



together.

## INSIDE THIS ISSUE

**02**

**Economic Outlook Feature**  
Story by Sam Knipp

**05**

**2018 Amended & Restated Bylaws**

**08**

**AFR Board Candidates & Bios**

**12**

**Convention Agenda & Sponsors**

**15**

**AFR Legislative Update**

**17**

**AFR State Speech Contest Results**

**18**

**Trading Post**

**25**

**AFR Announces 2018 State  
Convention**

**28**

**From the Desk of the President**  
By Terry Detrick



## **WHAT IS HAPPENING TO OUR AGRICULTURAL ECONOMY?**

*Check out our story on page 04 to see what the experts are saying on what to expect in 2018.*





## AGRICULTURAL ECONOMISTS EXPECT SLIGHT GAINS IN 2018

Story by Sam Knipp

American Farmers & Ranchers

Abundant production in 2017 coupled with good demand has kept Oklahoma farmers and ranchers in the economic game. As we look ahead to 2018, economic analysts expect more of the same economic fundamentals with hints of optimistic gains.

“It (the economy) looks better for 2018,” said Cortney Cowley, economist for the Federal Reserve Bank of Kansas City, Omaha branch. Cowley was the featured presenter at the recent OSU Rural and Economic Outlook Conference.

Any economic forecast is partially based on past experience. In this case, Cowley noted, in 2017 producers became accustomed to lower grain prices but were able to pay the bills due to increased production.

“The keys for producers surviving 2017 have been a strong cattle market, increased grain and cotton production, and good demand,” Cowley said.

“I think 2018 may still be a struggle but looks better than where we have been in the past several years,” Cowley said.

A similar prediction was issued by Pat Westoff, director of the Food and Agricultural Policy Research Institute at the University of Missouri.

“We’re looking at a slight uptick in farm income for 2018, but considerably lower than the 2010-2014 period,” Westoff said. “Relatively low crop prices will keep incomes lower than we want.”

Optimists searching for nuggets of hope can use the statistic on farm loan payment delinquency rates. Cowley expects the rates to decrease in 2018.

“Farmland values have been holding steady and risk management strategies have helped keep this rate low,” Cowley said. “This goes along with the strategies agriculture lenders have incorporated in recent years, working with bankers on finances, restructuring loans and using secondary markets as risk mitigation tools.”

### GOOD NEWS - BAD NEWS

Jackson Takach believes the good news for farmers going into 2018 is the robust demand for agricultural commodities. Takach is director of economic and financial research for the Federal Agricultural Mortgage Corporation, more commonly known as Farmer Mac. Farmer Mac, which is a secondary market for agricultural real estate mortgage loans, was created by Congress nearly thirty years ago to provide agriculture and rural communities’ access to affordable credit.

“We’re behind the scenes, offering banks and other ag lenders access to flexible, low-cost

financing so that they, in turn, can deliver better rates and longer terms to their farm and ranch customers,” Takach said.

Takach said the somewhat sluggish farm economy the past several years has not been because of lack of demand for agriculture goods.

“This is not a demand problem, but rather an issue of abundant supply,” Takach said. “If we can continue to keep trade talks open, work on NAFTA and build more trade relations with China, then it is very good news for 2018.”

The bad news? The Farmer Mac economist said commodity prices will remain stagnant.

“I don’t anticipate a huge upswing in commodity prices,” Takach said, “so we may have to wait another year for that demand to rebuild profitability in farming.”

### ON THE OTHER HAND

Like most economists, Larry Sanders has two hands. The Oklahoma State University agricultural economics professor expects 2018 to be similar to 2017, with a few caveats.

“The economy will continue to strengthen in early 2018,” Sanders said. He expects



“If we can continue to keep trade talks open, work on NAFTA and build more trade relations with China, then it is very good news for 2018.”

— JACKSON TAKACH



“Beef demand will face challenges in 2018 ... The potential for unexpected demand weakness is the major source of downside risk in cattle and beef markets.”

— DERRELL PEEL

unemployment to remain low with wages remaining stagnant. Inflation will continue to creep into the equation as the federal budget deficit and debt remain high.

However, big changes could result from tax reform legislation and trade negotiations.

“Lower tax rates do not necessarily improve economic growth,” Sanders said. “Net farm income will slowly recover, but backing out of trade agreements could damage farm income.”

Sanders said reduced regulations and proposed tax cuts could boost economic growth. Scientific economic research indicates this is uncertain.

## PRICE PREDICTIONS

A key to making a profit in 2018 will be producing a quality product, said Kim Anderson, OSU agricultural economics professor and Extension economist.

“The odds are that Oklahoma farm income from grains will remain at relatively low levels and in some cases below survival levels,” Anderson said. “Oklahoma’s wheat production break-even price is about \$4.75 per bushel. At this writing, wheat may be forward contracted for 2018 wheat harvest delivery for \$3.70 per bushel.”

The OSU economist emphasizes the need to grow a quality grain product.

“If Oklahoma farmers produce wheat with protein above 12 percent and test weight above 59.5, the 2018 wheat harvest price is projected at \$4.50. With \$4.50 wheat prices, producers with above average production may be able to cover more than variable costs.

“The producer is going to have to grow a quality product for both the domestic and export market. If they can do that, it should generate a profit.”

Analysts predict that 2018 wheat harvested acres will be less than 2017’s 2.9 million acres. Corn, soybean, and cotton acres are projected to increase. Anderson said current corn and soybean price levels along with average production could provide positive farm income, but may not be enough to sustain farm survival.

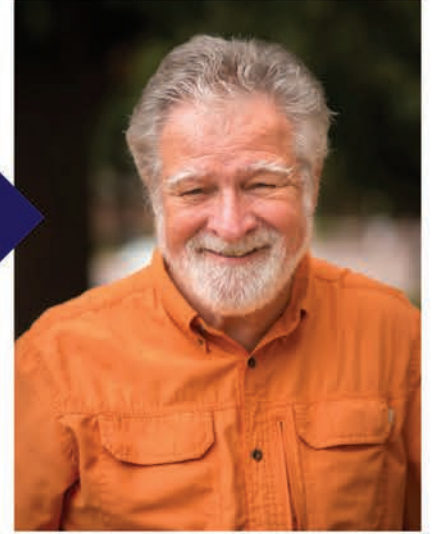
Anderson also expects cotton prices and average cotton production to provide adequate income with some caution.

“The keys for producers surviving 2017 have been a strong cattle market, increased grain and cotton production, and good demand.”

Cortney Cowley  
Economist  
Federal Reserve Bank

“Lower tax rates do not necessarily improve economic growth. Net farm income will slowly recover, but backing out of trade agreements could damage farm income.”

— LARRY SANDERS



“Given more favorable cotton returns, farmers are projected to increase cotton planted/harvested acres which will have the tendency to lower cotton returns,” Anderson said.

The veteran economist sedately added most analysts predict it will take two to three years to work through these relatively low income years.

“Some farms will not survive,” Anderson said.

Record beef production in 2018 will lead to steady or slightly lower cattle prices, according to Derrell Peel, OSU Extension livestock marketing specialist.

“Herd expansion in 2017 means that feeder cattle supplies will continue to increase in 2018, pushing more cattle through feedlots,” Peel said. “Cattle slaughter will increase year over year and carcass weights, which declined in 2017, will likely increase as well in 2018. These are expected to combine for a four to five percent year over year increase and push 2018 beef production to a new record high.”

## STRONG BEEF DEMAND

The OSU livestock specialist expects strong domestic and international demand for U.S. beef to continue in 2018.

“Increased beef exports and decreased imports are projected in 2018 and are expected to offset roughly half of the increase in beef production, thereby limiting the increase in domestic beef supplies,” Peel said. “New beef export potential

in China is expected to grow slowly in 2018 but could add additional export support if growth in that market accelerates faster than expected. Domestic beef demand is expected to remain strong barring any unexpected U.S. macroeconomic or global economic shocks.”

Like most economists, Peel is ambidextrous! Beef demand could also be knocked down a notch or two.

“Beef demand will face challenges in 2018,” Peel said. “With growing pork and poultry production resulting in record total meat supplies, and threats of disruptions to trade agreements, this could negatively impact meat trade. The potential for unexpected demand weakness is the major source of downside risk in cattle and beef markets.”

Peel expects a small decrease in cattle prices due primarily to moderated demand in 2018.

“Average annual cattle price decreases of four to eight percent are anticipated though price decreases could be sharper by the end of 2018,” Peel said. “Feed and other input prices are expected to remain favorable in 2018. Profit margins for cattle producers will likely be squeezed in 2018, though modest profitability prospects continue. However, the general downtrend in cattle prices and higher downside price risk means that risk management takes on additional importance for cattle producers in the coming year.”



“The producer is going to have to grow a quality product for both the domestic and export market. If they can do that, it should generate a profit.”

— KIM ANDERSON

## Brianne Schwabauer Joins AFR Staff

Brianne Schwabauer joined the American Farmers & Ranchers staff Oct. 11 as the Marketing and Communications Coordinator.

Schwabauer, who was raised in California, earned her Agricultural Communications degree from Oklahoma State University. Her family has been farming lemons, avocados and wine grapes for four generations along the central and southern coasts of California.

"I am often asked why I moved to Oklahoma from California," Schwabauer said. "For me, the answer is simple. I wanted to learn and experience large scale agriculture with crops that are not as common in California. The people of Oklahoma have greeted me with open arms and I am already learning a great deal."

While growing up in California, Schwabauer was very active in 4-H and the California Junior Livestock Association. Her combination of experience within agriculture and communication skills will make her a valuable asset at AFR.

"We are extremely pleased to have someone with Brianne's energy and skills," Terry Detrick, AFR President, said. "This is a job that demands artistic precision, communications skills and a strong agricultural background. Brianne's experience in California and Oklahoma will help her market the AFR story."

Schwabauer's duties will consist of photographing events, creating social media content, layout of 'AFR Today', designing AFR event flyers and invitations, along with many other tasks.



### CONGRATULATIONS, LEROY SCHULTE!

We congratulate and honor Leroy Schulte, holding plaque, for serving Ottawa County AFR/OFU for more than 40 years as president. Others pictured, from left, Nick Hofschulte, Hofschulte Insurance Services, Miami, Phillip Hofschulte, Leroy, Paul Jackson, AFR State Secretary, Jim Pilkington, AFR field support specialist, and Steve Stennitt, Teel Insurance Agency, Jay, Grove and Fairland.



### AFR SPONSORS TULSA CATTLE GRADING CONTEST

The annual commercial cattle grading contest, sponsored by AFR, had more than 1,000 students from around Oklahoma participate this year. The contest focused on the real world challenges of selecting characteristics for a commercial cattle herd. Pictured is the Top FFA Individuals from left to right: 1st place - Zabre Pound, Porum; 2nd place - Kylee Massey, Adair; 3rd place - Jace Hollingshed, Oklahoma Union; 4th place - Hannah Becker, Nowata; 5th place - Nathan Habekott, Stillwater; 6th place - Neechie Gillinn, Henryetta; 7th place - Nick Purcell, Adair; 8th place - not pictured; 9th place - Alissa Lelacheur, Oklahoma Union; 10th place - Lonnie Mills, Sand Springs.



### AFR SPONSORS CATTLE HANDLING CONTEST

The 2017 Livestock Handling Skills Scholarship Competition featured ten FFA Chapters from across the state of Oklahoma. The top three teams were within 21 points of one another when all elements of the contest were totaled. AFR was the lead sponsor of this event.

The top team represented the Pawnee FFA Chapter-consisting of Madison Vance, Braylee Heisler and McKenzie Nelson. Pictured here with the winning team is Paul Jackson, AFR secretary, far left, Travis McCrate, Tulsa New Holland, (belt buckle sponsor), Terry Detrick, AFR president, 3rd from right, Ddee Haynes, contest coordinator, and Jim Reese, Oklahoma agriculture secretary.



### AFR SERVES AS TOP VOLUME BUYER AT 2017 TULSA STATE FAIR

AFR was recognized as the top volume buyer at the 2017 Tulsa State Fair Junior Livestock Auction Oct. 5. Pictured left to right, District 4 Director Bob Holley, AFR President Terry Detrick, Frank Sanders Jr., son of Frank Sanders, Sr., who is the namesake for the volume buyer trophy, AFR Insurance CEO Justin Cowan, AFR Vice President John Porter and District 3 Director Marion Schaffler.

# AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

## 2018 AMENDED AND RESTATED BYLAWS

### ARTICLE I – PURPOSE

The nature of the business of this Corporation and the objects and purposes for which it is organized are as follows:

To transact the kinds of insurance stated in its Certificate of Incorporation, as amended, and to exercise all powers as reserved and stated in said Certificate of Incorporation, as amended.

### ARTICLE II – MEMBERSHIP

Eligibility for membership in the Corporation is specified in the Certificate of Incorporation, as amended, and states as follows: only individuals who are members of the Oklahoma State Union of the Farmers Education and Cooperative Union of America, Inc. ("State Union") are eligible to become policyholders and members of the Corporation, except that such requirements of the membership in the State Union shall not apply in the case of policyholders who are public or private corporations, boards or associations.

Each policyholder shall become a member of this Corporation effective the first day a policy is issued to said person by this Corporation and shall continue to remain a member until all policies of insurance issued by this Corporation to said member shall have expired or been cancelled.

When any person ceases to be a policyholder of this Corporation, all rights of membership in the assets of the Corporation to vote and to participate otherwise in its affairs shall immediately terminate.

Each member present at a meeting of the membership shall be entitled to one (1) vote on all matters coming before membership meetings which must be exercised in person.

Insureds who are public or private associations, boards, or corporations shall be entitled to one (1) membership and one (1) vote for each such insured association, board, or corporation. Where two (2) or more individuals, not members of the same family, are named as insureds in any policy of insurance, each named person must pay dues and become a member of the State Union.

### ARTICLE III – MEETINGS

**Section 1 - Annual Meeting.** The Annual Meeting of policyholders shall be held at a time and place fixed by the Board of Directors, which shall coincide so far as possible with the time and place of the Annual Meeting of the State Union. The date of the Annual Meeting will be made known a minimum of ninety (90) calendar days prior to the Annual Meeting. The Notice of the Annual Meeting, including the day, hour, and place, shall be provided to policyholders by distributing said Notice in the "Farm News & Views," "AFR Today" or by other means as determined by the Board of Directors, not less than fourteen (14) days, nor more than one hundred twenty (120) days preceding the Annual Meeting.

**Section 2 – Special Meetings.** A Special Meeting of the policyholders may be called upon resolution of the Board of Directors or upon petition of at least five thousand (5,000) policyholders filed with the Secretary. Notice of such meeting, including the day, hour, place, and purpose, shall be provided to policyholders by printing said Notice in the "Farm News & Views," "AFR Today" or by other means as determined by the Board of Directors, not less than seven (7) days, nor more than thirty (30) days preceding the Special Meeting.

**Section 3 – Quorum.** A quorum for any Annual Meeting or Special Meeting of the policyholders shall consist of all the policyholders present and voting.

#### Section 4 – Meetings – How Composed.

a) The policyholder meetings shall be composed of its officers, policyholders, and delegates who must be policyholders, elected by and from County and Local Unions of the State Union, who are in attendance. Each County Union shall be entitled to one (1) delegate, and each Local Union shall be entitled to one (1) delegate for every fifty (50) policyholders or fraction thereof, provided however, that a Local Union must have at least fifteen (15) policyholders to be entitled to a delegate and provided further there shall be no dual representation of policyholders by delegates elected by the County and Local Union. That is to say, policyholders of a Local Union shall be represented by delegates elected by the Local Union and not by the delegate elected by the County Union. Delegates elected by the County Unions shall represent all policyholders within the county, except those in a designated Local Union which has elected delegates to represent policyholders. Delegates so elected

shall be constituted and appointed as the attorneys, agents, and proxies of the policyholders of the designated Local or County Union to vote as proxy for said policyholders at general policyholder meetings, which he/she is elected to attend, and on such other day or days as the meeting may thereafter be held by adjournment or otherwise, for and in behalf of said absentee policyholders on all matters disclosed in the Notice of such meeting and/or properly coming before such meeting, and to consent to or waive notice of meetings according to the number of votes which the delegate may be entitled to cast, as directed by action of the policyholders of the Local or County Union in writing before said meeting and certified in the delegate's credentials. If not so directed, the delegate shall vote as he/she feels to be in the best interest of the policyholders; provided this proxy shall be null and void as to any policyholder who attends such meeting in person. No policyholder may be denied open access to vote, or the right to vote at any annual or special meeting of the policyholders.

b) In order to be seated in an Annual Meeting or Special Meeting, each delegate must be properly certified by the Local or County Union. Credential forms to be used will be supplied by the State Union, and must be signed in accordance with the Bylaws and policies of the State Union.

c) **Voting:** In voting, the number of votes to be voted, by each delegate representing the policyholders of a Local Union, shall be equal to the total number of policyholders in the designated Local Union (less the number of such members actually attending the meeting) divided by the number of delegates to which the Local Union is entitled as provided in paragraph (a) above, so that the total number of votes cast by delegates and members present from said Local Union shall not exceed the total number of policyholders in the designated Local Union. The number of votes to be voted, by each delegate representing the policyholders of a County Union, shall be equal to the total number of policyholders in the County Union (less the number of such policyholders who are members of a designated Local Union which has elected delegates to represent policyholders and members actually attending the meeting), so that the total number of votes cast by delegates and members present from said County Union shall not exceed the total number of policyholders in the County Union. When special rules are not adopted, Robert's Rules of Order will apply.

### 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 February 19, 2016, 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 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 (1/3) 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 (1st) 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 (2nd) 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 (3rd) 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, 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 (1st) 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 "Independent 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 District Director" as used herein shall mean a person who has been an "insurance producer or agent" for the Corporation within the last two (2) years 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 "Independent 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 (1) "Independent District Director" elected from each of the four (4) districts defined in the map below; (b) one (1) "Agent District Director" elected from each of the four (4) districts defined in the map below; and (c) one (1) "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 ~~Independent~~ Directors shall be elected as an Independent District Director. Only individuals who are agents or ~~former~~ have been agents within the last two (2) years for of the Corporation shall be elected as an Agent District Director. The Independent 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 Independent District Director elected from District One shall have an initial term beginning the 20th day of February, 2016, for a term of one (1) year.

