

FenceLines®



Spring



2009



President's Message

Dear Western AgCredit Customers and Friends,

It's rewarding that springtime has finally arrived so we can engage in our normal spring activities instead of concentrating on the negative news related to the world economy that is continually bombarding us. I'm pleased to be able to provide our readership with a little good news. Western AgCredit has no need for Federal assistance, nor are we asking for any. Our balance sheet is strong, our earnings are adequate and we continue to grow even in these uncertain times.

I wish our Federal Government would take a few lessons from our membership when they are dealing with trying to solve the financial crisis. Whether we are an individual, an agricultural co-op or a nation, we have to learn to live within our means. Said another way, we can't spend money that we don't have. It is generally much cheaper to resolve problems when they arise than it is to delay the resolution to a later date. We are passing our current problems on to subsequent generations that didn't cause the problems, so they certainly shouldn't be asked to shoulder the responsibility of paying for the problems. If I was in a position to make some suggestions to Congress and the Administration, I'd propose the following:

1. Focus on the major issues (financial industry and the inter-related housing industry) that are the main drivers which are causing the economic collapse. Refrain from getting diverted on other social programs (universal health care, education, etc.) that may be very worthy causes, but we can't afford to pay for them at the present time. Furthermore, we have to stop

printing money to pay for our programs. If we can't afford it - don't implement it.

2. Stop using the approach that some companies are too large to fail, so we have to keep them "propped-up." Every company needs the opportunity to succeed, but they also need the opportunity to fail. It would be more efficient to let companies like AIG fail than it is to keep throwing more and more money into them. The American taxpayer shouldn't be expected to repay losses to companies and nations that should have understood the risky nature of the transactions they were participating in. There are no absolute guarantees in business, so let the chips fall where they may.

3. Develop a "plan" that addresses how the Federal rescue will work. The plan needs to address the overall recovery, but also must have individual components, which address how individual companies will be dealt with. The simple approach that we use when dealing with one of our farmers/ranchers who is experiencing financial difficulty will also work when dealing with companies that are experiencing financial difficulties. The process involves:

- a.* Determine if the company has any possibility of returning to a viable status. If not, proceed to liquidation.
- b.* Develop a plan for restoring viability. How much money is needed, what will the money be spent on, what structural/operational changes will be made and how much time will be allowed?
- c.* When does the lender get repaid?

4. Let Capitalism work. Instead of redistributing the wealth between the various economic classes, why not develop plans to raise the lower class without harming other classes? The current approach is minimizing the motivation that individuals have to work hard to improve their situation. We don't need a welfare society.

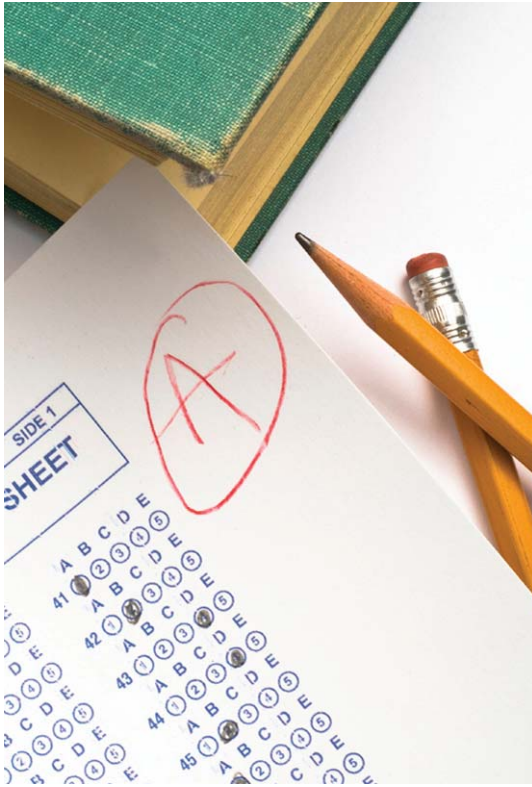
5. Our politicians have to stop playing political partisanship and start doing what is in the best interest of the citizens of our great country.

