

Fence Lines

Winter 2015

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

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

sjb@westernagcredit.com



www.westernagcredit.com

FenceLines

Winter 2015



Cover Photo: Grass-fed cows at Crandall Farms in Springville, 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,



Another year has passed and the opportunities and challenges for the upcoming year are now squarely ahead of us. It's amazing how each passing year seems to go faster than the previous year. Since time moves so quickly, we must be busy and having fun. Before I share some thoughts on 2015, I'd like to share some operating results from 2014 that just concluded.

From every measurable aspect, Western AgCredit just concluded a very successful year. 2014 was one of the most successful operating years in Western AgCredit's history. The strong operating results were reflected in the rate of loan volume growth of 6.7% for the year. Western AgCredit ended 2014 with outstanding loan volume of \$713,624,000, after making 572 new loans in the year. In addition to achieving the strong rate of growth, the Association was able to provide its membership with the lowest overall effective interest rates in our marketplace. Even with keeping interest rates low, the Association was able to achieve total net earnings for the year of \$15.9 million. Since agriculture is cyclical and we have to deal with outside influences such as adverse weather, political intervention, market volatility, etc., the Board of Directors is committed to maintaining a financially sound company that is able to finance its membership in both good and bad economic times. Reflecting Western AgCredit's commitment to its membership, the year-end permanent capital totals \$129,000,000 which equates to a 17.26% permanent capital ratio.

In addition to the tremendous financial improvements that were achieved, the Association continued to pay strong patronage payments to those members who have patronage-sourced loans. In September 2014, the Board of Directors approved a mid-year patronage payment, based on 2014 projected operational performance, totaling \$1.8 million. In December 2014, the Board approved the payment of an additional \$2.1 million for a total patronage payment of \$4.0 million related to the Association's 2014 operational performance. The patronage payments from 2014 earnings equates to an average 75 basis point reduction in borrowing costs to those Stockholders who are receiving the payments. Western AgCredit has returned a total of \$26.7 million to its members over the past nine years. The Association projects to continue to pay strong

patronage payments to its membership in the upcoming years.

As we embark on 2015, it's important that we're all vigilant in evaluating our opportunities and challenges for the upcoming year. Even though the United States economy is stabilizing, especially compared to Europe and other sectors in the world, we all need to look for ways to de-risk our individual businesses. We are encouraging our membership to look for opportunities to lock interest rates, contract inputs such as fuel, fertilizer, feedstuffs, etc. Our country and the entire world are facing challenges like never before. Some situations such as the dramatic drop in crude oil prices provide for short-term benefits (cheaper fuel prices at the farm), but if the price drops too far for too long of a time period, the long-term negatives can out-weigh those short term gains. With that being said, we need to take advantage of situations when they arise by increasing the amount of on-farm bulk fuel storage and prepaying for energy intensive inputs such as fertilizer. We're also recommending our membership look for opportunities to hedge farm products produced (calves, feeder cattle, milk, grain, etc.) and/or farm inputs needed to produce our farm products (corn, small grains, etc.). In order to know what products you should contract, hedge, prepay, etc., it's critical that everyone know what their breakeven cost of production is. Without knowing your breakeven, you run the risk of locking in a cost that won't contribute to your overall profitability. If you don't know your breakeven amounts, please contact your Western AgCredit loan officer and they'll help you determine those numbers.

Thank you for your continued support and friendship. We look forward to a successful 2015!

Together in Agriculture,

Richard Weathered
President



Western AgCredit is pleased to sponsor the...

FARMERS FEEDING FAMILIES Food Drive

Over 19,000 Pounds Donated!

We would like to thank everyone who helped make this year's food drive a success! In total, we collected over 19,000 pounds of food to help those in need in our local communities!

Western AgCredit and CoBank each matched these donations with \$5,000. Western AgCredit's matching funds were distributed to various food banks based on donations received in the local communities. CoBank's contribution was given to the Sanpete Food Pantry since that area of the state has one of the greatest needs.

We appreciate your ongoing support of this food drive and look forward to another successful food drive in 2015!

