

# *FenceLines*

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# FenceLines

Spring 2026

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**On the cover:** Jason Riley's handiwork at J & L Farm in Roosevelt, Utah.

## Locations

- Logan, Utah:** 435.752.2146
- 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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We'd love to hear from you! Send your questions or suggestions to:

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westernagcredit.com

# From One Season to the Next

**David Brown, President**



Spring feels very different this year. Perhaps it is because we didn't really have winter. For the first time while living in Coalville, I did not need to plow snow from my driveway or even scrape the sidewalks. There was no snow piled on the side of the road for the kids to play on or even enough snow to snowmobile in the field. At 5800 feet elevation that does not even seem possible, but it was.

We all know the result of such a meager winter will likely be serious drought. That stirs anxiety in the heart of each of us in agriculture. Water is our lifeblood in the high desert. Without it, crops will suffer and grazing allotments will be cut short. With the hopes of storage water being long past, we are left to put our faith in timely rains and our best conservation practices.

As you navigate your way through it, please visit with your loan officer early and often to remain aware of resources available to you, including loan modifications where necessary. Our goal will always be to work with you to achieve the "best possible outcome" for your individual situation. These include "common sense" options to preserve working capital and the overall financial health of your operation.

On a more personal note, after 33 years at Western AgCredit and 10 years as President/CEO, I have decided to step away at the end of 2026 and enter a new phase of life in production agriculture. I guess the technical term for what I am doing is called "retirement", but I prefer not to use the "r" word, as I have no intention of being idle.

Some of you may know that after milking cows for 62 consecutive years in Coalville, our family sold our dairy herd and land in 2023 and purchased a row crop farm in the midwest. Admittedly, it was not the best time to become a grain farmer, but it has been an exciting adventure and a new opportunity to learn how to farm in a different part of the country. We are grateful to own a farm there and be able to continue the legacy of agriculture in our family for generations to come.

From the time I was young, I always planned on a career in production agriculture, but life has a way of taking you down different paths. In 1993, my dad encouraged me to accept a job with Western AgCredit (then Farm Credit Services of Utah) as a loan officer in the Logan branch. Although I had a degree in agricultural business, I did not know anything about lending and barely had any familiarity with Farm Credit. As they say, the rest is history!

To say that was a wise decision is an understatement! My career at Western AgCredit has been as rewarding as I could have ever hoped for. It was the perfect fit for my love of agriculture and my interest in business. I have met and formed relationships with many of you, which I consider the highlight of my career. I have also worked with amazing people inside of the organization that have taught me many life lessons, and together we have moved the organization forward and formed a bond to last a lifetime.

We have been blessed to guide this organization through a period of strong financial performance and even greater stability, which reflects the hard work, ingenuity, and integrity of both its members and employees. I am grateful to the board of directors, past and present, for their trust and confidence in me. It has been a blessing to serve under their direction.

The future of Western AgCredit is bright! I wholeheartedly believe in the mission of Western AgCredit and know that it will continue to flourish under new leadership, with renewed energy, innovative solutions, and a fresh vision for the future.

I am committed to a smooth leadership transition and pledge to give my best effort to the last day. Thank you for the blessing of being in your service. It has been a wonderful ride!

**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.

# Association News

## New Employees



Western AgCredit is pleased to welcome Noah Runolfson as a new associate appraiser in Spanish Fork. Noah's previous work experience includes working in construction and for a farm and ranch supply store as well as guiding pheasant hunts.

He is a recent graduate of Southern Utah University with a degree in agriculture/agribusiness and also holds an associate degree from Snow College.

Originally from Spanish Fork, UT, Noah grew up involved in agriculture through FFA and 4-H. He is excited to begin his career with Western AgCredit and looks forward to learning agricultural appraisal. Noah enjoys spending time in the mountains hunting, fishing, riding horses, boating and building woodworking projects.



Western AgCredit is pleased to welcome Janey Dennis as the new marketing specialist in South Jordan. She is responsible for social media, content creation and grant programs.

Janey graduated from Snow College and has a degree in marketing from Utah State University. Her past experience includes creative marketing for the firearms, outdoor cooking and knife industries.

Janey grew-up on a turkey farm in Moroni, UT, and she is excited to combine her creative background with her passion for supporting agriculture in her new role. She currently lives in Nephi, UT with her husband, Matt, and their daughter. Outside of work, Janey enjoys playing pickleball and spending time with family.

## 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](http://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 LaDell Eyre at 435-691-2284, or Board Chairman Kim Haws at 435-770-5719.

