

Fence Lines

Spring 2017

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FenceLines Spring 2017



Cover Photo: Main Canyon Ranch in a valley in the Book Cliff Mountains.

- 3 | President's Message
- 4 | Association News
- 5 | Leopold Conservation Award Seeks Nominees
- 6 | Dr. David Kohl Addresses Producers
- 8 | Ranching in the Book Cliffs
Burt Delambert and Clay McKeachie raise cattle in a remote area of the Book Cliff Mountains.
- 12 | Western AgCredit Scholarship Recipients
- 14 | Western AgCredit Gives Back
- 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 Stockholders & Friends,

Welcome spring! It has been a long, hard winter filled with cold temperatures and short days. We have been blessed, however, with an abundance of moisture for our farms, ranges and livestock. At last look, the U.S. Drought Monitor showed no areas in our service territory subject to drought concerns at this time. When was the last time that happened? It seems like it has been a while. To the contrary, flooding and standing water, especially in the Northern region, is of greater concern. Let's hope for a stretch of dry, warm days this spring to get the farmers in the field, the pastures to thrive and keep the livestock healthy. Not to mention the mood of the producers to get out of the mud and enjoy some sunshine!

At Western AgCredit, lower commodity prices are putting more strain on the loan portfolio than we have been accustomed to in recent years, but the Association remains very strong financially and poised to "weather the storm." One of the critical characteristics of a reliable ag lender is to remain informed of market conditions in all sectors and have an understanding of your business. Western AgCredit takes this responsibility very seriously, and customers tell us it is one critical factor that sets us apart from our competition. We also recognize that relationships matter! It is times like these where an established relationship between a producer and lender has great value. I encourage you to work closely with your loan officer, communicate openly, and work together to achieve the "best possible outcome." I heard this phrase at the recent Farm Credit Annual Meeting, and it resonated with me. In essence, that is what Western AgCredit is all about. We work hard during all phases of the economic cycle to help you achieve the "best possible outcome," and especially during challenging times. That is what being a constructive relationship lender is all about!

Recently, many of you attended one of the seminars presented by Dr. David Kohl, Professor Emeritus of Agricultural Finance at Virginia Tech University. One of the key takeaways from the meeting was focusing on the things in your business that you can control through sound management practices. The gap in profitability among producers is widening. In many cases, it is difficult to

pinpoint specifics other than the bottom line. Dr. Kohl suggested that top managers "sweat the details" and do a number of things 5-10% better than their peers, whether it be production related, cost control, marketing decisions, or most likely a combination of items. In an industry of traditionally low returns, small things accumulate and become the difference. In today's world, it is easy to get distracted by important issues that an individual producer cannot control, such as international trade policies, energy prices, monetary policy and the weather. It is good to understand the impact that each of these factors have on profitability, but it is more important to focus on the management factors that you can influence or control. Remember, "the cure for high prices is high prices, and the cure for low prices is low prices." Make sure that you are doing the things in your business that will allow you to thrive when prices improve. One method to know how you are doing is to answer the 10 questions in the "Sixth C Question Checklist" shown on page 6-7 of this publication. Dr. Kohl suggests that if you can answer "yes" to at least 7 of the 10 questions in the list, you are likely performing in the top 40% of your industry.

With the "Super cycle of agriculture" now in the rear view mirror, we must adjust to compensate and find new ways to enhance our business models. At Western AgCredit, we are striving to do the same.

We look forward to working closely with you to achieve the "best possible outcome" in all of your business endeavors. Please let us know how we can best support your efforts and continue to be your lender of choice. We look forward to the continued opportunity and will never take it for granted!

Respectfully,

David Brown
President

Western AgCredit is Pleased to Welcome...



Jordan Atkinson

Loan Officer-Tremonton

Western AgCredit is pleased to welcome Jordan Atkinson as a new loan officer in the Tremonton Branch. Jordan is excited to work with producers and assist them in accomplishing the goals for their operation.

Jordan graduated from Utah State University with a bachelor's degree in animal science, and he's currently working on an MBA through Western Governors University.

