

FenceLines

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FenceLines

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On the cover: Tart cherry blossoms at one of Payson Fruit Growers member's orchards in Utah County.

Photo Credit: Payson Fruit Growers

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- Tremonton, Utah:** 435.257.0179
- Evanston, Wyoming:** 307.789.9420
- Roosevelt, Utah:** 435.722.4076
- South Jordan, Utah:** 801.571.9200
- Spanish Fork, Utah:** 801.798.7360
- Delta, Utah:** 435.864.2314
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- Cedar City, Utah:** 435.586.6575

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Join Us Socially!



We'd love to hear from you! Send your questions or suggestions to:

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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 1916, customer service is our commitment.



Where's the Beef?

David Brown, President and CEO



It seems that once or twice in a farmer's lifetime, the stars align, and they get a well-deserved increase in their paycheck! Such is the case for beef producers at the present time. With beef cow inventory at or near record lows and herd expansion delayed, the near-term prospects look like a "perfect storm" for the beef industry. After years of drought and a harsh calving season last spring, I couldn't be happier for them!

It appears the American consumer has an insatiable appetite for the taste of beef! Even with elevated prices, consumers have shown the resolve to keep beef on their shopping list and pay a premium for what they love to eat. It is refreshing to see a product we produce so abundantly in our area win in the marketplace. People are voting with their dollars and the message is clear. Hats off to our cattle producers for producing a high-quality product with strong demand!

As is all too often the case in agriculture, when one industry is thriving others are struggling. We certainly recognize this to be the case right now. Outside of a few industries, many ag producers in the area are currently experiencing the bottom side of the price cycle. Rest assured; every ag commodity eventually spends time at each end of the profitability spectrum. Knowing this, we applaud your success when times are good and aim to provide an extra measure of support when times are tough.

Whether we like it or not, price volatility will always exist in markets. As the size of our markets has increased and we have become more dependent on exports to clear inventory, volatility has increased also. Nevertheless, market principles remain the same. The age old saying, "Nothing cures high prices, like high prices" is still true and can be taken to the bank. When supply of any desired product is low, price limits will be tested. Conversely, when supply is plentiful, price floors will be tested. How we manage through these periods often determines our long-term sustainability. Having the discipline to build reserves and pay down debt is critical during periods

of extraordinary profitability, as is tightening our belt to minimize loss during a down cycle.

An important lesson I learned early in my lending career is that for ag producers to be financially viable and sustainable in the long run, they must be able to consistently generate a profit margin under average market conditions.

In agricultural lending, we use historical averages as a barometer to measure against. I recommend you take a similar approach. Although not a perfect measure, it provides a very good starting point from which to apply various forward-looking assumptions for business planning. Be sure to use a long enough historical measurement period to capture an average that represents a variety of operating conditions.

There are tried-and-true measures that can be used to measure the financial health of an agricultural business. We use these measures in our loan decisioning process. Although not always predictive in every situation, the probability for success is on your side if you remain true to these principles and measures. Suffice it to say, 100+ years of making agricultural loans has provided some valuable insights and a few hard lessons about what to hang your hat on and what not to. We would enjoy sharing these with you. Being a resource to you in achieving business success is one of our highest priorities and a source of great satisfaction. Give it a try, you will enjoy the process and value the results!

As we head full speed into spring, we are blessed (again) to have water in the mountains, a mild calving season (compared to last year), and the freedom and opportunity to pursue the occupation we all love, AGRICULTURE!

Spring brings optimism to all, but especially a farmer. Enjoy it!

Respectfully,

A handwritten signature in black ink that reads "David Brown". The signature is written in a cursive, flowing style with a long horizontal line extending to the right.

New Hires



Ashlin Gay started working for the Association as an intern last summer and stayed on part time while completing her bachelor's degree at Southern Utah University in agriculture, which she finished in April.

In January, she accepted the AgExpress loan officer position in Cedar City, working with AgExpress customers in the southern part of Western AgCredit's territory.

Originally from Aurora, UT, Ashlin and her husband now live in Cedar City. Ashlin enjoys horse riding, hiking, traveling, team roping and swing/line dancing.



In March, Morgan Baldwin joined the Western AgCredit team as a credit analyst in the Cedar City Branch.

