

Fence Lines

Summer 2017

Volume: 20 Issue: 3

Published by: WESTERN *AgCredit*



Board of Directors

Scott Wayment, Chairman
Warren, UT

Ted Andrew, Vice-Chairman
Trenton, Utah

Shirelle Erb, Outside Director
Salt Lake City, Utah

LaDell Eyre, Outside Director
Cedar City, Utah

Kim Haws, Member Director
Newton, Utah

Kelly Heaton, Member Director
Santa Clara, Utah

Robert Johnson, Member Director
Randolph, Utah

Richard Nielson, Member Director
Ephraim, Utah

Wayne Smith, Member Director
Cedar City, UT

Bill Wright, Member Director
Holden, UT

Branch Locations

Logan, Utah: 435.752.2146

Tremonton, Utah: 435.257.0179

Evanston, Wyoming: 307.789.9420

Roosevelt, Utah: 435.722.4076

Spanish Fork, Utah: 801.798.7360

Delta, Utah: 435.864.2314

Richfield, Utah: 435.896.8407

Cedar City, Utah: 435.586.6575

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

Western AgCredit
c/o Sarah Witt
P.O. Box 95850
South Jordan, UT 84095-0850

sjw@westernagcredit.com



www.westernagcredit.com

FenceLines

Summer 2017



Cover Photo: A view of the Grand Canyon near the Bar 10 Ranch, which is owned and operated by the Heaton family.

3 | **President's Message**

4 | **Association News**

7 | **Understanding Variable Interest Rates**

8 | **Ranching & Recreation**

The Heaton Family Runs a Successful Ranch and Recreation Business on the Arizona Strip.

12 | **Growing Technology Use On the Farm**

14 | **Western AgCredit Gives Back**

15 | **Laughing Pen**

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,



The summer months provide daily reminders of why I enjoy living and raising a family in rural Utah. Watching my teenage son head out the door early in the morning to move sprinkler pipe, feed calves and spend the day working with his grandpa, uncle and cousins gives me hope that he will learn the values of hard work, industry, and responsibility that I learned on the same farm many years ago. There is something about planting, tending, and harvesting a crop that provides a feeling of accomplishment like no other. There is also something about pulling a calf, feeding cattle, or doctoring a sick animal that brings a feeling of humanity and higher purpose that few other forms of work can provide. It is hard to explain to those who have never done it, but easy to identify with for those of us who are blessed to be involved in production agriculture.

With that said, I realize the hard work and sacrifice that comes with production agriculture. Few members of society take more risk, for often less financial return, than the American farmer. At a time when commodity prices are relatively low (almost across the board), we want you to know that the staff at Western AgCredit salutes you and has tremendous respect for your way of life. Because many of us were raised on family farms, we feel a part of what you do and have a vested interest in your success. We take great pride in telling your story and promoting the agricultural sector.

Although critically important is the food and fiber you produce and the value derived from it, we recognize that not all value produced can or should be measured in dollars and cents. In fact, much of the value that you contribute to society is worth much more. The type of value that I speak of (i.e. work ethic, responsibility, self-reliance, traditional values, integrity, etc.) is harder to measure, but is certainly evident when a society becomes deficient in it. We see signs of such all around us. Never underestimate the impact that you are having on your children and grandchildren, the neighbor kids who work for you, and all others who participate in your business and lifestyle. The benefits are far reaching and truly impact our society for good.

As YOUR financial cooperative, we aim to help you achieve financial success so that society can also benefit from the other sources of value that you provide. We hope that you recognize our commitment to agriculture and rural communities in every interaction that you have with us. In short, our Mission is solely based on that commitment. As employees, our stewardship is to care for that Mission for a time. We take our responsibilities seriously and view that stewardship as much more than a job. That is why Western AgCredit employees often have long careers with the Association. Our values and priorities are closely aligned with yours, which provides for a rewarding work environment.

Having just wrapped up the election for Association Directors and Nominating Committee, I am again reminded of the advantages of a cooperative business structure. We sincerely appreciate all who were willing to accept the nomination to run for these positions. It is never easy to "throw your hat in the ring" but we certainly appreciate those who were willing to do so. The strength of any cooperative is in those who are willing to provide leadership and governance to the organization and hold management accountable.

