

A large center pivot irrigation system is shown in a vast, green agricultural field. The system consists of a long, straight line of metal truss structures supported by vertical posts, extending from the foreground into the distance. The ground is a vibrant green, and the sky is a clear, light blue. In the background, there are low mountains and a small town.

FenceLines

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Fall 2021

**Inside this issue:
Talking Turf with Chanshare Select**



Photo credit: Chanshare Select

On the cover: A sod field at Chanshare Select in Bothwell, Utah.

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

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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.

Providing Support to Our Members

Wayne A. Smith, Chairman of the Board



For several years now, I have been privileged to serve as a director on the board of Western AgCredit, and what a privilege it has been. I appreciate all that I have learned in committee meetings and in the board room, but my true enjoyment and appreciation for my board position comes from my opportunity to associate personally with my fellow board members, with our dedicated officers and staff, and with you fellow members.

This year has been a challenging one for everyone. So, when asked as board chairman to write this message for FenceLines, I was at a loss where to begin. After all, what does one write about a year like this? Covid continues on despite efforts for its subsidence; weather is anything but average with record drought and raging fires; prices have been uncertain, processing plants have seen lock-downs, milk has been dumped by the truck load, fuel prices have soared, shipping delays hamper both needed imports and exports, and the political climate in our country only fuels concern.

All this sounds pretty challenging! But then I think of the city of Enoch to my north. In this awful drought, we all prayed and hoped for moisture, and then July came as did the rains to Iron County. Enoch looked like a war zone. Torrents of muddy water exploded basement windows, sewer waste bubbled out of bathtubs and toilets, electrical failed, and everything was covered with mud and debris. Literally, all appeared lost.

Then came the “troops”! Neighbors and outlying communities arrived in force. People opened their homes to displaced families and made countless donations; fire trucks went house to house pumping out sludge, followed by high school teams with buckets and squeegees. Restaurants and businesses delivered meals by the truckload; contractors, electricians, roofers and hazmat companies donated skills and materials. The list of service and support – endless.

With support, hope and success are possible – and support and quality of service are what Western AgCredit is committed to provide to its borrowers and to its community both in good times and in bad. You should have recently received an advanced patronage check with a letter of explanation from your Board of Directors. As stated in that letter, “This is one of many ways we are providing support to our members during this time of extreme drought and other weather conditions. Meanwhile, we remain committed to maintain a financially sound lending institution to serve you for many years to come.” Learning from the past, Western AgCredit has built reserves to sustain the bank through difficult times and continues to make adjustments to temper future challenges. In our personal operations, we also need to look for ways to innovate and make improvements to survive challenging times. Agriculture has survived many such times, and with hard work and ingenuity, it will continue to do so.

I was impressed by a message written last fall by our Western AgCredit President David Brown and would like to end my message with a quote from that article, “...how many others in our society do you see posting pictures of themselves at work, loving what they do, working long hours, and being grateful for the opportunity? Your passion, work ethic, and resilience are inspiring to all.” Happy Thanksgiving, everyone! We give thanks for the opportunity to serve you!

Respectfully,

A handwritten signature in black ink that reads "Wayne A. Smith". The signature is written in a cursive, slightly slanted style.

**Wayne A. Smith, Chairman
Western AgCredit Board of Directors**

Association News

Promotions



In September, Ben Turnbow was promoted and given additional responsibilities in the Logan Branch. He has worked for the Association since 2013, and during that time he has worked in the AgExpress division as a loan officer and manager. Ben will continue to manage the AgExpress team while managing a new loan portfolio. He is looking forward to the opportunity this position will give him to delve into more complex credits.



Alex Olson was promoted to the position of loan officer in the Spanish Fork Branch in September. Since Alex was hired in 2016, he has worked as a loan officer in the AgExpress division out of both the Richfield and Spanish Fork offices. Alex graduated from Utah State with a bachelor's degree in agribusiness. Originally from Ephraim, UT, Alex and his family now live in the Spanish Fork area.

New Hires



In August, Courtney Pali joined the team as the credit support specialist in the Spanish Fork Branch. Her job includes working with customers and operational support. Courtney graduated from Utah State with a bachelor's degree in interdisciplinary studies and emphasizes in agricultural business, agricultural communications and animal science. Originally from Tremonton, Courtney now lives in Payson, UT.



