

Fence Lines

Fall 2014

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We'd love to hear from you!
Please send story ideas, comments,
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FenceLines

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Cover Photo: Brett Herbst of MAiZE Inc. in the corn field by his home in Spanish Fork.

3 | President's Message

4 | New Employees

5 | Association News

6 | Customer Appreciation Barbecues

7 | Direct-to-Consumer Producer Panel

8 | Leaving a Legacy

10 | A-MAZE-ING

The Herbst family takes the traditional corn maze to a new level offering design and consulting packages through their business, MAiZE Inc., as well as running the largest fall carnival in the state, complete with a themed corn maze.

14 | Western AgCredit Gives Back

15 | Laughing Pen

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 1917, customer service is our commitment.

Dear Western AgCredit Stockholders & Friends,



We hope this Fall issue of FenceLines arrives with you and yours doing well. We're wrapping up another busy harvest season and the economic returns are widely varied depending on the commodities produced. The protein sectors and hay continue to chart strong returns, while crops such as corn, mink, and malt barley are facing economic challenges from either weaker prices or quality issues. Fortunately, most operations headed into this year with strong balance sheets and high liquidity.

Western AgCredit is working hard towards helping our stockholders be successful. In late September of this year, we returned \$1,841,744 of patronage payments to our Stockholders. In February of this year, the Association returned \$2,023,573 of patronage to stockholders with patronage based products. The combined payments during 2014, returned \$3,865,347 to our Stockholders. We're proving once again that membership in Western AgCredit has significant benefit to our membership. These payments reduced the average borrowing cost for our membership by 75 basis points.

Western AgCredit continues to face changes and is evolving into the preeminent lender in our trade area. As Adlai E. Stevenson stated: "Change is inevitable. Change for the better is a full-time job." As evidenced in the last two years' worth of FenceLines magazines, Western AgCredit has hired a lot of new employees to replace current employees who have reached retirement age and we need staff to service our lending portfolio, which continues to grow every year. Our membership will be very impressed with the quality of new hires that we have been able to attract. These young employees have an enormous drive, work ethic and a strong desire to

"make a difference." I have the utmost confidence in the ability of our entire staff to meet the needs of our membership for years to come.

The Board and Management of Western AgCredit have spent a lot of time in recent months discussing what Western AgCredit needs to have in place to ensure the "culture" of the organization continues to evolve, even when long tenured employees are embarking on their retirements.

Western AgCredit has enjoyed consistent growth and strengthening of our financial position annually since 1993. We take a lot of pride in seeing what Western AgCredit has become. None of this would have been possible without our Stockholders, who are the only reason that Western AgCredit even exists. We have a Vision Statement for the company of being the lender and employer of choice in the agricultural finance industry. If we are able to achieve our Vision Statement, we will ultimately achieve our Mission Statement which reads: "To provide the most dependable source of credit and related services to agriculture and the rural community." We're working hard to stay focused on our role of servicing the financial needs of production agriculture.

Together in Agriculture,

Richard Weathered
President

Welcome New Employees!



Holley Buchanan

Administrative Assistant-S. Jordan

In August, Holley joined Western AgCredit as the Administrative Assistant. Among other things, her role includes assisting senior management, serving as secretary of the Board of Directors and managing the human resource needs of the Association.

Holley has a bachelor's degree in communications and a paralegal degree. Prior to coming to Western AgCredit, she worked in the

financial industry in areas such as commercial and installment lending, merchant service and mortgage lending. She has also worked as a paralegal in litigation and patent law.

Originally from Manti, UT, Holley now calls Draper, UT home. She has one son, three grandchildren and two dogs. In her free time, Holley enjoys outdoor activities including golf, gardening, archery, horses, scuba diving, snow skiing and hiking. Her other interests include the piano, floral arranging and good conversation.

Lane Gardiner

Loan Officer-Richfield

Lane joined the Richfield Branch as a loan officer in September. Lane is looking forward to working with ranchers and farmers and helping them improve their operations.

