

# Fence Lines

Fall 2013

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# FenceLines

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Cover Photo: Trees growing at J&J Nursery in Layton, UT.

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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,



We hope this issue of FenceLines arrives with everyone in your home/business doing well. It's the time of year where farmers and ranchers can see the fruit of their labor. The crops have been harvested, most of the livestock has been gathered and everyone is evaluating how successful of a year they had. Even though our World and Country face significant uncertainty, we are fortunate to be involved with production agriculture. By its very nature, agriculture provides stability and comfort to both the producers and customers of agricultural products.

As everyone is aware, from a financial standpoint, Western AgCredit is a reflection of its stockholders/members. When our stockholders are doing well financially, Western AgCredit also generally does well financially. We at Western AgCredit feel very fortunate to be able to work with the premier farmers and ranchers in the Intermountain West. Because of the efforts of our stockholders/members, business partners, Board of Directors and staff, Western AgCredit is the top rated Farm Credit entity in the Western United States. This is an achievement that we all should take pride in. The challenge now is to keep the favorable rating while simultaneously providing competitive products and world class service to our membership.

Western AgCredit just concluded its annual Strategic Planning Meeting. This meeting provides the Board of Directors and management the opportunity to review our past operational performance and to more importantly forecast over a five year planning horizon how Western AgCredit should perform. Projecting several years into the future requires the use of a lot of assumptions that may or may not materialize. It's especially difficult to complete a multiyear projection when our government struggles to make any

decisions outside of a 3-4 month window. In spite of the challenges with the overall economy, we project Western AgCredit to continue its ability to make large patronage payments to its members, maintain strong levels of capital, and keep our interest rates very competitive. Barring a collapse in the general economy, or encountering a prolonged drought, Western AgCredit is well positioned to be both the lender of choice and the employer of choice over the foreseeable future.

We're entering into the traditional holiday season of Thanksgiving and Christmas. Both of these holidays provide us with the opportunity to reflect on our personal lives and the lives of family, friends and acquaintances. Most of us have a lot to be thankful for. Even when we face a personal tragedy or challenge, we still have many other things to be thankful for. In the busy world we live in, it's easy to forget to reflect on our many blessings and to extend a helping hand to those in need. For me personally, I'm thankful for our many blessings and the opportunity to be associated with Western AgCredit and the people who make it the successful entity that it is. We look forward to working with our customers in 2014 and we appreciate the opportunity to be of service to our membership. We hope everyone will take time during the upcoming holiday season to reflect on how blessed we truly are!

**Together in Agriculture,**

**Richard Weathered**  
President

# Western AgCredit Welcomes New Employees



*Burke Adams*  
**Loan Officer-Cedar City**

In August, Burke joined the Western AgCredit team as a loan officer in the Cedar City Branch. Burke is looking forward to working in a job that combines finance and agriculture and allows him to work with customers and other employees that have a love for agriculture.

Burke has an MBA from Southern Utah University and graduated with a degree in

business administration from Dixie State. Prior to working for Western AgCredit, Burke worked for a bank as a loan processor and for a landscaping company doing job costing and inventory.

Burke and his wife, Emily, and their daughter, Daphne, are excited to make Cedar City their new home. Burke grew up on a farm in Parowan, UT where they raised alfalfa and beef cattle. In his free time, Burke enjoys outdoor sports, riding ATVs and snowmobiles.

*Jamon Day*  
**Loan Officer-Spanish Fork**

Jamon started working for Western AgCredit in August of 2013 as a loan officer in the Spanish Fork Branch. He is responsible for originating and servicing loans, performing credit analysis and assessing risk. Jamon enjoys the opportunity his job gives him to get to know customers, their operations and their ways of doing business.

Jamon has a degree in agribusiness with an emphasis in finance from BYU-I. Prior to working for Western AgCredit, Jamon worked for another Farm Credit. He's also worked in various aspects of production agriculture and in the construction industry.

Jamon grew up on a small cow/calf operation where they raised hay in Rexburg, ID. Jamon and his wife, Devyn, currently live in Salem, UT. Jamon enjoys spending time outdoors doing things like dirt biking, snowmobiling and hunting.



*Matt Garner*  
**Accounting Specialist-South Jordan**

Matt joined Western AgCredit in August of 2013 as an accounting specialist in the South Jordan office. Matt's responsibilities include reconciling general ledger accounts, processing accounts payable, and working with the database to process reports.