Our problems are massive in size, but they aren't insurmountable if we have a plan and if we work together. The recovery effort must be broken into manageable pieces. Otherwise, we will continue to be overwhelmed. Our Government must work quickly to get their arms around our problems. We will continue to waste billions of dollars if we don't get the Government to re-focus their attention on the core issues.

In the meantime, we'll continue to work hard to make sure Western AgCredit doesn't become part of the news. Thank you for your continued support.

Together in Agriculture

Richard Weathered
President



Congratulations

& Dave Erickson
& Ronda Bingham

Winners of Test Your Ag Knowledge

each won a \$50 gift certificate to Cabela's!

Below in green are the correct answers to the questions in the last FenceLines:

- 1. An acre of land is about the same size as:**
A. Baseball Field B. Soccer Field
C. Football Field D. Rugby Field
- 2. Approximately how much land does it take, per person in the U.S. to grow all their food and fabric resources for a year?**
A. 6.25 **B. 4.5** C. 10 D. 2.75
- 3. Which of these is NOT a method to reduce soil erosion?**
A. Increasing the slope of the field
B. Use of conservation buffers
C. Planting trees
D. Conservation tillage
- 4. Nationally, which of the following commodities has the top cash receipts?**
A. Meat B. Dairy products
C. Vegetables D. Cotton
- 5. Which U.S. President signed the act that provided support for state colleges devoted to agricultural and mechanical arts?**
A. Thomas Jefferson **B. Abraham Lincoln**
C. Franklin Roosevelt D. George Washington
- 6. Which country has the safest, most affordable food supply?**
A. Mexico B. Canada
C. Japan **D. United States**
- 7. On average, one U.S. farmer produces enough food and fabric each year for about how many people?**
A. 175 B. 53 **C. 143** D. 27
- 8. On average, how much of every food dollar goes to the farmer or rancher?**
A. \$.53 B. \$.07 C. \$.67 **D. \$.19**
- 9. How many days does it take for most Americans to earn enough income to pay for their food for the entire year?**
A. 92 B. 24 C. 56 **D. 36**
- 10. One acre of wheat can produce enough flour to furnish a family of four with bread for about:**
A. 10 yrs B. 2 yrs C. 7 yrs D. 15 yrs
- 11. How many soccer balls can be produced from one cow hide?**
A. 6 **B. 18** C. 12 D. 24
- 12. How much wool does one sheep produce in one year?**
A. 10-12 lbs. B. 7-8 lbs.
C. 20-24 lbs. D. 4-5 lbs.
- 13. How many flowers must a bee visit to make one pound of honey?**
A. 2 million B. 1 million
C. 200,000 D. 5,000
- 14. In the 1930's, 25% of the population lived on a farm, now it is less than:**
A. 5% **B. 2%** C. 8% D. .5%
- 15. Today, agriculture (the entire food and fiber industry) accounts for what percentage of America's worth?**
A. 27% B. 3% **C. 13%** D. 19%

Thanks to everyone that participated. If you didn't win this time, keep watching FenceLines for more contests and enter to win!



Meet Western AgCredit's Executive Committee

Richard Weathered President

Years at Western AgCredit: 18

Hometown: Browning, Montana

Hobbies and Interests: I enjoy outdoor activities including riding ATVs, fishing, hiking and camping.

Favorite Western AgCredit Memory: One of my favorite memories is the milestone Western AgCredit accomplished last year, moving into our new administrative office. The new office symbolizes the growth and strength of the Association, a realization of years of hard work and vision by the Board of Directors, staff and customers.

Ag Background: I was raised on our family's beef ranch, and we also raised grain and hay. I have two agricultural degrees from Montana State.

LaMar Barrington Chief Credit Officer

Years at Western AgCredit: 22

Hometown: Preston, Idaho

Hobbies and Interests: I enjoy spending time with my wife Susan doing a variety of activities including supporting our children in their activities, reading, traveling and spending time in the mountains.

