

Fence Lines

Spring 2013

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FenceLines Spring 2013



Cover Photo: Vinnie, Dick and Joy Fassio of Fassio Egg Farms in front of cases of eggs ready to ship at their egg ranch in Erda, 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,



We hope this issue of FenceLines arrives with you and your family doing well. I continue to be amazed at the rate of speed at which time passes by. Each year that I get older, time seems to move faster, or an alternative explanation is I'm moving slower (which is probably the case).

The operational performance of Western AgCredit continues to strengthen as our loan volume increases and we gain a larger percentage of market share. We are experiencing loan volume growth at all branch office locations. In addition to strong growth, the quality of both our new and existing loans remains at all-time high levels. Western AgCredit feels truly blessed to be able to work with our membership and to help them achieve their financial goals. It is a great time to be involved with production agriculture from both the producer and the lending standpoints.

Western AgCredit is continually evaluating our role in financing production agriculture to make sure we are meeting the needs of the entire spectrum of agricultural producers. When the Farm Credit System was established in 1916, production agriculture was fairly homogenous. Most of the Nation's farms were small family operations. If you fast forward to 2013, production agriculture is diverse from the standpoints of products produced, operational structure, marketing of products, etc. As Western AgCredit reviewed the different agricultural market segments, we identified a group of producers that didn't fit very well into any of our current loan programs. These producers were generally small in scope, marketed their products directly to the consumer, and they worked hard to carve out a niche in the marketplace. After interviewing several producers within this category, Western AgCredit decided it needed to develop a unique lending program for those producers since the group as a whole was being underserved by the traditional agricultural lenders.

Western AgCredit is excited to announce the AgStart loan program. The purpose of AgStart is to assist small farming operations in the early stages of development who market,

or plan to market, their agricultural products directly to consumers or through local/regional food systems through low interest loans.

The program is available for financing up to \$25,000 per applicant. Repayment terms are up to ten years and funds can be used for any agricultural purpose as follows:

- Operating loans: for day-to-day operating needs for crop production, harvest expenses, feed purchases, marketing and promotion, and any other ag-related expense.
- Term loans: for capital purchases or improvements including equipment and herd expansion. (terms up to 7 years)
- Real estate loans: for purchasing agricultural real estate for the purpose of producing an agricultural product. (terms up to 10 years)

Rates will be competitively priced to help local food farmers get started. The purpose of the AgStart program is to provide start-up capital and continued financing as well as to enable the beginning farmer to establish a positive business and credit history during the early stage of business development.

To apply, applicants must complete an AgStart loan application, business plan and provide minimal support documentation. For questions or to request an application, which includes all the details for applying, please email agstart@westernagcredit.com.

Western AgCredit remains committed to serving the financial needs of all agricultural producers, regardless of the size or structure. We appreciate the trust and support that our stockholders place in Western AgCredit. We look forward to meeting the opportunities that lie ahead of us.

Together in Agriculture,

**Richard Weathered
President**

Retiring Employees



Rick O'Brien

After a 20-year career with Western AgCredit, Rick O'Brien finished his career with the Association at the end of March to fill the general manager position at Producers Livestock Marketing.

Rick was honored at an open house on March 1, 2013. We want to wish Rick well in his new position and thank him for his years of service to the Association.



Janiel Swanson

At the end of February, Janiel Swanson retired after 25 years of service to the Association.

Janiel is looking forward to spending more time traveling, one of her passions, as well as with her family.

We would like to thank Janiel for her years of service to the Association and wish her luck in retirement.

Scott and Connie Gillmore Win \$200 for Completing Customer Survey

Western AgCredit is pleased to congratulate Scott and Connie Gillmore for winning the first quarter's \$200 American Express gift card. They were selected at random among 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.

