



AFR INSURANCE REWARDS FIRE DEPARTMENTS

Oklahoma fire departments that helped fight the early March wildfires in northwest Oklahoma were rewarded for their efforts May 20th when AFR Insurance presented \$1,500 checks to each department involved.

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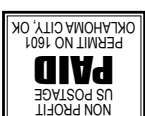
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By Terry Detrick



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I've had a storm – now what?

By John Foster

Director of Claims, AFR Insurance

In my last article, I talked about developing a “Family Communication Plan” and a “Storm Kit.” The storms of May 17th that devastated parts of Elk City were reminders that preparation is so very important. Our thoughts and prayers go out to those that were impacted by this storm.

Fortunately, for the majority of Oklahomans, we will never have to work through losing everything in a storm. At some point, we may have hail damage to our homes, autos, outbuildings or equipment. After something like this, what should you do?

First and foremost, make sure you and your family are safe. Once you've determined everyone is safe, think about doing the following:

- Note the date and the time the storm occurred. This is information we keep track of and we need your help in keeping accurate records.
- After the storm has passed and it's safe to do so, take pictures of the hail. Place a quarter or some other item next to some hail stones to give some perspective on how big the stones were that fell. Take pictures of the hail in your yard to give an idea on the amount of hail that fell.
- Inspect your property for damage. On the inside, look for water leaks that may have resulted from the hail. If you have leaks, it's quite possible you have roof damage. Contact a reputable contractor who can make temporary repairs such as tarps. Keep track of all receipts and expenses you incur to protect your property from additional damage. Be sure and take pictures.

- On the outside, look for broken windows, damage to siding and damage to your roof. Look at your air conditioning unit for possible damage. Inspect your personal property that may have been damaged.
- Once you've made an initial assessment, contact your agent or contact us directly to report the claim. We'll assign an adjuster who will contact you to visit about the loss.
- When a storm occurs, everyone gets a little frazzled, including adjusters. Every claim is important. The adjusters have to determine which insureds have sustained the most damage and prioritize their visits accordingly. We greatly appreciate the patience and understanding of our customers!

When the adjuster arrives to inspect your property, be sure and show them the items you've identified as being damaged. Our goal is to inspect all items damaged in that visit. It's an inconvenience to you if we miss something and have to make another appointment for a return visit.

If you've already selected a contractor, be sure to provide that information to the adjuster. If the contractor has already prepared an estimate, be sure to provide that to the adjuster as well.

If you've not selected a contractor, here are some things to consider:

- Work with only licensed and insured contractors. Verify they have workers compensation insurance.
- Obtain more than one estimate. Contractor's estimates can vary and it's always nice to be able to compare estimates.

- Don't be pressured into signing a contract. Get everything in writing. Nobody wants to be surprised later.
- Request and check references. Check the quality of their work. Were they timely? Did they do what they said they would do?
- Never pay a contractor in full up front. You may never see them again.

The adjuster will prepare an estimate to repair the damage and contact you with their findings. Be sure and share the estimate with the contractor. Most times, they will be able to perform all necessary repairs based on our estimate. In some cases, the contractor may want to visit with the adjuster because of a difference in opinion on the initial estimate. In those cases, please ask your contractor to contact the adjuster before they begin the work so the issues can be discussed.

Sometimes, you or your contractor may discover damage that was missed by the adjuster. If this occurs, you must contact the adjuster as soon as possible to advise on what was missed. It's likely the adjuster will make an appointment to reinspect the damage with you and/or your contractor and revise their estimate of damage if needed.

If your roof is a total loss and needs to be replaced, you may be eligible for a discount if you replace your roof with certain materials. Contact your AFR agent before you decide what to do for more details on possible discounts!

Our goal is to help you navigate the claims process and make it as smooth as possible. By working together, we can help each other in reaching that goal.

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“
We like to give
back to our state
and demonstrate
kindness and
compassion.”

Pam Livingston,
AFR Women's Cooperative
NW Representative

”

LEFT: The AFR Women's Cooperative has started an on-line registry at Amazon to collect items for the young family who lost everything in the early spring wild fires in northwest Oklahoma. From left, Donna Newsome, AFR Women's Cooperative, Jacob Vandorn holding Wyatt, Caitlin Phibbs holding Wade, and Pam Livingston, AFR Women's Cooperative Northwest Representative.

AFR Women's Cooperative to help family who lost everything in wildfire

Caitlin Phibbs was resting peacefully under doctor's orders on March 6, unaware of the wildfires headed in her direction. She was 8 months pregnant confined to bedrest. Her fiancé, Jacob Vandorn, is a member of the Selman and Woodward fire departments, and he was fighting fire miles away.

“I was in a 6 by 6 (fire truck) when they said the fire jumped Highway 34 north of Woodward,” Jacob said. “My gut just sank as I knew it was headed towards our house and knew I couldn't get there in time.”

Their house was 16 miles north of Woodward. The key word here is “was.”

Fortunately Caitlin was able to escape uninjured

from the fire. Today she is cuddling her recently born son, Wade, as she stands with Jacob and their other son, Wyatt, 2 years old. They lost everything in the fire and are faced with starting over.

The young farm and ranching family didn't exactly lose everything. They still have their family, but now must accumulate the various accretments that accompany everyday life.

The AFR Women's Cooperative has started an on-line registry at Amazon to collect items for the young family.

“As a woman and a mother, I thought about the people who lost their houses and wanted to do something for them,” Pam Livingston, AFR Women's

Cooperative NW Representative, said. “We want this to be an old fashioned housewarming using a new technology.”

They need everything from pots and pans to towels, typically the same things a newlywed couple would need to start a new life together.

“We like to give back to our state and demonstrate kindness and compassion,” Livingston said.

To help the couple, go to <https://www.iafr.com/womens-cooperative> and follow the link. Or contact Megan Albright, Adult Education Coordinator for more information at 405-218-5416.



Bethany Andrews
AFR Membership Services and
Field Operations Coordinator

Andrews joins AFR cooperative staff

The AFR Cooperative welcomes Bethany Andrews to our staff as Membership Services and Field Operations Coordinator.

She will be assisting with the coordination of external AFR Cooperative activities around the state along with agency support, field representative activities, trade shows and other events as they arise.

Andrews previously worked for AFR Insurance as an Agency Relations representative and is a licensed insurance agent.

Andrews, a native of Mt. Pleasant, MI, attended Northwestern Oklahoma State University in Alva on a rodeo scholarship. She earned a Bachelor of Science degree from Northwestern in business administration with a minor in marketing.

Her parents own a trucking business that specializes in transporting milk from dairies to processing plants throughout the United States.

She continues to enjoy competing in barrel racing events around the country and currently resides in Mustang, Oklahoma.

Collegiate
AFR

FALL SEMESTER ACTIVITIES

- >> **September 7: CAFR Kick-Off**
- >> **October 26: Meeting/Life Skills Seminar**
- >> **November 10: SE Oklahoma Tour**
- >> **December 4: Christmas Party**

For more information regarding the CAFR

program, email collegiateafr@gmail.com.



AFR Insurance CEO Justin Cowan, center, greets fire fighters at the May 20th event in Woodward.



AFR Vice President John Porter, right, poses with Gary Ward, Edmond, who donated the hamburgers for the event.



A fire fighter walks through the crowd during the May 20th event at the Woodward County fairgrounds.



Fire fighters stand at attention during the National Anthem at the May 20th event in Woodward.

AFR Insurance rewards fire departments

Oklahoma fire departments that helped fight the early March wildfires in northwest Oklahoma were rewarded for their efforts May 20th when AFR Insurance presented \$1,500 checks to each department involved.

The money was presented during a luncheon at the Woodward County Fairgrounds. The Oklahoma Department of Agriculture, Food and Forestry provided AFR with a list of fire departments that were involved in the fire.

“Words cannot express the appreciation AFR Insurance has for fire departments’ efforts in protecting lives and property during the tragic March

wildfires,” Justin Cowan, CEO, AFR Insurance, said.

The event was called “Funds for Fire Fighters – AFR Answers the Call.”

“We wanted to honor the dedication and sacrifices made by these courageous fire fighters, many of whom had to leave their own property while fighting to protect their neighbor’s property,” Terry Detrick, AFR president, said.

It is anticipated the fire departments will use the money to defray costs associated with fighting the fires.

“We know some equipment was damaged in the process of fighting these fires,” Detrick said.



AFR President Terry Detrick thanks fire fighters for the many sacrifices they make while protecting lives and property.

