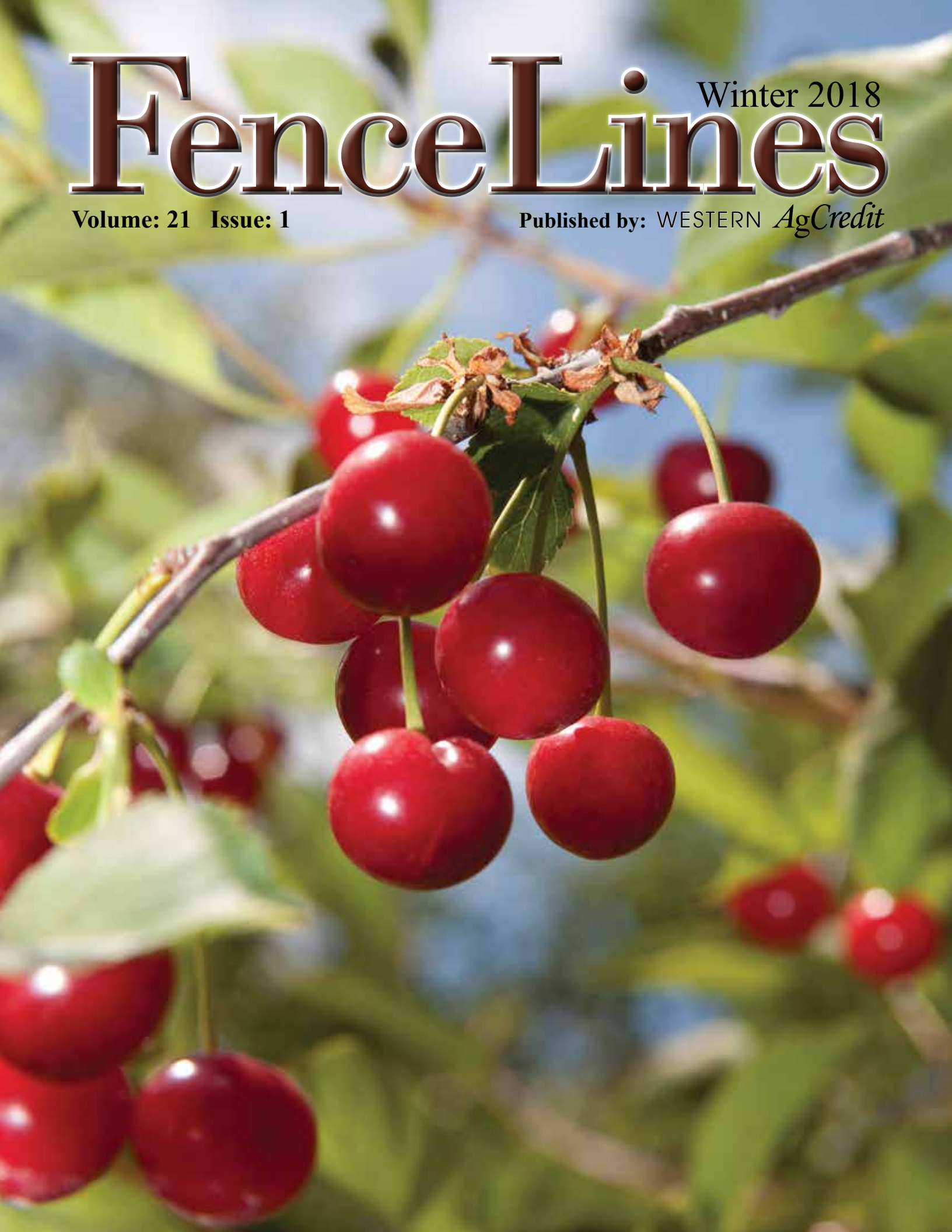


# Fence Lines

Winter 2018

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# FenceLines

Winter 2018



Cover Photo: Fower's cherries on the tree.

