

# Fence Lines

Summer 2013

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We'd love to hear from you!  
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# FenceLines

Summer 2013



Cover Photo: Grapes in the vineyard at Mt. Naomi Farms in Hyde Park, UT.

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*FenceLines is published for the reading enjoyment of customers and friends of Western AgCredit. Efforts are made to ensure the accuracy and completeness of information printed. However, the Association assumes no liability for inadvertent or unintended errors or inaccuracies. Servicing the Intermountain West since 1917, customer service is our commitment.*

# Dear Western AgCredit Stockholders & Friends,



We hope this issue of FenceLines finds you and your family doing well. Another year is flying by at a rate faster than the previous year. We all keep telling ourselves that our hectic schedules will improve at a future date, but that future date never materializes.

Being busy is a great thing and it is a great time to be involved with production agriculture. Even though production agriculture faces tremendous challenges from economic standpoints, environmental standpoints and political standpoints, we are still involved with the most honorable and necessary industry on earth; the production of food and fiber. Without farmers and ranchers producing the basic necessities for life, our National and World security would be impossible to secure. The general public isn't totally aware of the important contribution that America's farmers and ranchers make to our Country.

I wish we could figure out how to make our Country's leaders as productive as our farmers and ranchers. It's a total embarrassment to see how ineffective our Congressional members are. Even though Congress' popularity is at an all-time low, they continue to get re-elected by the local populations who vote for them. From a National standpoint, it's unfortunate that "all politics are local," which allows the same ineffective individuals to continue to represent us on a National level. Until Congress learns how to rise above the petty bickering that takes place when they represent only the views of their political party versus the honorable goals of what's in the best interest of our Country, we will remain in the quagmire that we currently find ourselves.

Whatever happened to the "Lions of the Senate" (Ted Kennedy and Orrin Hatch) working together to pass meaningful legislation that benefited our Nation? Is it too much to ask of our politicians that they try to find common ground to move legislation through both houses of Congress and present the President with bills that are truly bipartisan? Each political party can convince themselves that their view represents the only viable solution and since neither party has a supermajority in either body, the end result is nothing

is getting accomplished. Has Congress looked at the size of our National debt recently, or how about our out of control spending? If we don't do something to get our Country back on track, we run the risk of making our future generations indentured servants forced to pay back for my generation's excessive spending. This is a legacy that none of us want to leave our children.

The only way I know to resolve our National problems is for each of us to get involved in the National debates and start holding our Congressional delegation responsible for their votes. It is actually very easy to find phone numbers or email addresses for politicians that represent each of us. We have to let them know how we want them to vote; let them know what is important to us, and let them know that we are watching how they vote. It's high time that we remind the politicians **THAT THEY WORK FOR US**. We have to remember that each politician has to work to balance our spending and reduce our debt. This means that we no longer can expect the Federal pork-barrel to keep sending money back to the local districts for every historical program. We have to be mature enough to prioritize which programs warrant continued Federal support, and everything else must be cut. It's unreasonable to expect other Districts to assume the spending cuts, while we get our money. If Congress doesn't do their job, we need to hold them accountable and throw the bums out; including our bums if they are guilty.

My next FenceLines letter will focus on production agriculture and not the depressing topic of politics. Agriculture has a good story to tell and the individual producers are positive contributors to our economy and society.

**Together in Agriculture,**

**Richard Weathered  
President**

# Jane Guy Retires After 25 Years of Service



*Jane Guy addressing the group gathered for her retirement celebration.*

On June 14th, Western AgCredit employees and Jane Guy's family and friends gathered to wish her well in her retirement and thank her for 25 years of dedicated service to the Association.

Jane was presented with a camera and a clock with a plate commemorating her years of service. Jane is looking forward to spending her time pursuing hobbies, doing things with family and friends, traveling and volunteering.

Jane was a great asset to the Association, and she will be missed. We want to wish her well in her retirement and best of luck in her future pursuits.

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## \$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Reed Scow for winning the second quarter's \$200 American Express gift card. He was randomly selected from the returned surveys.