Here's a breakdown of the food donated by location:

Evanston	3,133
Logan	1,022
Tremonton	7,886
S. Jordan	169
Spanish Fork	250
Richfield	6,309
Cedar	848
Roosevelt	107



Above: Alan & Kyle from our Spanish Fork office delivering a check as part of the Farmers Feeding Families Food Drive to the Sanpete Food Pantry.

Right: Becky Christensen from our Tremonton Branch delivering a food drive check to Kathy Newman with the the Tremonton Food Pantry.



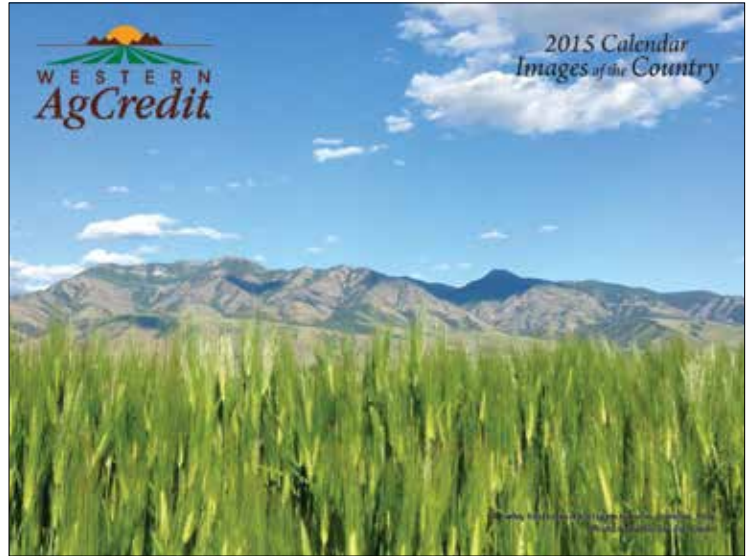
Photo Contest for the 2016 Calendar!

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

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

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

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



Cover of this year's Western AgCredit calendar.

Annual Report Online in Early March

Western AgCredit had another great year! Our success reflects our customers' success, and we are grateful for our loyal customer base! The 2014 Annual Report will be published on our website in early March

2015. In addition to being posted on our website, all stockholders will receive a copy in the mail. If you have any questions about the annual report, please contact your loan officer.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate John Diamond with Clinton Nursery for winning the fourth quarter's \$200 gift card. He was randomly selected from the returned surveys.

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

We value your business and appreciate your feedback. We want to ensure that we are meeting your needs and exceeding your expectations.

Receiving your feedback shortly after you've completed your transaction allows us to make adjustments to business practices in a timely manner. The survey is brief and should take no longer than 10 minutes to complete. We'd like to thank you in advance for completing the survey.



Western AgCredit Launches New Website!

To continue providing the best online experience possible to customers and prospective customers alike, Western AgCredit has launched a new responsive website.

Responsive technology is able to gauge the device the user is accessing the website from and size the website accordingly, providing the best user experience possible whether the user is accessing the site from a laptop, desktop, tablet or smart phone!

In addition to the responsive technology, some of the improved features include easier access to the most commonly used sections and improved document transfer options. If a document needs to be transferred to the Association, it can easily be done through the easy-access "Upload" button on the bottom right portion of the home screen. No login information is needed to use this feature, and it is secure so privacy concerns are not an issue.

Additionally, the updated Members Only section includes a new document transfer program when documents need to be transferred to customers. This

new feature, Secure Drawer, makes it easy to securely transfer information to and from the Association.

The quick menu on the top makes it easy to access online banking, contact information for all locations, the Association's social media platforms, and offers prospective customers an easy way to request information.

Technology is an important part of Western AgCredit's goal to remain viable and one of our values. As an Association, Western AgCredit is always looking for ways to use technology to enhance operations both internally and externally.

We hope you enjoy the new features of the website. Later in 2015, we will also be rolling out a new online banking program that will offer expanded features to improve the customer experience.

If you have any feedback you would like to give on the Association's website, online banking program, social media involvement, or anything else that you might like to share, please don't hesitate to contact Sarah Buttars at sjb@westernagcredit.com.