Prior to coming to Western AgCredit, Jordan worked at a dairy, managed a cattle feeder business and managed a ranch.

Originally from Payson, UT, Jordan grew up working on various farms and ranches, including on his grandfather's dairy in Minnesota. Jordan and his wife, Morgan, currently live in Providence, UT. In his free time, Jordan enjoys, horse riding, camping, hunting, exploring new places and spending time with his family.

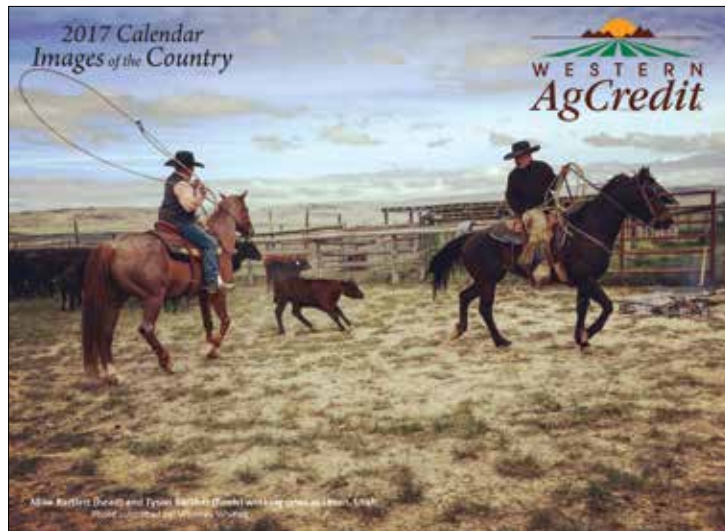
Photo Contest for the 2018 Calendar!

We hope you're enjoying your 2017 calendar. With that calendar in print, we are now taking submissions for the 2018 calendar.

Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift card for his/her submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is August 31, 2017.**

High-quality digital photos are preferred, but other formats will be accepted. Submissions will not be returned. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes.

Please include a brief description of the photo including location and names of individuals, if present. Entries can be emailed to Sarah Buttars at sjb@westernagcredit.com, or mailed to her at PO Box 95850, South Jordan, UT 84095.



Cover of Western AgCredit's 2017 calendar.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Roger Thompson on winning the first quarter's \$200 gift card. He was randomly selected from the surveys returned.

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

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

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

Leopold Conservation Award® Seeks Nominees

Sand County Foundation, Utah Farm Bureau Federation, Western AgCredit and the Utah Cattlemen's Association, are accepting applications for the 2017 Leopold Conservation Award, which honors Utah farmers and ranchers who demonstrate exemplary stewardship and management of natural resources.

The award, which is comprised of \$10,000 and a crystal depicting Aldo Leopold, recognizes Utah farmers and ranchers who demonstrate outstanding stewardship and sustainable management of natural resources.

Given in honor of renowned conservationist Aldo Leopold, the Leopold Conservation Award recognizes extraordinary achievement in voluntary conservation. It inspires other landowners through these examples and provides a visible forum where farmers, ranchers and other private landowners are recognized as conservation leaders. In his influential 1949 book, "A Sand County Almanac," Leopold called for an ethical relationship between people and the land they own and manage, which he called "an evolutionary possibility and an ecological necessity."

The Leopold Conservation Award will be presented at the Utah Farm Bureau's November convention in Layton.

"The wise use of our resources and care for the land are of utmost concern for Utah farmers and ranchers, and continues to be a priority for us as we move into the future," said Ron Gibson, President of the Utah Farm Bureau Federation. "As we take care of the land and water, it will take care of us — helping us produce food and fiber for America and abroad. I'm proud of

the great efforts of Utah's farmers and ranchers. I look forward to recognizing them for what they've been doing, and will continue to do, with this prestigious award."

"Conservationist Aldo Leopold made the following challenge to stewards of the land: 'Examine each question in terms of what is ethically and aesthetically right, as well as what is economically expedient.' Utah farmers and ranchers do an exceptional job of meeting this balance, and we encourage them to share their stories by applying for the Leopold Conservation Award," said David Brown, Western AgCredit President.