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

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

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

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

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

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

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

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

# 2018 AFR CONVENTION SPEAKERS & ENTERTAINERS

# together.



## CONCHARTY MT. BOYS

The Concharty Mt. Boys quartet is based in the Haskell, Stone Bluff and Leonard, Oklahoma area. One of the original members owned a dairy farm that included some of the foot hills of Concharty Mt. The group of young men would camp out there from time to time as young boys. One evening gathered around the camp fire three of the original members began to do some singing and harmonizing. Then shortly thereafter they worked up the nerve to sing a special in church. After being encouraged by Haskell AFR Agent Bud Hembree's dad, Lee Hembree, the group found its' beginning in 1980-81. Since the group was started at the camp fire on the mountain they thought it was fitting to use the Concharty name.

Current members are: Mitchell Cope -aka Snake - (Bass), and long-time AFR member and delegate to convention. Duane Points (Lead), Duane is City Manager in Haskell. Doyle Bates (Tenor), Haskell Superintendent of schools; Bud Hembree (Baritone) AFR member since 1984 and AFR Agent since 2012 Jay Dixon (Piano) long time AFR member and Pastor at the First Free Will Baptist in Haskell; Chad Sanders (Drums) and has been drumming since he was 5-6 years old and plays guitar also and leads the youth and coordinates the music at Haskell Free Will Baptist.

Contributing from time to time is Duane Frost Piano, (Bass, Guitar, Drums) who is minister of music in his home church in Wagoner and an AFR member.



## PETERSON FARM BROTHERS

The Peterson Farm Bros are made up of Greg (26), Nathan (23), Kendal (21), and honorary "bro" Laura (17) Peterson. We are siblings who farm together with our parents near Assaria, KS. We produce entertaining and educational videos on our YouTube channel and post continuous farming and video updates to our social media pages (Facebook, Twitter, and Instagram). Ever since we began producing content, we have continued to realize a need to inform people about what we do in farming and in agriculture as a whole. There are many misconceptions about modern day farmers and we feel it is our calling to help correct some of those misconceptions. Aside from our production on social media, we travel around the country to speak on advocating for agriculture. We also blog about misunderstood topics in agriculture and open up our farm for tours. Through all of this we hope to educate the general public on where their food comes from and what a real Midwest family farm looks like!



## ZACK CLARK

As a government relations representative for National Farmers Union, Zack Clark advocates for family farmers, ranchers, and rural communities in Congress and the executive branch. His focus includes, but is not limited to, crop insurance, commodities, dairy, tax, credit, and specialty crops. Prior to his employment with NFU, Clark worked as Legislative Assistant to Congressman Joe Courtney (D-CT) who served on the House Agriculture Committee. Over those three years Clark advised the congressman on a wide range of issues, but particularly focused on agriculture and the Farm Bill. Prior to joining the Courtney staff, Clark worked for Senator Lieberman (I-CT) in various capacities beginning in 2008. Clark graduated from the University of Connecticut with a Bachelor of Arts degree and from the National Defense University with a Masters in International Security Affairs.



## ROGER JOHNSON

Roger Johnson was elected National Farmers Union's 14th president during the organization's 107th anniversary convention in 2009. Prior to leading the family farm organization, Johnson, a third-generation family farmer from Turtle Lake, N.D., served as North Dakota Agriculture Commissioner, a position he was first elected to in 1996. From 2007-2008, Johnson served as president of the National Association of State Departments of Agriculture (NASDA). Johnson graduated from North Dakota State University with a degree in agricultural economics.

Johnson and his wife, Anita, are the proud parents of three children and have four grandchildren.

## RJ GRAY

RJ Gray serves as the President and CEO of the Oklahoma Agricultural Cooperative Council, Inc. He served in this role since 2006 with a brief opportunity for Land O'Lakes, Inc. in the middle. He currently serves on the full Council of the National Council of Farmer Cooperatives. He has a passion for agriculture, farmers and cooperatives. RJ graduated from OSU in 2005. RJ has been married to his wife Jecole for 13 years. They have two boys, Hudson and Beckett, and they enjoy spending every moment possible with them.



## 2018 AFR CONVENTION SPEAKERS & ENTERTAINERS



### GATHAN GRAHAM

*I began playing the piano when I was a small child of four, but my love of music and my awareness of the power of music developed within me at an even earlier age. That same love remains with me today. My career in music began shortly after I taught myself to play the piano and found welcoming audiences at churches, nursing homes, schools, and various local groups. Even at the tender age of four, I observed the positive impact that my music had on people as it uplifted and encouraged them.*

*While I could not have known then the exact path my musical career would take, I knew that music was the way I would touch the lives of those around me. As I matured and entered adulthood, I found that, in every walk of life, people everywhere want and need a source of encouragement. Music can fill this need.*

*I released my first album in 1996. Five months later, I gave my inaugural performance at First Baptist Church in Norman, Oklahoma.*

*Since that time, I have performed hundreds of concerts nationwide and appeared on television stations, as well as radio stations, coast to coast.*

*I have also had the extraordinary privilege of being invited to perform on nine separate occasions at the White House under the administrations of Bill Clinton and George W. Bush. Presidents, vice-presidents, congressional members, governors, clergy, and noted celebrities have heard my music.*

*Although I enjoy performing, my greatest desire is that my God-given talent of music will inspire and touch the lives of people throughout the world.*



### JOE NEAL HAMPTON

*Hampton is a native of Waukomis, Oklahoma, and currently resides on a farm his grandfather purchased in 1929. After earning his bachelors and masters from Oklahoma State University, Hampton began employment with the Enid Board of Trade in 1972.*

*Years in the industry has led Hampton to where he is now, serving as president and CEO of the Oklahoma Grain and Feed Association, Oklahoma Agribusiness Retailers Association, and VP of the Oklahoma Wheat Growers Association.*

*He has served or is presently serving on numerous committees and councils, which includes the OSU Dean of Agriculture's Advisory Council, the Oklahoma Department of Agriculture, Food and Forestry Pesticide Advisory Committee, the Southwest Livestock Foundation and Oklahoma Sirloin Club.*



### KELLIE BRAY

*Kellie Bray is Senior Director of Government Affairs with CropLife America in Washington, D.C. CropLife America is the nation's largest trade organization for agriculture and pest management, representing more than 90 developers, manufacturers, formulators and distributors of virtually all the crop protection products used by American farmers and growers.*

*In her role as Senior Director of Government Affairs, Bray leads government relations outreach on federal issues concerning endangered species, stewardship and homeland security. She also works on state issues for CropLife in the Midwest region of the country.*

*From 2001 to 2008 Bray served in various roles with the National Association of Professional Insurance Agents including Director of Political Affairs and Assistant Vice President of Federal Affairs.*

*Previously, Bray served as the PAC Coordinator for the National Cattlemen's Beef Association from 1998 to 2001.*

*Bray is a native of Cameron, Missouri and received a Bachelor's Degree in General Agriculture and Political Science from the University of Missouri. Currently Bray is involved in the Agribusiness Club of Washington, D.C., D.C. Chapter of the FFA Alumni Association, the Mizzou Alumni Association, Griffiths' Leadership Society for Women and Sigma Kappa Sorority.*



### A BAR BUNKHOUSE BAND

*A Bar Bunkhouse Band is a youthful Western swing group hailing from the bluestem country of northeastern Oklahoma. All four members of the band are agriculturalists who enjoy the country lifestyle and traditions. Their lively vocals, fiddle, guitars and slap bass will make you want to get up and dance.*

## 2018 AFR BOARD CANDIDATES



### JOE ED KINDER Southwest Independent Director, District 2

Joe Ed Kinder grew up on a farm near Chattanooga in Tillman County and graduated from Chattanooga High School in 1960. He has been a member of Oklahoma Farmers Union since the late 1950s and has had Oklahoma Farmers Union or AFR Insurance since that time.

Joe Ed and his wife, Jo Ann, were married in 1961 and have lived in the Chattanooga and Frederick area since then. The Kinder farming and ranching operation consists of wheat, cotton and cow/calf pairs on 3,000 owned acres and 320 rented acres.

The Kinders have two children, nine grandchildren and eight great-grandchildren.

Kinder has served on the AFR/OFU Policy Committee and Bylaws Committee, the NFU Policy Committee and the NFU Policy Working Group twice. He has also participated in the organization's legislative action "fly-ins" to Washington, D.C., was an NFU national delegate and has served the last 7 years on the AFR/OFU Board of Directors, working with the rest of the board to rebuild the AFR Insurance surplus to over \$72 million, the highest and most sound level ever in our history.

In addition to service to AFR/OFU, Kinder served on the Tillman County Rural Water District #1 for 12 years, with 9 years as president, and on the Chattanooga Town Board for 18 years, with 12 years as mayor. He was chairman of the Chattanooga Public Works Authority and chairman of the Chattanooga Airport Board. He was on the Oklahoma Wheat Growers Association Board and chaired the Red River Terrace Water Authority.



### BRETT MORRIS Southwest Independent Director, District 2

Brett Morris and his family have been involved in farming and ranching in the Ninnekah community for almost 90 years. A former dairyman, he and his Dad currently run a diversified operation which includes 1,000 acres of alfalfa, wheat and grassland, 125 beef cow/calf pairs and 200 stocker calves as well as the Washita Fertilizer Company.

Morris is deeply passionate about his agricultural community and volunteers to further its betterment both locally and nationally.

He is currently the 2017 Chairman of the Cattlemen's Beef Board that oversees an annual budget of \$40 million. Since 2007, he has been involved with this Board holding the position of chairman for several program committees that manage the beef checkoff funds. He recently traveled to Japan and Korea promoting US beef internationally.

AFR was a natural choice for Morris as he joined in the early 1990's. Additionally, he has attended the National Farmers Union Convention for the past four years. In 2017 he was an active member, a delegate in 2016, a Policy Committee member in both 2015 (chairman) and 2014. At the Oklahoma AFR Convention, he also served on the Policy Committee in 2014-2015 (chairman) and 2013-2014. As the development of youth through agriculture programs supporter, Morrisland has co-sponsored the Dairy Production Award at the State FFA Convention for the past 20 years.

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



### MONTE THOMPSON Southwest Independent Director, District 2

Monte J. Thompson was raised in Washington, OK, where he attended Washington Public Schools, kindergarten to graduation in 1980. He was active during his high school years serving as senior class vice president, sentinel and president of the local FFA chapter, student council president as well as a successful athlete in football, basketball, track and baseball. Thompson attended East Central University in Ada, Ok on an athletic scholarship where he played football and ran track. He received a Bachelor degree in 1985 and two masters in areas of

K-12 counseling and administration. He finished his education at Oklahoma State University where he received his superintendent certification.

Monte is married to Shelly Holder Thompson of Pauls Valley for the past 27 yrs. They have two daughters, Jaylea Thompson, a graduate of East Central University and Jaycea Thompson currently attending University of Oklahoma Nursing School in Lawton, Ok.

Thompson is a retired public educator of thirty years, where he served as a teacher/coach for seven years, a building administrator for eight and he was superintendent for the final fifteen years. Thompson developed a unique ability to manage finances. During his career he was an active member, officer, or board member in several civic organizations such as Kiwanis, Rotary, Chambers of Commerce, Southern Mental Health, CREOKS Mental Health and Murray County Livestock Committee.

Thompson retired in June 2015 where he is settled back in Murray County where he runs the farm, raises cattle and enjoys spending time with family and friends.



### RANDY GILBERT Southeast Agent Director, District 4

Randy Gilbert is an AFR agent from Tecumseh, OK. He and his wife own and operate Gilbert Insurance Agency. They also operate a cow/calf operation and Crossing Hearts Ranch, an agri-tourism venue as an added value to their cattle operation.

Gilbert graduated from Tecumseh High School and then attended Oklahoma State University and graduated in 1983 with a B.S. in Agriculture Education. Gilbert began his career as an Ag-Ed/FFA Instructor in Lawton, OK for 5 years. He enjoyed teaching and all the agriculture students. In 1988 he

returned to Tecumseh to run the family trucking business. He has been involved in business management for over 30 years. He has also devoted countless resources and volunteer hours to promote agriculture youth.

Gilbert has served on several boards and understands how they function. He serves on the Arvest Bank Board, Oklahoma Youth Expo, State Board of Career and Technology Education, Chairman of the Oklahoma FFA Foundation, President of the Southwest American Livestock Foundation and has been Chairman both of the Shawnee and Tecumseh Chamber of Commerce. Gilbert has been a consistent supporter of AFR activities including serving as Chairman of the AFR policy committee, Co-chair of the AFR PAC committee, AFR/OFU Washington DC Fly In and serving as a speech judge at both District and State Speech Contest.

He is very passionate about the AFR Mutual Insurance Company and the AFR/OFU youth programs. Randy and Suzanne have two daughters, Annie Jo and Dustie, Son-In-Law Jordan and three wonderful grandchildren.



### ROY PERRYMAN Southeast Agent Director, District 4

Roy Perryman, Stigler, was named to the AFR/OFU Board of Directors in 2012, filling a vacancy left by the passing of Harry Jordan.

Perryman has a wealth of experience and knowledge that will serve the organization well. He has previously served on the AFR/OFU Board of Directors from 1992 to 2003.

Perryman was first appointed as an agent with Oklahoma Farmers Union in December 1973 and started the Perryman Insurance Agency in 1974. He was named the AFRMIC

Commercial Lines Top Producer in 2002. He sold the agency in May 2011, but retains his agent status with AFR.

Perryman earned a bachelor's degree in agricultural education from Oklahoma State University. Prior to becoming an OFU agent, he worked as an agricultural education instructor in Ames, Okla., and Paden, Okla. He has also worked in sales and public relations for the Shawnee Milling Company in Shawnee, Okla.

In addition to his AFR/OFU leadership roles, Perryman served on the Haskell County Hospital Board from 1990 to 2002. He has also served on the Haskell County Fair and Show Committee and the Eureka Free Will Baptist Executive Board. He is a member of the Stigler/Haskell County Chamber of Commerce, the Stigler Lions Club and the Ringwood Masonic Lodge. He is also the owner-operator of Perryman, Inc.

Roy has been married to his wife, Judy, for 49 years. They have two daughters and four grandchildren.



### KYNDELL NICHOLS Northwest Agent Director, District 1

Kyndell J. Nichols has been a lifelong AFR/OFU member. After graduation from Oklahoma State University with a BS Degree in Ag Economics and Accounting, he returned to the family farm to work with his father and with his mother in the insurance and real estate business. Nichols has been an agent for AFR/OFU since 1985 and works with his mother. They have offices in Ringwood, Fairview, and Helena. He also runs the farming operation and has expanded a registered Hereford cattle herd with the help of his two sons, Levon and Lathan.

As an active AFR member, he has served on the Policy Committee, attended Washington DC fly-in and participated in a Special Advisory Committee to the Board of Directors. Nichols served on a special committee formed by then Governor Keating, to study the state's ability to handle an infectious disease attack. He has served as a Local officer, County Board member and has been President of the AFR Northwest Area for over 20 years.

As an agent, Nichols served on the Agents Association Executive Council and served on a special committee appointed by the Board to review the agent's contract.

Nichols has been an active leader in his community for 25 years serving on the County Fair Board and is a Charter Member of the Ringwood Lions Club. He was a member of the Oklahoma Hereford Association Board and served as President.

Kyndell was elected to the AFR Board of Directors last year for a one year term.





**JOHN PORTER**  
Vice President

John Porter, a 3rd generation AFR agent, was raised on a dairy and beef farm east of Stillwater owned by his parents Charles Jr. and Alta Porter. He graduated from Quay High school. He was involved in sports and a member of the Quay FFA, judging beef and dairy cattle at state fairs. Porter attended Central State University in Edmond specializing in business administration. He was a member of the Oklahoma National Guard from 1965 to 1971.

In 1973, he was hired by Oklahoma Farmers Union to work insurance claims. Porter began in property losses and then became a multi-line adjuster. In 1980's he became claims supervisor. During his 36-plus year career with AFR he worked directly with several company presidents in various capacities. In 2010 he was elected as AFR Vice President. Porter is an active insurance agent in Edmond and also serves as an officer for Oklahoma County Farmers Union.

With rich heritage in the company, his grandfather and parents were agents for OFU and AFR as well as his brother, who continues the family agency in Stillwater.

Porter's community activities include membership at Sunnybrook Christian Church for 30 years; inducted member into the Oklahoma Softball Hall of Fame as a player; participant and member of the Player Youth Program; Lakeside Golf Course, Stillwater and retired Oklahoma High School Sports Referee for basketball and football.

John and his wife, Patti have two daughters, Shandra of Edmond and Tressa Diesselhorst, son-in-law Jacob Diesselhorst and three grandchildren.

# WE WANT YOU @ THE 2018 LEADERSHIP SUMMIT

**TEEN SESSION - \$85 (Entering 7th-9th grade) - July 22-24**

**SENIOR SESSION - \$100 (Entering 10th-12th grade) - July 25-28**

**Located at the Heartland Conference Center in Midwest City**

**Contact: Micaela Danker | [mdanker@afmic.com](mailto:mdanker@afmic.com) | 405-218-5561**



**together. again.**

**8:45 a.m. General Session begins**  
**9:00 a.m. Peterson Farm Bros**  
**10:00 a.m. Youth Program**  
**10:45 a.m. Milk & Cookies break**  
**10:45 a.m. Youth Breakout Session**  
**12:30 p.m. Session ends**

**Saturday, February 17, 2018**  
**Embassy Suites Hotel & Convention Center**  
**Norman, Okla.**

# AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

## 2018 AMENDED AND RESTATED BYLAWS

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 3 – Committees of the Board.** The Board shall have the power to create, revoke or modify any committee deemed necessary. The President shall have the power to appoint a Chairperson of any committee or to delegate such appointive powers to any other appropriate Director, unless determined otherwise by the Board. Each committee shall have a minimum of two (2) members. Members who are not Directors may serve at the approval of the Committee Chairperson and President.

