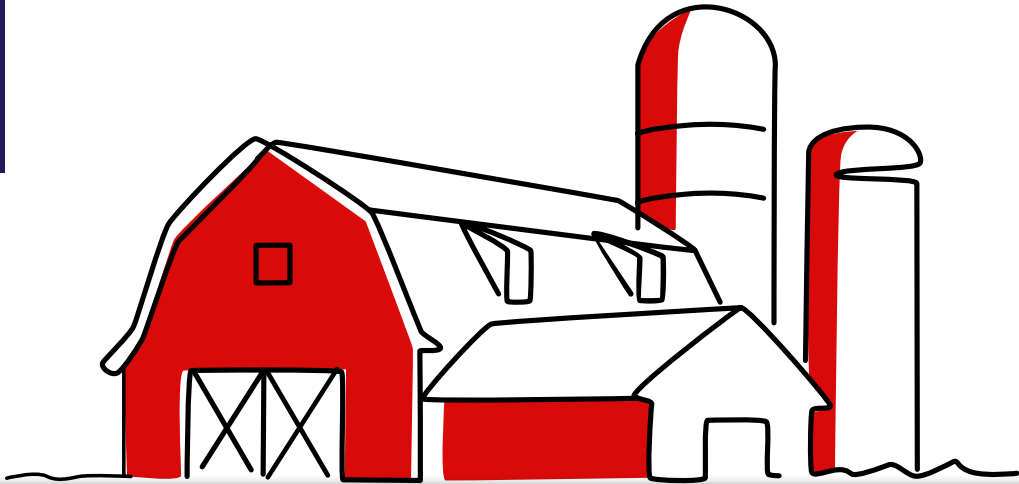




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Serving Through The Storm: 119th AFR Convention Set for February

The 2024 AFR Convention is scheduled for Feb. 23-25 at the Embassy Suites by Hilton Norman – Hotel & Conference Center, 2501 Conference Dr., Norman, Okla. The convention is held in conjunction with the annual meetings of the American Farmers & Ranchers Mutual Insurance Company and the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.

The cooperative officer and board of director seats for both corporations up for election for the 119th AFR Annual Convention are: Cooperative Officer Vice President, District 1 Northwest Agent Director, District 2 Southwest Independent Director and District 4 Southeast Agent Director.

Filing for the Cooperative Officer Vice President position is Thomas “Toby” Wallace, Stonewall; and Terrell Coffey, Hinton.

Filing for Northwest Agent Director District 1 – John Porter, Edmond. Filing for Southwest Independent Director District 2 – Brett Morris, Ninnekah; and Barry Squires, Carnegie. Filing for Southeast Agent Director 4 – Ryan Plemmons, Broken Bow

County and local policy resolutions received by the office of State Secretary Paul Jackson are now being considered by the 2024 AFR Cooperative Policy



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

The names of deceased AFR policyholders/OFU members who have passed away since our last convention will be remembered in the printed Memorial Roll and during a special video presentation at the Sunday morning worship and memorial service Feb. 25.

Delegates to the National Farmers Union (NFU)

Committee. The Committee will complete proposals on-site on Friday morning of the convention.

This year bylaw proposals will be considered primarily in the cooperative business session; most will mirror changes done in the mutual business session last year. Mutual bylaws consideration is minimal this year. A description of those proposed changes and rationale for the changes can be found on page 18. A full description of each bylaw to be considered can be found on the AFR Convention website page at afrcoop.org/memberresources/afrconvention.

Both dues-alone and policyholder members are eligible to attend the

Convention in Scottsdale, Ariz., March 10-12, 2024, will be elected at the state convention on the afternoon of Saturday, Feb. 24. 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. 24. NFU bylaws changes require delegates to be currently or formerly “actively engaged in farming” definition as defined by USDA and further described by NFU. A signed representation of eligibility is required.



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**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.

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Vice President

Ryan Plemmons, Broken Bow

Secretary

Paul Jackson, Ringling

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Landon Jestis, Bokchito

Independent Statewide Director

Mason Mungle, Norman

AFR INSURANCE

President/CEO

Jon Srna

Secretary

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Bernadette Autrey

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

AFR MAKES FORBES LIST

Story and Information Provided By: Laura Reihart, AFR Marketing Supervisor, and Forbes Media

AFR Insurance has been named on the 2024 Forbes list of America’s Best Insurance Companies. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The awards list was announced Sept. 26, 2023, and can currently be viewed at forbes.com.

Forbes’ 2024 America’s Best Insurance Companies were identified in an independent survey based on a vast sample of more than 15,000 participants across the nation. The participants were asked to evaluate the insurance companies they have held a policy with within the last three years. The survey considered customer recommendations, customer satisfaction and customer loyalty. Additionally, six sub-dimensions were also taken into consideration: Advice, Customer Service, Price/Performance ratio, Transparency, Digital Services and Damage Service. The recommendations and ratings were transformed into score values and aggregated toward a final score.

In total, 155 companies were awarded in five insurance types: Auto, Homeowners, Renters, Term Life and Permanent Life.

Based on the results of the study, AFR Insurance is ecstatic to be recognized on 2024 Forbes list of America’s Best Insurance Companies.

“We want to say thank you for those who voted for us to make us the only Oklahoma-based company to make the America’s Best Insurance Companies 2024 list,” said Jon Srna, president and CEO of AFR Insurance. As well as a big thank you to our dedicated agents and employees at AFR Insurance as this is a reflection not only of your hard work and loyal service to the state of Oklahoma but also the positive impact

you’ve made in the insurance industry. Well done!”

AFR Insurance provides automobile, home, farm and life insurance with an emphasis on quality products and exceptional customer service. Affiliated with Oklahoma Farmers Union, AFR was established in 1905 and is headquartered in Oklahoma City. The organization is actively supportive of Oklahoma’s agricultural industry and rural population, and provides educational, legislative and cooperative programs across the state.

AFR Insurance is available statewide and is recognized as a leading domestic insurance carrier serving more than 150 communities throughout Oklahoma. Statista publishes hundreds of world-wide 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, business-relevant data, and various market and consumer studies and surveys.



AFR Insurance CEO Jon Srna (left) and AFR Cooperative President Scott Blubaugh with the Forbes Best in America Award.

AMERICA'S
BEST INSURANCE
COMPANIES

Forbes

2024

POWERED BY STATISTA

UPCOMING 2024 EVENTS

Jan. 15

Martin Luther King Jr. Day; AFR Home Office Closed

Feb. 23-25

AFR State Convention; Embassy Suites, Norman

Mar. 10-13

Nat'l Farmers Union Convention; Scottsdale, Ariz.

Mar. 13-22

Oklahoma Youth Expo, OKC Fairgrounds

Mar. 15

OYE – AFR Cattle Showmanship, OKC

Mar. 16

OYE – Ag Mechanics Contest, OKC

Mar. 17

OYE – AFR Ag Achievement Written Test, OKC

Mar. 19

OYE – AFR Goat Showmanship, OKC

Mar. 19

OYE – AFR Ag Achievement Interviews

Mar. 29

Good Friday; AFR Home Office Closed

Mar. 31

Easter Sunday

Apr. 1

AFR State Scholarships Due

Apr. 4-6

Oklahoma City Farm Show; OKC Fairgrounds

Apr. 6-7

Southwest Farm & Home Expo; Elk City

Apr. 9

AFR Day at the Capitol

Apr. 16

Ag Day at the Capitol

May 1

AFR Leadership Summit Registration Opens

May 2

National Land Judging Contest, El Reno

May 6-8

State FFA Convention, Tulsa

May 12

Mother's Day

May 27

Memorial Day; AFR Home Office Closed

July 4

Fourth of July; AFR Home Office Closed

July 16-18

OSU Big 3 Field Days

July 19-21

AFR Junior Leadership Summit; Midwest City

July 21-23

AFR Teen Leadership Summit; Midwest City

July 24-27

AFR Senior Leadership Summit; Midwest City

July 19-20

Oklahoma Cattlemen's Convention; Norman

Aug 1-2

Oklahoma CareerTech Summit; Tulsa

Sept 1

Labor Day; AFR Home Office Closed

OKLAHOMA LEGISLATIVE REVIEW

2024 Highlights

By Bray Haven
AFR Cooperative Lobbyist

The 2023 Oklahoma Legislative Session ended with somewhat of a disagreement between chambers and the executive branch on tax cuts. But legislative leaders and the executive branch were able to come to agreement on a number of measures for business incentives and significant reform to medical marijuana grows. The AFR legislative team is gearing up for another session of working with our state leaders as we work toward a better rural Oklahoma.

The 2024 legislative sessions begins Feb. 5, 2024, at noon, marking the commencement of the Second Regular Session of the 59th Legislature. Governor Kevin Stitt will address both chambers with his State of the State and outline his budget for fiscal year 2025. March 21, 2024, sets the deadline for the Third Reading of Bills and Joint Resolutions in the Chamber of Origin. Thereafter, on April 25, 2024, the deadline for the Third Reading shifts to Bills and Joint Resolutions from the Opposite Chamber. The legislative cycle concludes on May 31, 2024, at 5 p.m., with Sine Die Adjournment. I suspect tax cuts policy as well as leadership races will be the primary focus of both legislative bodies this session. Oklahoma House Speaker Charles McCall has introduced several pieces of legislation aimed at personal income tax cuts, expressing a desire to provide relief to citizens affected by federal economic policies. The bills include proposals such as a corporate income tax phase-out, a flat 4.25% personal income tax, and incremental decreases in personal income tax rates.

McCall emphasizes the state’s economic strength and savings position as opportune for implementing these tax cuts. Additionally, previous tax cut legislation, including changes to standard deductions and a .50% personal income tax decrease, has passed the House and awaits Senate action. Oklahoma lawmakers will have an additional \$457.9 million in the 2024 legislative session, totaling \$11 billion in recurring revenue, as certified by the State Board of Equalization. Governor Stitt sees this surplus as an opportunity for a tax cut, proposing a quarter-of-a-point reduction in the top personal income tax rate. Stitt emphasizes the state’s historic savings levels and public support for reducing and gradually eliminating the income tax. He advocates for slowing government growth and highlights the economic benefits of tax cuts, citing increased economic activity and sustained record revenues in a business-friendly climate. Also on the horizon is an issue that has legislators and state leaders talking—State Question 832. SQ 832 aims to amend the Oklahoma Minimum Wage Act, decoupling

the state from the federal minimum wage. If approved, it will raise Oklahoma’s state-mandated minimum wage to \$9 per hour in 2025, with annual increases until 2029. From 2030, the wage will adjust based on the Consumer Price Index from the U.S. Department of Labor. On Nov. 20, a group of business leaders challenged SQ 832 in the Oklahoma Supreme Court. They expressed concerns about tying wage increases to a federal index based on high-cost cities, projecting potential increases to \$22.16, \$27.56, and \$35.61 per hour within 15 years. Despite appearing beneficial, a collaborative effort aims to address the anticipated adverse effects on the state’s economy, citing studies showing negative impacts on employment opportunities, consumer costs, and business failures resulting from minimum wage hikes. Oklahoma Attorney General Gentner Drummond has also expressed his concerns with the measure recently. There are several aspects of the state question that has drawn concerns from legislators as well.

2024 Convention Notices

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

In accordance with Article III, Section 1, of the Bylaws of the American Farmers & Ranchers Mutual Insurance Company, Notice is hereby given that the 2024 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 23-24, 2024. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. on Friday, February 23, 2024. Presentations of financials, officer reports, proposed bylaws, director elections, educational sessions and other necessary business will be conducted at this meeting.

Jon Srna, President & CEO
Paul Jackson, Secretary

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

In accordance with Article V, Section 5.3, of the Bylaws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2024 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 23-24, 2024. Registration will begin at 9 a.m. with the meeting to convene at 1:15 p.m. Friday, Feb. 23, 2024. Presentations of financials, officer reports, director elections, proposed bylaws, 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

Find us on

Social Media

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

AFR Cooperative

facebook.com/AmericanFarmersandRanchers

Instagram @AFRFarmOrg

AFR Youth

facebook.com/AFRYouth

Instagram @AFRYouth

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

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

FARM STRESS

National Suicide Hotline

988

FARM BILL UPDATE

EXTENSION BUYS LAWMAKERS TIME, 2024 FARM BILL STILL A POSSIBILITY

On Nov. 16, 2023, Pres. Biden signed the “Further Continuing Appropriations and Other Extensions Act, 2024.” The stopgap funding bill, which had cleared the U.S. Senate and U.S. House of Representatives just days prior, averting a government shutdown that was set to take effect just two days later on Nov. 18.

The stopgap funding measure included a full-year extension of the 2018 Farm Bill, extending the law and providing funding for nearly all farm bill “orphan” programs through Sept. 30, 2024. The four leaders of the House and Senate Agriculture Committees announced the agreement on an extension just days prior to the bill

passing both houses of Congress.

Upon Senate passage of the farm bill extension, NFU President Rob Larew issued the following statement:

“NFU is encouraged by the strong bipartisan support for an extension of the 2018 Farm Bill. Now we urge Congress to channel that success toward getting a new farm bill done in a timely fashion. Family farmers and ranchers must have clarity about the status of farm programs to make informed planting and business decisions heading into the next growing season, and an extension accomplishes that in the short term. We will continue working to craft and pass a five-year farm

bill that provides strong support for family farmers, ranchers, and our communities.”

The farm bill extension provides lawmakers with more breathing room, but they still have their work cut out for them in the months to come. Passing a farm bill in the first quarter of 2024 will be difficult, especially when paired with ongoing disagreements regarding how to fund competing farm bill priorities. With the presidential election heating up, many commentators are skeptical of a farm bill passage in 2024 at all.

Adapted from a story by National Farmers Union.

AFR Delegation Active in Lucas/Thompson Farm Bill Forum

AFR Cooperative was well represented Nov. 6 at the Farm Bill discussion featuring current House Ag Committee Chairman G.T. Thompson (PA-15) and past House Ag Committee Chairman Frank Lucas (OK-03) in Oklahoma City. The chairmen took questions from the crowd for an hour, resulting in a broad discussion including disaster assistance and risk management, water resources and the energy sector, technical training and education, and animal welfare concerns. AFR members posed questions about a competition title in the Farm Bill, the DOJ cattle antitrust investigation, accurate labeling of meat products, increasing operating costs, and access to adequate credit for farmers and ranchers.



Clockwise from bottom left: AFR Cooperative President Scott Blubaugh asks a question about industry concentration; AFR was well-represented by the largest delegation at the forum; Rep. Frank Lucas addresses the crowd while Rep. G.T. Thompson looks on; AFR's delegate to the NFU Policy Committee, Barry Squires, discusses interest rates with DTN's Chris Clayton.



FIGHT FOR THE FARM

AFR PART OF SUCCESSFUL FARMERS UNION LEGISLATIVE FLY-IN

WASHINGTON, D.C.—Since 1909, Farmers Union members have gathered in Washington, to make farmers’ voices heard and lobby for a fairer food and agricultural system. This year, AFR members joined more than 300 Farmers Union members from across the country in Washington, D.C., to advocate for America’s family farms and Farmers Union farm bill priorities during the 2023 National Farmers Union (NFU) Fall Legislative Fly-In Sept. 11-13. On the first day of activities, fly-in attendees arrived at USDA’s Jefferson Auditorium where they were welcomed by NFU President Rob Larew and Deputy Secretary of Agriculture Xochitl Torres Small. Farmers Union members then heard directly from U.S. Secretary of Agriculture Tom Vilsack. In his whiteboard presentation, he talked about the need for thinking outside the box when it comes to agriculture policy and particularly how USDA programs are funded inside and outside of the farm bill. While at USDA, attendees heard updates from USDA Marketing and Regulatory Programs (MRP) and Farm Production & Conservation (FPAC). A particularly important and helpful conversation happened with Farm Service Agency (FSA) Administrator Zach Ducheneaux regarding staffing at FSA offices. Following USDA, fly-in participants reconvened in the Russell Senate Office Building for a briefing with staff from the House and Senate Agriculture Committees. This was an important opportunity for staff and membership to discuss the farm bill and for fly-in attendees to provide direct feedback to the staff that are working on the upcoming farm bill. To close out the first day, NFU hosted a reception—“Gathering in the Spirit of Cooperation”—which highlighted Farmers Union’s deep roots in the cooperative movement and ongoing support for the cooperative business model. Day two kicked off two action-packed days of congressional and administrative meetings. Congressional meetings have been a hallmark of NFU’s legislative fly-in and this year was no different—Farmers Union members participated in more than 260 congressional meetings over the course of the week. In addition to congressional visits, Farmers Union members were able to once again meeting with members of the Biden Administration. NFU members provided the farmer perspective to the Department of

Justice, the Federal Trade Commission, the US Trade Representative, and many other offices. A highlight of the fly-in was the White House briefing held on the last day. Nearly 100 Farmers Union members engaged in a discussion with senior staff from the White House about rural and agricultural policy. Farmers Union advocacy doesn’t end with Fly-In! Visit nfu.org/fly-in to learn more about policy priorities.