You’re more than just a member

By Justin Cowan
CEO, AFR Insurance



If you’ve been part of our organization for any amount of time, you’re no doubt familiar with Terry Detrick who serves as the President of AFR Insurance and American Farmers & Ranchers. You’re probably not very familiar with me just yet. My name is Justin

Cowan and I am the CEO of AFR Insurance. While Terry works hard to address the needs of our cooperative efforts, I work to keep our insurance operations running smoothly and efficiently.

I won’t be writing in this publication too often, but I do plan to contribute valuable insurance information from our knowledgeable employees here at the home office. I hope you find the added content as educational and insightful as the agriculture based material you already enjoy. While I’m writing today, I would like to take the opportunity to address something very important to us all; something I think a lot of people might forget about or simply not be aware of.

When you purchase an AFR Insurance policy or simply a membership, you’re probably not thinking about what that means; about what you’ve just become a part of. We are so much more than an insurance company and we are extremely unique among other carriers. With us, your premiums aren’t invested on Wall Street, they’re invested on Main Street in the 150+ communities across our great State. We invest in Oklahoma. In our neighbors, our children, our schools, our agriculture.

The premiums you pay aren’t buying vacation homes for upper management. That money is going back out to assist fire departments in need, scholarships for those that want to pursue higher education, and speech contests for youth. We also advocate for agriculture, programs for our senior citizens, and more. By being affiliated with AFR, you have a voice from here in OKC all the way to DC. Our youth programs impact children from grade school to college. The LEAD program for young adults provides the tools they need to become the leaders our communities need. You also gain access to a host of member benefits, including discounts and special rates for AFR members only. With AFR, there’s

something for everyone! Are you taking advantage of all we have to offer? If not, contact your local Agent to find out how you can.

We work for you every single day. That’s why we’re here. From our AFR Insurance agents across the state to our employees at our headquarters in Oklahoma City, we all know what it means to be Oklahomans. When tragedy strikes our state, we often hear the words “the Oklahoma Standard” to describe the outpouring of support and assistance from neighbors. You’ll find that same support system as a member of the AFR Family.

I want to leave you with this: all insurance companies must adjust rates from time-to-time due to losses caused by storms, wild fires, and major accidents. So at times we may be a bit cheaper than our competitors and at other times we may be a bit higher, but I promise you – you won’t find a company that serves its customers, makes accurate and timely payments on claims, and gives back to the community more than AFR Insurance. I am proud that I have been an AFR member and insured for over forty years, and I’m honored to work for the thousands of people that trust us with some of life’s biggest investments!

AFR INSURANCE AGENTS PRESENT CHECKS TO LOCAL FIRE DEPARTMENTS

Fire departments unable to attend the May 20th event in Woodward received their checks from local AFR Insurance agents.



Hobart Fire Department Chief Jerry Lankford, left, and Justin Krieger, AFR Insurance agent, Krieger Insurance Agency, Hobart.



Terry Sperle, Sperle Agency, Cordell, left, presents AFR Insurance check to Cordell Fire Department.



Terry Sperle, Sperle Agency, Cordell, left, presents AFR Insurance check to Bessie Fire Department.



Kim Jordan, Harry Jordan Insurance Agency, Ada, left, presents AFR Insurance check to Byng Fire Department.



Kim Jordan, Harry Jordan Insurance Agency, Ada, left, presents AFR Insurance check to Fittstown Fire Department.



Kim Jordan, Harry Jordan Insurance Agency, Ada, left, presents AFR Insurance check to Stonewall Fire Department.



Kim Jordan, Harry Jordan Insurance Agency, Ada, left, presents AFR Insurance check to Vanoss Fire Department.



From L-R, AFR Agent Mitz Habben, Luther Insurance Agency, Inc., Jason Miller, Luther Fire Chief, Jenni White, Luther mayor and Nettie Jean Habben, Luther Insurance Agency, Inc.



Kendall Dorsey, Dorsey Insurance Agency, Claremore, presents AFR Insurance check to Rogers County Fire Departments.



From L-R; Nicoma Park Fireman Ryan Coble, Harrah Fire Chief Neil Young, AFR Agent Judy Martin, Midwest City Fire Chief Bert Norton.



Robert Schaffer, Pearman Insurance Agency, Lone Grove, presents AFR Insurance check to Ratliff Fire Department.



Steve Stinnett, Teel Insurance Agency, left, presents check to Grove Fire Department Chief Rocky DeSilva, Hickory Grove Fire Department Chief Billy Moore and Bernice Fire Department Chief Andy Andrews.



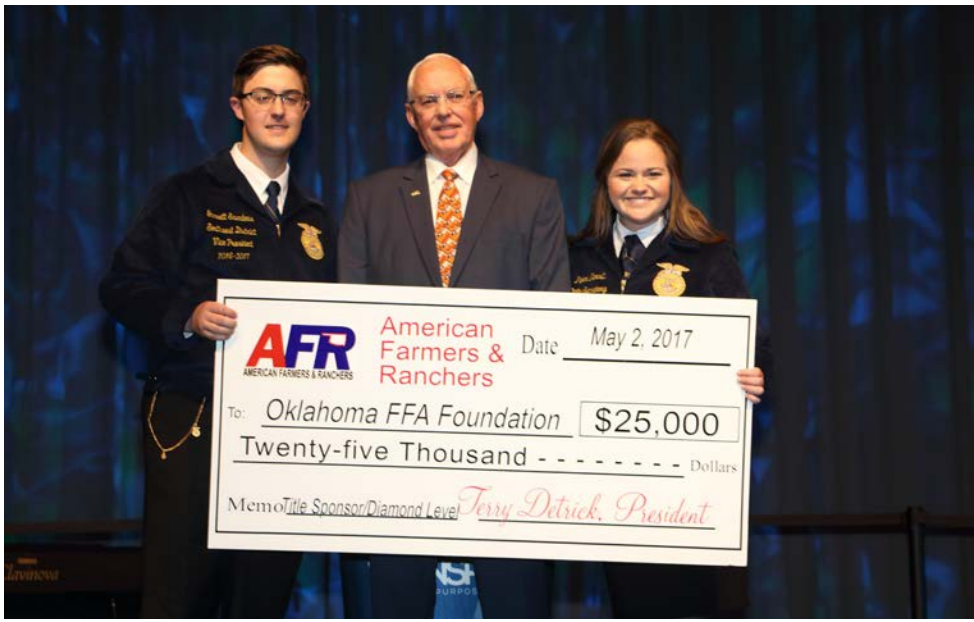
Lamoyne Hardin, Hardin Insurance Agency, Guthrie, left, presents AFR Insurance check to Luke Young, Woodcrest Fire Department.



AFR Insurance agent Lisa Blubaugh, Blubaugh Agency, Tonkawa, presents AFR Insurance check to Charlie Brandon, assistant fire chief for the Kildare Volunteer Fire Department.



Lamoyne Hardin, Hardin Insurance Agency, Guthrie, right, presents AFR Insurance check to Eric Harlow, Guthrie Fire Department.



AFR President Terry Detrick represented AFR as the organization was recognized as a Diamond level title sponsor during the Oklahoma FFA convention.



Crystie Shebester, AFR Women's Cooperative Chair, registers FFA members to donate blood during the Oklahoma FFA convention.

AFR once again a Diamond Level Sponsor of Oklahoma FFA Convention

American Farmers & Ranchers continued their legacy of strong support for the Oklahoma FFA this year as a Diamond level title sponsor of the Oklahoma FFA convention.

"We are strong supporters of our state's youth," Terry Detrick, AFR President said. "We believe FFA programs play a major role in the success of our young leaders."

As a strong supporter of the state's largest agriculture youth organization, AFR fits well with that group's mission statement: "FFA makes a positive difference in the lives of students by developing their potential for premier leadership, personal growth and career success through agricultural education."

As you can tell from these photos, AFR indeed played a significant role at this year's Oklahoma FFA convention at the Cox Convention Center in Oklahoma City.



ABOVE: Kirby Smith, field representative for U.S. Rep. Frank Lucas (R-OK), center, visits with Oklahoma FFA members in the AFR booth at the Oklahoma FFA convention.



ABOVE: Lin Zwilling, AFR administrative assistant, received the Honorary State FFA degree of the Oklahoma FFA Association during the Oklahoma FFA Convention.

LEFT: AFR leader Randy Gilbert, Tecumseh, left, State Sen. Roland Pederson (R-19), center, and AFR President Terry Detrick, visit in the AFR booth during the Oklahoma FFA convention.