Jess Nixon joined the Western AgCredit team as the credit support specialist in the Evanston Branch in August. Her job includes working with customers and operational support. Jess's work experience includes working in medical coding and billing, as a credit specialist and in quality assurance. Originally from Evanston, Jess recently moved back to Evanston after spending the last several years in the Salt Lake area.



Chase Wilcox is a new AgExpress loan officer in the Tremonton Branch. Chase graduated from Brigham Young University-Idaho in agribusiness. He has worked for an equipment dealer and for an agronomy company in Northern Utah and Southern Idaho in sales and customer service roles. He is a native of Oregon and is currently living in Preston, ID with his wife and their new son.



Kent Hall started working as an AgExpress loan officer in the Spanish Fork Branch in October. Kent has an animal science degree from BYU-I and an MBA through Western Governors. He has previously worked as a dairy herdsman and done marketing for various companies in Utah County. Originally from Fort Morgan, CO, he now lives with his wife in American Fork, UT.



Lori Roberts started as a part-time credit support specialist in the Richfield Branch in September.

Lori's previous work experience includes working for an online university assisting students, sales, retail and food service.

Lori and her family live in Elsinore, UT, which is also where she grew up.

Check Out Our New Website!

In October, Western AgCredit launched a new website featuring an expanded product section, a Customer Marketplace, and a more user-friendly mobile experience. If you are a customer and would like to include your business information in our Customer Marketplace, please contact your loan officer or email Sarah Witt at witts@westernagcredit.com.

By the end of the year, we will also have a new online banking product that will include an application capable of remote check deposit and many other exciting features!

Farmers Feeding Families Food Drive Results

Western AgCredit is pleased to report this year's Farmers Feeding Families Food Drive results. During the course of the food drive, 40,000 pounds of food were collected and donations totaling \$10,000 were sent to food banks in Western AgCredit's service area.

This year, the food drive was in September-October so customers could donate their product during harvest time. Food banks in corresponding areas will receive \$10,000 in matching funds based on pounds of food collected. Matching

funds are contributed by Western AgCredit and CoBank. Since the Farmers Feeding Families Food Drive started in 2012, over 200,000 pounds of food have been donated throughout Western AgCredit's lending territory and \$100,000 in matching funds have been donated.

Western AgCredit is grateful for the support this annual food drive receives from customers and local communities. We're also grateful for the partnership with CoBank that allows us to bring more matching funds to this project.



Courtney Pali, Credit Support Specialist in our Spanish Fork Branch, donating food to Tabitha's Way.



Lane Gardiner and Adam Carter with a load of food for the Tremonton Food Pantry.



Becky Christensen (right) with food bank representatives and other contributors.

\$10.3 Million Returned to Customers!



Patronage = \$ in your wallet!

In addition to the .75% patronage traditionally paid, Western AgCredit is paying a special patronage of .50% for a total of 1.25% for the 2021 year. Western AgCredit is receiving an unanticipated distribution from our funding bank, which has created the opportunity to provide financial support to members weathering the worst drought in 65 years. Special patronage is the cooperative spirit in action!

Answering Your Commonly Asked Questions

By: J Rhett Nielsen, Senior Loan Officer



Frequently, loan officers receive questions from customers that are common throughout the Association. The intent of this article is to answer some of them, while also recognizing not all will be addressed here. We encourage customers, or prospective customers, to contact their local branch with any additional questions or if further clarification is desired for one of the questions below. Our website, westernagcredit.com, is also an excellent resource.

1. What types of loans are available from Western AgCredit?

Western AgCredit offers the following loan types:

- **Agricultural Real Estate Loans**
- **Operating Loans**
- **Livestock Loans**
- **Equipment Loans**
- **AgFuture Loans** – This program is designed to help young, beginning, and small producers by offering interest rate reductions for participating in educational opportunities.
- **AgStart Loans** – This microloan program is designed to assist small farming and ranching operations and veterans who market, or plan to market, their agricultural products directly to consumers or through local/regional food systems. This includes, but is not limited to, organic farming, local food farming, and small farming operations.
- **Country Home Loans** – Western AgCredit has partnered with Northwest FCS to offer Country Home Loans in our service territory.

2. What documents do I need to apply for a loan with Western AgCredit?

Current Balance Sheet – Used to measure assets and liabilities for all signers on a loan.