Favorite Western AgCredit Memory: My best memories from my years at Western AgCredit are from visits to customers' farms and ranches. After growing up on a farm, I really enjoy being around the people and the operations that produce

agricultural products. With every visit I am amazed at the quality of our customers' operations and at each customer's innovation and resourcefulness in adapting to the unique characteristics of their farm or ranch. It is also surprising to see the diversity of agriculture that exists within this desert area. The association with customers and the Western AgCredit staff at barbecues or during visits in the country make me feel that I have one of the best jobs there is.

Ag Background: I grew up on a farm in Southern Idaho where we raised grain and hay.

Matthew Jarrett Chief Financial Officer

Years at Western AgCredit: 17

Hometown: Logan, Utah

Hobbies and Interests: I enjoy

spending time with family, traveling, riding 4 wheelers and spending time at my in-laws ranch.

Favorite Western AgCredit Memory: My favorite Western AgCredit memory has been and continues to be the opportunity to work and associate with excellent co-workers and customers across the Association.

Ag Background: I worked on our family's dry land wheat farm while growing up and then married into a cow/calf ranching family. My family loves to help out on the ranch when we can.

Kimberlynn Carter Administrative Assistant

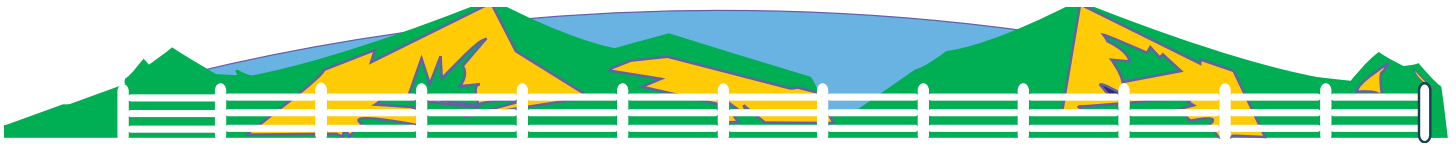
Years at Western AgCredit: 14

Hometown: I grew up in Salt Lake City close to the International Airport.

Continued on next page



Kimberlynn Carter, LaMar Barrington, Richard Weathered, Matthew Jarrett



Hobbies and Interests: I enjoy hunting, camping, boating; pretty much anything to do with the outdoors. I also enjoy watching and supporting my kids in all their activities.

Favorite Western AgCredit Memory: I think that my greatest memorable

moment at Western AgCredit was when I made a bet with my boss and won. He still owes me a milk shake! All kidding aside, I am proud to say that I have worked for Western AgCredit for nearly 14 years. It just goes to show you the kind of employer Western AgCredit is. It doesn't hurt that we get to be

involved with agriculture on a daily basis either.

Ag Background: I don't have too much of an ag background. I grew up on a hobby farm where my dad still raises and shows Bantam chickens. Yes, you can show chickens! We also raised rabbits and horses.

Spanish Fork Branch Changes Locations



The new Spanish Fork Branch office building at 727 S. Main Street.

Beginning May 1, 2009, Western AgCredit's Spanish Fork Branch will do business from their new location at 727 S. Main Street.

The branch has been operating out of their old location for over 16 years. But, with limited parking, limited visibility and no elevator access, the old location presented several challenges for visiting customers.

"Our new location is at ground level and will have much better exposure," said Branch Manager

Ross Baadsgaard, "The office layout will also be more efficient and convenient for our customers. The move represents a milestone in the growth of the Spanish Fork Branch and will position us to better serve our customers in the years to come."

The location also has the advantage of being near other agriculture-related businesses including Leland Mill, IFA, Steve Regan Co., WALCO and R&C Supply as well as the fairgrounds.

Spencer Jarrett Performs With Prestigious National Ensemble

Spencer Jarrett, son of Western AgCredit's chief financial officer Matthew Jarrett and his wife Leslie, performed with the Honor Band of America at the Music for All National Festival in Indianapolis, Ind. March 19-21.

Ninety two students from across the nation were part of this prestigious group reserved for the most talented musicians. In addition to being the only student from Utah to participate, Spencer was one of only two freshman to perform with a group primarily consisting of high school juniors and seniors.

Spencer has played the trombone for three years now. During this time, he has earned superior ratings at junior high, high school and regional competitions performing as both a soloist and as part of an ensemble.

