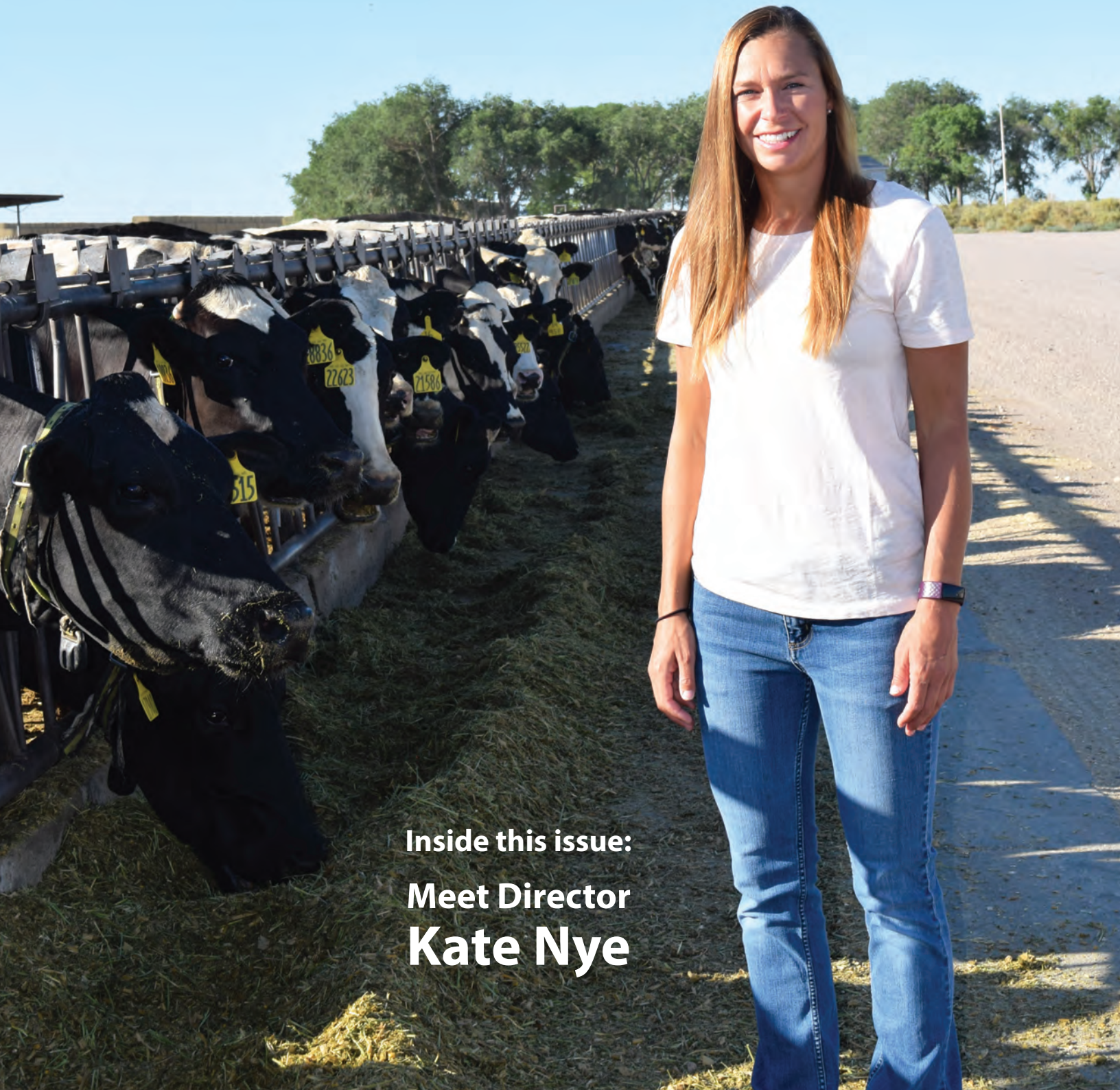


FenceLines

Volume: 24 Issue: 3 A Western AgCredit Publication Summer 2021



**Inside this issue:
Meet Director
Kate Nye**



FenceLines

Summer 2021

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On the cover: Western AgCredit's newly elected Director, Kate Nye.