Originally from Lewiston, UT, Morgan grew up on his family's dairy farm which he owned and operated. He has a bachelor's and a master's degree in economics from Utah State University.

Morgan and his wife, Sarah, along with their four children now live in

New Harmony. In his free time he enjoys white water rafting, target shooting, hiking, classic literature, gardening and learning foreign languages.



We're pleased to have Mike Rallison join the Western AgCredit team as a loan officer in the Tremonton Branch where he's looking forward to getting out and meeting agricultural producers in the area.

Mike is originally from Franklin, ID where he grew up on a 1,000 cow dairy. Prior to coming to Western AgCredit, he worked for another Farm Credit Association. He has a bachelor's degree

in agribusiness management from Brigham Young University-Idaho. Mike enjoys traveling, hunting, sport shooting and most things outdoors.

Customer Survey Drawing Winner Announced

Western AgCredit is pleased to congratulate Trevor Barnson on winning the 2024 first quarter \$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.

Submit Photos for the 2025 Western AgCredit Calendar Today!

We hope you're enjoying your 2024 calendar. It's never too early to start submitting pictures for our 2025 calendar!

Thirteen agriculture-related photos will be selected for the calendar, and winners will each receive a \$50 gift card for his/her submission. There are no limits on submissions, and the deadline is August 31, 2024.

High-quality digital photos are preferred, but other formats will be accepted. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes. Please submit your photos on our website at westernagcredit.com/photo-contest.



Whistle Blower

Western AgCredit provides its stockholders, employees and the general public 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 potential issues that may result in a WBP report 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 Shirelle Erb at 801-450-1335, or Board Chairman LaDell Eyre at 435-691-2284.

Producers Attend Grow Your Future Forum in Denver

In February, Western AgCredit hosted three couples from throughout Utah at the Grow Your Future Forum in Denver, CO.

This forum is focused on supporting young, beginning and small farmers and ranchers. Attendees consist of young, beginning and smaller farmers and ranchers from other Farm Credit organizations throughout the country.

The Grow Your Future Forum focuses on educating producers on how to analyze and manage the business side of their operation as well as how to gauge growth and measure success when managing their operations. There is a tour, a producer panel and a host of speakers.

This year's attendees were selected through an application process. The next Grow Your Future Forum will be held in Utah in February of 2025. If you or someone from your operation has interest in applying for next year's forum, please let your loan officer know.



Oakley and Wyatt Cornaby of Delta, UT, Lee and Jayla Hanberg of Randlett, UT and Rhett and Bobbie Munns of Howell, UT.

A large graphic with a green checkmark and the text "Your VOTE matters!" in a bold, green font. Below this, the text "2024 Director Election Polls will be open June 1st - 21st" is written in white. At the bottom, it says "Mail your completed ballot or scan the QR code on your ballot to vote electronically". The Western AgCredit logo is in the top left corner. The background is a scenic landscape with a green field, trees, and mountains under a clear sky.

**2024 Director Election Polls
will be open June 1st - 21st**

Mail your completed ballot or scan the QR code on your ballot to vote electronically

westernagcredit.com

The New & Improved AgFuture Program



**Helping young, beginning and small producers
succeed in agriculture.**

In 2023, Western AgCredit revamped the existing AgFuture program to offer more benefits and opportunities for young, beginning and small farmers and ranchers. The purpose of this update was to make the program easier to understand and to enhance the program's offerings.

Western AgCredit's directors and employees are committed to helping young, beginning and small farmers and ranchers succeed in agriculture. The purpose of the AgFuture program is to connect young, beginning and small farmers with industry resources and constructive credit to achieve a sustainable future in agriculture.

Western AgCredit team members understand that young and beginning farmers and ranchers may need special lending programs to provide the constructive credit needed to start an agricultural business.

The AgFuture program works to facilitate the extension of credit to these producers, making it easier for them to access the credit they need through various tools designed with this in mind.

"We're excited for the updated AgFuture program and the benefits it affords our customers. One of the most notable changes is to the RateSmart program under the AgFuture umbrella. We've simplified the program so young, beginning and small operators can now earn a full percent reduction through one easy process," Chief Credit Officer Tony Powell said. "These enhanced offerings should make it easier for young, beginning and smaller farmers and ranchers to access the credit needed to grow their operations."