All committees shall report to the Board as the Board may require. Should the Board delegate any of its powers to a committee (including an Executive Committee), such committee shall notice meetings in accordance with Section 7 of this Article; shall keep contemporaneous minutes of such committee meetings; and, shall file such minutes with the corporate records and report all actions to the Board. The Board may also adopt rules and regulations pertaining to the conduct of meetings of committees to the extent that such rules and regulations are not inconsistent with the provisions of these Bylaws. For committees without board delegated powers, Committee's Chairpersons shall provide a minimum twenty-four (24) hour notice to the committee members. If a committee member does not receive notice of a committee meeting, but attends the committee meeting, he/she shall be deemed to have received notice of the committee meeting. Notice of such committee meetings may be given verbally or via electronic transmission.

**Section 4 – Removal of Director.** A Director may be removed either with or without cause, by the affirmative vote of any eight (8) Directors at any regular or specially called meeting.

**Section 5 - Vacancies.** Notification of vacancies resulting from resignation, removal or any other cause will be provided to the County and Local Charters ~~by one or more of the means described in Article XI 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 Corporation may continue to operate with a number less than nine (9) Directors but not less than seven (7) Directors.~~ The A 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 Section 1, Section 2 and Section 6 of this Article are met. The appointed Director shall serve the remainder of the unexpired term. However, the policyholders may remove an appointed Director at any Special Meeting of the policyholders or at the next Annual Meeting of the State Union and this Corporation. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next Annual Meeting of the State Union and this Corporation in which case the term shall be for three (3) years. ~~the Corporation may continue to operate with a number less than nine (9) but not less than seven (7) until the next Annual Meeting where an election by the Policyholders can take place.~~

**Section 6 - Eligibility.** Eligibility for a Director of the Corporation is specified in the Certificate of Incorporation, as amended, and states as follows: No person shall be eligible to serve as a member of the Board of Directors of the 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 members of the State Union by the Policyholders through a vote at the Annual Meeting. A plurality of votes will determine all elections; therefore, the candidate receiving the most votes will be elected. Should the Policyholders choose less than nine (9) of the State Union Directors, Once a Director has been elected or otherwise appointed, 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, provided the candidate~~

~~has had adequate opportunity to obtain such certification. A candidate for a Director position must file in writing with the Secretary of the Corporation between one hundred and twenty (120) calendar days and ninety (90) calendar days prior to the next Annual Meeting thereby making the filing period thirty (30) calendar days. In the case of there being no candidate for a position, the Board shall re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board. In the case of there being a loss of a candidate for a position, the Board may re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board.~~

**Section 7 - Meetings.** The Board of Directors shall meet at least eight (8) times per year and not less often than once in any two-month period and at such other times as they shall determine. A meeting of the Directors may also be called at any time by the President or a majority of the then existing Board of Directors. Unless waived by attendance or in writing, seven (7) days notice of all meetings (except the meeting immediately following the Annual Meeting) shall be given by mail, telegram according to Paragraphs 2, 3, 4 or 5 of Article XI, or telephone. A quorum for all Directors' meetings shall be a majority of Directors. Any action which might be taken at a meeting of the Board of Directors may be taken without a meeting if a record or memorandum thereof is made in writing and is signed by all of the members of the Board.

**Section 8 – Officers.** Eligibility for an Officer of the Corporation is specified in the Certificate of Incorporation, as amended, and states as follows: No person shall be eligible to serve as an Officer of the Corporation (except the President/Chief Executive Officer and Treasurer/Chief Financial 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 member of the State Union, that person shall cease to be an Officer of this Corporation.

(a) **Officers/Appointment.** The Officers of the Corporation may ~~shall~~ include a President/Chief Executive Officer (President/CEO), a President, a Vice-President, a Secretary and a Treasurer/Chief Financial Officer (Treasurer/CFO), all of whom shall be appointed by the Board of Directors. The Board of Directors may also appoint on or more Vice-Presidents, Assistant Secretaries, Assistant Treasurers and such other Officers with such powers and duties as the Board of Directors deems necessary. No person shall be eligible to serve and hold such offices who has a conflicting interest in a similar organization as an officer, director, or agent, who would, by reason of other affiliations be in a position to engage in or profit from transactions prohibited by statute. The Treasurer, one or more Assistant Secretaries and one or more Assistant Treasurers may be appointed by the President/Chief Executive Officer upon the approval of the Board of Directors.

(b) **How Elected.** The President, Vice President, and Secretary shall be elected by the policyholders at the Annual Meeting to serve the same term and office of this Corporation as they serve for the State Union. No person shall be eligible to serve and hold such offices who has a conflicting interest in a similar organization as an officer, director, or agent, who would, by reason of other affiliations be in a position to engage in or profit from transactions prohibited by statute, or who is not then lawfully elected to serve in the same office of the State Union.

(b) **President/Chief Executive Officer (CEO).** A President/CEO shall be appointed by the Board of Directors of the Corporation to serve at term for a period of time up to three (3) years or until his successor is duly appointed. The Board of Directors shall have the discretion to retain a current President/CEO for an additional term(s) of office, but each such additional term(s) shall never exceed three (3) years. The President/CEO is not required to be an officer of the State Union. No person shall be eligible to serve and hold the office of CEO who has a conflicting interest in a similar organization as an officer, director, or agent, who would, by reason of other affiliates be in a position to engage in or profit from transactions prohibited by statute. The President/CEO shall have general and active management, direction, and control of the business and affairs of the Corporation and shall see that all orders and resolutions of the Board of Directors are carried into effect. The President/CEO will also be responsible for other duties as assigned by the

Board of Directors.

(c) **President.** The President will be responsible for such duties as assigned by the Board of Directors and will have the power and authority to perform the duties and to exercise the powers of the CEO in the absence or the disability of the CEO. The President/CEO, the President/CEO's designee, or such other person designated by the Board of Directors shall preside at all meetings of the policyholders and of the Directors. The President/CEO shall be an advisor to all standing committees of the Board of Directors.

(c) **Vice President.** The Vice President, if appointed, shall have the power and authority to perform the duties and to exercise the powers of the President in the absence or the disability of the President/CEO, provided, however, that in the case of death, resignation, or disability of the President/CEO, the Board of Directors may, in its sole discretion, declare the office vacant and appoint any eligible person President/CEO. The Vice President shall have such other duties as are assigned to him from time to time by the Board of Directors.

(d) **Secretary.** The Secretary shall attend all sessions of the Board of Directors and all meetings of policyholders and record all votes and the minutes of all proceedings in a book to be kept for that purpose, together with the seal and charter, and he/she alone shall have authority to affix the seal. He/she shall give, or cause to be given, notice of all meetings of the members and/or the Board of Directors; he/she shall attest all deeds and contracts executed by the Corporation and shall have such other duties as may be determined by the Directors.

(e) **Treasurer/Chief Financial Officer.** The Treasurer/CEO shall have general custody of the corporate funds and securities and shall keep, or cause to be kept, full and accurate accounts of receipts and disbursements in books belonging to the Corporation and shall cause to be deposited all monies and other valuable effects in the name and credit of the Corporation. He/she shall render to the Directors at regular meetings of the Board, or whenever they may require it, a proper account and statement showing the financial condition of the Corporation, and shall be bonded in an amount and manner determined by the Board of Directors.

(f) **Assistant Secretaries and Assistant Treasurers.** Any Assistant Secretaries and Assistant Treasurers that may be appointed shall perform such duties and under such supervision as may be prescribed by the CEO.

(g) **Vacancy.** If a vacancy occurs in the office of President, the Vice President shall succeed to the office of President and serve for the unexpired term. If the Vice President is unable to serve as President or a vacancy occurs in any other Office, the Board of Directors shall elect a person or persons from among their number to fill such vacancies, and the persons so elected shall serve for the unexpired term. If any Officer position becomes vacant, the Board of Directors may appoint a person to fill the Officer position to serve the remainder of the unexpired term. If any Board Member is elected to fill an officer vacancy for the unexpired term, the Board Member will not be required to resign from the Board of Directors until the next Annual Meeting.

**Section 9 - Removal from Office.** Any Officer may be removed, either with or without cause, by the affirmative vote of any 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 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.

**Section 10 – Changing Positions.** Officers or Board Members filing for any other position within the Corporation must resign their present position, to be effective the day of the election at the Annual Meeting and notify in writing (limited to letter, fax or email) the Secretary no later than one hundred and twenty (120) calendar days before the opening day of the Annual Meeting. The filing period for the position being vacated will begin no earlier than one hundred and twenty (120) calendar days and end no later than ninety (90) calendar days prior to the opening day of the next Annual Meeting. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next Annual Meeting. Notification of the vacant position will

# Think Beef Think American



# DID YOU KNOW

**that we help grow demand for U.S. beef in more than 80 countries?**

*“There is a world of possibility for U.S. beef in the global marketplace. Data shows 95 percent of the world’s population and 80 percent of world beef demand is outside of the United States. That tells us our checkoff investment in foreign marketing is really an investment in our future. In 2018, Oklahoma beef checkoff dollars will be invested to strengthen beef demand and promote U.S. beef in China, Japan, South Korea and Africa. There is huge potential out there.”*

While you and the Cunninghams are managing your businesses, your checkoff is developing new foreign markets and defending those where U.S. beef is currently sold.



*Cunningham Family  
Laverne, Oklahoma  
AFR Members*



To learn more about Oklahoma Beef Council programs, please visit [www.oklabeef.org](http://www.oklabeef.org)

Funded by the Beef Checkoff.

# together.

## Convention Agenda February 16-18, 2018

Embassy Suites Hotel & Conference Center  
Norman, Oklahoma

### FRIDAY, FEB. 16, 2018

- 9 a.m. Registration Opens  
PAC Drop-off, Ticket Sales, Voting Opens  
Farmers for America Video Opens  
Women's Council Blood Drive Sign-up Opens
- 9 a.m. Agent CE Earthquake Coverage — Dennis Stone, Stone Insurance Education, LLC
- 9:30 a.m. Policy Committee Meeting
- 10 a.m. Trade Show Opens
- 10 a.m. Agent CE e2Value (Sponsored by BriteCore)  
"The Importance of Insurance to Value, and an Overview of e2Value Residential Tools"  
Todd Rissell, CEO & Co-Founder, e2Value  
Krista Komro, Director of Field Services, e2Value
- 11:15 a.m. Agent Recognition Lunch (Sponsored by Willis Re)
- 1 p.m. Agent Resource Room Opens (Sponsored by BriteCore)  
America's Farm & Food Bill Video Opens

#### FIRST GENERAL SESSION

- 1 p.m. PAC Silent Auction Begins  
Door Prizes (Sponsored by MIDCON & LegalShield)  
Beef Certificates (Sponsored by Oklahoma Cattlemen's Association)  
Invocation — Lendell Birdsong, Chaplain  
Pledge of Allegiance — AFR Youth Advisory Council
- 1:15 p.m. Call to Order — Terry Detrick, AFR President  
Meeting Notices, Convention Rules  
Committees & Appointments — Brandon Wilson, Parliamentarian  
Bylaws Consideration — Terry Detrick, President & Chair  
Election Committee Report  
Candidate Speeches — Paul Jackson, Chairman  
Milk & Cookies Break (Sponsored by DairyMAX & COX Business)  
CEO Report — Justin Cowan, AFR CEO  
Financials Report — David Smith, AFR CFO & Treasurer  
Membership Report — Paul Jackson, Secretary  
Vice President Report — John Porter, Vice President  
President Report — Terry Detrick, President  
Peterson Farm Brothers Video  
NFU Policy Report — Dustin Tackett, Policy Committee Member  
Consideration & Adoption of Policy — Wayne Herriman, Policy Committee Chair  
Recess Business Session
- 5:30 p.m. Trade Show Closes  
Agent Resource Room Closes  
Farmers for America Video Closes  
America's Farm & Food Bill Video Closes  
Women's Committee Blood Drive Sign-up Closes
- 6 p.m. Reception & Entertainment by A Bar Bunkhouse Band  
Entertainment sponsored by Oklahoma AgCredit & Farm Credit of Western Oklahoma. Reception sponsored by BancFirst, Oklahoma Beef Council, and The Poultry Federation.
- 6 p.m. Youth Activity Pizza and Movie

#### SECOND GENERAL SESSION

- 7:15 p.m. PAC Report — Randy Gilbert, PAC Committee Chair  
Legislative Report — Steve Thompson, Director of Government Relations and Ag Programs Manager, American Farmers & Ranchers
- 7:45 p.m. Live PAC Auction
- 9 p.m. Northwest Area Meeting  
Registration, Voting Closes  
Ticket Sales Close

### SATURDAY, FEB. 17, 2018

- 8 a.m. Registration, Voting Opens  
Ticket Sales Open  
Women's Council Blood Drive Sign-up Opens  
PAC Silent Auction Opens  
Farmers for America Video Opens  
America's Farm & Food Bill Opens  
Agent Resource Room Opens
- 8:30 a.m. Youth Program Assembly
- 9 a.m.-1 p.m. Women's Council Blood Drive
- 9 a.m. Trade Show Opens

#### THIRD GENERAL SESSION

- 8:45 a.m. Door Prizes (Sponsored by MIDCON & LegalShield)  
Beef Certificates (Sponsored by Oklahoma Cattlemen's Association)  
Invocation — Lendell Birdsong, Chaplain  
Pledge of Allegiance — AFR Youth Advisory Council

- 9 a.m. "I'm Farming and I Grow It: An AgVocating Success Story"  
Peterson Farm Brothers  
(Sponsored by MIDCON & LegalShield)
- 9:45 a.m. Leadership Exploration and Development (LEAD) Remarks
- 9:50 a.m. Women's Cooperative Remarks  
Oklahoma Blood Institute Partnership Video
- 10 a.m. Youth Program — Micaela Danker, Youth Development Coordinator  
Youth Service Project — David Quirk, St. Jude  
AFR/OFU Novice Division Speech Contest Winner — Addyson Schneberger, Carnegie 4-H  
Poster Contest Winners  
State Scholarship Recipients  
Youth "Year in Review"  
Kent Boggs Special Recognition  
Kendall Brashears Special Recognition
- 10:45 a.m. Milk & Cookies Break (Sponsored by DairyMAX & OK Ag Coop Council)
- 10:45 a.m. Youth Leadership Breakout — Marty Jones & Trevor Lucas, We Talk Life
- 11 a.m. Capitol Roundtable  
Steve Thompson, American Farmers & Ranchers  
Joe Neal Hampton, Oklahoma Grain & Feed Association, Oklahoma Wheat Growers  
Harvey Schroeder, Oklahoma Cotton Council  
RJ Gray, Oklahoma Agricultural Cooperative Council

- 11:35 a.m. Oklahoma FSA-USDA Report — Scott Biggs, Director
- 11:45 a.m. NFU Legislative Report — Zach Clark, National Farmers Union
- 11:45 a.m. PAC Silent Auction Closes
- 11:45 a.m. Women's Cooperative Awards Lunch
- 12 p.m. Ticket Sales Close  
NFU Delegates Candidate Deadline
- 1:30 p.m. Youth Activity

#### FOURTH GENERAL SESSION

- 1:15 p.m. Door Prizes (Sponsored by MIDCON & LegalShield)  
Beef Certificates (Sponsored by Oklahoma Cattlemen's Association)  
America's Farm & Food Bill Video
- 1:30 p.m. Washington Policy Panel  
Roger Johnson, President, National Farmers Union  
Chandler Goule, CEO, National Association of Wheat Growers  
Kellie Bray, Senior Director, Government Affairs, CropLife America
- 2 p.m. Registration & Voting Booths Close  
PAC Silent Auction Check-Out
- 2:45 p.m. Election Results, Completion of Business, NFU Delegates Election
- 3 p.m. Milk & Cookies Break (Sponsored by DairyMAX & COX Business)  
Farmers for America Video Closes  
America's Farm & Food Bill Video Closes
- 3:30 p.m. Women's Cooperative Breakout  
Agent's Association Meeting  
NFU Convention Delegates Ballot Count
- 4 p.m. Trade Show Closes
- 5:45 p.m. VIP Reception (Hosted by AFR LEAD Program)

#### CONVENTION BANQUET

- 6:45 p.m. Banquet Doors Open  
Year-in-Review Video
- 7 p.m. Welcome — Terry Detrick, AFR President  
Invocation — Lendell Birdsong, Chaplain  
Pledge of Allegiance — AFR Youth Advisory Council  
National Anthem — Pam Livingston, Seiling  
Dinner (Entree Sponsored by Oklahoma Pork Council)  
Entertainment — Melodie Schaffer, Thackerville  
Sponsor Remarks — Roy Lee Lindsey, Oklahoma Pork Council  
Remarks & Thunder Ticket Giveaway — H.E. Rainbolt, BancFirst Board Chairman Emeritus  
(Sponsored by BancFirst)  
"Stand for Something" — Kabrin Martin, Harrah FFA  
Senior AFR/OFU Speech Contest Winner  
Grand Door Prize Drawing (Sponsored by Farm Credit of Western Oklahoma, Oklahoma AgCredit and P&K Equipment)
- God Bless America — Pam Livingston, Seiling

### SUNDAY, FEB. 18, 2018

- 9 a.m. Worship & Memorial Service — Lendell Birdsong, Chairman  
Concharty Mt. Boys Quartet (Sponsored by BancFirst)  
Piano — Gathan Graham  
Close Convention & Final Drawing (Sponsored by Farm Credit of Western Oklahoma, Oklahoma AgCredit and P&K Equipment)

MUST BE PRESENT TO WIN OUR *grand door prizes*



**PRIZES INCLUDE:**

**SATURDAY:**

- JOHN DEERE LAWN TRACTOR
- HONDA LAWN MOWER

**SUNDAY:**

- JOHN DEERE BACKYARD PACKAGE INCLUDING GRILL, FIRE PIT, CHAIRS & GRILLING UTENSILS

**MUST BE PRESENT TO WIN!**

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

**THANK YOU TO OUR CONVENTION SPONSORS!**

**TOP TIER (\$5,000 - \$10,000)**



**TIER 2 (\$1,000 - \$4,999)**



**TIER 3 (\$250 - \$999)**



**TIER 4 (\$0 - \$250)**



# 2018 Blood Drive Schedule

February 17<sup>th</sup>  
AFR Convention Blood Drive

---

March 10<sup>th</sup>  
OYE Blood Drive

---

April 4<sup>th</sup>  
Blood Drive Grants Due

---

May 1<sup>st</sup> - 2<sup>nd</sup>  
State FFA Convention Blood Drive


---

December 5<sup>th</sup>  
Blood Drive Project Due

---

December 28<sup>th</sup>  
Blood Drive Report Forms Due

For more information, please contact  
Brittany Mikles  
bmikles@afrmic.com | 405-614-5755



## AGRICULTURAL ACHIEVEMENT CONTEST

### AT THE OKLAHOMA YOUTH EXPO

11th and 12th grade 4-H and FFA members exhibiting breeding or market animals at the 2018 OYE Showmanship, written animal science exam and interview  
More than \$4,500 in total prize money awarded  
Entries due by Friday, March 9, 2018

Contact: Micaela Danker | [mdanker@afrmic.com](mailto:mdanker@afrmic.com) | 405-905-9019 | [iafr.com](http://iafr.com)

## FAPC Selects Top 10 Food Trends for 2018

Story by Melanie Jackson

FAPC Communications Grad Assistant

Photo-friendly food, Middle Eastern cuisine and mushroom-infused coffee are on the menu for 2018, as Oklahoma State University's Robert M. Kerr Food & Agricultural Products Center selects the hottest food trends for the upcoming year.

