

Fence Lines

Winter 2014

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We'd love to hear from you!
Please send story ideas, comments,
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FenceLines

Winter 2014



Cover Photo: Bulls in the corral at Grant Range Bull Co. in N.W. Brigham City, 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,



We hope this issue of FenceLines finds you and yours doing well. Spring is just around the corner, so all of our memberships workload is about to increase exponentially. Spring is an exciting time for production agriculture because farmers and ranchers are the eternal optimists, and they look forward to the prospects of the upcoming production cycle. That sense of optimism is what keeps those farmers and ranchers doing what they do, even when adversity visits them more often than not.

In addition to noticing the early indicators of Spring, I'm sure our membership has noticed "the winds of change" have hit Western AgCredit. Before I review some of the larger changes within our organization, I want to make sure everyone understands that the changes within Western AgCredit are being driven by loan growth and retirements; not by poor operating performance. Western AgCredit has been very fortunate over the last 20 years in that we've not have much employee turnover. Somewhere along our journey, several of our employees (including me) woke up one morning, looked in the mirror and saw something had changed. We all had grey hair appearing, some had their hairline receding, and we ended up with 30+ years of working for the Association. In the last 45 days, Jim Christensen (Southern Area Manager), Craig Warren (Chief Appraiser) and Scott Poulsen (Senior Vice President Operations) either retired or announced their retirement within the next month. While we're sad to see these long-time employees retire, we are excited to be able to promote the next generation of professionals to key positions within our credit and appraisal departments.

Two years ago under the direction of the Board of Directors, Western AgCredit undertook an extensive employee succession program, which was designed to ensure the Association would be well positioned to handle the onslaught of pending retirements.

In the last 12 months, we have had 5 employees with a combined 147 years leave the Association. Long-tenured employees leave a big void to fill. Fortunately, we had current staff employed that has been able to move into those senior positions, which were vacant due to the recent retirements. Those new managers actually have more experience entering into their new jobs than the employees who they replaced did when they first took their positions. It's impossible for the new senior managers to replace their predecessors without developing and using their own "style." The Board and I are confident that our members will be impressed with the caliber of management team we have assembled. When I reach my own retirement in a couple of years, the Association will be in good hands and the membership and staff will not miss me for a minute.

Before I close this issue of the President's letter in FenceLines, I want to relay our sincere appreciation to our membership for their patronage and support. 2013 was the most successful operating year in our history. Western AgCredit has earned the top rating given by our regulator and our funding bank. We couldn't achieve these lofty ratings without your support. We look forward to remitting another large patronage payment to those members with patronage sourced loans. On average, our customer's effective interest rates are reduced by 75 basis points annually due to the patronage payments. Our members make lending money to production agriculture a very rewarding career. That's why we have so many employees who stick around for 30 years.

Together in Agriculture,

Richard Weathered
President

Retiring Employees



Jim Christensen

On January 15, 2014, Jim retired after over 31 years of service to the Association.

During Jim's career he has worked as a loan officer and as vice president-area manager, running the Richfield and Delta Branches. Recently, Jim has concentrated his work in the Delta area where most of his customers reside. Jim was honored at an open house held in his honor in Delta on January 8th.

Jim is looking forward to spending more time with his family and traveling with his wife as well as pursuing his other interests including riding 4-wheelers and spending time in the mountains.

We'd like to thank Jim and the other retirees for their years of loyal service and the contributions they have made to the Association well as wish them well in their future pursuits.

Craig Warren

Craig has served as the chief appraiser for the Association since 1991. His career with the Farm Credit System began in 1994. Craig's final day with the Association is January 31, 2014.

During his career, Craig has been responsible for supervising the appraisal department in the valuation function. He has also been

personally responsible for conducting numerous appraisals for loans made by Western AgCredit.

Prior to working in the appraisal department, Craig worked as a loan officer for three years before focusing full-time on appraisals.

Craig will now have more time to devote to his family and his hobbies, including jeeping, camping, hiking, fishing, gardening and church service.



Scott Poulsen

After 31 years of service, Scott Poulsen will retire on February 28, 2014.

