

AFR NEWS & VIEWS

“The Voice of Family Agriculture”

A publication of American Farmers & Ranchers Volume 97, Number 1 Winter 2016



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Just a phone call away!



In the weeks following the late November ice storm, Bobby Scott rarely took a break from meeting the needs of AFR insureds who suffered storm damage. For the full story, see page 13.

Farmers & Ranchers Support Right To Farm

Information Provided by
STEVE THOMPSON
Ag Programs Manager

Oklahoma farmers and ranchers from across the state reiterated their support for State Question 777 (SQ 777), the Right To Farm Amendment, while refuting claims from the Oklahoma Stewardship Council—an animal rights front group backed by the Humane Society of the United States (HSUS).

SQ 777 is a state constitutional amendment that will be on the ballot in November 2016. Right to Farm protects Oklahoma jobs and defends the hardworking farm and ranch families that drive our rural economy from out-of-state animal-rights groups that have targeted agriculture nationwide. It also protects small and organic farmers and ensures Oklahoma families are able to afford the food they need.

“Oklahoma’s farmers and ranchers are the original environmental stewards,” said Roy Lee Lindsey, Executive Director of the Oklahoma Pork Council. “We care about our land and water and SQ 777 protects those resources for future generations. HSUS is leading and financing the Oklahoma Stewardship Council,

AFR Announces 2016 State Convention Gathering

Contributed by
PAUL JACKSON
State Secretary

The 2016 American Farmers & Ranchers Mutual Insurance Co. annual policyholder meeting and the Oklahoma Farmers Union State Convention is scheduled for Friday and Saturday, Feb. 19-20, at the Embassy Suites Hotel, 2501 Conference

Drive, Norman, OK.

One officer’s position, one executive district board of directors seat and one executive director at-large board seat will be decided during this 111th convention. The officers and board of directors seats up for election are: President, State Directors District 3 and State Director At-Large #3.

At the close of the filing period there are five candidates: Officer Seat of President up for election currently held by Terry Detrick, Ames; drew no opponent; Director Northeast District #3, currently held by Jim Shelton, opponent Marion Schaufler, Porter; and State Director At-Large #3, currently held by Mike

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RETURN ADDRESS:
American Farmers & Ranchers
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Oklahoma City, OK 73124



Industry

Oklahoma's Farmers Support SQ 777: THE RIGHT TO FARM!



IN NOVEMBER 2016, Oklahoma's voters will have the opportunity to defend the hard-working farm families that feed our communities and drive our economy.

SQ 777 will create permanent protections in Oklahoma's state constitution, forever preserving the right to farm and ranch.

To learn more about SQ 777, and how you can get involved, visit OklahomaRightToFarm.com.

SQ 777 is endorsed by Oklahoma's leading agriculture groups, including:



AMERICAN FARMERS & RANCHERS

OKLAHOMA PORK COUNCIL

OKLAHOMA CATTLEMEN'S ASSOCIATION

OKLAHOMA FARM BUREAU

THE POULTRY FEDERATION

OKLAHOMA AGRICULTURAL COOPERATIVE COUNCIL

OKLAHOMA WHEAT GROWERS ASSOCIATION

OKLAHOMA GRAIN & FEED ASSOCIATION

OKLAHOMA AGRIBUSINESS RETAILERS ASSOCIATION

OKLAHOMA COTTON COUNCIL

OklahomaRightToFarm.com



@YesOn777

Continued from SQ 777, 1

an anti-agriculture coalition, in an effort to derail Oklahoma's Right to Farm Amendment, SQ 777. The Council's deceptive statement and press conference is simply Wayne Pacelle's way of making good on his threat to double down on Oklahoma when our legislature passed Right To Farm with an overwhelming, bipartisan majority."

Wayne Pacelle is the head of HSUS, an international animal rights group that raises hundreds of millions annually to push their animal-rights agenda through the ballot box. HSUS has opposed farming and hunting rights across the country, financing ballot campaigns against dove hunting in Michigan, farmers in California and farmers and ranchers in North Dakota, and by pushing federal legislation against farmers, ranchers, and hunters.

"SQ 777 is not only an agriculture choice it is a consumer choice," said Tom Buchanan, President of Oklahoma Farm Bureau. "Outside groups want to take food off of your plates and clothes out of your closets. Oklahoma agriculture is the lifeblood of the economy of Oklahoma that needs to be protected from outside groups and outside interests."

"SQ 777 was written to protect

Oklahoma's citizens and family farmers from outside activists like HSUS," said Joe Neal Hampton, President of Oklahoma Grain and Feed Association. "Contrary to the claim of the Oklahoma Stewardship Council, SQ 777 will not guarantee foreign corporations any new rights."

The chair of the Oklahoma Stewardship Council is Drew Edmondson who has represented HSUS in its dispute with Oklahoma Attorney General Scott Pruitt. Pruitt had launched an inquiry into possibly deceptive fundraising practices by HSUS.

"Oklahoma agriculture values of stewardship, responsibility and integrity are not held by the Washington DC based HSUS group that is dead-set on deceiving Oklahoma voters," said Michael Kelsey, Executive Vice President of Oklahoma Cattlemen's Association. "Right to Farm provides for freedom in food choice and security so that Oklahoma families can make their own food buying decisions rather than the government or animal rights groups dictating how their food will be produced."

"SQ 777 will protect our ability to use science-based production methods to humanely produce food and fiber," said Terry Detrick, AFR president. "We are in a daily struggle with adverse weather conditions, burdensome regulations and contrary markets. SQ 777 will lend stability to our industry by encouraging younger

generations to be involved in agriculture without worrying about outside influences with an anti-agriculture agenda."

State Question 777 was written by farmers, for farmers and is supported by all of Oklahoma's leading agriculture groups including AFR, Okla. Farm Bureau, Okla. Cattlemen's As-

sociation, Okla. Pork Council, Okla. Agricultural Cooperative Council, the Poultry Federation, Okla. Wheat Growers Association, Okla. Grain & Feed Assoc., Okla. Sorghum Assoc., Okla. Cotton Council and family farmers across the state.

For more information, visit OklahomaRightToFarm.com.

NAMIC Honors Cole



Oklahoma Congressman Tom Cole is presented with a Benjamin Franklin Public Policy Award by NFU Beginning Farmers Institute participant Jean Lam and AFR Ag Programs Manager Steve Thompson during the 2015 AFR Washington, D.C., Fall Fly-In. The award was presented on behalf of the National Association of Mutual Insurance Companies for Congressman Cole's support and leadership on behalf of insurance consumers and the property and casualty insurance industry. In addition to being a dedicated public servant, Benjamin Franklin founded America's first successful mutual insurance company in 1752, creating an industry that would become a cornerstone of the nation's economy.

Industry

Hays Inducted into NAFB Hall of Fame



Story by
MINDY OBERLY

National Association of Farm Broadcasting

PLATTE CITY, Missouri – Oklahoma Farm Broadcaster, Ron Hays was inducted into the National Association of Farm Broadcasting (NAFB) Hall of Fame during the 72nd NAFB Convention in Kansas City, Mo. This is the highest honor awarded by the organization. Each year NAFB recognizes those who have made significant contributions to the farm broadcasting industry.

“Our honorees are what I consider the epitome of farm broadcasters. Ron displays a skill and passion for farm broadcasting but most importantly, a true understanding of the audience he serves,” says Janet Adkison, NAFB Past President and Hall

of Fame chair. “Ron’s dedication to the farm sector, an industry that serves us all, earns him a seat in the NAFB Hall of Fame.”

Known for his signature greeting – “Howdy, Neighbors” – among Oklahoma’s agriculture community, Ron has been reporting on agriculture issues since 1977. Ron was raised on a small tobacco farm in central Kentucky he started his radio career his freshman year of college at the University of Kentucky, and has not stopped. In 1974, he accepted his first full-time farm broadcaster position with KFH Radio in Wichita, Kansas and joined the NAFB.

Ron moved to Oklahoma Agrinet in Oklahoma City in 1977 and quickly established himself as the voice of agriculture for the great state of

Oklahoma. In 2006 he joined Radio Oklahoma Network and Oklahoma-FarmReport.com. Today Ron can be heard on 45 stations state-wide, and weekly on the Oklahoma City CBS affiliate, KWTW, with his “In The Field” program. In addition to his on-air reports, Ron connects with his audience with a daily ag news email and social media.

During his 45-years behind the mic, Ron has been a driving force within the organization, serving in many capacities, including on the Board of Directors and as NAFB President. Ron has also been recognized with numerous awards and honors, including NAFB Farm Broadcaster of the Year and as a member of the Oklahoma Association of Broadcasters Hall of Fame in 2007.

Knipp Head of Public Relations



AFR has selected veteran agricultural journalist Sam Knipp to lead its communications and public relations efforts

“Sam brings a strong agricultural background to this position and we are elated at the opportunity for him to continue telling the story of agriculture and rural America,” said Terry Detrick, AFR president.

Knipp has a long history of agricultural involvement dating back to his days on the western Kansas family farm and ranch. Knipp worked at various radio and television stations in Kansas and Missouri before long tenures in the communications departments at Kansas and Oklahoma Farm Bureaus.

He earned a Bachelor of Science degree in Agricultural Journalism, emphasis in agricultural economics, from Kansas State University and a Master of Science degree in Agricultural Communications from Oklahoma State University. He continues to spend time in the classroom today, helping teach an agriculture animal advocacy and policy capstone class in the OSU Animal Science Department. Knipp also serves on the Dean’s Advisory Council for Agricultural Communications at Kansas State.

“I am excited and embrace the reality of telling the farm story while improving the lives of rural citizens,” Knipp said.

Knipp has traveled extensively in foreign countries, including work in Ukraine, Cuba and Mali, West Africa.

The western Kansas native has won numerous state and national awards for his journalism and public relations efforts and is well known throughout the High Plains for his agricultural advocacy work.

Peach Appointed State FSA Executive Director

Story by
SAM KNIPP
AFR Communications



Terry Peach, Mutual, Okla., farmer and rancher, has been appointed Oklahoma Farm Service Agency State Executive Director (SED) effective November 29.

The northwest Oklahoma agricultural producer has served the state and agricultural industry for many years, including his current position as AFR District 1 director.

“I look forward to another oppor-

tunity to serve agriculture and Oklahoma,” Peach said.

“We congratulate Terry on his appointment and for his many accomplishments and contributions to Oklahoma agriculture,” said Terry Detrick, AFR president.

As FSA Executive Director Peach’s duties include administering the USDA’s farm programs.

Peach is the third generation to operate his family’s homestead, established in 1898. Peach earned a bachelor’s in agricultural education from OSU and began his career teaching vocational agriculture education at Cashion High School. Peach started W.W.H. Farm & Ranch Supply in 1973. In 1979 he started Woodward Hull, an oilfield supply company that his son now operates. Between 1993

and 2000, Peach served as the USDA Farm Service Agency State Executive Director, where he received the Distinguished Service Award for Outstanding Leadership and Management. From 2003 to 2011, Peach served as Oklahoma Secretary and Commissioner of Agriculture.

Peach has been an active member of numerous professional associations including the OSU Presidents Advisory Board and the Southern Assoc. States Depts. of Agriculture. Peach has received the Honorary State and National FFA Degrees, the Okla. Wheat Commission Staff of Life Award, the Okla. Cattlemen’s Assoc. Distinguished Service Award, the Okla. Assoc. of Conservation Districts President’s Award and the USDA Distinguished Service Award.

Industry

“Can Do” Attitude Moves Third Generation Farm Family Toward Success

Story by
SAM KNIPP
AFR Communications

Lori and Benji White were married on a Tuesday, just three days after deciding to make the life-long commitment.

“We make a decision and stick to it,” Lori said.

More than 10 years later the Whites are continuing to make important decisions everyday on their B and L Registered Red Angus ranch near Putnam, Okla.

Lori and Benji were mild school acquaintances, four years apart, in Mutual, where both were raised in families with strong work ethics. It was only later, in early adulthood, the two would see each other in a different light.

Both were raised around cattle and oilfields—Lori’s dad, Pete Persall, was an early pioneer in the cattle genetics field, Benji cut his teeth working in the hard scrabble oilfield service industry.

With headquarters near Putnam, the Whites far-flung business stretches from just southwest of Sharon to south of Custer City. The diversified operation includes 150 registered Red Angus cows and 300 commercial cross bred Angus cows. They also grow wheat, grain sorghum and forage hay.

“Our goal is to have half of our cattle registered and half commercial,” Benji said.

The registered cattle are more profitable as the Whites have sold a bull for \$80,000, another for \$38,000.

The Whites are quick to add they also paid \$25,000 for a heifer, and big bucks for other cows with top genetic DNA.

“The registered cattle require more work, keeping track of genetics records and all the inputs that go into a top notch herd,” Lori said, “but hopefully the profits will be there.”

“We jumped into the registered business with both feet,” Benji said, “because when we decide to do something, we’re in 100 percent.”

“This (registered cattle) is a way we can add value to our product,” Lori said.

The Whites also employ beef marketing as a way to add value to their cattle. They sell non hormone treated cattle (NHTC) through Cattlemen’s Choice Feedyard in Gage, Okla.

