

Fence Lines

Summer 2015

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We'd love to hear from you!
Please send story ideas, comments,
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Cover Photo: The shakers mechanically harvesting tart cherries at McMullin Orchards.

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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 just completed the first half of 2015 and now have an opportunity to reflect back on our operating performance. Western AgCredit is performing exceptionally well in all aspects of its business. Thanks to some timely rains this spring, we were able to dodge the negative fallout from a drought. A majority of the commodities within our portfolio continue to enjoy strong prices, which when coupled with low interest rates results in a favorable business climate. We couldn't achieve our prolonged positive operating results if we didn't have the best business relationships in the Intermountain West. Specifically we have to thank the following groups for contributing to our success:

- **Membership/Borrowers** – without this group Western AgCredit has no purpose to exist. Since our only business is lending to agriculture, we are a reflection of our membership and this is a reflection we are extremely proud of. We finance the best people in the best industry.
- **Western AgCredit Board** – the Board establishes the strategic direction for the Association. The Board provides the morale direction for the organization.
- **Western AgCredit Staff** – Our staff provides the horsepower that moves the company forward. They utilize their discretion to develop solutions that meet the expectations of our customers. Our staff is our biggest competitive advantage over other lenders.
- **CoBank** – is our source of funding that assists us in moving capital from Wall Street to the rural home town main streets within our service area. We are fortunate to have a lender who treats us the same way we strive to treat our customers.
- **Participation Partners** – Western AgCredit has a select group of partners that we buy and sell loan participations. Specifically Lewiston State Bank, Bank of Commerce, CoBank and Northwest Farm Credit Services have contributed significantly to our success.
- **Agricultural Stakeholders** – These stakeholders comprise commodity organizations (i.e. Cattlemen's

Association, Woolgrowers, etc.), legislative organizations (i.e. Farm Bureau Federation, Farmers Union, etc.), supply/service organizations (i.e. Intermountain Farmers, Producers Livestock, etc.). Working together, the stakeholders are able to accomplish significantly stronger results than we could if we operated individually. A few stakeholder accomplishments are: funding youth scholarships; funding agricultural PACs; providing input to State and Federal Governmental bodies, etc.

Western AgCredit won't take for granted the support we receive from the groups listed above. We will work hard to earn everyone's business and support.

In April of this year, the President of the American Bankers Association (ABA) called on Congress to eliminate the Farm Credit System. Even though Congress isn't likely to eliminate the Farm Credit System, Western AgCredit took the topic seriously and talked to several of the local agricultural stakeholders about the situation. In an effort to show support for Western AgCredit, CoBank and the entire Farm Credit System, the major stakeholders signed onto a letter of support addressed to the Utah Congressional Delegation. The next page has a copy of their stakeholder letter for your review. We sincerely appreciate the strong support that we received from the signees of the included letter. I would also like to reaffirm our appreciation to our membership, Board of Directors, employees and business partners for their business, support and their commitment to Western AgCredit. Western AgCredit is truly blessed.

Together in Agriculture,

Richard Weathered
President

The letter below, referenced in the President's Message, was sent to the Utah Congressional Delegation in support of the Farm Credit System. We appreciate the willingness of industry partners to support the Farm Credit System and its important role in funding rural America.

June 26, 2015

To: Utah Congressional Delegation

Dear Senators and Representatives:

On behalf of Utah's farmers, ranchers, agribusinesses, and rural infrastructure providers, we are writing to express our strong objection to the April 13, 2015 statements made by American Bankers Association CEO Frank Keating calling for the elimination of the Farm Credit System. As the first GSE established by Congress, the Farm Credit System's continued existence is at the pleasure of Congress. Mr. Keating's proposal would cause serious harm to the Utah economy and especially to the rural communities and agricultural industry within our state. The Farm Credit System is represented in Utah by Western AgCredit which is headquartered in South Jordan, Utah and CoBank which is headquartered in Greenwood Village, Colorado. Western AgCredit has offices throughout Utah and has current loan volume of \$720,000,000 which represents a significant amount of the total agricultural debt within Utah. CoBank is a \$107 billion cooperative bank providing loans, leases, export financing and other financial services to agribusinesses and rural power, water and communications providers in all 50 states.