Andrea Graves, FAPC business planning and marketing specialist, said change is inevitable and trends help indicate what is coming next.

"Businesses need to pay attention to trends in order to find new growth opportunities and their target audiences," Graves said. "Understanding these trends help businesses stay ahead of upcoming change, whether it is regulatory or a new flavor profile. Also, in most cases, consumers drive the trends and are looking for products and companies that are meeting their needs and lifestyles."

Take a look at the top 10 trends for 2018, according to FAPC.

### 1. PHOTO-FRIENDLY FOOD

The more Instagram-worthy your food is, the better. Consumers do not just want to eat their food. They want to share it with friends and show off where they have been. The result is a demand for colorful, textured and unique food items to gain more likes, comments and shares online. Prepare to see more purple vegetables, black ice cream and blue algae lattes.

### 2. TRANSPARENCY

This trend continues to gain popularity. Consumers want to know how their food got from the source to the store. They want to know what their food is made of, how it was cared for and if it is a healthy option. This increased interest in food forces producers

and manufacturers to enhance transparency with consumers.

### 3. MIDDLE EASTERN CUISINE

Food from the Middle East isn't a new concept. With hummus, pita and falafels on the market, Americans are ready to dive deeper into the culinary novelties Israeli, Moroccan and Persian cultures have to offer. Some examples include shakshuka and sumac-spiced foods.

### 4. INNOVATIVE FOOD WASTE REDUCTION

Reducing food waste is a reoccurring trend, but manufacturers are taking it to the next level. Pickling watermelon rinds, using beet trimmings and leftover fruit in cocktails, and chopping broccoli stems for coleslaw are a few of the innovative ways to reduce food waste and are expected to take off in the upcoming year.

### 5. FOURTH MEAL

Whether it is a second breakfast or a mid-afternoon snack, many consumers are adding a fourth, smaller meal to their daily menu. The fourth meal includes anything from an energy-boosting salad before an evening workout to peanut butter on toast before bed. This trend is not about trying to eat more food in a day, but rather adapting eating schedules to fit busy lifestyles.

### 6. MUSHROOM MANIA

Mushrooms are found in a variety of dishes and have earned their place at the healthy ingredients table. In 2018, mushrooms are predicted to gain popularity and be found in coffee, cocoa, ice cream and even soap and shampoo.

### 7. PLANT POWER

Plant-based protein was popular in 2017, and the trend is predicted to gain more prominence in 2018. Expect more vegetable entrées as consumers continue to embrace a flexitarian lifestyle.

### 8. ALL-DAY BREAKFAST

More restaurants are joining the all-day breakfast bandwagon. Consumers love to eat breakfast foods at any time of the day. This is sparking creativity and leading to the development of interesting breakfast ideas perfect for morning, noon and night.

### 9. TACO 'BOUT OPTIONS

The #TacoTuesday trend is far from over. Instead, the variety of tacos is increasing with breakfast and dessert tacos available to consumers. In addition, tacos are shedding their shell and fillings to create new, healthier varieties such as seaweed-wrapped, poke-filled tacos. But, traditional tacos aren't going anywhere.

### 10. FLORAL FLAVORS

We know flowers are pretty and fragrant, but they're tasty, too. From floral-infused drinks and snacks, to adding whole flowers and petals to dishes, the floral trend is in full bloom. Items such as lavender lattes and pink hibiscus teas are predicted to gain popularity in 2018.

FAPC, a part of OSU's Division of Agricultural Sciences and Natural Resources, helps to discover, develop, and deliver technical and business information that stimulates and supports the growth of value-added food and agricultural products and processing in Oklahoma.

# Legislative Update

Story by Steve Thompson  
American Farmers & Ranchers

During the last week of September the three-ring circus that is the Oklahoma Legislature reconvened in the state capitol at the behest of Governor Mary Fallin. This special legislative session was necessitated by a state Supreme Court ruling in August that declared \$215 million in new cigarette taxes had been approved in an unconstitutional manner this spring during the regular legislative session.

The extraordinary session this fall ran for eight weeks, but only minor progress was made. Money was directed from the Rainy Day Fund and County Improvement for Roads and Bridges Revolving Fund to the five health agencies impacted by the court decision. This keeps them afloat for the time being, but an unsteady situation awaits as we head into 2018.

Hope of a larger resolution surfaced at the end of the sessions fifth week when a large, bipartisan group of Senators stated publically they would support a small increase in the Gross Production Tax (GPT) on newly drilled horizontal oil and gas wells. This had been the single biggest sticking point in negotiations between Democrats and Republicans in the House of Representatives. An increase in GPT from 2% to 4% was added to a revenue package containing fuel, cigarette and beer tax increases that had failed once before. Even with the significant Senate endorsement, the new proposal only received support from one of six Democrats and stalled in a House committee after an 11-11 vote.

This was ultimately the best revenue package brought forth and with its failure, only a few small funding measures followed. In the final week of special session, the House and Senate passed what was believed to be an agreed upon omnibus funding modification bill. However, Governor Mary Fallin surprised legislative leaders by vetoing 165 out of the 170 sections in the bill. Leaving only the portions with funding for the five health agencies.

A second special session is expected to be scheduled for January, but there is no optimism to be found under the big dome on Lincoln Boulevard in OKC. When the legislature returns for the 2018 regular session in February, they will once again be

faced with both immediate and longer-term problems. Work will have to be done to address agency shortfalls that are expected before the end of the fiscal year in June, as well as a possible \$600 million additional deficit for 2019.

AFR will be working to refine our policy positions

at the annual convention on February 16th in Norman. If you would like to participate in that discussion, we welcome your involvement. Please contact your AFR Insurance agent or the Oklahoma City office for more information.

## I Don't Like Space Heaters

Story by John Foster  
AFR Insurance

There, I said it. I don't like space heaters. Over my years, I've worked a lot of claims involving house fires resulting from space heaters. Usually, the claims have resulted in damage to property. Unfortunately, they sometimes result in injuries and extreme cases a fatality.

My wife likes space heaters. Over the years, we've both learned to compromise. I've agreed to use a space heater and she's agreed to let me manage how it's used.

Space heaters can help on those cold days. There's no doubt about it. My advice is to use it wisely and carefully, keeping safety in mind over comfort. According to the Electrical Safety Foundation International (ESFI), heating equipment is the second leading cause of home fires with more than 65,000 annually.

ESFI provides the following tips:

- Make sure the space heater has a label showing it is listed by a recognized testing laboratory, such as Underwriters Laboratory (UL).
- Be sure to read the instructions for use and the warning labels.
- Inspect the heater for cracked or broken plugs as well as loose connections. If you find any issues, don't use the heater.
- Never leave a space heater unattended. Turn it off when you leave a room or going to sleep.
- Keep your pets and kids away from the heater.
- Remember they are for supplemental heat

and shouldn't be used to warm bedding, cook food, dry clothes or thaw pipes.

- Make sure your smoke alarms are operating properly and test them monthly.
- Use heaters away from anything that can burn, including papers, clothing and rugs.
- Don't put heaters in high traffic areas such as doorways where they could pose a tripping hazard.
- Plug heaters directly into a wall outlet. Don't use an extension cord or power strip and don't plug anything else into the outlet.
- Place heaters on level, flat surfaces. Never place them on cabinets, tables, furniture or carpet, which can overheat and start a fire.
- Always unplug and safely store the heater when not in use.

A few other things to keep in mind include, look for a heater with tip-over and overheat protection. That way, if it does fall over or starts to overheat, it will shut off automatically.

This seems really obvious, but keep heaters away from water and don't touch them if you're wet or have wet hands. You don't need to have a shocking experience!

I don't like space heaters, but I understand that people may need to use them. If you use one, please be careful by following instructions and warnings to help protect your property from damage and your family from injury.



## HAM WITH BROWN SUGAR AND THYME GLAZE

TOTAL RECIPE TIME: 2 HOURS

MAKES 8 SERVINGS

### INGREDIENTS

- 8 lbs. full cooked bone-in ham
- 1 cup brown sugar
- 2 tbs. whole grain mustard
- 1/2 orange
- 1/4 cup fresh orange juice
- 2 tsp. fresh thyme
- 1/2 tsp. dried thyme
- 1/4 tsp. cayenne pepper
- 1/4 tsp. ground cloves

okPORK  
Oklahoma Pork Council

pork Be inspired

### INSTRUCTIONS

- 1) Arrange the oven rack to its lowest position and pre-heat oven to 320°F. Use a sharp knife to score the ham in a diamond pattern, making sure not to go more than 1/2 deep. Place the ham flat side down on a rack set in a roasting pan and loosely cover the ham with tin foil. Place in the oven for 2 hours.
- 2) Meanwhile: make the glaze by adding the brown sugar and next 6 ingredients to a small pot set over medium heat. Cook until the brown sugar dissolves and then lower the heat to medium-low and cook for 5 minutes so the flavors can develop. Remove from the heat and set aside.
- 3) After two hours, remove the roasting pan with the ham from the oven and place on the counter. Use a basting or pastry brush to paint the brown sugar glaze all over the ham, making sure to get in-between the diamond patterns. Place the ham back in the oven, uncovered, for 20 minutes. Repeat this process and bake for another 20 minutes. The ham is heated through when the internal temperature of the ham reaches 140°F. The glaze will form a fantastic crust on the ham and get nice and sticky. Remove ham from oven and serve.
- 4) To make a smaller Easter ham that still has the traditional flavors, have your butcher cut 3/4 inch ham steaks. Some retailers offer ham steaks in the meat case so either look for them or ask the butcher. Pre-heat a cast iron pan over medium-high heat with 1 tablespoon of vegetable oil. Place the ham steaks in the pan and allow to sear undisturbed for 1.5-2 minutes. When a nice crust has formed, flip and repeat. Remove the ham steaks from the oven and lower the heat to low. Spoon some over the glaze over the sides of the ham steaks and place back in the pan for 30-60 seconds on each side so the glaze can become sticky and caramelized. Remove from the pan and enjoy.

# Membership Benefits



**AG & HISTORIC Conference**

The Ag & Historic Conference offers members the opportunity to travel to some of the most beautiful, historic and agrarian places in the U.S. as well as internationally. Recent U.S. tour locations have included the Oregon Coast, Louisiana and Washington, D.C. International trips have included Montreal, Canada; Costa Rica and Ireland. This fall, members travel to Nova Scotia.

**AirMethods ADVANTAGE™**

The annual Air Methods Advantage membership payment assures that covered family members enrolled in the program will not have to pay anything over and above the amount paid by their health insurance provider for a medically-necessary transport provided by Air Methods.

**Budget®**

Nothing is smarter than getting great deals on great cars. As a member, you get a great deal every time you rent. Members save up to 20% off our great rates, plus you can take advantage of specials on daily, weekly & weekend rates and upgrades.

**Johnny's Selected Seeds**

For more than 40 years Johnny's Selected Seeds has been helping families and friends to feed one another. Everything Johnny's does is focused on helping you have a successful growing experience. When you buy from Johnny's, you can be confident that the seeds you are planting are fresh, vital, and of superior quality – they guarantee it. Members receive 10% off purchases when using the code 17-5039 at checkout.

**AirMedCare NETWORK®**  
**AIR EVAC LIFETEAM**

Join the AirMedCare Network alliance of AirEvac Lifeteam, Med-Trans Air Medical Transport and REACH Air Medical Services creating America's largest air ambulance membership network of more than 2.6 million members with 260 aircraft locations with a network extending across 32 states.

**EA+**

Whether you are at home, traveling across the street, across the state, across the country, or across the world and have a medical emergency, Emergency Assistance Plus allows you to travel confidently with 24-hour emergency assistance. Members receive \$80 off of a single or family plan through EA+.

**DripWorks.com**  
Quality Drip Irrigation Supplies

DripWorks is giving all members a 10% discount on retail purchases. DripWorks provides quality drip irrigation supplies and equipment to people wanting to reap the savings and benefits of using drip irrigation. It can be set up using municipal water and wells, as well as rain-catchment sources. Use code MENDO2017 during checkout at DripWorks.com to get the discount.

**Constant Contact®**

Members receive a 25% discount when signing up for a one-year subscription. Constant Contact is a quick, easy and affordable online email marketing program that can help you grow your business.

**AVIS®**

Members can save up to 25% off their next car rental while experiencing the comfort and reliability that come with renting from Avis. With 4,800 locations in over 140 countries, there's always an Avis nearby to help you with your car rental needs.

**ROSIES**  
workwear for women

Members will receive an exclusive 15% off discount at Rosies Workwear for Women. Rosies is family and woman owned, and is run by a team of active, do-it-herself, women. A portion of their proceeds goes back into causes that support and empower creative women.

**P&K EQUIPMENT** | **JOHN DEERE**

P&K Equipment has 10 locations across Oklahoma, and they carry a full line of John Deere equipment. No matter the size or scope of your operation, they've got what you need. Members can currently get \$50 off of a new John Deere mower!

**Nasco**

Nasco has over 21 different catalogs offering over 96,000 unique items to meet the needs of teachers in 14 different educational subject areas, farmers and ranchers, and industry. Members receive 10% off and free shipping on their next purchase!

**BURPEE**

Burpee seeds and plants are available for all growing zones and for all seasons and Burpee guarantees each and every product. Burpee.com can be used as a one-stop-shop for gardening techniques, recipes, FAQs, etc. Members receive a 10% discount.

**collette**  
guided by travel

As a third generation, family-owned company, sharing the wonder of travel is their passion. In addition to visiting iconic must-see sites around the globe, Collette's 160 tours take travelers off the beaten path to really appreciate each destination. Members save up to \$500 per person on a Collette tour plus an additional \$50-\$100 with member benefits.

**K&D LOADERS**

KJD Enterprises offers a \$150 cash rebate to all AFR members on the purchase of a new K/D front end loader and a \$250 cash rebate on a Bourbon Trailers all-steel hopper bottom grain trailer.

**SOW TRUE SEED**

Sow True Seeds provides a broad selection of premium quality vegetable, herb, and flower seeds, bulbs & tubers, and cover crop varieties. The seeds come from a network of skilled regional growers and independently-owned North American seed producers. Members receive 10% off.

**Sprint**

As a member you are now eligible for EXCLUSIVE savings on select Sprint products and services. Both new and current Sprint users can take advantage of these specially-negotiated savings. Visit iafr.com/benefits for a full list of Sprint benefits and discounts.

**USAPARK AIRPORT PARKING**  
3901 S. Meridian Ave. 73119

Take advantage of the AFR savings for the NEW USA PARK Airport off-site covered and uncovered parking location north of the Will Rogers World Airport located at Airport Road and Meridian Avenue. Members receive \$5 off any stay of 2 days or more.

**WORKING PERSON'S STORE®**  
SPECIALIZING IN BRANDS THAT WORK.

The Working Person's Store carries a full lineup of work wear, footwear, outerwear, from many brands including; Carhartt, CAT, Champion, Dickie's, John Deere, Harley Davidson and many more. Members receive 10% off their purchase when they use the code "Farmers Union."

**WYNDHAM HOTEL GROUP**

Members receive 20% off of the lowest regularly available public rate with Wyndham Hotel Group properties. Members also receive special rates for their stay at the Wyndham Garden Hotel at the Oklahoma City Airport. For more details, visit iafr.com/benefits.

**LegalShield**

AFR has partnered with Oklahoma-based legal services provider LegalShield to offer discounted rates on legal and identity theft protection plans to our members across the state and access to other discounts. Visit iafr.com to find a participating agent near you.

**LAQUINTA INNS & SUITES**

At LaQuinta Inns & Suites our guests can enjoy great comfort, quality and value with outstanding amenities. Members receive 10% off of the lowest regularly available public rate at LaQuinta Hotels.

**FRONTIER CITY** | **WHITE WATER**

Members receive over 40% off main gate admission! You can purchase tickets at a substantial savings off regular admission prices. This online benefit program offers not only substantial savings, but allows you to "print and go" so you have your ticket in hand when you get to the park with no waiting in the line to purchase tickets. Visit iafr.com/benefits to access your special tickets.

**Office DEPOT OfficeMax**

Office Depot and Office Max have merged, and that means great savings for you! Farmers Union members save up to 80% on select purchases and receive free shipping on any order more than \$50.

**EMBASSY SUITES**

Take advantage of the special "convention" rate for hotel rooms at the Embassy Suites Hotel & Conference Center in Norman anytime during the year (through February 2018). To receive this discount mention rate code L-P93.