AFR SUCCESSES

As part of the broader Farmers Union effort, AFR Cooperative brought a sizeable delegation to Washington. AFR members in attendance were: Brenda Wiedemann Chapman, El Reno; Lisa Blubaugh, Tonkawa; Jim and Sara Shelton, Vinita; Kevin and Lisa Hart, Hobart; Tim and Kelsey Bates, Mutual; Dan and Phyllis Houser, Wewoka; and AFR Cooperative officers and staff members. The AFR group met with all members of the Oklahoma congressional delegation or their staff, including Sen. James Lankford (R-Okla.), Sen. Markwayne Mullin (R-Okla.), Rep. Josh Brecheen (R-OK-02), Rep. Frank Lucas (R-OK-03), Rep. Kevin Hern (R-OK-01), Rep. Stephanie Bice (R-OK-05), and Rep. Tom Cole (R-OK-03). AFR members also met with several representatives from other states who play key roles in agriculture policy. Beyond the congressional meetings, there were several opportunities for AFR members to advocate for Oklahoma’s family farms. The entire AFR group interacted with Sec. Vilsack during the



USDA briefing in the USDA Jefferson Auditorium and networked with Farmers Union members from across the country at the NFU headquarters near Capitol Hill. AFR Cooperative President Scott Blubaugh met directly with Deputy Assistant Attorney General Michael Kades as part of an NFU delegation on antitrust concerns in agriculture, particularly the meat sector, and select groups of AFR members attended high-level meetings, including a meeting with White House staff in the historic Eisenhower Executive Office, a policy briefing with staff members of the leaders of both the Senate and House Agriculture Committees in the House Ag subcommittee chambers. They also talked with National Association of Mutual Insurance Companies Senior Vice President of Government Jimi Grande at NAMIC headquarters. Adapted from a story by National Farmers Union.

AFR Delegation Presents Benjamin Franklin Award to Lankford, Hern

AFR presented two Oklahoma legislators—Sen. James Lankford and Rep. Kevin Hern—with the National Association of Mutual Insurance Company’s (NAMIC) Benjamin Franklin Public Policy Award while on Capitol Hill lobbying Congress as part of the 2023 NFU Legislative Fly-In. The Benjamin Franklin Public Policy Award is named for Dr. Benjamin Franklin, who was a dedicated public servant and co-founded America’s first successful mutual insurance company. The award is presented to federal legislators who demonstrate unwavering support and leadership on behalf of NAMIC members, insurance consumers and the property/casualty insurance industry. Only members who truly understand and support the industry, successfully protect the free and open market environment and work to facilitate the positive relationships between insurers and their insureds are considered for the prestigious award.





WASHINGTON

from National Farmers Union

Corner

WINTER 2024

The 2023 calendar year ended without a new farm bill, after being extended until September 30, 2024. Last month’s extension came on the heels of a tumultuous year on Capitol Hill.

The main events of the 118th Congress to date have been a historic speaker election that lasted 15 rounds, the summer debt ceiling agreement, a government shutdown near-miss, and the removal of the Speaker of the U.S. House of Representatives, which caused a lengthy work stoppage to elect the next speaker. However, in the closing act of its first year, Congress did pass an extension of the 2018 Farm Bill.

Both Congress and the Biden Administration will have a busy slate come January. NFU’s top priorities in 2024 include fully funding the government, strengthening enforcement of the Packers and Stockyards Act, and passing the right farm bill.



FUND THE GOVERNMENT

The fiscal year 2024 (FY24) began on Oct. 1, 2023, at 12:00 midnight. Up against the literal deadline, Congress was able to avert a government shutdown by passing a contentious, and consequential, continuing resolution (CR), which extended government funding at existing FY23 levels through mid-November. In the weeks that followed, Kevin McCarthy was ousted as the Speaker of the House and all legislative business was halted until a new speaker could be elected. Rep. Mike Johnson (R-LA) eventually obtained the gavel, allowing House business to resume after three grueling weeks. Few lawmakers had the appetite for another protracted spending battle at the next deadline, as scars from September and October remained. Congress passed another CR to fund the government into early 2024 on Nov. 14, which included a year-long extension of the 2018 Farm Bill.

A unique and uncommon aspect of the most recent CR is the two-tiered or “laddered” approach to the funding extension. With all twelve spending bills extended at FY23 levels, most of the extensions run until February 2, but several expire on January 19, including the agriculture funding bill.

The House Appropriations agriculture subcommittee released their initial FY24 agriculture spending bill in May, which directed steep spending cuts to USDA farm and food programs. Worse yet, it contained a policy rider provision that would prevent USDA from completing ongoing Packers & Stockyards Act (P&S Act) rulemakings that seek to strengthen the law’s enforcement. NFU expressed strong opposition to the bill upon its introduction and has since run several membership action alerts against it.

To date, the House has been unable to pass all their FY24 appropriations bills – the agriculture funding bill chief among them, which failed by a wide margin on the House floor. Republicans remain mired in disagreement over several issues, which will make for a very tight timeline when Congress returns from the holiday break.

NFU’s FY24 appropriations priorities include robust funding across USDA agencies to ensure fair, competitive, and resilient markets; protect family farmers and ranchers from anticompetitive conduct; provide farmers and ranchers with the tools needed to fight climate change; and build vibrant rural communities. NFU will continue fighting against spending cuts, as well any provisions that seek to interfere with USDA’s efforts to strengthen the P&S Act.



STRENGTHEN THE PACKERS AND STOCKYARDS ACT

In July 2021, President Biden outlined his action plan to promote competition in the American economy, which directed USDA to write new rules under the P&S Act to address corporate consolidation throughout the food system.

The P&S Act became law in 1921 to protect livestock and poultry producers from unfair, deceptive, and monopolistic practices in the marketplace. But the law has not kept up with changes in the livestock industry, which has seen rampant consolidation, reduced market transparency, and the rise of unfair contract terms for farmers and ranchers. New rules are needed to provide strong and genuine protections for family producers. USDA has only finalized one P&S Act rule, which is focused on creating greater transparency in poultry contracting systems. NFU has urged USDA to swiftly finalize its outstanding P&S Act rules. These include the “Inclusive Competition and Market Integrity” rule - currently in the final review stage – which seeks to identify unlawfully deceptive and retaliatory practices under the P&S Act. USDA recently made further progress by sending two additional P&S Act rules to the Office of Management and Budget (OMB) for review. When OMB completes its review, proposed rules should be released for public comment. One rule is expected to address abuses in contract poultry growing systems and the other is expected to clarify USDA’s longstanding interpretation that it is unnecessary under the P&S Act for producers to demonstrate industry-wide harm to establish violations under the law.

On December 13, NFU co-led a group letter to President Biden commending his administration for its actions and efforts to fight monopoly power in agriculture, while highlighting the important work done thus far by the Department of Justice (DOJ), Federal Trade Commission (FTC), and USDA to create fairer and more competitive agricultural markets. The letter highlights the importance of USDA’s efforts to update the Packers & Stockyards Act (P&S Act). While commending USDA for its efforts on P&S Act rulemakings thus far, it also expresses concern about USDA’s slow pace in their completion. NFU and partners have urged the Administration and USDA to act quickly as efforts to block completion of the rulemakings remain active.



PASS THE RIGHT FARM BILL

The 2018 Farm Bill has been extended to September 30, 2024. But the House and Senate Agriculture Committees have signaled their intent to pass a new farm bill in the first quarter of 2024. There remain several disagreements that need to be hashed out before draft bills can be introduced, primarily concerning funding increases for certain farm programs.

The Senate Agriculture Committee differs on the \$20 billion for USDA conservation programs from the Inflation Reduction Act and the scope and application of Title I commodity programs. Across the hill, House Agricul-

ture Committee Chairman G.T. Thompson’s (R-PA) has begun presenting plans for spending allocations to achieve his farm bill priorities. These include reallocating conservation funding provided by the Inflation Reduction Act, capping USDA’s Section 5 authority under the Commodity Credit Corporation (CCC), and restricting the way USDA updates the Thrifty Food Plan, the economic model that used to set federal nutrition assistance benefits.

NFU supported the farm bill extension, but renewed calls for Congress to get the act quickly on a new farm bill. While the extension provided producers with certainty regarding the status of farm programs ahead of the next growing season, family farmers and ranchers face challenges that only a new farm bill can address.

But not just any farm bill will do the trick – we need the right farm bill. NFU’s top priority in the months ahead is securing passage of a five-year farm bill that provides strong support for family farmers, ranchers, and our communities.

The right farm bill will ensure Fairness for Farmers by addressing the monopoly crisis in agriculture, strengthen the farm safety net, and help farmers and ranchers tackle climate change. NFU is advocating for a dedicated title on competition to increase fairness throughout agricultural markets, penalize large corporations for anticompetitive conduct, and strengthen protections for producers under the P&S Act. NFU supports efforts to expand crop insurance, establish permanent disaster assistance, and protect the farm bill’s conservation and energy titles to promote climate-smart agricultural practices and reduce greenhouse gas emissions. Farmers Union members can expect many opportunities to make their voices heard. Be on the lookout for updates and action alerts in the months ahead!

WHITE HOUSE ANNOUNCES LAND-MARK INVESTMENTS TO SUPPORT RURAL AMERICA

On Nov. 1, President Biden announced \$5 billion in rural investments, covering rural infrastructure, economic development, sustainability, and climate-smart agricultural practices.

Programs included in President Biden’s announcement include:

- \$1.7 Billion in Investments in Climate-Smart Agriculture.
- \$1.1 Billion in Investments in Rural American Infrastructure.
- \$2 Billion in Investments to Partner with Rural Communities to Create Jobs and Support Rural-led Economic Development.
- \$274 Million to Expand Critical Rural High-Speed Internet Infrastructure.
- \$145 Million to Expand Access to Renewable Energy and Lower Energy Costs for Rural Americans.

The investments for climate-smart agriculture include an unprecedented \$1.1 billion investment across 81 projects through the Regional Conservation Partnership Program (RCPP), to expand the reach of voluntary conservation efforts and climate-smart agriculture through public-private partnerships. Another \$600 million will be thrust into the Agricultural Conservation Easement Program (ACEP), the Conservation Stewardship Program (CSP), and the Environmental Quality Incentives Program (EQIP).

In his remarks, President Biden highlighted the threats corporate consolidation in the food system pose to farmers, ranchers, and consumers, and discussed actions his administration is taking to promote competition in the American economy.

NFU appreciates the Biden-Harris Administration’s ongoing commitment to promote competition in agricultural markets, the core tenet of NFU’s Fairness for Farmers campaign and will continue working with the administration to deliver results.

THE MONTHLY WASHINGTON CORNER CAN BE FOUND AT WWW.NFU.ORG/CORNER.

2024 AFR CONVENTION

What to Expect at the 2024 AFR Convention

TOP SPEAKERS

Insurance: Oklahoma Insurance Commissioner Glen Mulready returns to address AFR agents during a luncheon in what has been a very difficult year for insurance in Oklahoma, the U.S. and worldwide as inflation and storms continue to be issues. Jimi Grande, Senior Vice President, Federal & Political Affairs for the National Association of Mutual Insurance Companies will address policyholders during a general session as he surveys and makes observations of the national political landscape.

Weather: How you perceive why radical changes are occurring with climate change and increasing frequency, intensity of storms and new previously defined events – climate changes are impacting us all in insurance and agriculture. “Climate Change: Its’ Impact on Oklahoma” will be addressed by rural panhandle native Gary McManus, State Climatologist, University of Oklahoma and conservationist, farmer and AFR member Clay Pope who has had several conservation advocacy roles, now with The Nature Conservancy will present their take on events impacting insurance costs, successful crops and stress to livestock.

Agriculture: Heather Buckmaster, Executive Director, Oklahoma Beef Council, will bring an update on beef check-off initiatives. Michael Peters, Chairman, U.S. Wheat Associates, and also an Oklahoman will provided an update on marketing U.S. wheat around the world. Also an Oklahoman and AFR member David Meisner, President, U.S. Custom Harvesters will bring an update from their piece of the ag industry. Brad Brainard, Oklahoma Certified Beef Association board member and AFR member, will bring an update on OCBA activities.

State Capitol: Hear from Oklahoma Attorney General Genter Drummond and Oklahoma State Treasurer Todd Russ and what is happening in their offices and initiatives they are working on in 2024. AFR Cooperative legislative liaison Bray Haven will provide a snapshot of the upcoming state legislative session and associated activities.

National Legislation: NFU President Rob Larew will give the latest on the National Farmers Union – Fairness for Farmers Campaign as well as a Washington legislative update on the politics of Congress, disfunction and when a new Farm Bill will possibly be considered by Congress.

Special: Raised in rural western Oklahoma on a farm, public radio KOSU’s General Manager Rachel Hubbard will share her own youth connection to AFR and the next chapter for KOSU as they occupy the original building and home of the Oklahoma Farmers Union in coming months.

Break-out Session: Relax prior to banquet and enjoy a soda and popcorn at the documentary “To Which We Belong” as it is premiered to the AFR Convention attendees. This work highlights farmers and ranchers leaving behind conventional practices that are no longer profitable or sustainable. These unsung heroes are improving the health of our soil and sea to save their livelihoods and possibly the planet. A panel from the Oklahoma Association of Conservation Districts will have a post-discussion of the film including Sarah Blaney, Executive Director; Jean Lam, Program Director; and Nicol Ragland, Creative Director.



REGISTRATION

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

BUSINESS SESSION

Friday afternoon will be dedicated to the annual meetings of the AFRMIC and American Farmers & Ranchers cooperative (Oklahoma Farmers Union) which will include financial reports, officer reports, proposed OFU and AFRMIC bylaws consideration, director candidate’s speeches and consideration and adoption of policy resolutions in the cooperative.

TRADE SHOW

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

LOCAL & COUNTY

Returning this year is a luncheon honoring the service of local and county AFR Cooperative boards. “Proven Successful Strategies for Farmers Union Chapters” is again the theme as Nick Levendofsky, Executive Director, Kansas Farmers Union, shares his experiences in working several Farmers Union states. AFR STRIVE program participant, farmer and AFR agent Jake Stunkard will share his valued experiences with the young adult leadership program. The luncheon is sponsored by Oklahoma AGCredit, Farm Credit of Western Oklahoma, BancFirst and the Oklahoma Wheat Commission.

YOUTH PROGRAM

Recognition of top AFR Youth and a look back at last year’s activities will be part of Friday evening’s activities. Nick Levendofsky, Executive Director, Kansas Farmers Union, will bring his entertaining ventriloquist act to kick-off the evening. AFR Youth Program alumnus Stacy Howeth, Director of Member Services, Oklahoma Association of Electric Cooperatives, will bring her story of the impact of the program on her life and career. Several youth talents will perform and Virginia Drew, former youth leader, will be honored posthumously as a Youth Champion honoree.

OCBA

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

WHEAT TREATS

The Oklahoma Wheat Commission is back again with their famous treats! Swing by the convention trade show to enjoy a taste of cobbler. This is always a “something not to miss” as we celebrate the products of Oklahoma wheat farmers. The Commission has also sponsored wheat rolls at three meal functions.

JJ’S SHOE SHINE

Just inside the door of the trade show, bring your boots and dress shoes to JJ’s Shoe Shine where service will be available FREE throughout the convention courtesy of BancFirst. Tips are always appreciated for a job well done and the good conversation is FREE too!

2024 AFR CONVENTION

PAC AUCTION

Back for a second year is top-notch items to be “live” auctioned at the conclusion of the banquet for the AFRPAC to assist with legislative efforts giving to candidates and legislators who support the organization and company legislative initiatives. They include a two-night Hochatown/ Broken Bow cabin experience; a branded cattle hide with the winning bidders brand or logo; an all-expense trip for two to the fall, 2024 Ag & Historic Conference in Pennsylvania; a Franchi 12-Gauge Shotgun with a retro OFU logo; a Henry .22 Rifle with an AFR logo; a 7-day two person Alaskan cruise; a Frederic Remington Bronc Buster Sculpture; a Three-Day Two-Night Shiloh Ranch Hog Hunt; an Oklahoma Certified Beef Association Beef Bundle and an OKC Concert Date Night! The AFRPAC silent auction items will be available for bid on Friday and Saturday. Both live and silent auctions are open to all attendees and do not have to be a convention delegate to participate. AFRPAC Chairman Scott Blubaugh will provide a PAC update.

