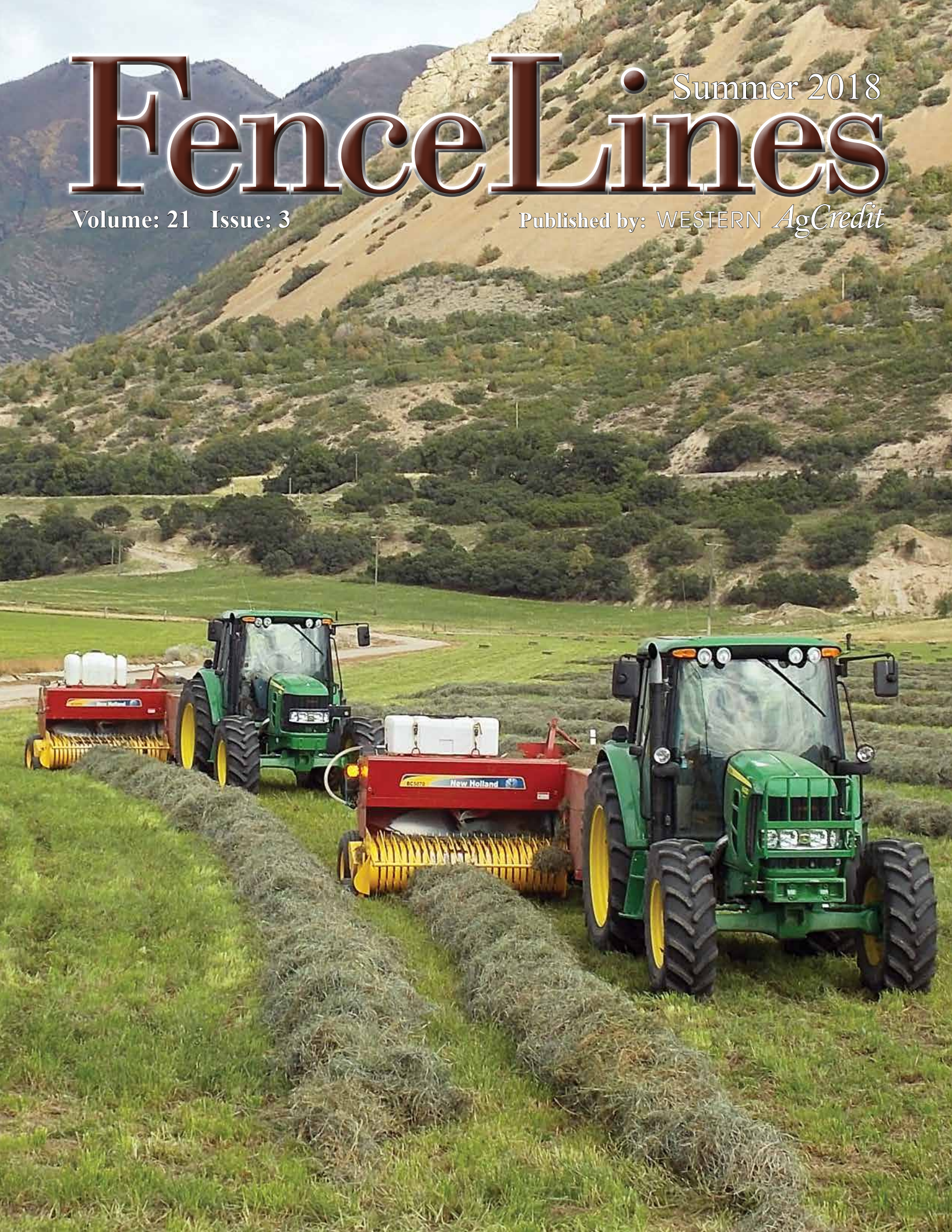


Fence Lines

Summer 2018

Volume: 21 Issue: 3

Published by: WESTERN *AgCredit*



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FenceLines

Summer 2018



Cover Photo: Harward Farms Hay-4-U enterprise

Photo Credit: Jud Harward

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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,



Summertime is good for the soul! Sunlight until mid-evening, outdoor activities, kids out of school but still up early to move sprinklers or haul hay, family reunions, and small town celebrations.