## GENERAL BENEFITS OF AN AFR MEMBERSHIP

- Access to quality farm, home, auto, and life insurance
- Media Response, information, promotion and public relations services
- Legislative representation at national, state and local levels
- Policy development and education
- \$5,000 reward program for arson, theft or vandalism to AFR property insureds
- Free classified advertising in our quarterly publication



# 2017 STATE SPEECH CONTEST RESULTS



**Novice Division:  
AFR/OFU Category**

1st – Addyson Schneberger, Carnegie  
2nd – Gage McNeil, Elgin  
3rd – Lawson Hunt, Wellston



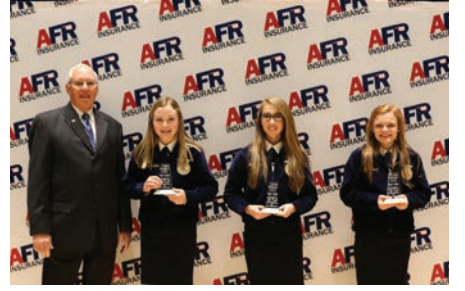
**Junior Division:  
AFR/OFU Category**

1st – Kelby Ott, Lomega  
2nd – Dax DeLozier, Adair  
3rd – Kolton Hunt, Wellston



**Junior Division:  
Agribusiness**

1st – Katon Lunsford, Kingfisher  
2nd – Gage Dellin, Elmore City-Pernell  
3rd – Renae Edgar, Snyder



**Junior Division:  
Science & Natural Resources**

1st – Bailey Hatfield, Weatherford  
2nd – Lillie Plane, Kiefer  
3rd – Rachel Roof, Elmore City-Pernell



**Junior Division:  
Ag Advocacy and Policy**

1st – Wyatt Jensen, Altus  
2nd – Rebekah Rake, Owasso  
3rd – Andrea Martin, Byng



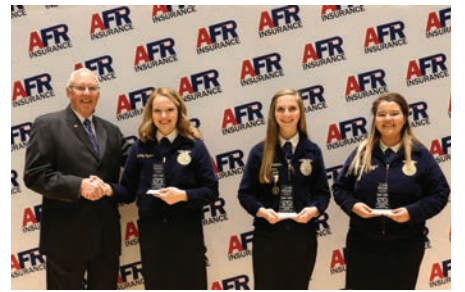
**Intermediate Division:  
AFR/OFU Category**

1st – Bailee Collins, Elmore City-Pernell  
2nd – Halle Rowland, Silo  
3rd – Alexa Anderson, Ringwood



**Intermediate Division:  
Agribusiness**

1st – Allie Dixon, Burns Flat-Dill City  
2nd – Brett Forgy, Silo  
3rd – Reagan Detrick, Ringwood



**Intermediate Division:  
Ag Advocacy and Policy**

1st – Jentry Squires, Kingfisher  
2nd – Madison Stephens, Weatherford  
3rd – Hannah Maxwell, Talihina



**Intermediate Division:  
Science & Natural Resources**

1st – Landri Chaplin, Weatherford  
2nd – Elizabeth Perdue, Kingfisher  
3rd – Braden Burns, Kingfisher



**Senior Division:  
AFR/OFU Category**

1st – Kabrin Martin, Harrah  
2nd – Drew Hardaway, Battiest  
3rd – Maggie Thompson, Elmore City-Pernell



**Senior Division:  
Agribusiness**

1st – Bree Kisling, Chisholm  
2nd – Madelyn Gerken, Kingfisher  
3rd – Kenzie Cannady, Adair



**Senior Division:  
Science & Natural Resources**

1st – Jessica Kenville, Edmond  
2nd – Rylee Detrick, Ringwood  
3rd – Hannah Williams, Elmore City-Pernell



**Senior Division:  
Ag Advocacy and Policy**

1st – Rayli Cunningham, Laverne  
2nd – Addison Spicer, Fairview  
3rd – Emily Kennedy, Edmond

## AFR STATE SCHOLARSHIP APPLICATIONS

**AVAILABLE FEBRUARY 1, 2018**

Applications can be found at:

[www.iafr.com/youth-development](http://www.iafr.com/youth-development)

Completed applications must be returned by April 15, 2018

For more information, contact [mdanker@afrmic.com](mailto:mdanker@afrmic.com)

# AFR TODAY

# TRADING POST

DUE DATE FOR SPRING ISSUE OF AFR TODAY: MARCH 15

AFR TODAY TRADING POST ADS  
P.O. BOX 24000, OKLAHOMA CITY, OK 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. Ads must be of 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 or affiliates. AFR reserves the right to not print any ad deemed inappropriate.

## Farm & Ranch Equipment

For Sale-1965 John Deere 3020 diesel tractor with GB front end loader. Has the powershift transmission, dual remotes, 3 point. Asking \$9,500. Call 580-829-3153.

## Boats, RVs, Campers & Trailers

For Sale-1994 Ford F-250 7.3 power stroke, 5 speed, 2 wheel drive, supercab, 200,000 miles. Needs batteries and throw out bearing. Clean title asking \$1,500. Call 580/829-3153.

For Sale-Mint condition, 2005 Honda Shadow XLT 600. Low miles, new tires, special seats, crash bars, Harley Davidson front end. Cruise control, wind shield, never driven over 50 mph. 80 miles per gallon. 2.5 gallon tank, \$2,500. Call 580/657-3165.

For Sale-1954 Oldsmobile, 2 door, hard top, new tires, 350 motor. Call 918/775-4645.

## Household Items

For Sale-Old Singer Treadle Sewing Machine in wooden cabinet. In good condition and has lots of attachments. \$90. Call 405/471-7077.

For Sale-3 Burner 20,000 BTU Gas Wall Heater, Still in box. \$135. Call 405/471-7077.

## Livestock

For Sale-Registered Angus Bulls for Sale. 18-24 months old. Have been semen tested. Rumley Farms. Call 352-5025.

For Sale-Pasture raised approaching 2 year old Angus bulls. 20 years of history raising Angus cattle. Reasonably priced. Call 918/538-2398.

For Sale-Service age bulls available year round. Guaranteed to work for you. Call 580/456-7226 or 580/513-4113.

For Sale-Plemmons Angus Ranch performance bulls for sale. Battiest, OK. Call Ryan Plemmons at 580/306-1024.

For Sale-Reg. Polled Hereford heifers. Remitall Online 122L and PW Victor Boomer P606 genetics. 48 years breeding registered Polled Herefords. Call 580/332-2468.

For Sale-Reg. Beefmasters. Bulls, cows, heifers (bred and opens), show heifers. Red, black, and dunn. Polled and horned. www.doubledeucebeefmasters.com, Call 918/253-8680 or 918/557-6923.

For Sale-Registered Longhorn starter herds. Registered Longhorn bulls, heifers and bred cows start at \$950 each. 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. Call 405/282-4134 or 405/650-3481.

For Sale-Brangus bulls and fancy replacement heifers. Top quality genetics, gentle dispositions. Delivery available. Discounts for VETERANS. Lots of Happy Customers. Horsehead Ranch. Visit www.horseheadranch.net. Call 918/695-2357.

For Sale-Angus bred cows, pairs, heifers and bulls. See pictures on our website at www.cattlecallranch.com or call 580/364-6592. Atoka

For Sale-Genetic Superior Bulls. Gentle, growthy, LBW. Add 50-75 lbs. to your weaning weights. Top the market. Semen tested, vaccinated, wormed. Over 4,000 bulls sold in 39 states since 1970. Fair prices & YOUR SATISFACTION GUARANTEED. Kusel Limousins. Call 580/759-6038.

## In Search Of

Wanted-Looking to buy mineral and royalty interest in Oklahoma, call/text 405/570-0844. Email ecreple@gmail.com

Wanted-Need someone to work on an 50 year old, Seeburg Juke Box. Excellent Condition. Altus, OK. Leave a Message. Call 580/482-2017.

Wanted-8 Track Player, 110 Volt, must be working. Call 580/591-1135 or email gghayes@martineer.net

Wanted-Down draft carburetor for an older model International gas tractor. Call 918/548-3378 or 918/429-4599.

Wanted-I loan money on Mineral Rights. Any county like Carter, Grady, Kingfisher or Blaine: states like Oklahoma, North Dakota. If you need a loan or want to sell. Call 580/227-2456.

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

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

## Real Estate

For Sale-Approximately 5 acres, \$15,000. Approximately 4 acres \$12,000 in Boynton, OK. Call 918/482-3272.

For Sale-Couple soon to retire, looking for 5+ acres for hobby farming, consider within approximately 50 miles of OKC & prefer west of I-35. Do NOT want within OKC limits, CASH purchase so looking for value pricing, NO HOA unless for road maintenance. Want to avoid all restrictions. Looking for a quiet area away from traffic and congestion. Must have at least a livable home, fixer upper is OK. Land needs to be fairly flat and mostly cleared of trees, but pecan and fruit trees a plus. Need good well or city water and love extras like concrete floored shop and cellar. Send details, total acres, price, description or photos to farmsearch@yahoo.com.

## Miscellaneous

For Sale-45 ft. of 4 inch rigid pipe, 55 ft x 3 of 500 mcm wire, 1-42 Cir. 400 amp Sq. D Box, 1-2 Cir. 400 amp Fusible disconnect and 12-sq. D 100 amp Breakers. All are on a board for an RV Park. Call 580/747-3486.

For Sale-One Year Old Border Collie started working dog. Call Frank Schwartz. 580/336-8766.

For Sale-Structural Pipe 2 3/8, 2 7/8, 4 1/2, 5 1/2; All sizes of sucker rods, new steel cable, 1 1/4 fiberglass post for hi-tensile electric. www.branchauction.com. Call 405/627-3920.

For Sale-110-year-old used bricks, cleaned. 50 cents each. You haul. Wister, OK. Call 918/655-3126.

# AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

## 2018 AMENDED AND RESTATED BYLAWS

be provided to each County and Local Union via electronic transmission or mail if no form of electronic transmission is available. Such notification must be mailed, sent, or posted within ten (10) days of the Officer or Board notifying the Secretary.

### ARTICLE V – PROMOTIONAL FEE

The Corporation shall pay contribute up to no more than one percent (1%) of its annual earned premium to the State Union to support programs that furthers the purpose and promotes the Corporation, with the exact amount being set at the discretion of the Board of Directors.

### ARTICLE VI – CORPORATE SEAL

The Corporate Seal of this Corporation shall consist of the name of the Corporation in a circle with the word "SEAL" within the circle.

### ARTICLE VII – EXECUTION OF CONTRACTS

Except as otherwise required by statute, the Certificate of Incorporation, as amended, or these Bylaws, as amended, any contracts or other instruments may be executed and delivered in the name and on behalf of the Corporation by such Officer(s) (including any assistant officer) of the Corporation as the Board may from time to time direct. Such authority may be general or confined to specific instances as the Board may determine. Unless authorized by the Board or expressly permitted by these Bylaws, an Officer or agent or employee shall not have any power or authority to bind the Corporation by any contract or engagement or to pledge its credit or to render it pecuniary liable for any purpose or to any amount.

### ARTICLE VIII – INDEMNIFICATION

(a) The Corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Corporation) by reason of the fact that he/she is or was a Director and Officer of the Corporation, or is or was serving at the request of the Corporation as a director and officer of another corporation or other enterprise, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him/her in connection with such action, suit or proceeding if he/she acted in good faith and in a manner he/she reasonably believed to be in or not opposed to the best interest of the Corporation, and with respect to any criminal action or proceeding, had no reasonable cause to believe his/her conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he/she reasonably believed to be in or not opposed to the best interest of the Corporation, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his/her conduct was unlawful.

(b) The Corporation shall have power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action or suit by, or in the right of, the Corporation to procure a judgment in its favor by reason of the fact that he/she is or was a Director or Officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of another corporation, or other enterprise against expenses (including attorneys' fees) actually and reasonably incurred by him/her in connection with the defense or settlement of such action or suit if he/she acted in good faith and in a manner he/she reasonably believed to be in or not opposed to the best interest of the Corporation and except that no indemnification shall be made in respect of any claim, issue or matter as to which such person

shall have been adjudged to be liable for negligence or misconduct in the performance of his/her duty to the Corporation unless and only to the extent that the District Court or the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the District Court or such other court shall deem proper.

(c) Expenses incurred in defending a civil or criminal

action, suit or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit or proceeding as authorized by the Board of Directors in the specific case upon receipt of an undertaking by or on behalf of the Director or Officer to repay such amount unless it shall ultimately be determined that he/she is entitled to be indemnified by the Corporation as authorized in this Section.

(d) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Director or Officer of the Corporation, or is or was serving at the request of the Corporation as a director or officer of another corporation or other enterprise against any liability asserted against him/her and incurred by him/her in any such capacity, or arising out of his/her status as such, whether or not the Corporation would have the power to indemnify him/her against such liability under the provisions of this Section.

(e) Determination of the right to such indemnification and the amount thereof may be made pursuant to procedure set forth from time to time in these Bylaws or by any of the following procedures: (a) order of the court or administrative body or agency having jurisdiction of the action, suit or proceeding; (b) resolution adopted by a majority of a quorum of the Board of Directors of the Corporation without counting in such majority or quorum any Directors who have incurred expenses in connection with such action, suit or proceeding; (c) if there is no quorum of Directors who have not incurred expenses in connection with such action, suit or proceeding, then by resolution adopted by a majority of a committee of members or Directors who have not incurred such expenses, appointed by the Board of Directors; (d) resolution adopted by a majority of a quorum of the members entitled to vote at any meeting. Any such determination that a payment by way of indemnity should be made shall be binding upon the Corporation.

### ARTICLE IX – AMENDMENTS AND CONSTRUCTION

Amendments to these Bylaws may be proposed by resolution of the Board of Directors or upon petition signed by at least five thousand (5,000) policyholders and filed with the Secretary not less than ninety (90) days preceding any Special or Annual Meeting. Which proposals are to be published or included in a notice at least (30) days prior to the meeting. Proposed amendments may be adopted, and these Bylaws amended by a two-thirds (2/3) favorable vote of the policyholders voting at a regular or special meeting of the member's subject to said notice requirements. These Bylaws may be amended, altered, changed or repealed by the affirmative vote of a two-thirds (2/3) favorable vote of the policyholders voting at Annual Meeting or Special Meeting of the policyholders if notice of the proposed amendment, alteration, change or repeal was given at least ten (10) calendar days prior to the meeting at which the amendment is acted upon. In addition, for the purpose of clarity or consistency such proposed alteration, amendment or revision may be further amended at the meeting upon the affirmative vote of two-thirds (2/3) majority of a quorum of the policyholders. Should there be any conflict between the provisions of these Bylaws and any prior bylaws, the provision of these Bylaws shall govern. Should there be any conflict between the provisions of these Bylaws and any internal policies and procedures, the provisions of these Bylaws shall govern. However, internal policies and procedures approved by the Board may allow for additional or more stringent requirements to be placed on the Directors, Officers, Memberships and/or committee members. Should any of the provisions or portions of these Bylaws be held unenforceable or invalid for any reason, the remaining provisions and portions of these Bylaws shall be unaffected by such holding. All references in these Bylaws to a section or sections of the Internal Revenue Code shall be to such sections of the Internal Revenue Code of 1986, as amended from time to time, or to corresponding provisions of any future federal tax code. Should there be any conflict between the provisions of these Bylaws and the Certificate of Incorporation, the Certificate of Incorporation shall govern. Should there be any conflict between these Bylaws and Bylaws of the State Union which would affect the operations of the Board, Officers, and/or Corporation, the Bylaws of the State Union shall govern. Section 1 – Amendments to the Bylaws. These Bylaws may be amended, altered, changed or repealed by the policyholders at any Annual or Special Meeting of the

Policyholders. In order for these Bylaws to be amended, altered, changed or repealed, such amendment, alteration, change, or repeal shall have been proposed, notice given, and vote taken as required by Sections 2, 3, and 4 of this Article.

Section 2 – Proposed Amendments, Alterations, Changes, or Repeal. A proposal to amend, alter, change or repeal these Bylaws:

a. May be proposed by resolution of the Board of Directors, or

b. May be proposed upon petition signed by at least five thousand (5,000) policyholders and filed with the Secretary not less than ninety (90) days preceding any Special or Annual Meeting.

Section 3 – Notification of Proposals. The policyholders shall be given notice of any and all proposed amendments, alterations, changes or repeal of these bylaws at least ten (10) calendar days prior to the Annual Meeting or Special Meeting in which the such proposals are acted upon, except that notice for proposals made pursuant to Section 2(b) of this Article shall be given thirty (30) days prior to any such Annual or Special Meeting.

Section 4 – Vote Requirements for Amendments. Any amendment, alteration, change, or repeal of these Bylaws shall not be effective unless and until 2/3 of the voting policyholders vote in favor of such amendment, alteration, change, or repeal of these Bylaws.

Section 5 – Conflict Between Versions of Bylaws. Should there be any conflict between the provisions of these Bylaws and any prior Bylaws, the provision of these Bylaws shall govern. Should there be any conflict between the provisions of these Bylaws and any internal policies and procedures, the provisions of these Bylaws shall govern. However, internal policies and procedures approved by the Board may allow for additional or more stringent requirements to be placed on the Directors, Officers, Memberships and/or committee members.

Section 6 – Severing of Provisions. Should any of the provisions or portions of these Bylaws be held unenforceable or invalid for any reason, the remaining provisions and portions of these Bylaws shall be unaffected by such holding. All references in these Bylaws to a section or sections of the Internal Revenue Code shall be to such sections of the Internal Revenue Code of 1986, as amended from time to time, or to corresponding provisions of any future federal tax code.

Section 7 – Conflict Between Bylaws and Certificate of Incorporation. Should there be any conflict between the provisions of these Bylaws and the Certificate of Incorporation, the Certificate of Incorporation shall govern. Section 8 – Conformity with Law. The policyholders of the Corporation intend these Bylaws to conform to any applicable local, state, or federal law or regulation. These Bylaws should be construed in such a way as to conform to any applicable local, state, or federal law or regulation. Where the Bylaws contradict or do not otherwise conform to local, state, or federal law or regulation, the Board of Directors may, notwithstanding any provision in this section to the contrary, amend or modify these Bylaws to achieve conformity with law.

### ARTICLE X – FISCAL YEAR

The fiscal year of the Corporation shall begin on January 1st and end on December 31st of each calendar year.

### ARTICLE XI – NOTICES

Whenever these Bylaws require or recommend that a notice be given, such notice may be accomplished by one or more of the following means:

1. By any means specifically provided for in these Bylaws;
2. By depositing the notice in the United States Mail;
3. By electronic mail;
4. By facsimile transmission;
5. By tender to a commercial carrier for delivery to the addressee;
6. By publication of such notice on the website of the corporation but only if the affected parties are given notice, consistent with paragraphs 1, 2, 3, 4, 5, or 7 of this Article, of the fact that such publication has or will occur on the website; or
7. By any other means determined by the Board of Directors.