In closing, we hope that you were able to attend, or still plan to attend, one of our "Customer Appreciation" Barbecues. Each year, we travel the State of Utah (and Evanston, Wyoming) during July and August to feed you a ribeye steak hot off the grills, fresh local corn, and a variety of other fixins. We do it because we enjoy the personal interaction and want to express our appreciation to you. I would enjoy getting acquainted with each of you and hearing how Western AgCredit is meeting your needs and what we can do better. Enjoy the remainder of the summer!

Respectfully,

David Brown, President

Western AgCredit is Pleased to Welcome...



William Walker

Credit Analyst-Spanish Fork

Western AgCredit is pleased to welcome William Walker as a credit analyst in the Spanish Fork Branch. William is looking forward to working with farmers to help them sustain and grow their operations. He will be assisting loan officers analyze credit and service loans.

William recently graduated with a bachelor's degree in business administration and a

minor in applied agriculture from Montana State University Northern, where he played on the basketball team. During college, he worked for a small community bank in Havre, MT as a credit analyst.

Originally from Lehi, UT, William and his wife, Rachel, along with their son live in Mapleton, UT. In his free time, William enjoys fishing, camping, playing the guitar and banjo, hiking and gardening.

Leasa Brown

Staff Accountant-South Jordan

We're excited to welcome Leasa Brown as a new staff accountant in South Jordan. Leasa will be establishing and maintaining loan records, disbursing loan funds and performing other fiscal activities.

Leasa graduated with a bachelor's degree in accounting from Utah State University. Prior to coming to Western AgCredit, she did accounting in the medical, auto, retail and property management industries. She's

excited for the opportunity her new position gives her to be involved in a new industry so she can learn more about agriculture.

Leasa lives in Erda, UT where she grew up. She enjoys horse riding, playing the piano, gardening, crocheting, sewing and crafts. She is the second of 10 children and has 26 nieces and nephews and five great nieces and nephews. Leasa has been involved in the Tooele County Fair since she was a teenager and now serves as the co-chair for the Home Arts department on the Tooele County Fair Board.



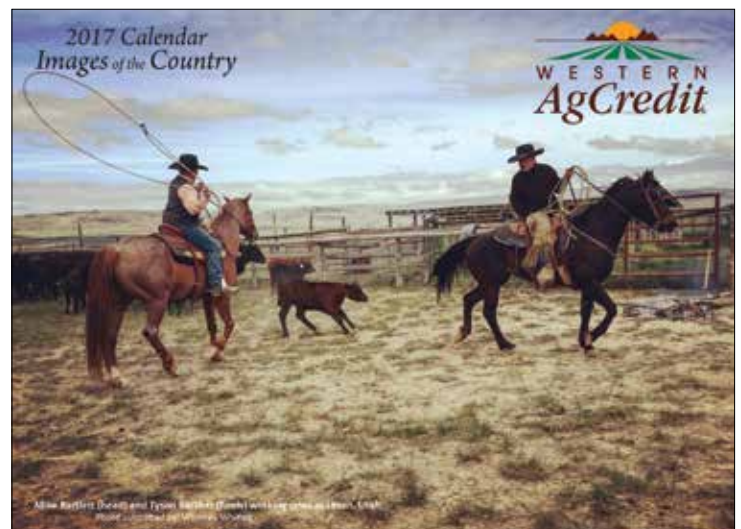
Photo Contest Deadline August 31st!

We hope you're enjoying your 2017 calendar. With that calendar in print, we are now taking submissions for the 2018 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, 2017.**

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 Witt at sjw@westernagcredit.com, or mailed to her at PO Box 95850, South Jordan, UT 84095.



Cover of Western AgCredit's 2017 calendar.

Robert Wheeler to Retire



At the end of September 2017, Robert Wheeler, branch manager of the Richfield Branch, will retire. Robert has worked for the Association for nearly 36 years.

"I am looking forward to my upcoming retirement," said Robert. "I love being in the mountains and plan on spending a lot of time camping, four wheeling, hunting and fishing. I plan on spending more time with our five married children and twelve grandchildren. It will be great to have the time to support them in all their activities. We

plan on doing some traveling, and my wife and I look forward to serving a mission in the future."

We would like to extend to Robert our sincerest appreciation for the contributions he has made to the Association during his career. He is excellent at what he does and has really helped his customers with his ability to administer credit. His wisdom and experience will be greatly missed, but we wish him the best in his future endeavors.