Scott began his professional career with Western AgCredit in 1982. During his years with the Association, he has worked as a loan officer and an appraiser. Scott has currently been serving as senior vice president-credit operations overseeing the development and

implementation of a paperless filing system and employee training materials, among other things.

Scott also has served as regional and branch manager, managing the Logan office and overseeing the other branches in the north.

Scott looks forward to spending more time with his family and enjoying his hobbies including hiking, camping, golfing and traveling.

Craig Turner Promoted to Chief Appraiser

In January, Craig Turner was promoted to chief appraiser, filling the position vacated by Craig Warren's retirement.

Craig Turner has worked for Western AgCredit since 2002. Prior to his promotion, he was a senior appraiser. Craig will continue his previous responsibilities of farm and ranch appraisals, including chattel inspections, to estimate values of collateral properties used

in the lending process and will now manage the appraisal department.

Craig has a bachelor's degree from Utah State University in agricultural business and agriculture education. Prior to working as an appraiser, Craig owned and operated a farm in Southern Idaho where they grew sugar beets, potatoes, hay and grain as well as had a few beef cows.



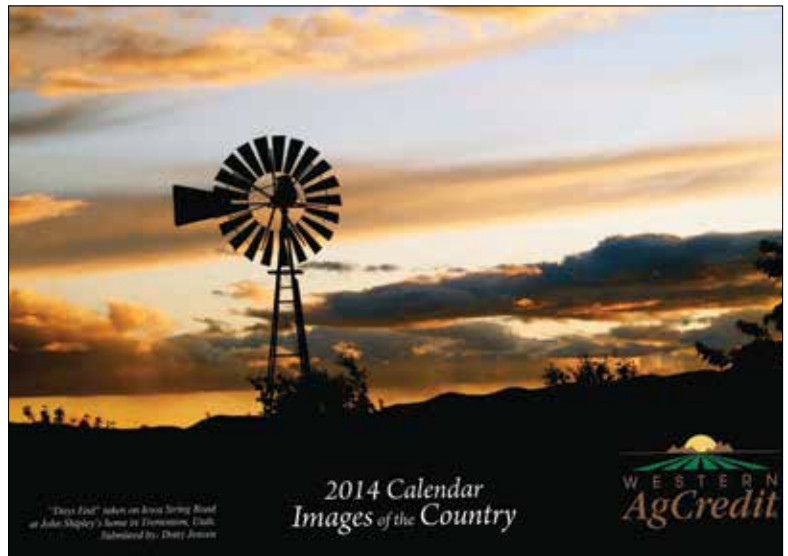
Photo Contest for the 2015 Calendar!

We hope you're enjoying your 2014 Western AgCredit calendar featuring pictures submitted by our customers. Now is the time to start taking pictures to submit for the 2015 calendar!

Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift card for their submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is July 31, 2014!**

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 2013 Annual Report will be published on our website in early March

2014. 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.

Over 15,000 Pounds Donated!

We would like to thank everyone who helped make this year's food drive a success! In total, we collected over 15,000 pounds of food to help those in need in our local communities!



Western AgCredit and CoBank each matched these donations with \$5,000. We appreciate your ongoing support of this food drive and look forward to another successful food drive in 2014!

\$200 Gift Card Winner Announced

Western AgCredit is pleased to congratulate Rob Weston for winning the fourth quarter's \$200 American Express 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 feedback. We want to ensure that we are meeting your needs and exceeding your expectations.

Receiving the 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.

Protecting Your Future with Tax & Estate Planning

By: Jarom Bergeson, Lawyer

PROPER BUSINESS STRUCTURE, ESTATE PLANNING, AND
TAX PLANNING CAN HELP ENSURE THAT YOUR FARM
OR RANCH WILL BE SUCCESSFUL FOR GENERATIONS TO COME.

If I had to bet, I would wager that most of you didn't get into agriculture because you love the areas of business, tax, and estate planning. You don't go to bed at night dreaming of LLC's and 1040's. In fact, those things might be the subject of some of your nightmares. If you were into that stuff, you probably would have ended up as a lawyer or an accountant.