Recent Profit and Loss Statements/IRS Tax Returns – Used to verify income amounts and sources for all signers on a loan.

Current Entity Documents – Entity documents specify what the entity is authorized to do and who is authorized to act on behalf of the entity. Western AgCredit requires a copy of all original entity documents as well as any amendments thereafter made.

Identification – Current and valid form of state issued ID.

Purpose – Specific purpose for the loan funds. This is generally provided through conversation with the loan officer

and documented on the loan application. In some instances, a signed purchase contract will be required.

3. Why do I need to provide updated financial information? Doesn't my historical repayment performance prove I'm creditworthy?

We greatly appreciate returning customers and recognize their positive repayment history. Updated financial information is required periodically to verify any changes in financial position that have occurred on the operation. Updated financial information allows Western AgCredit to provide terms and conditions relevant to the current situation.

4. Why does my spouse need to sign?

A customer's spouse may not be fully active in day-to-day operations but retains partial ownership in assets or provides earnings necessary to make the operation viable. We determine who is required to sign as liable based on the answers to the following questions:

- Who generates the earnings that will repay the loan?
- Who owns the collateral securing the loan?
- Who owns the assets used to generate earnings or provide financial support to the operation?

5. I have a farm, but I also have other non-farm businesses, will I need to provide information on these other businesses?

Your loan officer will likely ask about businesses that generate earnings to repay the loan. Non-farm businesses may supplement earnings to support the farm or ranch and/or mitigate repayment risk. When non-farm businesses are key to repayment ability or financial position, we may ask that they co-sign or guarantee the farm loan.

It is also important for your loan officer to understand if other non-farm businesses will require ongoing financial support from the farm business. Understanding the full financial picture of your operation helps us evaluate risk and determine the correct loan structure for your needs.

6. Why does Western AgCredit need a copy of my driver's license on file?

In addition to the regulatory requirement, Western AgCredit takes identity security very seriously. A current and valid ID allows us to minimize risk of identity theft. It also provides the legal name under which collateral liens should be filed.

WAC also requests account specific passwords and unique information to verify your identity over the phone.

7. Can I expect a patronage dividend in the future?

The five-year business plan projects a continuation of patronage dividends in the amount of 75 basis points, or 0.75% dividend payments (on average). Final approval is based on Association performance and financial condition on an annual basis. The payment of patronage is at the discretion of the Board of Directors. The patronage dividend has an immediate impact on the effective interest rate for a given loan. For example, a 5% stated rate becomes 4.25% effective rate following receipt of patronage in the amount of .75%. On occasion, the Board authorizes the payment of special patronage. Such was the case in 2019 when special patronage of .15% (.90% total) was paid and the current year (2021) when .50% (1.25% total) will be paid.

8. What is a blanket lien and why is it beneficial?

A blanket lien is a general lien commonly used on livestock, feed, inventories, or equipment. This type of lien covers all collateral now owned or hereafter acquired. A blanket lien minimizes loan servicing requirements and permits continued financing over an extended period of time. Western AgCredit can provide new or ongoing credit and complete verifications or collateral inspections less frequently when a general lien is in place.

Liens on a specific item are also used on a case-by-case basis, such as financing for a single equipment loan, a limited purpose, or an irrigation project.

9. Which loan covenants are commonly used and what do they mean?

Financial Reporting – The borrower agrees to provide updated financial information consistent with a specific timeframe. Typically, updated financials are required quarterly, semi-annually, or annually depending on the type of operation and risk factors. Updated information is required to verify any changes that have occurred for the operation.

This covenant is most frequently used with operating loan financing.

Financial Performance – This covenant generally relates to a specific balance sheet, profitability, or collateral measurement. For example, the covenant may require a borrower to maintain at least \$50,000 in working capital, or \$100,000 in equity, or a 1:1 debt/equity ratio. The specific covenant will allow the borrower and Western AgCredit to monitor changing risk in an operation.

Revolving Credit Line Balance Paid to \$0 – This covenant is required in many operating loans. This covenant helps to ensure operating expenses are kept current and debt is structured appropriately between operating and term notes.

Base Herd Requirements – This covenant requires the operation to maintain or achieve an agreed upon number of production livestock. This ensures that the operation retains adequate capacity to generate required revenue necessary to pay projected expenses, honor debt service requirements, and provide a margin.