Robert (left) with Jared and Stuart Johnson



Robert (right) with Brad and Jeremy Cowley

Introducing Bob Miller-Richfield Branch Manager



In July, Bob started working in Western AgCredit's Richfield Branch as the branch manager. Bob is excited to join the Western AgCredit team and work for a company that has a strong commitment to agriculture and such as a positive reputation in the agriculture finance industry.

Bob graduated with a bachelor's degree from Southern Utah University. At the beginning of his professional career, he worked as a controller for a 5,000 head

feedlot. For the past 20 years, he has worked for a commercial bank in agricultural lending and management roles.

Bob was raised on a sheep and hay operation in Monroe, UT. He has lived in Salina, UT for the past 20 years. Bob and his wife Anne-Marie have three children. In his spare time, he enjoys participating in stock shows with his family (including raising stock show lambs), going on pack trips in the Utah mountains, camping and spending time with his family.

Spanish Fork Has a New Office!

On June 21, 2017, customers, friends of the Association, employees and the Board of Directors gathered for an open house and ribbon cutting at the new Western AgCredit building in Spanish Fork.

At the ribbon cutting, President Brown thanked everyone for their business and mentioned the importance of the area the Spanish Fork Branch serves to Western AgCredit's portfolio.

The new building is located at 692 S. Main Street, just across the street from the old location next to the Steve Regan Company.

We are excited to serve our Spanish Fork customers out of this location. If you weren't able to join us for the open house, please feel free to stop by the office and see the new space next time you're in town!



The sign in front of the new Spanish Fork Office.



Chairman Erb cuts the ribbon at the new Spanish Fork location.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Mac Jessen on winning the second quarter's \$200 gift card. He was randomly selected from the surveys returned.

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

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.

Whistle Blower Notice

Western AgCredit provides its stockholders, employees or the general public with the opportunity to utilize a "Whistle Blower Program" (WBP). The WBP can be accessed using the Association's website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of examples of transgressions that may result in a WBP contact being initiated are: complaints regarding accounting

practices, internal accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. WAC pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman LaDell Eyre at 435-865-5866, or Board Chairman Shirelle Erb at 801-596-9999 Ext. 2.

UNDERSTANDING VARIABLE INTEREST RATES

What is the Prime rate, and does the Federal Reserve set the Prime rate?

The Prime rate is often used as a reference for many types of loans, including loans to small businesses and farmers. Although the Federal Reserve has no direct role in setting the Prime rate, most banks change their Prime rate based on changes in the federal funds rate—the rate that banks charge each other for short-term loans—established by the Federal Reserve’s Federal Open Market Committee (FOMC).

The federal funds rate is the chief determinant of changes in the Prime rate. Changes in the federal funds rate are based on a regular national economic assessment conducted by the FOMC. The rate is generally lowered to encourage economic growth and increased to control inflation. This means that when the FOMC raises the federal funds rate by .25%, the banks almost always increase their Prime rate by .25%.

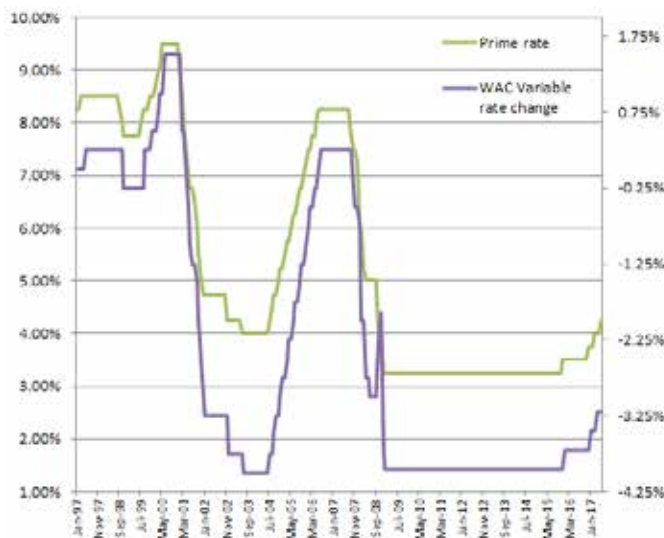
How do Prime rate changes that I hear about in the news affect Western AgCredit (WAC)?