Locations

- Logan, Utah: 435.752.2146
- Tremonton, Utah: 435.257.0179
- Evanston, Wyoming: 307.789.9420
- Roosevelt, Utah: 435.722.4076
- South Jordan, Utah: 801.571.9200
- Spanish Fork, Utah: 801.798.7360
- Delta, Utah: 435.864.2314
- Richfield, Utah: 435.896.8407
- Cedar City, Utah: 435.586.6575

Join Us Socially!



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Scott Wayment, Member Director
Warren, UT

We'd love to hear from you! Send your questions or suggestions to:

Sarah Witt
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FenceLines is published for the reading enjoyment of customers and friends of Western AgCredit. Efforts are made to ensure the accuracy and completeness of information printed. However, the Association assumes no liability for inadvertent or unintended errors or inaccuracies. Servicing the Intermountain West since 1916, customer service is our commitment.

Dealing With Drought

David Brown, *President and CEO*



With drought being top of mind here at Western AgCredit and undoubtedly for each of you, please know that we are acutely aware of the challenges you are facing and share in your concern. Please also know that we are being proactive in offering financial relief and other resources to our customer owners, wherever and whenever possible.

While we certainly understand that credit is neither a desirable nor a sustainable substitute for income, it can provide a bridge to better days ahead and sustain your business in the interim. As bleak as conditions feel for many right now, history provides hope that periods of abundant prosperity often follow periods of extreme adversity. As the “most dependable source of constructive credit and related services to agriculture and the rural community,” we recognize that now is the time to maximize value to our stockholders. In an effort to get value to the end of the row, we are working closely with the Board of Directors to accomplish the following in response to the drought:

- Modify loan terms (where constructive) to grant temporary financial relief;
- Maximize patronage distributions to supplement income;
- Extend additional credit to meet business needs until production capacity returns;
- Be a resource to customers for information, business planning, and consultation.

While we are not in the business of advising you how to run your business (you are obviously much more knowledgeable and qualified for that role), we are certainly willing and able to work closely with you to provide tools and insight you may find beneficial. For example, we have tools available to organize and interpret financial data, models to analyze various business scenarios, and a listening ear and some ideas in mind as you work through various options. In fact, we wholeheartedly believe we can provide value to your management team by providing an outside perspective and solutions that we may have seen work in similar scenarios.

We don't have all the answers, but we do have a sincere desire to be a trusted resource to you. We pledge to always be honest and forthright in the process, regardless of outcome. If you haven't already, please contact your loan officer and start the process. I am confident you will be pleased with the level of service and consultation you receive. It is part of our “value added” commitment to be much more than just a place to obtain financing.

On a lighter note, it has been wonderful to get back out to rural communities to host our traditional Customer Appreciation Barbecues. So far, we have seen record attendance in 2021, which has added to the enthusiasm and anticipation of each one. Despite the struggles many are facing, we are gratified to host an event where customers can come together for a good meal and renew relationships. There are few sights more satisfying than a venue full of farmers and ranchers enjoying a juicy ribeye steak, fresh corn, and a good laugh together, even during a severe drought. Our customers have seen tough times before and most believe they can get through them again with faith, hope, hard work, and determination. They also have immense respect and appreciation for the land, their livestock, and the powers and resources beyond their own that sustain life.

Do your best to hang in there and reach out to us early and often for support, even if you need nothing more than a listening ear. We are constantly reminded of the goodness found in agricultural producers and our rural communities. You are the backbone of our great nation. Few know of your struggles, but all partake of the bounties you provide. Fortunately, when you work the land and the livestock, there is a sense of satisfaction more gratifying than any public praise or accolades could provide. It is a connection that many crave, but few experience. Let's all keep an eye on our neighbor and help where we can. God bless you for your efforts and sacrifice!

Respectfully,

A handwritten signature in black ink that reads "David Brown". The signature is written in a cursive, flowing style.

Association News

New Hires



In May, McKade Hatch joined the Western AgCredit team as a loan officer with the AgExpress team working out of the Tremonton branch. McKade graduated from Southern Utah University with a degree in agriculture science and minors in finance and biology. Originally from Panguitch, UT where his family runs a small cow/calf operation as well as raises grass-alfalfa, McKade now lives in Logan.