2017 State Legislative Report

THE CLOCK RUNS OUT AT THE CAPITOL

After a rough final few weeks, the Oklahoma Legislature adjourned on Friday, May 26. Controversy and dysfunction dogged much of the 2017 session, with a grand political compromise never reached. Disagreement over how to deal with the almost \$900 million state budget deficit overshadowed most other issues, right up until the final gavel fell. This summer, attention will focus on legal challenges to many of the revenue-raising measures passed in the final week.

REVENUE RAISED (MAYBE)

The biggest area of dispute in 2017 was over how to balance the state budget. Should we increase taxes, and if so, which ones and how much? It turns out a true agreement was not to be had, only last minute bills that narrowly passed and are still under a cloud of doubt.

- With a vigorous lobbying effort, the oil and gas industry was able to successfully maintain the 2 percent gross production tax level on lucrative horizontal wells. A more short-term deal was made to increase from 1-4 percent the tax on wells drilled between 2011-2015. *Predicted revenue increase: \$95 million*
- Despite trying and failing to get the constitutionally mandated three-fourths

majority required to pass a \$1.50/pack increase in the tax on cigarettes, the House of Representatives passed a \$1.50/pack "smoking cessation fee" by a simple majority of 51-43 on the last afternoon of session. Traditionally the courts have considered fee increases to only require a simple majority, but this measure had a court challenge filed on June 8. *Predicted revenue increase: \$214 million*

- The legislature created a new 1.25 percent sales tax on most vehicle sales. The new tax will be levied in addition to the current 3.25 percent excise tax on vehicles. This proposal was also unable to receive the three-fourths majority the state constitution mandates for tax increases, garnering only 52 votes in the House and 25 in the Senate. A lawsuit challenging the new tax was filed on June 23. *Predicted revenue increase: \$110 million*

STATE GOVERNMENT FUNDED

The various tax bills were debated all session, but the \$6.8 billion "General Appropriations" bill was unveiled around midnight on Wednesday, May 24. Appropriations committee members had approximately 11 minutes to review the 57-page bill before it was considered for the first time.

Most agencies received a 5 percent reduction in funding compared to the previous year, but some

key departments (Education, Transportation, Human Services, Mental Health & Health Care Authority) received no cuts or a slight increase.

Two notable success stories:

- \$1 million for the Conservation Commission to match \$2 million in federal funding for flood control structure rehabilitation and maintenance.
- \$2 million for the Oklahoma Cooperative Extension Service at OSU to help offset major funding cuts last year.

BULLETS DODGED

2017 was a tremendously unproductive legislative session by most measures, but perhaps the greatest victories we achieved centered on what was NOT done. Throughout the first three months of the session, legislators seemed to be fixated on increasing ad valorem taxes. Then there was a period in early May where a fuel tax increase seemed imminent. And during the second half of May a mandatory two-year car tag became the idea du jour.

AFR opposed all of these proposals and none of them were enacted. However, all three will be pursued again with vigor in 2018, so much work will need to be done during the interim to prepare. Our policy committee will examine each issue and refine our position if needed, as we strive to best represent the AFR membership.



DESIGNED FOR YOUNG ADULTS, the American Farmers & Ranchers LEAD Academy meets four times over the course of one year. The class also offers a unique mentorship program where each participant can connect with an influential business professional from across the state.

APPLICATION DEADLINE
SEPTEMBER 30, 2017

Application can be found at iafr.com/lead.

**FOR MORE INFORMATION
PLEASE CONTACT:**

Megan Albright
405.218.5416
malbright@afrmic.com

SESSION 1 **LEADERSHIP**

- Etiquette standards
- Influential leader training
- Quality decision methods

SESSION 3 **LEGISLATION**

- Current AFR policy and issues update
- Ag leader round table luncheon
- Meet your state legislators

SESSION 2 **COOPERATION**

- Diversity and integration challenges
- Accelerate change in your community
- Group volunteer event

SESSION 4 **EDUCATION**

- Effective committee member workshop
- Appropriate insurance coverage session
- Oklahoma agriculture tours

LEAD ACADEMY CLASS II GATHERING

An opportunity to meet fellow participants in addition to planning the Class II Academy events.

LEADERSHIP BOOK REVIEWS

Participants are assigned a LEADership book to read and then discuss with the group at each of the regular sessions.

MENTOR PROGRAM

Mentors are assigned to you from business professionals and agricultural industry leaders.



2017 Leadership Summit Teen Session: July 23-25 Senior Session: July 26-29

As you read this, youth from across Oklahoma are preparing for a life-changing experience at the AFR Leadership Summit at the Heartland Conference Center in eastern Oklahoma County. Here are few thoughts from our current AFR Youth Advisory Council on what participants can expect to gain from the experience:

LANE BROWN, GUTHRIE

“When I attend leadership summit I gain communication and team building skills. This will help me in college and my future career. My experience at summit makes valuable friendships that will last a lifetime and create memories with great people!”

JUSTIN DEWBRE, DIBBLE

“I myself have attended the AFR Leadership Summit for two years, and I can personally say that the communication skills I have learned at this camp are like no other. Each day the campers are challenged to meet new people, make new friends and crack out of their shell a little more than the day before. Whether this is happening in a general session, the cafeteria or even the cabins, Leadership Summit builds students up to become the best they can be in every aspect. This is what I personally appreciate the most about Leadership Summit. It is more than just a camp. It is more than just four days of fun. It is a platform for young people to grow, reach new heights and become the best they can be.”

EMILIE JAMES, ALTUS

“By attending summit the past four years, I’ve not only made lifelong friends, but have really discovered what true leadership is. Leadership is service, passion and influence. Being a great leader isn’t succeeding at everything you do, but it’s having a passion to serve others and in the process, influencing others to do the same. I’ll forever hold on to what I’ve learned at summit.”

HAYES MAHER, MOORELAND

“At leadership summit I look to meet new people and learn how to be a better leader. Summit means so much to me. I get to give back too, through volunteer work. I get to see so many of my friends transform into amazing people.”

BROOKLAN LIGHT, GARBER

“AFR Leadership Summit is really a unique place. The atmosphere just has something special about it that gives it a welcoming aura to all campers either new or returning!”

AFR LEAD Program plans golf tournament to support farmer veteran coalition

The second annual AFR LEAD golf tournament is scheduled for Aug. 17 at Cherokee Hills Golf Course, Catoosa, Okla. All proceeds will go to support the Farmer Veteran Coalition.

“This is a great event supporting our military and helping our nation’s farmers and ranchers,” Terry Detrick, AFR president, said.

The Farmer Veteran Coalition was started in 2007 as a way to create jobs on farms for military veterans returning from deployment.

National Farmers Union and Farm Credit Council are among the groups supporting the coalition, which is based in Davis, CA.

The coalition has more than 4,500 veteran members. According the coalition’s website, 72 percent have post 9-11 service, 20 percent are ethnic

minorities, 16 percent are women and a staggering 59 percent have service connected disabilities.

Quoting directly from the FVC website: “Our vision of the future is an organization that will be around for decades, in every state and continuing to unite the agricultural sector – government, education, private industry, conventional and alternative farming and the veterans themselves. It will no longer be important to know how and when we began, but that we will be there, offering assistance to all those who chose to serve their country twice – once by defending it and once by feeding it.”

For more information on the golf tournament, contact Megan Albright at megan.albright@afrmic.com or (405) 218-5416.





PROCEEDS GO TO SUPPORT: FARMER VETERAN COALITION

2017 LEAD Golf Tournament

Thursday, August 17, 2017 – Shotgun start at 9 a.m.

Cherokee Hills Golf Course
Catoosa, Oklahoma

AFR will serve as the title sponsor of the four-man scramble tournament. Lunch will be provided by AFR at the completion of the tournament. Your entry fee includes green and cart fees and chances to win door prizes.

REGISTER BY THURSDAY, AUGUST 3, 2017.

REGISTRATION

Team (4 players)	\$400
Single Player	\$110

TO REGISTER, CONTACT MEGAN ALBRIGHT AT [MALBRIGHT@AFRMIC.COM](mailto:malbright@afrmic.com) OR 405.218.5416
ON BEHALF OF FARMERS UNION FOUNDATION, INC.



Retired Major Joel Heinzeroth is a strong supporter of the Farmer Veteran Coalition which helps military veterans find careers on the farm.



After 20 years in the Army, Joel Heinzeroth is enjoying spending more time with his family on the farm near Mountain Park, Oklahoma.

