

Fence Lines

Summer 2009

Volume:12 Issue:3

Published by: WESTERN *AgCredit*



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We'd love to hear from you!
Please send story ideas, comments,
questions or suggestions to:

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FenceLines

• Summer 2009



Cover Photo: Gillins Dairy, Minersville, UT

- 3 | **President's Message**
- 4 | **Call for Nominations**
2009 Leopold Conservation Award
- 6 | **An Agriculture Education**
Western AgCredit's accounting and escrow staff members go on the road to learn about production agriculture
- 8 | **Clean Cows, Quality Milk & Superior Genetics**
A look at Steve and Cory Gillins dairy farm, Canyon-Breeze Holsteins
- 11 | **Staff Spotlight**
South Jordan administrative staff members
- 12 | **2009 Director Election Results**
- 12 | **Why The New Look?**
The new look of FenceLines!
- 13 | **Western AgCredit Scholarship Recipients**
- 15 | **Laughing Pen**

FenceLines is published for the reading enjoyment of customers and friends of Western AgCredit. Efforts are made to ensure the accuracy and completeness of information printed. However, the Association assumes no liability for inadvertent or unintended errors or inaccuracies. Servicing the Intermountain West since 1917, customer service is our commitment.

Dear Western AgCredit Customers & Friends,



We hope this issue of FenceLines finds you and your family doing well. The economic challenges that we're all facing continue, and in some cases they are worsening. I wish I could accurately forecast what will happen in the future, but as I've mentioned previously, my crystal ball isn't too clear. I'm very worried that the world economy will worsen before things get better. Our Government continues to spend more money than it's bringing in, which is a disaster waiting to happen. I sincerely apologize to our future generations for the amount of debt that we're saddling them with.

In spite of all of the bad economic news that we continue to hear, Western AgCredit continues to perform well. As of June 30, 2009, the Association is growing at an annual rate of 13%, credit quality is high and delinquencies are low. Several agricultural industries are facing significant cash-flow challenges, with dairy being hit the hardest. We are able to work with most of the operations that are under the most financial stress to provide them with some relief that will hopefully allow them to stay in business. As of this date, we don't have a single active foreclosure action against any of our 1606 stockholders. This is a complement to the quality of customer that we finance.

With the economic adversity that we are all facing, it is important that we're all vigilant in how we operate our businesses. Producers selling their agricultural products to other farmers and ranchers need to make sure the purchaser has the ability to pay for the product they are receiving. Everyone needs to understand that if a seller of a commodity wants to extend credit to the purchaser of their commodity, they are basically acting as a "banker" and bankers always have the risk of not getting paid. I'd recommend producers selling products (hay, grain, calves, lambs, etc.) require a reasonable down payment when the sale is consummated and then require payment when delivery of the product

is made. Very few operations can afford to lose the income from a crop cycle. We have current customers who are waiting to get paid from individuals who have purchased their crops for many years; now it is unlikely that those same purchasers will ever be able to pay for the products they received.

Another area of concern that we have for our customers is the threat of rising interest rates. As our Government continues to spend more and more money that they can't afford to spend, the threat of interest rates rising is very real and likely. I'd recommend customers monitor the interest rate markets, and if rates start rising, they may want to consider placing their term debt (loans with multi-year obligations) on fixed or adjustable rate products. Even though rates that could be locked for 3-5 years are higher than current variable rate products, the effective rate to the 3-5 year money is still relatively inexpensive when compared to the rates we saw in the 1980's or even against normal interest rates. If anyone has questions about specific rates, please feel free to contact your loan officer for additional details.

We are very fortunate to have the high quality customer base and a dedicated staff. I'd like to thank the Board of Directors for the insight and guidance that they provide staff. Chairman Wayne Smith will conclude his two year term as Chairman and will be replaced by Alarik Myrin effective July 21, 2009. I have learned a lot from Chairman Smith and look forward to continuing the learning curve from Mr. Myrin. In closing, I'd like to thank our customers for allowing us to be their lender.