“We have found superior genetics can give us the same quality product, just as fast as using hormone implants,” Lori said. “We receive a premium by marketing our cattle as NHTC or natural beef.”

Audits by a third party entity assure consumers the White’s cattle are indeed all natural beef.

Like other aspects of their business, the Whites jumped into the natural beef market with a commitment

“We want to give our kids the opportunity to farm and ranch.”

LORI WHITE
B and L Registered
Red Angus Ranch

to themselves and to consumers.

“We want to provide a quality, nutrient-dense beef product,” Lori said.

Soon a third generation will be part of that “can do” approach. The Whites have two children, Blane, six years, and Lauren, six months.

“One of the most amazing things is to have our children with us, in



the pastures and fields, to see a baby calf, there just is nothing better,” Benji said.

“We want to give our kids the opportunity to farm and ranch,” Lori said.

Standing in the way are a couple of major obstacles: government regulations and land availability.

Benji points to issues like the EPA’s Waters of the U.S. (WOTUS) proposal and EPA’s emissions standards as examples of government overreach.

“They don’t give farmers and ranchers credit for knowing what’s best for our cattle and our land,” Benji said.

“If we don’t take care of the land and cattle, they won’t take care of us,” Lori said.

The Whites see farm organizations, like AFR, as a partner to help them communicate with consumers and legislators.

“We expect AFR to tell our story and advocate for agriculture, as this is one of the key functions that can help us the most out here in rural Oklahoma,” Lori said.

Part of advocating includes gathering sup-

port for State Question 777, Right to Farm, which is on the general election ballot in November. The issue would constitutionally protect family farmers and ranchers from unreasonable government interference and attacks by out of state special interests.

“We support it 100 percent,” Benji said. “We need this protection, especially for our kids. SQ777 will secure food production for the future.”

The western Oklahoma farm family believes the future is bright for agriculture.

“The future is strong, as the world needs us to feed a growing population,” Benji said.

A combination of hard work and new technology will help the Whites and other agricultural producers meet the demands of feeding a hungry world.

Hard work is no stranger on the B and L ranch.

“Birthdays, holidays, weekends, middle of the night...it’s all the same to us as we need to take care of the cattle,” Lori said.

“The second year we were here, we spent Christmas Day gathering cattle scattered by a blizzard with snow drifted over roads and fences,” Benji said. “It was 10 degrees and blowing snow, but we had to be out there.”

Which brings us back to that “c” word: commitment. It takes a ton of faith and courage, every day, to make the sacrifices necessary to operate a successful farm and ranch.

“We don’t really consider it a sacrifice, it’s just what we want to do,” Lori said.

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Membership

AFR Members Explore the Emerald Isle

Information provided by
MARILYN SANDERS
AFR Executive Assistant

AFR members explored Ireland's culture and agricultural industry during the fall 2015 Ag & Historic Conference Oct. 8-17. The group focused on agriculture and farming in the western part of the country, including the dairy farm that provides milk for Bailey's Irish Cream. They also saw the historic Guinness Storehouse, Waterford Crystal's headquarters, Muckross House, the Cliffs of Moher, Dromoland Castle and the Dromoland School of Falconry.

They began their adventure in Dublin, where they saw Oscar Wilde's Trinity College and the historic Guinness Storehouse.

They also experienced a place that people have been drawn to for thousands of years. "The valley of two lakes" is known for its spectacular scenery, rich history, archaeology and abundant wildlife. Glendalough was a favorite stop, a place that is said to still the mind, inspire the heart and fill the soul.

Waterford was another favorite spot. The company of Waterford was established in 1783 adjacent to Merchants' Quay in the heart of the Irish harbor town of Waterford, just minutes from the present day House of Waterford Crystal. Its founders, William and George Penrose, had a vision to "create the finest quality crystal for drinking vessels and objects of beauty for the home." More than two hundred years later, their reputation

for creating glass of unsurpassed beauty and quality has transcended the intervening centuries.

AFR members also enjoyed the town of Killarney, the Jewel in Kerry's crown. It is a wonderful place, a hive of activity all year round and it is a fantastic place to explore in any month or season.

A historical discovery, Muckross House was built for Henry Arthur Herbert and his wife, the watercolorist Mary Balfour Herbert. The well-known Scottish architect, William Burn, designed the home, which was completed in 1843. Today the home is furnished in period style, portraying the lifestyle of the nineteenth century landowning class.

AFR members' most beautiful experience was the Cliffs of Moher in County Clare, Ireland's most visited natural attraction. They stretch five miles along the Atlantic coast in the west of Ireland, reaching 702 feet at their highest point.

Another historic stop dates back to the fifth century, Dromoland Castle is the ancestral home of one of the few families of Gaelic Royalty; direct descendants of Brian Boru, the High King of Ireland.

Perhaps the most memorable experiences were the Dromoland School of Falconry and the Irish National Stud Farm that produces beautiful thoroughbreds.

For more information regarding future conferences, contact Marilyn Sanders at 405-218-5567 or Paul Jackson at 405-218-5559.



AFR Visits Ireland's Choctaw Monument

A group of American Farmers & Ranchers leaders recently visited the "Kindred Spirits" monument near Ireland's southern coast. The monument was built to honor a donation by the Choctaw Nation to the people of Ireland during the Great Potato Famine (1845-52).

The visit was part of the AFR leaders Ag and Historic Conference, Oct. 8-17. The participants are Oklahoma farmers and ranchers who share a common bond as AFR members.

In 1847 the Choctaw Nation donated \$170 (\$5,000 in today's dollars) to ease the suffering wrought by the famine. The donation was made at a time when the Irish people

believed no one, not even their own government, cared about them.

The AFR group, many of who can tie their ancestors to the Choctaw Nation, visited the site as a way to recognize the contributions made by the Choctaw Nation to improve the world around them.

AFR was established in 1905 as Oklahoma Farmers Union, 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 provides automobile, home, farm and life in-



urance with an emphasis on quality products and exceptional customer service. Available statewide, AFR

Insurance is recognized as a leading domestic insurance carrier in the state of Oklahoma.

Membership

Delegates to Consider Bylaw Proposal to Increase Director Seats

Bylaw proposals have been considered by the bylaws committee. Proposed bylaws consideration will focus on expanding the board of director seats from seven to nine directors with a designated independent and designated agent seat in each of the four districts and one at-large statewide independent seat. This will ensure that two director grassroots representatives are from each district and continue the required independent majority board status with the election of a statewide independent giving one district three directors.

The two additional seats will be phased in 2017 with Office No. 5 which is an Agent Director seat for an initial term of one year and Office No. 9 the At-Large Director with an initial term of two years. If adopted by delegates, once completely implemented there would be an officer and three board seats elected each year for three year terms.

Both bylaw and articles (Certificate of Incorporation) changes are necessary for the American Farmers & Ranchers Mutual Insurance Company while bylaw changes are only necessary for the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc. The articles (Certificate of Incorporation) for the Coop are general in nature and refer to the bylaws for specifics relative to directors.

Since considerable changes were made at the last convention, all of the bylaws and certificates for both corporations will be published on the website in its' entirety. Only the proposed changes are published within this document.

2016 AMENDED AND RESTATED BYLAWS OF THE OKLAHOMA STATE UNION OF THE FARMERS EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA, INC.

Continued from CONVENTION, 1

Humble, Lawton; opponents Keith Miller, Wynnewood.

County and Local policy resolutions received by the office of Secretary Paul Jackson are now being considered by the Policy Committee.

Bylaw proposals have been considered by the Bylaw Committee and are published in this newspaper. The complete documents can be found on the AFR website.

Only registered delegates wearing a delegate badge may vote in the election of Officers and Directors, bylaws changes and policy consideration. Contact your local or county president or secretary if you are interested in attending to see if delegate spots are still open. They are responsible for also securing hotel

TIONAL AND CO-OPERATIVE UNION OF AMERICA, INC.

ARTICLE VI BOARD OF DIRECTORS OF THE CORPORATION

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 Board shall consist of seven (7) Directors. There shall be four (4) District Director elected from each of the four (4) districts defined in the map below; and three (3) At-Large Directors. Each district shall have a minimum of one (1) Director but no district may have more than two (2) Directors. Only individuals who are independent shall be elected as a District Director. At-Large Directors may be, but are not required to be, independent. To be considered an Independent Director for the purposes of this Article VI, the Director and his/her "Family Member(s)" (defined as a spouse, parent, child and sibling, whether by blood, marriage or adoption, or anyone residing in such person's home) may not, other than in the capacity as a member of the Board or committee of the Board, accept any consulting, advisory or other compensatory fee from the STATE, be an affiliated person of the STATE or subsidiary thereof since the first day of the year in which the "Director" files for office. An Independent Director shall not be an "insurance producer or agent" (defined as a person required to be licensed under the laws of Oklahoma to sell, solicit, or negotiate insurance) for American Farmers and Ranchers Mutual Insurance Company, its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or Agent" for American Farmers and Ranchers Mutual Insurance Company, its subsidiaries or affiliates at any time during the two (2) years prior to the date of his or her election(s) as a Director of the STATE. The control of State Union shall be vested in seven (7) Directors pursuant to the terms of the current Amended and Restated By-Laws of the Oklahoma State Union of the Farmers Educational and Co-Operative Union of America, Inc., dated February 13, 2015 until the

rooms and tickets for activities. Convention delegates to the NFU Convention in Minneapolis, Minnesota March 5-8, 2016, will be elected at the state convention on the afternoon of Saturday, Feb. 20.

The names of deceased AFR policyholders/OFU members who have passed away since our last convention for the "AFR/OFU Memorial Roll" will be remembered in a memorial recognition during the General Session. A worship service has been added to the program this year.

New to the convention is a Women's Brunch, Made in Oklahoma Reception, Risk Management speakers, LEADership lunch, Mesonet Tour at the National Weather Center and a panel on SQ 777- the Right to Farm.

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 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.

Notwithstanding anything herein to the contrary, the Board of Directors shall at all times be comprised of a majority of Directors who are independent (an "independent Director"). For the purposes of this Article VI, an independent Director shall be a Director who neither he/she nor his/her "Family Member(s)" (defined as a person's spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) have, other than in the capacity as a member of the Board of Directors of State Union or committee of the Board, accept any consulting, advisory or

other compensatory fee from State Union, been an affiliated person of State Union or subsidiary thereof since the first day of the year in which the "Director" filed for office. An Independent Director shall not be an "insurance producer or agent" (defined as a person required to be licensed under the laws of Oklahoma to sell, solicit, or negotiate insurance) for the American Farmers & Ranchers Mutual Insurance Company its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for the American Farmers & Ranchers Mutual Insurance Company, its subsidiaries or affiliates at any time during the two (2) years prior to the date of his/her election as a Director of State Union.

The term "District Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who resides in one of the four (4) districts defined in the map below. The term "Agent Director" as used herein shall mean a person who has been or currently serves as an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates in one of the four (4) districts defined in the map below. The term "At-Large Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who may reside anywhere in the State of Oklahoma.

The Board of Directors shall be elected by statewide vote with (a) on independent "District Director" elected from each of the four (4) districts defined in the map below; (b) one "Agent Director" elected from each of the four (4) districts defined in the map below; and (c) one independent At-Large Director elected from the state at-large. Therefore, each district shall have a minimum of two (2) Directors and (1) district shall have three Directors.

Only individuals who are independent shall be elected as a District Director. Only individuals

Turn to BYLAWS, 7

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

In accordance with Article III, Section 1, of the Bylaws of the American Farmers & Ranchers Mutual Insurance Company, Notice is hereby given that the 2016 Annual Meeting of the Policyholders of the American Farmers & Ranchers Mutual Insurance Company will take place at the Embassy Suites Hotel, 2501 Conference Drive, Norman, OK, February 19 & 20, 2016 beginning at 1:15 p.m., Friday, Feb. 19, 2016. Registration will begin at 9:00 a.m. with the meeting scheduled to convene at 1:15 p.m. Friday, Feb. 19, 2016. Presentations of business and financial reports, election of Officers and Directors, consideration of proposed By-Law amendments, and other necessary business will be conducted at this meeting.

Terry Detrick, President
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 5.1, of the Bylaws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2016 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 Hotel, 2501 Conference Drive, Norman, OK, February 19 & 20, 2016. Registration will begin at 9:00 a.m. with the meeting scheduled to convene at 1:15 p.m. Friday, Feb. 19, 2016. Presentations of business and financial reports, election of Officers and Directors, consideration of proposed By-Law amendments, consideration and adoption of policy resolutions, and other necessary business will be conducted at this meeting.

Terry Detrick, President
Paul Jackson, Secretary

Membership

Continued from BYLAWS, 6

be elected as a District Director. Only individuals who are agents or former agents of the American Farmers & Ranchers Mutual Insurance Company shall be elected as an Agent Director. The At-Large Director must be an independent.



Section 6.2: DESIGNATION OF DIRECTOR POSITIONS AND TERMS OF OFFICE

The nine (9) Director positions and terms of office shall be designated as follows:

Office No. 1: The District Director elected from District One (1) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 2: The District Director elected from District Two (2) shall have an initial term beginning the 20th day of February, 2016, for a term of 2 years.

Office No. 3: The District Director elected from District Three (3) shall have an initial term beginning the 20th day of February, 2016, for a term of 3 years.

