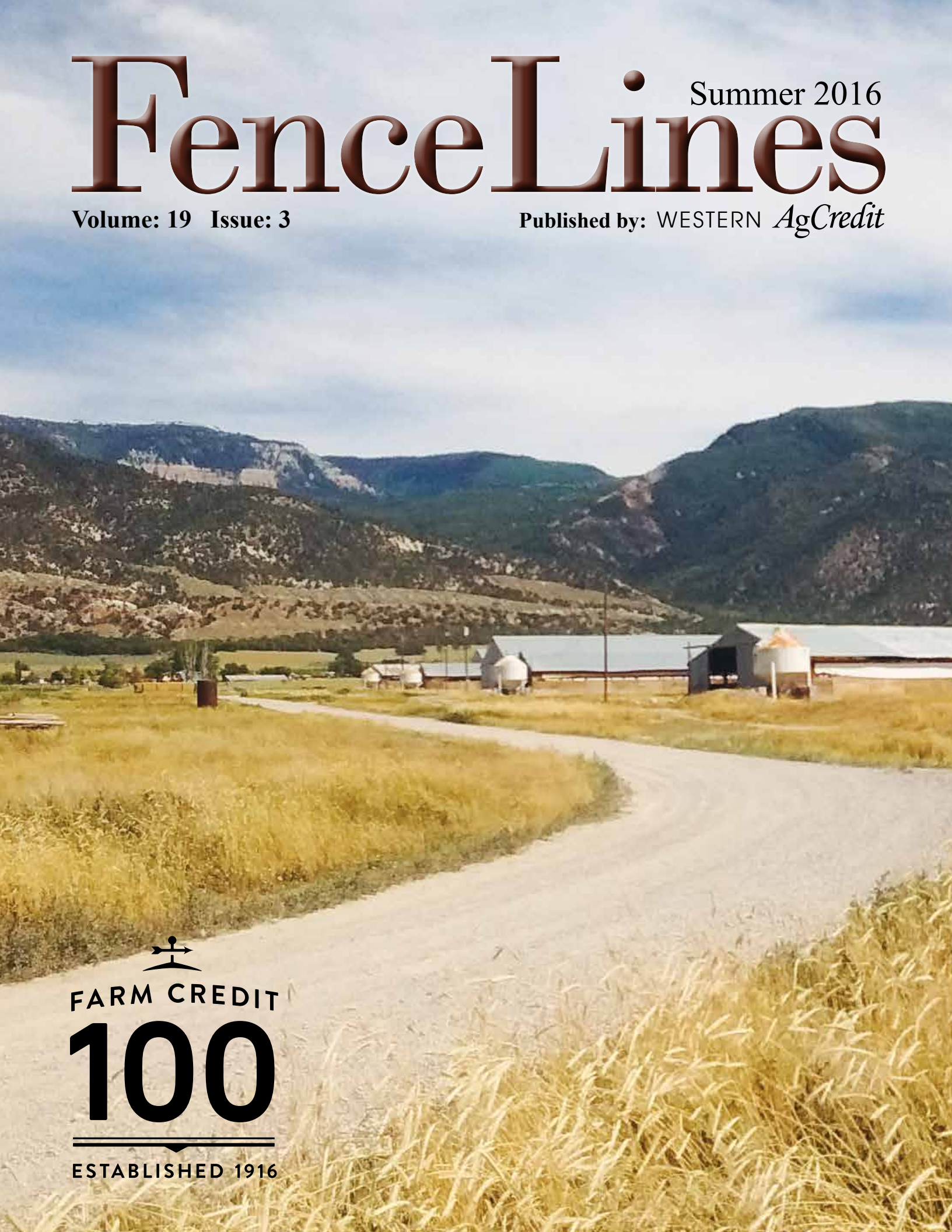


Fence Lines

Summer 2016

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FARM CREDIT

100

ESTABLISHED 1916

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

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South Jordan, UT 84095-0850

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FenceLines

Summer 2016



Photo Credit: Hannah Olson

Cover Photo: A summer day at the Olson turkey farm in Ephraim, UT.

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



Dear Western AgCredit Stockholders & Friends,

I'd like to thank Western AgCredit for providing me with my "dream" job, as CEO for the last 23 years. I will officially retire from Western AgCredit effective 12-31-2016. The Board of Directors selected David Brown as their new CEO during their July 19, 2016 Board Meeting. David was previously our Chief Operating Officer, so he has a strong knowledge of Western AgCredit's operations. I'll look forward to providing David with support for August and September, but afterwards it'll be time to get rid of the "old guy." It's hard to believe how fast a 35 year career can pass.