Prior to working for Western AgCredit, Matt worked for a prepaid credit card company

processing payments and as accounts receivable manager for a small college. Matt is currently working on a degree in accounting at Western Governors University.

Matt and his wife, Adria, live in Salt Lake City with his three step-sons. In his free time, Matt enjoys reading, running, photography, carpentry, welding, repelling, building stage props, magic tricks, rigging zip lines, geocaching, hiking and archery.

*Rhett Nielsen*  
**Loan Officer-Logan**

Rhett joined the Western AgCredit team in September. He is looking forward to the opportunity his new position will give him to work with great people who are working hard to better their lives and assisting in providing the most dependable source of credit and related services to the agriculture and the rural community.

Rhett recently completed a bachelor's degree in business administration from Dixie State University. While at Dixie State, he worked as a supervisor for a car wash in St. George, UT.

Rhett was raised on a farm with 500 head of beef cattle and 300 acres of alfalfa, oats, corn and pasture property. Originally from Spanish Fork, Rhett and his wife, Kylie, recently married and relocated to Logan. In his spare time, Rhett enjoys doing anything he can do outside including sports, working with his hands and working on the farm.







*Marisa Mathie*  
**Richfield Branch Secretary**

Marisa joined the Richfield Branch as the new branch secretary in September. She is looking forward to the opportunity this new position will give her to be a part of the farming and agricultural community and interact with new people.

Prior to working for Western AgCredit, Marisa worked as a dental assistant for ten years and as a legal assistant for her husband's law firm

for four years. Marisa has taken some college classes and hopes to complete a degree in the future.

Originally from Monroe, UT, Marisa, her husband, Michael, and their five children still call Monroe home. As a busy mother of five, Marisa enjoys reading and road trips when time allows. She also watches and coaches her kids as they participate in soccer, dance, gymnastics, baseball, basketball, softball and raising show lambs.

*Becky Christensen*  
**Tremonton Branch Secretary**

Becky started as the branch secretary in Tremonton in October. She is looking forward to working with and helping great people who value agriculture as well as gaining more technology skills and meeting new friends.

Prior to working for Western AgCredit, Becky worked at a commercial bank as a financial services representative, for Farm Service Agency assisting in the implementation

of the Farm Bill and for Box Elder School District.

Becky grew up on a dry farm in the Richmond, UT area. Decky and her husband, Dennis, live in Tremonton where they raise irrigated crops. They have five children, two grandchildren and two more grandchildren on the way. Becky enjoys cooking, camping, hiking, sewing, making cards, cheering at soccer games and anything else that builds friendships and keeps families connected.



## Watch for the 2014 Calendar!

We are excited to announce the Western AgCredit calendar featuring photos submitted by you, our customers, will be delivered to your mailbox within the next month! We had amazing photos submitted this year, making a great calendar!

We appreciate everyone who participated in the calendar contest this year. If you didn't make the deadline for the

2014 calendar, it is not too early to submit photos for the 2015 calendar! You can email them anytime to [sjb@westernagcredit.com](mailto:sjb@westernagcredit.com). Also, if you would like additional copies of the calendar, please send an email to the email address listed above, and we will get one sent to you. We hope you enjoy the calendars!

## \$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Deanna Cowley for winning the second quarter's \$200 American Express gift card. She was randomly selected from the returned surveys.

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

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

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

# Thank you for Coming!

## Western AgCredit

### 2013 Customer Appreciation Barbecues

Once again, we would like to thank you for attending the 2013 Customer Appreciation Barbecue near you! We enjoy these annual events because they give us the chance to visit with our customers and thank them for their business.

Below are a few photos from some of this year's barbecues. If you weren't able to join us this year, we hope to see you next year when the grill truck makes it to a town near you!





# The Family Farm

## Missing Link

By: Donald J. Jonovic, Ph.D.  
(Special to Western AgCredit)

THE WORLD IS CHANGING AT AN EVER-FASTER PACE.  
THE FAMILY FARM IS ALSO EVOLVING...AT LEAST THE  
FARM THAT WILL STILL EXIST IN THE NEXT GENERATION.

We live in interesting times.

I know. There's nothing new about that. We could even say every generation has had the same experience; it's just that our changes are more, uh, meaningful.