NFU DELEGATES

Contact the AFR State Secretary for a delegate card and biographical form to be considered to represent the Oklahoma Farmers Union at the National Farmers Union. Cards and biographical information (up to 175 words) must be received no later than Saturday, Feb. 24 at NOON. NFU bylaws changes at the last convention require all delegates to be currently or formerly “actively engaged in farming” as defined by USDA and further described by NFU. A signed representation of eligibility is required. The NFU delegate election will occur Saturday afternoon during the general session. The NFU Convention is March 10-12 in Scottsdale, Arizona.

MAJOR DOOR PRIZES

Several major door prizes will be drawn during Friday and Saturday general sessions, at the banquet and at the conclusion of the convention on Sunday morning following the worship service. Featured door prizes include a John Deere S130 Lawn Tractor valued at \$3,000, a Green Mountain Daniel Boone Stainless Steel/Wifi Pellet Grill valued at \$930, a John Deere PR3200GH power washer valued at \$890, a John Deere AC-135 Kerosene Heater valued at \$650, and a John Deere HR-18R propane heater valued at \$170. Convention delegates must be in attendance at the banquet for the grand door prize and have submitted the 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.

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 2023, congregational singing participation, special music and a message from Chaplain Eddie Whitworth. Returning at the piano with soothing southern gospel music and hymns is Gathan Graham. Member talents including The Firey Family will be showcased.



BANQUET/RECEPTION

All banquet attendees are invited to attend the pre-banquet reception. Mingle with members and special guests. KC Sheperd with Radio Oklahoma Network will open with the National Anthem and close the event with God Bless the USA! It will be Oklahoma Certified Beef Association members’ product as the entrée and bread sponsored by the Oklahoma Wheat Commission. Dinner entertainment will be provided by Representative Jared Deck, an up and coming red-dirt performer being recognized by national music trade magazines. The Honorable Chuck Hoskin, Jr., Principal Chief of the Cherokee Nation, will keynote the evening. Legislative recognition will be bestowed upon Senator Roland Peterson and Representative Anthony Moore. The AFRPAC Auction, BancFirst Presentation and Grand Door Prize Drawing will round out the evening.

AG & HISTORIC

Visit the AFR Ag & Historic Conference trade show booth to discover the adventures in-store both domestically and internationally – Fall 2024 to Pennsylvania’s Amish Country, Gettysburg & More (October 8-14) and 2025 Scotland!

DRAWINGS

Be early for the general sessions to have a chance to win general door prizes sponsored by MIDCON, LegalShield, the cotton and pecan industries, Tinker Federal Credit Union, Piguets Prime Time Restaurant and Jim Pilkington as well as trade show vendors and others. You will need to get there early to get a ticket as a major door prize will be awarded during the session. Check-out the prizes on page 14 Drop by the BancFirst booth to enter a special drawing to be awarded at the convention banquet.



NATIONAL FARMERS UNION

122ND ANNIVERSARY CONVENTION

MARCH 10 - MARCH 12, 2024 SCOTTSDALE, ARIZONA

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

WHY ATTEND?

- **DEBATE AND ADOPTION OF THE 2024 POLICY BOOK.**
See democracy in action as NFU members craft the document that influences federal legislation.

- **BREAKOUT SESSIONS AND TOP SPEAKERS ON FARM POLICY, INNOVATION AND COMMUNITY.**
Learn from national experts, while networking with your peers from across the nation.

- **ROB LAREW STATE OF FARMERS UNION.**
See NFU President Rob Larew’s “State of the Farmers Union” address.



IT'S TIME TO RENEW!

Oklahoma Certified Beef Association

2024 RENEWAL BEGINS JANUARY 1. RENEWAL PACKETS HAVE BEEN MAILED.

FOR QUESTIONS, CONTACT KARLI FUSS. KARLI.FUSS@AFRMIC.COM | 405-218-5561



DO YOU GROW A PESTICIDE SENSITIVE CROP?

ODAFF ASKS YOU TO REGISTER YOUR PESTICIDE SENSITIVE CROP. REGISTERING YOUR ENVIRONMENTALLY SENSITIVE AREA WILL ALERT COMMERCIAL AND PRIVATE PESTICIDE APPLICATORS OF YOUR CROP AND LOCATION AND HELP PREVENT DRIFT DAMAGE.

REGISTER YOUR SENSITIVE CROP AREA AT WWW.ODA.STATE.OK.US.



SPEAKERS & ENTERTAINERS



Todd Russ
Oklahoma State Treasurer

Todd Russ is the twentieth State Treasurer of Oklahoma. He was elected to a four-year term in 2022 with 65 percent of the vote, carrying all 77 counties. Russ is a fourth-generation resident of western Oklahoma and was the founder of the Burns Flat-Dill City Educational Foundation. He was a charter member of the Oklahoma Southwest Economic Alliance, and served as a member of the Cordell City Council and on the advisory board for the Western Technology Center for Business. Russ has more than 30 years of banking experience. While president and CEO of the Washita State Bank in Burns Flat, his bank was rated as one of the top performing banks in the nation. Russ sold the majority of his bank stock and began management consulting with banks and businesses in 2008. Russ has been on the board of directors of the Oklahoma Bankers Association and chairman of the OBA Small Bank Council. Russ also served six terms (2010-2022) representing Oklahoma District 55 in the Oklahoma House of Representatives. During his tenure, he served as chairman of the House Transportation Appropriations and Budget Committee and was a member of House leadership.



Jimi Grande
NAMIC, Senior Vice President of Federal and Political Affairs

Jimi Grande joined NAMIC in 2007; he currently leads NAMIC’s federal and political activities as senior vice president of federal and political affairs. The Hill, a renowned Washington, D.C., publication, has named Grande one of the top lobbyists in Washington for 2023, the fifth straight year Grande has been named.

At NAMIC, Grande helped to navigate the association through the difficult political environment following the 2008 financial crisis and the ensuing Dodd-Frank Act, while dramatically growing the association’s political involvement programs for its membership. During his tenure the association’s political action committee, NAMIC PAC, has grown nearly 500 percent in size to become the nation’s largest property/casualty insurance company member PAC. Grande has spent more than 20 years working for and with top policymakers in Washington. He began his career as special assistant to former U.S. House Speaker Newt Gingrich. Grande came to NAMIC after serving as a political appointee in the Bush administration at the U.S. Department of Labor, where he was a top liaison to Capitol Hill.



Stacy Howeth
Director of Member Services, Oklahoma Electric Cooperatives

Stacy Howeth has an impressive 17 years of experience in the electric cooperative industry. Currently serving as the Oklahoma Association of Electric Cooperatives Director of Member Services, Howeth facilitates various initiatives, including youth programs, statewide events, community engagement and outreach, advocacy efforts and training development for co-op employees and directors across Oklahoma. Throughout her career, Howeth has gained valuable insights into the challenges and opportunities within the utility sector, as well as the specific variables of rural electric cooperatives through local, state, regional, national and international perspectives. She holds a genuine appreciation for the cooperative business model and recognizes the importance of empowering members and fostering a sense of community within the membership.



Glen Mulready
Oklahoma Insurance Commissioner

Glen Mulready serves as Oklahoma’s thirteenth insurance commissioner. He was recently unopposed in his bid for reelection and will begin a second term as insurance commissioner in 2023. A former state legislator and longtime insurance professional, Mulready was first elected to the state-wide position in 2019. Mulready’s background includes eight years as a state representative, where he quickly became the point person for the House of Representatives on insurance issues. He



Gentner Drummond
Oklahoma Attorney General

Attorney General Gentner Drummond was sworn in as Oklahoma’s nineteenth attorney general on Jan. 9, 2023. In addition to his legal career, Gentner, a seventh-generation Oklahoman, has been a longtime rancher, banker and businessman. In only a short time in office, Gentner has been active taking on organized crime rings responsible Oklahoma’s illegal marijuana operations, improving government accountability, and combating government corruption and scandal. Gentner’s law experience spans nearly 30 years and includes having served as an assistant district attorney in Pawnee and Osage Counties and as an attorney in private practice. In 1999, he founded the Tulsa-based firm, Drummond Law. A U.S. Air Force jet pilot during the Persian Gulf War, Gentner led the first combat mission of that conflict. One of the most decorated Oklahomans to serve in the Gulf War, he was awarded the Distinguished Flying Cross for “extraordinary achievement,” as well as three air medals and four aerial achievement medals.



Rachel Hubbard
KOSU, Executive Director

Rachel Hubbard is a 20-year news veteran currently serving as the executive director at KOSU, serving Oklahoma City, Tulsa and Stillwater, Okla. Hubbard began her radio career at 16, reading the obituaries for KTJS in Hobart. She joined KOSU as a student reporter in 1999.

Hubbard served as the station’s state capitol reporter and news director from 2003 to 2007, when she was promoted to associate director. Along the way, Hubbard’s produced solid journalism and a lot of collaboration. She spearheaded KOSU’s innovative collaboration with The Spy in 2012, giving a platform for local music on the radio dial. She brought StoryCorps to Oklahoma City in 2018, allowing Oklahomans to share, record and preserve their stories. Her most recent collaboration was with WNYC Studios and HISTORY Channel. Blindspot: Tulsa Burning won a duPont-Columbia award and was a finalist for a Peabody Award. Hubbard serves on the board of directors for the Association of Independents in Radio (AIR) and mentors young journalists through NPR’s Next Generation Radio Project.



Clay Pope
Partnership & External Affairs Manager, The Nature Conservancy, Oklahoma Chapter

Clay Pope is a farmer/rancher from Loyal, Okla. He has been a congressional aid, a state representative, the executive director of the Oklahoma Association of Conservation Districts and an outreach contractor with USDA Southern Plains Climate Hub. He recently joined the Oklahoma chapter of the Nature Conservancy as their new partnership and external affairs manager. Pope has also served as chair of the Special Committee on Climate and Sustainability for the National Association of Wheat Growers, as well as serving as a member of the EPA Farm, Ranch and Rural Communities Advisory Committee. Pope currently represents Oklahoma on the National Farmers Union Climate Advisory Committee. Pope has received numerous honors, including the unique designation of 1999 Agriculture Man of the Year for Oklahoma by Progressive Farmer magazine. In 2013, he was recognized by the National Academy of Television Arts and Sciences with a regional Emmy Award for his outreach and educational work in conjunction with the Ken Burns documentary The Dust Bowl.

passed legislation that expanded insurance options and resulted in more insurance companies offering services in the state. Seeking to improve the Oklahoma business climate, Mulready sponsored the Insurance Business Transfer (IBT) Act, which is now law and is recognized as one of the most innovative pieces of insurance legislation nationally. As Commissioner, Mulready has brought a business-like, bottom-line approach to budgeting and management of the Oklahoma Insurance Department. He continues to focus on providing a strong and competitive market to give Oklahomans choices when shopping for products to meet their family’s needs.

SPEAKERS & ENTERTAINERS



Rob Larew
National Farmers Union President

Rob Larew is president of National Farmers Union (NFU), a grassroots organization that represents nearly 200,000 family farmers, ranchers, and rural members across the United States. He was raised on a dairy farm in Greenville, W.Va. Larew was elected NFU’s fifteenth president during the organization’s 118th anniversary convention in 2020. He previously served as NFU Senior Vice President of Public Policy and Communications, advocating for family farmers, ranchers, and rural communities in Congress and the executive branch. Prior to leading NFU, Larew served more than 22 years in Congress and at USDA working on agriculture policy and communication. Most recently, he was the staff director of the House Committee on Agriculture where he oversaw the committee’s efforts during the 2008 and 2014 Farm Bills. He previously served as Food Safety and Inspection Service (FSIS) Director of Congressional and Public Affairs at USDA and worked as an agricultural aide to Rep. Collin Peterson and the late Sen. Paul Wellstone.



Nick Levendofsky
Kansas Farmers Union Executive Director

Nick Levendofsky serves as the executive director for Kansas Farmers Union, a position he has held since June 2022. He previously served as the government relations director for Wisconsin Farmers Union from 2020-2022, director of external affairs for Rocky Mountain Farmers Union from 2018-2020, government relations associate for Wisconsin Farmers Union from 2016-2018, and as special projects coordinator for Kansas Farmers Union from 2011-2015. Nick resides on the farm his great-great grandparents homesteaded when they came to America in the late 1800s. His family raises corn, soybeans, wheat, grain sorghum, alfalfa, and beef cattle on the farm started by his great-great grandfather in 1869. He serves on the Institute for Agriculture & Trade Policy board, North Central Kansas Healthcare Foundation Board, Republic County Historical Society Museum Board, and the Smoky Hills Public Television board.



David Misener
U.S. Custom Harvesters, Inc. President

David Misener currently serves as president of the U.S. Custom Harvesters, Inc. He has served on the national board of directors since 2018, and has lobbied with the organization in Washington, D.C. Misener grew up on a family farm in South Dakota and has fond memories of the first time he operated a piece of machinery by himself. He attended Lake Area Technical Institute in Watertown, S.D., and earned an associate degree in agriculture production. In 2001, Misener moved to western Oklahoma and became an AFR/ OFU member. He has served on the AFR Policy Committee and participated in legislative action for several years. Misener and his wife, Verena, live near Canute and own Green Acres Enterprises, Inc., a custom farming business. They follow the harvest from Oklahoma to the northern border of North Dakota, finishing the yearly harvest run in December back in Oklahoma harvesting sesame and cotton.



Heather Buckmaster
Oklahoma Beef Council Executive Director

Heather Buckmaster’s journey in the agricultural realm began on a wheat stocker operation in Hydro, Okla., laying the foundation for her enduring passion for the cattle industry. Following her undergraduate studies at OSU, Buckmaster dedicated two years to service as a U.S. Peace Corps volunteer in The Gambia, West Africa, before completing her master’s in agricultural economics. Buckmaster spent seven impactful years as the marketing director for the Colorado Beef Council. In this role, she had diverse responsibilities ranging from advertising and producer communications to sports marketing, foodservice and retail programs. In 2005, she seized the opportunity to return to her roots, accepting the position of executive director for the Oklahoma Beef Council. As the executive director, she is responsible for international, domestic and Oklahoma marketing and education programs.



Chuck Hoskin Jr.
Principal Chief of the Cherokee Nation

Chuck Hoskin, Jr., serves as Principal Chief of the Cherokee Nation, the largest tribe in the United States with more than 450,000 citizens. Prior to being elected in 2019, and re-elected in 2023, he was Cherokee Nation’s Secretary of State and served as a member and deputy speaker of the Council of the Cherokee Nation. As principal chief, Hoskin has increased minimum wage at Cherokee Nation and Cherokee Nation Businesses and secured the largest language investment in the tribe’s history to expand Cherokee cultural preservation. He appointed the tribe’s first delegate to the U.S. Congress. He prioritized health and wellness initiatives, including record investments in behavioral health and addiction treatment. Chief Hoskin has also expanded tribal workforce training programs, sustainable housing, protections for natural resources, and educational opportunities for Cherokees of all ages. Chief Hoskin, along with First Lady January Hoskin, has elevated the voices of women and children, and their safety, within the Cherokee Nation Reservation.



Dr. Jayson Lusk
Vice President and Dean of Agricultural Programs, Oklahoma State University

Dr. Jayson Lusk is the vice president and dean of agricultural programs at Oklahoma State University. He leads the Ferguson College of Agriculture and two state agencies—OSU Extension and OSU Ag Research. Dr. Lusk is no stranger to campus, having been a Regents Professor and researcher in the OSU Department of Agricultural Economics from 2005 to 2013. Since then, he’s been a department head at Purdue University and continued his scholarly work, which now includes more than 270 peer-reviewed scientific journal articles, six books and seven book chapters. His research and expertise center around food policy, emerging food issues, consumer behavior, and livestock and meat technology and marketing. Dr. Lusk has testified before both houses of the U.S. Congress and is an expert media source, both nationally and internationally.