Spencer is a student at American Fork Junior High and performs with the school's Wind Ensemble. He is a member of the Utah Youth Symphony and Utah Youth Philharmonic. He also takes private trombone lessons. Spencer loves playing the trombone and plans to pursue a degree in music.





Planning for Success

Steps To Developing a Business Plan

If you fail to plan, you plan to fail. This old adage rings true when undergoing major changes to one's operation or beginning a new endeavour.

For this reason, Western AgCredit recommends loan applicants develop a business plan. The purpose of this plan is to document how the business will operate.

In addition to providing the lender with a way to evaluate the viability of the proposal, the process of developing a business plan is of great benefit to the applicant. It gives applicants the proper framework for evaluating their idea to determine if the need exists and if their business model will meet the existing need.

It isn't enough for an applicant to have the desire to establish their own business, they must demonstrate that they have fully analyzed their proposed business by identifying challenges and developing solutions.

At minimum, a business plan should contain the following sections:

1. Executive Summary
2. Business Description
3. Market Analysis
4. Financing
5. Management

Executive Summary

A well-written executive summary is critical to the success of the rest of the document. This section should capture the attention of the intended audience, compelling them to continue reading. Remember, it is a summary, so each and every word must be carefully selected and presented.

The executive summary is just that, a summary of the other sections of your business plan. Begin with accurately describing the nature of the proposed business venture. This description should include the need that the proposed business will

fill. Explain the reasons why people need the product or service. This should include a brief analysis of the characteristics of the potential market. Briefly describe your sales and marketing plan or approach.

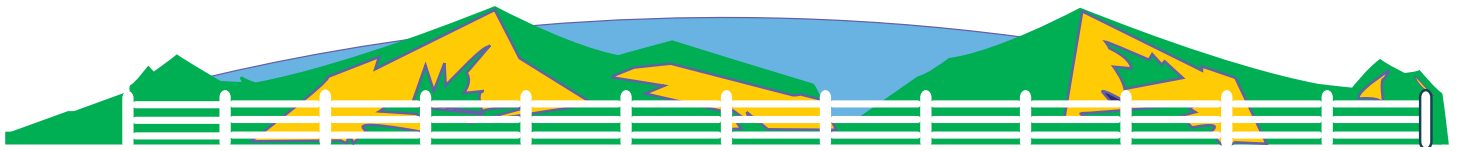
Make sure to include the numbers that those reviewing your business plan want to see – the amount of capital you seek, the carefully calculated sales projections and your plan to repay the loan.

Describe the organization of your business, including your management team.

Devote the balance of your business plan to providing details of the items outlined in the executive summary.

Business Description

Be sure to include the legal name, physical address and detailed description of the nature of your business. It is important to keep the description easy to read, using



common terminology. Never assume that those reading the business plan have the same level of technical knowledge that the writer of the plan does. Describe how the proposed business will serve the market better than the competition is currently doing.

Market Analysis

An analysis of the market demonstrates that the applicant has done their homework. This section is basically a summary of the business' marketing plan. It needs to show the demand for the product or service, the proposed market, trends within the industry, a description of the pricing plan and packaging (if applicable) and a description of company policies.

Management

In this section, outline your organizational structure and proposed management team. Include the legal structure of your business--whether it is a partnership, corporation or limited liability corporation. Include resumes and biographies of key players on your management team. Show staffing projection data for the next few years.

Financing

The financing section must show that you are as committed to your business venture as you expect those reading your business plan to be. Show the amount of personal funds you are contributing and their source. Also, include the amount of capital you need and your plan to repay this debt. Include all pertinent financial worksheets in this section including annual income projections, a break-even worksheet, projected cash flow statements and a balance sheet.

After the business plan has been developed and refined, it is time to start compiling financial information to submit to your lender. Generally, lenders request applicants submit the following information:

1. Current Business Plan
2. Three years pro-forma earnings statements
3. Copies of pertinent leases, management agreements, etc.
4. Past three to five years historical
 - Financial statements
 - Earning statements
 - Tax records

The chances of getting a loan approved are greatly enhanced if the pertinent information found in a business plan is provided to the lender. For the most part, lenders are willing to help refine the different areas of a business plan, but it should be assembled primarily by the applicant.