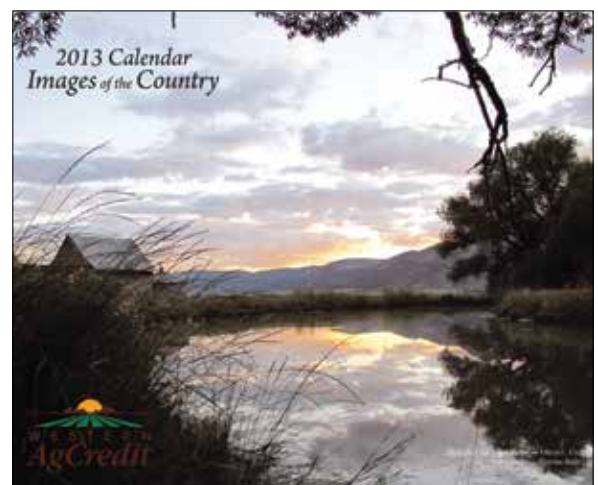
We value your business and appreciate feedback. We want to ensure that we are meeting your needs and exceeding your expectations.

Receiving the feedback shortly after you completed your transaction allows us to make adjustments to business practices in a timely manner. The survey is brief and should not take longer than 10 minutes to complete. We'd like to thank you in advance for completing the surveys sent.

We Want Your Pictures!

Now is the time to start taking pictures to submit for the 2014 calendar! Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift certificate to Cabela's for their submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is June 14, 2013!**

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 this year's Western AgCredit calendar.

Western AgCredit Welcomes New Employees



Brian Johnson
South Jordan Branch Manager

Brian accepted the branch manager position of the South Jordan Branch in March. In addition to managing the branch, he is also responsible for managing a loan portfolio. Brian is excited for the opportunity this new position will give him to learn more about Utah agriculture.

Brian comes to Western AgCredit with extensive experience in lending. He began his career with Central Washington PCA in

Moses Lake, WA. He also worked for Farm Credit in Washington for 21 years before working in the commercial lending industry in Yakima, WA.

Brian grew up on a farm in Pasco, WA where they raised sugar beets, hay, corn, wheat and calves. Brian and his wife, Linda, are in the process of moving to Herriman, UT. Brian and Linda have three daughters that all live in Utah, and Brian and Linda are looking forward to being closer to their family. A few of Brian's interests include skiing, snowmobiling, hiking and golfing.

Ben Turnbow
Tremonton Loan Officer

Ben began working for Western AgCredit as a loan officer in the Tremonton Branch in January. Ben's responsibilities include working with customers to evaluate their financial position and help them grow their operation by obtaining the funds necessary to do so.

Ben graduated from BYU-Idaho with a degree in agriculture business. Prior to graduation, he completed internships with

Northwest Farm Credit Services in Salem, OR as a loan officer intern and with Lewiston State Bank as an inspection officer.

Ben grew up on a dairy farm in Weston, ID where they also raise hay, corn, barley and wheat. Ben and his wife, Brittin, live in Tremonton, UT with their son, Benson. In his free time, Ben enjoys spending time with his family and working on the family farm. He also likes to play basketball and football, ride motorcycles, snowmobile and snowboard.



Lilly Stonecipher
Logan Branch Secretary

Lilly accepted the Logan Branch secretary position in February. Her duties include support of the branch staff and all administrative functions necessary to successfully run the branch. She's excited for the opportunity this position gives her to learn more about the lending process and to meet other people in the community.

Lilly has a paralegal associate's degree. Prior to working for Western AgCredit, she worked as a legal secretary and an administrative secretary.

Originally from Arizona, Lilly and her husband, Clint, now live in Hyde Park, UT. The couple has three children. Lilly grew up raising livestock for 4-H projects, an interest she passed along to her children who now raise show lambs. Lilly enjoys reading, being outdoors and teaching gymnastics.

Robert Stejskal
Senior Staff Accountant

Robert joined the Western AgCredit team in March as a senior staff accountant. In this position, he will work with the Association's accounting and database/information systems.

Prior to coming to working for Western AgCredit, Robert worked for the University

of Utah for nine years in auditing and as an accounting supervisor. Robert has a master's of accountancy, a master's in management information systems and he is a CPA.