Under the new program, completing the Borrowing Basics online course, which take less than three hours, earns

AgFuture Loan Programs

Specialized loan programs for young, beginning & small producers.

RateSmart Loan: Earn a 1% rate reduction for the first \$500,000 borrowed by completing the online Borrowing Basics course.

Young, Beginning Loan: Modified lending standards customized to the unique needs of your farm or ranch.

Micro Loan: Small, low interest loans to assist farmers and ranchers, primarily local food farmers and veterans, in the early stages of business development.

FSA Partnership Loan: Allow Western AgCredit to partner with Farm Service Agency to provide joint lending on loan guarantees to meet unique needs of YBS operators.



— AgFuture Mission —

To connect young, beginning, & small farmers with industry resources and constructive credit to achieve a sustainable future in agriculture.

participants one percent off their interest rate for up to \$500,000 in loan volume for the first five years of the loan.

“The new streamlined AgFuture program makes credit more accessible for the next generation of agricultural producers and demonstrates Western AgCredit’s continued commitment to young, beginning and small producers by investing in their success,” President David Brown said. “We are pleased that Western AgCredit is financially sound and can offer a one percent interest rate reduction to those that take the initiative to improve their understanding of sound business principles through completing our Borrowing Basics course. We’re also grateful to have the support of our membership when it comes to offering programs like AgFuture.”

To participate in the RateSmart program, participants must meet at least two of the young, beginning and small criteria defined as follows:

Young Farmer or Rancher: Applicant is age 35 or younger on the date the loan is originated.

Beginning Farmer or Rancher: Applicant has less than 10 years of farming/ranching experience.

Small Farmer or Rancher: Applicant normally generates less than \$350,000 in annual gross sales of agricultural products.

We encourage those interested in obtaining financing in the near future to start working towards their RateSmart interest rate reduction by enrolling in the program and completing the Borrowing Basics course in anticipation of a new loan request. The Borrowing Basics Course consists of the following topics: The 5 Cs of Credit, Information Required When Borrowing, Understanding Financial Statements, Setting Realist Financial Goals and Types of Loan Products.

In addition to RateSmart, there are other AgFuture loan programs designed to meet producers’ unique needs. These additional loan programs are outlined in the inset box located on the previous page.

Western AgCredit’s team is committed to continuing to help connect producers with educational resources. This commitment includes offering learning opportunities and activities and will include some reimbursement for educational expenses. It is anticipated that Western AgCredit will continue to enhance offerings to young, beginning and small producers outside of the loan programs offered, and those future enhancements will be included in FenceLines.

For more information and to register and start earning an interest rate reduction, visit westernagcredit.com/agfuture or contact your loan officer or local branch.



Photo Credit: Payson Fruit Growers

60 Years of Tart Cherry Excellence!

In May, Payson Fruit Growers, a family-owned cooperative, is celebrating 60 years of working together to process and market tart cherries.

In 1964, five tart cherry producers banded together to form their own cherry processing and marketing cooperative. The next growing season, two additional family farms joined the co-op. Although Payson Fruit Growers has grown and changed over the years, one thing remains the same, it is still a family-owned business that takes pride in what they produce.

Chad Rowley, general manager of Payson Fruit Growers, shared this about their origin story, “They basically started just pitting cherries. A few of the members got together, and they’d been selling their cherries to another processor that they figured wasn’t working out very well at that time, so they decided to take the leap and put in their own little pitting facility.”

Chad estimates that in the beginning the annual tart cherry production for the co-op was about 1 million pounds per

year. Today, they average about 30 million pounds per year all grown by their nine-member families, some of which were original to the co-op, as well as a few neighboring producers, bringing the total to 13 family farms served by the co-op.

The annual cherry crop can be very unpredictable. “Mother nature really determines what we’re going to produce,” Chad said. “April to May 15th is a really, really critical time.”

The cherry crop is extremely weather dependent, especially during the early spring while the cherries are blossoming. Cherries start to blossom when the weather warms, if the weather turns and freezing temperatures hit after the trees have budded, it can severely impact yields because it will kill the buds before they produce cherries.

In addition to being a place where they could pit their cherries, Payson Fruit Growers also managed sales. Until 1981, Payson Fruit Growers contracted with a broker to sell their cherry crop. In 1981, the co-op joined Cherry Central, a marketing co-op made up of growers from around the country.

