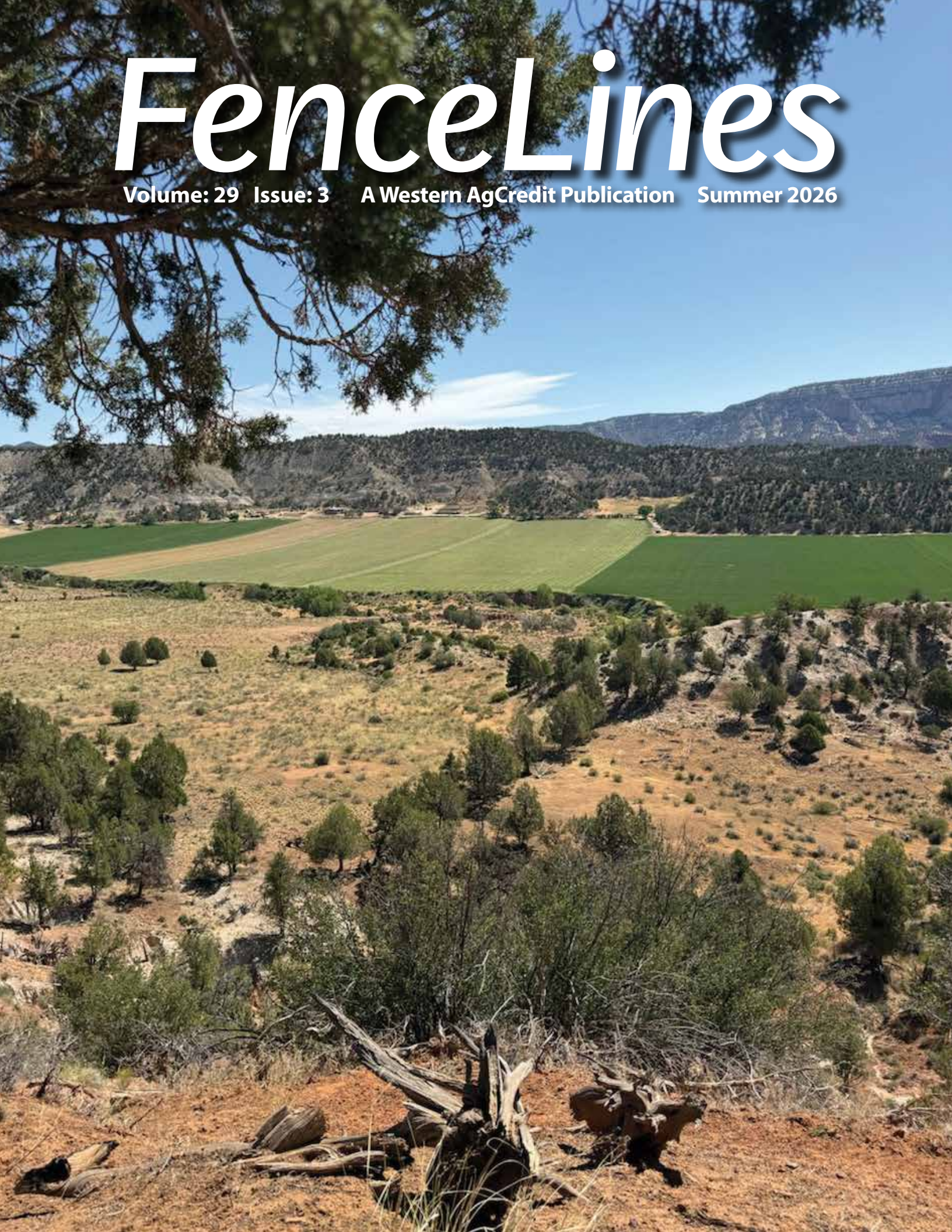


FenceLines

Volume: 29 Issue: 3 A Western AgCredit Publication Summer 2026





On the cover: A view of Esplin Livestock's farm in Mt. Carmel, Utah.

FenceLines

Summer 2026

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Locations

Logan, Utah: 435.752.2146

Tremonton, Utah: 435.257.0179

Evanston, Wyoming: 307.789.9420

Roosevelt, Utah: 435.722.4076

South Jordan, Utah: 801.571.9200

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Delta, Utah: 435.864.2314

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Join Us Socially!



We'd love to hear from you! Send your questions or suggestions to:

Sarah Witt
witts@westernagcredit.com

Western AgCredit
P.O. Box 95850
South Jordan, UT 84095-0850

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 1916, customer service is our commitment.



westernagcredit.com

Happy Birthday, America!

