

# Fence Lines

Spring 2019

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We'd love to hear from you!  
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# FenceLines Spring 2019



Cover Photo: A beautiful spring day at Ashton Farms Custom Meats in Fillmore, UT.

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*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,

Good news! The moisture that we so desperately needed going into winter arrived in a timely and plentiful manner. Despite the concern now for getting the crops planted, it is a blessing to know that drought will not be the primary worry (at least not in the near term). According to the most recent snowpack totals, almost every region of our territory has received above average moisture this winter, with many areas in excess of 150% of normal. What a relief! Although one year of above average moisture does not cure a drought, we will take it and be grateful.

With that said, we remain well aware that difficult economic conditions persist for some specific commodities that we finance. We are keeping close tabs on market conditions in these industries and working with individual customers to find mutually beneficial solutions. We will not waver in our commitment to explore all constructive options with you. You should expect nothing less from your ag lender, and we intend to deliver on this commitment.

Fortunately, spring breeds optimism in all of us! The feeling that comes from sunshine, longer days, calves and lambs being born, and getting our hands back in the dirt is fuel to the human spirit. This is true for both producers and lenders. After a long winter, we look forward to getting out to visit you on your farm and seeing how we can best support your business goals in 2019 and beyond.

Each year, we begin the director election cycle in March and announce the results in late June. This year is no exception, as we have three director positions on the ballot. We appreciate the many stockholders who are willing to offer their leadership and experience to the Association in the capacity of a director or a member of the nominating or tellers committee. I especially enjoy the opportunity to get to know many of you through this process and add depth to our relationship. I encourage each of you to get involved in selecting those who govern your Association by voting in the upcoming election. It is one of the many benefits of membership in a cooperative. Watch for election materials from various director

candidates and the mail ballot that will be coming your way in the weeks ahead.

One of the most enjoyable parts of my job is working closely with the board of directors. Western AgCredit has been blessed through the years with directors that have been knowledgeable, engaged, committed, and willing to hold management accountable for excellence in all aspects of our business. Over the past 25+ years, the results really speak for themselves. In my opinion, cooperatives that are built on sound cooperative principles and held accountable to strong performance metrics are among the most effective business entities in our society. I thrive on the opportunity to lead an organization that is "mission" based, but also built on sound financial principles with high performance expectations. Our staff is energized by the challenge and anxious to exceed your expectations.

You will notice in this issue of FenceLines that we are making a concerted effort to connect with "customers of the future" in our lending territory. Please help us to identify these individuals and begin to establish a relationship with them. We appreciate the relationships that we share with each of you and consider them to be the foundation of our business model. These relationships provide the basis for which we are able to work together to achieve exceptional results. I hope to have the opportunity to see each of you this summer on your farm or at a Western AgCredit Customer Appreciation Barbecue!

Respectfully,

**David Brown**  
**President**

# Evolving to Better Serve You

Western AgCredit's Vision Statement reads, "To be the lender and employer of choice in the agriculture finance industry." With these two goals at the forefront, we're always looking for ways to improve our business model to better serve our customers and provide opportunities for employees.

Recently, we've restructured our leadership to include three new positions, two lending managers and a credit manager. All three of these individuals were hired from within. These new positions will provide focused leadership for two important aspects of

our business. The first, a focus on the credit side. Scott Marchant will concentrate on ensuring that we continue to provide constructive credit for all eligible borrowers. The second area of focus is growing our business through serving our current customers and pursuing prospective customers. Clint and Bob will work with our entire credit team to make sure they are exceeding customer expectations and pursuing all business development opportunities. We're confident that these new positions will help us better serve the needs of our most important partners, our customers.



*Clint Ward*

## **Lending Manager, Tremonton**

Clint has worked for the Association since 2007. He currently manages the Tremonton Branch. In Clint's new role, he'll continue to manage the Tremonton Branch and take on additional duties managing the northern branches.