Robert grew up on a farm in Oelwein, IA where they raised cattle, hogs, corn and alfalfa. Robert and his wife, Heather, live in the Fort Union area of Salt Lake City. In his free time, he enjoys tennis, running, reading, cooking and entertaining.



WHEN THE GOING GETS ROUGH...

How family farms can do better than merely survive through transition in complex economic times.

By Donald J. Jonovic, Ph.D. (*Special contributor to FenceLines and presenter at upcoming Farm Succession Planning Workshop*)

Anyone who has had the exhilarating and often terrifying experience of paddling a raft or kayak down a raging river knows that few survive the experience unchanged. The adventure is both humbling and strengthening. Living in a family farm partnership in transition is a lot like that, especially in a time that resembles an economic three-ring circus.

In the face of challenges this great, it can help a lot to separate the problems we can address from those that are out of our control. I've found that a comparison to white-water rafting helps define the differences and the actions we should be taking.

In both situations, certain realities are just that: real. Whether it's on a raging river or in the wild ride called "farm transition," it's critical to know what can be changed or managed—and what can't.

FIRST QUESTION: WHAT CAN'T WE CONTROL?

In rafting, among the major "uncontrollable" are the course of the river, its depth, and the characteristics of the rapids (i.e., how frequently they come up, how long they are, the size [severity] of the "hydraulics,") and the actions of others on the river.

For farms in transition, where people find themselves in partnerships rather than rafts, the analogous uncontrollables are the world economy, commodity prices, recessions, their severity, and the behavior of others (speculators, markets, governments, even other farmers).

This all may seem obvious, but a lot of time and energy is wasted complaining, ranting, and generally worrying about facts beyond our control. There's nothing productive in that. The first step in leading a farm business and a partnership through rough times is accepting the world as it is and focusing everyone's attention and energy on the variables that can be managed and changed.

SECOND QUESTION: SHOULD WE DO THIS?

The river is wide, black, deep and moving at a terrifying speed. Assuming that the uncontrollables are understood and aren't severe enough to extinguish the dream, farm partners still need to focus on this central question. Without a shared purpose, a team lacks the level of perseverance, courage, and trust required for managing through crisis.

On the River...or Off? Farming is a choice—a complicated choice, for sure. No one wants to be a quitter. There are loyalties to the people around us, commitments, dreams, maybe even a lack of attractive alternatives. Even with all that, getting in that raft is NOT required; nobody wants to shoot a rapid with an unwilling and uncooperative raft mate. The decision must be individual and collective, but in the end an answer to the next question is imperative:

Why Are We Doing This? In rafting, maybe this one is not so complicated. We're doing it because it's there, the challenge, the thrill. In farming, that may be a big part of the reason also...but is challenge reason enough to take great risk when a family is depending on that farm business for livelihood, career, opportunity, and security? If your partnership has not explicitly asked and answered this question as a team, it's essential to do it now—and realize this question implies others: Do we want to grow the farm? How much debt will we tolerate? Will we reinvest all profits or will we distribute them? Is this a lifestyle business or a business lifestyle? Heading into a dangerous rapid is the worst time to question the reason for being there.

THIRD QUESTION: WHAT CAN AND SHOULD WE CONTROL?

Assuming the partners have a robust (i.e., informed and not easily changed) vision of where they are headed and why, it's time to get the team together, ready, positioned and well-equipped. Bear with my continued use of this rafting analogy because it can teach us a lot.

• *Who leads the team?* This is the most important decision any team has the power to make. The wrong leader takes the raft over the falls. It's tough for siblings and/or cousins to agree on which one of them should lead, but avoiding the decision leaves the farm headless. Survivable in quiet times, disastrous in crisis. **ACTION:** Get leadership settled, with the understanding that leaders can always be changed.

• *Who will have which responsibilities?* On a raft, there is a lead position, right and left paddlers, etc. On the farm, the responsibilities are maintenance, crops, marketing, and accounting. The best results will only be possible if the best people are in the right positions—but they also have to understand their responsibilities and limits of authority. **ACTION:** develop an organization/responsibility chart of the business, publish it, and keep reviewing it.