The older I get, the more I enjoy the simple pleasures of life. Many of those pleasures come from living a rural lifestyle. Hopefully by now you have noticed that part of the Western AgCredit mission is to provide strong support to rural communities and their residents, even if they may not all be involved in production agriculture. Vibrant rural communities are critical to the rural lifestyle, but get difficult to sustain when the farm economy suffers. It is during these times that we need to do all we can to support them.

Along with each of you, one thing that many employees of Western AgCredit enjoy and support are the unique celebrations that small communities have to recognize their heritage, or in some cases the products they produce. We also enjoy attending county fairs, junior livestock shows, rodeos, and the myriad of other events offered in rural communities. Some of the greatest memories in our family have been the times spent together getting the lambs or dairy cattle ready for competition, and then as parents, watching our kids compete. Over the years, we experienced the thrill of victory on some occasions, and the agony of defeat in many others. Regardless of the outcome, the result was always secondary to the great time we had together and with other families and friends at these events.

The other event that I really look forward to is a good rodeo. At a time where there is much division in our country due to differing political ideology and 24/7 cable news rhetoric, it is refreshing to attend a rodeo and experience the bold presentation of our nation's flag and national anthem. There is a sacredness to this presentation at a rodeo that stirs my emotions every time. It is always done with such class and respect. Patriotism is what should ultimately bring us all together. I appreciate how the rodeo associations place such significance on patriotism. If the general population attended more rodeos, we might have greater unity in this great country!

On a serious business note, we are very mindful of the challenges that many of you face with regard to severe drought, wildfires, and market disruption due to changes in trade policy. While many of these issues remain outside of our direct control and influence, what we can control is how we work together to limit the financial impacts on your operation. Western AgCredit has the financial tools available to modify payment terms and loan structures to address the impacts of non-recurring events, especially those that cannot be planned for or mitigated through management practices. Your local branch stands ready to assess your individual situation and seek solutions that provide for long-term viability and business continuity. We are anxious to be of service and meet your needs.

As you continue through the production cycle and move closer to fall harvest, we express appreciation for the opportunity to meet your financing needs. More importantly, we appreciate the relationship that we share with each of you. Please let us know how we can better serve our local communities. Our staff plans regular service opportunities in the rural communities that we serve, and we would enjoy the opportunity to serve your community. Please let us know how we can help!

We join each of you in offering prayers for much needed moisture as we continue through the summer months. Please find the opportunity to serve a friend or neighbor who may be particularly hard hit by drought, fire, or any other type of adversity. Life has an interesting way of recognizing and returning the favor in our time of need. Best wishes for a productive and enjoyable summer and fall.

Respectfully,

David Brown
President

Western AgCredit is Pleased to Welcome...



Kathy Kaiser

Executive Assistant, South Jordan

We're excited to welcome Kathy Kaiser as the new executive assistant in South Jordan.

In her new position, she will be assisting the executive team, planning meetings and working with the Board of Directors. Kathy is looking forward to working for an organization that helps farmers and ranchers.

Kathy graduated from Weber State with a bachelor of science in communication. During her career, she has worked for BYU, Provo School District and others. Her work experience includes marketing, coordinating travel and event planning.

Kathy was raised on a dairy farm in mid-Michigan. She has five children and five grandchildren. In her free time, Kathy enjoys sports, musicals and plays, movies, reading and family history.

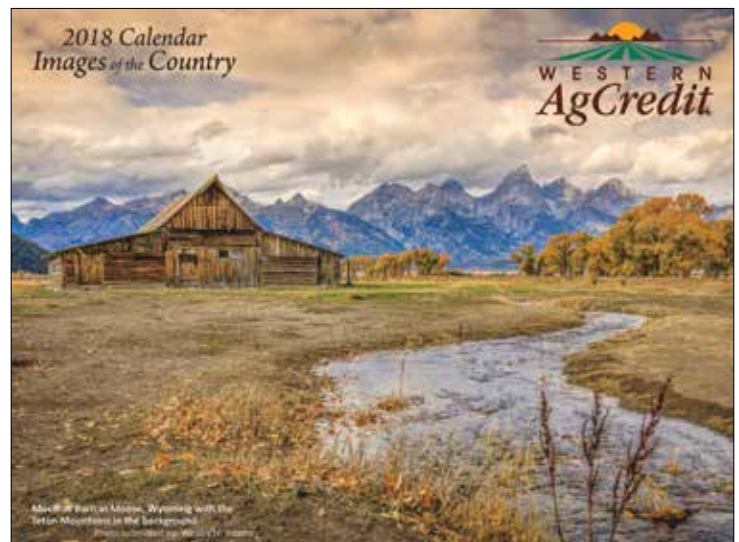
Photo Contest for the 2019 Calendar!