David Brown, President



Recently, we each celebrated the milestone of 250 years since the signing of the Declaration of Independence. Whether you celebrated with a BBQ in the back yard, a community event, a fireworks display, or on horseback in the mountains, it was a day filled with strong feelings of patriotism and gratitude.

From the first small farms that helped feed a young country to modern production practices that efficiently feed the masses, our forefathers could hardly have imagined what America would look like in 2026. Truth be told, they probably even wondered in the back of their minds if it would even still exist. America was a grand experiment in freedom and self-governance that miraculously has lasted for 250 years and counting.

America's future will be tested and shaped by the commitment of its citizens to enduring values, including cooperation, equality, thrift, merit, personal responsibility, and the courage to do hard things. Though not utopic in every way, America continues to be the beacon of opportunity and the envy of the world. We are blessed to have been the beneficiaries.

When America got its start, most folks lived close to the land. Farming was not just a job; it was the means of survival. Neighbors helped neighbors, and together families and communities built a little independence of their own. As the country grew, agriculture grew right along with it. Farms and ranches helped carry people west, filled store shelves and dinner plates, and gave life to small towns from one end of the country to the other.

Along the way, there were numerous milestones that changed the landscape of agriculture. The steel plow helped open new and raw ground. The mechanical harvester changed the method and efficiency of harvesting crops. Railroads gave farmers and ranchers a way to reach markets far beyond the

county line. Land-grant universities brought practical learning and research closer to the people. Rural electrification lit up farmhouses and barns and changed daily life in ways we can hardly appreciate today. Later came better seed, stronger livestock genetics, irrigation improvements, conservation practices, precision agriculture, and data tools to help producers make informed decisions in a complicated world.

Although new tools and methods critical to progress, the heart of American agriculture has always been people—families getting up before daylight, doing chores in every kind of weather, watching the sky, checking the water, fixing what broke, and doing it all again the next day. It is kids learning beside parents and grandparents, and communities coming together to socialize and worship together.

As we celebrate America 250, we thoughtfully appreciate what today's farmers and ranchers are asked to do: feed and clothe more people, use fewer resources, manage risk, adopt new technology, care for animals, protect soil and water, and leave a legacy for the next generation. That is a tall order, especially under the strain of thin profit margins and fewer people who truly understand and appreciate the agricultural experience.

At Western AgCredit, we count it a privilege to work alongside the folks carrying that legacy forward. Our customers are doing far more than raising crops and livestock. They are raising families, supporting main streets, caring for land that has often been in the family for generations, and helping keep this country fed, clothed, and strong.

We honor you! We salute you! We are grateful to be part of the agricultural community!

God Bless,

A handwritten signature in dark ink, appearing to read "David Brown", with a long, sweeping horizontal line extending to the right.

New Employees



Rhett L. Peterson joined the team as a Senior Appraiser in Richfield.

Rhett graduated from SUU with a degree in agriculture science. After graduation, he did his appraisal training under his father, former Western AgCredit appraiser Don Peterson, later running his own appraisal business before spending the past three years with the FSA as a staff appraiser.

Rhett and his wife, Lacey, live in Richfield with their two young boys. They enjoy spending time outdoors hunting, fishing and exploring as a family.



Blake Bowler joined the Cedar City team as a Loan Officer in May. Blake is currently completing his degree in agbusiness from SUU. His work experience includes training horses, working at a feed yard and at a lumber yard, and serving as a paraprofessional supporting special education programs.

Raised in Enterprise, UT, Blake grew up working alongside his family on their ranch, and he's an accomplished team roper. This year, Blake and his brother helped lead the SUU men's rodeo team to victory in the team's first-ever Rocky Mountain Regional Championship.



Brayden Guymon recently joined Western AgCredit as a Credit Analyst in the Cedar City office.

Brayden graduated from SUU with a degree in finance. While in school, he installed fences and worked as an insurance inspector.

Brayden was raised on a farm in Heber City, UT where he worked growing up. He enjoys spending his free time outdoors—especially hunting and shed hunting. He also enjoys watching sports and playing basketball.



In May, Mohit Khurana joined Western AgCredit as a software engineer based in South Jordan. In his role, Mohit helps develop and maintain internal software applications.

Mohit has a bachelor's degree in computer science from India, and a master's degree in computer science from the U of U. He's also worked in the industry for four years.

Originally from Punjab, India, Mohit now lives in Sandy with his fiancée. He enjoys traveling and exploring new cuisines and he's especially passionate about watching and playing cricket.



