



News & Views

"The Voice of Family Agriculture"

Vol. XCIV No.1
Winter 2013



*108th State Convention
American Farmers & Ranchers*

108th Annual Convention Preview • 2013 Candidates Address Delegation
Grassroots Action on AFR/OFU Policy • Youth Program Highlights



By Terry Detrick, President

Welcome to 2013! Starting a new year can be a time when we find ourselves caught between the past and the future. As we think back on 2012, we may be prone to remember the unpleasant more than the pleasant—the things we remember, we really want to forget. That seems to be human nature. One reason may be that we take too much of the good in our lives for granted. If we really want to put an unpleasant memory behind us, we must first attempt to replace it with positives. The truth is, if we look back at the year behind us, the good usually far outweighs the bad.

To help put a positive spin on some things that I thought went poorly, I have found it helpful to remember the following quote: “If you don’t like the way something is looking, change the way you look

LOOKING FORWARD IN 2013, THAT’S WHO WE ARE!

at it and it will change the way it looks!”

I am fond of this quote because there are many more good things in our life than bad. And, one of the most important “good” things in life can be our faith. When the economy is bad, when so many are unhappy with our elected officials and when it seems the whole world is dysfunctional and on the verge of utter destruction, I am glad my God is not wringing his hands wondering what He’s going to do now.

Much earlier in my life I was fortunate to have a conversation with a positive-minded person who asked me how I was doing. I said, “Okay, I guess, under the circumstances.” (Doesn’t that sound familiar?) His response was, “What are you doing ‘under there?’” I haven’t forgotten that lesson.

This urging to have a positive attitude by no means discounts the perils endured in 2012. Each of us have a responsibility to reach out to those who are suffering—there have been and still are many. But, for each of us personally, keep in mind that to remember the past is honorable, but to live there is to forfeit the future.

We must be grateful for what we do have and be mindful of the welfare of others more than ourselves. An “attitude of gratitude” will go a long way toward improving our daily outlook.

As I look toward 2013 and I think of the wonderful people who make up our

great company and organization, I can’t help but know the perils of 2012 will fade into the past and that a bright new 2013 awaits those who focus on the future. We’ve survived bad times before and we’ll do what we must to survive them again. Your organiza-

tion and agents will be working to assist you—That’s who we are!

In keeping with the above, I believe a major responsibility of mine as AFR President is to be a relationship builder, on your behalf, with the many people and organizations we work with to accomplish goals for the good of all. I also must cheerlead, promote and publicly market who we are, what we stand for and what service we provide to our policyholders/membership. Accomplishing this is my heart-felt mission and I consider it a privilege because my family has been a part of the AFR/OFU legacy throughout my life. I know where we’ve come from, who we are and what makes us strong, and I am very, very proud and honored to have the opportunity to serve YOU!

HAPPY NEW YEAR!

Terry Detrick, President



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.

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800 N. Harvey
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(405) 218-5400 - (800) 324-7771
Fax: (405) 218-5581 - Email: news@afmic.com

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Editor.....Paul Jackson
Managing Editor.....Laici Wedel

STATE OFFICERS

President.....Terry Detrick, Ames
Vice President.....John Porter, Stillwater
Secretary.....Bobby Green, Okemah

STATE EXECUTIVE BOARD

District 1.....Eric Bilderback, El Reno
District 2.....Joe Ed Kinder, Frederick
District 3.....Jim Shelton, Vinita
District 4.....Bob Holley, Antlers
At Large #1.....Roy Perryman, Stigler
At Large #2.....Justin Cowan, Locust Grove
At Large #3.....Melody Cummings, Elk City

POSTMASTER: Send address changes to
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AFR ANNOUNCES 108TH ANNUAL STATE CONVENTION

The 2013 American Farmers & Ranchers Mutual Insurance Company Annual Policyholder Meeting and the 2013 Oklahoma Farmers Union State Convention will be held Friday - Saturday, Feb. 22-23, at the Embassy Suites Hotel & Conference Center, Norman, Okla.

Election Information:

Two officer positions, one executive district board seat and one executive director at-large board seat will be decided during the convention. This year's elections include AFR President, AFR State Secretary/Treasurer, AFR State Director District 3 and AFR State Director At-Large #3. At the close of the 2013 election filing period, there are eight candidates.

AFR President:

Terry Detrick, Ames (Incumbent)
Bobby Green, Okemah

AFR State Secretary/Treasurer:

Paul Jackson, Ringling
Wally Schieffer, Perry

Board of Directors Seat - At-Large 3:

Melody Cummings, Elk City (Incumbent)
Mike Humble, Cache
Keith Miller, Wynnewood

Board of Directors Seat - District 3:

Jim Shelton, Vinita (Unchallenged)

Delegate Information:

County and local credential forms will be mailed out to the county and local secretaries Jan. 2, 2013, and are due to the AFR state office by 5 p.m., Feb. 15, 2013.

Please remember: Article IV, Section 1 of the AFRMIC/OFU bylaws states: "To be eligible for election as a delegate or alternate to the Oklahoma Farmers Union Convention, a person must have been a member of the Oklahoma Farmers Union for at least the entire fiscal year preceding the year of the Convention."

Following the 2012 audit conducted by the Oklahoma Insurance Department, no dues-alone members will be allowed to be delegates at the 2013 state convention. All delegates must be current AFRMIC policyholders.

County and local policy resolutions received by the office of the secretary are being considered by the 2012-2013 AFR State Policy Committee. Bylaw proposals have already been considered by the 2012-2013 AFR Bylaws Committee and are presented on page 6.

Additional Information:

Deceased AFR policyholders/OFU members who have passed away since the 2012 AFR state convention will be remembered in the AFR/OFU Memorial Roll. The memorial recognition service will be held Saturday, Feb. 23, 2013.

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

In accordance with Article III, Section 1, of the By-Laws of the American Farmers & Ranchers Mutual Insurance Company, notice is hereby given that the 2013 Annual Meeting of the Policyholders of the American Farmers & Ranchers Mutual Insurance Company will convene at the Embassy Suites Hotel, 2501 Conference Drive, Norman, OK, beginning at 1:15 p.m., Friday, Feb. 22, 2013. 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
Bobby Green, Secretary

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

In accordance with Article VII, Section 1, of the By-Laws of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., the 2013 Annual Membership Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc., will be held at the Embassy Suites Hotel, 2501 Conference Drive, Norman, OK, February 22 - 23, 2013. Registration will begin at 9 a.m., with the meeting scheduled to convene at 1:15 p.m. Friday, Feb. 22, 2013. 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
Bobby Green, Secretary

EMBASSY SUITES - NORMAN TO HOST ANNUAL STATE CONVENTION

Embassy Suites Hotel & Conference Center will host the 2013 AFR State Convention. A block of rooms has been reserved for Feb. 21-24. The special room rate will be available until Feb. 7 or until the group block is sold out, whichever comes first. Reservations can be made online or by phone. If reserving by phone, please provide the group code for this year's convention.

2013 AFR State Convention Group Code: FRC

Embassy Suites Hotel & Conference Center

2501 Conference Drive
Norman, Okla., 73069 F

Telephone: (405)364-8040
ax: (405)364-3377

Online Reservations: http://embassysuites.hilton.com/en/es/groups/personalized/O/OKCESES-FRC-20130221/index.jhtml?WT.mc_id=POG

PERRYMAN NAMED TO AFR BOARD OF DIRECTORS



Roy Perryman, of Stigler, Okla., has been named to the American Farmers & Ranchers (AFR) Board of Directors, filling a vacancy created by the passing of Harry Jordan earlier this year. Perryman will serve the complete term, which ends February 2015.

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 agency 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 a vocational agriculture 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 and the Stigler Lions Club. He is also the owner-operator of Perryman, Inc.

AFR FINALIZES BUILDING SALE TO OCU



AFR President Terry Detrick, AFR State Secretary/Treasurer Bobby Green and AFR State Attorney Richard Herren finalized the sale of the American Farmers & Ranchers Building on Dec. 4, 2012. Oklahoma City University (OCU) purchased the historic building to house the OCU School of Law. With ownership transferred, AFR has begun exploring options for future housing of the organization. Look for an update on the search for a new AFR home in the next edition of the AFR News & Views.

AFR WELCOMES NEW FIELD REPRESENTATIVES



Kermit Raab, Arapaho

Kermit Raab has been assigned the northwest portion of the state. He graduated from Custer High School in 1973 and has a wheat, hay, cow-calf and stocker operation near Arapaho. He has interests in the oil and gas industry and has been involved in agricultural equipment sales for many years. He serves on the Arapaho Board of Adjustments and his local Christian motorcycle board. He is the Custer County Farmers Union Secretary/Treasurer and is a strong supporter of AFR's Youth Program, August Area Meetings and PAC Fund. He and his wife, Eva, have been married for 36 years and are members of the First Church of God in Clinton, where Raab serves on the church and daycare boards. The Raabs have

one daughter, who lives with her husband in Yukon. Raab is a lifetime member of the Good Sam RV Club and enjoys riding his Harley Davidson and jeep trail riding.



Wade Parker, Locust Grove

Wade Parker has been assigned the northeast portion of the state. He was born and raised on a farm near Locust Grove. He has a small cow-calf operation, has raised show pigs and has owned and operated Parker Trucking for the past 17 years. He is president of the Locust Grove Ag Booster Club, past president of the McClain Cemetery Board and member of the Mayes County Fair Board. In addition, Parker and his family have attended the AFR Convention as delegates. He has been married to his wife, Shelly, for 18 years and they have two daughters—one is a CSR for an AFR insurance agency—one son, three grandchildren, and one grandchild on the way. Their two daughters were actively involved in 4-H

and FFA showing pigs and traveling to local and state fairs. He enjoys planting food plots for deer, bow-hunting whitetail, and turkey hunting.

NATIONAL AND STATE LEGISLATIVE UPDATES

AFR-Supported State Question 764 Passes

In the 2012 General Election, Oklahomans approved State Question 764, a measure supported by AFR. The measure increases the leveraging capacity of the Oklahoma Water Resources Board (OWRB) by creating a fund to provide low interest loans to local governments for water and sewer improvements. If the measure had failed, the agency's current OWRB Financial Assistance Program would only have been able to fund 5 to 10 percent of infrastructure needs over the next 50 years. Additionally, water and sewer rates would have increased because local governments would have to find alternate, more expensive sources for capital improvement funding. Most OWRB loans go to small- and medium-sized communities. There has not been a single loan default in the 30 years of the current program.

EPA Program Authority Granted to ODAFF

In December 2012, the U.S. Environmental Protection Agency (EPA) approved the state of Oklahoma's request for authority to issue agriculture-based federal Clean Water Act discharge permits. The Oklahoma Department of Agriculture, Food & Forestry (ODAFF) will take over responsibility for implementing the Agriculture Pollutant Discharge Elimination System which covers discharges associated with concentrated animal feeding operations, the application of biological or chemical pesticides, forestry activities, and storm water from agricultural activities. The state of Oklahoma, through ODAFF, had been pursuing this authority from the EPA for more than years. AFR testified in support of this action at a public hearing in October 2012, citing the principle that government closest to the people governs best.

OHP to Explain Federal Transportation Law Changes

President Obama signed the Moving Ahead for Progress in the 21st Century (MAP-21) transportation legislation on July 6, 2012, and the agriculture exemptions it contained became effective October 1, 2012. AFR had lobbied congress for these changes for several years, and because of this legislation, farm and ranch vehicles are now exempt from many previously burdensome regulations. Oklahoma Highway Patrol (OHP) has begun an effort to inform and educate the state's farmers and ranchers about the federal law changes that affect transportation of agriculture commodities and supplies. The 2013 AFR state convention will feature an in-depth presentation from the OHP on these changes.

USDA Finalizes Animal Disease Traceability Rule

On December 20, the USDA established general regulations for improving the traceability of livestock moving across state lines. Under the final rule, livestock intending to be moved across state lines will have to be officially identified and accompanied by an interstate certificate of veterinary inspection or other documentation, such as ownership statements or brand certificates. The rule was published in the Federal Register on December 28, 2012, and will become effective February 26, 2013. The enforcement date is expected to be six months to a year after the effective date.

Income Tax Deferrals Extended Due to Drought

The prolonged drought conditions in Oklahoma and across the U.S. have forced many farmers and ranchers to sell a larger portion of livestock herds than normal. Special tax rules apply to weather-related sale of livestock—a producer who sells livestock because of a shortage of water, grazing, feed production, or other consequences of a weather-related condition may postpone the payment of income tax on the taxable gain from the sale. These rules can be complicated and must be followed to obtain any associated favorable treatment. If you have sold livestock because of unfavorable weather conditions, ask your tax preparer to explore all your options for income tax deferrals.

2012 AFR STATE POLICY COMMITTEE CONVENES



This year's committee members include Matt Gard, Fairview; Stan Scherler, Walters; Dale Turner, Holdenville; Brett Morris, Ninnekah; Pete Adams, Stratford; Wade Parker, Locust Grove; Kermit Raab, Arapaho; Harvey Schroeder, Frederick; and Robert Acre, Canton. Pictured with the committee are AFR President Terry Detrick and AFR Farm & Cooperative Programs Director Paul Jackson.

