

FenceLines

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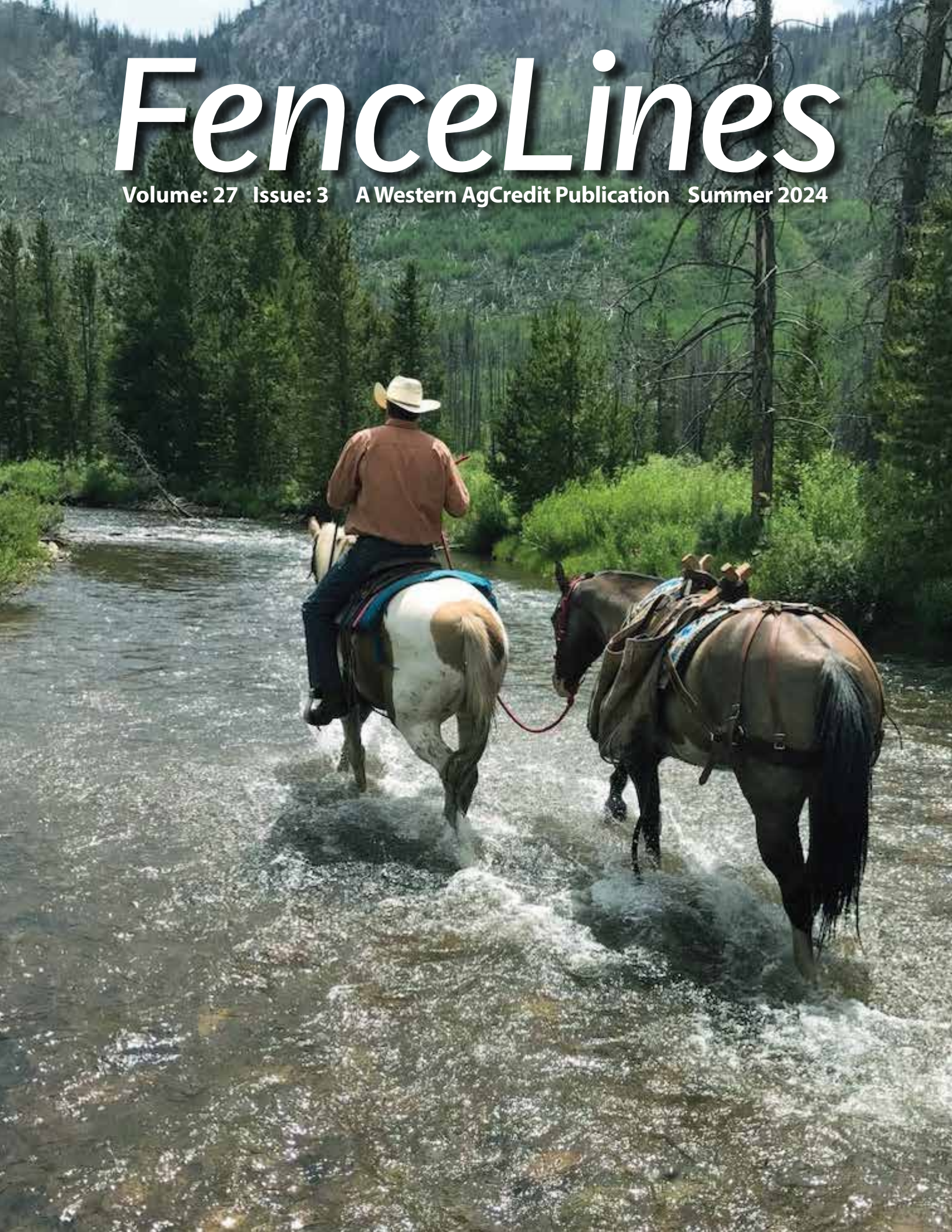




Photo credit: Richins Family

On the cover: Director Kirt Richins packing in salt on the East Fork of the Bear River in the Uinta Mountains.

FenceLines

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Locations

- Logan, Utah:** 435.752.2146
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- Delta, Utah:** 435.864.2314
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- Cedar City, Utah:** 435.586.6575

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- Mark Wintch, Member Director**
Milford, Utah

Join Us Socially!