I've had the privilege of working with the most amazing group of Directors and staff within the Farm Credit System. During my tenure at Western AgCredit (and its predecessor entities), we were able to move the Association from one of the worst rated Associations within the Farm Credit System to now being rated one of the highest rated Associations. Our tremendous progress is the result of our Board of Directors providing guidance and support to the staff, in addition we have a staff who views their responsibilities as a "calling" not a job. Most important of all, we have a membership who takes pride in owning Western AgCredit and they fulfill their legal and moral responsibilities to the Association. Working together, the Board, staff and membership are able to achieve our Mission Statement Objective: To provide the most dependable source of credit and related services to agriculture and the rural community. As the result of everyone's commitment and dedication, we have built the preeminent lending organization within the Intermountain West. A few of the statistics that document our progress are:

<u>Measurement</u>	<u>1992</u>	<u>30-Jun-16</u>	
Loan Volume	\$174,585,000	\$813,353,000	+466
Non-Accrual % of Loan Vol.	5.50%	0.83%	-663%
Core Surplus	\$0	\$144,942,767	
Net Income - Annual	\$993,000	\$15,408,000*	+1552

* Annualized through 12-31-2016

In addition to having competitive interest rates, Western AgCredit implemented a patronage program whereby most stockholders receive an average patronage payment (cash) equal to 75 basis points of their outstanding loan balances. Between 1995 and 2016, Western AgCredit has returned \$38,592,628 to its membership from patronage, stock reduction and interest rebates. Those payments prove that membership in Western AgCredit has true value.

On behalf of my wife (Mary Ann), children (Natalie, Jennifer and Matthew) and myself, I would like to thank Western AgCredit's Board, staff and membership for welcoming us to Utah and the Intermountain Region. We all feel blessed to be able to call Utah "Home." Throughout my career, I have been fortunate to have multiple mentors from within each of the pools of Directors, staff and stockholders. Those mentors have helped me to grow as a business executive, father and husband. I am eternally grateful for the support and friendship that I have received from everyone associated with Western AgCredit. Thank you all for allowing me to play a small part in the evolution of Western AgCredit as it grew into a significant player in the agricultural lending arena. I will miss the many friends I have who either direct, work or borrow from WAC.

Together in Agriculture,

**Richard Weathered
President**

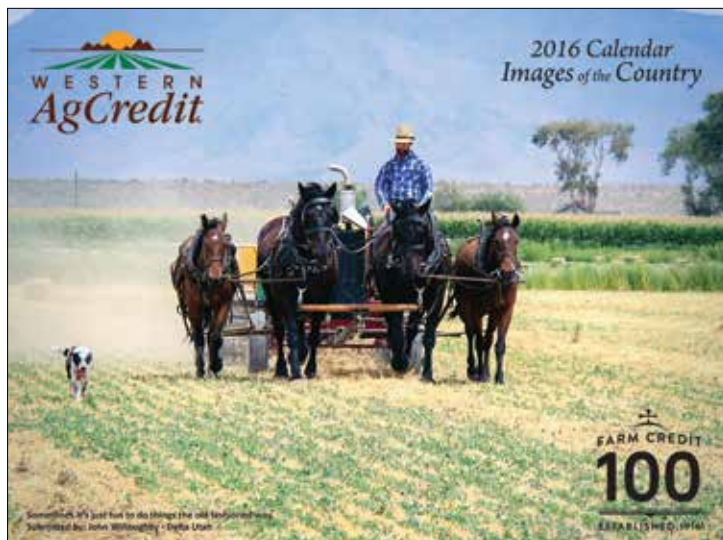
Photo Contest for the 2017 Calendar!

We hope you're enjoying your 2016 calendar! With that calendar in print, we are now taking submissions for the 2017 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, 2016!**

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 Western AgCredit's 2016 calendar.

Farm Fresh Advertising Grant Recipients

Western AgCredit is pleased to announce the recipients of this year's Farm Fresh Advertising Grants! The recipients each received \$500 for advertising their farmers market and reusable shopping bags to give out at their market.

The farmers markets selected to receive this year's Farm Fresh Advertising Grants include:

- **Cache Valley Gardeners Market:** Historic Courthouse-199 N. Main Logan, UT
- **Downtown Farmers Market:** Pioneer Park-303 S. 300 W. Salt Lake City, UT
- **Evanston Farmers Market:** Depot Square 920 Front St. Evanston, WY
- **Green Urban Market:** 5 locations in the Glendale Neighborhood of Salt Lake City, UT
- **Wilkerson Farm:** 710 E. 2000 S. Orem, UT

Western AgCredit is pleased to offer this grant program to help support local food farmers. For more information on the Farm Fresh Advertising Grant Program, visit westernagcredit.com.