Harvesting and Packaging

Their annual harvest is all washed, sorted, pitted and frozen in a three-week window, a very demanding time period since all cherries have to be processed quickly to avoid deterioration. “Within 12 hours after they’re picked, you want them in a freezer so they get cold and start to freeze or they really start to decay,” Chad said. “In our situation, the cherries are picked, pitted and in a pail inside of a freezer or reefer that’s cold within seven or eight hours after picking. We have to receive an average of about a million and a half pounds a day and process them during the harvest.”

In order to accomplish this massive annual undertaking, the Payson Fruit Growers’ staff balloons from about 100 employees to 400-500 employees during their harvest window. They rely heavily on members of the neighboring communities, primarily high school students, to help with the harvesting and processing during their three-week harvest season.

“We are really fortunate to have a lot of high schools here, and a lot of teenagers and a lot of moms that want their kids to go to work,” Chad said. “We get some really, really good support from the communities. If we didn’t, I don’t know what we would do.”

To manage the schedule during the harvest, each grower gets an allotment of when and how much they can bring at various times, and they basically operate around the clock with a short break on Sundays until all cherries are harvested.



Chad Rowley with Wyatt Andersen, Western AgCredit loan officer.

Scan the QR code to see how the cherries are harvested & packaged at Payson Fruit Growers!



“The cherries are better if you harvest them when it’s cool, so we want to pick when it’s cooler outside so the fruit is cool,” Chad said. “Growers will start picking at nine or ten at night and pick all night until the next day at about noon or until they reach their allotment.”

After the cherries are picked using a cherry shaker, they are immediately put into cool water for transport. Upon arrival at Payson Fruit Grower’s processing plant in West Mountain, they are weighed and measured, and cool running water is circulated through the bins while they await processing.

When the plant is ready to process the cherries, they go through a series of conveyors where sticks, stems and smaller cherries are removed and they are washed and rinsed. Cherries run through an electronic laser sorter that judges by color whether the cherries are good or not, and sorts the undesirable cherries out.

Once the remaining cherries meet their grading standards, they are mechanically pitted and packaged into a pail. Each four-gallon pail contains 25-27 pounds of cherries and a few pounds of sugar. Sugar is added at this stage to prevent oxidation, but some cherries are packaged without sugar to meet customers’ specifications.

Value-Added Processing

Some of the frozen cherry crop is sold in the four-gallon pails and used in products such as desserts, smoothies and jams,



Payson Fruit Growers headquarters in Payson, Utah.

but the vast majority of the tart cherries are thawed and then dried throughout the year.

Payson Fruit Growers is known for its innovative drying system attributed to the efforts of Phil Rowley in introducing a new way to process and market the annual tart cherry crop. "My uncle, Phil Rowley, started experimenting with dried cherries in the late 1980s. He started playing with dryers and working with the other Payson Fruit Grower members."

Payson Fruit Growers Member Owners

Allred Orchards
Cherry Hill Farms
Orchard View Farms
Meredith Orchards
South Ridge Farm

Rowley Fruit Farm
Sorensen Fruit Farms
Valley View Orchards
Wall Brothers

Phil experimented with several different ideas to dry the cherries, and purchased an old IQF (individual quick freeze) machine and experimented with drying cherries. The dried cherry went on to revolutionize the way Payson Fruit Growers was able to sell their product.

Payson Fruit Growers developed and built their own dryers in the 1990s. Over the course of a few years, they constructed seven driers that are still used today to dry the bulk of Payson Fruit Grower's annual crop.



Four-gallon pails of frozen tart cherries thawing in preparation for drying.

Cherry Marketing

When Payson Fruit Growers started 60 years ago, the vast majority of the annual cherry crop went to desserts, whether the fruit was turned into cherry pies or used as a sweet topping on another type of confection. Since the early 1990s, they slowly started marketing more dried fruit which overtook the pie cherry sales as demand for pie cherries decreased.

Having the dried cherries as an alternative to frozen pie cherries has helped ensure Payson Fruit Grower's ongoing stability. Today, the vast majority of the cherry crop is sold as dried cherries and used in a variety of ways by consumers.

