

# Fence Lines

Winter 2013

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

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



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

# FenceLines

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Cover Photo: Black face sheep at Julian Land and Livestock's main ranch in Kemmerer, Wyoming.

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# Dear Western AgCredit Stockholders & Friends,



We hope this issue of FenceLines arrives with everyone in your family doing well. Western AgCredit just concluded a successful 2012 and we look forward to the challenges and opportunities that we'll encounter in 2013. As I have discussed in previous issues of FenceLines, since Western AgCredit operates a cooperative, we are truly a reflection of our membership. When our membership is doing well financially, we enjoy similar success. The quality of our loan portfolio has never been higher, delinquencies have never been lower, we experienced strong growth from all regions of the Association, and we're paying the largest patronage payment in our history. We feel honored to be able to conduct business with our stockholders and customers. Thank you for the trust that you place with Western AgCredit.

Cooperatives are a great example of people working together for common goals. I wish members of Congress, our political leaders and the American public would learn this simple axiom of working together for common goals. Our Country faces many challenges that will only be resolved when people begin working together to solve our common problems. None of the challenges facing our Country are insurmountable, but they do require making tough decisions and a willingness to compromise so the greater-good can be achieved. Until we get people willing to put the future of our Country ahead of their political party or personal gain, I'm not optimistic that we will achieve the progress we so desperately need. The magnitude of our National deficit and our excessive spending addiction will continue to grow exponentially the longer we fail to address the core financial deficiencies facing our government; excessive spending and inadequate revenue. Unfortunately, the recent tax increases that were imposed on small businesses and individuals with income above \$450,000 (joint filing) will do almost nothing to solve our current financial problems. The middle class of America will be forced into paying more, either through increased taxes, reduced deductions, or very likely both. It doesn't appear to me that our political leaders on either side of the aisle

are being truthful with the American public when it comes to addressing the severity of our fiscal problems and that everyone will need to make sacrifices, not just the top 1% of wage earners. Until President Obama, and to a large degree, the American public understands that we have a spending problem more than a lack of revenue, we won't be successful in addressing our fiscal challenges.

I have to wonder if either side is really serious about making material reductions in our deficit. If we hope to place our Country on a firm financial base, we need to address our level of expenditures in both the discretionary and entitlement (mandatory) spending. Total government spending for 2012 is expected to be (once the numbers are finalized) \$3,796 billion dollars of which discretionary spending totals \$1,319 billion and mandatory spending is \$2,477 billion. In 2013, the major components of entitlement spending are projected to cost the following: Social Security \$773 billion, Medicare \$478 billion and Medicaid \$255 billion. These same three entitlements will have projected revenue in 2013 of \$838 billion, which will result in additional deficits totaling \$668 billion, which is approximately 50% of the total deficit. Said another way, it is almost impossible to solve our deficit without changing the entitlement spending programs.

In addition to looking at the expenditures facing our Country, we also need to consider our revenues, or tax receipts. Currently, our government tax receipts total approximately 15% of GDP, which contrasts with government spending which totals approximately 25% of GDP. Obviously, the difference between spending and receipts is approximately 10% of GDP. In 2011, the U.S. GDP totaled \$15,094,000,000 (or \$15,094 billion). While I'm not making any judgments on the U.S. populace, the Country has some interesting tax statistics:

-46% of Americans were exempt from Federal Income taxes (but many paid other forms of taxes such as payroll, excise, State and local, sales, etc.) and most are low income families,

*(Continued on next page)*

-The top 10% of earners paid 71% of Federal taxes and they earned 43% of all income,

-The bottom 50% of earners paid 2% of the total Federal taxes and they earned 13% of all income

-The U.S. has the highest corporate tax rate at 39.26% in the world, which is a huge deterrent for U.S. companies' willingness to expand operations domestically.

Another major factor contributing to our economic challenges is the American public itself. 49% of Americans live in a household where someone receives at least one type of government benefit and according to Bloomberg: "63% of all federal spending will consist of checks written to individuals for which the government receives currently no services." In December 2012, there were 47.7 million people on food stamps. Many of the people referenced in the statistics above are considered to be "able bodied." A majority of people are likely receiving the financial assistance legitimately, but when you consider the rapid increase in program utilization, a person has to wonder if a large segment of our population isn't gaining a sense of entitlement when it comes to using our social safety-net programs that keep getting extended; when they were originally intended to be a short-term assistance programs.

The American public has to become more involved in holding our elected officials accountable for the actions, or the lack thereof. We must all tell our Congressional representatives what we expect of them and remind Congress that they work for the American public. It may sound "corny," but I expect our representatives to be American's, not a Republican or Democrat. Until congress can get beyond the political gamesmanship and gridlock, there is little opportunity to make real

progress in resolving our problems. Former Utah Governor Jon Huntsman and Senator Manchin (D-W. Va) are promoting a program called "No Labels." Many in Washington ,D.C. are ridiculing their effort, but it makes sense to me that we ask politicians to vote in the best interest of the Country, not their political affiliation. If the politicians don't even talk to each other, what prayer for a solution does our Country have?