To be eligible to win this quarterly drawing, customers must complete the survey received in the mail after renewing a current loan or getting a new loan. If you choose to include your name on the survey, you'll be eligible for our quarterly drawing for a \$200 gift card.

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

Receiving the feedback shortly after you've completed your transaction allows us to make adjustments to business practices in a timely manner. The survey is brief and should take no longer than 10 minutes to complete. We'd like to thank you in advance for completing the survey.

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## New Board Leadership Elected

At the Western AgCredit Board Meeting held July 16, 2013 at the administrative office in South Jordan, a new Chairman and Vice-Chairman were elected from the Board of Directors to serve for two years.

Kim Haws, a Member Director from Newton, UT, was elected to serve as the Chairman. Kim was elected to the Board of Directors in 2003. He currently serves as a member of the District Stockholders Advisory Committee. Kim enjoys the opportunity being a Director gives him to represent shareholders' interests and discuss the issues and financial challenges of agriculture.

Shirelle Heninger, an Outside Director from Salt Lake City, UT, was elected as the Vice-Chairman. Shirelle has been on the Western AgCredit Board of Directors since 2005. Currently she serves on the Compensation and Audit Committees and as a member of the District Stockholders

Advisory Committee. Shirelle enjoys being part of an organization that continues to look for ways to improve processes.



*Chairman Kim Haws*



*Vice-Chairman Shirelle Heninger*

# Western AgCredit Welcomes New Employees



*Kara Polevoy*  
**Operations Assistant**

In April, Kara Polevoy joined the Western AgCredit team as operations assistant in the South Jordan office. Her responsibilities include administrative duties to ensure the office runs smoothly. Kara is looking forward to the opportunity this new position will give her to learn more about agriculture.

Prior to working at Western AgCredit, Kara worked for several years as a receptionist and

an administrative assistant in the medical and real estate industries. She also has experience in accounts receivable and debt collection.

Kara is the proud mother of three children, two girls and a boy. Kara and her husband, Nick, live in Cottonwood Heights in a home they purchased last year and are in the process of remodeling. When the weather is nice, she enjoys outdoor activities including camping, boating and hiking. During the winter months she likes to scrapbook, read and watch movies. Kara also enjoys cooking.

*Christina Fitzpatrick*  
**Operations Assistant**

In June, Christina joined the Western AgCredit team as an operations assistant. Her duties include greeting customers, answering phones and processing customer information and insurance. She's looking forward to the opportunity this position will give her to learn new things and work with the agricultural community.

Before she joined the Western AgCredit team, Christina managed a lab at the University of Utah and worked as an administrative assistant for a steel fabrication and erection company. She has a bachelor's degree from Southern Utah University in psychology with a minor in communication.

She grew up on a hay and cattle farm in Panguitch, UT. Christina and her husband now live in West Jordan. In her free time, she likes to read, bake, watch movies, spend time outdoors and be with her family.



*Cara Galleni*  
**Controller**

In June, Cara started as Western AgCredit's controller. Cara is responsible for the financial accounting transactions and processes, internal/external financial statements, as well as managing internal controls.

Cara graduated from Utah State University in accounting and is a licensed CPA. Previously, Cara worked as an auditor for CPA firms, as an assistant controller for an equipment dealer and in federal contract administration. Cara is

an active member of the Utah Association of Certified Public Accountants (UACPA) where she has served as president.

Cara's rural upbringing in Firth, ID provided her with the opportunity to work the annual spud harvest. As a youth, she enjoyed riding her horse, Charlie, and together they received All-Around Horseman awards several times. Today, Cara and her husband, Robert, live in Sandy. She enjoys skiing, road cycling, traveling, reading and cooking. Cara also enjoys high adventure sports including heli-skiing, bungee jumping and white water rafting.

*Kelsey Wilson*  
**Evaluator**

In July, Kelsey started as an evaluator. She will train in the Logan Branch for a few months to learn how to assess the value of land, cattle, crops and equipment, but will eventually be relocated to South Jordan. She's looking forward to the opportunity her position will give her to interact with customers and see a variety of agricultural operations.