Gary McManus
State Climatologist

Gary McManus is a lifelong Okie and a native of Buffalo, Okla. He joined the Oklahoma Climatological Survey in May 1999 and currently serves as the state climatologist for Oklahoma. McManus’ tasks are focused on providing the citizens and decision-makers of Oklahoma with vital and timely climate and weather information, as well as assessing the past weather conditions for the state. McManus is editor in chief of Oklahoma’s Monthly Climate Summaries and has done extensive research cataloguing Oklahoma’s weather hazards.



Michael Peters
Oklahoma Wheat Commission District III

Michael Peters represents District III of the Oklahoma Wheat Commission board. He and his wife, Linda, have a wheat and stocker cattle operation, while also farming sesame, silage and canola. Their farming operation is located south of Okarche, Okla. Peters currently serves as chairman of U.S. Wheat Associates. He also serves on the Mid-Oklahoma Cooperative board of directors and on the Texhoma Cooperative Board, a division of CHS that has elevator locations in central and southwest Oklahoma. Additionally, Peters is a cooperator for the Oklahoma State University variety trial program with GrazeNGrain wheat forage trials. He is also an active member of the Oklahoma Wheat Growers Association and has been active in several CHS leadership development forums.



Jared Deck is a Red Dirt Americana singer-songwriter from Norman, Okla., whose music speaks to the blue-collar struggle of getting ahead in a “getting by” world. Winner of the Woody Guthrie songwriting contest, Deck sings of hard work and hard luck, harkening upon his days as an outsourced factory worker, an oil field roughneck and a gospel church musician. His albums have garnered praise from media outlets such as Rolling Stone and American Songwriter. Originally from Thomas, Okla., Deck grew up on a family farm and worked in the local grocery his family has owned for 45 years. He was a participant in Oklahoma Farmers Union speech contests and earned his State FFA Degree in 1998. Before moving to Norman, Deck was a partner and producer in an independent insurance agency. He previously served on the Moore Norman Technology Center Board of Education and currently serves as an on Oklahoma State Representative for House District 44.

LISTEN TO JARED DECK
LIVE SATURDAY NIGHT!

2024 AFR INSURANCE

SCHEDULE OF EVENTS

Friday, February 23

9:00 - 9:30 a.m. Executive Welcome University B&C

Speakers will include: Jon Srna, President & Chief Executive Officer (CEO) of AFR Insurance; Bernadette Autrey, Chief Financial Officer (CFO); Robson Cardoso, Vice President of Information Technology (IT); and Brandice Rhoades, Vice President of AFR Life.

9:30 a.m. Trade Show Opens Oklahoma B-E

11:30 - 1:00 p.m. Agent Recognition Buffet Luncheon Oklahoma G-J

Sponsored by Gallagher-Re and Parkway Advisors. We will recognize our new and retiring agents as well as hear remarks from Glen Mulready, Oklahoma Insurance Commissioner. Jon Hammar, Executive Vice President, Gallagher-Re and Kyle Timmermann, Vice President of Corporate Development, Parkway Advisors will also be speaking.

1:00 p.m. Agent Resource Room & Agent Sapiens Training Room Opens Sooner A&B

Come talk with Claims, Underwriting, IT, and Sales.

4:45 p.m. Agent Resource Room & Agent Sapiens Training Room Closes Sooner A&B

5:30 p.m. Trade Show Closes Oklahoma B-E

Saturday, February 24

8:00 a.m. Trade Show Opens Oklahoma B-E

9:30 - 10:30 a.m. 360Value Training, ITV, & Effect on Claims University A

Want a refresher on creating 360 Values on Agriculture Buildings, and how underinsurance can impact claims? Join Angela Cyr, Loss Control and Compliance Manager; Trent Davis, Director of Product and Pricing; and Darin Miller, Director of Claims, to find out more.

10:30 - 11:30 a.m. Sapiens Agency Dashboard University A

Walk through the new Sapiens Agency Dashboard with Amanda Riddle, Agency Relations Director.

3:30 - 4:30 p.m. InvoiceCloud University A

Join Bernadette Autrey, CFO, and Angela Abbott, Regional Sales Director from InvoiceCloud, to go over all of the tips and tricks to help you become an InvoiceCloud pro.

4:00 p.m. Trade Show Closes Oklahoma B-E

BE SURE TO VISIT:

AGENT RESOURCE ROOM

Connect with AFR home office leadership staff in the Agent Resource Room featuring the following departments: Claims, Underwriting, and Agency Relations. Each department will have a special giveaway, so be sure to collect them all! The Agent Resource Room will open Friday immediately following the Agent Recognition Buffet Luncheon at 1:00 p.m. and will close at 4:45 p.m.

AGENT SAPIENS TRAINING ROOM

We are bringing back the Sapiens Training Room at the 2024 Convention. There will not be any training sessions scheduled. However, we will open a room to provide additional hands-on training and refresh the training you have received. IT and business team members will be available to answer any questions you may have. The Agent Sapiens Training Room will be open Friday from 1:00 p.m. to 4:45 p.m.

MARKETING LOUNGE & COMPANY STORE

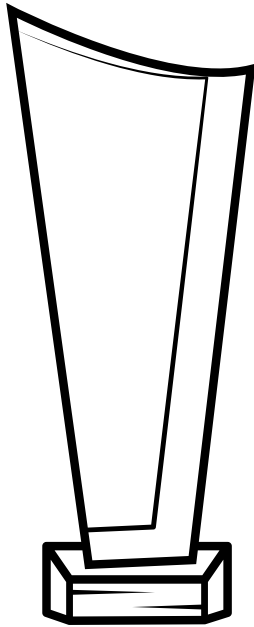
Stock up on the newest AFR merchandise, learn how to access the new 2024 digital Agent Directory and meet the new marketing team. The Marketing Lounge will be located in the company store on the trade show floor. The company store will open at 9:30 a.m. and close at 5:30 p.m. on Friday, and will open again at 8:00 a.m. and close at 4:00 p.m. on Saturday.

WE'RE THRILLED TO REUNITE WITH YOU ALL FOR THIS YEAR'S 119TH ANNUAL CONVENTION! TOGETHER, LET'S EMBARK ON A JOURNEY OF LEARNING, NETWORKING, AND GROWTH.



CONVENTION PROGRAMMING

AT CONVENTION WE
WILL BE CELEBRATING
A NEW ACHIEVEMENT

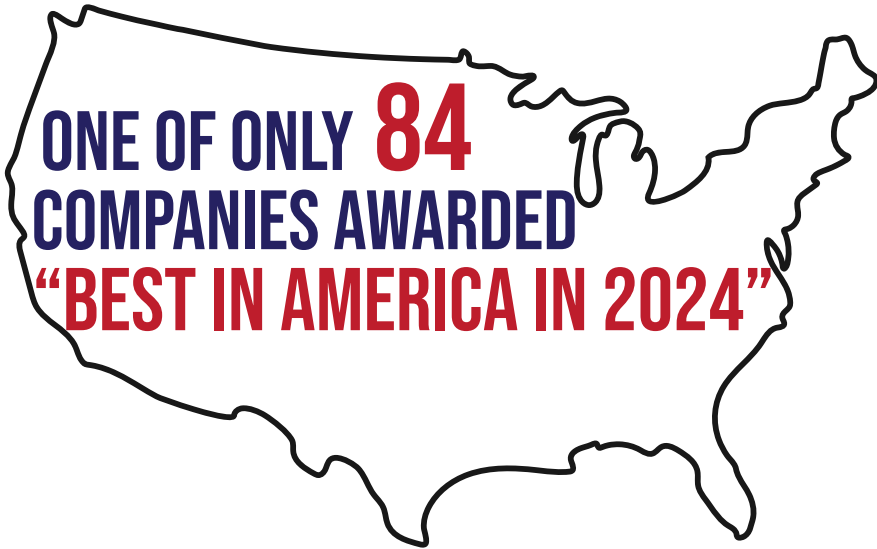


PROUD WINNER OF
THE 2024 FORBES
AMERICA’S BEST
INSURANCE
COMPANIES AWARD

Forbes 2024

AMERICA’S
BEST INSURANCE
COMPANIES

POWERED BY STATISTA



Here's the Facts:

- AFR Insurance was ranked as a top insurance company out of over 3,200 companies in contention across the USA in the homeowners insurance category.
- Based on an independent survey of over 15,000 participants across the nation.
- The companies were evaluated in overall recommendation, general performance, loyalty, and six sub-categories:

- Transparency
- Advice
- Digital Services

- Damage/Benefit Services
- Customer Service
- Price/Performance

2024 CANDIDATES

District 1 Northwest Agent Director



John Porter

John L. Porter, third-generation AFR agent, was raised on a dairy and beef farm east of Stillwater and graduated from Quay High School. During high school, he was involved in sports and was a member of the Quay FFA, where he judged beef and dairy cattle at state fairs. Porter attended Central State University in Edmond, where he specialized

in business administration. He served in the Oklahoma National Guard from 1965 to 1971.

Porter joined Oklahoma Farmers Union in July 1973 as a property claims adjuster, and became a multi-line adjuster and a claims department supervisor. During 37 plus years with the company, Porter worked directly with several of the company presidents in various capacities. He was elected in 2010 to the office of AFR/

OFU Vice President and served for 10 years. John is president of Local 327, board member of Oklahoma County and currently is a AFR Mutual Board Director. He serves on the Audit, Agent Contact and Compensation committees. He’s been a delegate for NFU National Conventions and is a NAMIC Certified Farm Mutual Director.

Porter is a member at Sunnybrook Christian Church, the Softball Hall of Fame and was an Oklahoma High School Sports Association referee for 25 years.

Porter’s immediate family is his wife, Patti Porter; daughters, Shandra Porter, Edmond, AFR agent; Tressa and Jacob Diesselhorst, Edmond; grandchildren Gabriel, Hannah and Lauren Diesselhorst. His parents, Charles Jr. and Alta Porter, brother Charles Porter III, and grandfather Charles Porter Sr. (deceased) were agents for Oklahoma Farmers Union.

District 2 Southwest Independent Director



Brett Morris

Brett Morris and his family have been involved in farming and ranching in the Ninnekah community for almost 90 years. A former dairyman, he and his dad currently run a diversified operation which includes 600 acres of alfalfa, wheat and grassland, 200 beef cow/calf pairs and 100 stocker calves, as well as the Washita Fertilizer

Company.

Morris joined AFR/OFU in the early 90’s. He is currently serving on the AFR Board as the District 2 Independent Director and the AFR representative on the Oklahoma Beef Council. At the State Convention, Morris was appointed to the Election Committee in 2020, and the Policy Committee in 2014-2015 (chairman) and 2013-2014. Morris attended the National Farmers Union Convention as a member in 2017 and a delegate in 2016, and was on the policy committee in both 2015 and 2014. Morris is a supporter of AFR youth programs; he has co-sponsored the Dairy Production Award during State FFA Convention for the past 25 years.

Morris is deeply passionate about his agricultural community and volunteers to further its betterment both locally, nationally and internationally. In 2017, he was elected as chairman of the Cattlemen’s Beef Board, which oversees an annual budget of \$40 million. He has been involved with the Beef Checkoff since 2007 and has held numerous committee positions.

Brett pursues the living legacy, caring for the land and animals it supports on the family farm with his wife, Jackie, and the youngest of their four children.



Barry Squires

Barry Squires has been a resident of Southwest Oklahoma his entire life. Squires’ collegiate studies began in the late 1980’s at El Reno Junior College, where he played baseball and judged livestock. Squires then furthered his education at Oklahoma State University, where he received a Bachelor of Science in Finance. Squires then attended

the University of Oklahoma School of Law where he received a Juris Doctorate degree and was later admitted to the Oklahoma Bar in 1993.

For the past 30 years, Squires has practiced law in rural Southwest Oklahoma. He is currently the senior partner at Buzbee, Upchurch, Squires & Eastwood in Anadarko, where he focuses on real estate, estate planning, and solving rural business challenges. Squires and his wife of 32 years, Kim, have a farm and ranch where they grow irrigated corn and cotton. The Squires family raise livestock through their cow-calf and stocker operations. The Squires family also raise and train barrel horses.

Squires served eight years on the Carnegie School Board. He currently serves as president on the Carnegie Farmer’s Co-op Board of Directors. Squires is a member of the Alfalfa Baptist Church, where he serves as a deacon and as youth director.

Barry has one son, Kade, who currently attends Oklahoma State University School of Osteopathic Medicine in Tulsa. Squires is a long-time member of American Farmers & Ranchers where he has served two years on the state AFR Policy Committee. He currently serves as Oklahoma’s representative on the NFU National Policy Committee.

District 4 Southeast Agent Director



Ryan Plemmons

Ryan Plemmons, 49, was raised on a diversified poultry, swine and cattle farm near Battiest, Okla. Plemmons attended Connors State College and Oklahoma State University, receiving a bachelor’s degree in agricultural science. Ryan and his two children, Kaylan and Blaine, reside on a small cattle and hay farm near Battiest.

Plemmons owns and operates Plemmons Insurance Agency in Broken Bow and has been an agent with AFR for 23 years with a combined 28 years’ experience in the industry. Plemmons currently serves as the vice president of American Farmers & Ranchers Cooperative, a term that will expire at the upcoming convention. He has served as past pPresident of the AFR Agents Association and chair of the AFR Policy Committee. Additionally, Plemmons has helped with numerous events sponsored by the organization and initiated the AFR Livestock Judging Contest. Plemmons has served on the Battiest School Board and the McCurtain County Fair Board, chaired the McCurtain County Spring Livestock Board, and been involved in many of his community’s activities and events. Plemmons currently serves on both the Local 295 and McCurtain County Farmers Union Boards,

and helped implement and develop the AFR Strive Program. Plemmons enjoys hunting, fishing and camping with his family and working on the farm in his spare time.

CONVENTION DOOR PRIZE ANNOUNCEMENT

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

2024 CANDIDATES

Vice President



Toby Wallace

Thomas “Toby” Wallace, 51, was raised in Connerville, Okla. He graduated from Tishomingo High School and later pursued a career in the agriculture and insurance industry. He lives in Stonewall with his wife, Tamara, where their home serves as a meeting place for their three grown children, McKenzie Huitt and husband

Mark, Taylor Wallace, and Cody Wallace. Currently, Wallace runs a cow/calf operation and works as an insurance agent through American Farmers & Ranchers. He holds property, casualty, and life insurance licenses. He has also previously managed several large cattle ranches over the course of 25 years. He served on the National Farmers Union (NFU) policy drafting committee and on the state policy committee for Oklahoma Farmers Union. He has actively participated in the NFU Legislative Fly-in, AFR Day at the Capital, and helped judge AFR speech contests. He was a delegate at the National NFU Convention, president for the Southeast District Agent Association, and president of the State Agents Association Council. He serves as secretary/treasurer for the Johnston County AFR board, and secretary/treasurer of the Local 540 AFR board. He is the current president for the Stonewall Public School Board, where he has served for nine years. Wallace believes that exceptional work ethic, integrity, honesty and dedication are key to being successful. He is passionate about the agriculture industry and is committed to supporting his fellow farmers and ranchers. In his free time, he enjoys spending time with his family, traveling and being outdoors.



Terrell Coffey

Terrell Coffey is a fourth-generation farmer and rancher in Hinton, Okla. Coffey has served as president of the Oklahoma Peanut Growers and on the Southwest Peanut Growers Board and National Peanut Growers Board. He has made numerous Washington, D.C., legislative fly-ins and has testified before the U.S. Senate Ag

Committee. Coffey has also served as vice president of Caddo County Fair Board, president of Hinton Young Farmers, livestock superintendent of Hinton Fair, and received the Honorary Chapter Farmers Degree – Hinton FFA. He has served as a delegate to both the state and national Farmers Union conventions and as a member of the AFR Policy Committee. Coffey has been in the insurance business over 35 years and owns the AFR agency in Hinton. He is a member of the AFR Life Ambassador Council, and he conducted Dennis Stone’s P&C training for agents and adjusters for seven years. Coffey served as president of the Hinton School Board, past president of Hinton Booster Club, and was a top fundraiser for St. Jude’s Kids numerous times. He helped start the Caddo County 4-H and FFA premium sale and helped with Hinton FFA, Lookeba-Sickles FFA and Binger FFA labor auctions. Has conducted the AFR PAC auction. Coffey also conducted Life CE for AFR Life. Terrell and his wife, Carol, have two sons, Chris, and his wife Brenda, and Lance, and his wife Carrie. Carol, Chris, Lance and Carrie are licensed AFR agents. He and his wife are active members of the Sickles Community Church.