- 3 | President's Message
- 4 | Association News
- 5 | Russ Kohler Elected to National Position
- 6 | Farm Credit Fellows
- 8 | Western AgCredit Scholarship Information
- 9 | Fred Thurston 2017 Leopold Award Winner
- 10 | Blossoms in the Spring  
With hard work and perseverance, the Fowers Family has built a successful fruit farming operation in Utah County.
- 14 | Western AgCredit Gives Back
- 15 | Laughing Pen

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

# Dear Western AgCredit Stockholders & Friends,



Happy New Year! I hope that each of you had an enjoyable holiday season, and found time to spend with family and friends. One of the blessings of the holiday season is the opportunity to connect with people that we may not see often or have the chance to visit with throughout the year.

2017 was a tale of different industries in local agriculture, with results largely dependent on the commodities produced, the marketing options available, and the associated industries. While many industries adjusted to lower prices and reduced profit margins, some realized improved market conditions and were able to capitalize on margins greater than anticipated.

Here at Western AgCredit, we welcomed the economic relief that some producers felt, while at the same time strengthened our resolve to work with other producers, and even entire industries, that are struggling with low prices and margins well below breakeven. Some are experiencing price adversity, along with the accompanying financial stress, that has not been felt for many years. As stated in previous messages, our ultimate goal is to work with each and every customer to achieve the “best possible outcome” both in times of opportunity and in times of stress.

Fortunately, the Association has built the financial strength necessary to remain financially sound and able to support this objective. In essence, the Farm Credit System was created over 100 years ago to meet the credit needs of our customers in times just like these. At Western AgCredit, we take great satisfaction in “weathering the storm” and delivering on our mission.

With the books now closed on 2017, I want to report on some key Association financial measures.

- Despite a slight decrease in net income from 2016 levels, the Association continued to generate earnings in excess of operating and capital needs. Consistent with cooperative principles, Western AgCredit will be distributing the remaining portion of the 2017 patronage payment to eligible stockholders in the first quarter of 2018. We are proud to have now distributed patronage payments to our members for 13 consecutive years (since 2005). We hope that you are realizing

the value that you have come to expect from us; specifically customer service, industry knowledge and expertise, competitive interest rates, and other benefits of membership.

- Credit Quality of 95.77% (Acceptable and OAEM classified loan volume) – though the stress in some commodities caused a decline in credit quality during 2017, the quality of the portfolio remains strong and consistent with projections.
- Loan volume growth of 9.09% (based on average accrual loan volume in 2017 compared to the same measure in 2016) – Western AgCredit continues to attract new customers and repeat business from existing customers. Portfolio growth in 2017 was stronger than projected, which is a credit to both our customers and staff. Thank you for your continued loyalty and for referring your friends and neighbors to Western AgCredit!
- Strong capital base of \$164 million or 16.40% - the Association continued to build capital in 2017 to support portfolio growth and to provide the financial strength necessary to sustain our commitment to you of dependability and flexibility.

As you can see from the measures above, the Association continues to perform at a very high level. This is a direct reflection of the quality of our membership and the way in which you manage your businesses and conduct your affairs. We are truly blessed to associate with each of you and have the opportunity to meet your agricultural financing needs. Best wishes for a prosperous and healthy 2018!

Respectfully,

**David Brown**  
**President**

# Western AgCredit is Pleased to Welcome...



Darren Haas

**Assistant CFO, South Jordan**

We'd like to welcome Darren Haas as our new assistant chief financial officer. Darren is excited for the opportunity his new position will give him to work in the agriculture industry and get to know the hard-working people that make the industry so special. Darren's responsibilities include maintaining all of the accounting procedures, methods and internal controls as well as preparing and reviewing the financial statements and reports.

Darren has worked in accounting and finance for the last 20 years. For the first five years of his career, Darren worked in public accounting. Since then, he has worked as the controller and CFO for different industrial banks. Darren earned his bachelor's degree and masters of accountancy from Southern Utah University.

Originally from West Valley, Darren and his wife, Brooke, live in South Jordan with their three children. In his free time, Darren enjoys doing anything outdoors including mountain biking, skiing, camping, hiking, backpacking and riding four-wheelers.

## 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](http://www.westernagcredit.com)) or by telephone on either an anonymous or a known basis. A partial list of examples of transgressions that may result in a WBP contact being initiated are: complaints regarding accounting

practices, internal accounting controls or auditing matters, violation of any law, inappropriate operating practices of any type, etc. WAC pledges that any individual utilizing the WBP will not encounter any form of retaliation from the Association. Direct phone contact can be made by calling the Audit Committee Chairman LaDell Eyre at 435-865-5866, or Board Chairman Scott Wayment at 801-731-1531.