Rachel Wilkerson in front of the farm stand she owns and operates with her husband Richard.

Richfield Open House and Dedication



On June 16, 2016, Western AgCredit held an open house, ribbon cutting and dedication at their new office in Richfield. The new building, located at 63 E. 600 N., has more office space, meeting rooms, improved accessibility and an updated work environment.

Western AgCredit's chairman of the board, Shirelle Erb, in conjunction with directors from Western AgCredit and the Chamber of Commerce performed the ribbon cutting. After the ribbon cutting, Erb dedicated the building to Daniel Anderson, a Western AgCredit Director from Oak City, UT that passed away in March of 2016. In her remarks, she talked about what an asset he was to Western AgCredit and how much he is missed on the board.



After a dedicatory prayer offered by Director Wayne Smith, the group moved to the sidewalk in front of the building where a memorial bench has been placed in memory of Jay Holt, a beloved Richfield loan officer that passed away in 2014. In his remarks, Branch Manager Robert Wheeler remembered Jay's enthusiasm and his commitment to customers, coworkers, friends, church, community, and, most importantly, his family.



"Daniel and Jay both brought humanity to Western AgCredit. They showed us the right way to do things for the good of the company, staff and stakeholders," said Western AgCredit's President Richard Weathered. "We'll work hard to be worthy of everything they would expect of us."

Employees in the Richfield Branch are excited to continue to provide a dependable source of credit to Richfield and the surrounding area from their new office.

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, 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.

Western AgCredit is Pleased to Welcome...



Scott Reeve

Loan Officer Trainee-Richfield

We'd like to welcome Scott Reeve as a new loan officer in Richfield. "I am really excited to be living in Richfield, and I am looking forward to working with the good people that live here, learning more about their operations and helping them out any way that I can," said Scott.

Scott recently graduated from Utah State University with a bachelor's degree in

agriculture business. While attending college, he worked on a large cow/calf operation, and helped farm about 600 acres of alfalfa hay and corn silage.

Scott was raised in Monticello, Utah where his family runs a small cow/calf operation on the Arizona Strip. Scott and his wife, Kendra, are expecting a baby boy in October. In his free time, Scott enjoys riding horses, working cows and spending time in the mountains.

Wendi Gerardis

Receptionist/Operations Assistant-South Jordan

In June, Wendi joined the Western AgCredit team as receptionist/operations assistant. Her job includes general office duties, managing pool cars, meeting and meal coordination and more. Wendi is excited to learn about all aspects of Western AgCredit's business and get to know the people.

Prior to coming to Western AgCredit, Wendi worked for over ten years as an executive assistant, office manager and doing event and project planning. She also has experience in the lending business. Wendi has an associate's degree in behavioral social sciences.

Wendi and her husband, Paul, live in South Jordan with their two daughters. Wendi has lived all over the U.S. and in Australia, where her husband is from. She enjoys spending time with family and friends, going to movies, reading, going to the beach or the lake, sports, fitness and traveling.



Recycle Used Glasses at Any Western AgCredit Location!



Western AgCredit has recently teamed up with Lion's Club International (LCI) to collect eyeglasses for the people of Senegal and Peru. These people do not have the means and opportunity available to them to purchase glasses without this program.

Every year in March/April, LCI sends volunteers to these countries to evaluate each person's eye care needs.

LCI will accept adult/children sunglasses (prescription or non), reading glasses, or any prescription glasses with or without cases.

If the lenses are scratched or the frames are broken, they repair them, if possible, so no pair is turned down. Each branch will have their own eyeglass collection box, so please take the glasses you no longer need to your local branch.

David G. Brown Appointed President of Western AgCredit

Western AgCredit is pleased to announce that David G. Brown, Western AgCredit's current Chief Operating Officer (COO), has been selected by the Board of Directors as the new President and Chief Executive Officer (CEO) effective August 1, 2016 to replace Richard Weathered who will be retiring at the end of the year.

"We are excited to have David as the President that will lead this company into the future. His leadership as COO has already greatly benefited the Association, and we were pleased to be able to fill the CEO position with a qualified internal applicant," said Shirelle Erb, Chairman of the Board. "Western AgCredit has flourished under the direction of Richard, and we look forward to its continued growth and success under David's leadership."