The current pace of change in technology, markets, industries, economies, culture, society, and general human attitudes toward work and business has been truly remarkable. And...that environment has also forced successful family farms to evolve, often unknowingly, almost always uncomfortably, into a much altered species. The transformation may not be quite as extreme in scope as going from slime mold to hummingbird, but it is daunting nevertheless.

In 40 years of work advising family businesses and farms throughout North America, and through years of service as a member of many family business boards, I've been right smack in the middle of that evolution, and can attest that the lessons and implications are huge.

In our November Workshops, I will be exploring the fact that today's surviving and successful family farm is, in a way, a "missing link," a turning point in evolutionary transition. Today's successful farm operation, by necessity, is bridging a wide evolutionary gap. On one side of

the chasm there is the familiar farm structure that worked so well through the second half of the 20th Century. On the other side is a new family farm model—a structure and approach to family farm partnership that has adapted to stunning change, and is much better suited than its predecessors to survive in the coming decades.

Here are some of the key structural family farm evolutions we'll be exploring:

### FROM FEUDALISM TOWARD FEDERALISM:

Capitalists (the owners: family, shareholders) no longer hold all the cards. Instead, they are in partnership with those who have and understand information, and who can put information to work. The implication: owners and skilled employees and professional advisors are increasingly in partnership. Survival depends on that successful partnership.

### FROM SECRECY TOWARD TRANSPARENCY:

Once we accept the fact that information is becoming both a critical asset and an essential strategic variable, that fabled family farm secrecy begins to move from simply quaint and dysfunctional to life threatening. Skilled employees and advisors cannot function

competently as business teammates if they don't have the knowledge the equity partners have.

#### FROM PLUTOCRACY TOWARD MERITOCRACY:

The much wider availability of critical information leads naturally to more competition. Competition forces more data-based plans and decisions. These, in turn, lead naturally to measurement of results and evaluation and judgment of individual and team performance. No longer can those born to the manor, or those with the tenure of longevity, assume job or income security.

#### FROM STOCKHOLDER TOWARD STAKEHOLDER:

With the inclusion of skilled employees into the farm organization team, and considering the difficulty of building a business and/or a career, evolving family farms are being forced to widen the concept of who actually is an "investor," and that widening circle of stakeholders includes non-involved family, spouses, and key employees. Investors expect returns, which has profound implications as to distributions to off-farm owners and compensation for those on the farm.

#### FROM BUSINESS TRANSITION TOWARD OPPORTUNITY TRANSITION:

Given the fluidity of technology, industry structure, tax law, regulations and supply chains, we're seeing that what's worth preserving is less our current specific business/products than it is taking advantage of the true legacy: those opportunities and options the current business has provided. Today's farm, in short, is becoming more an expanding opportunity than a place or a set of assets.

#### FROM PROGNOSTICATION TOWARD EXPECTATION:

We've all been down the strategic planning river, and have emerged mostly bruised and

disillusioned. No kayak has ever moved a boulder, so an informed, experienced kayaker with a good paddle is much more useful than a navigator with a chart. Today's evolving farm operation focuses less on long-range planning and more on defining destinations, establishing financial return expectations, analyzing the ability of the current business to meet them, then positioning the business to close any gap between expectation and ability...all the while remaining watchful for the openings and cracks through which they can steer to reach those destinations quicker and safer.

#### FROM "THE BOSS" TO THE PLAN:

First and second-generation farm owners usually have little doubt who is running the show and what needs to be done. The trouble is there aren't many of those generations left in farming. Once we move into third-generation ownership and beyond, we increasingly see the potential for failure to agree on a leader, disputes, and also conflict around goals and operational decisions. It's hard to find anything like a "boss" in those situations. Instead, as the world moves around them, successful family farm operations are organizing around a shared set of objectives and distributed responsibilities that, assuming each team member embraces accountability and measurement, can take on the role once filled by a "Boss."

These changes are powerful and dynamic. They are happening more in some family farm operations than others, and, since this is an evolution, dead ends are possible. Still, if we accept that we must evolve to meet this dangerous, changing, and turbulent environment, do we really have a choice whether to actively consider (and move toward) a new and more robust model?