If we don't quit kicking the proverbial "can down the road," our current financial problems will soon be much more difficult (and expensive) to resolve. We have to grow our private sector economy, decrease government spending in discretionary and entitlement spending, and rewrite our convoluted tax-code; or we will pass on our financial burden to the next generations of Americans. Once we get our Governmental leaders to act responsibly by forcing our country to live within its means, we will begin to recover from the financial predicament which we find ourselves in. For 236 years, Americans have always done what they needed to do to save our country. Together, we'll survive this challenge too!

**Together in Agriculture,**



**Richard Weathered  
President**

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## New Security Procedures Implemented

Identity Theft is on the rise across the country. Fortunately, in the past the Farm Credit System has not experienced many attempts to fraudulently transfer funds or obtain confidential information. However, Farm Credit System Associations across the country have recently seen a substantial increase in the number of attempts to fraudulently transfer money or obtain confidential information.

In recent years, Western AgCredit has put some additional security measures in place. This year, we will be strengthening our controls to protect the

Association and, most importantly, our customers. When requests for funds or information are made via the phone, Western AgCredit will ask for a password established by each customer. If you are a customer and have not previously established a password, please contact your loan officer.

We appreciate your patience and understanding as the password requirement increases. We are confident that as we increase our security precautions, the confidentiality of our borrowers' information and the security of their funds will be preserved.

# Leon Nelson Retires After 33 Years of Service

On December 31, 2012, Leon Nelson retired after a 33 year career with Western AgCredit.

During Leon's years of service, he was a tremendous asset to his customers and the Association. He was extremely committed to his customers, and that's what he will miss the most, his working relationship with customers and co-workers.

"I've enjoyed the opportunity I've had in my career to work with my customers. It has been rewarding to see customers succeed, operations pass down to the next generation and watch their operations expand," said Leon. "I've particularly enjoyed the opportunity to observe customers buying out their neighbor to expand their livestock and farming operations, to witness the construction

of new mink sheds, feedlots, storage facilities, packing plants, greenhouses, dairy operations and other facilities. It's really been fulfilling to be involved in these projects from start to finish."

As a tribute to Leon's contributions, the Farmers Union gave him the Friend of the Family Farmer Award at their annual banquet held January 11, 2013.

Leon is looking forward to being able to spend more time with his family, especially his grandchildren. He will also have more time to spend working on the family farm in Loa, Utah. Leon is a certified appraiser, and as time allows, he plans on doing some fee appraisal work. He hopes to stay involved in the agricultural community



*Leon and Becky Nelson with Kent Bushman, President of Farmers Union*

and looks forward to crossing paths with his customers and friends in the future.

Western AgCredit would like to thank Leon for his years of service and wish him the best as he pursues new opportunities.

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## New Branch Managers Named



*Casey Beck*  
**Logan**  
**Branch Manager**

In January of 2013, Casey was promoted to branch manager of the Logan Branch. Prior to his promotion, Casey worked as a loan officer since 2004. In addition to his branch management duties, Casey will continue to service a loan portfolio.

Casey has a dual bachelor's degree in agribusiness and business from Utah State University and an MBA in international agribusiness from the Royal Agriculture College in England.

"I am excited to be the branch manager of Logan because we have a great staff who work hard every day to meet the needs of our excellent customers. I am grateful for the strong commitment to agriculture that Western AgCredit has. I look forward to helping our customers meet the opportunities and challenges that are ahead," said Casey.



*Alan Stevens*  
**Spanish Fork**  
**Branch Manager**

In January of 2013, Alan was promoted to branch manager of the Spanish Fork Branch. Prior to his promotion, Alan worked as a loan officer since 1993. In addition to his branch management duties, Alan services a loan portfolio. Alan enjoys working with "salt of the earth" farmers

and ranchers with old-fashioned work ethic.

Alan has a bachelor's degree in agricultural economics from Brigham Young University and a master's degree in agricultural education from Utah State University.

"I look forward to continuing my association with the farmers and ranchers that do business out of the Spanish Fork Branch. I consider myself fortunate to work with some of the greatest agricultural families in the state. We have shuffled our offices a little bit in our branch, but all of the same great employees are here to service our growing customer base," said Alan.

# Western AgCredit Welcomes New Employees



Brad Beck  
Evaluator

In October of 2012, Brad Beck joined the Western AgCredit team as an evaluator. Brad is responsible for site appraisals and evaluation as well as compiling market and commodity information for use in the appraisal process. "I am most excited about the opportunity to work with all of the great people within the agricultural industry," said Brad.