New Tremonton Office Open for Business

Western AgCredit is happy to announce that the new Tremonton building is now open for business!

The new building, located at 781 E. Main Street in Tremonton, just across the street from the old location, has more office space, meeting rooms and an updated work environment.

In addition to the new building, the Tremonton staff has seen a lot of employee changes and additions. The entire Tremonton staff is looking forward to serving the needs of their customers from this new facility. If you missed the open house on February 4th, feel free to stop by the office for a tour!



Tremonton Staff: Clint Ward, Kelsey Story, Becky Christensen, Rhett Nielsen, Matt Hirschi



The Bear River Valley Veterans from American Legion Post #76 performing an initial flag raising at the new Tremonton office.

Renovated Evanston Office Open for Business



After four months of construction, the Evanston staff is happy to be back in the main level in their newly renovated space!

Renovating the space helped optimize the available square footage and made it possible to add an additional office for a loan officer as well as a conference room.

Originally constructed in the late 1970s, the renovation greatly modernized the space and made it more accessible for stockholders and staff. Watch for an invite in the mail for an open house if you work with our Evanston location!

Elevate Yourself



with a Degree in Agriculture!

For more information,
call 800.824.9198 or visit
www.westernagcredit.com

Sponsored by:



SCHOLARSHIP	Application Location	DEADLINE
Western AgCredit Customer Scholarship – four, \$1500	www.westernagcredit.com or your local branch	March 31, 2015
Utah State University College of Ag – five, \$1000	www.ag.usu.edu	January 31, 2015
BYU Idaho College of Ag – three, \$1000	College Dean, 208.496.4500	January 31, 2015
Utah FFA Western AgCredit Scholarship – one, \$1500	From your FFA Advisor	February 15, 2015

Johnson Mountain Ranch

2014 Leopold Conservation Award Winners

Sand County Foundation in partnership with the Utah Farm Bureau Federation, Utah Cattlemen's Association and Western AgCredit are proud to name Johnson Mountain Ranch as the recipient of the prestigious Utah Leopold Conservation Award®. Stuart and Carma Johnson, with their son Jared and his wife Ginger, own and operate the cattle ranch near Aurora.

The Leopold Conservation Award honors Utah landowner achievement in voluntary stewardship and management of natural resources. The Johnsons were presented with a crystal award and \$10,000 at the Utah Farm Bureau Federation's Annual Convention in Layton.

Finalists for the award included Jerrold Richins of Coalville, and William "Junior" Goring and son Blake of Deweyville.

The Johnsons graze cattle on different landscapes year round. With help from partners, the family has worked to improve the health and productivity of the ranch. Some of their conservation practices include a rotational grazing program, removing juniper and other brush, and reseeding spring range infested with cheat grass.

Given in honor of renowned conservationist Aldo Leopold, the Leopold Conservation Award recognizes extraordinary achievement in

voluntary conservation. It inspires other landowners through these examples and provides a visible forum where farmers, ranchers and other private landowners are recognized as conservation leaders. In his influential 1949 book, *A Sand County Almanac*, Leopold called for an ethical relationship between people and the land they own and manage, which he called "an evolutionary possibility and an ecological necessity."

"Western AgCredit congratulates the Johnson family for winning this prestigious award in recognition of their multigenerational conservation efforts. The four generations of Johnson's who have been on their ranch are proof that sound conservation results can be achieved while simultaneously maintaining their ranch's economic viability," said Richard Weathered, President. "Conservationist Aldo Leopold made the following challenge to stewards of the land: 'Examine each question in terms of what is ethically and aesthetically right, as well as what is economically expedient.' The Johnson family has achieved this critical balance."

The Leopold Conservation Award in Utah is made

possible through the support of Western AgCredit, Utah Farm Bureau Federation, Utah Cattlemen's Association, Producers Livestock Marketing, The Nature Conservancy, DuPont Pioneer, Farm Credit, The Mosaic Company and the Lynde and Harry Bradley Foundation.



