

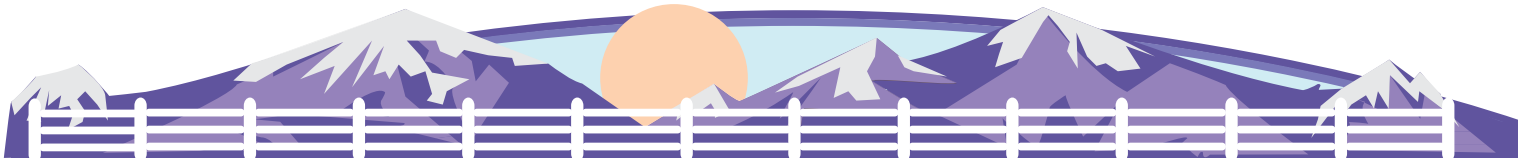
# FenceLines



Winter



2007



# President's Message



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Dear Western AgCredit Stockholders and Friends,

It continues to be our pleasure to provide another issue of FenceLines for your reading enjoyment. We hope that you find some value and enjoyment from reading the magazine.

Western AgCredit just completed another successful year of operations. The loan portfolio continues to grow in both volume and numbers of high quality loans. The portfolio grew approximately 3% for the year, which is slightly below our long-term goal of achieving a 5% annual growth rate. Other than the slower than anticipated growth rate, the rest of the business performed very well. The Association continues to strengthen its capital position and our loan loss reserves are at one of the highest levels of any Farm Credit entity in the Nation. The Association is very well positioned to withstand most levels of adversity that either the Association or its Stockholders may face.

The Board of Directors and Staff of Western AgCredit appreciate our Stockholders giving us the opportunity to meet their financial needs. We work hard to control our operating expenses and do

all that we can to make sure the cost of borrowing money is at a reasonable and competitive level. We realize everyone has other options for borrowing money, so we need to work hard to earn your business. It is with great pleasure that we announce that those stockholders who have *patronage-sourced loans* will be receiving a 2006 Patronage payment equal to approximately .77%. The vast majority of our Stockholders will be receiving this payment in February 2007. The .77% patronage payment will more than offset the financial impact of three 1/4 percent increases from the Federal Reserve. We're not aware of any other lender who voluntarily returns profits to their general customers. This is proof that there are true financial benefits from conducting business with Western AgCredit.

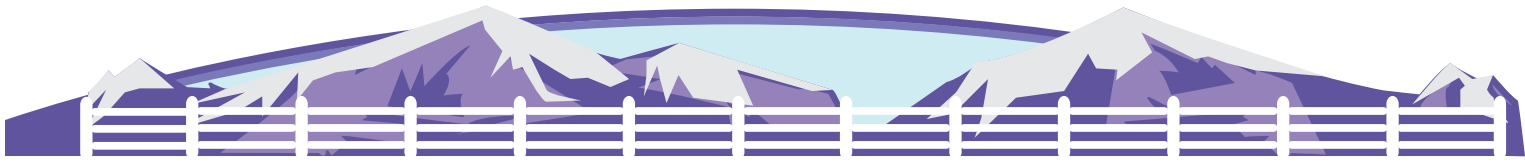
A second major announcement that we'd like to make in this letter is that the Board of Directors has approved Management's recommendation that we construct our own Administrative Office Building and stop renting office space in South Jordan. We have analyzed the situation very closely, and given the escalating costs to rent office space, it is

apparent that the Association can save money by constructing our own building. We have purchased a two acre lot on the corner of 11000 South and South Jordan Gateway, South Jordan, Utah. We are anticipating constructing a 12,000 sq. ft. single story building with a basement. We are currently working with an architect and hoping to have the construction completed by January 1, 2008. Because we realize that it is our Stockholders who will indirectly pay for the building, it will be functional and efficient, but not extravagant. Even though we are investing in a building, this investment will not hinder future plans to pay patronage or materially impact the amount of patronage to be paid in any given year.

In closing, I'd like to thank everyone for their business and support. We feel blessed to be able to serve our Stockholders and customers.

Together in Agriculture

Richard Weathered  
President



# Special Western AgCredit Member Savings!

Western AgCredit is pleased to offer our customers additional benefits. As a valued member, you are eligible to participate in multiple National Discount Programs offered exclusively to Farm Credit customers.



1) **1-800-Flowers** – Flowers, Plants, Gift Baskets, etc. Go to <http://www.1800flowers.com> or 888-755-7474. Use promotion code **FCCS** to receive a 15% discount.