**We'll be talking a lot about all this more in the Workshops. I hope to see you there.**



# Plan Today *to ensure* Their Tomorrow



Join us in a

## Farm Succession Planning Workshop

**Logan:** November 18, 2013; 9:00 a.m.-3:00 p.m.  
Coppermill Restaurant, 55 North Main Street

**Lehi:** November 19, 2013; 9:00 a.m.-3:00 p.m.  
Thanksgiving Point Dinosaur Museum, 2929 North Thanksgiving Way

**Richfield:** November 20, 2013; 9:00 a.m.-3:00 p.m.  
Frontier Village, 1475 North Main Street

This seminar is offered exclusively to Western AgCredit customers. There is no cost for this workshop and lunch will be provided for attendees. **Space is limited, so please RSVP to your local branch or [sjb@westernagcredit.com](mailto:sjb@westernagcredit.com) as soon as possible.** We would like to have all generations impacted attend, so please RSVP for all members of your family that plan to attend.

Brought to you by:



Featuring **Donald Jonovic, Ph.D., LaDell Eyre, CPA & Jarom Bergeson, Lawyer**



Donald Jonovic, Ph.D. has served as an advisor to business owners since 1973, focusing on the unique issues related to management development, growth & ownership transition in the successful owner-managed business. His consulting practice has included clients throughout North America.



LaDell Eyre is a licensed CPA & the managing partner in the accounting firm of Kohler & Eyre CPAs, LLP in Cedar City, UT. LaDell was raised on a Utah dairy farm & has an extensive ag portfolio that represents most Utah commodities. He also serves on Western AgCredit's Board of Directors.



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



Andy and Dave Stevenson among some of the trees they are growing to sell at their nursery and garden center.



## GROWING WITH THEIR SURROUNDINGS

**J&J Nursery and Garden Center in Layton, UT takes advantage of the urbanization in their area to sell their nursery and tree products to local home owners.**

J&J Nursery and Garden Center fills a special niche in Davis County, providing trees, perennials, and other garden needs at their commercial store on Gentile Street in Layton, UT. Owned by brothers Jerry and Dave Stevenson, they have done a masterful job adapting their multi-generational family business to meet the changes in market demands.

When Jack, Jerry and Dave's father, came home from WWII, he returned to what he knew and started growing produce. "My dad always grew potatoes and sugar beets, onions, grain and alfalfa," said Dave.

"In those days, the average home owner would put 100 pounds of potatoes in the basement, and maybe 25 pounds of onions. We were filling that niche and did rather well at it," said Dave. "As things went on, we expanded."

Expand they did, a business that began as J&J Produce, after Jack and Jerry, started adding other products to their produce offerings. As the family business continued to evolve, Dave decided to study horticulture and went through the greenhouse program at Utah State University, after which he went to work for a large

nursery operation. At this time, Jack decided it was time for J&J Produce to invest in a greenhouse.

"We put up the first greenhouse, and it kind of mushroomed from there," said Dave. "As time went on, we started growing trees out in the field instead of pumpkins and onions."

In addition to modifying their products to meet the changes in consumer purchasing trends, they also appreciated the price stability that nursery products provided. "The problem with the produce portion is you go out in the field and you plant a crop of onions and you're kind of at the mercy of the market at harvest," said Dave. "We've seen onions at good prices some years, and some years it's like you're just giving them away and you hope you can hang on until next year. You can take a tree and plant it, and you can trace it through how long it takes you to grow it, and you pretty much know how much you're going to get out of it even before you plant."

This relative price stability has helped J&J Nursery grow and expand since their focus completely moved away from the produce market in 1997. However,



they were not immune to the economic crash of 2008. “You’ve got all of this inventory coming up and then all of the sudden things go flat so you’ve got an abundance of product that you have to discount somewhat in order to clean up your inventory and re-adjust because it’s about a three year process,” said Dave, referring to the amount of time it takes them to grow the tree starts they purchase from the Northwest prior to selling them.

Trees are a big part of J&J’s product line, but the perennials customers purchase year-after-year is an essential part of their business. “Our biggest thing is bedding plants in the spring. Petunias, tomatoes, and things that people put in their yards,” said Dave. “We grow some poinsettias. It just kind of fills in, keeps the employees busy, and makes a little money.”

While some nursery operators put a large emphasis on selling to retailers, J&J’s business model includes selling the overwhelming majority of their product directly to the consumer. “Ninety five percent of our bedding plants go out the front door,” said Dave.

