

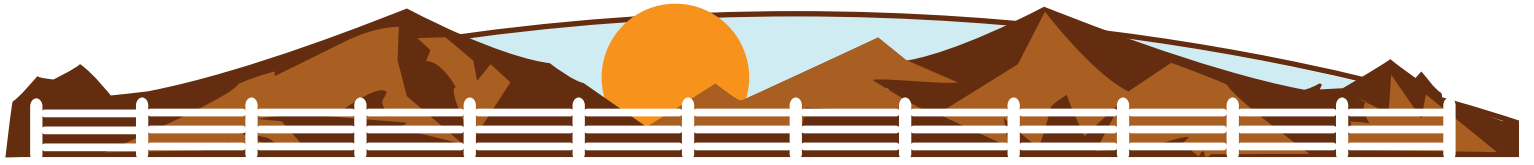
FenceLines[®]



Fall


WESTERN
AgCredit

2007



President's Message



Dear Western AgCredit Stockholders and Friends,

It is our pleasure to provide you with another issue of FenceLines for your reading enjoyment. As you will read in a subsequent article in this issue of FenceLines, we've had a major change in our staff that directly impacts our Marketing Department and FenceLines. Our Marketing Coordinator, Melissa Hartley, who also doubled as the Editor for FenceLines, resigned her position with Western AgCredit and has returned to her previous career as a high school teacher. We know Melissa will be as successful teaching students as she was being our Marketing Coordinator. We wish Melissa and her husband Ben success with their current endeavors. As sorry as we were to have Melissa leave, we are equally excited to announce the hiring of her replacement, Sarah Butters. Sarah comes to Western AgCredit with a B.S. in Public Relations and Journalism from Utah State University. She also brings a strong agriculture background since she was raised on one of the preeminent dairies in the State, Butter-Dell Dairy in Lewiston, Utah. In fact, we did a feature on Butter-Dell Dairy in our last issue of FenceLines (Summer 2007), and at the

time the feature was written, we had no idea that this change in employment would occur. We look forward to everyone getting the chance to know Sarah; she is truly an impressive young lady. If anyone has suggestions for improving our Marketing Department or FenceLines, please forward your thoughts to Sarah, and we'll see if we can incorporate the changes.

Western AgCredit is finishing one of the most successful years in company history. Loan growth has been strong and should end the year at approximately 7% actual growth. Our credit quality remains at a high level, and our earnings will be sufficient to allow for a substantial patronage payment to those customers who have patronage sourced loans. On the negative side, the biggest concern we are facing continues to be the perpetual drought that we are caught in. Hopefully the drought cycle will be broken this winter.

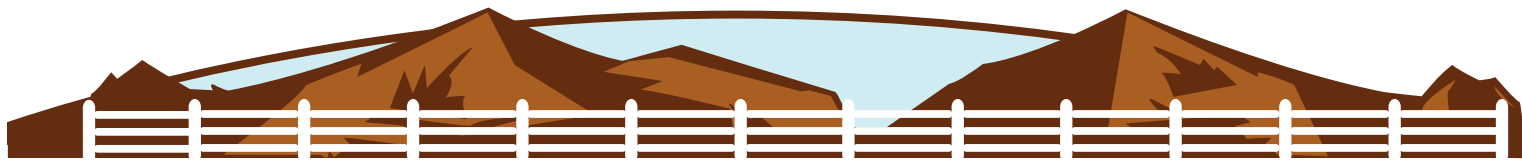
The Board of Directors and staff are in the middle of our annual planning process. We are developing both short

and long-term planning goals. We want to ensure that we are meeting the immediate needs of our customers, as well as positioning ourselves to meet long term needs, taking into account the changing dynamics of agriculture. We want to make sure our company continues to provide relevant services and products that will benefit our customers in the future.

In closing, I'd like to thank everyone for their business and support. Together we have built a company that is committed to meeting the financial needs of our stockholders and customers. We feel privileged to work with the farmers and ranchers in the Intermountain Region.

Together in Agriculture

Richard Weathered
President



Hot Off the Grill

Western AgCredit Welcomes New Marketing Coordinator

Sarah Butters recently joined the Western AgCredit team as the new Marketing Coordinator.