Sarah Hansmann recently joined the team as a Credit Officer in the Richfield office. In her role, Sarah analyzes customers' financial information to support the lending process.

Sarah graduated from SUU with a degree in agriculture business. While in college, she worked as an accounting and administrative intern where she helped manage grants.

Originally from Warren, UT where she grew up on a small hobby farm, Sarah now lives in Ephraim with her husband, Jeremy. She enjoys spending time outdoors, boating, hunting and playing cards.



Heather Oliver joined the Evanston team as a Credit Support Specialist in April.

Heather's background is in nursing and travel nursing compliance, and she's looking forward to the opportunity this position will give her to learn new things.

Originally from San Diego, Heather now lives in Evanston with her husband, Todd. They enjoy riding side-by-side rides in the summer and snowmobiling in the winter. She also enjoys gardening, fishing, hiking and paddle boarding.



In July, Carrie Tuttle joined the team as an AgExpress Loan Officer in Logan.

A native of Georgia, Carrie earned a bachelor's degree in agribusiness with a minor in religion from the University of Georgia this spring. Carrie's past work experience includes working at an insurance agency and fund raising for and working as a farm hand at the University of Georgia.

Carrie and her husband, Jonah, live in Hyrum. In her free time, she enjoys playing the piano, reading, hiking, trying new recipes and cheering on her Georgia Bulldogs.

Customer Survey Drawing Winner Announced

Western AgCredit is pleased to congratulate Dan Lym on winning the 2026 second quarter \$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 existing loan or getting a new loan and return it to the South Jordan Office.

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

Promotions



We're pleased to announce that McKade "Mac" Hatch has been promoted to Branch Manager in Cedar City.

Mac has been with Western AgCredit since 2021. During that time, he has served as an AgExpress Loan Officer in the north and south and as a Loan Officer in Cedar City. Mac is a graduate of Southern Utah University and lives in Panquitch, UT, his hometown, with his wife and daughter.



Western AgCredit is pleased to announce the promotion of Hayden Shelton to VP – Director of Software and Analytics. Hayden has been with the Association since 2020. Before that, he also worked on Western AgCredit's IT systems while working for a subcontractor.

In his new role, Hayden will provide greater leadership over the software strategy, data design, analytics and reporting initiatives of the Association.



Western AgCredit is pleased to announce the promotion of Cara Utley to Credit Analyst Team Lead. In her new role, she'll help with training, mentoring and oversight of Credit Analysts in the Southern region.

Cara started working for the Association in 2022 as a Credit Analyst in Richfield. Prior to that, she worked in tax accounting. Cara lives in Venice, UT with her husband and their two children.



Western AgCredit is pleased to announce the promotion of Rhett Crandall to Credit Analyst Team Lead. In his new role, he'll help with training, mentoring and oversight of Credit Analysts in the Northern region.

Rhett has worked for the Association for 10 years. Most recently, he's worked as the Capital Markets Credit Analyst. Rhett and his wife, Beth, and their three girls live in Trenton, UT.

Whistle Blower

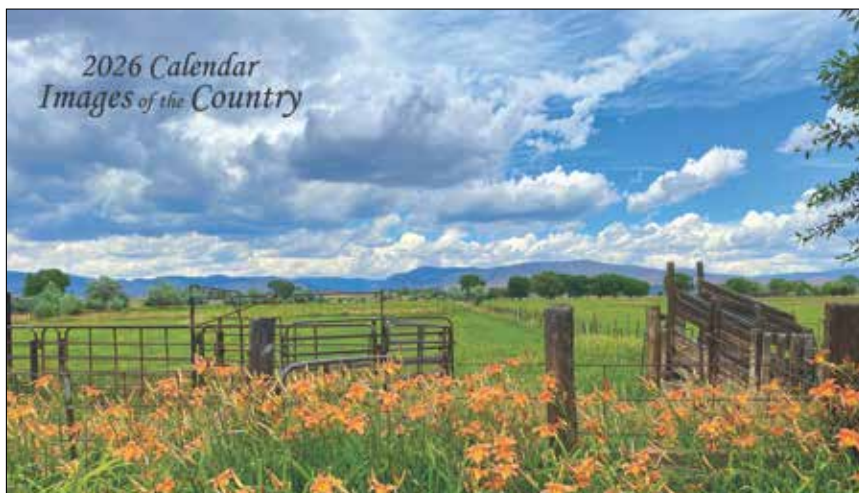
Western AgCredit provides its stockholders, employees and the general public the opportunity to utilize a "Whistle Blower Program" (WBP). The WBP can be accessed using the Association's website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of potential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

internal accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. Western AgCredit pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman LaDell Eyre at 435-691-2284, or Board Chairman Kim Haws at 435-770-5719.