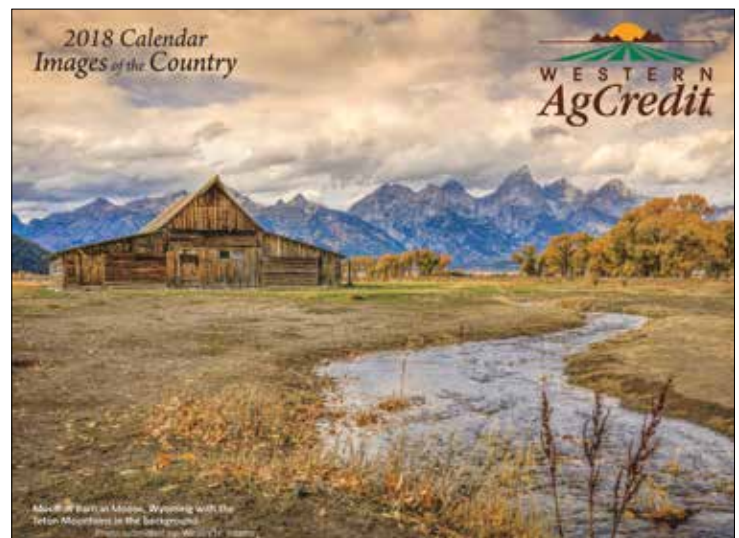
## Photo Contest for the 2019 Calendar!

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](mailto:sjw@westernagcredit.com), or mailed to her at PO Box 95850, South Jordan, UT 84095.



*Cover of Western AgCredit's 2018 calendar.*

# Russ Kohler Elected as American Farm Bureau YF&R Chair

At the National American Farm Bureau Convention held in Nashville, TN in January, Russ Kohler from Midway, UT was elected by members of the AFB YF&R Committee as the committee's chair for 2018. Russ will take over as chair in February, at the end of the committee's leadership conference, and will serve for one year.

Russ is looking forward to this new experience, "It's an opportunity for me to be a leader within Farm Bureau. It gives me a seat on the American Farm Bureau Board, so I can contribute in that way. But, more than that, it gives me a chance to work with my national committee to steer the Young Farmer and Rancher Program in a good direction for the future."

As part of this experience, Russ will attend national YF&R meetings, AFB board meetings, meet with Canadian young farmers as well as visit other states. These interactions will give him the opportunity to focus on his objectives for this year of leadership. "Engagement is important to me, so trying to get new young farmers and ranchers engaged in the program and being active at their local level is something I'm really passionate about and want to see happen, and that's one of my personal goals," said Russ. "My hope is to lead the

committee so that they can choose what's important to them and make a difference in the areas that are really important to them."

Russ and his wife, Heather, both serve on the national YF&R board. The Kohler family owns and operates Heber Valley Artisan Cheese in Midway, UT.



*Russ and Heather Kohler in Washington, DC while attending an American Farm Bureau YF&R Meeting.*

## 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 2017 Annual Report will be published on our website in early March

2018. 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 Trinity Edwards on winning the fourth quarter's \$200 gift card. Trinity was randomly selected from the surveys returned.

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

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

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



**Where education  
meets practical  
application.**

# FARM CREDIT FELLOWS

**Western AgCredit is pleased to help educate the next generation of agricultural lenders through the Farm Credit Fellows Program.**

The Farm Credit Fellows program is a collaborative program between Western AgCredit, Northwest Farm Credit Services and Utah State University. It offers in-class learning, seminars with ag lenders and opportunities to be in the field with Farm Credit professionals.

Development of the Farm Credit Fellows program began in 2016 when Western AgCredit's President, David Brown, was approached by Dr. Ryan Larsen from Utah State University and asked to sponsor this program. Professor Larsen had been involved in a similar program in North Dakota, and wanted to start a Farm Credit Fellows program at Utah State.