A graduate of Utah State University, Lane went on to complete a master's degree in agricultural and applied economics at the University of Wyoming. Following graduation, he went to work in management for a cattle

feeder in Idaho. After this, he worked on a ranch where his duties included procurement of feeder and grass cattle and marketing fat cattle. He also provided hedging, financial projections and annual budgets and directed the breeding program for replacement heifers.

Lane grew up in Heber City, UT. Lane and his wife, Jesika, and their two boys live in Richfield. In his spare time, Lane enjoys hunting, mechanics, horse riding, skiing and spending time with his family.



Kyle Johansen

Loan Officer-Spanish Fork

The beginning of October, Kyle Johansen joined the Western AgCredit team as a loan officer in the Spanish Fork Branch. Kyle is looking forward to interacting and working closely with farmers as he fulfills his new role, providing loans to farmers so that they can run a successful agriculture business.

Kyle graduated from Utah Valley University with a bachelor's degree in business management. Prior to joining Western AgCredit, Kyle marketed and sold residential alarm systems.

Originally from Mt. Pleasant, UT, Kyle was raised on a turkey and cattle operation. Kyle, his wife and their three children now live in Spanish Fork. Kyle enjoys hunting, fishing and sports.

Photo Contest For 2016 Calendar

We hope you're enjoying your 2014 Western AgCredit calendar featuring pictures submitted by our customers. In the next month, you should receive your 2015 calendar.

Although selections have been made for the 2015 calendar, you can still submit photos! We are now gathering photos for the 2016 calendar. Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift card for their submission. There are no limits on submissions, so enter as many photos as you would like.

The submission deadline for the 2016 calendar is August 21, 2015.

High-quality digital photos are preferred, but other formats will be accepted. Submissions will not be returned. 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. Entries can be emailed to Sarah Buttars at sjb@westernagcredit.com, or mailed to her at PO Box 95850, South Jordan, UT 84095.

LaMar Barrington Retires

After 31 years of service, LaMar Barrington retired from Western AgCredit in September.

While working for the Association, the majority of LaMar's time was spent in the capacity of chief credit officer. Over the past year and a half, he's served as the chief risk officer.

Although he had already retired, LaMar joined the Western AgCredit Board of Directors and management team at the recent Strategic Planning Meeting held in Logan, UT to share the work he'd been doing the last year and a half.

LaMar's contributions to the Association will be remembered and felt for years to come as the Association continues to benefit from the credit culture he was instrumental in developing. The Association will also benefit from the work he did developing and implementing the Association's Enterprise Risk Management Plan. LaMar was presented with a large clock to commemorate his years of service and his retirement. LaMar's experience, input and wisdom will be greatly missed, but we wish him luck in his future pursuits.



Jerry Johnson Recognized for 35 Years of Service



This year, Jerry Johnson, loan officer in the Spanish Fork Branch, reached a milestone that few employees ever reach when he marked his 35 year anniversary at Western AgCredit.

At the annual Strategic Planning Meeting attended by the Board of Directors and management team, Jerry was recognized for the contributions he's

made to the Association and presented with a pocket watch to commemorate the occasion.

Jerry is a valued employee, beloved by customers and coworkers alike. We'd like to thank Jerry for his years of dedicated service and we hope that we are able to celebrate other milestones with him as he continues his career at Western AgCredit.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Kenneth D. Long for winning the third quarter's \$200 gift card. He was randomly selected as the winner from the returned surveys sent to customers after a loan is closed.

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.

We value your business and appreciate feedback. We want to ensure that we are meeting your needs and exceeding your expectations.

Receiving the feedback shortly after you've completed your transaction allows us to make adjustments to business practices in a timely manner. The survey is brief and should take no longer than 10 minutes to complete. We'd like to thank you in advance for completing the survey.

Thank You! for coming to the

2014 Customer

Appreciation Barbecues

August 2014 marked the end of another barbecue season. For those of you that came, we'd like to say thank you! We'd also like to extend a special thanks to those that braved the pouring rain in Spanish Fork. Luckily, the weather at the other nine barbecues cooperated!

