

Fence Lines

Fall 2019

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FenceLines

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Cover Photo: An old grain barn on Roy Adams Farms.

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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 1917, customer service is our commitment.

Dear Western AgCredit Stockholders & Friends,



I recently took a drive with some members of our Cedar City branch staff to Area 51 in Lincoln County, Nevada. Before you assume we went out to join the group looking for aliens, we were instead there to deliver mid-year patronage checks to hard-working customers making a living raising crops and livestock in the desert. I must confess, I had never been to that area of our chartered territory and was impressed with the ag operations and productivity that I saw there. Even more, I was impressed with the dedication of the customers who live there, the pride of ownership that was evident, the respect for their ancestors that settled the area, and their passion to continue the legacy. I came away with the perspective that there are many different ways to make a living in agriculture, with each operator finding a way to be profitable in the area they choose to live using the resources available.

If you ever need to get away from the daily chaos or need a change of scenery, take a ride out to Panaca, Nevada or have breakfast at the local diner in Caliente. The food was great and the atmosphere even better. Spend a night in a small cabin near Alamo, or go see the farms/ranches and beautiful landscape in Rachel, Hiko or the Tikaboo Valley. You will come back refreshed with a greater appreciation for the beauty of the desert and the quality of people who live there. I certainly did.

In my travels, I am constantly reminded of the value to our society of rural living. Being out in Nevada reminded me of the farm our family owned in rural Idaho during my youth. In the summer months, we would travel there on Monday morning and return on Saturday night. Sometimes our neighbor would fly us there in a small Cessna plane and land it on

the main highway just up from the ranch house. That would not be permissible today, but it sure makes for a great memory. We were in a fairly secluded area. Neighbors were few and far between. I must admit that at times I was hopeful that the swather would break down so we could go to town for parts and get a good meal! It was a blessed way to grow up. I am not sure we made much money on that farm, but it certainly generated some non-monetary value for our family.

By now, you should be recognizing the fruits of your labors through the harvesting of your crops and/or the gathering of your livestock. Fall is my favorite season of the year. The weather is beautiful. The hunters head for the mountains to spend time with family and fill the freezer for winter (and their walls with trophies). High school football season is in full swing and rural communities are buzzing with activity.

With Thanksgiving just around the corner, I am filled with gratitude for the opportunity to associate with each of you. At Western AgCredit, we strive to provide value to your business and meaning to relationships. We sincerely care about your well-being and business success. Best wishes to you and your family for a happy and healthy remainder of the year!

Respectfully,

David Brown
President

Western AgCredit is Pleased to Welcome...



Cordell Shumway
Branch Manager, Roosevelt

Cordell is the new branch manager in Roosevelt. He joined the team in September and is looking forward to inheriting and growing a quality portfolio while increasing local presence with the new office building underway.

He graduated with a degree in finance, and has worked in commercial and agriculture lending in both St. George,

UT and Cortez, CO. His work experience also includes owning convenience stores and running cows.

Cordell is originally from Blanding, UT, where his family runs cows and a feedyard. Cordell along with his wife and three children have relocated to Roosevelt. Cordell and his family enjoy spending time playing sports, fishing and other outdoor activities. Cordell also enjoys hunting.



Teresa Aerts
**Human Resources Generalist
South Jordan**

Teresa joined the Western AgCredit team in August as the human resources generalist. She's looking forward to working for an organization that cares so much about their customers, both external and internal.

She has over two decades of experience in human resources, including working

in the transportation industry and in a government contracted call center. Teresa attended the University of Utah and most recently earned her PHR (Professional of Human Resources) Certification.

Born and raised in Salt Lake City, Teresa now lives in Sandy, UT. Teresa has one son and two grandchildren. She enjoys spending time with her family, being in the outdoors, traveling, watching movies and reading.



Laura Brown
**Insurance Specialist, Note &
Collateral Custodian**

Laura joined the Western AgCredit team in October as the new insurance specialist. In her new position, she will be making sure insurance is set-up correctly for each loan that requires it. She will also be managing all original signed documents.

Prior to coming to Western AgCredit, she worked as a loan documentation team lead for a commercial bank. She has a bachelor's degree in human resources from Western Governors University.