"Utah landowners have a great heritage of caring for the land," said Brent Tanner, executive vice president of the Utah Cattlemen's Association. "We are excited every year to see the new applications and hear of the great conservation efforts that are taking place in our state."

Applications must be postmarked by August 1, 2017 and mailed to Leopold Conservation Award, c/o Utah Farm Bureau Federation, 9865 S. State Street, Sandy, UT 84070. Nominations may be submitted on behalf of a landowner, or landowners may self-nominate.

For more information, visit www.leopoldconservationaward.org.

The award program is made possible through generous contributions from Western AgCredit, The Nature Conservancy, Utah Farm Bureau Federation, Utah Wool Growers Association and the Utah Department of Agriculture and Food.

Whistle Blower Notice

Western AgCredit provides its stockholders, employees or the general public with the opportunity to utilize a "Whistle Blower Program" (WBP). The WBP can be accessed using the Association's website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of examples of transgressions that may result in a WBP contact being initiated are: complaints regarding accounting

practices, internal accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. WAC pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman LaDell Eyre at 435-865-5866, or Board Chairman Shirelle Erb at 801-596-9999 Ext. 2.



Dr. David Kohl Addresses Producers



We'd like to thank all of those who joined us for a presentation by Dr. David Kohl. Dr. Kohl spoke in Spanish Fork on March 29 and in Logan on March 30.

Dr. Kohl is an excellent speaker and pulls from his wealth of knowledge during his engaging, informative presentations. He is a professor Emeritus in the Agricultural and Applied Economics Department at Virginia Tech University in Blacksburg, VA. Dr. Kohl has traveled over 9 million miles in his professional career and conducted over 6,000 workshops and seminars for a variety of agricultural audiences.

We were fortunate to have him in Utah to learn from his vast experience. He focused the first half of his presentation on the state of the world economy, the agricultural economics reset and the impact of other countries' economies on the United States.

We're competing for products on a global scale, which has impacted the price of items in the United States. For example, Dr. Kohl related visiting rural America and seeing a new silo. He notes that the farmer had to compete with China for the steel. According to Dr. Kohl, "China used more concrete and steel from 2011-2012 than the United States of America used in the whole 20th Century, and we built an interstate."

"The biggest risk to agriculture today is international trade risk," said Dr. Kohl. We need to pay close attention to NAFTA and other trade agreements to see how imports and exports will impact the price of goods in the United States.

He discussed how the strength of the dollar is reducing the price received for exported goods. We're

also in a world that's moving away from an emphasis on globalism (which started in 1945) to nationalism and populism. Drivers of this change include the unraveling of the European Union, immigration and an increased division in earnings and wealth in rich nations.

Dr. Kohl focused on the agriculture super cycle producers have experienced in recent years. "From about 2008-2013 was a very unusual time. It's only occurred three other times since 1910. It was called the great super cycle. People made more money in that stretch than they did the previous 40 years," said Dr. Kohl.

Based on these unprecedented profit margins producers were able to improve their balance sheets and prepare for leaner times. "Good times don't last forever, nor do bad times. We often make the worst mistakes in the best of times," said Dr. Kohl. "High prices cure high prices. Also, low prices cure low prices."

"When you see the bottom third of any industry making money, it's time to watch out because what will happen is the inefficient will come in," said Dr. Kohl. "What they will do is oversupply the industry and the industry will struggle."

Dr. Kohl encouraged attendees to "sweat the small stuff." We are at a point where margins are tight and small changes can make the difference in profitability. "It's called the tweak. You tweak a little in production, you tweak a little in marketing, you tweak a little bit in finances, you get your systems a little more efficient. I've got 40% that are making the adjustments," said

Agriculture *at the* Crossroads

Dr. Kohl. "Success is not about a magic silver bullet, it's about doing some little tweaks."

The 5 Cs of Credit are the areas lenders evaluate during the loan approval process. These items include capital, collateral, conditions, capacity and character. Dr. Kohl has a sixth C he has added to the mix, cranium.