2) **The Popcorn Factory** – Chocolate, Nuts, Popcorn, Gift Baskets. Visit <http://www.thepopcornfactory.com> or call 888-755-7474. You'll get our 15% discount when you use promotion code: **FCCS**.



3) **Sprint Wireless** – Sprint & Nextel Wireless Voice/Data Services & Equipment. Save up to 10% on your

monthly service charges. Go to [http://www.sts\\_usa.net/farmcredit](http://www.sts_usa.net/farmcredit) or call 877-263-5720 *Mon-Fri., 8am-5pm Pacific Time*. Existing Sprint or Nextel customers are also eligible by calling 877-263-5720 and giving **Root Node: 0552996855**.



4) **National & Alamo** – Car Rentals. Save the most with Alamo, or choose National for premium service. Discounts vary by city/location and date/seasons. **Alamo** – Visit <http://www.alamo.com> or call 800-462-5266 & use Farm Credit **Association ID: 308635**. **National** – Go to <http://www.nationalcar.com> or call 800-328-4300 & use **Corporate ID: 5700069**.



5) **Dell** – Computers: Hard drive/monitor/keyboard/mouse. Save 2-12% depending on the dollars spent & warranty timeframe. Go to <http://www.dell.com/epp/flyer> or call 877-289-9437. You must use **Member ID CS25031329** to get the discount.

www.dell.com/epp/flyer or call 877-289-9437. You must use **Member ID CS25031329** to get the discount.



6) **United Van Lines** – Interstate Moves or Intrastate Moves in CA, FL, TX or WI. *Discounts are only available via United agent, Barrett Moving & Storage.* Call **800-879-1283** or email [ccustomer@barrettmoving.com](mailto:ccustomer@barrettmoving.com) and identify yourself as a Farm Credit member.

For more information on any of these programs, please visit <http://www.fccservices.com> and find the program you want under the National Discount Programs drop-down menu. Note that only the programs listed above are currently available to Farm Credit customers. We hope you take advantage of these savings. Please keep this article for your future reference.



## Agriculture Students Receive Western AgCredit Scholarships



In addition to the scholarships previously sponsored by Western AgCredit, the Board of Directors approved six new scholarships that were awarded to agricultural students for the 2006-2007 school year. Five, \$1,000 scholarships were awarded to students in the College of Agriculture at Utah State University and one, \$750 scholarship was awarded to an Agriculture major at Brigham Young University-Idaho. Western AgCredit believes in supporting the youth in their efforts to succeed within the Agriculture industry. Congratulations to the scholarship recipients.

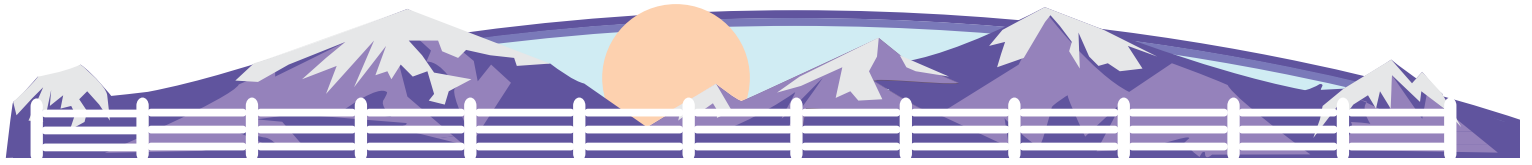
### 2006 Western AgCredit Scholarship Recipients

Utah State University—Five, \$1,000 awards

<u>Student</u>	<u>College</u>	<u>Hometown</u>
Erin L. Allen	Agricultural Systems, Technology & Education	Paradise, UT
Payden R. Gebauer	Agricultural Systems, Technology & Education	Murtaugh, ID
Chelsea A. Rice	Animal Science	Burley, ID
Louis M. Stuart	Animal Science	Woodruff, UT
Derek J. Traunvein	Animal Science	Logan, UT

Brigham Young University Idaho—One \$1,000 award

<u>Student</u>	<u>College</u>	<u>Hometown</u>
Cortney Sue Steinmann	Agriculture and Life Sciences	St. Anthony, ID



# Western Cowboys

The routine is always the same, horses ridden by cowboys and cowgirls racing around the arena with colorful flags whipping in the wind as the horses rush by, and the playing of the National Anthem that instantly brings a large crowd to a reverent calm.

Though I've experienced rodeos time-and-time again, an overwhelming sense of pride comes over me and I am forced to swallow the lump that has risen in my throat. I can't help but wonder why scenes like this are so moving. What is it about watching a cowboy or cowgirl do their job that makes me proud of my agricultural heritage?

