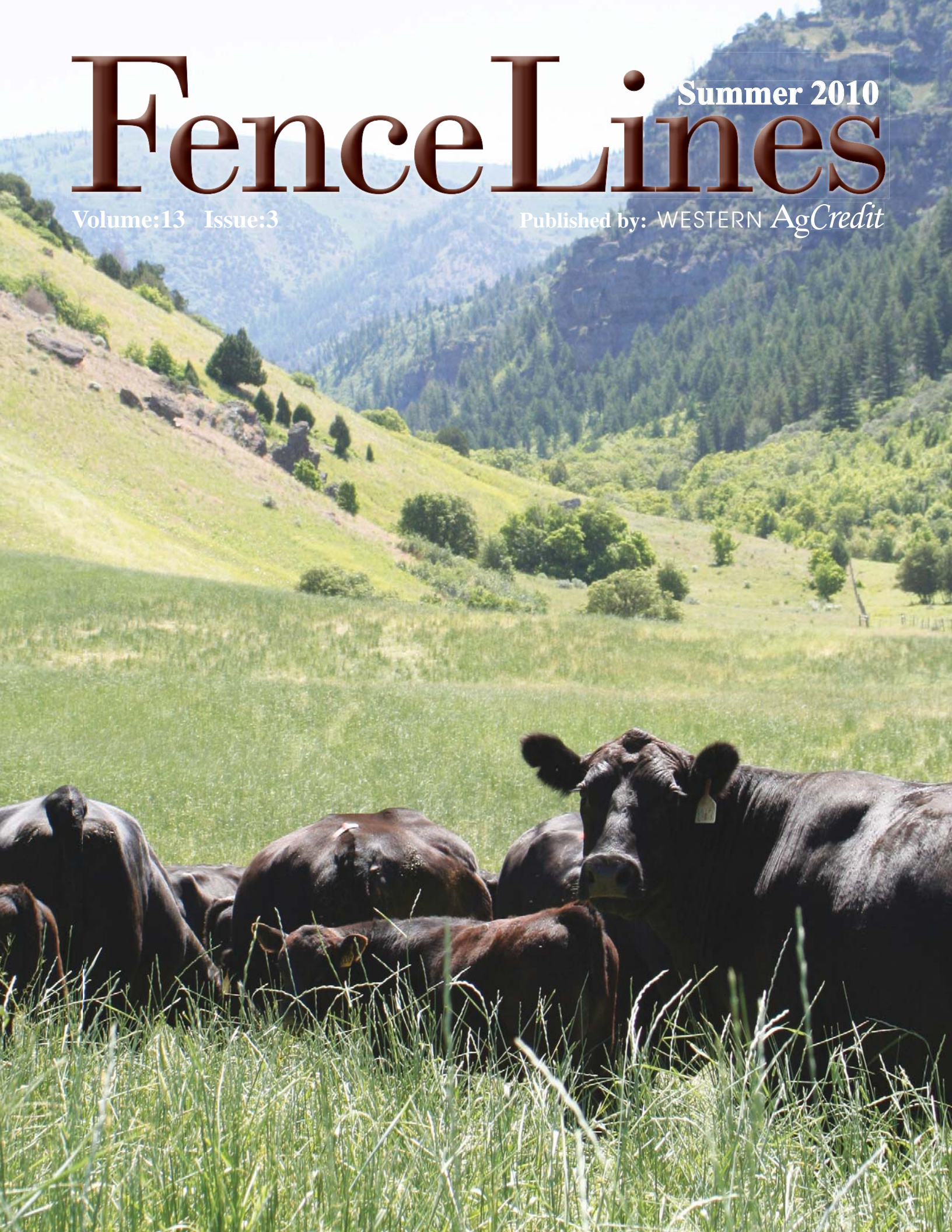


FenceLines

Summer 2010

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Spanish Fork, Utah: 801.798.7360