In addition to working directly with consumers, they also sell product to landscapers and businesses, especially their trees and poinsettias.

Like most agriculture operations, the seasons offer a cyclical flow of work, with extra work required in the spring. “It gets hectic in the spring, a lot of 12 hour days, but when you do 70% of your business in a four month time frame you need to put those hours in,” said Dave.

In addition to facilitating the varied work schedule, managing supply and demand can be somewhat challenging, especially since it’s hard to predict trends. According to Andy, one of Dave’s sons that helps

manage the nursery, managing for trends can be a big challenge when it comes to determining inventory. For instance, home and garden publications will come out in the spring and talk about what’s trending that season in regards to popular colors and plant types. However, their crop was planted months before, so they could fall short on the demand based on a particular trend they had no way of predicting at planting time.

During the fall, they are busy harvesting the trees and preparing them to sell the next spring. “You’ve got to get the trees in a dormant stage,” said Andy.

This is assessed based on when the trees drop their leaves in the fall. In order to have trees to sell the next spring, they have to determine how many they will sell, and then harvest that amount in the fall.

They harvest the trees using a specialized piece of equipment that once set-up takes less than a minute to dig a tree. After digging, they put them in a basket wrapped in burlap and move them to pre-dug holes where they will winter. Placing them in the ground helps stabilize them to withstand the weather.

Today J&J Nursery operates on the original acreage devoted to produce, but with approximately three acres in greenhouse space and the rest in tree production, managing the business portion of their operation has changed drastically to what it was in the early days.

For instance, instead of primarily operating the business with family labor, today staffing needs for J&J runs from 65 to over 100 in the spring. Staffing at this level opens up a host of other business challenges, including finding the necessary labor. According to Andy, in recent years they’ve used a temporary staffing agency to help fill their labor needs, and this has worked well for them.

*(Continued on next page)*



*J&J Nursery and Garden Center on Gentile Street in Layton, UT.*



*A colorful assortment of flowers in their greenhouse.*

Since their garden center is open year-around, they are always looking for products to keep the business in operation during the off-season. In addition to offering a variety of live plant products, they also have a garden center with everything you might need to plant and maintain a yard and garden. They also have a large greenhouse that they stock with home décor items, switched seasonally, to keep customers coming.

“We added on because our market demanded it. We first got into garden furniture and stuff like that,” said Dave. “Then we started to expand into garden-related items. Just like the Halloween stuff, if you can get people to come down, it’s good. It’s kind of a dead time of year, so it’s just something to bring people in, keep some cash flow and keep people busy. It gives you a little bit of return for staying open.”

In addition to modifying their product line to meet consumer demands, the Stevensons have also diversified their business to offer other products. Great Basin Turf Products, also owned by the Stevensons, is right across the yard from their garden center. “In the early years of the produce business, we started handling fertilizer, we’d bring it in in bulk on railroad cars and it was all bagged,” said Dave. “Back at that time we started an ag service for the farmers in the area. We’d sell them fertilizer and insecticides and whatever else they needed.”

As more and more farm ground has gone into homes, their fertilizer business now services more of the commercial spreading of fertilizers on golf courses and schools than farm ground. They also bag their own

fertilizer to sell to the retail customer at their garden center.

While the Stevensons still own and utilize all of the acres that have been part of the family business for generations, homes are being built all around them. Unlike most agriculture operations, this puts J&J Nursery at an advantage. “Fortunately, we made the switch (from produce), and it’s done tremendous for us,” said Dave. “Every home is going to have a tree.”

A new home is a new opportunity to sell trees, plants and other garden-related items. Appreciative of how the local community supports their business, they look for ways to give back. For instance, in the fall they plant several fields of pumpkins and allow people to come get a free pumpkin and go on a hay ride if they bring a can of food for the local food bank.

As far as future growth of J&J Nursery, “I think as long as we can put out a good, quality product and have good customer service there’s definitely an increase over time,” said Dave. “There’s still a lot of ground out there that hasn’t been put into homes, so there’s still a lot of potential to sell the trees that we’re producing in the field. There’s also the repeat business every year that you’re going to sell the petunias, the annuals and things like that. So I think the future will always be there and it’s just getting bigger, and bigger and bigger.”