We hope you're enjoying your 2018 calendar. With that calendar in print, we are now taking submissions for the 2019 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, 2018.**

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 2018 calendar.

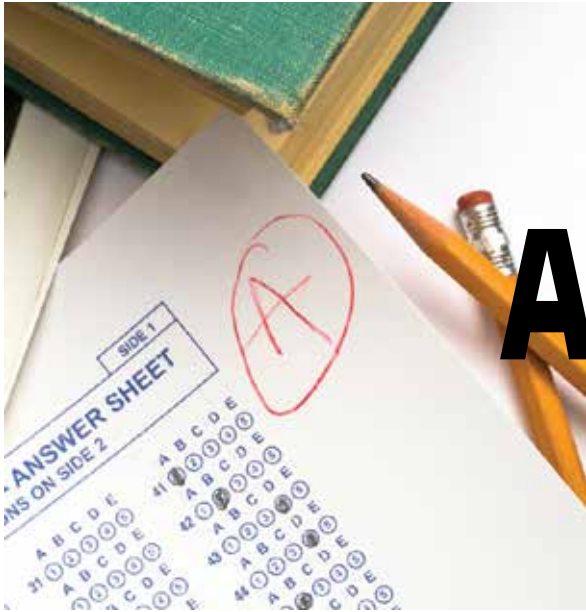
\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Kurt Enright on winning the second quarter's \$200 gift card. Kurt 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 have 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.



Test Your Ag Knowledge WINNERS!!!

Congratulations to Kim Pickett & Blaine Tanner - winners of the contest. They each received \$50 gift cards.

The correct answers to the questions in the last issue of FenceLines are marked below in green.

1. 'Sabarmati' and 'Jamuna' are two new varieties of:

- A. Wheat
- B. Rice**
- C. Legume
- D. Mustard

2. The scientific study of soil is:

- A. Earth Study
- B. Pedology**
- C. Soil Science
- D. Soil Chemistry

3. Soil factors are otherwise known as:

- A. Climatic factors
- B. Edaphic factors**
- C. Biotic factors
- D. Physiographic factors

4. Monoculture is a typical characteristic of:

- A. Shifting cultivations
- B. Subsistence farming
- C. Specialized horticulture
- D. Grain farming**

5. Crop rotation helps to:

- A. Lessen use of pesticides
- B. Yield more crops
- C. Produce a greater choice of plant products
- D. Eliminate parasites which have selective host**

6. The greatest percentage of which state is occupied by cropland?

- A. Iowa**
- B. Washington
- C. Idaho
- D. Utah

7. Fallow cropland is:

- A. Highly acidic
- B. High in clay
- C. Irrigated
- D. Tilled but unseeded**

8. What is not a forage crop?

- A. Corn
- B. Potato**
- C. Clover
- D. Alfalfa

9. It would be highly unusual to find which two agricultural products raised on the same farm?

- A. Corn and oats
- B. Apples and pears
- C. Bananas and apricots**
- D. Lettuce and asparagus

10. For every \$1 consumer spends on food, farmers gets approx. _____ for the raw product:

- A. \$.12**
- B. \$.50
- C. \$.30
- D. \$.47

11. Approx. 60% of the farmers in the United States are older than:

- A. 45
- B. 55**
- C. 75
- D. 60

12. What is the most farmed agricultural row crop, measured in acres, in the U.S.?

- A. Soy
- B. Corn**
- C. Carrots
- D. Wheat

13. Soy is a food product that can be converted into biodiesel.

True/False (circle one)

14. Farming has been around for roughly how many years?

- A. 12,000**
- B. 20,000
- C. 8,000
- D. 6,000



Living Rural

By: Sarah Witt, Marketing & Communications Director

Living in rural America is one of the blessings of being in agriculture. American values of hard work, service, and love of country are alive and well in our rural communities.