Delta, (Wed. only) Utah: 435.864.2314

Richfield, Utah: 435.896.8407

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We'd love to hear from you!
Please send story ideas, comments,
questions or suggestions to:

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FenceLines

Spring 2010



Cover Photo: Ward Angus Ranch cattle at the mouth of Paradise Dry Canyon in Paradise, 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 that this issue of FenceLines arrives with everyone in your family doing well. It's an extremely busy time of the year for our membership. The good news is we have adequate moisture in most areas and our membership is receiving good prices for their commodities. The dairy industry continues to endure more than their share of financial adversity, but we are confident they have the resources to continue in business until dairy prices strengthen.

As a company, Western AgCredit continues to perform remarkably well. We generally reflect the overall financial strength of the producers we finance. Since most of our membership is doing well, Western AgCredit is also doing well. Fortunately, interest rates are remaining low so we're able to pass on those low rates to our membership. Our new loan growth has slowed substantially from previous years, but we continue to add to our membership every month. The number of past-due loans and non-accrual loans within our portfolio remains at very low levels. We really don't have any "dark clouds" on our horizon.

It's with mixed emotions that I write about changes that have occurred within our Board of Directors as the result of our recent Director elections. Mr. Gayle Wood from Parowan, Utah decided to retire this year after 33 years on the Board. Over his tenure, Mr. Wood has held every leadership position culminating with being Board Chairman. Mr. Wood was always very sensitive about making

sure our actions were always in the best interest of the Stockholders. The staff and Board of Directors of Western AgCredit wish Gayle and his wife Greta a happy retirement. While we are sad to have Gayle retire from the Board, we welcome his replacement, Charles Redd. Mr. Redd and his wife Barbara reside in La Sal, Utah. We look forward to working with Mr. Redd, and it is nice to have Board representation from the Southeast corner of the State.

In other Board related news, during their July Board meeting, the Board re-elected Alarik Myrin from Altamont, Utah as Board Chairman and Richard Nielson from Ephraim, Utah as Vice-Chairman for 2010. These gentlemen put a lot of time and effort into leading the Board and the Association.

We appreciate the opportunity to work with our membership and the entire agricultural community. Western AgCredit remains well positioned to meet the future financial needs of our Stockholders.

Together in Agriculture,

A handwritten signature in black ink that reads "Richard Weathered". The signature is fluid and cursive.

Richard Weathered
President



Most people understand the basic concept of life insurance, what it is and its basic function, but do you realize all of the opportunities it offers when applied to your operation as a risk management tool?

Before understanding life insurance as a risk management tool, one must first understand that there are two primary types of life insurance, term life and whole life.

Term life policies offer death benefits in the event of the passing of the insured. Upon death of the insured, the beneficiary is paid the face amount of the policy. If the insured individual lives past the length of the policy, beneficiaries do not receive any money. The costs are relatively inexpensive early on, but with increasing age, the premiums increase dramatically for term insurance.

Whole life policies provide a basic death benefit like term policies, but they also build “cash value,” essentially a savings feature that can be withdrawn or borrowed against.

Since some of the premium payment is being diverted to the cash value account, not all of it is available to buy insurance protection. As a practical matter, that means that to get the same amount of insurance coverage -- that is, the same size death benefit -- in a whole life policy as one gets in a term policy, one has to pay a much, much larger premium, probably one several times as large as what is paid for the term policy.

Both policy types have their practical application, and one should fully consider all options before purchasing any insurance product. However, since term insurance is much less expensive, in most cases it will probably be the better insurance for risk management purposes.

So how can insurance be used to manage risk, and what types of situations does it make sense to purchase policies for this purpose? Included are a few scenarios where life insurance can be used to manage risk and keep the operation whole in the event of a death of the primary owner/operator.