## Customer Survey Drawing Winner Announced

Western AgCredit is pleased to congratulate Shane Rowley on winning the 2026 first quarter \$200 gift card. Shane 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

existing loan or getting a new loan and return it to the South Jordan Office.

If you choose to include your name on the survey, you'll be eligible for our quarterly drawing for a \$200 gift card. Those without a name are not eligible for the drawing.

## Submit Your Photos for the Calendar Contest Today!

We hope you're enjoying your 2026 Western AgCredit calendar featuring pictures submitted by customers! Thirteen agriculture-related photos will be selected for the 2027 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, 2026. 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](http://westernagcredit.com/photo-contest).





## 2026 Grow Your Future Forum in Oklahoma City

Western AgCredit was pleased to sponsor three young couples to attend the 2026 Grow Your Future Forum held February 25–27 in Oklahoma City, OK. The multi-day conference brought together young, beginning and small producers from across the country for education, networking and hands-on learning focused on strengthening agricultural operations and long term business success.

The Grow Your Future Forum offered attendees the opportunity to learn directly from respected industry leaders and see agriculture in action through a combination of keynote presentations and farm and business tours.

Participants heard from Dr. David Kohl, who shared insight into the agricultural economy and long term business planning, and Courtenay DeHoff, known as Fancy Lady Cowgirl, who encouraged attendees to embrace their story, lead with confidence and grow their impact within agriculture. Together, these presentations reinforced the Forum’s emphasis on leadership, education and forward thinking decision making.

A highlight of the Forum was the tour of Turner Farms and Express Ranches, including a visit to the renowned Express Ranches Clydesdale operation. These tours gave participants a firsthand look at large scale, professionally managed agricultural enterprises and the people behind them.

Attendees gained valuable insight into day-to-day management, long term planning, and the dedication required to successfully operate diverse and evolving agricultural businesses.

The Grow Your Future Forum continues to foster meaningful relationships among attendees and industry leaders while offering practical, real-world insight. Western AgCredit looks forward to the continued success of the Forum and the lasting connections that are made at this event.

**If you’re a young or beginning farmer or rancher interested in attending a future Grow Your Future Forum, watch for the Fall issue of FenceLines and follow Western AgCredit on social media for application details.**



*Western AgCredit’s GYFF attendees: Bryce and Emily Sorensen, Sajel and Kelsey Gale, Carson and Makenna Chew.*



*Grow Your Future Forum attendees at Turner Farms.*



# Nominate Your Favorite Woman Farmer Today!

Those selected for recognition will be spotlighted in a future issue of FenceLines and receive a \$250 gift card and customized charcuterie board.

In May 2024, the UN General Assembly adopted a resolution declaring 2026 the International Year of the Woman Farmer. The initiative, led by the United States—particularly through the U.S. Department of Agriculture (USDA)—garnered support from more than 100 countries.



INTERNATIONAL YEAR OF THE  
**WOMAN FARMER**  
2026

Across generations, women have played indispensable roles in agriculture. Their contributions have ranged from managing day-to-day farm and ranch operations to providing support behind the scenes by keeping households running, preparing meals for workers and maintaining essential records.

No matter the role they fill—on the farm, in the home, or in shaping the future of the industry—women are essential to the success of agricultural operations, and their work deserves recognition and celebration.

All the roles women play in agriculture are vital and the landscape has evolved significantly in recent decades. Today, women are stepping into leadership positions, managing operations and advocating for agriculture with greater visibility and influence than ever before.

In honor of the International Year of the Woman Farmer, Western AgCredit invites customers to nominate the key woman in their family’s farming or ranching operation for recognition in FenceLines. In each of the next three issues of FenceLines, two nominees will be selected and spotlighted. Western AgCredit looks forward to celebrating the women who help make agriculture thrive!

## Nominate a Woman Farmer Today!

Scan the QR code to nominate a woman in your family’s farming or ranching operation for recognition in FenceLines. In each of the next three issues of FenceLines, two nominees will be selected and highlighted. Each featured woman will receive a custom charcuterie board engraved with your family farm or ranch name and a \$250 Visa gift card.



# Lora Riley with J & L Farm

Location: Roosevelt, Utah

Nominated by: Audree Bagley

Lora Riley embodies the grit, dedication and resilience celebrated during the Year of the Woman Farmer, and she has played a vital role in the success of her family's operation.