Access to credit is critical in our rural communities, whether for farmers, ranchers and agribusinesses or for modern power, water, or telecommunications providers. The credit needs in Utah are great and it takes many providers to meet them. Elimination of any of these providers would be a serious blow to our state's economic vitality.

In addition to providing vital access to credit, Western AgCredit and CoBank have proven themselves as a partner in the agriculture and rural communities throughout Utah by providing support to commodity groups and agricultural-related organizations. This support has come in the form of donations, scholarships, sponsorships, speaking engagements, and service on agricultural-related committees.

We hope Congress will support policies that encourage all financial service providers to work together to meet the needs of Utah's farms, ranches, agribusinesses, and rural communities. The Farm Credit System is critically important to the Utah economy.

Respectfully,

Utah Farm Bureau Federation
Utah Cattlemen's Association
Producers Livestock Marketing
Fur Breeders Agricultural Cooperative
Dale T. Smith & Sons, Inc.
Fassio Egg Farms
Gossner Foods
Norbest

Utah Farmers Union
Utah Wool Growers
Dairy Producers of Utah
Intermountain Farmers Association
Ensign Ranches of Utah
Oakdell Egg Farm, Inc.
Bear River Valley Co-Op
Select Sires MidAmerica

New Employee



Nikita Berrett

Branch Secretary-Roosevelt

Nikita Berrett started working for Western AgCredit as the Secretary of the Roosevelt Branch in June. Her job responsibilities include helping customers, checking on loans in progress, keeping files updated and assisting the Branch Manager.

Nikita has an associate's degree and is currently working on a bachelor's of social

science degree. Her past work experience includes working as an accounting specialist for a construction company and as a cosmetologist.

Originally from Roosevelt, Nikita is happy to be back in the Basin. Growing up, she rode horses and she's looking forward to working with her husband and daughter to start a hobby farm. In her free time, she enjoys playing volleyball and cutting hair.

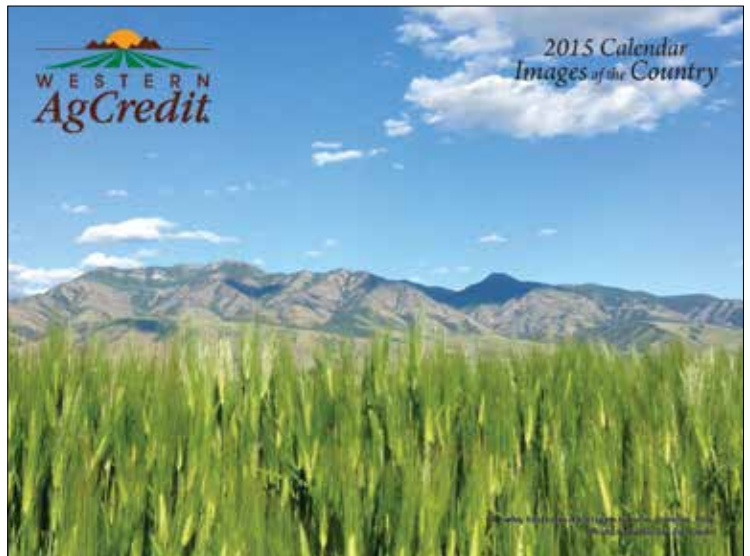
Photo Contest for the 2016 Calendar!

We hope you're enjoying your 2015 Western AgCredit calendar featuring pictures submitted by our customers. Now is the time to start taking pictures to submit for the 2016 calendar!

Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift card for his/her submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is August 31, 2015!**

High-quality digital photos are preferred, but other formats will be accepted. Submissions will not be returned. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes.

Please include a brief description of the photo including location and names of individuals, if present. Entries can be emailed to Sarah Buttars at sjb@westernagcredit.com, or mailed to her at PO Box 95850, South Jordan, UT 84095.



Cover of this year's Western AgCredit calendar.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Joe Yardley on winning the second quarter's \$200 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 your feedback. We want to ensure that we are meeting your needs and exceeding your expectations.

Receiving your 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.

Robert McMullin with his loan officer, Jerry Johnson.



SHAKING IT UP!

Growing and Processing Fruit at McMullin Orchards in Payson, Utah is a family affair.

Fruit farming for the McMullin family has deep roots in Utah County. Robert McMullin, the current president of McMullin orchards along with his three siblings, David, William and Ann, are the third generation of the McMullin family to grow fruit in Utah County.