Sometimes it is easy to get caught up in everything we see on the news – political wars, crime, racial divisiveness and a score of other issues that can leave you questioning the civility of our country. However, in small town America you realize how fortunate we are to live in this country.

As mentioned by President David Brown in his message, annual town celebrations throughout our territory bring communities together and build and strengthen connections.

I was fortunate to grow up in the small town of Lewiston, Utah in northern Cache Valley. Every year on the 4th of July, thousands of people converge on the town to celebrate our country. The annual festivities include a parade, horse pulls, rodeo and races, a festival in the park with entertainment, a movie at the local theater,

a quilt/art show in the community building and the day culminates with a fireworks celebration.

Many of the local residents, including several Western AgCredit customers, volunteer their time and resources to ensure this celebration is successful every year. The Lewiston 4th of July Celebration, and others like it, would not be possible without the contributions of community members.

It's been over 15 years since I lived in Lewiston, but I've never missed spending the 4th of July in my hometown. I like to think of it as the town reunion, generations of people with ties to Lewiston reconnect as they mingle at the park and visit on the ballfield before the fireworks begin.

Two years ago, as I sat on a blanket with my friends and family close waiting for the fireworks to start, I had a strong impression that this is what is right in America. Surrounded by hardworking folks that I care about, and many others I have yet to meet, I was assured of all that is right in America – family, freedom and hardworking individuals that love their country.



A few days after that experience, Glenn Beck spoke on the radio about the impressions he had while attending the Lewiston 4th of July celebration. Unbeknownst to me, he was on the same ballfield and his experience renewed his faith in humanity.

One of the biggest events of the celebration is the parade. Like many other small town parades, the flag is displayed by horseback riders, tractors are a staple, flat beds are transformed into floats to promote local businesses and the Boy Scouts follow the long line of rodeo queens to pick up anything the horses left behind.

At this year's celebration, I watched the streets lined with the next generation of Americans looking up with eager anticipation as people from throughout Lewiston and neighboring communities drove by, tossing handfuls of candy and the occasional trinket. Watching them, I could see that the magic of the celebration is alive and well. They are why these celebrations and the continuation of tradition is important.

One of the last entries in this year's parade was a tractor with a loader bucket displaying a banner with this message, "Valley Implement gratefully acknowledges the many Lewiston, Utah farm families that have given tremendous support for many generations. Our roots are in the Lewiston community."

I add my gratitude with theirs in appreciation for the farm families of Lewiston and beyond. My roots, too, are in Lewiston. For myself and all of those with connections to our rural communities, rural America is our America.

Now it's your turn!!!

We want to hear from you! What makes your town great? Send your stories and images of rural living and community celebrations to Sarah Witt at sjw@westernagcredit.com.

If your submittal is included in a future issue of FenceLines, we'll also send you a Buck knife.





Jud and Marsha Harward and family

EMBRACING OPPORTUNITIES

The Harward family has grown their traditional agricultural operation into a large agribusiness through embracing new opportunities.

The Harward family of Springville, UT runs a successful agribusiness with several enterprises, each managed by a different member of the family. Their meticulously kept operation, just east of the freeway in Springville, was once a feedlot. Now, the Harwards have repurposed existing structures to meet the needs of their changing business. For instance, the granary now houses the office. A shed that once housed cattle now has a cooler.

Innovation and growth have defined the family operation in recent decades, but the Harwards trace their roots back to a more traditional agriculture operation. “The farm dates back to pioneer stock,” said family patriarch, Jud Harward. “The main place started with my dad in 1945. He had a very traditional farm – a beef cattle operation, farmed and fed cattle.”

Jud grew-up working on the family farm, but when the time came for him to choose a career, the farm was

not large enough for him to earn a living. Jud went to college and started working for a commercial bank as an agriculture loan officer. In 1975, after working for the bank for five years, Jud left and formed his own real estate appraisal business. For Jud, this marked a turning point in his life, “I hope I never live long enough to retire. I retired in 1975 when I left the bank. I enjoy what I do, my life and my job are the same.”