As her daughter, Audree Bagley, explains, Lora not only manages things behind the scenes including bookkeeping, but she's out late nights raking hay, changing water and working cows.

During the busiest times of the year, Lora often steps away from her off-farm job to help get fields worked and planted in the spring and crops harvested in the fall.

In the early years of building their farm, she managed much of the day-to-day work while caring for four young children as her husband, Jason, drove an oil truck.

For the past 14 years, Lora has also served as a water master, ensuring fellow farmers and ranchers receive their water while maintaining critical irrigation infrastructure, including large reservoir dams.

Through it all, Lora taught her children the importance of hard work and being self-sufficient, reminding them that without farmers and ranchers, the world would starve. Her legacy lives on through her family and through the land she continues to care for.



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# Kassie Christensen with Christensen Land & Livestock

Location: Talmage, Utah

Nominated by: Stetson Christensen

Kassie Christensen is not just part of Christensen Land & Livestock—she is a driving force behind it according to her husband, Stetson.

Kassie does it all. She handles all of the hay baling herself, including hooking up and running equipment, without hesitation. Water is a shared responsibility, Kassie takes mornings while Stetson handles afternoons. Kassie can hook onto a trailer, drive out of state, load hay and haul it home without flinching, according to Stetson.

Beyond the physical work, Kassie is the steady voice behind every decision. She supports big dreams while keeping them realistic when challenges arise, balancing vision with wisdom.

At the center of it all, she is raising their four sons, teaching them how to work, why it matters and what

responsibility looks like. “She makes sure they understand that agriculture is not just a lifestyle, it is a responsibility,” Stetson said. “She teaches them that hard work pays off, that animals depend on you and that quitting is not an option when there are chores to do.”

Kassie also runs a successful chemical company and invests back into rural youth sports and agriculture. “Her leadership isn't loud. It's steady. And steady leadership builds strong communities,” said Stetson.



*Each of these women will receive a \$250 gift card and a custom charcuterie board with their farm's name/brand. In each of the next three issues of FenceLines, we'll select two women to highlight. To nominate your favorite female farmer, see page 6. If you've already nominated your favorite female farmer, there is no need to nominate again. We'll continue to consider all those nominated.*



*Jason and Lora Riley with their daughters Audree (Bagley) and Olivia and their new granddaughter.*

# Built One Season at a Time

The Riley family's story of steady growth, hard work and relationships

From the road, the Riley farm in Roosevelt, Utah looks settled—green pastures, tidy pivots, hay stacked just right and equipment parked neatly along the path winding through the farm. But Jason and Lora Riley will be the first to tell you it didn't start that way. What stands today is the result of decades of hard work, long nights and a belief that if they worked hard and showed they could care for what had been entrusted to them, more opportunities would come.

Their cow/calf and crop operation wasn't inherited, handed down or bought all at once. It was built piece by piece through sharecropping, leased ground, purchases and a reputation earned one day at a time.

## Roots in Agriculture

Jason's love for agriculture runs deep. Both of his parents grew up on farms and ranches, but as the oldest siblings in their respective families, they went to college and pursued careers outside of agriculture.

Still, they maintained strong ties to their roots by always owning a few cows, which gave Jason and his six brothers a foundation of responsibility and taught them the importance of hard work at a young age. With a house full of boys, chores were a way of life, and Jason spent his younger years helping care for the family's milk cows.

Jason's early years were spent in California, but when he was about 12, he moved with his mom back to Utah and began spending summers in the Basin working for his uncle, Shawn McConkie. "I just always loved it," Jason said. "The haying, the hard work—all of it."

By high school, Jason was spending every possible minute during the summer working on his uncle's farm. He didn't want to leave at the end of summer, often staying until the day before school started at Payson High School before returning home for the school year. He made the decision to stay in the Basin for his senior year, graduating from Altamont High School.



After graduation, Jason needed to find his own path. The size and scope of his uncle's operation wasn't enough to sustain him long-term, so his uncle helped him get his CDL and mentored him along the way. Jason began working in the oil field while continuing to help on the ranch whenever possible.

For Jason, agriculture wasn't a phase—it was the goal.

Lora, a Kettle from Ballard, also grew up in agriculture. The middle of five children, she learned early what it meant to contribute. Her family farmed and maintained large gardens. Lora watched her mother sew clothes, preserve food and keep everything running. Lora learned from a young age what hard work was.

She also had a passion for the outdoors and enjoyed helping on the farm. "I helped my dad the most out of the girls," Lora said. "I liked being outside on the farm all the time."