"It is an honor and a privilege to serve the Association and its members in this new capacity," said David. "I have a deep love for and commitment to agriculture and the rural lifestyle and hope to lead Western AgCredit to continued success and the fulfillment of its mission."

David started his career at Western AgCredit in 1993 as a Loan Officer in the Logan Branch. He worked there for eight years before being promoted to VP-

Credit Services in 2001, when he transferred to the South Jordan Office to fill this new role. In 2014, he was promoted to COO, a role that included managing the loan documentation and appraisal departments, overseeing operations and managing a small loan portfolio.



David has a bachelor's degree in agribusiness and an MBA from Utah State University. He was raised in Coalville, UT on a dairy farm where he still lives and works in his spare time. David and his wife, Jennifer, have four children. In his free time, he enjoys working on the farm, attending ag industry events, supporting his children in their academic and athletic pursuits, riding motorcycles and reading.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Alan & Elizabeth Mitchell on winning the second quarter's \$200 gift card. They were 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.



Bill and Kathy Wright on their front porch in Holden, UT.



INTRODUCING DIRECTOR

In the recent Western AgCredit Board of Director elections, Bill Wright won the election in Region 3 and filled the position vacated by the passing of Daniel Anderson.

Bill and his wife, Kathy, own a dairy farm in Holden, Utah. Bill started dairy farming in high school when he and his father purchased six heifers from Cache Valley and started milking them in Lindon. Staying in Utah, they later moved the dairy to Orem, Elberta and to their current location in Holden in 2004.

Having spent nearly 30 years in Elberta, moving to Holden, a much more rural location, was an adjustment. Both Bill and Kathy had close ties to their community, and they had raised their kids in Elberta. However, "When we moved the cows down, it [Holden] was home to me," said Bill.

When making plans for their move to Holden, Bill thought of growing the dairy to a larger scale, but consciously decided to keep it the size it is. "I created this place so I still have to go work. I still have chores," said Bill. "I did that intentionally so I wouldn't lose my perspective."

The Wrights have ten children, six girls and four boys. They also have 27 grandchildren. For the Wrights, their move to Holden made it possible for their grandchildren to experience life on the farm.

"Our children come, they want our grandchildren to have the experience," said Kathy. "They can sleep on

the trampoline, they can shoot a gun, they can ride a 4-wheeler or a horse. The way we were able to raise our family, this place gives us the same opportunity for our grandkids. I realized that I'm here because I want to provide them the same atmosphere that we gave our children."

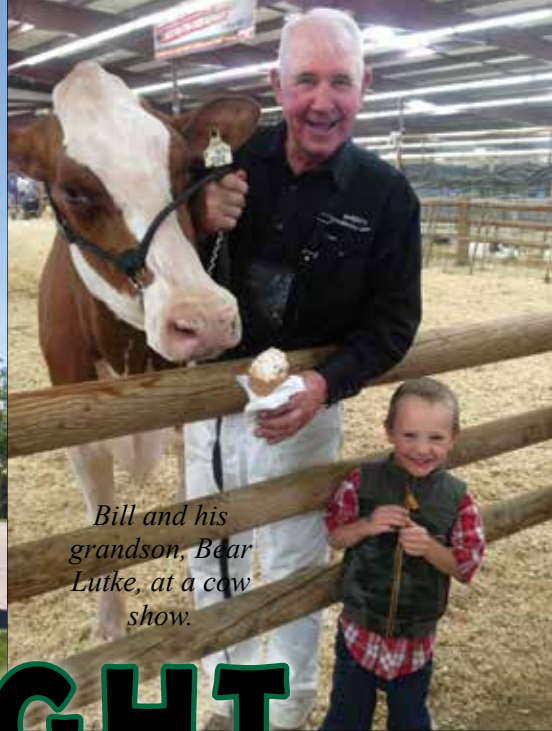
Bill dairy farms because of his love for animals. He runs his herd of about 500 cows with the help of five hired men, and he is intricately involved in the day-to-day operations. "Inherently I love the animals, that's why we do what we do," said Bill. "Me taking my cows to a show is kind of like taking my kids on vacation. I like being with them. I like being with my horses, I like being with my cows. They're my favorite people."

The Wrights have the opportunity to focus on dairy farming through a trade with a hay compressor that does business next door to their dairy. This neighbor farms the ground the Wrights own, and they use the fall off -- the hay that drops to the ground during the compressing process -- to feed their cows.