The value of a business plan cannot be overstressed. It maps out a course to success for any business endeavour.

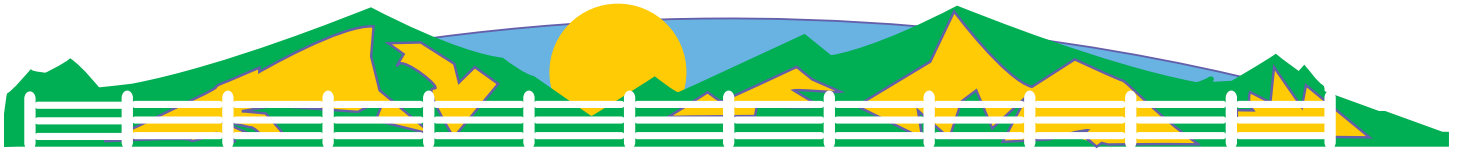
Return Item Fee Notification

Beginning 4/1/09, we will now charge a \$20 fee for any returned item (i.e. ACH, wire, draft, check, etc.) for any reason. The most common reasons are incorrect account information or insufficient funds. This is a pass through fee that is being charged to Western AgCredit.

If you have any questions, please call the accounting department at 1-800-824-9198 or your loan officer.

Easily calculate your break-even costs with our online tools!

With the current volatility in the agriculture industry, we thought it would be beneficial to create simple tools to help calculate break-even costs. Wise management is crucial for the continued success of all agriculture operations when break-even prices are at or above the price received for the goods produced. There are currently two spreadsheets available, one for calculating dairy operations and another for beef cattle operations. To access these tools, go to www.westernagcredit.com and click on the "Agriculture Resource" tab on the left hand side. If you have questions on how to input your information, please contact your loan officer.



Mother Nature Does The Plowing

Eric and Sue Tuft Share the Story of Their No-Till Alfalfa Operation

On a hill above Monroe, UT with a million dollar view on the horizon sits the Tufts' alfalfa operation.

Over the years, Eric and Sue Tuft have built their 400 acre alfalfa farm into the successful enterprise that it is today, but the Tufts' agriculture legacy runs deep in Sevier County. Since the 1800s, Eric's family has run various types of agriculture operations. His grandfather had a sheep operation, later his father



Sue and Eric Tuft in their home.

started a dairy. Eric grew up working on the dairy and farming to produce feed for the dairy cattle. When Eric went to school to pursue a degree in agronomy, the family sold the dairy and made crop farming their revenue base.

"We decided right there we were not going to become a large acreage operation. We were going to be a profitable operation on small acreage by managing our input costs," said

Eric. It is this philosophy that guides all of the Tufts management decisions, and over the years it has proven to be a profitable business model.

"The key to this operation is energy," said Sue, "Eric not only manages the crops on the fields, he also manages the energy."

Cost management and energy conservation go hand-in-hand when controlling inputs. By determining ways to decrease consumption, they have developed energy friendly farming methods while improving the bottom line.

Record keeping is an essential part of their operation. Before moving to Utah in 1989 to be with Eric, Sue worked as a computer programmer for a college in Wisconsin. When she arrived on the farm she started keeping meticulous records of production on the farm including yields (they weigh every-other bale and average the weight), hay quality and price received for each field. They have historical data for their entire operation going back to when Sue arrived. These records allow them to track costs and income and make management decisions based on solid data.

While growing up, Eric learned about soils from his father who also studied agronomy. "Dad

was an excellent soils man. He would say, 'I've punched millions of acres out in Texas, Colorado and on. I get here to this soil in Monroe, and I've never seen a soil like it,'" said Eric. The unique soil on the Tufts' farm has proven to be a challenge and a blessing.