We'd love to hear from you! Send your questions or suggestions to:

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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 1916, customer service is our commitment.



How Quickly Things Change

David Brown, President and CEO



When was the last time you remember the entire State of Utah and the portions of Wyoming, Nevada, and Arizona that we serve being free from drought conditions?

According to the U.S. Drought Monitor (as of July 2nd), such is the condition we are currently enjoying. It was only a few short years ago we were mired in drought with empty reservoirs and dissipating aquifers. To some, it didn't seem possible to recover. Though long-term water concerns have not gone away (and probably never will in a high desert region), the relief has been a welcome change and provided optimal conditions for crop and livestock production.

Ironically, as circumstances change in life, so do our problems and opportunities. They never go away, they just change. This requires us to constantly adapt to survive. For instance, we offset drought with abundant yields and lower prices. We trade sparse range conditions for abundant growth and risk of forest fires. It's just life! We cannot choose our problems or opportunities, only our response to them.

In agriculture, it is a constant struggle managing operating conditions, production, and price. Rarely (if ever) does the market settle at equilibrium where conditions are optimal and supply equals demand. Therein lies the challenge we all signed up for, along with the thrills and disappointments that come with it! Every occupation has them, but there is something more gratifying about working with dirt and livestock that build resilience and keeps us energized and coming back for more.

On a different topic, inflation continues to be a big concern in the ag sector. I recently read a report that farm equipment prices have increased around 50% since the pandemic peak of 2020. I also read that equipment repair costs are up over 40% during the same period. This makes for difficult decisions regarding repair or replace, with both options being expensive. It usually pays to pencil it out and determine what will work best for your situation. We are happy to assist with the number crunching if we can provide value to you in the process.

As we approach the 2024 presidential election, tensions will be high and there will be plenty of political manure slung around. I suggest we all try to stay clear of it while engaging in the important process of choosing our leaders. There seems to be more and more riding on each election. Agriculture will no doubt be affected by the outcome, as global markets and farm policy are front and center. We still have a Farm Bill to be worked out, with far-reaching implications.

Food origin, prices, and quality are getting more attention from the public than I can ever remember. Inflation has brought these issues to the forefront as family budgets tighten and healthy eating becomes a higher priority.

For the time being, apathy has been replaced by genuine thought about where our food supply comes from and what it will cost. Add to that, national security concerns around foreign ownership of American farmland and you have a full plate of agricultural issues in the headlines.

One thing we know for sure is a healthy ag economy is foundational to a strong national economy and national security. Let's hope our leaders share that same vision, priority, and understanding.

Since we long all year for warm summer days and cool nights, let's take full advantage of them. Before long, we will be shifting our focus toward fall harvest, hunting, and football!

I soon hope to serve you a ribeye steak with all the fixins' at a Customer Appreciation BBQ near you!

Respectfully,

A handwritten signature in black ink that reads "David Brown". The signature is written in a cursive, flowing style with a long horizontal line extending to the right.

Association News

Promotion



In June, Ashley Burr was promoted to the role of VP - loan accounting manager in South Jordan. Ashley has been with Western AgCredit since 2022.

Most recently she has filled the role of loan accounting team lead where she has performed exceptionally well and developed the skills and relationships to take on these expanded responsibilities.

Prior to beginning her career at Western AgCredit, she spent time working in public accounting. Ashley has a master's of accountancy from Southern Utah University.

Customer Survey Drawing Winner Announced

Western AgCredit is pleased to congratulate Lloyd Marchant on winning the 2024 second quarter \$200 gift card. He 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.

Sandy Foote To Retire After Sixteen Years of Service



Sandy Foote, a senior accounting specialist in South Jordan, is retiring after 16 years of service to the Association.

Sandy recalls looking for a job in 2007 after the department she worked in at her previous employer had been eliminated. She had recently read *The Secret*, so she created a vision board of what she wanted in her next position and drove around looking for places that met her requirements.

She found a match in Western AgCredit, applied for a posting and was hired. Sandy has been an exemplary employee and will be missed. "I feel very blessed to have found Western AgCredit. They have been very good to me, and I will miss the friends I've made here," Sandy said.