When the FOMC increases or decreases its federal funds rate, WAC’s Variable cost of funds changes by a similar amount. WAC’s Variable interest cost changes monthly based upon CoBank’s (WAC’s funding bank) cost of funds, which corresponds to changes in the federal funds rate. WAC in turn passes the higher or lower variable cost on to its customers by raising or lowering the FLCA and PCA Variable interest rates. This results in WAC maintaining

a consistent spread between its cost of funds and the customer’s interest rate; an increase in WAC’s Variable rate does not result in an increase in WAC’s spread. WAC’s Board of Directors approves the Variable interest rate changes typically with corresponding increases or decreases to the Prime rate effective the first day of the month following a Prime rate change. The graph to the left shows the Prime rate (left axis) over the past 20.5 years and the WAC’s Variable rate change (right axis) over the same period. As shown, WAC’s Variable rate almost always changes in parallel with Prime rate changes and has done so for many years.

Why have I not seen increased interest rates for years and now I’m seeing them fairly often?

As reflected in the graph above, the Prime rate fell from 8.25% in June 2006 to 3.25% in December 2008; it remained at 3.25% for 84 months (7 years), from December 2008 to December 2015. The Prime rate has never stayed the same for such a long period of time (at least since 1949 with available data). Borrowers benefitted from this extended “trough” of historically low interest rates as the general economy struggled. With signs of improvement in the national economy, we are now moving to a more “typical” interest rate cycle. The Prime rate has increased four times (.25% each time) beginning in December 2015 to 4.25% as of June 2017. WAC also increased its Variable rate four times between January 2016 and July 2017. Experts are forecasting that the Prime rate may reach 6.0% by October 2019; resulting in projected additional future increases to the Prime and WAC Variable rates.



The Bottom Line

Changes to the Prime rate, and WAC’s corresponding Variable cost of funds, are not within WAC’s control. WAC intends to continue making changes, both up and down, to its Variable interest rates corresponding with changes in the Prime rate and its Variable cost of funds. This allows WAC to remain financially strong and competitive in the marketplace to fulfill its mission to provide you the most dependable source of credit. At WAC, we offer the right loan products to meet your financing needs while providing the agricultural expertise that you expect from a trusted advisor. We strive to assist you in all economic cycles: good times and bad. We will be here for you over the long haul.

RANCHING & RECREATION

*The Heaton Family Runs a Successful Ranch and
Recreation Business on the Arizona Strip.*



*Herding cows at the Clay Holes
Ranch on the Arizona Strip.*

Gavin, Ruby and Kelly
Heaton - Bar 10 Ranch.



A mere six miles from the rim of the Grand Canyon lies a unique oasis in the desert catering to adventurous river runners navigating the river that runs through the Canyon. The Bar 10 Ranch provides hot showers, hearty meals, comfortable sleeping accommodations, cowboy entertainment and a ranch experience for visitors staying as guests of the Heaton family.

Anthony (Tony) and Ruby Heaton married in 1965. "By 1972 he was already looking for land and starting to buy property," said Ruby.

The Heatons found a ranch located on the Arizona Strip near the North Rim of the Grand Canyon. "The plan was always cattle, that was his [Tony's] love," said Ruby. "But buying land and cattle was extremely expensive."

After purchasing the property, they realized that their location offered a unique opportunity to supplement their income. Running the Colorado River through the Grand Canyon was growing in popularity, and river runners were contacting local ranchers to bring them out of the river in cattle trucks.

"Right where we're located, they have already run 200 miles of the river, and the rest is not as exciting and it took a long time to get through. Sometimes they were wanting

to get out there," said Ruby. "Tony was visionary, very much like Kelly is. He could see the potential in that and so we got horses and mules and started bringing people out of the river by horses and mules, and then he got the idea of building the lodge."

Building the lodge and running the ranch alongside the recreation business became a family affair. "We had six kids, and they became very involved at a very young age in helping to build the lodge and the business," said Ruby. "It was a tough go for several years."

Once they decided to build, getting financing proved to be a challenge. "It was so unique and different, it was hard to get financing. There's nothing like it even today, it's one of a kind," said Ruby.

Once the Heatons procured enough resources, they started building the lodge in 1983, doing a lot of the work on their own. Tony and Ruby, along with their six children slept on the floor of the unfinished lodge while it was being built. They had already contracted with the company that ran the river tours to accommodate guests the next season, and the Heatons had to complete the lodge. The family completed the lodge and have welcomed river guests every summer since.

(Continued on next page)

As the two youngest boys, Kelly and Gavin grew up helping build the lodge and the business. While growing up, the sacrifices made to build the ranch and run the business were an adventure to them. Since Tony's passing in 2005, Ruby, Kelly and Gavin operate the business. The three hold regular meetings to help facilitate decision-making, and each has their own area of emphasis.