Farmer Veteran Coalition helps veterans grow food and fiber

Joel Heinzeroth always knew he wanted to farm. He also wanted to serve his country. After a 20-year career in the Army, Heinzeroth is retiring this summer at the rank of Major and will work full time on his farm and ranch near Mountain Park in southwest Oklahoma.

His “second” career as a farmer and rancher is made possible by assistance from the Famer Veteran Coalition.

Heinzeroth, 44, grew up on a north central Iowa farm growing corn, soybeans and hogs. The youngest of six children, his parents encouraged him to pursue another career.

Three deployments to Iraq and one to Korea followed his graduation from the ROTC program at Northwest Missouri State University. As a Field Artillery Officer he was often on the front lines, away from his family while serving his country.

“My career as an Army officer often took me away from my family,” Heinzeroth said. “I am looking forward to spending more time at home, working on

the ranch with my family.”

The veteran purchased 440 acres in Kiowa County and rents another 100 acres. The main focus of the ranch is an 80-head commercial cow herd.

“This is therapy for me after serving in combat,” Heinzeroth said.

The Army veteran sees similarities between the military and agriculture.

“Both require a strong work ethic and a love of the outdoors,” Heinzeroth said.

He specifically mentioned the 7 core values listed as the foundation of the Army: Loyalty, duty, respect, selfless service, honor, integrity and personal courage.

“These values are important for the military and for agriculture,” Heinzeroth said.

He applied to the Farmer Veteran Coalition for a \$5,000 fellowship grant to purchase a Priefert cattle handling chute.

“My old equipment was old, difficult to use and not very safe,” Heinzeroth said. “The new chute is safe, fast and efficient.”

He also learned about crowdfunding through the FVC. He recently financed an overhead feed bin that allows him to store large amounts of feed for his cattle.

His goal is to build a ranch for his family, which includes wife Codie, daughter Emma, 8, and infant son Brett.

“I want to leave them something for the future, even if they don’t want to farm and ranch, at least they will have this land to use for whatever career they choose.”

“
“
These values are
important for the
military and for
agriculture.”

Maj. Joel Heinzeroth

AFR LEAD launches new programs

By Bailey Kliever
AFR LEAD State Council Chair

The AFR LEAD program has been very busy launching new programs for members and hosting activities across the state. The newest LEADership component for you to get involved with is the LEAD Academy. Each year a group of individuals are selected to participate from across the state. The Academy is designed to develop future leaders of AFR by informing them on education, legislation, cooperation and leadership. They meet four times a year and the program offers a mentor component to participants. The day long events offer speakers, workshops and community service projects. We encourage you to apply for the next LEAD Academy Class by Sept. 30. Applications are available online at www.iafr.com/lead.

Recently LEAD participants were able to attend a train the trainer event at the Noble Research Institute. The event helped to inform attendees why advocating is so important and how we can all be better advocates in the future. The day wrapped up with a tour of the Noble Research Institute’s specialty Ag areas including a new facility that plans to teach people how to grow food in their back yards regardless of size. This is an ongoing effort to encourage LEAD participants to focus their everyday efforts on advocating for ag specifically food production. As the LEAD program grows and develops we hope you will join us at the next event. For more information about the programs and events please contact Megan Albright at 405-218-5416 or malbright@afrmic.com.



LEAD Academy participants help White Fields boys home to plant their summer garden after presenting some of their advocacy “trunk” lessons to the residents. The boys were excited to eat fresh vegetables and learn about agriculture.



Ginger Reimer with the Oklahoma Soybean Board spoke to the group about volunteering as an advocate for agriculture. She described the benefits, struggles and rewards to academy participants during their cooperation day.



Noble Research Institute instructors visit with participants of the Noble Train the Trainer event about how to advocate for agriculture across our great state. Participants were able to bring a wide background of agriculture to the discussion and visit with each other about the importance of advocating from their portion of the industry.

2017 COUNTY SCHOLARSHIP RECIPIENTS



Emalie Watts
Battiest



Lilly Schneberger
Beckham County



Alyssa Wirtz
Caddo County



Camden Webb
Caddo County



Chason Hurt
Caddo County



Conner Cooper
Caddo County



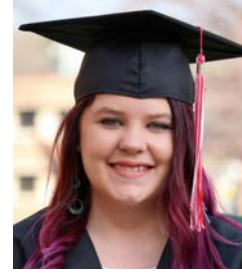
Ethan Springer
Caddo County



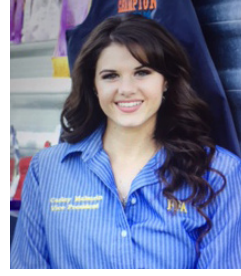
Skye Hall
Caddo County



Tiffany Carr
Caddo County



Laney McDaniel
Cherokee County



Carley Mahurin
Delaware County



Stetson Ratterman-Smith
Grady County



Austin Williams
Harmon County



Blake Bunton
Haskell County



Tyler Hudspeth
Haskell County



Austin Sawyer
Kay County



Kylee Smith
Kingfisher County



Sam Walter
Kingfisher County



Alfredo Posas
Kiowa County



Trenton Horton
Kiowa County



Alison Corcoran
Latimer County



Bailey Sykora
Love County



Ethan Wilson
Love County



Tracy McGill
Love County



Casey Edwards
Major County



Stetson DeHaas
Major County



Zach Bromlow
Major County



Kaylee VanMeter
McIntosh County



Arden Bree-Gail Huceba
Okfuskee County



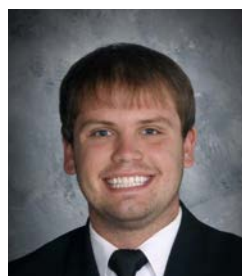
Shawn Murray
Okfuskee County



Samuel Fipps
Paden



Franki Hull
Pottawatomie County



Jace Jones
Rush Springs



Carly Scallorn
Tecumseh



Kyle Fleming
Tecumseh



Aaron Elliott
Tishomingo



Katelyn Campbell
Tishomingo



Kailin Eubanks
Wagoner County



Makalee Taylor
Washita County

2017 STATE SCHOLARSHIP RECIPIENTS



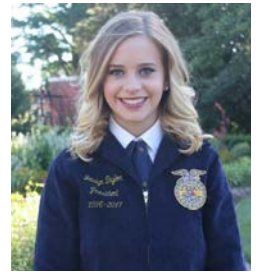
Emilie James
Altus



Jennifer Kennedy
Amber-Pocasset



Justin Dewbre
Dibble



Jatelyn Taylor
Elgin



Brooklan Light
Garber



Jarred Strate
Garber



Kellan Hostetler
Garber



Lane Brown
Guthrie



Hallie Barnes
Hulbert



Sarah Stoll
Indiahoma



Macee Hammack
Leedy



Hayes Maher
Mooreland



Brady Womack
Morris



Courtney Jackson
Ringling



Ryli Powell
Ringwood



Cassidy Bronson
Sequoyah



Guess Leonard
Sequoyah



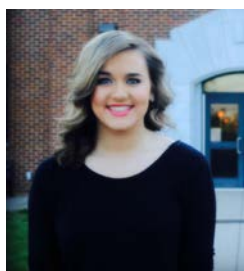
Amy Larson
Tecumseh



Laura Wood
Vinita



Courtney Coulson
Wellston

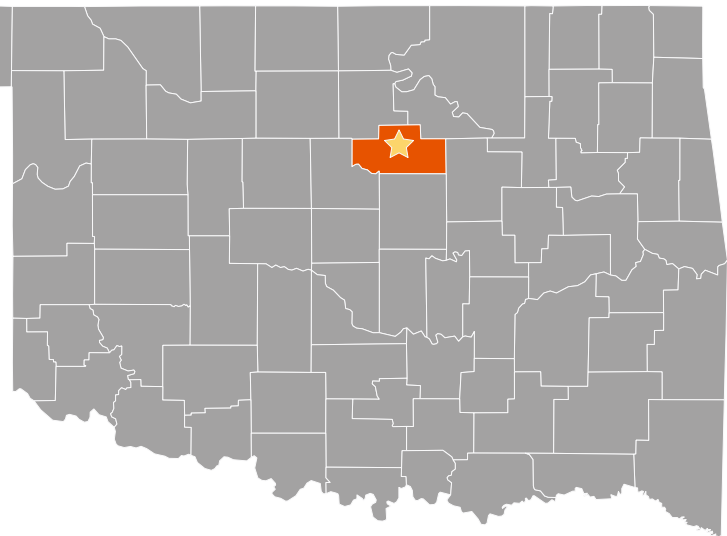


Brynn Danker
Wellston



Ryan Danker
Wellston

2017 AFR STATE LEAD conference



SEPTEMBER 8-9, 2017
ATHERTON HOTEL | STILLWATER, OKLAHOMA

AFR
INSURANCE

FRIDAY, SEPTEMBER 8 (OPTIONAL)

- 2 p.m. OSU Athletic Facility Tour
- 5 p.m. Iron Monk Brewery Tour
- 7 p.m. OSU Tailgate — Iron Monk Brewery

LEAD
LEADERSHIP EXPLORATION AND DEVELOPMENT

SATURDAY, SEPTEMBER 9

- 8:30 a.m. Keynote Speaker — Burns Hargis Invited
- 9:30 a.m. Finding Your Inner Advocate
Discussion led by: Amy Hays, Noble Research Institute
- 10:15 a.m. Agricultural Trunk Workshop led by State LEAD Council
- 12 p.m. Lunch
- 1 p.m. Optional Tour

\$50 PER PERSON **\$75 PER COUPLE**

Price includes hotel room, tours, workshops, dinner on Friday night, breakfast and lunch on Saturday.