In the early 1920s, Robert's grandfather, also named Robert McMullin, moved to Payson to work as the Payson City attorney, a position he held for 30 years. In addition to the law, Robert had a love of farming, and in the mid-1920s, he bought a piece of ground in Genola, Utah. This was around the time the Strawberry Valley Irrigation Project was constructed, bringing the water necessary to farm the ground.

"In 1927, over the Easter Holiday, they planted sweet cherry trees there [in Genola]. He broke it out of sagebrush and then planted trees," said Robert. This was the beginning of a nearly 90 year history in raising fruit.

Over the years, they continued to purchase land and expand their farm. According to Robert, "My grandfather

bought the ground the processing plant is on in the 1930s. The story goes that he traded part of it for a herd of sheep. The piece across the street from the plant belonged to the Federal Land Bank and he bought it from them in the 1930s."

Robert's father, Dave McMullin, like his father, had an interest in the law and farming. "My grandfather was ill, so my dad farmed during the war," said Robert. "He could have been drafted but he was given an exemption because he farmed this ground. During the war, my father farmed this area and raised grain. He'd farm in the summer and go to school in the winter."

Robert was born while his father was attending law school at the University of Utah. After his father graduated, the family returned to Payson, and Dave followed in his father's footsteps, serving as the Payson City attorney for 30 years.

Robert and his siblings recall working on the farm while growing up in the 1960s, including planting trees to put more of their land into fruit production. "My dad planted

more fruit and practiced law,” said Robert. “This was his out during that time, and I think it was probably the same for my grandfather, he had roots in farming.”

Robert also had aspirations to attend law school, but when he graduated from college in 1972, that plan didn’t materialize, and he now looks at it as a blessing. “My father told me, ‘You’ll have a happier life if you farm, you’re going to be better off if you farm,’” said Robert. “In 1972, he gave me a piece of ground and said, ‘Let’s go into business, build a processing plant and start doing our own fruit.’”

That’s when the McMullins started processing fruit. “In 1972, we started planning, bought pitters from the Pleasant Grove Canning Company and started to build a plant. It was a 50’ x 100’ building. That’s where we started to process, and we’ve just grown from there,” said Robert.

According to Robert, the siblings took over running the farm in the 1980s from his parents, Dave and Bessie Mae McMullin. “My dad was a great planner and he had it all figured out for a smooth transition to the next generation. David runs South Shore Farms, Will runs McMullin Orchards farms, Ann runs the office, pays the bills, writes the pay checks and is a great listener (the real boss!),” said Robert.

Today, the McMullins process their tart and brine cherry crops. Processing takes a lot of labor, and during the three weeks in July their plant is running to process tart cherries, their labor shoots up from around 45 year-round employees to about 370 employees.

The McMullin family is happy they have the farm to learn the value of work, and according to Robert’s daughter Sarah O’Guin, “My dad always says you’re expected to work harder than anyone else,” said Sarah. “Sometimes

the grandkids have a hard time, but we really want them to push because it’s a privilege to work on a farm.”

Family members can begin working on the farm at age five assembling boxes. They are paid on a piece rate based on the number of boxes assembled. At the age of 12, family members are allowed to start working in the plant.

As in most agriculture operations, labor is an issue for the farm. The McMullins typically have 30-40 employees from Mexico in the U.S. on H-2A Visas. “Our biggest challenge now has been labor,” said Robert. “We use a lot of high school kids, and they’ve been great. We get a lot of mothers and daughters and mothers and sons. They can work for three weeks and make enough for their summer clothing. My daughters come out and work with their kids. It is nine hour days six days a week.”

Picking the fruit is the first step in processing. This is done with shakers that literally shake the ripe tart cherries off the tree and put them through a conveyor process into bins of cold water. The cold water is an important step of this process since the cherries that are chilled properly are much easier to pit. The cherries sit in the bins with a constant flow of cold water circulating for at least three hours before they are cool enough to process.

While they are cooling, the cherries undergo the first of three grading procedures to ensure the quality of the fruit meets the expectations of the buyers. One hundred cherries are removed from each bin and graded based on blemishes, defects, color, softness and stems, if present.