When I get the chance to visit with Western AgCredit customers I get the same sense of admiration. It only takes a moment to recognize the hard work, pride, and tradition that are constants among farmers and ranchers in the Intermountain West.

When I reflect upon the cowboys and cowgirls that I have had the opportunity to cross paths with, I can't help but think of worn, sun-tanned hands covered with wrinkles and calluses of time and hard work; two hats, one for *special* occasions and the other, sweat and dirt stained, for the everyday moments; a farm truck with rustic scents of alfalfa and cattle that will always remind me of my grandpa, handkerchiefs, ropes, boots, and coveralls. I often think of old country lanes with

dust that has settled time and time again; a mut of dog that can chase cows, people and trucks all the same; and a crooked smile or twinkling eye that holds a lifetime of experience.

These are my memories and images of a cowboy that have been engraved in my mind since I was a little girl. Though each of us may have our own memories and images of a cowboy, the culture remains the same. It has changed as the tradition has been passed from one generation to another; however, it is the cowboys throughout the West that have preserved the culture and heritage of those first cowboys that worked the American land.

It is our heritage that fosters a sense of pride in being involved with the

agriculture industry. I often hear ranchers talk about the generations of family that have operated on their land. Just as we honor the first cowboys and settlers that brought agriculture to the West, today's cowboys deserve the same recognition. The National Day of the Cowboy was established to do just that.



## The National Day of the Cowboy

The National Day of the Cowboy is a nonprofit organization dedicated to contributing to the preservation of America's Cowboy and Western heritage. The organization brings awareness to the *National Day of the Cowboy*, a celebratory day proclaimed by the United States Senate in 2005 and 2006.

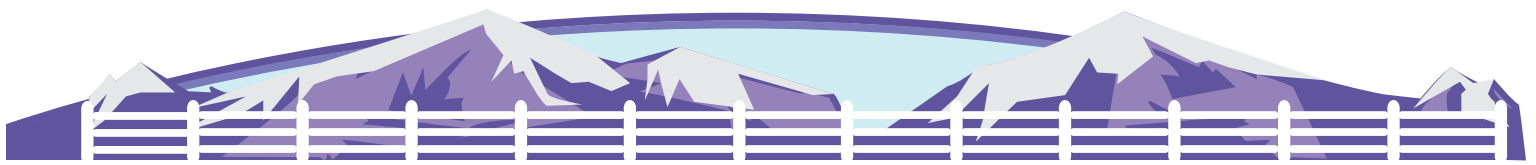
The National Day of the Cowboy was established to honor the men and women who have made substantial contributions to American history and Western culture ([www.nationaldayofthecowboy.com](http://www.nationaldayofthecowboy.com)).

In 2006, the Ogden Pioneer Heritage Foundation and Ogden Pioneer Days Committee selected cowboys from every county in Utah who have made outstanding contributions to the Western heritage lifestyle and to the preservation of Utah's Western and Cowboy culture for future generations.



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Many Western AgCredit customers embody the characteristic of hard work, integrity, dedication, and tradition for which the National observance was created. Congratulations to the following customers that were recognized for the 2006 year.

**Lori Nicholas—Box Elder County**

Lori Nicholas has portrayed her experience in the cowboy way of life as a professional artist. She has captured the simple and basic honor in the small moments of a cowboy's day in her work. Lori and her husband Richard live in Bothwell, Utah and have six children. They own Five Star Trailers in Tremonton and Springville, Utah and have a cow-calf operation in Box Elder County.

**Alarik Myrin—Duchesne County**

Alarik Myrin has served the agriculture industry in various leadership positions including President of the Utah Cattlemen's Association, member of the Utah State Senate, and currently as a Western AgCredit Board Member. Alarik and his wife Beth live in Altamont, Utah where they raised seven children. Alarik operates a ranching operation for which he has received several conservation awards.

**Tom Hatch—Garfield County**

Tom Hatch is a fifth generation rancher. With his brothers, he operates his family ranch at Mammoth Creek. He has been involved in rodeo as a competitor as well as participating as a pick-up man and an announcer. Tom has served as a Garfield County Commissioner and in the Utah State Legislature. He and his wife Kay reside in Panguitch, Utah during the winter months and at the ranch on Mammoth Creek during the summer months.

**Cary Peterson—Juab County**

Cary Peterson served for eleven years as Utah's Commissioner of Agriculture and Food. He also served in the Utah State Legislature for twenty years, serving four terms in the House, and twelve years in

the Senate. Cary and his wife Ranee live in Nephi, Utah. He is the owner of Double P Ranches, which is based in Nephi.