•*What training do we need?* Teams don't coalesce naturally, and waiting for crisis to teach them is foolhardy. Rafters are taught how to paddle and steer in quiet waters. On the farm, learning finance and good management must be done before the bank threatens foreclosure or the milkers all quit. There's no excuse in today's environment for a team that doesn't make training a part of their culture. **ACTION:** require every partner to take some form of training every year.

•*How will we communicate?* When the environment keeps changing and complex activities are necessary, misunderstanding and confusion are deadly. Farmers may be more comfortable with mind-reading, grunts or shouting, but just as on a raft, when the river's up, screaming isn't much use. **ACTION:** determine the reports that are essential, define a meeting schedule, keep action lists, follow up, and agree on a code of conduct that applies to all interactions among partners, and, **PUT THESE COMMITMENTS IN WRITING.**

•*What kind of guide?* Only fools shoot unknown rapids without guidance. For farm partners, the guides are professional advisors—attorneys, accountants, consultants of various kinds. The more dangerous the waters, the more necessary are guides. Going it alone is foolhardy. **ACTION:** engage the best accountant, legal advisor, and consultants available and listen to them.

Entrepreneurs—founders—are kayakers. They mostly have themselves and their equipment to manage. Farm families in transition are rafters, and they have a much broader set of challenges. It's true that both kayakers and rafters face the same uncontrollable forces, but while kayaking may be lonely, responding to danger is simpler. Rafting teams and Partners have an "act" to get together if transition is going to succeed—and, if they fail to learn to work together managing variables they can control, the river is, for them, even more dangerous.

Do we really have an excuse for not managing what we can control?

Western AgCredit is excited to announce a

Farm Succession Planning Workshop

Cache County: November 18, 2013

Utah County: November 19, 2013

Sevier County: November 20, 2013

This seminar will go from 9:00 a.m. - 3:00 p.m. Offered exclusively to Western AgCredit customers, there is no cost for this workshop and lunch will be provided for attendees. Please mark your calendars and plan now to attend. For additional information including location details, please watch upcoming issues of FenceLines, check our website, talk to your loan officer or email sjb@westernagcredit.com to be added to the email list for program updates.



Featuring **Donald Jonovic, Ph.D.**

Donald Jonovic, Ph.D. has served as an advisor to business owners since 1973, focusing on the unique issues related to management development, growth and ownership transition in the successful owner-managed business. His professional consulting practice has included industrial and agricultural clients throughout North America. Donald has performed Farm Succession Planning workshops for businesses around the country, including several Farm Credits.



Eggs Produced Your Way

Fassio Egg Farms, a family-run business in Tooele County, is one of 300 egg producers in the country.

In 1915, James Fassio had a problem. A vegetable and wheat farmer in Hunter, UT, which is now West Valley, he had an abundant wheat crop and no market for the wheat. As a solution to the excess wheat, James bought about 200 fryer chickens so he could use the grain by feeding it to the birds. At the time, no one could have known this decision would start a multi-generational family egg farm with nearly one million layer hens.

James, with his wife, Delfina, grew the business and started selling eggs. They built the business by offering home delivery and selling to local grocery stores. In 1965, Fassios Eggs, managed by James' son, Chester and his wife, Katherine, had grown to 25,000 hens. Around that time, the urban development of West Valley necessitated a move to a new location where they would have room to expand.

In 1970, following Chester's son Dick's graduation from Michigan State, the family settled on Herriman, UT and moved the egg farm, expanding to 270,000 birds. In 1974, Dick married Joy, and in 1976 the family moved the

operation to its current location on the west side of Tooele County, a place the Fassios refer to as Lake Ranch. With continued demand for eggs, the Fassios expanded and built a second location in Erda, UT.