We recognize the summer months are hectic, and we appreciate you taking the time to come and share a meal with us. Thank you for your business and we look forward to serving you again in the years to come. Below are some pictures taken during this year's barbecue season.



Financing For All Agriculturalists

Western AgCredit is committed to fulfilling its mission: *To provide the most dependable source of credit and related services to agriculture and the rural community.* With this commitment comes an obligation to know and understand all types of agriculture producers.

With this in mind, Western AgCredit's Board of Directors and management team were fortunate to hear from a panel of producers specializing in direct-to-consumer agriculture at Western AgCredit's annual Strategic Planning Meeting held in Logan, UT October 16-17.

Kelby Johnson-Johnson Family Farms, Thayne Tagge-Tagge's Famous Fruit, and Martin James-Slide Ridge Honey graciously agreed to come and speak to the group about their unique business structures and what Western AgCredit can do to have the tools necessary to help with the financing needs of this type of operation. Below are some highlights from each of the panel members.

Kelby Johnson-Johnson Family Farms

Kelby grew up on a grain and hay farm in northern Cache Valley. When he and his brother wanted to return to the family farm, Kelby's dad emphasized the importance of getting the most out of what they had. With this in mind, the boys started with 1/10 acre of vegetable production. After seeing success in this pursuit, they moved more acreage in production and now grow a variety of products on 15 acres. They sell their product through farmers markets, a CSA (community sponsored agriculture), and local grocery stores. Kelby emphasized the importance of educating young producers about how financing works.

Thayne Tagge-Tagge's Famous Fruit

What started out as a re-sell fruit business has grown into a large CSA operation in addition to selling fruit and vegetables at farmers market. Tagge's now have several acres of fruit that they harvest and sell in the retail arena. Thayne believes that sourcing food within 50 miles gives you the best product because it can be harvested when it's the perfect ripeness. Thayne has worked to keep overhead low, increase sales, and have a payment structure that meets the needs of his business. Since the vast majority of Tagge's product is sold in a few months time, an annual payment at the end of the harvest season helps him meet his financial obligations.

Martin James-Slide Ridge Honey

Martin took a fascination with bees and turned it into a successful business. After working as a bee keeper, Martin realized that in order to capture more profit he needed to provide a value-added product, and Slide Ridge's famous honey wine vinegar was created. They continue to work with different recipes to find new ways to market and sell honey. He's currently testing several new products to determine which one will be the "home run." Martin emphasized that he is not just selling honey, he's selling personal responsibility for his product, and he's committed to customer safety and satisfaction.

Western AgCredit would like to thank these producers for taking the time to be part of this panel. We're committed to providing a dependable source of credit that meets the needs of all agriculturists, and in order to do this, it is essential we understand the needs of this growing segment of agriculture operators.



Kelby Johnson, Thayne Tagge and Martin James

Leaving a Legacy

By: Jarom Bergeson, Lawyer

"All good men and women must take responsibility to create legacies that will take the next generation to a level we could only imagine."

– Jim Rohn

As we get older, it's natural to start thinking about what kind of a legacy we will leave to our children, grandchildren, and generations beyond. But what exactly makes up a "legacy"? There are several things that can go into it, but at the end of the day, I think our legacies have three main components:

First, I believe it's important to leave behind a good family name. I think it's safe to assume that all of us aspire to live our lives in such a way that our children and other family members may get the benefit of the doubt in their dealings because of their name, or because people in the community knew they could trust their mom or dad. This kind of legacy is not built overnight. It is the result of dealing honestly in our business and other pursuits – time after time after time.

Second, I believe a legacy includes being able to hand down a set of values that future generations can rely on and apply constructively and practically in their lives. For some of you, this may be the bulk of your life's work, and truly there may be no more important job. Whether these values are instilled through devotion to a particular religious faith, or simply through teaching children how to "do the right thing" and helping them to know what the "right thing" is, passing on these values is its own reward, and is essential to leaving a lasting legacy. More than anything else we give them, I believe our children will thank us for teaching them these values.

