

Fence Lines

Winter 2020

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We'd love to hear from you!
Please send story ideas, comments,
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www.westernagcredit.com

FenceLines

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Cover Photo: Scott and Jodi Gurney, owners of Gurney Trucking.

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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,



Welcome to a new year and a new decade! Since most of you live or do business in a rural community, I assume that you keep up on local high school basketball. When I was a kid, three days of every February consisted of attending the 1-A State Basketball Tournament in its entirety. This included staying in a motel and eating lots of junk food. It was a great time!

As you know, sometimes a team will come out in the first half and everything goes right. The passes are crisp, the energy is high, and the shots are going in. There is no better feeling than when it is "all clicking." On the contrary, the same team can come out of the locker room in the second half and the results are just not there, no matter how hard everyone is trying. In those situations, there is nothing more frustrating.

In agriculture, the decade spanning 2010-2019 was very similar to the basketball game I describe.

The decade started with great optimism. Commodity prices were rising, interest rates declining, and the general economy was crawling out of the Great Recession. Little did we know then that the agricultural economy was just hitting its stride and would continue to improve for years to come. The first quarter was great. We were building a big lead!

As the second quarter began, grain prices peaked then drifted lower just as cattle prices started to heat up. Cattle prices peaked in November-2014 at the highest in history at over \$2.50 per pound (500 lb. steer calves). At roughly the same time, milk prices were surging to new highs, peaking at over \$24 per cwt. (Class III price) in Fall-2014. The list goes on and on of commodities and industries reaching new price highs and record profits in the second quarter. It was the best of times, which we now refer to as the "super-cycle of agriculture."

Around halftime (mid-decade), it all began to unwind. For some industries, the change was gradual. For others, it was more immediate and drastic. Suffice it to say that regardless of industry, few if any had a second half even close to the first half. Despite best efforts and determination, many saw the gains realized in the first half dissipate during the second half and continue to the present time. It was a tough second half to say the least!

Although Western AgCredit remained steady through the "super-cycle" and prepared for an eventual downturn, the Ag Recession has been an adjustment for all of us. We are now experiencing challenges (although to a much lesser degree) similar to the last major Ag Recession (commonly referred to as the 1980's). The primary differences being much lower interest rates and stable land values.

Despite these challenging times, Western AgCredit continues to be a financially sound lending institution with strong capital and other financial metrics to weather the storm. We built reserves during the good times to sustain us through these challenging times. It is part of our commitment to you to be the most dependable source of credit and related services to agriculture and the rural community.

As we enter 2020, there are reasons for optimism on the horizon. As you create your business goals, we hope that you will utilize the resources (both financial and personnel) at Western AgCredit to help you achieve them. Best wishes for health and happiness in the new year!

Respectfully,

David Brown
President

Western AgCredit is Pleased to Welcome...



Aleiha Cranney
AgExpress Loan Officer, Logan

In January, Aleiha joined the Western AgCredit team as a loan officer in the AgExpress division. She is excited to work in a challenging work environment and looks forward to getting to know the farmers and ranchers Western AgCredit does business with. Aleiha will be based out of the Tremonton branch.

Aleiha recently graduated from Utah State University with a bachelor's degree in agribusiness. Over the summer, she was an intern for Western AgCredit.

Originally from Oakley, ID, Aleiha grew up on a row crop and cow/calf operation in southern Idaho. She now lives in Logan, UT. In her spare time, Aleiha enjoys attending sporting events, cooking, traveling and trying new things.

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Jared Herbst on winning the fourth quarter's \$200 gift card. Jared 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.

QuickBooks Software Available at a Discount

Few things are more important than keeping accurate records to ensure continued success in your agricultural operation. Good record keeping also helps your loan officer better serve you.

With this in mind, Western AgCredit is offering discounted QuickBooks software to our customers. Customers can purchase QuickBooks Pro 2020 for \$75 (Retail \$189) through Western AgCredit or QuickBooks Pro 2020 with PAYROLL for \$100 (Retail \$289) through Western AgCredit.

Additionally, for young and beginning borrowers, Western AgCredit offers tuition support to participate in the Farm and Ranch Management Program offered through Bridgerland Technology College, Uintah Basin Technology College and Snow College. This course offers trained advisors to help farmers and ranchers with their record keeping.