Scenario #1

Mom and dad have four children, all of whom they want to have an equal share in the equity they’ve built in their ranching operation, but only one of their children is currently working on the ranch and has interest in continuing the ranch when mom and dad are gone. The ranch cannot be split into four pieces and remain profitable. The son that wants to continue the legacy doesn’t have the resources to buy his siblings out of three-quarters of the operation when the assets are divided.

The son still on the farm could choose to obtain a policy on mom or dad for the amount it would take to purchase his siblings’ shares of the operation. In this case, he is obtaining insurance to ensure that he will be able to afford to buy the operation and continue to have a viable ranch after mom and dad have passed.

LIFE INSURANCE

MANAGING RISK & PROVIDING PEACE OF MIND FOR YOUR OPERATION & FUTURE GENERATIONS

Scenario #2

A farm has one primary decision maker that takes care of all of the management decisions. He wants to ensure that in the event of his passing, his family could continue to manage the farm and not be overwhelmed with the debt load that he has been responsible for paying. He takes a life insurance policy out on himself in the amount owed on the operation. This way, in case of his passing, his dependents will be able to pay the debt and manage the operation without having the debt, making it easier to keep the operation viable.

Scenario #3

Two partners of a farming operation recognize that if either one were to die, the other would become the soul operator of the farm. The financial hardship associated with paying the deceased partner's heirs for the equity in the operation so the remaining partner could continue to run the farm would be impossible without selling some of the assets needed to properly run the operation. In this case, life insurance policies are taken out on both partners, listing the other partner as the beneficiary, and paid for by the business. With these policies established, if one partner passes, the other's heirs are bought-out of their ownership with the life insurance and the operation remains intact.

These scenarios are just a few of the risk management opportunities life insurance can provide a farming or ranching operation. As one can infer from these

examples, most family agriculture operations can benefit from the risk management opportunities available to life insurance policy holders.

To help our customers manage risk, Western AgCredit offers two life insurance plans, Premier and Advantage Elite, both term life insurance policies. These plans vary in terms, pricing and coverage. For more details on these Minnesota Life Insurance Policies, go to: <https://web1.fclifenet.com> and select the name of the plan from the menu on the left-hand side.

Once you've selected the plan you're interested in, it will also give you the option of getting a "Quick Quote," which will appear on the left-hand side under the policy name after you've selected the policy. By selecting "Quick Quote" and entering a few pieces of information, you can get a basic quote for the amount of coverage you want. Policy rates differ depending on age, health, habits and policy term and coverage.

Also available on the website from the left-side navigation is an insurance needs calculator; helpful for determining your family's life insurance needs. Typically, policies can be a dollar-for-dollar need, since life insurance proceeds are usually not subject to income tax. However, before determining insurance needs, seek advice from a tax professional.

For more information about the policies and peace of mind offered through life insurance, please contact our licensed insurance agent, Casey Beck, at 435.752.2146 or email him at cmb@westernagcredit.com.

Ward Angus Ranch

Today, producing top-quality registered Angus cows is the focus of Ward Angus Ranch, operated by Tony Ward and his son, Chris, but Tony's roots actually run deep in the dairy business.

Tony grew up on a dairy farm in Liberty, UT. While attending school at the University of Utah, he worked in the Cream o' Weber plant in Salt Lake City. After graduating with a degree in accounting, he stayed in the dairy processing business where he was employed until his retirement seven years ago as the CEO of Meadow Gold.

So how did the Wards get started in the beef business? About 20 years ago, Tony started a small beef herd, about 15 head, using some of the land in Liberty that his father used to dairy on. Since his retirement seven years ago, Tony has increased the herd size as well as the operation size, adding property and growing the business.

Tony enjoys working with the beef cows. "Now I have a full time job," Tony explains with a smile.



Tony & Chris Ward at their annual Ward Angus Ranch Production Sale held at the Anderson Livestock facility in Willard, UT

Today, the Ward Angus Ranch consists of three different properties. Tony still lives in Liberty and keeps bulls and some replacement heifers on his place there.