In addition to service in the LDS church and to the agriculture industry, including serving on the National Holstein Association Board of Directors, Bill spent 20 years serving in the Utah State Legislature. While in Elberta, he served for 12 years in the State House of Representatives and four years in the State Senate. After their move, he ended up going back to the State House of Representatives serving in a different district for an additional four years.



Bill driving a horse-drawn hearse.



Bill and his grandson, Bear Lutke, at a cow show.

BILL WRIGHT

The Wrights enjoy spending time with their family and incorporate them into their activities. For instance, at the beginning of July, the Wrights along with four of their children and eleven grandchildren participated in a reenactment of the Mormon Pioneers coming into the Winter Quarters area of Nebraska. Both Kathy and Bill have a rich Mormon Pioneer history, and they enjoy participating in these types of events because it gives them the opportunity to remember their heritage and share their faith.

Even with all their outside interests, Bill's passion is farming. "He's found what he wants to do for the rest of his life. He loves what he does, and I'm grateful

I'm married to a person that loves what he does. He loves getting up every single morning and checking his cows," said Kathy. "He's not looking for another job, he's totally involved in agriculture, family and the church. That is the man that I married."

As one can conclude from his past experience, Bill will add a new perspective to the Western AgCredit Board of Directors that comes from a rich compilation of past experiences. "Serving on this board will expand my financial knowledge and give me better insight into what's happening in ag-related industries in Utah. It will give me a better view of how we can provide opportunities to families and be good financial partners," said Bill.



Bill with a few of his "favorite people" in the corral at his farm in Holden, Utah.

DAIRY FARMING: A WISER FAMILY TRADITION

In the rural town of Lewiston, Utah located in picturesque Cache Valley the Wiser family has maintained a long-standing tradition of dairy farming and working with Farm Credit. Records dating back to 1935 from the Richmond Farm Loan Association, an organization that was later merged into the current Western AgCredit, shows M.C. (Myron Cunningham) Wiser noted in hand written records receiving a refund from the business he transacted with the Association.

Myron and his wife, Zelma, made their home in west Lewiston on land overlooking the Bear River. While their family was young, they lived in a cabin close to the river until they built a more permanent home on the highway in 1925. According to Zelma's family history, "This was the first we had electric lights and we soon got city water."

In this location, Myron started a dairy with 40 acres and milked a herd of 20 cows by hand. This is where they raised their five sons and daughter. Myron and Zelma's son, Wally

Wiser, continued the dairy farming tradition on a farm he purchased a few miles down the road from their dairy farm. Wally started with 10-12 cows and 80 acres. Today, Wally's son, Brad, and grandson, Cody, run the dairy.

As a youth, Wally recalls, "We did all the farming with horses. My mom had chickens, that's how she kept groceries on the table. A truck would come around once a week and pick-up the eggs."

Today the Wisers milk 140 cows. They are grateful for the lifestyle their farm provides them, and, according to Brad, "It's a great place to raise kids."

When Wally was young, they shipped their milk in 10 gallon containers chilled with cold water to Morning Milk in Wellsville. Later, their milk went to Sego Milk in Richmond where there used to be a plant that processed condensed milk. Later their milk went to Cache Valley Dairy and other co-ops Cache Valley Dairy would later merge into until they started selling their milk to Gossner Foods about 15 years ago.

The Wisers concentrate on sending a high-quality product and making sure they get the most out of every cow. "I like to have a good type and I figure the other things come along with that, like production," said Brad. "If they're not milking, we won't hesitate to cull them."

The Wisers also focus on keeping their somatic cell count low. Somatic cell levels increase in response to pathogenic bacteria, so the lower the count the higher quality the milk. There are things dairy farmers can do to keep this count low, and Gossner Foods pays a bonus for milk with a low somatic cell count. Recently, they were recognized by Gossner Foods for receiving this bonus every month for 15 years, an impressive accomplishment. This also translates into increased income since they get paid a \$.30 premium per 100 pounds of milk shipped.

"Brad and Cody have an outstanding operation. Their focus on detail is apparent when you look at their farmstead. Everything is in its place. It is nice and tidy. The milk parlor even has flowers planted in front of it! I appreciate the



Brad Wiser looking at his cow corral.

positive influence the Wiser family has on Cache Valley agriculture,” said the Wiser’s loan officer, Casey Beck.

As a young man, Wally served in the war as a Merchant Marine. “I’ve been to the Philippines, I’ve been to Japan, I went through the Panama Canal with a load full of POWs, I went to Naples,” said Wally.