The American Farmers & Ranchers 2012 Policy Committee convened in Oklahoma City Dec. 6 to discuss proposed changes and additions to the organization's policy. Each year, AFR selects policy committee members from across Oklahoma. The appointed individuals are an accomplished and diverse group representing the broadest spectrum possible of the general AFR membership.

Committee members play an integral role in policy development. Policies formed, altered or approved during the committee meetings and then adopted by member delegates during the 2013 AFR State Convention Feb. 22-23 will govern AFR legislative efforts through the next year.

Topics of this year's discussion included private property rights, farm bill programs funding, water resources and conservation and disaster and drought relief for Oklahoma agricultural producers.

Representatives from an array of entities presented to the committee, including the Organization of Rural Oklahoma Schools, Oklahoma Career and Technology Education, the Oklahoma State School Boards Association, the Oklahoma Conservation Commission, Oklahoma Secretary of Environment, and the Oklahoma Water Resources Board. The group will hear from additional speakers and consider local and county resolutions at subsequent meetings.

"The AFR policy process is a fantastic example of grassroots legislative efforts in action," said AFR President Terry Detrick. "Through the members-only policy committee and resolutions from our local and county organizations, AFR members can have their voices heard at the state and national level."

ANNUAL COUNTY MEETING ANNOUNCED

Okfuskee County Local #462

Annual Business Meeting

Monday, Jan. 21, 2013

Jason Nutt Insurance Agency, Chandler, Okla.

106 W. 9th

Paden, Okla., 74860

PROPOSED AMENDMENTS TO THE CERTIFICATION OF INCORPORATION AND BY-LAWS

The By-Law Committee of the Oklahoma Farmers Union and American Farmers & Ranchers Mutual Insurance Company met on two occasions on Dec. 5 and Dec. 18 to consider proposals from counties and from the Board of Directors. Members of the committee are Robert Acre, Canton; Pete Adams, Stratford; Matt Gard, Fairview; Brett Morris, Ninnekah; Wade Parker, Locust Grove; Kermit Raab, Arapaho; Stan Scherler, Walters; Harvey Schroeder, Frederick; Dale Turner, Holdenville; and the Board of Directors.

Proposals Not Recommended for Consideration by By-Law Committee

McClain County By-Law Proposal:

"We propose that the symbols of American Farmers & Ranchers Mutual Insurance Company be the windmill in front of the A. The symbol of Oklahoma Farmers Union educational and Cooperative be the hoe, plow and rake. We also propose that it would take a vote of the membership to change such symbols. This would give stability to our image in public and also protect advertising dollars of both the company and agents."

1. **This is not a policy or by-law matter.**
2. *This is a marketing decision for management.*
3. *Therefore, it cannot be considered at the convention.*

Alfalfa County By-Law Proposal:

"We propose that the Name of the Insurance Company be change to Oklahoma Farmers Union Mutual Insurance Company."

1. **This is not a by-law matter. The name of an entity is a matter of the founding corporate documents.**
2. *Rebranding again would not only be extremely expensive, but would further confuse the public.*
3. *Looking at long-range goals, we may someday do business outside the state of Oklahoma.*
4. *By addressing the "use of name fee" and tax issues as we have in the recommended by-law changes, there is no need to make another change.*
5. *Therefore, it cannot be considered at the convention.*

Custer, Kiowa, Roger Mills, Caddo and Major Counties By-Law Proposals:

"There are seven board seats on the AFR/OFU board. Three are designated independent the other four are divided by district. As of now the entire state votes on the four districts. These counties deem that the district seats should only be elected by the members in their district as it is done on the state and national level."

1. **The suggested by-law change is against the principles of mutual ownership.**
2. *Each policyholder is an owner.*
3. *Each policyholder should have the right to determine each board member.*
4. *Therefore, it cannot be considered at the convention.*

Proposals Recommended for Approval by By-Law Committee

The By-Law Committee proposes changes to the corporate documents of each entity. The proposed amendments include the following: to remove conflicting language between the two organizations; to further define and clarify the definition of an independent board member; to allow the president to break ties; to address the loss of a tax exemption by amending the annual dues amount and revising the by-laws regarding the payment of annual premium from AFRMIC to OFU; to clarify the election of officers; and to add definitions for district and at-large directors. The specific proposed amendments recommended for approval with explanations are stated below.

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

ARTICLE SIX

1. *This is to further define independence, state the statutory language, rather than referring to the statute by sections, and limit the restriction on agent license to only AFRMIC agents.*
2. *Place new language in the articles to satisfy statutory legal requirements.*
3. *Define district and at-large directors.*

The business and affairs of the Corporation shall be under the control and management of a Board of Directors consisting of seven (7) members. No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not a member of the Corporation. In the event a person so elected as a member of the Board of Directors shall cease to be a member of the Corporation, that person shall cease to be a member of the Board of Directors of this Corporation. Notwithstanding the above, the Board of Directors shall at all times consist of a majority of Directors who are independent. To be considered independent for purposes of this Article Six, the Director (a) must be "independent" as defined in Section 311A.14.D of the Oklahoma Financial Report Act, 36 O.S. § 311A.14.D, as may be amended from time to time, and (b) shall not be an "insurance producer," as such term is defined in 36 O.S. § 1435.2(7), as may be amended from time to time, while and his/her "Family Member(s)" (defined as Director's spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) may not, other than in the capacity as a member of the Board of Directors of the Company or committee of the Board, accept any consulting, advisory or other compensatory fee from the Company, be an affiliated person of the Company or subsidiary thereof since the first day of the year in which the "Director" files for office. A "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 AFRMIC its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for AFRMIC, 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 President may vote as if he is a Director for the limited purpose of breaking tie votes of the Board of Directors. Under no circumstance shall the President exercise more than one vote.

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



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

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

ARTICLE II
MEMBERSHIPS AND MEETINGS

PROPOSED AMENDMENTS TO THE CERTIFICATION OF INCORPORATION AND BY-LAWS

Continued...

Section 6: The Life Membership is no longer available, but anyone who has a life membership will be grandfathered.

Section 6: LIFE MEMBERSHIP

Any person otherwise eligible for membership may apply for, and upon payment of the dues, and affirmative action by the Board of Directors, shall become a "Life" member of the STATE UNION. Said membership shall terminate upon the death of the member and the subsequent demise of the spouse.

ARTICLE III DUES

Sections 1: This change is to address the loss of a tax exemption. Any money sent to the co-op under the "promotional (use of name) fee" is taxable at approximately 35 percent. By increasing the dues and direct paying some of the expense from the mutual, we can get the same money to the co-op programs in a non-taxable fashion and this money can be offset to the members by less need for premium increases. Also, this change is to enable dues to be raised for National as National raises them so we do not fall behind and then are not able to continue with state programs.

Sections 7: The Life Membership is no longer available, but anyone who has a life membership will be grandfathered.

Section 1

The annual dues of each member shall be a minimum ~~twenty- of thirty-five~~ dollars (\$25.00) (35.00). The dues shall be divided in the following proportions: ~~to the National Union, five dollars (\$5.00); to the STATE UNION, ten dollars (\$10.00); to the County Union, five dollars (\$5.00); subscription to the State Paper, one dollar (\$1.00); to the Local Union, two dollars (\$2.00) and two dollar (\$2.00) contingency.~~ Annual dues will be distributed by the State Office to the counties and/or locals properly constituted with the election of officers as set forth under ARTICLE V. ~~The balance of the money will be kept at the state to be appropriated for any national dues and programs, expenses, etc. The annual dues may be adjusted by the Board of Directors to account for changes in National Farmers Union dues.~~

Section 7

The dues for a life membership shall be a minimum of \$200.00, which amount shall be managed and distributed upon termination of said life member as provided by the National Farmers Union By-Laws.

ARTICLE VII ANNUAL MEETING

Section 1 & 2: This updates the by-laws to accurately depict that the newspaper is no longer a monthly paper and to allow us to provide information and notices to the membership in multiple ways, more timely and efficiently.

Section 1

The Annual Meeting of the STATE UNION shall be held during the month of January, February or March at a place designated by the State Board of Directors.

The Notice of the Annual Meeting, including the day, hour and place, shall be provided to members by printing said Notice in the issue of "Farm News & Views," the monthly newspaper published by the STATE UNION for its members for the calendar month immediately preceding the month during which the meeting shall be held and which must be published and distributed at least seven (7) days prior to said meeting, or if no paper is published, then by mailing a copy of the Notice to each member's latest address on the records of the STATE UNION or by other means determined by the board of directors not less than seven (7) days nor more than thirty (30) days preceding the meeting.

Section 2: SPECIAL MEETINGS

A special meeting of the members of the STATE UNION may be called upon resolution of the Board of Directors or upon petition of at least five thousand (5,000) members filed with the Secretary. The purpose of every special membership meeting shall be stated in the Notice thereof, and no business shall be transacted except as specified in the Notice. Notice of such meeting, including the day, hour, place, and purpose, shall be provided to members by printing said Notice in the issue of the "Farm News & Views," the monthly newspaper published by the STATE UNION for its members for the calendar month immediately preceding the month during which the

meeting shall be held and which must be published and distributed at least seven (7) days prior to said meeting, or, if no paper is published, then by mailing a copy of the Notice to each member's latest address on the records of the STATE UNION or by other means determined by the Board of Directors not less than seven (7) days nor more than thirty (30) days preceding the meeting.

ARTICLE VIII BOARD OF DIRECTORS

Section 1: This is to further define independence, state the statutory language, rather than referring to the statute by sections, and limit the restriction on agent license to only AFRMIC agents.

Section 3: This is to mirror the articles, which take precedence over by-laws.

Section 9: This change is to clarify the intent of the original makers, and to give us more time and a faster, more efficient means to notify the membership.

Section 10: This defines district directors and at-large directors.

Section 1: TERM

Control of this STATE UNION shall be vested in a Board of seven (7) Directors. The seven (7) Directors shall be elected for terms of three (3) years or until their successors are chosen and qualified. There shall be elected three (3) Directors for a 3-year term, two (2) Directors for a 2-year term, and two (2) Directors for a 1-year term. Provided, upon the adoption of these By-Laws, the presently elected Directors shall continue for the balance of their term.

Control of this STATE UNION shall be vested in a Board of seven (7) Directors. The seven (7) Directors shall be elected for terms of three (3) years or until their successors are chosen and qualified. The Board of Directors shall be divided into three (3) classes. Each class shall consist, as nearly as possible, of one-third of the whole number of the Board of Directors. Except as otherwise provided herein, the term of office of those Directors whose term is expiring as of the 2011 Annual Meeting of the members of the Corporation shall be considered Directors in the first class, the term of office of those Directors whose term expires as of the 2012 Annual Meeting of members of the Corporation shall be considered Directors in the second class, and the term of office of those Directors of the Corporation whose term expires as of the 2013 Annual Meeting of the members of the Corporation shall be considered Directors in the third class. Except as otherwise provided herein, at each annual election the successor to the class of Directors whose terms have expired in that year shall be elected to hold office for a term of three (3) years.

Notwithstanding the above, the Board of Directors shall at all times be comprised of a majority of Directors who are independent. To be considered independent for purposes of this Article VIII, the Director(a) must be "independent" as defined in Section 311A.14.D of the Oklahoma Financial Report Act, 36 O.S. § 311A.14.D, as may be amended from time to time, and (b) shall not be an "insurance producer," as such term is defined in 36 O.S. § 1435.2(7), as may be amended from time to time, and his/her "Family Member(s)" (defined as a spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person's home) may not, other than in the capacity as a member of the Board of Directors of the Company or committee of the Board, accept any consulting, advisory or other compensatory fee from the Company, be an affiliated person of the Company or subsidiary thereof since the first day of the year in which the "Director" files for office. A "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 AFRMIC, its subsidiaries or affiliates while serving as a Director and shall not have been an "insurance producer or agent" for AFRMIC, 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.

Section 3: VACANCIES

When vacancies occur in the Board of Directors, the remaining members of the Board shall fill the vacancy by a qualified eligible member. ~~They shall serve until the next annual meeting and each person so elected shall serve for the unexpired term created by the vacancy.~~

Section 9

Officers or Board members filing for any other position within the STATE UNION must resign their present position, to be effective the day of the election at the State Convention. The Officers or Board members must file for the office one hundred (100) days before the opening day of the State Convention. The filing period for the position being vacated will end sixty (60) calendar days prior to the opening day of the next State Convention be extended a period of thirty (30) days following date of such notification of intention to vacate that position. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next State Convention. Notification of the vacant position will be by publication in the "Farm News

PROPOSED AMENDMENTS TO THE CERTIFICATION OF INCORPORATION AND BY-LAWS

Continued...

& Views” and by letter to each County and Local Union and other means as determined by the Board of Directors. Such notification must be mailed, sent, or posted within ten (10) days of the Officer or Board member filing for the new office.