Office No. 4: The District Director elected from District Four (4) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 5: The Agent Director elected from District One (1) shall have an initial term beginning the 18th day of February, 2017, for a term of 1 year.

Office No. 6: The Agent Director elected from District Two (2) shall have an initial term beginning the 20th day of February, 2016, for a term of 3 years.

Office No. 7: The Agent Director elected from District Three (3) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 8: The Agent Director elected from District Four (4) shall have an initial term beginning the 20th day of February, 2016, for a term of two (2) years.

The terms of office of the current members of the Board of Directors shall expire according to the current Amended and Restated By-Laws of State Union or upon the election of his/her successor according to the terms of this By-Law change (whichever occurs first).

Section 6.23: DIRECTOR DEFINED

For purposes of these Bylaws, District Directors, Agent Directors, and the At-Large Director shall hereafter collectively be known as the "Directors" or "Board".

Section 6.34: ELIGIBILITY AND FILING REQUIREMENTS

To be eligible to file for an Officer or Director position, a candidate must have had a membership of record beginning on December 31st for five (5) years preceding the Annual Meeting; not had a conflict of interest as defined in the STATE UNION's conflict of interest policy; have been actively engaged in production agriculture during this time and received an appreciable portion of their income from producing agriculture or, be involved in cooperative work with the STATE UNION; have met the eligibility requirements of the American Farmers and Ranchers Mutual Insurance Company; and, have met the requirements set forth in the policies of the STATE UNION. Once a Director has been elected, to be eligible for reelection 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.

A candidate for a particular Director or Officer position must file in writing with the Secretary

between one hundred and twenty (120) calendar days and ninety (90) calendar days prior to the next Annual Meeting thereby making the filing period thirty (30) calendar days. In case of there being no candidate for a position or in the loss of a candidate for whatever reason, the Board shall re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board.

Section 6.45: ELECTION

Prior to any election of any Director, an appropriate committee of the STATE UNION and the Secretary shall verify that the composition requirements set forth in Section 6.1 are met. The Directors shall be elected by the Membership through a vote of their respective Delegates at the Annual Meeting. Elections shall take place by a statewide vote thereby allowing all Delegates to vote on each Director. A plurality of votes will determine all elections: therefore, the candidate receiving the most votes will be elected.

Section 6.5: TERMS

The seven (7) Directors shall be elected for terms of three (3) years or until their successors are chosen and qualified. 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 herein, the term of office of those Directors whose term is expiring as of 2011 Annual Meeting of the members of the STATE shall be considered Directors in the first class, the term of office of those Directors whose term expires as of the 2012 Annual Meeting of members of the STATE shall be considered Directors in the second class, and the term of office of those Directors of the STATE whose terms expires as of the 2013 Annual Meeting of the members of the STATE shall be considered Directors of the third class. Except as otherwise provided herein, at each annual election the successor 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.

Section 6.8: DUAL POSITIONS

Officers or Directors filing for any other position within the STATE UNION must resign their present position, to be effective the day of the election at the Annual Meeting and notify in writing the Secretary no later than one hundred twenty (120) calendar days before the opening day of the Annual Meeting. The filing period for the position being vacated shall be the period described in Section 6.31.

Section 6.9: REMOVAL OR RESIGNATION

A Director may be removed either with or without cause, by the affirmative vote of any six (6) eight (8) Directors at any regular or specially called meeting. The conflict of interest policy of the STATE UNION shall be followed in the removal of a Director. The Membership may override such termination through an Annual Meeting or special meeting of the Membership as set forth in Section 5.2. In addition, a two-thirds (2/3) majority vote of the Delegates present may remove any Director at any time with or without cause at any Annual Meeting or special meeting of Membership.

Any Director may resign at any time by giving written or verifiable electronic notice to the President or to the Secretary. Any resignation shall take effect upon receipt or at the time specified in the notice and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. No Director may resign if the STATE UNION would then be left without a duly elected Director or Directors in charge of its affairs, except upon notice to the Oklahoma Secretary of State and to the Internal Revenue Service.

Section 6.10: VACANCIES

Notification of vacancies resulting from resignation, removal or any other cause will be provided to the County and Local Charters via electronic transmission or mail if no form of electronic transmission is available, within ten

(10) calendar days of the Secretary becoming aware of such vacancy. The vacancy may, at the discretion of the Board, by a majority vote of a quorum of the Directors at any regularly or specially called meeting of the Board appoint a Director so long as the Composition requirements in Sections 6.1, 6.2 and 6.34 are met. The appointed Director shall serve the remainder of the unexpired term. However, the Membership may remove any appointed Director at any Special Meeting of the Membership or at the next Annual Meeting as determined by the Membership through their respective Delegates. The election by the Membership shall be for the unexpired term of the position unless the position was scheduled for election at the next Annual Meeting in which case the term shall be for three (3) years.

ARTICLE VII MEETINGS OF THE BOARD OF DIRECTORS

Section 7.1: MEETINGS

There shall be a minimum of four (4) regular meetings per year. Special meetings of the Board for any purpose(s) may be called at any time by the President of the Board or by any four (4) five (5) Directors. No business shall be considered at any special meeting other than the purpose(s) mentioned in the notice given to each Director of the meeting. Regular meetings and special meetings of the Board may be held at such times and locations as shall be determined by the Board. In the absence of a location designation, meetings shall be held at the Principal Office of the STATE UNION.

ARTICLE VIII OFFICERS OF THE BOARD

Section 8.2: ELIGIBILITY AND FILING REQUIREMENTS

To be eligible for an Officer position, a candidate must meet the eligibility and filing requirements of a Director as set forth in Sections 6.1, 6.2 6.3 and Section 6.4.

Section 8.7: REMOVAL OR RESIGNATION

Any Officer may be removed, either with or without cause, by the affirmative vote of any seven (7) Directors all nine (9) Directors at any regular or special meeting of the Board. The Membership shall be notified of the removal and such Officer shall be replaced in accordance with Section 8.8.

2016 RESTATED CERTIFICATE OF INCORPORATION OF AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

ARTICLE V

The business and affairs of the Corporation shall be under the control and management of a Board of Directors consisting of not less than five (5), nor more than fifteen (15), as fixed by the Bylaws. No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not then lawfully serving as a Director, of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. (hereinafter, "State Union"). In the event a person so elected shall cease to be a member of the Board of Directors of the State Union, that person shall cease to be a member of the Board of Directors of this Corporation.

The names and addresses of the persons who shall serve as Directors are as follows:

Terry Peach	2104 State Highway 50 Mutual, Oklahoma 73853
Joe Ed Kinder	800 Park Ave Frederick, Oklahoma 73542
Jim Shelton	P. O. Box 494 Vinita, Oklahoma 74301
Bob Holley	HC 70 Box 1742 Antlers, Oklahoma 74523
Roy Perryman	30425 South Highway 82 Stigler, Oklahoma 74462
Justin Cowan	P. O. Box 284 Locust Grove, Okla. 74352
Mike Humble	8504 SW Bishop Rd. Lawton, Oklahoma 73505

The Officers of the Corporation shall be elected or appointed as set forth in the Bylaws of the Corporation and may include a Chief Executive Officer, a President, a Vice President, a Secretary, a Treasurer, and any other officers as the Bylaws may permit.

The names and addresses of the persons serving as the Corporation's officers are as follows:

Richard D. Herren, CEO	1021 S. Ellison El Reno, OK 73036
Terry L. Detrick, President	P. O. Box 98 Ames, OK 73718
John Porter, Vice Pres.	1600 NW 175 th Ct Edmond, OK 73012
Paul Jackson, Secretary	34807 St. Hwy 32 Ringling, OK 73456
Tara Brooks, Treasurer	2035 Ridgeview MWC, OK 73130

The business and affairs of the Corporation shall be currently under the control and management of a Board of Directors consisting of seven (7) members. No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. ("State Union"), and (b) a member of the Board of Directors of the State Union. In the event a person so elected shall cease to be a member of the State Union, that person shall cease to be a member of the Board of Directors of this Corporation.

The control of this Corporation shall continue to be vested in seven (7) Directors pursuant to the terms of this document and the Amended and Restated Bylaws of this Corporation dated December 30, 2015, until the 2017 Annual Meeting, at which time, the control of this Corporation shall be vested in a Board of nine (9) Directors. The nine (9) Directors shall be elected for terms of one (1) to three (3) years or until their successors are chosen and qualified as provided herein in the Corporation's Bylaws. 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 herein, the term of office of those Directors whose term is expiring as of the 2017 Annual Meeting of the members of the State Union and this 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 the State Union and this Corporation shall be considered Directors in the second class, and the term of office of those Directors whose term expires as of the 2019 Annual Meeting of the members of the State Union and this Corporation 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.

Notwithstanding anything herein to the contrary, the Board of Directors shall at all times consist of a majority of Directors who are independent (an "Independent Director"). ~~To be considered independent for~~ purposes of this Article V, an Independent Director shall be a Director who neither he/she nor the Director and his/her "Family Member(s)" (defined as Director's spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) may not have, other than in the capacity as a member of the Board of Directors of the Corporation or committee of the Board, accepted any consulting, advisory or other compensatory fee from the Corporation, been an affiliated person of the Corporation or subsidiary thereof since the first day of the year in which the "Director" filed for office. A "Director" An "Independent Director" shall not be an "insurance producer or agent" (defined as a person required to be licensed under the laws of Oklahoma to sell, solicit, or negotiate insurance) for the Corporation, its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates at any time during the two (2) years prior to the date of his or her election as a Director of the

Turn to BYLAWS, 12

Membership

Insuring Rural Tomorrows

AFR/OFU STATE CONVENTION 2016

SCHEDULE OF EVENTS

FRIDAY, FEB. 19, 2016

- 9 a.m. Registration, PAC, Ticket Sales, Voting, Trade Show Open
 9:30 a.m. Policy Committee Meeting
 Agent CE Session *Dennis Stone*
 10:30 a.m. Agent BriteCore Tech Presentation *BriteCore Founders*
 11 a.m. CEO Reflections *Richard Herren, AFR CEO*
 11:15 a.m. Agent Recognition Luncheon *Sp. by Willis Re*
 Luncheon Guest Speaker *Insurance Comm. John Doak*
 1 p.m. Agent Resource Room Opens

FIRST GENERAL SESSION

- 1 p.m. Door Prizes *Sp. by MIDCON & LegalShield*
 Beef Certificates *Sp. by the Oklahoma Cattlemen's Association*
 Invocation *Lendell Birdsong, Chaplain*
 Pledge of Allegiance *Youth Advisory Council*
 1:15 p.m. Calls to Order *Terry Detrick, President*
 Meeting Notices, Convention Rules, Committees
 & Appointments *Anita Poole Endsley, Parliamentarian*
 Bylaws & Articles Consideration *Terry Detrick, Pres. & Chair*
 Election Committee Report *Paul Jackson, Chairman*
 Candidate Speeches *Paul Jackson, Chairman*
 Milk & Cookies Break *Sp. by DairyMAX & COX*
 CEO Report *Richard Herren, Chief Executive Officer*
 Financials Report *Tara Brooks, CFO & Treasurer*
 Membership Report *Paul Jackson, Secretary*
 Vice President Report *John Porter, Vice President*
 President Report *Terry Detrick, President*
 NFU Policy Report *Phil Berkenbile*
 Consideration & Adoption of Policy
Ray Miller, Policy Committee Chair
 5:30 p.m. Made in Oklahoma Reception *sp. by AFR LEAD, OBC, Poultry Fed.*
 Trade Show, Agent Resource Room Close

SECOND GENERAL SESSION

- 6:30 p.m. CastIron Bluegrass Band Pre-Session Entertainment
 7 p.m. Pledge of Allegiance *Youth Advisory Council*
 Feeding the World Video, *Barrett Powell, Ringwood*
 Youth Program
 AFR Novice Speech Contest Winner *Alec Anderson, Ringwood*
 Poster Contest Winners
 State Scholarship Recipients
 Outstanding Youth Awards
 Youth "Year in Review"
 Youth Partnership Remarks
Kendall Brashears, Executive Director, Okla. FFA Foundation, Chickasha
 Remarks *Tommy Thomas, AFR State Lobbyist*
 8 p.m. Live PAC Auction
 9 p.m. Northwest Area Meeting
 Registration, Voting, Ticket Sales Close

SATURDAY, FEB. 20, 2016

- 8 a.m. Registration, Voting, Ticket Sales, Trade Show Opens
 Silent Auction Continues, Agent Resource Room Opens

THIRD GENERAL SESSION

- 8:15 a.m. Door Prizes *Sp. by MIDCON & LegalShield*
 Beef Certificates *Sp. by the Oklahoma Cattlemen's Association*
 Invocation *Lendell Birdsong, Chaplain*
 Pledge of Allegiance *Youth Advisory Council*
 "Risk Management Programs for Oklahoma"

