

Fence Lines

Fall 2018

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FenceLines

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Cover Photo: Cooper Wilkins of RV Bar Angus Ranch looks out over his family's registered Black Angus calves.

- 3 | President's Message
- 4 | Association News
- 5 | 2018 Customer Appreciation Barbecues
- 6 | Living Rural
- 8 | A Focus on Genetics
The Vincent family of Jensen, UT have built a herd of quality Black Angus cows to supply their annual seedstock sale.
- 12 | Leopold Conservation Award Finalists
- 13 | Why Patronage?
- 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,



For many, this has been one of the more challenging summer seasons in recent memory. Between extreme drought and wildfires, the impact has been felt by a number of agricultural producers. Unfortunately, for some the impact will be felt for many years to come as the mountains heal and vegetation returns.

The only real positive from the adversity experienced has been watching our rural communities come together and support each other. It has also provided an opportunity for Western AgCredit staff to join in and lend a helping hand. Anytime we can jump on a horse or ride an ATV to gather cattle or assist in some other way, it is a good day. We welcome the opportunity to assist with lightening a burden in the ag community.

We live in a time of disruption, especially with respect to many traditionally stable forces in our lives.

Disruption exists in our markets, business sectors, weather patterns, political institutions and societal norms. It leads us to question who and what we can really count on. Although market forces, technology and regulation continues to shape Western AgCredit, from the viewpoint of our customers, we strive to be the stable and reliable institution that you can rely on year in and year out.

One way that we have evidenced such stability and reliability is our consistent source of constructive credit and dedication to personalized service. Another evidence is our consistent payment of patronage dividends to eligible customers. We recognize that you count on these deliverables from Western AgCredit to support your business. You have enough to worry about without having to wonder if you can rely on your agricultural lender. We aim to eliminate that concern and allow you to focus on the other critical needs of your business.

In August, we concluded another successful barbecue season. As many of you have experienced, during July and August we travel to nine communities in the State of Utah and one community in Wyoming to express appreciation to our customers by feeding you a tender ribeye steak, fresh corn on the cob, and a variety of other fixins. This is a highlight of our summer as we get to visit with each of you in a relaxed, social environment. We had record attendance at nearly every location this year and an atmosphere that is second to none. Our customers are certainly the "cream of the crop" in both their personal and professional lives. It is a pleasure to serve each of you and witness your goodness first hand. At Western AgCredit, we value what you value; family, faith, friends, agriculture, and the rural lifestyle. That is what makes us so compatible with our membership and has contributed to our mutual success.

As we approach the Thanksgiving holiday and Christmas season, we give thanks for our many blessings and the bounties of life which we enjoy. Our challenges are many, but so are our opportunities. We are anxious to get an abundance of fall moisture and snowpack in the mountains. This will be critical to reverse the effects of lingering drought and allow for increased productivity and prosperity in 2019. Best wishes for health and happiness through the remainder of 2018 and into the new year!

Respectfully,

David Brown
President

QuickBooks Software Available at a Discount

Few things are more important than keeping accurate records to ensure continued success in your agricultural operation. Good record keeping also helps your loan officer better serve you.

With this in mind, Western AgCredit is offering discounted QuickBooks software to our customers. Customers can purchase QuickBooks Pro 2019 for \$75 (Retail \$189) through Western AgCredit or QuickBooks Pro 2018 with PAYROLL for \$100 (Retail \$289) through Western AgCredit.

Additionally, for young and beginning borrowers, Western AgCredit offers tuition support to participate in the Farm and Ranch Management Program offered through Bridgerland Technology College, Uintah Basin Technology College and Snow College. This course offers trained advisors to help farmers and ranchers with their record keeping.

For more information on both of these offers, please contact your loan officer.