Clint attended Utah State University and obtained a bachelor's degree in

agribusiness and agricultural systems technology. Prior to working for Western AgCredit he worked for Nyman & Reeder Construction building custom homes.

Clint grew up on a small family cattle operation in Richmond, UT. Clint and his wife, Leslie, have four children. Clint enjoys spending time with his family, camping, hunting, horseback riding, horse packing, working with his hands and running his own cow herd.



*Bob Miller*

## **Lending Manager, Richfield**

Bob has worked for the Association since 2017 when he was hired as manager of the Richfield Branch. In his new role, Bob will continue to manage the Richfield Branch and take on a new role managing the southern branches.

Bob graduated with a bachelor's degree from Southern Utah University. At the beginning of his professional career, he

worked as a controller for a 5,000 head feedlot. Prior to joining the Western AgCredit team, he worked for a commercial bank for 20 years.

Bob was raised on a sheep and hay operation in Monroe, UT. He has lived in Salina, UT for the past 20 years. Bob and his wife Anne-Marie have three children. In his spare time, he enjoys participating in stock shows with his family (including raising stock show lambs), going on pack trips in the Utah mountains, camping and spending time with his family.



*Scott Marchant*

## **Credit Manager, South Jordan**

Scott has worked for Western AgCredit since he was hired in 2001 as a loan officer in the Logan Branch. Since 2011, he's worked as the special assets/risk manager. In his new position, he'll be ensuring the sound extension of credit throughout the entire Association.

Scott graduated from Utah State with a bachelor's degree in finance and agribusiness. Scott grew up on a small dairy operation in Smithfield, UT. While growing up, he experienced agriculture first hand through working on the family farm.

Scott and his wife, Jacki, have five children. In his free time, Scott enjoys riding horses, hunting and camping. One day he hopes to ride every mountain range in Utah, Idaho and Wyoming.



*Shane Feuz*

**Special Assets & Risk Officer  
South Jordan**

Shane Feuz has been hired to fill the role Scott Marchant vacated after his promotion to credit manager.

Shane joined the Western AgCredit team in February of 2018 as a credit analyst in the Spanish Fork Branch.

Shane received a bachelor's degree in economics from Utah State University and a master's in economics at the

University of Arizona. While in college, Shane worked as a research assistant and a teaching assistant in the department of economics.

Shane grew up in Scottsbluff, NE and moved to Cache Valley when he was in high school. While growing up, Shane enjoyed participating in the 4-H junior livestock program raising pigs and a show steer. Shane enjoys running, hiking and playing basketball. He also enjoys watching college football and the NBA.

## Western AgCredit is Pleased to Welcome...



*Adria Garner*

**Operations Assistant, South Jordan**

We are excited to have Adria Garner join our team as the new operations assistant! Adria is looking forward to the opportunity her new position will give her to work with the other employees and help make their lives a little easier while at work.

Adria has an associate's degree in family history research from BYU-Idaho. Prior

to joining the Western AgCredit team, Adria worked for the Salt Lake Elections Department, American Express and in the hospitality industry.

Adria was born and raised in Salt Lake City where she still lives with her husband, Matt, and three boys. She enjoys camping, hiking, cycling, water skiing, gardening, reading, family history, crafts and spending time with family and friends.

## 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](http://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 Scott Wayment at 801-731-1531.

## Annual Report Online

Western AgCredit had another year of strong performance! Our success reflects our customers' success, and we are grateful for our loyal customer base! The 2018 Annual Report was published on our website

in early March 2019. In addition to being posted on our website, all stockholders should have received a copy in the mail. If you have any questions about the annual report, please contact your loan officer.





*Neil Ashton, Belinda Ashton, Brian Ashton, Amber Robins, Ty Ashton and Trey Ashton*

# CROSSING STATE LINES

**Ashton Farms Custom Meats' federally inspected meat processing business fills an important niche by providing a product that can be sold outside of Utah.**

Western AgCredit's Customer Appreciation Barbecues wouldn't be the same without the high-quality ribeye steaks. Barbecue guests frequently ask where the amazing steaks come from. The answer to that is Ashton Farms Custom Meats.