More than likely, you got into agriculture because it's in your blood – you have a passion for it. It's what your parents (or maybe your in-laws) did, and it's all you knew growing up. The business, tax, and estate planning that goes along with it is just a necessary evil. You may even have a deep distrust for lawyers and accountants, and the work they do. With all that being said, there may not be a single occupation in America that can benefit more from sound legal and tax advice than ranchers and farmers.

One reason for this is that the business of agriculture carries certain inherent risks. Farmers and ranchers are almost always land owners, and under certain circumstances land owners can be held responsible for incidents and accidents that happen on their land. As you know, it just so happens that accidents are not so rare in the operation of a farming or ranching business. Whether it's breaking a horse or driving a combine, farmers and ranchers (and their families and employees) are constantly involved in activities that could potentially injure them.

The proper legal structure; designed and executed by a dedicated attorney who understands the business of agriculture – as well as the legal concepts of asset protection and limited liability

– can be the difference between taking a small hit and losing almost everything in the event of a catastrophic accident. This structure may involve business entities such as corporations, limited liability companies (LLC's), limited partnerships (LP's), as well as insurance and other protections. The right attorney will take the time to listen to your individual situation and goals in order to design the structure that makes the most sense for you from both a liability and a taxation standpoint. There is no one structure that is perfect in every situation.

Speaking of taxation, another reason farmers and ranchers can get so much out of good legal and tax advice is because while just about everybody hates taxes and wants to pay Uncle Sam as little as possible, farmers and ranchers REALLY hate paying taxes. To make matters worse, farmers and ranchers are almost never W-2 employees with simple tax returns that can be done on Turbo Tax. Instead, they are almost always self-employed and report their profit or loss on a Schedule F – a form used by no other Americans. With several sources of income and expenses, and possible deductions coming from every angle, a farmer or rancher's tax return is usually the type of minefield that only a skilled professional should attempt to navigate. As with your attorney, it is critical that your accountant take the time to understand your situation and goals. A good accountant will not only assist you to prepare and file solid tax returns from year to year, but will help you plan to take the steps necessary to minimize the effects of income, self-employment, gift, and estate taxes over the long haul.

Finally, the vast majority of farming and ranching operations are family-owned and family-run

businesses. In most cases, the current owners' intent and hope is that the land, the business, and the lifestyle will be passed down to the next generation, and from generation to generation thereafter. This isn't the case for most Americans, who work 9-5 jobs in enterprises owned by someone else. While these people may have homes and personal possessions they want to make sure they pass to their heirs, farmers and ranchers typically have much more at stake.

Along with the family home and personal heirlooms, farmers and ranchers usually own vast tracts of farm or ranch land, business interests, equipment, and other assets that need to be transferred to the next generation. This is why having a knowledgeable estate planning attorney is so vital for farmers and ranchers. Without a properly drafted and executed estate plan, the state will decide who gets those assets, and your heirs will spend their valuable time and money paying lawyers to file probate actions in all the counties where you have property.

With a comprehensive estate plan in place, usually including a revocable living trust, you will have already made those decisions beforehand and chosen someone to execute those decisions on your behalf. No one will need to file anything in court, and (maybe most importantly) you will continue to exercise a measure of control – even from beyond the grave! Good estate planning will also ensure that people you trust are making decisions regarding your health care and finances if and when you become incapacitated,

and that your wishes regarding end-of-life decisions are known and honored.

The bottom line is that, more than likely, you could benefit from a phone call or visit to a tax or legal professional to explore some or all of these issues. It may feel just as scary and uncomfortable as going to the dentist, but I promise that under no circumstances will your attorney or accountant do anything in their offices that requires novocaine or any other pain-numbing medication. In fact, as long as you are open and honest about where your business is, and what your goals are for the future, I think you will find that the experience can actually be pleasant, and that the relatively small amount you may pay up front will ultimately pay off in reduced taxes and increased peace of mind for you, as well as for future generations.

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400 People Attend Succession Planning Workshops

Last November, Western AgCredit was pleased to sponsor succession workshops in Logan, Lehi and Richfield. In total, nearly 400 people attended the workshops to learn more about how they can pass their agriculture operation to the next generation.