Sandy looks forward to spending her extra time reading, crafting and spending time with kids and grandchildren in Utah, Hawaii and Texas.

Sandy's commitment to the organization shows in the way she performs her job, and we thank Sandy for her service and wish her well in retirement!

Klynt Heaton Concludes His Service on the Western AgCredit Board of Directors

Western AgCredit extends sincere thanks to Klynt Heaton for his service as a Director on the Western AgCredit Board of Directors. Klynt, an Alton, Utah resident, previously represented Region 4.

Klynt was elected to the Board in 2020. During his tenure, the Association has realized strong performance, paid record patronage and increased corporate giving to target 1% of net earnings.

"We appreciate the contributions that Klynt has made to the Board and the Association during his tenure," President David Brown said. "Klynt's unique perspective and commitment to agriculture have enriched the Board and he will be missed."

We thank Klynt for his service and wish him well in his future pursuits.



Seventh Class of Farm Credit Fellows Graduates

In April, Western AgCredit along with partners AgWest Farm Credit, Utah State University and Brigham Young University-Idaho graduated the seventh class of Farm Credit Fellows.

This year, eight of the Fellows were from Utah State and eight were from Brigham Young University-Idaho.

Since its inception, this program has proven to be a great resource to prepare the next generation of agricultural lenders and farm managers.

Students interested in this opportunity apply for the program in September. Those selected continue on to do in-person training with Farm Credit team members, take a semester's long course on ag lending and job shadow employees.

Participants receive a \$1,000 Fellowship Grant for their participation. For more info visit: westernagcredit.com/farm-credit-fellows



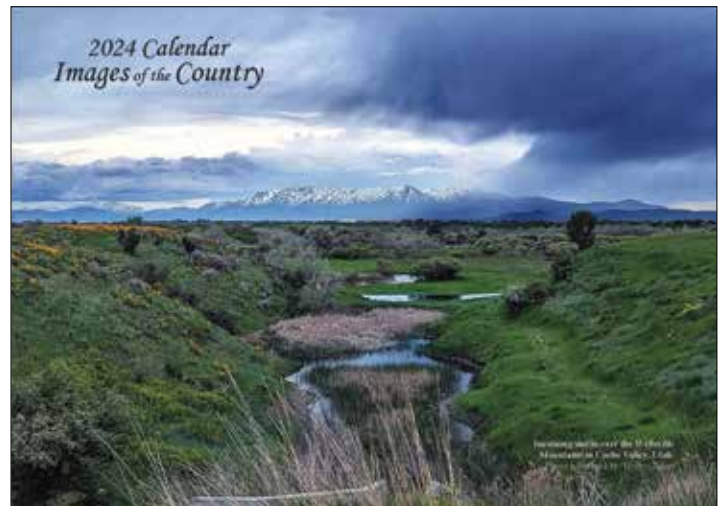
The 2023-2024 graduating class of Utah State University Farm Credit Fellows.

Submit Your Photos TODAY, Contest Deadline is August 31st

We hope you're enjoying your 2024 calendar. It's never too early to start submitting pictures for our 2025 calendar!

Thirteen agriculture-related photos will be selected for the calendar, and winners will each receive a \$50 gift card for his/her submission. There are no limits on submissions, and the deadline is August 31, 2024.

High-quality digital photos are preferred, but other formats will be accepted. By submitting your photos, you give Western AgCredit the right to use photos for additional marketing purposes. Please submit your photos on our website at westernagcredit.com/photo-contest.



Whistle Blower

Western AgCredit provides its stockholders, employees and the general public 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 issues that may result in a WBP report 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 LaDell Eyre at 435-691-2284.



Photo credit: Reese Family

Lizzie, Jordan, Dusty, John, Wyatt and J.W. Reese

Welcome Director Dusty Reese!

Dusty Reese of Kanab, Utah is a newly elected Director on Western AgCredit's Board.

In the recent director election, Dusty Reese of Kanab, Utah was elected to serve on the Board of Directors from Region 4.

Originally from Cedar Fort, located west of Lehi in Utah County, Dusty met and married John Reese, a Kanab area native, and the couple moved to southern Utah with dreams of having their own cow/calf operation.