Today, Dick and Joy's son, Vinnie, manages the day-to-day operation of the business, a role he has worked into since he graduated from Colorado State in 1999. Dick continues to manage the feed portion of the business, which is no small task considering they feed 1,000 tons of feed per week, mixed from various commodities and vitamins in the mill they built in 1980 to produce the chicken feed. Joy, with the help of Vinnie's wife, Whitney, takes care of accounts payable and works out of the corporate office still housed in the original location in West Valley, which also boasts a store with a drive-up window for purchasing eggs.

Just as the Fassios have grown the size of the operation to facilitate demand, they are also a progressive leader in adapting to changing consumer demand in regards to specialty egg products. In 2008, seeing the increase in

market demand for organic and cage free eggs, the Fassios converted the Lake property into an organic and cage free production facility. While only about 9% of their total size, they recognize the growing demand in the market place and appreciate the added price stability these products offer. Unlike conventional eggs which are subject to the weekly fluctuation of the Urner Barry market report, the organic and cage free eggs are guaranteed a set price that only changes occasionally.

The Fassios get paid more for their organic and cage free products, but they also cost three times as much to produce. However, for the Fassios, it's been worth it. "If you utilize them all, it's worth the trouble," said Dick.

Luckily, there has been a high demand for the product and they have been able to market all of their organic and cage free eggs. "The growth in cage free and organic is in the 20% range yearly," said Vinnie. "We just expanded the organic, and we we're still at a deficit."

Currently, the Fassios are constructing a new hen house that will offer an enriched environment for their birds, which includes additional space. This new facility will also include increased efficiencies in waste management. Currently, they compost the waste at an offsite location about 30 miles away, requiring them to truck the waste. The new coop is constructed with additional rooms on each side of the facility with a conveyor system that will move the waste through the space utilizing the air that comes from the cooling system inside the coop to dry the waste.

It will take 3 days for the waste to dry. Dry waste will have little to no smell, weigh less, and be nutrient dense-the perfect fertilizer. The drying will all be done with what is now wasted energy and will be ready to spread without composting, saving that entire step.

According to Joy, the continued growth of the organization is due to Vinnie's interest in the business. "All of the changes we are making are because Vinnie is stepping in and running it," said Joy. "I don't know that we would have done that on our own. It's the next generation that's taking us there."

Vinnie sees the future of egg production in the specialty eggs, "Specialty products are the future, that's why we dipped into so many different products," said Vinnie.

Another interesting aspect of egg production is the genetics that continue to help them produce a better overall product. "Genetics are constantly improving. Besides egg production, they select for shell thickness, size and egg shape," said Dick.

The Fassios purchase their birds as day-old chicks from a hatchery. When they arrive, the chicks are placed in the brooder for 16-17 weeks until they are ready to lay eggs, at which time they are moved to a hen house. The Fassios work with their chick supplier to improve the genetics and overall production of their flocks. Their birds average 84% and peak at 95%, meaning out of 100 days, their average bird lays an egg 84 of those days.

Genetics have also increased the occurrence of large eggs, the most desired size, and they now make up over 80% of the eggs produced. Smaller eggs are sorted out and exported overseas.

Being an egg producer in today's changing culture has its challenges, including ever-increasing oversight and scrutiny. Annually, the Fassios undergo four animal welfare audits, a processing plant audit, a social audit and an employee audit. They carefully manage their business to all food safety and animal welfare requirements, and take care to ensure the best for their animals health and welfare.

(Continued on next page)



Vinnie with First Light eggs.



Organic eggs awaiting packaging.



James, Dick, Chester Vinnie & Rocco Fassio.

In recent years, egg producers have opened up their operations for more public notice. Although biosecurity prevents on-farm visits, the installation of webcams in one producer’s facility provides consumers with a constant view of what is happening in the hen house. This can be viewed online at www.jswest.com.

Temperatures, feed and water in the hen houses must be kept at optimal levels to ensure the health and safety of the birds. Since most of this is automated, alarm systems are in place to notify them when there is a breakdown. The Fassios have monitors, back-up monitors, alarms, back-up alarms, generators, back-up temperature controls and people that live onsite to monitor their facility.