Once they’re graded, they can decide what they’ll be used for. Those that aren’t graded high enough to be frozen in their individually quick frozen (IQF) system, pitted for pie

(Continued on next page)



Robert testing the brix (sugar level) in the cherries to determine ripeness.



The first of three grading processes the tart cherries go through during processing.



Sarah O’Guin describing the sorting process on the tart cherry line.

cherries or dried, are sent out to be made into juice. About 60% of the McMullin's crop is dried.

In addition to the IQF line, they have three other lines in the plant that prepare 25 pound buckets of pie cherries. To some, five pounds of sugar is added. All cherries are washed, pitted and sorted to ensure quality prior to packaging.

"We also do brine cherries, which are the maraschinos. We can either take the red cherry or we have a specialty one that's called a gold one," said Robert. "They're raised specifically for brine. We grade, size and pit them, and then they go to a finisher that puts the flavor, color and the sugar into them. 20-25% of that crop actually goes to Canada. We've exported as far as Taiwan on those. It doesn't make us a whole lot of money, but it keeps my guys busy in the winter. That's probably the real reason that we do it."

In addition to the processed cherries, the McMullins also raise sweet cherries, peaches, apples, pears, nectarines and pluots (a cross between an apricot and a plum), which are all sold fresh. In total, the McMullins have about 1000 acres in fruit production.

During the harvest season, from August until the first part of November, they sell their fruit at farmers markets in Spanish Fork, Provo, South Jordan, Murray and Payson. About 10% of their crop is sold at these markets, and the rest is sold wholesale to grocery stores, buying clubs and fruit stands.

Like all farmers, fruit growers are subject to the whims of Mother Nature, which can sometimes be cruel. This June, the McMullins only had about 20% of their typical sweet cherry crop because of the late spring frosts. Excessive heat can also harm the cherry crop during pollination, "We've found that pollination is really temperature sensitive. If it

starts to get much above 80 degrees, that dries the pollen out and makes it not as viable, cooler springs are better for pollination," said Robert.

Maintaining the orchards is a year-round process, and the full-time employees spend the winter pruning and in the spring they plant new trees. "By the time the trees are five years old, we can start mechanically harvesting them," said Robert. "It's a 25 year cycle so we rotate. We plant 20-25 acres every year so we have enough."

Running a family business with four siblings has its share of challenges, but the McMullins work hard to promote an atmosphere of communication and meet on a weekly basis to discuss the business.

"We have a weekly meeting where we have lunch together. The next generation is with us most of the time at those meetings," said Robert. "I think that's been a lot of the reason for our success is that we can get our frustrations out and make it work. We don't hold back, but that's part of working and working together, get it out on the table and talk about it, let's figure it out. It helps us so much."

Working together helps the McMullins reach another goal. "We want to keep the farm in the family. It's been a really strong family business for a long time, and it's really important," said Sarah O'Guin.

Although raising a successful fruit crop is a lot of hard work, it's all worth it when the harvest comes in. "It's a real joy, and they take great pride in seeing the fruit come after the hard work they put in through the spring and winter," said Sarah. "My dad takes a lot of pride in seeing the product come to fruition. All of his brothers and my aunt take a lot of pride in that. It's a really neat experience, and we feel very fortunate to be able to have that blessing."



Robert's granddaughter, Gracie Breeze, filling buckets of pie cherries.



Robert's granddaughter, Jade McMullin, adding sugar to the cherries.



Robert's daughters, Sarah O'Guin and Bonnie Hargreaves and their children assembling boxes.

New Online Banking Platform

Western AgCredit rolled out an updated online banking platform on July 27, 2015. The new platform works very similar to the existing online banking program and includes similar functionality with some improved security measures.

Online banking is provided at no charge to our customers and is designed to help you better manage your business. Through online banking, you can monitor account balances; view, export and print transaction history; transfer funds

between your Western AgCredit accounts; and initiate ACH transfers and payments. Additionally, you will be able to reset or retrieve your own password at any time of day.

To enroll in Online Banking, go to our website www.westernagcredit.com, click on Online Banking then click on Enroll Now and fill out the Enrollment Form and review the Online Banking Agreement.

If you have any questions, please call the Accounting Department at 1-800-824-9198.

New Drafts

Western AgCredit moved to a new cash management platform on July 20, 2015. Drafts will now be processed through a different account and service provider. This change requires borrowers to use new draft books and sign a draft agreement. The agreement includes the terms and conditions of the Western AgCredit draft program.