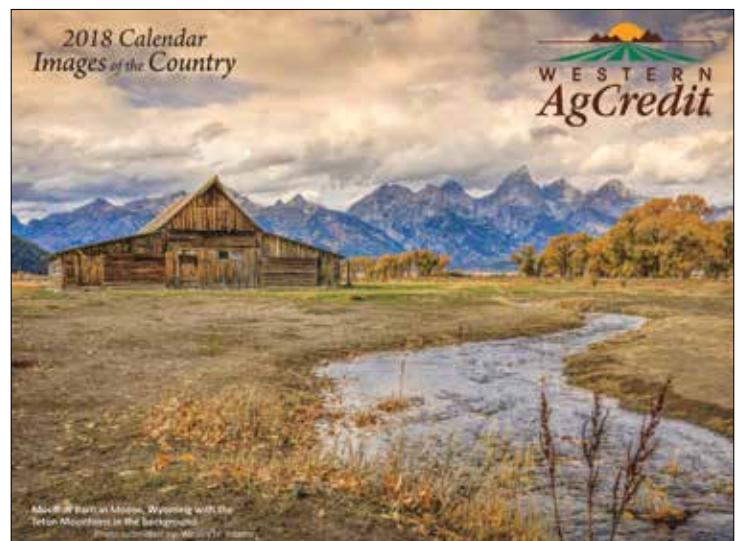
Photo Contest for the 2020 Calendar!

We hope you're enjoying your 2018 calendar and you should receive your 2019 calendar shortly. It's never too early to start submitting pictures for our 2020 calendar!

Thirteen agriculture-related photos will be selected for the calendar, and winners will each get a \$50 gift card for his/her submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is August 31, 2019.**

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 Witt at sjw@westernagcredit.com, or mailed to her at PO Box 95850, South Jordan, UT 84095.



Cover of Western AgCredit's 2018 calendar.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Sargent Leasing, LLC on winning the third quarter's \$200 gift card. Sargent Leasing 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.

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.

2018 Customer Appreciation Barbecues- Thank You for Joining Us!

We'd like to thank those who were able to join us this year for our Customer Appreciation Barbecues. We had wonderful attendance this year, and we always enjoy the opportunity to spend the evening with our customers and friends of the Association.

Every year, Western AgCredit hosts ten Customer Appreciation Barbecues throughout our territory to say thank you to our loyal customers for their business. If you weren't able to join us this year, the good news is we'll bring the barbecue to you again next summer, and we hope you can make it then.





Living Rural

One of the best things about living rural is the sense of community in small towns. Neighbor helping neighbor really connects us with what is important.

Western AgCredit employees value the opportunity fairs, junior livestock shows, parades and other community events give us to socialize with old friends and meet new friends. We also try to lend a helping hand when the need arises. Summer time is one of the best times of year to get people together. Below are some highlights of living rural sent in by our staff from this summer.

Utah County Fire Relief

The Utah County fire that threatened homes as thousands of acres went up in flames also threatened the livelihood of the Spanish Fork branch's customers and other community members as livestock were threatened and animals were lost. The Spanish Fork staff did what they could to help with relief efforts. According to the Spanish Fork branch manager Alan Stevens, "The

Spanish Fork branch has been busy helping get cows off the mountains that were threatened by the fires. Many in the branch have gathered and looked for cows on four-wheelers and horses, and we also provided lunch to the Spanish Fork Grazing Association as they were sorting and loading their cattle. It was very much appreciated by our customers who were impacted, and also cattlemen that do not currently do business with Western AgCredit."

County Fairs, Rodeos & Community Events

There are few things better than attending the county fair on a summer evening! Our staff from around the state enjoy these local events. Chase Black, a loan officer in our Evanston branch, makes it to more of these events than most as he competes in steer wrestling. According to Chase, "I get the unique opportunity to see all the county fairs on the weekends as I travel to compete at their rodeos. That's always fun to see the communities coming together to see "the best show on dirt"!



The Spanish Fork branch provided lunch to the Spanish Fork Grazing Association while they were rescuing cows from the fire.



Tremonton's parade entry.

Now it's your turn!!!

We want to hear from you! What makes your town great? Send your stories and images of rural living and community celebrations to Sarah Witt at sjw@westernagcredit.com.

If your submittal is included in a future issue of FenceLines, we'll send you a Buck knife.

Our Tremonton staff enjoys participating at their local fair and being part of the parade. In addition to employees, their spouses and children join in the fun and throw candy to attendees.