Kelsey graduated from Brigham Young University-Idaho with a degree in

agribusiness. In the summer of 2012, Kelsey interned with Western AgCredit. She also has experience in secretarial work for extension and a construction company.

Kelsey grew up working on her family's crop farm in Pleasant View, CO where they raise pinto beans, wheat, oats and alfalfa. The oldest of four children, she likes going home and working with her family, when time permits. In her free time, Kelsey enjoys spending time with family and friends, watching movies, quilting and participating in livestock shows.



# Western AgCredit Announces Staffing Changes



*David Brown*

## **Senior Vice President/Operations Manager**

In July, David was promoted to senior vice president/operations manager. David will continue to manage the escrow and special assets departments and take on additional operations duties.

“With the high level of growth the

Association has seen in recent years, it is important to scrutinize our operating processes and procedures to ensure we are delivering credit in an efficient, cost effective manner,” said David. “We are also developing new products and services that will benefit our customers. I’m looking forward to working on these projects to help improve the Association.”

*Tony Powell*

## **Senior Vice President/Credit Manager**

In July, Tony was promoted to senior vice president/credit manager. In his new position, he will oversee the branch locations and manage the credit needs of the Association.

“I’m excited about the opportunities

and challenges ahead,” said Tony. “I look forward to meeting customers throughout the state and working with our staff to deliver service and products that helps us remain the lender of choice for agriculture.”

Tony and his family will relocate to the Salt Lake area since Tony will work out of the South Jordan Office.



*Clint Ward*

## **Tremonton Branch Manager**

In July, Clint accepted the position as Tremonton branch manager after Tony vacated the position to fill his new role as credit manager.

“I am excited to continue to work with all the customers in the Tremonton branch as well as staff,” said Clint. “I enjoy working

with the ag producers in the area and look forward to getting to know them all better. We have a great office, and will do our best to meet your needs.”

Clint has worked for the Association as a loan officer since January of 2007. Most of his time has been spent in Tremonton. Clint has a bachelor’s degree in agribusiness and agricultural systems technology from Utah State University.

*Kelsey Dutton*

## **Loan Officer-Tremonton Branch**

Kelsey started working for the Association in August of 2012. She has been training in the Logan Branch until July when she was relocated to Tremonton.

“I’m excited to meet the borrowers in the Tremonton area, learn more about

them and their operations and help with their financial needs,” said Kelsey. “I’m looking forward to this new opportunity and I am excited to be in the Tremonton area,” said Kelsey.

Originally from Limon, CO, Kelsey has a bachelor’s degree in agribusiness from Oklahoma State and a business administration degree from McPherson College in McPherson, KS.



*Ben Turnbow*

## **Loan Officer-South Jordan Branch**

In January of 2013, Ben started training in Tremonton as a loan officer. In July, he was relocated to the South Jordan Branch.

In addition to managing a loan portfolio, Ben will also assist in the development of programs used internally by the Association.

“I am excited to get to know the South Jordan staff and their customers,” said Ben. “It will be an exciting change and I look forward to the opportunities to serve in the area and build new relationships.”

Ben graduated from BYU-Idaho with a degree in agriculture business. Prior to working for Western AgCredit, he interned with Northwest Farm Credit and Lewiston State Bank.

# Plan Today *to ensure* Their Tomorrow



Join us in a

## Farm Succession Planning Workshop

**Logan:** November 18, 2013; 9:00 a.m.-3:00 p.m  
Coppermill Restaurant, 55 North Main Street

**Lehi:** November 19, 2013; 9:00 a.m.-3:00 p.m  
Thanksgiving Point Dinosaur Museum, 2929 North Thanksgiving Way

**Richfield:** November 20, 2013; 9:00 a.m.-3:00 p.m  
Frontier Village, 1475 North Main Street

This seminar is offered exclusively to Western AgCredit customers. There is no cost for this workshop and lunch will be provided for attendees. **Space is limited, so please RSVP to your local branch or [sjb@westernagcredit.com](mailto:sjb@westernagcredit.com) as soon as possible.** We would like to have all generations impacted attend, so please RSVP for all members of your family that plan to attend.