### **Building a Life Together**

Jason and Lora first met during a chance encounter while dragging main street in 1995. Shortly after that, they crossed paths again at a dance, began dating and were married in 1996.

As newlyweds, they lived in Altamont, Utah. Lora recalls a moment from that time that cemented them as true working partners. "I was bored one afternoon before I had kids and I restacked the woodpile," Lora said. "My friends told me that was the biggest mistake I ever made because now he knew that I could work—and work hard."

### **Starting with \$3,400 and an Opportunity**

While driving an oil truck in 1998, Jason heard about 120 acres of pasture available for lease. At first, he wasn't interested. But when the opportunity kept resurfacing, the Riley's decided to

take the risk and they used their entire savings—\$3,400—to get started.

The lease terms helped. Half was due in the spring, the other half in the fall. That left just enough operating money to get going.

Using leased cows on a sharecrop arrangement, the Riley's got started. They retained heifers from the first calf check and slowly built a herd. Six heifers a year became momentum—and momentum became possibility.

They stayed largely debt-free in those early years, growing cautiously, learning constantly and proving they could make it work when new opportunities came along.

### **Building While Raising a Family**

Their first child was born in 1998, the same year the operation began. Three more children followed. Jason continued driving truck at night and farming during the day. Lora worked alongside Jason and kept things going on the farm in his absence.

When Jason left for work, Lora finished what he'd started. Raising kids didn't slow her down—she was known to put them in car seats in the tractor while she worked.

In 2001, the opportunity arose to purchase their home place, which was basically open ground. "There wasn't one thing on this place but a rusted steel culvert," Lora said. "It was just pasture."

They plowed up 40 acres of pasture and planted corn. They spent long nights walking furrows with shovels, determined to make water go where it needed to go. "It was a miserable, nasty, packed, tight clay," Jason said. "I've never worked so hard in my life."



*Photo credit: Shaylee Johnson*

*The Riley Family: Shane, Mckinlee, Justin, Hank, Jason, Lora, Audree and Walker Bagley, and Olivia*

Since they lived away from the farm and Jason worked nights, Lora improvised with the kids. “I bought this little camper so me and the kids could sleep out here,” she said. “I’d get up and change water while they slept.”

When it came time to sell their first crop of corn, they had to sell on the stump because they didn’t have harvest equipment. When it was all done, they netted \$400, a small amount considering the work they put into the crop.

That first corn crop taught Jason the lesson he still carries today, production alone isn’t enough. You have to understand marketing, timing and buyers. You’ve got to know the numbers in your business.

“I just wanted to drive tractors, but I quickly learned you’ve got to be good at marketing and the business side of it,” Jason said. “I had just worked and sweated, worried and fretted for what I could have made in two days driving. I learned that if Lora’s going to work that hard, and my little kids are going to stay in a camp trailer, I’ve got to do better. I’ve got to be a better businessman, keep track of my inputs, and do a better job of finding buyers.”

The Rileys have done just that, finding buyers that come back to them year-after-year because they know they provide a consistent, reliable product and will stand by what they produce. These relationships have helped them weather the ups and downs of the market.

As the farm continued to grow, Jason stepped away from driving truck in 2012 to focus on the operation full-time. Around the same time, Lora took on a full-time dispatching position with Chevron, a job she still works today.

Jason is also a skilled welder and mechanic. With the help of family, he has maintained the infrastructure and equipment that keeps the farm running—hay sheds, fences, corrals and countless projects built by the family instead of being outsourced.

This practical skill has become a stress outlet for Jason. What started as a clean up from a pivot wreck became the windmill project. These practical skills have turned what was once a simple pasture into a working farmstead. A few years ago, the Rileys built a home on the place and moved to the farm.

### Growth Through Relationships

What defines the Riley farm isn’t just acres or equipment—it’s how growth happened. Most of the ground the Rileys farm today wasn’t listed publicly. Their increasing crop ground came through relationships with neighbors who watched the Rileys operate, including older farmers who wanted to see their farms remain in production agriculture.

These relationships often included sharecropping, allowing for shared risk and mutual success. These arrangements have helped them build the operation they have today.

They aren’t chasing growth for growth’s sake, they just take on opportunities that make sense and help them maintain their commitment to excellence. “We just want to keep doing it right,” Jason said.

### Looking Ahead

An essential part of the Riley’s story is the role their four children, Justin, Audree, Shane and Olivia, have played. From an early age, they were part of the farm and worked alongside their parents changing water, running equipment and learning responsibility. “At the time, they thought they were missing out,” Lora said. “But they were learning how to work.”