- Terry Peach, Exec. Director, Okla. USDA-FSA, Woodward*
Francie Tolle, Regional Director, USDA-RMA, Oklahoma City
 "Drill Bits & Plow Shares-Story of Farmers Royalty Company"
Mason Mungle, President, Farmers Royalty Company
 "Beef Check-off Program Celebrating 40 Years"
Heather Buckmaster, Executive Director, Oklahoma Beef Council
 10 a.m. Milk & Cookies Break *Sp. by DairyMAX & Okla. Ag Coop Council*
 Women's Cooperative Awards Brunch
 10:15 a.m. Remarks *Jean Lam, NFU Beginning Farmers Inst., Pauls Valley*
 Remarks *Chandler Goule, NFU Sr. Vice Pres. of Programs, Wash., D.C.*
 11 a.m. "Proper Stockmanship – Avoiding Personal Injury"
Richard McConnell and Tina Williams, Bolivar, MO
 11:45 a.m. LEADership Luncheon
Riley Pagett, National FFA, Washington, D.C., Sp. by Okla. AgCredit
 12 p.m. Ticket Sales & Silent Auction Close
 NFU Delegates Card Deadline

FOURTH GENERAL SESSION

- 1:15 p.m. Memorial Service & Recognition *Lendell Birdson, Chaplain*
 1:35 p.m. Door Prizes *Sp. by MIDCON & LegalShield*
 Beef Certificates *Sp. by the Oklahoma Cattlemen's Assoc.*
 AFR Intermediate Speech Winner *Madelyn Gerken, Kingfisher*
 1:40 p.m. "State Question 777 - The Right to Farm"
Michael Kelsey, Exec. Vice President, Oklahoma Cattlemen's Association
Roy Lee Lindsey, Executive Director, Oklahoma Pork Council
R.J. Gray, President & CEO, Oklahoma Agricultural Cooperative Council
 2 p.m. Registration & Voting Booths Close
 Year-in-Review Video
 2:45 p.m. Election Results, Completion of Business
 NFU Delegates Election
 3 p.m. Milk & Cookies Break *Sp. by DairyMAX & COX*
 3:15 p.m. Nat'l Weather Center/Mesonet Tour *Sp. by LEAD & Okla. AgCredit*
 3:30 p.m. Breakout Sessions
 "Proper Stockmanship-Avoiding Personal Injury"
Richard McConnell and Tina Williams, Bolivar, MO
 Agent's Association Meeting
 4 p.m. Trade Show Closes

CONVENTION BANQUET

- 6:30 p.m. Banquet Doors Open
 Pre-Session Entertainment *Bobby Ramming*
 7 p.m. Welcome *Terry Detrick, President*
 Invocation *Lendell Birdson, Chaplain*
 Pledge of Allegiance *Youth Advisory Council*
 National Anthem *Charlene Moses*
 Dinner *Pork entrée sponsored by Oklahoma Pork Council*
 Sponsor Remarks
 Partnership Remarks
 Remarks *John Doak, Oklahoma Insurance Commissioner*
 Award Presentations, Outstanding County, New Initiatives
 Entertainment *"It's Funny Now" Rik Roberts*
 Grand Door Prize Drawing *Sp. by Okla. AgCredit and P&K Equip.*
 Sponsor Remarks *Oklahoma AgCredit and P&K Equipment*
 God Bless America *Charlene Moses*

SUNDAY, FEB. 21, 2016

- 9 a.m. Worship Service
Lendell Birdsong, Chaplain

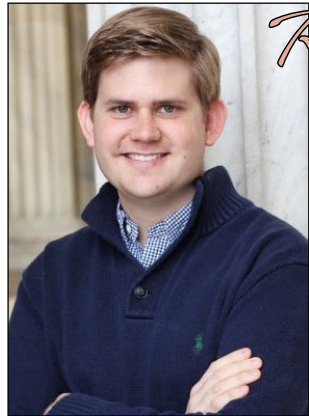
Membership

Special Convention Guests



Chandler Soule

SENIOR VICE PRESIDENT OF PROGRAMS, NATIONAL FARMERS UNION



Riley Pagett

DIRECTOR, GOVERNMENT & NONPROFIT RELATIONS, NATIONAL FFA



John Doak

INSURANCE COMMISSIONER, OKLAHOMA INSURANCE DEPARTMENT



Kendall Brashears

EXECUTIVE DIRECTOR, OKLAHOMA FFA FOUNDATION



Heather Buckmaster

EXECUTIVE DIRECTOR, OKLAHOMA BEEF COUNCIL



Terry Peach

EXECUTIVE DIRECTOR, OKLAHOMA FARM SERVICE AGENCY



Francie Tolle

DIRECTOR, REGIONAL RISK MANAGEMENT AGENCY



R.J. Gray

PRES. & CEO, OKLAHOMA AGRICULTURAL COOPERATIVE COUNCIL



Michael Kelsey

EXECUTIVE DIRECTOR, OKLAHOMA CATTLEMEN'S ASSOCIATION



Roy Lee Lindsey

EXECUTIVE DIRECTOR, OKLAHOMA PORK COUNCIL



Richard McConnell & Tina Williams

STOCKMANSHIP EXPERTS, HAND 'N HAND LIVESTOCK SOLUTIONS



Rik Roberts

ROBERTS SPENT HIS YOUTH IN KENTUCKY WORKING ON TOBACCO AND HORSE FARMS. HE NOW HAS MORE THAN TWENTY YEARS HEADLINING STANDUP ACROSS THE U.S. AND ABROAD. BELIEVING THE WORLD NEEDS MORE CLEAN COMEDY, RIK TEACHES COMEDY WRITING WORKSHOPS ACROSS THE COUNTRY THROUGH HIS "SCHOOL OF LAUGHS."
RIK SPENDS HIS TIME OFF STAGE WRITING COMEDY SONGS — MANY ARE AIRED DAILY ON SIRIUSXM RADIO'S LAUGHUSA AND BLUE COLLAR RADIO CHANNELS. HIS LOVE OF ALL THING COUNTRY LED TO HIM BEING FEATURED ON CMT'S "20 GREATEST REDNECK MOMENTS." HE ALSO WAS A WRITER AND PERFORMER ON "THE HENRY CHO COMEDY SHOW" ON GAC.



Castiron Bluegrass

Membership



GRAND DOOR PRIZE

Grand Prize

Must be present to win!

John Deere Z255 48" Deck Z-Trak Mower

22 horsepower V-twin engine

Hydro-Gear EZT with 1-inch axles

7.0 mph mowing speed

48" Edge Deck

+ \$600 P&K Equipment Gift Card!!

Total Value of \$3,600

This year's grand door prize is sponsored by Oklahoma AgCredit & P&K Equipment.



Convention Sponsors



SAVE THE WHEELS!

Start saving empty Ralgro Wheels Now!

Help fund scholarships & leadership training for Oklahoma's next generation of ranchers.



For every wheel received, Merck Animal Health will give \$1 to OCA Scholarship and Leadership Programs.



For more information or to turn Ralgro Wheels in, call the OCA Office at 405-255-4591

Special Features

SQ 777 PANEL

MESONET/NATIONAL WEATHER CENTER TOUR

RISK MANAGEMENT SEMINARS

OKLAHOMA BEEF CHECK-OFF PETITION DRIVE

"SHINE TO GO" SHOE SHINE STANDS

BEEF CERTIFICATE DRAWINGS

RALGRO WHEELS DROP-OFF

TRADE SHOW WITH MORE THAN 50 VENDORS

MADE IN OKLAHOMA RECEPTION

OKLAHOMA WHEAT COMMISSION CINNAMON ROLLS

LEADERSHIP ACTIVITIES

LIVE & SILENT PAC AUCTION

Membership

Candidates Gear Up for Convention Election

The officer seat of **president** is up for election. It is currently held by Terry Detrick, Ames. He runs unopposed.

Terry Detrick, Ames



Terry Detrick is a lifelong, second-generation AFR member. He was first elected to the OFU

Board of Directors in 1986 and served as vice president from 1988 to 1992. After serving as president of the Oklahoma Wheat Growers Association and then the National Association of Wheat Growers, he returned in 1998 as OFU Vice President and Director of Farm Programs. He was named AFR/OFU President in 2009.

Detrick currently represents American Farmers & Ranchers and agriculture in many capacities: President of the Oklahoma Wheat Research Foundation; chairman, Oklahoma Agriculture Mediation Program Executive Board; board of directors, Oklahoma Wheat Growers Association. He is also a member of the Oklahoma Academy for State Goals, the State Chamber of Oklahoma, the Oklahoma State University (OSU) Dean of Agriculture Advisory Council, the Kansas City Federal Reserve Food & Agriculture Advisory Roundtable and the Oklahoma and National Cattleman's Associations. He holds a federal appointment to the USDA Cattleman's Beef Board.

As a strong supporter of youth, Detrick has been awarded the Honorary Chapter, Honorary State and Honorary American FFA Degrees, the OSU College of Agricultural Sciences and Natural Resources' Agriculture Advocate Champion award, and the highest honor Oklahoma FFA can bestow, the FFA VIP of the Year award.

Detrick is the managing agent of the Detrick Insurance Agency, founded by his father at the inception of OFU Insurance. He and his wife, Rita, proudly partner with their three sons, daughters-in-law and eleven grandchildren to keep their insurance business and family farming tradition alive.

The **Northeast District** (District 3) director seat is up for election. The seat is currently held by Jim Shelton, Vinita. Marion Schaufler, Porter, opposes.

Jim Shelton, Vinita



Jim Shelton, Vinita, joined the Board of Directors of the Oklahoma Farmers Union and the

American Farmers & Ranchers Mutual Insurance Company in 2012.

Shelton retired from the Oklahoma State Bank of Vinita in January 2010 after a 35-year banking career. Shelton graduated from Oklahoma State University with bachelor's in animal science and from the Southwestern Graduate School of Banking at Southern Methodist University in Dallas. He received the Honorary State FFA degree in 2012. Shelton has earned Farm Mutual Director Certification from the National Association of Mutual Insurance Companies.

Shelton was a member of Class I of the Oklahoma Agricultural Leadership Program and Class XIV of Leadership Oklahoma. His involvement in local and state organizations includes vice-president of the Vinita Public Schools Board of Education, treasurer of the Vinita Public Schools Educational Foundation and past president of both the Vinita Lions Club and the Vinita Chamber of Commerce. He also serves on the Cherokee Hills RC&D Council.

Shelton is a former director of the Oklahoma State University Alumni Association, the OSUAA Leadership Council and the OSU Animal Science Alumni Association. He currently serves on the Board of Directors of Holistic Management International, Albuquerque, N.M., and is an elder of the Pilgrim Presbyterian Church in Vinita.

Shelton and his wife, Sara, have been members and supporters of AFR/OFU for more than 27 years. They have a commercial cow/calf and stocker cattle ranch near Vinita. They have four grown children—two sons and two daughters—and two grandchildren.

Marion Schaufler, Porter



Marion Schaufler was raised on his family's farm near Porter, Okla. He attended both Coweta and Por-

ter Schools, graduating in 1966 from Porter High School. Schaufler continued his education at Northeastern Oklahoma A&M College in Miami, earning his associate degree in 1968. He completed his degree in agricultural education at OSU in 1970.

Schauffler taught vocational agriculture at Lowry City, Mo., and Harrisonville, Mo., from 1970 to 1979. In 1979, he returned to Oklahoma where he accepted a position with Farm Credit originating loans for farmers, ranchers and rural residents. He retired from Farm Credit in September 2012. Schaufler also served in the Army National Guard from 1970 to 1976.

Schauffler has been involved in many civic organizations. He has served on the Porter School Board, the Wagoner County Cattleman's Association Board and is currently serving as president of the Wagoner County AFR. In 2012, he served on the AFR State Policy Committee. Schaufler is currently serving on the Indian Capital Technology Center School Board.

He and his wife, Francie, reside on a ranch near Porter and operate a stocker cattle and hay operation. They have two sons, Scott and Barry, and three grandchildren. Much of their time is spent attending their grandchildren's activities. The Schauflers are also active members of CrossPoint Baptist Church in Coweta.

The **At-Large #3** director seat is up for election. The seat is currently held by Mike Humble, Cache. Keith Miller, Wynnewood, opposes.

Mike Humble, Cache



Mike Humble, Cache, has been an AFR/OFU agent for 15 years. He has served as the At-Large #3 Director

for the past three years and has earned the NAMIC Farm Mutual Director Certification.

Humble has been an active member of Oklahoma Farmers Union, serving on the AFR/OFU State Policy Committee for three years—two of those years as chairman. He has also served on the National Farmers Union Policy Committee and lobbied in Washington, D.C., for the 2008 Farm Bill.

Some of Humble's most memorable times are those involving Oklahoma Farmers Union activities. His

Farmers Union background began when he attended the OFU summer camps at a young age. His five children have all followed in his footsteps by also attending OFU summer camps. His one-and-a-half-year-old granddaughter, Piper, attended the OFU Leadership Summit banquet this summer.

Throughout his life, Humble has been an active supporter of 4-H and FFA and has received the Honorary State FFA Degree. He has served on the Comanche County Fairgrounds Trust Authority for 22 years.

Humble and his wife, Sherry, have been married for 47 years. They have five children—Erica, Haylie, Colton, Chayton and Chelsea—and one precious granddaughter, Piper Lynn. The Humbles' daughter Chelsea is also an AFR Insurance agent.

Keith Miller, Wynnewood



Keith Miller grew up on a small family farm near Comanche. He was active in 4-H and served as

FFA chapter president. After graduating in 1984, he attended Oklahoma State University (OSU) and later earned a bachelor's in business from East Central University.