For more information on both of these offers, please contact your loan officer.

Construction Underway on New Uintah Basin Location

Western AgCredit is pleased to announce that construction is underway on a new branch location to better serve our customers in the Uintah Basin. The new office building will have more office space, meeting rooms, and be a more permanent part of the community.

“We are experiencing considerable growth in the Basin area, and look forward to providing a new office space to meet the needs of our borrowers in the area and to accommodate our employees in a nice workspace,”

said President David Brown. “We consider this new facility to be a long-term investment in the area and look forward to being part of the community for many years to come.”

The new office will be located at 55 South 1500 East in Ballard, UT. The new building is expected to reach completion in May of 2020. After the move, there will be an open house for those that would like to see the new space!



Annual Report Online in Early March

Western AgCredit had another year of growth and performance. Our performance results reflect our customers’ performance, and we are grateful for our loyal customer base! The 2019 Annual Report will be published on our website in early March 2020

when it is sent electronically to the Farm Credit Administration. In addition to being posted on our website, all stockholders will receive a print copy in the mail. If you have any questions about the annual report, please contact your loan officer.

Whistle Blower Notice

Western AgCredit provides its stockholders, employees and the general public with the opportunity to utilize a “Whistle Blower Program” (WBP). The WBP can be accessed using the Association’s website (www.westernagcredit.com) or by telephone on either an anonymous or a known basis. A partial list of potential 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 Shirelle Erb at 801-450-1335, or Board Chairman Ted Andrew at 435-757-7989.



The Future is Bright with a Degree in Agriculture!

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

Sponsored by:



SCHOLARSHIP	Application Location	DEADLINE
Western AgCredit Customer Scholarship – four, \$1500 and Daniel Anderson Memorial Scholarship – one, \$1500	westernagcredit.com or your local branch	March 31, 2020
University of Wyoming Scholarship – one, \$1000	uwyo.edu/agprograms/scholarships	March 10, 2020
Utah State University College of Ag – three, \$1000	caas.usu.edu	January 31, 2020
BYU Idaho College of Ag – three, \$1000	College Dean, 208.496.4500	February 1, 2020
Southern Utah University College of Ag – one, \$1000	suu.edu/cose/agns/scholarships.html	February 1, 2020
Utah FFA Western AgCredit Scholarship – one, \$1500	From your FFA Advisor	February 15, 2020

JY Ferry & Son, Inc. Receives Utah Leopold Conservation Award

JY Ferry & Son, Inc. has been selected as the recipient of the 2019 Utah Leopold Conservation Award®. Given in honor of renowned conservationist Aldo Leopold, the award recognizes farmers, ranchers and foresters who inspire others with their dedication to land, water and wildlife habitat management on private, working land.

In Utah the award is presented annually by Sand County Foundation, Utah Farm Bureau Federation, Western AgCredit and Utah Cattlemen's Association.

The Ferry family was presented with the \$10,000 award and a crystal award November 22 at the Utah Farm Bureau Federation's Annual Convention in Layton.

"Western AgCredit is proud to sponsor the Leopold Conservation Award in Utah. These families have worked for generations to improve the quality and production capacity of their farms and ranches. Conservation is a way of life to these families and we appreciate their commitment to being exemplary stewards of the land," said David Brown, Western AgCredit CEO.

"The Utah Cattlemen's Association congratulates the landowners in our state who are demonstrating a commitment of conservation to the land and the natural resources in their stewardship," said Brent Tanner, Utah Cattlemen's Association Executive Vice President.