CONVENTION DOOR PRIZES

Friday Evening



HR 18R Propane Heater
Valued at \$170
DOOR TICKETS | TIME TBD

Saturday A.M.

AC 135 Portable Kerosene Heater
Valued at \$650
DOOR TICKETS | TIME TBD



Saturday P.M.

PR3200GH Pressure Washer
Valued at \$890
DOOR TICKETS | TIME TBD



Sunday

Green Mountain Pellet Grill
Valued at \$930!



Banquet Grand Prize

John Deere S130 Lawn Tractor
42" Deck
Valued at \$3,000!



CONVENTION AGENDA

Friday, Feb. 23, 2024

- 8:30 a.m. Oklahoma Certified Beef Assoc. Annual Meeting
- 9:00 a.m. Registration, Voting Opens
Auction Drop-off, Ticket Sales
- 9:00 a.m. AFRMIC Executive Welcome
(Refreshments Sp. by DIFEEE Ford Lincoln, Sapiens)
(A.V. Sp. by Parkway Advisors)
Jon Sma, President & Chief Executive Officer
Bernadette Autrey, Chief Financial Officer
Robson Cardoso, Vice Pres. of Information Technology
Brandice Rhoades, Vice President, AFR Life
- 9:30 a.m. NFU Membership Benefit Health Insurance Initiative
Brandice Rhoades, President, AFR Life, Facilitator
Scott Blubaugh, Pres., Amer. Farmers & Ranchers Coop.
Jeffrey Downing, Gen. Mgr, Farmers Union Midwest Agy
Kevin Harrington, Financial Services Manager,
Farmers Union Midwest Agency
- 9:30 a.m. Trade Show Opens
- 10:15 a.m. Bylaws Educational Review
Brandon Wilson, Whitworth, Wilson & Evans
- 10:30 a.m. Policy Committee Meeting
- 11:00 a.m. Agent's Association Meeting
- 11:30 a.m. Agent Recognition Lunch
(Sp. by Gallagher Re., Parkway Advisors)
Welcome
Jon Sma, President & CEO, AFRMIC
Remarks
Glen Mulready, Oklahoma Insurance Commissioner
Jon Hammar, Executive Vice President, Gallagher Re
Kyle Timmerman, VP of Corp. Develop., Parkway Advisors
Recognitions
Amanda Riddle, Agency Relations Director, AFRMIC
- 1:30 p.m. Agent's Resource & Agent Sapien Rooms Opens
(Refreshments Sp. by Armada Disaster Solutions, Verisk 360Value)

FIRST GENERAL SESSION

- 1:00 p.m. AFRPAC Silent Auction Begins
Door Prizes
(Sp. by MIDCON, LegalShield)
Cotton Shirt, Bale, Cap, Air Freshener
(Sp. by Oklahoma Cotton Council)
Pecan Baskets
(Sp. by OK Pecan Growers Assn., Flying G Ranch)
Restaurant Certificate
(Sp. by Piguest's Prime Time Restaurant, Vinita, Ok.)
Blue & Gold Sausage
(Sp. by Jim Pilkington)
Invocation
Eddie Whitworth, Chaplain
Pledge of Allegiance
Youth Advisory Council
- 1:15 p.m. Call to Order & Welcome
2024 Annual Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.
Scott Blubaugh, President, AFR/OFU Cooperative
- Call to Order & Welcome
2024 Annual Policy Holders Meeting of the American Farmers & Ranchers Mutual Insurance Company, Inc.
Dustin Tackett, Chairman, AFRMIC
Meeting Notices, Convention Rules
Committees & Appointments
Brandon Wilson, Parliamentarian
President & CEO Report
Jon Sma, President & CEO, AFRMIC
Financials Report
Bernadette Autrey, CFO & Treasurer, AFRMIC
NAMIC Legislative Report
Jimi Grande, Sr. VP, NAMIC – Federal & Political Affairs
Election Committee Report,
Paul Jackson, AFRMIC Secretary, OFU State Secretary
Candidate Speeches
Southwest Independent Director District 2
Brett Morris, Barry Squires
Northwest Agent Director District 1
John Porter
Southeast Agent Director 4
Ryan Plemmons
- Continue OFU Business
Election Committee Report
Paul Jackson, State Secretary
Candidate Speeches
Vice President
Thomas "Toby" Wallace, Terrell Coffey
Continue AFRMIC Business
AFRMIC Bylaws Consideration
Dave Veldt, Presiding Designee, NFU Counsel
- Milk & Cookies Break
(Sp. by DairyMAX, Oklahoma Agricultural Cooperative Council, Farm Credit of Western Oklahoma, Oklahoma AgCredit)
- Continue OFU Business
President Report
Scott Blubaugh, President, AFR Cooperative
Vice President Report
Ryan Plemmons, Vice President, AFR Cooperative
Secretary Membership Report
Paul Jackson, Secretary, AFR Cooperative
Financials Report
Bernadette Autrey, CFO & Treasurer, AFR Cooperative
Coop Bylaws Consideration
Dave Veldt, Presiding Designee, NFU Counsel
AFR PAC & CALF Report
Scott Blubaugh, Chair
NFU Policy Report
Barry Squires , NFU Policy Committee Member
Consideration & Adoption of OFU Policy
Brent Smith, AFR Cooperative Policy Committee Chair
Recess Business Session
- 4:45 p.m. Agent Resource Room
Agent Sapiens Training Room Close
- 5:00 p.m. County Dinner Night-Out
(on your own or local/county scheduled)
- 5:30 p.m. Trade Show, Marketing Booth, Ticket Sales Close
- 6:00 p.m. Youth Program Assembly

SECOND GENERAL SESSION

- 7:00 p.m. Door Prizes
(Sp. by MIDCON & LegalShield)
Cotton Shirt, Bale, Cap, Air Freshener
(Sp. by the Oklahoma Cotton Council)
Pecan Basket
(Sp. by the OK Pecan Growers Assn./Flying G Ranch)
Blue & Gold Sausage
(Sp. by Jim Pilkington)
- John Deere Propane Heater
(Sp. By Farm Credit/P&K Equipment)
Tickets will be given at the beginning of the session only.
Drawing during session.
- 7 15 p.m. Ventriiloquist
Nick Levendofsky, Exec. Director, Kansas Farmers Union
- 7:30 p.m. Youth Program
Tailor Atkinson, Youth Development Coord., AFR Coop.
Youth Advisory Council
Youth Programs Alumni
Stacy Howeth, Director of Member Services,
Oklahoma Association of Electric Cooperatives
AFR Youth Talent
Jolie Marshall, Harrah
AFR State Speech Winner
Poster Contest Winners
State Scholarship Recipients
AFR Summit Youth Talent Winner
Aaron Chestnut, Marlow
Youth Champion Honoree – Virginia Drew
Youth "Year in Review" (Video)
AFR Youth Talent
Ashley Purvine, Thomas-Fay-Custer
- 8:00 p.m. Registration, Voting Closes
- 9:00 p.m. Northwest Area Meeting

Saturday, Feb. 24, 2024

- 8:00 a.m. Registration, Voting Opens
Ticket Sales Open
Trade Show Opens
- THIRD GENERAL SESSION
- 8:30 a.m. AFRPAC Silent Auction Opens
Door Prizes
(Sp. by MIDCON & LegalShield)
Cotton Shirt, Bale, Cap, Air Freshener
(Sp. by Oklahoma Cotton Council)
Pecan Basket
(Sp. by OK Pecan Growers Assn./Flying G Ranch)
Restaurant Certificate
(Sp. by Piguest's Prime Time Restaurant, Vinita, Ok.)
Blue & Gold Sausage
(Sp. by Jim Pilkington)
- John Deere Kerosene Heater
(Sp. By Farm Credit/P&K Equipment)
Tickets will be given at the beginning of the session only.
Drawing during session.
- Invocation
Eddie Whitworth, Chaplain
Pledge of Allegiance
Youth Advisory Council
- 8:40 a.m. Farmers Union Foundation, Inc. Report
Ryan Plemmons, Vice President
- 8:45 a.m. State Legislative Report
Bray Haven, AFR Cooperative Legislative Liaison
- 9:00 a.m. Remarks
Dr. Jayson Lusk, Vice President & Dean,
Div. of Agricultural Sciences and Natural Resources, OSU
- 9:15 a.m. Remarks
Rob Larew, President, National Farmers Union
- 9:45 a.m. Remarks
Heather Buckmaster, Exec. Director, Okla. Beef Council
- 10:00 a.m. Remarks
Michael Peters, Chairman, U.S. Wheat Associates
- 10:15 a.m. Remarks
David Meisner, President U.S. Custom Harvesters
- 9:30 a.m. Agents: "360Value Training, ITV, & Effect on Claims"
(Refreshments Sp. by Southwest Claims)
Angela Cyr, Loss Control and Compliance Mgr, AFRMIC
Trent Davis, Dir. of Pricing and Product Develop., AFRMIC
Darin Miller, Director of Claims, AFRMIC
- 10:30 a.m. Agents: "Sapiens Agency Dashboard"
Amanda Riddle, Agency Relations Director, AFRMIC
- 10:30 a.m. Milk & Cookies Break
(Sp. by DairyMAX, Oklahoma Agricultural Cooperative Council, Farm Credit of Western Oklahoma, Oklahoma AgCredit,)
- General Session Continues*
- 10:45 a.m. "Climate Change: Its Impact on Oklahoma"
Gary McManus, State Climatologist, Univ. of Oklahoma
Clay Pope, Partnership & External Affairs Mgr,
The Nature Conservancy
- 11:35 a.m. Oklahoma Certified Beef Association
Brad Brainard, OCBA Board Member and Producer
- 11:45 a.m. Recess for Lunch
- 11:45 a.m. Local & County Farmers Union Chapters
Board Luncheon
(Sp. by Oklahoma AGCredit, Farm Credit of Western Oklahoma, BancFirst, Okla. Wheat Commission)
- "Proven Successful Strategies for Farmers Union Chapters"
Nick Levendofsky, Exec. Director, Kansas Farmers Union
Jake Stunkard, AFR Strive Program
- 12:00 p.m. AFRPAC Silent Auction Closes
Ticket Sales Close
NFU Delegates Candidate Deadline

FOURTH GENERAL SESSION

- 1:30 p.m. Door Prizes
(Sp. by MIDCON & LegalShield)
Cotton Shirt, Bale, Cap, Air Freshener
(Sp. by the Oklahoma Cotton Council)
Pecan Basket
(Sp. by OK Pecan Growers Assn./Flying G Ranch)
Blue & Gold Sausage
(Sp. by Jim Pilkington)
- John Deere Pressure Washer
(Sp. By Farm Credit/P&K Equipment)
Tickets will be given at the beginning of the session only.
Drawing during session.
- 1:45 p.m. Remarks
Gentner Drummond, Oklahoma Attorney General
- 2:00 p.m. Registration, Voting Close
PAC Silent Auction Check-out
- 2:15 p.m. Remarks
Todd Russ, Oklahoma State Treasurer
- 2:30 p.m. KOSU: The Oklahoma Farmers Union Link
Rachel Hubbard, General Manager, KOSU
- 3:00 p.m. NFU Delegates Election
Recess Session
- 3:15 p.m. Milk & Cookies Break
(Sp. by DairyMAX, Oklahoma Agricultural Cooperative Council, Farm Credit of Western Oklahoma, Oklahoma AgCredit)
- 3:30 p.m. Breakout Sessions
- "To Which We Belong" Film
(Refreshments Sp. By BancFirst)
Post-Discussion Panel
Sarah Blaney, Executive Director,
Oklahoma. Association of Conservation Districts (OACD)
Jean Lam, Program Director, OACD
Nicol Ragland, Creative Director, OACD
Clay Pope, Partnership & External Affairs Manager,
The Nature Conservancy
- "Invoice Cloud"
Bernadette Autrey, CFO-AFRMIC
Angela Abbott, Invoice Cloud Regional Sales Director
- 4:00 p.m. Trade Show Closes
- 5:30 p.m. Banquet Reception
(Sp. by BancFirst, Whitworth, Wilson and Evans, PLLC, Parkway Advisors; Visit Norman)
Open to Members, Delegates & VIP Guests
- CONVENTION BANQUET
- 6:30 p.m. Banquet Doors Open
Year-in-Review (Video)
- 7:00 p.m. Welcome
Scott Blubaugh, President, AFR Cooperative
Invocation
Eddie Whitworth
Pledge of Allegiance
TBD
National Anthem
KC Sheperd, Radio Oklahoma Ag Network
- Dinner
(Beef Entrée by Oklahoma Certified Beef Association Members)
(Bread Sp. by the Oklahoma Wheat Commission)
- Dinner Entertainment
Representative Jared Deck
- Guest Introductions
Remarks
The Honorable Chuck Hoskin, Jr.,
Principal Chief, Cherokee Nation
Legislative Awards
Sen. Roland Pederson, Rep. Anthony Moore
- AFRPAC Auction
Jarred Campbell
- BancFirst Presentation
Jay Hannah, Doug Tippens, Hank Bradley
- Grand Door Prize Drawing – John Deere Lawnmower
(Sp. Farm Credit of Western Oklahoma, Oklahoma AgCredit, P&K Equipment)
- Closing Prayer
Eddie Whitworth
- God Bless the USA
KC Sheperd

Sunday, Feb. 25, 2024

- WORSHIP SERVICE
- 9:00 a.m. Worship & Memorial Service
(Coffee, AV and Music Sp. By Parkway Advisors)
- Green Mountain Grill
(Sp. By Farm Credit/P&K Equipment)
Tickets will be given at the beginning of the session only.
Drawing during session.
- Worship & Congregational Singing
Paul Jackson, State Secretary, AFR Cooperative
Special Music
The Firey Family
Message
Eddie Whitworth
Video Memorial Recognition
Piano
Gathan Graham
- 10:30 a.m. Close Convention & Final Drawing
(Sp. Farm Credit of Western Oklahoma, Oklahoma AgCredit, P&K Equipment)

THANK YOU TO OUR CONVENTION SPONSORS

(TIERS REPRESENT CASH OR IN-KIND CONTRIBUTIONS)

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



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



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



TIER 4 (\$250 - \$999)



TIER 5 (\$0 - \$249)



AFR PAC AUCTION

2024 AFR CONVENTION
LIVE AUCTION ITEMS

7- DAY TWO PERSON ALASKAN CRUISE

FREDERIC REMINGTON BRONC BUSTER SCULPTURE

FRANCHI 12-GAUGE SHOTGUN WITH RETRO OFU LOGO

OCBA BEEF BUNDLE

HENRY .22 RIFLE WITH AFR LOGO

THREE-DAY TWO-NIGHT SHILOH RANCH HOG HUNT

AG & HISTORIC TRIP TO PENNSYLVANIA

OKC CONCERT DATE NIGHT

BRANDED COWHIDE WITH AFR LOGO OR BIDDER'S BRAND

TWO-NIGHT STAY IN HOCHATOWN/BROKEN BOW LUXURY CABIN

2024 Proposed Bylaw Changes

These changes will be considered during the first general session of the 2024 AFR State Convention on Friday, Feb. 23, at 1:15 p.m. Delegates wishing to participate in the bylaws consideration should be registered and in the room by that time.

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

NOTE: The following revisions were approved by the Board of Directors on Oct. 12, 2023, for consideration by the membership at the Annual Meeting in February 2024. Any text that appears in italics is text that is being added by these proposals. Any text that appears with a strikethrough is text that is being deleted or removed by these proposals.

THE OKLAHOMA STATE UNION OF THE FARMERS EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA, INC.

RATIONALES FOR CERTAIN BYLAW AMENDMENT PROPOSALS

The following are provided for your information as to the thought process for certain bylaw proposals. There are many bylaw proposals that are stylistic, add necessary punctuation, or otherwise are needed because other bylaws are being proposed to be revised. Other revisions have been proposed to make the bylaws of the State Union more aligned with its affiliate, the Mutual Company. Therefore, this document does not provide an explanation to every bylaw proposal being proposed. We encourage you, therefore, to review the entire document should you have questions about the totality of the revisions.