As part of his service, he worked as a baker on a ship that was returning prisoners of war back to their homes after World War II ended. According to Wally, there were Germans, Italians and Japanese POWs that were brought to the United States to work as farm laborers and returned to their homes following the war.

Through Wally’s military service and other travels he has seen a good deal of the world, but according to him, “I’ve been a lot of places, but there isn’t any place I like better than Lewiston.”

During his lifetime, Wally has seen a lot of financial challenges in agriculture. “I didn’t know we were poor. Everyone else was the same, so we didn’t know any different. In the 1930s, it was quite common for people to lose their farms,” said Wally.

However, the Wisers were able to push through the financial challenges and continue doing what they love. Like most farms, the Wiser farm has seen a lot of innovation over the years. “Things are so much better now,” said Wally. “They do more in a day now than I used to do in a month, it seems like.”

One of the biggest improvements is efficiency in irrigating. “Everything we did we flood irrigated,” said Brad. “We’d wear our shovels out irrigating.”

Wally recalls cementing a lot of ditches, they even built the equipment to pour the cement ditches. “We probably poured five or six miles of ditches,” said Wally.

“He put them [the ditches] all in, and I took them all out, said Brad. “We’re under a pipe system now.”

They get their irrigation water from the Cub River Irrigation Company, and a few years ago the canal company buried a pipe line and moved from a ditch system to a pressurized irrigation system, saving time and resources. They don’t have to maintain a pump and accessing the water is extremely easy. “Everything is a pressurized system now,” said Cody. “It’s like going in a house and turning on a faucet.”

This improvement alone saves the Wisers countless hours. While still labor intensive, the physical labor requirements of farming have decreased with improvements in equipment. “I’ve seen things go from packing a shovel to opening a valve,” said Wally. “It’s almost like going from here to the moon as far as irrigation is concerned, especially if you have a pivot.”

“We used to run two little balers. We’d go out and work half the night,” said Brad. “Now I can go out there with a big baler and do it in half the time.”

In 1963, Myron died in a farming accident when a tractor rolled over on him, but his legacy lives on. The Wisers still use the brand he established, an MC with a bar over the top, to brand their dairy cows that are sometimes pastured by the river.

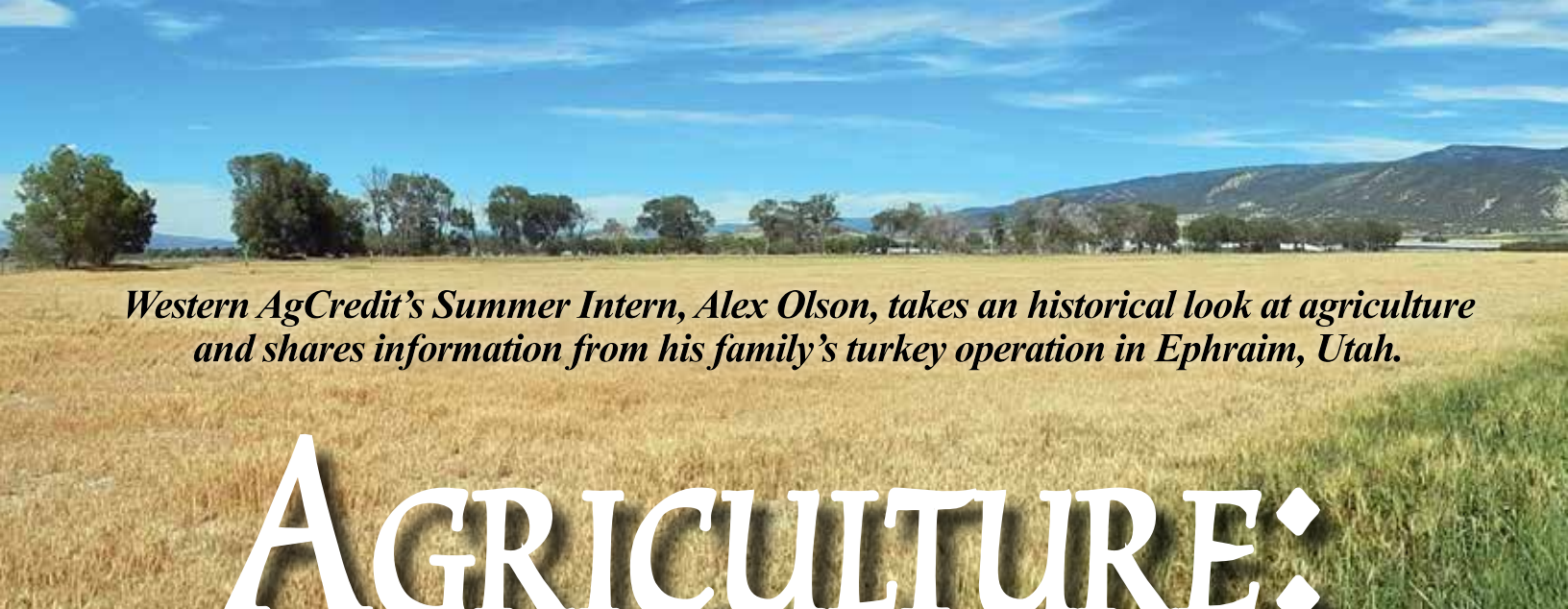
Today, the next generation is planting roots in dairy farming. At three years old, Cody’s son Gage already has the makings of a dairy farmer. He likes to look out over the farm from the playground equipment in their yard and he spends time working with his dad every chance he gets.