Needing more land to increase their herd size, the Wards purchased some property over the mountain in Cache Valley where they own two pieces of property. One piece is at the mouth of Paradise Dry Canyon, a picturesque piece of property that consists of about 1,000 acres of mountain pasture that they own and 1,500 acres of leased property. When they purchased the Paradise property, the only thing it had was the outer fences, and they have done a lot of work on the place to better accommodate their cow herd. According to Tony, they also sell a few elk hunts on their Paradise property.

Down on the valley floor in Young Ward, the Wards have about 500 acres planted with mostly alfalfa and grass. Chris lives in Young Ward with his family. Chris and Tony, with the help of a hired man, take care of the ranch, including the cows and farming operation.

The two pieces of property in Cache Valley seem to compliment each other when it comes to meeting the needs of their cow herd.

"The Paradise place is good in the spring until the first part of July, it starts to dry out," said Chris. "We have the exact opposite at the other place, so it works out beneficial at both places. We can use the Paradise place early on and the other place later in the fall so we're not running out of feed."

For the Wards, an important part of producing top-quality registered Angus is focusing on good genetics. In addition to artificially inseminating their herd, they also flush three or four of their best cows and implant the embryos, usually between 25-40, into recipients that cycle at the proper time for them to inseminate with the embryos.

Keeping records on genetics, especially when doing embryo transplant work, is extremely important. Chris is responsible for this and finds that the Black Angus website is a valuable tool for his record keeping.

According to Chris, “We try to get the best genetics available to us so we can provide the best cow herd.”

The results of the Wards’ investment in genetics can be seen at their annual registered cattle production sale. The Ward Angus Ranch Production Sale is held annually in March at the Anderson Livestock facility in Willard, UT.

“Last sale we sold about 100 head, about 40 cows and heifers and about 60 bulls,” said Tony.

To give their customers a better selection, they breed their cows to calve at different intervals. Some cows are bred to calve in September and October, giving the bulls the advantage of a little more size. They also breed some cows to calve between January and March.

“This will be our seventh production sale coming up in March,” said Tony. “We also sell bulls after the sale, usually to repeat customers.”

According to Chris, they like the ability the production sale gives them to market most of their



Tony Ward herding cows on the portion of their ranch located in Paradise.

animals at one time, and they don’t have to price animals individually.

Their sale draws potential customers from Utah, Idaho, Nevada and Wyoming. For more information on the Ward Angus Ranch and their annual production sale, visit their website: www.wardangusranch.com.

What started out as a herd of 15 has grown into 250 cows today, and the Wards continue to raise the genetic bar in their production, building a reputation for themselves as quality registered Black Angus producers.



Some of Ward Angus Ranch’s Registered Black Angus Bulls and their annual production sale.

Introducing Director Charles Redd from La Sal, UT

Western AgCredit is excited to welcome Charles Redd of La Sal, UT to the Board of Directors, as the new Director of Region 4.

Charles and his wife, Barbara, live in La Sal, UT, located about 30 miles southeast of Moab, where they run a cattle operation. Currently, Charles is in the process of transitioning his operation from raising hay and cattle to a purely cattle-based operation.

“We’re in the process of switching from hay to intensive grazing. We’re going to run stockers. We’re trying to get away from the equipment costs, fuel costs and labor,” said Charles. “Normally the cattle are on a quarter of a pivot or less. In a 30 acre piece, there are 800 head. We run between 1200-1500 yearlings. We plan to go to 2,000-2,500 head when we quit farming.”

Due to their elevation and irrigation capabilities, the Redds aren’t able to get more than two cuttings of

hay off of their acreage. Re-assigning their available resources to focus on their stocker operation will help them better utilize their resources and decrease operating costs.