Prior to coming to Western AgCredit, Sarah did marketing for four years for KEPCO+, a stone installation subcontractor based in Salt Lake City. Her duties there included organizing and attending trade shows, producing a monthly employee newsletter, writing articles for trade publications, and planning events for employees and clients.

Sarah graduated from Utah State University in 2002 with a degree in Public Relations and minors in Business and Political Science. After graduation, she interned for a Senator in Washington, DC.

Sarah grew up on a dairy farm in Lewiston, UT where she spent time milking cows, moving sprinkler pipe, and feeding animals. "The older I get, the more I realize I'm a country girl at heart. I love going home to Lewiston and spending time with my family," said Sarah.

"Growing up on a dairy farm instilled in me a love for agriculture," she explained. "I'm excited to have the opportunity to return to the ag industry in my new position as Marketing Coordinator for Western AgCredit. I'm also looking forward to meeting the borrowers and traveling throughout the Western AgCredit territory."



Western AgCredit Loan Officer Rick O'Brien and Area Manager Jim Christensen serve steak at the Richfield Customer Appreciation Barbecue last summer.

It's a yearly tradition, friends gather, smoke rises, and steaks sizzle. It seems the plates are never big enough and the steaks just keep coming.

The Western AgCredit Customer Appreciation Barbecues provide the chance for producers to take a break from their busy summer operations and allows the Western AgCredit Staff the opportunity to serve its customers. Come rain, sleet, or shine (often times the shine is more of an *intense heat*) customers and staff members alike join together for good steak and good times.

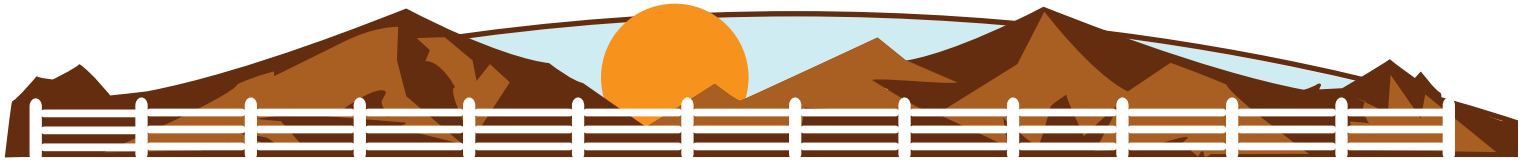
Throughout the eleven barbecues held from the Preston to Cedar City, Delta to Evanston, steaks are served to customers

eagerly awaiting their dinnertime feast. Whether it is a long time customer accustomed to the "famous steaks" or a brand new customer attending the barbecue for the first time, it seems each one has a unique answer to the question, "How do you like your steak?"

10. Can I trade for a smaller one?
9. Still mooing
8. Burnt
7. Do you have any chicken?
6. On my plate
5. Ummm...cooked?
4. BIG
3. Any way you've got it
2. I want...that one!
1. In my stomach.



Western AgCredit's new Marketing Coordinator Sarah Butters



Spanish Fork Branch

One thing that sets the Spanish Fork Branch apart is the diversity in its borrowers.

Turkey, sheep, dairy, beef, egg, mink, fruit, irrigated crop, and dry farm operations are all financed through the Spanish Fork Office.

No matter how unique the operation, the seasoned loan staff at the Spanish Fork Branch is ready to tackle any type of agriculture endeavor one can think of! The three Spanish Fork loan officers have a total of 67 years of experience financing ag-related operations, and they enjoy helping clients realize their dreams.

The Spanish Fork office services primarily Utah, Sanpete, and Carbon counties, but they also have customers in several other counties in Central Utah. All of the Spanish Fork employees are grateful they have the opportunity to associate with people in agriculture everyday. Branch Manager Ross Baadsgaard said, "I love working here. Western AgCredit attracts down to earth, high quality, good, stable people."