Kelly's emphasis is on the cattle operation. The Heaton's have spent the last several years transitioning their operation from a traditional cow-calf ranch to finished grass-fed beef business. The cattle operation extends to another ranch, known as the Clay Holes, located on the Arizona Strip east of the Bar 10. The cattle are finished on grass at their ranch in Panguitch, UT.

Gavin focuses on running the recreational pieces of the business. Ruby, now semi-retired, was instrumental in building the infrastructure that now ensures the Bar 10 Lodge runs like a well-oiled machine. "My mom is an expert at details, systems and manuals," said Kelly. "These established processes now perpetuate themselves."

During their years managing the business, Kelly and Gavin have infused new ideas into the family operation. "Kelly and Gavin took off with their enthusiasm and their ideas, and it's become a very viable business," said Ruby. "The way that these boys have managed it is phenomenal. They are good managers, but they are also good people."

The Heaton's all live in the St. George area. It is over 2 hours to get to any of their three locations, so they spend a lot of time on the road.

The Bar 10 Lodge Today

A lot has changed since the early days of the lodge. The family used to do everything themselves including cooking, cleaning and entertaining. Today, they have five full time

employees and about 15 seasonal workers to clean, prepare meals, make reservations, entertain the guests, coordinate transportation, etc.

"In those early days, we were bringing people out by horseback and meeting them in a beat up van," said Ruby.

Instead of the nearly two hour trek back to the Bar 10 lodge by the old dirt road, the Heaton's now contract with a helicopter company to bring guests from the bank of the river to the ranch. They used to be able to make just one trip a day. Now if they have a busy day, they just add another helicopter. "That's the biggest thing, it allowed the company to expand by going to helicopter," said Gavin, "As well as making the trip much easier. A lot more people could do the trip."

The ranch is nearly 80 miles via dirt road from St. George, so instead of busing out the guests, they have an airstrip and contract with an aviation company to fly guests back to Las Vegas. Today, the river runners make up over 80% of the ranch's visitors. "Right now, we're doing about 11,000 river rafters a year, and about 2,500 people that are non river rafters come in those nine months," said Gavin.

The Heaton's contract directly with the river rafting company, which brings in that portion of the business. The guests doing the upper portion of the river typically only stay at the ranch long enough to shower, have lunch and catch a plane back to Las Vegas.

The lower river runners come in the afternoon and spend the night at the ranch before beginning their river adventure. "The lower group has lunch, goes horseback riding, learns a little history, does skeet shooting, ATV riding, we talk to them about the ranching side of the operation, we serve them a Dutch over dinner and provide cowboy entertainment at night," said Gavin.



An ariel view of the Bar 10 ranch

Kelly Heaton was recently elected to the Western AgCredit Board of Directors representing Region 4. Kelly has a degree in marketing and has served on several other boards, including the National Devon Association.

The Dutch oven dinner served to guests comes complete with premium Bar 10 grass-fed beef. “We use the beef at the lodge and talk about how they’re getting a chance to eat some food that was locally grown and produced on the North Rim of the Grand Canyon,” said Kelly.

The lodge has dormitory style accommodations and small covered wagons with beds dot the hill above the lodge. The Heaton’s can comfortably accommodate 40 overnight guests.

River runners come from April to the end of September, but the Bar 10 is open a month prior and stays open a month later than the rafting season. “It started out for river rafters, but it’s become a destination spot as well,” said Gavin. “We have ATV clubs, Jeep clubs and others looking to do a ranch experience.”

For more information about visiting the ranch, visit bar10.com.

Bar 10 Beef

When the Heaton’s decided to move to grass-fed beef, they began with research. “It takes years and years to develop a product that will stand out, not just the fact of not putting cattle in a feedlot,” said Kelly. “It starts with acquiring the right genetics, and having the right program through the whole system.”

While doing their research, they discovered that there had been several animals from the Devon breed requisitioned by the English Colonists when they arrived in the New World. According to Kelly, “They were prized because they were a triple purpose animal. They would use them as oxen, for milk and for meat. Even after a lifetime they still had a high quality beef.”

With the development of the feedlot system, breed associations like the Angus and Herford Associations, were encouraged to breed for larger animals with more feedlot

characteristics. Overtime, these breeds changed the body characteristics of the animal to better adapt to the feedlot setting.