“Our water situation is this. We’re at 7,000 feet. We don’t have a reservoir, so we depend on snow pack for our irrigation water. We’ll have good water until the 10th of June, and then it starts tapering off. On an average year, we will have good water until the end of June, and then it starts to taper off,” said Charles. “Normally we get two cuttings. We can get the first cutting off and water it for the second cutting, but in August we don’t have much water. We have enough water to make pasture, but not enough to raise a hay crop.”

Although the Redds don’t have water for the entire growing season, their water source does come with one big advantage. Since the Redds’ irrigation water is coming directly from the mountains above their property on the valley floor, they save pumping costs because their system runs on gravity.

The Redds’ acreage is primarily planted with an alfalfa and grass mix, with a little clover mixed in. Part of the transitioning of their operation includes weeding out the alfalfa so their pasture land contains only a grass and clover mix.

“We’d rather have grass and clover. The alfalfa causes us some problems with bloat. We’re moving away from the alfalfa. We’ve inter-seeded our alfalfa fields with grass, and then we’ve essentially quit taking care of the alfalfa, meaning we don’t fertilize for the alfalfa. We fertilize to give the grass the advantage,” said Charles.



Charles and Barbara Redd by on old wagon on their property in La Sal.

Charles inherited the ranch he runs today from his parents. Like most agriculture operations, the ranch has seen many changes over the years. Today houses that once boarded the employees of the ranch are rented out to miners working in the uranium mine. The La Sal area is rich in uranium, and the mine, which partly runs under the Redds' operation, recently re-opened.

"The houses were put in when they hired a lot of labor for the ranch work," said Charles. "Now we have a lot more equipment and hire a lot less people."

Another flashback to the days when the ranch required a good deal of manual labor is the La Sal Store that Barbara manages today. "Charles' grandfather started the store. He had Levis, horseshoes, the whole works," said Barbara.

The store began primarily as a commissary to outfit the ranch hands. Today, Barbara stocks it with groceries and other necessities to serve the locals and the miners. The store is a valuable service for a place that is at least a 30 minute drive from the nearest store.

Barbara has learned to adapt to the remote location when it comes to managing the household, "I buy bulk, I live on my food storage all the time. We shop wherever we are, but we don't just run to town."

Charles and Barbara have four children, all of whom help in the ranch or at the store. Their oldest, Kimberly, and her husband, Matt, live in La Sal with their two children, Carter and Cambry. Travis



Redd Family

*Front row: Carter, Kimberly, Barbara, Cambry, Jessica
Back row: Matt, Charles, Travis, Steven
Not pictured: Blair*

recently married Blair, and he is attending school at Utah State in the aviation program. Jessica just completed her cosmetology degree at Salt Lake Community College and is working on building a clientele in La Sal. Steven graduated from high school last spring and is busy working for the county Weed Board and will be attending Snow College this fall.

Charles attended Utah State where he graduated with a degree in animal science. He also attended Colorado State where he worked on a master's degree. While at Utah State, he would go to school at the end of September for two quarters, and then come home and farm during the spring and summer months.

"I've always, always enjoyed learning," said Charles, who continues his love for learning today. Currently, Charles participates in a program that helps farmers and ranchers better manage their operations.

(continued on next page)



Charles and Barbara Redd with their grandchildren, Cambry and Carter.

Participants are put onto boards and work together to evaluate each member's operation, asking questions about various business practices and suggesting areas where improvements can be made.

Charles is excited for the opportunity his new position on the Western AgCredit Board of Directors will give him to learn. "I'm looking forward to learning more about how Western AgCredit is run," said Charles. "I think the business practices being used are applicable to my operation as they would be to any other business."

Charles is also excited to work with the other Directors and the Association staff, and he is looking forward to helping the stockholders. "One of my interests is identifying resources that can assist agricultural families in being more successful," said Charles.

Charles is bringing new ideas, enthusiasm, education, experience and a desire to serve to the Board, and he will be a tremendous asset. The Association is excited to have his input on decisions that impact the stockholders and welcomes him to the Board of Directors.