The Myron Cunningham and Zelma Wiser Family, including Wally Wiser in the upper right hand corner.



Four Generations of the Wiser family: Wally, Brad, Cody and Gage.



Western AgCredit's Summer Intern, Alex Olson, takes an historical look at agriculture and shares information from his family's turkey operation in Ephraim, Utah.

AGRICULTURE:

There have been some big changes in agriculture the last 100 years. In order to appreciate these changes and to have a successful future, it's good to look back and see how far we have come. As Western AgCredit celebrates 100 years of Farm Credit service, I thought about all of the agriculture milestones that have occurred since then. The Economic Research Service and the Agcensus from the United States Department of Agriculture provides some great information as we step back and reminisce.

- From 1910–1919 there was an average of \$1.9 billion a year in agricultural exports. That's 45% of total exports.
- 2015 had \$133 billion in agricultural exports. Total exports reached \$2.35 trillion. Ag exports consisted of 5.6% of all exports in 2015.
- In 1910, the total population was estimated at 91,972,266 for the U.S.; farm population was 32,077,000; 31% of the labor force were farmers.
- In 2012 there was an estimated population of 314,100,000 in the U.S.; 3,180,074 in farm population; 1% of total population is considered farmers.
- In 1910 there was 6.36 million farms; in 2012 there were 2.1 million farms; that's about 1/3 of the amount of farms from 1910.
- In 1910 average farm size was 138 acres; in 2012 it was 434 acres.
- From 1910–1919 commercial fertilizer use was 6,166,700 tons a year.
- In 2011 commercial fertilizer use was 21,753,000 tons. Almost four times of what was used in 1910.
- In 1940 a farmer could provide for 19 people, in 2011 it was 155 people.
- In 1923 John Deere launches the Model D, it stayed on the product line for 30 years.

- In 1926 the first hybrid seed company was created, now call DuPont Pioneer.
- In 1954 the number of tractors on farms exceeds the number of horses and mules for the first time.

In the 1930s, a farmer could harvest an average of 100 bushels of corn by hand in a nine hour day. Today combines can harvest over 130 acres and about 30,000 bushels of corn per day. No wonder a combine is the most expensive piece of equipment. A 1969 John Deere Model 55 combine, one of the first self-propelled of its kind, had 72 horsepower. Now a John Deere S690 has 543 horsepower at rated speed and 617 horsepower at peak power. That just blows my mind to see the differences in farming machinery.

In 2015, there was approximately 90 million head of cattle. In 1916, there were about 70 million, you might think, "Okay 20 million more, that's not a big deal," but in the early to mid-1970s cattle inventory peaked around 130 million head. According to Cattle-Fax, beef production per cow has increased from about 400 pounds per carcass in the mid-1960s to 637 pounds of meat per carcass in 2008 through science-based improvements in breeding and animal nutrition. Even with smaller calf crops and herds, production has increased from 18 billion pounds in 1964 to 26.7 billion pounds in 2008.

Changes made on the Turkey Farm

I grew up on a turkey farm in Ephraim, UT. My Great Uncle Ray Olson and my Grandpa Phil Olson started growing turkeys in the mid 1930s, a few years after turkeys first came to Sanpete Valley.

In the early 1950s, there were a lot of good things going on throughout the state with the growing popularity of the Production Credit Association (referred to as PCA and later

THEN & NOW...

merged into the current Western AgCredit). My Grandpa Olson wanted financial change on his turkey farm and was unsatisfied with his current financier. He ended up switching to finance with PCA, becoming one of the first turkey farmers to do so. One of the main ideas he liked with PCA was that he only had to pay interest on the money he had taken out.