The expanding size of egg operations and continued demands on producer resources in the last 50 years have led to a dramatic decrease in egg producers. According to Dick, “In 1965 there were 10,000 egg producers in the country. Now there are less than 300 nationwide.”

With the increased size, things have also become much more mechanized. Today, harvesting the eggs is completely automated. According to Vinnie, most eggs get to the consumer without ever being touched by human hands. Cleaning, sorting by size and imperfections, and packaging are all automated.

With the help of 58 employees, the Fassios produce and sell 22 million dozen eggs a year. To give an idea of the size of their production, Dick said, “You could put the eggs one by the other and it would go to New York and back.”

That’s a lot of eggs to market, and the Fassios currently sell their eggs in ten states. In 2001, to facilitate the marketing needs of their large-scale egg production, Fassio Egg Farms formed Rocky Mountain Eggs, a

cooperative marketing organization, with another egg producer. Since then, three other egg farmers have joined the cooperative and market through Rocky Mountain.

An interesting aspect of egg production is the multiple brands that eggs are marketed under. According to Dick, at one time they packaged eggs for 47 different labels. That number isn’t as large today, but they still package and sell under several labels including Egglands Best, Land O’Lakes, First Light, Rocky Mountain Eggs, and several grocery store brands.

First Light is a label owned by Rocky Mountain and was developed in order to increase the geographic reach of their brand, primarily into the California market. “The main reason we developed First Light was because Rocky Mountain is pretty regional,” said Vinnie. “We sell First Light in Nevada, Arizona, Idaho and California.”

First Light is the brand sold through Wal-Mart, which is now one of their biggest accounts since they supply the Reno Wal-Mart distributing facility.

Another notable brand is the Egglands Best label. Egglands Best is a franchised product, and they are part owners of the franchise in the region. The Egglands Best chickens are fed a different diet, which according to Fassios, does produce a better tasting egg. Before packaging, each Egglands Best egg is stamped with an EB, verifying its and Egglands Best product. But the real benefit of owning the franchise is the marketing capabilities. “Egglands Best is a marketing powerhouse. It’s a nationally known product,” said Vinnie.

From their humble beginnings of a few hundred fryers, nearly 100 years later, Fassio Egg Farms is a major player in the national egg industry and a leader in meeting consumer demand.



Vinnie’s son Dominic



Vinnie’s son Rocco



A sampling of the the brands Fassios produce eggs for.

Leopold Conservation Award 2013 Call for Applications

Criteria

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

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

Applications

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

Please provide the following information:

- Name, Address, Contact information (phone and e-mail address, if available) of the landowner
- Name, Address, Contact information of the nominator (if different).

Please answer each of the following questions, based on the criteria of the award. **Each answer must be clearly numbered and limited to 1,000 words. Answers must be typed on 8 1/2 x 11 inch paper (standard size). Please paper clip or binder clip your answer document, so they may be easily copied for the panel.**

- 1. Responsible Management:** Describe the applicant's approach to land and resource management and how it may have changed over the years.
- 2. Sustainable Revenues:** Describe how the applicant is generating additional revenue or lowering production costs in ways that help achieve long-term sustainability and conservation outcomes.
- 3. Leadership:** Describe any significant achievements the applicant has made within the agricultural community in Utah.
- 4. Overall Land Health:** Describe specific conservation efforts that contributed to improved land health.
- 5. Innovation:** Describe any innovative techniques that the applicant has used to improve natural resources on their land.
- 6. Outreach:** Describe any efforts where the applicant has shared their management techniques with others inside and outside of agriculture (examples: research, educational and media tours, et cetera).
7. Describe any other factors the review panel should take into consideration.
8. Provide at least three letters of recommendation.

With your application, we encourage you to include supporting materials such as news articles, photos, maps, or any resources that would assist the panel in reviewing your application. **Please do not send DVD's or video clips. If you would like the application materials returned to you, please indicate this in your application.**

All materials must be mailed to:
Leopold Conservation Award
c/o Utah Farm Bureau Federation
9865 S. State Street
Sandy, UT 84070



Application Deadline: August 2, 2013

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

www.leopoldconservationaward.org



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. Below is information on the winners.