As an attorney, I may be able to offer a sliver of assistance when it comes to helping my clients pass on a good family name by working to make sure that their business dealings are honest and within the confines of the law. And, unfortunately, I don't think I'm much help at all when it comes to assisting my clients in passing down their values to future generations.

However, an attorney can be of some help when it comes to the third main component of leaving a legacy, which I believe is passing on a "way of life." This can be especially important in agricultural families, where the land, the farm, and the business have often been in the family for multiple generations. If you've been farming or ranching your entire life, then that way of life is most likely "in your blood." It's more than what you do. It's who you are. If that's the case, then it's probably also "in the blood" of at least one of your children. If so, then you want to make sure you do everything you can to make sure that child or those children are in the best possible position to carry on your way of life (and your way of making a living).

If not, and none of your children want to do what you do, it doesn't mean you can't leave a legacy. My grandfather was a sugar beet farmer. He had eight children. Three of those eight children ended up as sales executive. The others grew up to be a health insurance executive, a school superintendent, a contractor, a nurse, and a truck driver. None of them ended up making a living through agriculture in any way. However, my grandparents both had a way with people and emphasized the importance of education. The

lives and vocations of their children reflect that they were able to pass on their way of life, even though none of their children stayed on the farm.

Most farmers and ranchers approaching retirement (or in “semi-retirement”) probably spend more time thinking about issues related to passing on their way of life than they realize, or would like to admit. Unfortunately, these ponderings usually lead to more questions than answers. Such questions include: How can I pass on the farm/ranch assets and business with a minimum of taxes? How do I make sure those assets are protected from creditors? How do I treat all of my children equally and fairly if some of them want to continue operating the farm/ranch, and some do not? I don’t trust this or that daughter-in-law or son-in-law, so how do I make sure they don’t inherit or gain control of any of my assets?

These are serious questions, and the answers are not the same for everyone. There is no “one-size-fits-all” approach that works in all cases. However, it is vitally important that you ask these questions, and receive answers from someone educated and

trained to give you accurate responses. That is where, as an attorney, I can help you in leaving a lasting legacy. I can discuss with you your particular situation, ask and answer key questions, and after getting to know you and your specific issues, I can help you tailor an estate plan that saves taxes, protects assets, and most importantly, helps you pass on your way of life to the next generation.



Jarom Bergeson, Esq. manages the Cedar City office of KKOS Lawyers, a law firm dedicated to the representation of entrepreneurs & small business owners. Jarom is licensed in Utah, Colorado & Nevada, & specializes in designing estate & business planning solutions for clients all across the country.
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Estate Planning Seminars

Plan now to attend one of the Estate Planning Seminars being presented by Jarom Bergeson! If you are interested in attending one of these free seminars, please call 435-586-9366 and ask to speak with Julie Deck, or email her at julie@kkoslawyers.com to RSVP.

Cedar City: Wednesday, November 12, 2014 from 3:00-5:00 p.m.
Hampton Inn: 1145 S. Bentley Blvd.

St. George: Thursday, November, 13, 2014 from 3:00-5:00 p.m.
Washington County Board of Realtors - 1070 W. 1600 S. Suite A101

Richfield: Wednesday, November 19, 2014 from 3:00-5:00 p.m.
Central Utah Board of Realtors Elwood Staffing Building
5 W. Constitution Way, #1134 (Basement)

Moab: Thursday, November 20, 2014 from 3:00-5:00 p.m.
330 S. Main Street

Vernal: Wednesday, December 3, 2014 from 6:00-8:00 p.m.
Utah State University - Bingham Center 320 N. Aggies Blvd.

Logan: Thursday, December 4, 2014 from 3:00-5:00 p.m.
Cache-Rich Association of Realtors 1451 N. 200 E., #130A



A - M A Z E -

Brett and Nicole Herbst and their family spend the month of October running Cornbelly's at Thanksgiving Point in Lehi, UT, which is the largest fall carnival in the state. An agritourism experience, the event is centered around the crowning activity, a large corn maze. The Herbst's maze features a new design every year to offer new experiences to returning customers. The maze is built to impress no matter what angle you're viewing it from, but to get the full impact of the elaborate design, it must be seen from above.