One day my grandpa was out of town and it was up to my grandma to take care of the chores. As she went out to the farm, she noticed a whole bunch of turkeys out of their pens and onto the highway. She was a little embarrassed because she knew E.K. Winder from PCA was going to visit that day. It ended up being fortunate that he came because he helped herd all the turkeys back into their pens.

About the time my Dad took over the farm in the late 1970s, my oldest brother recalled that my dad said he was hoping to get 36 pounds of oven ready turkey meat per bird in 36 weeks. Now that my brother has taken over the farm his goal is about the same amount of oven ready turkey meat but in

19 weeks. Better turkey breeds and feeding efficiency are the primary factors contributing to increased production.

There was a lot of work involved on the turkey farm; hauling water and filling water troughs was just a part of it. Now on the farm culinary water is delivered through water lines. Coal oil lamps and pot belly coal stoves were used to give light and heat to the barns, that's why most brooders were in town so they could have electricity. Now there is electricity throughout the farm and three generators to back it all up if the power goes out.

A normal flock size was 500 to 700 birds, they would have them graze on meadows for grass hoppers, then grain became more efficient and so the switch was made. Now a flock on the farm consists of about 18,000.

Harry Truman said, "The most peaceful thing in the world is plowing a field. Chances are you'll do your best thinking that way." He must have been right considering we have come so far in agriculture in the last 100 years or he never had shear pins keep breaking as he plowed the field.



Alex Olson at this family's farm in Ephraim, UT.



Olson's turkeys circa 1970.



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.



Planting Trees for Service 100

In May, the Logan Branch volunteered to plant trees for the City of Logan. They were given seven trees to plant and accomplished the task in 30 minutes. That is 4.28 minutes per tree! They accomplished the task so quickly, they went back and planted trees a second time.

Spanish Fork Staff Paint Curbs in Mt. Pleasant

In July, the Spanish Fork Branch enjoyed spending part of the morning painting red curbing in Mt. Pleasant. This project came just in time for the city's Hub City Days. According to Jason Gillman, "The mayor was very excited to have us come down and lend some service to the town. Those who participated enjoyed being able to serve in a town where we have many borrowers."



RECENT SPONSORSHIPS

UT/AZ RANGE CONFERENCE

UT FARM BUREAU SUMMER CONFERENCE

PUBLIC LANDS SUMMIT OF THE WEST

USU SCHOLARSHIPS

BYU-I SCHOLARSHIPS

SUU SCHOLARSHIP

UNIV. OF WY SCHOLARSHIP

UTAH FFA CONVENTION

VARIOUS JR. LIVESTOCK AUCTIONS

UTAH DAIRY ASSOCIATION

S. Jordan Staff Volunteer at UT Food Bank



In May, South Jordan employees volunteered at the Utah Food Bank sorting food. Between the two groups, four large bins of canned and boxed food were sorted into like categories so that the food could be distributed to food banks throughout the state. Western AgCredit employees are grateful for the chance to serve!



Laughing Pen

“Always do your best. What you plant now, you will harvest later.”

-Og Mandino

Deer Crossing

In a semi-rural area, an individual that just moved in called the local township administrative office to request the removal of the DEER CROSSING sign on our road.

The reason: “Too many deer are being hit by cars out here! I don’t think this is a good place for them to be crossing anymore.”

Pray for the Onions

A father was saying goodnight prayers with his three year old daughter. Before the prayer began, the father asked the daughter what she’d like to pray about. She responded, “onions.” Together they prayed about onions. The next morning, the father asked why she wanted to pray about onions. Her response, “At church they told us to pray for things we don’t like.”

Stop Thief

An elderly woman returned to her home after an evening out when she was startled by an intruder.

She caught the man in the act of robbing her home of its valuables and yelled, “Stop! Acts 2:38!” (Repent and be baptized, in the name of Jesus Christ so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, “Why did you just stand there? All the old lady did was yell a scripture to you.” “Scripture?” replied the burglar. “She said she had an ax and two 38’s!”

Lessons Learned from a Cow

- ◆The cream always rises to the top.
- ◆Don’t cry over spilled milk.
- ◆The grass is green on the other side of the fence.
- ◆Turn the udder cheek and moo-ve on.
- ◆Seize every opportunity and milk it for all it’s worth!
- ◆Chew your food 50 times before swallowing.
- ◆It’s better to be seen and not herd.
- ◆If it’s good, milk it for all it’s worth.
- ◆Never take bull from anybody.
- ◆Don’t be bossy.
- ◆Black and white is always an appropriate fashion.



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