Brad is currently finishing his last year of schooling for a bachelor's degree in

business management at Utah Valley University. Prior to working for Western AgCredit, Brad was employed by PDM Steel Services.

A Spanish Fork native, Brad grew-up on a farm where they raise corn, hay, grain and run cattle. In his spare time, Brad enjoys team roping, riding horses, golfing and other outdoor activities. He also enjoys spending time with his family and on the farm.



Nichole Bailey  
Branch Secretary

Nichole Bailey was hired last October as the secretary for the Tremonton Branch. She assists the loan officers as well as takes care of greeting customers and other organizational duties. "I'm excited to meet new people and work with the fantastic Tremonton staff!" said Nichole.

Prior to coming to Western AgCredit, Nichole worked for the Bear River Canal Company in Tremonton for seven

years. She has additional administrative experience prior to her employment with the canal company.

Originally from California near Fresno, Nichole's family had a nursery business where they sold everything from pansies to poinsettias. Nichole and her two boys, Jared and Austin, live in Tremonton. In her free time, Nichole enjoys baking, cooking and spending time with her family.



Shawna Riddle  
Operations Assistant

Last November, Shawna Riddle took the position of operations assistant in the South Jordan office. Her responsibilities include administrative duties to ensure the office runs smoothly.

Shawna is looking forward to her new position. "It is so important to me to keep busy and broaden my life experiences. Change is always uncomfortable, but with the right attitude I find it is often rewarding and satisfying as well!" said Shawna.

Her previous work experience includes office management, including AP/AR, payroll, HR, bad debt collection and customer satisfaction. Shawna has a bachelor's degree in marriage, family and human development from Brigham Young University.

Originally from Huntington Beach, CA, Shawna has lived in five states. Today, Shawna, her husband, Chuck, along with their three children call Herriman home. Shawna enjoys diving, endurance/obstacle course racing and traveling.

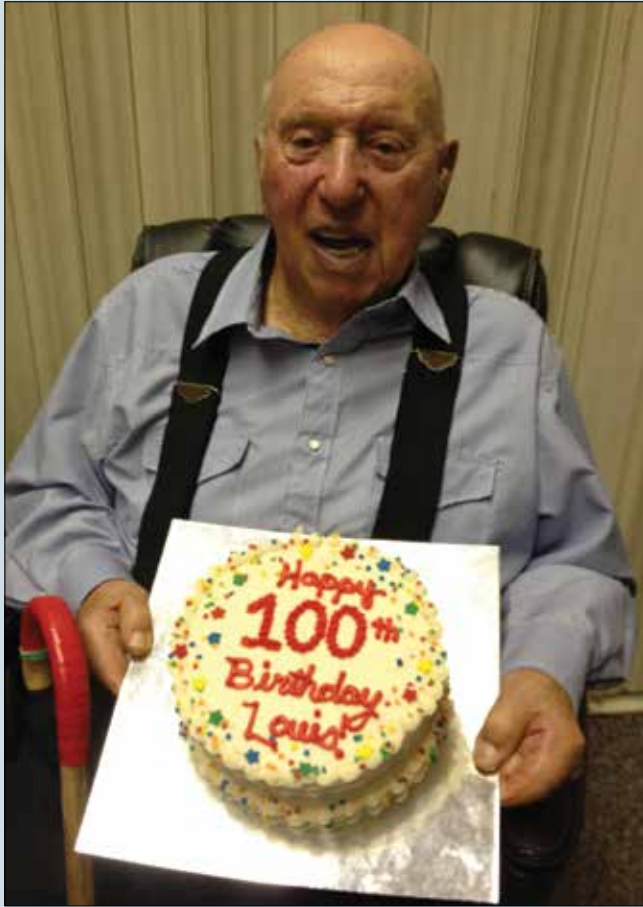
# Consider Your Future



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<b>UPCOMING SCHOLARSHIPS</b>	<b>Application Location</b>	<b>DEADLINE</b>
Western AgCredit Customer Scholarship – four, \$1500	<a href="http://www.westernagcredit.com">www.westernagcredit.com</a> or your local branch	March 31, 2013
Utah FFA Western AgCredit Scholarship – one, \$1500	From your FFA Advisor	February 15, 2013
<b>OTHER SCHOLARSHIPS</b>	<b>Application Location</b>	<b>ANNUAL DEADLINE</b>
Utah State University College of Ag – five, \$1000	<a href="http://www.ag.usu.edu">www.ag.usu.edu</a>	January 31
BYU Idaho College of Ag – three, \$1000	College Dean, 208.496.4500	January 31
University of Wyoming, College of Ag – one, \$1000	<a href="http://www.uwyo.edu/agprograms/scholarships/">www.uwyo.edu/agprograms/ scholarships/</a>	December 31



# Louis Stuart Turns 100!

*Going strong at 100 years old, Louis still gets up every morning to help with the feeding, and he runs the swather in the summer.*

12-12-12 was a notable day for everyone, likely the last time in our lifetimes we will see a date where the month, day and year are the same, but for Louis Stuart, it was his second time.