Eric Tennant joined Western AgCredit's loan accounting team in June as a staff accountant in South Jordan. Eric graduated from Snow College with an associate degree in accounting and also from Utah Valley University with a bachelor of science in accounting. Eric's work experience includes working in accounting and owning and managing a franchise. Eric and his family live in South Jordan.



CJ Johnson started working as an appraisal intern in March, and was hired in June as an associate appraiser. He is currently based in the Logan branch. CJ recently graduated with a master's degree in agribusiness from Utah State University. He also earned a bachelor's degree in agribusiness from Brigham Young University-Idaho. CJ is from Reno, NV.



Promotion

Rainette Goold, the credit support specialist in our Richfield branch, was recently promoted to team lead. In this new role, Rainette will coordinate workload among branch CSS staff, develop and coordinate training plans for new hires, collaborate with escrow and accounting functions and maintain procedural guidance.

Survey Gift Card Winner Announced

Western AgCredit is pleased to congratulate Ace Cattle, LLC on winning second quarter's \$200 gift card. Ace Cattle was randomly selected from the surveys returned. To be eligible to win this quarterly drawing, customers must complete the

survey received in the mail after renewing a current loan or getting a new loan. If you choose to include your name on the survey, you'll be eligible for our quarterly drawing for a \$200 gift card.

Whistle Blower

Western AgCredit provides its stockholders, employees and the general public with the opportunity to utilize a "Whistle Blower Program" (WBP). The WBP can be accessed using the Association's website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of potential issues that may result in a WBP contact being initiated are: complaints regarding accounting practices, internal

accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. WAC pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman Shirelle Erb at 801-450-1335, or Board Chairman Wayne Smith at 435-590-9816.

Sustainable Agriculture Video

Lately, the words conservation, carbon neutral and sustainable are just a few of the buzz words used to describe business practices that are mindful to the need to conserve natural resources. We know that farmers and ranchers have been utilizing practices to preserve the land for future generations for years, and we want to help tell that story. Use this QR code

(just open the camera on your phone, point the camera at it, and your phone will do the rest) to check out a video highlighting some of the conservation practices our customers use to preserve and protect the natural resources they rely on.



Cedar City Branch Open House

On June 15, 2021, we held an official open house at our new Cedar City branch. The event was complete with a ribbon cutting and luncheon.

We also used the occasion to celebrate National Dairy Month. All attendees went home with cheese curd and we served ice cream for dessert.

We appreciate customers, employees from other locations, people from the local business community and local community leaders taking the time to attend this event.

With the completion of this location, we now have constructed or remodeled all of the full-time office locations customers and employees enjoy. This process has taken several years, but we believe the new facilities are worth the investment!



Kay Hansen Retires After 15 Years of Service

At the end of April, Kay Hansen retired after nearly 15 years of service as the credit support specialist in the Spanish Fork branch.

Kay is looking forward to spending more time with her grandchildren and working on projects during her retirement.

Kay will be missed by employees and customers, and we want to thank her for her service to the Association and wish her well in retirement!





On The Road Again...

After taking a year off from our traditional customer appreciation barbecues in 2020 because of the COVID-19 pandemic, we are pleased to be back on the road again for 2021!

At several of our barbecues so far this year, we've had record breaking attendance, and we are so grateful to everyone that took the time to join us. It is really important for us to get out in the countryside and spend time with our customers and

friends of the Association, and our barbecues create a great environment for us to say thank you while enjoying a great meal together.

In Logan, Representative Blake Moore was in attendance and addressed the group, thanking farmers for the work they do. If we missed you this year, we hope to see you at a location near you in 2022.



The grill crew cooking steaks at our Logan barbecue.



McKade Hatch and Mike Kelley, loan officers in our Tremont branch, and Beau Cartier, our loan accounting manager cooking corn in Evanston.



The drink crew at our Evanston barbecue.



Our Evanston branch manager, Tara Saprony and Director Scott Wayment welcoming guests to our Evanston barbecue.



Guests enjoying dinner at our Logan barbecue.



Chase Black, a loan officer in our Evanston branch visiting with a guest at our Evanston barbecue.



President David Brown visiting with Rep. Blake Moore and his staffer, Travis Campbell, at our Logan barbecue.