Miller has been a part of the AFR family as an agent for the past ten years and as an adjuster for the six years prior. He serves as an officer on the Garvin County Farmers Union Cooperative. His experience as an agent and adjuster for AFR has helped to further develop his leadership and management skills.

Miller is actively involved in his community. He has served as president of the Pauls Valley Kiwanis, is a member of Valley Lodge #6 Masonic Lodge in Pauls Valley and was elected to two terms on the Wynnewood School Board, where he served as president. He is an active volunteer in the Wynnewood and Lindsay school communities and was active in the development of the Wynnewood Sports Complex.

Miller has been married to his wife, Andrea, for nearly 28 years. They own a 100-acre farm in Garvin County, are members of the First Baptist Church of Wynnewood and have been AFR/OFU members for more than 25 years.

The Millers have two children—Cody, 26, and Alexandra, 23. Cody graduated from OSU with a degree in marketing; Alexandra is currently a senior at OSU.

Membership

Continued from BYLAWS, 7

Corporation.

The term "District Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who resides in one of the four (4) districts defined in the map below. The term "Agent Director" as used herein shall mean a person who has been or currently serves as an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates in one of the four (4) districts defined in the map below. The term "At-Large Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who may reside anywhere in the State of Oklahoma.

The Board of Directors shall be elected by statewide vote with (a) one independent "District Director" elected from each of the four (4) districts defined in the map below; "District Directors", and (b) three (3) Directors who are not required to be independent, elected as At-Large Directors. Each (b) one "Agent Director" elected from each of the (4) districts defined in the map below; and, (c) one independent At-Large Director elected from the state at-large. Therefore, each district shall have a minimum of one (1) two (2) Directors and one (1) district shall have three (3) Directors.

No district may have more than two (2) Directors. Only individuals who are independent shall be elected as a District Director. At-Large Directors may be, but are not required to be, independent. Only individuals who are agents or former agents of the Corporation may be elected as an Agent Director. The At-Large Director must be independent.



Vacancies in the Board of Directors shall be filled by majority vote of the remaining members of the Board, and each person so elected shall serve for the unexpired term created by the vacancy. If a majority of the Board of Directors is not independent, as required above in this Article V, notwithstanding anything herein to the contrary, then as necessary for the Board of Directors to be comprised of a majority of Independent Directors, the Board of Directors by majority vote (excluding the Director proposed to be removed) shall remove any one or more non-independent Directors and replace each such removed Director with an Independent Director who shall serve for the unexpired term created by the removal of each such non-independent Director.

The Officers of the Corporation shall be elected or appointed as set forth in the Bylaws of the Corporation and may include a Chief Executive Officer, a President, a Vice-President, a Secretary, a Treasurer, and any other officers as the Bylaws may permit. No person shall be eligible to serve as an Officer of the Corporation (except Chief Executive Officer) who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. ("State Union"), and (b) serving in the same office of the State Union. In the event a person so elected or appointed shall cease to be an Officer of the State Union, that person shall cease to be an Officer of this Corporation.

The President may vote as if he is a Director for the limited purpose of breaking tie votes of the Board of Directors. Under no circumstance shall the President exercise more than one vote.

2016 AMENDED AND RESTATED BYLAWS OF AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

ARTICLE IV

BOARD OF DIRECTORS

Section 1 – Term.

The control of this Corporation shall be vested in seven (7) Directors pursuant to the terms of that certain Amended and Restated Bylaws of American Farmers & Ranchers Mutual Insurance Company dated December 30, 2015, until the 2017 Annual Meeting, at which time, the control of this Corporation shall be vested in a Board of seven (7) nine (9) Directors. The seven (7) nine (9) Directors shall be elected for terms of one (1) to three (3) years or until their successors are chosen and qualified as provided in Section 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 herein, the term of office of those Directors whose term is expiring as of the 2017 Annual Meeting of the members of the State Union and this 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 the State Union and this Corporation shall be considered Directors in the second class, and the term of office of those Directors whose term expires as of the 2019 Annual Meeting of the members of the State Union and this Corporation 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.

Notwithstanding anything herein to the contrary, the Board of Directors shall at all times be comprised of a majority of Directors who are independent (an "Independent Director"). For the purposes of this Article IV, the Director an Independent Director shall be a Director who neither he/she nor his/her "Family Member(s)" (defined as a person's spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) have, other than in the capacity as a member of the Board of Directors of the Corporation or committee of the Board, accepted any consulting, advisory or other compensatory fee from the Corporation, been an affiliated person of the Corporation or subsidiary thereof since the first day of the year in which the "Director" filed for office. An Independent Director shall not be an "insurance producer or agent" (defined as a person required to be licensed under the laws of Oklahoma to sell, solicit, or negotiate insurance) for the Corporation its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates at any time during the two (2) years prior to the date of his or her election as a Director of the Corporation.

The term "District Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who resides in one of the four (4) districts defined in the map below. The term "Agent Director" as used herein shall mean a person who has been or currently serves as an "insurance producer or agent" for the Corporation, its subsidiaries or affiliates in one of the four (4) districts defined in the map below. The term "At-Large Director" as used herein shall mean a person who would qualify as an "Independent Director" and who is otherwise qualified to serve on the Board of Directors who may reside anywhere in the State of Oklahoma.

The Board of Directors shall be elected by statewide vote with (a) one independent "District Director" elected from each of the four (4) districts defined in the map below ("District Directors"), and; (b) three (3) Directors, who are not required to be independent, elected as At-Large Directors. Each district shall have a minimum of one (1) Director. No district may have more than two (2) Directors. One "Agent Director" elected from each of the four (4)

districts defined in the map below; and (c) one independent At-Large Director elected from the state at-large. Therefore, each district shall have a minimum of two (2) Directors and one (1) district shall have three (3) Directors.

Only individuals who are independent shall be elected as a District Director. At-Large Directors may be, but are not required to be, independent. Only individuals who are agents or former agents of the Corporation shall be elected as an Agent Director. The At-Large Director must be independent.



Section 2 – Designation of Director Positions and Terms of Office. The nine (9) director positions and terms of office shall be designated as follows:

Office No. 1: The District Director elected from District One (1) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 2: The District Director elected from District Two (2) shall have an initial term beginning the 20th day of February, 2016, for a term of 2 years.

Office No. 3: The District Director elected from District Three (3) shall have an initial term beginning the 20th day of February, 2016, for a term of 3 years.

Office No. 4: The District Director elected from District Four (4) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 5: The Agent Director elected from District One (1) shall have an initial term beginning the 18th day of February, 2017, for a term of 1 year.

Office No. 6: The Agent Director elected from District Two (2) shall have an initial term beginning the 20th day of February, 2016, for a term of 3 years.

Office No. 7: The Agent Director elected from District Three (3) shall have an initial term beginning the 20th day of February, 2016, for a term of 1 year.

Office No. 8: The Agent Director elected from District Four (4) shall have an initial term beginning the 20th day of February, 2016, for a term of 2 years.

Office No. 9: The At-Large Director elected statewide shall have an initial term beginning the 18th day of February, 2017, for a term of 2 years.

The terms of office of the current members of the Board of Directors shall expire according to the current Amended and Restated Bylaws of this Corporation or upon the election of his/her successor according to the terms of this bylaw change (whichever occurs first).

Section 6 - Eligibility. Eligibility for a Director of the Corporation is specified in the Certificate of Incorporation and states as follows: No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. ("State Union"), and (b) a member of the Board of Directors of the State Union. In the event a person so elected shall cease to be a Director of the State Union, that person shall cease to be a Director of this Corporation. Therefore, should there be any discrepancies between these Bylaws and the bylaws of the State Union, the bylaws of the State Union shall take precedence and control. The Directors shall be elected from the Directors 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. Should

the Policyholders choose less than seven (7) nine (9) of the State Union Directors, the Corporation may continue to operate with a number less than seven (7) nine (9) but not less than seven (7) five (5) until the next Annual Meeting where an election by the Policyholders can take place. Once a Director has been elected, to be eligible for reelection 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.

Section 9 - Removal from Office. Any Officer may be removed, either with or without cause, by the affirmative vote of any seven (7) nine (9) Directors at any regular or special meeting of the Board. The policyholders shall be notified of the removal and such Officer shall be replaced in accordance with Section 8(i). Any Director may be removed either with or without cause by the affirmative vote of any six (6) eight (8) Directors at any regular or special meeting of the Board. The policyholders may override such termination through an Annual Meeting or special meeting of the Membership.

FRC History in "Drill Bits & Plow Shares"

Farmers Royalty Company was organized in 1928 as the Farmers Union Cooperative Royalty Company with the concept of creating a company that would pool mineral interests owned by the shareholders and manage the assets for the benefit of all the shareholders. The original intent was to work for the "greater good" of the shareholders.

Within two years 43,000 mineral acres made up the pool for the royalty cooperative company. Today the mineral ownership has doubled in Oklahoma and includes minerals in others states as well while surviving the depression, defeating takeover attempts, and facing an ever-changing business world.

Through the past 88 years the company has morphed into a hybridly-traded company that still maintains many of the Coop features such as one vote per shareholder, maximum of 80 shares per shareholder and approval by the Board of Directors of all stock transfers.

Farmers Royalty Company President Mason Mungle and former Director of Cooperative Activities and Government Relations for OFU will speak on the history of the company and its connections to AFR at convention in February. Mungle will also introduce a new book that has been written about the company.

The book, "Drill Bits & Plow Shares," will be available at the 2016 AFR State Convention.

Insurance

AFR Claims Adjuster Hustles to Help

Story by
SAM KNIPP
AFR Communications

In the weeks following the late November ice storm, Bobby Scott rarely took a break from meeting the needs of AFR insureds who suffered storm damage. Scott is an AFR claims adjuster for central Oklahoma.

Scott said AFR prioritizes claims according to the amount of damage involved.

“The more severe damage, where there is a tree limb poking through the roof or something similar, receives top priority,” Scott said.

During the first few days following the storm, Scott struggled to maneuver around fallen trees and power lines.

“Some of the roads were blocked; I had to detour several miles or wait until the roads were cleared before I could service the claim,” Scott said.

At press time Scott had worked

about 45 claims. Statewide, the total claims from the ice storm are about three times that number.

“This storm was a great opportunity to demonstrate the dedication and hard work of AFR claims adjusters,” said Chad Yearwood, AFR

**“When a storm hits,
we put everything else
on hold. We try to con-
tact everyone within
48 hours.”**

BOBBY SCOTT
AFR Claims Adjuster

claims director

That dedication was evident in Leslie Morriss’ firm handshake as he thanked Scott for inspecting the damage to his Yukon property.

“I was pleased with his rapid response and prompt settlement of my claim,” Morriss said.



AFR Agents Host Open Houses

Story by
MARISSA TESCIER
AFR Marketing Representative



Laverne Insurance

New AFR agent Kodel Cunningham has purchased the Blair Group Agency in Laverne. She held a Christmas open house at her agency on December 16 to welcome policyholders to meet their new agent. The event was a town-wide celebration attracting several people.

Cunningham is licensed in Property and Casualty and Life and has hired Melissa Deal, who is studying

to get her producers license, to help in the agency.

Cunningham was raised in Laverne. She enjoys spending time with her family on the ranch where they raise cattle and grow alfalfa on their farm. Kodel and her husband of 17 years, Andy, have a daughter, Rayli, and a son, Keb.

Jestis Insurance

New AFR agent Landon Jestis, former AFR claims adjuster for four years, has purchased the Colclazier & Burns Agency in Durant. Jestis held a Christmas Open House in his new location on December 22 to welcome policyholders to meet their new agent.

Both new and long-time insureds visited to see the new location and enjoy the refreshments. Jestis feels the event was an overall success with several members of AFR leadership present throughout the day.

Jestis is licensed in Property



and Casualty. He was an independent claims adjuster for 13 years before becoming a claims adjuster for AFR. Jestis has hired Chyanna Huddleston, a recent graduate from Southeastern Oklahoma State University. She is studying to get her CSR license to help in the agency.

Jestis and his wife of 17 years, Leandra, have three children and raise horses and cattle. Landon enjoys watching his kids play sports, team roping, hunting and fishing.

The Jestis Insurance Agency is located at 1201 West Evergreen, near the corner of 12th and Main in Durant.

Newsome Insurance

Newsome held a Customer Appreciation Luncheon at the local senior citizen center in Clinton on November 12. Several members of AFR leadership were present throughout the day to show support.

Agents Donna and Nicole were able to show their appreciation to their policyholders with the help of the AFR Marketing Department. Everyone had an enjoyable afternoon filled with friends and food.



LEAD Program

Red River Ranch Chef Partners with AFR

Story by
MEGAN ALBRIGHT
Adult Education Coordinator

Television celebrity and Oklahoma native Kent Rollins is AFR's latest partner in helping improve the lives of rural Oklahoma.

Rollins was a guest speaker and caterer at the annual Agrifest Farm & Ranch Forum in Enid hosted by AFR's LEAD program. The event also featured a panel discussion of SQ777, Right to Farm, which will be on the general election ballot in November.