A unique business such as this definitely takes a creative mind, determination and a lot of hard work. So how did Cornbelly's become what it is today?

Brett, a farm boy from Salmon, ID, had the love of agriculture in his blood. When he reached college age, he went to a semester at what was at the time Rick's College, now known as Brigham Young University-Idaho, and started his studies in non-agriculture related classes, recognizing there was more opportunity outside of agriculture at the time.

After one semester, Brett realized that he wanted to be involved in agriculture and decided, "You can be successful doing whatever you want to do as long as you love it."

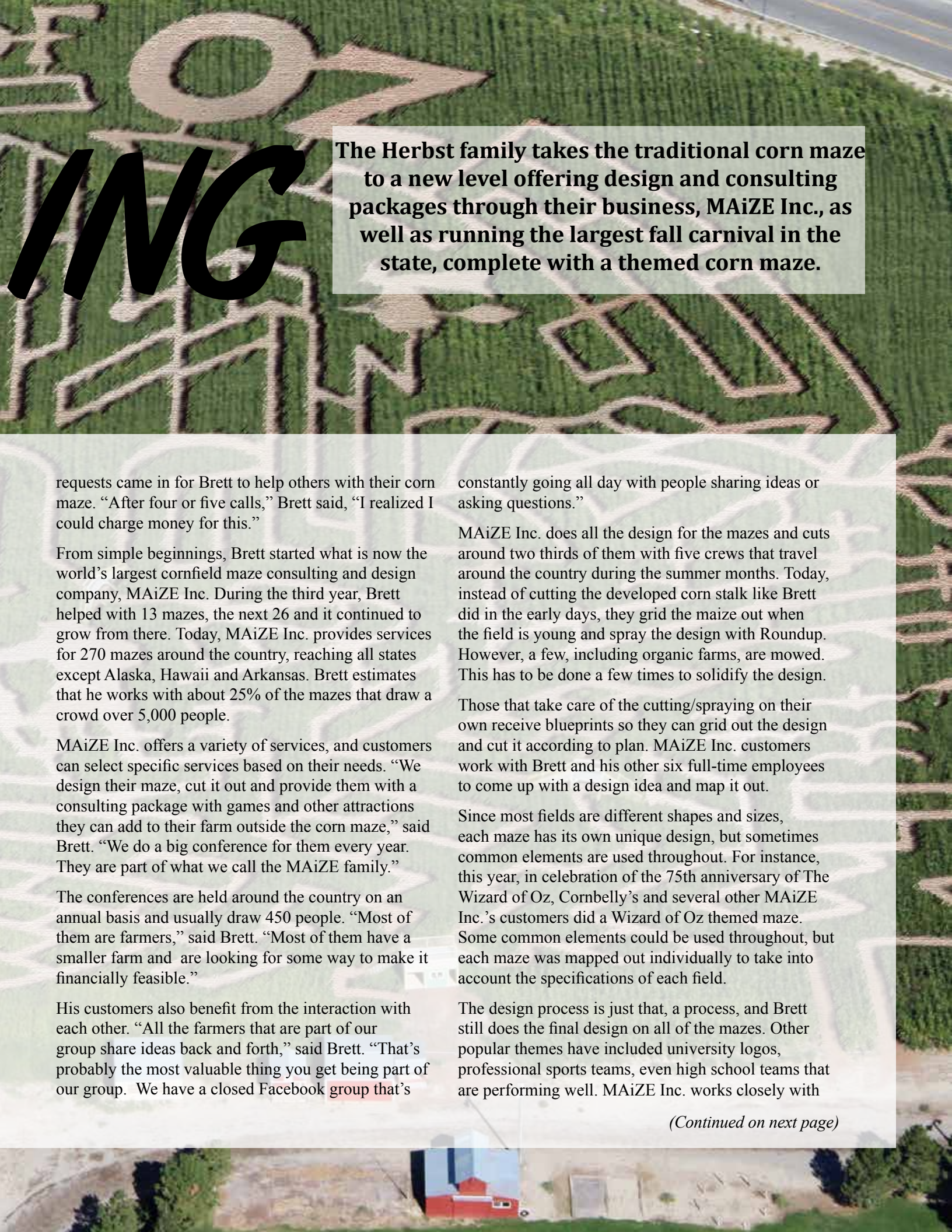
This realization changed the direction of his education, and he went on to complete a degree in agribusiness and animal science at Brigham Young University. After graduating, he went to work for a ranch owned by the L.D.S. church in Wyoming.