**Michael Noel—Kane County**

Along with his son-in-law and youngest son, Mike Noel runs a cattle operation on three ranches in southern Utah and Northern Arizona. He is serving his third-term as a Utah State Legislator, representing eight of the most rural counties in the state. Mike and his wife Sherry have five children.

**Chris Fullmer—Piute County**

Chris Fullmer was raised on a farm in Circleville, Utah. After marrying his wife Jolene, he purchased a dairy. He also raises registered Angus and beef cattle. In addition to his livestock and dairy, Chris runs 1,500 acres of land. He enjoys working with his three sons in the agriculture industry.

**Richard Nielson—San Pete County**

Richard Nielson operates a cattle and crop operation in Ephraim, Utah where he lives with his wife Marcea. He has been involved in several leadership positions in both the State and National Cattle Associations. Richard has served as the Utah Cattlemen's Association President and is currently representing Utah on the Cattlemen's Beef Board of Directors. Richard is also serving as a member of the Western AgCredit Board of Directors.

**Bradley Johnson—Sevier County**

Bradley Johnson served as a legislator while running his businesses; Johnson Feedlot in Aurora, Utah and the Johnson Oak Springs Ranch in Salina Canyon. Brad and his wife Gayle raised four children. Brad has been active in many cattle associations and as a legislator he helped the Utah cattle industry in protecting water, grazing and roads.

**Paul McCoy—Uintah County**

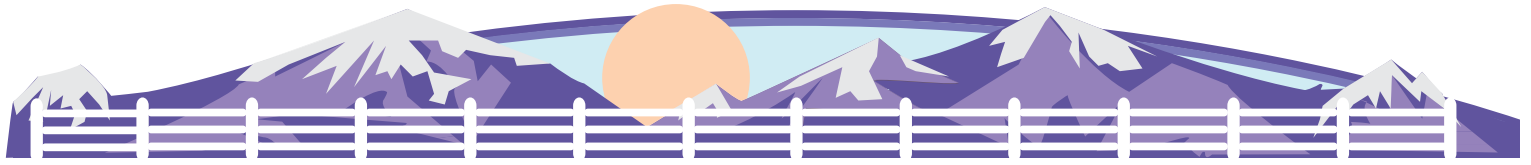
Paul McCoy operates a Limousin/Angus cross cow feeder calf business in Uintah

County. Paul spends his summers raising winter feed for the cattle and the winters and spring feeding and calving. He is involved with organizations that promote the livestock business and that try to preserve the cowboy way of life. Paul and his wife Sandy, are the parents of four children.

**Congratulations to all cowboys and cowgirls featured this year.**

- Roy Yardley ★ Beaver
- Lori Nicholas ★ Box Elder
- Scott McKendrick ★ Cache
- Joane Pappas-White ★ Carbon
- Jon C. Wilde ★ Daggett
- Joe Hill ★ Davis
- Alarik Myrin ★ Duchesne
- Clyde Magnuson ★ Emery
- Tom Hatch ★ Garfield
- D.L. Taylor ★ Grand
- Charles C. Esplin ★ Iron
- Cary Peterson ★ Juab
- Michael Earl Noel ★ Kane
- Dick Probert ★ Millard
- Randy Sessions ★ Morgan
- Chris Fullmer ★ Piute
- Monty Weston ★ Rich
- Mike Marshal ★ Salt Lake
- Heidi Redd ★ San Juan
- Richard Nielson ★ San Pete
- Bradley Johnson ★ Sevier
- Ken Woolstenhulme ★ Summit
- Jim Ekker ★ Tooele
- Paul McCoy ★ Uintah
- Gary Cooper ★ Utah
- Bob McPhie ★ Wasatch
- Duane Blake ★ Washington
- Gary Hallows ★ Wayne

\*\*Bio information from the 2006 *National Day of the Cowboy* booklet.



Keeping with the spirit of the cowboy, Western AgCredit customer Pete Cornia from Randolph, Utah contributed the following poem.



## Planning Retirement

He settled into the chair with a weary sigh.  
Looked across the desk, met the banker's eye.  
It's been a tough year, thought cattle prices were good.  
Didn't show much of a profit, although I thought I would.

Fuel costs are up, feed and fertilizer too.  
It's been a break-even year, but that's nothing new.  
I can pay off my note, there's no doubt of that,  
But to run next year, I'll need to borrow it back.