Your loan officer will be contacting you to replace your existing "blue" drafts with the new "green" drafts and to

execute the draft agreement. The old "blue" drafts will only be accepted for a short period of time. We strive to provide you with the highest level of customer service to support your agricultural financing needs. Please let us know if you have any questions concerning the draft program. Contact the Accounting Department at 1-800-824-9198 or your loan officer.

Farm Credit Turns 100 Next Year, & We Want to Hear Your Stories!

Next year, the Farm Credit System turns 100 years old! This is an incredible milestone that wouldn't be possible without generations of our member-borrowers supporting the Association.

During our centennial year, we will be highlighting some of the history of Farm Credit and agriculture. As part of this momentous event, we would like to share some stories from you, our customers! If you have a

story about how Western AgCredit has helped your family operation over the years, or if you have some historic farming information, including pictures, we want to hear from you! The information we receive could be included on our website, in FenceLines and in our social media channels. If you have something you'd like to share, please email it to Sarah Buttars at sjb@westernagcredit.com.



July 17, 1916: President Wilson signs the Federal Farm Loan Act which creates the Federal Land Banks and Federal Farm Loan Board, and "provided government start-up capital for cooperative agricultural lending agencies."



LESSONS LEARNED

Growing up I loved the song by Tracy Byrd titled “I’m From the Country.” Looking back I have realized the important life lessons learned by being blessed to grow up on a farm. Values such as hard work, integrity, responsibility, problem solving, caring, trust and commitment. Values our country was built on but have been somewhat forgotten over time.

These life lessons come because as country boys and girls “we know how to work and we know how to play, we’re from the country and we like it that way.” Farm life, as my grandpa likes to say, is a lifestyle choice. It’s not an eight to five job and you don’t get weekends off. The weekend jobs still need to be completed, the cows need to be fed, sprinklers need to be moved, waterlines need to be fixed, food needs to be cooked and kids need to be raised.

As a young boy, my grandpa along with his brother were assigned to work some ground with horse drawn equipment. Thinking about the assignment at hand, and realizing it would take them a couple days to finish, they decided that they could double their efforts by borrowing some equipment from the neighbor and thus have the next day to play. The following day came and they proudly rehearsed to their father what they had accomplished, thinking and hoping that he would reward them with a day off. To their surprise they learned a life lesson as their father reminded them of what needed to be done that day. My great-grandpa was more interested in

raising boys than he was in raising crops as he sent them out to work the same field once again.

Great-grandpa hoped these lessons would shape his kids into the men he desired them to be. It paid off, not only for his sons’ generation, but for more to come. I’ve been blessed to see how hard my grandpa works as well as my dad and his siblings. Knowing the value of hard work is an important lesson they have all taught me, a lesson that has helped with all aspects of my life.

Currently I am finishing up my last year at college as well as working as an intern this summer. I have learned that it takes time to study and prepare but as you put forth the effort it will pay off in the end. The values I learned on the farm have greatly influenced every aspect of who I am today. As I have talked to many employers, one thing they say always sticks out on a resume is a farm background. Regardless of the job, employers know that they can count on someone raised on a farm.

Just because we work hard doesn’t mean that fun can’t be included. Kids learn how to make do with what they have and create their own enjoyment out of life. My cousins are a great example of this. They are always sharing stories about their different adventures. Many of these adventures as they relate their stories to us make us think “what were you thinking.” These three boys while working on their chores one day noticed an old, rusted out metal

By Jason Gillman, Intern

ON THE FARM

barrel sitting at the top of a hill. This barrel was too much of a temptation to resist. The older two boys knowing now from their own experiences that pain might come from these adventures decided to talk their younger brother into the fun. They told him to scrunch down into the bottom of the barrel so as to not fly out, as well as showing him how to brace himself while at the same time avoiding the sharp edges around the holes in the barrel. After getting all situated they pushed the barrel down the hill. The barrel bumped, and bounced down until it hit the bottom. It took some time for this brother to exit the barrel. Finally he stumbled out and while still wobbling, shouted for joy.

I'm grateful for the experiences I have had while being raised on a farm. I'm grateful for the values I've learned as well as the fun times I've been able to enjoy. These experiences I would not trade for anything. They have made me into who I am today as well as setting the way for who I want to be. I can only hope that in some way I am able to produce the same experiences for my future family as I have been blessed with. And then they can declare with joy as I do:

"I'm from the country and I like it that way!"