Dr. Kohl gave attendees ten things they can work on to ensure they are managing their operation in the top 40% of producers in the industry. He refers to this as:

The Sixth C Question Checklist

1. Do you know your cost of production?
2. Do you know your cost of production by enterprise?
3. Do you have modest family living expenses?
4. Have you shed non-productive or non-economical assets?
5. Do you have a written improvement plan?

6. Do you practice the four corners of business success? Plan, Strategize, Execute, Monitor

7. Do you execute a marketing plan?

8. Do you have a handle on record keeping?

9. Do you sweat the small stuff?

10. Are you preparing for the next generation?

Take a few minutes to evaluate how your operation stacks up to these questions. Are you vulnerable in one or more of these areas? Do you have proper measures in place to be resilient during the valleys in ag commodity prices? Is your operation prepared to continue to grow?

Continual learning and implementation of more efficient practices are critical. "If you're not learning, your neighbor is," said Dr. Kohl.



Dr. Kohl addresses a group of producers in Spanish Fork.



Dr. Kohl addresses a group of producers in Logan.

RANCHING IN THE

The rugged beauty of eastern Utah often goes unnoticed when evaluating the diversity of the Utah landscape, but when Burt and Christine Delambert were looking to expand their ranching operation in the late 1970s, they moved from their Eden, WY ranch and made a life in a canyon nestled in the Book Cliffs southeast of Roosevelt, UT.

Traveling south on Highway 88, the landscape boasts a rugged, desolate beauty. With one quick turn off the main road, leaving pavement and cell phone service behind, the landscape changes to an array of juniper trees, pinyon pines, and a wide variety of animals that also call Main Canyon Ranch home.

When Burt and Christine moved to Main Canyon Ranch, those who had been there before them had never stayed long. The Delamberts were determined to carve an existence out of a ranch that spans over 100,000 acres and encompasses deeded, BLM and Forest Service land. They worked hard and built a successful operation.

In the summers, Clay Mckeachie, Burt and Christine's grandson, worked on the ranch. "When I got out of high school, I got married and went and worked for my dad for

a little bit doing excavation for a year," said Clay. "I really didn't have any desire to be an excavator, so I called up my grandpa and said, 'Hey, what do you think about me, my wife and my newborn baby coming out to the ranch to work.'"