You may have many more questions which is why we are here to help. Our loan officers understand agriculture and the financial challenges you face. We have the experience and resources to be a trusted advisor for your financial needs. We look forward to working with you.

J Rhett Nielsen has worked for Western AgCredit as a loan officer since 2013. He enjoys the opportunity his job gives him to associate with people in agriculture. Rhett was raised on a cow/calf operation and crop farm in Spanish Fork, UT.



Survey Gift Card Winner Announced

Western AgCredit is pleased to congratulate Dennis Stefanoff on winning third quarter's \$200 gift card. He 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.



Chanshare
— F A R M S —

"Taking a chance and sharing the profits."

Since 1979

Buster & Brett
Marble



Talking Turf

The Chanshare sod farm in Bothwell, Utah has been providing quality sod since 1979.

Whether one enjoys cheering their favorite college football team on to victory, watching grandkids play in the backyard, or teeing up for eighteen holes on a spring morning, the benefits of a beautiful swath of lawn are endless, and the Marble family has been working for three generations to provide sod that helps people experience life. Currently owned and operated by husband and wife duo Buster and Brett Marble, Chanshare Select is located just outside of Tremonton in Bothwell, UT.

The History

The unusual name garners frequent questions about its origins, and its roots go back to the original sod farmers, Busters' grandparents Cheryl and Boyd Marble. In 1979, Cheryl and Boyd wanted to start a new farming enterprise on the ground they had formerly used to produce sugar beets and turkeys, among other things. They had four children involved in the farm, and they wanted to produce something that would be profitable enough to allow their children to stay on the farm.

They landed on sod farming, and Cheryl came up with the idea of combining the words "chance" and "share" to form the original business name, Chanshare Farms. The slogan was, "Taking a chance and sharing the profits."

The Marbles started with 120 acres of sod, quickly grew to 240 acres, which is what they operated for about two decades. At that point, the Marble family wanted to expand to accommodate the next generation, "They chose to grow, and with growth comes growing pains," said Buster. "In about five years, the company went from 240 acres to almost 1000 acres. When the downturn hit, we went back down to about 450 acres. Since then, we've focused on consistent growth instead of huge annual increases in acreage. Right now, we sit at 880 acres in sod."

When the downturn hit in 2008, Chanshare Inc., as it was known under the ownership of Buster's uncle Randy, was severely impacted by the recession and the abrupt decrease in new construction. This was a difficult time for the business, which resulted in not only a decrease in production but also a restructuring. At this point, both Buster and Brett worked for Chanshare. Buster started working for Chanshare Inc. full time in 2000. Throughout his career with Chanshare, Buster held various leadership roles which allowed him to gain an in-depth understanding of the business. Brett started working on the bookkeeping side in 2005, and she's done an excellent job of managing income and expenses to help them understand and improve their financial situation.

Over the years, Buster and Brett were committed to Chanshare's success, often using personal resources to help the struggling organization. Through their hard work and dedication, they were well positioned to purchase the business from Randy in 2015. They renamed the company Chanshare Select, and under Buster and Brett's management, the business has been on a positive trajectory.

The Marble's loan officer, J Rhett Nielsen, has enjoyed seeing their operation flourish over the last several years. "The Marbles are very detail-oriented. They use every resource to their benefit, and they are excellent managers," said Rhett.

Growing Sod

Sod takes nine-twelve months to grow, so it requires constant planning and forecasting to have the amount of sod needed to fill future demand. While the sod is growing, they fertilize, water and mow it. If the sod isn't needed right away, it is grown out and their beef herd grazes it.

"The majority of our sod is a Kentucky bluegrass blend. It's a five seed blend that we buy local from Granite Seed in Lehi," said Buster. "Kentucky Bluegrass blends hold up best in the wintertime, can go dormant in the summer heat and thrive in the spring and fall."

They also grow a sports turf used on athletic fields. Sports turf also has some Kentucky bluegrass but is mixed with other high-impact seed varieties, "Sports turf is more wear tolerant," said Buster. "Kentucky bluegrass can be maintained at 3/4"-1", but it doesn't like to be mowed at the 1/4"-1/2", which is a common mow height for sports fields. Chanshare's sports turf can be maintained at the 1/2" mark, still be playable and still fill itself back in."