The banker took the cowboy's check, gave a shake of his head.  
"Don't you want to retire, before you end up dead?  
We could set up an IRA, maybe a KEOGH account,  
With stocks and bonds, your retirement equity could mount."

Under the battered old Stetson, those clear blue eyes gleamed.  
"If you think I'm too old, just say what you mean."  
"It's not that at all, but no one should work his whole life.  
Think of the fun you'd have, traveling with your wife."

"You could see some new country, play a little golf.  
Or go on a cruise. –That might appeal to you both.  
Walk in the mall, when the weather turns cold.

Enjoy your golden years, before you're too old."

The cowboy just smiled, "Each year with my wife I'd say is pure gold.  
I've had nearly fifty of them, though I don't feel all that old.  
I can't see myself chasing her around the mall.  
No kind of a life would that be at all."

Did you ever ride the divide with the sun in your face,  
Chasing Angus momma cows around God's open space?  
Ever saddle a colt with frost on his mane,  
Or push cattle down a draw as daylight starts to wane?

Have you checked heifers by starlight and pulled a new calf,  
Tagged new babies with your boys or your better half,  
Branded all day, dragged cattle to the fire,  
Preg checked in the snow, fought the muck and the mire?

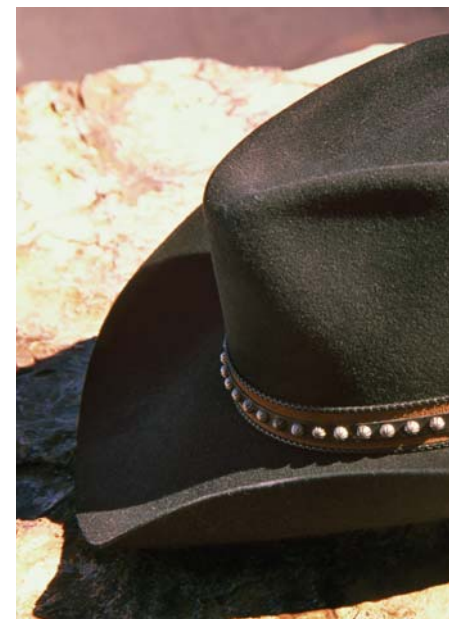
Now, I'm supposed to retire, replace all that I've had  
With trips to the mall, golf games and such as that.  
I've set a little aside, whenever I could,  
When I sold a horse or if cattle prices were good.

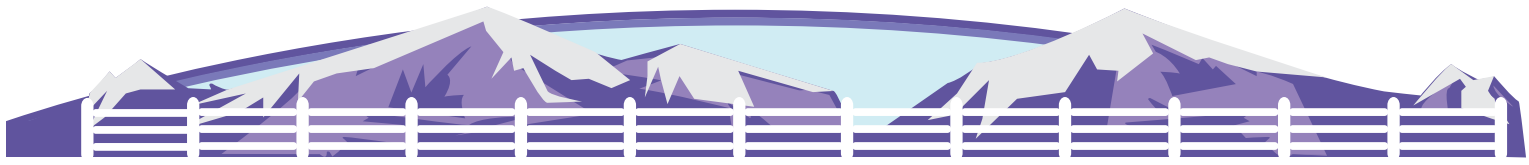
I guess I'm not worried, I hope I'll survive  
To keep right on doing this life I call mine.

I do have a concern, but it's one I can fix,  
Mounting sixteen hand horses is becoming a trick.

Some mornings there's a rock or a piece of down timber,  
Which help to make up for my not being so limber.  
But I see the day coming when they won't be enough,  
To get me aboard, in my winter coat, chaps, and stuff.

I could ask for a leg up, but then I couldn't ride alone,  
And there's plenty of jobs I still do on my own.  
The solution is plain, I've studied it out,  
Before I retire, a Shetland pony will be my number one mount!





# THE OFFICIAL PLACINGS: 4 3 1 2

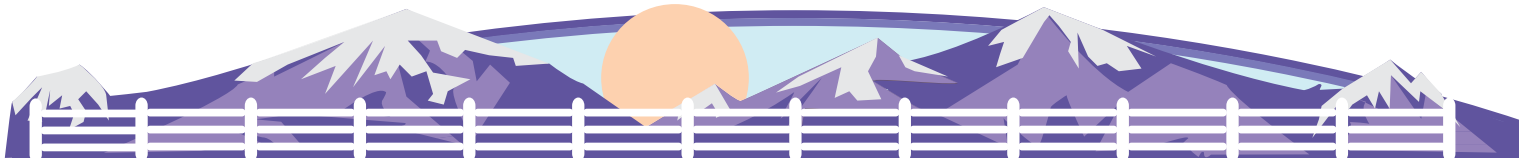


A drawing was held from the correct entries to determine the first and second place winners. The official placing for the class of market steers is 4312 with cuts of 2-6-3.