Originally from Los Banos, CA., Laura currently lives in Sandy, UT. She enjoys reading and baking. She reads, on average, one book a day. She has three dogs, Ducky, Jazzy and Banjo. One day she hopes to have a great reading nook in a nice library, Beauty and the Beast style.



Jonathan Howard

**Loan Portfolio & Capital Markets
Manager, South Jordan**

Jonathan joined the Association in October as the new loan portfolio and capital markets manager. In his new position he'll be managing the Association's capital markets and participation lending portfolio as well as managing relationships with participation partners to develop new business opportunities.

Jonathan received a bachelor's degree in agriculture business from California State University, Chico and an MBA from Weber State University. His work experience includes 13 years in commercial and agriculture lending and managing a seedstock operation.

Originally from Fortuna, CA, Jonathan along with his wife and two sons now live in Kaysville, UT. In his free time, Jonathan enjoys hunting, fishing and spending time with family.

Ross Baadsgaard to Retire



Ross Baadsgaard will be retiring at the end of October after 38 years of dedicated service. During his time with the Association, he has worked as a loan officer, managed the Spanish Fork Branch and served as senior vice president-credit administration.

"The most fulfilling part of my career is the relationships I had with customers and the opportunity I had to help them in bad times and enjoy their success in good times. Over my career, I have really gained an appreciation for the mission of the Farm Credit System. It truly is a great organization," said Ross. "I will miss regularly associating with coworkers

and borrowers, that's the downside of retiring. I'm also grateful for the support of management and the board, they have been wonderful to work with."

Ross plans to use his retirement years to go on a mission with his wife, spend time with his 10 children and 34 grandchildren, work in his wood shop, garden and take up a new hobby. Ross hasn't played a musical instrument in 50 years, but he's started learning how to play the bass with the New Horizons Orchestra at Brigham Young University. Ross will definitely be missed, and we greatly appreciate the contributions he has made to the Association.



Turnbow Promoted to AgExpress Manager

Ben Turnbow was recently promoted to the manager of the AgExpress division. AgExpress is Western AgCredit's streamlined lending program designed to provide efficient and timely loan services. AgExpress offers services to borrowers throughout Western AgCredit's territory.

Ben has worked for the Association since 2013. Prior to his promotion, he was an

AgExpress loan officer. Ben works in the Logan office.

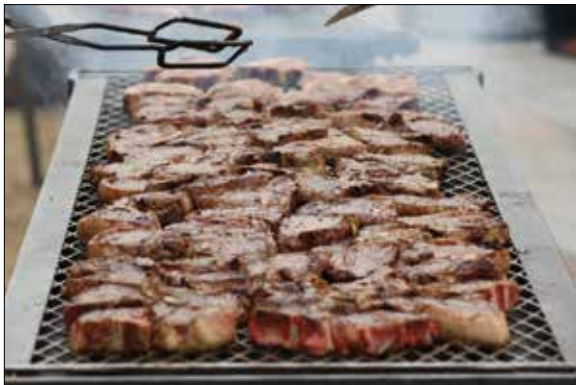
Ben graduated from BYU-Idaho with a bachelor's degree in agribusiness. He grew up on a dairy farm in Weston, ID where he gained a passion for agriculture. In his free time, Ben loves being with his family and working on the family farm. He also enjoys athletics and spending time outdoors.

Thank You for Coming to the Customer Appreciation Barbecues!

One of the highlights of the year for our staff is getting out to see the countryside and visiting with customers at our 10 annual customer appreciation barbecues.

We appreciate everyone that was able to spend an evening with us this past summer, and we hope you enjoyed a good steak and catching up with your neighbors.

This year, we had some weather issues, but we're grateful to all of you in the areas where it stormed that you joined us in spite of the rain. In recent years, we've done what we can to move these events indoors just in case the weather chooses not to cooperate. For those of you that weren't able to join us this year, we hope to see you on the barbecue trail in 2020!



\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Triple N Seed on winning the third quarter's \$200 gift card. They were 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.

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

Receiving your feedback shortly after you have 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.

Community Partnership Grant Program

Western AgCredit is pleased to announce a new grant program funded by personal contributions from Western AgCredit directors and employees and matched with Association dollars. The Community Partnership Grant Program provides up to \$2000 to fund selected projects that are organized by a community, non-profit, school or service organization.