Junior Livestock Auctions

Bob Miller, branch manager in our Richfield location, sent in a picture of Swazee Mason (below) with her Grand Champion goat. Western AgCredit supports junior livestock auctions throughout our territory by helping organize the events, providing prizes, sponsoring buyer meals and purchasing animals at the auction.

Chase Black went to the Lincoln County, WY junior livestock event where he witnessed the community come together for a young girl recently diagnosed with cancer. "She won grand champion lamb, champion showman and other first place awards," said Chase. "Then people bought her lamb and turned it back

multiple times to be resold, many kids gave half of their sales to her, and many boosted her animal. I can't remember the total raised for her but it was an amazing experience to watch the rural community of Cokeville and the rest of Lincoln County come together for that girl."

Utah State Fair Barnyard Friends Exhibit

The Utah State Fair serves a lot of communities. It is a great opportunity for friends from rural communities to get together as agriculture enthusiasts from around the state come to the fair to participate and share their love of all things agriculture with fair attendees.

One exhibit that does a wonderful job of educating fair attendees is the Barnyard Friends Exhibit. Western AgCredit is a proud sponsor of this exhibit, and our employees look forward to attending the fair and helping at this exhibit that helps educate people about the importance of agriculture.



Swazee Mason with her Grand Champion goat from the Southern Utah Jr. Livestock Show.



Western AgCredit donated pig boards to junior livestock shows throughout our territory.



Western AgCredit employees enjoy volunteering and sponsoring the Barnyard Friends exhibit at the Utah State Fair.

A FOCUS ON

Growing a registered herd of top Black Angus cattle can take generations, but for the Vincent family, they have built a reputable registered Black Angus herd in the last two decades.

Randy Vincent, the patriarch of the Vincent family, grew up in agriculture. As a boy, his family had dairy cows and raised beef cows. When he was seventeen, his family purchased the Sunshine Ranch in Jensen, UT and turned their focus to their beef cow operation.

Randy and his wife, Tamara, helped on the Sunshine Ranch while doing other jobs to support themselves and their two children, Randan and Alissa Sue. Randy owned and operated a semi-truck, Tamara worked at IFA. When Randy's father and uncle decided to sell the ranch in 1997, Randy and Tamara purchased 180 acres of the property and started their own operation. When they purchased the land, there were no improvements on the property. They built their homes, outbuildings as well as other infrastructure. "All the fences, all the wheel lines, all the sprinklers, water lines, we had to put it all in. We've worked very, very hard," said Randy.

When they purchased their piece of the ranch, the Vincents had about 30 head of commercial mother cows, but they wanted to get into the registered business so they could raise and sell bulls. In 1999, Randan and Randy's father went to Salmon, ID and purchased their first load of registered cows. They were pleased with the genetics they had added to

their herd. "We started out going to test stations," said Randy. "The first place we started was UBIA [Utah Beef Improvement Association]. We did really well down there. We figured we had really good stuff at the time."

After some local success, the Vincents decided to take one of their best bulls to the Midland Bull Test in Montana. "You have to get into the top 75% there to even qualify to sell. There are over 700 Angus bulls plus other breeds," said Randy. "We were going to make a name for ourselves, but we had to go haul our bull home because he didn't even make the test."

They quickly learned that they had a ways to go to achieve top genetics, but they were prepared to commit the time and resources it would take to make this happen. "That [the Midland Bull Test] really let the wind out, but we got a good education," said Randy. "We knew right then we had to get serious if we were going to get into selling registered bulls."

After the failed bull test, they started purchasing registered animals from all over the west. "We were hitting the best we could afford," said Randan.

"Everything we bought was bred heifers or yearling heifers," said Randy. "That's the way we got our cow herd started. We went to an extensive AI [artificial insemination] program. In 2007, we had our first production sale."

"The first five years we had the sale at Western Park," said Tamara. "We didn't have a sale in 2012 because

The Vincent family of Jensen, UT have built a herd of quality Black Angus cows to supply their annual seedstock sale.

GENETICS



we switched from the end of November to February in 2013. From then on, we've done them here at the ranch. It's a lot easier."