Section 10

The Board of Directors shall be elected by statewide vote with each of four defined districts having a minimum of one (1) Director each. No district may have more than two (2) Directors. The districts are indicated by map. Incumbents will be designated as either District or At-Large Directors according to the following designations:

DIRECTOR	DISTRICT
Eric Bilderback.....	1
Joe Ed Kinder.....	2
Jim Shelton.....	3
Bob Holley.....	4
Roy Perryman.....	At-Large
Justin Cowan.....	At-Large
Melody Cummings.....	At-Large

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



ARTICLE IX OFFICERS OF THE STATE UNION

Section 1 & 2: This change makes both entities the same, with by-laws reading as what happens in reality--that the secretary and treasurer is one elected person. By-laws need to read the same since one person serves in that office for both entities.

Section 1

The Officers of the STATE UNION shall be: President, Vice President and, Secretary, and/Treasurer. ~~The Treasurer will be appointed by the President and approved by the Board of Directors.~~ The Officers may include one or more Assistant Secretaries and Assistant Treasurers, determined by the President and approved by the Board of Directors. The Chaplain and Doorkeeper will be appointed by the President and approved by the Board of Directors. The appointees must be members of the STATE UNION

Section 2: HOW ELECTED

The President, Vice President, and Secretary/Treasurer of the STATE UNION shall be elected by the voting delegates at their Annual Meeting to serve staggered terms. Such officers elected at the 1994 State Convention shall serve terms as follows: President three (3) years, Vice President two (2) years, Secretary one (1) year. Officers elected thereafter shall serve three year terms.

ARTICLE XI

This change removes an article that discriminates which elected officials can run. We do not feel this has a place; we should not exclude elected officials of any type.

No State Officer or Board of Director shall hold any political office, PROVIDED, this restriction shall not apply to membership in legislative bodies. This does not apply to municipal governments.

ARTICLE XX

USE OF NAME FEE - PROMOTIONAL FEE

This changes the description of any money coming directly from the mutual to the co-op from a “use of name” fee to a promotion fee. The mutual no longer uses the name of the co-op. This also answers a directive from the OID.

Up to 1% Use of Name Fee shall be paid to the STATE UNION from the Mutual Insurance Company with the exact amount being set at the discretion of the Board of Directors. ~~The 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 Mutual Insurance Company, with the exact amount being set at the discretion of the Board of Directors.~~

RESTATED CERTIFICATE OF INCORPORATION OF

AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

ARTICLE V

1. Further define independence, state the statutory language, rather than referring to the statute by sections, and limit the restriction on agent license to only AFRMIC agents.
2. Define district and at-large directors.
3. Mirror officer requirements in co-op.
4. Mirror co-op.

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

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

The business and affairs of the Corporation shall be under the control and management of a Board of Directors consisting of seven (7) members. No person shall be eligible to serve as a member of the Board of Directors of the Corporation who is not (a) a member of the Oklahoma State Union of the Farmers Educational and Co-operative Union of America, Inc. (hereinafter, “State Union”), and (b) a member of the Board of Directors of the State Union. In the event a person so elected shall cease to be a member of the State Union, that person shall cease to be a member of the Board of Directors of this Corporation. Notwithstanding anything herein to the contrary, the Board of Directors shall at all times consist of a majority of Directors who are independent. To be considered independent for purposes of this Article V, the Director: (a) must be “independent” as defined in Section 311A.14.D of the Oklahoma Financial Report Act, 36 O.S. § 311A.14.D, as may be amended from time to time, and (b) shall not be an “insurance producer,” as such term is defined in 36 O.S. § 1435.2(7), as may be amended from time to time, while and his/her “Family Member(s)” (defined as Director’s spouse, parent, children and siblings, whether by blood, marriage or adoption, or anyone residing in such person’s home) may not, other than in the capacity as a member of the Board of Directors of the Company or committee of the Board, accept any consulting, advisory or other compensatory fee from the Company, be an affiliated person of the Company or subsidiary thereof since the first day of the year in which the “Director” files for office. A “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 AFRMIC its subsidiaries or affiliates while serving as a Director and shall not have been an “insurance producer or agent” for AFRMIC, 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 Board of Directors shall be elected by statewide vote with (a) one independent Director elected from each of the four (4) districts defined in the map below (“District Directors”), and (b) three (3) Directors, who are not required to be independent, elected as At-Large Directors. Each district shall have a minimum of one (1) Director. No district may have more than two (2) Directors. Only individuals who are independent shall be elected as a District Director. At-Large Directors may be, but are not required to be, independent.

PROPOSED AMENDMENTS TO THE CERTIFICATION OF INCORPORATION AND BY-LAWS

Continued...



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

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

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

AMENDED AND RESTATED BYLAWS OF

AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY

ARTICLE III MEETINGS

Section 1 & 2: This change is to update the by-laws to accurately depict that the newspaper is no longer a monthly paper and to allow us to provide information and notices to the membership in multiple, more timely and efficient, ways.

Section 4F: This adds additional and most efficient ways to notify membership.

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 Convention of the State Union. The Notice of the Annual Meeting, including the day, hour, and place, shall be provided to policyholders by printing said Notice in the issue of "Farm News & Views," the monthly newspaper published by the State Union for its members for the calendar month immediately preceding the month during which the meeting shall be held and which must be published and distributed at least seven (7) days prior to said meeting, or, if no paper is published, then by mailing a copy of the Notice to each policyholder's latest address on the records of the Corporation or by other means determined by the Board of Directors not less than seven (7) days nor more than thirty (30) days preceding the 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 issue of "Farm News & Views," the monthly newspaper published by the State Union for its members for the calendar month immediately preceding the month during which the meeting shall be held and which must be published and distributed at least seven (7) days prior to said meeting, or, if no paper is published, then by mailing a copy of the Notice to each policyholder's latest address on the records of the Corporation or by other means determined by the Board of Directors not less than seven (7) days nor more than thirty (30) days preceding the meeting.

Section 4: Meetings – How Composed.

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.

f) Whenever a condition arises which shall require a referendum vote of the membership, the manner of conducting such votes shall be as follows:

The form of the referendum ballot shall be prepared by the State Secretary and shall be submitted by him/her to the several local and county secretaries who in turn shall submit such ballots to the policyholders at a regular or special meeting of the Local or County Union. The Local or County Union shall hold the meeting at which the referendum submitted to the policyholders is to be considered and return the referendum ballot not later than sixty (60) days from the date on which the ballots were sent out from the State Office. In voting on referendum, the local or county secretary shall put down the number of votes for each question upon the referendum ballot, and against each question on the referendum ballot and the Secretary and Chairman of the meeting shall forward it by first-class mail to the State Secretary's office. At the first meeting of the Board of Directors, they shall count the vote of the referendum and shall declare the result by publishing it in the "Farm News & Views" or by other means as determined by the Board of Directors.

ARTICLE IV BOARD OF DIRECTORS

Section 1: Clean up duplication below.

Section 1 (Remaining): Further define independence, state the statutory language, rather than referring to the statute by sections, and limit the restriction on agent license to only AFRMIC agents.

Section 1: Defining district and at-large directors.

Section 5a & 5b: Clarifying that this is one person.

Section 5b: Clean up language.

Section 5i, 6 & 7: Mirroring the co-op.

Section 1: Term

Control of this Corporation shall be vested in a Board of seven (7) Directors. The seven (7) Directors shall be elected for terms of three (3) years or until their successors are chosen and qualified; except that upon the adoption of this Article at the first Annual Meeting of the policyholders to be held in 1982, there shall be elected two (2) Directors for a three-year term, three (3) Directors for a one-year term, and two (2) Directors for a two-year term. Thereafter, the Directors shall be elected for a three-year term.

Section 1: Term.

Control of this Corporation shall be vested in a Board of seven (7) Directors. The seven (7) Directors shall be elected for terms of three (3) years or until their successors are chosen and qualified. The Board of Directors shall be divided into three (3) classes. Each class shall consist, as nearly as possible, of three (3) members of the Board of Directors. Except as otherwise provided herein, the term of office of those Directors whose term is expiring as of the 2011 Annual Meeting of the members of the Corporation shall be considered Directors in the first class, the term of office of those Directors whose term expires as of the 2012 Annual Meeting of the members of the Corporation shall be considered Directors in the second class, and the term of office of those Directors whose term expires as of the 2013 Annual Meeting of the members of the Corporation shall be considered Directors in the third class. Except as otherwise provided herein, at each annual election the successor to the class of Directors whose terms have expired in that year shall be elected to hold office for a term of three (3) years. Notwithstanding anything herein to the contrary, the Board of Directors shall at all times be comprised of a majority of Directors who are independent. To be considered independent for purposes of this Article IV, the Director: (a)

PROPOSED AMENDMENTS TO THE CERTIFICATION OF INCORPORATION AND BY-LAWS

Continued...

must be “independent” as defined in Section 311A.14.D of the Oklahoma Financial Report Act, 36 O.S. § 311A.14.D, as may be amended from time to time, and (b) shall not be an “insurance producer,” as such term is defined in 36 O.S. § 1435.2(7), as may be amended from time to time, while or 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) may not, other than in the capacity as a member of the Board of Directors of the Company or committee of the Board, accept any consulting, advisory or other compensatory fee from the Company, be an affiliated person of the Company or subsidiary thereof since the first day of the year in which the “Director” files for office. A “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 AFRMIC its subsidiaries or affiliates while serving as a Director and shall not have been an “insurance producer or agent” for AFRMIC 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 Board of Directors shall be elected by statewide vote with (a) one independent Director elected from each of the four (4) districts defined in the map below (“District Directors”), and (b) three (3) Directors, who are not required to be independent, elected as At-Large Directors. Each district shall have a minimum of one (1) Director. No district may have more than two (2) Directors. Only individuals who are independent shall be elected as a District Director. At-Large Directors may be, but are not required to be, independent.



Section 5: Officers.

(a) Officers. The Officers of the Corporation may include a Chief Executive Officer (CEO), a President, a Vice President, a Secretary/ and a Treasurer. One or more Assistant Secretaries and one or more Assistant Treasurers may be appointed by the Chief Executive Officer upon the approval of the Board of Directors.

(b) How Elected. The President, Vice President, and Secretary/ and Treasurer shall be elected by the policyholders at their 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. (subsection (b) was amended to the language set forth herein by a vote of 2/3 majority of the members attending and voting at the Annual Meeting, following proper notice, on Saturday, February 12, 1994)

(c) Chief Executive Officer (CEO). The CEO shall be appointed by the Board of Directors of the Corporation to serve a term of one (1) year or until his successor is duly appointed. The 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 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 CEO will also be responsible for other duties as assigned by the Board of Directors.

(d) 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 shall preside at all meetings of the policyholders and of the Directors. The President shall be an advisor to all standing committees of the Board of Directors.

(e) Vice President. The Vice President 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. The Vice President shall have such other duties as are assigned to him from time to time by the Board of Directors.

(f) 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.

(g) Treasurer. The Treasurer 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.

(h) 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.

(i) Vacancy. If vacancies occur in both the offices of President and the Vice President, 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. Upon being elected President or Vice President such person shall cease to serve as a Director. In the event a vacancy occurs in the office of Secretary or the Secretary is unable to serve for any reason, the Board of Directors may elect a person from the membership who may not be a Director, to fill such vacancy and serve the balance of the unexpired term. Any Board Member 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.

Section 6: Removal from Office.

The Board of Directors may, by super majority (5) vote of all Directors, remove any Officer, elected or appointed, for incompetency, dishonesty, neglect of duties, or immoral conduct after the Officer accused has had an opportunity to be heard in person or through counsel.

Section 7

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 State Convention. The Officers or Board members must file for the office one hundred (100) days before the opening day of the State Convention. The filing period for the position being vacated will end sixty (60) calendar days prior to the opening day of the next State Convention. The election shall be for the unexpired term of the position unless the position was scheduled for election at the next State Convention. Notification of the vacant position will be by letter to each County and Local Union and other means as determined by the Board of Directors. Such notification must be mailed, sent, or posted within ten (10) days of the Officer or Board member filing for the new office.

NEW ARTICLE V PROMOTIONAL FEE

This change is to mirror the wording on the promotional fee in the mutual by-laws since this is where it really needs to be.

The 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 Mutual Insurance Company, with the exact amount being set at the discretion of the Board of Directors.

ARTICLE IX AMENDMENT TO THE BYLAWS

This is to mirror the articles which take precedence over the by-laws.

Amendments to these By-Laws 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 ~~sixty (30)~~ (60) days preceding any special or annual meeting of the policyholders which proposals are to be published or included in a mailed notice at least (30) days prior to the meeting. Proposed amendments may be adopted, and these By-Laws amended by a two-thirds (2/3) favorable vote of the policyholders voting either in person or by proxy at a meeting of which notice was given as provided herein at a regular or special meeting of the members subject to said notice requirements.

DETRICK AND GREEN CANDIDATES FOR PRESIDENT



Terry Detrick, Ames

Terry Detrick is a life-long, second-generation AFR/OFU member. He was first elected to the OFU Board of Directors in 1986, and served as Vice President from 1988 to 1992. After serving as president of the Oklahoma Wheat Growers Association and then the National Association of Wheat Growers, he returned to OFU in 1998 as Vice President and Director of Farm Programs. He was named AFR/OFU President in 2009.