FOR MORE INFORMATION AND TO REGISTER, PLEASE CONTACT:
MEGAN ALBRIGHT | 405.218.5416 | MALBRIGHT@AFRMIC.COM

Oklahoma's Statewide Women in Agriculture & Small Business Conference

August 3-4, 2017
 Moore Norman Technology Center
 South Penn Campus
 13301 S. Penn Avenue, OKC

Mark your calendar!

- Networking opportunities and concurrent breakout sessions offered from several tracks - agricultural, alternative enterprises, business and finance, and beginning farmer
- Vendors and mini-mall showcasing Oklahoma businesses and products



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 SHAWNEE, OK 74804

Paint your path!

AFR WOMEN'S COOPERATIVE CONFERENCE

SATURDAY, AUGUST 12, 2017 — 2 P.M.

Come join us and learn more about your AFR Women's Cooperative and how you can get involved!

The conference will feature speakers over marketing, community involvement and so much more!

\$65 REGISTRATION FEE

Registration is limited to the first 50 ladies. Registration includes hotel room, dinner, and each attendee will create their own painting led by a professional artist.

FOR MORE INFORMATION AND TO REGISTER, PLEASE CONTACT:
MEGAN ALBRIGHT | MALBRIGHT@AFRMIC.COM | 405.218.5416



FAPC celebrates 20 years

By Mandy Gross

FAPC Communications Services Manager

FAPC is celebrating its first 20 years of adding value to Oklahoma.

From 1997 to 2017, FAPC has kept food and agricultural processors and entrepreneurs on the forefront of cutting-edge value-added processing and technology and has assisted more than 1,000 Oklahoma clients through 3,000 technical and business projects.

“FAPC was launched with a tremendous vision of helping value-added food and agricultural companies across the state, but no one had an idea of how it would actually flesh out,” said Roy Escoubas, FAPC director.

Twenty years later the center is still going strong. In fact, many of the faculty and staff hired in 1997 are still employed at FAPC today.

Jim Brooks, FAPC business and marketing services manager, and Tim Bowser, FAPC food process engineer, were the first two people hired on Jan. 2, 1997.

“Remembering back to 1997 when FAPC officially opened its doors to serve the food and agricultural industry in Oklahoma, it doesn’t seem possible that 20 years have passed by so quickly,” Brooks said. “It has been my privilege to have been in the very first group of faculty and staff to be hired and begin the work for industry in our state.”

Bowser said it is hard to believe he has been at FAPC for 20 years, but he is excited for the future.

“I think 20 years sure went fast,” Bowser said. “I think the next 20, if I’m here to see any of them, will go quickly too. I think the center’s goals and its original intentions are long lasting. I think they will sustain the center through the next 20 years easily.”

Dani Bellmer, FAPC food process engineer, also has been working for the center since June 1, 1997.

“I honestly cannot believe it has been 20 years already; it’s been a wonderful 20 years,” Bellmer said. “It’s been fun, it’s gone by fast, and I am really excited about our 20-year celebration. But, I’m even more excited for what’s to come. I think we’re going to do many great things in the future.”

The center has celebrated the 20-year milestone with several events and will continue throughout 2017.

FAPC kicked off the 20-year anniversary with a reception during its 17th Annual Research Symposium in February. The symposium highlighted food and agricultural products student research from OSU, Langston and the University of Central Oklahoma.

In March, FAPC and the Oklahoma Wheat Commission partnered with Oklahoma 4-H to promote Bake and Take Month with a contest promoting the 20-year anniversary. 4-H members across the state were encouraged to bake products made with locally grown wheat, use Made in Oklahoma products and decorate with a 20-year anniversary theme.

FAPC celebrated Made in Oklahoma month with a 20-year anniversary booth during MIO Day at the OSU Student Union and the Wine Forum of Oklahoma, sponsored by OSU’s Human Sciences in April.

Recently, FAPC, along with The Oklahoman and the Division of Agricultural Sciences and Natural Resources SUNUP TV show, developed a documentary, which premiered on OETA in May.

The documentary, “20 Years of Made in Oklahoma Food Innovation,” highlighted how FAPC was started,

the impact the center has on Oklahoma and the food industry, and three Made in Oklahoma companies FAPC has assisted: Suan’s Foods, Ace in the Bowl Salsa and Diane’s Signature Products.

To view the documentary, visit <http://fapc.biz/videos/documentary>.

In addition, FAPC launched FAPC Connect, a free mobile app providing food safety and other food processing information on the go. Individuals can select topics of interest and get notified when new content is added; access articles, videos and trainings by FAPC topics or experts; and ask an expert to get answers on FAPC topics.

The free app is available for download from the App Store and Google Play. Visit <http://www.fapconnect.com> for more information.

Finally, FAPC published an historical book outlining how FAPC was established to help add value to Oklahoma’s economy.

Visit <http://fapc.biz/publications/historical-book> to view a copy of the book.

FAPC will hold one more event to help celebrate its 20-year anniversary, a Food & Beverage Product Development Competition on Sept. 12. The contest provides a venue for college students to share creative and innovative ideas for new food and beverage products to the food industry.

“We have had an amazing year celebrating our successes for the first 20 years, but we’re not finished,” Escoubas said. “I hope to see many food and agricultural industry representatives in September for our product development competition. The future of FAPC is bright, and I truly believe the best is yet to come.”

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Immigration reform is necessary for farmers and ranchers

By Terry Detrick

President, American Farmers & Ranchers

(Note: This editorial appeared in several newspapers across the state.)



Why don't they just get in line?

This is the question many ask when it comes to immigrants attempting to enter our country to work. At this point, it is important we acknowledge that under our current immigration laws, it is simpler to come here illegally than legally. We need immigrants to fill labor shortages, and immigrants want work. A reformed guest worker program should encourage law abiding, taxpaying, industrious seasonal laborers to work through a period of intense labor needs, and then allow them to go back home to family.

At present, there are seasonal opportunities for agricultural workers and other "less skilled" workers; however, this process is not streamlined and quite fastidious. An employer must petition for the worker, and the worker must, in some cases, be able to provide proof of a certain level of income or education. The demand for workers who would like to immigrate to the United States is higher than the number of spots available each year, with significant labor shortages. The result: backlogs for workers hoping to come to the United States legally. The path to citizenship for some immigrants can take decades.

American Farmers & Ranchers currently serves over 130,000 Oklahoma members with grassroots chapters in 162 communities across the state. AFR immigration policy, as approved by its membership,

reads as follows: "We support a documented guest worker program for immigrant laborers that results in these individuals paying taxes, obeying local, state and federal laws with the option of returning to their home country. We support immigration laws that provide a system of identification, classification and taxation. We support the development of new authorization documents that cannot be manipulated or duplicated."

Each year, thousands of acres of America's farmland goes unplanted and hundreds of millions of dollars of produce rots in the fields. Our Oklahoma farmers are being robbed of opportunities to diversify and produce niche market, labor intensive crops. Consequently, our economy, both rural and urban, suffers employment and revenue loss. According to the United States Department of Agriculture, Oklahoma currently ranks 23rd when it comes to farming revenue, this includes all agricultural and animal related products.

This is not just a problem in Oklahoma. Because U.S. fresh fruit and vegetable growers have not been able just to maintain the domestic market share they held from 1998-2000, imports of those food products have increased 80%. Many of those products also are not produced under the same labor and production regulations that guarantee food safety equal to U.S. products. Consequently, this country and individual communities have suffered a loss of jobs in packaging, transportation, food processing, retail and other sectors. In other words, our current system is reducing the quality of product, along with taking

“

When it comes to immigration reform, American Farmers & Ranchers urges legislators and congress to immediately address this issue. It is imperative to our nation that we move away from policies that hurt this country's economy.