"Farm Credit Fellows is a great example of industry working together with academia to provide students a valuable learning experience. We appreciate the opportunity to work with Utah State University and Northwest Farm Credit Services to offer the program," said President David Brown. "Students will get the opportunity to gain an in-depth understanding of agricultural finance and specifically how the Farm Credit System works. The lending institutions will have the opportunity to recruit potential employees and/or future customers. USU will have a course offering that is unique to their program and a way for students to earn scholarship



## **2018 Farm Credit Fellows**

*Back Row: Dalton Dobson, McKay Webb, Spencer Berg, Mark Cochran, Travis Price, Maddie Johnson, Jessica Carter*

*Front Row: Ali Pocock, Shand Hardy, Kelci Dalton, Mike Dallin, Jaycie Crockett, Dustin Rollins, Chase Westwood, Seth Taft*

*Not pictured: Colton Creech*



*Farm Credit Fellows working with Farm Credit Employees*



*President David Brown addressing the Farm Credit Fellows*

“funds. It is a win-win for all participants involved and one that Western AgCredit is very pleased to be a part of.”

The first class of Farm Credit Fellows was selected last fall after an application and interview process. Sixteen students were chosen to be part of the inaugural class from a pool of 23 applicants. Each student selected for the program receives a \$1,000 fellowship grant. This year’s class of Farm Credit Fellows is very engaged, ask good questions and seem eager to learn.

Throughout the year, the Farm Credit partners host two in-person learning sessions with the Fellows. At the November meeting, students met for the afternoon in Logan. There they learned more about the Farm Credit System and were introduced to Western AgCredit and Northwest FCS, including employees of both Associations.

In January, students came and spent two days in Western AgCredit’s South Jordan Office for a deeper dive into agricultural lending. In addition to learning about insurance and appraisal, in-depth credit topics such as

lending standards, loan pricing, and loan problem solving were covered.

The evening the students were in South Jordan, the group went to the Jazz game where participants had dinner and were able to enjoy the game together. This activity provided a great opportunity to get to know the students in a different setting. After the training, students were surveyed about their experience, and results were very favorable. One student also commented on how impressed he was that a business would spend many resources educating students. We’re confident this program will help train the next generation of farmers and be a valuable recruitment tool for Western AgCredit.

For those interested in participating in this program in the future, more information can be found at [www.westernagcredit.com/farmcreditfellows](http://www.westernagcredit.com/farmcreditfellows). The anticipated deadline for the 2019 class of Farm Credit Fellows will be late October 2018.



*Farm Credit Fellows working at the South Jordan meeting*



*Fellows, Farm Credit employees, and Jazz Dancers at the game.*





# The Future is Bright with a Degree in Agriculture!

For more information, call 800.824.9198 or visit [westernagcredit.com](http://westernagcredit.com).

Sponsored by:



SCHOLARSHIP	Application Location	DEADLINE
Western AgCredit Customer Scholarship – four, \$1500 and Daniel Anderson Memorial Scholarship – one, \$1500	<a href="http://westernagcredit.com">westernagcredit.com</a> or your local branch	March 31, 2018
University of Wyoming Scholarship – one, \$1000	<a href="http://uwyo.edu/agprograms/scholarships">uwyo.edu/agprograms/scholarships</a>	January 20, 2018
Utah State University College of Ag – three, \$1000	<a href="http://caas.usu.edu">caas.usu.edu</a>	January 31, 2018
BYU Idaho College of Ag – three, \$1000	College Dean, 208.496.4500	February 1, 2018
Southern Utah University College of Ag – one, \$1000	<a href="http://suu.edu/cose/agns/scholarships.html">suu.edu/cose/agns/scholarships.html</a>	February 1, 2018
Utah FFA Western AgCredit Scholarship – one, \$1500	From your FFA Advisor	February 15, 2018



# *Fred Thurston Named*

## 2017 Utah Leopold Conservation Award Recipient

Sand County Foundation in partnership with Western AgCredit, Utah Farm Bureau Federation, and the Utah Cattlemen's Association are proud to name Fred Thurston as the recipient of the prestigious Utah Leopold Conservation Award®. Mr. Thurston owns a cattle ranch in Weber River Valley, Morgan County where his great grandfather settled. Mr. Thurston received a crystal award and \$10,000 at the Utah Farm Bureau Federation's recent Annual Convention in Layton.

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."

Fred utilizes and promotes innovative and resilient methods to maintain land health and enhance productivity, often at his own expense. An early-adapter, he has participated and partnered with agencies to test, develop and implement practices that protect and enhance land, water and wildlife resources. Partnering with Utah Department of Natural Resources and Trout Unlimited, he rehabilitated nearly a mile of the Weber River to benefit his own ranch business, as well as neighboring ranches, native fish and other habitat. Gullies were converted to grassy waterways to manage water flow and erosion while growing forage.