Detrick currently represents AFR and agriculture as president of the Oklahoma Wheat Research Foundation, vice president of Plains Oilseed Products Cooperative and executive board member of the Oklahoma Agriculture Mediation Program. He serves on the board of directors of the Oklahoma Wheat Growers Association, the Oklahoma Academy for State Goals and the State Chamber of Oklahoma. He is a member of the OSU Dean of Agriculture Advisory Council, the Kansas City Federal Reserve Food & Agriculture Roundtable and both the Oklahoma and National Cattleman's Associations. He also holds a federal appointment to the Cattleman's Beef Board.

A strong supporter of youth, Detrick has been awarded the Honorary Chapter, Honorary State and Honorary American FFA Degrees and the Agriculture Advocate Champion award from the OSU College of Agricultural Sciences and Natural Resources.

Detrick is the managing agent of the Detrick Insurance Agency, which was founded by his father with the inception of OFU Insurance. He and his wife, Rita, are third-generation farmers. They proudly partner with their three sons and nine grandchildren to keep their insurance business and family farming tradition alive.



Bobby Green, Okemah

Bobby Green grew up north of Okemah where his parents still live. He has 29 years of experience in the insurance industry, with the first 16 of those years as a multi-line agent. He began his management roles in 1999 when he managed the acquisition and administration of the AFR Life Insurance Company. He was named administrator of the Life Company and has developed and continues to administer the AFR Agents' Savings Plan. In addition, he assumed the role of AFR State Secretary/Treasurer in 2009. He currently holds both AFR management positions.

Selected by the board of directors, Green served as Interim CEO for the AFR Mutual Insurance Company from February 2012 to August 2012.

In addition to his senior management roles, Green has served as a delegate to the AFR State Convention and the NFU National Convention. He has served as the AFR State Convention Credential Committee Chairman for the past three years, and has served on the NFU National Credentials Committee. Green has also lobbied for AFR and rural Oklahoma in Washington, DC.

Prior to joining the AFR/OFU team, Green and his family operated a successful cow-calf operation and prairie hay and pecan farm. He and his wife, Sherry, have been married for 31 years and have been blessed with two sons and two granddaughters. They attend the Okemah Church of Christ where Green serves as an elder. His other interests include traveling, hunting, fishing, spending time with family and enjoying baseball games, particularly the Boston Red Sox.

JACKSON AND SCHIEFFER CANDIDATES FOR SECRETARY/TREASURER



Paul Jackson, Ringling

Paul Jackson has been an AFR/OFU employee 18 years and holds Property, Casualty, Health and Life insurance licenses. In his position as Farm & Cooperative Programs Director, he directs state and field activities for the cooperative and manages annual state conventions and adult and youth leadership activities. He conducts legislative fly-ins to Washington, D.C., where he has testified before the U.S. Senate. As a fourth-generation farmer/rancher, Jackson has a diverse ag background. His operation consists of cow-calf and stocker cattle and previously included wheat, rye, peanuts, hay and hogs.

Jackson serves on the boards of Love County Farmers Union, the Oklahoma Agricultural Leadership Program (OALP), the Oklahoma 4-H Foundation and the Midwest Shows Scholarship Program. He is a volunteer fireman and assistant pastor, volunteers at his community's Independence Day and Thanksgiving activities, and is a member of the Oklahoma Society of Association Executives.

Jackson has chaired the NFU National Policy Committee, served on the Oklahoma Comprehensive Water Planning Committee and the National Fire Ant Task Force, and was appointed to the National Cattleman's Beef Promotion and Research Board. Jackson previously worked in Washington, D.C., on rural development and agriculture policy/appropriations for an Okla. congressman. He has also been Professional Programs Director for the National Rural Water Association, which represents and provides technical assistance to small water utilities. Jackson earned a bachelor's in agricultural communications from OSU and has completed Leadership Love County and OALP. He and his wife, Kim, have two daughters, Courtney, 16, and Sarah, 11.



Wally Schieffer, Perry

Wally Schieffer lives on his family farm in Perry where he grew up. He graduated from Perry High School and earned a bachelor's degree in insurance and general administration from OSU in 1977. Following graduation, he worked for Equitable in Stillwater and Tulsa, obtaining LUTCF designation. In 1979, he moved back to Perry, working as a producer in an insurance agency.

In 1984, he joined his mother, Bernice Schieffer, in the OFU agency in Perry, which was started in 1949 by his grandfather, Henry Voise. The agency evolved in 1990 when Schieffer and his wife, Sherri, took over as owners/agents and formed Schieffer and Schieffer, Inc.

They currently have a fourth generation Schieffer agent, Matt Schieffer, operating the Drumright agency, which was purchased in 2012.

A life-long member, Schieffer grew up in OFU. He attended OFU summer, All-States Leadership Camp in Colorado, and was elected to the National Advisory Council. He also received the Torchbearer Award in 1972. As a college student, he served as a national delegate for OFU in 1973. Also active in 4-H, he was elected 4-H State Vice President of the Northwest District in 1972. As an adult, he and his wife also served as adult leaders for OFU summer camps for many years.

Schieffer was elected to serve on the OFU Board of Directors in the early 1990s and has served on various committees for the organization. He has served as Noble County President since 1984.

CUMMINGS, HUMBLE AND MILLER CANDIDATES FOR AT-LARGE #3 SEAT



Melody Cummings, Elk City

Melody Cummings is a fourth generation OFU member and a second generation AFR/OFU agent. Her father, Gayle Crow, owned the Crow Insurance Agency in Elk City for 26 years. Cummings assumed ownership and management in 1986. She has 32 years of agency experience, with 28 of those years as a full-time agent.

Cummings was elected to the AFR/OFU Board of Directors in 2010. She currently serves as chairman of the Corporate Governance committee, and is a member of the Compensation Committee and OFU Foundation Board.

Cummings was a member of the Agents Association Executive Council for 15 years. During her 13 years as president, the association emphasized relationship building and issue resolution between the company and its agencies and members.

Cummings has served on the Women's Conference, OFU Policy, NFU Policy, Escort and State Scholarship Committees. She has been an OFU delegate for 32 years and an NFU delegate for 9 years. She has also been a camp counselor, speech contest judge and youth leader, and has lobbied on both the state and national level.

In her community, Cummings served as president of the Elk City Chamber of Commerce in 2010 and continues to serve as chairman of the Agriculture and the Economic Development Committees, and is a member of the Education Committee. She has also taught a preschool Sunday school class for 12 years.

Cummings and her husband, Charlie, have four children and sixteen grandchildren. Charlie, their four daughters and two granddaughters have been involved in the insurance agency.



Mike Humble, Cache

Mike Humble has been an AFR/OFU agent for the past 12 years. He has been an active member of Oklahoma Farmers Union, serving on the AFR/OFU State Policy Committee for three years, with two of those years as chairman. He has also served on the National Farmers Union Policy Committee and lobbied in Washington, D.C., for the 2008 Farm Bill.

After graduating from Oklahoma State University, Humble was a vocational agriculture instructor for several years. He then worked as an agriculture loan officer and a crop insurance agent before becoming an agent for Oklahoma Farmers Union.

Some of Humble's most memorable times were those involving Oklahoma Farmers Union activities. His Farmers Union background began when he attended the OFU summer camps at a young age. Humble credits James McManus, his neighbor and Farmers Union agent, for encouraging him to attend those camps. At that time, George Stone was OFU President and Emil Kastl was OFU State Secretary. During his involvement as a youth, Humble also competed in OFU speech contests at Pop's Café in Clinton.

Since that time, Humble has remained an active supporter of 4-H and FFA, and has received the Honorary State FFA Degree. He also served on the Comanche County Fairgrounds Trust Authority for 22 years. Humble has been married to his wife, Sherry, for 44 years. They have two older daughters, Chelsea and Erica. The most recent additions to the Humble family are 15-year-old triplets—Haylie, Colton, and Chayton—whose adoption will be complete in February 2013.



Keith Miller, Wynnewood

Keith Miller grew up on a small family farm near Comanche, Okla. He was active in 4-H and served as president of his FFA chapter. He graduated high school in 1984, attended Oklahoma State University, and later earned a bachelor's degree in business from East Central University.

Miller was an Oklahoma Farmers Union agent in Garvin County for five years before working as an OFU adjuster for six years. As an agent, he served as an officer for Garvin County Farmers Union. He left OFU on good terms to pursue a business opportunity that further developed his leadership and management skills. He recently purchased

the Clements Insurance Agency in Lindsay, Okla., and is the managing agent in the agency.

Miller is actively involved in his community. He has served as president of the Pauls Valley Kiwanis Club and he served two terms on the Wynnewood School Board, with seven years as president. He is an active donor to the Lindsay and Wynnewood FFA chapters and was active in the development of the Wynnewood Sports Complex. He also earned his Master Mason degree in 2012.

Miller has been married to his wife, Andrea, for 24 years and they have two children, Cody and Alexandra. The Millers own a 100-acre farm in Garvin County. They are members of the First Baptist Church of Wynnewood and have been OFU/AFR members for nearly 22 years.

SHELTON CANDIDATE FOR NORTHEAST DISTRICT



Jim Shelton, Vinita

Jim Shelton joined the AFR/OFU Board of Directors earlier this year. He retired from the Oklahoma State Bank of Vinita in January 2010 after a 35-year banking career. He graduated from Oklahoma State University with a B.S. in Animal Science and from the Southwestern Graduate School of Banking at Southern Methodist University in Dallas.

Shelton was a member of Class I of the Oklahoma Agricultural Leadership Program and Class XIV of Leadership Oklahoma. He received the Honorary State FFA Degree in 2012.

Locally, Shelton has served as president of the Vinita Public Schools Board of Education, treasurer of the Vinita Public Schools Educational Foundation, president of Vinita Lions Club, and president of the Vinita Chamber of Commerce. He also served on the oversight committee for the construction of the Craig County Community Center.

Shelton has also served at the state level on the Cherokee Hills Resource, Conservation & Development Council, the Long Range Capital Planning Commission for the State of Oklahoma, the Oklahoma State University Alumni Association Board of Directors, the OSUAA Leadership Council, and the OSU Animal Science Alumni Association Board of Directors. He is currently on the board of directors of Holistic Management International in Albuquerque, N.M., and is a member of the session at Pilgrim Presbyterian Church in Vinita.

Shelton and his wife, Sara, have been members and supporters of AFR/OFU for more than 24 years. They have a commercial cow/calf and stocker operation near Vinita. They have four grown children—2 sons and 2 daughters.

Serving & Protecting: Yesterday, Today & Tomorrow

2013 AFR State Convention Schedule of Events

Friday, February 22, 2013

9 a.m. Registration, Voting Opens
PAC, Ticket Sales Open
Trade Show Opens

9:30 a.m. Policy Committee Meeting

11:15 a.m. Agent Recognition Lunch
Insurance Commissioner John Doak (Invited)

FIRST GENERAL SESSION

1p.m. Door Prize Drawing
Invocation
Braunell Richey, Chaplain
Pledge of Allegiance
Chance Imhoff, Taylor Green & Desiree Masterson, AFR Youth Council

1:15 p.m. Call to Order
2013 Annual Meeting of the Oklahoma State Union of the Farmers Educational and Cooperative Union of America, Inc.
Terry Detrick, President
Call to Order
2013 Annual Policy Holders Meeting of the American Farmers & Ranchers Mutual Insurance Company, Inc.
Terry Detrick, President
Meeting Notices, Convention Rules, Committees & Appointments
Richard Herren, Parliamentarian
Credentials Committee Report,
Candidate Speeches
Roy Perryman, Chairman
Membership & Treasurer Report
Bobby Green, Secretary
CEO Report
Brian Baxter, Chief Executive Officer
President Report
Terry Detrick
Vice President Report
John Porter, Vice President
Farm & Cooperatives Programs Report
Paul Jackson, Director
Bylaws and Articles Consideration
Melody Cummings, Chair
Consideration and Adoption of Policy
Harvey Schroeder, Chairman
Recess Business Session

6 p.m. Trade Show Closes

SECOND GENERAL SESSION

6:30 p.m. Pre-Session Concert
Mikayla Jo Balderas

7 p.m. Session Entertainment
Jerry Carroll, Farmer, Comedian & Agricultural Speaker

8 p.m. Live & Silent PAC Auction

9 p.m. Session Concert
Mikayla Jo Balderas

9 p.m. Northwest Area Meeting
Registration, Voting Closes
Ticket Sales Close

Saturday, February 23, 2013

8 a.m. Registration, Voting Opens
Ticket Sales Open
Trade Show Opens
Silent Auction Continues