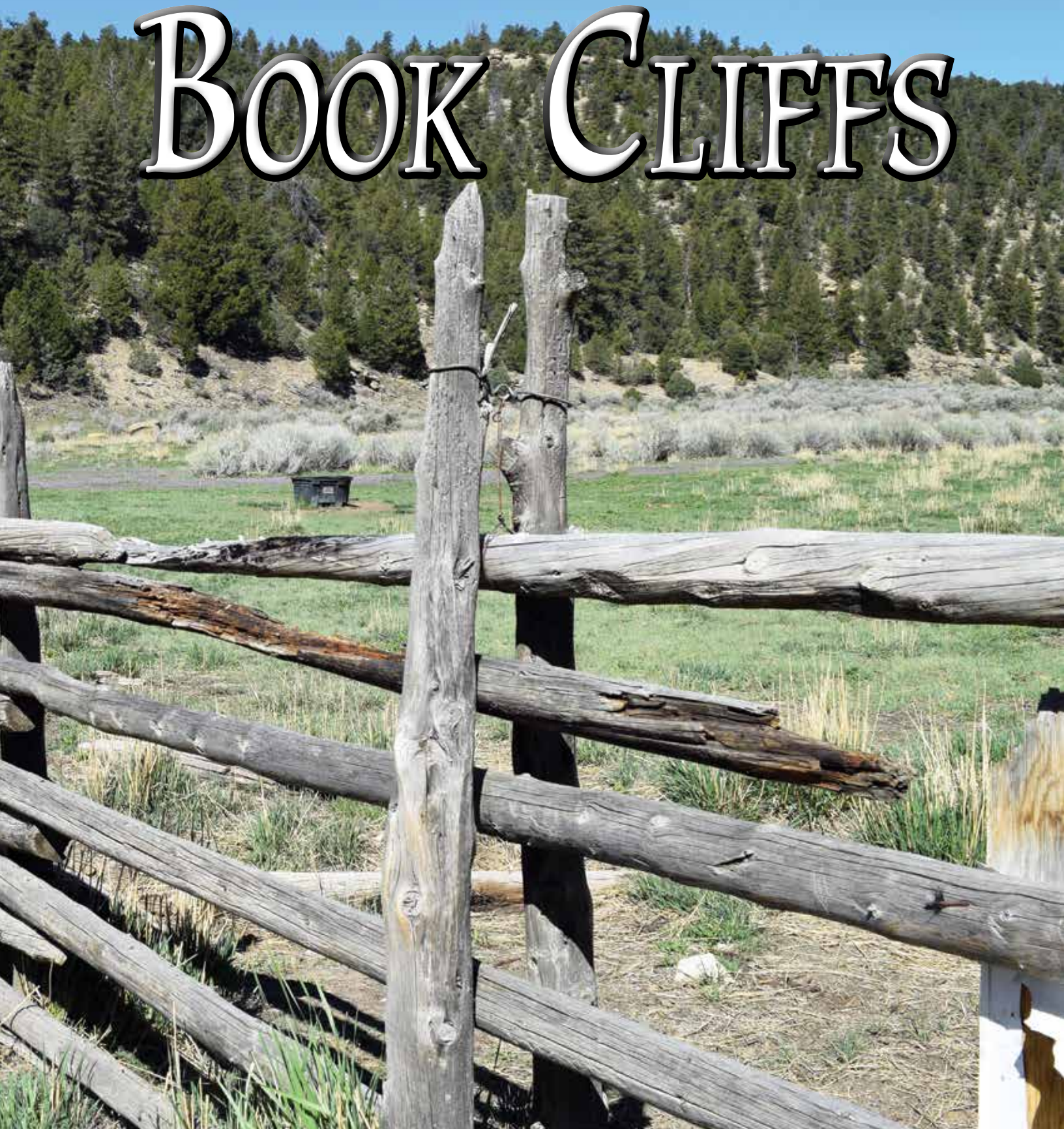
Burt and Clay came to an agreement and in January of 2002, Clay moved his family to the ranch to work. "At the end of our first year, he [Burt] decided he'd start giving us 12 heifer calves a year for three years, so that's how we got our start, with those 36 heifers that he gave us."

Clay and his wife, Becky, continued to work for Burt and grow their herd for a few years. When they got to about 45 mother cows, they were able to get financing to purchase 96 cows from a couple that worked on the ranch. Around 2007, Burt retired and Clay worked out a rental agreement to continue to grow his herd.

Clay wanted to quickly increase his cow herd, so the next year, he decided to keep back all of the heifer calves, "We kept every calf. We didn't send any to the sale the next year. That's how I got from 130 head to almost 400," said Clay.

Burt Delambert and his grandson, Clay Mckeachnie, raise cattle on Main Canyon Ranch in a remote area of the Book Cliffs.

BOOK CLIFFS



With hard work and sacrifice, Clay and Becky have grown their herd to 650-750 mother cows. A progressive manager, Clay continues to evaluate his options and make strategic decisions. For example, last year he decided not to sell his calves.

“Last year when the market dropped, we were sitting there looking at our options. Can we sell our calves and probably not make all our payments this year? We’re going to have to roll debt forward. Or, do we keep them and try to grow them and hope for a little bit of a rebound, which we’re starting to finally see, and make a little bit of that money back on the weights,” said Clay. “It wasn’t an easy decision. I put them on the Torrington video auction and ran them through. We didn’t like the price, so we didn’t sell. When you start thinking it’s going to be two full years in-between paychecks, that’s a long time.”

Based on the increase in the cattle market since last fall, this decision looks like it will pay off when Clay and Becky sell their yearlings and this year’s calves.