Annual Meeting Election Results

On June 18, 2010, the results of the Director election were tabulated, and a new Director, Charles Redd was named for Region 4.

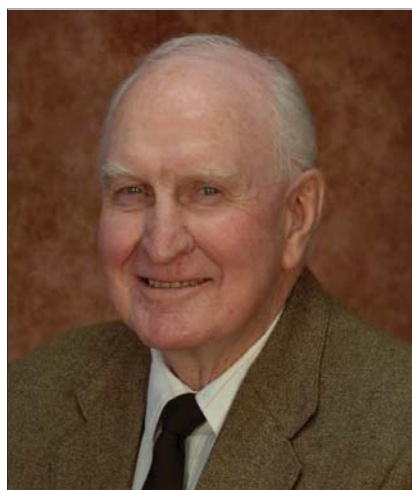
The previous Director from Region 4, Gayle Wood, did not seek re-election in the 2010 election. Charles is a cattle rancher from La Sal, UT.

Robert Johnson, a cattle and sheep rancher from Randolph, UT, was successful in his bid for another term and was re-elected to serve a three year term as a Director for Region 2.

During the first Board meeting held after the 2010 election on July 20, 2010, Shirelle Heninger, a CPA and partner in Smith Powell and Company, LLC, was re-appointed by the Board of Directors to serve another three year term as an Outside Director.

The Western AgCredit Board has eight Member Directors elected by the stockholders and two Outside Directors appointed by the eight elected Directors. The Outside Directors are selected as financial experts to add their knowledge and experience to the Board leadership.

Gayle Wood Retires After 33 Years on Board of Directors



Since 1977, Gayle Wood has faithfully served on the Western AgCredit Board of Directors. After his 33 years of service, he is retiring from the Board to spend time with family and enjoy retirement.

During his years of service, Gayle helped lead the Association through difficult times to the successful entity it is today. His wisdom and experience have been an invaluable asset to the Board of Directors and the Association staff.

Gayle's presence will be missed on the Board, but we wish him well in his future endeavors. We would like to extend our sincere thanks for his service to the Association, including the staff and the stockholders.

Western AgCredit Welcomes New Loan Officer



*New Tremonton Loan Officer
Travis Palmer.*

Western AgCredit is pleased to welcome Travis Palmer as a new loan officer in the Tremonton Branch.

Last May, Travis graduated from Utah State University with a dual major in agribusiness and business and a minor in animal science. “I am looking forward to working with a great staff and hope to continue to help keep the traditions alive of agriculture and the rural lifestyle,” said Travis.

Travis grew up on a cow/calf operation in Park Valley, UT. He loves the way he grew up and hopes to return to that lifestyle one day. He also worked on a hay farm in his youth.

In his free time, Travis enjoys doing anything outdoors including hunting, fishing, being in the mountains and working on the ranch. He also enjoys leather work.

Travis and his wife, Aubrey, live in Brigham City. We are excited to have Travis join the Western AgCredit team, and know he will be a great addition to the Tremonton Branch.

**You could win \$100!!!
By joining us on**



Western AgCredit

Wall Info Photos Boxes Events Links +

What's on your mind?

Attach: Share

Get More Connections

Get more people to like your Page with Facebook Ads!

In June, Western AgCredit launched a Facebook page to better communicate with customers and friends of the Association.

Upcoming events, pictures of happenings, Association news, contests and interesting links related to the financial and agriculture industries will be posted to the Western AgCredit Facebook page.

We'd like to invite everyone with an active Facebook account to join us online and qualify for a chance to win one of two \$100 American Express gift cards that can be used wherever American Express is accepted.

\$100 will be given to an individual that goes on and "likes" Western AgCredit before the end of August.

A winner will be randomly selected from the list of those who "like" the Western AgCredit page.

After you have "liked" the Western AgCredit page, invite your friends with agriculture associations to do the same, and be eligible to win a second \$100 American Express gift card! To qualify for this prize, email sjb@westernagcredit.com after you have invited your friends and you will be entered to win the second \$100 gift card.