Soil health is an important part of the equation. They rotate in other crops every five-eight years based on how the ground is producing. Fortunately, the topsoil layer is not greatly

impacted by the removal of the sod because very little of the actual soil is removed at harvest. "You'd be amazed at how little topsoil is removed while harvesting, even though the sod is cut at 5/8" thick. The majority of that is the root mass and the thatch layer," said Buster.

Harvesting and Selling Sod

Chanshare has the capacity to provide sod for any size project; everything from selling a few pieces of sod to large sod installs. Over the years, their sod has been used on sports fields (including the Real Salt Lake practice field), golf courses, government buildings, residential projects and more.

To meet these various needs, they utilize two different types of harvesters. One cuts and palletizes 2' x 4' pieces with each pallet holding roughly 500 square feet. The other harvester cuts a continuous roll that is 42" wide by about 115' long.

Their sales team keeps tabs on new projects coming down the pipeline so they can bid them and plan for the sod production. They work with a distributor that gets their product into Home Depots and Lowes, and they also sell directly to landscapers and the public.

One of the challenges of distributing the sod is the shelf life after it is cut. Similar to a wet bale of hay, sod can undergo a chemical reaction that creates heat and can cook the roots. Based on exterior temperatures, sod can have a shelf life of a few days to less than 24 hours during the hot summer months, so sod harvest and distribution is carefully planned and executed so sod doesn't sit long before it is installed.

Conservation and the Changing Landscape of Sod

"Recently, cities have shifted to providing more open space areas for soccer fields, baseball fields and parks. In return,



Buster Marble showing the root make-up and thatch layer of the sod.



Photo credit: Chanshare Select
The Chanshare management team: Mickey Williams, Production Manager; Brett & Buster Marble; Allison Smith, Sales Manager; Tyrell Marble, Installation Manager



Buster and Brett Marble with their loan officer, J Rhett Nielsen.

residential landscapes are getting smaller and smaller,” said Buster.

The Marbles embrace the changing landscape and encourage landscaping that incorporates both xeriscape and portions of grass to reduce irrigation needs while maintaining open, green areas that curb exterior temperatures and offer a space for outdoor recreation. They also work to educate the public on the water requirements of sod, encouraging people to water less and allow grass to go dormant in the summer.

To help do this, Chanshare partners with the Localscapes program and works with water conservation districts to positively impact Utah communities by encouraging yards designed for Utah’s climate.

Last year, with the historic drought we’re currently experiencing, the Marbles evaluated their business and determined they could reduce their production to help get through the drought and to be mindful of the capacity and water quality of their irrigation well system. “We decreased our water use by about 25%, and focused efforts on educating the public on how to do the same,” said Brett. “When homeowners call in, we ask them if they are aware of the drought. Sometimes they didn’t even know that there was a drought, so we’d have to teach them about it.”

Managing Through Covid

“When we first went into Covid at the beginning of March, we were scratching our heads, wondering how this would affect our production. We were worried about parts. We were worried about lumber prices,” said Buster. “Last year was one of our biggest years.”

Covid kept people at home, and many used that time for home improvement projects, which left Chanshare almost two months out on orders and scrambling to meet the demand, but it also seemed to accelerate input costs.

This year, increasing input costs had Brett closely monitoring expenses that normally wouldn’t warrant scrutiny. “Our pallet

and freight costs are crazy,” said Brett. “These are some of the things that you wouldn’t expect to affect your business. We are tracking things that we normally wouldn’t really need to track, but this year it’s very pertinent. This year our production costs increased about five cents a square foot on sod, and that’s a big number.”

The People

“A lot of the people that work for us have been with us for 10, 15, some over 20 years. They started with the original company and have kept working with us and are here with us now,” said Buster.

Buster and Brett value their employees, their commitment to the company and the work they do. They also appreciate how the business has benefited the Marble family. “I think it’s fun that with those three brothers and one sister (Cheryl and Boyd’s children), almost all of their kids have worked for the sod farm at some point,” said Brett. “It’s helped all these kids through high school. They always have a job that works around sports or other activities.”

Buster and Brett have four boys, and they appreciate the opportunity it gives them to be active in sports and gain valuable work experience that keeps them busy. In fact, the family joke is that you never tell dad you’re bored or something’s not going well, because he will tell you to go build pallets for the sod because that solves everything.