Brought to you by:



Featuring **Donald Jonovic, Ph.D., LaDell Eyre, CPA & Jarom Bergeson, Lawyer**



Donald Jonovic, Ph.D. has served as an advisor to business owners since 1973, focusing on the unique issues related to management development, growth & ownership transition in the successful owner-managed business. His consulting practice has included clients throughout North America.



LaDell Eyre is a licensed CPA & the managing partner in the accounting firm of Kohler & Eyre CPAs, LLP in Cedar City, UT. LaDell was raised on a Utah dairy farm & has an extensive ag portfolio that represents most Utah commodities. He also serves on Western AgCredit's Board of Directors.



Jarom Bergeson manages the Cedar City office of KKOS Lawyers, a law firm dedicated to the representation of entrepreneurs & small business owners. Jarom is licensed in Utah, Colorado & Nevada, & specializes in designing estate & business planning solutions for clients all across the country.



# Growing More than Houses

The Meikle family of Mt. Naomi Farms teach people about the importance of farmland through their U-Pick operation.

“Houses—the last crop you’ll grow,” a phrase understood by many as they watch subdivisions take over what was once fertile farm ground. Few are able to combat urban sprawl, but Keith and Brenda Meikle of Mt. Naomi Farms are working on doing just that.

They aren’t just growing berries at their U-Pick operation on the hillside in Hyde Park, UT overlooking beautiful Cache Valley, they are growing an understanding of agriculture and the benefits farmland provides. “We’ve grown hay and wheat for generations, but one thing we’ve noticed is that people don’t equate farmland with what they see out there. Hay and wheat are one process away from being edible,” said Brenda. “With the strawberries, people realize this is farmland. We eat what’s produced here; we don’t want to build houses on this land.”

To help the urban population understand the importance of farm ground is one of the reasons the Meikles decided to diversify their crop farm by adding a U-Pick

berry farm and vineyard about three years ago. Just as important as sharing the succulent vine-ripened berries and grapes is the opportunity for visitors to enjoy the experience.

“I tell my kids, you’re not just selling berries, you’re selling the experience,” said Brenda. “People want to go back in time and forget their problems.”

In addition to selling the experience and providing a delicious reason to preserve farmland, there are a couple of other reasons the Meikles got started, “We wanted to make more money on less ground and have the opportunity for the children to work,” said Brenda.

With the labor-intensive requirements of a berry and vineyard operation, there is always work to be done. The Meikle’s U-Pick is a family business; Brenda and Keith, with the help of their four children, run the U-Pick. Day-to-day operation is managed by Brenda and the kids, Emma, 16; Jonathan, 14; Joseph, 11; and Isabelle, 9.



In the summers, Brenda and her children can be found pulling weeds at 6:30 a.m. in preparation for their customers. The U-Pick is open from 7:30 a.m.-noon when the berries are on. Typically they have strawberries right when school gets out, and they last for about a month. The blackberries come on in August, and the grapes in September.

Berry production is a capital-intensive endeavor, with the cost of the plants, installing the irrigating system, trellising the grapes, and doing it over again when the berries have reached the end of their useful life. For instance, new strawberry plants must be planted every three years to ensure maximum yield.

The Meikles use a drip irrigation system to apply water as well as most of the nutrients to their grapes and berries. For the strawberries, the tubes are buried underneath the plants, and through trial and error the Meikles have determined the right depth for installing the drip system. “We’ve learned here that we have to bury them a bit deeper so they don’t tear,” said Brenda.

The Meikles also rely on two Bernese Mountain dogs to help. “The dogs are part of the crew,” said Brenda. “The kids love them. Repeat customers come back and ask about the dogs.”

There are only a handful of U-Picks in the state, and no other grape U-Pick in Cache Valley, so the Meikles have blazed an uncharted course when it comes to this type of business in their climate.