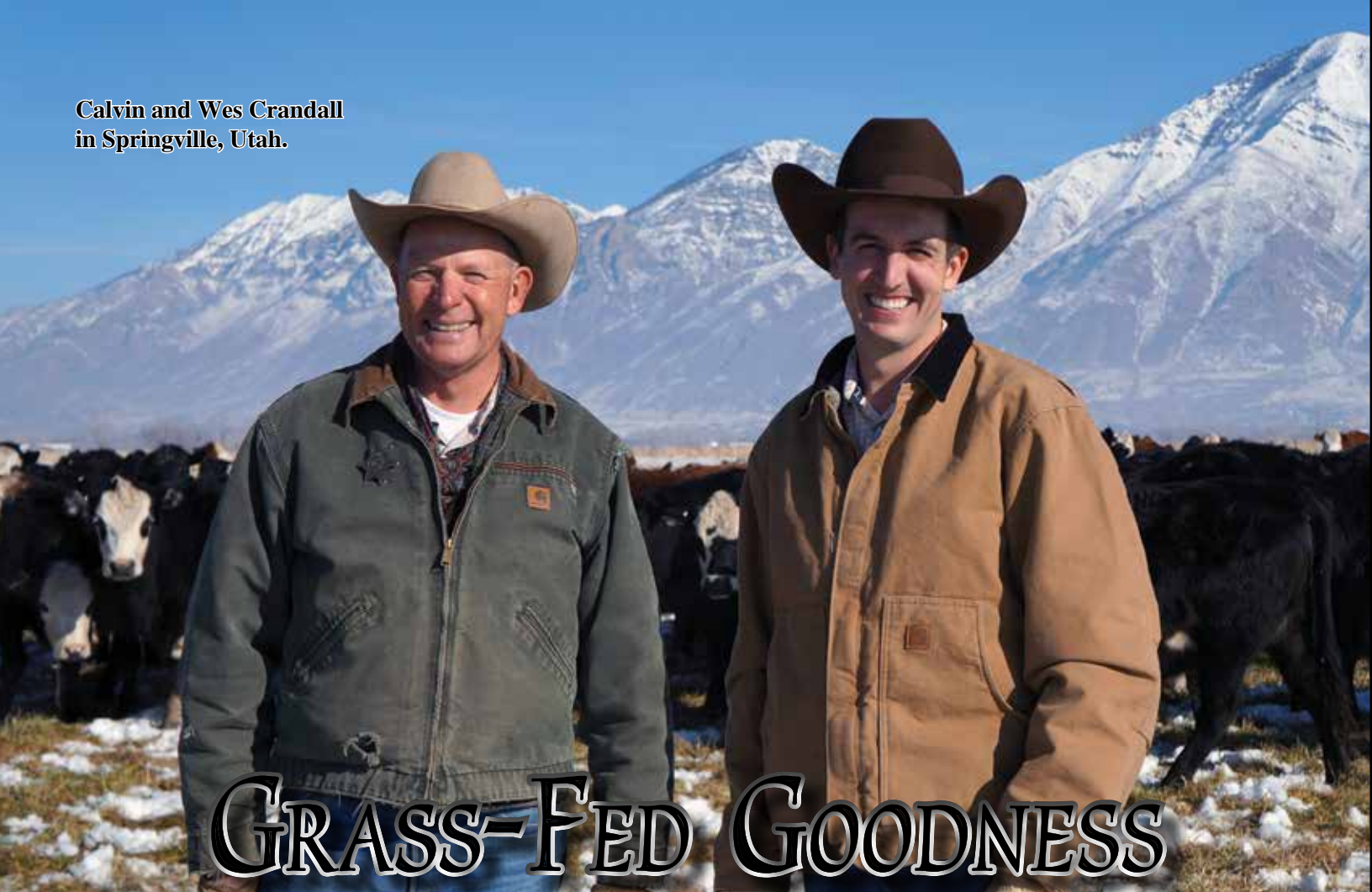
www.sandcounty.net

utfb.fb.org

www.utahcattlemen.org

www.westernagcredit.com

Calvin and Wes Crandall
in Springville, Utah.