Four kids and a lot of hard work and determination later, they have realized their dream, a dream that provides a lifestyle their family loves. "Our kids are very active in everything we do, and they are really the reason why we do a lot of what we do," Dusty said.

Dusty and John own and operate Reese Cattle Company in an area of the state where the raw beauty is devoid of various types of vegetation traditionally used for grazing. "We often joke that our cows live on scenery," Dusty remarked. "We live in the desert southwest, but we are blessed that the grass that

does grow is very nutritious and nutrient dense, and it is able to maintain that nutrition for a while."

Their cows winter near Lake Powell from November to April. They summer from June to October in the Panguitch and Hatch area as well as on some ground near Zion National Park.

Like several other producers in their area, their summer and winter permits have times that don't line up. "We usually have to bring our cows in and feed them the month of May, but that's the only time they will see hay from the time they turn two until they go out of the system. We are unique in that we don't have to feed our cows other than that month. That's our goal." Dusty said.

Mindful of their area, they cater their cows nutrition and other inputs to their range. "We really work on the best way to produce animals in our area," Dusty said. "We don't use hormones on our cattle, but we do have a vaccination program

because I think that's healthier for the animals and I want to give them the best start possible."

"We've also really focused on our genetic selection on meat traits. We use artificial insemination on a lot of our cows, and so we are trying to focus on that as well. That way we have cattle that naturally marble easily, which helps with feed conversion and cost of production," Dusty said.

Three years ago, they shifted their marketing to direct-to-consumer, and they sell their homegrown beef under the name Mineral Springs Beef. They market their product through an online market, and most of their beef is sold and delivered in the southern Utah area.

Dusty and her family have learned a lot marketing their product direct-to-consumer, and she's found alignment in their production practices and consumer demand. "My direct-to-consumer market demands much of what I need for my range, and that's smaller cows that finish at 1,200 to 1,300 pounds rather than 1,600 pounds," Dusty said. "That's more economical for my range cows, and it's more economical for a family to buy. That kind of goes against the grain of what a lot of people believe and how a lot of people produce their cattle, but that's what works on my country. Smaller cows eat less, hold their flesh better, and then they finish out at a manageable size for families."

The Reeses also raise and sell about 20 bulls a year through the Color Country Bull Sale and by private treaty. In addition to Reese Cattle Company, Dusty and John partner with Tanna and Nathan Cooper on the Mt. Dutton Ranch. Between these two entities, they have about 170 head of mother cows.

Dusty and John are active Farm Bureau members and have served on the state and national Farm Bureau Young Farmer

and Rancher Committees. Dusty has also served as women's chair and as president for the Kane County Farm Bureau. During her service, she was instrumental in establishing Farm Field Days. She invites students in first through third grades out to their home every year to learn about agriculture. She follows a three-year rotation talking about beef, sheep and crop production on alternating years so each year students learn something new.

While serving as the county president, Dusty focused on legislative outreach and started a legislative tour of her area for elected officials. "I started trying to focus more on legislative outreach and trying to really focus on protecting our rights to produce food for the country and making sure policy was good," Dusty said.

Farm Bureau has been an enriching experience for the Reeses, "We love the people, we love the diversity, we love the training and the leadership that we're involved in, and it really pushed us to get out of our comfort zones," Dusty said.

The Reese family also enjoys rodeo, and they all like to compete at local rodeos. For Dusty, getting back in the arena after she hadn't competed since high school was terrifying, but she went from last place her first year to winning her second year.

Dusty's leadership experience and understanding of what it takes to build a ranching operation as a young and beginning producer will undoubtedly contribute to the Board, and she's looking forward to serving on the Board. "Service is really important to our family, and I'm looking forward to this opportunity to learn and to get to know more members," Dusty said. "If they have any questions, please feel free to call me."



Photo credit: Reese Family

Dusty with the buckle she won barrel racing.



Photo credit: Reese Family

Reese Cattle Company animals grazing on the range.

Photo credit: Richins Family



Director Kirt Richins with two of his grandchildren.

Welcome Director Kirt Richins!

Kirt Richins of Henefer, Utah is a newly elected Director on Western AgCredit's Board.

Kirt Richins of Henefer, Utah was recently elected to serve on the Western AgCredit Board of Directors from Region 2.