ROSS BAADSGAARD, Regional Vice President/Branch Manager

Years at Western AgCredit: 26. I started on 9-20-1980. I took a position with Zions Bank in January of 1990, but I missed the people I worked with and the customers at Western AgCredit too much and returned November 1990, and I've been here ever since. I began in the Spanish Fork office, worked out of Murray for a few years during the time when a few branches were closed, and re-



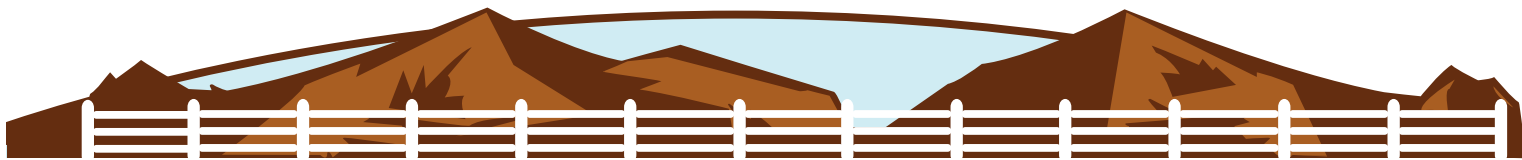
Ross Baadsgaard, Alan Stevens, Kay Hansen and Jerry Johnson.

opened the Spanish Fork branch in 1993. **Hometown:** I was born and raised in Spanish Fork. I have lived here my whole life other than two years in Samoa. That was quite a shock for a land-locked desert kid.

Hobbies and Interests: I love to hike and backpack. My second oldest daughter is an anthropologist, and she has taken me on some very interesting

back-packing trips to the High Uintas and day hikes in the local mountains. I have climbed many of the peaks in the Southern Wasatch Range.

Great Western AgCredit Memory: Field inspections on horseback. Not being an experienced horseman, a borrower gave me a horse I wouldn't have trouble with. It turned out to be 30 years old, blind with bad knees. We made it



up the mountain without much trouble but the old horse had a heckuva time coming down the steep trail. I expected his knees to buckle at any moment and send me tumbling head-first out of the saddle. We made it back okay, but for the horse's sake I hope that was his last big ride.

Ag Background: I grew up on a farm with sugar beets (I still have a sore back from that deal) corn, peas, beans, etc. I worked in the local fruit orchards pruning, spraying, irrigating, etc. Like many kids, I was put on a tractor as soon as my foot could barely reach the clutch. Dad had the only beet topper in the area for a time, and he always harvested our beets last. I remember cold January days separating beets from the frozen clods before they went into the bin. From a kid's perspective, the day the sugar company pulled-out of the valley was one of the best days of my life.

JERRY JOHNSON, Senior Loan Officer

Years at Western AgCredit: 27

Hometown: Alamosa, Colorado

Hobbies and Interests: I enjoy the outdoors and hiking with the family. My son has started me on mountain biking, which is fun, but a lot of work. We enjoy skiing as a family, and BYU football games. Now that we have a University of Utah graduate in the family, I actually keep track of what the Utes are doing too.

Great Western AgCredit Memory: Each year at the company barbeques the same thought usually comes to mind. I realize I have known and worked with many of the borrowers in our area for over 26 years. I've learned a lot from them, and hopefully I've been able to provide some service to them during those years. It is satisfying to see their kids now working into the roles their Dads had when I first started with Western Ag.

Ag Background: I was raised on a small cattle ranch in southwestern Colorado in the San Luis Valley. My

father managed a ranch for Bankers Life Insurance and had his own small cattle operation on the side. We had lots of opportunities to work with him doing all kinds of jobs necessary to keep a ranch going. Lots of good memories! I graduated from BYU in Ag Economics.

ALAN STEVENS, Loan Officer

Years at Western AgCredit: I started with Western AgCredit in 1993 in the Spanish Fork Office and have worked the last 14 years in that office. The only change for me over the years is when we moved from the basement to the upstairs in the same building.

Hometown: I grew up and went to school in Orem, Utah and spent weekends and summers at our family cattle ranch in Birdseye located in the Spanish Fork Canyon.

Hobbies and Interests: I enjoy spending time with my wife, Debbie, and our four boys. A lot of our time is spent watching and coaching baseball, football, basketball, and soccer. Our family likes to spend as much time as possible outdoors hunting, riding 4-wheelers and motorcycles, and working the cows at Grandpa Redd's ranch in Paradox, Colorado.

Great Western AgCredit Memory: I really enjoy seeing people succeed in their business ventures. Years ago I helped a young beginning rancher with his first loan to purchase livestock and get in the business. This individual has worked hard, managed good, and timed things right with his expansions over the years and now runs a sizable operation that supports his family and some hired help. He was able to quit his off-farm job and spend his time doing what he really enjoyed. It is a great feeling to know you helped someone reach their goals of getting into agriculture and running a sustainable operation that generates a profit.