GRASS-FED GOODNESS

Crandall Farms & Jones Creek Beef help meet consumer demand with grass-fed beef.

Crandall Farms has been in the cattle business since they settled in Springville, UT in 1850 and started farming and ranching. Looking for ways to capture additional margin on their product, Calvin Crandall and his son, Wes, started Jones Creek Beef in 2011 as a way to market their grass-fed beef to grocers and the food service industry.

Started by Calvin's great-great grandfather, Crandall Farms has passed through the generations evolving along the way, but they have always maintained a cow/calf operation and farmed. At one time, Calvin's father was a partner in a 7,000 head sheep operation. He sold out his share and decided to concentrate on the cow herd and produce feed primarily to supplement the cattle production.

In 1959, the Crandalls purchased winter range west of Nephi in Sage Valley. They still use this ground in the west desert as their winter range. In 1963, they moved their summer production to Keetley, located north of Heber. Until 1990, the Crandalls enjoyed spending their summers in Keetley with additional summer ground in Hobbie Creek. Proximity made Keetley an ideal summer location. However, the Crandalls' land was purchased for

the construction of Jordanelle Reservoir since the reservoir now sits on land that was the town of Keetley.

Today, the Crandalls summer in Robertson, WY. Robertson is near Fort Bridger on the north slope of the Uintah Mountains. At 8,000 feet, it gets really cold in the winter, but it is a beautiful place for summer grazing.

"It's a long way, 225 miles between winter and summer range, but those cows will never see a bite of hay," said Calvin.

In addition to their winter and summer range, the Crandalls have about 750 acres in Springville they use to raise hay and keep their replacement heifers for 18 months. With the exception of occasional help for day work and trucking their animals between their winter and summer ranges, work on the ranch is done by the Crandall family.

Over the years, the Crandalls have moved from traditional grazing to high stock density rotational grazing. Referring to their winter range, Calvin said, "We'll take 500 cows and put them on 300 acres for three days and then move them to the next place."

They have found that high density grazing benefits the cows and the land. "It's better for the land," said Calvin.

“You’ve got all the cows there so they eat everything, it’s non-selective. I look at it as they eat the ice cream and the box that it came in. When they’ve eaten the box, I’ll move them to the next pasture. Then it is 363 more days before they come back to that same pasture, so it gives the pasture plenty of recovery time. You’re not overgrazing, but the hoof action of that many cows, that close together, is actually farming the ground.”

The Crandalls have noticed a huge improvement when comparing high density grazing to their previous grazing strategy. “Before, you had 9,000 acres, a perimeter fence, and one fence down the middle,” said Calvin. “We had 4500 acres on each side and they would way overgraze right next to the water point, and on the far side they never touched it, so the utilization is ten times better.”

Improving operational practices is one way the Crandalls stay competitive in a margin-based business. Another thing the Crandalls do to diversify their operation and capture more profit is a grass-fed beef business called Jones Creek Beef. Named after a creek that runs through their summer range in Wyoming, the name Jones Creek Beef allows the family to separate Crandall Farms from the retail cuts with a name that is meaningful to their operation.

Today, Wes manages most of the day-to-day business needs of Jones Creek Beef. In 2011, after graduating from Utah State University with a degree in business finance, Wes returned to the family operation with a goal to expand their retail market. He recalls that while growing up the family sold whole, half and quarter grass-fed animals to family and friends. Believing this part of the business could be expanded to help generate additional income, Wes and Calvin along with Bob and Mike Weingarten, a father and son pair with experience in sales and marketing

to grocery stores, partnered to grow the grass-fed business. In August of 2011, they started calling on grocery stores. During this time, they met with Harmons and convinced them that grass-fed beef would add value to their meat selection.

“When we first talked to the meat buyer at Harmons, he thought they would need three animals a week. I knew we didn’t have three animals a week, but I told him that we could do it. It’s one of those things where you only get one shot at it and you figure it out,” said Wes. And that’s exactly what they have done.