Kirt and his wife, Raegan, have four married children that all live with their families in the northern Utah area. They are also grandparents to seven grandchildren, one of whom is deceased, with two more grandchildren on the way.

Professionally, Kirt runs a cow/calf operation with his family and works full-time as a Senior Capital Markets Specialist for the National Credit Union Administration (NCUA).

Kirt grew up working alongside his father, Sheldon Richins, who was a former Western AgCredit Director. In 1999, Kirt invested in 55 head of heifers to start his own operation that he ran alongside his father's. At that time, he chose Western AgCredit to finance his operation because of his father's experience and his association with Western AgCredit. "I've always enjoyed my association with Western Ag," Kirt said.

Today, Kirt's herd summers in Wyoming in an area called Yellow Creek and on a Forest Permit in the Wasatch National Forest. Some animals also spend time in Henefer. They winter and calve on the West Desert in Tooele County.

In the middle of his Tooele County permit, known as Indian Springs, Kirt owns private ground where he has a ranch and water rights. Kirt employs H2A workers from Peru to help with the day-to-day operation of his ranch, and he also gets help from others during calving season. Kirt and Raegan's family also lend a hand during busy times.

When it comes to base cow herd, Kirt utilizes different cattle breeds in his genetics program, "I like an F1 cow. I like to put a Hereford on an Angus and get that Black Baldy if I can, and then you go back on the exotic and you get that hybrid vigor. We're weaning calves 650 pounds and over on our steer calves," Kirt said. "I don't like to mix them up. We're either

straight Hereford on Angus so you'll get that F1 cross, or just straight Angus, then I go back on the Charolais bulls."

Kirt's introduction to Charolais bulls came when he went with his father several years ago to a bull sale in Salina, Utah where they intended to pick-up Simmental bulls. "I remember going down with my dad, and we were going to buy Simmental bulls, but they were really expensive," Kirt said. "We get down there and they were more money than what dad wanted to spend. They had a few of these French breed Charolais bulls. We were not familiar with the breed, but the price was right, so we bought some." Kirt has used Charolais bulls ever since.

Kirt typically markets his fall calf crop through Producers Livestock Marketing Association.

Kirt and Raegan met when they were students at Utah State. Kirt later transferred to Weber State to complete his accounting degree. When he was a senior, Kirt accepted a job as an internal auditor for the Ogden Defense Depot. While in Washington, D.C. for training and an interview with FDIC, Kirt came across a magazine article that talked about NCUA. He'd never heard of the organization, but he gathered that the NCUA was similar to FDIC but worked with credit unions.

Since he was already in Washington, D.C., he decided to stop by the NCUA office and drop off a resume. While there, he ran into the head of human resources in the elevator, and when he told her why he was there, she helped him make some internal connections. He was told they didn't have anything open in Utah at the time, and Kirt wanted to stay in the state.

A few weeks later they contacted him saying they had an opening in Utah and offered him a job. That was 34 years ago, and Kirt has worked for NCUA ever since.

During his career, Kirt has performed a variety of functions with NCUA including training, lending and working in capital markets. About 15 years ago, Kirt started working in capital markets. The last four years he's worked exclusively in capital markets with institutions valued \$15 billion and above.

When he's not working, Kirt and Raegan enjoy travel. In recent years, they have traveled to Israel, Egypt, New Zealand, Australia and Fiji with plans to visit Africa in the works.

Family is very important to the Richins. "We like to spend a lot of time together as a family. We try to do a family trip to Hawaii when we can," Kirt said.

Kirt also enjoys hunting birds and big game as well as fishing trips in the Uinta Mountains with his family. Another thing Kirt and Raegan enjoy doing together is serving as guest service missionaries for special events at The Church of Jesus Christ of Latter-day Saints Conference Center in Salt Lake City.

Kirt has always had interest in serving on the Western AgCredit Board, and looks forward to learning more about the Association's business model, learning from the other Board members and the management team, and adding his unique perspective based on his work experience.

"I think the best thing that I can bring to the Board is the skillset and the knowledge that I have in various areas such as the annual plan, capital plan, Enterprise Risk Management (ERM), liquidity management and capital markets," Kirt said. "As a Director, one of my goals is to help find new stockholders. If you're not a member of Western AgCredit, why not?"