Sincerely,

Richard Weathered
President



Presented by Sand County Foundation

2009 Call for Nominations



Presented by Sand County Foundation in partnership with
The Utah Farm Bureau Federation (Farm Bureau),
The Utah Cattlemen's Association and Western AgCredit

▲ 2008 winner
The Johnson Family, Johnson Ranches
leopoldconservationaward.org

Leopold Conservation Award

In his influential book, *A Sand County Almanac*, Aldo Leopold called for an ethical relationship between people and the land they own and manage. The development of a land ethic was, he wrote, "an evolutionary possibility and an ecological necessity." A land ethic is alive and well today in the thousands of American farmers, ranchers, and foresters who do well by their land and do well for their land.

Sand County Foundation proudly presents its Leopold Conservation Award to a private landowner who exemplifies the spirit of this emerging land ethic — an individual or a family who translates their deep abiding love for the land into responsible stewardship and management.

In Utah, Sand County Foundation presents the Leopold Conservation Award in partnership with the Utah Farm Bureau Federation, Utah Cattlemen's Association, and Western AgCredit. The Leopold Conservation Award winner receives an Aldo Leopold crystal and a check for \$10,000.

Leopold Conservation Awards recognize extraordinary achievement in voluntary conservation, inspire other landowners through their example, and help the general public understand the vital role private landowners can and do play in conservation success.

Leopold Conservation Award 2009 Call for Nominations

Criteria

Landowners are key producers of conservation. Private citizens who have responsibility for land possess the capacity, the aptitude, and the desire to improve natural habitats. We believe that giving the people closest to the land improved tools to heal and better manage working ecosystems will result in the most durable conservation results.

The Leopold Conservation Award Review Panel will be evaluating properties based on responsible and sustainable land management, economics, innovation, overall land health, and community outreach and leadership.

Nominations

If you, or someone you know, is a Utah landowner engaged in and committed to land management practices that increase conservation, we invite your nomination for the Leopold Conservation Award.

Please provide the following information:

Name, Address, Contact information of the landowner. Name, Address, Contact information of the nominator (if different).

1. Describe the nominee's approach to land and resource management and how it may have changed over the years.
2. Describe how the nominee is generating new values or lowering management costs in ways that help achieve long-term sustainability and conservation outcomes.
3. Describe any significant achievements the nominee has made within the agricultural community in Utah.
4. Describe the nominee's efforts in conservation and how those efforts benefit healthy, working landscapes in Utah.
5. Given the criteria briefly listed above, describe any other factors the review panel should take into consideration.

**Mail all materials to:
Leopold Conservation Award
c/o Utah Farm Bureau Federation,
9865 S. State Street, Sandy, UT 84070**

With your nominating materials we encourage you to include supporting materials such as letters of recommendation, news clips, photos, maps, or any other resources that would assist the Review Panel in reviewing your nomination.



Nominations Deadline: July 29, 2009

For further information, please see the Leopold Conservation Award website:

www.leopoldconservationaward.org



www.sandcounty.net



utfb.fb.org



www.utahcattlemen.org



www.westernagcredit.com

AN AGRICULTURE EDUCATION

Western AgCredit's escrow and accounting employees go on the road to learn more about agriculture

Employees with an understanding of agriculture are at the core of Western AgCredit's hiring practices when it comes to hiring loan officers and appraisers. With this in mind, only applicants with farming or ranching backgrounds are hired for these positions.

In addition to these staff members, Western AgCredit has a talented support staff that works in the accounting and escrow departments. These employees are highly-skilled, with a great deal of work experience in their field, and they are an invaluable resource to the success of the Association. However, many do not have an agriculture background and a basic knowledge of production agriculture.

To help these employees understand what our customers do, they are taken on field trips to familiarize them with equipment and other items they process and fund loans for.

In June, staff members were divided into two groups that went and visited various agriculture operations on separate days, leaving half of the employees in the office to accomplish the work that needed to be completed those days.