Rep. Blake Moore addressing guests at our Logan barbecue.

Farm Fresh Advertising Grant Winners

Western AgCredit is pleased to announce the recipients of this year's Farm Fresh Advertising Grants! The recipients each received \$500 to advertise their farmers market and 200 reusable shopping bags.

The 2021 Farm Fresh Advertising Grant recipients are:

- **Ashley Valley Farmers Market:** 210 E. Main St. Vernal, UT
- **Downtown Farmers Market:** 2 W. St. George Blvd., St. George, UT
- **Brigham City Farmers Market:** Bill of Rights Plaza, Brigham City, UT
- **Country Market:** Manila, UT
- **Local Produce:** 58 W. 400 N. Logan, UT

Western AgCredit is pleased to offer the Farm Fresh Advertising Grant to program to help support local food farmers by helping local markets advertise their market. For more information, visit westernagcredit.com

Top photo: Branch Manager Jason Gillman with the representative of the Country Market in Manila.

Bottom Photo: Branch Manager Jason Gillman and Loan Officer Walker Bagley with producers from the Ashley Valley Farmers Market.



Photo Contest Deadline August 31st!

The deadline for the photo contest for our 2022 calendar is August 31, 2021. Thirteen agriculture-related photos will be selected for the calendar, and winners will each receive a \$50 gift card for his/her submission. There are no limits on submissions.

High-quality digital photos are preferred, but other formats will be accepted. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes.

Please include a brief description of the photo including location and names of individuals, if present. Email entries to Sarah Witt at witts@westernagcredit.com.





Dairying in Delta

The Nye family owns and operates Mountain View Dairy in Millard County. The milk from their 5,500 cows helps supply Dannon's yogurt production in the Salt Lake Valley.

Mountain View Dairy, a 5,500 cow dairy just outside of Delta, UT, is owned and operated by the Nye family and home to Western AgCredit's newest director, Kate Nye. John and Maria Nye, along with their son Greg and his wife Kate, run the dairy today with the help of 80 full-time employees.

John is a first-generation dairy farmer that was encouraged by his father, a cooperative extension agent, to be involved in agriculture. "Dad got his start in the dairy industry in 4-H, and then went to work on a dairy and bought the guy out when he retired," said Greg.

John had worked on the farm he purchased while attending college and decided to make dairy farming his career. Shortly after purchasing the dairy farm in Connecticut, John met and married Maria, who grew up on a family dairy farm, and together the couple built the operation.

Their farm in Connecticut was not far from New York City, and vacation homes dotted the landscape, making it difficult to farm. "We were about two hours outside of New York City, and we were losing farm ground to weekend homes," said Greg.

"We had three days a week that it was very difficult for us to farm because of the weekend population, and we were really spread out," said Greg. "We had two facilities that were 20 miles apart and we farmed a 20 mile radius around each one of those facilities to put up the feed that we needed. We farmed everything from like a quarter acre up to the biggest single tract of land that we farmed was 40 acres. We farmed 1500 acres that way."

Based on the geographic limitations that prevented them from running efficiently, the Nyes decided to relocate their dairy operation. At the time, Millard County was recruiting

(Continued on p. 10)

Meet Director Kate Nye

Director Kate Nye with her husband, Greg, and their daughters, Hannah and Emma.



Role at Mountain View Dairy: Kate is the finance manager and is also instrumental in herd health at Mountain View Dairy. As financial manager, she takes care of all financial planning including project planning, budgeting with Dannon, employee payroll and benefits, accounts payable, and more. She is also actively involved with the cows in all aspects of herd health including preg checking, monitoring animal health to determine when cows need care, and managing the feed once it is on site since feed is an integral part of herd health.

Background: Kate grew up on Black Brook Farm, a dairy in upstate New York. Named after the brook that runs through the farm, the picturesque dairy features a herd of registered Holsteins. The dairy was Kate's mother's family farm, and today it is operated by her parents, Henry and Kerry Adams. Her parents are Farm Credit customers, and Kate's father served as a Farm Credit Director.