Top: Gillman Farms in Myton, Utah. Above: Jason Gillman at Gillman Farms.

Agriculture- A Great Career Path!

By Rhett Crandall, Intern

Growing up on my family's farm and ranch in Springville, Utah, I never realized how much I enjoyed farming and ranching until I was about 18 or 19 years old. When I would tell people that I lived on a farm/ranch, they would say how jealous they were and how they thought it would be so fun to live on a farm. I usually wouldn't say much, but I would think to myself, "I don't think you understand, riding horses in the heat of the day, spraying ditches, dealing with stubborn cows and fixing fence isn't fun. It's a lot of work, and it's far from fun!"

Looking back I can see that those people were right. Farming is a lot of fun. Not so much because of the work that we do, but because of what we accomplish. Some of the jobs we do on agricultural operations aren't the most exciting, but they happen to be very rewarding. Is it fun throwing hay off the back of a pickup truck in the middle of a snowstorm in February? Not really. Is it rewarding to ride through a herd of heifers in the spring to see that almost every heifer has given birth to a healthy calf because the herd was kept in good condition throughout the winter? Absolutely. Personally, I don't find as much joy in the work as I do the result of what I did.

Some think there is very little opportunity for a career in agriculture if you don't own a substantial amount of land or a large number of livestock. However, there is a high demand for skilled college graduates in the agriculture industry.

On May 11, 2015 the United States Department of Agriculture (USDA) released an employment outlook report concerning the high demand for college graduates with a degree in agriculture in the United States. The report was done by USDA's National Institute of Food and Agriculture (NIFA) and Purdue University and stated that there is an estimated "57,900 high-skilled job openings annually in the food, agriculture, renewable natural resources, and environment fields in the United States." On average there are only 35,400 new graduates in the United States each year that earn a bachelor's degree or higher in agriculture. That is a deficit of 22,500 jobs each year.

Secretary of Agriculture Tom Vilsack said about career opportunities in agriculture, "There is incredible opportunity for highly-skilled jobs in agriculture. Those receiving degrees in agricultural fields can expect to have ample career opportunities. Not only will those who study agriculture be likely to get well-paying jobs upon graduation, they will also have the satisfaction of working in a field that addresses some of the world's most pressing challenges. These jobs will only become more important as we continue to develop solutions to feed more than 9 billion people by 2050."

The report expects between the years 2015-2020 that 46% of the employment opportunities in agriculture to be in management and business, and 27% to be in science, technology, engineering and mathematics. 15% of jobs are projected to be in food and biomaterial production, with



Rhett on a camping trip in the Wyoming Wind River Range.



Rhett on his family's summer range near Robertson, WY.

education, communication, and government services to make up the remaining 12%.

There is a high demand for plant, soil, food and animal scientists, as well as veterinarians, agribusiness managers, agriculture educators, environmental specialists and precision agriculture specialists. Other jobs and careers that are an integral part of the agriculture industry include jobs in supply chain and processing facilities. Education and training for these occupations can even be obtained at universities and trade schools here in the state of Utah.

Technology is becoming a very useful tool in the agriculture industry. Farmers and ranchers are utilizing technology more each day, and it is creating opportunities for employment. From GPS driven tractors, to automated milking machines and new science derived crops or farming techniques; these all require specialized training to create and improve these technologies.

Some may argue that one can receive a higher income by choosing a career not based in agriculture. While this is a valid point, I will say that I believe there is more to life than a high paying job. Quality of life can be measured in many different ways. I feel that working in agriculture is very satisfying because you can see the outcome of your efforts. You can see where you help reduce stress and manual labor in a farmer's life, or increase the nutritional value of food that we grow for people in the world.

The worldwide population is growing and the land we farm on is disappearing. There is an ever growing need for innovative solutions in the world. Companies are looking for employees that can create solutions to these problems, that are hardworking and that understand the agriculture industry. Don't be afraid to pursue or encourage others to pursue a career in agriculture. Careers in agriculture can be fun as well as rewarding and satisfying.

You're invited to join us for **Borrowing Basics**

Evanston: October 27, 2015; 10:00 a.m.-2:30 p.m

Evanston Roundhouse – Portland Rose Room - 1550 Main St.