Chief Financial Officer Matt Jarrett who supervises the accounting staff, and Vice President-Credit Services Dave Brown who manages the escrow department planned and guided the tours for their employees.

"It's important that all staff members have a basic understanding of the industries we finance," said Dave, "Agriculture is very different from some of the industries that these employees worked in prior to joining the Western AgCredit team. These field trips give us an opportunity to train staff, and it gives them a chance to learn more about agriculture."

For some of the newer employees, this trip was their first time on a farm. Everyone enjoyed the opportunity these outings gave them to take a break from their usual routine and meet some Western AgCredit customers.

We'd like to thank the customers that opened up their operations to our staff. Keep reading for a brief synopsis of where employees went and what they learned along the way.



Sr. Accounting Assistant Sandy Foote, Loan Documentation Specialist Kathy Bybee, Communications Specialist Cindy Dyer, Sr. Accounting Assistant Susan Sims and Loan Documentation Specialist Christine Hunt by the hanging flower baskets at Sunshine Greenhouses.



Dean Blackhurst, owner of Cedar Ridge Farms, explaining his operation to Dave Brown and Lindsie Fitzgerald.

Jarrett Land & Livestock, Nephi, UT



Reid Jarrett showing the feed he gives his beef animals to Loan Documentation Specialists Kathie Chahanovich and Cindy Angell, Operations Assistant Jane Guy, Senior Accounting Assistant Tracy Archuleta and VP-Credit Services Dave Brown.

The Jarretts raise 4,000 acres of feed which they sell to dairy operations. They also maintain a 100 head cow/calf operation and a feed lot typically containing around 300 head. These animals are fed the hay that is not up to dairy quality.

The Jarretts are able to reduce overhead by doing many things themselves, including fixing their own equipment and growing their own seed. Recently, they implemented a total mixed ration for their feed lot. This has helped them fatten their cattle months ahead of their normal schedule so they can sell when the market is high.

While at this stop, staff members were introduced to irrigation systems, tractors, swathers, balers, combines, feed wagons and beef cattle, all things Western AgCredit lends money to purchase.

Cedar Ridge Farms, Nephi, UT

On a hill overlooking Nephi sits Cedar Ridge Farms. They have about 900 dairy cows and 200 acres of irrigated farm ground. Their herd is milked three times a day, a process that takes about five hours per shift in their 32-cow carousel parlor.

While at the dairy, employees were able to see baby calves, watch cows being milked and learn some general information about the dairy business, giving them a little insight into the time and energy that goes into the gallon of milk they buy in the store. Staff was also shown the difference between Holstein and Jersey cows since the dairy milks both breeds.

Dairy operations make up 17% of Western AgCredit's portfolio, so an understanding of dairy operations was an important lesson for the staff.



Loan Documentation Specialists Lindsie Fitzgerald & Cindy Angell looking at a new baby calf held by Dave Brown.

Sunshine Greenhouses, Provo, UT



DeAnna McCoard of Sunshine Greenhouse giving a tour of their greenhouses to Lindsie Fitzgerald, Loan Accounting Manager Amy O'Hanlen, Sr. Accounting Assistants Laurie Gray and Tracy Archuleta, and Kathie Chahanovich.

Sunshine Greenhouses has several different greenhouse styles that they grow a variety of annual and perennial plants in. Their inventory is sold to retail operations like Smith's Marketplace. They also maintain a retail store at their location to sell directly to the public.

While at the greenhouse, staff learned about the ins and outs of what it takes to run this type of operation. It's an involved process that requires year-round commitment.

Filling orders, maintaining watering systems and other facilities, planning for what items to grow, transporting product and organizing a labor force to accomplish seasonal tasks are just a few of the items owners and operators of this type of a business must manage to make a greenhouse operation run smoothly and profitably.

Clean Cows, Quality Milk & SUPERIOR GENETICS

Gillins Dairy of Minersville, UT receives national recognition for milk quality and responsible management practices.

