# REPRESENTATIVES TO STUDY RISING HOMEOWNERS INSURANCE COSTS

Representatives Stacy Jo Adams (R-Duncan) and Chris Sneed (R-Fort Gibson) will lead an interim study examining the factors contributing to rising homeowners' insurance costs in Oklahoma.

The lawmakers will bring together insurance professionals, contractors, builders, real estate professionals, adjusters, consumer advocates, and homeowners to better understand why Oklahoma consistently ranks among the states with the highest homeowner's insurance premiums.

"This issue hits close to home for me in more than one way," Adams said. "As a customer-facing insurance agent and a state representative, I hear the frustration across the desk and across the district. I see customers opening their renewal notices and wondering why their homeowner's insurance premiums have increased again. I also hear from constituents who simply want to know why it costs so much to protect the homes they've worked so hard to build. I want answers too."

The study will examine property values, construction materials, labor expenses, and severe weather losses. Adams and Sneed also plan to consider the cost of replacing roofs through insurance claims compared with similar work during new construction.

"Our plan for this study is to dig into the costs that may not be as obvious," Sneed said. "We know property values have increased significantly, building materials and labor cost more, and we know storms seem to love Oklahoma. There has to be additional factors driving these prices, and we intend to cover all our bases."

Additional topics will include litigation and legal expenses, reinsurance, building codes, fraud, and regulatory requirements.

"We are approaching this study without a predetermined conclusion," Adams said. "Some factors may be outside Oklahoma's control, while others may present opportunities for reform. Our goal is to follow the data, separate fact from assumption and identify practical solutions that could make a difference for Oklahoma families."

The interim study period begins Monday, Aug. 3, and ends Friday, Oct. 30. Interim studies allow lawmakers to examine policy issues in greater detail outside the regular legislative session. The date and meeting details for the study will be announced at a later date.






(Left to right) Rep. Daniel Pae, German State Legislator of North-Rhine Westphalia Angela Freimuth, and Sen. Dave Rader attend the launch of the American German State Legislators Caucus.

# American German State Legislators Caucus launches

Oklahoma Representative Daniel Pae (R-Lawton) joined lawmakers from across the country last week to officially launch the American German State Legislators Caucus during the National Conference of State Legislatures (NCSL) Legislative Summit in Chicago.

Pae is a founding member of the bipartisan organization, which brings together state legislators interested in improving trade, investment, education, workforce development, and cultural exchange between U.S. state legislatures and Germany.

The kickoff event welcomed U.S. state legislators, a delegation of members of German state parliaments, representatives of German businesses and professional organizations, and members of the caucus's inaugural Board of Directors.

"Oklahoma has benefited tremendously from strong international partnerships, and Germany has long been one of our most important economic partners," Pae said. "I'm honored to be a founding member of the American German State Legislators Caucus and look forward to working with colleagues across the country to strengthen the relationships that create jobs and encourage innovation between our communities."

Sen. Dave Rader (R-Tulsa) attended the launch as well.

""It was good to meet with Angela Freimuth at the NCLS conference in Chicago," Rader said. "We discussed some possible ways for strengthening and increasing business opportunities between Germany and Oklahoma. Thank you, Rep. Pae, for arranging the meeting."

In 2025, Germany was Oklahoma's fourth largest export market, exporting $485 million in goods to the country. The new caucus will provide opportunities for state legislators to share best practices, engage with German leaders and businesses, and promote policies that strengthen transatlantic cooperation.




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## LEGALS

CONTINUED FROM **PG 7**

estate, c/o Cassandra L. Coats at Coats Law Firm, 120 S. Wilson, Ste. A, Vinita, Oklahoma 74301, on or before the following presentment date: September 28, 2026, or the same will be forever barred.

DATED this 1st day of July, 2026.

/s/ Beverly A. States
Beverly A. States
Administrator of the Estate
of Carie Fisher, deceased

**/s/ Cassandra L. Coats**
**Cassandra L. Coats,**
**OBA #22106**
**Coats Law Firm**
**120 S. Wilson, Ste. A**
**Vinita, Oklahoma 74301**
**tel: 918.256.7234**
**Attorney for Administrator**

(Published in the Miami News Record July 31 and August 7, 2026)
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**IN THE DISTRICT COURT OF OTTAWA COUNTY, OKLAHOMA**

In the Matter of the Estate of VERNAL LLOYD GUILFORD, Deceased.

**No. PB-2026-27**
**NOTICE TO CREDITORS**

All creditors having claims against Vernal Lloyd Guilford, deceased, are required to present the same, with a description of all security interests and other collateral (if any) held by each creditor with respect to such claim, to the Personal Representative, Lynnette M. Oakley, one and the same person as Shelly Oakley, at the law office of N. Georgeann Roye, 34 1st Avenue NE, Miami, Oklahoma 74354, on or before the following presentment date: October 12, 2026, or the same will be forever barred.