Education/Work Experience: Based on her interest in the dairy industry, Kate went to Cornell University where she earned a degree in agriculture science. It was at Cornell she discovered her interest in business-related classes and realized she had an aptitude for the business side. During

college, she participated in the Farm Credit Fellows program and interned with Farm Credit. After college, she started a career with Farm Credit East where she worked as a loan officer for seven years in the Mayville, NY branch, which is close to Lake Erie. The majority of her portfolio consisted of dairy producers, but she also worked with juice grapes, beef, and other cash crops.

Personal Life: Kate met Greg at an advocacy program for young producers to help them speak out about the benefits of milk and other dairy products. Greg's parents, John and Maria, had participated in this program and encouraged Greg to attend. Kate's friend told her about the program, and she signed up as well. That was in 2011, and they married in 2013. The couple decided to join Greg's family and run Mountain View Dairy, so Kate quit her job at Farm Credit and moved to Delta.

Kate and Greg have two young daughters, Emma and Hannah. Since the dairy operates around the clock, Kate and Greg often take emergency calls at night as well. Although their operation is demanding, they are able to balance their family with the demands of the dairy all while doing what they love.



Kate's family's farm in upstate New York.

dairies to move to the area in an effort to provide a local market for hay grown in the county, and the Nyes determined that the Delta area would be a good place to grow their operation.

In 1995, the Nye family moved their 400 head dairy operation from Connecticut to Millard County. This included hauling their cows from the East Coast to their new home. They even moved their bulk tank. “My dad disassembled the parlor, put the equipment in the bulk tank, put the tank on a trailer and hauled it out here,” said Greg.

John’s father, Jeff, also moved with the family, and he was instrumental in the construction of their dairy facility. Jeff had a keen eye for organizing things so they had a nice flow and operated efficiently. He has since passed away, but his work lives on in their well-organized dairy facility.

After moving to Utah, they started expanding their herd, and according to Greg, by 2003 they had stabilized at about 1,200 head. At that time, they purchased their second dairy and increased their herd to roughly 3,200 head by 2008.

With the purchase of the last neighboring facility in 2016, they raised their cow numbers to 5,500. In addition to the three large dairies, they also have a smaller hospital barn where cows go when they are fresh or sick so the animals can receive additional care.

The Nyes market their milk to Dannon. “We have a direct contract with Dannon as opposed to going through a co-op that sells to the processor, we work directly with the processor,” said Kate.

Their entire production goes to the processing plant in West Jordan, UT, and it is used to make a variety of yogurt products.

Part of their contract with Dannon is being Non-GMO project certified. “We test all of our forage coming in and all of our commodities we either test on site or they come with a guaranteed certificate,” said Kate.

The Nye family purchases all of their forage locally, but being Non-GMO certified requires the Nyes to purchase the rest of their feed outside of their local area because Non-GMO feed is not available at nearby feed stores.

“We have to take it by the railcar, so we’re at the mercy of the railroad,” said Kate. “Sometimes we get one railcar of corn in a week, and sometimes we get eight railcars of corn. We know we have to be able to store all of that feed. Right now we just do not have a great way to store it.”

Currently they use re-purposed old storage facilities to accommodate the railcars of corn and other feed. Some of the storage bins are uncovered, which can lead to weather damage to the feed. With their current set-up, they also have to move the feed several times. These factors equate to a lot of shrinkage in their feed before it gets to the cows.

The Nyes are currently in the process of building a large feed mill to decrease feed shrinkage and increase storage capacity. The new mill will house and mix the feed for all three dairy facilities. Greg is currently overseeing the construction of the mill, and the Nyes and their employees are doing a lot of the construction work. The new mill will have enough storage capacity that the uncertainty of the railcar delivery schedule will not be such an issue.



Kate and Greg Nye in front of the new feed mill currently under construction at Mountain View Dairy.



Kate Nye demonstrating their camera access that helps them monitor and manage their large dairy operation that extends to four separate milking parlors.

Cow health and comfort are top priorities for the Nyes, and all of their cows are outfitted with activity trackers so they can monitor them and identify cows that need additional assistance. These monitors track rumination, movement and deviation from their normal activity so they know when cows need additional assistance. The collars are also used for heat detection, and according to Kate, they have had an eight point increase in pregnancy rate since implementing the system.