For the Gillins Dairy, Canyon-Breeze Holsteins, of Minersville, UT, producing quality milk is a focus of their operation. So much so that their efforts have resulted in various milk quality awards and have been recognized on a national level. Most recently, they were recognized by Dairy Farmers of America (DFA) as the Mountain Area Members of Distinction.

Gillins Dairy owners, Steve and Becky Gillins and Cory and Stefani Gillins, went to Kansas City, MO in March to accept the award. Only seven dairies in the country, one from each of DFA's Area Councils, were selected to receive this prestigious award. The

Gillins Dairy is part of the Mountain Area Council which includes Utah, Washington, Oregon, Idaho, Montana, Wyoming, Colorado and the western part of Nebraska.

According to Dairy Farmers of America Inc.'s quarterly publication, *DFA Leader*, the Members of Distinction award is given to operators that go, "Beyond simply dairying well, they have high quality milk, have instituted sustainable practices and are good stewards of the land."

"A lot of people would ask 'what's your secret?'," said Steve, "There really isn't one. We just try to do the little things. Probably as much as anything it's keeping the cows clean and dry and a good nutrition program where we can keep the cows healthy; keep their immune systems up. We also try to handle the cows in a quiet, calm way. We try to keep the equipment checked. But I think the main thing goes back to nutrition work. If you keep a cow healthy, she'll be able to fight off mastitis and that sort of thing on her own."

Their herd is divided into eight strings, all of which are housed in free-stall facilities with exercise yards. Each string is fed a total mixed ration. Steve feeds the top five strings a different ration than the bottom strings, which are fed a ration formulated for lower production.



Becky, Steve, Kennedy, Cory, Zaiden, Stefanie, Syndee and Clayton Gillins

Another important part of producing quality milk is training and maintaining quality employees. The Gillins have eight full time employees and two part time employees that have been with them for years. In fact, their newest employee has been there for two years and their most seasoned employee has been with their operation for 15 years.

“One of our philosophies is that if we take care of them [the employees] they’ll take care of us,” said Cory, “The workers that have been here awhile can pick-up stuff a little quicker than someone we’re just trying to break in. Picking out heat, sick cows, mastitis, stuff like that doesn’t come overnight.”

Having their entire team trained to watch the health of their cows helps them stay on top of health issues and catch and treat problems before the animal’s life is in jeopardy.

Since trained employees are an invaluable part of the Gillins operation, they offer employees health insurance, 401k, generous time-off as well as passing along bonuses for clean milk. All of these benefits have helped with their employee retention. “We try to do everything economically possible that we can for them,” said Steve.

Like most operations, the Gillins Dairy has evolved over time. The history of the dairy begins with a much smaller operation run by Steve’s father and grandfather in the town of Minersville. At the time, about 30 dairies in the town were part of a co-op. They would house their animals in their backyards and drive them down the streets of Minersville to take them to a central milking facility.

In 1979, Steve along with his father and two brothers built the dairy at the current location. Over the years, they grew the operation, increasing the herd size along the way.

In 1985, they chose to sell the farm ground so they could concentrate on the dairy portion of their operation. According to Steve, “We just found we could do a little bit better job by focusing on the dairy. We were spread out to the point that we weren’t taking care of the cows or the farm like we should, so we decided to stick

to one or the other, and we chose to concentrate on the dairy.”

In 2003, Steve and his son Cory took over the operation. Cory handles most of the day-to-day operations, everything from reproduction to the calves, more of the dairy aspect. Steve focuses on feeding, nutrition and paperwork. Today they milk 500 Holstein cows three times a day.

Choosing to focus on the dairy has proven to be a wise business decision for the Gillins. In addition to receiving national recognition for milk quality, they have also been very successful in the registered Holstein business. Canyon-Breeze Holsteins are known for top-quality registered animals.