While working at the bank and later running his own appraisal business, Jud maintained his love for agriculture and continued to work on the farm as time allowed. After the passing of his father in 1986, Jud became even more involved in the family business. “In 1986-1988, we could see the opportunities out there. That’s when we started on these side projects of raising sweet corn and as a whole family selling it at the roadside stands.”

Jud and his wife, Marsha, along with their four children Kirsten, Aimee, Lenny and Jake, spent summers growing and selling sweet corn out of the back of a pick-up truck. "When we started this venture out, we'd go pick the sweet corn in the morning, load three or four wagons, go home and change our clothes, then go up town and sell it. Then we'd turn around and do it again the next day."

During this time, Harwards agricultural pursuits continued to grow, including farming additional land and adding a spraying business. "Controlling the weeds and insects in the sweet corn was a real challenge," said Jud. "So one year, we bit the bullet and bought a \$50,000 sprayer. We have this sweet corn project that maybe has \$10,000 in gross sales, and we go and buy a \$50,000 sprayer, and it didn't add up or even make sense."

The Harwards had tried using smaller sprayers, but they hadn't met their needs. "The only way we could justify the sprayer, was to go do custom spraying for other farmers. That was the start of Lenny's enterprise," said Jud.

Both of the Harwards' sons, Lenny and Jake, wanted a career in agriculture. "We could see that we couldn't make it in traditional agriculture with a family farm, especially where it was a one-family farm, and we wanted to go to three families," said Jud.

As their business and children grew, they evolved to where they had three distinct operations, each with the capacity to support a family. "We had three enterprises going on – the spraying, the sweet corn and the traditional farm operation with beef cattle," said Jud.

Recognizing this, Jud sat down with Lenny and Jake and together they determined which part of the business they would operate on their own. "Me telling them what to do didn't work! Their minds are sharper than

mine. They have more ideas than I have," said Jud. "So, we created kingdoms, where each person has his own separate business, stand alone."

This transition was pivotal in the progression of Harward Farms and has been instrumental in the success of each business. Today Jud operates the commercial hay, Jake runs the produce and agritourism, and Lenny does the custom spraying. "We're separate, but we're together as a family," said Jud.

Harward Farms Today

Hay-4-U

In addition to raising over 2,500 acres of hay, Jud focuses on other areas that fit in that scope. "If it feels good and it fits, we'll do it," said Jud. "If it's within the loop, and it makes sense, then we'll take that and we'll run with it."

In the 1990s, Jud started providing straw mulch for forest fire reclamation. Jud's role includes sourcing the straw, transporting it to the staging areas in the mountains, processing the straw and loading it in the helicopter nets. This project has grown into providing straw mulch for wetland restoration as well.

In addition to raising and selling his own hay, Jud also buys and sells hay. Jud markets hay to a wide range of end user; horse hay, dairy hay, cowboy hay, sheep hay and export hay for domestic and international use.

Jud's marketing philosophy has helped all aspects of the family farm grow. "We've always had two main sources of our business. One is production, and the other one is marketing. After we bale the hay, the next step is to get it sold in the right market at the right price," said Jud.

In addition to the farming enterprise, Jud's wife, Marsha, also owns a successful quilt shop in Springville, appropriately named the Corn Wagon Quilt Company. For Jud and Marsha, seeing their children succeed



Jake and Jud Harward near their farm sign in Springville, UT



One of Harward Farms' produce stands

makes all the work worth it. “There’s no more success as a parent than seeing your children do better than you did, not necessarily just farming, but everything in life. That’s the biggest reward as a parent,” said Jud.

Produce and Agritourism

Over the years, Jake has expanded the sweet corn business to include a variety of other items such as tomatoes, peppers, watermelon, pumpkins and more. Most of the produce is sold at roadside stands, with the remaining sold wholesale. “We have about 30 roadside stands around the state from South Salt Lake down to Delta, out in Tooele, Mt. Pleasant and Ephraim in Sanpete County. They open about the middle of July each year and will go through the first part of October,” said Jake.