In 1995, while traveling to a conference for work, Brett was reading a magazine and stumbled upon an article

that would change the course of his life. The article was about a corn maze in Pennsylvania. This was before corn mazes were popular like they are today, and Utah had never had a commercial corn maze. Brett liked the idea and felt like the Utah County area, with large families and students looking for novel activities, would be a good market for this type of experience. Brett contacted his college friends and told them about the idea. They didn't take him too seriously until he had leased the ground and planted the field that would become his first corn maze.

The initial maze was in Pleasant Grove. Brett rented 10 acres and got started. With rented equipment and help from neighbors, he planted in the spring of 1996. In August, he realized it was time to cut out the maze. Using a weed-wacker with a saw blade on the end, he went to work. By the time he'd cut about two thirds of the maze, a car load of his friends showed up to see what he was doing. He started walking them through; they were impressed and wanted to help. He told his friends if he made money, he would pay them. Brett's hunch about Utah County being the place for a maze paid off. After only three weeks, 18,000 people came to experience the maze.

Seeing his success, his sister and a friend from college wanted to start their own mazes in Boise and Idaho Falls. In addition to doing his own maze in 1997, Brett helped them. That year, the mazes were covered in the local media and the Associated Press picked up the story, spreading the word of what he was doing across the country. With this type of coverage, additional



The Herbst family takes the traditional corn maze to a new level offering design and consulting packages through their business, MAiZE Inc., as well as running the largest fall carnival in the state, complete with a themed corn maze.

requests came in for Brett to help others with their corn maze. “After four or five calls,” Brett said, “I realized I could charge money for this.”

From simple beginnings, Brett started what is now the world’s largest cornfield maze consulting and design company, MAiZE Inc. During the third year, Brett helped with 13 mazes, the next 26 and it continued to grow from there. Today, MAiZE Inc. provides services for 270 mazes around the country, reaching all states except Alaska, Hawaii and Arkansas. Brett estimates that he works with about 25% of the mazes that draw a crowd over 5,000 people.

MAiZE Inc. offers a variety of services, and customers can select specific services based on their needs. “We design their maze, cut it out and provide them with a consulting package with games and other attractions they can add to their farm outside the corn maze,” said Brett. “We do a big conference for them every year. They are part of what we call the MAiZE family.”

The conferences are held around the country on an annual basis and usually draw 450 people. “Most of them are farmers,” said Brett. “Most of them have a smaller farm and are looking for some way to make it financially feasible.”

His customers also benefit from the interaction with each other. “All the farmers that are part of our group share ideas back and forth,” said Brett. “That’s probably the most valuable thing you get being part of our group. We have a closed Facebook group that’s

constantly going all day with people sharing ideas or asking questions.”

MAiZE Inc. does all the design for the mazes and cuts around two thirds of them with five crews that travel around the country during the summer months. Today, instead of cutting the developed corn stalk like Brett did in the early days, they grid the maize out when the field is young and spray the design with Roundup. However, a few, including organic farms, are mowed. This has to be done a few times to solidify the design.

Those that take care of the cutting/spraying on their own receive blueprints so they can grid out the design and cut it according to plan. MAiZE Inc. customers work with Brett and his other six full-time employees to come up with a design idea and map it out.

Since most fields are different shapes and sizes, each maze has its own unique design, but sometimes common elements are used throughout. For instance, this year, in celebration of the 75th anniversary of The Wizard of Oz, Cornbelly’s and several other MAiZE Inc.’s customers did a Wizard of Oz themed maze. Some common elements could be used throughout, but each maze was mapped out individually to take into account the specifications of each field.