Over the last 20 years, Ashton Farms Custom Meats, located in Fillmore, UT and Delta, UT, has evolved from a small custom-exempt processing facility to a federally inspected plant with several specialized functions that set them apart. They've built a reputation for a quality product while expanding to meet the needs of their customers.

The Ashtons' business is a family operation Neil and Belinda Ashton run with their four children. Three of them work full-time in the family business and one helps when his full-time job permits. Brian manages the meat cutting room at their Fillmore location. He also runs a catering business. Amber manages the

packaging crew and does some of the accounting. Ty runs the Delta location, including the retail meat counter and the restaurant. Trey helps in Delta as time permits.

The Ashtons have found their niche in meat processing, but they have production agriculture roots. Neil, the patriarch of the family, grew up in California and had a love of all things agriculture. He exhibited animals in the local fair, winning 1976 Grand Champion Steer at the Ventura County Fair. He went on to work for a rancher in Montana as well as other ag-related jobs in California. He also received a degree in agriculture production from Ricks College.

After graduating from Ricks, Neil and Belinda, also a California native, returned to Southern California and started raising their family, but California wasn't the right fit. Neil's dream was to raise their children on a farm, so the family purchased a place in Fillmore and

moved to Utah where they started farming and raising beef cows. “We moved here thinking we would make it big in farming and ranching,” Neil said.

In the late 1990s, Neil started processing wild game in a repurposed milk barn they had acquired when they purchased their farm. “We did a little bit of meat processing in the wintertime when it was downtime for the farming,” said Neil.

As their reputation grew, so did their business. Neighbors started asking them to process their beef. “We went through the process to become legal to be custom-exempt,” said Neil. Custom-exempt certification allows ranchers and farmers to bring their beef to them to harvest, but they have to take it home and consume it. They can’t resell it.

Neil and Amber managed the meat processing business. As their business as a custom-exempt shop grew, the Ashtons went through the process of becoming state certified. With their state certification, they could process beef, pork and lamb and sell it in Utah. For 10 years, they operated under that model.

“When we were state inspected, we’d get calls from customers that wanted to know if they could take their meat out of Utah, and we said we were not at that point,” said Neil. “We kept getting more and more calls.” As the requests for federal inspection increased, the Ashtons went through the process necessary to obtain federal certification. They’ve now been federally certified for over a decade.

“That’s opened the door. Ever since we’ve gone federal, it’s bloomed and grown,” said Neil. They are one of the few federal plants in southern Utah, making their services very valuable for livestock producers that want to sell direct-to-consumer outside of the state.

“We’re trying new things all of the time,” said Ty. “We have little things that have kind of set us apart from other processing plants. We try to do our best job to keep the customer happy.” The Ashtons’ commitment to quality, service and innovation has earned them several large accounts that have helped them grow their business.

One of their larger accounts is Bar 10 Beef owned by the Heaton family in Southern Utah. As the Heaton’s have grown their retail grass-fed beef business, including expanding into Harmons, a qualified processor is essential to support their growth. Kelly Heaton, a member of Western AgCredit’s Board of Directors, has worked with the Ashtons as he has expanded the family business across state lines, and the Ashtons have made modifications to meet Bar 10’s needs.

Another area of expertise is custom brats. The Ashtons make brats with high quality ingredients sold under their own label. They also make exotic meat brats for a retailer that ships them all over the country. The exotic meat brats come in varieties such as rabbit with rattlesnake, elk, buffalo, wild boar and more. In total they have 20 flavors of brats. Some of the brats they produce are made without a casing. “Our brat business has expanded, and we make brats for a company that goes all over the United States,” said Neil.

Another area that sets Ashtons apart is elk processing. “We’re the only plant in Utah that kills elk under inspection,” said Neil.

In addition to their larger customers, the Ashtons do a lot of processing for local ranchers, including raising and processing their own grass-fed beef.