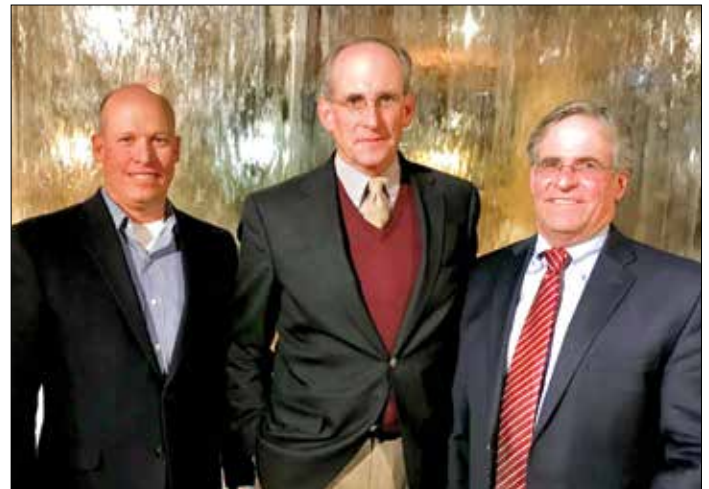
Earlier this year, Utah landowners were encouraged to apply (or be nominated) for the award. Applications were reviewed by an independent panel of agricultural and conservation leaders. Among the many outstanding Utah landowners nominated for the award were finalists: Half Circle Cross Ranch of Coalville in Summit County, and Ferril and Dorothy Heaton Family LLC of Alton in Kane County.

The first Utah Leopold Conservation Award recipient was Harold Selman Ranches of Tremonton in 2007. The 2018 recipient was Ercanbrack Livestock of Coalville.

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

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."

Sand County Foundation presents the Leopold Conservation Award to private landowners in 20 states for extraordinary achievement in voluntary conservation. To read the stories of other extraordinary landowners, visit www.leopoldconservationaward.org.



Joel, John and Ben Ferry



www.sandcounty.net



utfb.fb.org



www.utahcattlemen.org



www.westernagcredit.com



ON THE MOVE

Gurney Trucking in Aurora, Utah transports livestock and dry goods all over the west.

Gurney Trucking, headquartered in Aurora, UT, started with one truck in the mid-1980s and today has a fleet of over 65 trucks. Owned and operated by Scott and Jodi Gurney, they have built their business on hauling livestock for growers in central Utah.

Scott grew up on Gurney Land and Livestock, a family ranch owned by his parents, Ken and Jan Gurney, and his brother, Alan Gurney. Scott realized he needed a way to bring in more income. He knew how to drive truck and he wanted to stay in the livestock business. In 1986, Gurney Brothers Inc. was formed by Scott and his brothers, Alan and Brett Gurney. Scott drove the only truck and oversaw the trucking part of the operation while Alan ran the cattle side and Brett served an LDS mission in Australia.

In 1988, Scott met Jodi and they started their life together. In September, Jodi went trucking with Scott. Gurney Brothers had two trucks at this time, and they had to get loads from different companies to keep the trucks running. In 1990, Gurney Trucking was incorporated by Scott, Jodi, Ken and Jan. In the early days of the trucking business, Scott and Jodi would be out on the road together with their small children stopping at payphones to try to get a backhaul from the Midwest to

Utah. Jodi recalls, “We’d haul cattle one direction and then we would unload the cattle, wash the trailers, and put tarps in and then load corn and come back.”

Going over the road with small children required creativity in order to keep the kids occupied. “We would take toys in the sleeper and let them ride their trikes,” said Jodi. “I would unload their toys while Scott was sleeping and when he was loading the truck so the kids could play.”

As the family and the business grew, circumstances necessitated a change in how the business operated. While Scott was on the road, Jodi stayed home with the children and Scott’s sister, Ann Shaw, would bring her three children to the Gurney’s home. Together, Jodi and Ann would manage the business-side of the company. Ann took care of the accounting while Jodi looked for loads, hired drivers and did the payroll. At the time, Scott and Ken were on the road driving.

Working together, the couple was able to steadily grow the business. Part of that growth came from expanding into new markets. Scott set his sights on a commodity he believed would help them get the backhauls needed to ensure profitability – pigs. Since they already had livestock trailers, it seemed like the perfect backhaul.



Photo Credit: Faun Jackson with Faund Images Photography

“He told me, ‘all you need is one load of pigs to make this thing work.’ That’s what he said, and I said, ‘okay, where do I find that?’” said Jodi.