Born December 12, 1912, Louis celebrated his 100th birthday on December 12, 2012. Born in a log cabin with a dirt roof in Woodruff, Utah, Louis has seen a lot in his lifetime.

The ninth of eleven children, Louis has outlived all of his siblings, even though two of his older sisters lived past the age of 100.

As a young child, he recalls his father owning a Model-T Ford, a car Louis refers to as “the fanciest car in town.”

While a young boy, Louis remembers harvesting the hay and using a derrick to stack it. The remnants of the old derrick still remain in the pasture where Louis’ son, Bill, pastures his cows in the winter.

As harvest methods continued to improve, the Stuarts owned the first bailer in Woodruff. Today, Louis still helps with the harvest. He is responsible for running the swather and cutting all 1,000 acres of hay.

Louis hasn’t let being 100 years old slow him down, in addition to swathing hay, he still gets up and helps Bill

do the feeding every morning. The last 4th of July, he rode a horse in the parade. A few days before his 100th birthday, he even went fishing! Louis is grateful to be able to get out and do things, “I’d go crazy if I had to sit in the house all day,” said Louis.

During his life, he’s proud of the opportunity he had to serve two missions for the L.D.S. church. The first mission was as a young man. He served in the Omaha, Nebraska Mission.

While on his mission, he traveled by train to Chicago where he saw the fight between Joe Louis and Jim Braddock, the man depicted in the movie “Cinderella Man.” Not only was he there to witness this historic fight, he also had a ringside seat!

In later years, Louis served his second mission to San Diego, California with his wife, Joan. Louis and Joan have been married for 73 years. “She has been a great wife, mother and teacher. We’ve raised five boys. We’ve done everything together, we’ve always been together,” said Louis.

A few years ago, mobility issues made it necessary to transfer Joan, now 96, to a care facility in Evanston, but Louis visits two or three times a week, attending church services with her on Sundays.





*Louis and Joan Stuart*



*Louis Stuart with his son, Bill, in front of the hay derrick he used to harvest hay when he was young.*

In addition to the five boys, Louis and Joan have a posterity of 24 grandchildren and 42 great-grandchildren.

During his lifetime, Louis has been committed to serve his community, and helping ensure the future success of the agriculture industry in his area. As part of this commitment, Louis served as the County Commissioner. He also served on the Agriculture Stabilization Board, the Livestock Board and the Bear Lake Regional Commission. He was also instrumental in the construction of the Woodruff Creek Reservoir.

Louis has lived a wonderful, full life. He serves as an example for his family and all that know him, and there's a lot we can learn from him. Doug Wright from KSL called Louis and interviewed him on the air to commemorate his 100th birthday. He also received a call from the Attorney General. Following are some tips from Louis for living a long life.

### **Louis' Secrets for a Long, Happy and Healthy Life**

- 1. Early to bed and early to rise:** Louis still gets up every morning around 6:30 a.m. to help with the morning chores.
- 2. Good eating habits:** Louis's mother passed away when he was 7 years old, but his father made sure Louis and his siblings always had enough to eat. Louis remembers always having a good, stable diet. The family had a garden, and Louis ate lots of greens. He always has grains for breakfast, typically oatmeal. He also believes in not eating excessive amounts of meat.
- 3. Hard work:** Louis still works hard at 100 years old, and he has for his entire life.
- 4. Prayer:** Louis recalls his father having the family kneel around the kitchen table every morning for family prayer.