Today, Buster and Brett strive to operate under Chanshare’s founding principles. “We try to share as much as we can with the employees. We pay fair to above fair wages and we pay bonuses,” said Buster. “We look at our profit at the end of the year and, if there’s money to pass on or to give bonuses out, we do. We believe that if we take care of the person that works with you, then that person will take care of you and the company.”



The Firefly Sod Harvester made in Utah.



Rolled sod at the Real project.



Dillon, Buster, Dalton, Brett, B Garrison and Talon Marble

Meet Our Roosevelt Branch Staff

*Walker Bagley, Nikita Yazzie,
and Jason Gillman*



Last year, Western AgCredit finalized construction on a new office building in Roosevelt, and we hope it demonstrates the Association's commitment to the area. In addition to Western AgCredit's commitment, we have a group of dedicated employees that serve our customers in that area.

Nikita Yazzie has been the credit support specialist in Roosevelt since 2015. "The part of my job I enjoy the most is the interaction with borrowers," said Nikita. "Seeing their growth and the enjoyment they get doing what they love makes me happy to come to work every day."

A long-time Basin resident, Nikita is partial to the area and the environment it provides. "I love living in a small town," said Nikita. "There is a camaraderie that you get here that isn't present in the big cities."

Walker Bagley has worked as a loan officer in Roosevelt since earlier this year. "I enjoy getting to know ag producers and being able to see and learn about their operations. It's really fun because no two operations are exactly the same. It's great to learn from our patrons so that we know what their goals are on their operations," said Walker.

Originally from the Richfield area and a recent graduate of Utah State, living in the Basin provides new opportunities for Walker. "I love the array of different scenery that the basin contains," said Walker. "From vast mountain ranges to picturesque grass meadows and down to vivid red rock formations, the basin is a beautiful place."

Branch Manager Jason Gillman is a native of the Basin and has worked for Western AgCredit since 2015. He served as a loan officer until he was promoted to branch manager at the end of 2020. "I love the opportunity I have to work with farmers and

ranchers by being their partner in agriculture," said Jason. "This partnership allows us to work closely together helping them achieve their goals and have a successful operation. I love getting out on my borrowers' operations and witnessing first-hand the hard work and the pride they have for what they do."

One of the unique things about agriculture in the Uintah Basin is that goods must travel long distances to reach major transportation or markets. Everything that comes into or out of the basin must traverse a large mountain range. This leads to producers working towards being as self-sufficient as possible while striving to add value to their agricultural products to counteract the effects that transportation has on inputs and sales prices.

"Living in the Uintah Basin most of my life I have built a love for this area and the people in it," said Jason. "We are surrounded with hard working, kind and thoughtful people who will drop anything to serve someone else. We are blessed with beautiful landscapes from agricultural farmland, beautiful mountain ranges and wide open desert valleys. The Uintah Basin is a great place to live and raise a family."

Jason went on to describe the customers they get to work with in Roosevelt, "If you have ever heard of the poem *So God Made a Farmer* by Paul Harvey, you will know the type of customers we have the opportunity to work with every day. Our farmers and ranchers take pride in their operation by being a hardworking, honest, and service minded group of individuals. It is a joy to be able to work side-by-side with farmers and ranchers who are truly the backbone of our great nation," said Jason.

Helping Utah Farmers Do What They Love



By: Randall Bagley, AgrAbility Program Coordinator

Although agriculture is often considered to be an idyllic life it is, unfortunately, it is also one of the most dangerous occupations. The Center for Disease Control (CDC, 2018) reports that the agriculture/forestry/fishing industry has the highest incidence rate of non-fatal injuries and illnesses of all the industries, and is among the top for fatalities. To complicate matters more, farmers and ranchers often continue to work as they get older. The average age of the U.S. farmer or rancher is 58, compared to an average age of 42 for the rest of the U.S. workforce.

Although many farmers and ranchers would like to continue working in their chosen profession, they are often limited by injuries or the effects of aging. This is where AgrAbility can help. AgrAbility of Utah is a free and confidential program funded through the USDA that helps farmers, ranchers and family members remain in agriculture despite physical limitations. AgrAbility of Utah is a partnership between Utah State University Extension and Allies with Families, a non-profit organization. Utah is fortunate to be one of only 20 states that have this program.

AgrAbility specialists provide individualized services by meeting with the farmers, analyzing the situation, and recommending practical solutions to address specific barriers. Solutions often identify assistive technology (any device that can make work easier and safer), but may include a restructuring of tasks. AgrAbility does not pay for assistive technology but works with other organizations, such as Vocational Rehabilitation, that are often able to provide items.

