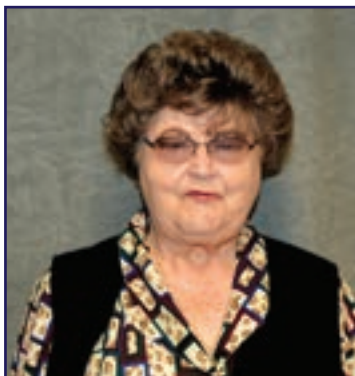
As a youth, Bart excelled in 4-H and FFA, serving as Oklahoma FFA State Secretary and President, and later as National FFA Southern Region Vice President in 1974-1975. He earned the American Farmer Degree and was awarded the degree of Honorary State Farmer of Oklahoma FFA. His early leadership revealed a natural ability to connect with people and inspire them.

Bart's professional life reflected his integrity and drive. Based in Weatherford for two decades as an agricultural specialist with Purina Mills, he worked closely with feed stores and producers throughout western Oklahoma. His excellence earned him national recognition, including eight appointments to the Purina General Sales Advisory

Board and the Vice President's Cup for sales excellence in 1997. In 1999, Bart moved into the banking industry, serving as branch president at BancFirst in Blackwell, Bank 7 in Medford, Farmers Exchange Bank in Tonkawa, and Bank of the West in Cushing. He served on the board of directors for Oklahoma Farmers Union and ran the youth camps for a short time.

Bart and his wife, Connie, raised three children—Angela Studnek and husband, Jon, of Raleigh, N.C.; Amanda Jones and husband, Kyle, of Norman; and Most Reverend Christopher Brashears, a priest for the Archdiocese of Oklahoma City and pastor of St. Benedict Parish in Shawnee. Bart was proud beyond words of his family. His eyes always lit up when he spoke of his grandchildren.

Bart will be remembered for his kindness, his steady faith, his humor, and his gift for making everyone feel known and valued. Those who knew him will remember his laughter, his storytelling, and his unshakable calm. Bart is survived by his beloved wife, Connie, his three children, eight grandchildren, two brothers, and nine nieces and nephews.



Oma Gay Nichols

Oma Gay Nichols passed away Dec. 25, 2025. She was born Oct. 16, 1938, to Sam and Mabel (Wedel) Koehn. Oma Gay grew up on her family homestead north of Isabella, attended Standard Grade School, and later graduated from

Fairview High School. She attended college classes at Phillips University in Enid, while working for Ed Montgomery at his law office in Fairview.

While attending Standard Grade School, she met the love of her life, John Nichols. The two were married May 23, 1956, at the Progressive School. They moved to Isabella and later to Oma Gay's childhood home, where she lived until her death.

In 1977, Oma Gay purchased her insurance agency from John Stricker and she proudly sold insurance for 48 years.

During her life, she was involved in various organizations, including FFA, Republican committees, the Major County Historical Society, the Fairview Fellowship Home, and other community boards.

Oma Gay enjoyed bowling in her younger years, but later loved attending all her sons' and grandsons' activities, from sporting events to stock shows and shooting sports. She was a devout Christian, attending New Hopedale Mennonite Church in Meno. She always strived to glorify God and lend a helping hand to everyone that she met.

Oma Gay is survived by her three sons: Kyndell Nichols of Ringwood, Kent Nichols of Shattuck, and Kyle Nichols and wife, Suzie, of Ringwood; four grandsons, Levon Nichols of Ringwood, Lathan Nichols of Ringwood, Dalton Nichols of Ringwood, and Case Nichols of Shattuck.

She is preceded in death by her parents, Sam and Mabel Koehn; sister, Patricia Koehn; husband, John Nichols; son Kevin Nichols; daughter-in-law, Michelle Nichols.



Wayne Allen

William Wayne Allen, 95, passed away Nov. 3, 2025, at his home in Perkins.

Wayne was born March 23, 1930, to George Thomas and Adeline (Ellis) Allen in Wellston. He attended Wellston schools until eighth grade, then Perkins

where he graduated. On June 5, 1949, he married Geraldine Lacy in Perkins.

Wayne worked as a farmer, rancher, truck driver, oversized escort driver, and an insurance agent for Farmers Union. He served as a deacon of the First Christian Church in Perkins, served as vice president of the American Agriculture Movement, a founder of the Cimarron Valley Cooperative, and led the way creating the Farm Crisis Hot

Line which evolved into Farm Aid. He enjoyed spending time with his family, reading and playing cards.

Wayne was preceded in death by his parents; his wife, Geraldine; daughter, Janice Marie; two sisters, Melba Allen Chandler and Jessie Allen Stelte; two brothers, George E. Allen (Bud) and Robert Allen (Bob).

Survivors include his three daughters, Janet Price and husband, Ricky Duncan, of Tryon, Anita Bolay and husband, Danny, of Perry, and Billie Lukinbill and husband, Leroy, of Lexington; five grandchildren, Alyshea Lara and Jason Lara of Perkins, Clayton Sleeper of Lucien, Addie Sleeper of Wichita, Kan., and Cody Branson of Tacoma, Wash.; and four great-grandchildren; as well as numerous nieces, nephews and other family members and friends.

AMERICAN FARMERS & RANCHERS
P.O. BOX 24000
OKLAHOMA CITY, OK 73124

Non-Profit Org.
U.S. Postage
PAID
Okla. City, OK
Permit No. 1601



AFR AMERICAN FARMERS
& RANCHERS