Erica Richins



Hometown: **Coalville, Utah**
Parents: **Kirt and Raegan Richins**
Family Farm: **Sheldon and Kirt Richins Livestock**

Erica has participated in volleyball, basketball and track. In basketball, she currently leads her team as team captain. In track, she was a member of three state championship teams and won three individual State Championships in the 100 hurdles and an individual State Championship in the 300 hurdles. She is a member of the National Honor Society and the FFA, where she has earned her State Degree. She also exhibited hogs and steers in both 4-H and FFA. Erica is actively involved with her family's cow/calf operation, and helps with farming. Erica has also participated in several community service projects. After high school graduation, she plans on going to Utah State University.

Benjamin Ferry



Hometown: **Corinne, Utah**
Parents: **Benjamin and Margaret Ferry**
Family Ranch: **J. Y. Ferry and Sons, Inc.**

Benjamin is currently serving an LDS Mission in the New York New York South Mission. In high school, he was involved in orchestra, student government, National Honor Society, concert choir, wrestling, cross country and track. He served as captain of both his wrestling and cross country teams. Benjamin is also an Eagle Scout and taught private cello lessons for four years. Before his mission, he spent as much time as possible helping on the family farm including irrigating, fencing and field work. After he returns from his mission, he plans on obtaining a degree in finance from Brigham Young University, going on to graduate school for a degree in business and returning to the family farming operation.

Cassidy Black



Hometown: **Coalville, UT**
Parents: **Glen and Gena Black**
Family Ranch: **G & G Mink Ranch**

Cassidy participates in a wide variety of extracurricular activities including FFA, National Honors Society, choir, drama, volleyball and basketball. She currently serves as the student body secretary at North Summit High School. Cassidy enjoys riding horses, and she competes on the high school rodeo team as well as participates in rodeo queen contests. She is currently the Silver State International High School Rodeo Queen. Cassidy assists with the day-to-day chores on her family's mink ranch and has additional responsibilities during pelting. After graduation, she plans to attend Utah State University, majoring in ag communications to pursue a career as a rodeo sports broadcaster.

McKell Richins



Hometown: Henefer, Utah
Parents: Kelly and Susan Richins
Family Ranch: Richins Properties

McKell plays basketball, volleyball and runs track. She has been the captain of each of these teams. Currently, she is chairman of the graduation committee and on the prom planning committee. She is also a member of the National Honor Society and a peer leader. She has participated in various community service opportunities including helping to plan the Fourth of July activities for her town, road clean-up projects and she assisted building dams to prevent flooding. McKell is very involved in the family farm, helping with all aspects of livestock production. After graduation, McKell plans on attending Utah State University to become a secondary English teacher.

Western AgCredit's FFA Scholarship Recipients



Janessa Christensen

At this year's FFA Convention held in Richfield, 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 first general session of the convention on March 15, 2013.

Janessa Christensen from the Sky View FFA Chapter was the recipient of the 2013 Western AgCredit Scholarship. Janessa is from Smithfield, UT and the daughter of Keith and Noralyn Christensen.

Currently, she serves as the president of the Sky View FFA Chapter. She has also been the reporter. She has participated in planning the Cache County Fair. She has also participated in track and field, is a member of the Key Club and a member of the National Honor Society. After graduation, Janessa plans to attend Utah State University to study agriculture education.

For the first time, Western AgCredit and IFA teamed up to provide an additional \$1500 scholarship. This year's combined Western AgCredit/IFA scholarship recipient was Austin Olsen of the Manila Chapter. Austin is the son of James and Derlene Olsen of Manila, UT.

Austin is vice-president of the Manila FFA Chapter, president of his senior class, plays basketball and is active in Boy Scouts, having received his Eagle Award. After graduation, Austin plans to attend Utah State University to study agriculture systems technology.