THIRD GENERAL SESSION

8:15 a.m. Door Prizes
Invocation
Braunell Richey, Chaplain
Pledge of Allegiance
Gatlin Squires, AFR Youth Council
"An Oklahoma Agriculture Perspective"
Jim Reese, Oklahoma Secretary of Agriculture
"Agriculture Issues at OSU; Water and Environmental Issues"
Gary Sherrer, Secretary of Environment & OSU Legislative Liaison
"New Transportation Rules Impacting Agriculture"
Lts. Landy Offolter & Ron Jenkins, Okla. Highway Patrol, Dept. of Public Safety

10:15 a.m. Milk & Cookies Break
Sponsored by Dairy MAX

10:30 a.m. "Washington Issues Review"
Chandler Goule, Vice President of Government Relations, National Farmers Union
"State Capitol Focus"
Tommy Thomas, AFR State Lobbyist
Recess Session

12 p.m. Ticket Sales Close
Silent Auction Closes

12 p.m. Women's Luncheon

12:30 p.m. Youth Program Assembly

FOURTH GENERAL SESSION

1:15 p.m. Session Entertainment
The Richey Trio
Braunell, Dorothy Richey & Paul Jackson
Memorial Recognition
Door Prizes
Youth Program
Lin Fariss, Youth Coordinator

AFR State Speech Winner
"Why I Believe in Oklahoma Agriculture!"
Seth Jackson, Bethel, AFR Novice Division
Poster Contest Winners
AFR 5-Star Recognition
State Scholarship Recipients
AFR Youth "Year in Review"
Past Youth Participant Remarks
Melissa Eisenhauer, Show Manager, Oklahoma Youth Expo

****Registration & Voting Booths Close at 2 p.m.****

2:45 p.m. Announcement of Election Results & Complete Business

3 p.m. Recess Session

3 p.m. Milk and Cookies Break
Sponsored by Dairy MAX

3:30 p.m. "Farm Transition Planning: Preparing for the Generational Shift"
Shannon Ferrell, Oklahoma State University

3:30 p.m. Agent's Association Meeting

4:15 p.m. Trade Show Closes

6 p.m. VIP Guests Reception

BANQUET

6:30 p.m. Banquet Doors Open
AFR Convention Banquet
Welcome
President
Invocation
Braunell Richey, Chaplain
Pledge of Allegiance
AFR Youth Council
National Anthem
Melodie Schaffer
Dinner
Pork Entree Sponsored by OK Pork Council
Special Recognition
Speech Winner
"A Commitment That Will Last"
Maegan Yost, Kingfisher, Sr. AFR Division
County Leadership Achievement Award
Keynote Speaker
Bart Fisher, Chief Economist U.S. House of Representatives, Committee on Agriculture (Invited)
Grand Door Prize Drawing
Sponsored by Farm Credit of Eastern Okla., Farm Credit of Western Okla., Chisholm Trail Farm Credit and P&K Equipment
God Bless America
Melodie Schaffer

9:30 p.m. Banquet Entertainment
Kylie Morgan & Band, Country Singer

Convention Speakers & Entertainment

Jim Reese

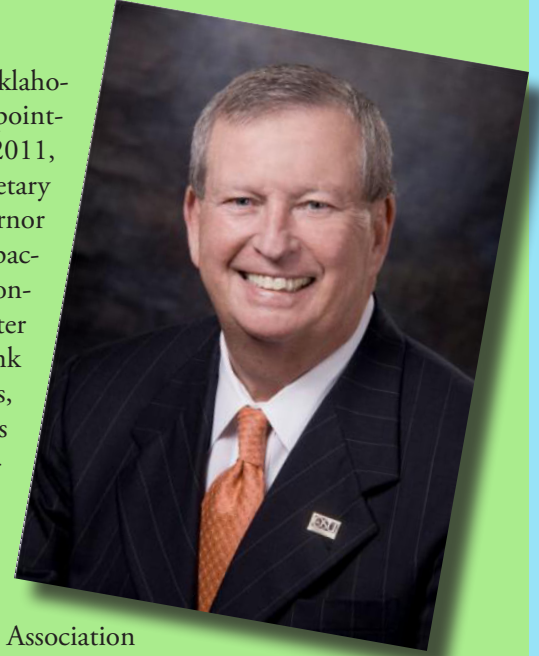


Appointed by Governor Mary Fallin, Jim Reese has served as Oklahoma's Secretary of Agriculture since January 2011. He is a long-time agricultural and rural advocate and feels that Oklahoma agriculture is a vital part of the state's recovering economy. Reese served in the Oklahoma Legislature from 1987 to 2001 and was selected to serve as State Executive Director of the USDA Oklahoma Farm Service Agency for eight years. He also served as policy advisor to House Speaker Chris Benge from 2008-2010. For his service to the state of Oklahoma, he has received the Oklahoma Farmer's Union Outstanding Service Award, the Oklahoma Farm Bureau Meritorious

Service Award, and recognition from many other state and national organizations. Reese graduated from Oklahoma

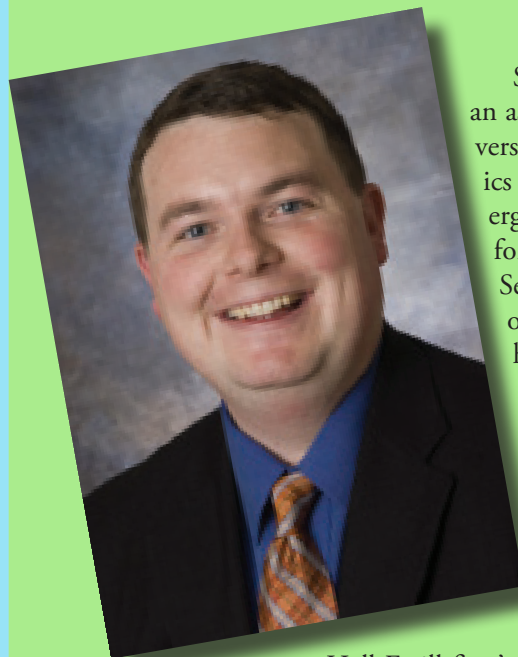
State University with a bachelor's degree in engineering technology and attended the USDA Supervisory Academy at Texas A&M University. He was raised on a dairy and wheat farm in north central Oklahoma where he continues to farm today.

Gary Sherrer



Gary Sherrer has served the state of Oklahoma throughout his professional career. Appointed by Governor Mary Fallin in January 2011, Sherrer serves as Oklahoma's sixth Secretary of the Environment. He served on Governor Brad Henry's transition team in several capacities, and served as Secretary of the Environment and Executive Director of the Water Resources Board under Governor Frank Keating. Appointed by Governor Walters, Sherrer served concurrently as Oklahoma's first Secretary of Agriculture and Commissioner of the Oklahoma Department of Agriculture from 1991 -1995. He has also served as the Oklahoma Farmers Union Director of Legislative and Regulatory Affairs, worked for the Oklahoma Association of Electric Cooperatives, and served in the Oklahoma House of Representatives from 1981-1989. Sherrer earned a bachelor's degree from Southeastern Oklahoma State University in Durant. He volunteered for military service, serving as a combat medic during the Vietnam War.

Shannon Ferrell



Shannon Ferrell teaches agricultural law as an assistant professor in Oklahoma State University's Department of Agricultural Economics and assists Oklahoma landowners with energy issues serves as an extension economist for the Oklahoma Cooperative Extension Service. He was raised on a wheat and cattle operation near Leedey, Okla. He earned his bachelor's and master's degrees in agricultural economics from OSU and his juris doctorate from the Oklahoma City University School of Law. Ferrell spent a number of years in private practice, focusing on environmental, energy and corporate law. He served as president of the Oklahoma Renewable Energy Council in 2006 and helped establish the

Hall Estill firm's Renewable Energy Practice Group before joining OSU in 2007.

Chandler Goule



Chandler Goule was named the National Farmers Union Vice President of Government Relations in November 2009. Goule promotes the policies and legislative agenda adopted by the National Farmers Union general membership as the organization's chief lobbyist and manager of government relations staff. He serves as the primary point of contact on all legislative matters for the organization. Prior to his work with National Farmers Union, Goule served as Staff Director of the House Agriculture Subcommittee on Livestock, Dairy and Poultry. He previously served as Minority Professional Staff of the House Agriculture Committee and worked as Senior Legislative Assistant for Representative Collin Peterson, D-Minn. Goule's portfolio issues include livestock, commodities, food safety, check-off programs, competitive practices, biotechnology, aquaculture, trade and tax issues.

Mikayla Jo Balderas

From a small town in southwest Oklahoma, 17-year-old Mikayla Jo Balderas began performing at an early age. Over the past 13 years, she has performed country and gospel music for hundreds of audiences in several states and Washington, D.C. She has performed in a variety of venues including national events, Opry Shows, and for the Oklahoma City Thunder.

Balderas and her family produce "Mikayla Jo's Southwest Opry Show," a nonprofit, Branson-style music show featuring upcoming artists in southwest Oklahoma. The show's proceeds are donated to nonprofit organizations such as the ACMI House Battered Women's Shelter and the Frederick Arts & Humanities Council.

Mikayla Jo combines classical, country and gospel into her vocals, producing an

incredible performance with a unique vocal talent that all audiences are sure to enjoy.



Farm-Raised, Certified Funny.

Agriculture speaker and blue-collar Southern comedian, Jerry Carroll, harvests a bumper crop of hilarity in his fast-paced, high-energy show based on his experience growing up on his family's farm.

Carroll found comedy growing up on his family's farm. From the time he could walk, he helped his father and uncle farm the family's 130 acres of flue-cured tobacco, 500 acres of corn, 500 acres of small grain, 500 acres of soybeans, 40 head of cattle, and 5,000 hogs per year.

Spending 14 hours a day in a tractor cab gave Carroll plenty of time to think about his life's dream of entertaining people and making them laugh. At the age of 40, he decided to pursue his life's dream of entertaining people and making them laugh.

Entertaining audiences since 1993, Carroll leaves people of all backgrounds laughing. When he's not on the road, he still works the fields of his family's farm. This easy-going, down-to-earth, hilarious farmer is a "must see" at this year's AFR State Convention!



Thank you to our 2013 AFR State Convention Sponsors!

okPORK
Oklahoma Pork Council



R.K. Black, Inc.

Willis Re



Kylie Morgan

A newcomer on the country music scene, Kylie Morgan is a recording artist with Land Run Records. She has opened for Steel Magnolia, Glorianna, JaneDear Girls and Ty England, and was voted one of the Country Music Association's "Who New to Watch." She is currently starring in an independent film and working on a new album, set for release in 2013.

Morgan speaks publicly, delivering the bullying prevention awareness message "It Matters What We Do." She is a peer spokesperson for PACER.org's National Bullying Prevention Center, which engages and educates communities nationwide to address bullying with a focus on teen-to-teen involvement. She also travels to schools throughout the state as the celebrity spokesperson for Prevent Blindness Oklahoma, an organization that raises awareness about undiagnosed vision disorders.

Kylie Morgan attended Artworks Academy, Newcastle High School and is currently homeschooled. This hometown girl knows how to wow audiences, especially a hometown crowd!



Win this all-new 2013 John Deere EZ-Trak Residential Zero-Turn-Radius Mower with 20 HP V-Twin Engine & 42" Deck with Edge Cutting System AND the Honda HRX217HYA Walk-Behind Mower with Self-Propelled, Hydrostatic Cruise Control, Roto-Stop Blade Stop System, 4-in-1 Ready Versamow System (Clip Director, mulch, bag, discharge, & leave shred), & MicroCut Twin Blades!!

Awarded at the 108th AFR State Convention Banquet
Saturday, Feb. 23, 2013 at 7 p.m.

Grand door prize sponsored by:

Farm Credit of Eastern Oklahoma, Farm Credit of Western Oklahoma, Chisholm Trail Farm Credit. & P&K Equipment

Must be present to win!



Don't Forget to Donate to the AFR PAC Auction!

The AFR Political Action Committee works for you by supporting the organization's legislative efforts! Help your voice be heard by supporting your AFR PAC!

All items are accepted.

Examples of donated items include:

Jewelry	Household Items
Knives	Yard Ornaments
Power Tools	Quilts
Decorative Items	Purses
Collectors Items	Metal Art
Wallets	Furniture

Please donate PAC auction items by
Friday, Feb. 22, 2013, at 7 p.m.

For more information on donations, contact Steve Thompson at (405)218-5400 or sthompson@afrmic.com.

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**American Farmers & Ranchers
Good Eats!**

*Wishing you a
happy and
prosperous 2013
from AFR!*

Turkey Casserole

Casserole Ingredients:

1/4 c. chopped onion	1/2 c. chopped celery
1 can cream of chicken soup	1 can cream of mushroom soup
3/4 c. evaporated milk	1 (5 oz.) can chow mein noodles
2 lbs. turkey, cooked & chopped	2 Tbsp. butter or margarine

Sauté onions and celery in a little butter or margarine. Add cream of chicken, cream of mushroom and evaporated milk; mix well. Add chow mein noodles and turkey. Mix well and place in buttered 9 x 13 casserole dish.

Topping Ingredients:

1/4 c. chopped almonds	1/2 c. butter or margarine
1 c. Pepperidge Farm Herb dressing mix	

Sauté almonds in butter or margarine. Add dressing mix. Mix well and spread over top of casserole. Bake for 1 hour at 250°. May be mixed, frozen and baked when needed.