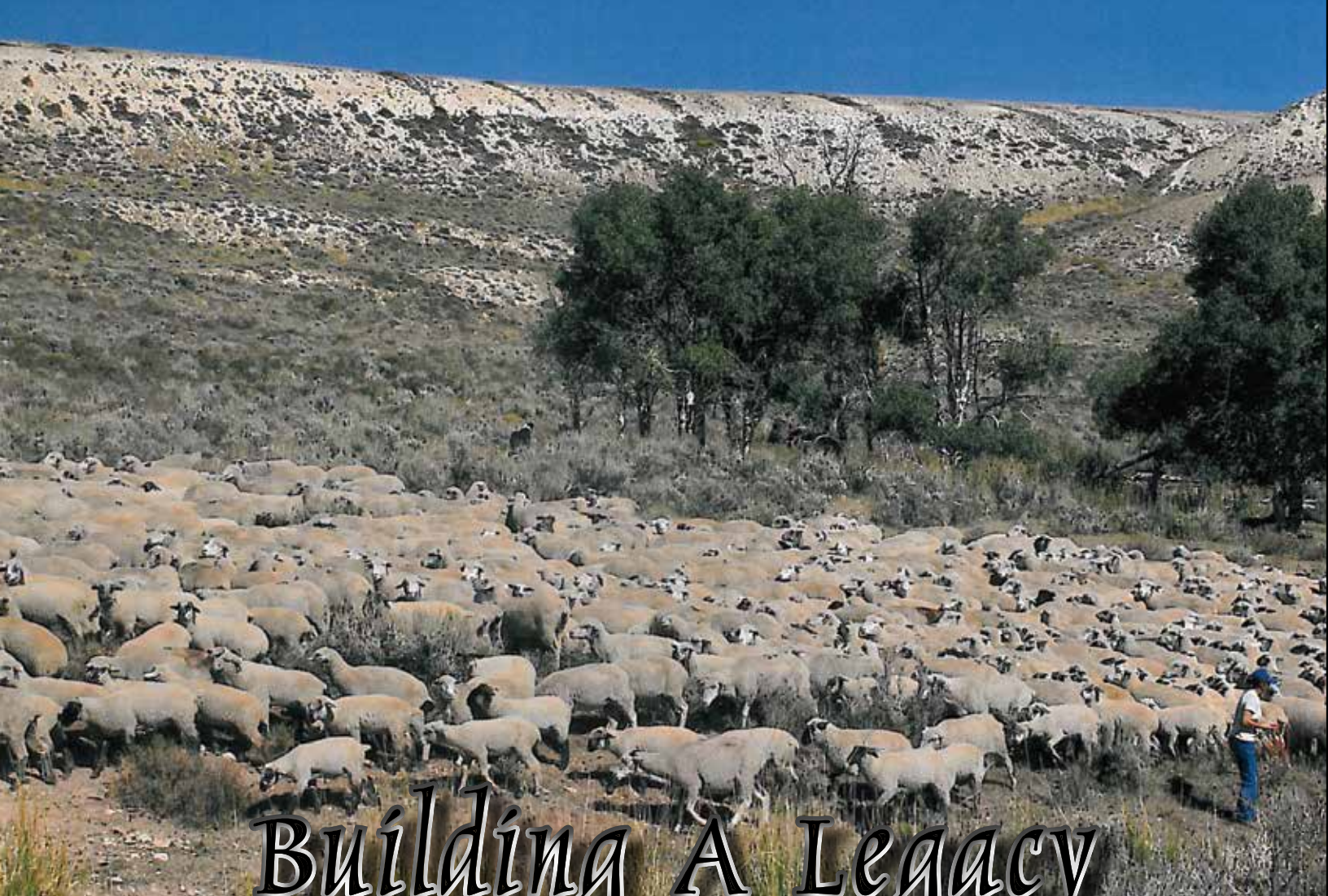
*Louis atop a horse in the 2012 4th of July Parade.*



*Louis with the fish he caught a few days before his 100th birthday.*



*Louis swathing hay*



# Building A Legacy

**Julian Land and Livestock has raised sheep in Kemmerer, Wyoming for six generations.**

Julian Land and Livestock has a rich ranching history in Kemmerer, Wyoming where over 100 years ago their ancestors homesteaded the ranch they still run today.

Truman, the patriarch of the family, was born and raised on the family ranch. His mother, Josephine, helped with the sheep in addition to managing a herd of 20-30 dairy cows that she would milk by hand and sell the milk for money to operate the household.

Truman and his wife, Marie, were high school sweethearts. They married and had three children, Don, Dave and Trudi.

Today, Trudi and Dave work full-time with the ranching operation. Don is the Athletic Director and Head Football Coach at Sheridan High School. Truman and Marie have eight grandchildren.

Although Truman's roots runs deep in the ranch, he did go to school, getting a master's degree and working for the Fish and Game as a Big Game Biologist for five years in Green River, Wyoming before returning to the ranch in 1973.

After returning to the ranch, Truman worked on expanding the operation. When he took over, the ranch had one grazing allotment. Today, they've expanded to nine allotments in order to run their operation of 10,000 ewes and 150 cows. The Julians run Rambouillet sheep with a few Suffolk introduced into their breeding program.

In the summer, they graze in the Bridger National Forest. Their permits on the forest are on rough terrain, most of which is accessible only by horse. While grazing this area, the herders stay in tents, move camp themselves and get around on horses. In the winter, they graze on their desert range permit on the Rock Springs Grazing Association and the Carter Lease. They lamb around Kemmerer. They trail the animals almost everywhere, requiring them to have several horses to get the work done.

The Kemmerer area is a good place to raise sheep because the sheep do well on a variety of vegetation ranging from subalpine to desert vegetation, all of which they

experience during the year. According to Trudi, unlike cows, sheep will move away from a water source to graze, capturing the feed on the ridges and other areas that wouldn't be grazed by cattle.