/s/ Lynnette M. Oakley
Lynnette M. Oakley
Personal Representative
of the Estate of Vernal
Lloyd Guilford, Deceased

Dated: August 3, 2026

**N. Georgeann Roye,**
**OBA #30238**
**Attorney for Personal Representative**
**34 1st Avenue NE**
**Miami, Oklahoma 74354**
**(t) 918.961.2210**
**(f) 918.542.2747**

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**DISTRICT COURT OF OTTAWA COUNTY STATE OF OKLAHOMA**

IN THE MATTER OF THE ESTATE OF COMILLA JOAN HUDELSON, DECEASED.

**No. PB-2026-28**
**NOTICE TO CREDITORS**

All persons having claims against Comilla Joan Hudelson, deceased, are required to present the same with a description of all security interests and other collateral (if any) held by each creditor with respect to such claim to David R. Hudelson, Personal Representative of the Estate, c/o Randall G. Vaughan, Davis & Thompson, PLLC, P.O. Box 487, Jay, OK 74346, on or before the following presentment date: October 10, 2026 or the same will be forever barred.

DATED this 4th day of August, 2026.

**/s/ Randall G. Vaughan**
**Randall G. Vaughan,**
**OBA #11554**
**DAVIS & THOMPSON, PLLC**
**Mail P.O. Box 487;**
**Physical 314 S. Fifth Street**
**Jay, Oklahoma 74346**
**Phone (918) 801-4454;**
**Fax (918) 801-4493**
**rvaughan@davisandthompson.net**
**Attorneys for Personal Representative**

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**DISTRICT COURT OF OTTAWA COUNTY STATE OF OKLAHOMA**

IN THE MATTER OF THE ESTATE OF JACKIE GLEN JONES, DECEASED.

**No. PB-2026-29**
**NOTICE TO CREDITORS**

All persons having claims against Jackie Glen Jones, deceased, are required to present the same with a description of all security interests and other collateral (if any) held by each creditor with respect to such claim to Jacqueline Johnson, Personal Representative of the Estate, c/o Randall G. Vaughan, Davis & Thompson, PLLC, P.O. Box 487, Jay, OK 74346, on or before the following presentment date: October 10, 2026 or the same will be forever barred.

DATED this 4th day of August, 2026.

**/s/ Randall G. Vaughan**
**Randall G. Vaughan,**
**OBA #11554**
**DAVIS & THOMPSON, PLLC**
**Mail P.O. Box 487;**
**Physical 314 S. Fifth Street**
**Jay, Oklahoma 74346**
**Phone (918) 801-4454;**
**Fax (918) 801-4493**
**rvaughan@davisandthompson.net**
**Attorneys for Personal Representative**

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**In the District Court of Ottawa County State of Oklahoma**

Re: Application of Debra Cunningham for License as a Statewide Private Process Server

**No. PSS-26-1**
**Public Notice - Private Process Server License Application**

Notice is hereby given that Debra Cunningham has filed an application in the District Court of Ottawa County, State of Oklahoma, in accordance with the provisions and requirements of 12 O.S. § 158.1, for a statewide private process server's license.

Action will be taken on said application on the 3 day of September, 2026 9:30 A.M. before Judge McAffrey, and if there are no protests and the court determines the applicant is qualified, a license will be granted to the applicant by the court.

Dated: 8-3-26

**/s/ C. Key by T Curry**
**Court Clerk/Deputy**

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**Notice of Proposed Telecommunications Tower: Public Participation**

Harmoni Towers LLC is proposing to construct a new lattice style telecommunications tower east of 64491 E. 222 Road, Wyandotte, Ottawa County, OK, 74370, N 36° 41' 44.4", W 94° 43' 16.5". The height of the tower will be 57.3-meters above ground level (188-feet above ground level) and 60.3-meters above ground level including appurtenances (198-feet above ground level with appurtenances). The tower will not be lit. Specific information regarding the project is available by calling RESCOM Environmental at 260-385-6999 during normal business hours. Any interested party may submit comments to RESCOM Environmental at PO Box 5516, Fort Wayne, IN 46895 on the impact of the proposed action on any districts, sites, buildings, structures, or objects significant in American history, archaeology, engineering or culture that are listed or determined eligible for listing in the National Register of Historic Places under National Historic Preservation Act Section 106. Interested persons may review the application for this project at www.fcc.gov/asr/applications by entering Antenna Structure Registration (Form 854) file no. A1383499 and may raise environmental concerns about the project under the National Environmental Policy Act rules of the Federal Communications Commission, 47 CFR §1.1307, by notifying the FCC of the specific reasons that the action may have a significant impact on the quality of the human environment. Requests for Environmental Review must be filed within 30 days of the date that notice of the project is published on the FCC's website and may only raise environmental concerns. The FCC strongly encourages interested parties to file Requests for Environmental Review online at www.fcc.gov/asr/environmentalrequest. If the filer is unable to submit electronically, or if filing electronically would be unreasonably burdensome, the Request may be submitted by mail to FCC Requests for Environmental Review, Attn: Ramon Williams, 445 12th Street SW, Washington, DC 20554, with a request for waiver under 47 CFR § 1.1304(b). A copy of the Request should be provided to RESCOM Environmental, Attn: Andrew Smith, P.O. Box 361, Petoskey, MI 49770.

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