Thurston collects all of the manure from his corrals, in addition to manure from the 2,000 female mink enterprise to spread on the farm fields to enhance the crop growth. The concrete corral walls also prevent effluent from reaching the

creek. Installation of water systems and realignment of many miles of fences further protect the creek. He actively promotes and demonstrates conservation principles with sportsmen, youth and other agriculturalists through leadership in organizations and by sharing the ranch for fishing and hunting and youth events.

"Western AgCredit congratulates Fred Thurston for winning this prestigious award in recognition of his impressive conservation efforts on his ranch. Conservationist Aldo Leopold challenged stewards of the land to 'Examine each question in terms of what is ethically and aesthetically right, as well as what is economically expedient.' Fred has achieved this critical balance," said David Brown, CEO of Western AgCredit.

The Leopold Conservation Award in Utah is made possible through the support of Western AgCredit, Producers Livestock Marketing, The Nature Conservancy, Utah Association of Conservation Districts, Utah Cattlemen's Association, Utah Department of Agriculture and Food, Utah Farm Bureau Federation, and Utah Wool Growers Association.

For more information, visit : [www.leopoldconservationaward.org](http://www.leopoldconservationaward.org).



[www.sandcounty.net](http://www.sandcounty.net)



[utfb.fb.org](http://utfb.fb.org)



[www.utahcattlemen.org](http://www.utahcattlemen.org)



[www.westernagcredit.com](http://www.westernagcredit.com)



*Photos for this article were provided by the Fowers Family.*

# BLOSSOMS IN THE SPRING

**With hard work and perseverance, the Fowers Family has overcome obstacles and built a successful fruit farming operation in Utah County.**

Fowers Fruit Ranch in Genola, UT represents the life's work of the Fowers family. Lynn and Sherryl both came from farming backgrounds. Together, with their children, they have built a successful fruit operation from the ground up that in recent years has produced and distributed over 4 million pounds of fruit annually.

Sherryl and Lynn have four children. The two older sons still help on the farm when needed. Their youngest son, Jerry, and daughter, Tami Balzly, work full-time in

the family operation. Jerry and his wife, Kristy, focus on production and Tami and her husband, Lewis, work with packing, marketing and distribution. For the Fowers, being together as a family was instilled in them at an early age, "We taught our children to work together. Everything we did was together," said Sherryl.

The Fowers agricultural heritage can be traced back to various areas in Utah County. "My grandpa was one of the first to start farming in Orem, which was called the

Provo Bench at that time,” said Lynn. “Before I was in high school, I rented a farm and I raised corn, potatoes, and beans-stuff like that. I spent my vacations and nights working on the farm and bagging the potatoes all winter and I’d take them around to stores and sell them. That’s how I got the car, and that’s how we got our down payment on the farm in Genola,” said Lynn.

Sherryl was also raised in agriculture. While talking about her growing up years, she said, “I was raised on a farm, my dad had orchards and he lived in Pleasant Grove and he bought a piece of ground over in the Gooseneck. He also had hay and peas. My dad would teach me how important ground was, and I taught my children this. One day he put a bunch of dirt in my hand and he said, ‘We own all of the way from the center of the earth to heaven.’ There’s nothing I like to smell better than freshly turned over dirt.”

“Dad made farming fun, but I was not going to marry a farmer because I knew how hard it was,” said Sherryl. “Then I happened to meet Lynn, fell in love, and we were married in the year of 71. I knew I loved farming and I wanted to be a part of it. Our dates consisted of going to Pleasant Grove and bagging potatoes.”

The Fowers had only been married five months when Lynn lifted up a pipe while moving sprinklers and was electrocuted. “72,000 volts went in his left hand and out his right foot, he ended up with gangrene and he almost lost his foot. He almost lost his life. Miracles occurred, but he was in the hospital a very, very long time,” said Sherryl.

This accident put an incredible load on Sherryl as she worked to support the family as a beautician, took care of the farm and cared for Lynn. Lynn did what he could to assist in the farming operation during his recovery, and together they managed to maintain their business.