*Amber Robins packaging meat.*



*The Ashton family at their farm in Fillmore.*



*Brian Ashton showing a cow's liver.*



Measured growth has been key to the Ashtons' success. "There's one saying I tell my kids and hopefully there's one thing I learned in school. Pigs get fat, hogs get slaughtered," said Neil. "If I was to build this thing the way it is at first, there's no way I would have been able to keep up, I would've gotten slaughtered."

The Ashtons have continued to grow their business to keep up with the demands from their customer base. Last year, they added large cooler and freezer spaces to their Fillmore facility so they could keep up with their growing business. This expansion was essential for continued growth. "Beef typically age for 12-14 days, some customers wanted them aged 21 days," said Neil. "We didn't have the room to age them that long."

In addition to meeting customer needs, the Ashtons have expanded to provide opportunities for their family. "Our kids wanted to be involved, and we thought this is not going to be enough for all of the kids," said Belinda. Belinda works at a local engineering firm in addition to helping in the family business by doing some of the accounting and packaging the brats.

Five years ago, Amber and Brian were working in the Fillmore facility full-time when Ty decided he'd like to be involved. To add another family member, they determined they would expand to Delta. The Ashtons found a vacant building that was in poor shape, but they saw potential. After extensive renovation, they opened a retail shop on Highway 6 in Delta. This expansion provided a convenient location for custom meat processing in the Delta area, but retail sales are the bulk of their Delta business with roughly 80% of their business in Delta retail versus 20% retail in Fillmore. "Our main focus in Delta is retail because it's a better location," said Ty.

After opening up shop in Delta, they decided to add a restaurant. The Ashton Farms Custom Meats' Delta location has a full-service burger barn, but these aren't just ordinary burgers. There are several gourmet burgers on the menu. For example, they have a nacho burger, a peanut butter burger with a maple peanut butter sauce, elk burgers, and other unique daily specials guaranteed to please any foodie. They also serve more traditional burgers, an amazing Philly cheese steak sandwich and an assortment of brats produced by Ashtons. Their meat is sourced locally. "All of the hamburger is coming from local farmers and ranchers," said Neil.

Ashtons like to support local producers and the locals support them. "We're supported very well by the locals and there's a nice lunch-rush crowd," said Ty.

What does the future hold for Ashton Farms and Custom Meats? "We do see it just continue to expand," said Neil. "I think more and more people are getting the idea of marketing their own beef to avoid the middleman."

The Ashtons' farm and meat business have provided the lifestyle Neil and Belinda wanted for their children growing up, and it provides a livelihood for them as adults. Expanding has allowed them to bring their children into the family business and they enjoy working together. It's also providing a good lifestyle for Neil and Belinda's 13 grandchildren. Neil attributes the success they've realized to the family dynamic, "One thing that's making this business work is because my kids are involved and they have an interest. This is their livelihood."



*Ty Ashton at Ashton Farms Custom Meats in Delta talking to their loan officer, Cody Dyreng.*



*Ashton Farms Custom Meats Delta location.*



# QuickBooks Software Available at a Discount

Few things are more important than keeping accurate records to ensure continued success in your agricultural operation. Good record keeping also helps your loan officer better serve you.

With this in mind, Western AgCredit is offering discounted QuickBooks software to our customers. Customers can purchase QuickBooks Pro 2019 for \$75 (Retail \$189) through Western AgCredit or QuickBooks Pro 2019 with PAYROLL for \$100 (Retail \$289) through Western AgCredit.

Additionally, for young and beginning borrowers, Western AgCredit offers tuition support to participate in the Farm and Ranch Management Program offered through Bridgerland Technology College, Uintah Basin Technology College and Snow College. This course offers trained advisors to help farmers and ranchers with their record keeping.

For more information on both of these offers, please contact your loan officer.

# Photo Contest for the 2020 Calendar!

We hope you're enjoying your 2019 calendar. It's never too early to start submitting pictures for our 2020 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, 2019.**

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 Witt at [witts@westernagcredit.com](mailto:witts@westernagcredit.com), or mailed to her at PO Box 95850, South Jordan, UT 84095.