The Official Judge for the class of market steers featured in the Spring 2006 issue was Nyle Russell. Nyle grew up in Tooele, Utah on a cattle and sheep ranch. He received his Masters Degree from Utah State University in animal science. He has taught Ag Education for seventeen years at Payson High School, where he has trained seven state winning FFA livestock judging teams. These teams have gone on to compete at the national contest. Nyle currently lives in Benjamin, Utah where he raises purebred Suffolk sheep.

**Congratulations to the Winners!!**  
**First Prize: \$40.00 Gift Card to Cabela's**  
Gayle Johnson, Cokeville, Wyoming  
**Second Prize: \$25.00 Gift Card to Cabela's**  
Julie Iorg, McKinnon, Wyoming

Would you like to be a winner?  
Watch for future judging contests in upcoming FenceLines Issues!!



# The Tremonton Branch

In the patchwork of fields that make up Box Elder County, the loan officers of the local Western AgCredit branch enjoy doing their business. Located in Tremonton, Utah, this branch services all of Box Elder County and some areas of Cache Valley and Weber County.

Branch Manager, Wallace Bowen, comments on the qualified staff that works in the Tremonton Branch. He says, "We have an incredible staff. More than anything, they are dedicated to serving our customers and the agriculture industry." He continues, "Our loan officers are willing to spend time with our customers, helping them on their operations. From branding cattle, to helping out during harvest, our loan officers really enjoy getting out with their customers."

Wallace also states, "Bonnie is an important part of our team. She keeps our office operating smoothly and keeps us well organized. Because she is so familiar with the agricultural community she relates well to our customers which has helped her develop good relationships with them."

An exciting new change to the Tremonton Branch is a new building located on Main Street. "The move is to help serve our customers," Wallace says. "We wanted to provide a location that had easier access for large trucks and trailers. We have customers that have a

hard time parking at our current location. Although the offices will be smaller, the move is worth it because it will better serve our customers." The new building should be ready for business by the end of January.

Although the building will have a new look, the same customer service can be expected from the Tremonton Branch. They enjoy working with each other, and more than anything, they enjoy working in the Agriculture Industry.

**Name:** Wallace M. Bowen

**Years at WAC:** 21 years

**Position:** Branch Manager

**Hometown and current residence:** My hometown is Declo, Idaho, and I currently live in North Logan, Utah.

**Hobbies and Interests:** Being with my family; playing any game, anytime, with my 9 year old Becky; getting beat in chess

by my son Ben; going to marching band competitions with my 17 year old daughter Heidi; and being a spectator as I watch my two oldest daughters, Jennifer and Michelle, grow into beautiful women. I get to share all this fun with my best friend Debbie. We enjoy snow skiing, water skiing, camping, hiking and mountain biking together.

**Favorite thing about working at WAC:** I enjoy working with the people, both the co-workers I have the privilege to associate with on a daily basis, as well as the farmers and ranchers I have enjoyed developing good friendships with over the past 21 years.

**Ag Background:** I grew up on a farm in the Southern Idaho area. Our operation consisted of 1,500 to 2,000 acres of sugar beets, potatoes, wheat, corn, hay and beans. We also operated a custom hay and corn harvesting business where I spent most of my summers as a boy running the pit tractor. I graduated from Utah State University with a degree in Agricultural Economics with a double minor in Business Administration and Computer Science.

**Name:** Trever Hall

**Years at WAC:** 4 Years

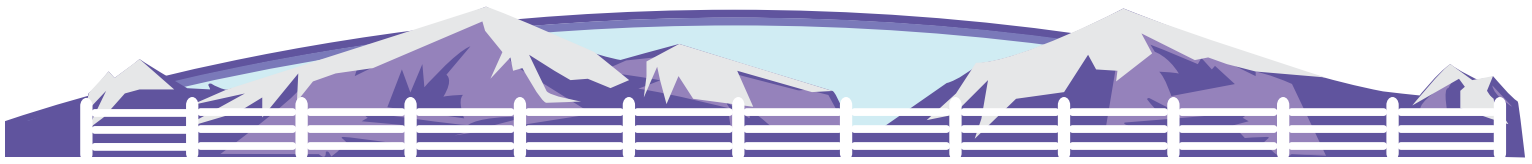
**Position:** Loan Officer

**Hometown and current residence:** I guess I have two hometowns: Springerville-Eagar, Arizona and Mesa Arizona. I currently reside in Bear River City, Utah.