Terry Detrick,
AFR President

”

farming and ranching jobs out of the U.S.

When it comes to immigration reform, American Farmers & Ranchers urges legislators and congress to immediately address this issue. It is imperative to our nation that we move away from policies that hurt this country's economy.

Elk City AFR Insurance agent responds quickly following tornado damage

Storm debris littered the streets in all directions from Gary Paxson's neighborhood on the southern edge of Elk City known as Fairway Estates Addition or the Golf Course. Paxson was stunned when he came out of his neighbor's storm shelter and saw his house was destroyed by the May 16 tornado.

"It happened so quick," Paxson said, "less than 5 minutes from the time the sirens went off, I joined the neighbors in their shelter, heard a big whoosh and then it was over." After living in this house he called home for more than 30 years, Paxson was left with nothing but memories.

Packing winds of 111 mph or higher, the tornado was rated as an EF2.

Meanwhile, in another part of town, Melody Cummings was sitting in her car, charging her phone, looking up policy numbers of her insureds and getting the claims process started. Cummings owns the Crow Insurance Agency in Elk City. She sells AFR insurance to residents in Elk City and the surrounding area.

Cummings' house was dark as they had lost power due to the storm, but she knew her insureds needed help.

"My major concern was getting some money to them as soon as possible as I knew two of them (insureds) didn't have anything, they couldn't even find clothes after the storm hit," Cummings said.

"I wanted to email our claims department with our member's names and policy numbers so we could get the process started as soon as possible," Cummings said.

The long-time AFR Insurance agent knows her insureds because she lives there too.

"The thing about having a local AFR insurance

agent is the fact we really care about our insureds," Cummings said. "People who have AFR Insurance have a company that truly cares about them. We go beyond what's required. We even pray for them. They have our hearts!"

Cummings had four insureds suffer damage from the storm, but she is thankful no one was injured.

"My family has had this business since 1960 and this is the first time a tornado has hit the town," Cummings said.

Paxson can attest to the great care and service of AFR Insurance.

"They're good people," Paxson said. "That's why I bought insurance here, they're local so if I have questions I can walk right in to get answers."

The claims experience for Paxson is no surprise to Brett McGavock, AFR Insurance property claims manager.

"It's an honor to have insureds like Mr. Paxson and to be able to take care of them," McGavock said.

"You pay insurance premiums and hope nothing happens, but when disaster strikes, we get to make good on our promise, and that's what we do, deliver on a promise," McGavock said.

"Melody's quick actions allowed us to get money to our policy holders so they can quickly get back their lives," McGavock said.

McGavock said the claims process is what separates insurance companies.

"Having a local agent where the policy holder knows their agent is really important," McGavock said. "They may not know the claims adjuster but they know the agent and trust them to take care of them."



Gary Paxson, second from left, and his daughter, left, reviews his AFR Insurance homeowner's policy with his agent, Melody Cummings, Crow Insurance Agency, and Brett McGavock, AFR Insurance property claims manager. Paxson's home, in background, was destroyed by a May 16 tornado that struck the southern edge of Elk City.



WE'LL BRING THE BBQ, YOU BRING A FRIEND!

We will celebrate the end of a busy summer while looking forward to the upcoming fall activities across Oklahoma

Please join us for an AFR Summer BBQ in your area!

Dinner will begin at 6 p.m.

////// MONDAY, AUGUST 21 IN GUTHRIE

*Hampton Inn & Suites
401 Cimmaron Rd., Guthrie*

////// TUESDAY, AUGUST 22 IN WOODWARD

*Woodward County Fairgrounds
105A Temple Houston Drive, Woodward*

////// THURSDAY, AUGUST 24 IN HUGO

*Hugo Kiamichi Technology Center
107 S. 15th Street, Hugo*

////// MONDAY, AUGUST 28 IN MEDICINE PARK

*Medicine Park Community Center
19001 Highway 49, Medicine Park*

////// TUESDAY, AUGUST 29 IN WAGONER

*Wagoner Civic Center
301 S. Grant Avenue, Wagoner*

For more information or to RSVP, please contact:

*Bethany Andrews
bandrews@afrmic.com
405.218.5531*

Please RSVP one week before your area BBQ!



BASIL-GARLIC PORTERHOUSE PORK CHOPS

TOTAL RECIPE TIME: 15 MINUTES

MAKES 4 SERVINGS

INGREDIENTS

4 Porterhouse (bone-in loin) pork chops, 3/4 inch thick
2 tablespoons extra virgin olive oil
1 tablespoon dried basil, or 3 tablespoons fresh basil, chopped
1 tablespoon lemon juice, fresh
1 teaspoon coarse salt
1/2 teaspoon garlic powder, or 1 garlic clove, minced
1/2 teaspoon black pepper, freshly ground

okPORK
Oklahoma Pork Council

pork Be inspired

COOKING DIRECTIONS

1. Mix together all ingredients except pork in a shallow baking dish. Add chops and spread both sides with basil mixture. Let stand 15 to 30 minutes in baking dish.
2. Meanwhile, prepare a grill to medium-high heat (about 450 degrees F.), oiling it with a brush or paper towel. Grill chops over direct heat until the internal temperature reaches between 145 degrees F. (medium rare) and 160 degrees F. (medium), on a meat thermometer, 4 to 5 minutes per side. Remove chops from the grill and let rest for 3 minutes.



Shelli Hembree of Haskell Insurance Agency poses with students of Haskell High School that just finished saving lives. The students and community members were able to save 105 lives at their blood drive.



Julie Brown of Brown Insurance Agency presents Tara Young with the Yeti Cooler that she won in a drawing after donating blood at their event on May 2.



A donor registers to give blood during Earlsboro community blood drive sponsored by All County Insurance Agency.

AFR Women's Cooperative focuses on blood drives

By Crystie Shebester

AFR Women's Cooperative State Council Chair

As many of you know the 2017 Initiative for the Women's Cooperative (WC) is the "Wanted" Blood Drives in partnership with the Oklahoma Blood Institute (OBI). The WC state council has challenged AFR members to get a donor from every county to a blood drive throughout 2017. Year to date AFR has hosted and partnered in 9 communities. Through these events 278 people were able to donate, saving 834 lives. With 13 more scheduled in 2017 we know this is making a real difference to Oklahoma families and our rural communities. To schedule your local blood drive through OBI, contact Sharon Ash at sharon.ash@obi.org or call 405-419-1374.

On May 1, fifteen WC initiative grants were awarded to local and county AFR organizations to assist in hosting local blood drives. Five of these were sponsored by the AFR agents association through a generous \$1,000 donation.

The following locals and counties received grants:

- Local 14- Crow Insurance Agency, Elk City
- Local 34 - Cowan Insurance Agency, Locust Grove
- Local 724- Coweta Insurance Agency, Coweta
- Local 70- Graham Insurance Agency, Marlow
- Local 236- Haskell Insurance Agency, Haskell
- Local 2- Nault Insurance Agency, Okeene
- Local 522- Gilbert Insurance Agency, Tecumseh
- Local 223- Shebester Insurance Agency, Chickasha
- Local 668- Bolenbaugh Insurance Agency, Enid
- Local 10- Rowe Insurance Agency, Wagoner
- Local 480- Brown Insurance Agency, Sapulpa
- Local 319- Miller Insurance Agency, Antlers
- Emily McNeil on behalf of Local 129- Richey Insurance Agency, Blanchard

- Lincoln County 41:
- Local 597- Steffenson Insurance Agency, Wellston; Local 305- Thompson's Insurance Agency, Chandler; Local 125- Williamson Insurance Agency, Prague
- Love County 43:
- Local 300- Pearman Insurance Agency, Thackerville; Local 741- Harper Insurance Agency, Marietta

Here are the dates for "Wanted" Blood drives for the balance of 2017:

- Okeene- Nault Insurance Agency- 7/6/17
- Marlow- Graham Insurance Agency- 7/25/17
- Locust Grove- Cowan Insurance Agency- 7/27/17
- Talihina- Wrights Insurance Agency- 7/27/17
- Antlers- Miller Insurance Agency- 7/28/17
- Marietta - Love County AFR - 8/8/17
- Elk City- Crow Insurance Agency- 8/22/17
- Blanchard- Emily McNeil on behalf of Richey Insurance Agency- 8/26/17
- Lincoln County 41- 9/1/17
- Chickasha- Shebester Insurance Agency- 10/18/17
- Clinton- Donna Newsome Insurance Agency- 10/21/17
- Coweta- Coweta Insurance Agency- 10/31/17 (tentative)
- Wewoka- Your Hometown Insurance- Fall 2017
- Wagoner- Rowe Insurance Agency- Fall 2017

Contact Megan Albright at 405-218-5416 to learn how to schedule your local blood drive. If you are interested in becoming more involved in the AFR Women's Cooperative please visit www.iafr.com/womens-cooperative. Together we can save lives!