The design process is just that, a process, and Brett still does the final design on all of the mazes. Other popular themes have included university logos, professional sports teams, even high school teams that are performing well. MAiZE Inc. works closely with

(Continued on next page)

customers to ensure that proper licensing and permissions are obtained to legally use images and likenesses. The advice Brett gives customers in choosing a design is, “Whatever gets the most coverage that meets their ethical code.”

Part of the way Brett promotes Cornbelly’s is inviting local media to come for a helicopter ride in the fall to get an aerial view of the maze. He also uses coupon fliers, KSL deals, and social media to get the word out. Another publicity strategy is to use different methods. “We try something different every year. We don’t like to do the same thing every year and reach the same people,” said Brett.

The sizes of the mazes they work with vary dramatically, and average from a few acres to 20 acres. However, five years ago, MAiZE Inc. designed a maze that was 65 acres. In recent years, according to Brett, there has been a trend to reduce the maze size to leave time and space for other activities.

Using the services they provide through MAiZE Inc., their own new ideas and ideas they get from other members of the MAiZE family, Brett and Nicole run Cornbelly’s at Thanksgiving Point. According to Brett, his children, ranging in age from 3-13 also like to work at the event, typically spending at least three days a week at Cornbelly’s. For the past nine years, they have contracted with Thanksgiving Point to use their land, and it has proven to be a good location for Cornbelly’s. It is also the largest event Thanksgiving Point hosts all year.

The Herbsts are always looking for ways to grow and improve the experience for those that come to Cornbelly’s. In addition to the large maze, a haunted maze and a Simon Says maze, they have over 40 activities including

Pumpkin Princess Playland, The Jumbo Jumper, pig races, gemstone mining, hay rides, a corn cobb cannon, and much, much more. For more information on the activities offered at Cornbelly’s visit, www.cornbellys.com.

In addition to the activities, they have a variety of carnival-type food offerings. In the past, a lot of the food was provided by vendors they contracted with, but today they manage most of the food including hamburgers and fries, turkey legs, kettle corn, make your own caramel apple, and more. “It’s [the food] a way to hold people there. It’s a way to make the event a more pleasant experience. If people get hungry, they leave. They’ll stay longer and have a more enjoyable experience if there’s food,” said Brett.

Cornbelly’s runs through the month of October. During this time, they hire about 170 seasonal, part-time employees to host the event with the help of MAiZE Inc.’s six full time employees, all of which manage a portion of the experience.

“Attendance has grown, we’ve got stuff for all age groups and people just keep coming back,” said Brett. One of Brett’s goals is to continue to be progressive and offer new experiences that will keep customers coming back to Cornbelly’s.

“When I first started talking with Brett, I thought he was very forward thinking,” said Alan Stevens, the Herbst’s loan officer. Alan also recalls that at the time, the economic downturn was really impacting disposable income. This included funds for family vacations, but Brett realized that although people couldn’t afford to take their family on vacation, they could afford to take them somewhere close to home for a fun outing, and Cornbelly’s continued to grow even during the downturn.



Western AgCredit employees going through the Simon Says maze.



Western AgCredit employees getting lost in the corn maze.



The Herbst family: John, Ashlyn, Brett, Wyatt, Nicole, Kate, Cody and Gracie Herbst

Alan also noted that Cornbelly’s is progressive in the technology-supported interactions offered, including texting for clues and getting a topographical map downloaded to attendees smart phones to help them get through the maze. All of these items add to the maze experience and provide new ways for customers to engage.

However, for Brett, running Cornbelly’s and MAiZE Inc. are a close second to his real love, traditional agriculture.

“I’ve always been determined to run my own farm at some point in time. That’s my real passion, but the corn maze is a close second,” said Brett. Currently he owns farms in Spanish Fork and Idaho where he raises small grains and hay. On his Spanish Fork farm, he also raises most of

the pumpkins, corn and other items used to decorate and fuel the activities at Cornbelly’s. The Herbst family has also expanded their agriculture operation to include a 500 head cow herd that operates in Idaho, Torrey and Tooele. According to Brett, he spends about 20% of his time managing his more traditional agriculture ventures and contracts out the rest of the labor necessary to maintain the operation.