Ag Background: I grew up working on our family's cattle ranch in Spanish Fork

Canyon. I loved this type of work and decided to study Ag at BYU and Utah State. I met my wife, Debbie Redd, at BYU and we started working summers at Redd Ranches breeding heifers and cows and doing general ranch work. After I was done with school and before I started at Western AgCredit, I worked full time as a cowboy on the ranch for a year or so. We continue to spend as much time at the ranch as possible raising our boys the same way we enjoyed being raised.

KAY HANSEN, Branch Secretary

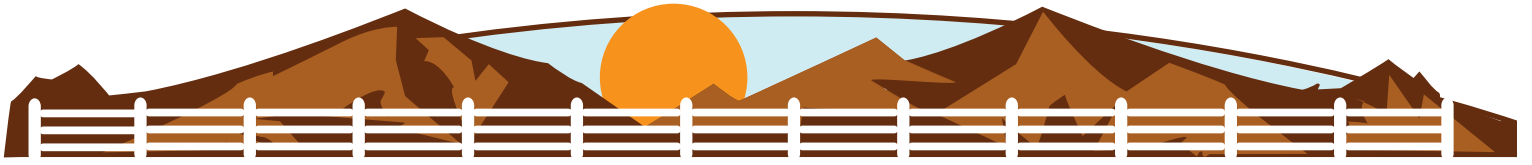
Years at Western AgCredit: 1 Year

Hometown: I was born and raised here in Spanish Fork. My husband and I built a new home in Milburn last year and I love being in the quiet country surroundings.






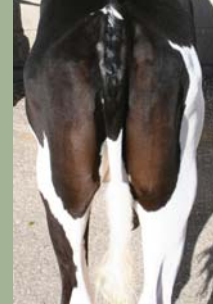




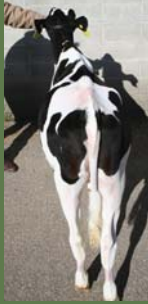

Hobbies and Interests: I really enjoy spending time with my husband Earl and our combined family. We have seven children, one son and six daughters along with six adorable grandchildren. I love spending time outdoors, hunting, gardening, and riding 4-wheelers. I also enjoy quilting and scrapbooking.

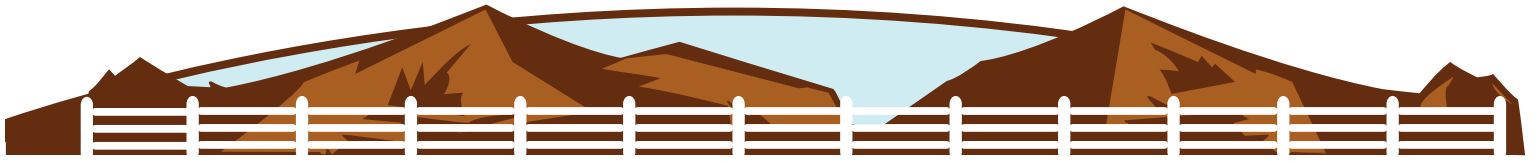
Great Western AgCredit Memory: I have enjoyed so much the short time I have been here at Western AgCredit. I love working not only with the staff but also getting to know the many different borrowers. I look forward to the future here at Western AgCredit and all it has to offer.

Ag Background: My ag background mostly involves my father J. Lee Butler who owns and operates a farming operation here in Spanish Fork. When time permits, we try to help as much as possible, which I am sure is not as much as needed. My husband and I are in the process of getting our pastures fenced so we can get cattle in the spring. I am looking forward to being in a farming environment again and the effort involved in getting things up and going. I am also really looking forward to being able to spend more time outdoors.



How would you rank these four Dairy Calves?

1			
2			
3			
4			



ENTER TO WIN!!

It is time to enter the Western AgCredit Dairy Judging Contest

You could win a \$40.00 gift card to Cabela's. In this issue, we have put together a class of dairy calves for you to judge. Regardless of your expertise in this area, you have a chance at winning the grand prize. If your placings agree with those of our official judge, you will be in the running.