The logistics of running the stands requires a lot of coordination and effort. Jake’s wife, Sara, manages the majority of the staffing needs. According to Sara, they have implemented a phone app to keep track of employee time, which has really helped simplify the process.

One of the challenges the Harwards have is maintaining enough crop ground since they are in an area of Utah County that has seen a lot of development in recent years, development that continues to consume farmland. “Keeping good farmland in front of us is a real challenge in Springville,” said Jud. “We have to keep reaching out farther and farther.”

In some areas, they are now farming around structures on acreage left over after construction. “That’s where the drip tape and the plastic irrigation come in. We can farm those smaller plots. We can throw five acres of cantaloupe in, where if you were growing hay, it’s not

worth getting your equipment in, but when it is more hand-type stuff, we can still make it work,” said Jake.

The population growth does come with some advantages, including additional customers to feed and entertain. Bringing people to their farm and educating them about agriculture is an important mission for the family. Each spring, for the past 25 years, they host 3500 second graders during Farm Field Days.

In addition, Sara also runs “Little Hands Farm Camp” during the summer months. Little Hands Farm Camp runs two sessions, each a week long. Children from ages four to eleven get to explore the world of agriculture including a visit to a greenhouse, riding a horse, making butter or ice cream, planting produce, learning from a bee keeper and more. “This year we planted a pizza,” said Sara. “We planted tomatoes, basil, oregano and peppers.”

Little Hands Farm Camp gives Sara the opportunity to educate children about where their food comes from and the career opportunities that are available in agriculture. “With the population being 2% farmers, and 80% of that 2% in the United States is 60 and older, I wanted to give kids the option to think, ‘I want to be a farmer when I grow up,’ so I’m trying to help kids experience the farm in a way they wouldn’t be able to any other way,” said Sara.

Another way Harwards help people experience the farm is through Jake’s Jack-O-Lantern enterprise. While growing pumpkins for wholesale, Jake would get a lot of questions on one of the patches that was in town. “I had a little field of pumpkins right by the highway, and people would drive by and want to talk about them,



Swathing hay



Little Hands Farm Camp learning about sheep

and that's how Jaker's got started," said Jake. "We just opened that little field up for people to go and pick their own."

"We could see the potential, because people love to go out in the fall and spend time together and pick a pumpkin," said Jake. "Halloween is number two behind Christmas, as far as people spending, so we've kind of capitalized on that."

Today, Jaker's Jack-O-Lanterns is a fall festival complete with hay rides, a petting zoo, a corn pile kids can play in, a corn maze, slides and food. Open during the month of October, they get as many as 5,000-6,000 people on a Saturday. As this event grows in popularity, they haven't lost sight of their purpose which is to bring people to the farm and sell pumpkins. "We want it to still feel like you're coming to the farm," said Jake. "People still want that farm feel and environment."

With the popularity of Jaker's in Springville, they plan on starting a similar but smaller Jaker's in Sandy this fall.

A large portion of their pumpkins are sold through retailers. This market is open to them because Jake and his crew are willing to put in the extra work required by large retailers such as Walmart.

Walmart sell pumpkins by the piece, not by the pound, so all of the pumpkins have to be sorted by size and labeled before shipping. "That's where we've been able to differentiate ourselves. A lot of the buyers need the pumpkins, but a lot of the farmers aren't willing to go through the extra work to get them on the right bin, with the right PO, with the right bill of lading, on the right truck with the right sticker, even down to the right pallet. Costco requires a certain pallet and Walmart wants a different type of pallet," said Jake.

"I couldn't do it without all of my help, because there's a lot going on. There are the irrigation workers, the planting crews, and those who hoe the field. We use the H-2A visa program to get them here legally," said Jake.

Most of the employees that help with Jake's portion of the business come from Mexico. "They're pretty much the same guys every year. This time of year, I'm with them more than I'm with my family, so they are kind of like family," said Jake.

Double O Custom Spraying

Named after his grandfather's cattle brand, Lenny runs Double O Agri Spraying. With years of experience, Lenny has a vast knowledge of the process and continues to get results. In addition to customers throughout Utah, Lenny also sprays the family hay and sweet corn.