The Devon breed had not been bred for feedlots, and were genetically better equipped to finish on a grass-fed diet. There were only about 200 Devons left in the states 10 years ago, but based on the growing popularity for the Devon genetics amongst grass-fed producers, today there are 4,000 registered Devon. “That’s been one of the hard parts of developing a Devon herd, there just aren’t a lot of easily acquired genetics,” said Kelly. “We’ve used Devon bulls and crossed them on cows that we had. Everything that is on the ranch now is half to three quarter Devon.”

In addition to introducing the Devon breed, Kelly is also spending more resources on selecting replacement heifers. He’s working with a consultant that helps him identify the characteristics of a feed-efficient cow. He’s noticed a big difference in his overall herd by selecting the right replacements. “An inefficient animal out here, a mother cow, really struggles her whole life to be productive because she’s barely keeping herself alive let alone being pregnant with a calf nine months out of the year and nursing a calf on her side at the same time. That’s a tremendous energy requirement,” said Kelly.

“I like the Devons as a breed. They are very feed efficient animals, they have the right body type. On top of that, they marble better than any other breed. That really lends itself to high quality grass-fed beef because we don’t have the grain to get the marbling. We’re getting the marbling of Choice and even Prime off the grass,” said Kelly.

The Heaton’s have a private-label USDA inspected beef that can be ordered on their website. For more information, visit bar10beef.com.



Kelly with his sons, Preston and Kelton and the Clay Holes Ranch.



Bar 10 Beef



GROWING USE ON

I still remember asking my dad if any other farmers in my hometown of Rigby, Idaho operated equipment as used and as old as our equipment. Although our tree nursery didn't require much equipment, every year I wondered how we were going to finish harvesting our four-hundred acres of barley without a newer combine or a whole parts department to compensate for the old one. Being the wise figure that most dads are, my dad said, "Son, you don't need the newest and best. It just has to be efficient and cost effective."

Looking at my aged car, I guess you could say I've learned that lesson well.

Technology has improved efficiencies across most industries and agriculture is finally seeing large improvements as a result. Many farmers and ranchers are beginning to find success in data-driven management methods that allow THEM to make more informed decisions—the way it should be.

While studying agricultural economics at BYU-Idaho, I began searching for ways to improve our operation that also qualified as "efficient and cost effective". As an Iphone (smart-phone) user, I began to search for agriculture related apps and I was truly surprised by the number of possibilities out there. My list is definitely not exhaustive so if you are curious about other possible apps go to agwebappfinder.com/mobile. I have listed some of my own favorite apps and one online website that I have found to be invaluable with regards to ag land searches and purchases.



Farm At Hand

This mobile app is similar to Granular's subscription based farm management program. Farm At Hand allows you to

make better decisions and allows you to plan project schedules, monitor the weather, map your fields, log your activities in those fields, make detailed notes about pieces of equipment, detail the location of stored commodities, and track commodity contract details. For operations that distribute the back breaking labor amongst employees, you can invite others to use the farm data in order to complete the work more efficiently (and without the endless phone calls). You will need a valid email address to set up a free account. If you are a detail-oriented farmer or rancher, this could save you a lot of time figuring out what needs to be done or has already been completed.



Farm Journal Radio

This application showcases some of the more popular ag talkshows as they discuss market conditions and other concerns of farmers and ranchers. The content is either audio or video and can be accessed during or after the airing of the show. Some of the shows include Machinery Pete, Market Rally, AgriTalk, Dairyline, AgDay, and the U.S. Farm Report. This is great news if the radio in your tractor dies. Just download the app and pick your favorite ag talkshow.



Amber Waves

This mobile app is good for USDA related data. While in the app, you can access USDA Economic Research Services and find up to date articles published by the ERS. If you are looking for some intense reading related to agriculture look no further. Open the application and click on the photo of magazines and it will redirect you to the experts on U.S. agriculture.

TECHNOLOGY THE FARM



By: Chandler Rounds, Intern



Fastline

Similar to the Tractorhouse application, this is another tool that gives you the power to search for current machinery for sale. You can search by brands, year, price, location, and other criteria in order to find the right machinery at the right price for your operation. If you find something you like, you can email your findings to others, call the seller or view their website (if applicable), and directly open up a map that shows the quickest way to pick up the piece of equipment.

what percentage of the field is made up of that soil type, and what the average production should be based on each soil type. Talk about a powerful tool... All you need is a valid email address and you can create an account which allows downloadable data for all the land you view.