Olivia is in high school and continues to work on the farm. The others are all adults and help on the farm while they’re building lives of their own.

For Jason and Lora Riley, success didn’t come from one big break. It came from showing up again and again, steady decision-making and working with good people. Looking back on their journey, Jason reflects simply, “We’ve been blessed over and over.”



Earlier years of the Riley kids on the farm: Olivia, Shane, Audree and Justin



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# RateSmart Loan

AgFuture Program

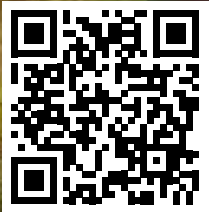
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Participants can enroll at any time and begin earning a rate reduction that will be applied to a future loan request.

***Visit our website for more information!***

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get started!



# Customer Scholarship Recipients

Western AgCredit would like to congratulate this year's \$2,500 Customer Scholarship recipients. Applicants were evaluated on their academic performance, service, leadership, involvement in agriculture and essay responses.



## Alison Olson

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Hometown: Ephraim, Utah

Parents: Chad & Lorna Olson

Alison is currently attending Brigham Young University-Idaho studying virtual design and construction. In college, she has served as president of the Green Power Car Club, vice president of the Game Club and is an active member of the Design and Construction Management Society. Alison remains closely involved in her family's turkey farm where she has learned the value of hard work and responsibility.



## Mellissa Rose

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Hometown: Mapleton, Utah

Parents: Michael & Sheryl Rose

Mellissa is a student at Utah State University studying business. In high school, she was actively involved in FFA and FCCLA which helped shape her interest in leadership, agriculture and hands-on work. She currently works for Rosewood Installation as a team leader and installer, where she trains new employees in cabinet building and installation. Mellissa plans to combine her business degree with her passion for working with her hands by creating a profitable hobby farm.



## Stetson Black

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Hometown: Blanding, Utah

Parents: Kenneth & Amber Black

Stetson is a graduating senior at San Juan High School. He plans to attend Utah State University to study veterinary science. He has held several leadership roles including president of the San Juan FFA Chapter, captain of his football team and student body vice president. He was recently selected to serve as Utah FFA State Treasurer, a role he will hold until next March. After completing his education, Stetson hopes to help care for animals and support ranching communities.



## Taytum Gale

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Hometown: Beaver, Utah

Parents: Leslie & Mindy Gale

Taytum is a senior at Beaver High School and plans to attend Utah Tech University to study nursing this fall. She serves on her high school's executive council and the Beaver Youth City Council, and she is a member of the drill team. Taytum plays an active role in her family's operation by assisting with herd health through vaccinations, feeding cattle and supporting breeding decisions as well as helping with hands-on work like fencing and irrigation to keep the operation running smoothly.



## Wyatt Zollinger

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Hometown: Tremonton, Utah

Parents: Steve & Courtney Zollinger

Wyatt is a graduate of Bear River High School where he was involved in sports and served as a chapter FFA officer. He's currently studying Aviation Technology at Utah State University with the goal of becoming an airline pilot. Wyatt plans to remain involved in agriculture by helping with his family's farm and ranch, using his flight skills to work in a spraying operation for a few years and eventually would like to own a small farm or ranch.

# \$3,000 Daniel Anderson Memorial Scholarship Recipient



## Gracelyn Barnson

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Hometown: Junction, Utah

Parents: Trevor & Amberlee Barnson

Gracelyn will be graduating from Snow College this spring and plans to transition to Utah State University to study animal science in anticipation of going to vet school. Gracelyn has been actively involved in agriculture and leadership from a young age. Throughout high school, she was active in FFA, 4-H, FBLA, and other organizations, serving in multiple leadership roles, including FFA Chapter president. She currently serves as a State Livestock Ambassador. She plans to continue her work on her family's ranch and would like to build a livestock operation of her own in the future.

*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



## Lily Monson

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Chapter: West Field Chapter

Lily Monson is an entrepreneur and the secretary of the West Field FFA Chapter. She owns and operates Groovy Flower Farm, a half-acre specialty flower business that blends sustainable agriculture and community engagement. Lily manages crop production, marketing, customer service and a self-serve flower stand. Within her chapter, Lily mentors younger members and supports specialty crop Supervised Agricultural Experiences, demonstrating strong leadership, professionalism and a commitment to agriculture.