So how did they get started? The history of the Meikle operation demonstrates the family’s ability to adapt to current market conditions. Keith’s grandfather started out growing turkeys. Keith’s father and uncle then

transitioned the operation to a successful dairy farm. As part of the transition to the next generation six years ago, Keith and Brenda made the decision to focus on the 2,000+ acre cropping portion of the family operation and their cousins elected to manage the dairy.

At the time, they were living a few miles away from the farm, and their children didn’t spend much time on the farm. They considered other career options but realized farming was the way of life for them. “We wanted the kids to be raised on the farm, and it’s in Keith’s blood, he really cannot help it,” said Brenda.

The family built a home on the farm and started investigating other opportunities in agriculture to diversify their operation. The U-Pick berry farm and vineyard rose to the top because it seemed like the most viable option to meet their goals. Without a local example to look to for help developing this type of project, the Meikles looked outside of the state to research. “We talked to other U-Picks. Keith does a lot of research talking about what’s done well in other U-Picks, but that’s not always indicative,” said Brenda.

They have found that varieties that do well in other parts of the country can’t be matched in Cache Valley due to changes in soil and climate. For instance, after thorough research, the Meikles planted the Darselect variety of strawberry. This particular variety had performed well in other U-Picks around the country. However, it didn’t have a good flavor when grown in Cache Valley and will be replaced with another variety.

Another reason growing berries seemed like a good option for the Meikles is their unique location. Set up against the mountainside, Meikles farm has an

*(Continued on next page)*



*Western AgCredit loan officer, Casey Beck, with the Meikle family.*



*One of the canine crew members.*

advantage to the valley floor located less than a mile away. Temperatures average about 10 degrees warmer than the valley floor year round. “On the hill, we’re a little bit warmer, and we get some crosswinds too because we’re near some canyons. If we get some cold spells, it keeps the air moving,” said Brenda.

According to Keith, they also have about a month longer in the fall before it freezes. Typically, the valley floor will experience the first frost of the fall around the 15th of September. Where they live, they expect their first frost October 15th. In fact, this is what they are counting on. “All it takes is a night or two being under -15 degrees and you have some crop loss,” said Brenda.

Their location is also easy to access. Conveniently located just east of Highway 91, the main thoroughfare through Cache Valley, the Meikles have great access to drive-by visitors, but their U-Pick is also a destination. “We have quite a few people that have started to come up from Salt Lake, it’s the agri-tourism idea,” said Brenda. “While they come up here, I recommend other places they can go to help keep the business local.”

During the summer, retired Arizona residents, known as Sun Birds, move to Utah State University student housing to enjoy the cooler climate. This group is also a big customer base for the Meikles. Keith and Brenda don’t just get customers from other states, they have come from around the world including India, Germany, Canada and Russia. The demographics of their customer base varies, but according to Brenda, about half are moms with kids. They get a lot of repeat customers.

Maintaining and growing a client base is one of the challenges that come when entering the direct-to-consumer market. Signs indicating the berries are ready are placed on the highway to bring in drive-by traffic. The Meikles also keep interested people informed on what berries are ready on their Facebook page (to get updates, like their page-Mt. Naomi Farms). They also utilize the Cache Valley Visitor’s Center, farmer’s markets and word-of-mouth advertising to bring in new customers to their U-Pick.

The Meikles are always looking for ways to enhance the products offered to customers. In addition to strawberries, grapes, blackberries, boysenberries, loganberries and raspberries, the Meikles have also added an orchard. They have planted plums, peaches and apples. The peaches and apples won’t be on for a few years, but they plan on getting plums next year.

This year they are offering a wine making class so people can use their grapes for wine production. The Meikles don’t produce wine themselves, but they did make delicious grape juice last season with their remaining grapes.

According to Brenda, it’s very cathartic to get out in the berries and pick. It often opens up communication and piques reflection. She enjoys the chance she has to visit with customers and watch them enjoy the experience. Although a lot of work, the Meikles are committed to growing a quality product and providing an experience not to be forgotten.