*Cover of Western AgCredit's 2019 calendar.*

# \$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate John Evans on winning the first quarter's \$200 gift card. John 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 have 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.



# PREPARING TO SERVE

## *The Next Generation*

**We're doing our homework to ensure we are prepared to meet the needs of the next generation of farmers and ranchers.**

When the Farm Credit System was founded by an act of Congress in 1916, our Nation's leaders recognized the need for a dependable source of credit for agriculture in rural America. Since that formation, Western AgCredit has worked hard to meet this need in our service territory.

A lot has changed in the century since the Farm Credit System was established. Agriculture has evolved from using a plow powered by a single horse to a tractor with several hundred horsepower to work a field. Today, technology plays a key role in agriculture with the use of GPS, drones, self-driving tractors and more to help produce a more efficient crop with the least amount of inputs possible.

With all these changes, one thing has remained constant. The need for dependable credit in agriculture. In fact, this has never been more necessary than it is today as equipment and real estate prices increase at a much faster rate than the income earned on the crop produced.

Over the years, farmers and ranchers have evolved as well. In addition to being able to successfully produce fiber and food to feed the world, today's successful farmer is a savvy businessperson and adaptive to changes in markets, input costs, technology and weather.

At Western AgCredit, we recognize that the evolution of agriculture has also impacted the way we do business, and we will need to continue to adapt to better meet the needs of our customers. We value our business model as a relationship-based lender. At the same time, we understand the changing landscape of credit delivery, and want to make sure we are prepared to meet the expectations of the next generation of agriculturalists.

With this in mind, in 2019 we are undertaking an initiative to help us better understand who the next generation customers will be and what they may be looking for in a lender. To do so, we are





tasking our credit staff to reach out to customers and gather information about the next generation of producers and their operation. We believe that in order to better prepare to serve them, we need to identify who they are, find out what their needs and interests are and understand how they prefer to transact business.

Some of the information we plan to collect from these customers of the future includes contact information, demographic items, areas of interest and their current role in the family farm or ranch.

With this information, we will prepare ourselves to meet the needs of our current customers. We plan to utilize the contact information to inform the next generation about learning opportunities and products offered to young, beginning and small farmers. We also plan to begin or continue building relationships with this critical group.

With business preferences known, Western AgCredit will research and develop solutions to help us understand how to modify certain business practices to meet the changing needs of our customers. As with any information Western AgCredit collects, we assure you that this data will remain confidential, will only be used for internal purposes and will be maintained in a secure database.

“As the preferred agriculture lender in our service territory, we are committed to being prepared

to meet the lending needs of future customers,” President David Brown said. “This commitment extends to all areas of our business including loan programs, staffing, technology offerings and methods of service. We are here to serve our customers, and we are dedicated to providing the best possible borrowing experience.”

This initiative is in addition to the work Western AgCredit already does to remain current with best practices in lending. For example, in recent years we’ve implemented electronic signature options and enhanced website functionality in an effort to provide the best possible service to our customers.

While the focus of this particular initiative will be to get feedback from the next generation of ag producers, we are sure that the enhancements implemented based on the data collected will help us better serve our entire customer base. With everything we do, we always remember that our primary purpose is to accomplish our mission which is: “To provide the most dependable source of credit and related services to agriculture and the rural community.”

If you have any questions on this initiative, please reach out to your local branch. At Western AgCredit, we want to ensure that we are prepared to meet the needs of all customers in our service territory involved in production agriculture. Our number one priority is to continue to be your lender of choice as you continue to feed the world.

# 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.



## Gentry Taylor

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Hometown: **Bicknell, UT**

Parents: **Boone and Marjie Taylor**

Gentry is a senior at Wayne High School where she is actively involved in high school rodeo and the FFA. Her community service includes volunteering for Ag in the Classroom, at the county fair and for the 4-H in horse judging. Gentry is actively involved in the family ranching and farming operation. In the fall, Gentry will attend Dixie State University where she plans to major in history.