When asked what the future holds for him, Brett responded, “The future for me would be trying to figure out ways to spend more time with my kids, the traditional side of agriculture lends itself very much to that, so I would want to spend more time on the traditional side.”



Brett Herbst with his Western AgCredit loan officer, Alan Stevens



Brett Herbst at his office in Spanish Fork, UT



GIVES BACK

Western AgCredit is committed to supporting agriculture and being a good corporate citizen. Below is an overview of community support and financial support given in recent months.

Richfield Staff Helps with ATV Jamboree



Every September, the Richfield Branch looks forward to spending time supporting the ATV Jamboree, a big event in their community that draws a crowd from around the country.

This year, in addition to sponsoring and guiding a ride for those that come to enjoy the mountains in Sevier County, Richfield employees volunteered to help serve the meal to the attendees the night before the big ride.

Lane Gardiner, Marisa Mathie and Cody Dyreng, Western AgCredit employees at the Richfield Branch, helping serve dinner during the ATV Jamboree Dinner.

Logan and Tremonton Employees Help Elementary Students Improve Their Reading Skills

Tremonton and Logan staff have both committed to local elementary schools to help children read on a weekly basis, just another way Western AgCredit employees are giving back to their local communities.

In Tremonton, they are working on the reading project at Mckinley Elementary. Every Tuesday, one of the Tremonton team goes to the school and helps two children with reading skills. Every week, they rotate the employee that helps to ensure office coverage.

Logan has taken on a similar service project with Summit Elementary School in Smithfield. From September 2014 to May 2015, they will be going to the school Tuesday and Thursday mornings to help 2nd–4th grade students in reading, comprehension, sight words and one minutes timings. They too will be rotating staff through, giving each Logan employee the chance to help about five times during the school year.

RECENT SPONSORSHIPS

- UTAH JR. HOLSTEIN ASSOCIATION
- UTAH FARM BUREAU
- UTAH STATE AGRICULTURAL-
PRODUCTS BBQ
- FUR BREEDERS
- WOOL GROWERS
- UTAH 4-H
- ANNIE'S PROJECT
- UTAH RAM SALE
- UACD
- VARIOUS FFA CHAPTERS
- VARIOUS JR. LIVESTOCK EVENTS



Laughing Pen

As a farmer, you learn really quickly: “You don’t get anything that you don’t work hard for.”

- Evan Thomas

Q & A

Q: How did the aliens hurt the farmer?

A: They trod on his corn.

Q: Did you hear about the farmer that ploughed his field with a steamroller?

A: He wanted to grow mash potatoes!

Q: What did the neurotic pig say to the farmer?

A: You take me for grunted.

Q: When is a farmer like a magician?

A: When he turns his cow to pasture.

Q: Why did the farmer call his pig “Ink”?

A: Because it was always running out of the pen.

Q: What do you call cattle with a sense of humor?

A: Laughing stock.

Q: Why can’t the bankrupt cowboy complain?

A: He has got no beef.

Q: “What’s the difference between a guitar and a fish?”

A: “You can’t tuna fish.”

Q: What do you get from a pampered cow?

A: Spoiled milk.

Bugs for Dinner

A boy asks his father, “Dad, are bugs good to eat?”

“That’s disgusting — don’t talk about things like that over dinner,” the dad replies.

After dinner the father asks, “Now, son, what did you want to ask me?”

“Oh, nothing,” the boy says. “There was a bug in your soup, but now it’s gone.”

Companies Are After Me

Paul walked up to his boss and said, “Let me get straight to the point, I know the economy is really down, but I have a couple of companies after me, and I would like to ask for a raise.” After a few minutes of haggling between them, the boss finally agrees to a 10% raise. Happy with his increase, Paul got up to leave.

“One minute,” said the boss, “Which companies are after you?”

“The gas company, cable company and phone company,” Paul replied!

The State of My Truck

My truck is 16 years old and drives about as well as most 16 year olds.



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