Logan: October 28, 2015; 10:00 a.m.-2:30 p.m

Bridgerland Applied Technology College - 1301 N. 600 W.

Spanish Fork: November 3, 2015; 10:00 a.m.-2:30 p.m

Spanish Fork Fairgrounds – High Chaparral Room - 40 S. Main St.

Cedar City: November 4, 2015; 10:00 a.m.-2:30 p.m

Stonehaven Special Event Center - 647 S. Cross Hollow Road

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 as soon as possible.

Brought to you by:



Course Outline

- 5 C's of Credit
- Financial information required when borrowing
- Financial Statements: Understanding and completing them
- Setting realistic financial goals for growing your operation
- Types of loan products and their uses



GIVES BACK

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

South Jordan Staff Utah State Fair Park Beautification

For the third year in a row, South Jordan employees took on a painting project at the Utah State Fair Park. It was rewarding to see how putting on a fresh coat of paint improved the aesthetics of the area staff were assigned to paint.

Western AgCredit has been a longtime supporter of animal agriculture at the fair, and it's been good to support the fair by spending some time helping improve the facilities that people enjoy when they visit the Utah State Fair!



Roosevelt Staff Help with Real Town Program

On April 29, 2015, Don Fitzgerald and Michelle Knight helped the local Jr. High School with the Reality Town Program. The program is meant to help students understand what it's like in the real world.

The students get assigned a career and salary based on their GPA. They then use their money to "live" by paying for things such as medical insurance, dental insurance, life insurance, doctor's visits, life events, buying a house, paying bills, etc. According to Michelle, "It was fun to see the kids realize how fast their money goes and how important it is to budget their money and have a plan."



RECENT SPONSORSHIPS

- UT/AZ RANGE CONFERENCE*
- UTAH FARM BUREAU YF&R D.C. TRIP*
- UTAH FARMER'S UNION ANNUAL MTG.*
- USU SCHOLARSHIPS*
- BYU-I SCHOLARSHIPS*
- SUU SCHOLARSHIP*
- UNIV. OF WY SCHOLARSHIP*
- UTAH FFA CONVENTION*
- UTAH ONION GROWERS*
- UTAH DAIRY ASSOCIATION*

DONATIONS

- AMERICAN CANCER SOCIETY*
- AMERICAN LEGION*



Laughing Pen

If money doesn't grow on trees, why do banks have branches?

Questions Answered

Why are Helium, Curium, and Barium the medical elements?

Because if you can't heal-ium or cure-ium, you bury-um.

Fred: "Why do elephants wear red nail polish?"

Bob: "I don't know, why?"

Fred: "To hide in cherry trees."

Bob: "But I've never seen an elephant in a cherry tree."

Fred: "See, it works."

Mr. Brown was working in his garden when on the other side of the fence, he heard his neighbor crying. Mr. Brown popped his head over the fence and asked, "What's the matter Mary? What has upset you?" The blonde neighbor replied, "My dog has died and I'm going to bury it here." Mr. Brown said, "You only have one dog, so why have you dug three holes?" She answered, "The first two were too small."

Sunday Drive

Two elderly women were out for a Sunday drive in a large car and both could barely see over the dashboard. As they were cruising along, they came to an intersection.

The stoplight was red but they just went on through. The woman in the passenger seat thought to herself "I must be losing it, I could have sworn we just went through a red light."

After a few more minutes they came to another intersection and the light was red again, and again they went right through.

This time the woman in the passenger seat was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous and decided to pay very close attention to the road and the next intersection to see what was going on.

At the next intersection, sure enough, the light was definitely red and they went right through, and she turned to the other woman and said, "Mildred! Did you know we just ran through three red lights in a row? You could have killed us!"

Mildred turned to her and said "Oh, am I driving?"



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BBQ

Join us for the annual Utah Agricultural Products BBQ prior to the Utah State University vs. Colorado State University football game on

Saturday, October 3, 2015

3:30 – 6 p.m. (Time subject to change)
Craig Aston Park (1307 North 800 East, Logan, Utah)

Enjoy beef, lamb, pork, turkey, dairy products, onion rings, corn, and salad with all proceeds used to fund scholarships for College of Agriculture and Applied Sciences students.

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