Projects must be in Western AgCredit's territory, which includes Utah; Uinta or Lincoln County, WY; Lincoln or Clark County, NV; or Northern Mohave or Coconino County, AZ. The one page application requires information about the project cost, labor needs and anticipated results. Recipients are selected based on a vote taken by employees and directors.

The first two projects have been selected. One is to assist in building a bathroom facility at Good to Grow,

a community farm in Evanston, WY. They have a work program which allows participants to earn produce by working at the farm. Bathroom facilities will be an important addition. The other project will help put fans in the Richmond, UT show arena that is home to the Black and White Days National Dairy Cattle Show.

We're grateful for the opportunity we have to serve rural communities, and hope this grant program will help give back to the communities we do business in.

If you have a community project in mind and you would like to apply for one of Western AgCredit's Community Partnership Grants, visit westernagcredit.com. There you can see more information on the program and download the short application. The application process is continual, so interested organizations can apply at any time.



The Richmond Black and White Day's exhibitor barbecue held in the space new fans will be installed.



Tara Saprony (right) working at the Good to Grow Farm.

Whistle Blower Notice

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 examples of transgressions that may result in a WBP contact being initiated includes: 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 Ted Andrew at 435-757-7989.



Alma, Alan & Mike Adams of Roy Adams Farms in Parowan, UT.

WATER WARRIORS

Generations of the Adams family in Parowan, UT have worked to improve water access and availability.

The Adams family traces their roots in the Parowan Valley to some of the original settlers that arrived in 1851. Today, twin brothers Alan and Alma Adams along with Alan's son, Mike, run Roy Adams Farms, named after the twins' father.

When Alan and Alma were young, the farm consisted of the original homestead farm in Parowan and a 3,000 acre piece of mountain property known as the Co-op Valley, which was owned and operated by Alan and Alma's father, Hugh LeRoy Adams. He died of Hodgkin's Disease in 1964 leaving behind his wife, Elaine, and six children. Alan and Alma were 11 at the time.

After her husband's passing, Elaine received offers to purchase the farm from interested buyers, but she chose not to sell and instead leased the land to a relative. "My dad died at 50 and mom was only 45. She could have cashed in, but she was wise, and she held on to it. She wanted her sons to have it," said Alma.

After returning from missions for The Church of Jesus Christ of Latter-day Saints, the brothers decided they wanted to farm. Their mother went into business with the brothers, and the farm has grown from there. When Alan and Alma took over, they were cultivating about 120 acres that were flood irrigated and had a few hand lines.

“In the spring of 1976 we drilled a well and started watering 320 acres. That’s the water right we had, so we basically tripled the farm. We put in wheel lines and Alma and I did all of the work ourselves,” said Alan. “We had two wells down there. We ran the one well for two days, we put a brand-new pump in it, brand new motor, everything. We pumped it, it sanded up and it was gone. We had to live with just the one well. It ended up working just fine. We’re still using the same one.”

They learned from neighboring farmers and experiences from their youth working with farmers to give them a foundation for their new venture. Using these resources helped them expand their family farm. Alma recalls some of the challenges of those early years, “We didn’t have much equipment and borrowed a tractor from our brother-in-law down in Mesquite.”

Increasing the cultivable acres on the original property was the first large increase that had occurred on the farm for many years. During their time operating the farm, the Adams brothers have grown the farm to 1,300 acres of irrigated crop ground where they raise hay, corn and three-way grain mix. For years, the brothers raised sheep and utilized Co-op Valley as a summer range. The family has since transitioned to cows, and they have about 150 mother cows.

According to their loan officer, Daren Lovell, they are excellent farmers. This is demonstrated in their willingness to modify growing practices to maximize resources. For instance, they found in order to ensure four crops of hay, they needed to chop the second

crop into haylage. During the growing season, second crop hay tends to coincide with a rainy period, and the harvest often gets delayed. “We don’t want any storms on our hay. That’s the biggest reason we chop second crop,” said Mike. “Chopping our second crop has bought us the time to grow a fourth crop.”

Alan is also a fan of this practice because the third crop hay gets a jump-start. “The best thing about that is you cut it today and you turn the water on tomorrow,” said Alan.