Rollins is an acclaimed chuck wagon cook and has made numerous television appearances including PBS, QVC, Food Network's Throwdown with Bobby Flay, Chopped Grill Masters and Chopped Redemption, NBC's Food Fighters and most recently the CBS Sunday Morning. His popular recipe and story contributions can also be enjoyed each month in Western Horseman Magazine.

Rollins was raised in Hollis, Okla., near the banks of the Red River. He grew up around the cattle business helping his dad and later managing a cow/calf operation. Rollins credits his cooking to his mother.

"My mother taught us to clean, cook or sew and I didn't much like to

sew," Rollins said. "Although I was the youngest and therefore did a lot of cleaning, cooking has always been my passion."

With a restored 1876 Studebaker wagon, Kent and his wife Shannon travel across the country catering for weddings, corporate events and heritage festivals while preserving a part of America's history.

"I get to do what I love with the woman I love," Rollins said. "I am married to my best friend who also happens to be my boss, it is the best of both worlds."

Along with "slingin' hash," Rol-



Kent Rollins and his wife and partner, Shannon Rollins. Rollins photo

lins has become pretty good at "slingin' bull." Through poetry and storytelling, Rollins describes life on the trail and the mishaps that can occur growing up with two older brothers as cowboys. While Rollins father was going through cancer treatment, he couldn't put his feelings into words,

so he started writing cowboy poetry. Some friends and family read his work and thought it was something he should pursue. Now he mostly writes stories and entertains around the country. Below is a featured recipe from Rollins for you to try in your home this winter.



Rollins is an acclaimed chuck wagon cook and has made numerous television appearances including PBS, QVC, Food Network's Throwdown with Bobby Flay, Chopped Grill Masters and Chopped Redemption and more. Rollins photo

RASPBERRY APPLE CRUMBLE

Prep Time: 10 minutes
Total Time: 50 minutes
Makes 6 - 8 servings

Ingredients

1 cup all-purpose flour
¾ cup sugar
¼ cup light brown sugar
1 stick butter, softened

4 sweet apples, peeled, cored and sliced
1 (3 oz.) package raspberry Jell-O
Vanilla ice cream for serving (optional)

Directions

1. Preheat oven to 350 degrees F. with a rack in the middle. Butter a 9 x 13-inch baking pan.

2. In a medium bowl, combine the flour, sugar and brown sugar. Cut in the butter with a fork until crumbly.

3. Place the apples in the pan. Sprinkle the Jell-O packet evenly

over the apples. Then sprinkle with the crumble mixture.

4. Bake for about 40 minutes, or until bubbling slightly around the edges and the crumble begins to brown. Serve warm alone or as a warm topping over vanilla ice cream.

*Excerpt from A Taste of Cowboy by Kent and Shannon Rollins, published Houghton Mifflin Harcourt 2015.

LEAD Program

AFR Hosts Women's Cooperative Retreats



Story by
MEGAN ALBRIGHT
Adult Education Coordinator

The AFR Women's Cooperative (WC) hosted regional retreats in addition to the 2015 annual conference. Through the past months, members have had the opportunity to attend one of these events in the Southwest and Southeast districts.

The WC hopes to have events in all four districts plus the annual conference in 2016. These events are educational, as well as social; they're a great opportunity to meet like-minded individuals from across the state.

Although these district retreats are focused on attracting individuals from within the district, they are open to anyone who wants to attend. Time is spent discussing the districts' issues over a meal and the rest of the day is devoted to educational adventures, learning more about agriculture and our state's tourism.

This year during the Southwest WC Retreat, ladies enjoyed a "behind the scene" look at the historic Meers Store and a private tour of the area's wildlife refuge. To wrap up the day, the group stopped by Medicine Park for a car show and live music.

During the Southeast WC Retreat, ladies attended the Beavers Bend Folk Festival in Broken Bow, then enjoyed lunch at a local favorite--the Grateful Head Pizza Oven. In the afternoon, attendees enjoyed a foliage drive through the Talimena National Scenic Byway and made a stop at another local staple, the infamous Girls Gone Wine, for some shopping.

The next two retreats will take place in the spring. The Northeast Women's Retreat is scheduled for March 26. Ladies will enjoy a behind-the-scenes tour of the Jenks Aquarium and lunch at Los Cabos, followed by antique shopping and a short class about how to find the best antiques.

The Northwest Women's Retreat will take place April 16. Members will visit the Little Sahara State Park followed by lunch at Café Bahnhof in Waynoka. In the afternoon, attendees will tour the Menagerie, a local agritourist attraction, and Value Added Products in Alva.

For more information about how to get involved with the AFR Women's Cooperative, please contact AFR Adult Education Coordinator, Megan Albright at 405-218-5416.

LEAD Stirs Interest

Participants in AFR's Leadership Exploration and Development (LEAD) program have been engaged in agricultural technology, legislative issues and other key areas important to rural Oklahoma.

During an October meeting, northeast district LEAD members joined the Okla. Cattlemen's Assoc. for a ribeye steak sandwich luncheon, sponsored by Farm Credit of East Central Oklahoma. The group discussed SQ777, Right to Farm, generational differences in farm families and animal advocacy.

The northwest district LEAD group met in Woodward where they discussed the use of unmanned aerial vehicles (UAV) drones in agriculture

and worked on establishing committees and developed program ideas for 2016. Farm Credit of Enid joined the group and sponsored the T-bone steak dinner.

Fall harvest updates and water resources were hot topics in early November when the southwest LEAD participants gathered in Hobart. Ag-Preference sponsored the meal and joined in the discussion.

"The new year is going to be an exciting and eventful year for our LEAD participants," Megan Albright, adult education coordinator, said.

For more information on the AFR LEAD program, contact Albright at 405-218-5416, or megan.albright@afrmic.com.

AFR Drive Away Hunger Campaign Wraps

Story by
MEGAN ALBRIGHT
Adult Education Coordinator



This year the AFR Women's Cooperative challenged members across the state to donate 50,000 meals to feed hungry Oklahomans. The "Drive Away Hunger with AFR" campaign wrapped up the fourth and final phase for 2015 in December.

Throughout the year, local and county organizations hosted canned food drives, helped start a summer feeding program, donated crop proceeds, contributed seeds for starter plants to community garden projects, made contributions to the great American milk drive, donated extra produce to local food banks and held a monetary drive. The largest contribution was from the 160 Leader-

ship Summit attendees who teamed up with Kids against Hunger of Northwest Oklahoma by packaging 140,303 meals. Due to the 2015 efforts, members from across the state were able to donate 139,220 meals.

The cooperative would like to thank everyone for their hard work in making this year's "Drive Away Hunger with AFR" campaign a great success. Thank you especially to the Regional Food Bank of Oklahoma, Community Food Bank of Eastern Oklahoma, Invest An Acre, Great American Milk Drive, Dairy MAX and Feeding America; much of the effort's success was due to the help from AFR members, agencies, locals and counties that participated in the campaign.

Be on the lookout for the next Women's Cooperative initiative. For more information about how to get involved with the AFR Women's Cooperative, contact AFR Adult Education Coordinator, Megan Albright at 405-218-5416.

AFR LEAD Hosts Advocates for Ag Event

Story by
MEGAN ALBRIGHT
Adult Education Coordinator

Leadership Exploration And Development (LEAD) program recently teamed up with communication professionals to provide an experience on how to better communicate agricultural support among peers, press releases and through digital and traditional media.

The event took place on Saturday, October 10 at the Tulsa County Oklahoma State University Extension Service offices. Speakers include Mike Dain, Director of Farm Programming at iHeartMedia, Inc., Lindsey Davidson, Social Media Marketing Coordinator for Oklahoma State University Division of Agricultural Sciences and Natural Resources and Russ Florence, President and Chief Operating Officer, Schnake Turnbo Frank consulting firm. A presentation was also given by Roy Lee Lindsey, Executive Director of the Oklahoma Pork Council about the Right to Farm, State Question 777. Attend-



Mike Dain interviews workshop participant Micaela Danker during a role-playing exercise. During the exercise, Dain asked Danker difficult questions about her operation and helped her find ways to educate the public about traditional agriculture. Staff photo

ees listened to speakers' advice and also role played real interviews with media professionals.

For a complete list of LEAD events, visit iafr.com/lead. If you would like more information about the LEAD program or other AFR opportunities contact Adult Education Coordinator, Megan Albright at (405) 218-5416 or megan.albright@afrmic.com.

Youth Program

Tulsa Cattle Grading Contest a Success



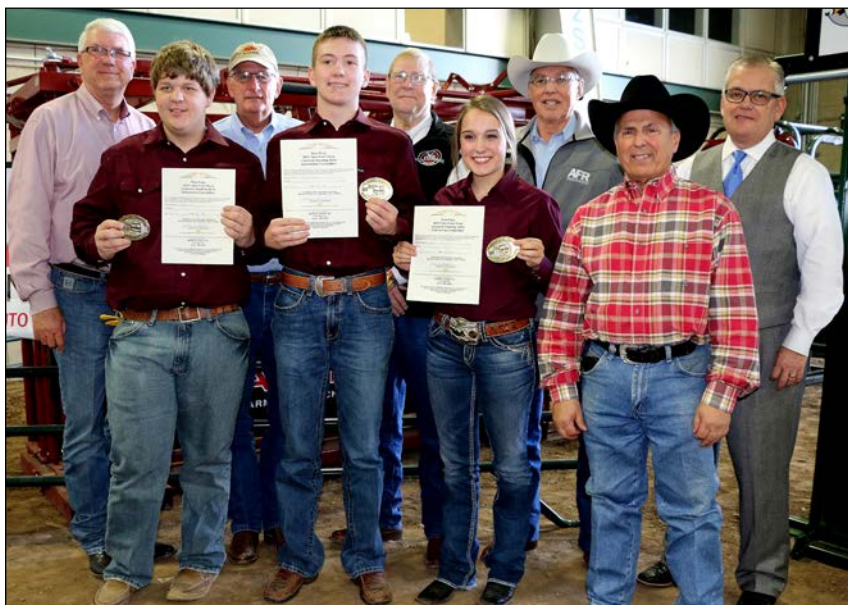
The 2015 Tulsa State Fair was an overwhelming success for AFR. In addition to the organization's booth, operated for 120 hours over the 11-day run in the Tulsa Fair Grounds Exchange Center, AFR sponsored the Commercial Cattle Grading Contest with more than 1,200 kids participating. AFR Board Member Roy Perryman and President Terry Detrick are shown here with several of the contest winners. *Staff photo*

AFR Contributes to Tulsa Premium Sale Participants



At the Tulsa State Fair Junior Livestock Auction Oct. 9, 35 of the 167 qualifiers were AFR members. Top: (from left) Northeast District Director Jim Shelton and Vice President John Porter pose with Kooper Branum, Sterling. Middle: Northeast District Director Jim Shelton and At-Large Director Justin Cowan pose with Rylee Simpson, Locust Grove. Bottom: (from left) Northeast District Director Jim Shelton, AFR CEO Richard Herren, Vice President John Porter and At-Large Director Justin Cowan pose with Hadie Testerman, Harmon County 4-H. *Staff photos*

Livestock Handling Winners Announced



The winners of this year's Tulsa Farm Show Livestock Handling Skills Competition were:

- 1ST PLACE, PAWNEE FFA
Tucker Wilson, Maddison Vance and Walter Ware
- 2ND PLACE, PERKINS - TRYON FFA,
Jacob Gould, Kaylee Bruncker and Hailea Hooten
- 3RD PLACE, MORRISON FFA
Collin Ring, Trevor Vernon and Clint Stuart
- 4TH PLACE, HYDRO-EAKLEY FFA #2
- 5TH PLACE, HYDRO-EAKLEY FFA #1
- 6TH PLACE, LOCUST GROVE FFA
- 7TH PLACE (TIE), LATTA FFA AND MADILL FFA
- 8TH PLACE, GLENCOE FFA
- 9TH PLACE, GLENCOE FFA
- 10TH PLACE, NEWKIRK FFA.

Youth Program

Youth Excel at 71st State Speech Contest



Winners of the Novice AFR category: (left to right) Alec Anderson, Ringwood, first place; Kole Campbell, Alfalfa County, second place; and Hayden Harper, Madill, third place.



Winners of the Junior AFR category: (left to right) Reagan Detrick, Ringwood, first place; Braden Burns, Kingfisher, second place; and Addison Hunt, Wellston, third place.



Winners of the Intermediate AFR category: (left to right) Madelyn Gerken, Kingfisher, first place; Parker Terrel, Prague, second place; and Drew Wright, Afton, third place.



Winners of the Senior AFR category: (left to right) Colton Smith, Kingfisher, first place; Kohl Murray, Perkins, second place; and Maggie Martens, Fairview, third place.



Winners of the Junior Student Organization category: (left to right) Jentry Squires, Kingfisher, first place; Madison Stephens, Weatherford, second place (not pictured); and Hannah Maxwell, Talihina, first place.



Winners of the Intermediate Student Organization category: (left to right) Emily Kennedy, Edmond, first place; Bree Kisling, Chisholm, second place (not pictured); and Emma Rich, Prague, third place.



Winners of the Senior Student Organization category: (left to right) Guess Leonard, Sequoyah-Claremore, first place; Holly Barrow, Kingfisher, second place; and Tucker Jackson, Calera, third place.