2027 Photo Contest Deadline August 31st!

We hope you're enjoying your 2026 Western AgCredit calendar featuring pictures submitted by customers! Thirteen agriculture-related photos will be selected for the 2027 calendar, and winners will each receive a \$50 gift card for his/her submission.

There are no limits on submissions, and the deadline is August 31, 2026. High-quality digital photos are preferred, but other formats will be accepted. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes. Please submit your photos on our website at westernagcredit.com/photo-contest.





Nominate Your Favorite Woman Farmer Today!

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

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



INTERNATIONAL YEAR OF THE
WOMAN FARMER
2026

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

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

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

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

Nominate a Woman Farmer Today!

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



Western AgCredit Celebrates these Nominees:

Kelsey Gale with Gale Cattle

Location: Beaver, Utah Nominated by: Sajel Gale

Kelsey Gale may describe herself as simply doing what needs to be done, but to those around her, she is the steady force holding Gale Cattle together.

As a wife, mother and ranch partner, Kelsey wears many hats each day. From feeding cattle and keeping up with daily chores to raising and wrangling children, she approaches every responsibility with quiet determination and heart. Though she wasn't raised in agriculture, Kelsey chose this life wholeheartedly and never looked back.

Over the past 13 years, she has immersed herself in the work and the challenges and the purpose that comes with it. "Kelsey is willing to do whatever needs to be done," her husband Sajel shared. "She steps in to ease the burden for anyone on the operation, no matter the task."

That willingness is paired with something even more important—her ability to motivate. Ranching comes with unpredictable highs and lows, Kelsey keeps the bigger

picture in focus, reminding those around her why the work matters and why it's worth continuing, even on the hard days.

She's deeply committed to shaping the next generation and is intentional about teaching her children that agriculture is more than a livelihood, it's a way of life. Kelsey is currently involved in both the FFA and serves on the youth board of the Utah Versatility Ranch Horse Association. Kelsey also volunteers in church and community groups and as a youth coach.

Though she may never seek the spotlight, her influence is undeniable—and deeply felt by her family and her community.



Melinda S. Torgersen with RMT Farms, LLC

Location: Koosharem, Utah Nominated by: Don Torgersen

Melinda Torgersen's life has been defined by a deep commitment to family, agriculture and service. Raised in California, she found her place in agriculture after attending Utah State University, where she met her husband.

Together, they returned to his family's farm, building a life centered on hard work and shared purpose. What began as a small sheep and dairy operation grew under their care, with Melinda involved in every aspect of the business.

She balanced farm responsibilities—developing business plans, managing budgets and caring for livestock all while raising six children. Whether coordinating supplies, assisting with veterinary care or managing operations independently, she approached every task with determination.

Melinda also played a key role in modernizing the farm, helping transition to center pivot irrigation, improving efficiency and conservation. Her efforts earned recognition as Fremont River Conservation District's Conservation Farmer of the Year in 2005 for her "stewardship of natural resources."

Beyond the farm, Melinda has devoted decades to supporting youth and rural communities. Through her work with Garkane Energy, she has led scholarship and leadership programs and mentored students across the West. She currently serves on the Garkane Energy Board of Directors.

Known for quietly lifting others, Melinda's influence is felt in her family, her community and the many young people she has mentored. "Her heart is as big as the universe," said her husband, Don. "No one is a stranger to her. Her concern for humanity is never ending. Her love for God, country and her fellowman tells it all."



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



*Broc, Kline and
Cooper Esplin*

Meet Director Kline Esplin

In this year's Director Election, Kline Esplin was elected by the Association's members to fill the vacancy in Region 4. A lifelong rancher from Mt. Carmel, Utah, Kline brings a strong agricultural background, practical business experience and a deep commitment to the future of agriculture.

For Esplin, agriculture is more than a profession—it's a heritage, a livelihood and a way of life that has been passed down through generations. He is passionate about helping ensure that future generations have the opportunity to stay connected to the land and continue the traditions that sustain agriculture and rural America.

"I just identify as a simple rancher that wants the best for agriculture," Esplin said. "That's my passion."

Rooted in the Land

Kline and his wife, Cami, are the proud parents of four sons. The Esplin family's ties to Long Valley in Kane County date back to the early days of settlement in southern Utah by pioneers sent by Brigham Young to help establish communities and agricultural production in the region.