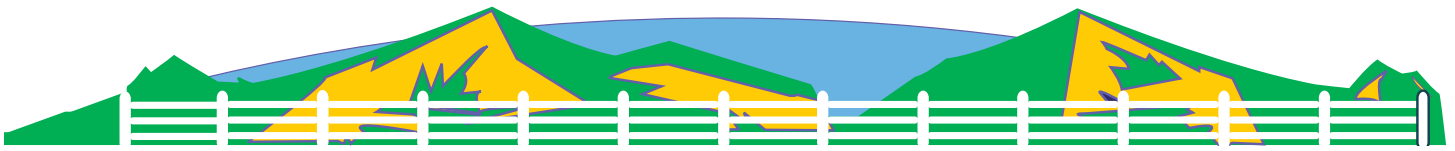
According to Eric, "The soil [on his farm] takes water just like you're pouring it through a screen door. It's a coarse, gravel like soil."

"The fact is we discovered the only way we could be profitable in this soil is to sprinkler irrigate, furrow irrigation is just not the way to go. The previous owners of this property had a hard time getting more than one or two cuttings of alfalfa," said Eric. Today the Tufts typically get four cuttings off the same field.

Although it has taken research, time and effort to make the peculiar soil productive, the coarse soil has



Eric walking through his field in the spring.



proven advantageous in their no-till operation. Since the coarse soil doesn't experience the same compaction a more clay-like soil would, the Tufts are able to use a little water and the weather to loosen the soil.

After they get their last crop of hay off of the field in the fall, Eric starts up the pivots once more and makes one more 24 hour pass over the fields to charge the water profile.

"When we charge that profile, we get it good and wet. On those below freezing nights, the freezing ground will take out the compaction if that soil is moist, if that soil is dry it won't get rid of the compaction. I let mother nature do my plowing," said Eric.

Before beginning no-till farming, a lot of time went into considering all of the factors involved. "There are a lot of issues of no-till that you've got to learn to overcome. Weed issues are a major thing. You also have to get over this idea that you're not going to go out and plow," said Eric.

But the advantages are great. "All the sudden I don't have a plow, I don't have a leveler, I don't have a disk, I don't have quite a bit of machinery that is quite expensive," said Eric.

In addition to requiring less equipment, they also save on fuel since they make less passes over the field and they don't require as much manpower. Eric, Sue and their daughter, Marie, who is a senior in high school, do all of the work without hiring outside labor.

When the Tufts decided to produce mainly alfalfa, they also knew they needed to find a place to sell their crop, and they identified the large

dairy farms in California as a good market.

Currently the Tufts sell all of their top quality dairy hay to a dairy farmer in California. The rest they market locally to avoid freight costs.

Another cost-saving measure implemented in the Tufts' operation is matching the horsepower on their tractors with the work that needs to be done. In their operation, baling requires the most horsepower, so their largest tractor is used for baling and they have smaller tractors for other tasks. Matching the horsepower ensures the task is performed as efficiently as possible while maximizing fuel economy.

Running a farm using innovative techniques means staying current on new products and methods. However, before implementing something new throughout their farm, the Tufts experiment with new products so they can evaluate what works best in their weather and soil conditions without sacrificing production throughout their entire operation.

"We've always had a little research plot on part of the farm where we try the latest in chemicals, the latest in techniques. We don't want to mortgage our whole farm on some crazy idea. We have always had a plot we could experiment with," said Eric.

Sue describes their test plot as "leading edge, not bleeding edge."

Carefully timing bulk fuel purchases also helps them manage costs. Since fuel is historically cheapest in winter months, the Tufts take advantage of the lowest price of the year and purchase and store a year's worth of diesel, both on-road and off-road, for their farm equipment and personal vehicles.

Throughout the year the Tufts supplement their fuel supply with biodiesel made from cooking oil Eric collects from his cousin's Winger's restaurant in Richfield. Through



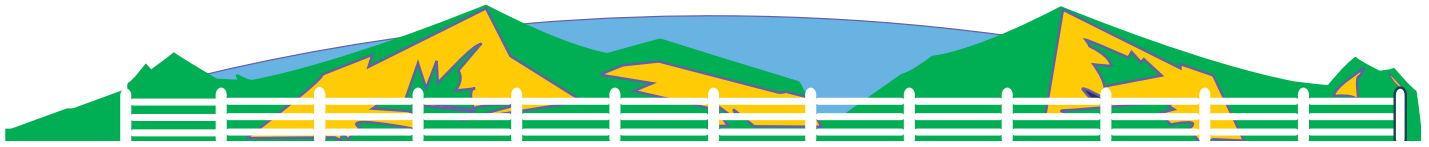
The Tuft's home and the barn made of stuccoed straw bales.