Involve your whole family. There is no age limit on participants. This is a great way to involve the family in your operation. It is also a way to sharpen your reasoning and livestock selection skills.

Here's how to enter:

Judge the class of dairy calves on the previous page. Write your name and

ranking on the included blank entry form. If you think that calf No. 3 is best, put "3" under the 1st box in the form, etc. We've allowed space in the form for four friends or family members. Feel free to include more than one person per entry form. If more than four people want to enter, simply attach a separate piece of paper with their names, addresses, and placings. The official placings will appear in the Winter FenceLines issue.

Deadline is December 1, 2007: Return the attached entry form to Western AgCredit, Judging Contest, P.O. Box 95850, South Jordan, UT 84095-0850, postmarked by December 1, 2007 to be considered for prizes.

Grand Prize: \$40.00 gift card to Cabela's
Second Prize: \$25.00 gift card to Cabela's

Western AgCredit will draw a first and second place name from among the correct entries.

Official Judging

The official placings will be determined by a well-known dairy judge. To make it fair, our official judge will also evaluate the dairy calves solely by looking at the pictures at the left. –Just as you did!!

Grab a pencil! It's time to enter the Western AgCredit Dairy Judging Contest! You could be the grand prize winner!

ENTRY BLANK...WESTERN AGCREDIT DAIRY JUGING CONTEST

This contest is open to everyone except Western AgCredit employees and their families. Entries must be postmarked on or before December 1, 2007. You may want to record your placings so you can compare them with the official results in our Winter FenceLines issue.

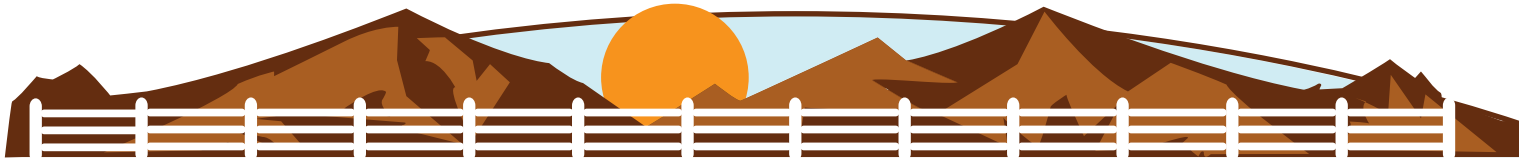
Name(s) of Entrant(s) Please Print	DAIRY CALVES Indicate placings by numbers			
	1st	2nd	3rd	4th

(Please Print)

Name _____ Address _____

City _____ State _____ Zip _____

Mail to: Western AgCredit, Judging Contest, P.O. Box 95850, South Jordan, UT 84095-0850



Long Distance Neighbors

Producers around Utah donate hay to those affected by the Milford Flats Fire.

Neighbor helping neighbor is a defining factor for those living a rural way of life, but during times of crisis one finds that neighbors don't necessarily have to live next door. In fact, neighborly assistance can come from miles away.

There were several major fires in the Intermountain Region this past summer that caused significant property damage and also resulted in the loss of life. The Milford Flats Fire alone left a path of devastation throughout Millard and Beaver counties. Over 363,000 acres of grazing ground was wiped out, leaving ranchers wondering how they are going to feed their cattle and keep their operations running.

Giving

After seeing the needs of their neighbors down south, Cache and Rich county farmers and ranchers decided to start organized efforts to gather hay locally and send it to those who had suffered a loss. One thing was certain; organizing an effort of this magnitude would take a lot of time, effort, and resources.

In Cache County, Clark Israelsen, Cache County Extension Agent, was asked to assist with organizing donations. Israelsen drafted a letter that was sent to about 1000 Cache Valley hay producers requesting that they each donate one ton of hay to their neighbors down south. Their goal was to collect 100 tons of hay. After two days of collection at two different Cache Valley locations, they had more than doubled their goal, collecting over 250 tons of hay!

Rich County's organized efforts were also very successful, resulting in the collection



Damage caused by the Milford Flats fire.

of about 150 tons of hay. Although not all counties had an organized effort, donations have come in from around the state. Sharp Trucking, Western AgCredit, Cache Valley Bank and Cache County Farm Bureau assisted in financing the shipment of Cache Valley hay donations. Countless others have donated time, money, resources, and most importantly, hay to the collection effort.