We appreciate those that took the time to come and learn more about planning for the future of their farm or ranch. We would also like to thank our three guest speakers, Don Jonovic, LaDell Eyre, and Jarom Bergeson.

These day-long trainings were organized to give attendees a good overview of the importance of succession planning along with some basic ideas on business structure and tax and estate planning.

If you missed the workshop, we have a video of the proceedings along with the copy of the materials

we would be happy to provide you. Please feel free to contact your loan officer or send your request to Sarah Buttars at sjb@westernagcredit.com.



Don Jonovic during one of his training sessions.

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, 2014
Utah State University College of Ag – five, \$1000	www.ag.usu.edu	January 31, 2014
BYU Idaho College of Ag – three, \$1000	College Dean, 208.496.4500	January 31, 2014
Utah FFA Western AgCredit Scholarship – one, \$1500	From your FFA Advisor	February 15, 2014

Stowell Family Receives the 2013 Leopold Conservation Award

Sand County Foundation, in partnership with the Utah Farm Bureau Federation, Western AgCredit and the Utah Cattlemen's Association are proud to name H.A. Farms as the recipient of the prestigious Leopold Conservation Award. The award honors Utah landowner achievement in voluntary stewardship and management of natural resources. The award was presented by Utah Lieutenant Governor Spencer Cox at the Utah Farm Bureau Federation's Annual Convention.

For their award, the Stowell family was presented with a crystal depicting Aldo Leopold and a check for \$10,000. Finalists for the award included W.F. Goring & Son, Inc. of Deweyville, Box Elder County and Johnson Mountain Ranch in Aurora, Sevier County.

H.A. Farms, Inc. is a sheep and cattle ranch in Parowan, Iron County operated by Dennis Stowell until his death in 2011. The family has continued his tradition of land stewardship, culminating with this award.

A longtime public servant dedicated to environmental improvement, Stowell served in the Utah State Senate and chaired the Senate Natural Resources Committee. In his agricultural business, he utilized conservation management ideas and innovations to improve the condition of the land, increase productivity and enhance wildlife habitat.

Today, H.A. Farms is managed by Dennis Stowell's widow, Marilee Stowell, and their sons Coy and Kelly.

In addition to this Leopold Award, the Utah Section of the Society for Range Management honored Coy Stowell in early

November with its 'Excellence in Range Management' award for the state of Utah.

"We are very excited to present this award on behalf of the farmers and ranchers of Utah," Leland Hogan said. "This award, however, is great for all of Utah because the recognition and funding helps to preserve and enhance our open space. Utah's farmers and ranchers have a long history of land preservation and a deep commitment to preserving Utah's natural resources. As stewards of the land we want to ensure that history continues well into the future."

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."



www.sandcounty.net



utfb.fb.org



www.utahcattlemen.org



www.westernagcredit.com

Clint, Tim, Doug and Calvin Grant
in front of their office in N.W.
Brigham City, UT.



THE BULL BUSINESS

Grant Range Bull Co. provides customers all over the west with good bulls, fair prices and the convenience of delivery.

Driving north of Brigham City, UT on I-15 you can't miss the large fiberglass bull on the west side of the freeway measuring about 12' high and 20' long. This iconic black bull is just another deal made by Calvin Grant, the founder of Grant Range Bull Co. during his years of cattle trading. Found outside of an antique shop in Cortez, CO, Calvin felt that the bull would be a great advertisement for their business, and it has proven its worth at garnering attention.

Grant Range Bull Co., which started out in Ogden, UT, moving twice in that area due to urban sprawl before relocating to its current location, has a pretty straightforward business model. They purchase good bulls, primarily from ranches in Montana, as yearlings. They then transport them to their current headquarters in N.W. Brigham City, where they feed them for another year. Once the bulls are ready to sell, the Grants take them out and sell them to their customers in Nevada, Utah, Wyoming, Idaho, Colorado, Northern California and Oregon.

What makes their business unique over others selling bulls is the way they are able to fill a niche

by providing the value added service of on-location business transactions, giving ranchers the ability to select, purchase and trade animals on their own ranches. This added service, along with honesty, integrity, and good bulls has built a successful business with a loyal customer base.