## Garrison Selman

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Chapter: Fremont Chapter

Garrison Selman is an active member of the Fremont FFA Chapter where he has served as a chapter officer for three years. While serving as treasurer, Garrison led a successful fundraiser that fully covered chapter expenses, eliminating the need for additional fundraisers. Beyond school, he has taken on significant family responsibilities, helping operate a small family farm. After graduation, Garrison plans to pursue a degree in agricultural engineering with a minor in agribusiness with the goal of improving efficiency and sustainability in agriculture.

*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 contributes to a second scholarship in partnership with IFA. Garrison Selman was the recipient of the combined Western AgCredit/IFA scholarship.*

# Western AgCredit Gives Back

Recently, IT Director Greg Wood presented a \$2,000 Community Partnership Grant to the Tooele Bit N' Spur Club in support of their project to improve the rodeo announcer stand at the Tooele City Rodeo Grounds Park. Their mission centers on fostering horsemanship, leadership, dedication and sportsmanship—values that have shaped generations of riders and families in their community.



Earlier this year, Spanish Fork Branch Manager Alan Stevens presented a Community Partnership Grant to Kodie Vincent, an officer in the Payson FFA Chapter. The grant is to help fund a new project for the chapter, which is raising puppies for Guide Dogs of America. With this \$2,000 grant, students will take on the daily responsibility of feeding, caring for, and providing basic training and socialization for the dogs.



Members of the South Jordan team recently volunteered at The Road Home Family Shelter in Midvale, helping sort contributions for families in need. They also made a donation of essential items to the shelter. Western AgCredit is committed to strengthening the communities we serve, and by giving both time and resources, the team helped support The Road Home's mission to provide safe shelter and stability for families working toward independence.



In January, team members in our Roosevelt Branch volunteered their time to help unload a meat donation from the Utah Farm Bureau's Miracle of Agriculture project at the Duchesne Food Pantry. The donation will help provide much-needed protein to local families and individuals in the community. By lending a hand behind the scenes, the Roosevelt team helped ensure the donation was received and ready for distribution in a timely manner.



## Recent Sponsorships

- Utah Farm Bureau
- Utah Farmers Union
- Utah FFA Foundation
- Utah's Farmers Market Network
- UACD Annual Meeting
- Utah Cattlemen's Association
- AZ/UT Range Livestock Workshop
- Scholarships at Four Universities
- Various Local FFA Chapters

## 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](http://westernagcredit.com).

# Laughing Pen

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



## Gifts from Above

A couple was out admiring their newly planted spring garden on a bright Sunday morning. They were feeling quite accomplished in the peaceful space they created until a bird flew overhead and left a very specific “calling card” directly onto the wife’s clean white shirt.

She gasped in horror and showed her husband. He didn’t miss a beat, looked at the bird, and then back at his wife saying, “You know, sweetheart, they sing for most folks.”

## Fruit Selection

A woman was in the grocery store squeezing lemons. She asks the clerk, “Can you tell me how to pick a lemon?”

He starts to explain when she waves him off and says, “Oh, never mind—I’m pretty good at it.”

He asks, “Oh yeah? How’s that?”

She replies, “I’ve been divorced three times.”

## A Tractor

Farmer Dave went over to his buddy Dan’s place one day, and didn’t see him out in the field where he expected him to be. He looked around and eventually found him in the barn with some soft music playing and a candlelight dinner set out by the John Deere.

Dave asked Dan what he was doing. Dan replied, “Well, to be honest, my marriage is on the rocks. We’ve gone to couple’s therapy and the therapist said I’m not putting in enough effort and I need to do something appealing to a tractor.”

## Horse’s Advice

A farmer is sitting in the barn, complaining out loud about money. “I just don’t know what to invest in anymore. Crops are unpredictable, feed costs are up...”

From the stall, his horse says, “You should diversify.”

The farmer blinks. “I’m sorry—what?”

“Diversify,” the horse repeats. “Spread your risk. Maybe look into commodities or index funds.”

The farmer stares. “Since when do you know about investing?”

The horse shrugs. “I’ve been watching a lot of financial news. Plus, I already nailed the whole ‘stable’ income thing.”

## Punny Stuff

The sheep started a band... they’re called The Wool Pack.

That chicken is great at math—she’s always working with egg-sponents.

Farmers know how to turnip the fun.

I wanted to give the horse feedback, but I didn’t want to stirrup trouble.

The tractor is great at relationships... it really knows how to pull things together.

I’m wheat-ing for the weekend.

Lettuce be honest, these jokes are good.



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