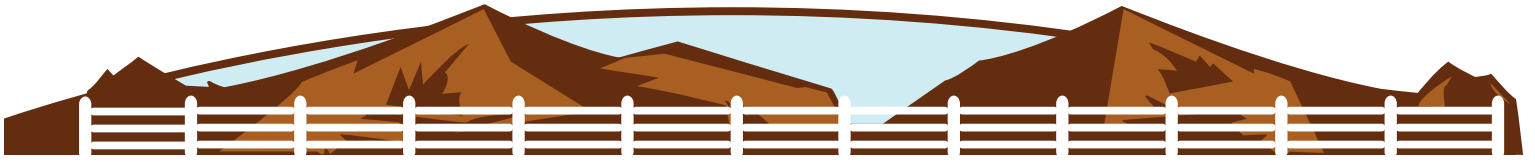
Beaver County Extension Agent Mark Nelson is projecting that 20 truck loads, roughly 450 tons of hay from around the state will be donated and distributed, but that number could increase. As more people hear about the collection efforts, more want to contribute. "Calls are still coming in," said Nelson referring to people contacting him with additional hay.

Spencer Gibbons, Northern Regional Manager for Farm Bureau, also helped

organize collection efforts in Cache County. According to Gibbons, one man summed up the collection efforts as follows, "Efforts like these are really ag land preservation." For many, preserving agriculture is also about preserving a way of life; a commitment to people and helping those in need.



Loading a trailer of donated hay at the Caine Dairy Center in Cache County.



Cache County Extension Agent Clark Israelsen, Western AgCredit Loan Officer Casey Beck, and Farm Bureau Northern Regional Manager Spencer Gibbons stand by donated hay at the Caine Dairy Center in Cache County.

lost their hooves, their eyesight, suffered from smoke inhalation, and had other extremities burnt.

“We are taking it one day at a time,” said Kaufman. Some of those days brought donations of hay from organized efforts as well as private donations. The hay he has received is currently helping to keep his operation going. “We would like to thank the hay producers and the trucking companies,” said Kaufman.

For Israelsen, the best part of organizing the efforts was informing ranchers that a truck load of hay was heading their way. Although the donations do not come close to covering all of the needs, according to Israelsen, “It’s knowing that they are not forgotten, that they are not facing this struggle alone. People they haven’t met know about their plight.”

“Right now any kind of hay is at an all time high; even grass hay goes for \$150 a ton. Because the price of hay is so high, the donations were that much more needed, and a bigger sacrifice,” said Nelson.

Receiving

Due to the magnitude of feed that was lost, determining who would receive the donations was a difficult task. When Nelson was informed that hay donations were coming, he spearheaded a committee to assess who suffered the greatest loss from damages incurred as a result of the fire. The hay was allocated based on the committee’s conclusions. So far, the 13 ranchers the committee determined to have suffered the greatest loss have each received a load of hay, and some have received a second.

Mike Yardley of Milford and Jim Kaufman of Black Rock were two of the ranchers to benefit from donated hay.

Roughly half of Yardley’s summer and winter range ground was consumed in the fire. Typically, Yardley puts 355 cows on the summer range. This coming year he will only be able to put 150-175 cows on the range.

“We really appreciate the help, we really do. We appreciate the thoughtfulness, kindness, and generosity,” said Yardley. “It’s good hay. We are pleased to have it.”

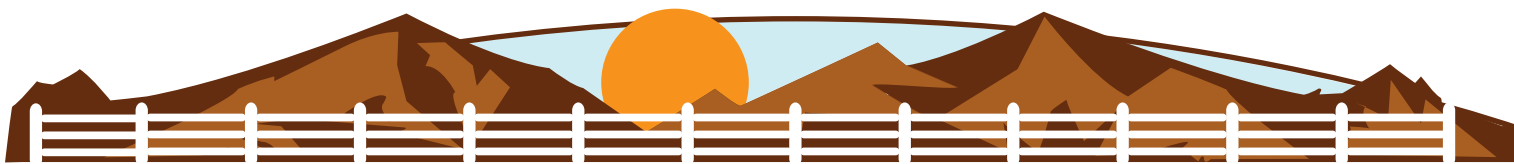
Jim Kaufman of Black Rock was probably hit the hardest. Nearly all of his grazing ground burned in the fire. He also lost over 40 head of cattle, both in the fire and as a result of damage to the animals’ health from the fire. Some of his animals

Rebuilding

Reseeding efforts began immediately following the fire. The Utah Department of Agriculture, led by Commissioner Leonard M. Blackman, played a major role in acquiring as much seed as possible. However, seed is in short supply which



Brandon and Mike Yardley with some of their animals eating hay shipped to them through the Cache County donation effort.



inflates prices and makes it harder to acquire.