The Vincents have added a large barn on their ranch to accommodate the bull sale held the last Saturday in February. Typically they sell 70-80 bulls and 10-20 females at their annual sale. The majority of their customers are within a 200 mile range, but they have also had bulls go to Oklahoma, North Dakota, New Mexico, Idaho, Colorado, California and more.

They continue to work on improving herd genetics. "We'll AI around 90% of our cows. The reason we don't get that other 10% is because we don't see them cycle," said Randan. "We've done multiple test over the years with synchronization, and with synchronization, your conception rate is in the 50th percentile."

The selection for the sale animals starts two years in advance. "In May, we select from the group of AI sires and mate them with particular cows to get the bull or heifer we're looking for," said Randan. "Once they're born, depending on their birth weights and what they look like at birth, we'll sift them there. If there is something we don't like, they go to the steer pen then. When they go to the mountain, we'll make another cut there. We'll look at how they're doing, if they're growing, if they're gaining. If they haven't performed like they should have through the summer, if they have a confirmation problem, they'll get cut there. So basically, they go through a three-selection

process on the ground prior to getting into the sale pen."

The animals that don't make the cut are sold as feeder cattle. Over the years, they've been able to add some notable genetics to their herd. "Within the herd, we have some nationally-recognized names like Basin Lucy, which is probably one of the best cows in the Angus industry," said Randan.

"All of our cows are registered Black Angus cows. This year we bred some to a Simmental bull, so we're going to offer five SimAngus registered bulls," said Tamara.

The Vincents are currently going through a growth phase with the recent expansion of their ranch. Insecurity of running leased ground has always been stressful for the Vincents, and this year, their lease property changed terms which required them to reevaluate their operation. "It came down to this spring, and we were either going to buy some mountain property or sell the cow herd," said Randy.

Fortunately, they were able to purchase some mountain grazing property 34 miles due east of their current place and they are working on expanding their herd. "The reason we're growing our herd is we've bought mountain property, and we're building our herd up to 400 cows," said Randy.

The increased herd size will allow them to increase the quality of their sale. "It will give us a larger pool to select from for the sale," said Randan. "The higher quality attracts people from farther because they can come here and buy 10 or 15 top quality bulls."



A crowd gathered at RV Bar Angus for their bull sale.



Randan, Tamara & Randy Vincent with Alissa Sue and Jake Wilkins and their son Cooper.

In addition to their quality genetics which they continue to improve, the Vincents offer value-added services for their customers which they use to help differentiate themselves.

One of these services is PAP testing for High Mountain Disease, also known as Brisket Disease. “Buyers are looking at that [PAP testing] more; it’s a tool,” said Tamara.

They also offer to keep all animals sold in February until the first of June. Offering this service gives them the opportunity to further prepare the animals. “When they leave here, they’re ready to go to work. They’ve grown up, they’ve got the frame size, they can do their job,” said Randan.

The Vincents run 260 acres of crop ground where they raise mostly hay along with a little corn silage. “We feed it all to the cows,” said Randy. “We raise all of our own feed. With the BLM and private leases, they graze on 9,800 acres.”

For the Vincents, their operation is truly a family business. Today, their ranch, known as RV Bar Angus Ranch, along with a trucking company, Randy Vincent Trucking, are run by Randy and Tamara along with their children and their grandchildren who are starting to get old enough to be more involved.

Randy Vincent Trucking currently has six trucks in the fleet, and the income earned in the trucking business has helped make their ranch a reality, “Without the oil field business, we wouldn’t be in the cow business today,” said Randy.

The only outside labor for both enterprises is eight employees that drive truck for the trucking enterprise. Jake Wilkins, Alissa Sue’s husband, dispatches and Randy and Randan also drive for the trucking business. “We truck frac sand to well locations where they use it to complete oil and gas wells for production,” said Randy.

“Frac sand is a special sand,” said Randan. “It has to be totally spherical. It has to be little round balls so that it will go down and into the wellbore and stack in there so the hydrocarbon and fluid will come back out.” Spherical sand is required since regular sand would clump together and not allow liquids to pass through.