Mark Tuttle is a farmer from Orangeville, UT who has recently benefited from AgrAbility of Utah. Mark has a cow/calf operation and raises alfalfa hay but is limited in what he can do due to a mining accident that occurred in 1990 where his hand was smashed, and other injuries occurred. Mark also suffers from arthritis in his back and hips. Working with the local VR office, AgrAbility was able to help Mark identify and receive assistive technology that made his chores once again doable.

Mark was able to receive a John Deere UTV because he is no longer able to swing his leg over his ATV and was dangerously riding with both legs on the same side of the vehicle. His new UTV is much easier to access. It also has a cab to minimize the effects of his rheumatoid arthritis.

Another piece of assistive technology Mark received was a 3-point hitch bale unroller. Due to the severe damage to his hand, Mark is not supposed to lift more than 20 pounds. This made feeding small bales nearly impossible. With the bale unroller, Mark can put up round bales and feed them anytime without any heavy lifting.

Mark said, "I have been very impressed with AgrAbility and what they have done for me. They've been able to help me work much longer than what I thought I could, and they've made my life easier. Michael Porter and VR have both been great to work with and I appreciate what they have done for me."

AgrAbility of Utah has been directed by Rhonda Miller, Ph.D. for the past 18 years. Three AgrAbility employees conduct farm assessments, and meet with farmers and ranchers across



Mark accesses his UTV.



Mark prepares his round bales before unrolling and feeding his cattle.

the state of Utah. Program Coordinator, Randall Bagley, said, "Michael Porter and Connor Dyreng are our two resource facilitators and they do a great job meeting with farmers and ranchers and explaining the program. They are professional, knowledgeable and have been able to help many of them continue to farm and ranch."

AgrAbility helps farmers, ranchers, and family members, who are facing injury, illness, disability, or arthritis, remain in agriculture. Examples include: arthritis, back injury,

stroke, hearing and visual impairments, joint replacements, amputations, post-polio syndrome, respiratory issues, etc. Assistive technology such as livestock handling equipment, lifts, farm mobility devices, tractor steps, and other equipment may be available to those who qualify. If you, or anyone you know, could benefit from AgrAbility please call the Program Coordinator, Randall Bagley, 435-797-0350 or visit the AgrAbility of Utah website at agrability.usu.edu to see if you qualify.

Benson Turnbow Awarded BYU True Blue Hero Award

Benson Turnbow, the 10-year-old son of Western AgCredit's AgExpress Manager Ben Turnbow, was diagnosed with B-Cell Acute Lymphoblastic Leukemia (B-Cell ALL) on October 16, 2020. This month, the Western AgCredit family celebrates the progress he has made during the past year and would like to share part of his story with you. (Warning: Ute and Aggie fans may experience a slight disturbance in their loyalties.)

After noticing a significant decline in Benson's energy levels during the fall of 2020, Benson's parents took him to see a doctor for a quick checkup. Just a few hours later, they found themselves admitted into the oncology department at Primary Children's Hospital in Salt Lake City. Despite the fear of the unknown, the emotions, and concern, one of the first things Benson noticed was the "U" on the mountain right outside his hospital room window. After realizing what it meant, he pointed this out to his dad and said, "Dad, this won't do!" He then asked the nurse if she could find him any blue and white markers for a very important project. She returned a few minutes later with his requested items, and then Benson went to work. Twenty minutes later he had completed the most picture perfect "Y" he had ever drawn, and it filled his entire window, covering up the "U", just as he intended.

As time marched on and his treatments continued, many of Benson's friends and heroes reached out to him. When Benson returned home from the hospital, he received a video compiled by BYU QB Zach Wilson with several of the BYU football players reaching out to him and sending their best wishes and prayers. This was a dream come true for Benson as he has been an enormous BYU football fan since he was first introduced to the sport. Several other of his BYU heroes have reached out to him to help keep his spirits high along the way. Taysom Hill and his wife Emily reached out and sent him a care package from New Orleans, and once Benson was well enough to travel, BYU basketball players Trevin Knell, Richard Harward, and Spencer Johnson showed him around the Marriott Center and played him in a little game of one-on-one.