According to Calvin Grant, the patriarch of the Grant family, the roots of Grant Range Bull Co. can be traced back to a deal his father did in 1916. Calvin's father, Dave Grant, was a cattle buyer. He sold a car load of Hereford range bulls in Battle Mountain, NV. This first sale foreshadowed the future direction of the Grants' involvement in the cattle business.

In 1950, Calvin started working with his father full-time in the cattle business. During this time, Calvin saw someone in the bull business, and noticed he seemed to be doing pretty well for himself. Putting this observation into action and coupling it with his father's experience and industry contacts, Calvin started buying and selling more bulls. "The bulls just gradually took over, there was more opportunity with the bulls because there wasn't hardly anyone else doing it," said Calvin.

Today, three generations of the Grant family work in the business including Calvin's son Doug and Doug's sons Tim and Clint. When the Grants are buying bulls, they prefer to purchase several head, but they have purchased anywhere from one to over a hundred at a time. After they arrive at their place, they process them. "When we process them, we brand them, we give them a magnet in case they eat a piece of wire, and vaccinate them for everything that we can think of," said Doug.

They also brand the animals with a small brand on the hip, leaving space for other brands that might follow. "It doesn't make a very big mark on the hip, then the next guy we sell to, if he wants to brand on the hip, there's room," said Calvin.

About 75% of the animals they sell are sold in Nevada. Since the bulls the Grants buy are intended to be used in rough conditions on the range, they look for a certain style of animal that will do well in those types of conditions.

"The main thing on the bulls that we buy is if the guys feed them a lot as yearlings and get them big and fat so they look good and are big enough to go out and breed cows, they usually won't work if you take them to the range. It's too rough on them, and they fall apart and don't grow up," said Doug. "So we've got to get the ones that haven't been fed a whole lot, because the feed makes quite a bit of difference. If the animal has had all the feed it wanted up to a year old, they have a pretty hard time making it on rough country."

Tim echoes Doug's sentiments with the following example, "You can get a really good registered black bull for \$10,000, and if he was born in the pasture and then you take him out to Nevada, he wouldn't last."



Calvin, Doug & Clint Grant in front of their bull that can be seen north of Brigham City on the west side of I-15.

In addition to providing the style of bulls that meets their customers' needs, to be successful they also need to work hard. "Whatever success we've got has been getting out and hustling, getting out and finding the business," said Calvin. "If we just waited for people to come here, we wouldn't get very far."

Today, Doug and Tim do most of the transporting of the bulls. Working with bulls requires heavy-duty corrals, stands, chute, fences, cattle boxes, etc. Most of the corrals are made out of used guard rail and constructed by the Grants. Doug still uses a cattle box made by Calvin in the summer of 1962. He built the entire thing under a tree because they had no shop at the time. The box has been expanded a few times and a new floor added, but it still effectively transports the bulls from one place to another.

Another thing that makes the Grants' business unique is their practice of trading, oftentimes with no money exchanging hands. "We get a lot of bulls when we sell the new bulls to our customers; they trade us in their old bull. Then we feed them and send them to the packing house," said Doug. "An old bull brings half of a new one."

With this in mind, the Grants barter new bulls for old bulls, cows, and even a couple of old wagons. From year-to-year, they will track the value of the animals exchanged on envelopes with ledgers printed on the outside. They have an envelope for each customer they have an account with to track business transactions.

Doug recalls doing business with a customer in Nevada where money hadn't changed hands for years. "We trade back and forth, sometimes we'll go out there with two loads and he'll buy them, and then they'll give us

(Continued on next page)



Calvin showing some of his brands.

old bulls when they get them in, and maybe some cows. It goes back and forth, sometimes he'll have a credit, sometimes he owes us," said Doug.

A few years ago, the account got within \$50, which, upon Doug's request, the customer settled up with a check. Doug then went back in their records to 1994 and calculated that over 3,300 animals had exchanged hands, and it all came down to less than \$50!

Trading animals helps the ranchers avoid trucking them themselves, which is a real service to customers, especially those in remote locations. The Grants enjoy the relationships they have with their customers, and, according to Doug, "Almost all of our business is repeat customers."