Winners of the Junior Natural Resources category: (left to right) Tate Ott, Ringwood, first place; Kaci Jackson, Kingfisher, second place; and Connor Auld, Kingfisher, third place.



Winners of the Intermediate Natural Resources category: (left to right) Jacob Greliner, Cushing, first place; Rio Bonham, Madill, second place; and Sophia Gallagher, Yukon, third place.



Winners of the Senior Natural Resources category: (left to right) Chelsea Richison, Depew, first place; Bryce Thralls, Calera, second place; and Shante Seals, Maysville, third place.



Winners of the Junior Agribusiness category: (left to right) Victoria Gerken, Kingfisher, first place; Carosn Candler, Cushing, second place; and Harrison Themer, Kingfisher, third place.



Winners of the Intermediate Agribusiness category: (left to right) Emily Garrett, Kingfisher, first place; Kenzie Cannaday, Adair, second place; and Hunter McConnell, Owasso, first place.



Winners of the Senior Agribusiness category: (left to right) Breckin Horton, Spiro, first place; Emily Bennett, Yukon, second place; and Maddi Nation, Sapulpa, third place.



Winners of the Junior Agriscience category: (left to right) Elizabeth Perdue, Kingfisher, first place; Chole Lack, Kingfisher, second place; and Landri Chaplin, Weatherford, third place.



Winners of the Intermediate Agriscience category: (left to right) Raegen Stephens, Weatherford, first place; Braedon McKee, Durant, second place; and Blake Randall, Edmond, third place.



Winners of the Senior Agriscience category: (left to right) Jordan Storey, Valliant, first place; Sydnee Gerken, Kingfisher, second place; and Shianne Hood, Calumet, third place.

COMING SOON! COMING SOON! COMING SOON!

AFR State Scholarship Applications

Scholarship applications will be available by February 1.

Applications can be found at:
www.iafr.com/youth-education

Completed applications must be returned by April 15, 2015.

For more information, contact sthompson@afrmic.com.

Memoriam

In Memoriam

Jo Ann Bolenbaugh



Long-time AFR agent Jo Ann Bolenbaugh, 76, Enid, died Jan. 1, 2016. Services were held Jan. 9, 2016.

Bolenbaugh was born April 3, 1939, in Ringwood to Edward and Minnie Main Long. She attended Ringwood schools and graduated from Enid Business College. She worked as a medical transcriptionist for Bass and St. Mary's hospitals and as a medical records typist for Dr. Gooch.

She married Neil Bolenbaugh in Enid on March 30, 1973. They lived on a dairy farm in Carrier until moving to Lahoma, later moving to Enid. In 1986, Neil and Jo Ann formed Bolenbaugh Insurance Agency, Inc.

Jo Ann enjoyed spending time with her family and spoiling her grandchildren. She was a talented artist and enjoyed drawing and painting.

She is survived by her husband Neil, Enid; son Michael and his wife Geneva, Enid; grandchildren, Brianna, Aaron and Lillieanna Bolenbaugh, Enid; sister, Janice and husband Gary Crissup, Helena; daughter-in-law, Wanda Leatherman, Enid; brothers-in-law, Ronnie Koehn, Carrier, Ken and wife Sheryl Bolenbaugh, Carrier; sisters-in-law, Lois Long, Oklahoma City, and Myra Long, Woodward; step-son, Daniel Bolenbaugh, Oklahoma City.

Dale Jones



Former OFU agent Dale Jones, 81, Rush Springs, died Nov. 24, 2015. Services were Nov. 30 at Vimy Ridge Baptist Church, burial at Rush Springs Cemetery.

Jones was born May 21, 1934, in Rush Springs to Arnold "Paul" and Winnie (Fitzhugh) Jones. He married Kay Ann Bernard July 4, 1958, in Rush Springs.

Jones graduated from Rush Springs High School and later earned a bachelor's degree from Oklahoma State University. He served in the U.S. Army Reserve for 20 years retiring as a major.

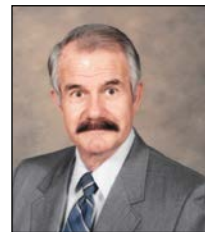
Jones retired from his OFU Insurance Agency in Rush Springs in January 2011. He was a member of the Lions Club and Masonic Lodge and was an OFU district board member, recently retiring from the Grady County Farmers Union Board. He was a member of the Jaycees and the Rush Springs Retail Merchants Association.

Jones was also a rancher. He enjoyed working his farm and cattle. He enjoyed quail hunting, waterskiing, going to flea markets and collecting tools. He was son-in-law to former long-time OFU member Lt.

Governor Spencer Bernard.

Jones is survived by his wife, Kay Ann Jones, Rush Springs; son Scot Jones and wife Lynda, Church Point, La.; three grandchildren—Adelaide Leigh, Asher Paul and Alana Dayle, all of Church Point, La.; sister Shirley Dobson, Irving, Texas; many nieces and nephews; and a host of friends.

J. Carl Richeson



Former OFU agent James Carl Richeson, 85, Eldorado, died Oct. 6, 2015.

Carl, known by many as "J. Carl,"

Richeson was born Dec. 4, 1929, at the family homestead northwest of Eldorado to Chester and Ruby Esther Richeson. He graduated from Eldorado High School in 1948 and attended Cameron University in Lawton for one semester. He supported himself while in college by working at the Cameron Dairy Farm.

Richeson married Nita Mae Sheehan from Quanah, Texas, on Sept. 22, 1951; they had recently celebrated their 64th wedding anniversary. As a loving husband, Carl cherished and cared for Nita, always wanting her to be happy. He cared for her at home during her long battle with Alzheimer disease, for as long as he was able.

Richeson was proud of his family—daughters Carla and Monica; grandchildren Amy, Marcus and Eric; and great-grandchildren Miah, Benjamin, Daniel, Jacob and Caleb. He also loved and respected his two sons-in-law, Rick Jones and Steve Babb, and gladly welcomed them into the family.

Richeson was skilled in many areas. As a carpenter, he built their family home. He was a custom wheat harvester from Oklahoma to Colorado for more than 20 years, using the profit to buy farm land and equipment to farm wheat. He was a tag agent for the Oklahoma Tax Commission for almost 50 years and he and Nita were active OFU agents. Richeson was very passionate about OFU and his customers. He was on the committee to set up the first OFU Agents Association and lobbied in Washington, D.C., for the farm programs.

Richeson was devoted to the Eldorado community and spent much of his life working toward its betterment. He served on the Eldorado Housing Authority Board, was committed to helping the Eldorado Schools any way he could, especially by being an advocate for the students of the Eldorado FFA and 4-H livestock programs and the athletics programs. He helped with the EHS alumni reunion and served as an officer. He also worked tirelessly to help establish the Jackson County EMS

while serving as a board member.

The Richesons enjoyed travelling and went on many trips with OFU friends and colleagues. They also enjoyed going on cruises and making new friends. Carl was a dedicated fan of the Texas Rangers baseball team; he and Nita attended many ball games in Arlington.

Richeson is survived by his wife Nita Richeson, Altus; brother John Everett Richeson and wife Helen, Harrah; sister Louise Hall and husband Billy Roy Hall, Altus; daughters, Carla and husband Rick Jones, Norman, and Monica and husband Steve Babb, Eldorado; grandchildren, Amy and husband David Whyatt, Marcus Jones and Eric Babb; and great-grandchildren, Miah, Benjamin, Daniel, Jacob and Caleb Whyatt.

Nita Richeson



Nita Mae (Sheehan) Richeson, 83, Eldorado, died Jan. 2, 2016.

Richeson was born Dec. 6, 1932, to Clyde and Virgie Irene (Barker) Sheehan at Dam Site, Texas. She was the youngest of six sisters. Richeson attended elementary school near Quanah, Texas, and graduated from Quanah High School in 1951.

She married James Carl Richeson from Eldorado on Sept. 22, 1951, in Quanah. After living in Quanah, Lawton and Wichita Falls, Texas, in the early years of their marriage, the Richesons later made their permanent home in Eldorado, Okla. They had two daughters, Carla Kay and Monica Irene.

Richeson was known for making delicious pies and desserts. She also cooked delicious meals and delivered them to her husband and their wheat harvest employees during summer harvest. She helped Carl manage and operate Richeson Insurance and Tag Agency.

Richeson had a beautiful soprano voice and loved to sing in the church choir. She also loved to sing to her daughters when they were young, her grandchildren Amy, Marcus and Eric and later to her great grandchildren Miah, Ben, Daniel, Jacob and Caleb.

The Richesons loved travelling and went on many trips around the U.S., Alaska and Canada with OFU friends and colleagues. They also enjoyed going on cruises and making new friends.

Richeson battled Alzheimer's disease for more than 13 years. Carl took care of Nita at home until he could no longer physically care for her. Nita was then moved to English Village Nursing Home in Altus. She and Carl celebrated their 64th wedding anniversary just before Carl's death in October.

Richeson is survived by two

sisters, Irene Ritchey, Buckeye, Ariz., and Wanda Combs, Knoxville, Tenn.; daughters, Carla and husband Rick Jones, Norman, and Monica and husband Steve Babb, Eldorado; grandchildren, Amy Whyatt and husband David, Poway, Calif., Marcus Jones, Norman, and Eric Babb and fiancé Haley Rinkenbaugh, Altus; five great grandchildren, Miah Whyatt, Norman, Benjamin, Daniel, Jacob and Caleb Whyatt, Poway, Calif.; four nieces; three nephews; and many other friends and family members.

Gordon "Bud" Hunter

Gordon "Bud" Hunter, 59, Vici, died Sept. 10, 2015. Services were Sept. 15 at the First Assembly of God Church, Woodward, burial at Riley Cemetery, Vici.

Hunter was born Aug. 20, 1956, to Gail and Arlene (Jones) Hunter in Woodward. He attended school in Camargo and graduated from high school at Vici in 1974. He attended Southern Nazarene University in Bethany for two years. Bud married the love of his life, Gayla Morrow, on Dec. 7, 1982, in Oklahoma City.

Bud owned Hunter Insurance Agency in Vici for fifteen years and served as president of the Dewey County OFU for 14 years. Following his time with OFU, he worked for AirGas as a driver. In 2015, he was awarded Driver of the Year.

Hunter enjoyed many hobbies and interests, including hunting, fishing and farming, but what he loved most and always put first were church and his relation with the Lord. He was baptized in Jesus' name in 1988 in the Pentecostal church. Bud loved the Lord with all his heart and strived to do His will. Bud participated in many church activities including youth director, teacher and interim preacher. He received an award for fifteen years of service with the youth group at United Pentecostal Church.

Hunter is survived by his wife Gayla Hunter, Vici; mother Arlene Hunter, Vici; brothers Jack Hunter and wife Mercy, Sunnysvale, Calif., and John Hunter and wife Marie, Taloga; sisters Arlinda Lynes and husband Larry, Taloga, Robin Craven and husband Richard, Jet, Jan Trimble and husband David, Vici, and Susan Badley and husband Rick, Tennessee; stepson Steve Cline and wife Lori, Woodward; granddaughter Stephanie Maher and husband Seth, Olustee; four grandchildren; six great-grandchildren; and many aunts, uncles, nieces, nephews and friends.

A.C. Johnson

A.C. Johnson, 87, Dill City, husband of AFR agent Betty Johnson, died Sept. 10, 2015. Services were

Classifieds

News & Views

Trading Post

HOME OFFICE DUE DATE FOR PUBLICATION IN THE SPRING ISSUE: MARCH 1

AFR/OFU NEWS & VIEWS TRADING POST ADS
P.O. BOX 24000, OKLAHOMA CITY, OKLA., 73124
PHONE: 405-218-5590 FAX: 405-218-5589
TRADINGPOSTADS@AFRMIC.COM

Classified advertising in the Trading Post is available free of charge to all paid-up members of AFR/OFU. Ads must be of a personal nature and strictly non-commercial. Commercial ads and ads for non-members can be purchased at the rate of \$1 per word, paid in advance. Member ads must be 30 words or less, unless the member pays in advance for additional words. Each member is limited to one advertisement per issue. Advertising will not be accepted for services or products in direct competition with those offered by AFR/OFU or affiliates. AFR/OFU reserves the right to not print any ad deemed inappropriate.

REAL ESTATE

Wanted—Mineral Rights. Any county like Carter or Grady; states like North Dakota, Oklahoma. If you're thinking of selling part of your mineral rights, call me before you sell. 580/227-2456.

BOATS, RVs, CAMPERS & TRAILERS

For Sale—2007 Gulf Stream 30' bumper-pull toy hauler. Fully contained, 3.7 auxiliary generator. \$13,450. 405/624-2448.

For Sale—Deluxe commercial topper. 23" height, two 66" side doors, half-door with window. \$1,800. 580/276-5686.

FARM & RANCH EQUIPMENT

For Sale—1948 John Deere Row Crop B (Gas). Serial #221648. \$2,150. 918/869-8855.

For Sale—1946 Farmall 806 (Diesel). Serial #40458. \$4,450. 918/869-8855.

For Sale—2010 Mi-T-M, 2000 PSI hot water pressure washer. 220 volts, diesel or kerosene. Used only 5 times, excellent condition. \$2,150. 405/624-2448.