Just like water is essential to their hay crop, water is crucial to their overall success, and water procurement and innovation has been a focus for generations of the Adams family. Alan and Alma added wells, but they weren’t the first of their family line to develop water. “My grandfather was a real pioneer in water, but he never saw sprinklers and never had pivots,” said Alma.

“In 1920 our grandfather mined a tunnel through the mountain. He and a guy named Wilford Day, they were both entrepreneurs and got things done, went up there and mined the tunnel through the mountain and ran water to the farms,” said Alan. “Water ran out of there for 55 years.”

Today, they focus on water restoration to ensure the underground aquifer they depend on continues to provide the water they need. The aquifer plays an important role in their farm since most of their irrigation water comes from wells.

Over the years, the underground aquifer has decreased. Currently wells must be drilled deeper



Alan and Alma Adams by the lambing shed they built together.



The baling system with the steamer that allows for baling anytime of day.

in order to produce. “We used to drill wells around here, 250-300 feet. We’re now drilling over 1,000 feet deep to try to get to those lower aquifers,” said Alan. “When I first started farming out here in 1975, the standing water was 50 feet deep, and now it’s 120 or 130 feet deep.”

In order to combat the diminishing aquifer, they’re working to recharge it. “We’re doing a lot of projects right now focused on recharging and dumping a lot of the water that goes out in the Little Salt Lake into the underground,” said Mike.

Water that goes down to the lake known as the Little Salt Lake is frequently lost to evaporation, so instead of allowing excess water to take that path, they divert it and dump it into a gravel pit so the water can filter down through the ground and end up in the aquifer. These efforts have proven effective, and Alma, Alan and Mike are all active members of a water board that meets every six weeks and makes plans to raise the aquifer.

In addition to water development, the Adams family has implemented other technology to help in production. For example, they use a steamer that puts the proper amount of moisture on their hay so they can bale anytime of the day or night. “The steamer has been life changing,” said Alan. “It used to take us seven days to bale hay, now it’s two to three days.”

In the past, the Adams family has sold a lot of their hay to the California dairy market. Currently, they sell

to a local dairy and other buyers close to home, so all of their current production stays in their local area.

The family isn’t just making things happen when it comes to farming. Mike and his wife, LeeAnn, have developed an application called Mad Freight to help people save time and earn money by connecting people to items that need to be transported. For more about the Mad Freight app, see page 11. The Adams men are also service minded and give of their time to serve in civic and religious pursuits. Currently, Alma is an Iron County Commissioner and Alan serves on the city council.

The Adams family is committed to continuing the legacy of the farming tradition their ancestors established. Alan and Alma along with their four siblings put the 3,000 acre Co-op Valley mountain property into a conservation easement so it will always be used for open space and agriculture production.

This year the Co-op Valley reached a milestone. “We just celebrated 150 years of the mountain ground being in our family, from 1869 to 2019,” said Alan.

The family celebrated with a large gathering on the mountain that was attended by over 100 extended family members. Mike recalls never having met some of those in attendance, demonstrating that land has the ability to connect people, and for the Adams family, hopefully it will keep doing so for another 150 years.



Western AgCredit loan officer Burke Adams (Alan’s son), Alma, Alan and Mike Adams and Daren Lovell.



An old dairy barn on the Adams farm in Parowan, UT.



MAD FREIGHT APP

USERS SAVE TIME & MAKE MONEY

Have you ever broken down while harvesting and ran to town for parts just to find your neighbor at the parts store? Have you ever needed something along the Wasatch Front, but you didn't want to make a trip just to pick it up? Have you ever wanted to make money while running your errands? If you answered yes to any of these questions, Mad Freight just might be the answer for you!

Based on similar experiences, Mike and LeeAnn Adams came up with the idea for an app called Mad Freight. The application, programmed by Mike's brother, Kevin Adams, helps connect people with packages. "Mad Freight has been an idea for 10 years, but it's been in the process of becoming an app for about two and a half years," said LeeAnn. "People refer to it as Uber of shipping things instead of people, but it's really useful for common items."

Users can post to Mad Freight if they need something delivered or if they will be in a certain area and are willing to pick something up. Those requesting a pick-up enter the pick-up location, drop-off location, when the delivery deadline is, what the haul requirements are and how much they are willing to pay. App users will get notices when something is available in their geographic area and determine if they want to make the delivery. Once someone agrees to pick-up an order request, other users no longer see the request. Users can also post if they will be traveling somewhere and get requests based on their travel plans.