The calves they raise are always grass-fed and typically organic. Sometimes they see an increase in the return based on the animals meeting these specifications, but the decision to run organic is primarily based on their remote location and the large span of the ranch. “If we have sick calves, most likely they are going to die or get better. Out here, we span over 100,000 acres, so we’re not going to drive around trying to doctor much once they’re turned out,” said Clay. “Once they’re out, we don’t hardly see them again until fall.”

The cow herd is spread throughout the ranch by design. “The state and the BLM have asked us to take our herd and

spread it over the entire unit to minimize the impact, and that’s a good thing, but it doubles our work,” said Clay.

Fortunately, the cows know where to go. Sometimes Clay keeps older cows in the herd longer than recommended because they’re still producing healthy calves and they know their way around the ranch and can help the other cows. “Out here in this area, you need cows that know what they’re doing, that know how to survive, because there’s not a lot of water. Cows have to know where they’re going. They have to know if this spring goes dry, I can move about a mile and half over to this water hole. That’s where those older cows really come in handy.”

The landscape of the ranch also helps manage cow movement. “There are a lot of natural boundaries like big, deep canyons. We run pretty much from the Ute tribe all the way to the Seep Ridge Road,” said Clay.

Even with this large of an area, the Mckeachnies still get a decent calf crop most of the time. “We’ve had crops as low as 84% at times in bad drought years, but typically we’re about 90%-92% on our calf crop in the fall,” said Clay.

Clay devotes resources to range and water improvement projects that benefit both his cattle and wildlife. This year, they are working on a large water project that will hopefully help stock water distribution and provide some irrigation for hay production to feed in the winter. The project consists of over 30,000 feet of pipe.

Although they typically have enough feed on their range, Clay and Becky are always looking for ways to increase the forage and make it better. In addition to the water project,



Burt and Christine Delambert



Clay and Becky Mckeachnie and their kids

“We’ve done countless spring development projects. Last year we did seven or eight good, working solar pump water wells up on top of our range. Those turned out really well,” said Clay. “We’ve done a lot of brush management. We’ve done almost 2,000 acres of spike treatment out here in the last four years.”

Currently, Clay and Becky don’t live on the ranch full-time so their children can go to school and participate in activities. In 2008 they moved to Fruita, CO near Grand Junction with their children, Kyler (15), Madi (13), William (7) and Andrew (5). The ranch is about 80 miles from their home, and it takes about an hour and forty five minutes each direction.

Clay drives to the ranch Monday morning, and Wednesday he goes home to coach his son’s soccer team. He returns to the ranch on Thursday and comes back Friday night or Saturday morning to coach his son’s soccer games and spends the weekend with his family. In the summer, they all live and work on the ranch.

“Our kids come to the ranch for the summer and they work the whole summer,” said Clay. “Last year they did almost everything for us. We were short on help, and I had some back issues and so my oldest boy, my daughter and my wife pretty much pulled the load.”

In addition to running cows, Clay also guides big game hunts on the ranch. In the beginning, it was a way to earn some additional income. Now, Clay focuses on trophy animals. “The Book Cliffs in general aren’t known for giant bull elk, just kind of an average unit in the state of Utah as far as elk hunting goes,” said Clay. “We’ve been able to

cream the crop the last several years and produce the kind of bulls Utah in general is famous for.”

Their clients come from all around the country and generally find out about the ranch through others that have hunted there. Clay still guides six to eight hunts per year, but he doesn’t have to spend as much time tracking as he once did. “Back in the day, we used to scout, I’d go horn hunt, I took cameras and I really tried to find everything ahead of the season. I found out a few years later that it really didn’t matter because all of these animals move right before the hunt,” said Clay. “So I stopped doing as much pre-season scouting and focused on hunting my areas where we know certain animals live every year. It varies a little year-to-year, but for the most part, this area is pretty consistent.”

For more information on their outfitting business and to see additional pictures of animals harvested from their ranch, visit www.bookcliffshunting.com.