Austin Olsen

About Western AgCredit Scholarships

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



GIVES BACK

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

Western AgCredit Announces New Service Program

As part of our continued effort to be a good corporate citizen, Western AgCredit is excited to announce a new service program recently implemented for staff. The Employee Service Program allows employees to select causes/issues they want to support and use some work hours to perform this service.

Since implementing our community services efforts in 2009, Western AgCredit staff have completed various service projects in their communities. Additionally, the Association also sponsored a successful food drive in 2012. This program will increase the impact Western AgCredit is able to make on local communities by allowing employees to serve organizations they want to support.

“Our focus and involvement really have evolved and we want our involvement to continue to grow in frequency, focus and impact,” said President Richard Weathered. “I feel very strongly that Western AgCredit has a moral obligation to give back to the communities that contribute to our success.”

One employee, Mandy Bowen, the appraisal secretary in the Logan Branch, is already taking advantage of this program. She is working with a CASA (Court Appointed Special Advocate) as a volunteer appointed by the court to watch over and advocate for abused and neglected children. The purpose is to make sure children don’t get lost in the legal and social service system or live in inappropriate group or foster homes.

“Through the Employee Service Program, I will now have the ability to attend meetings and court hearings that take place during business hours. This gives me a better opportunity to advocate for and get to know the children on my case,” said Mandy. “Additionally, I will now have the opportunity to meet with teachers and faculty during the school day. This will help supplement the personal time I donate and allow me to better fulfill this commitment.”

We are excited about this new service program and look forward to employees using it to serve their local communities.

South Jordan Staff Serve Dinner At Homeless Shelter



Staff serving dinner at the Road Home.

On February 12, 2013, South Jordan staff prepared and served a taco dinner for the homeless women at the Road Home shelter in downtown Salt Lake City.

Many of the women who reside at the shelter in downtown Salt Lake City have mental disabilities and other issues leading to chronic homelessness.

They rarely get a cooked meal, and they were very grateful for the warm taco dinner. This motivated staff to try to serve all three sections of the homeless shelter including the families, women and the men, which usually has 300-400 residents alone. South Jordan employees are beginning plans for accomplishing this goal in the fall of this year.

RECENT SPONSORSHIPS

- 4-H SCHOLARSHIP
- BYU-IDAHO SCHOLARSHIP
- UNIVERSITY OF WYOMING SCHOLARSHIP
- DIVERSIFIED AGRICULTURE CONFERENCE
- URBAN AND SMALL FARMS CONFERENCE
- UTAH FFA SCHOLARSHIPS
- UTAH FFA FOUNDATION
- UTAH FARM BUREAU
- MASTER CATTLEMAN'S COURSE
- FARM BUREAU FFA DISCUSSION MEET
- UTAH UNION ASSOCIATION
- FARM BUREAU WOMEN'S CONFERENCE
- UTAH FARMER'S UNION



Laughing Pen

“Opportunity is missed by most people because it is dressed in overalls and looks like work.”

- Thomas Edison

Do you know the answer?

Why did the unwashed chicken cross the road twice?
Because he was a dirty double crosser!

What do you call a sleeping bull?
A bulldozer!

What has two legs and flies?
A pig!

What game do cows play at parties?
Moosical chairs!

Why is it called a ‘herd’ of cattle?
Well, have you ‘herd’ the sound they make!

Why was the lamb told off for being rude?
He would not say ‘thank ewe’ to his mum!

What season is it when you are on a trampoline?
Spring-time!

What flowers grow on faces?
Tulips (Two-lips)!

Why is the letter A like a flower?
A BEE comes after it!

Spring Fever

Four high school boys afflicted with spring fever skipped morning classes. After lunch they reported to the teacher that they had a flat tire.

Much to their relief she smiled and said, “Well, you missed a test today so take seats apart from one another and take out a piece of paper.”

Still smiling, she waited for them to sit down. Then she said: “First Question: Which tire was flat?”

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 dog sitting on top of 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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