Mad Freight has a messaging feature and is tied directly to Google Maps, so when a load is picked-up, the carrier can navigate directly to the drop off location. Users can set a certain geographic area so they only get requests from that area.

In September, Mad Freight was selected as the winning idea in the Governor's Speed Pitch competition in conjunction with the Utah Rural Business Summit. The Adams were one of 57 applicants to apply to compete with a video about

their idea. From the videos, 27 were selected to participate in the first live pitch round where LeeAnn competed, making the top 10. Mike and LeeAnn tag teamed the final pitch, and they ended up winning the competition! In addition to a cash prize, each of the seven judges connected them with one business contact, primarily entrepreneurs and technology leaders. These meetings have provided them with valuable insight on how to grow their business.

Currently Mad Freight has over 400 users earning money while traveling where they already need to go or avoiding an extra trip to town. "For us, our main things are to save time, make money and be more efficient at work. We've tried to really hit those three things," said Mike.

Mike and LeeAnn are already benefiting from Mad Freight. They've had tarps, a half of beef, Costco items and more delivered to them. They are happy to compensate someone for the service while saving time and money by not making the trip themselves.

Mad Freight is globally scalable, and the Adams are working on spreading the word about this application that connects people with packages. Download the Mad Freight app from the Apple App store or Google Play today and start seeing how it can benefit you!



LeeAnn and Mike Adams with Governor Herbert at the Governor's Speed Pitch event.

COUNTRY HOME LOANS

Country Home Loans are offered with the express written consent of Western AgCredit, ACA. If made, a Country Home Loan will be owned and serviced by Northwest Farm Credit Services, FLCA.



Just over three years ago Western AgCredit, in cooperation with Northwest Farm Credit Services, began offering Country Home, Construction, and Lot Loans within the Western AgCredit lending territory focusing on acreage properties in rural areas.

Other banks and brokers offer home mortgages but underwrite and sell the loan into the secondary market making future loan servicing difficult for the customer. Additionally, rural properties do not conform to typical home lending guidelines for reasons including too much acreage, farm income, multiple dwellings or outbuildings, off-grid or atypical homes.

Western AgCredit recognized the need and facilitated Country Home Loans to allow customers to live and work in rural communities. Northwest Farm Credit Services originates Country Home Loans from \$30,000 to \$1,000,000+ and has already added over 70 customers in 25 counties in Western AgCredit's lending territory. Several of the customers have closed more than one loan by purchasing property with Bare Land

financing and rolling it into an All-in-One Construction Loan to build their dream home.

Northwest Farm Credit Services is recognized as a reliable source of financing for country homes and acreages.

Here's why:

- No acreage restrictions
- Agricultural or residential zoned properties are eligible
- Income-producing properties are eligible
- Property with barns, shops, outbuildings or riding arenas
- Custom, modular, log and manufactured homes are eligible

If you need to purchase bare land for a future home site, need construction financing for a new home or would like to purchase an existing home in the country, please do not hesitate to reach out. We would be happy to discuss available options.



Cody Montgomery

Cody Montgomery joined Northwest Farm Credit Services in December of 2015 to fill the Country Home Loan Relationship Manager position.

Originally from Yost, UT, Cody was raised in Albion, ID on a cattle ranch. He graduated from Utah State University with a bachelor's degree in accounting.

Prior to this position, Cody worked as a VP of sales for a company that offers services to help customers gain control of personal finances.

If you are interested in a Country Home Loan, Cody can be reached at:

435.554.7399

cody.montgomery@northwestfcs.com



The Rural Online Initiative Brings Job Opportunities to Rural Utahns!

There are a lot of advantages to living in a rural area; open space, less congestion, a strong sense of community and more. However, there are also challenges associated with rural living, and for some, one of those is access to job opportunities.

In March 2018, Governor Gary Herbert signed House Bill 327 to fund the Rural Online Initiative (ROI) to help bridge the gap between rural living and good paying jobs. Sponsored by Representative Mike Noel and Senator David Hinkins, this bill was designed to solve the exportation crisis of young adults moving away from rural counties in the State of Utah in search of sustainable employment.