Although these activity trackers are extremely helpful, they don't replace boots on the ground. Kate and Maria work together to monitor the cows and make sure they are receiving the attention they need on a daily basis. "We check the fresh cows. We walk the cows to check for transitioning cow troubles, and the hospital pen to do the herd health work," said Kate. "Then we allocate out the list of which cows in the dry cow pen or the milking herd are sick that day. Then we go find them, pull them and get them treated."

Greg works more with the operational and mechanical aspects of the dairy, which complements Kate's focus on the finances and the cows. According to Kate, between John, Maria, Greg and herself, they have two people that understand each aspect of the operation so they can back each other up if someone is not available or has other obligations.

With 5,500 mature cows, they also have a lot of calves. The calves are raised at one location that includes over 900 calf hutches and houses 1,800 weaned calves that are moved to corrals at about two months old.

They raise and sell the steers and use the females as replacements. "We raise our bull calves, and we sell them as steers at about 375 pounds, which is approximately six months of age," said Kate.

All of their steers are shipped to a buyer in Arizona. The replacement heifers are shipped to a heifer grower that works exclusively with the Nyes. The heifers transition to the heifer grower at about six months of age, and return to the dairy when they are three months pregnant.

When determining which heifers to keep for replacements, the Nyes utilize genomic testing. "With this information we cull out the extra heifers we don't need to maintain herd size and then make breeding decisions on the rest," said Kate. "We can see the correlation that the animals with higher genetic potential perform better than their counterparts when they reach the milking string."

Waste management is always a challenge when working with a large number of animals, and the Nyes manage waste by composting it. In addition to being economical and comfortable for the cows, composting is sustainable and a great way to utilize waste.

While the Nyes now focus most of their energy on milk production and buy the majority of their feed, they do produce some of their own feed. "We have enough water to run about 300 of our own acres," said Greg.

The Nyes are a great example of a family farming operation that manages to each person's strengths, allowing everyone to focus on what they are good at and what they enjoy. They do this while providing a healthy product for consumers and contributing to the rural economy in Millard County.



Greg and Kate Nye in one of the dairy parlors at Mountain View Dairy.



A row of hutches amongst the 900 hutches that house calves at Mountain View Dairy.

Managing An Organic Dairy Operation



By: Benjamin Turnbow

One of my favorite aspects of agriculture is that regardless of the way each operation functions, each one is fundamentally the same. We all care for the earth, the environment, the animals, and in return they take care of us. We are all equally dependent upon rain, snow, sunshine, and even the morning dew. Together we make up the small percentage of the world population that the rest of human kind depends on every single day.

Over the course of history, agriculture has evolved significantly. From hand sown wheat to autonomous tractors, the way we cultivate, plant, and harvest continues to evolve. This trend will most certainly continue. As a result, our products will keep improving in yield and quality, meeting the demand that the world puts on our shoulders. Let me tell you about my family farm's experience with demand.

We first heard of organic dairy farming when a neighbor of ours decided to begin farming organically and started to sell his milk as USDA Certified Organic. Knowing little about organic practices, we watched hesitantly as they made the switch. As we observed his progress year after year, it became apparent that, although this style of farming had its challenges just like the rest, it was possible to transition to organic production and meet a demand from the public that needed to be filled by a farmer.

A few years after our neighbor switched to organic production, the demand for organic products began to rise significantly. We were approached by several organizations who asked us if we would be willing to convert our farm to organic production to supply them with organic milk. After careful consideration and encouragement from our neighbors, our family decided to convert our 1,000 acre farm and 250 cow dairy to organic production beginning in 2014. Converting to an organic operation is no easy task. To certify a field as organic, it cannot have any prohibited substances applied for at least three years. These prohibited substances include items such as synthetic fertilizers, chemicals, treated seeds, and genetically modified crops. One of the reasons the decision to transition to organic production was so difficult