“We’re competing with seed purchasers all over the country,” said Yardley.

In addition to seed shortages, getting enough equipment and manpower also presents a major difficulty to replanting, but replanting this fall is crucial to the future health of the range. If it is not reseeded, the undesirable “cheatgrass” will take over. Cheatgrass does not provide a great deal of nutritional value, and it is highly flammable. It is also important to replant quickly to avoid damage to newly seeded areas from dirt blowing off land that has not been replanted.

According to Nelson, the BLM is responsible for replanting BLM land, the state will reseed state-owned property, and individual ranchers will receive assistance through various organizations in replanting private land.

Yardley plans on replanting 7,000 acres this fall. “We’ll probably wear a tractor out replanting that mountain,” said Yardley.

However, Yardley believes his efforts will be fruitful, “Hopefully, in three years we will have the best range around,” said Yardley. “We’re optimistic.”

Fortunately, portions of the fire-stricken range land will not require reseeding. According to Kaufman and Yardley, some of their ground was reseeded in the mid 1990’s following a previous fire, and it is beginning to re-grow on its own. It is estimated that roughly 30% of the burnt acreage will grow back on its own.

If this re-growth continues to go well, ranchers may begin grazing on these areas in the fall of 2008. The other 70% will have to be replanted this fall using one of three methods according to Nelson; fly it on and hope for a wet winter, fly it on and pack it down, or drill it into the ground. After replanting takes place, the



Jim Kaufman stands on land he once used to graze his cattle before it was destroyed in the fire.

land regulated by the BLM requires two years of growth after reseeding before cattle can graze.

This means that the next few years will continue to be difficult. According to Nelson, “Next year will be worse because they won’t be able to turn out their animals at all,” said Nelson.

Unless ranchers can fence off private property, a difficult undertaking when according to Gibbons a mile of installed fencing can cost around \$8,000, they will have to refrain from grazing animals in areas where cattle have the potential to enter public land until the land has gone through the two year growth period.

“Our biggest problem come spring will be to know where to go with 160 head,” said Kaufman.

In an effort to help ranchers through this crisis, USU Extension has offered classes to educate farmers and ranchers during their rebuilding efforts. These classes included training on the right type of seed to plant, how to plant the seed properly, how to take advantage of different financial assistance, and offered

advice on how to make wise economic decisions. Most will need to alter their management plan for the next few years, perhaps sell animals early or reduce their herd size in order to recover from the financial loss and keep their operations going with the reduced amount of feed available.

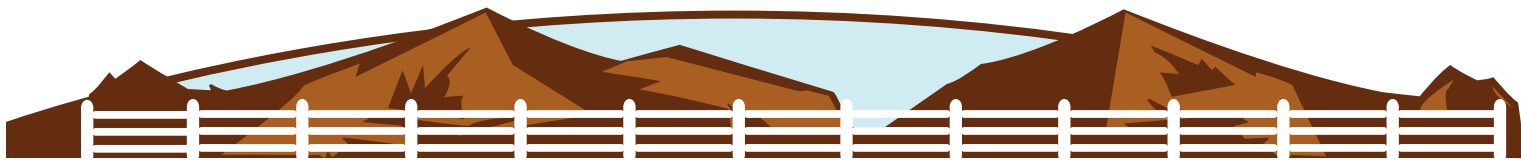
Assisting

When asked why farmers would choose to donate, Israelsen referenced the FFA Creed, “I believe in the future of agriculture, with a *faith born not of words but of deeds* - achievements won by the present and past generations of agriculturists; in the promise of better days through better ways, even as the better things we now enjoy have come to us from the struggles of former years. I believe that to live and work on a good farm, or to be engaged in other agricultural pursuits, is pleasant as well as challenging; for *I know the joys and discomforts of agricultural life* and hold an inborn fondness for those associations which, even in hours of discouragement, I cannot deny.”