*Strawberries from the Meikle’s patch.*



*Joseph Meikle with the dogs in the strawberry patch.*



*Jonathan, Emma, Joseph and Isabelle Meikle.*

# Western AgCredit Breaks Ground on New Building in Logan

On July 26, 2013, Western AgCredit Directors along with Logan Branch staff broke ground for a new office building in Logan, UT.

The new office facility will be located at 2195 North Main, directly in front of the Fisher Home Furnishing Building. "This is a prime location," said Casey Beck, branch manager. "It's on the ground level on Main Street and it is a central location for our lending area."

"The investment in the new Logan office demonstrates our commitment to serving the financial needs of farmers and ranchers in Northern Utah," said Kim Haws of Newton, UT, chairman of the Western AgCredit Board of Directors. "I'm excited that this location will provide easy access for our customers. It will also provide an exceptional work environment for our staff in the Logan office."

The Logan Branch has outgrown the current facility they are renting, and this new facility will provide the

space needed for the growing staff. Current plans put construction completion in spring of 2014. Once the building is completed, an open house will be announced.



*Logan Branch employees & directors at the ground breaking.*

## *Yesterday* & **Today**



**We've Been There. We're Still Here. We'll Be There.**

Farmers and ranchers know that agriculture has its ups and downs. So do we. Unlike some lenders that selectively lend to agriculture based on market conditions, Western AgCredit has over 95 years of experience lending money to agriculture- that's all we do.

**1.800.824.9198**  
**www.westernagcredit.com**





# Agriculturalists- NOT JUST FARMERS

By: Chase Black, Western AgCredit Intern



That milk came from a cow? My bacon came from a pig and the eggs popped out of a chicken? No kiddin'?

A 2012 survey of 2,000 people, done by a charity organization called LEAF (Linking Environment and Farming), showed just how few people in the coming generation are agriculturally literate, or even know where their food comes from for that matter. Although the survey was done in Great Britain, I'm sure that the results found there would be similar to what we would find over here.



These results are astounding! In the survey, people were asked to match pictures of foods such as milk, eggs, jam, and butter with the pictures of what produced that food item. The age group of 16-23 made some awful connections. 40% failed to match milk with cows, only half matched steak with beef cattle, only a third knew that eggs are laid by hens, and over a third were unaware that bacon came from pigs.



There is an obvious lack of education about agriculture in today's world. With this low



supply of agricultural knowledge there is a high demand for agriculturally literate people in all parts of the agricultural workforce. Understanding agriculture is almost an intuitive thing when you are raised on a farm or ranch or grow up in an agricultural community.

This kind of upbringing instills a strong passion for the agricultural way of life. That passion is needed from everyone involved throughout the entire process, from production to consumption, whether they are producing, servicing, transporting, marketing or educating.

I am very grateful for my ag upbringing. I'm lucky enough to call Coalville, Utah my home. I was raised on a mink ranch that was started by my grandpa, Eugene Blonquist, back in the 50's. My dad, Glen Black, now owns and operates the ranch, but of course, the real boss is my mom, Gena. It's always a family affair and I love being able to work with my dad, mom, sister, cousins and uncles on the ranch. Being raised the way I was helped me develop a strong work ethic, taught me to take pride in my work, and instilled that deep passion for agriculture.

After graduation, naturally I wanted to attend the ag school. I just completed my junior year at Utah State University, majoring in Animal, Dairy, and Veterinary Science with a minor in Ag Business. I bleed blue and love being an Aggie. I was fortunate enough to be offered an internship with Western AgCredit this summer and have been spending most of my time at the Evanston Branch. It's been a great experience so far and it has been really neat to apply some of the knowledge I have learned at college to real life. Besides my internship, I've enjoyed spending my time this summer with family and playing at rodeos where I compete in the steer wrestling.

Through the exposure I have had to the agricultural industry, from being in the FFA



to studying in the College of Agriculture and Applied Sciences at USU, I learned quickly that it's not just about sows, plows and cows. There are so many things that go into making American Agriculture run like a well-oiled machine. Each part must run efficiently. It has always amazed me how every piece works together.