In addition to the Julians immediate family, the labor to run Julian Land and Livestock consists of 15-24 Peruvian employees brought to Wyoming on work visas. These employees are essential to managing their large herds of sheep, and their responsibilities include lambing, herding and moving camp.

The Julians sell the majority of their lambs through the Mountain States Lamb Co-op, an organization owned by growers that allows them to maintain ownership of the animals until they are harvested. This way they can capitalize on the full-value of the finished animal. They also sell 100-150 quality breeding ram lambs and 1,000-2,000 replacement quality ewe lambs.

The last few years, they have sold their wool to a plant in South Carolina. In recent years, the value of wool has increased due in part to a new washing process that incorporates enzymes to soften the wool. This has made it possible to produce woolen garments that can be worn directly on the skin without the skin irritation traditional wool products can cause. Additionally, the military has started using wool once again in uniform production after finding that the wool's natural fire-retardant characteristics offer fire protection for our servicemen, something the synthetic materials do not provide.

While holding to traditional values and an appreciation for their heritage in the land, the Julians also look to the future with progressive management practices put in place to help grow the business and ensure its future success.

They emphasize genetics, raising their own replacements ewes and bucks. According to Truman, "I really like the

ewe lambs and the ram lambs because I can see the effects of our genetics."

Since the majority of their grazing takes place on National Forest Service and BLM lands, Truman worked with the Forest Supervisor to establish a permittee monitoring committee. As permit holders, the Julians track the health of their permit area, and they do a trend analysis over a period of time. According to Truman, it's important to have the long term history to get a good baseline which puts into perspective years with extreme conditions, such as a drought year.

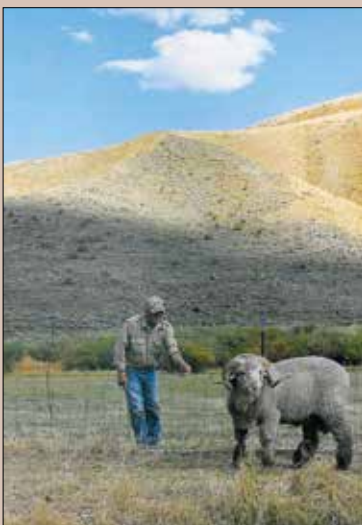
Currently, the Julians have 12 years of data on their range land. They have been able to show improvements to some areas, as well as many areas of their permitted ground holding static. This consistency in the range conditions over a period of time leads to the conclusion that the production capability of the land is maximized.

A sheep's grazing footprint is actually quite small because of how they graze. They are always on the move, walking as they eat. According to Trudi, "Sometimes I go into an area and can't even tell the sheep have been there."

Water improvement is another area of focus for the Julians. They have partnered with various groups to increase the availability of water on their rangeland. In partnership with the Forest Service, the Julians have added wells and watering areas throughout their permit area. "These water developments allow us to utilize grazing areas we wouldn't be able to utilize without the water," said Trudi. "It's also very good for the wildlife."

Truman is a firm believer in being actively involved in the industry, and he has held several leadership roles as part of this commitment. Based on his experience, he recognizes the importance of being an advocate for the

*(Continued on next page)*



*Truman with one of their rams.*



*A few of the cows on a winter day.*



*Truman and Trudi.*



*Truman and Marie with their grandchildren.*

ranching community as well as lobbying against measures that could threaten his way of life. This is an important part of managing his operation, and according to Truman, “It behooves all of us to manage the best we can because we’re being scrutinized.”

They work hard to know the laws and comply with them, serving as an example to the industry, but in recent years, the Julians have seen increased pressure from regulatory departments. They know if they don’t watch out for their interests, their way of life could be threatened, and they encourage others in their industry to do the same.

“The Julians are good people, and some of the best stewards of the land I’ve ever met. They care about the resources that they use and manage them wisely in order to ensure they’ll be there for the next generation,” said Ryan Howell, the Julian’s loan officer.

With over 100 years of history on the land, the Julians have learned through life experiences that they are subject to conditions beyond their control. “Mother Nature determines whether we are successful or not,” said Truman. “You can be the best manager around, but it won’t make up for the effects of Mother Nature.”

The Julians have learned to look at things objectively in order to manage through difficult times. For instance, after an extremely cold, wet spring in 2011, the Julians were 3,000 lambs under their typical production. Fortunately, lamb prices were extremely high that

year, offsetting the devastating reduction in their production. Sometimes it takes a few years of good production to compensate for a bad year, but according to Trudi, “You always get what you need eventually.”

Predator loss also takes its toll on their production levels. Predators include bears, wolves, mountain lions, coyotes, fox and even ravens which will pick out the eyes and kill the lambs.