Over the generations, the Esplins built a ranching operation that continues today in Long Valley with grazing grounds spilling into Panguitch, surrounding mountains, and the

Arizona Strip. Some of the property the Esplins run has been in the family for over a century.

When their ancestors first settled the area, the operation centered on sheep production. Kline's grandfather was devoted to the sheep business, but labor shortages, predators and other challenges eventually led the family to transition to cattle during the 1970s.

Today, the ranch runs commercial cattle while continuing to grow and adapt to meet the challenges of modern agriculture.

A Family Partnership

Kline operates the ranch alongside his brother, Eric, continuing a partnership that began when they were children working together under the guidance of their father. "My dad always said we'd make a pretty good team," Kline said. "My brother likes to farm and mechanic. I take care of the cattle and the ranges, and he takes care of the farming and irrigating."

The brothers have gradually expanded the operation over the years, carefully pursuing opportunities that would help create a future for the next generation.

"We've slowly been trying to expand and grow wherever we could and whenever we could afford to," Kline said, "Our goal

was to make it so our kids would hopefully want to be a part of the operation.”

Today, Kline’s sons Broc and Cooper work full-time on the ranch as does Eric’s son-in-law, Clay Hansen.

Kline and Cami’s son, Riley, works at a local bank. Their fourth son, Argo, came to the United States from Ethiopia as a young man after Riley met him on his church mission. The Esplins sponsored Argo to come to the United States for school and consider him part of the family. He’s currently attending medical school in California.

Innovation on the Ranch

While the Esplin operation is deeply rooted in tradition, Kline is equally committed to embracing new technology when it can improve efficiency and sustainability.

One example is the ranch’s adoption of virtual fencing technology. Using GPS and satellite enabled collars, the Esplins can create and adjust grazing boundaries remotely, allowing cattle to be moved across large landscapes without constructing physical fences.

“My eyes were opened last year,” Kline said. “Virtual fencing is so powerful. You can intensively graze this area, then another area and then leave it until the next year. It gives you so much flexibility.”

The Esplins use two types of collars. They are currently in the process of implementing the second for their herd that goes to the Arizona Strip. This system uses satellites instead of GPS or cellular service, making them especially effective in remote areas where cell coverage is limited or nonexistent. This system requires no additional hardware such as towers on the ranch. All that’s needed for them to operate is the collar and a subscription service.

The technology has also strengthened partnerships with land management agencies such as the Bureau of Land Management and the U.S. Forest Service by providing new tools for managing grazing rotations and protecting restoration projects on public lands.

The ranch’s commitment to stewardship extends beyond virtual fencing to include water monitoring systems, pipeline installations and vegetation management projects designed

to improve both range health and livestock management. These investments reflect the Esplins’ belief that successful agriculture depends on thoughtful conservation.

“We’ve run a lot of pipelines and done a lot of clearing of land,” Kline said. “Anywhere we can improve water distribution and range conditions, we’ve worked on it.”

A Passion for Mentoring

One of Kline’s greatest satisfactions comes from mentoring young people to help ensure the future of agriculture. “It’s exciting to create excitement for agriculture and see where it can go,” Kline said.

“The ag community, whether we like it or not, is getting smaller and smaller with less and less people tied to the land,” Kline said.

To help combat this, over the years he has employed and worked alongside numerous young producers to help them get started.

Helping young people discover opportunities in agriculture and creating businesses capable of sustaining future generations is important work to ensure the future of agriculture, and Kline enjoys seeing young producers build their own successful operations.

Education and Industry Service

Kline earned a degree in agribusiness from Southern Utah University, joining the ranks of many agricultural leaders who began their careers in SUU’s agriculture program.

He has dedicated his life to building the family ranch while serving his community in a variety of leadership roles. His service includes irrigation boards, the Farm Service Agency board and other local agricultural organizations.

At the same time, he has remained focused on what he enjoys most, which is working alongside family and caring for livestock. “I don’t know if there’s anything else I would want to do,” Kline said. “I just feel like the luckiest man in the world.”

Why Western AgCredit?

Serving on the Western AgCredit Board represents a new challenge for Esplin. “I’m looking forward to a different



Photo credit: Rachel Goncalves @rhc_photography

The Kline and Cami Esplin family.

challenge than the daily ranching grind such as water problems, feed problems and drought problems,” Kline said. “It’ll be a different kind of challenge, business and financial.”

His appreciation for Western AgCredit began long before he considered serving on the board. As a borrower, he has relied on the Association’s agricultural expertise to help his operation grow and adapt. Now, as a Director, he hopes to contribute the practical perspective of a working rancher while learning more about the financial side of the business.