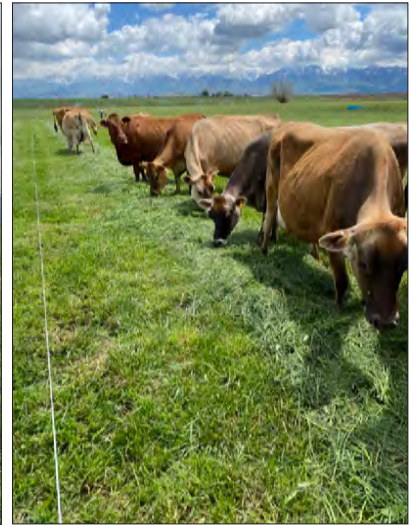
was because the prior year we had just planted 220 acres of genetically modified alfalfa. For those who know anything about GM alfalfa, you will understand the degree of difficulty we faced when deciding whether to terminate the crop just 12-18 months after planting. After thoroughly evaluating all our options, the decision was made to begin the transition to organic production and we put a plan in place to certify our fields.

The primary reason we decided to certify our farm land was to provide feed and pasture for our dairy cows. We partnered with Organic Valley to have them process and sell our milk under their brand, and having all our crops certified organic would allow us to take full advantage of that opportunity. Organic feed has a fairly high premium, so producing it ourselves would give us a great advantage.

Certifying animals as organic is slightly different than certifying land. Once an animal has been treated with a prohibited substance it is no longer eligible for organic production. There is a one time "transition" exception that the USDA standards allow for dairy cows, and that takes one full year to transition a conventional cow to organic production. These transition cows, however, are never eligible for meat production. For livestock to be eligible for meat production, the animal must be 100% organic from the last third of its gestation before birth.

Refraining from using prohibited substances such as antibiotics or artificial hormones is just a small part of what it takes to certify a dairy cow as organic. One of the primary purposes of organic production is to ensure the animal is in their natural environment as much as possible. As such, a pasture requirement is part of the organic standards, and 30% of all the cow's dry matter intake must be from grazing on pasture grass during the spring, summer, and fall months. Also, all feed, including pasture, must be 100% certified USDA Organic.

When the decision was made to begin the certification process, everyone thought we were crazy. In the late summer of 2014,



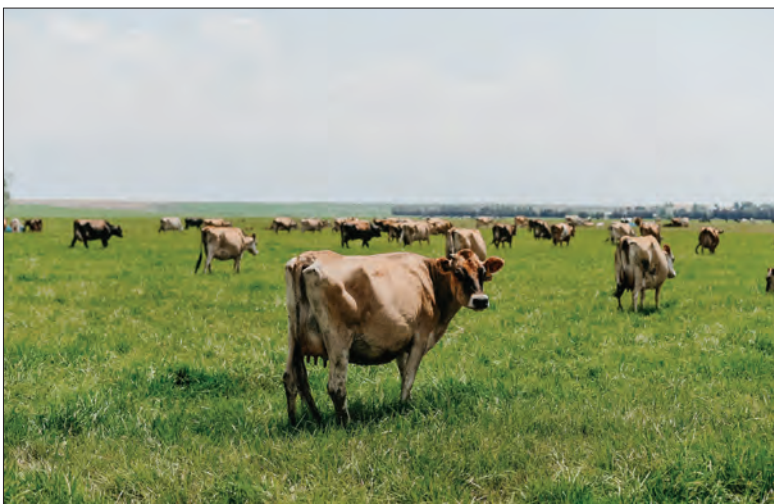
the plow pulled into our brand-new alfalfa field and started turning under that perfect weed-free crop. At that point, we thought we were crazy as well. The last thing we ever thought we would do is rip out a brand-new GM alfalfa field and plant it into pasture grass. In our experience, grass was meant to be planted in fields that couldn't grow anything else, not in your most productive soil.

We finished transitioning our land and animals in the fall of 2017. Since then, as all farmers do, we have continued to evolve and adapt. Genetics are playing a larger role in our livestock breeding and our animals are becoming more efficient at grazing, making the most of our pasture. Sticking to a crop rotation plan has helped with weed control, and cover crops have helped add nutrients to the soil. Our pasture has yielded well, and not having to mechanically harvest the crop 3-4 times per year has made it some of our most profitable farm ground.

Making the switch has also had a very positive financial impact in our business model, allowing us to return two of my brothers and their families back to the farm full-time as

the future owners of the operation. We have been able to hire several additional part-time employees as well, helping add to our small, local economy. Because the organic market is relatively small and the barriers to entry are quite difficult, organic processing companies can control supply to maintain price stability, which allows us to know exactly what to expect when building our annual budget. Our milk price hasn't changed much at all since we first started shipping with Organic Valley, which has been one of the greatest financial advantages of all.