American Farmers & Ranchers, Winter 2013 Featured Recipe
Lorraine Buller, Hydro, Oklahoma

AFR BENEFITS

As a member/policy holder of American Farmers & Ranchers/Oklahoma Farmers Union, you enjoy the following benefits:

- Family Values, Agriculture & Rural Areas Promotion
- Legislative Representation at National, State & Local Levels
- Cooperative Development
- Attractive Insurance Programs
- Media Response, Information, Promotion & Public Relations Services
- County & Local Organization Meetings
- Subscription to the Quarterly AFR News & Views
- Subscription to the AFR News & Views Insider E-Newsletter
- Subscription to the National Farmers Union E-Newsletter
- Free Classified Advertising in Quarterly Publication
- AFR Caps, Coats & Other Memorabilia Sales
- Bumper Stickers
- \$5,000 Reward Program for Arson, Theft or Vandalism to Property Insureds
- Air Evac Medical Membership Program Discount
- Discounts on Rental Cars
- Discounts on Hotels
- Prescription Discount Card
- Discount on LifeLock Identity Theft Protection
- Savings on Wireless Cell Phones from Verizon, T-Mobile, Spring, Alltel & More Through Our Wirefly partner
- Free Hearing Screening and Discounts on Beltone Hearing Instruments
- Discounts on LifeLine Cardiovascular Screening at Mobile Testing Sites
- Discounts on VPI Pet Insurance for Your Cat or Dog
- Discounts on Constant Contact Direct E-mail Marketing
- Discounts on Office/School Supplies from Office Depot & Free Shipping on Orders Over \$50
- Youth & Education Programs
- Policy Development & Education
- Speech Contests
- Poster Contests
- State Educational Scholarships
- County Organizational Scholarships
- Youth Leadership Summit
- Leadership Opportunities
- Agricultural Contests
- Youth Sponsorships

For more information about AFR membership benefits contact Paul Jackson at (405)218-5559 or pjackson@afrmic.com, or visit the AFR website at: <http://www.americanfarmersandranchers.com/includes/membership.php>.



SATURDAY • JAN 19
7PM

4-H & FFA
NIGHT
\$12
TICKETS

PRIZES!

All 4-H and FFA members in attendance with tickets to the game are eligible to win one of **FOUR GRAND PRIZES**:

- A heifer valued at \$2500
- A \$500 gift certificate for a barrow
- A \$500 gift certificate for a lamb
- A \$500 gift certificate for a goat

ADDITIONAL PRIZE

A Barons Autographed Hockey Stick will go to the top 4-H Club and FFA group in Attendance

TICKETS

FFA Chapters and 4-H Clubs may purchase \$12 Tickets for advisors, family, and friends; however, only members may come onto the ice. Only members are eligible for special prizes.

\$4 of each goes back to the 4H and FFA

No endorsement of this product or service by 4-H or FFA is implied or intended.



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AFR HOSTS ANNUAL LIVESTOCK HANDLING COMPETITION



Pictured with the winning team are (left to right): AFR Director Jim Shelton, Oklahoma Insurance Department Field Representative Amanda Riddle, Oklahoma Insurance Commissioner John Doak, AFR Director Justin Cowan, AFR Director Roy Perryman, AFR President Terry Detrick, and a Priefert representative.

American Farmers & Ranchers sponsored the annual Tulsa Farm Show Livestock Handling Skills Competition Finals on Dec. 7, 2012. Each year, AFR partners with Midwest Shows, Inc., and other sponsors to offer the livestock handling program.

The annual competition showcases the skills of young 4-H and FFA members in practical, real-life cattle handling scenarios such as weighing for accurate dosage, vaccinating, and tagging calves in a hydraulic chute. Contestants are judged on skill, accuracy, and efficiency as they process the animals.

K.C. Barnes, Hallie Barnes and Jarrod McKinney, all of the Porter FFA Chapter, were a part of the three-person team that placed first in the competition. All three team members received a cash scholarship award and a trophy buckle sponsored in part by AFR. The team also won a Priefert Squeeze Chute to be used by the entire Porter FFA Chapter.

The annual contest begins in July with a written exam that measures students' knowledge about livestock handling practices. At the state level, the competition emphasizes the application of classroom study to actual agricultural production scenarios. In order to excel, students must take knowledge out of the classroom and apply it in a real world situation.

"In an industry where cattle of all ages and backgrounds are sent through the chute, stress-free processing is a primary concern for cattlemen," said AFR President Terry Detrick. "For young people involved in the process, safety is paramount. The livestock handling competition is one of the most practical competitions we sponsor throughout the year."

The livestock handling competition begins at Oklahoma State University's Big Three Field Days with the written exam. Ten teams of three students qualify for the state competition, with the top two teams from each FFA district advancing to the finals.

AFR SCHOLARSHIP APPLICATIONS

Scholarship applications will be available by the end of February.

Applications can be found at:

http://www.americanfarmersandranchers.com/includes/farm_education.php

The application deadline is April 15, 2013.

TULSA STATE FAIR COMMERCIAL CATTLE GRADING CONTEST



American Farmers & Ranchers sponsored the Tulsa State Fair Commercial Cattle Grading Contest for the first time Oct. 3, 2012. This year's annual event was a success, attracting more than 700 4-H and FFA members. High individual in the FFA division was Robyn Smalley, Nowata FFA; high individual in the 4-H division was Zach Pitts, Oklahoma Union. Pictured with the winners are AFR Youth & Education Coordinator Lin Fariss and AFR Farm & Cooperative Programs Director Paul Jackson.

AFR SUPPORTS YOUTH AT TULSA STATE FAIR PREMIUM SALE



68TH ANNUAL AFR STATE SPEECH CONTEST



Agribusiness Category

Junior Division:

- 1st Place: Anna Crosswhite, Kingfisher
 2nd Place: Rylee Detrick, Ringwood
 3rd Place: Kade Squires, Carnegie

Intermediate Division:

- 1st Place: Kelby Corbett, Elgin
 2nd Place: Dustin Kunkel, Afton
 3rd Place: Kalee Horn, Edmond

Senior Division:

- 1st Place: Chance Imhoff, Prague
 2nd Place: Katie Lippoldt, Kingfisher
 3rd Place: Desiree Masterson, Spiro



Student Organization Category

Junior Division:

- 1st Place: Brenna Flanary, Fairview
 2nd Place: Lexi Alig, Kingfisher
 3rd Place: Alyssa Snow, Lawton

Intermediate Division:

- 1st Place: Macy Cothran, Tishomingo
 2nd Place: Lane Holt, Kingfisher
 3rd Place: Bryce Thralls, Calera

Senior Division:

- 1st Place: Skylar Vogle, Perkins-Tryon
 2nd Place: Cody Asche, Okarche
 3rd Place: Elaina Jackson, Calera



Agriscience Category

Junior Division:

- 1st Place: Will Church, Fairview
 2nd Place: Katie Ashton, Elgin
 3rd Place: Taylor Chapman, Kingfisher

Intermediate Division:

- 1st Place: Brecken Horton, Spiro
 2nd Place: Micah Mueggenborg, Kingfisher
 3rd Place: Cale Jahn, Elgin

Senior Division:

- 1st Place: Bradley Burchfield, Madill
 2nd Place: Ryan Neal, Elgin
 3rd Place: Hannah Cummins, Elgin



Natural Resources Category

Junior Division:

- 1st Place: Victoria Swedelson, Calera
 2nd Place: Abigail Anderson, Ringwood
 3rd Place: Bayli Hyde, Burlington

Intermediate Division:

- 1st Place: Vivienne Hasenback, Elgin
 2nd Place: Beth Hallum, Lone Grove
 3rd Place: Kase Doner, Konawa

Senior Division:

- 1st Place: Savannah Godwin, Elgin
 2nd Place: K.C. Barnes, Porter
 3rd Place: Gatlin Squires, Kingfisher



American Farmers & Ranchers Category

Novice Division:

- 1st Place: Seth Jackson, Bethel
 2nd Place: Emily Kennedy, Edmond
 3rd Place: Victoria Gerken, Kingfisher

Junior Division:

- 1st Place: Madelyn Gerken, Kingfisher
 2nd Place: Kohl Murray, Perkins-Tryon
 3rd Place: Hailea Hooton, Stillwater

Intermediate Division:

- 1st Place: Sydnee Gerken, Kingfisher
 2nd Place: Paige Garza, Yukon
 3rd Place: Sarah Gruntmeir, Kingfisher

Senior Division:

- 1st Place: Maegan Yost, Kingfisher
 2nd Place: Alli Siler, Fairview
 3rd Place: Sophie Gibson, Edmond



Tournament of Champions

(For Past 1st Place Competitors)

- 1st Place: Tyler Schnaithman, Garber

Don't forget to "like"
 AFR Youth Program
 on Facebook!



AFR APPOINTS NEW MANAGING AGENTS

Williams New Owner of Ragan Agency in Milburn



AFR has appointed Channa "Shari" Williams managing agent of the Ragan Agency after the untimely passing of her long-time companion, Terry Ragan.

Williams was raised in Oklahoma and has lived in Johnston County for the past ten years. She has been in the education field for several years and still teaches for the Choctaw Nation. She earned her master's degree in education from Arizona State University, and recently obtained her Property and Casualty Insurance license from the state of Oklahoma.

Shauna Dunn has worked in the agency for six years and will continue to work with Williams. Dunn recently obtained her Property and Casualty Insurance personal lines license.

The Ragan Agency has a long, award-winning history with AFR Insurance/Oklahoma Farmers Union; Ragan's grandfather, Lonnie Callen, was the agent for many years.

Hofschulte Purchases Cook Agency in Miami

Nick Hofschulte, former FFA member and livestock judge, has purchased the Cook Insurance Agency in Miami and has been appointed managing agent by AFR Insurance.

Hofschulte earned an associates degree in animal science from Connors State College and has completed coursework at OSU and NEO. In addition to his insurance business, he also farms and raises livestock with his father, Phillip Hofschulte of Wyandotte.

Kathryn Frazee will continue to work in the agency, assisting Hofschulte as he transitions into the insurance industry.

The Cook Insurance Agency is still located at 121 S. Main St. in Miami and has the same phone number—918-542-9677.



Rowe Purchases Stone Agency in Wagoner



Mary Rowe has purchased the former Stone Insurance Agency in Wagoner and has been appointed managing agent by AFR Insurance.

Rowe has 29 years of insurance experience in personal and commercial lines. She most recently worked for the Brown & Brown Insurance Agency in Pryor and has also worked for the John Sleeper Agency in Wagoner. She has an associates degree in accounting from Connors State College and CISR, CIC and CPIW insurance designations. She is currently working on her CRM designation.

Rowe and her husband, Gary, have lived in the Wagoner area for many years. They have two children, Chris and Cristy. Rowe enjoys gardening, riding motorcycles and spoiling her grandchildren.

The name of the agency has changed to Rowe Insurance Agency, LLC, but is still located at 524 W. Cherokee in Wagoner and has the same phone number—918-485-2405.

HEATING CAUSES 14 PERCENT OF HOME FIRES

Heating is the second leading cause of all residential building fires, accounting for 14 percent of all fires responded to by fire departments across the nation. The term "heating fires" applies to those fires that are caused by central heating units, fixed or portable local heating units, fireplaces, heating stoves, chimneys and water heaters. Cooking is the leading cause of residential fires.

An estimated average of 50,100 heating fires in residential buildings occurred in the U.S. each year from 2008 to 2010. According to government figures, these fires resulted in an annual average of 150 deaths, 575 injuries and \$326 million in property loss.

Based on 2008-2010 data from the National Fire Incident Reporting System (NFIRS), a report published by the U.S. Fire Administration (USFA) reported:

- Residential building heating fires peak in the early evening hours, 5 - 9 p.m., with the highest peak 6 - 8 p.m. This four-hour period accounts for 30 percent of all residential building heating fires.
- Residential building heating fires peaked in January (21 percent) and decline to the lowest point during the summer months June to August.
- Confined fires, those fires confined to chimneys, flues or fuel burners, accounted for 87 percent of residential building heating fires.
- Thirty percent of non-confined residential building heating fires occurred because the heat source was too close to combustibles.

With peak heating season underway, the USFA offers the following safety tips:

- Maintain heating equipment and chimneys by having them cleaned and inspected annually by a qualified professional.
- Use heating equipment that has the label of a recognized testing laboratory.
- All heaters need space. Keep anything that can burn at least three feet away from heating equipment.
- Plug space heaters directly into outlets and never into an extension cord or power strip.
- Install and maintain carbon monoxide (CO) alarms inside a home to provide early warning of CO.

AFR AGENTS VOLUNTEER



Nick Hofschulte and Kathryn Frazee of the Cook Insurance Agency in Miami work the AFR trade show booth at the Tulsa State Fair. Thank you for your hard work!

AFR wants to see your community involvement and volunteer activities! Send pictures and information to AFR Communications Coordinator Laici Wedel at lwedel@afrmic.com.