However, certain proposals are more weighty—or substantive. And below, we have drafted quick explanations for some of these proposals:

Section 2.1: ELIGIBILITY

Any person, without regard to sex, race, creed, color, national origin or handicap status, sixteen (16) years of age or over, and of a good moral character and habits, believing in God, bearing allegiance to the Government of the United States of America is eligible for Membership in the STATE UNION if all of the following requirements are met:

1. The person meets the Membership requirements of Sections 2.2 or 2.3;
2. The person’s application for Membership is approved; and
3. The person does not act against the purposes or interests of the STATE UNION or the welfare of family-type farming. *Any legal entity, such as a corporation, limited liability corporation, public or private association, or a trust is also eligible for Membership, so long as the legal entity is of a good reputation, applies for Membership and is approved, and generally supports the purposes of STATE UNION.*

Section 2.1 RATIONALE: Although the Bylaws of STATE UNION did not specifically provide for legal entity membership, the practice of the STATE UNION has been to admit legal entities as members of STATE UNION. Therefore, this new language is simply codifying that practice.

Section 2.2: MEMBERSHIP

Membership is available to any person or legal entity who has an interest in furthering the purposes of the STATE UNION including any person or legal entity that derives a portion of his or her income from engaging in agricultural pursuits, the production of agricultural, horticultural, livestock, poultry, or forestry products or, from employment of by the STATE UNION, the National Union, a County Charter, a Local Charter, agriculture related co-operative or, any associated business enter-

prise, division or subdivision of any of the aforementioned. Each person or legal entity must apply for and may be admitted to the Membership in the STATE UNION through an approval process as determined by the Board and upon payment of the prescribed membership dues. Dues must be paid to be considered a Membership entitled to vote and to receive benefits of membership as set forth in these Bylaws and/or other policies as set forth by the Board.

Section 2.2 RATIONALE: Although the STATE UNION Bylaws did not provide for legal entity membership, the practice of the STATE UNION has been to admit legal entities as members of STATE UNION. Therefore, this new language is simply codifying that practice.

Section 2.3: FAMILY MEMBERS

By virtue of their relationship to a ~~Membership~~*an individual person who is a member* as set forth in Section 2.2 above, any spouse and/or child sixteen (16) years of age or over and who has not reached their twenty-first (21st) birthday shall be a member of the STATE UNION without payment of additional dues as long as the person who maintains Membership to whom they are related is in good standing. *A family member of a STATE UNION member shall have the same rights as a “Dues-Alone Member”, unless such family member is himself or herself a Policyholder-Member, as such phrase is defined in Section 2.4.1. Any child who attains the age of twenty-one (21), to acquire a Membership with voting Membership with voting rights and/or be entitled to other benefits of Membership, must file an application, be accepted, and, pay dues.*

Section 2.3 RATIONALE: The Board has recommended a change to the definition of “Membership”. (Please see Section 2.4 below). To make “Policyholder-Members” and “Dues Alone Members” consistent, this change to this Section 2.3 would be necessitated. Also, because a legal entity can be a member under the proposals, the language needed to be clarified that the family relationship is to an “individual person who is a member” in contradistinction to a legal entity. Someone related to or affiliated with or employed by a company who is a member, for example, does not obtain some type of “family membership.”

Section 2.4: MEMBERSHIP DEFINED

For purposes of these Bylaws, any person ~~meeting the requirements of Section 2.2 or 2.3 may be referred to as a Member. However, the term Membership shall refer only to the Membership defined in Section 2.2 above. When determining voting rights at the County Charter, Local Charter or when determining the number of Delegates pursuant to Sections 4.4 and 4.5, each household, irrelevant of the number of Family Members, shall be counted as one (1) Membership and, only Memberships shall received voting rights.~~ *There are two types of members of STATE UNION: (1) Policyholder-Members and (2) Dues Alone-Members.*
2.4.1. Policyholder-Members
A “Policyholder-Member” is defined as a person or legal entity who is a member of STATE UNION and a policyholder of one or more policies of insurance with American Farmers & Ranchers Mutual Insurance Company. Such person or legal entity is both a member of STATE UNION and a pol-

icyholder of one or more policies of insurance with American Farmers & Ranchers Mutual Insurance Company.
2.4.2: Dues Alone-Members
A “Dues Alone-Member” is defined as a person or legal entity who is a member of STATE UNION by virtue of applying for membership in the STATE UNION, being approved, and paying the required membership dues, but such person or legal entity is not a policyholder of one or more policies of insurance with American Farmers & Ranchers Mutual Insurance Company.

Section 2.4 RATIONALE: The STATE UNION Bylaws define membership differently than the affiliate organization, AFR-MIC, does. For example, a policyholder husband and a policyholder wife in AFR-MIC can both be members (i.e., 2 members). But in State Union, they would be a part of one (1) “family membership.” This is not inherently contradictory. However, the back-of-the-house operations require the organizations to spend extra funds to prepare each year to account for the possible difference in delegate counts, since, generally speaking, the same delegates appear for the joint annual meetings of both organizations. Thus, to make the delegate numbers the same, and in order to make the STATE UNION Bylaws consistent with its affiliate organization, AFR-MIC, clarification between “Policyholder-Members” and “Dues Alone-Members” is recommended.

Section 3.4: RIGHTS AND DUTIES OF THE MEMBERSHIP

- 3.4.1. Rights and Duties – Policyholder-Members**
The ~~Policyholder-Members Membership, through their respective County Delegates and Local Delegates and eligible Alternates, shall have the right to vote on the following:~~
 1. Elect, or otherwise accept, the seating of Officers and Directors;
 2. Determine the amount and allocation of Membership Dues;
 3. Amend the Bylaws;
 4. Amend the Certificate (Articles of Incorporation); and,
 5. Dissolve, merge or sell the assets of the STATE UNION other than in the regular course of activities; and,
 6. ~~The Membership, through their respective County Delegates, shall have the right to vote on a~~All matters arising at *properly noticed sSpecial mMeetings* of the Membership in accordance with Section 5.2. Wherever these Bylaws refer to a circumstance where “Membership” has a right or obligation to vote or elect, such “Membership” refers only to Policyholder-Members, unless specifically provided for otherwise. The Policyholder-Members shall have the following duties:
 - A. Maintain current dues to be entitled to voting rights;
 - B. Choose their respective County Delegates and Local Delegates;
 - C. Follow the Bylaws of their respective County and Local Charters and these Bylaws of the STATE UNION; and
 - D. Follow the policies of their respective County and Local Charters and the policies of STATE UNION.
3.4.2. Rights and Duties – Dues Alone-Members
A Dues Alone-Member shall have the same rights of participation in the activities of the STATE UNION as a Policyholder-Member, except that a Dues Alone Member shall not be able to, through any Local Delegate

2024 Proposed Bylaw Changes

or eligible Alternate, vote on any of the topics identified in Section 3.4.1(1) through (6). A Dues Alone-Member may serve on a committee of the Board, including, but not limited to, the Policy Committee. A Dues Alone-Member shall have the following duties:

- A. Pay and remain current on membership dues;
- B. Follow the Bylaws of their respective County and Local Charters and these Bylaw of the STATE UNION; and,
- C. Follow the policies and purposes of the members respective County and Local Charter and the policies and purposes of STATE UNION.

Section 3.4 RATIONALE: If the distinction between “Policyholder-Members” and “Dues Alone-Members” proposed in Section 2.4 is accepted, then revisions to Section 3.4 “Rights and Duties” is appropriate.

Section 4.4: DETERMINATION OF VOTING MEMBERSHIPS AND ELIGIBLE DELEGATES

The Membership of the STATE UNION, for purposes of calculating the Local Delegates as set forth below in Section 4.5 entitled to vote on behalf of the Membership at the Annual Meeting, will be those *Policyholder-Members* Memberships of record on December 31st of the year immediately preceding the Annual Meeting. To be eligible for election as a *Local Delegate* or an *Alternate Delegate* to the Annual Meeting, a person must have been a *member membership* in the STATE UNION for at least the entire calendar year (beginning January 1) preceding the year of the Annual Meeting. ~~Memberships who do not belong to a Charter will not be represented by a Delegate. The Policyholder-Members, at the Local Charter level, may elect Delegates or Alternate Delegates that are either Policyholder-Members or Dues-Alone Members. A Local Delegate or any Alternate Delegates may be any Member including a Member that is a “Family Member” defined in a spouse or child included in Section 2.2.~~

Section 4.4 RATIONALE: These changes are to clarify that (1) it is the Policyholder-Membership that is determined for delegate count. But, (2) (and this is important), while only the Policy-Holder members are counted for purposes delegate counting and only Policy-Holder members, at the Local Level, are allowed to elect delegates, the delegates themselves **can be any** STATE UNION member, whether a Policyholder-Member or a Dues Alone-Member. In other words, and as an example: A 18 year-old young man (perhaps the son of a policyholder) who is not a holder of any AFRMIC policies can be a delegate to the Annual Meeting, assuming the that the Policyholder-Members elect him to go to the Annual Meeting. He cannot himself vote at the local level, but if he is “deputized” (so to speak), he is allowed to serve as a voting delegate at the Annual Meeting.

Section 4.5: SELECTION NUMBER OF DELEGATES

The Policyholder-Members of each Local Charter shall elect one (1) delegate for every fifty (50) Policyholder-Members in the Local Charter, or fraction thereof (hereinafter referred to as “Local Delegate(s)”), provided however, that a Local Charter must have at least fifteen (15) Policyholder-Members to be entitled to a Local Delegate. The Policyholder-Members of each Local Charter may also elect one or more alternate delegate(s) who shall attend the Annual Meeting in place of an elected Local Delegate who cannot attend (hereinafter

after referred to as “Alternate(s)”). Alternates have no voting rights except when representing an elected delegate. A plurality of votes will determine all elections; therefore, the candidate receiving the most votes will be elected. [Current Section 4.5 stricken entirely]

Section 4.5 RATIONALE: Under the current STATE UNION Bylaws, each Local Charter receives 1 Delegate for every 50 “Memberships.” Meanwhile, under the past and current AFRMIC Bylaws, there is 1 Delegate for every 50 policyholders. The issue is that the definition of “Memberships” in STATE UNION is different than the definition of “Policyholders” in AFRMIC. Thus, those numbers likely almost never (and may never) match. By creating “Policyholder-Members” and “Dues Alone-Members”, and then using “Policyholder-Members” as the touchstone for delegate count, then the “membership” number in STATE UNION and the “policyholder” number in AFRMIC should theoretically match and be easier to identify.

Section 6.1: Authority and Composition

All powers and authority which may be granted to a Board of Directors of a corporation under the laws of Oklahoma shall be vested in the Board. Any decision of the Board regarding the business of the STATE UNION shall be binding upon the Officers of the STATE UNION. Any one Officer or Director shall not have the authority to contract on behalf of the STATE UNION unless determined otherwise by a vote of the Board.

The control of STATE UNION shall be vested in a Board of *nine (9) Directors, each of whom shall have met the eligibility requirements of Section 6.3.* ~~seven (7) Directors pursuant to the terms of the current Amended and Restated Bylaws of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc, dated February 19, 2016 until the 2017 Annual Meeting, at which time, the control of State Union shall be vested in a Board of nine (9) Directors. The nine (9) Directors shall have staggered terms of one (1) to three (3) years or until their successors are chosen and qualified according to their positions and terms of office described in Section 6.2 below. The Board of Directors shall be divided into three (3) classes. Each class shall consist, as nearly as possible, of one-third of the whole number of the Board of Directors. Except as otherwise provided for herein, the term of those Directors whose term is expiring as of the 2017 Annual Meeting of the members of STATE UNION and the American Farmers & Ranchers Mutual Insurance Company, an Oklahoma Corporation, shall be considered Directors in the first class; the term of office of those Directors whose term expires as of the 2018 Annual Meeting of Members of State Union and the American Farmers & Ranchers Mutual Insurance Company shall be considered Directors of the second class; and the term of office of those Directors whose term expires as of the 2019 Annual Meeting of the Members of State Union and the American Farmers & Ranchers Mutual Insurance Company shall be considered Directors of the third class. Except as otherwise provided herein, at each Annual Meeting the election of the successors to the class of Directors whose terms have expired in that year shall be elected to hold office for a term of three (3) years. Following the 2019 Annual Meeting, the Board of STATE UNION will be composed of nine (9) Directors, whose eligibility and election is provided for in Sections 6.4 and 6.5.~~

Section 6.1 RATIONALE: The changes essentially remove language that is no longer relevant.

Section 6.8-9: REMOVAL OR RESIGNATION

[Current 6.9 strike and replace with below] A Director may be removed with cause, by the affirmative vote of two-thirds (2/3) of the entire Board of Directors at any regular or specially called meeting, but only after the affected Director is given notice and an opportunity to be heard. For purposes of this Section 6.8, “with cause” means that the Director has done, in the opinion of the Board, one or more of the following things: (a) committed some act that breached the Director’s fiduciary duties toward the STATE UNION or any of the STATE UNION’s subsidiaries or affiliates or otherwise failed to abide by the Board policies and procedures adopted by the Board; (b) committed a public offense for which imprisonment is a possible punishment; (c) misappropriated STATE UNION funds; (d) committed an act of fraud, dishonesty, or moral turpitude in the conduct of any business; (e) used alcohol or drugs to an extent that, in the good faith determination of the Board of Directors, materially interferes with the performance of the Director’s duties and responsibilities; or (f) been excessively absent from Board Meetings in any one year period where, in the good faith determination of the Board of Directors, such absences materially interfere with the performance of the Director’s duties and responsibilities. Prior to any vote for removal with cause, the Board of Directors shall give the affected Director notice of the reason for removal and an opportunity to be heard. The Board of Directors may adopt such additional rules and procedures for this notice and hearing as it may in its discretion consider necessary for the best interests of the STATE UNION. The Policyholder-Members may, by majority vote, override the removal of a Director at an Annual Meeting or Special Meeting called according to these Bylaws. Any Director may resign at any time by giving written notice to the President or to the Secretary of the STATE UNION. No Director may resign if the STATE UNION would then be left without at least one duly elected Director in charge of STATE UNION’s affairs, except upon notice to the Oklahoma Secretary of State and to the Internal Revenue Service.

RATIONALE: This change mirrors the language in AFRMIC’s Bylaws.

Section 7.2: QUORUM

A majority (over 50%) of the total number of Directors and Voting Officers shall constitute a quorum. [remaining as is proposed].

RATIONALE: Since the Secretary and Vice-President of STATE UNION both vote, revising the Quorum requirement seems reasonable.

AMERICAN FARMERS
& RANCHERS MUTUAL
INSURANCE COMPANY

PROPOSED AMENDMENT
TO THE BYLAWS

**Article IV
Section 6 – Eligibility.**

Eligibility for a Director of the Corporation is specified in the Certificate of Incorporation, as amended, and states as follows: No person shall be eligible to serve as a member of the Board of Directors of the

Continued on Page 20.

Giving Back



AFR Local #310 donated \$500 to the Binger-Oney FFA Chapter. Pictured are Caddo County AFR Local #310 President Lance Coffey (center) with members of the Hydro-Eakly FFA Chapter.



AFR Cooperative staff was excited to participate in the Custer County AFR Toy Drive by donating toys at the Custer County meeting in Clinton Oct. 26. The donated toys were given to local kids in need of Christmas presents. Pictured are AFR Cooperative President Scott Blubaugh (center) with AFR Insurance agents Donna Newsome (left) and Jessy Barger.



Ed Preble Insurance partnered with the Christmas Store of Cleveland County in gathering unwrapped toys to help families in need during the holiday season.

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

Let us know!

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

2024 Convention Bylaws, Cont. from Page 19

Corporation who is not a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. ("State Union"). No person shall be eligible to serve as a member of the Board of Directors unless such person is a policy holder of one or more policies of insurance issued by the Corporation, and who has had such insurance since, at least, December 31 of the year prior to the year in which the candidate files. The Directors shall be elected from the members of the State Union by the Policyholders through a vote at the Annual Meeting. A plurality of votes will determine all elections; therefore, the candidate receiving the most votes will be elected. Once a Director has been elected or otherwise appointed, to be eligible for re-election he/she must

have a current farm mutual director certificate from National Association of Mutual Insurance Companies (NAMIC) or a similar certificate and be current on continuing education opportunities from NAMIC or other similar organization at the time he/she files for reelection, provided the candidate has had adequate opportunity to obtain such certification. A candidate for a Director position must file in writing with the Secretary of the Corporation ~~between one hundred and twenty (120) calendar days and ninety (90) calendar days between October 15 and October 20 in the year prior to the next Annual Meeting~~ thereby making the filing period ~~thirty five (30-5) calendar days~~. *Provided, however, that in the event that October 15 falls on a legal holiday as defined by*

Oklahoma statutes or a weekend, the filing period shall begin running the previous day that is not a holiday or weekend day. And in the event that October 20 falls on a legal holiday as defined by Oklahoma statutes or a weekend, the filing period shall run until the next day that is not a holiday or weekend day. In the case of there being no candidate for a position, the Board shall re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board.