Dried tart cherries can be eaten as a snack or enjoyed in products such as health food bars, trail mixes, salad kits and in dried fruit mixes. They also produce dried chocolate-covered cherries. Payson Fruit Growers sells their dried cherries in bulk to national manufacturers to go into a completed product.

Another use of the tart cherries that has gained momentum in recent years is cherry juice. Tart cherries along with tart cherry juice are known for their health benefits including boosting immunity, heart health, joint relief, muscle recovery, gut health and as a sleep aid. Cherry juice is gaining popularity as a sports recovery drink, and in recent years an increasing portion of the cherry production has gone into cherry juice.

Payson Fruit Grower's dried cherries can be found in various products, so if a product you enjoy contains dried cherries, they may have been grown and sold by Payson Fruit Growers. They also have a line of products they package and ship direct to consumers including dried cherries, chocolate covered cherries and cherry juice. For more information, visit paysonfruitgrowers.com.



Monties, Payson Fruit Grower's chocolate covered dried cherries.

Meet the Loan Accounting Team



Back row: Jessica Gowans, Christine Hunt, Charlotte Hoff, Sandy Foote, Sandee Stevens

*Front row: Tamie Crowther, Ashley Burr
Not pictured: Jenny Snow*

Most customers are familiar with at least a member or two of our front-facing customer team, but it takes many working behind the scenes to ensure that Western AgCredit runs smoothly. One of those indispensable teams is the loan accounting team.

The loan accounting team is tasked with disbursing funds, applying payments, managing online banking and other transactions related to loan activity. This team also includes the individuals you speak to if you call the South Jordan office with an accounting or online banking question.

“Loan accounting is important because without it, recording and documenting the daily loan transactions would not be possible. The credit team plays a very crucial role in forming relationships with the customers and creating business for the Association. Loan accounting fills the critical role of keeping and maintaining the records behind the scenes,” said Ashley Burr, loan accounting team lead.

“The loan accounting team takes care of every loan being booked, as well as every disbursement and payment that is received. Every payment, rate change or disbursement that happens to a loan relies on loan accounting to perform it,” said Jessica Gowans, loan accounting-participations team lead.

Unlike most of the credit team that came from agricultural backgrounds, the loan accounting team has more diversity. “One unique thing about our team is everyone comes from different backgrounds. Some of us have banking experience prior to working at Western AgCredit, and some have experience in other fields or types of accounting. A few of us have experience in agriculture, and for some, working at Western AgCredit has given us the opportunity to be involved in agriculture for the first time,” said Jessica.

For Jenny Snow, “The most interesting part of my job is becoming familiar with the business aspect of agriculture.”

The loan accounting team all work together, but they are divided into two groups to better serve the Association’s needs. One team handles direct loans made to customers, the other team handles participation loans, which are loans made by other entities, mostly other Farm Credit Associations, that Western AgCredit then purchases a portion of in an effort to manage risk and diversify the portfolio. Sandee Stevens works on the participation side, and she enjoys the opportunity her job affords her to interact with other Associations.

“Working in participations, the most interesting part of my job is that no two days, or even transactions, are the same. Most of my work is done in coordination with other Associations, so I have also learned a lot about how other Farm Credits work,” said Jessica.

Unique transactions also keep the regular loan accounting team sharp. “Not every loan is the same. We run into scenarios that we only see once every year or two, so it can be challenging sometimes to figure out how to best approach a situation,” said Ashley.

Working closely together to ensure the daily work gets done fosters collaboration and teamwork, which for many, is one of the best parts of the job. “I work with supportive colleagues who make me smile. I believe my work has an impact on the company as a whole and the company’s values align with my own,” said Charlotte Hoff.

“I am part of an amazing team; I love everyone on my team and those I work with,” said Tamie Crowther. “In my opinion, the most interesting part of my job is working for a company that supports my growth and well-being as well as the growth and well-being of our members and the service opportunities we are invited to participate in to help the communities.”

Western AgCredit is fortunate to have such a dedicated team serving customers and carrying out this critical function, and we are grateful for the contributions they make!

Customer Scholarship Recipients

Western AgCredit would like to congratulate this year's \$2000 Customer Scholarship recipients. Applicants were evaluated on their academic performance, service, leadership, involvement in agriculture and their response to an essay.