2012 AFR AG & HISTORIC CONFERENCE

Thirty-two AFR/OFU members traveled to Canada Sept. 18 - 25 for the 2012 Ag & Historic Conference. Conference attendees visited historical and agricultural tourist destinations in Montreal and Quebec. In addition to extraordinary scenic views throughout the trip, attendees visited just in time to catch the fall foliage burst into leaves of yellow, gold and red. The trip would not have been complete without experiencing the finest of Canadian agriculture products. The maple syrup and "fromage" (cheese) were delicious, and the emu and bison farms were both entertaining and educational. As it is every year, the 2012 Ag & Historic Conference was full of fun and fellowship!



**Don't miss out on next year's adventure!
Check out the conference booth at the upcoming state convention for information on the next AFR/
OFU Ag & Historic Conference location.**

AFR MEMBERS NAMED TO NATIONAL COMMITTEES

Kent McAninch Named to GIPSA Advisory Committee



AFR/OFU member Kent McAninch, Tonkawa, has been appointed to the USDA Grain Inspection, Packers and Stockyards Administration (GIPSA) Grain Inspection Advisory Committee by U.S. Secretary of Agriculture Tom Vilsack. McAninch's three year term began October 2012 and will run through October 2015.

McAninch graduated from Oklahoma State University with a bachelor's degree in agronomy. With his wife of 40 years, Judy, he raises wheat, alfalfa and milo and runs a cow and stocker operation. McAninch is past president of Kay Electric Cooperative and now serves on the board of directors. He has served as president of the Oklahoma Wheat Growers Association, has served on the Oklahoma Wheat Commission, and was a member of Class IV of the Oklahoma Agriculture Leadership Program, the Kay

#6 Rural Water Board, and the advisory board of Service Bank. He was recently elected vice president of the Kay County Farmers Union Board. He has also served as chaplain of the Oklahoma State Grange and is an elder in the Tonkawa First Christian Church.

He is past chairman of the AFR/OFU State Policy Committee and has participated in AFR/OFU legislative fly-ins to Washington, D.C. Kent was recently selected as the OFU appointee to the National Farmers Union Policy Committee for the 2013 NFU Convention.

Morris Reappointed to Cattlemen's Beef Board



Brent Morris, Ninnekah, has been reappointed to the Cattlemen's Beef Promotion and Research Board by Agriculture Secretary Tom Vilsack. He will serve as vice chairman of the Beef Images Committee next year.

The promotional and research board empowers farmers and ranchers to leverage their own resources to develop new markets, strengthen existing markets, and conduct important research and promotion activities.

Morris is a third-generation dairy farmer and rancher. Morrisland Dairy is a diversified operation of dairy cows, cow-calf pairs and stocker calves. As part of the farming operation, Morris grows wheat, alfalfa, milo and grass on approximately 500 acres. Morris and his family also own and operate Washita Fertilizer Company. In recent years, Morris has actively lobbied for dairy policy in Washington, D.C. He has served as the chairman of the Joint Retail Committee and vice chairman of the Oklahoma John's Advisory Committee. With Dairy Farmers of America, he has served as a district voting delegate and Redistricting Committee member. Through the Oklahoma Beef Council, he has served as chairman, vice chairman, director and national director to the Federation of State Beef Councils. He has also served as president of the Oklahoma Holstein Association and chairman of the Steering Committee and the Young Cooperators Ambassador for the National Council of Farmer Cooperatives. He and his wife, Jackie, live in Ninnekah. They have three daughters, one son and three grandchildren.

JACKSON RECEIVES HONORARY AMERICAN FFA DEGREE



AFR Farm & Cooperative Programs Director Paul Jackson, Ringling, was recently selected as a recipient of the Honorary American FFA Degree, an award given to those who advance agricultural education and FFA through outstanding personal commitment. Jackson traveled to Indianapolis to receive the honor during an onstage presentation at the 85th National FFA Convention & Expo Oct. 24-27. The ceremony was broadcast live on the RFD-TV Network.

The award was given to Jackson by the National FFA Organization, an organization that works to enhance the lives of youth through agricultural education. The Honorary American FFA Degree recognizes those who have gone beyond valuable daily contributions to make an extraordinary long-term difference in the lives of students, inspiring confidence in a new generation of agriculturalists. Without the efforts of such highly dedicated individuals, thousands of young people would not be able to achieve success that, in turn, contributes directly to the overall well-being of the nation.

Jackson currently serves as Farm & Cooperative Programs Director for AFR/OFU and works closely with the Oklahoma FFA Association on a variety of events and sponsorships throughout the year. Jackson, a former Ringling FFA member, is also a past recipient of the National FFA Organization's American Farmer Degree.

The National FFA Organization, formerly known as the Future Farmers of America, is a national youth organization of 540,739 student members—all preparing for leadership and careers in the science, business and technology of agriculture. Student members participate as part of 7,489 local FFA chapters in all 50 states, Puerto Rico and the Virgin Islands. The FFA mission is to make a positive difference in the lives of students by developing their potential for premier leadership, personal growth and career success through agricultural education. Visit www.FFA.org for more information.

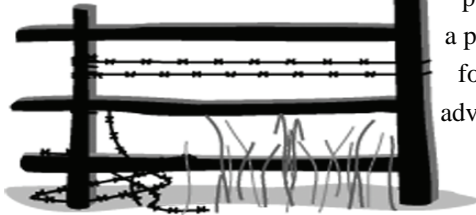
AFR HOSTS OALP MEDIA WORKSHOP



Class XVI of the Oklahoma Agricultural Leadership Program convened at the American Farmers & Ranchers Building in Oklahoma City Dec. 5-7 for the OALP "Leadership and Communications" seminar. During the event, OALP members learned about current events surrounding agriculture and ways to convey industry information to the public. Guest speakers for the seminar included Radio Oklahoma Network Director of Farm Programming Ron Hays. In addition to media relations and agriculture, Hays discussed emerging social media outlets and directed the group as they were interviewed regarding some of the agriculture industry's most difficult questions.

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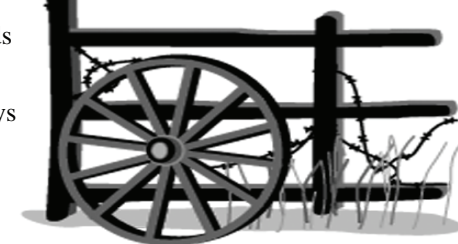


TRADING POST

Classified advertising in the Trading Post is available free of charge to all paid-up members of American Farmers & Ranchers. Ads must be of a personal nature and strictly non-commercial. Commercial ads and ads for non-members can be purchased at the rate of \$1 per word, paid in advance. Member ads must be 30 words or less, unless the member pays in advance for additional words. Each member is limited to one advertisement per issue.

ADS ARE DUE INTO THE HOME
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FOR PUBLICATION IN THE
SPRING ISSUE.

Advertising will not be accepted for services or products in direct competition with those offered by American Farmers & Ranchers or its affiliates.



REAL ESTATE

For sale – Two 2.5 acre building lots in Ridgeview Estate. 3.5 miles east of Noble, Okla., on Cemetery Rd. Great subdivision in the country. New homes, no trailers. \$22,000 each. Andy, 405/640-2889.

MOBILE HOMES

For sale – 2005 Forest River 3BR/1B. Shingle roof, vinyl siding, new plush carpet. Only \$19,900. 918/683-3707.

FIRE VICTIMS! The Home Store is here to help! All inventory made available for immediate delivery. Over 70 homes to choose from. Special pricing for confirmed victims. Call 918/683-7791 or visit www.Homestoreltd.com.

For sale – 2012 Legacy 16' wide, 1BR/1B. Shingle roof, front kitchen, black appliances, washer and dryer. Standard delivery and setup with central air. Only \$28,900. 918/683-7791.

For sale – 2013 Southern 16x80 3BR/2B. Shingle roof, vinyl siding, plus carpet, beamed ceiling, island sink kitchen. Ready to deliver, standard setup and air included. Only \$34,900. 918/683-3707.

FIRE VICTIMS! Ready to live in homes with shingle roofs and new carpet. Starting at \$11,900, immediate delivery available. Call 918/683-7791 or visit www.homestoreltd.com.

For sale – Awesome Oak Creek double-wide! Finished drywall, fireplace, wood cabinets, fresh paint, new carpet. Only \$42,900. 918/683-8400.

LIVESTOCK

Reg. Limousin bulls and heifers. Open and bred, black, polled, calving ease, gentle and some homozygous top genetics that work. Limflex angus bull. Wildhorse Valley. Call 405/517-3824 or 405/474-2018.

Reg. Sim-Angus bull. ½ SM – ½ AN, black, polled, gentle. Birth date: 4/18/11. Paden, 405/932-4270.

Reg. polled Hereford heifers. Remitall Online 122L & PW Victor Boomer P606 genetics. 12 mo. – 23 mos. Also a few young bulls. Breeding registered polled Herefords 45 years. 580/332-2468.

Miniature Donkeys – Jacks and Jennies. Nice colors, quality, friendly. Weanlings, yearlings and mature bred jennies. Sire is a 32" red donkey. Great companions with horses and cattle. \$250-\$500. 405/640-8212.

FARM EQUIPMENT & LAWN MOWERS

For sale – IH 886 Tractor w/ loader, bucket, hay spear, dual rear wheels, cab & operators manual. Good tires. Runs good. AC? Approx. 4600 hrs. \$11,500. Also, 14' TANDEM DISK Bush Hog model 1439 in good condition. \$1,650. 405/401-4329.

HOUSEHOLD ITEMS

For sale – Whirlpool washer & dryer, \$200. Restaurant plate warmers, \$40. Electric chainsaw; \$15.00. Battery chainsaw, \$20. 405/275-3419.

WANTED

Wanted – Old visible gas pumps. Also porcelain signs of farm equipment and petroleum. 580/639-2776.

Wanted – Old cars, running or not. 918/482-3272.

I buy mineral rights in Carter, Noble, Kay, Logan, Alfalfa, Beaver, Beckham, Blaine, Canadian, Ellis, Garvin, Pottawatomie, Pontotoc, Roger Mills, Washita, all counties. Call me before you sell. 580/227-2456.

MISCELLANEOUS

For sale – Rough cut black walnut wood \$6 and \$8 per board ft. Various lengths and widths. 405/642-7192.

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

For sale – 10 in. Craftsman radial saw with 4 ft. X 3 ft. heavy-duty table. Extra blades and attachments. Like new. 918/635-5753.

For sale – 1000 guns. 700 NIB. 405/627-3920.

For sale – Sm. square wheat straw, \$4 per bale. Sm. square horse-quality alfalfa. NW of Pocasset. 405/459-6543 or 405/574-5571.

For sale – Old handmade woolen quilt, \$300. 36" round display w/ glass shelf, \$125. Desk 35" X 5'11" & 5'5" X 18" w/ drawers, \$250. 250 ceramic molds & greenware, \$2500. Couch, \$100. 405/341-7951.

Ads due to AFR state office
by March 1 for publication
in the spring issue of
AFR News & Views.



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THE DUST BOWL

A FILM BY KEN BURNS

Coming to PBS • November 18 & 19, 2012



Ken Burns' new documentary *The Dust Bowl* was a nationwide success. If you missed the original broadcast, more information can be found at <http://www.pbs.org/kenburns/dustbowl/>. The film can also be purchased at all major retail outlets.

The film celebrates Oklahoma's volatile environmental legacy and our state's current status as a leader in conservation. Please don't miss this extraordinary look into Oklahoma's history!

AFR EMPLOYEES VOLUNTEER AT REGIONAL FOOD BANK



AFR employees have been busy volunteering at the Regional Food Bank of Oklahoma. Three groups recently volunteered at the non-profit food distributor.

In September, Brett McGavock, David Wilkins, Ashley Carter and Ruth Jackson volunteered. They packed back-

packs for underprivileged children, and packaged 4,944 lbs. of food which fed 3,803 people.

In November, Gregory Belt, Jana Broaddrick and Michele Lucus volunteered. They labeled food packages for hungry families, ultimately labeling 6,000 lbs. of food which fed 4,615 people.

In December, Gregory Belt, Julie Fairchild, Vilera Chilson, Brianna Pack and Ashley Carter volunteered. They packaged 5,236 lbs. of frozen soybeans, which will feed 4,028 people.

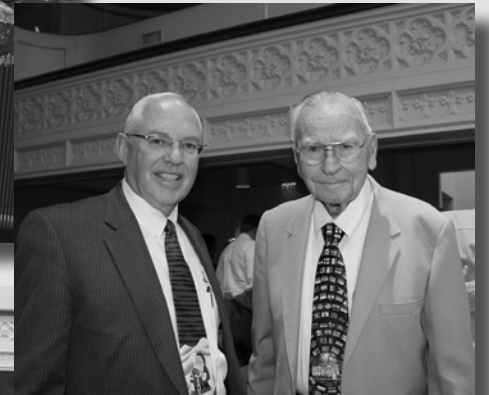
2012 CENSUS OF AGRICULTURE
YOUR VOICE. YOUR FUTURE. YOUR RESPONSIBILITY.