**Hobbies and Interests:** I enjoy watching







and playing sports, weight lifting and spending time with my family.

**Favorite thing about working at WAC:** The Customers we serve and the people I work with. We have great management and staff here at Western AgCredit and you can't find people any better than farmers and ranchers. I love coming to work everyday. I think it is the perfect fit for me because I enjoy working in finance and economics, yet I love the days I can get out on a horse and work cattle with my borrowers. I also enjoy the opportunity to learn about varied agricultural commodities.

**Ag Background:** I received a Bachelor Degree in Agribusiness from Arizona State University in 2002 and an Associates Degree in Agribusiness from Mesa Community College. Both sides of my family have been involved with agriculture for several generations. I grew up on a 150 head cow/calf operation located in the White Mountains of East Central Arizona. I also had the opportunity to work during the summers with a close friend who grazed a few thousand sheep and 800 head of yearling steers on a neighboring Forest Allotment. My wife's grandfather owned a ranch in the same area so I spent some time on his outfit also.

**Name:** Tony K Powell

**Years at WAC:** 3 years

**Position:** Loan Officer

**Hometown and current residence:** I grew up in Rexburg, Idaho and now I live in Elwood Utah.

**Hobbies and Interests:** I enjoy snowmobiling, and off-road motorcycles, hobby farming in my backyard garden and BYU sports.

**Favorite thing about working at WAC:** The people we work with, both the customers and staff at Western AgCredit are great people to work with. Also, it is great working indoors when it's cold and spending time in the field when the weather's nice.

**Ag Background:** I grew up on a 120 cow dairy with 600 irrigated acres of potatoes, alfalfa, wheat and barley. I spent time



*Tony Powell, Bonnie Sorensen, Trever Hall, and Wallace Bowen.*

milking cows, moving pipe, baling hay and diggin' spuds. I then received degrees from Rick's College and Brigham Young University in Agricultural Business. My Ag background also led me to find my wife. When she attended Rick's College in Rexburg she answered a help wanted ad for a milker at my family's dairy. I quickly volunteered to assist with her training and we were married a year later.

**Name:** Bonnie Anne Sorensen

**Years at WAC:** 4 years

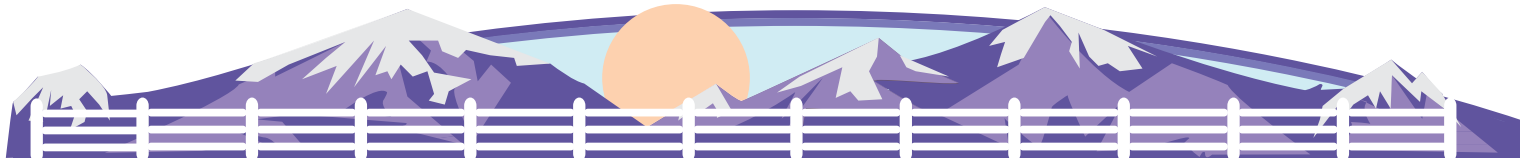
**Position:** Escrow Specialist/Branch Secretary

**Hometown and current residence:** My home town is Malad City, Idaho. My current residence is Howell, Utah where I have lived for thirteen years.

**Hobbies and Interests:** I love scrapbooking, being "MOM" and spending time as a family. I love horses, watching my husband team rope, traveling, and spending time on the farm, especially during calving time.

**Favorite thing about working at WAC:** I love our borrowers and really enjoy working with them. No matter whether I'm in the office or at home, I get to enjoy the beautiful scent of the dairy aroma. Like one borrower says, "it's the smell of money."

**Ag Background:** I was raised on a beef ranch in Malad City, Idaho where my Grandfather and Father farmed 2,000 acres of dry land, 400 acres of irrigated land and ran 150 mother cows. I was involved in 4-H and FFA showing my Grandfather's pride and joy – Hereford steers –I even took grand champion. I graduated from Utah State University with an Associates Degree in Business. I am married to Mark Sorensen from Howell, Utah. We help his father Ray D. Sorensen part-time on an operation that consists of 150 mother cows, 200 cow dairy, 1,000 feeder cattle and 2,000 acres of dry and irrigated land. The FARM, whether in Idaho or Utah, is a great place to raise a family!