### ARTICLE XII – APPROVAL

These Bylaws, as amended and restated herein, are the true and complete Bylaws of the Corporation, as amended by the policyholders of the Corporation through.

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

## 2018 AMENDED AND RESTATED BYLAWS

### ARTICLE I – TITLE, PURPOSE, LOCATION, TAX PROVISIONS

#### Section 1.1: TITLE

The Corporation shall be known as THE OKLAHOMA STATE UNION OF THE FARMERS EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA, INC. (hereinafter called the "STATE UNION") which shall at all times be operated and conducted as a non-profit corporation, organized under the laws of the State of Oklahoma and exempt from income tax under section 501(c)(5) of the Internal Revenue Code.

#### Section 1.2: PURPOSE

The purpose of the STATE UNION shall be as follows:

1. To adopt programs and membership services calculated to promote better conditions for persons engaged in agricultural pursuits, their families, and those benefiting from the business of agriculture and the development of rural communities;
2. To foster, promote, and teach the concept of cooperation and the co-operative movement among farmers, ranchers, rural communities, and those involved in agricultural pursuits;
3. To publish, distribute and disseminate information to educate consumers and policy makers; and
4. To aid in the improvement and development of agricultural products and services for the betterment of agriculture and rural viability.

#### Section 1.3: LOCATION

The STATE UNION shall locate its Principal Office within Oklahoma. The STATE UNION may change said Principal Office from one location to another, notifying the Membership, the Internal Revenue Service and the Oklahoma Secretary of State of such change. Business may be conducted at the Principal Office or at any other location as determined by the Board of Directors of the STATE UNION (hereinafter called the "Board"). Unless stated otherwise, the Principal Office shall be:

The Oklahoma State Union of the Farmers Educational and Co-operative union of America, Inc.  
4400 Will Rogers Parkway  
Oklahoma City, Oklahoma 73108

### ARTICLE II – MEMBERSHIPS

#### Section 2.1: ELIGIBILITY

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

1. The person meets the Membership requirements of Sections 2.2 or 2.3;
2. The person's application for Membership is approved; and
3. The person does not act against the purpose or the interests of the STATE UNION or the welfare of family-type farming.

#### Section 2.2: MEMBERSHIP

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

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

#### Section 2.3: FAMILY MEMBERS

By virtue of their relationship to a Membership as set forth in Section 2.2 above, any spouse and/or child sixteen (16)

years of age or over and who has not reached their twenty-first (21st) birthday shall be a Member of the STATE UNION without payment of additional dues as long as the person who maintains Membership to whom they are related is in good standing. Any child who attains the age of twenty-one (21), to acquire a Membership with voting rights and/or be entitled to other benefits of Membership, must file an application, be accepted and, pay dues.

#### Section 2.4: MEMBERSHIP DEFINED

For purposes of these Bylaws, any person meeting the requirements of Section 2.2 or 2.3 may be referred to as a Member. However, the term Membership shall refer only to the Membership defined in Section 2.2 above. When determining voting rights at the County Charter, Local Charter or when determining the number of Delegates pursuant to Sections 4.4 and 4.5, each household, irrelevant of the number of Family Members, shall be counted as one (1) Membership and, only Memberships shall receive voting rights.

### ARTICLE III – MEMBERSHIP, DUES, AND RIGHTS

#### Section 3.1: ANNUAL DUES

The annual dues for a Membership shall be a minimum of thirty-five dollars (\$35.00). The dues shall be divided in the following proportions per Membership:

1. To the County Charter, six dollars (\$6.00),
2. To the Local Charter, three dollars (\$3.00),
3. To the National Union, eight dollars (\$8.00), and
4. The balance of the money will be maintained by the STATE UNION to further the purpose of the STATE UNION as set forth in Section 1.2.

#### Section 3.2: DISTRIBUTION

All annual dues shall be collected by the STATE UNION and distributed pursuant to Section 3.1.

#### Section 3.3: VOTING RIGHTS

The Memberships shall determine the number of County Delegates, Local Delegates and alternate delegates selected to vote on behalf of the Membership. Voting of the Membership shall be done by and through the respective County Delegates and Local Delegates representing the Membership as set forth in Sections 4.4 and 4.5. Only Memberships who are current on the payment of dues shall be counted when determining the number of Delegates for each County and Local Charter.

#### Section 3.4: RIGHTS AND DUTIES OF THE MEMBERSHIP

The Membership, through their respective County Delegates and Local Delegates, shall have the right to vote on the following:

1. Elect the Officers and Directors;
2. Determine the amount and allocation of Membership Dues;
3. Amend the Bylaws;
4. Amend the Certificate (Articles) of Incorporation; and
5. Dissolve, merge or sell the assets of the STATE UNION other than in the regular course of activities.

The Membership, through their respective County Delegates, shall have the right to vote on all matters arising at special meetings of the Membership in accordance with Section 5.2.

The Membership shall have the following duties:

1. Maintain current dues to be entitled to voting rights;
2. Choose their respective County Delegates and Local Delegates;
3. Follow the Bylaws of their respective County and Local Charters and these Bylaws of the STATE UNION; and
4. Follow the policies of their respective County and Local Charters and the policies of the STATE UNION.

#### Section 3.5: TERMINATION OF A MEMBERSHIP OR MEMBER

A Membership or Member may be terminated by his or her respective County or Local Charter in accordance with the Bylaws of such County or Local Charter. The Board of the STATE UNION by a two-thirds (2/3) majority vote of all the Directors may terminate a Membership or Member. The Membership may override such termination through an Annual or special meeting of the Membership as set forth in Section 5.2.

#### Section 3.6: BENEFITS OF MEMBERSHIP

Membership benefits will be published periodically as determined by the Secretary of the STATE UNION with the approval of the Board.

#### Section 3.7: ELECTIONEERING

Should any concern of electioneering arise by any Membership, Director, or Officer, an Officer of the STATE UNION will create an ad hoc committee to investigate and make corrective recommendations as needed to the Board. The Board shall have full authority to act upon the corrective recommendations without further review or action by the Membership.

### ARTICLE IV – COUNTY AND LOCAL CHARTERS

#### Section 4.1: ISSUANCE OF CHARTERS

All County and Local entities must have a Charter to participate in the STATE UNION. The STATE UNION shall issue all County and Local Charters within the requirements set forth in these Bylaws and policies as determined by the Board.

#### Section 4.2: LOCAL UNIONS

A Local Charter must have at minimum of fifteen (15) Memberships to qualify for a Charter. A Local Charter with less than fifteen (15) may maintain a financial account at the STATE UNION until reaching fifteen (15) Memberships or until determined otherwise by the Board.

#### Section 4.3: COUNTY UNIONS

A County Charter may be formed in any county having one or more Local Charters. Local Charters will be placed under and report to their respective County Charter. If a Local Charter should exist without a County Charter, the STATE UNION will determine which existing County Charter such Local Charter should be placed.

#### Section 4.4: DETERMINATION OF VOTING MEMBERSHIPS AND ELIGIBLE DELEGATES

The Membership of the STATE UNION, for the purposes of calculating the number of Local Delegates as set for the below in Section 4.5 entitled to vote on behalf of the Membership at the Annual Meeting, will be those Memberships of record on December 31st of the year immediately preceding the Annual Meeting. To be eligible for election as a Delegate or alternate to the Annual Meeting, a person must have been a Membership in the STATE UNION for at least the entire calendar year (beginning January 1) preceding the year of the Annual Meeting. Memberships who do not belong to a Charter will not be represented by a Delegate. Delegates may be any Member including a spouse or child included in Section 2.2.

#### Section 4.5: NUMBER OF DELEGATES

Only County or Local Charters may have voting Delegates except that Directors sitting on the Board of Directors of STATE UNION, the President of STATE UNION, the Vice-President of STATE UNION, the Secretary of STATE UNION, and the President/CEO of American Farmers & Ranchers Mutual Insurance Company shall also be voting Delegates (provided that the President/CEO of American Farmers & Ranchers Mutual Insurance Company is a member of STATE UNION).

1. Directors sitting on the Board of Directors shall constitute nine (9) Delegates.
2. The Officers of STATE UNION shall constitute three (3) Delegates.
3. The President/CEO of American Farmers & Ranchers Mutual Insurance Company shall constitute one (1) Delegate.
4. Each County Charter shall have one (1) Delegate.
5. Each Local Charter with fifteen (15) or more Memberships shall be entitled to one (1) Local Delegate for each fifty (50) Memberships or fraction thereof.

#### Section 4.6: SELECTION OF DELEGATES

The Membership of each County Charter shall elect one (1) County Delegate and the Membership of each Local Charter shall elect the number of Local Delegates as set forth in Section 4.5. Only County Delegates and Local Delegates (and alternates when replacing a Delegate) elected by the Membership of their respective Charters

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

## 2018 AMENDED AND RESTATED BYLAWS

shall vote. Directors of STATE UNION, the President of STATE UNION, the Vice-President of STATE UNION, the Secretary of STATE UNION, and the President/CEO of American Farmers & Ranchers Mutual Insurance Company shall automatically be seated as Delegates to the Annual Meeting and State Convention, provided that said persons are members and otherwise meet the Delegate qualification provisions.

A Local Charter Officer will report its respective slate of Local Delegates and/or alternates to the County President no later than fifteen (15) calendar days prior to the opening day of the Annual Meeting. A credentialing form supplied by the STATE UNION must be utilized to report the names of the Local Delegates and/or alternates and such credentialing form must be signed and dated by the Local Charter President and Secretary, or other Officer if the Local President or Secretary is unavailable, to be valid. If a Local Charter has not elected its maximum number of Local Delegates, the County Charter President may appoint the remaining number of Local Delegates subject to approval by the County Charter Board. These Local Delegates must be appointed from within the Membership of the respective County. The County Charter will complete the credentialing form as set forth above. The County President will provide to the Secretary of the STATE UNION the certified Credential Forms as provided by the Local Charters, and the credentialing form certified by the County Charter President and Secretary or other Officer if the President or Secretary is unavailable, no later than seven (7) calendar days prior to the opening day the Annual Meeting.

A Local or County Charter cannot send Delegates to the State Convention if such Local and County Charter has not submitted, to the Secretary of STATE UNION by the January 31 immediately prior to the Annual Meeting and State Convention, the Annual Financial and Officer Reports accounting for the time period through December 31 of the calendar year prior to the Annual Meeting and Convention. If the County Charter is not in compliance with reporting then the County is not only ineligible to send the County Delegate but also to fill the Delegate slots remaining to be filled for a Local Charter.

### Section 4.7: CONDITIONS OF CHARTER

The STATE UNION will provide each Charter with a charter agreement which will include the Group Exemption requirements set forth in Article X and the terms of being an active/inactive Charter.

### Section 4.8: REVOCATION, SUSPENSION, OR INACTIVE CHARTER

The Charter of a County or Local entity may be revoked or suspended by a two-thirds (2/3) affirmative vote of the Board of the STATE UNION. A revocation or suspension shall prevent operation as a County or Local Charter and shall be in effect until the next Annual Meeting of the STATE UNION where the Delegates, representing the Membership, shall vote and at which time the County or Local Charter, whose Charter has been suspended or revoked, shall have an opportunity to appear and appeal the decision of the Board suspending or revoking it's respective Charter upon the Charter meeting the requirements of the Group Exemption and/or charter agreement. In case of such appeal, the Delegates by a majority vote may overrule the action of the Board and reinstate said Charter. Terms of an active Charter will be provided in the charter agreement. When inactive, the Local Charter funds will be transferred to the County Charter and the County Charter Officers will become the Board for the Local Charter. When inactive, the County Charter funds will be transferred to the STATE UNION and the Secretary of the STATE UNION will become the sole Director for the Local Charter. Should any Charter be dissolved due to being inactive, the funds of the dissolved Charter will follow the Membership and be divided proportionately between the County Charters and Local Charters where the Memberships are placed.

### Section 4.9: ACTION BY CORPORATION DURING REVOCATION, SUSPENSION, INACTIVE, OR LOSS OF OFFICER

In case the Charter of a County or Local entity has been suspended, revoked or inactive, the STATE UNION shall take steps to protect the rights of the Membership of the suspended Charter and shall take charge of the books and finances of the entity, pending a vote of the Delegates at the Annual Meeting.

If the office of Secretary, Treasurer, or Secretary/Treasurer of a County or Local Charter becomes vacant, the books, files and records of such officer shall immediately be turned over to his/her successor, to a designated officer or committee of such Charter, or, if the Charter is inactive, turned over to the STATE UNION.

Should the Charter not be reinstated by the Membership, the STATE UNION shall remove the Charter from the Group Exemption.

## ARTICLE V – MEETINGS OF THE MEMBERSHIP

### Section 5.1: ANNUAL MEETING

The Annual Meeting of the STATE UNION shall be held in the first quarter of the Calendar Year at a place designated by the Board of the STATE UNION. Should an Annual Meeting not take place, an Annual Meeting shall be scheduled by the Board or Membership through a special meeting of the Membership within the second quarter of the Calendar Year.

### Section 5.2: SPECIAL MEETINGS

A special meeting of the Membership of the STATE UNION may be called upon resolution of the Board or upon petition of at least five thousand (5,000) Memberships. Such petition must be filed with the Secretary who shall then provide notice and an agenda to each Delegate of the prior Annual Meeting. Such Delegates of the prior Annual Meeting shall have the right to vote at any special meeting of the Membership.

The purpose of every special meeting of the Membership shall be stated in the notice thereof, and no business shall be transacted except as specified in the notice and/or agenda of such meeting accompanying the notice.

Should the Secretary fail to act, the Board shall appoint an individual to take the above actions on behalf of the Board. Should the Board fail to act, any thirty (30) Delegates may take action under this Section 5.2. The voting results of the Delegates shall be published on the website within ten (10) calendar days of the closing of the special meeting of the Membership.

### Section 5.3: NOTICE OF ANNUAL MEETINGS/SPECIAL MEETINGS

Notice of the Annual Meeting or any special meeting of the Membership may be distributed as follows:

1. Placed in a publication used by the STATE UNION if time allows;
2. Electronically via the website used by the STATE UNION; or
3. By other means as determined by the Board.

The date of the Annual Meeting shall be made known to the Membership a minimum of ninety (90) calendar days prior to the Annual Meeting. The Notice of the Annual Meeting, including the day, hour and place, shall be provided not less than fourteen (14) calendar days nor more than one hundred twenty (120) calendar days preceding the Annual Meeting. Notice of any special meeting of the Membership, including the day, hour, place, and purpose, shall be provided not less than seven (7) calendar days nor more than thirty (30) calendar days preceding the meeting. If a Membership does not receive notice of a meeting, but attends the meeting, he/she shall be deemed to have waived notice of the meeting.

### Section 5.4: QUORUM AND VOTING

A quorum for any Annual Meeting or any special meeting will consist of the Delegates present at the time of a vote. Only Delegates as set forth in Sections 4.4 and 4.5 shall be counted for the purposes of quorum and only such Delegates shall be entitled to vote at the Annual Meeting or any special meeting.

### Section 5.5: MEETING PROCEDURES

When special rules are not adopted by the Board, the most current version of Robert's Rule of Order shall be utilized as a procedural guide. Conflicts in procedures shall be resolved in accordance with the current edition of Robert's Rules of Order unless determined otherwise by a vote of the Board, these Bylaws, or written policy.

## ARTICLE VI – BOARD OF DIRECTORS OF THE CORPORATION

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

The control of State Union shall be vested in 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 19, 2016 until the 2017 Annual Meeting, at which time, the control of State Union shall be vested in a Board of nine (9) Directors. The nine (9) Directors shall have staggered terms of one (1) to three (3) years or until their successors are chosen and qualified according to their positions and terms of office described in Section 6.2 below. The Board of Directors shall be divided into three (3) classes. Each class shall consist, as nearly as possible, of one-third of the whole number of the Board of Directors. Except as otherwise provided herein, the term of those Directors whose term is expiring as of the 2017 Annual Meeting of the members of State Union and the American Farmers & Ranchers Mutual Insurance Company, an Oklahoma Corporation, shall be considered Directors in the first class; the term of office of those Directors whose term expires as of the 2018 Annual Meeting of Members of State Union and the American Farmers & Ranchers Mutual Insurance Company shall be considered Directors of the second class; and the term of office of those Directors whose term expires as of the 2019 Annual Meeting of the Members of State Union and the American Farmers & Ranchers Mutual Insurance Company shall be considered Directors of the third class. Except as otherwise provided herein, at each Annual Meeting the election of the successors to the class of Directors whose terms have expired in that year shall be elected to hold office for a term of three (3) years.

Following the 2019 Annual Meeting, the Board of STATE UNION will be composed of nine (9) Directors, whose eligibility and election is provided for in Sections 6.4 and 6.5.

~~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, accepted 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~~



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

## 2018 AMENDED AND RESTATED BYLAWS

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 or 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) one 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 one (1) district shall have three (3) Directors.

Only individuals who are independent shall 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 2 years.

Office No. 9: The At-Large 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 State Union or upon the election of his/her successor according to the terms of this Bylaw change (whichever occurs first).

### Section 6.3: 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 6.4: ELIGIBILITY, TERM OF OFFICE, AND FILING REQUIREMENTS

Following the 2019 Annual Meeting for STATE UNION, To be eligible to file for an Officer or for a Director position,

a candidate (i) must have had a membership of record beginning on December 31st for five (5) years preceding the Annual Meeting; (ii) must not have 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; and, (iii) must have been duly elected to the Board of Directors met the eligibility requirements of the American Farmers and Ranchers Mutual Insurance Company. Following the 2019 Annual Meeting, any Director elected to the Board of Directors of STATE UNION shall have a term of office that coincides with his/her term as Director of American Farmers & 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. This paragraph shall apply to all seats on the Board of Directors for STATE UNION after the 2019 Annual Meeting, except that this Paragraph shall not apply to Directors who were elected or otherwise appointed prior to the 2019 Annual Meeting for STATE UNION whose terms expire after the 2019 Annual Meeting. In the event a Director was elected or otherwise appointed to the Board of Directors for State Union prior to the 2019 Annual Meeting and whose term expires after the 2019 Annual Meeting, this paragraph will apply upon the expiration of such term. Directors elected or otherwise appointed to the Board of STATE UNION prior to the 2019 Annual Meeting shall have such terms of office as were applicable at the time of their election.

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. 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.