If you have already "liked" the Western AgCredit Facebook page, you will automatically be qualified to win the \$100 gift card, but don't forget to invite your friends for a second chance to win!



LEOPOLD CONSERVATION AWARD

Presented by Sand County Foundation

2011 *Call for Nominations*



Presented by Sand County Foundation *in partnership with*
The Wyoming Stock Growers Association *and* EnCana Oil & Gas (USA) Inc.
as part of the Wyoming Environmental Stewardship Award Program

leopoldconservationaward.org

Leopold Conservation Award

In his influential book, *A Sand County Almanac*, Aldo Leopold called for an ethical relationship between people and the land they own and manage. The development of a land ethic was, he wrote, "an evolutionary possibility and an ecological necessity." A land ethic is alive and well today in the thousands of American farmers, ranchers, and foresters who do well by their land and do well for their land.

Sand County Foundation (SCF), the Wyoming Stock Growers Association (WSGA), and EnCana Oil & Gas (USA) Inc. are proud to present the Leopold Conservation Award to a Wyoming rancher who exemplifies the spirit of this emerging land ethic. The annual award is presented as part of WSGA's Environmental Stewardship Award Program

and includes a check for \$10,000 and an automatic entry into the National Cattlemen's Beef Association's national awards program.

WSGA's Environmental Stewardship Award program recognizes Wyoming cattlemen whose natural resource stewardship practices contribute to the environment and enhance productivity and profitability.

SCF's Leopold Conservation Awards are presented in seven states. The awards recognize extraordinary achievement in voluntary conservation, inspire other landowners through their example, and help the general public understand the vital role private landowners can and do play in conservation success.

Leopold Conservation Award 2011 Call for Nominations

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.

In Wyoming, the Leopold Conservation Award Review Panel will be evaluating properties in these categories:

- Improved Resource Conditions
- Stewardship Innovations
- Long-Term Commitment
- Sustained Economic Viability
- Community/Civic Leadership
- Multiple Use Benefits

Nominations

If you, or someone you know, is a livestock producer in Wyoming engaged in and committed to land management practices that increase conservation, we invite your nomination for the Leopold Conservation Award.

Please provide the following information:

Name, Address, Contact information of the landowner. Name, Address, Contact information of the nominator (if different).

1. Does the cattle business provide your primary source of income? Yes/No
2. Provide an overall description of your ranch. Please include the date it was established, the type and number of livestock you have, and the names of any family members actively involved in the business.
3. Describe three innovative stewardship practices that have had the most impact on your ranch.
4. Describe your ranch resource management goals in terms of stewardship and conservation.
5. Describe any unique or extraordinary information concerning your family or business that you think the media or other interest groups would enjoy learning about.
6. Given the criteria listed above, describe any other factors the review panel should take into consideration.
7. **Mail all materials to:**
Leopold Conservation Award
c/o Wyoming Stock Growers Association
PO Box 206, Cheyenne, WY 82003

With your nominating materials we encourage you to include supporting materials such as letters of recommendation, news clips, photos, maps, or any other resources that would assist the Review Panel in reviewing your nomination.

Nominations Deadline: September 20, 2010

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

www.leopoldconservationaward.org



www.sandcounty.net



www.wysga.org



www.encana.com



Western AgCredit Website Customer Benefit:

Members Only Features

In the last two issues of FenceLines, we introduced you to the new Western AgCredit website and discussed the secure document upload capabilities offered on the site. We hope you took a minute to look at the new site, and we hope you found some useful tools to more effectively manage your operation.

If you haven't already, please take a minute to register for the Members Only section. In addition to the secure document uploading/downloading capabilities we discussed in the last issue, there are other useful resources to help manage your operation in the Members Only section that can only be accessed by Western AgCredit customers. These features include:

Member Online Forms: In this section you can find forms to complete a loan inquiry, apply to modify your collateral or order drafts from your line of credit.