2017 CALENDAR OF EVENTS

JULY 2017

- July 18-20, OSU Big 3 Field Days, Stillwater
- July 19, Livestock Handling Exam, Stillwater
- July 21-22, OCA Conv., Embassy Suites, Norman
- July 23-25, Leadership Summit Teen Session (students entering 7th-9th grade)
- July 26-29, Leadership Summit Senior Session (students entering 10th-12th grade)
- July 26-28, Oklahoma 4-H Roundup
- July 31-Aug. 1, CareerTech Summer Conference & Expo- OKC

AUGUST 2017

- Aug. 3-4, Women in Ag Conference, OKC
- Aug. 12, AFR Women's Cooperative Conference, Shawnee
- Aug. 5, NW District AFR Meeting
- Aug. 17, LEAD Golf Tournament, Cherokee Hills, Catoosa
- Aug. 26, OCA Range Round-Up
- Aug. 31, NW Oklahoma Beef Conference, Enid

SEPTEMBER 2017

- Sept. 6-14, Ag & Historic Conference, Nova Scotia
- Sept. 7, LEAD Academy Class Session 4
- Sept. 8-9, State LEAD Conference
- Sept. 14-24, Oklahoma State Fair, OKC
- Sept. 28-Oct. 8, Tulsa State Fair, Tulsa
- Sept. 30, LEAD Academy II Application Due

OCTOBER 2017

- Oct. 3, Tulsa State Fair Cattle Grading Contest
- Oct. 5, Tulsa State Fair Premium Sale
- Oct. 20, OSU Ag Econ Rural Oklahoma Outlook Conference, Stillwater

NOVEMBER 2017

- Nov. 2, SE Dist. Speech Contest (EOSC)
- Nov. 7, SW Dist. Speech Contest (Cache High School)
- Nov. 9, NW Dist. Speech Contest (Autry Tech Center, Enid)
- Nov. 14, Central Dist. Speech Contest (Tecumseh High School)
- Nov. 16, NE Dist. Speech Contest (Lone Star School, Sapulpa)
- Nov. 30, LEAD State Council Applications Due
- Nov. 30, Women's Cooperative State Council Applications Due

DECEMBER 2017

- Dec. 1, Women's Cooperative Wanted Blood Drive Donations Amounts Due
- Dec. 2, State Speech Contest (OSU Stillwater Campus)
- Dec. 7-9, Tulsa Farm Show, Tulsa
- Dec. 8, Tulsa Farm Show Cattle Handling Contest



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Do more than just get through the day – be your best every day. Here's how beef's essential nutrients can help.

- IRON** helps your body use oxygen.
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- PROTEIN** helps preserve and build muscle.
- SELENIUM** helps protect cells from damage.
- VITAMINS B6 and B12** help maintain brain function.
- ZINC** helps maintain a healthy immune system.
- PHOSPHORUS** helps build bones and teeth.
- NIACIN** supports energy production and metabolism.
- RIBOFLAVIN** helps convert food into fuel.

All lean beef cuts have less than 10 grams of total fat, 4.5 grams or less of saturated fat and less than 95 milligrams of cholesterol per 3 1/2-oz. cooked serving. Surprised? Some cuts of beef are as lean as a 3-oz. skinless chicken thigh.

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While you and the White family are working to produce nutritious beef, your checkoff provides facts to consumers about the importance of beef in the diet.



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For Sale-Registered Purebred Limousin Bulls, \$2,000 and Heifers, \$1,350. Homozygous and Heterozygous available. Call Jerry 580/367-9883.

For Sale-Beefmasters. Proven herd bulls and yearling prospects. Body scans and EPD's available. Heavy weaning weights and high quality have let us survive for 42 years. Call 580/456-7226 or 580/513-4113.

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-Brangus Bulls – Gentle, Low Birth Weight, 24 months, Shawnee Area. Call 405/201-8552.

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

For Sale-Brangus bulls and fancy replacement heifers. Top quality genetics, gentle dispositions. Delivery available. Horsehead Ranch. 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-Reg. Polled Hereford bulls. 13 months old. Remital Online 122L and PW Victor Boomer P606 genetics. 48 years breeding registered Polled Herefords. Call 580/332-2468.

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For Sale-Registered Angus bulls. AI sired and fertility tested. Breeding aged and ready to go to work. Asher, OK. Call 580/421-2355.

Professional Sheep Shearing, Call 580/336-8766 or 580/455-2481.

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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.

Hay, Feed & Seed

For Sale-Small Square Straw \$4 per bale. Call 405/459-6543 or 405/574-5571.

For Sale-Alfalfa Hay-3x3x8, 3x4x8, 4x4x8 squares, and Round Bales. Grass Hay Round Bales. Call for Pricing. Asher, OK. Call 580/421-2355.

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For Sale-Piano, good condition, Gulbrason, well made for sound, Shawnee. Call 405/201-8552.

For Sale-Collections of VHS Tapes-Three Stooges, Laurel & Hardy, Charlie Chaplin, National Geographic, and Disney. Call 405/434-9238.

Farm & Ranch Equipment

For Sale-Gooseneck trailer 20 feet. Call 918/470-7272 or 918/423-7979.

For Sale-Haytrailer side dump. Hauls 5 bales. Call 918/470-7272 or 918/423-7979.

For Sale-Case Backhoe. Call 918/470-7272 or 918/423-7979.

For Sale-M&W Nine Wheel Hay Rake. Call for price 580/364-2703.

For Sale-Two 1966 Ford 2 Ton Trucks. In Good Shape. Call 580/678-7102.

For Sale-9510 JD Combine with 25' header and trailer. Call 580/678-7102.

For Sale-JD Pickup attachment. Call 580/678-7102.

For Sale-1195 Kubota, box blade, brush hog front in loader. 23HP. 4 Wheel Drive. Call 918/230-2018 or 405/200-5336.

For Sale-Gehl Baler, one owner, new belts and chains. Excellent condition. \$4,000. Call 918/617-0709.

For Sale-iCase 830 LP row crop 65hp tractor, runs good, needs one rear tire. Has case-omatic transmission, PTO, and 3pt. \$1500. Call 580/829-3153.

For Sale-2012 Model GMD 9 ft. Disc. Mower E.C. Guaranteed \$5,500. Big Cabin, OK. Call 918/783-5515.

For Sale-Brush Hog Front End Loader, Fits 35 to 65 horsepower tractors. \$700. Call 580/829-3153.

Boats, RVs, Campers & Trailers

For Sale-2004 CM bumper pull 16' horse/livestock trailer. New brakes, bearings and good tires. Barn kept. Front mangers, tack compartment, center gate, slider on rear gate, hauls 4 horses. Pictures available. \$4,250. Call 580/364-6592.

For Sale-2016 Bumper Pull 29ft Travel Trailer. \$8,000. Call 580/313-0042.

For Sale-Older 2-Man Bass Boat, doesn't leak. Stealth Elec. Motor (trolling) with 20 hours use has 30lb thrust. New camo seats, everstart heavy duty battery and one boat paddle. \$275 firm. Call 580/657-3165.

Miscellaneous

For Sale-1966 Ford Thunderbird. Needs restored. Stratford. Call 580/279-0668.

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

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-ATV 2009 BMX needs primary clutch & drive belt. Garage kept for 7 years. \$3,500. Email dirtpooroke@yahoo.com for photo or more information concerning this steel.

For Sale-Sioux Valve Grinder, Serial # 1248, Model #40V505, \$250. Call 405/624-2448.

For Sale-Rocks all sizes. You haul them. Use for Water Ponds, Flower Beds, Landscaping. Near Catoosa, OK/Tulsa. Call 918/636-3934.

For Sale-5 acres of Wooded Hickory, Blackjack timbered land, 6.5 miles from Little River State Park, Thunderbird Lake. Fenced. \$30,000. Call 405/899-7203.