In the early years, while getting their orchards started, they’d plant other crops in-between the rows so that they could have a crop to help with cash flow while the orchards grew into production. They also continued to acquire land. In addition to their Genola property, they bought a piece of property in Santaquin and one on the west end of Utah Lake. Today, they have 400 acres of orchards.

This geographical diversity of their various orchards helps them avoid total crop loss in case of hail storms, harsh springs or other natural disasters. They also



*Lynn at high school graduation with the car he purchased using money he earned farming.*



*Sherryl and Lynn's wedding*



*Lynn, Tami, Jerry & Sherryl*

grow a variety of crops, including peaches, cherries, apples and nectarines, which provides a more steady income. For example, they grow 14 varieties of just peaches, which spreads the peach harvest out for three months.

Even with all of their diversification, they've still experienced challenges that have threatened their livelihood. During those times, they would often supplement their income by trucking other products. In addition to delivering their fruit, they'd pick up other loads and delivered them all over the west.

The Fowers have also seen extreme fluctuations in market prices. "Around 1993-1994, tart cherry prices had dropped significantly. The price offered to the grower was \$.04 a pound that year. We had a great harvest, but we weren't going to harvest it. The cherries were hanging on the tree, but it was going to cost us more just to harvest the fruit than what we were going to get paid," said Jerry.

It was at that time the industry decided that something had to be done. Supply significantly outpaced demand, and the growers worked together to implement the Cherry Marketing Order. "The Cherry Marketing Order is regulated by USDA, but it's totally implemented by the farmers ourselves," said Jerry.

Every year a percentage of the harvest, determined by production and current demand, is held by the farmers and not sold on the open market. Last year it was 31% that was not to be sold on the open market in the United States. In order to comply with the

order, sometimes all of the fruit is shook right on the ground, other times they find international markets or put the cherries into value-added products. For the Fowers, the marketing order has helped their business. "The benefit of it is we've been averaging \$.60-\$.78 a pound consistently since 1994," said Jerry.

In the early years, the Fowers worked with a packing plant to package their crop. In 2003, the packing plant they used shut down. For a few years, they packed their fruit at other facilities in Utah County. Not seeing the returns they needed to remain profitable, they decided to construct their own facility, which was completed in 2008.

Managing a packing facility comes with its own set of challenges. Government regulations have significantly increased their requirements. "In 2011, they rolled out FSMA, or the Food Safety and Modernization Act. It was a huge cost for us to implement and a lot of time and a lot of effort for all of us to wrap our heads around," said Tami. "You're used to just being outside farming and putting apples in a box and all of the sudden you have to step it up and go through volumes and volumes of standard operating procedures."

In order to comply with FSMA, "We've implemented a lot of stainless steel into our plant to keep it clean and we have to do a lot of sanitation. It's a huge cost to implement, but it's also been a big benefit to our company because it's kept our employees to standards. We have to have a paper trail for everything," said Tami.



*Fowers rocky Utah Lake property*



*Selling fruit at a farmers market*



*Lynn with one of their trucks used to deliver fruit*

The most devastating blow to the Fowers happened in 2009 after a new product that was supposed to help production killed some of their best orchards. “In 2009, we ended up deciding to try out a ‘super juice’ that was going to double our yields, double the fruit size, everything,” said Jerry. “We decided to try it. Yes, we did try it on some of the better parts of our orchard and we shouldn’t have, and it dealt us a big blow. It ended up killing a lot of the orchards. Our fruit crops dropped. 2010 was our lowest crop yield we’ve ever had.”

The results of trying this product equaled catastrophic losses to the Fowers. In order to try and recoup some of their losses, they filed a lawsuit. After a lengthy litigation process, they received some reparation, which helped them to continue to operate, but their settlement came nowhere near covering their losses.

As with other industries, finding employees to harvest is a challenge for the Fowers. “There were a few years we just looked at the crop and chose the one we were going to leave, and it was really hard once you grow it and you just can’t get it in the box,” said Jerry.

The Fowers did what they could to find local help. Today they use the H2A Workers Visa program to bring in the help they need at harvest time. “The H2A program is very costly. It’s very hard to implement. There are big legalities with the department of labor, but in the end, we are so lucky to have them. They are

amazing guys. Honestly, they’ve saved our farm and they’ve saved our sanity,” said Tami.