Knowing the kind of people that are involved with each aspect and seeing the shared passion and desire in everyone's eyes makes me proud to say I am an American Agriculturist. It's obvious to see why America is at the top when it comes to agriculture. Even if someone isn't pursuing a career in production agriculture, there are so many different careers that are still essential to the industry and require someone who understands agriculture and the people involved.

There are hundreds of careers that are involved with agriculture that aren't necessarily production. Those that assist or provide service to the farmer can include bankers and lenders, equipment manufactures and sales people, feed distributors, nutritionists, vets and mechanics.

There are the people who are involved in taking the products to the consumer such as those who truck or transport, market, sale and add value to the products. Government agency careers such as a USDA inspector maintain the integrity and quality of the products produced. People involved in education also play an essential role, such as the ag teachers and extension agents. Every career involved plays a part in making sure that American Agriculture continues to flourish.

I talked with a few people who are pursuing careers in agriculture outside of production. Tara Saprorny, a loan officer here at Western AgCredit, said the part of her job she loves the most is the relationships she develops with the stockholders of the company. The most rewarding time for her is when she gets to see and help with the growth of an ag operation as it's just beginning or as it's transitioning with a new generation being brought on.

When I talked to Colton Thacker, a vet student in the USU School of Veterinary Medicine, he said he has enjoyed learning about the important role animal health plays in the animal production industries. The reason he chose to go into vet medicine is because he has a strong desire to stay involved with agriculture because of the lifestyle and people associated with it, even though there isn't an opportunity for him to take over a family operation.

I also spoke with the North Summit FFA Ag Advisor, Katie Silcox. The most rewarding part of her job is when a student succeeds in something they are passionate about, whether in FFA, in the classroom, or in another part of their life. As she teaches her students, she gets to facilitate the development of the agricultural leaders of tomorrow.

She knows that not all of her students will become production agriculturists, or even go into an ag-related career. However, she does have the opportunity for 45 minutes every day to inspire and excite them about something in agriculture so that whatever they become, they can all be supporters of agriculture. She works to help them see the big picture of agriculture, the family values and ethics which are the agricultural way of life, because whether you're a farmer or not, that's what life is truly about. By promoting ag literacy, students experience something that kids just don't get in today's world.

Radio broadcaster Paul Harvey gave a speech at an FFA convention in 1978. He described the spirit of the farmer. "It had to be somebody who'd plow deep and straight...and not cut corners. Somebody to seed and weed, feed and breed...and rake and disc and plow and plant and tie the fleece and strain the milk. Somebody to replenish the self-feeder and then finish a hard day's work with a five mile drive to church. Somebody who'd bale a family together with the soft, strong bonds of sharing, who'd laugh and then sigh...and then respond with smiling eyes, when his son says he wants to spend his life 'doing what dad does'. So, God made a farmer!"

No matter what part of the ag industry we find ourselves in, we can bring the spirit of the farmer to our work. Whether you are producing, banking, servicing, or marketing, you're part of something bigger, American Agriculture. It is vital that we preserve this spirit and passion in a world where some folks don't even know their milk comes from a cow. I can't think of a better way to make a living than in an ag related career.



*Above: Chase Black working on his family's mink ranch.*

*Left: Chase Black practicing roping.*



# GIVES BACK

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

## Employees Help Beautify Cemeteries for Memorial Day

On April 18, 2013, the Logan Branch staff spent the afternoon at the Smithfield, UT cemetery stabilizing headstones.

On May 23, 2013, the Tremonton staff sanded and painted a fence as well as cleaned and adjusted headstones at the Elwood, UT cemetery.

Oftentimes, the smaller cities don't have the necessary finances to do all of the maintenance they would like to and rely upon volunteers to help maintain city properties. Both cities were grateful for the assistance of our Logan and Tremonton employees.



Casey Beck holds a headstone while Kelsey Dutton helps stabilize it by filling in the dirt.