Growing a cow herd the size of Clay and Becky’s in a 15 year time period is an impressive accomplishment. According to his loan officer, Lane Gardiner, “One of the best things about Clay’s operation is that he only invests in productive, income-generating assets. Although margins in the cattle industry have gotten increasingly leaner over the past 18 months, Clay will continue to be successful because his overhead costs are very low per cow.”

As far as the future for Clay and Becky, “At some point, I’d love to buy this from my grandpa if we get the opportunity,” said Clay.



Working on ranch improvements.



A solar pump water well.



Clay & Burt with antlers from an elk harvested on their ranch.

Customer Scholarship Winners

Western AgCredit would like to congratulate this year's \$1500 Customer Scholarship recipients. Applicants were evaluated on their academic performance, service, leadership, involvement in agriculture and their response to an essay.



Amanda Humphries

Hometown: Enterprise, UT

Parents: Brandon & Amber Humphries

Farm/Ranch: A & B Enterprises

Amanda is a senior at Enterprise High School. She currently serves as the student body secretary. She is also involved in the FFA, the National Honors Society, the FCCLA and various athletics. She has served as the editor of her school newsletter. In addition to working on her family's farm, Amanda has worked at a dance studio and she is co-owner of a snow cone business. After graduation, she plans to study education at Southern Utah University.



Shand Hardy

Hometown: Perry, UT

Parents: Chad & Latisha Hardy

Farm/Ranch: Tuleview Holsteins

Shand is currently a sophomore at Utah State University pursuing a degree in agricultural economics. After graduation, he plans to pursue an MBA and then seek employment with an ag-related company. Shand is still actively involved in the family dairy operation, and spends a good deal of his time in planting, watering and harvesting feed for the farm. While in high school, Shand wrestled. He also served a mission for his church.



Lindsey Johnson

Hometown: Rush Valley, UT

Parents: Edwin & Hollie Johnson

Farm/Ranch: Johnson Land & Livestock

Lindsey is a senior at Grantsville High School where she currently serves as FFA president. She is also involved in National Honors Society, cross country, and has served in student government. She enjoys helping with all aspects of the ranch, and she also works at an animal clinic. After graduation, Lindsey plans on attending Utah State University to pursue a degree in ag communications and journalism.



Lissie Westmoreland

Hometown: Park Valley, UT

Parents: Lance & Emilie Westmoreland

Farm/Ranch: Basque Cross Ranch LLC

Lissie is a senior at Bear River High School. She plays on the basketball team, participates in FFA, is on the track and field team and is involved in a variety of other clubs and community activities. Lissie works on the family ranch. After graduation, she plans on attending Utah State University to get a degree in nursing.

Daniel Anderson Memorial Scholarship Recipient



Amelia Hammond

Hometown: Gunnison, UT
Parents: Loni & Julie Hammond
Farm/Ranch: Timber Canyon Cattle Co.

Amelia is a sophomore at Southern Utah University pursuing a degree in agribusiness. While in high school, she was actively involved in athletics and student government. In addition to being involved in all aspects of the physical work on the family farm, she also helps with the accounting side of managing the business. After graduation, Amelia plans to get a job in agriculture sales and one day manage the family farm.

Western AgCredit has established an annual college scholarship in honor of Daniel Anderson of Oak City, UT. Mr. Anderson was a Director on the Western AgCredit Board of Directors at the time of his passing in March 2016. The Daniel Anderson Memorial Scholarship will be awarded annually to one applicant who is pursuing a college degree with the intent to graduate and then seek a career in production agriculture. Successful applicants must demonstrate a sustained commitment to balancing academic, personal and faith based activities. The scholarship awardee will be selected by the Western AgCredit Scholarship Committee from the slate of applicants for the general Western AgCredit pool of scholarships.

Western AgCredit's FFA Scholarship Recipients



Makayla Jensen & Kayson Judd

At this year's FFA Convention held in Cedar City, UT, Western AgCredit awarded two scholarships, one in cooperation with IFA. Each scholarship was \$1500 and students were selected based on their application, record book, letters of recommendation and a personal interview. Scholarships were awarded at the afternoon session of the convention on March 10, 2017.