They also lose lambs to badger holes that the lambs can fall into, and unless the herders hear the bleating, they will die in the holes where they fall.

The 2012 drought conditions have put additional burdens on the Julians. They shipped their replacement ewe lambs to California due to the lack of feed on their grazing areas. They’ve also had to supplement the diet of their sheep with additional corn and purchased hay, adding to their production costs.

Trudi lives on the ranch where her father was raised, and she is grateful for that legacy. According to Trudi, “My daughters are the sixth generation to live on the ranch.”

In addition to working on the ranch, Trudi coaches the girls’ basketball team at Kemmerer High School. This gives her a chance to spend time with her daughters, both of which work on the ranch. Trudi is married to Jim Hoffman, a cattle rancher from Rich County, Utah.

Dave has three children that also work on the ranch. In addition to working with the sheep, Dave’s focus is harvesting their hay and the hay they buy on the stump. Dave is also very involved in the leadership of the Wool Growers organization where he has served as president. He also serves as president of the Mountain Plains Agricultural Services Board, an organization that helps them source international workers.

Marie is an integral part of the operation. In days past, she did the physical work on the ranch, today her efforts are concentrated on keeping track of the finances of the operation and purchasing supplies for the herders.

The Julians have been featured in a PBS documentary entitled “Wyoming Ranches: Twilight of a Legacy.” They were also featured in a video on stream improvements produced by Trout Unlimited called “Water Partners.” These videos can be seen on YouTube by searching the titles.

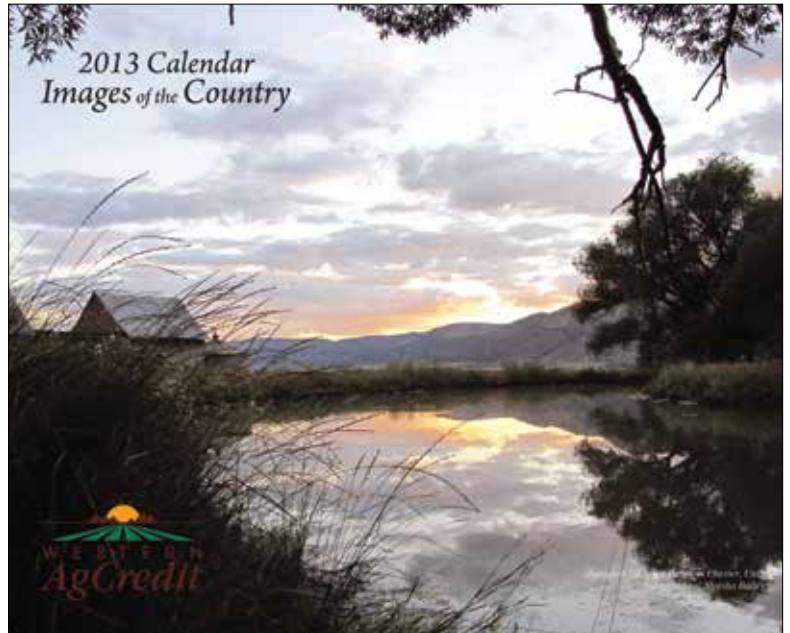
The Julians are a great example of a modern-day successful ranching family that utilizes progressive practices while maintaining a connection to their history on the land. A legacy they will continue to build for future generations that follow.

# We Want Your Pictures!

We hope you're enjoying your 2013 Western AgCredit calendar featuring pictures submitted by our customers. Now is the time to start taking pictures to submit for the 2014 calendar!

Thirteen agriculture related photos will be selected for the calendar, and winners will each get a \$50 gift certificate to Cabela's for their submission. There are no limits on submissions, so enter as many photos as you would like. **The submission deadline is June 14, 2013!**

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



*Cover of this year's Western AgCredit calendar.*

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## Over 5,000 Pounds of Food Collected in the Farmers Feeding Families Food Drive



*The food collected in the Tremonton Branch.*

We would like to thank everyone that donated food during the Farmers Feeding Families Food Drive sponsored by Western AgCredit. We're happy to report that we collected over 5,400 pounds of food!

This food went to eight community food pantries in the communities where the food was donated. These food

pantries included The Lord's Storehouse, the Cache Community Food Pantry, the Tremonton Food Pantry, the Utah Food Bank, Tabitha's Way, Central Utah Food Sharing, Iron County Care and the Duchesne County Food Pantry.

"We are thrilled at the support the Farmers Feeding Families Food Drive received in its first year, and we look forward to continuing this food drive on an annual basis," said Richard Weathered, Western AgCredit president. "The support from our customers as well as the general public was incredible, and we are pleased to report that an additional \$10,000 from Western AgCredit and our funding source, CoBank, was used to match the donations received."