## Fallon Johnson

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Hometown: **Laketown, UT**

Parents: **Yale and Lisa Johnson**

Farm/Ranch: **Big Creek Ranch**

Fallon is a senior at Rich High School where she is currently serving as Senior Class President. During high school, she has participated in girl's basketball, been a member of the National Honor Society and was selected as the Agriculture Science Sterling Scholar. After graduation, Fallon plans on pursuing a drafting degree at Bridgerland Technical College.



## Trey Nate

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Hometown: **Cokeville, WY**

Parents: **Gregory and Chynell Nate**

Farm/Ranch: **Nate Cattle Co.**

Trey is a senior at Cokeville High School. He participates in basketball, wrestling and rodeo. He's qualified for state for four years in the Reined Cow Horse event. He has also participated in 4-H. Trey works on his family's ranch. He owns his own cow herd which he breeds and raises alongside his family's herd. He also trains colts and rides horses for others. After graduation, Trey plans to attend Oklahoma State University and study ag business.



## Charles Ferry

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Hometown: **Corinne, UT**

Parents: **Benjamin and Meg Ferry**

Farm/Ranch: **JY Ferry & Son, Inc.**

Charles is currently completing a degree at Southern Virginia University where he is majoring in political science with a dual minor in economics and cello performance. He is the student body VP of campus relations. Charles tutors in the economics department and is a member of the Marriott Scholar Society, the highest academic award given at SVU. After graduation he plans to move to Washington, DC and work in the political arena before pursuing an advanced degree.



# Daniel Anderson Memorial Scholarship Recipient



## Dalley Spendlove

Hometown: **Virgin, UT**  
Parents: **Matthew and Darcey Spendlove**  
Farm/Ranch: **Spendlove Farms and Livestock**

Dalley is a senior at Hurricane High School where she is involved in the FFA, pep club and the SUU Agricultural Club. She has also been very active serving in her community. Dalley enjoys working on her family's ranching operation. She plans to study equine science at Southern Utah University. After graduation, she hopes to work as an equine therapist and work on her family's ranch.

*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



*Traven Peterson*

At this year's FFA Convention held in Logan, 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 15, 2019.

Traven Peterson was selected as the recipient of the Western AgCredit Scholarship. He is from the Wayne Chapter. Traven is from Loa, UT and the son of Brian and Candence Peterson.

Traven has been actively involved in the FFA and is currently serving as student body president. His Supervised Agricultural Experience is working on his family's ranch. After graduation, Traven plans to attend Utah State University and study agriculture science.



*Tate Johnson*

Based on the number of applicants, Western AgCredit and IFA team up to provide an additional \$1500 scholarship. This year's combined Western AgCredit/IFA scholarship recipient was Tate Johnson of the Grantsville Chapter. Tate is the son of Edwin and Hollie Johnson of Rush Valley, UT.

Tate has served as treasurer and vice-president of his FFA chapter. His Supervised Agriculture Experience consists of sheep and beef production. He also works on his family's ranch. Tate plans on attending Utah State and majoring in agribusiness.

### 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. In addition to the scholarship listed here, Western AgCredit also offers scholarships at Utah State University, Brigham Young University-Idaho, Southern Utah University and University of Wyoming. Watch for scholarship details in the Winter edition of FenceLines. You can also email Sarah Witt at [witts@westernagcredit.com](mailto:witts@westernagcredit.com) for more information.



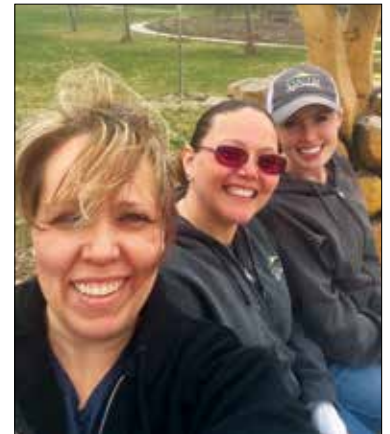
# GIVES BACK

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.