### Section 6.5: 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. The Board of Directors shall be empowered to conduct the voting for Directors at the Annual Meeting in any manner allowed by parliamentary procedure, including, but not limited to, voice voting or paper balloting. A plurality of votes will determine all elections: therefore, the candidate receiving the most votes will be elected.

### Section 6.6: DUTIES

The duties of the Directors include the following:

1. Exercise a duty of obedience to the STATE UNION's central purpose in guiding all decisions;
2. Exercise due care and act in good faith in all dealings and interests with the STATE UNION;
3. Exercise a duty of loyalty to the STATE UNION by avoiding and/or managing conflicts of interest;
4. Manage conflicts between Directors and/or Memberships or assign a committee to do so with the Board having full authority to determine such matters;
5. Periodically review these Bylaws and the Certificate (Articles) of Incorporation and make recommended changes to the Membership for a determination;

6. Approve, periodically review and/or amend board policies which may include duties in addition to those designated in these Bylaws;
7. Maintain a record of all approved policies and contemporaneous minutes and records of all meetings of the Board, committees with board delegated duties, and Membership;
8. Approve the annual budget and oversee the financial administration of the STATE UNION and publication utilized by the STATE UNION;
9. Review Form 990 prior to submission to the IRS or authorize an appropriate committee to perform such duty;
10. Maintain Membership Dues;
11. Sit on a minimum of one committee unless excused from such duty by a vote of the Board; and,
12. Perform such other duties as prescribed by the Board and Membership.

### Section 6.7: COMPENSATION

Each Director shall receive for services rendered seventy-five (\$75.00) dollars per day in which a meeting takes place, plus traveling expenses for meetings. A written report of all compensation and expense of Directors will be available to the Delegates upon request.

### 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 6.1 5.

### Section 6.9: REMOVAL OR RESIGNATION

A Director may be removed either with or without cause, by the affirmative vote of any 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 6.4 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.

### Section 6.11: NATIONAL CONVENTION DELEGATES

The Directors, the President, Vice-President and Secretary

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

## 2018 AMENDED AND RESTATED BYLAWS

of STATE UNION Officers, the President/CEO of American Farmers & Ranchers Mutual Insurance Company, and the Chair and Vice-Chair of the Policy Committee shall be automatically appointed as National Delegates to the National Convention, provided that the President/CEO of American Farmers & Ranchers Mutual Insurance Company meets eligibility requirements to attend the Annual Meeting and State Convention as a delegate. Additional National Delegates and alternates up to the maximum number allowable based on STATE UNION Membership shall be elected from the floor at the Annual Meeting. There shall be a limit of one (1) National Delegate per family. To be eligible for election as a delegate or alternate to the National Farmers Charter Convention, a person must have been a Membership of record beginning on December 31st for two (2) years preceding the Annual Meeting and must have been a Delegate at the Annual Meeting prior to the National Conference. At least one (1) alternate for every two (2) National Delegates may be elected to attend the National Convention up to what the budget allows. A spouse of a National Delegate elected by the Membership may be elected as an alternate National Delegate. Elected National Delegates may be eligible for re-election as a National Delegate every 3rd year. In the event a full slate of National Delegates is not nominated, the Board shall have the authority to waive the 3rd year eligibility rule. The 3rd year eligibility rule will not apply to the spouse serving as an Alternate National Delegate. ~~Employees, other than the Officers, of the STATE UNION are excluded from being delegates to the National Convention. Subject to the discretion of the Board of Directors, in the event there are one or more delegate slots to the National Convention for which there is either no elected delegate to file the slot or for which the elected delegate cannot attend, the Board of Directors may appoint any person to fill that slot, provided that the person so appointed otherwise meets eligibility requirements to serve as a delegate.~~

### 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 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.

#### Section 7.2: QUORUM

A majority (over 50%) of the total number of Directors shall constitute a quorum. A majority vote of a quorum shall be deemed the action of the Board unless specified otherwise in these Bylaws. Directors present by electronic transmission where such Director can hear and be heard shall be counted for purposes of determining a quorum. Directors with a conflict of interest may be counted for purposes of determining a quorum but may not participate in the discussion or vote on such conflict of interest. In the absence of a quorum, a majority of the Directors present at any meeting may vote to adjourn the meeting to another place, date or time. Notice of any meeting adjourned and rescheduled in this manner shall be given as set forth in Section 7.4.

#### Section 7.3: VOTING

Each Director shall have one vote. The President will only vote in the case of a tie vote. Voting may take place via any means as determined by the Board. To vote on any issue, each Director must at a minimum, have heard the discussion prior to the vote. At any meeting of the Board,

the Directors may vote by voice on all matters either in person or via electronic transmission, where the Director can hear and be heard. The STATE UNION shall implement reasonable measures to verify that each person deemed present at the meeting and permitted to vote at a meeting by means of electronic transmission is a Director.

#### Section 7.4: NOTICE AND ACTION WITHOUT NOTICE

Any regular meeting of the Board will require no notice if the time, date and location of such meeting were previously determined by the Board and distributed to the Directors. Directors not in attendance at the meeting setting forth the dates shall be given the dates, time and location of such meetings within seven (7) calendar days following the meeting. For any regular meeting where the date, time and location was not previously determined, notice shall be sent to the Directors as least seven (7) calendar days prior to the holding of the meeting. For any special meeting, notice shall be sent to the Directors not fewer than twenty-four (24) hours prior to the holding of the meeting.

Directors shall receive notice via electronic transmission and shall provide, in writing, an electronic address. Directors must request, in writing, to receive notice by US Postal Service and shall provide an address for such purpose. Notice via electronic transmission or US Postal Service shall be valid notices thereof. If a Director does not receive notice of a meeting, but attends the meeting, he/she shall be deemed to have waived notice of the meeting.

Any action taken or approved at any meeting of the Board however called and noticed or wherever held, shall be valid if a quorum was present at such meeting and if either before or after the meeting, a two-thirds (2/3) majority of the total number of Directors sign a written waiver of notice or a written consent to holding such meeting. All such waivers or consents shall be filed with the corporate records or made a part of the minutes of the meeting. In the absence of such waivers, any action taken shall be considered void.

#### Section 7.5: MEETING PROCEDURES

When special rules are not adopted by the Board, the most current version of Robert's Rule of Order shall be utilized as a procedural guide. Conflicts in procedures shall be resolved in accordance with the current edition of Robert's Rules of Order unless determined otherwise by a vote of the Board, these Bylaws, or written policy.

### ARTICLE VIII – OFFICERS OF THE BOARD

#### Section 8.1: NUMBER AND ELIGIBILITY

The Officers of the STATE UNION shall be a President, Vice-President, Secretary and Treasurer. Officers may be employees but may not be Directors as set forth in Article VI. The Officer positions of President, Vice-President and Secretary shall be elected by the Membership. The Officer position of Treasurer shall be nominated by the President and appointed by a vote of the Board.

#### Section 8.2: ELIGIBILITY AND FILING REQUIREMENTS

~~Prior to the 2019 Annual Meeting, To~~ 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 and Section 6.4.

Following the 2019 Annual Meeting for STATE UNION, To be eligible to file for an Officer position, a candidate (i) must have had a membership of record beginning on December 31st for five (5) years preceding the Annual Meeting; (ii) must not have had a conflict of interest as defined in the STATE UNION's conflict of interest policy; and (iii) must 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. This paragraph shall apply to all Officer positions for STATE UNION after the 2019 Annual Meeting, except that this

Paragraph shall not apply to Officers who were elected or otherwise appointed prior to the 2019 Annual Meeting for STATE UNION whose terms expire after the 2019 Annual Meeting. In the event an Officer was elected or otherwise appointed prior to the 2019 Annual Meeting and whose term expires after the 2019 Annual Meeting, this paragraph will apply upon the expiration of any such term. Officers elected or otherwise appointed prior to the 2019 Annual Meeting shall have such terms and serve under such rules as were applicable at the time of their election.

A candidate for a Director position must file in writing with the Secretary of the Corporation between one hundred and twenty (120) calendar days and ninety (90) calendar days prior to the next Annual Meeting thereby making the filing period thirty (30) calendar days. In the case of there being no candidate for a position, the Board shall re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board. In the case of there being a loss of a candidate for a position, the Board may re-open the filing period for a period of time prior to the Annual Meeting to be determined by the Board

Prior to any election of any Officer, an appropriate committee of the STATE UNION and the Secretary shall verify that the composition requirements set forth in Section 6.1 are met.

#### Section 8.3: ELECTION

The Officers shall be elected by the Membership through a vote of their respective Delegates at the Annual Meeting.

#### Section 8.4: TERMS

Unless otherwise provided in these Bylaws, an Officer shall serve a term for a period of three (3) years. To allow for approximately one-third (1/3) of the Officers to be up for election each year, elections will be staggered with the President being elected in the first year of the three (3) year cycle, the Vice-President being elected the in the second year of the cycle and the Secretary being elected the third year of the cycle. Upon resignation, removal or other vacancy of an Officer, the respective successor shall serve the remainder of the term.

#### Section 8.5: DUTIES AND COMPENSATION OF OFFICERS

Duties of the Officers shall be set forth in job descriptions as determined by the Board and Officers will receive fair and reasonable compensation for services rendered.

#### Section 8.6: ASSISTANT SECRETARY AND ASSISTANT TREASURER

The President may appoint any Assistant Secretary or Assistant Treasurer to perform such duties as determine by and under the direction of the President. Appointed Officers may receive fair and reasonable compensation for services rendered.

#### Section 8.7: REMOVAL OR RESIGNATION

Any Officer may be removed, either with or without cause, by the affirmative vote of 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.

#### Section 8.8: VACANCIES

If a vacancy occurs in the office of President, the Vice-President shall succeed to the office of President and serve for the unexpired term. If the Vice-President is unable to serve as President or a vacancy occurs in any other Office, the Board may, at its discretion, elect a person or persons to fill such vacancies, and the person so elected shall serve for the remainder of the unexpired term. Any Director so elected to fill an officer vacancy for the unexpired term will not be required to resign from the Board of Directors until the next Annual Meeting.

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

## 2018 AMENDED AND RESTATED BYLAWS

### Section 8.9: DELEGATION OF DUTIES

In case of the absence or disability of any Officer or for any other reason that the Board may deem sufficient, the Board may by a vote, delegate the powers or duties of such Officer to any other Officer or to any Director with such power of delegation valid until the next Annual Meeting where an election can take place.

### Section 8.10: VOTING RIGHTS OF OFFICERS

The Vice-President and the Secretary shall have full voting rights at any meeting of the Board of Directors. No other Officers shall have no voting rights at any meeting of the Board with the exception that the President may vote in the case of a tie vote of the Board.

## ARTICLE IX – COMMITTEES OF THE BOARD

### Section 9.1: CREATION

The Board shall have the power to create, revoke or modify any committee deemed necessary. The President shall have the power to appoint a Chairperson of any committee or to delegate such appointive powers to any other appropriate Director, unless determined otherwise by the Board. Each committee shall have a minimum of two (2) members. Members who are not Directors may serve at the approval of the Committee Chairperson and President. All committees shall report to the Board as the Board may require. Should the Board delegate any of its powers to a committee (including an Executive Committee), such committee shall notice meetings in accordance with Section 7.4; shall keep contemporaneous minutes of such committee meetings; and, shall file such minutes with the corporate records and report all actions to the Board. The Board may also adopt rules and regulations pertaining to the conduct of meetings of committees to the extent that such rules and regulations are not inconsistent with the provisions of these Bylaws.

### Section 9.2: NOTICE OF COMMITTEE MEETINGS

For committees without board delegated powers, Committees Chairpersons shall provide a minimum twenty-four (24) hour notice to the committee members. If a committee member does not receive notice of a committee meeting, but attends the committee meeting, he/she shall be deemed to have received notice of the committee meeting. Notice of such committee meetings may be given verbally or via electronic transmission.

## ARTICLE X – GROUP EXEMPTION PROVISIONS

### Section 10.1: GROUP EXEMPTION

The STATE UNION shall maintain the Group Exemption number 6162 as required by section 501(c)(5) of the Internal Revenue Code, or corresponding section of any future federal tax code until it notifies the Internal Revenue Service it no longer qualifies under a group exemption or of a dissolution of the STATE UNION. The STATE UNION shall have general supervision over each Charter placed under the group exemption.

### Section 10.2: ORGANIZING DOCUMENTS

The STATE UNION shall provide each Charter with a description of the purposes and activities allowed by a Charter. Any Charter with activities outside of the purposes and activities allowed by the STATE UNION will be removed from the Group Exemption. The STATE UNION shall provide each Charter with bylaws in which to govern the Charter. A Charter may modify or amend such bylaws only upon the written approval of the Board. In addition, the STATE UNION will provide required language to be placed in the Certificate (Articles) of Incorporation or other organizing document of the Charter. A Charter may modify or amend such Certificate (Articles) of Incorporation or other organizing document only upon the written approval of the Board.

### Section 10.3: TAX RETURNS

Each Charter shall acquire a Federal Employee

Identification Number and shall prepare a tax return (Form 990) for its respective Charter. Should the Charter request the STATE UNION to prepare such tax returns, the Charter will provide financial information and other information as requested by the STATE UNION.

### Section 10.4: REPORTS

Due to IRS requirements, each Charter will provide a report annually to the STATE UNION which includes past or planned changes in activities which are not within the scope of the STATE UNION's purpose as set forth in Section 1.2; change in name; change in location; any legal or threatened legal action; any variation from bylaws or Certificate (Articles) of Incorporation.

In addition, each Charter will provide a general financial report including the nature of expenditures and sources and amounts of receipts; and, minutes from any meeting showing the election or removal of a Director. The STATE UNION may request additional information as needed.

### Section 10.5: CORPORATE RECORDS

The STATE UNION and each Charter shall make available for public inspection, a copy of its Form 990 for the previous three (3) years. The STATE UNION shall make its application for tax-exempt status with the amendments, schedules, attachments and supporting documents filed with the Internal Revenue Service available for public inspection. In addition, the STATE UNION shall make its list of Charters under the Group Exemption available for public inspection.

### Section 10.6: DISSOLUTION

Should any Charter be dissolved, the funds of the dissolved Charter will follow the Membership and be divided proportionately between the County Charter and Local Charter where the Memberships is placed. The STATE UNION Board shall be responsible for distributing the remainder of the Charters assets to another Charter.

## ARTICLE XI – CONFIDENTIALITY

### Section 11.1: MEMBERSHIP LIST

No person or company may use the Membership List of the STATE UNION without prior written approval of the Secretary of the STATE UNION or of the Board.

### Section 11.2: CONFIDENTIAL INFORMATION

No person or company may use the Confidential Information of the STATE UNION without prior written approval of the Secretary of the STATE UNION or of the Board. Confidential Information refers to any and all information relating to the STATE UNION's business activities and includes, without limitation, the STATE UNION's business processes, products, services, strategies, objectives, financial information, technical information, data, marketing materials, business plans, and employees. Confidential Information is the exclusive property of the STATE UNION and may be used by the Board solely in the performance of its obligations to the STATE UNION.

## ARTICLE XII – AMENDMENTS AND CONTRUCTION

### Section 12.1: AMENDMENTS TO BYLAWS

Amendments to these Bylaws may be proposed by a County Union or Local Union and filed with the Secretary of the STATE UNION not less than ninety (90) calendar days preceding any Annual Meeting or special meeting of the Membership. In addition, amendments to these Bylaws may be proposed by the Board not less than thirty (30) calendar days preceding any Annual Meeting or special meeting of the Membership.

These Bylaws may be amended, altered, changed or repealed by the affirmative vote of a two-thirds (2/3) majority of a quorum of the Membership at any Annual Meeting or special meeting of the Membership if notice of the proposed amendment, alteration, change or repeal was given at least ten (10) calendar days prior to the meeting

at which the amendment is acted upon. In addition, for the purpose of clarity or consistency such proposed alteration, amendment or revision may be further amended at the meeting upon the affirmative vote of two-thirds (2/3) majority of a quorum of the Membership.

### Section 12.2: CONSTRUCTION AND TERMS

Should there be any conflict between the provisions of these Bylaws and any prior bylaws, the provision of these Bylaws shall govern.

Should there be any conflict between the provisions of these Bylaws and any internal policies and procedures, the provisions of these Bylaws shall govern. However, internal policies and procedures approved by the Board may allow for additional or more stringent requirements to be placed on the Directors, Officers, Memberships and/or committee members.

It is the intent of the membership of STATE UNION that these Bylaws should be in conformity with any applicable local, state, or federal law or regulation. Should any of the provisions or portions of these Bylaws be held unenforceable or invalid for any reason, the remaining provisions and portions of these Bylaws shall be unaffected by such holding. These Bylaws should be construed in such a way as to conform to any applicable local, state, or federal law or regulation. Where the Bylaws contradict or do not otherwise conform to local, state, or federal law or regulation, the Board of Directors may, notwithstanding any provision in this section to the contrary, amend or modify these Bylaws to achieve conformity with law. All references in these Bylaws to a section or sections of the Internal Revenue Code shall be to such sections of the Internal Revenue Code of 1986 as amended from time to time, or to corresponding provisions of any future federal tax code. Should there be any conflict between the provisions of these Bylaws and the Certificate (Articles) of Incorporation, the Certificate (Articles) of Incorporation shall govern.

## ARTICLE XIII – PROMOTIONAL FEE

The American Farmers & Ranchers Mutual Insurance Company shall pay up to one percent (1%) of its annual premium to the STATE UNION to support programs that furthers the purpose and promotes the American Farmers & Ranchers Mutual Insurance Company, with the exact amount being set at the discretion of the Board of Directors.

## ARTICLE XIII – NOTICES

Whenever these Bylaws require or recommend that a notice be given, such notice may be accomplished by one or more of the following means:

1. By any means specifically provided for in these Bylaws;
2. By depositing the notice in the United States Mail;
3. By electronic mail;
4. By facsimile transfer;
5. By tender to a commercial carrier for delivery to the addressee;
6. By publication of such notice on the website of the corporation but only if the affected parties are given notice, consistent with paragraphs 1, 2, 3, 4, 5, or 7 of this Article, of the fact that such publication has or will occur on the website; or,
7. By any other means determined by the Board of Directors.