The purpose of this food drive was to support rural communities, so the funds went to the local food pantries in the communities where donations were received. Donations were matched two dollars for every pound of food collected up to the first 5,000 pounds.



# GIVES BACK

Western AgCredit is committed to supporting agriculture in our territory and being good corporate citizens. Below is an overview of community support and financial support given to the agriculture community in recent months.

## Logan Staff Volunteer at the Cache Community Food Pantry



In November, the Logan staff volunteered at the Cache Community Food Pantry to help them sort food for distribution. The Logan staff continues to support their local food bank through service and donations. In

addition to donations made for food, Western AgCredit has also donated money to help construct the new food bank in Cache Valley.

## South Jordan Staff Feed Dinner at Homeless Shelter



In November, the South Jordan staff served a taco dinner to over 200 individuals staying at The Road Home's overflow family shelter in Midvale, Utah.

South Jordan staff enjoy the chance to serve this group, and try to feed dinner at homeless

shelters semi-annually. In addition to dinner, an extra treat was given to the nearly 130 children living in the shelter. They were thrilled with the Ring Pops, Pixie Sticks and Laffy Taffy handed out after dinner.

## Western AgCredit's Christmas Giving

Every year, Western AgCredit employees and board members contribute money towards the Christmas Collection. The annual goal is to raise over \$2000 to buy items for those in need over the Christmas season.

In addition to the money contributed by employees and board members, the Association contributes \$500 to the project.

This year, the money raised was used to purchase Christmas items for three families, 15 adults in a treatment facility and toys for Tabitha's Way in Spanish Fork.

In addition to the toys for Tabitha's Way, employees contributed gently used warm clothing and blankets to this organization that helps those in need in the Spanish Fork area.



*A few of the items purchased for the families in need.*



*Taylor, the grand-daughter of Spanish Fork's branch secretary, Kay Hansen, with toys purchased for Tabitha's Way.*

### AGRICULTURE SPONSORSHIPS

UTAH FARMERS UNION  
UACD

UTAH CATTLEMEN  
UTAH FFA FEDERATION

UTAH FARM BUREAU  
MASTER CATTLEMAN'S COURSE

UTAH WOOL GROWERS

### DONATIONS

CACHE COMMUNITY FOOD PANTRY

THE LORD'S STOREHOUSE

TREMONTON FOOD PANTRY

UTAH FOOD BANK

TABITHA'S WAY

CENTRAL UTAH FOOD SHARING

IRON COUNTY CARE

DUCHESNE COUNTY FOOD PANTRY

THE ROAD HOME HOMELESS SHELTER



# Laughing Pen

“I grew up in a city. My parents would think there was something wrong with America if they knew I was secretary of agriculture.”

- Tom Vilsack

## I Thought You Said...

This is the true story of a man who was going to bed when his wife told him that he'd left the light on in the shed. George opened the door to go turn off the light but saw there were people in the shed in the process of stealing things.

He immediately phoned the police, who asked “Is someone in your house?” George said no and explained the situation. Then they explained that all patrols were busy, and that he should simply lock his door and an officer would be there when available.

George said, “Okay,” hung up, counted to 30, and phoned the police again.

“Hello, I just called you a few seconds ago because there were people in my shed. Well, you don't have to worry about them now because I've just shot them all.”

Then he hung up. Within five minutes three squad cars, an Armed Response unit and an ambulance showed up. Of course, the police caught the burglars red-handed.

One of the policemen said to George, “I thought you said that you'd shot them!”

George said, “I thought you said there was nobody available!”

## Three Men on A Hill

The first man threw his watch down the hill and it broke. The second man threw his watch down the hill and it broke. The third man threw his watch down the hill, walked all the way to the bottom, and caught it. The other two men were puzzled and asked the third man how he did it. The third man said, “Easy. My watch is 5 minutes slow!”

## His Problem Now

When the graveside service had no more than terminated, there was a tremendous burst of thunder accompanied by a distant lightning bolt and more rumbling thunder. The little old man looked at the pastor and calmly said, “Well, she's there and it is His problem now.”

## Golden Anniversary

An aged farmer and his wife were leaning against the edge of their pig-pen when the old woman wistfully recalled that the next week would mark their golden wedding anniversary.

“Let's have a party, Homer,” she suggested. “Let's kill a pig.”

The farmer scratched his grizzled head. “Gee, Ethel,” he finally answered, “I don't see why the pig should take the blame for something that happened fifty years ago.”

## Now You Know

What time does Sean Connery arrive at Wimbledon?

*-Tennish*

How many potatoes does it take to kill an Irishman?

*-None*

Why does a chicken coop always have 2 doors?

*-If it had 4 doors it would be a chicken sedan!*

How do you spot a vegan at a party?

*-Don't worry they'll tell you.*



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