## Wheeler Farm Spring Clean-Up

Wheeler Farm is one of the few remaining agriculture spaces left in the Salt Lake Valley. Every year, Western AgCredit's South Jordan employees spend the day helping to clean-up the farm to prepare for the busy spring season of guests visiting the farm.

On March 27, they cleared brush and branches and helped clean out the irrigation ditches around the property. Wheeler Farm has a limited number of full-time employees, so they're grateful for the assistance that Western AgCredit employees provide.



## Supporting Agriculture

Western AgCredit believes it is important to help those in need throughout agriculture, even outside of our service area. Focusing on this goal and with the approval of the Board of Directors, Western AgCredit has made two large donations to help farmers and ranchers in need due to natural disasters.

Western AgCredit joined with other Farm Credit's from around the nation to help those impacted by the devastating wildfires in California last year. In total, nearly \$500,000 was raised throughout the Farm Credit System to provide assistance.

In 2019, Western AgCredit contributed \$10,000 to help assist farmers and ranchers impacted by the recent flooding in the Midwest. Part of that donation went to a local effort to truck donated hay from northern Utah to ranchers in Nebraska.

Agriculture is a tough job, and we're grateful to have the capacity to provide assistance when catastrophic events threaten the livelihood of farmers and ranchers nationwide.

### RECENT SPONSORSHIPS

- UTAH CATTLEMEN
- FUSION CONFERENCE
- MIDWEST FLOOD RELIEF
- SPIKE 150
- FARMERS UNION
- WOOL GROWERS
- USU SCHOLARSHIPS
- BYU-I SCHOLARSHIPS
- SUU SCHOLARSHIP
- UNIV. OF WY SCHOLARSHIP
- UTAH FFA CONVENTION
- FARM CREDIT FELLOWS





# Laughing Pen

*Send your joke submissions to [witts@westernagcredit.com](mailto:witts@westernagcredit.com). If your joke is used in FenceLines, we'll send you a Western AgCredit hoodie!*

## Occupational Hazards

I used to work in the orange factory, until I got canned. Yeah, they put the squeeze on me and I couldn't concentrate.

I used to be a lumberjack, but I just couldn't hack it, so they gave me the axe.

I tried to be a tailor, but I just wasn't suited for it. It was a sew-sew job.

I used to work in a muffler factory, until I got exhausted.

I wanted to be a barber, but I just couldn't cut it.

I wanted to be a chef, figured it would add a little spice to my life, but I just didn't have the thyme.

I used to be a musician, but I wasn't noteworthy. I used to be a doctor, but I didn't have the patients.

## Deathbed Bible Study

A lawyer was on his deathbed and called to his wife. She rushed in and sad, "What is it, honey?"

"Can you please run and get the bible?" he responded.

Being a religious woman, she thought this was a good idea. She ran and got it, prepared to read him his favorite verse. He quickly grabbed the bible out of her hands and started scanning through the pages as quickly as possible. She asked, "What are you doing, love?"

"I'm looking for loopholes!" he shouted.

## Making Marriage Work

My husband and I have the secret to making a marriage last. Two times a week we go to a nice restaurant, eat delicious food and enjoy live entertainment. He goes Tuesdays and I go Fridays.

I asked my wife where she wanted to go for our anniversary. She indicated she'd like to go somewhere she hadn't been in a long time. I suggested she go to the kitchen.

I take my husband everywhere, but he keeps finding his way back.

We always hold hands. If I let go, she shops.

I haven't spoken to my wife in six months. I don't like to interrupt her.

Our last fight was my fault. My wife asked what was on the television that evening, and I told her dust.

I married Mr. Right. I just didn't know his first name was Always.

## Life Truths

Raising teenagers is like nailing Jell-O to a tree.

Laughing helps. It's like jogging on the inside.

Middle age is when you choose your cereal for the fiber, not the toy.



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