Kirt's wealth of financial knowledge coupled with his passion for agriculture make him an excellent fit for Western AgCredit's Board of Directors, and we look forward to his service on the board.



Photo credit: Richins Family

Kirt and Raegan Richins and family.

BQA Background & its Role in Utah

By: Ethan Gilliam, Utah State University Extension Assistant Professor & BQA State Coordinator - Utah

The Beef Quality Assurance Program (BQA) is an internationally recognized organization that operates under the National Cattlemen’s Beef Association (NCBA). The roots of the BQA began in the late 1970’s with a program previously known as Beef Safety Assurance. Through the 1980’s the Beef Safety Assurance continued to evolve and in the early 1990’s the official Beef Quality Assurance program began in the states. Beef Quality Assurance is a beef checkoff-funded program that has branched into multiple educational opportunities, audits, industries, and resources. In 1991 the very first Beef Quality Audit was performed by the BQA.¹ There have been seven audits performed since the first, each contributing significant information to the beef industry.

Apart from the benefits that are provided by the BQA, there is also a value-added piece that must be highlighted. With consumer confidence as a top priority for ranchers raising the best beef they can “the right way,” there is a return on investment. Colorado State University performed a Value Study in 2019 monitoring the effects on cattle prices for those animals sold in video auction where BQA was mentioned in the lot. The findings were significant, including a premium of \$16.80/head for those animals tagged with the BQA mention.²

In Utah alone, there are over 8,000 ranchers raising 830,000 head of cattle. Utah ranchers work hard to take care of their families, their cattle, and their land.³ In Utah, according to the February 16th Regional News Release by the USDA, we also have 17,400 farms and ranches.⁴ Although some of these operations do not raise a beef product, many of them do cross over. This is a number that must be considered. In recent years, Utah has experienced many of the same industry challenges that other states have also faced such as extreme weather events, market fluctuations, and pandemic-related challenges, all of which are out of their control. The end consumer has

changed as well. Many consumers are demanding more information including the “where and how” did the beef they buy get to their table. This is not a scary prospect. In fact, it is an enormous opportunity for growth and connection between producer and consumer.

Many producers spend long hours laboring over their concerns and wishes for the consumers to understand how the beef on the shelf gets to market, and the work, time, and stress it requires from the rancher/producer. The Beef Quality Assurance program has implemented a way for producers to not only become more educated themselves, but also implement educational opportunities from their ranch to the end consumer. This may come in the form of social media and how ranchers implement low-stress cattle handling, or biosecurity plans to keep their beef protected. The possibilities are endless for the rancher/producer that chooses to become BQA certified.

Agriculture is what keeps the lights on in our world. However, knowing that we raise an invaluable resource does not preclude us from doing things “the right way”. Utah has a long-standing heritage of innovation and determination; this characteristic can continue to be implemented through our ranchers/producers in the way we raise beef and how we educate and communicate with our consumers. Anyone can become BQA certified, in-person and online options are available and free of charge. These resources are also being translated into Spanish versions to serve a wider breadth of our community. Online CE courses (for those previously certified) and certification can be accessed at <https://bqa.beeflearningcenter.org/>. Or you can reach out to me personally to schedule an in-person certification for you and your operation at ethan.gilliam@usu.edu or call me at 435-893-0474. We also invite you to attend the August training in Richfield. See page 11 for more information.

National Beef Quality Audit

Information provided by the National Beef Quality Audit

| Quality Challenges – Ranked according to priority | | | | | | |
|---|--|--|---|--|---|--|
| 1991 | 1995 | 2000 | 2005 | 2011 | 2016 | 2022 |
| -External Fat -Seam Fat -Overall Palatability -Tenderness -Overall Cutability -Marbling | -Overall Uniformity -Overall Palatability -Marbling -Tenderness -External & Seam Fat -Cut Weights | -Overall Uniformity -Carcass Weights -Tenderness -Marbling -Reduced Quality Due to Use of Implants -External Fat | -Traceability -Overall Uniformity -Instrument Grading -Market Signals -Segmentation -Carcass Weights | -Food Safety -Eating Satisfaction -How and Where Cattle were Raised -Lean Fat & Bone -Weight & Size -Cattle Genetics | -Food Safety -Eating Satisfaction -Lean Fat & Bone -Weight & Size -How & Where Cattle were Raised -Visual Characteristics | -Food Safety -Eating Satisfaction -Visual Characteristics -How & Where Cattle Were Raised -Genetics -Lean Fat & Bone Weight & Size |