The Vincents contract out their transportation services, never taking ownership of the sand. “We take it from the railhead, wherever it comes in on the train, to the location, and put it in their silos,” said Tamara.

The trucking has made it possible to do what they really love, which is working together in agriculture. Although sometimes it is challenging to make a living in agriculture, for the Vincents, it is about more than just money. “It’s the best way of life there is. There’s no better place to raise a bunch of kids than right out here on the farm,” said Randy.

The Vincents enjoy doing things as a family whether it is working or playing. From gathering cows on the mountain to rodeo jackpot events and junior livestock shows, the Vincents are together as a family.



The Vincent family gathering cows.

Finalists Selected for Utah

2018 Leopold Conservation Award

Three finalists have been selected for the prestigious 2018 Utah Leopold Conservation Award®.

Given in honor of renowned conservationist Aldo Leopold, the award recognizes farmers, ranchers and foresters who inspire others with their dedication to land, water and wildlife habitat management on private, working land.

In Utah the \$10,000 award is presented annually by Sand County Foundation, Western AgCredit, Utah Farm Bureau Federation, and Utah Cattlemen's Association.

The finalists include:

- Basque Cross Ranch of Park Valley: Since purchasing their ranch in 1989, Lance and Emilie Westmoreland have improved its irrigation and cattle-watering systems. Thousands of acres of unproductive black greasewood shrubs were converted to productive native grasses that beef cattle can graze on over the winter. The Westmorelands received The Society for Range Management's Rancher of the Year award in 2010.

- Ercanbrack Livestock of Coalville: Ed Ercanbrack and his family have worked for decades to improve soil health and forage production on their cattle ranch. The Ercanbracks have partnered with others to improve wildlife habitat and water quality. Their conservation work includes regeneration of aspen tree groves. Their pastures are managed to benefit beef cattle and wildlife. The ranch hosts youth day camps and conducts outreach on agricultural and conservation issues.

- JY Ferry & Son, Inc. of Corinne: John, Ben and Joel Ferry own and operate a ranch that encompasses

more than 35,000 acres of irrigated farmland, wetlands and rangeland. The cattle ranch is a leader in implementing new practices that improve soil health, grazing techniques and water efficiency. Rotational grazing, cover crops and no-till practices have benefited the ranch's soils, crops, cattle and wildlife.

This year's finalists were recognized November 1 at the Utah Association of Conservation Districts luncheon in St. George. The award recipient will be formally presented on November 16 at the Utah Farm Bureau Federation's Annual Meeting in Layton.

"Western AgCredit is proud to sponsor the Leopold Conservation Award in Utah. These families have worked for generations to improve the quality and production capacity of their ranches. Conservation is a way of life to these families and we appreciate their commitment to being exemplary stewards of the land," said David Brown, President of Western AgCredit.

The 2017 recipient was Fred Thurston, a rancher from Morgan in Morgan County.

The Leopold Conservation Award in Utah is made possible thanks to the generous contributions from Western AgCredit, Utah Farm Bureau Federation, Utah Cattlemen's Association, Utah Association of Conservation Districts, The Nature Conservancy, Utah Wool Growers Association, Producers Livestock Marketing Association, and the Utah Department of Agriculture and Food.

Sand County Foundation presents the Leopold Conservation Award to private landowners in 14 states for extraordinary achievement in voluntary conservation. To read the stories of other extraordinary landowners, visit www.leopoldconservationaward.org.



Why Patronage?

Over \$5.9 Mill. Paid in Patronage in 2018!

In September, Western AgCredit made the second, semi-annual patronage payment bringing the total patronage paid in 2018 to over \$5.9 million.

“According to cooperative principles, the payment of patronage is a key benefit to members. As a cooperative, Western AgCredit remains committed to these principles as evidenced by the consistent return of a significant portion of our profits back to our customers, the stockholders of Western AgCredit,” said President David Brown. “These funds are needed to support the profitability of individual operations and are often reinvested into the rural communities where they do business, in turn supporting the local economy. We’re grateful for the opportunity to further support agriculture and the rural communities in our lending territory.”