The best news about these apps is that all the features listed are free. Similar to judging a book by its cover, you can't judge an operation's profitability by the color of its equipment paint. Download some of these apps to start seeing increased efficiency (and hopefully increasing returns)!



Acrevalue.com

Although this is not a mobile application, it is well worth your time spent at the computer screen. This powerful website combines county parcel data, SSURGO soil data (soil survey), sales, and crop history reported by NASS. What does this all mean for you?

As a farmer or rancher you have the power to click on the map provided, select a parcel (or multiple parcels), and immediately view its: average slope, average production (NCCPI), the current owner, what crops were reported to have grown there, Assessor's Parcel Number (APN), and legal description.

Also, if you click "Get Full Report" you can determine the soil content of the field,



A beautiful summer evening at Chandler's family farm in Rigby, ID.



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.

Evanston Staff Helps Good to Grow Farm

On June 29, 2017, the Evanston Branch participated in a community service project at Good to Grow Farm owned by Barb Martinez and Leanne Hutchinson in Evanston, WY. The two ladies grow and harvest just about any kind of fruit or vegetable you can imagine. They also manage a CSA (Community Supported Agriculture) Farm.

They currently have 30 families that participate in the CSA program and each family pays \$25 a week for a share of the harvest. For families that cannot afford the \$25 per week, they will trade labor on the farm for a share of the harvest. There are no pesticides used on the farm, so the farm requires a lot of weeding. The Evanston branch helped pull weeds in an unplanted area of the farm, layed cardboard which will act as a weed barrier and spread mulch to help soften the dirt for planting.



RECENT SPONSORSHIPS

- UTAH/ARIZONA RANGE CONFERENCE
- NATIONAL ASSOCIATION OF COUNTY AGRICULTURE AGENTS
- UT FARM BUREAU
- UTAH FARMERS UNION
- USU SCHOLARSHIPS
- BYU-I SCHOLARSHIPS
- SUU SCHOLARSHIP
- UNIV. OF WY SCHOLARSHIP
- VARIOUS JR. LIVESTOCK AUCTIONS
- 4-H
- UTAH DAIRY ASSOCIATION
- UTAH WOOL GROWERS



Laughing Pen

Counting Made Easy

An accountant is in a car travelling with a farmer client around his farm. They pass a large mob of sheep and the farmer says, “You’re pretty good with numbers, Keith. How many sheep do you reckon are in that field?”

The accountant looks at the sheep for a moment and says, “One thousand, eight hundred and thirty two.”

The farmer is amazed. “Exactly right,” he says. “How did you work that out so fast?”

“Easy,” says the accountant. “I counted the number of feet and divided by 4.”

Apples to Oranges

An agriculture student said to a farmer, “Your methods are too old fashioned. I won’t be surprised if this tree will give you less than twenty pounds of apples.”

“I won’t be surprised either,” said the farmer, “this is an orange tree.”

Rooster Replacement

A man was driving down a quiet country lane when out into the road strayed a rooster. Whack!

The rooster disappeared under the car. A cloud of feathers. Shaken, the man pulled over at the farmhouse, rang the door bell. A farmer appeared. The man, somewhat nervously said, “I think I killed your rooster, please allow me to replace him.”

“Suit yourself,” the farmer replied, “you can go join the other chickens that are around the back.”

Do You Have the Answers?

Q: Why can’t the bankrupt cowboy complain?

A: He has got no beef.

Q: Why did the farmer call his pig “Ink”?

A: Because it was always running out of the pen.

Q: What kind of tree grows in your hand?

A: A palm tree

Q: When do you stop at green and go at red?

A: When you’re eating a watermelon!



P.O. Box 95850
South Jordan, UT 84095-0850
www.westernagcredit.com

PRSRT STD
U.S. POSTAGE
PAID
Salt Lake City, UT
Permit #7148



Our Mission: To provide the most dependable source of credit and related services to agriculture and the rural community.



Western AgCredit is pleased to sponsor the...
FARMERS FEEDING FAMILIES
Food Drive

NON-PERISHABLE DONATIONS ACCEPTED AT YOUR LOCAL BRANCH

SEPTEMBER 1 - OCTOBER 13

Western AgCredit will donate \$.50 for each pound of food donated (up to \$5000), and the food banks at the locations that receive the most food will get \$3,000 and \$2,000 from CoBank!