Determined to find an inroad in trucking pigs Jodi researched the industry, found a contact, and persistently called him to see if he needed help. She didn’t take no for an answer, and over the course of a year, Jodi called him at least weekly to see if he had work for them. One day, her efforts paid off when she was offered a challenging load. A driver that was supposed to take a load of pigs from Greeley, CO to Los Angeles for processing never picked-up the load, and time was running out. Jodi’s contact told her he didn’t think they’d be able to make it happen. Assuring him they would, Jodi tracked Scott down and Scott and Ken hit the road.

It was noon, and they had to load in Greeley the next morning and make it to Los Angeles the next day. Tag-teaming the drive, they were able to get the load to the plant on time, proving their abilities as a trucking company. The customer was impressed they delivered the load on time and started giving them more loads. This also opened other opportunities to haul hogs.

In 1994, the Gurneys set-up a meeting with Circle Four Farms and started doing business with the new pig farm in Milford, UT with just a handshake. Scott hauled the first load of pigs. “It took eight hours to load because they were transloading from mini-busses onto the truck. This started out with one load a month, later grew to one load a week, then to three loads a week and now they are up to 150 loads a week along with a written contract. It has changed ownership a few times and is now owned by Smithfield Foods,” said Scott.



Jodi and Scott Gurney



Gurney Trucking’s first two trucks.

In 1996, the Gurneys purchased an old turkey rendering plant in Aurora and turned it into their current headquarters. Jodi transitioned from running the business from her living room to operating it out of a single-wide trailer at their new home base.

As their business grew, it facilitated the need for a more centralized shop to service trucks and dispatch loads without all trucks returning to Aurora. In 2010, the Gurneys bought out a competitor that included trucks and a shop in St. George, UT. The St. George location has given them a lot of flexibility when it comes to managing their business.

The Gurneys are always looking for ways to maximize their miles on the road, and their St. George location helps facilitate this. For instance, they were hauling several empty trailers back from California after they unloaded pigs for processing. One day, Jodi received an email from Ashley Furniture wanting to know if we could haul furniture from California to Salt Lake and Reno. Jodi forwarded the email to Scott. Scott remembered a trailer he had seen while out driving that had hauled livestock one direction and freight back. Scott called Merritt Trailers and asked if they could re-design a trailer like the trailer he had seen.

The re-designed trailers soon started hauling pigs one direction and furniture back. They did this for over five years until Ashley Furniture decided to bring their transportation in house, requiring the Gurneys to find other freight to haul back. They now have 35 trailers that haul pigs one direction and return with freight. To properly transport the new freight, they had to get creative. They started transloading from the hog vans into dry vans in St. George and then delivering into the Denver area. This provided them the trailers needed to bring freight back to the St. George and Cedar City areas.

Growing a business from a few trucks to over 65 necessitates a larger infrastructure. Today, Gurney Trucking employs about 130 people, including 90 drivers, to keep their 65 trucks on the road. In addition to the

drivers, mechanics and wash-out crews; they have a full-time accounting department, safety personnel, payroll, billing and dispatch. "We have after hours dispatch," said Jodi. "We have somebody by a phone 24 hours a day."

The Gurneys employ several people that have been with them since the early days, including Scott's sister Ann Shaw. "We're very family-oriented, that's what we try to do," said Jodi. "We started out being family and not many people can be married 30 some years and work together, and we work together every day."

Scott and Jodi are still very involved with the business. Scott oversees equipment ordering, bids hauls and continually meets with various customers. Jodi oversees both offices and still is very active in hiring every driver. She wants to make sure they feel like they are part of the family organization, "We just treat drivers how we would want them to be treated, and they know that. They know we are just firm, fair and consistent," said Jodi.

The Gurneys have organized some of their routes to allow drivers to be home every night. Part of their workforce is in the Las Vegas area, and those drivers trade out on the Milford to Los Angeles run so drivers can be home at night.

The trucking business keeps the Gurneys busy, but they also take time to help in the community. Scott was the mayor of Aurora for 12 years, Jodi volunteers in the schools and both take time for church callings. Scott never gave up his love for ranching, and today they run a cattle operation in Lost Creek, Central Utah and Wyoming with the help of three full-time cowboys.

When it comes time to work the cows, Scott and Jodi's four children, their spouses, and their grandchildren help with the ranch. Scott and Jodi both like to ride with the crew, and Jodi also takes care of feeding everyone.