According to Tim, the generations before him have built loyalty among their customer base by helping them out when times were tough. Tim still hears stories about customers being loyal to their business based on Calvin's willingness to bankroll the bulls he sold them until they received their cattle checks. "A lot of guys really appreciate that, and keep coming back to us," said Tim.

"You can tell the Grants have built a reputation for themselves," said Clint Ward, the Grants' loan officer. "To be able to transact the business they do the way they do it says a lot about them. People can trust them and know that they're going to deliver what they say they will."

As a memento of their customers, over the years Calvin has collected brands. Today, it has amassed

to a collection exceeding 500, the vast majority of which have come from customers. "It's nice to have a remembrance of the friends and customers we have," said Calvin.

As a means to organize and display his collection, Calvin attaches each brand to a narrow wooden board and then he includes the name of the person the brand is registered to as well as where the brand comes from on the board. He even has a brand registered to Bing Crosby!

Each board is hung up for display. When Calvin first started the collection, he hung them on the house that serves as their office in the order in which they were collected. Today, with the ever-growing collection that now fills a good portion of a fence around the office, Calvin organizes the brands into the states that they are registered in.

With three generations working in the family business, they enjoy the opportunity they have to spend time together. According to Tim, most days Calvin cooks lunch for the four of them, and they sit down and enjoy a meal together.

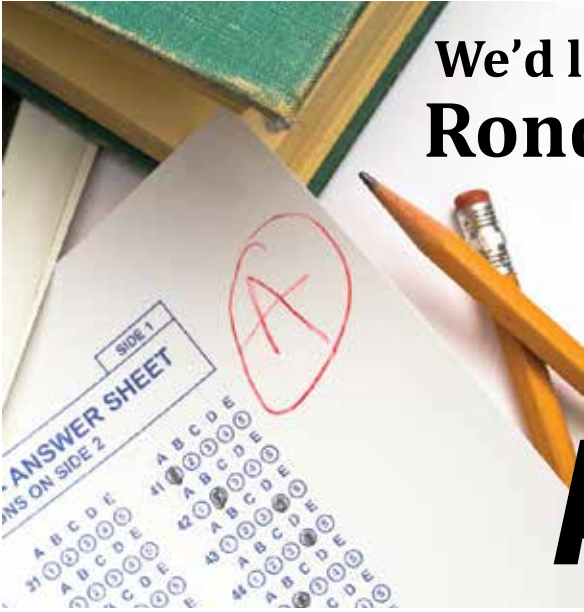
Although the Grants business has changed a lot since Calvin's father worked in the cattle business, the basic principles remain the same, providing good bulls at fair prices and having customers return year-after-year. The Grants look forward to continuing this legacy into the future by providing bulls ready for the range to their customers throughout the west.



The cattle box constructed by Calvin Grant in 1962 to move bulls.



The cattle box built in 1962 & still used to move bulls in 2014.



We'd like to congratulate **Sue Tuft & Ronda Bingham**, they each won a \$50 gift card to Cabela's in

Test Your Ag Knowledge

The correct answers are listed below in green:

1. What was the first food eaten on the moon:
A. Apple
C. Banana
B. Peach
D. Orange
2. What is the average life of a pig?
A. 7 years
C. 15 years
B. 17 years
D. 5 years
3. How many farms in the U.S. are headed up by women?
A. 145 Farms
B. 2,500 Farms
C. 14,200 Farms
D. 145,200 Farms
4. How many farms in the U.S. are family owned and operated?
A. 98%
C. 28%
B. 18%
D. 8%
5. What is conservation tillage?
A. When a farmer leaves the residue from a previous year's crop in the field.
B. When a farmer uses the plant residue from a field in a compost pile.
C. It's a made up word that no one uses.
D. When farmers till their field with a mule.
6. If U.S. Farmers used crop production practices from 1931 to produce an amount of corn equivalent to the 2008 crop, how many more acres would be needed?
C. 490 Million
A. 129 Million
B. 27 Million
D. None
7. Egg yolks are one of the few foods that naturally contain which vitamin?
D. Vitamin D
A. Vitamin A
B. Vitamin B
C. Vitamin C
8. What has more antioxidants than any other fruit or vegetable?
C. Blueberry
A. Carrot
B. Strawberry
D. Mango
9. How much of the world's corn is produced in the U.S?
C. 40%
A. 20%
B. 60%
D. 80%
10. What state grows the most apples:
C. Washington
A. Oregon
B. California
D. Florida
11. Of all the vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted each year. What are the only two perennial vegetables?
B. asparagus and rhubarb
A. broccoli and asparagus
C. rhubarb and celery
D. carrots and peas
12. Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form except fresh?
Lettuce
13. What are the 3 most popular fruits in the U.S. in order?
C. apples, oranges, bananas
A. strawberries, cherries, grapes
B. bananas, peaches, grapes
D. oranges, bananas, lemons
14. How much does one bushel of corn weigh?
C. 56 Pounds
A. 5 Pounds
B. 112 Pounds
D. 23 Pounds