In January of 2018, Harward Farms received the Utah County Business of the Year Award, a testament to the management of the entire Harward Farms operation.

"That's how this farm has changed. Jake and Lenny have taken their enterprise and have made something out of it to where people recognize it and it's no longer grandpa's farm," said Jud.

The entrepreneurial spirit Jud has passed to his sons continues to expand the future possibilities of Harward Farms. "We're on the entrepreneur end of it; we're always looking for new opportunities," said Jud. "The future won't be the same, but there are always opportunities for the farm."

For more information on Harward Farms or to find a produce stand near you, visit: www.harwardfarms.com.

Photos provided by the Harward family.



Jaker's Jack-O-Lantern



Sprayer working a field



More Than

Today farming and ranching requires a vast amount of knowledge and skill that extends far beyond the basics of animal husbandry and agronomy.

When I was younger, I remember thinking that my dad could do it all. I have many memories of doing things with my dad including fixing things around the farm, doctoring sick calves, building projects for my mom at home and watching the countless hours he spent managing invoices, receipts, inventories and employees. It seemed as though there was nothing he couldn't do, and if there was something he was unsure of, then I could be sure that my grandpa or one of my uncles would be able to accomplish the task. As I got older and started to realize that oftentimes other people hire someone else to fix a leak, deal with an electrical problem, repair a vehicle or construct a dog house, it was strange to me. I thought anyone could do what my dad did.

Over the years, I have come to realize the knowledge and skills that my dad, uncles and grandfathers possess came from years of experience and the daily education that can only come from long, hot days in the fields tending to crops, cold winter nights caring for the cattle and frustrating moments spent pondering new problems wondering, "How the heck am I going to fix this one?"

Although growing and harvesting food and fiber is a demanding, important job, it takes much more than simply growing and harvesting to be a farmer. It takes

an incredible amount of skill and knowledge to run any kind of farm, ranch or agricultural business. Sometimes farmers, ranchers, or really anyone from the rural parts of America, are stereotyped as "uneducated" or "less skilled" than someone who may have a more formal education or a white collar profession.

I continue to learn this could not be further from the truth. Now, I don't mean to take away from the value of a formal education or to imply that many farmers and other rural Americans do not have "formal educations," including four year degrees and beyond. Many of the farmers and ranchers I know are college graduates, my father included. I am currently attending Utah State University myself and will graduate with a degree in agricultural economics next spring. Although I am extremely grateful for the knowledge I have gained in the past three years at Utah State, nothing can replace the knowledge gained from my time on the farm.

Many of the skills and attributes learned from farming are often apparent and easy to see. Some of the first that come to mind are things such as growing crops, raising animals, welding, repairing plumbing or electrical problems, excavating and constructing new facilities. Farmers are identified as hard workers, and I believe they have the ability to outwork almost anyone.



By: Shand Hardy, Intern

“Just a Farmer”

However, it is not enough for a farmer to just know about growing crops, raising livestock and how to be an overall handyman. In order to survive in an increasingly demanding industry, today's farmers have to be savvy businessmen, creative marketers and intelligent problem solvers. They have to understand science and modern technology. Farming today requires keen awareness of finances. Gone are the days when understanding general agricultural tasks is enough. Today it takes a massive amount of knowledge to properly run any agricultural business.

I recently came across an article online titled “Far from Uneducated,” which comes from a blog called “Life on this Side of the Fence.” The author says, “I am constantly reminded that it will be this generation's job to feed the world with less land and with more efficiency than any generation before us. This isn't something we take lightly. This is something we are preparing for, with every ounce of science, technology and information we can grasp.” Farmers and ranchers are absolutely committed to what they do; they put their heart, might, mind and soul into their operations and do it for the betterment of the world. We have an important job to do and take it seriously. Farmers continue to adopt new technology, understand science deeper and soak in more information every day so that they are able to better provide food and fiber for a growing world.

I remember hearing someone once say, “Every one of us that is not a farmer, is not a farmer, because we have farmers.” Farmers make up less than 2% of the U.S.

population yet are expected to provide nearly 100% of the food, which allows the other 98% of people to play other important roles in society such as doctors, teachers, lawyers, construction workers and so many more. This makes the work we do extremely meaningful. I know that I am always proud to tell others that I grew up on a dairy farm.