According to Steve, the success of their genetics program can be traced back to Abigail, an animal Steve purchased in 1990, and her son, Allen. “Canyon-Breeze Allen really started everything,” said Steve, “His appeal was probably more through Canada and the rest of the world than it was here in the United States, but he’s the one that really got the cow family going.”

The registered business has been a profitable enterprise for them. A few years ago they had a sale at their farm which was successful from a financial standpoint and helped build the reputation of the cows they breed. “The sale went really well because

continued



Cory Gillins, Western AgCredit Loan Officer Jay Holt and Steve Gillins at the Gillins Dairy.



Steve and Cory Gillins looking at Alichia, a 92 point cow from their internationally recognized cow family.

program. “We have a large recipient base, that’s one reason we don’t export as many embryos. A lot of times it’s worth more to us to get a live calf. We sell embryos when we have an excess,” said Steve.

The Gillins have invested in a certified exporting facility, allowing them to perform their embryo transfer work on site. Steve completed a course in embryo transfer, and he does a lot of the work himself, saving the dairy the cost of paying someone to perform the work

When time permits, Cory exhibits animals at registered Holstein shows. In fact, Alichia, a 92 point cow descending from Abigail, took Grand Champion at the State Fair last year. “Alichia is probably one of the most promising cows we have on the place,” said Steve.

we offered quite a few animals from Abigail’s cow family,” said Steve, “Next year, if things work out right, we’d like to have another sale.”

In order to increase the number of offspring from their registered cows, which make-up about 25% of their total herd size, many of their non-registered animals are used as recipients in their reproduction

The Gillins management practices, including attention to cow care, have helped their operation be successful and grow over the years. The Gillins Dairy is a great example of how taking time to do the little things can pay back big dividends in the long-term health and stability of an operation.



The Gillins’ parlor during milking time.



Cory Gillins in the calf facility they house their calves in.



Steve Gillins in their certified exporting facility.

South Jordan Administrative STAFF



Carl Hendricksen, Cindy Dyer, Jane Guy, Dave Brown, Ron Jensen

Carl Hendricksen IT Manager

Years at Western AgCredit: 14

Hometown: I was born and raised in Draper, UT back when Draper was a small agricultural community. I was raised in the house that my grandfather built.

Hobbies and Interests: I enjoy working with my hands and putting around with various projects around the house. When time and energy permits, I enjoy hunting and fishing although I am afraid that the good old days for hunting are long past and the Division of Wild Life Resources seems to set size restrictions such that I can't seem to catch a fish that qualifies as a keeper!

Favorite Western AgCredit Memory: One of my favorite memories took place during a business trip with coworkers. After arriving at a Chinese restaurant, one coworker excused himself to take a phone call. I ordered some sort of extra hot sauce with my order. When he returned from his call, he noticed the bowl with the hot sauce and asked what it was. I told him that it was a special Chinese sweet sauce. He took a generous helping and applied it to his eggroll. After the first bite, his face turned a bright red and his forehead started to sweat noticeably. The waitress had to help him cool down with a cool washcloth. Turns out he does NOT like hot sauce, even if it is Chinese. For some reason, he no longer follows my recommendations at restaurants!

Ag Background: My father raised laying hens for a number of years. We had some horses and raised enough hay to feed them through the winter. For a few years, we raised New Zealand White rabbits for use by the University of Utah laboratory. I have raised some pheasants and chucker partridge for the dinner table. Unfortunately, these days the Salt Lake Valley is far too crowded to enjoy these activities anymore.

Cindy Dyer Communications Specialist

Years at Western AgCredit: 9

Hometown: I was born in El Dorado, AR and grew up in Granite City, IL. In addition to Utah, I have spent my adult years in Virginia, Indiana, California and Colorado.

Hobbies and Interests: I enjoy reading, quilting, genealogy, counted cross stitch, coin collecting and traveling when I get the opportunity.

Favorite Western AgCredit Memory: My favorite memory would have to be dealing with the borrowers. I enjoy meeting them as they come into the office, through various field trips to observe and learn about their operations and the few Customer Appreciation Barbecues I have had the pleasure of attending.