The ROI is an exciting program designed to provide rural workers and businesses with the education, training and services needed for online opportunities in remote employment, freelance work and e-commerce. The program objectives are accomplished by facilitating workers, businesses, and cities/counties through two different programs, one worker focused and the other business focused, designed to provide specialized education and mentorship regarding remote work.

Worker Program

The worker program begins with the Master Remote Work Professional Certificate from USU Extension, a free course for residents of rural Utah. This month-

long certification course teaches participants the skills needed to effectively work from home, communicate with remote team members and use the tools and software typically used in remote work settings. It also helps individuals prepare to find and interview for legitimate remote jobs, find an online freelance gig or start their own online business. Additional skills training scholarships are available at the end of the course to help participants enhance their skills.

Utah residents can learn more or sign-up for the course at remoteworkcertificate.com.

Business Program

The Master Remote Work Leader program is a paid course that connects local businesses with the resources they need to host remote-friendly jobs, hire virtual workers, develop remote-work policies and provide effective remote-team management. The three-week course includes virtual leadership education and access to ROI's talent pool of certified remote workers for recruiting.

In the future, quarterly training will also be provided in specific forms of entrepreneurship, including converting an existing business to online sales and developing a specialized online business such as an Amazon or Etsy shop.

For those looking to enhance their skills or for a work from home option, this might be the answer for you!



GIVES BACK

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

Road Clean-up

The Spanish Fork Branch spent a beautiful fall afternoon cleaning their adopted stretch of Highway 89. All things considered, they had a good time keeping the Utah and Sanpete County line stretch of highway clean.



Box Elder County Fair

The Tremonton staff enjoy supporting the Box Elder County Fair. In addition to providing a sponsorship and supporting the junior livestock auction, this year they also took some time to help in the cook shack.



Richfield Branch Hosts Ride in the Rocky Mountain ATV Jamboree

Once again this year, the Richfield Branch hosted a ride as part of the 2019 Rocky Mountain ATV Jamboree. The ride Richfield sponsored had 50 riders, which set the record for the largest group they have ever hosted. Participants appreciated the ride and being able to spend the day enjoying the beauty of the Utah mountains.



RECENT SPONSORSHIPS

UTAH CATTLEMEN

WOOL GROWERS

UACD

JR. LIVESTOCK AUCTIONS

LAGOON AG DAY

PRIVATE LANDS PARTNERS DAY

UTAH FARM BUREAU

BARNYARD FRIENDS



Laughing Pen

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

Dad Jokes

How do celebrities stay cool?
They have many fans.

What time did the man go to the dentist?
Tooth hurt-y.

Did you hear about the man who fell into an upholstery machine?
He's fully recovered.

Why didn't the melons get married?
Because they cantaloupe.

What kind of egg did the evil chicken lay?
A deviled egg.

Why did the coach go to the bank?
To get his quarter back.

Why does Snoop Dogg always carry an umbrella?
Fo' Drizzle.

What did the fisherman say to the magician?
Pick a cod, any cod.

What do you call a fake noodle?
An impasta.

Did you know that milk is the fastest liquid on earth?
It's pasteurized before you even see it.

Which is faster, hot or cold?
Hot, because you can catch a cold.

A Mile In His Shoes

Never criticize someone until you have walked a mile in their shoes. That way, when you criticize them, you'll be a mile away, and you'll have their shoes.

Computer Trouble

An elderly man just got his first computer. After his son spent over two hours teaching him how to use it, he was sure he knew everything there was to know about computers.

One day it wouldn't start and he called an IT guy to come fix it. The IT guy managed to fix the issue in a few minutes and was on his way.

The elderly man was proud when he overheard the IT guy on the phone with his boss telling him about the issue, he was sure it meant it was a serious issue and he was sure he took care of it the right way.

"Excuse me, I couldn't help overhearing you on the phone with your boss," said the elderly man. "What exactly is an Id ten T problem? Just so I can tell my son."

The man smiled, took out a pen, "it stands for this: I-D -1-0-T."



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westernagcredit.com



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Permit #7148

*Our Mission: To provide the most dependable source of credit
and related services to agriculture and the rural community.*

2019 Junior Livestock Support Provided

**Auction
Boosts &
Purchases**



**\$33,000
Supporting
Youth**

**Committee
Service**