online research, Eric learned to produce biodiesel. Through trial and error, Eric has found additives and a blending combination that works best for his operation. All of the Tufts' diesel engines, both on and off-road, are filled with a combination of 20% biodiesel and 80% regular diesel. The biodiesel costs Eric about \$.40 per gallon to produce.

For Sue, biodiesel has an even bigger advantage than cost savings. She dislikes the smell of diesel fuel, including the exhaust, but a vehicle burning just 20% biodiesel emits the smell of French fries when in operation, a much more pleasant aroma than diesel exhaust!

During the Oil Embargo in the 1970s, Eric became frustrated with

Continued on next page



wildly fluctuating energy costs and determined that he needed to decrease his dependence on energy, especially in his irrigation system. This prompted a reconstruction of his irrigation system to take advantage of gravity.

“We don’t pump anything out of the ground. Everything comes from the south bend canal up here [on the mountain above their farm], and everything on the farm, including the piece in Monroe, has a pipe underground from our pond all the way down. We run off of gravity. All of our sprinklers are on gravity, even the pivots,” said Sue.

They do pull some energy from the grid to power the pivots’ booster pumps, but they use the energy during the most economical times. “We get the power during off-peak, which is nights, weekends and holidays for \$.025 a kilowatt instead of the average \$.06 during peak hours. It’s quite a savings for us,” said Eric.

Eric figures that on average, energy to irrigate an acre of ground costs roughly \$40 per growing season in his area. The Tufts pay \$5-\$8 per acre, saving them an average of \$13,000 annually.

Recognizing the benefit of storing their equipment out of the elements, the Tufts constructed a shop large

enough to store all of their equipment, their year’s supply of fuel, house a wood shop and provide additional storage.

While planning the shop, they decided to construct the walls out of large straw bales with an industrial stucco finish. The large straw bales provide three times the insulation found in most structures. Storing their tractors and implements away from the elements prolongs the useful life of the equipment, keeps it in better working order and allows them to make repairs and needed modifications during winter months. Their shop is heated with a furnace that runs on used engine oil.

For the Tufts, energy management extends past their agriculture operation. “It’s a way of life for us,” said Sue.

For instance, when building their home, energy efficiency was a top priority when planning the construction. Their beautiful 3,600 square foot home sits on the hill amidst their acreage. With large windows and high ceilings, it is a very inviting place. They constructed their home with an air barrier, solar panels and windows strategically placed to take advantage of sunlight. Due to these enhancements and other energy-efficient measures, the Tufts only pay about \$500 annually for utilities.

“You’re going to pay up front for energy efficiency,” said Sue, “When we built the house 20 years ago it cost us an extra \$20,000 to build, but think about \$500 a year in utilities over the last 20 years and tell me we haven’t gotten \$20,000 back.”

Through innovative techniques, increasing efficiency, managing input costs, marketing their product and conserving, the Tufts run a profitable operation, and they have positioned themselves in a way that makes them less vulnerable to fluctuating energy prices.



Loan Officer Robert Wheeler with Eric Tuft standing inside the shed by the stuccoed straw bale walls

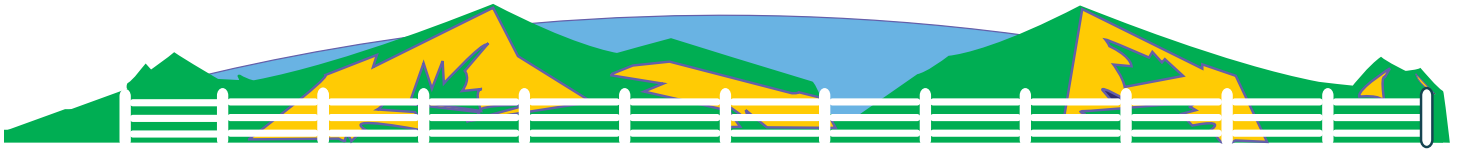
ENERGY

Ideas for Saving
Energy in
Agriculture

WISE

Send Us Your Conservation Ideas!