Ag Background: I spent two weeks on my aunt and uncle's farm in Idaho Falls when I was nine. I drove a tractor and milked a cow by hand. It was great fun for my younger brother and me, who were a couple of city slickers. Our cousins thought we were crazy.

continued

Jane Guy
Operations Assistant

Years at Western AgCredit: 21

Hometown: I was raised in Salt Lake City, UT.

Hobbies and Interests: I enjoy golfing, dancing, traveling, crafts and being with family.

Favorite Western AgCredit Memory: My favorite experience was when the support staff had the opportunity to take a couple of field trips to customers' farm/ranch operations. It was exciting to see the customers in their territory and (for me) learn more about the farm/ranch industry.

Ag Background: My ag background is limited to helping my mom and dad plant and cultivate a large garden each summer. We enjoyed eating the fresh vegetables it produced, along with picking and eating fruit from various fruit trees they had on their acre of property.

Dave Brown
Vice President-Credit Services

Years at Western AgCredit: 16

Hometown: I was raised in Coalville, UT where I still live today with my wife, Jennifer, and our four children.

Hobbies and Interests: I enjoy working on the farm, showing dairy cattle and lambs, sports, reading and supporting my kids in their activities.

Favorite Western AgCredit Memory: The eight years I spent in the Cache Valley area working with customers and establishing great relationships that continue to this day.

Ag Background: I grew up on a dairy farm in Coalville, UT. I still work on the dairy today in my spare time.

Ron Jensen
Manager – Special Assets

Years at Western AgCredit: 12

Hometown: I was born and raised in Murray, UT. Our old home was approximately where the northwest parking lot of Fashion Place Mall is now.

Hobbies and Interests: I enjoy woodworking, making log furniture, gardening and watching local college athletics.

Favorite Western AgCredit Memory: I've enjoyed the opportunities I've had over the years to visit different parts of the Western AgCredit territory with the appraisers and see production agriculture at its finest.

Ag Background: I worked summers putting up hay during junior high and high school at my aunt and uncle's ranch in Ruby Valley, NV. My dad worked on the same ranch for a few years right after WWII. My two older brothers and oldest sister also worked on the same ranch during their junior high and high school summers.

Why The New Look?

As you may have noticed, FenceLines has a new look this issue, including the addition of four more pages, giving us more room for larger pictures and additional content. We hope you will all enjoy the new look!

FenceLines content will remain the same, with Western AgCredit news, features on borrowers, financial information, occasional contests and everyone's favorite-Laughing Pen. If you have any suggestions on how FenceLines can be improved, please contact Sarah Buttars at sjb@westernagcredit.com or 801.571.9200.

2009 Director Election Results

In June, the director election results were tabulated and all three incumbents were re-elected to a three year term on the Western AgCredit Board of Directors. The 2008 Annual Meeting Minutes were also approved by the stockholders.

Neil C. Capener from Riverside, UT was re-elected from Region 1. Richard V. Nielson of Ephriam, UT was re-elected from Region 3. Wayne A. Smith from Cedar City, UT was re-elected from Region 4.

Customer Scholarship Winners

Western AgCredit would like to congratulate Morgan Baldwin, Lara Christensen and Ty Chew, this year's scholarship recipients. Applicants were evaluated on their academic performance, service, leadership, involvement in agriculture as well as their response to an essay. This year's essay question was: "With the recent passing in California of Proposition 2, accepted animal husbandry practices are being called into question throughout the nation. How would you defend current animal husbandry practices and lobby against the passage of legislation such as this?" Below is information on the winners as well as an excerpt from their essays.