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.

Evanston Helps at Angels Among Us

In December, the Evanston Branch helped an organization called Angels Among Us with their donating, wrapping and delivering gifts to those in need in the Evanston area.



Tara Saprony helping wrap gifts.

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

- Boots, coats, gloves and hats for 7 homeless veterans
- Over 70 toys for the Road Home Homeless Shelter
- Wipes, diapers, and formula for the Road Home
- 12 blankets for people suffering from mental illness
- Food, clothes, toys & personal hygiene items for a family of 3 in the Logan area

South Jordan Staff Serves Dinner at the Road Home Shelter

Matt Jarrett and his family help serve dinner at the Road Home Homeless Shelter.



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

Logan Staff Volunteers at Food Pantry

Rhett Nielsen, Craig Turner, Scott Poulsen, Mandy Bowen, Julie Hawkes, Danny Hansen, Craig Warren & Casey Beck



Last November, Logan staff gathered at the Cache Community Food Pantry to help sort and reorganize things at the Food Pantry. The Logan Branch has been long time supporters of their local food pantry, including several years worth of volunteering with holiday preparations.

RECENT SPONSORSHIPS

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 - UTAH CATTLEMEN'S ASSOCIATION
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 - UTAH DAIRY CONVENTION
 - UTAH FARMER'S UNION ANNUAL MTG.
 - TRI-STATE WOOL GROWERS CONVENTION
 - UTAH RAM SALE
- ### DONATIONS
- VARIOUS FOOD PANTRIES
 - CYSTIC FIBROSIS FOUNDATION



Laughing Pen

“Little ol’ boy in the Panhandle told me the other day you can still make a small fortune in agriculture. Problem is, you got to start with a large one.”

- **Jim Hightower**

Riding the Train

A lady from the city and her traveling companion were riding the train through Vermont when she noticed some cows.

“What a cute bunch of cows!” she remarked.

“Not a bunch, herd,” her friend replied.

“Heard of what?”

“Herd of cows.”

“Of course I’ve heard of cows.”

“No, a cow herd.”

“What do I care what a cow heard. I have no secrets to keep from a cow!”

Two Cows in a Field

Two cows were out in a field eating grass.

One cow turns to the other cow and says,
“Moooooo!”

“Hey,” the other cow replies.... “I was just about to say the same thing!”

Cow Riddle

My cow refuses to give milk, and you know why,
of course.

She’s been grazing in the field too long,...

And now she thinks she’s a horse.

Take Him to the Zoo

A policeman in the big city stops a man in a car with a sheep in the front seat.

“What are you doing with that sheep?” He exclaimed, “You should take it to the zoo.”

The following week, the same policeman sees the same man with the sheep again in the front seat, with both of them wearing sunglasses. The policeman pulls him over.

“I thought you were going to take that sheep to the zoo!”

The man replied, “I did. We had such a good time we are going to the beach this weekend!”

Adam’s Underwear

A little boy opened the big family bible.

He was fascinated as he fingered through the old pages.

Suddenly, something fell out of the Bible.

He picked up the object and looked at it.

What he saw was an old leaf that had been pressed in between the pages.

“Mama, look what I found,” the boy called out.

“What have you got there, dear?”

With astonishment in the young boy’s voice, he answered, “I think it’s Adam’s underwear!”



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