Makayla Jensen, was selected as the recipient of the Western AgCredit Scholarship. Makayla is from Elmo, UT and the daughter of Cameron and Kaylene Jensen.

Makayla serves as the secretary of her FFA Chapter. Her Supervised Agricultural Experience is beef production, which consists of running her own cows alongside her family's animals. Makayla participates in high school rodeo, is a member of the National Honor Society and volunteers in her

community. Makayla plans on attending USU Eastern campus where she plans to study agriculture. She hopes to return to the family ranch.

Based on the number of applicants, Western AgCredit and IFA teamed up to provide an additional \$1500 scholarship. This year's combined Western AgCredit/IFA scholarship recipient was Kayson Judd of the North Summit Chapter. Kayson is the son of Wade and Marybeth Judd of Coalville, UT.

Kayson has served as the treasurer of his FFA chapter and he currently serves as president. His Supervised Agriculture Experience is working on Judd Ranch. He is also a member of the National Honor Society, is captain of the golf team and volunteers in his community. Kayson plans on attending Utah State and majoring in ag business.

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 who 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 information.



GIVES BACK

Western AgCredit is committed to supporting agriculture and being good corporate citizens. Below is an overview of community support and financial support given to the agriculture community in recent months.

South Jordan Staff Helps Clean Up Wheeler Farm

In April, South Jordan staff had the opportunity to help with clean-up efforts at Wheeler Farm. The morning crew cleaned leaves out of the irrigation ditches that run through the farm. The afternoon crew pruned trees.

Wheeler Farm is a wonderful preservation of our farming heritage in the Salt Lake Valley, and Western AgCredit is pleased to have the opportunity to help preserve this heritage.



Donated Glasses to Go to Columbia



Western AgCredit employees Tamara Sinclair and Danny Hansen present Issa Hamud (left), the President of the Logan Lion's Club and David Zook (right), past president of the Logan Lion's Club glasses collected at Western AgCredit branches.

We'd like to thank everyone that contributed glasses during our glasses drive. Ninety two pairs of glasses were collected and donated to Lion's Club International. In May, the Lion's club will distribute the glasses to those in need in Columbia. In all, the group distributes approximately 10,000 pairs of glasses annually to those in need.

RECENT SPONSORSHIPS

UTAH/ARIZONA RANGE CONFERENCE

NATIONAL ASSOCIATION OF COUNTY AGRICULTURE AGENTS

UT FARM BUREAU

UTAH FARMERS UNION

USU SCHOLARSHIPS

BYU-I SCHOLARSHIPS

SUU SCHOLARSHIP

UNIV. OF WY SCHOLARSHIP

UTAH FFA CONVENTION

4-H

UTAH DAIRY ASSOCIATION



Laughing Pen

Disclaimer

On the first day of school, a first-grader handed his teacher a note from his mother. The note read, “The opinions expressed by this child are not necessarily those of his parents.”

Work Hours

A farmer and his recently hired hand were eating an early breakfast of biscuits and gravy, scrambled eggs, bacon and coffee that the farmer’s wife had prepared for them. Thinking of all the work they had to get done that day, the farmer told the hired man he might as well go ahead and eat his lunch too.

The hired man didn’t say a word, but filled his plate a second time and proceeded to eat. After awhile the farmer said, “We’ve got so much work to do today, you might as well eat your supper now too.”

Again, the hired man didn’t respond but refilled his plate a third time and continued to eat. Finally, after eating his third plate of food, the hired man pushed back his chair and began to take off his shoes.

“What are you doing?” the farmer asked.

The hired man replied, “I don’t work after supper.”

Answer This!

How did the farmer meet his wife?

He tractor down!

Why do cows have hooves?

Because they lactose!

Why does a milking stool only have three legs?

Because the cow has the udder.

What do you call a sleeping bull?

A Bull-Dozer.

What do you get if you cross an angry sheep and a moody cow?

An animal that’s in a baaaad mooood.

What did the ma cow say to the baby cow?

It’s pasture bedtime.

Why was the cow afraid?

He was a cow-herd.



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