“We had 20-25 and we needed 150 animals a year. We started raising more of our own animals and devoting them specifically to that. We started working with other neighbors in the area and buying their animals and running them through the program. It was kind of a learning process and a steep curve. For one, you have to figure out where you’re going to get the animals that meet all the requirements and, two, you have to figure out the meat industry because it’s completely different,” said Wes.

The Crandalls have been successful in helping to supply a niche market that has gained a lot of traction in recent years. “I feel like the movement of grass-fed beef started at farmer’s markets, and it’s finally starting to tip towards grocery stores,” said Wes.

In fact, the increase in consumer demand for grass-fed beef helped Jones Creek Beef land its largest customer—Walmart. “Back in 2012 when we were calling on everybody, we called on Walmart. I thought there was no way they were going to want to do something, and they said ‘yes,’” said Wes. “They said they’d been looking for grass-fed beef, and everybody had told them, ‘No, it’s not possible.’ And they asked if it was really possible.”

(Continued on next page)



Adults: Nikki, Rhett, Wes, Chase and Calvin Crandall. Children: Wes and Nikki’s children Eliza, Cache and Grace.

Crandalls responded like they had before, saying yes and then figuring out the logistics. “We had to work hard and fast to find some more beef. Once you find the animals, it’s a balancing act on the other side because grocery stores don’t want everything; they want ground beef, four or five steaks, and a roast or two,” said Wes.

Selling directly to the market requires the Crandalls to manage all areas of the production-to-market chain including processing, trucking, packaging, promotion, and finding a market for the cuts in less demand. One of the outlets for additional cuts is the food service industry, but they have found that food service is slower in adopting the grass-fed trend than grocers.

The Crandalls have very specific packaging for their retail product. “The way we package everything is individual,” said Wes. “Ground beef is one pound; steaks are certain weights and we Cryovac in plastic so it lasts longer.”

Obtaining competitive processing costs is another big hurdle. “The commodity market has huge advantages with what I call the ‘big boys’ like JBS, Swift and Cargill,” said Wes. “They run 10,000 animals a day through a processing plant and their costs to do it are minimal.”

To help decrease these costs, the Crandalls process most of their meat at the same facility, but that requires additional trucking to get it to market.

To supply grass-fed beef, Crandall Farms and other producers that supply Jones Creek Beef are required to sign an affidavit attesting to the fact that the animals have been raised with no grain, corn or concentrates. They also certify that they have not ingested any hormones, steroids or antibiotics.

Another difference in production that leads to a premium price over traditionally raised feed is the fact that it takes

producers longer to get grass-fed animals to an optimal weight. “We try and shoot for similar carcass weight, but it usually is a little lighter,” said Wes. “For commodity beef, it’s usually 16-18 months and you’re harvesting that animal. We shoot for between 24-30 months, so it’s a little bit older animal, but we still get a good tenderness to the animal, a quality product and a good flavor.”

For the Crandalls, raising and selling grass-fed beef has provided them the opportunity to receive a premium and meet a growing demand in the market, but they respect that other cattlemen raise their product differently. “We have nothing against how other people are raising their cattle; we fill a certain niche in how people want their meat raised,” said Wes.

Today, Jones Creek Beef’s primary customer is Walmart and they are hoping to expand into Kroger. As consumer demand for grass-fed beef continues to increase, Jones Creek Beef is positioned to continue to be a key player in providing a grass-fed product to the retail market.



Packaged Jones Creek Beef ready to sell.

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HAPPY COWS

★ BROUGHT TO YOU BY JONES CREEK BEEF ★

WHAT IS A "HAPPY COW"?

IT'S A COW THAT'S SMILING, OF COURSE! ACTUALLY, A HAPPY COW IS ONE THAT IS RAISED IN ITS NATURAL HABITAT AND ENVIRONMENT - FREE FROM UNNECESSARY STRESSES, LEFT ALONE TO GRAZE ON THE NATURAL GRASSES OF THE EARTH.