# Begin Your Future in Agriculture



**2007  
SCHOLARSHIPS  
AVAILABLE NOW!**

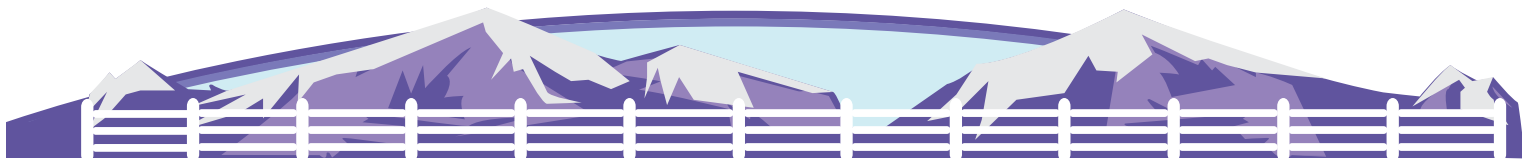
sponsored by



Based on the desire of Western AgCredit to give back to the community and invest in the future of agriculture, scholarships for 2007 are now available. Western AgCredit provides several different scholarships to help meet the educational needs of the agricultural community. The following is a list of scholarships provided by Western AgCredit.

Scholarship	Application	Deadline
Western AgCredit Customer Scholarship—three, \$1,000	<a href="http://www.westernagcredit.com">www.westernagcredit.com</a> or your local branch	March 30, 2007
Utah State University, College of Agriculture—five, \$1,000	<a href="http://www.ag.usu.edu/prospective/financial_aid/scholarships/scholarships.html">http://www.ag.usu.edu/prospective/financial_aid/scholarships/scholarships.html</a>	February 1, 2007
BYU Idaho, College of Agriculture—one, \$1,000	208-496-1092	March 1, 2007
Utah FFA Western AgCredit Scholarship—one, \$1000	Local High School FFA Advisor	February 22, 2007

For more information, please call Melissa Hartley or Kimberlynne Carter at (801) 571-9200 or your local branch during regular business hours. You can also obtain more information by accessing our website at <http://www.westernagcredit.com>.



# The Laughing Pen

## Cold Winter

The Indians asked their Chief in autumn if the winter was going to be cold or not. Not really knowing an answer, the Chief replies that the winter was going to be cold and that the members of the village were to collect wood to be prepared.

Being a good leader, he then went to the next phone booth and called the National Weather Service and asked, "Is this winter to be cold?"

The man on the phone responded, "This winter is going to be quite cold indeed."

So, the Chief went back to speed up his people to collect even more wood to be prepared. A week later he called the National Weather Service again, "Is it going to be a very cold winter?"

"Yes," the man replied, "it's going to be a very cold winter."

So, the Chief goes back to his people and orders them to go and find every scrap of wood they can find. Two weeks later he calls the National Weather Service again: "Are you absolutely sure that the winter is going to be very cold?"

"Absolutely," the man replies, "the Indians are collecting wood like crazy!"

## Old Home

A newlywed couple purchased an old home in Rich County from two elderly sisters. Winter was fast approaching and the young wife was concerned about the house's lack of insulation. "If they could live here all those years, so can we!" her husband confidently declared.

One November night the temperature plunged to below zero and the couple woke to find the interior walls covered with frost. The husband promptly called the sisters to ask how they had kept the house warm. After a rather brief conversation, he hung up.

"For the past 30 years," he muttered, "they've gone to Florida for the winter."

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## Top 10 Reasons Farm Trucks Aren't Stolen:

**10** They have about 20 miles before they overheat, breakdown or run out of gas.

**9** Only the owner knows how to operate the door to get in or out.

**8** It is difficult to drive fast with all the fence tools, grease rags, ropes, chains, syringes, buckets, boots and loose papers in the cab.

**7** It takes too long to start, and the smoke coming up through the rusted-out floorboard clouds your vision.

**6** The Border Collie on the toolbox looks mean.

**5** They're too easy to spot. The description might go something like this: The driver's side door is red, the passenger side door is green, the right front fender is yellow, etc.

**4** The large round bale in the back makes it hard to see if you're being chased. You could use the mirrors if they weren't cracked and covered with duct tape.

**3** Top speed is approximately 45 mph.

**2** Who wants to steal a truck that needs a year's worth of maintenance, u-joints, \$3,000 in body work, tail-lights and windshield?

**1** It is hard to commit a crime with everyone waving at you.

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*Whether it's something funny that happened on the farm or a good joke you heard at the local café send it to us at Western AgCredit, Attn. Melissa Hartley, PO Box 95850 South Jordan, UT 84095. Your joke just may end up in the next Laughing Pen.*

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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.  
Write:  
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