Returning this money to our customers lowers their cost of borrowing and gives them additional funds to pay down debt or purchase more goods and services for their farming or ranching operations. This year, patronage payments were the equivalent of reducing customers’ already competitive rates by an average of .75%!

Western AgCredit’s patronage program is designed to financially benefit its eligible customers. Each year the Board of Directors declares a patronage distribution equal to the amount of patronage sourced earnings that the Board determines are not necessary to adequately capitalize the Association.

This qualified distribution is paid to Western AgCredit borrowers entirely in the form of semi-annual patronage checks or applied to customers’ loans to reduce the amount owed.

Tax laws require borrowers to report qualified distributions as taxable income the year they are received. Since we pay 100% of the qualified distribution the same year it becomes taxable, our customers’ dividend payments are much larger than the tax liability associated with the qualified distribution. Therefore, the effective cost of borrowing is immediately reduced.

Payment of patronage truly sets Western AgCredit apart from other agricultural lenders. For those of you that are our customers, thank you for joining our cooperative and joining in the profit sharing. For those of you that have yet to experience the Western AgCredit difference, now is your opportunity - contact a branch near you today!



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.

Evanston Branch Sets Up Fair

In July, the Evanston Branch helped the Uinta County Fair committee set up the exhibit hall for the public showing of all the items that were entered and judged at the fair. They set up the quilt, food and picture displays. According to Amie Petrie, "It was very neat to see how much talent there is in our community."



Tour of Utah

In August, the Cedar City team volunteered at the Tour of Utah helping with logistics of the race. The Cedar City staff enjoys helping with local events in their community. They also helped with the Utah Summer Games this past summer.



Richfield Branch Sponsors Rocky Mountain ATV Jamboree

Richfield Branch participated in the Rocky Mountain ATV Jamboree by hosting a 50-mile ride from a trailhead east of Mayfield to the top of Skyline Drive. The ATV Jamboree is an annual event which brings many visitors and tourists to the Sevier County Area. There are a total of 74 organized trail rides during this week-long event. By hosting one of these rides, the Richfield branch was able to help others see the beauty of Utah's mountains and support their local community.



RECENT SPONSORSHIPS

- UTAH CATTLEMEN
- UACD CONFERENCE
- UT FARM BUREAU
- WOOL GROWERS
- USU SCHOLARSHIPS
- BYU-I SCHOLARSHIPS
- SUU SCHOLARSHIP
- UNIV. OF WY SCHOLARSHIP
- UTAH FFA CONVENTION
- UTAH DAIRY ASSOCIATION
- FARM CREDIT FELLOWS



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!

Read These, They're Punny!

What does the farmer say to the cows at night?

It's pasture bedtime.

As a farmer, I hear lots of jokes about sheep.

I'd tell them to my dog but he'd herd them all.

What farm animal keeps the best time?

A watch dog.

What did the farmer say when he lost one of his cows?

What a miss-steak.

Why did the farmer feed his pigs sugar and vinegar?

He wanted sweet and sour pork.

Why did the pig take a bath?

Because the farmer said, "Hogwash."

What is a scarecrow's favorite fruit?

Straw-berries.

What do farmers use to make crop circles?

A pro-tractor.

Did you hear about the wooden tractor?

It had wooden wheels, wooden engine, wooden transmission and wooden work.

Grain farmers have a tough life.

They barley survive from wheat to wheat.

Hall of Fame!

A guy walks down Music Row carrying a guitar. A car pulls up and a tourist asks, "Excuse me, do you know how you get to the Country Music Hall of Fame?"

"Yeah," the man spits out. "Practice til you're dead!"

Tires Squealing!

Farmer Giles is so interested in conserving energy, he built a pig-powered car. He has to get rid of it, though. Every time he turns a corner, the tires squeal.

Canning Humor

In many rural homes, canning is a big thing. Lots of folks have a garden and eat out of it all summer, the surplus is put in bottles for the winter. For those people they eat what they can, and what they can't they can.



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

Did you know...

**Our loan officers
UNDERSTAND
AGRICULTURE
because most have
AGRICULTURAL
ROOTS.**

**Dependable Credit
All Things Agriculture**