RATIONALE: This change is being proposed to make this specific Bylaw of AFRMIC consistent with the Bylaws (proposed) of the State Union.

HOW DO CLAIMS AFFECT INSURANCE PREMIUMS?



Story and Information Provided By:
Darin Miller, Director of Claims,
and Chad Yearwood, Director of
Claims Operations

Thousands of insurance claims are reported every year to AFR. Some claims are minor, like a broken windshield. Some claims are significant, like a home being destroyed by a tornado. Regarding the number of claims reported, 2023 was a record-breaking year for AFR. AFR averaged nearly 40 claims being reported each day between January 1 and November 30 of last year. That average jumped to 56 per day when only factoring in AFR workdays. So, how do all these claims—whether they are minor in nature, significant, or somewhere in between—affect insurance premiums?

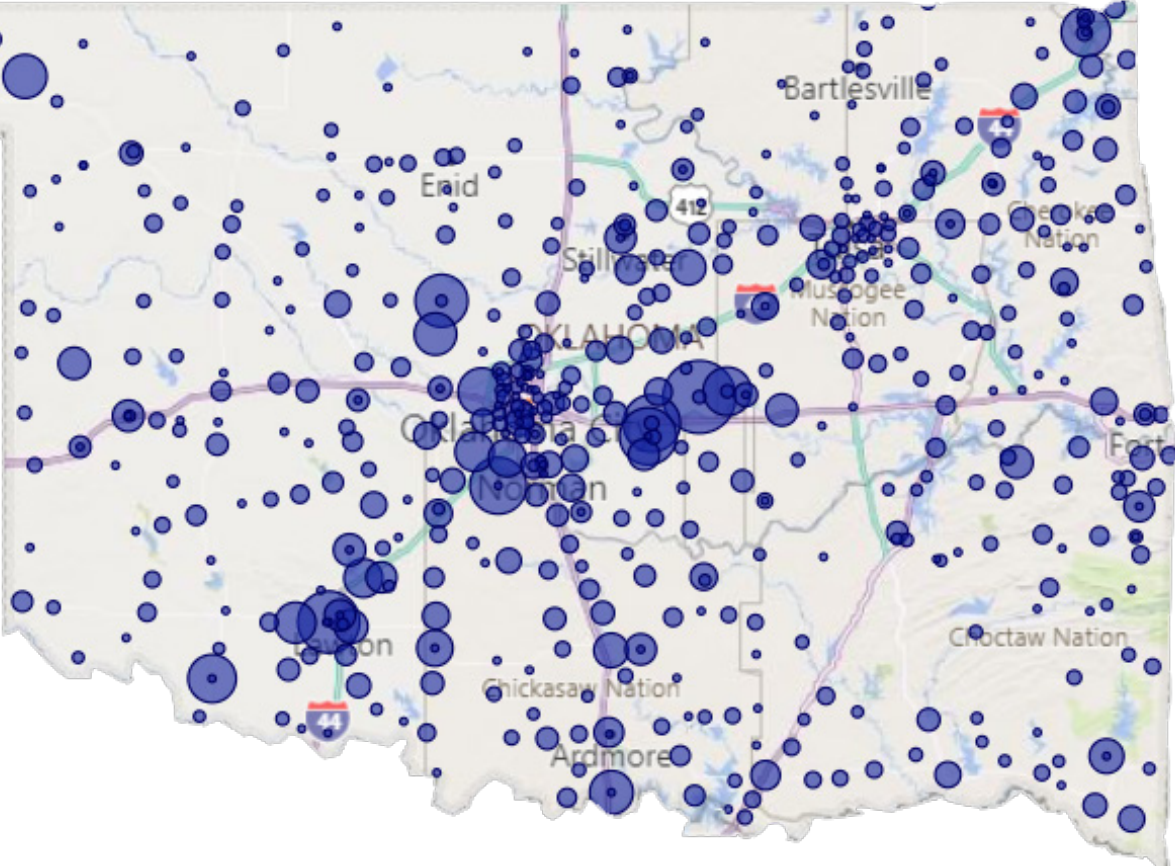
There are a couple of ways claims affect insurance premiums. One way is a direct effect; the other is an indirect effect. An example of a direct effect is an at-fault automobile accident. If a policyholder is found to be responsible for the accident, their future premium will most likely increase. Likewise, if a policyholder files too many property claims, especially in a short amount of time, they will most likely see a premium increase in the future. An example of an indirect effect is when an insurance carrier experiences a significant number of claims during a certain period as we did in 2023. The greater the number of claims filed, the greater the likelihood of a premium increase for all policyholders because insurers must maintain overall financial viability to continue operations. Another indirect example is the effects of



inflation. Auto parts and repair labor costs have risen dramatically in the past couple of years. AFR has seen the average cost to replace a typical 30-year composition roof increase by nearly 15% since January 2022. These increased costs are taken into consideration when a company reviews insurance rates. AFR is a domestic insurance company, but we can also be indirectly impacted by claims outside of Oklahoma's borders. Property and casualty insurance today is connected on a global level. Major global events like tsunamis and hurricanes are an example of how connected we are today. After a natural disaster, demand for building materials and supplies leads to price increases. This has a ripple effect on those not directly

affected by the event because it will cost more to repair a damaged property for months and maybe years after the event. If a hailstorm hits Durant three months after a hurricane swipes across Louisiana, building material prices in Durant may have increased by 10% because supply is low and demand is high. Similarly, global claims affect AFR operating expenses for products and services we use in providing insurance coverage to customers. Given the current global claims environment, premium rates in general have been on the rise across the insurance industry. AFR continues to navigate the challenges this presents as we provide insurance protection to customers across Oklahoma.

Distribution of insurance claims processed by AFR between January and September 2023.



TRI-STATE LEARNING

Young farmers and ranchers from Oklahoma, South Dakota and North Dakota gathered in Oklahoma City - Bricktown, Jan. 5-6 for professional and personal skills building and cross-state networking. The second annual Tri-State Producers Conference celebrated a successful gathering that equipped participants with skills that will help them grow their operations. AFR Cooperative has joined South Dakota Farmers Union (SDFU) and North Dakota Farmers Union (NDFU) in the development of this new conference, which is designed to bring young farmers and ranchers from each organization together in a collaborative group atmosphere where they can learn from speakers and each other. “This conference is intentionally different from most,” said AFR Cooperative Press Secretary Laici Neumann, who is part of the working group that develops and facilitates the event. “The Tri-State Producers Conference is designed to be interactive. The number of participants is kept at a level where everyone in the room has an opportunity to get involved and ask questions important to their operations.” Also unique for the Tri-State Producers Conference, leadership from each organization participate in the sessions. This year, AFR Cooperative President Scott Blubaugh, NDFU President Mark Watne, SDFU President Doug Sombke, and NFU Vice President Jeff Kippley attended.



“It was so encouraging to see our young AFR members learning with each other as a group,” said Blubaugh. “It’s not often those of us in leadership get to spend time interacting with just our young farmers and ranchers. It was great to be amongst them for a couple of days.” Programming was specifically tailored to young farmers and ranchers on a growing operation, with skills attendees could employ as soon as they got home. “We’re proud to have created an event that provides tangible, ready-to-use skills,” said Neumann. “The young farmers and ranchers at this year’s conference can put their new skills to work immediately.” The conference kicked off with a rousing presentation by Corbitt Wall, host of the popular Daily Feeder Flash sponsored by DV Auctions. Wall explained the current climate of the beef packing industry and outlined points of concern as the sector continues to concentrate. Congressman Frank Lucas (OK-03) kept attendees engaged throughout his presentation. Rep. Lucas discussed the importance of the farm bill for both farming and non-farming Americans. He also talked about his motivation for serving as a congressman and working so diligently on farm bills in the past. The first day of the conference ended with a cooperative panel over dinner. The panelists—the presidents of the three participating organizations—discussed the benefits and the importance of the cooperative model. Each of them emphasized the need for attendees to get involved with their local cooperatives, agriculture or otherwise. The second day of the conference kicked off with a session on early suc-

cession planning. Pawnee County AFR Cooperative Member Dillon Travis shared his experience with the unexpected loss of a family member and the resulting effort to keep their family farm. Travis’ testimonial set the stage for Michael Entz of Entz Burton & Associates. Entz worked with attendees on the different vehicles for succession of family farms and highlighted the steps young producers can take to prepare to take over operations from their parents or grandparents. “This year’s participants were probably confused about why we would include succession planning in a conference for young farmers,” said Blubaugh. “But, they’re the right age to hear this message. Get started in your 20s, 30s, even 40s. It’s so much easier to tackle it when you’re young.” National Farmers Union Vice President of Advocacy Mike Stranz shared NFU’s priorities for upcoming policy efforts, including a wish list for the next farm bill. Stranz attended both days of the conference, allowing for ample time for attendees to discuss national priorities with him. The final speaker of the event was Janelle Guericke, a veteran commodity broker from Mitchell, S.D. Guericke worked through Marketing 101 with attendees, teaching them about basis, hedging, risk protection, and more. *The Tri-State Producers Conference is part of the new AFR Strive adult education program. 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. Funding for AFR Strive is provided by the AFR Cooperative, the AFR Foundation, and educational grants.*



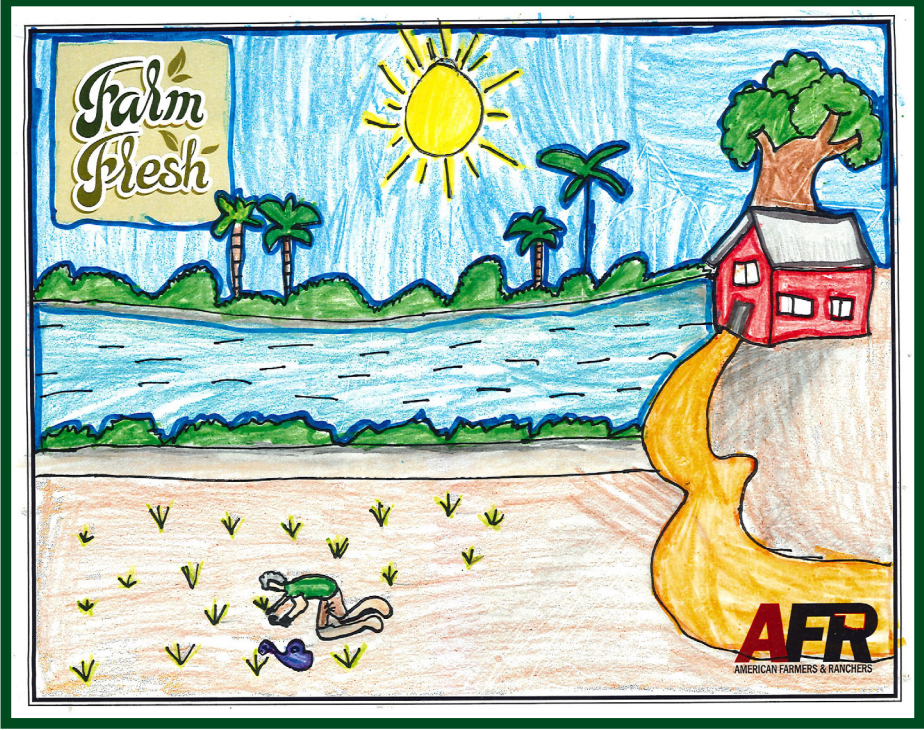
Pictured (clockwise from top): The Oklahoma AFR Strive participants; the full group of conference attendees; Dillon Travis gives his testimonial about proper succession planning.



FROM VISION TO VICTORY: FARM FRESH EDITION



AFR county and local organizations across the state of Oklahoma give back to their communities in varied and unique ways. Two AFR locals are building on a long-established AFR Youth Program tradition—the AFR Poster Contest. The AFR Poster Contest has grown significantly in recent years, now boasting an annual response of more than 4,000 posters flowing in from every corner of the state. In 2022, the children who participated represented more than 150 schools, with 57 local or county AFR organizations contributing to the effort. The contest engages students’ creativity. Every fall, students grades 1-4, learn about agriculture in their classrooms then convey what they learned onto large posters using colored pencils and crayons. Some students will complete their artwork in the classroom; some will take the posters home to be completed at the kitchen table with their family. Every year, the contest has a different theme. The theme for Fall 2023 was “Farm Fresh.” Once students have drawn and colored their interpretations of the theme, the posters are gathered up and shipped back to the AFR Home Office to be judged against all the other posters in the state.



Winners of the contest receive cash prizes and are honored during the AFR Convention Youth Program. Some posters have an extra stop in their local area before the state contest. Angela Frew, owner of Cleveland Insurance Agency in Cleveland and president of Local #570, and Mary Rowe, owner of Rowe Insurance Agency in Wagoner and president of Local #10, both conduct their own local poster contest using funds from their local AFR organizations. Angela Frew’s local organization has hosted a contest for the past five years, focusing specifically on first graders at Cleveland Primary School. Every first-grade class will produce a winner, and from these, the top three overall winners receive cash prizes.

Approximately 150 first graders take part in Frew’s local contest each year. There’s incentive built into the contest to keep numbers high—each participating teacher also gets a \$50 gift card. The educational aspect of the contest is especially important to Frew. When asked about the program, she often highlights the appreciation teachers show for being able to incorporate the contest’s theme into their curriculum. She also notes just how effective the contest is at enhancing students’ understanding of farm and food-related concepts. Further east, in Wagoner, Mary Rowe—who has been conducting her contest for 10 years—focuses on first through fourth grade students. Each grade gets its own contest, with gift card prizes going to the top three students in each grade. Rowe even incorporates the teachers into the contest. All participating teachers are entered into a drawing for a \$100 gift card per grade. The reward program has worked. Rowe’s local contest boasted 400 posters this year. Prior to going to the state contest, those 400 posters are judged in two rounds by artists with the Wagoner Arts Alliance. Each year, Rowe announces the winners at one of the school’s monthly assemblies. “It’s all about AFR...I say I’m representing AFR Cooperative and we’re having this contest because we want some of you boys and girls to become farmers and ranchers so you can help feed America. At the end of the day though, kids will be kids. “When I tell them they’re going to the state contest and they could win up to \$100, they get really excited,” said Rowe.



Pictured are Mary Rowe (left), owner of Rowe Insurance Agency and president of AFR Local #10, and the winners of her first grade poster contest.



YOUTH PROGRAM

LIVESTOCK HANDLING



NEWKIRK FFA OVERALL TEAM MEMBERS KYSON THEIL, ALLISON SCHNEEBERGER AND JUSTIN FAST WITH CONTEST FACILITATOR DDEE HAYNES.

Thirty youth from across Oklahoma competed in the 2023 Midwest Shows Livestock Handling Scholarship Contest Dec.1. The annual competition showcases the skills of young FFA members in practical, real-life cattle handling scenarios, such as weighing for accurate dosage, vaccinating and tagging calves in a manual chute. Contestants are judged on skill, accuracy and efficiency as they process the animal.

“While stress-free processing has always been a goal of good cattlemen, proper and efficient handling has become even more important in the modern age of livestock production,” said AFR Cooperative President Scott Blubaugh. “With an increased need to diversify herds, producers can now expect cattle of all ages and backgrounds to be sent through the chute. It’s vital that young producers understand the needs of each animal.” The annual contest begins with a written exam that measures students’ knowledge of livestock handling practices. At the state level, the competition emphasizes the application of classroom study to actual agricultural production scenarios. In order to excel, students must take knowledge out of the classroom and apply it in a real world situation.

“The industry needs young producers more than ever,” said Ddee Haynes, Sales Representative for Multimin USA and contest coordinator. “We hope this contest encourages young producers on their path to becoming fullfledged cattlemen and cattle women. This is a noble profession to pursue. We want them to know we’ll be supporting them every step of the way.”

Ten teams — top teams from each FFA district — of three students each qualified for the state competition. Top placing overall teams received caps and cash scholarship awards. The first place team in the livestock handling portion of the contest also received the Frank Elliot Scholarship and \$2,000 in Priefert equipment to be used by the entire FFA chapter. The 2023 Midwest Shows Livestock Handling Scholarship Contest was sponsored by AFR Cooperative, Ballou Cattle Company, Midwest Shows, Behlen Country Farm & Ranch Equipment, Cattleac Cattle Equipment, Datamars Livestock, Oklahoma Cattlemen’s Foundation, Oklahoma Farm Bureau, Oklahoma National Stockyards, Dale and Tammi Didlot, Multimin and Priefert Rodeo & Ranch Equipment.