Whether it’s potatoes and onions or trees and bedding plants, at the end of the season, the feeling of accomplishment is the same for the Stevenson family. “There’s a lot of satisfaction in growing a good crop, no matter what it is,” said Dave. “I guess that comes from being raised on a farm.”



*The field prepared for pot-in-pot production.*

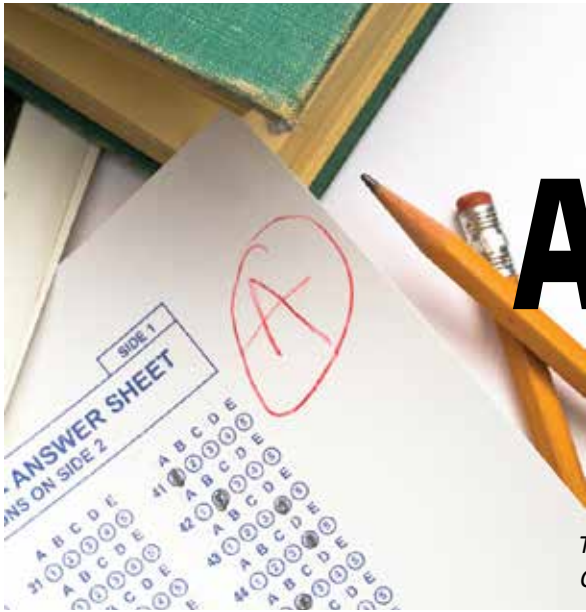


*Dave Stevenson with the equipment used to dig trees.*



*Halloween home decor at J&J Nursery and Garden Center in Layton, UT.*





# Test Your Ag Knowledge

for a chance to win a \$50 gift certificate to Cabela's!

*The highest scored entries will be included in a drawing for two gift certificates. Correct answers and winners will be announced in the next issue of FenceLines.*

**1. What was the first food eaten on the moon:**

- A. Apple
- B. Peach
- C. Banana
- D. Orange

**2. What is the average life of a pig?**

- A. 7 years
- B. 17 years
- C. 15 years
- D. 5 years

**3. How many farms in the U.S. are headed up by women?**

- A. 145 Farms
- B. 2,500 Farms
- C. 14,200 Farms
- D. 145,200 Farms

**4. How many farms in the U.S. are family owned and operated?**

- A. 98%
- B. 18%
- C. 28%
- D. 8%

**5. What is conservation tillage?**

- A. When a farmer leaves the residue from a previous year's crop in the field.
- B. When a farmer uses the plant residue from a field in a compost pile.
- C. It's a made up word that no one uses.
- D. When farmers till their field with a mule.

**6. If U.S. Farmers used crop production practices from 1931 to produce an amount of corn equivalent to the 2008 crop, how many more acres would be needed?**

- A. 129 Million
- B. 27 Million
- C. 490 Million
- D. None

**7. Egg yolks are one of the few foods that naturally contain which vitamin?**

- A. Vitamin A
- B. Vitamin B
- C. Vitamin C
- D. Vitamin D

**8. What has more antioxidants than any other fruit or vegetable?**

- A. Carrot
- B. Strawberry
- C. Blueberry
- D. Mango

**9. How much of the world's corn is produced in the U.S?**

- A. 20%
- B. 60%
- C. 40%
- D. 80%

**10. What state grows the most apples:**

- A. Oregon
- B. California
- C. Washington
- D. Florida

**11. Of all the vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted each year. What are the only two perennial vegetables?**

- A. broccoli and asparagus
- B. asparagus and rhubarb
- C. rhubarb and celery
- D. carrots and peas

**12. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh?**

**13. What are the 3 most popular fruits in the U.S. in order?**

- A. strawberries, cherries, grapes
- B. bananas, peaches, grapes
- C. apples, oranges, bananas
- D. oranges, bananas, lemons

**14. How much does one bushel of corn weigh?**

- A. 5 Pounds
- B. 112 Pounds
- C. 56 Pounds
- D. 23 Pounds

*Mail your answers to Western AgCredit, c/o Sarah Buttars PO Box 95850 South Jordan, UT by Dec. 15th for a chance to win!*



# 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.

## Richfield Staff Helps Serve Dinner at the ATV Jamboree

On September 16, 2013, the Richfield Branch helped serve dinner to approximately 600 people for the opening social dinner of the Rocky Mountain ATV Jamboree. Additionally, Western AgCredit employees sponsored and guided an ATV ride during this annual event.