In 2015, Jerry underwent open heart surgery. Fortunately, he fully recovered and is able to continue doing what he loves. Today, Jerry implements new techniques to improve their production including new pipelines, drip systems, new equipment and new planting methods. “Our new apples are all on trellis systems. We’re putting about 1,000 trees to the acre with that. It’s a big increase in the expense up front. You’ve got to buy wire, posts, trees, irrigation systems; but it’s definitely helped us. Our fruit yields have almost doubled off of these systems compared to the other systems,” said Jerry.

“Last year we hit an all-time record of over four million pounds of fruit,” said Jerry. “We have a lot of baby trees still in the ground, so our production should increase a lot more.”

Despite some of the set-backs and challenges, the Fowers have also enjoyed the opportunity to work together and are grateful for what they’ve been able to develop. Sherryl is grateful for the lessons her children and grandchildren have learned through farming. “It’s a hard life, but it teaches integrity. It teaches them the importance of being tested. It teaches them that yes, we fail, but next year there is a new blossom, there’s always new hope,” said Sherryl. “This is what our children and grandchildren want to do. They want to stay in farming, and we’re so grateful for Western AgCredit and that they believed in us.”



*Fowers cherry picker purchased in 2013*



*Packing fruit*



*The Fowers family*



# 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.

## Food Bank Donations

Western AgCredit and CoBank were pleased to make \$10,000 total in donations to food banks throughout Western AgCredit's territory as part of the Farmers Feeding Families Food Drive. This annual food drive provides matching funds for donations collected during the food drive. During the course of the food drive, over 13,000 pounds of food were collected. Below are Western AgCredit representatives presenting checks to three of the food banks that received matching funds in 2017.



*Tremonton Food Pantry*



*Central Utah Food Bank*



*Cache Community Food Bank*

## Christmas Service



*Brandon Crane, Kelsey Wilson, and Bonnie Manis with items donated in South Jordan*

Western AgCredit employees like to celebrate Christmas through service. This year, the South Jordan branch collected warm items to donate to a homeless teen shelter and the fire department for distribution to those in need. South Jordan employees also had the opportunity to serve a Christmas lunch to the Midvale Senior Citizen Center. Spanish Fork employees participated in these projects as well.



*Vickie Murdoch (center) with a quilt she made and donated.*

Cedar City employees donated cash and quilts made by Vickie Murdoch, the branch secretary, to the Cedar City Women's Crisis Center. According to Burke Adams, "They were very appreciative and grateful for the donation and thanked us over and over. They do a lot of good in the community for the women and children who have been battered."

### RECENT SPONSORSHIPS

- UTAH CATTLEMEN
- FUSION 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

## Questions Answered

Q. Who takes care of the farm when the farmer is sick?

A. The pharmacist

Q: Why did the farmer feed his cow money?

A: Because he wanted rich milk

## Egg News

Did you hear about the farmer who fed crayons to his chickens? He wanted them to lay colored eggs!

Did you hear about the farmer who wanted to buy a thousand hens, but didn't have the money...so... He put them on a layaway plan!

## What Saddle Do You Want?

The Eastern lady who was all ready to take a horseback ride said to the cowboy, "Can you get me a nice gentle pony?"

"Sure," said the cowboy. "What kind of a saddle do you want, English or Western?"

"What's the difference?" asked the lady.

"The western saddle has a horn on it," said the cowboy.

"If the traffic is so thick here in the mountains that I need a horn on my saddle," said the lady. "I don't believe I want to ride."

## Don't Bother Me, Fly!

"Wow, you have a lot of flies buzzing round your horses and cows. Do you ever shoo them?" said a visitor.

"No we just let them go barefoot," responded the cowboy.

## Bragging Rights

Three cowboys were hanging out in the bunkhouse. "I know that smart aleck Tex," said the first. "He's going to start bragging about that new foreign car he bought as soon as he gets back."

"Not Tex," the second cowboy replied. "He'll always be just a good ol' boy. When he walks in, I'm sure all he'll say is hello."

"I know Tex better than either of you," said the third. "He's so smart, he'll figure out a way to do both. Here he comes now."

Tex swung open the bunkhouse door and shouted, "Audi, partners!"



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and related services to agriculture and the rural community.*

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