For Sale—1991 SA250 Lincoln welding machine. 3-cylinder Perkins diesel, 7164 hrs, 200' lead, one owner, retiring from welding. \$6,150. 405/624-2448.

For Sale—10'x4', 1.5 zero pipe, 3'x2' angle with rod braces and boards, 7.5'x4', 1' zero

pipe, 1.5'x2' angle open, drilled with boards, 9'x4', 1.25' zero pipe, 2'x4' wire mesh, 2-12'x4', 1.5' zero pipe, 2'x4' wire mesh. Best offer. 405/273-5698 or 405/708-1288.

LIVESTOCK

For Sale—Reg. Beefmasters. Bulls, cows, bred & open heifers. Red, black, dunn and tiger stripe. Cattle will grow on you! In business, same location for 40 years. 580/456-7226 or 580/513-4113.

For Sale—Show-quality mini Hereford heifer. 580/243-8830.

For Sale—Reg. Beefmasters. Bulls, cows, heifers (bred and opens), show heifers. Red, black, and dunn. Polled and horned. Www.doubleducebeefmasters.com, 918/583-8680 or 918/557-6923.

For Sale—Brangus Bulls and fancy replacement heifers. Top quality genetics, gentle dispositions. Delivery available. Horsehead Ranch. 918/695-2357.

For Sale—Reg. Limousin bulls and heifers, open and bred. Black, polled, calving ease, gentle, some homozygous top genetics that work. Limflex angus bull. Wildhorse Valley. 405/517-3824 or 405/474-2018.

For Sale—Reg. polled Dexter cattle. Docile nature and smaller stature. Make great show animals. Also, reg. spotted, colored, traditional Boer goats. View them on our website @qualityboer goats.com. 918/642-5063.

For Sale—Registered longhorn starter herds. Registered longhorn bulls, heifers and bred cows start at \$1250 each. Also nice ranch geldings. See pictures on our website at

www.cattlecallranch.com or call 580/364-6592. Atoka.

For Sale—Performance tested PB yearling Gelbvieh bulls. Red, black and dbl polled. Low birth weights, docile, fertility tested. Beef, butts and guts. Inda Gelbvieh. 405/282-4134 or 405/650-3481.

HAY, FEED & SEED

For Sale—Sm. sq. Alfalfa bales. 1st and 2nd cutting. \$10/bale. 405/459-6543 or 405/574-5571.

For Sale—Sm. sq. wheat straw. \$4/bale. 405/459-6543 or 405/574-5571.

HOUSEHOLD ITEMS

For Sale—Upright piano & bench. Beautiful piece, sounds good. \$300. 580/618-6369.

For Sale—Tall wine table w/ two chairs. \$150. 580/618-6369.

For Sale—5' wooden TV stand. \$75. 580/618-6369.

For Sale—Two cloth recliner/rocking chairs. \$100. 580/618-6369.

MISCELLANEOUS

For Sale—110-year-old used bricks, cleaned. 30 cents each. You haul. Wister. 918/655-3126.

Free help understanding Medicare and Medicare supplements for AFR/OFU members 65 and older. Including Parts A, B, C and D, Open Enrollment, Guarantee Issue, sign-up times, etc. Call Melodie Schaffer @

580/276-3672.

For Sale—Burn barrels. \$5 each, 50 or more \$4 each. Wellston. 405/356-2407.

For Sale—Catahoula leopard pups for sale, ranch-raised out of working parents. Result of more than 70 years of selection for working cattle. \$150 each or \$250 for pair. 580/889-1276.

For Sale—Antique 59-year-old Gretsch Electric Guitar. Has model and serial number inside. Sunburst finish. Very nice collector item. 580/332-2468.

For Sale—Jazzy Wheelchair. Used one month, blue. Paid \$3,700 new, lowest price \$1,200 or trade for equal value. For photos, email dirtpooroke@yahoo.com. 918/966-3800.

WANTED

Wanted—Interesting and classic vehicles. Lee @ 405/613-1857.

Wanted—Any Oklahoma Farmers Union memorabilia (pictures, agency signs, elevator items, old charters, etc.). 405/218-5559.

Wanted—Old cars, hard tops and convertibles. Running or not. 918/482-3272.

Wanted—Deck or fence jobs near Shawnee. Jennifer, 918/866-2468 or 405/802-4126.

Wanted—Old gas pumps, car dealership and farm equipment signs and memorabilia. 580/530-9067.

DUE DATE FOR PUBLICATION
IN THE SPRING ISSUE:

March 1

Continued from MEMORIAM, 18

held Sept. 14 at the First Baptist Church in Dill City.

A.C. Johnson was born March 5, 1928, to Walter and Lucinda (Brown) Johnson in Butler, Okla. He was raised in Cordell, where he attended school. He married Betty Crabb on March 6, 1952, in Wheeler, Texas.

He entered the Army the following June and served in the Korean War as an anti-aircraft artillery man. After serving in the Army, he and Betty moved to Dill City. They had four children—Connie Jean, Jimmie Ralph, Merle Ann and Lisa Diane.

Johnson worked for many years as a builder and carpenter with his son Jimmie; he built many of the homes in the Dill City and Cordell communities. Later, he worked for Washita County District 3 as a blade operator, retiring in the 1990s. He also served Dill City as a volunteer firefighter for many years.

Johnson loved going to the lake

and water skiing; his favorite hobby was fishing. He always had a beautiful vegetable garden and loved tending to his livestock. He enjoyed spending time with his family and he had a special place in his heart for his grandchildren and great-grandchildren and loved attending their sporting events and stock shows.

Johnson is survived by his wife, and lifelong partner, Betty, Dill City; daughters Connie Gay and husband Mickey, Canton, Texas, and Merle Ray and fiancé Floyd King, Cordell; daughter-in-law Nova Johnson, Dill City; sisters-in-law Bonnie Bookout, Dill City, Barbara Jones and husband Bobby, Seminole, Oletta Lewis, Livingston, Texas, and Cathy Johnson of Rocky; grandchildren, Dustin Ray and wife Cary, Foss Lake, Shonda Fears and husband Brett, Mustang, Derrick Ray, Sulpher, Lacey Johnson, Oklahoma City, Shaun Gay and wife Krystal, Killeen, Texas, Jaron Johnson, Dill City, and Dakota Ray,

Norman; nine great-grandchildren; and two great-great-grandchildren.

Gerald Daugherty

Gerald Dee Daugherty, 82, Watonga, husband of agent Veva Daugherty, passed away Oct. 22, 2015. Services were held Oct. 26 at the Watonga Christian Church; burial followed in the I.O.O.F. Cemetery, Watonga.

Daugherty was born June 13, 1933, to Melvin and Berndeam Daugherty. He was raised in Watonga and graduated from Watonga High School in 1950. He played on the State Championship team in 1948.

He attended SWOSU and played football for the bulldogs. He attended the University of Oklahoma and Oklahoma State University for his post-graduate studies.

Daugherty coached and taught history at Weatherford, Snyder and in New Mexico.

He returned to Watonga in 1963

and coached the championship team in 1971. He was then the superintendent at Seiling for 10 years; returned to Watonga as superintendent for three years and retired from Watonga Public Schools in 1993.

Kids were Gerald's life and he thought there was no more important job in the world than teaching and taking care of children. He taught by example and no one was a better example of Christianity than he. He loved the Lord. Gerald was a good man and very kind to all.

He married Veva Tolbert Riley on Oct. 1, 1993, in Watonga.

Daugherty is survived by his wife Veva, Watonga; daughter, Deann Bryant, Carnegie; step-son Neal Riley, Watonga; step-daughter Ashley Stewart, Yukon; sister, Joy Phillips, Watonga; brothers Marvin Daugherty, Mustang, and Robert Huff, Ponca City; eight grandchildren; four great-grandchildren (with twin great-grandchildren on the way).

FROM THE DESK OF THE PRESIDENT

The Children—Oklahoma's Future



TERRY
DETRICK

Thanksgiving and Christmas are behind us and 2016 is in front of us. During this time of year, we feel the love and generosity of others and offer it in return. It's a season intended to count our blessings, enjoy family, friends and good food. If that happened, you are blessed beyond measure.

When we count our blessings, we tend to consider them based upon our comparison to "what could have been." As I counted mine and gave thanks, I thought of those who are less fortunate. Family absenteeism, poor health and hungry children crossed my mind.

I encourage your help and commend the AFR Women's Cooperative for their initiative and statewide campaign exceeding their goal of 50,000 meals for Oklahoma food banks. That got me to thinking, so I googled "Oklahoma Hunger."

I clicked on okpolicy.org/factsheet-hunger-in-Oklahoma. What I found there, plus some statements by David Blatt, Executive Director of the Oklahoma Policy Institute, rocked my boat!

Approximately 654,640 Oklahomans (16.5 percent vs 14.3 percent nationally) are "food insecure" and more than 1 in 4 (29 percent) of

Oklahoma children rely on Supplemental Nutrition Assistance Programs (SNAP—food stamps) to have something to eat?

According to the fact sheet, "not having enough to eat affects children's physical and neurological development, can trigger behavioral and mental health issues and detracts from their ability to learn in school."

A high percentage of health issues and a poorly educated workforce are strong deterrents to businesses coming to Oklahoma. Could that be why one in every three Oklahoma jobs, (fourth-highest rate of low-paying jobs in the nation) is in an occupation where the median annual pay is below the poverty level for a family of four (\$23,283)? Among SNAP households with at least one working-age, able-bodied adult, more than half also have a job. Fewer than 2 percent of recipients are working-

age adults without children. The vast majority are low-income seniors, people with chronic disabilities or children.

Could it be that food insecurity, poor education, poor health and low income from poor-paying jobs are all inter-related and perpetual?

Having been a public school administrator in a previous life, I know our schools, if funded adequately, have the best opportunity to feed, educate and influence good health habits and reverse these trends when a child's home life does not.

In closing, a couple of final comments from your president and an FYI—SNAP, WIC, school meals, and other food assistance programs make up 84 percent of the cost of the current farm bill, which many taxpayers think farmers & ranchers are pocketing.

The other 16 percent does consist of mostly disaster assistance pro-

grams designed to "help" the cost of production recovery to pay input suppliers, creditors, landlords and property taxes. Thank you, farmers and ranchers, for providing the safest, most affordable and most accessible food supply anywhere in the world with such meager assistance.

To insure we can continue to accomplish this, please "VOTE YES" on SQ 777 next November. Please encourage others to do so and **contribute financially** for the good of your children and grandchildren. The next generation of food and fiber producers must be guaranteed the right to practice scientifically-proven production technology which guarantees affordable, safe food and protects the environment without fear of the passage of frivolous new laws influenced by uninformed, unscientific, radical special interest group proposals that inhibit the advantages we enjoy today.

"Thank you," AFR members, for your support in our non-partisan efforts to address the issues on your behalf. May God bless America, AFR and you in 2016.

- Terry

RICH HISTORY, BRIGHT FUTURE



Oklahoma Farmers Union (OFU) was formed in 1905 when a group of farmers banded together to break monopolies inhibiting the transportation and marketing of their crops. Their cooperative venture brought supplies, fresh opportunities and progress to their small community. Our founders knew their combined effort would accomplish what they could not achieve alone. We

still believe in their philosophy—Individually, we are small. Together, we are a driving force.

Through the years, we moved beyond crops and trains to a full-fledged membership organization, providing unmatched service, un-

comparable discounts and boundless opportunities for personal growth.

Today, we continue to focus on the agricultural industry, rural population and families. We provide diverse membership benefits

and programs in our three mission areas—Education, Legislation and Cooperation.

We offered our first insurance policy in 1922 as a membership benefit. Now known as American Farmers & Ranchers (AFR) Insurance, we are a leading domestic insurance carrier in Oklahoma. Each policyholder is a member of the OFU membership organization.

UPCOMING EVENTS

January 2016

Martin Luther King Jr. Day, Home Office Closed Jan. 18

February 2016

Oklahoma Legislature Convenes, OKC Feb. 1
 111th Annual AFR State Convention, Norman Feb. 19-20
 Texoma Cattlemen's Conference, Ardmore Feb. 26
 Okla. Assoc. of Conservation Districts Annual Mtg., MWC Feb. 28 - March 1

March 2016

NFU Annual Convention, Minneapolis March 5-8
 Oklahoma Youth Expo, OKC March 9-18
 AFR Ag Achievement Contest, OKC March 14-17
 Good Friday, Home Office Closed March 25
 Ag Day at the Capitol, OKC March 30

April 2016

K101 Farm Expo, Woodward April 1-3
 Connors State Aggie Day Interscholastic, Warner April 7
 Southwest Farm & Home Expo, Elk City April 2-3
 Redlands Interscholastic Event, El Reno April 12
 AFR State Scholarship Deadline April 15
 Oklahoma City Farm Show, OKC April 14-16
 AFR State Scholarship Deadline April 15
 Oklahoma FFA Convention, OKC April 26-27

Vol. XCVIII, No. 1 WINTER 2016
 www.americanfarmersandranchers.com

News & Views is published by American Farmers & Ranchers Oklahoma Farmers Union 4400 Will Rogers Pkwy, Oklahoma City, Okla., 73108 (405) 218-5400 - (800) 324-7771 Fax: (405) 218-5581 - Email: news@afrmic.com

First Published in 1920

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