The Richfield branch has assisted with the Jamboree for several years now, and the employees in the Richfield Branch appreciate the opportunity they have to get involved in their community and help with this annual event.



*Karl Pieper serves food at the dinner.*



*Robert Wheeler and Jay Holt help serve dinner.*



*Tonia Nielson helps at the dinner.*

## Staff Helps at Cache County Rodeo



*Logan Branch employees with Committee Members after hanging banners around the arena.*

In August, members of the Logan Branch coordinated efforts with the Cache County Rodeo Board to help hang banners around the rodeo arena in preparation for the rodeo.

Employees met early in the morning and helped organize and attach the banners to the fences with zip-ties. The banners are a good source of

fund raising for the rodeo, and they are a good way of advertising.

The banners were all for local businesses, including Western AgCredit. Saturday night after the rodeo, staff also helped take the banners down and organized them to be stored for next year's rodeo.

### RECENT SPONSORSHIPS

- UTAH STATE AG DAY
- JR. ALL-UTAH DAIRY SHOW
- UTAH RAM SALE
- USU SCHOLARSHIPS
- CUSTOMER SCHOLARSHIPS
- STATE 4-H CONTEST
- LEOPOLD CONSERVATION AWARD
- DEA YOUNG COOPERATORS
- UTAH WOOL GROWERS
- MORONI FEED SCHOLARSHIP ENDOWMENT
- UTAH ASSOCIATION OF CONSERVATION DISTRICTS





# Laughing Pen

“True contentment is a thing as active as agriculture. It is the power of getting out of any situation all that there is in it. It is arduous and it is rare.”

- Gilbert K. Chesterton

## Feed the Cow

One Sunday a cowboy went to church. When he entered, he saw that he and the preacher were the only ones present. The preacher asked the cowboy if he wanted him to go ahead and preach. The cowboy said, “I’m not too smart, but if I went to feed my cattle and only one showed up, I’d feed him.” So the minister began his sermon.

One hour passed, then two hours, then two-and-a-half hours. The preacher finally finished and came down to ask the cowboy how he liked the sermon. The cowboy answered slowly, “Well, I’m not very smart, but if I went to feed my cattle and only one showed up, I sure wouldn’t feed him all the hay.”

## Excerpts from a Cat’s Diary

DAY 752 - My captors continue to taunt me with bizarre little dangling objects. They dine lavishly on fresh meat, while I am forced to eat dry cereal. The only thing that keeps me going is the hope of escape, and the mild satisfaction I get from ruining the occasional piece of furniture. Tomorrow I may eat another houseplant.

DAY 761 - Today my attempt to kill my captors by weaving around their feet while they were walking almost succeeded, must try this at the top of the stairs. In an attempt to disgust and repulse these vile oppressors, I once again induced myself to vomit on their favorite chair...must try this on their bed.

DAY 768 - I am finally aware of how sadistic they are. For no good reason I was chosen for the water torture. This time however it included a burning foamy

chemical called “shampoo.” What sick minds could invent such a liquid.

DAY 771 - There was some sort of gathering of their accomplices. I was placed in solitary throughout the event. More importantly I overheard that my confinement was due to MY power of “allergies.” Must learn what this is and how to use it to my advantage.

DAY 774 - I am convinced the other captives are flunkies and maybe snitches. The dog is routinely released and seems more than happy to return. The bird on the other hand has got to be an informant. He has mastered their frightful tongue and speaks with them regularly. I am certain he reports my every move. Due to his current placement in the metal room his safety is assured. But I can wait, it is only a matter of time...

## Solving the Mysteries of the Universe

Sherlock Holmes and Dr. Watson went on a camping trip. As they lay down for the night, Holmes asked, “Watson, look up into the sky and tell me what you see.”

Watson, “I see millions and millions of stars.”

Holmes, “And what does that tell you?”

Watson, “Astronomically, it tells me that there are millions of galaxies and potentially billions of planets. Theologically, it tells me that God is great and that we are small and insignificant. Meteorologically, it tells me that we will have a beautiful day tomorrow. What does it tell you?”

Holmes, “Elementary, my dear Watson. Somebody stole our tent.”



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