Morgan Baldwin



Hometown: Lewiston, UT
Parents: Don and Lauri Baldwin
Family Farm: Task-Master Holsteins

Morgan is a member of the FBLA, the Key Club, Boys and Girls Association, the Governor's Youth Council and the Math Club. He also served as vice president of the Lewiston Youth City Council, was the president of his 4-H club and received his Eagle Scout award. Morgan is actively involved in his family's dairy operation. His contributions include irrigation, harvesting, A.I. breeding of cattle, veterinary work, milking, construction of new buildings on the farm and machine mechanics. Morgan will attend Utah State in the fall to pursue a degree in business administration, a degree he wants to put to use in a career in international trade.

Essay excerpt: "The well-intended voters cast lots with the animal rightists largely ignorant of some basic facts. What is commonly displayed as cruel and unhealthy to animals is simply untrue. Livestock producers are acutely aware of the fact that healthy animals are more productive. This direct correlation between husbandry and profitability is not wasted on agriculturists. The disparity lies in the perception of non-farm folks. They need to be educated so as to have an accurate image of animal agriculture, and its benefits to the general public... By educating the public to the true benefits of U.S. agriculture, legislation such as Proposition 2 can be prevented and modern agriculture preserved."

Lara Christensen



Hometown: Moroni, UT
Parents: Kent and Tamara Christensen
Family Ranch: KC Ranches

Lara is a member of FBLA, FFA, FCCLA and the National Honor Society. During high school, Lara was treasurer, secretary and historian for the FFA and vice president of FCCLA (Family Career and Community Leaders of America). She also participated in cross country and track. While serving as Miss Moroni, Lara participated in several community activities. Lara was active in the Moroni Youth City Council and worked with the 4-H Teen Council doing service projects. In addition to her community and school involvement, Lara is an integral part of her family's farm, helping with the work for their turkey and cattle operations. Lara plans to begin a degree in elementary education at Snow College in the fall.

Essay excerpt: "Disallowing caged layer production constitutes not only a huge health risk but likewise a huge risk to the birds themselves. According to the Center for Communicable Diseases, un-caged layers are 15 times (not percent) more likely to test positive for salmonella enteritis, a highly pathogenic form of Salmonella in eggs. The American Humane Society claims that it is unhappy chickens that contract Salmonella. However, statistics would show that chickens exposed to rat and mice droppings are those which contract this deadly bacteria."

Ty Douglas Chew



Hometown: **Jensen, UT**
Parents: **Scott and Tamara Chew**
Family Ranch: **Chew Livestock**

Ty has been actively involved in the FFA, placing high individual in the Utah FFA Association Ag Mechanics Career Development event in 2008. Ty has also volunteered with the Farm Bureau Field Day for the past three years in a row. Ty works on his family's ranch doing field work, repairing and maintaining machinery, welding new livestock panels and working with the livestock. Ty plans on attending Utah State University in the fall to study ag systems technology. His goal is to become a rancher raising cows, sheep and various crops.

Essay excerpt: *"They (the general public) may not know that calves are no longer raised in the dark since the myth of "raising calves in the dark makes their meat more tender" has been proven wrong. They also may not know that the veal market generates a want and need for unwanted calves such as bull dairy calves which are otherwise of little worth. They may not know that pigs are put in furrowing crates so they won't crush and kill their own babies every time they lie down. They may not know that by keeping chickens in cages away from rodents keeps salmonella poison away from their eggs. It has been through the lack of good and correct education that people think of modern farms and ranches as bad and cruel places for animals."*

Chantz Potter Receives Western AgCredit's FFA Scholarship

Chantz Potter of Manila, UT was selected as the winner of the FFA scholarship sponsored by Western AgCredit at the annual Utah FFA Convention held in Logan, UT in April. Chantz was selected based on his application and a personal interview.