Ben Turnbow, Clint Ward & Tony Powell help an Elwood City worker stabilize a headstone.



Scott Poulsen overseeing gravestone stabilization at the Smithfield cemetery.

## Staff Helps Paint State Fair Livestock Barn



Amy O'Hanlen and Scott Marchant painting a gate at the Utah State Fairpark.



Matt Jarrett painting trim at the fairpark.

On June 7, 2013, South Jordan employees worked in two-four hour shifts to help paint the livestock show barn at the Utah State Fairpark.

Employees painted railings, bleachers and walls, both interior and exterior. The facility is primarily used for livestock shows and is the location of the junior livestock shows during the fair.

This project complimented Western AgCredit's commitment to support the junior livestock program, which we do throughout our lending territory both financially and through volunteer efforts by staff at various junior livestock shows.

### RECENT SPONSORSHIPS

- UTAH STATE AG DAY
- UTAH FARM BUREAU CREATIVE STORY CONTEST
- UTAH FFA CONVENTION
- STATE 4-H CONTEST
- LEOPOLD CONSERVATION AWARD
- WEBER COUNTY DAIRY DAYS
- UTAH FARM-CHEF-FORK
- LOCAL FOOD FARMER CONFERENCE
- BLACK AND WHITE DAYS BARBECUE

### DONATIONS

- OKLAHOMA DISASTER RELIEF



# Laughing Pen

“Life on a farm is a school of patience; you can’t hurry the crops or make an ox in two days.”

- Henri Alain

## What Does that Sign Say Again?

In a department store: *“Bargain Basement Upstairs”*

In an office: *“Would the person who took the step ladder yesterday please bring it back or further steps will be taken.”*

Outside a farm: *“Horse manure per pre-packed bag do-it-yourself.”*

On a church door: *“This is the gate of heaven. Enter ye all by this door. (This door is kept locked because of the draft. Please use side door.)”*

Outside a secondhand shop: *“We exchange anything-bicycles, washing machines, etc. Why not bring your wife along and get a wonderful bargain?”*

Notice in a field: *“The farmer allows walkers to cross the field for free, but the bull charges.”*

Message on a leaflet: *“If you cannot read, this leaflet will tell you how to get lessons.”*

Sign on a repair shop door: *“We can repair anything. Please knock hard on the door - the bell doesn’t work.”*

Sign on a billboard along a highway: *“Caution: Objects in the mirror may have flunked driver’s education.”*

## If Life Was Like a Computer...

If you messed up your life, you could press “Ctrl, Alt, Delete” and start all over!

To get your daily exercise, just click on “Run!”

If you needed a break from life, click “Suspend,” then, when you are ready, hit any key to continue life.

To add/remove someone in your life, click “Settings” and “Control Panel.”

To improve your appearance, just adjust the display settings.

If life gets too noisy, push the “Mute” button.

When you lose your car keys, click on “Ctrl” “F” to find.

“Help” with your chores would be just a click away!

## Christian Bear

One Sunday, a man skipped church services to go bear hunting. Along the trail he turned a corner and collided with a bear. The man stumbled backwards, slipped off the trail, and began tumbling down the mountain, the bear in hot pursuit.

Finally, the man crashed into a boulder, breaking both his legs and sending his rifle flying through the air, just out of his reach.

As the bear closed in, the man started praying “I’m sorry for what I have done. Please forgive me and save me! Please make this bear a Christian.”

Suddenly the bear skipped to a halt at the man’s feet, fell to its knees, clasped its paws together, began to weep and said, “Bless this food which I am about to receive!”



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# B B Q

Enjoy Utah beef, lamb, pork, turkey, dairy products, onion rings, corn and salad prior to the **Utah State University vs. Boise State University** football game on

## Saturday, October 12, 2013

Two and a half hours before kickoff • Craig Aston Mini Park (1350 North 800 East)  
\$10 for adults (11 and older) • \$5 for children

Call 1-888-USTATE-1 for tickets.

All proceeds fund scholarships for College of Agriculture and Applied Sciences students.

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