Overall, the switch to organic production has been positive. Sure, we have had our challenges, but just like the history books show, we will continue to evolve, adapt, and learn. One of the most important things that I've learned through the entire organic transition is that if we do our best to take care of what is ours, it will last for generations. It doesn't matter if you're an organic farmer or a conventional farmer, the principle can be applied the same. We are all in this together to make the world a better place, and to ensure the same opportunities provided to us are still there for those who come after we are gone.



Ben Turnbow is the manager of Western AgCredit's AgExpress division and headquartered in the Logan branch. He has worked for Western AgCredit since 2013. Ben has a bachelor's degree from BYU-Idaho in agribusiness. Ben and his wife, Brittin, along with their four children live on his family's dairy farm in Weston, ID.



Western AgCredit Gives Back

Road Clean-Up



In May, employees in the Spanish Fork branch cleaned up their adopted highway in Sanpete County (left picture).

In July, the South Jordan staff beautified the area around the office by picking up trash. In total, 16 people picked-up 12 bags of trash from the roadside and nearby field (right picture).



Tremonton & Roosevelt Staff Beautify Local Cemeteries



In May, employees from the Tremonton branch helped paint the iron fence at the Elwood Town Cemetery.

According to Becky Christensen, "We painted the iron fence and enjoyed the fresh air and wide open spaces. It feels good to be part of a company that gives back to the surrounding communities."

The Roosevelt branch had the opportunity to clean up the Ioka Cemetery in time for Memorial Day. According to Nikita Yazzie, "The weeds thought they were winning, but we showed them!"



Recent Sponsorships

- Utah Cattlemen Summer Conference
- Wool Growers Summer Conference
- USU Scholarships
- BYU-I Scholarships
- SUU Scholarship
- Univ. of WY Scholarship
- Utah State Fair Barnyard Friends

Community Partnership Grants

UP TO \$2,000 AVAILABLE FOR...



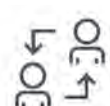
Schools



Service Groups



Communities



Non-Profits

Western AgCredit is pleased to offer the Community Partnership Grant Program, which is funded by employee and director contributions and matched by Western AgCredit. For more information or to apply for a Community Partnership Grant, please visit westernagcredit.com.

Laughing Pen

Send your submissions to witts@westernagcredit.com.
If your joke is used in *FenceLines*, we'll send you a Western AgCredit hoodie!



Facebook Logic

I'm trying to make friends outside of Facebook while applying the same tactics that work in the virtual space: Every day I walk down the street and tell people passing by what I have eaten, how I feel at the moment, what I have done the night before and what I will do later and with whom.

I give them pictures of my family, my dog and of me gardening, taking things apart in the garage, watering the lawn, standing in front of landmarks, driving around town, having lunch and doing what anybody and everybody does every day.

I also listen to their conversations, give them the "thumbs up" and tell them I like them. I've found it works just like Facebook!

I already have four people following me: two police officers, a private investigator and a psychiatrist.

Demonstrating Faith

A town was experiencing a period of prolonged drought, so a minister told parishioners to gather and pray for rain.

When they showed up to the designated spot to pray, he started yelling at them and criticizing them for lack of faith.

"But we have faith, we are here!" somebody answered.

To which minister replied, "Then where are your umbrellas?"

The Heat Is So Bad...

- ...the cows are giving evaporated milk.
- ...the chickens are laying hard-boiled eggs.
- ...you realize that asphalt has a liquid state.
- ...farmers are feeding their chickens crushed ice to keep them from laying hard-boiled eggs.
- ...the trees are whistling for the dogs.
- ... a dream house is any house in Alaska.
- ...your car overheats before you drive it.
- ...hot water now comes out of both taps.
- ...you learn the hard way that a seat belt makes a pretty good branding iron.
- ...the temperature drops below 95 and you feel a bit chilly.

Don't Knock America

Do you know why there are no knock knock jokes about America?

-Because freedom rings

It's Raining!

What does Barbie say when the drought finally ends?

-It's raining Ken, hallelujah....



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