Whether they're working on the ranch or in the trucking office, Scott and Jodi have proven to be a successful duo as they've grown their businesses into successful enterprises.



Photo provided by the Gurneys.

The Scott and Jodi Gurney family.



Photo provided by the Gurneys.

Jodi and Scott Gurney.

Planning Today *to ensure* Their Tomorrow



AGENDA

- 11:00 a.m.** Farm Family Transitions:
The Good, The Bad, and the In-Laws
- Noon** Lunch
- 1:00 p.m.** Avoiding and Resolving Conflict
- 1:20 p.m.** The Generations
- 1:45 p.m.** Introducing “Land As Your Legacy”
*A Farm Succession Program from
Nationwide Insurance*
- 2:30 p.m.** Conclude

Everyone is invited to attend. There is no cost to you for this workshop, and lunch will be provided. Please RSVP to your local branch or to Sarah Witt at witts@westernagcredit.com.

LOCATIONS

RICHFIELD

March 11, 2020
Frontier Village
1475 N. Main Street

SPANISH FORK

March 12, 2020
Spanish Fork Fairgrounds
High Chaparral Room
475 S. Main Street

LOGAN

March 13, 2020
Riverwoods Conference Center
615 S. Riverwoods Parkway



TRAINING PROVIDED BY DR. PAIGE PRATT

Dr. Paige Pratt grew up on a family farm/ranch in the Flinthills of Kansas. Paige and her husband, Jason, own and operate Pratt Cattle Company, a purebred Angus operation located in Southwest Virginia. Paige is a professional speaker and farm transition facilitator. She enjoys assisting families in developing asset and leadership transition plans for farming operations.



WYOMING RANCH CAMP

Training Future Ranchers

by Bridger Feuz- University of Wyoming Extension Livestock Marketing Specialist

The inaugural Wyoming Ranch Camp is set for June 15-19, 2020 at the Queen Mountain Lodge on the Broadbent Ranch near Evanston. The Wyoming Ranch Camp is a “hands-on” ranch management seminar for recent high school graduates and college age students. Participants will learn ranch management through a 5-day camp covering meat science, animal science, economics, ranch recreation and range management. The curriculum will be taught by UW Extension specialists, educators, and industry partners. Participants will compete as teams to develop a complete ranch plan from the information they are taught. Ranch plans will be evaluated by UW Extension specialists as well as ranch managers. Each day a top hand buckle will be awarded to one of the

participants. Members of the winning team will each win a \$500 scholarship to the University of Wyoming.

Wyoming ranchers face many challenges to operating a sustainable ranch. Wyoming’s climate creates unique challenges and necessitates that a ranch manager be extremely competent in managing range and pasture resources. Limited access to markets and end consumers also increases the amount of management skill and commitment needed from a Wyoming rancher. Additionally, Wyoming’s unique landscapes and terrain require producers to pay close attention to their genetic base. Finally, land prices and values make it very difficult to get started in ranching and also can reduce the margin for error as a rancher.



Camp Outline

Wyoming Ranch Camp is a five-day intensive ranch management boot camp.

Day 1 – Meat and Animal Science. Participants will learn the importance of understanding end product quality and processing. Participants will also learn key considerations in managing herd genetics, nutrition and health. Hands-on Exercises – Meat cutting, artificial insemination and calving techniques.

Day 2 – Economics. Participants will learn the basics of a Ranch Business Plan, economic tools for analyzing ranch decisions and incorporation of risk management into a ranch plan. Hands-on Exercises – Utilizing the Wyoming Ranch Tools website to analyze example changes to a ranch and the Right Risk Simulator.

Day 3 – Ranch Recreation. Participants will learn the benefits of ranch diversification, utilizing natural resources to generate revenue and managing people not cows. Hands-on Exercise – Skeet shooting

Day 4 – Range Management. Participants will learn how to manage pastures and rangelands for long-term sustainability, calculate and manage stocking rates and grazing timing. Hands-on Exercises – Utilize Wyoming Ranch Tools website to calculate stocking rates, range monitoring and key species identification.

Day 5 – Ranch Plan Day. Teams of participants will work all week on developing a ranch plan for the host example ranch during the classes and in the evenings. On day five, each team will present their plan to a panel of Extension personnel and seasoned successful ranchers. The panel will choose a winning ranch plan.