State Scholarships

Application Opens: Feb 1
Application Due: April 1
www.afrcoop.org

AFR FOUNDATION SPONSORS

HEART OF A CHAMPION SHOW



The AFR Foundation was a proud sponsor of the 2023 AGR Heart of a Champion special needs livestock show held in Stillwater on Dec. 1. More than 100 students from the area participated and exhibited goats and sheep! This year’s event was hosted by Jacie Hoyt, the head coach of the OSU Women’s Basketball team. She conducted interviews with the students as they entered the show ring (shown right).



AFR STATE SPEECH CONTEST

This year marks the 78th year of the statewide AFR Speech Contest. The event has gone through many changes over the years, but has always maintained its central agricultural theme. Varying by grade level, this year's speech categories were AFR/OFU, Agricultural Policy, Agribusiness, Natural Resources, Agriscience and Extemporaneous. All students grades three through 12 were eligible to compete. Nearly 300 students competed in AFR district speech contests this season, resulting in more than 130 finalists advancing to the state contest held Dec. 2 at Oklahoma State University in Stillwater.



NOVICE AFR
1ST: JERYN LUNDRY, HAWORTH
2ND: JAMIE PARSONS, VALLIANT
3RD: KREED CAMPBELL, JET



JUNIOR AFR
1ST: BRIGHAM BUNT, RINGWOOD
2ND: CLAIRE STAFFORD, ALTUS
3RD: SUTTON BROWN, JENKS



JUNIOR AGRISCIENCE
1ST: LINCOLN STAFFORD, ALTUS
2ND: JAYLN LUNDRY, HAWORTH
3RD: FLETCHER INMAN, MULHALL



INTERMEDIATE AFR
1ST: KADEN JAMES, WELLSTON
2ND: ATTISYN KNIGHT, SILO
3RD: TAYLOR ROSE, SPRINGER



INTERMEDIATE AGRISCIENCE
1ST: PAXTON BROWN, JENKS
2ND: PAIGE MORRIS, HYDRO-EAKLY
3RD: CAMILA CARTER, PERKINS-TRY.



INTERMEDIATE AGRIBUSINESS
1ST: LILLY ROUCH, ARAPAHO-BUTLER
2ND: CLAIRE MYERS, LOMEGA
3RD: ISABELLA CLAY, COWETA



INTER. NATURAL RESOURCES
1ST: LUKE LUNDRY, HAWORTH
2ND: MEREDITH PYE, MT. VIEW
3RD: BEN EDDY, LONE GROVE



INTERMEDIATE AG POLICY
1ST: ELLIE ALDRIDGE, PERKINS-TRYON
2ND: KINNA TURNER, OWASSO
3RD: EMMA CARTER, LOMEGA



SENIOR AFR
1ST: LEALA BEGLEY, ELGIN
2ND: DAYLA CONNORS, SILO
3RD: CLAYCEY ROWLAND, SILO



SENIOR AGRISCIENCE
1ST: CALLEN VEIT, MORRISON
2ND: JACOB MANNEN, FLETCHER
3RD: GABBY CERVANTES, DOVER



SENIOR AGRIBUSINESS
1ST: MACI FLOWERS, TECUMSEH
2ND: MADISON WALKER, RED OAK
3RD: BRADEN HAMILTON, DURANT



SENIOR NATURAL RESOURCES
1ST: COY DAVIDSON, ELGIN
2ND: AUBREY RAKESTRAW, EL RENO
3RD: DARLA FESMIRE, OK UNION



SENIOR AG POLICY
1ST: ADDYSON SCHNEBERGER, HYDRO
2ND: JOCELYN JAMES, LATTA
3RD: KATE MEYERS, LOMEGA



SENIOR EXTEMP
1ST: COOPER KLINE, NRC
2ND: TAYLOR MARRS, TECUMSEH
3RD: CHANCE KRUGER, ATOKA

TULSA TIME



CATTLE GRADING

FFA and 4-H students from across Oklahoma demonstrated their knowledge of commercial cattle selection during the Tulsa State Fair Commerical Cattle Grading Contest September 28. The annual event is sponsored by AFR Cooperative.

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

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

TULSA STATE FAIR

AFR Cooperative was a significant contributor to the 2023 Tulsa State Fair. The AFR Exhibitor Lounge was once again a huge hit for exhibitors and families needing to put their feet up and watch the shows on the big screens. Jim Pilkington, AFR Field Rep. also made a big impact driving the AFR Gator to transport exhibitors and families to and from the parking lots to the barns. The Night of Champions Scholarship Series celebrated the hard work of 150 of Oklahoma’s 4-H and FFA youth who “made the stage,” as well as recognize the prestigious grand and reserve grand champions. Scholarships were paid by check



directly to the exhibitor at the conclusion of the fair. American Farmers & Ranchers Cooperative was also a proud trophy sponsor at the Tulsa State Fair.

Leadership Summit 2024

2024 *Ag Achievement* CONTEST



Contest open to 11th and 12th grade 4-H and FFA members exhibiting breeding or market animals at the 2024 OYE.

SHOWMANSHIP • WRITTEN ANIMAL SCIENCE EXAM • INTERVIEW

More than \$4,500 in total prize money awarded!
Entries due by Friday, March 8, 2024.

For more information visit, www.afrcoop.org.



Junior Session: July 19-21
Teen Session: July 21-23
Senior Session: July 24-27
Heartland Conference Center, Midwest City

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

The Farmer's Share

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

<div><div><div>Bacon</div><div>1 lb.</div><div></div><div><div>Retail: \$4.99</div><div>Farmer: \$0.90</div></div></div></div> <div><div><div>Top Sirloin Steak</div><div>1 lb.</div><div></div><div><div>Retail: \$9.99</div><div>Farmer: \$2.91</div></div></div></div> <div><div><div>Bread</div><div>Wheat Loaf</div><div></div><div><div>Retail: \$4.49</div><div>Farmer: \$0.18</div></div></div></div> <div><div><div>Fresh Carrots</div><div>5 lbs.</div><div></div><div><div>Retail: \$3.99</div><div>Farmer: \$2.33</div></div></div></div>
<div><div><div>Corn Cereal</div><div>18 oz. box</div><div></div><div><div>Retail: \$5.99</div><div>Farmer: \$0.09</div></div></div></div> <div><div><div>Tomatoes</div><div>1 lb.</div><div></div><div><div>Retail: \$2.00</div><div>Farmer: \$0.67</div></div></div></div> <div><div><div>Eggs</div><div>1 dozen</div><div></div><div><div>Retail: \$2.29</div><div>Farmer: \$1.51</div></div></div></div> <div><div><div>Flour</div><div>All Purpose, 5 lbs.</div><div></div><div><div>Retail: \$6.89</div><div>Farmer: \$0.64</div></div></div></div>
<div><div><div>Lettuce</div><div>1 lb.</div><div></div><div><div>Retail: \$2.29</div><div>Farmer: \$0.21</div></div></div></div> <div><div><div>Milk</div><div>1 gallon, fat free</div><div></div><div><div>Retail: \$4.39</div><div>Farmer: \$1.54</div></div></div></div> <div><div><div>Fresh Apples</div><div>1 lb.</div><div></div><div><div>Retail: \$1.24</div><div>Farmer: \$0.83</div></div></div></div> <div><div><div>Fresh Potatos</div><div>Russet, 5 lbs.</div><div></div><div><div>Retail: \$5.99</div><div>Farmer: \$2.47</div></div></div></div>
<div><div><div>Beer</div><div>12-pack cans</div><div></div><div><div>Retail: \$14.99</div><div>Farmer: \$0.07</div></div></div></div> <div><div><div>Boneless Ham</div><div>1 lb.</div><div></div><div><div>Retail: \$12.98</div><div>Farmer: \$0.90</div></div></div></div> <div><div><div>Soda</div><div>2 liters</div><div></div><div><div>Retail: \$0.99</div><div>Farmer: \$0.09</div></div></div></div>



Coastal Maine & ACADIA NATIONAL PARK

AFR Cooperative members enjoyed an agriculture-focused summer conference Sept. 6-12, 2023. The “Costal Maine and Acadia National Park” Conference focused on agriculture in Maine. Attendees explored the region via river cruise. Some of the highlights included:

PORTLAND, MAINE

AFR members explored Maine’s largest city, Portland. The seaport city is known for its cobblestone streets, nineteenth century brick buildings, and active fishing piers. AFR members visited the city’s sea captain houses, Longfellow’s boyhood home, and the elegant Victoria Mansion in the historic neighborhoods overlooking the islands of Casco Bay. The AFR group stopped at Fort Williams Park to see the Portland Head Light, commissioned by George Washington in 1790 and the most photographed lighthouse in America. Lastly, the group stopped at the Portland Breakwater Lighthouse at Bug Light Park and the city’s memorial to the WWII Liberty Ships.

BAR HARBOR, MAINE

Bar Harbor has been celebrated for its breathtaking beauty since it was discovered in 1604 by Samuel de Champlain. The AFR group saw a classic New England fishing village on a private guided boat tour of Bass Harbor and learned about salmon farming and Maine’s lobster industry.

ACADIA NATIONAL PARK

Acadia National Park is the only national park in New England. AFR members admired the striking mountains, towering forests and rocky shorelines as they drove the entire scenic Park Loop Road.

FREEPORT, MAINE

In Freeport, AFR members experienced L.L. Bean’s Headquarters and a guided blueberry tasting taught by an advisor from the Wild Blueberry Association of North America.

WOLFE’S NECK CENTER FOR AGRICULTURE

AFR members visited Wolfe’s Neck Farm. This one-of-a-kind place on the coast of Maine connects farms and eaters to the land and animals at the core of our food systems.

The Costal Maine and Acadia National Park adventure was just one of many memorable AFR Ag & Historic Conferences. Next conference locations will be announced at the 2024 AFR/OFU Convention. For more information, contact Jamie Goodson (405-218-5665) or Paul Jackson (405)218-5559.





Pennsylvania's Amish Country

AG & HISTORIC CONFERENCE

— OCTOBER 8-14, 2024 —

MORE DETAILS PROVIDED AT AFR STATE CONVENTION

Oklahoma Certified!

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GIVING WITH GOLF

Golf Tournament Raises Funds for AFR Foundation



The seventh annual AFR Foundation Golf Tournament took place Oct. 19 at FireLake Golf Course in Shawnee. The AFR Foundation is a non-profit organization focused on the betterment of rural communities in Oklahoma. Through the event, the Foundation raised more than \$15,000. All tournament proceeds

will support future AFR Foundation youth and community outreach endeavors. “The Foundation does important and necessary work throughout the year,” said AFR Cooperative President Scott Blubaugh. “Golf tournament funds make needs-based grants, special local and county projects and certain youth events possible.”

Team Winners of the 2023 AFR Golf Tournament were Landon Timmons in first, Rep. Ty Burns in second, and Jech Insurance in third. The winner of the longest drive contest was Luke Jestis. Closest-to-the-pin contest winner was Ray Trent.

In Memoriam



Della June Liles

Della June (Callen) Liles, 92, passed away Oct. 11, 2023, in Oklahoma City. She had a full and adventuresome life. Della June was born June 24, 1931, on the Callen Ranch in northwest Comanche County, Okla. She graduated from Cooperton High School in 1949 and Cameron Junior College in 1951. She attended Oklahoma A&M but moved to

California before graduation. When she moved back to Oklahoma, Della June married Leonard “Red” Liles Sept. 27, 1953. She was a farm wife and raised three sons. She later worked for Altel Phone Company in Roosevelt, and then joined her husband in the insurance business in Snyder. Della June is survived by her three sons, Phillip of Snyder, Doug and wife Lisa of Bristow, Curtis and wife Judy of Oklahoma City; six grandchildren, Keyna and husband John Metcalfe of Mannford, Jennifer and husband Robert Dailey of Prosper, Texas, Steven Liles of Norman, Callen Liles of Lakewood, Colo., Savannah

and husband Mikail Reuter of Plano, Texas, Madison and husband Brian Ritter of Mannford; bonus grandson, Brandon and wife Jackie Vestal of Sherman Oaks, Cali.; five great grandchildren; another one on the way and two bonus great grandchildren. She is also survived by two brothers, Ned and wife Betty Callen of Mountain Park, and Wesley and wife Kary Callen of Littlefield, Texas; two sisters-in-law, Delma Mace of Carnegie and Maxine Liles of Orlando, Fla. Della June was preceded in death by her husband of 44 years, Leonard “Red” Liles, and her parents, Mack Americus and Delores (Tucker) Callen.



AFR Cooperative is excited to have South Canadian Meats LLC as our newest OCBA Lifetime member! AFR President Scott Blubaugh, OCBA Coordinator Laici Neumann, and OCBA Administrator Karli Fuss had a great visit with owners/operators Rick and Jennifer Payne and their plant manager, Benjamin Buses, Sept. 20 at the processing plant near Thomas. The new facility is a much-needed resource for western Oklahoma ranchers and we’re excited to watch their business grow.

-- NOTICE --

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FOR MORE INFORMATION, CALL 405-218-5561.



Oklahoma STRONG

From the Desk of Scott Blubaugh

The festivities of the holiday season are over and Old Man Winter is here! As I write this, a cold front has arrived, bringing bitter cold and blustering winds to Oklahoma and much of the middle United States.

But, cold weather also means it's time for the annual AFR State Convention. For AFR Cooperative staff, this is the busiest time of year, but also the most rewarding as we plan a gathering that brings together AFR members from across our great state.

At this year's convention, we will be celebrating a very special honor. AFR Insurance has been named to the Forbes Best Insurance Companies for 2024. What a designation! I want to personally congratulate all our agents and our employees who worked so hard to make it happen, as well as our policyholders who make our work so worthwhile. Job well done!

Also at convention, we'll be unveiling a new valuable member benefit plan to agents and members alike. This is a new product that we've never been able to offer before. We're very excited about it; come see it at convention!

This year's convention banquet will feature a live PAC auction just like last year. It was a big success last year, so we're bringing it back again to help raise money for the AFR PAC.

Convention banquet is also special this year as we will have a very special keynote speaker—Principal Chief Chuck Hoskin, Jr., of the Cherokee Nation. The Cherokee

Nation is the largest tribe in the United States and we're honored to hear from Chief Hoskin.

The AFR Policy Committee is hard at work developing a policy draft for our delegates to vote on at convention. We take our policy seriously and every year we're excited to share the committee's work with you. AFR's policy process is fully grassroots, with resolutions presented from across the state. Ultimately, we send a representative to the National Farmers Union Policy Committee every year so that policy points originating in your AFR county or local are heard at the national level.

AFR's policy process may be working well, but politics in Washington, D.C., are as dysfunctional as ever. Because of that dysfunction, we still don't have a farm bill. The 2023 Farm Bill has certainly become the 2024 Farm Bill; some say we are actually looking at a 2025 Farm Bill. Your AFR Cooperative staff will continue to work on AFR's priorities being included in a farm bill whenever it might happen. National Farmers Union is also working diligently on the new farm bill. To learn more about our national priorities, see page 7.

Shifting focus—The AFR Strive program is continuing to grow. The program is building our next generation of leaders for both AFR and Farmers Union. A lot of time and thought went into this program and we're so pleased with its progress.

The AFR Strive program hosted

the Tri-State Producers Conference in Oklahoma City Jan. 5-6. Now in its second year, the conference was a big success as participants gained valuable insight into farm management and the modern agricultural landscape.

I want to say a big thank you to our Tri-State Conference speakers—Congressman Frank Lucas and his staff for sharing his passion for agriculture and giving the lay of the land in Washington; Michael Entz for his strategies to keep family farms in the family; Corbitt Wall for explaining the packers' playbook; Janelle Guericke for teaching avenues for risk management, and Mark Watne and Doug Sombke for sharing the benefits of the cooperative model. And of course, a big thank you to the staff members who made the conference possible.

On a final, more somber, note—2023 was not good to our insurance company. We had a record number of claims and a record number of dollars paid out on those claims. This is a difficult time for all insurance companies. Many carriers have gone out of business or have stopped writing business in Oklahoma. But, one thing about Oklahomans, we are resilient and we get through tough times. We are continuing to serve you through the storm—the theme of the 2024 AFR Convention.

See you at convention! Until then—God Bless and stay warm!

-Scott