Bryli Groll

Hometown: Cokeville, WY

Parents: Zane & Carrie Groll

Bryli is a senior at Cokeville High School and plans to attend the University of Wyoming in the fall where she'll study pre-med to help her reach her goal of becoming a pediatrician. In high school, she played basketball and volleyball, ran track, sang in the choir, played in the band and participated in a variety of clubs.



Cameron Proudfoot

Hometown: Lone, OR

Parents: Jason & Tara Proudfoot

Cameron is a senior at Heppner High School. After graduation, he plans to pursue a degree in mechanical engineering from the University of Idaho. Ultimately, he'd like to use his engineering degree to help advance technology in agriculture. While in high school, Cameron played football, basketball and baseball. He was also involved in the FFA, FBLA and the National Honor Society.



Brooke Humphries

Hometown: Enterprise, UT

Parents: Brandon & Amber Humphries

Brooke is a senior at Enterprise High School and plans to attend Evans Hairstyling College in the fall. While in high school, Brooke was a student body officer, sterling scholar and participated in softball, basketball and cross country. She was also involved in several different clubs and actively participated in her community including serving as Miss Enterprise and volunteering.



Jaid Stowell

Hometown: Parowan, UT

Parents: Coy & Kacey Stowell

Jaid is currently studying agriculture at Southern Utah University and is interested in breeding and raising horses, a venture she has already began. In college, Jaid participates in rodeo and is an active member of the ag club. In addition to working on her family's farming and ranching operation, Jaid rides horses for another rancher to keep the reining-trained horses in top condition.



Shaylee Rose

Hometown: Park Valley, UT

Parents: William & Amber Rose

Shaylee is a senior at Bear River High School and plans to study ag business at Utah State University in the fall. During high school, Shaylee was actively involved in the FFA and served as her chapter's president. She also serves in her community and is a member of the 4-H. She enjoys raising show animals and helps with her family's cattle ranch.

\$2,500 Daniel Anderson Memorial Scholarship Recipient



Faith Rowley

Hometown: Altamont, UT

Parents: Shane & Suzanne Rowley

Faith is a student at Utah State University where she's studying to earn a degree in agricultural communications and journalism. In high school, she was active in the FFA where she served as an officer all four years. After high school, she served a mission for The Church of Jesus Christ of Latter-day Saints in Tacoma Washington. According to Faith, "My career goals are centered on serving, helping and providing clear, applicable, and beneficial information to both producers and consumers concerning the agricultural industry."

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 of 2016. The Daniel Anderson Memorial Scholarship is awarded annually to one applicant who is pursuing a college degree with the intent to graduate and have continued involvement 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 scholarships.

\$2,500 FFA Scholarship Recipients



Braxten Blazzard

Hometown: Peoa, UT

Braxten is a senior at South Summit High School where he has served as treasurer and president of his FFA chapter. For his SAE, he worked at his family's lumber mill. In addition to FFA, Braxten played football and basketball and was a member of the National Honor Society. At the FFA Convention in March, Braxten was chosen to serve as the 2024-2025 Utah State FFA President. After his year of FFA service, Braxten plans to serve a mission for The Church of Jesus Christ of Latter-day Saints after which he'll attend Utah State where he wants to study ag business.



Hadlie Horrocks

Hometown: Lapoint, UT

Hadlie received the combined Western AgCredit-IFA scholarship at the Utah State FFA Convention in March. During her high school career, Hadlie held four officer positions, including president, in the Uintah FFA Chapter. Her FFA experience also includes participating and placing in several competitions, and she was recognized as the Uintah High School Agriculture Sterling Scholar. For her SAE, Hadlie bred goats and worked on her parents' cattle ranch. Hadlie also performs service in her community and educates others about agriculture and the FFA.

FFA scholarship recipients were awarded \$2,500 during the annual FFA Convention held in Logan, Utah in March. FFA scholarship applicants are required to complete an application, and then top applicants were interviewed for the scholarship. Following the interview process, scholarship recipients were announced during a general session of convention. Western AgCredit sponsors one scholarship and does a second scholarship in partnership with IFA. Hadlie Horrocks was the recipient of the combined Western AgCredit/IFA scholarship.