Detailed Rates: These rates are updated daily by our accounting department and help customers identify movement in interest rates. To most effectively use this tool, please speak with your loan officer and see if you qualify for the rate listed or a slightly lower or higher rate. Since rates are determined based on a variety of factors including your credit history and collateral position, your loan officer can determine where your rate falls in relation to the listed rate, then you can more effectively track your rate.

Industry Studies: Our credit staff evaluates the industries we finance to determine their current position including the current input costs, imports, exports, supply, demand and price outlook. These studies are now available for customers to view.

Member Discounts: As a Western AgCredit customer you qualify for discounts offered through the Farm Credit System. These discounts include car rental, flowers, Dell computers and Sprint cell phone service.

Legal Form Templates: Legal forms are necessary to conduct basic business and a variety of transactions. Our escrow department has provided templates and links to templates for documents such as Bill of Sale, Quit Claim Deed, Warranty Deed, Real Estate Purchase Contract, Lease Agreement, Vehicle Bill of Sale and more!

To access the information in the Members Only Section, go to www.westernagcredit.com and select "Members Only" on the bottom right-hand side of your screen. If you haven't registered yet, at the login screen select "Register Now" and complete the registration form. Once your account has been validated, you'll be notified by us that you can now login to Members Only.

We hope you will take advantage of the resources offered to you as a customer. If you have any questions about the site or need help registering, please contact your loan officer.



Laughing Pen

“The farmer has to be an optimist or he wouldn’t still be a farmer.”

- Will Rogers

Pig Misunderstanding

Howard County police officers still write their reports by hand, and the data is entered later by a computer tech into their database. One theft report stated that a farmer had lost 2,025 pigs. Thinking that to be an error, the tech called the farmer directly.

“Is it true Mr. Smith that you lost 2,025 pigs?” she asked.

“Yeth,” responded the farmer.

Being a Howard County girl herself, and understanding the local accent, the tech entered: “Subject lost 2 sows and 25 pigs.”

Gathering Chickens

The farmer’s son was returning from the market with the crate of chickens his father had entrusted to him, when all of a sudden the box fell and broke open. Chickens scurried off in different directions, but the determined boy walked all over the neighborhood scooping up the wayward birds and returning them to the repaired crate. Hoping he had found them all, the boy reluctantly returned home, expecting the worst.

“Pa, the chickens got loose,” the boy confessed sadly, “but I managed to find all twelve of them.”

“Well, you did real good, son,” the farmer beamed. “You left with seven.”

Giving Away a Horse

A retiring farmer in preparation for selling his land, needed to rid his farm of animals. So he went to every house in his town.

To the houses where the man is the boss, he gave a horse. To the houses where the woman is the boss, a chicken was given.

He got toward the end of the street and saw a couple outside gardening. “Who’s the boss around here?” he asked.

“I am,” said the man.

“I have a black horse and a brown horse,” the farmer said. “Which one would you like?”

The man thought for a minute and said, “The black one.”

“No, no, no, get the brown one,” the man’s wife said.

“Here’s your chicken,” said the farmer.

You Know You Are a Dairy Farmer if...

1. You’ve ever gotten an award for fat (and were proud of it).
2. You have more than a dozen cats.
3. Manure is a dinner table topic.
4. You can remember the name of every cow on your farm but the names of your children elude you.
5. Your idea of a neighborhood watch is someone calling you to let you know your heifers are out.
6. Your backyard ends at an electric fence.
7. You know the price of milk per hundred weight but not by the gallon.
8. Your idea of a power lunch is a sandwich on a tractor.
9. The medicine cabinet contains a container of Bag Balm.
10. Your idea of overnight delivery is pulling a calf at three in the morning.



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South Jordan, UT 84095-0850

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Looking to market to a wider audience?



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