Kline has great respect for the other candidates who sought the position, and he is sure they would have served well. He’s also grateful for the confidence placed in him by members. “I appreciate everybody that voted for me,” Kline said. “I’ll do my best.”

As he begins his service on the board, his priorities remain straightforward: support agriculture, strengthen opportunities for future generations and represent the interests of fellow producers. “I want the best for agriculture,” he said. “That’s my passion.”

For Esplin, serving on the Board of Directors is an opportunity to give back to the industry and communities that have shaped his life. Rooted in generations of ranching, he brings a deep commitment to agriculture and a desire to help ensure its future remains strong. As he takes on this new role, that dedication will continue to guide his service on behalf of Western AgCredit members.



Kline Esplin and family members on the ranch.



S.J. & Jessie E. Quinney
College of Agriculture & Natural Resources
UtahStateUniversity

Saturday
SEPT. 26

**2:00 –
5:00 PM**

**CRAIG
ASTON
PARK**

1307 N. 800 E.,
Logan, Utah



Director Smith Retires

**After 45 years of Farm Credit Service,
Wayne Smith is retiring from the Western
AgCredit Board of Directors**



Wayne Smith is retiring from the Western AgCredit Board of Directors after 45 years of service to Farm Credit in various capacities, concluding a remarkable tenure defined by consistent leadership and a dedication to helping ensure the long-term success of agricultural producers. Director Smith's years of service include time on both the Association and District Boards.

When asked what mattered most about serving, Smith didn't hesitate, "The people you work with—and it's been very educational." He emphasized the importance of collaboration and perspective, noting that strong boards bring together individuals with different ideas but a shared goal: serving customers and stockholders well.

"Wayne's presence on the Board will be missed. He has brought a steady voice, practical wisdom and an unwavering commitment to our customers and the future of agriculture," said President David Brown. "Wayne understands our mission at its core, and his legacy will be felt in this organization for years to come. We are grateful for his leadership and friendship and wish him and Maria well."

During his tenure, Wayne helped guide—significant transformation within the organization when he served on the Board during the merger of the Production Credit Association, the short-term lender, and the Federal Land Bank, the real estate lender, into Farm Credit Services of Utah, which was later renamed Western AgCredit. The merger created a unified organization capable of meeting

a broad range of agricultural financing needs. Wayne believes that alignment strengthened both decision-making and service to agriculture.

Perhaps most meaningful to Wayne is the culture of purpose behind the Board's work. "They're all looking out for the best interest of the stockholders," he said. Having experienced traditional banking earlier in life, he has long appreciated the cooperative model and its focus on fairness and long-term success.

As he steps away, Wayne expressed confidence in the future. "I feel good about leaving," he said. "I think we've got a great, balanced Board right now."

Retirement won't mean slowing down. "I'll just keep doing what I've been doing," he said.

For Wayne, that includes farming, traveling and spending time with family and friends.

His legacy at Western AgCredit is one of service, candor, and a deep-rooted commitment to agriculture, qualities that will resonate for years to come.

"I've appreciated working with fellow Directors and management and watching the vision of the association come together in a unified way," Wayne said. "My hope is that it continues as the world changes, and that the organization keeps moving forward."

Western AgCredit extends its sincere appreciation to Director Smith for his years of dedicated service. He will be greatly missed.



Wayne and Maria Smith (bottom right) with current and past directors and spouses at Director Smith's retirement lunch.



Ryan Howell, Tony Powell, Wayne & Maria Smith, David Brown, Darren Haas

A stylized graphic of the American flag, featuring the stars and stripes in a wavy, flowing pattern. The stars are white on a blue field, and the stripes are red and white.

250 Years of the American Farmer & Rancher: A Legacy Worth Preserving 250 Years in the Making

By Hadlee Taylor, Summer Intern

For 250 years, farmers and ranchers have been at the heart of American history. Long before America became the nation it is today, it was the men and women who worked the land that laid its foundation. During the American Revolution, nearly 90 percent of Americans were farmers. Benjamin Franklin referred to them as “the backbone of the effort for independence.” These were ordinary men and women who often stepped away from their farms to take up arms and fight for their rights, freedoms, and the independence of a new nation. From the settlement of the American West to feeding our country during times of war and supplying exports to support the global economy, farmers and ranchers have helped shape America every step of the way.

Farmers and ranchers built a heritage of hard work, perseverance, stewardship, and an unwavering belief in the freedoms this nation was founded upon. As operations passed from generation to generation, they carried forward not only land and livestock but also the values and traditions of agriculture.