## APPROVAL

These Bylaws, as amended and restated herein, are the true and complete Bylaws of THE OKLAHOMA STATE UNION OF THE FARMERS EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA, INC., as amended by its Members.



**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 2018 Annual Meeting of the Policyholders of the American Farmers & Ranchers Mutual Insurance Company will take place at the Embassy Suites Hotel and Convention Center, 2501 Conference Drive, Norman, OK, February 16-18, 2018 beginning at 1:15 p.m., Friday, Feb. 16, 2018. Registration will begin at 9:00 a.m. with the meeting scheduled to convene at 1:15 p.m. Friday, Feb. 16, 2018. 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 MEMBERSHIP MEETING  
OF THE OKLAHOMA STATE UNION  
OF THE FARMERS EDUCATIONAL AND  
COOPERATIVE UNION OF AMERICA, INC.**

In accordance with Article V, Section 5.3, of the Bylaws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2018 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 and Convention Center, 2501 Conference Drive, Norman, OK, February 16-18, 2018. Registration will begin at 9:00 a.m. with the meeting scheduled to convene at 1:15 p.m. Friday, Feb. 16, 2018. 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

## AFR Convention Set for Feb. 16-18

The 2018 American Farmers & Ranchers Mutual Insurance Co. annual policyholder meeting and the Oklahoma Farmers Union State Convention is scheduled for Feb. 16th-18th at the

**together.**

Embassy Suites Hotel and Conference Center, 2501 Conference Drive, Norman, Okla.

One Officer's position, one Independent District Board of Director seat and two Agent Director's Board seats will be decided during this 113th Convention. The Officer and Board of Directors' seats up for election are: Vice President, Independent Director District 2, Agent Director District 1, and Agent Director District 4.

At the close of the filing period candidates are: Officer Seat of Vice President currently held by John Porter, Edmond (unopposed); Agent Director District 1 currently held by Kyndell Nichols, Ringwood (unopposed); Southwest Independent Director District 2 currently held by Joe Ed Kinder, Frederick, opposed by Brett Morris, Ninnekah, and Monte Thompson, Davis; and Southeast Agent Director District 4 currently held by Roy Perryman, Stigler opposed by Randy Gilbert, Tecumseh.

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

Bylaw proposals have been considered by the Bylaw Committee and will be published on the AFR website at [www.iafr.com](http://www.iafr.com) according to bylaw requirements. They can be found beginning on page 14 in this edition of AFR Today.

Both dues alone and policyholder members are eligible to attend the convention as delegates, but dues alone members will only be allowed to vote on matters of the cooperative and policyholders are eligible to vote on both cooperative and insurance matters. Different color badges will distinguish between the two categories. Only registered delegates wearing a delegate badge may vote in the election of Officers and Directors.

Convention Delegates to the National Farmers Union (NFU) Convention in Kansas City, Missouri, March 4-6, 2018, will be elected at the State Convention on the afternoon of Saturday, February 17, 2018. NFU delegate candidates must provide a biographical paragraph including reflecting AFR/OFU activities, to be given to the state delegates during the NFU delegate election. Delegate cards and biographical information must be received by the State Secretary no later than Noon, Saturday February 17th.

The names of deceased AFR policyholders/OFU members who have passed away since our last convention for the "Memorial Roll" will be remembered during a special presentation at the Sunday morning Worship and Memorial service, February 18th beginning at 9 a.m. in Oklahoma F.

**VOL. 99, NO. 1 WINTER 2018**  
**[www.iafr.com](http://www.iafr.com)**  
**First Published in 1920**

AFR Today is published by  
American Farmers & Ranchers  
Oklahoma Farmers Union  
4400 Will Rogers Parkway  
Oklahoma City, OK 73108  
(405) 218-5400 | (800) 324-7771  
Fax: (405) 218-5589

POSTMASTER:  
Send address changes to American Farmers  
& Ranchers/Oklahoma Farmers Union  
P.O. Box 24000  
Oklahoma City, OK 73124

#### EDITING STAFF

**Sam Knipp**  
Director of Public Relations  
American Farmers & Ranchers

**Brianne Schwabauer**  
Marketing/Communications Coordinator  
American Farmers & Ranchers

**Samantha Siler**  
Graphic Designer  
JS Creations

#### STATE OFFICERS

##### President

Terry Detrick, Ames

##### Vice President

John Porter, Edmond

##### Secretary

Paul Jackson, Ringling

#### STATE EXECUTIVE BOARD

##### Independent Director District 1

Terry Peach, Woodward

##### Independent Director District 2

Joe Ed Kinder, Frederick

##### Independent Director District 3

Marion Schauffler, Porter

##### Independent Director District 4

Bob Holley, Antlers

##### Agent Director District 1

Kyndell Nichols, Ringwood

##### Agent Director District 2

Mike Humble, Cache

##### Agent Director District 3

Garrett Barnett, Tahlequah

##### Agent Director District 4

Roy Perryman, Stigler

##### Independent Statewide Director

Mason Mungle, Norman



[facebook.com/AmericanFarmersandRanchers](https://www.facebook.com/AmericanFarmersandRanchers)



[@AFRFarmOrg](https://twitter.com/AFRFarmOrg)

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

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

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

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



## Convention Highlights: What to Expect

### INSURANCE EDUCATION

American Farmers & Ranchers agents get an opportunity for continued education on Earthquake Coverage and "The Importance of Insurance to Value, and an Overview of the e2Value Residential Tools" with the latter topic with Todd Rissell, CEO & Co-Founder of e2Value and director of field services.

### TOP SPEAKERS

Get charged up for Agricultural and Rural Advocacy at the Saturday opening session with the Peterson Farm Brothers presenting "I'm Farming and I Grow It: An AgVocating Success Story" with farm video and musical parodies. Find out about the "winners and losers" of Washington tax actions with an inside the beltway perspective. A Capitol Roundtable with industry representatives – all AFR members – explore the ins and outs of the Oklahoma Legislature and what a cash-strapped state promises this legislative session. Hear from AFR member Scott Biggs – newly appointed State Director Farm Service Agency. Hear from a top Washington Policy Panel comprised of industry representatives from the National Farmers Union, the National Association of Wheat Growers and from CropLife America as they explore the farm bill rewrite and other issues.

### VIDEO EDUCATION

Choose one of two video option breakouts continuously running throughout the convention highlighting Farmers for America and America's Farm & Food Bill.

### YOUTH PROGRAM

Catch up on AFR Youth activities and hear from a representative of St. Jude and the project that AFR Youth chose this summer. Two special people retiring from Oklahoma FFA will be recognized. A special youth breakout workshop with state youth

motivators Marty Jones and Trevor Lucas will follow the Saturday morning youth celebration program. Other youth program activities are planned and continue to be developed for those attending throughout the event.

### TRADE SHOW

Enjoy a trade show from A-Z with more than 50 vendors.

### "SHINE TO GO" SHOE-SHINE

Bring your boots to the Diffie Ford Lincoln's "Shine to Go" stands where service will be available FREE throughout the convention.

### BREAD PUDDING

The Oklahoma Wheat Commission is back again but this time with a new twist. It's bread pudding this time in the trade show area. You will not be disappointed!

### RALGRO WHEEL COLLECTION

Bring your Ralgro wheels to the AFR booth as we partner with the Oklahoma Cattlemen's Association.

### BEEF CERTIFICATES

Drawings for beef certificates sponsored by the Oklahoma Cattlemen's Association will be held during the general sessions.

### DRAWINGS

Experience the opportunity to win items representing the cotton, pecan and other ag industries as well as trade show vendor items. Attend the banquet and have an opportunity to win some OKC Thunder tickets sponsored by BancFirst!

### RECEPTION

Experience a social time with friendships renewed with good food and great Bob Wills style entertainment as a background for an evening of advocacy activities with the A Bar Bunkhouse Band!

### LIVE & SILENT PAC AUCTION

This year's live and silent PAC auctions benefit the political action committee. Hear a report from those involved.

### NFU DELEGATES

Contact the State Secretary for the Delegate Card and Biographical Form to be considered to represent the Oklahoma Farmers Union at the National Farmers Union. Cards and biographical information (up to 175 words) must be received back no later than Saturday, Feb. 17 at NOON. The NFU delegate election will occur following the announcement of election results. The NFU Convention is March 4-6, Kansas City, Mo.

### WORSHIP SERVICE

The Worship & Memorial service is back Sunday morning to close out the convention with a video tribute honoring members who passed away in 2017, congregational singing participation, special music and a message. Enjoy the southern gospel piano playing of Gathan Graham. He has played ten times at the White House Christmas's during four U.S. President's time in office – the latest in December. Comprised of almost all AFR members, enjoy the sounds of the Concharty Mt. Boys Quartet from the Haskell area.

### GRAND DOOR PRIZES

This year there will be two winners drawn at the banquet. A John Deere X350 Select Series Mower retailing at \$3,350, and a Honda Self Propelled Walk Behind Mower with bagger retailing at \$500. Convention attendees also have a second chance this year with a bonus Grand Door Prize at the conclusion of the convention Sunday morning following the Worship Service where a backyard package with a John Deere fire pit/ring, chair set, mugs, and grill will be awarded.

### Miscellaneous (cont'd)

Turning 65? Retiring? Questions about Medicare? What plan is right for you? Medicare Supplements, Part D (Rx), MAPD Part C. Call Free Consultation. Cushing, OK. Call Ragon 918/225-2600.

Free help understanding Medicare and Medicare supplements for AFR/OFU members 65 or older. Including Parts A, B, C, and D, Open Enrollment, Guarantee Issue, sign up times, etc. Call Melodie 580/276-3672.

### Hay, Feed & Seed

For Sale-Feed sorghum hay. 70 Large round bales, net wrapped. Can deliver. \$55/bale. Call 580/829-3153.

For Sale-Small Square Bermuda \$6 per bale. Pocasset, OK. Call 405/459-6543 or 405/574-5571.

## AFR LEAD Update

By Brittany Mikles

American Farmers & Ranchers

Cheers to a New Year!

I hope the Holidays found you well. I come to you to share my dreams and vision for your LEAD program!

With the number of those engaged in production agriculture decreasing, a need for a program to help bridge the gap was born. LEAD was designed to offer more activities for agriculturalists through AFR, specifically targeting adults involved in all facets of agriculture. I plan to utilize the three pillars of AFR: legislation, education and cooperation as a guideline. With my primary goal of cultivating future leaders on the local, county and state level, I aim to engage a younger generation in becoming advocates for agriculture across Oklahoma. As a member of LEAD, I hope those involved will gain further skills and be joined by like-minded adults. My goal is for them to be an effective voice, not only for our organization but for all farmers and ranchers.

Please join me in finding the future leaders of American Farmers & Ranchers!



## NFU Convention to be Held in Kansas City March 4-6, 2018

NFU's 116th Anniversary Convention will gather family farmers and ranchers from across the country, industry professionals and notable speakers March 4-6, 2018, at The Westin Kansas City at Crown Center in Kansas City, Mo. The convention provides Farmers Union members the opportunity to learn, collaborate and grow through policy discussion, breakout sessions and farm tours. We will

be honoring those who have devoted their lives to promoting family farmers and American agriculture, and while celebrating the successes of Farmers Union over the last year. Farmers Union delegates will also set the organization's policy for the coming year, our most important annual process that dictates the work National Farmers Union does in Washington, D.C. We hope to see you there!



### AFR SPONSORS AGR WINTER BONANZA

**ABOVE:** AFR was a platinum sponsor for the 2017 Alpha Gamma Rho Winter Bonanza livestock show, Dec. 8, at the Payne County fairgrounds in Stillwater.

**LEFT:** Stillwater Police Officer J.D. Hansen hugs Matt Sitton during the 2017 Alpha Gamma Rho Winter Bonanza livestock show, Dec. 8, at the Payne County fairgrounds in Stillwater.

## 2018 SCHEDULE OF EVENTS

**Jan. 19** — LEAD Event-IFR Rodeo

**Feb. 16-18** — AFR State Convention

**Feb. 17** — AFR State Convention Blood Drive

**Feb. 20** — FFA Day at the Capitol

**Mar. 3-6** — NFU Convention, Kansas City, MO

**Mar. 6-16** — Oklahoma Youth Expo

**Mar. 9** — Ag Achievement at OYE Entry Deadline

**Mar. 10** — Women's Cooperative Blood Drive at OYE

**Mar. 12** — Ag Achievement-Sheep Showmanship

**Mar. 12** — Ag Achievement-Swine Showmanship

**Mar. 13** — Ag Achievement-Cattle Showmanship

**Mar. 14** — Ag Achievement-Goat Showmanship

**Mar. 15** — OYE Grand Drive/Scholarship Presentation

**Mar. 16** — OYE Sale of Champions

**Apr. 4** — Women's Cooperative Blood Drive Grant Applications Due

**Apr. 15** — AFR State Scholarship Deadline

**Apr. 19-21** — Oklahoma City Farm Show, OKC

**May 1-2** — State FFA Convention

**May 1-2** — Women's Cooperative Blood Drive at State FFA Convention

**June 1** — County/Local Match Scholarship Deadline

**July 22-24** — Teen Leadership Summit

**July 25-28** — Senior Leadership Summit



## Be Proud

**FROM THE DESK OF THE PRESIDENT**  
TERRY DETRICK

As I sit down to write this column, it is with mixed emotions. It is a time of year during which I feel the need to review the year through much soul searching and I ask you to join me in this exercise. Have we done our best to serve the precious membership we are all so honored to be a part of? Have we done our best to be a friend to the friendless, a help to the helpless, and a hope to the hopeless? You can be proud of your American Farmers & Ranchers organization knowing that through your membership and AFR Insurance, ALL of the above is a priority!

It is great that together we have all made such a difference in the lives of so many. I get to experience things many of you do not get to see. I get to see the enthusiasm in the attitudes of young speech contest participants, the excellent skills demonstrated in the many other youth contests, and the opportunity to watch the positive changes in attitudes of our young members during our Summer Leadership Summits. It gives me great joy to see such vast participation in activities designed to grow tomorrow's leaders starting with grade school, then high school, then our collegiate AFR chapter and then our AFR post-college LEAD (Leadership Exploration And Development) program.

As guardians of the legislative policy which our convention delegates approve during each annual convention, it is such a privilege to work with friends in the state legislature and other agricultural organizations in a concerted effort to stand at the state and national capitols against legislation which, if passed, would be detrimental in some way to our Oklahoma membership who produce the food and fiber for a growing population, educate our youth, and lead our communities. These are our members who fewer and fewer people understand, and more and more people who, not understanding, take for granted our involvement in making possible the highest standard of living in the world. That is the reason we recently held our second annual "Rural to Urban" reception during the Tulsa Farm Show inviting urban legislators and rural constituents and other agricultural leaders with which we need to better communicate and educate.

The question I am asked most frequently is: "What's going to happen legislatively in 2018?"—A good question and one on everyone's mind. As I travel and speak with our membership, the feeling is mutual and many (most) seem very discouraged with the current political climate from local to national levels. At this point, what finally will happen within the realm of politics is unknown; even by those elected to positions of setting the direction for our future. I hope a quote by Winston Churchill which you've no doubt heard me use many times will finally result—"You can always depend on a democracy to do what's right---after it's tried everything else!"

But, the root of a lot of the questions I'm asked lies at the mercy of politics and is focused on our economy, more specifically the Oklahoma economy. Our Director of Communications, Mr. Sam Knipp, took good notes at the recent OSU Economic Outlook Conference of which AFR is one of the sponsors. I encourage you to read his article in this issue entitled, "Agricultural Economists Expect Slight Gains in 2018". Now let me remind you of what some say it takes to be a really good economist—"Someone who can explain why what they projected did not happen"!

The top two economic drivers of the Oklahoma Economy are first, the energy industry and secondly, the agriculture industry. It is common for the Federal Reserve message to be positive about federal policy and say they project a 'slight' gain for the farm economy. Sounds good but when the average farm income for 2017 is projected to be 50% of three years ago, we need more than 'slight' gains to save communities and farmers, especially young farmers. During 2017, there has been a 40% reduction in farm operating loans by commercial banks. Thus, some have had to quit while for others, their account payables have increased greatly crippling agri-business input suppliers. County governments and service providers from health care to roads and bridges are starving financially. Our education system is a wreck and further consolidation of rural schools only destroys more communities. Consolidating rural administrators will not save money either, but would likely lead to hiring more support staff.

Let me speak from experience—In a previous life I spent eleven years in the public education system. I at first was only in the classroom; later an administrator for several of those years. As the Principle of a rural school system with 350 students grades K-12, I taught two classes, I was the counselor and in charge of disciplinary policies and practices, I was responsible for student transcripts, I was the director of transportation, I was the substitute bus driver, I drove the activity bus to all outside activities, and I assisted the one school transportation employee on weekends to clean and service buses.

I am also very familiar with one rural school with an enrollment of 400+ students whose AFR member/Superintendent recently laid off all of his custodial staff during the summer but one. Between the superintendent and one staff custodian, they kept all the grounds including the football/ baseball fields groomed and had all classrooms cleaned and polished for school to begin in the fall. When asked why, he said it allowed him to financially save one 'much-needed' teacher's job. Thank You, rural administrators!

Members, AFR IS FIGHTING FOR RURAL SCHOOLS AND EDUCATION IN GENERAL!

You have a reason to be proud of the AFR you belong to. I entitled this column, BE PROUD! But.....Proverbs 16:8 says "Pride goeth before destruction, and an haughty spirit before a fall." All it will take for everything we stand for to self-destruct is for members to sit back and be satisfied with status quo, take for granted what has made us proud, fail to stay involved and informed as you select your leaders, don't concern yourself with our legislative policy, and fail to show support and encouragement for our youth programs, the future. Please stay involved and Thank You for who you are, what you have done and are doing.

I love you all. Happy New Year. And May God Richly Bless You in 2018!

*- Terry*

# THE GOLF PASSPORT

GET YOURS TODAY... AND START SAVING TOMORROW



2018

Full year of discounted golf  
for only \$44.95  
plus shipping and handling

Courses in Oklahoma,  
Arkansas, Missouri,  
Southern Illinois,  
Texas, New Mexico  
and Kansas!

Order today  
online or over  
the phone!

The greatest  
deal in golf  
today!

230+ courses participating

thegolfpassport.com | 405-949-0011