Mailed to all known producers between Dec. 27 and Jan. 3, 2012

Your response provides input for future agricultural planning and decision making. The information collected helps USDA develop improvements, strategies and safeguards to better agriculture.

AFR HOSTS HONOREES AT ANNUAL CHRISTMAS LUNCHEON

AFR hosted such AFR/OFU retirees and dignitaries as past president George W. Stone at the organization's 2012 annual Christmas luncheon. The event also featured the talents of AFR insurance agents and state employees. Picture below are AFR/OFU retirees, AFR President Terry Detrick with George W. Stone and members of the Richey Triio, Braunell Richey, Paul Jackson and Dorothy Richey.



Like to take pictures? AFR NEEDS YOUR HELP!

We want to celebrate the unique places, people and events across Oklahoma. If you have a knack for photography and already have some great shots, we'd love to see them! If you know of any interesting place or event in your home area, we want to know about that, too!

For more information, or to request a disclaimer and release form, please contact AFR Communications Coordinator Laici Wedel at (405)218-5557 or lwedel@afrmic.com.

IN MEMORIAM...

Otto Hansmeyer



Otto Hansmeyer, 100, passed away Oct. 31, 2012, in Norman. He was born July 21, 1912, in Norman to August and Minnie (Frevort) Hansmeyer. Services were held Nov. 6, 2012, at Trinity Lutheran Church with interment in I.O.O.F. Cemetery, Norman.

Hansmeyer retired as an Oklahoma Farmers Union insurance agent in 1992, and was also in the farming and ranching industry. He enjoyed working, reading the newspaper and socializing with his family and friends. His greatest enjoyment in life was spending time with his grandchildren and great-grandchildren.

Otto is survived by his son, Harold Hansmeyer and wife, Diana, of Norman; two daughters, Marilyn Sendelbach and husband, Raymond, and Kathryn Brown, all of Norman; five grandchildren, Kimberly Baxter and husband, Dustin Nunn, of Norman, Clifton Brown and wife, Bethany, of Norman, Sandra Lundmark and husband, Brian, of Norman, Stanley Sendelbach and wife, Misty, of Noble, and Daniel Brown of Oklahoma City; and seven great-grandchildren, Phillip Baxter of Oklahoma City, John Baxter of Norman, Emma Baxter of Norman, Tanner Sendelbach of Noble, Tori Sendelbach of Noble, Toni Sendelbach of Noble, and Sara Lundmark of Moore.

Floyd Harden



Floyd S. Harden, 94, went to be with the Lord on Oct. 27, 2012. Services were held Oct. 31, 2012, at Longwood Baptist Church with Pastor Steve Harden officiating. Burial followed in Longwood Cemetery, Ponca City.

Harden graduated from Ponca City High School in 1935, enlisted in the Army Air Force and served as an instructor and flight chief from Sept. 1941 to Dec. 1945. Following his time in the Army, Hardin operated a dairy farm for 35 years.

Harden was a life-long supporter of the Oklahoma Farmers Union, serving as a delegate to several national conventions. He also served on the board of directors of his local milk producers' cooperative for 27 years, Rural Water District 3 for 37 years, and Kay

County Excise and Equalization for 30 years.

He married Irene Hodgson Woolsey on July 6, 1956. He was a longtime member of Longwood Baptist Church and served 14 years as Sunday School Director. He loved baseball and coached little league for many years.

Harden is survived by his son, Steve Harden and his wife, Shelley; two stepsons, Kenny Woolsey and his wife, Darlene, and Danny Woolsey and his wife, Barbara; eight grandchildren, seven great-grandchildren and three great-great-grandchildren.

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RALPH'S PACKING CELEBRATES 53 YEARS OF SUCCESS

Ralph's Packing Company, an Oklahoma meat company in Perkins, Okla., celebrated 53 years of business and service on Nov. 1, 2012.

Gary Crane, owner of Ralph's Packing, said there have been many changes for the company throughout the past 53 years, but their ability to adapt and change is what has kept them going.

"In 1967, the Wholesale Meat Act culled out a lot of small meat plants," Crane said. "With our situation, we kept growing because we were willing to adjust our ideas to meet changing government regulations, as well as the needs and wants of our consumers."

Both Crane and his wife, Tess, take pride in running a third-generation family business. They have two daughters, Erica and Megan, who are involved in the business. Erica and her husband, Jason, both work at Ralph's Packing, and Megan, along with Erica and Jason, own shares in the business.

Although Ralph's Packing began as a fresh meat plant, the business branched out into producing fully-cooked products in the 90s. Some of the cooked products currently produced include beef jerky, smoked ribs and whole hogs.

"I grew up in this business," Crane said. "Fifty years ago this plant didn't make anything fully-cooked, it was a red meat plant with pork and beef. We sold sides, quarters and basically any type of fresh beef or pork product, but now we concentrate on high-quality, fully-cooked products."

Crane said consumers want convenience, so that is the direction they chose to take the company.

"People want convenient products; something they can heat and eat," Crane said. "The majority of our products are fully-cooked; almost a complete turnaround from the 60s."

Ralph's Packing has worked with Oklahoma State University's Robert M. Kerr Food & Agricultural Products Center for several years and has developed a strong relationship.

Chuck Willoughby, FAPC manager of business and marketing relations, said it has been a pleasure working with Ralph's Packing during the years.

"Ralph's is one of those companies that you can point to as an example of success when working with entrepreneurs," Willoughby said. "They exemplify that successfully running a business goes beyond skillful quality production or good salesmanship."



Robert M. Kerr Food & Agricultural Products Center
Oklahoma State University
148 FAPC, Stillwater, Oklahoma 74078
(405) 744-6071 | www.fapc.biz | fapc@okstate.edu



Oklahoma Beef Checkoff UPDATE

Oklahoma Beef Checkoff Dollars in Japan

The Oklahoma Beef Council made a strong commitment to growing US beef sales in the international market in FY 2012. This decision was made because Oklahoma checkoff dollars would be matched three and four times through government and industry resources, which is significant when you consider the buying power of the Beef Checkoff has declined by almost 50% since 1987. We also recognized the international market was adding significant value to the fed cattle, more than \$200.00 per head.



As an example of these efforts, in 2012, the US Meat Export Federation leveraged \$45,000 in funding support from the Oklahoma Beef Council with a promotional investment of more than \$240,000 from Ito Yokado to conduct a month-long U.S. beef promotion with the retailer called the "American Beef Fair." Focusing on increasing sales of U.S. beef middle meat, the promotion showcased a variety of chilled cuts, including chuck rib, strip loin, and chuck eye roll. Tasting demonstrators were deployed to the 174 participating Ito Yokado outlets across Japan where they instructed customers how to cook the specific cuts and distributed samples to eager consumers. As a result of the "American Beef Fair," Ito Yokado sold more than 282,000 lbs of U.S. beef for an increase of 14 percent over the pre-promotion period.

Checkoff Communicates With Key Nutrition Thought Leaders

Once again, the beef checkoff partnered with the Academy of Nutrition and Dietetics (formerly the American Dietetic Association) to reach nutrition thought-leaders, including registered dietitians and other credentialed health professionals and media at the recent 2012 Academy of Nutrition and Dietetics annual Food and Nutrition Conference & Expo in Philadelphia, Penn. More than 300 participants of the conference attended a checkoff-funded educational session entitled, "From Farm to Fork: The Evolution of Our Favorite Foods." This session featured Drs. Tom Field and Nancy Rodriguez who presented a look at interventions made by producers of today's food in response to changes in dietary guidance to make nutrient rich foods like beef more widely accessible. A spotlight was placed on modern beef production and changes in breeding, feeding and trimming that have resulted in leaner beef choices.

Checkoff dollars also supported a prominent exhibit at this year's conference and this provided an opportunity to

distribute more than 5,000 beef nutrition resources such as information about the Beef in an Optimal Lean Diet (BOLD) study. Booth visitors also enjoyed samples of heart healthy recipes from The Healthy Beef Cookbook.

BIWFD Facebook Page Surpasses Half a Million Fans

The checkoff's "Beef. It's What's For Dinner." Facebook page recently surpassed the "halfway to a million" mark when it comes to fans of the page. And the effort to engage consumers in conversations about beef is paying off: fans aren't just reading a post, but giving it a thumb's up, leaving comments and forwarding to their Facebook networks.



The facebook page continues to ask for feedback from consumers such as 'what are some of their favorite memories where beef was served,' and 'what is their favorite grilling moment from the past couple of months?' By keeping them engaged with other beef lovers on Facebook, the Beef Checkoff hopes to encourage more people to become fans of the page to find great tips on cooking, recipes and promotions. It really is a community of like-minded consumers, talking about great moments that feature beef.

So how do other proteins stack up? As of 11/5/2012,

- Got Milk? has 64,462 likes
- Got Chocolate Milk? has 146,753 likes
- Pork Be Inspired has 95,643 likes
- Incredible Edible Egg has 400,981 likes
- "Beef. It's What's For Dinner." now has 535,023 likes! (and counting)

Consumer Events Lead the Way for the OBC in September

Oklahoma City State Fair

The Oklahoma City State Fair was a busy time as staff and volunteers distributed 6000 beef samples to consumers in the first weekend of the Oklahoma City State Fair showcasing an easy beef recipe from the National Beef Cookoff, Mongolian Sloppy Joes, which was a big hit. In addition, as part of a larger agriculture coalition, we distributed 10,000 beef recipes and information during the full length of the state fair.

On the cooking stage, we hosted 22 beef cooking demos

with a special treat as University of Central Oklahoma dietetic interns showcased healthy beef dishes to fair attendees.

"Beef Up the Blood Supply"

The Oklahoma Beef Council was a proud sponsor of the "Beef Up the Blood Supply" Drive leading up to the Labor Day Weekend. In eleven locations state-wide, consumers were encouraged to visit donor sites to give blood before the Labor Day weekend. Often, the blood supply runs short during holiday periods, so this was excellent opportunity to help boost the blood supply as part of a community event and promote beef at the same time. The Oklahoma Beef Council was featured through radio and other media sources as a prominent sponsor of the event in which all donors received an all-beef hotdogs as well as beef recipes and nutritional information. We wish to thank Homeland Foods for its support of the programs by donating the all-beef hotdogs. Thank you, Homeland! More than 850 potential lives were saved through the event.

Septemberfest

The Oklahoma Beef Council participated in Septemberfest at the Governor's mansion, an annual family festival hosted by the state of Oklahoma's first family, which attracts up to 30,000 consumers. The Oklahoma Beef Council was on hand to engage the crowd, pass out beef recipes and the crowd favorite, all-beef hotdogs. More than 2200 hotdogs were grilled and distributed in four hours with the help of wonderful volunteers from the Oklahoma Cattlewomen and as well as 4-H and FFA volunteers. Visitors to the booth also received beef recipes and information.

Cattle in the Country When to Pay the Beef Checkoff

By law, all producers selling cattle or calves, for any reason and regardless of age or sex, must pay \$1-per-head to support beef promotion research and information through the Beef Promotion and Research Act.

Here are some specifics:

- Whoever makes payment to the seller is considered a "Collection Point" or person and must withhold \$1-per-head, remitting those funds to the Qualified State Beef Council (QSBC) where they live. Collection points could include auction markets, feedyards, dealers/order buyers, other producers, auctioneers, clerking services, banks, packers and other entities.
- The buyer is generally responsible for collecting \$1 per head from the seller. By law, both buyer and seller are equally liable to see that \$1-per-head has been collected and paid.
- Research shows the checkoff returns of over \$5.00 in terms of cattle prices that are higher than they would have been without checkoff-funded programs.

AFR News & Views

"The Voice of Family Agriculture"

Vol. XCIV No. 1

WINTER 2013

Upcoming Events...

January 2013

- KNID Agrifest Farm Show, Fairgrounds, Enid Jan. 11-12
- OKC Barons AFR 4-H/FFA Night, Cox Center, OKC Jan. 19
- AFR Home Office Closed – Martin Luther King Jr. Day Jan. 21

February 2013

- Oklahoma Soybean Expo, Wes Watkins Center, Stillwater Feb. 13
- AFR State Convention, Embassy Suites, Norman Feb. 22-23
- Oklahoma Association of Conservation Districts Annual Mtg., Feb. 24-26
Reed Center, Midwest City

March 2013

- Oklahoma Youth Expo, State Fairgrounds, OKC Mar. 16-26
- AFR Ag Achievement Contest, State Fairgrounds OKC Mar. 16-26
- Farm Expo 2013, Fairgrounds, Woodward Mar. 22-24
- AFR Home Office Closed – Good Friday Mar. 29

April 2013

- Ag Day at the Capitol, OKC April 4
- Southwest Farm & Home Expo, Fairgrounds, Elk City April 6-7
- AFR State Scholarship Deadline April 15
- Redlands Interscholastics & AFR Judging Contest, El Reno April 16
- Southern Plains Farm Show, Fairgrounds, OKC April 18-20

... AFR serving Oklahoma for over 108 years!