HERE ARE SOME OF THE BENEFITS OF EATING A "HAPPY COW":

- LOWER IN TOTAL FAT
- LOWER IN SATURATED FATS
- HIGHER IN BETA-CAROTENE
- HIGHER IN VITAMIN E (ALPHA-TOCOPHEROL)
- HIGHER IN B-VITAMINS - THIAMIN AND RIBOFLAVIN
- HIGHER IN MINERALS - CALCIUM, MAGNESIUM, AND POTASSIUM
- HIGHER IN TOTAL OMEGA-3 HEALTHY FATTY ACIDS
- HIGHER IN HEALTHY RATIO OF OMEGA-6 TO OMEGA-3 FATTY ACIDS (1.65 VS 4.84)
- HIGHER IN CLA (CONJUGATED LINOLEIC ACID)

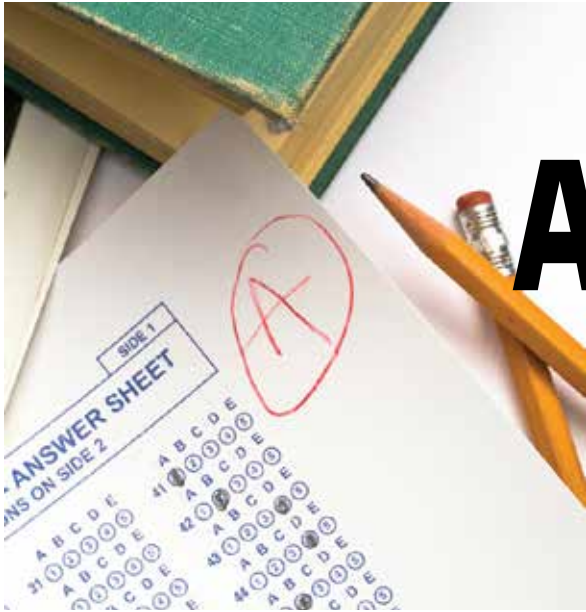
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JONES CREEK BEEF
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An informational advertising piece from Jones Creek Beef.



Test Your Ag Knowledge

for a chance to win a \$50 gift card!

The highest scored entries will be included in a drawing for two gift certificates. Correct answers and winners will be announced in the next issue of FenceLines.

1. Why does a farmer plant cover crops?

- A. to prevent the soil from washing away
- B. to provide pretty blooms
- C. to cover ugly land
- D. to use the farm machines

2. The hydroponic method of farming does not include:

- A. Water
- B. Soil
- C. Nutrients
- D. Plants

3. Which product does the United States export?

- A. Wheat
- B. Spices
- C. Coffee
- D. Bananas

4. Wool can also be called?

- A. Feathers
- B. Fleece
- C. Scales
- D. Fur

5. These products are produced in most states?

- A. Milk, Apples, Bananas
- B. Milk, Eggs, Corn
- C. Eggs, Wheat, Oranges
- D. Lettuce, Apples, Wheat

6. Nuts and seeds are a good source of what?

- A. Sugar
- B. Protein
- C. Salt
- D. Carbohydrates

7. Which state produces the most food?

- A. Wyoming
- B. Texas
- C. California
- D. Iowa

8. Which country produces the most food?

- A. Mexico
- B. India
- C. Russia
- D. United States

9. Utah's largest agricultural product produced is?

- A. Cattle
- B. Hay
- C. Eggs
- D. Milk

10. On average, one farmer produces enough food for how many people?

- A. 10
- B. 45
- C. 130
- D. 250

11. Carrots are an important source of which nutrient?

- A. Iron
- B. Calcium
- C. Vitamin C
- D. Vitamin A

12. Agriculture includes food and fiber production, processing, sales, farm equipment sales, and other areas close to farming. With that in mind, how many

people out of every 100 people in the U.S. work in some phase of agriculture?

- A. 5
- B. 10
- C. 20
- D. 30

13. How much does one bushel of corn weigh?

- A. 5 Pounds
- B. 112 Pounds
- C. 56 Pounds
- D. 23 Pounds

14. The USDA reports that raw food inputs makes up what percent of each food dollar?

- A. 5%
- B. 10%
- C. 19%
- D. 25%

15. Which state is known for its wheat production?

- A. Kansas
- B. North Carolina
- C. Oregon
- D. South Dakota

Name: _____

Address: _____

City: _____

State _____ Zip: _____

Send your answers to Western AgCredit, c/o Sarah Buttars PO Box 95850 South Jordan, UT 84095 or sjb@westernagcredit.com by Feb. 25th for a chance to win!