With experience, producers facing the challenges can be daunting. It is imperative that young and beginning producers be given opportunities to hone and practice their skills to better prepare them for these challenges.

Wyoming Ranch Camp is limited to 20 participants each year. The cost of the camp will be \$200 per student and includes lodging and meals for the week.

Please contact Bridger Feuz at bmfeuz@uwyo.edu or 307-783-0570 if you would like to register for the class.

Wyoming Ranch Camp is also seeking partners and industry collaboration. If you are willing to sponsor a Top Hand buckle (\$250), a UW Scholarship (\$500), provide a student scholarship (\$200) or would like to host a future Wyoming Ranch Camp at your ranch, please contact Bridger Feuz as well.



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.

Over 43,000 Pounds of Food Donated in Food Drive

The Farmers Feeding Families Food Drive held in the fall of 2019 yielded over 43,000 pounds of food! In addition to the food collected, Western AgCredit and CoBank donated \$10,000. This donation was distributed to various food banks based on the food collected in each area. In addition to the food drive, several of our branch locations volunteer at their local food pantry.



Evanston Branch delivering the matching -funds check to the Lord's Storehouse.



Richfield employees with the Central Utah Food Bank and 4-H members that helped organize the food drive in their area.



Tremonton staff delivering a matching-funds check to the Tremonton Food Pantry.

Community Partnership Grants

Recently our Evanston branch staff delivered a \$2,000 Community Partnership Grant to the Good to Grow Farm. They will use the funds to help construct a bathroom and kitchen facility in the spring. Grants up to \$2,000 are available for community projects funded by Western AgCredit employees and the Association. To apply, visit: westernagcredit.com/services/community_partnership_grants



RECENT SPONSORSHIPS

- UTAH CATTLEMEN
- UTAH FARM BUREAU
- UACD CONFERENCE
- FARMERS UNION
- WOOL GROWERS
- SCHOLARSHIPS
- QUICKBOOKS TRAINING
- UTAH FFA CONVENTION
- FARM CREDIT FELLOWS



Laughing Pen

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

My Grandpa Would Always Tell Me...

...that when he was growing up, in rural Texas, his momma would give him \$1 and send him down to the store. He'd come back with two loaves of bread, a half gallon of milk, a carton of eggs and a pound of pork. He says you can't do that today; there are way too many security cameras.

Cash Only, Please.

A counterfeiter accidentally prints a \$15 note. Not wanting to waste it, he decides to use it in the rural part of the country, hoping that the folks there could be convinced that it is a new bill in circulation.

The man drives to a remote town and while staying at a motel, decides to con the owner. He walks up to the vending machine and acts frustrated. Seeing this, the old owner walks up to him and asks if everything is okay. The counterfeiter replies, "I really need a snack, but all I've got is this \$15 bill, it would be great if you could give me a change for it."

The owner agrees, takes the note, and looks in his wallet. "Son, all I've got is \$14."

Hearing this the counterfeiter thinks it's better than nothing and says, "Not a big a deal."

The owner then gives him two \$7 notes.

Cheesy Puns

It's inappropriate to make a 'dad joke' if you're not a dad. It's a faux pa.

Did you hear about the circus fire? It was in tents.

Can February March? No, but April May!

How can you tell it's a dogwood tree? From the bark.

How do lawyers say goodbye? We'll be suing ya!

Wanna hear a joke about paper? Never mind—it's tearable.

What's the best way to watch a fly fishing tournament? Live stream.

I could tell a joke about pizza, but it's a little cheesy.

Don't trust atoms. They make up everything!

When does a joke become a dad joke? When it becomes apparent.

I wouldn't buy anything with Velcro. It's a total rip-off.

What's an astronaut's favorite part of a computer? The space bar.

I like telling Dad jokes. Sometimes he laughs!



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*Our Mission: To provide the most dependable source of credit
and related services to agriculture and the rural community.*

IT PAYS TO OWN THE BANK



\$6.4 MILLION

of 2019 profits were returned to customers.

Does your bank do that?

Dependable Credit
All Things Agriculture