Western AgCredit Gives Back

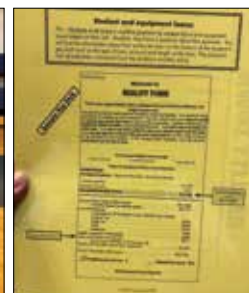
Scott Reeve, Western AgCredit loan officer in the Richfield Branch, had the opportunity to present Chief Matt Long and Secretary George Chappell of the Aurora City Volunteer Fire Department with a \$2000 Community Partnership Grant. They applied for this grant to help them train their team as well as update some older equipment. These grants are funded with donations from directors and employees that are matched by Western AgCredit.



In March, South Jordan team members and some of their family members had the opportunity to prepare and serve a meal for families experiencing homelessness at the Midvale Family Resource Center. Residents received a taco dinner complete with fruit and a special treat for the kids. Western AgCredit team members are grateful for the opportunity to serve their communities.



In March, Roosevelt team members helped the local school with their Reality Town project. Students were given a profession and wage based on their current GPA. They were then tasked with selecting a house and vehicle within their budget and balancing their budget accordingly. Western AgCredit team members manned the bankers' table, giving students help and advice if they ran out of money.



Throughout Western AgCredit's territory, team members help with various Farm Field Days organized by county Farm Bureau groups. This spring, the Roosevelt team ran the beef station at the Uintah County Farm Bureau Farm Field Day, teaching about 525 4th graders about the life cycle and biproducts of beef. Team members also helped with the Utah County Farm Field Days for 2nd graders.



Pictured: Wyatt Andersen at Utah County Farm Field Days.

Recent Sponsorships

- Utah Arizona Range Conference
- Salem FFA
- Utah Farm Bureau
- Utah FFA Foundation
- Utah Farm and Food Conference
- Soil Health in the West Conference
- Utah Farmers Union
- Farm Credit Fellows

Community Partnership Grants

UP TO \$2,000 AVAILABLE FOR...



Schools



Service Groups



Communities



Non-Profits

Western AgCredit is pleased to offer the Community Partnership Grant Program, which is funded by employee and director contributions and matched by Western AgCredit. For more information or to apply for a Community Partnership Grant, please visit westernagcredit.com.

Laughing Pen

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



Reminiscing

A farmer and his wife enjoyed a wonderful celebration with their family on their 40th wedding anniversary. After everyone left the couple was putting things away and stopped to reminisce about how things were so different when they got married. The wife picked up one of their wedding photos from the head table of their celebration and said, "You were so handsome, with a beautiful full head of hair." She looked over at him and rubbed his now nearly-bald head and then said, "But I do think a man looks more distinguished when he is bald." The farmer replied, "You were quite a looker back then too, with a Coke-bottle figure!"

She waited for him to say more, like the compliment she had given him, but he said nothing else. She glared at him waiting, and still he added nothing. Finally she threw the old photo in a box, turned and looked him square in the eyes and growled,

"I still have a Coke-bottle figure. It's just a 2-liter bottle now!"

The Eternal Ride

Two ranchers, Bart and Hank, in their late 80s, were neighbors who been friends all of their lives.

When it was clear that Bart's health was failing, Hank visited him every day. One day Hank said, "Bart, we both loved rodeo all our lives, and we rode some rank stock before we settled down to ranching full-time. Please do me one favor. When you get to heaven, somehow you must let me know if they have rodeos up there?"

Bart looked up at Hank from his deathbed and said, "Hank, you've been my best friend for many years. If it's at all possible, I'll do this favor for you." A few days later, Bart passed on.

A few nights passed and Hank was awakened from a sound sleep by a blinding flash of white light and a voice calling out to him, "Hank, Hank." "Who is it," asked Hank, sitting up suddenly. "Who is it?" "Hank it's me, Bart." "You're not Bart. Bart just died." "I'm telling you, it's me, Bart!" insisted the voice. "Bart! Where are you?" "I'm in Heaven!"

Bart said, "I have some really good news and a little bad news." "Tell me the good news first," said Hank. "The good news," Bart said, "is that there's the best rodeo you can imagine in heaven. Better yet, all of our old buddies who died before me are here, too. Even better than that, we're all young again. Better still, the weather is perfect and there is never any mud. And best of all, we can ride and fall all we want, and we never get hurt."

"That's fantastic," said Hank. "It's beyond my wildest dreams! So what's the bad news?" "You're ridin' with us on Tuesday."

For Sale: Used John Deere Tractor

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