In my opinion, there are very few professions more noble and meaningful than those related to agriculture. It is something we should all take great pride in. In my short time here at Western AgCredit, I have been impressed by all the employees' commitment to uphold and stay true to our mission statement, “To provide the most dependable source of credit and related services to agriculture and the rural community.”

We love the rural communities of America and are committed to helping those within them and those involved in agriculture. We are happy to be a part of the small percentage of those that grow the food and fiber for the world.

Agriculture has been an essential part of America since its founding and will continue to be vital to the world forever. Although farming will continue to change in technology, efficiency and strategy, one thing will always remain the same: a farmers' love for what they do. It is part of who they are, and we understand how much work it takes to run a successful farm, and for that, we thank you.





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.

Logan Branch Cleans-Up at Zootah

On May 23, the Logan Branch went to Zootah at Willow Park and raked and cleaned up the compound area. Zootah is a non-profit organization that relies heavily on volunteers. The month of May at Zootah brings many field trips and baby animals. The summer months are filled with education classes and events.



Fire Fighter Relief

With drought conditions throughout our territory, this fire season is shaping up to be a rough one. To contribute to the efforts for the Dollar Ridge Fire, the South Jordan staff purchased and donated relief items.



Cedar City Branch Volunteers at Utah Summer Games

In June, the Cedar City branch volunteered at the Utah Summer Games. Daren Lovell, Burke Adams and Robbie Masterson helped at the shooting range which included setting up targets and scoring. Vickie Murdoch assisted with the registration which included checking in participants, giving them their packets and answering questions about the Summer Games and Cedar City. According to Vickie, "It's a great way to serve such a big event in our community."



RECENT SPONSORSHIPS

- UTAH CATTLEMEN
- RANGE CONFERENCE
- UT FARM BUREAU
- UTAH FARMERS UNION
- USU SCHOLARSHIPS
- BYU-I SCHOLARSHIPS
- SUU SCHOLARSHIP
- UNIV. OF WY SCHOLARSHIP
- UTAH FFA CONVENTION
- UTAH DAIRY ASSOCIATION
- FARM CREDIT FELLOWS



Laughing Pen

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

Tractor Talk

What did the plow say to the tractor?
Why don't ya get a little closer John, Deere!

Submitted by: Michelle Anderson

Cheesey

Jim: Say, did you hear about the cheese truck that crashed?

Joe: Nope. Was it bad?

Jim: Da Brie was everywhere!!

Submitted by: John Nye

Hallelujah!

A cowboy buys a horse from the town pastor. The pastor explains, "to make the horse go, you gotta yell, 'Thank God!' And to make it stop, yell, 'Hallelujah.'" The cowboy rides off. He rides all day and starts to nod off in the saddle when he notices he is about to ride straight over a cliff. Searching his memory, he yells to the horse, "Hallelujah! Hallelujah!"

The horse grinds to a stop just at the edge of the cliff. The cowboy wipes the sweat off his forehead. "Phew!" the cowboy sighs. "Thank God!"

Submitted by: Arlene Thurgood

Old Farmer

An old farmer was walking down the path to the pond when he spotted a bullfrog. He reached down and grabbed the frog and started to put him in his pocket when the bullfrog said, "Kiss me on the lips and I will turn into a beautiful farmer's wife."

Again the old farmer started to put the frog in his pocket. The frog asked, "Didn't you hear what I said?" The farmer looked at the frog and said, "At my age I'd rather have a talking frog."

Submitted by: Lacy Koyle

Questions Answered

Where do Russians get their milk?
From Mos-cows

What's a cow's favorite musical note?
Beef-Flat

What do cows wear in Hawaii?
Moo-Moos

Why did the cow wear a bell around her neck?
Because her horn didn't work.

Why don't cows have any money?
Because farmers milk them dry.

Submitted by: Holly Olsen



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SATURDAY 9.22.18
3 hours prior to kickoff

CRAIG ASTON PARK
1307 N. 800 E., Logan, Utah

Ticket Information
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