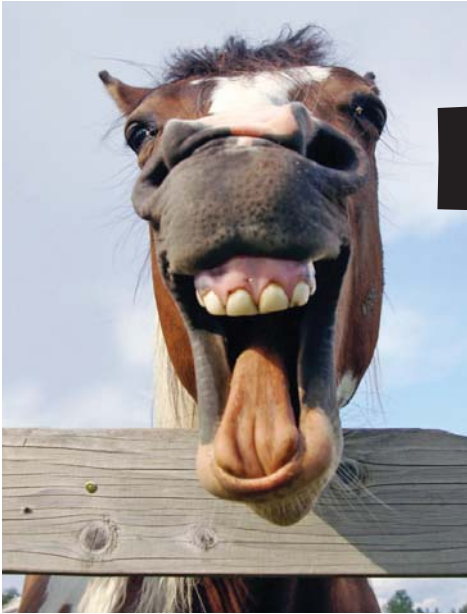
Marketing Director Sarah Buttars presents Chantz Potter Western AgCredit's FFA Scholarship.

During the convention, Chantz also received the Agri-Entrepreneurship Award, won the State Beef Production-Entrepreneurship Proficiency Award, was 3rd Runner up for Star State Farmer and he was 2nd place in the State Extemporaneous Public Speaking CDE. He was also selected as the vice president of the state FFA. Chantz has been actively involved in the Manila chapter where he has served as president and won various other FFA awards and competitions. One of his FFA projects is raising his own herd of Corriente cattle that he is breeding for the purpose of selling stock for roping, a venture he plans to continue to pursue after his FFA experience is complete.

Chantz played high school basketball and baseball, competed in high school rodeo and was student body vice president. Chantz will be attending Utah State University in the fall where he plans to study animal and veterinary science.

About Western AgCredit Scholarships

As part of Western AgCredit's commitment to the future of agriculture, Western AgCredit sponsors various scholarships to help educate future leaders that will be committed to the agriculture industry. Deadlines for most scholarships sponsored by Western AgCredit are between January and March. Watch for scholarship details in the Winter edition of FenceLines. You can also email Sarah Buttars at sjb@westernagcredit.com for more details.



Laughing Pen

The average man has five senses, touch, taste, sight, smell and hearing...

The successful man has two more -- horse and common.

Tips for Cowboys

- ◆ Never kick a fresh cow chip on a hot day.
- ◆ There's two theories to arguin' with a woman.... Neither one works.
- ◆ Don't worry about bitin' off more than you can chew. Your mouth is probably a lot bigger than you think.
- ◆ If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around.
- ◆ If you find yourself in a hole the first thing to do is stop diggin'.
- ◆ It don't take a genius to spot a goat in a flock of sheep.
- ◆ Never ask a barber if he thinks you need a haircut.
- ◆ Good judgment comes from experience, and a lot of that comes from bad judgment.
- ◆ Always drink upstream from the herd.
- ◆ When you give a lesson in meanness to a critter or a person, don't be surprised if they learn their lesson.
- ◆ Lettin' the cat outta the bag is a whole lot easier than puttin' it back.
- ◆ Always take a good look at what you're about to eat. It's not so important to know what it is, but it's critical to know what it was.
- ◆ The quickest way to double your money is to fold it over and put it back in your pocket.
- ◆ Never miss a good chance to shut up.

Fur vs. Leather

People are more violently opposed to fur than leather because it's safer to harass rich women than motorcycle gangs.

For Sale: Fully-Equipped Cow

A farmer had been taken many times by a certain car dealer in town. One day, the dealer told the farmer he'd like to come out to the farm and see about buying a cow. The farmer told him to come on out, then attached the following price information to one of the cows:

Basic Cow	\$500
Two tone exterior	\$45
Extra Stomachs	\$75
Straw Chopper	\$120
Four Spigots	\$40
Cowhide Upholstery	\$125
Automatic Flyswatter	\$38
Fertilizer Attachment	\$185

Total:	\$1,128

Paratrooper Practice

A detachment of paratroopers was practicing in a rural area. One jumper started down on the property of a mountain man and his very large family.

One of the kids saw the chute floating down and yelled out to his father, "Pa, bring your shotgun. The stork is bringing 'em full grown now!"

Do you need to know the value of an ag-related asset?

cattle



feed



equipment



real estate



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