As America celebrates 250 years of independence, we must ask ourselves an important question: What legacy will farmers and ranchers leave in the next 250 years? The answer lies not only in our ability to innovate and feed a growing population, but also in our willingness to preserve the land, protect our rights, and ensure the traditions and values of agriculture endure for generations to come.

A Legacy of Hard Work and Stewardship

As our nation expanded westward, agriculture became one of the driving forces behind the settlement of the American

frontier. Through the Homestead Act, men and women built lives from the land in pursuit of the American dream. The American rancher became a symbol of freedom, self-reliance, and hard work.

Farmers and ranchers have also answered the call during times of crisis. During both World Wars, those at home worked tirelessly to feed not only America but also its allies. Families planted Victory Gardens, women stepped into new roles in agriculture, and rural communities united in support of the war effort. In 1922, the United States sent seed corn and wheat to Russia to help save the country from famine, and today Russia has become one of the world’s leading wheat exporters.

Decades later, agricultural leaders like Norman Borlaug, known as the “Father of the Green Revolution,” helped transform food production around the world. While working in Mexico in the 1940s and 1950s, Borlaug developed and perfected dwarf wheat varieties that produced large amounts of grain, resisted disease, and resisted lodging. Those varieties were successful not only in Mexico, but also in Pakistan and India, where they helped increase food production and prevent widespread starvation. His work changed the course of agriculture and helped save billions of lives. To this day, American agriculture continues its mission of helping feed a growing global population.

Perhaps one of the greatest parts of agriculture’s legacy is its willingness to learn and adapt. Hardships such as drought and the Dust Bowl taught valuable lessons about soil health and land management. Rather than abandoning the land, farmers and ranchers became some of its

greatest stewards, recognizing that caring for the land was a responsibility owed to future generations. The land we farm is often land we intend to pass on to our children and grandchildren, not simply because it is a business, but because it is part of who we are and the legacy we hope to leave behind.

Can We Keep This Legacy Alive?

While the last 250 years have left behind an extraordinary legacy, the future of American agriculture faces challenges unlike any before. As a young person entering agriculture, one question weighs heavily on my mind: Will my generation be able to afford it? Farmers and ranchers today face rising costs, drought, and growing pressure on their land and resources. Since 1950, America has lost roughly 320 million acres of farmland to development. Innovation has allowed farmers to produce more with less, but it cannot replace farmland once it is gone. Farmers and ranchers now make up less than two percent of the American population, and most are family-owned, preserving both livelihoods and a way of life.

In times like these, it can be tempting to give up ground and let water run by. But that is not the legacy generations before us built, nor is it the legacy we should leave behind. Farmers and ranchers have never been people who quit when conditions become difficult. They have always adapted, endured, and done the best they could with the resources available. As we look toward the future, we must continue fighting to keep our land productive, preserve our water resources, and protect the operations that have sustained families and communities for generations.

Preserving the Future of Agriculture

The next generation of farmers and ranchers must become not only producers, but also protectors of agriculture's future. In many ways, we are being called to protect this legacy, much like the young patriots who answered the call to arms 250 years ago to secure our freedoms and independence. While the battles we face today may look different, the responsibility is just as great. Preserving agriculture will require more than hard work on the land—it will require us to stand up for our rights, advocate for our way of life, and protect the traditions that sustain rural America.

It is equally important that we preserve the traditions and culture that make agriculture unique. The American cowboy is more than an image from history; it is a way of life built upon hard work, responsibility, and respect for the land and livestock under our care. While new technology, like collaring cattle, may offer an easier approach, we should be careful not to abandon traditions simply because they require more work. Some traditions

connect us to those who came before us and remind us of the values that have sustained agriculture for centuries.

One of my favorite quotes is from the movie *Brave*: "Some say our destiny is tied to the land, as much a part of us as we are of it." As a fifth-generation farmer and rancher, I have had the privilege of growing up in agriculture, running cattle, and farming ground that has been cared for by generations before me. The land my family works is more than property; it is part of our history, identity, and future. I hope future generations have the same opportunity to continue those traditions. Agriculture is more than an industry; it is a way of life worth passing on.

Looking Toward the Next 250 Years

As America celebrates its 250th birthday, we have so much to be proud of. For generations, farmers and ranchers have helped build this nation, strengthen its values, feed its people, and care for its land. Now that responsibility falls on us. The next chapter of American agriculture will not be written solely through innovation or production, but through preservation: preserving the land, family-owned operations, our freedoms, and a way of life that has shaped rural America since its beginning.