Send your energy saving ideas to Sarah Buttars via email at sjb@westernagcredit.com or mail them to her at PO Box 95850, South Jordan, UT 84095. A working list is posted on our website, and we will continue to add to it as we receive new ideas for energy conservation. If your idea is selected for publication in FenceLines, we will send you a \$50 gift certificate to Cabela’s! To view the list, go to our website: www.westernagcredit.com and click on the “Agriculture Resource” tab on the left-hand side.



The Laughing Pen

ANIMAL POWER

A lion, a gorilla and a chicken were bragging in a bar.

“I am the greatest,” said the gorilla, “When I beat my chest everyone backs away respectfully.”

“No, I am the greatest,” said the lion, “When I roar everyone in earshot runs away screaming.”

“Ha!” said the chicken, “You should see the worldwide media reaction if I so much as sneeze...”

COME FOR THE BULL

Two sisters inherited the family ranch. Unfortunately, after just a few years, they were in financial trouble. In order to keep the bank from repossessing the ranch, they needed to purchase a bull so they could breed their own stock. Upon leaving for another ranch to check on the possibility of buying a bull, one sister tells the other, “When I get there, if I decide to buy the bull, I’ll contact you to drive out after me and haul it home.”

After inspecting the bull, she decides to buy it. The man tells her that he will sell it for \$599. After paying him, she drives to the nearest town to send her sister a telegram to tell her the news. She walks into the telegraph office and says, “I want to send a telegram to my sister telling her that I’ve bought a bull for our ranch. I need her to hitch the trailer to

our pickup truck and drive out here so we can haul it home.”

The telegraph operator explains that he’ll be glad to help her, then tells her it will be \$.99 per word. After paying for the bull, she only has \$1 left, enough to send one word to her sister. After thinking for a few minutes, she nods and says, “I want you to send her the word ‘comfortable.’”

The operator shakes his head. “How is she ever going to know that you want her to hitch the trailer to your pickup truck and drive out here to haul that bull back to your ranch if you send her the word, comfortable?”

“Well,” she explains, “my sister’s blonde. The word’s big. She’ll read it real slow -- com-for-da-bull!”

YOU’RE FROM A SMALL TOWN IF...

1. You can name everyone you graduated with.
2. You know what 4-H is.
3. You ever went to parties at a pasture, barn or in the middle of a dirt road.
4. You used to drag “main.”
5. You ever went snipe hunting.
6. School gets canceled for state events.
7. You have ever gone home for Homecoming.
8. It was cool to date someone from the neighboring town.

9. You don’t give directions by street names, you direct using references to neighbors’ places (turn by Nelson’s house, go two blocks east of Anderson’s, and it’s four houses left of the track field).

10. You can’t help but date a friend’s ex-girlfriend (or boyfriend).

11. You bragged to your friends because you got pipes on your truck for your birthday.

12. Anyone you want to talk to can be found at either the Dairy Queen or the feed store.

13. You see at least one friend a week driving a tractor through town.

14. Football coaches suggest that you haul hay for the summer to get stronger.

15. Directions are given using “the” stop light as a reference.

16. You decide to walk somewhere for exercise and five people pull over and ask if you need a ride.

17. Your teachers call you by your older siblings’ names.

18. Your teachers remember when they taught your parents.

19. You can charge at all the local stores.

20. It is normal to see an old man riding through town on a riding lawn mower.

Whether it’s something funny that happened on the farm or a joke you heard at the local cafe, send it to us at Western AgCredit, c/o Sarah Buttars PO Box 95850 South Jordan, UT 84095. You can also email it to sjb@westernagcredit.com. Your joke just might end up in the next FenceLines!

*Western AgCredit
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South Jordan, UT 84095-0850*

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Cover photo: Planting time on the Tuft farm.
Photo Credit: Sue and Eric Tuft

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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!

*Western AgCredit
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