For Sale-Brick home in Leedey, 2 bedroom, 1 1/2 bath, 1 car garage, basement, nice back patio with fenced backyard and wheelchair ramp to the front door. Call 580/488-2010.

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

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.

DUE DATE FOR FALL ISSUE OF AFR TODAY: SEPTEMBER 1

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.

OBITUARIES

WILLA MAE McCLURE

Willa Mae was the Hughes County Farmers Union County Secretary. She and her husband Sam were active in lobbying in Oklahoma City and in Washington, D.C. as well as other Farmers Union activities. They farmed and ranched near Calvin.

Willa Mae (Boyce) McClure, aged 75, went home to be with the Lord the evening of June 9, 2017 while at home in Calvin, Oklahoma. She was born May 2, 1942 in Holdenville, Oklahoma to Bill and Ruth Boyce and was raised on a farm in Calvin. She graduated from Calvin High School as Valedictorian in 1960 and continued her education at Oklahoma State University. While there she met and married the love of her life, Samuel A. McClure. They married June 10, 1962 and would have celebrated their 55th wedding anniversary this year. Willa Mae and Sam had four children, Samuel, Elisabeth, Melanie, and Matt.

Willa Mae completed her degree in Home Economics from Oklahoma State University and later obtained a Master's degree in Guidance and Counseling from East Central University. She spent 36 years in education, with the majority of those years as an Elementary and High school counselor for Holdenville Schools.

Willa Mae was a Christian who gave her heart to Jesus as a teenager and lived to honor the Lord

according to His Word. She was a Godly role model for her children and a faithful helpmate to her husband.

After retirement from education in 2005, Willa Mae opened a produce stand, Granny's Garden, where she sold local and Oklahoma raised produce. She was an active member of the First Baptist Church in Calvin and was an auxiliary member of Gideons International.

Willa Mae is survived by her husband Samuel A. McClure of the home; son Samuel McClure Jr. of Norman, OK and his wife Lori and their children Harrison and Molly; daughter Elisabeth (McClure) Schoenecke of Branson, MO and her husband Marvin and their children Daniel, Andrew and Jessica; daughter Melanie (McClure) Kates of Newcastle, OK and her husband Chris and their children Carsten, Will, and Katelyn; son Matt McClure of Tulsa, OK and his wife Melissa and their children Lily Faye and Maven. She is also survived by her sister Carolyn (Boyce) Loyless, niece and nephews, and numerous relatives.

Services were held at the Calvin High School auditorium on June 13, 2017. Graveside service followed at the Calvin Cemetery. Services were under the direction of Hudson-Phillips Funeral Home in Holdenville. Memorials and donations can be made to the Gideon's International at www2.gideons.org or call toll-free (866)382-4253.

COUNTY ANNUAL MEETINGS ANNOUNCED

CREEK COUNTY

Thursday, Oct. 12 at 7 p.m.

Creek County Fair Barn

RSVP to: Brown Ins. Agency, Sapulpa (918.512.8380)

Dowdy Ins. Agency, Bristow (918.367.9950)

by 5 p.m. on Friday, Oct. 6

GRADY COUNTY

Monday, Oct. 16 at 7 p.m.

Canadian Valley Technology Center, Chickasha

RSVP by Oct. 9 by contacting your Grady County AFR

Insurance agent

McCURTAIN COUNTY

Tuesday, Oct. 3 at 5:30 PM

Sooner Insurance Agency, 919 S.E. Washington,

Idabel

McCURTAIN LOCAL #295

Tuesday, Oct. 3 at 4:30 PM

Plemmons Insurance Agency, 100 N. Main,

Broken Bow

McCURTAIN LOCAL #591

Tuesday, Oct. 3 at 5:00 PM

Sooner Insurance Agency

919 S.E. Washington

Idabel

NORTHWEST AREA AFR

Saturday, Aug. 5

Registration: 11:30 AM Lunch: 12 p.m.

Southard Café, Intersection of St. Hwy 51 and St. Hwy

51A, Southard

Please RSVP by Thursday August 3rd to:

President, Kyndell Nichols, (580) 883-5969

Vice President, Troy Brooks (580) 430-5353

Secretary, Mary Acre (580) 886-2584

OKFUSKEE COUNTY

Friday, Sept. 29 at 6 p.m.

Okemah Fair Barn

RSVP to: Jason Nutt Agency (405.932.4206)

Cross Timbers Ins. Group (918.623.2840)

OTTAWA COUNTY

Monday, Dec. 4 at 6:30 p.m.

Ottawa County Courthouse Annex

Farmers Union Local #60 and #79 will meet immediately following the county meeting.

PAYNE COUNTY

Thursday, Oct. 19 at 5:30 p.m.

Payne County Expo Center, Stillwater

Please RSVP by noon, Oct. 16 to Porter Agency

(405)372.4169, Perkins Agency (405)547.2971,

Cushing Agency (918)225.1751.

PITTSBURGH COUNTY

Saturday, Aug. 19 at 6:30 p.m.

Southeast Expo Center, 4500 W. Hwy. 270, McAlester

Please RSVP to: Aliene Bristow (918)469.2360

ROGER MILLS COUNTY

Saturday, Aug. 19 at 6 p.m.

Metcalfe Museum, Durham

Local #35 will meet immediately following the county meeting.

WOODS COUNTY

Thursday, Oct. 12

Registration 6:30 p.m. Dinner: 7 p.m.

Moose Lodge Building, 302 7th St., Alva

RSVP by noon, Friday, Oct. 6, 2017 to Troy Brooks

(580)596.3321



America the Beautiful

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

Summer is one of the most enjoyable times of the year for family activities. Kids and grandkids are out of school, involved in summer activities the family can enjoy, families working and playing together, making memories. What a wonderful, free country in which we live!

These are times when adults have some of their best opportunities to teach important personal life-habits, social skills, cooperation with others, respect, appreciation, consideration, and to teach solid personal and ethical character values to our youth.

This is a good time, also, for self-analysis. Let's evaluate the kind of example we are setting for the next generation. As we see and listen to the news that thrives on the worst—destruction of personal property while demonstrating under 'free speech', terrorism with mass killings, increased death threats toward public officials, and lack of respect for law enforcement; what perception of the world is being implanted into young minds? What perception of this great United States are young minds forming?

When we celebrate Independence Day, we focus on the beginning of the greatest country on earth—a beginning started by a mixture of immigrants from around the world. Yet, we currently see far too many examples of leaders in the highest levels of government in our own great country involved in name

calling, accusations of lying, defamation of character, politicians more interested in making politics than policy with no willingness to compromise and arrive at the best decisions possible for this country AND IT'S PEOPLE.

As I think about self-assessment and the obligation each of us have to personally impact and contribute to the welfare of the whole, a great measuring stick, the preamble of the United States Constitution, comes to mind, and I quote:

"We the People of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the Common Defense, promote the General Welfare, and secure the Blessings of Liberty, to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America."

Most of today's generation of adults grew up with feelings of patriotism that were common to all such as Let Freedom Ring; United we Stand; We the People; Liberty and Justice for All; In God We Trust; and One Nation, Under God! I wonder with concern if our young people today are growing up with the same perception of greatness for the USA of today?

AFR members—Rest assured you are a part of an organization and company that holds true to these principles AND promotes them at our Summer Youth

Leadership Summit and all other activities throughout the year along with our Policy Positions and Statement of Values established by the membership. YOUR MEMBERSHIP AND INSURANCE DOLLAR PROMOTES EXACTLY THE HEART OF THIS WRITING. Thank You! With your help and on your behalf, We Teach what we Preach!

Lastly, please remember; our democracy provides the freedom to self-destruct! Without discipline we perish. I read a book decades ago entitled, 'Discipline, Democracy, and You'. In it was a statement I've never forgotten. "A Democracy cannot survive in a country that does not have God as its conscience". We MUST set an example of a clear, clean, patriotic conscience and self-discipline for our youth.

Today, We the People, are blessed to live in the 'Home of the Free, Because of the Brave'. I wish everyone a Blessed summer and ask that we each take advantage of every teachable moment as an opportunity to perpetuate the greatness of this country by the examples we live and be proud you are a part of an AFR doing just that! God Bless, and have a safe family summer.

- Terry



Join AFR for an 11-day Alaska land and cruise adventure!

Join your friends on a great adventure and learn something about Alaska, July 25 - August 4, 2018.

We're giving you almost a year to make plans, so isn't it about time to take Alaska off your bucket list?

Please Contact Paul Jackson (405) 218-5559, or Marilyn Sanders (405) 218-5567, for more information.