Those who would like to contribute to the farmers and ranchers affected in the Milford Flats Fire can do so by sending donations to “The Account for Donated Hay” c/o Cache Valley Bank, 101 N Main St Logan, UT 84321.

New Location

Construction is on schedule for the January 2008 completion of Western AgCredit’s new office building in South Jordan! The new facility is located at 10980 South Jordan Gateway, South Jordan, UT 84095. All correspondence with the South Jordan Branch and administrative personnel should be sent to the new address beginning the end of January 2008. Our PO Box, phone, and fax numbers will remain unchanged.



The Laughing Pen

GOVERNMENT EMPLOYEE

A cocky Federal Highway Department employee stopped at a farm and talked to the old farmer. He told the farmer, "I need to inspect your farm for a possible new road."

The old farmer said, "Okay, but don't go in that field."

The Highways employee said, "I have the authority of the U.S. Federal Government to go where I want. See this card? I am allowed to go wherever I wish on farm land."

So the old farmer went about his farm chores. Later, he heard loud screams and saw the U.S. Federal Highway employee running for the fence, and close behind was the farmer's prize bull. The bull was madder than a nest full of hornets and was gaining on the employee at every step.

The old farmer called out, "Show him your card! Show him your card!"

BIG ACREAGES

The farmer from Texas was traveling through Vermont and stopped to talk to a local farmer.

"How large of an acreage do you cultivate?" the Texan asked.

"Oh, it's pretty big," the Vermonter

replied. "My farm extends for about a hundred yards in that direction and for nearly a hundred-twenty yards in that. How large an acreage do you handle?"

The Texan smiled.

"Back home," he said, "I have a ranch with my house located at one end. I can get into my truck at the house in the morning, turn the ignition key, step on the gas, and by the end of the day I still won't have reached the other end."

The Vermont farmer nodded sympathetically. "Yeah, that's tough. I once had a truck like that, too."

SAY THAT IN ENGLISH!

The farm was used to produce produce.

The dump was so full it had to refuse more refuse.

We must polish the Polish furniture.

He could lead if he would get the lead out.

The soldier decided to desert his dessert in the desert.

When shot at, the dove dove into the bushes.

They were too close to the door to close it.

The buck does funny things when does are present.

To help with planting, the farmer taught his sow to sow.

WE DON'T HAVE A COW

A visitor to a bed-and-breakfast inn in the country awoke early one morning to find the farmer and his family still asleep. Slightly irritated at not having his breakfast even begun yet, he took a glass and went out to the barn to try his hand at milking the cow himself.

Later on his way back into the house, he met the farmer and his wife who had just come downstairs to begin the day's work. "What cha doin' out in my barn, fella?" the farmer demanded.

The visitor replied, "Well, I woke up at 8 o'clock and you were still asleep, and breakfast wasn't ready, so I thought I would go out and milk the cow myself. It took longer than I thought it would, but after a few minutes she finally filled the glass all at one time." He then took a long drink from his glass and asked, "Say, what kind of cow is that, anyway?"

"We don't have a cow, son," the farmer replied. "We have a bull."

Whether it's something funny that happened on the farm or a joke you heard at the local café, send it to us at Western AgCredit, Attn. Sarah Buttars PO Box 95850 South Jordan, UT 84095. You can also email it to sjb@westernagcredit.com. Your joke just may end up in the next Laughing Pen!

Western AgCredit
P.O. Box 95850
South Jordan, UT 84095-0850

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**Cover photo: Jim Kaufman
feeding hay he received from
Cache County hay donations to
his livestock.**

FenceLines is published for the reading enjoyment of customers and friends of Western AgCredit. Efforts are made to insure the accuracy and completeness of information printed. However, the Association assumes no liability for inadvertent or unintended errors or inaccuracies. Servicing the Intermountain West for 85 years, customer service is our commitment.



How to Reach Us:
Whether you want to praise us, complain, ask our advice or just let us know what's on your mind, we'd like to hear from you.

Write:
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95850, South Jordan, UT
84095-0850.
Sarah Butters
sjb@westernagcredit.com
westernagcredit.com