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 Staff Volunteers at Food Pantry

Last November, the Logan staff gathered at the Cache Community Food Pantry to help sort, reorganize and prepare for the holidays.

The employees at the Logan Branch have been long time supporters of their local food pantry and have volunteered for several years with holiday preparation.

Logan staff members Jaxson Love, Danny Hansen, Craig Turner, Lilly Stonecipher, Julie Hawkes, Tamara Sinclair and Ben Turnbow in front of the food pantry.



South Jordan Staff Serves Dinner at the Road Home Shelter

Last December, employees and family members of the South Jordan office served dinner at the Road Home Homeless Shelter in Midvale. Staff enjoy the opportunity to prepare and serve dinner to the families, so this has become a semi-annual tradition.

Employees and Directors Help Provide Christmas to Those in Need

Employees and Directors donated over \$2,000, which was matched by \$500 from the Association, and used to purchase items for those in need this Christmas.

Items purchased included:

- Gifts for 4 people from the Angel Among Us Tree in Evanston
- Gifts for 15 teenagers in drug treatment
- Gloves, hats, blankets, pillows and toys for the homeless shelter
- Support of the Smithfield Chamber Christmas Service Project

RECENT SPONSORSHIPS

VARIOUS JR. LIVESTOCK AUCTIONS

UTAH CATTLEMEN'S ASSOCIATION

UTAH FARM BUREAU

FFA DISCUSSION MEET

UTAH DAIRY CONVENTION

UTAH FARMER'S UNION ANNUAL MTG.

TRI-STATE WOOL GROWERS CONVENTION

UTAH RAM SALE

ANNIE'S PROJECT

DONATIONS

VARIOUS FOOD PANTRIES

THE ROAD HOME SHELTER

FESTIVAL OF TREES



Laughing Pen

“Give fools their gold, and knaves their power; let fortune’s bubbles rise and fall; who sows a field, or trains a flower, or plants a tree, is more than all.”

- John Greenleaf Whittier

Adam and Eve

A child asked his father, “How were people born?” So his father said, “Adam and Eve made babies, then their babies became adults and made babies, and so on.” The child then went to his mother, asked her the same question and she told him, “We were monkeys then we evolved to become like we are now.” The child ran back to his father and said, “You lied to me!” His father replied, “No, your mom was talking about her side of the family.”

What’s Happening?!?!

I was wondering why the ball kept getting bigger and bigger, and then it hit me.

Moonwalk

A young girl’s class assignment was to interview an “old person” about their life. Deciding to interview her uncle, she asked, “What was the biggest historical event that happened during your childhood?”

“I’d have to say the moonwalk,” the uncle replied.

The girl looked disappointed. “That dance was so important to you?”

Cow Humor

Why does moisture destroy leather? When it’s raining, cows don’t go up to the farmhouse yelling, “Let us in! We’re all wearing leather! We’re going to ruin the whole outfit here!”

Did you hear that NASA has launched several cows into orbit? It was the herd shot around the world.

Getting Older

“Sugar why don’t you sit down by the table and we’ll start supper,” said Dorothy to her husband of 50 years.

“Sure thing,” said her husband, settling himself down.

“Now darling, would you like the soup first or the salad?” questioned Dorothy.

“Umm I guess I’ll take the soup,” he responded.

After a whole meal of one endearing term after another, their guest, Bob, couldn’t contain his curiosity any longer. Bob snuck into the kitchen and asked, “Dorothy do you always talk to your husband like that?”

“Bob, I’ll be honest with you,” Dorothy replied. “It’s been five years now, I just can’t remember his name, and I am just too embarrassed to ask him!”

Smarter Than You Think!

My friend thinks he is smart. He told me an onion is the only food that makes you cry, so I threw a coconut at his face.

If you ever get cold, just stand in the corner of a room for a while. They’re normally around 90 degrees.



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