Happy 250 years to America, and to the farmers and ranchers who have helped write its story every step of the way. May we honor what has been entrusted to us and ensure that the American farmer and rancher remain a part of that story for the next 250 years!

"Some traditions connect us to those who came before us and remind us of the values that have sustained agriculture for centuries."



Hadlee Taylor is Western AgCredit's summer intern. Raised on her family's farm and ranch in Bicknell, UT, Hadlee brings a strong background in agriculture, including hands-on experience with a cow-calf operation and alfalfa production. She will graduate in the fall with a degree in agribusiness and plant science, and a minor in accounting from SUU. Hadlee is passionate about agriculture and looks forward to meeting customers across the state during her internship.

Western AgCredit Gives Back

This spring, several branches helped at their local Farm Field Days. The Richfield team served lunch to about 60 volunteers at the Farm Bureau Farm Field Days in Sevier County where they educate local fourth grade students about agriculture at the fairgrounds.

In Uintah County, the Roosevelt team educated fourth grade students about the lifestyle and bi-products of cows.

Serving our local communities is an important part of Western AgCredit's business model. In May, the South Jordan team spent the day planting the garden at Wheeler Farm in Murray.

This spring, the Roosevelt team spent some time picking up trash along the roadside. When cleaning the side of the road, you never know what you might find, and according to Darcy Flores, this year they even found a wooden coat rack.

Recently, the Oak City Veterans Memorial was completed with help from Western AgCredit's Community Partnership Program. This stunning memorial honors local residents who have served in the military, and displays flags representing each branch of service. This memorial is a community-built project, and as a central place of remembrance in the town, they will use it for ceremonies around Memorial Day and Veterans Day.

Western AgCredit awarded a Community Partnership Grant to the Wasatch Food Co-op to support a mural at their new store in Salt Lake City.

The I Love You Bro Project also received a Community Partnership Grant. Their annual carnival-style event brings awareness to the importance of community and connection when it comes to men's suicide prevention.



Recent Sponsorships

- Utah's Farmers Market Network
- I Love You Bro Project
- Utah Wool Growers
- Utah Farm Bureau
- USU Agricultural Barbecue
- Utah FFA Foundation
- Utah Cattlemen's Association
- Various Farmers Markets
- Various Local FFA Chapters

Community Partnership Grants

UP TO \$2,000 AVAILABLE FOR...



Schools



Service Groups



Communities



Non-Profits

Western AgCredit is pleased to offer the Community Partnership Grant Program, which is funded by employee and director contributions and matched by Western AgCredit. For more information or to apply for a Community Partnership Grant, please visit westernagcredit.com.

Laughing Pen

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



Patriotic Humor

What kind of tea did the American colonists want?

Liber-tea.

What was the most popular dance in 1776?

Indepen-dance.

What ghost haunted King George III?

The spirit of '76.

Did you hear the one about the Liberty Bell?

Yeah, it cracked me up too!

What are the most patriotic flowers?

Yankee Doodle Dandylions.

How come there aren't any knock-knock jokes about America?

Because freedom rings.

What did one American flag say to the other flag?

Nothing. It just waved.

What do you call an American revolutionary who draws cartoons?

A Yankee Doodler.

Which flag is the most highly rated?

The American flag. It has 50 stars!

What would you call the USA if everyone had a red car?

A red carnation!

Rich Soil

Old man Jenkins didn't trust banks one bit. One day, his neighbor saw him out in the field digging random holes. Not planting in rows. No rhyme or reason, just digging.

Curious, the neighbor walked over and said, "You starting a new crop or something?"

Jenkins wiped his brow and shook his head. "Nope. Just handling my finances."

"Your... finances?" the neighbor questioned. "Wait—are you burying money out here?"

Jenkins lip slightly lifted as he kicked a little dirt over one of the holes and responded, "We all want rich soil, don't we?"

Pigheaded

Penelope the pig tried to make things work with her boyfriend, Harold but he had terrible manners and never stopped talking about himself.

Penelope tried to be patient. She really did. Finally, one evening at the trough, while Harold was loudly slurping his dinner and interrupting her for the third time, Penelope sighed and said, "Harold, we need to talk."

Harold blinked. "Is this about my joke delivery? Because I've been working on—"

"No," Penelope said firmly. "It's about you. I'm sorry, Harold... but I just can't do this anymore. You're a real boar."

And with that, she trotted off—head high—ready to find someone a little more refined, and a lot less... pigheaded.



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