Most recently, Benson was honored by the BYU football team and received the True Blue Hero Award. He was able to attend one of the team's practices and be the center of attention as they awarded him all kinds of gear, swag, tickets, and a sideline pass to the BYU vs. Utah game. He has loved getting to know the players and coaches on a personal level and is so grateful for the support they have given him during this past year.

After many long months of intense treatments, Benson has finally entered the final phase known as maintenance. Today, he still faces 15 months of chemotherapy, but doses are significantly lighter, and they have a much smaller effect on his physical condition compared with his past treatments. He has now achieved a normal body weight, his hair has grown back, and he is able to run, ride his bike, and best of all, go back to school! Benson is expected to make a full recovery and he is planning on ringing the bell in December of 2022 to put this all behind him.

Benson and his family would like to thank all the members of Western AgCredit who have been such a great support to them these past 12 months. Regardless of where your loyalties lie on gameday, the cheers for Benson, as well as other members of the Western AgCredit family experiencing trials, can be heard far across our region.



Benson creating his "Y" masterpiece.



Benson with BYU quarterback Jaren Hall when he was awarded the True Blue Hero Award.



Benson & Ben Turnbow at the BYU vs. Utah game.

Western AgCredit Gives Back

Community Partnership Grant Recipients



Canyon View FFA -
Funds to help purchase a bovine simulator.



Manti High School Mt. Bike Team -
Donation to help with course construction.



Sanpete Food Pantry -
Donation to help with mobile service.

Tremonton Branch Cooks and Serves Corn in Park Valley



The Tremonton branch cooked and served over 250 ears of corn to those in attendance at the town celebration in Park Valley. This has become an annual tradition, and Western AgCredit employees enjoy the chance it gives them to visit with Park Valley residents.

Provide Labor to Help at Fairs



Western AgCredit employees appreciate the opportunity they have in the summer months to help at local fairs. In Logan (right), they help set-up banners in the rodeo arena. The South Jordan staff (left) always helps at Barnyard Friends at the State Fair. Additionally, employees at various branches serve on junior livestock committees and perform other service to help fairs run smoothly.



Recent Sponsorships

- Utah Farm Bureau
- Utah Ram Sale
- National Ram Sale
- UACD
- Snow College FFA Field Day
- Utah State Fair Barnyard Friends
- Various Junior Livestock Auctions

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!*



You Might Be a Farmer If...

You have ever worn pajamas with rubber boots for midnight calf checks.

You think that the five gallon bucket is the greatest invention ever made. Really, the greatest ever.

You learned to drive a tractor or feed pickup loooooong before you took drivers ed.

Your idea of neighborhood watch is someone calling you to let you know your bulls are out.

Your family instantly becomes silent when the weather comes on the news.

Mary Poppins Vegetable Crop

Mary Poppins decides to grow some vegetables. When she picked her crop in the fall, her carrots, potatoes, onions and spring beans had all failed, but her cauliflower had flourished! She picks it and cooks some for Sunday lunch in a cheese sauce. It tastes wonderful.

After eating it for a week, she notices two things: First, her lips are full and glossy, unchapped, uncracked, and require absolutely no lip gloss to make them look full and pouty. Second, she has really awful bad breath and even her cat won't come near her. Pleased with her lips, however, and spotting a money-making idea, she contacts a big cosmetic company and explains about the lip-enhancing qualities of her cauliflower crop.

After a month of testing, the company purchases the entire crop of cauliflower for an enormous sum and requests that Mary grow more as soon as possible.

The company proceeds to make lipstick out of the cauliflower, but they experience problems with the final product once it's manufactured. The lipstick does not gel correctly into a solid stick, and it ends up crumbling upon application. Quality control also finds that, even as a lipstick, the bad breath remains, and they have to include that on the packaging as an unfortunate side effect.

As they are nearing their production deadline, and advertisements for this new wonder lip-enhancer have hit the streets, the cosmetics company has no choice but to produce the packaging with the following caution.

Poppins' Pop-up Lip Enhancer:

SUPER CAULI, FRAGILE LIPSTICK - EXPECT-HALITOSIS

Tire Pressure

My wife and I went out for a leisurely drive to see the autumn leaves. While on the drive, we noticed that one of the tires seemed to be getting low. She was a bit taken aback when I asked her for some change and she asked, "Why in the world did they start charging for AIR?!"

I looked at her and winked, "Inflation."



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