¹ Beef Quality Assurance. (n.d.). Beef Quality Assurance - BQA - Our History. BQA. <https://www.bqa.org/about-us/our-history>

² Beef Quality Assurance. (n.d.). BQA-CERTIFIED PRODUCERS EARN MORE PER HEAD SOLD. In Beef Quality Assurance. Retrieved June 25, 2024, from <https://bqa.beeflearningcenter.org>

³ Utah Beef Council. (n.d.). Ranchers. Utah Beef Council. <https://www.utahbeef.org/ranchers>

⁴ REGIONAL NEWS RELEASE. (2024). In USDA NASS. USDA. Retrieved June 21, 2024, from https://www.nass.usda.gov/Statistics_by_State/Utah/Publications/News_Releases/2024/UT-Farm-Numbers-02162024.pdf

STOCKMANSHIP STEWARDSHIP



August 23-24, 2024
Richfield, UT

Sevier County Fairgrounds

410 East 200 South, Richfield, UT

August 23: 12:30 p.m. - 8:00 p.m.

August 24: 8:00 a.m. - 3:00 p.m.

The Stockmanship and Stewardship Conference offers BQA certification and is hosted by Utah State University Extension.

To help facilitate attendance, Western AgCredit is hosting customers by paying for their conference registration and a hotel room for the night of August 23rd.



Event Info/Agenda



SCAN ME

Register as a Western Ag Guest*



SCAN ME

*To register as a Western AgCredit guest, please use the bottom QR code or click on the "Register as a Western Ag Guest" if viewing online. Please do not register on the page with the event information and agenda. That will require you to pay. Western AgCredit will register and pay for all members that use the Western AgCredit registration code to sign-up.

Western AgCredit Registration Deadline:
August 13, 2024

Questions?
Contact your local branch or Sarah Witt
at 801.419.2304 or witts@westernagcredit.com



The Marketing Toolbox

Utilizing Basic Marketing Tools Can Elevate Your Marketing Efforts

By: Tyler Blackham, Western AgCredit Intern

Marketing aims to find new consumers and turn them into customers. However, the marketing process is hard to define as it's different for each industry and business. Whether you are trying to sell beef directly to consumers or get more traffic through your corn maze, you can use these simple tools to personalize your marketing efforts.

First, you will want to start by understanding or developing your brand. This should be done with a professional mindset. Identify what is important to you and what you hope to accomplish. As a business owner, you are looking to fill, create, or replace the needs of a consumer. Make this known: you don't want customers to guess what you do. An easy way to determine this is through the 4 Ps of Marketing: Product, Price, Place, and Promotion.

This process can help you identify where you stand in the market. Once you've identified your own 4 Ps, conduct market research on other competitors and ask yourself questions like: "How are they similar or different? What are they currently doing that makes them successful?"

What Marketing Tools Can You Use?

Style Guide: You'll want to develop a style guide to maintain a professional look and consistency within your brand. Style guides help set your business's standards on any digital or printed media. Style guides define what fonts, colors, and logos are used and when. They also identify the brand personality. You can create your own or find templates from a simple Google search.

Social Media: This evolving tool has changed how businesses interact and find new customers. Businesses use social media to inform, communicate, and create customer relationships that will foster sales. Most customers follow a company on social media hoping to get a discount or because of the company's personality/influence. Another great benefit of social media is that you can pay for advertising directed to a targeted audience. It's vital for businesses to be active and post often to remain relevant and grow.

Social media is great when you have limited funds and time. It allows you to get the most from different platforms. Business accounts offer analytical data and opportunities to pay for advertising. The most popular platforms include Instagram, Facebook, TikTok, and Youtube.

Basic Website: With today's tools and options, building a website is much easier than you would think. A simple Google search can find a range of free to expensive website builders that offer professional, customizable templates to build websites for your business needs. Other popular link managers/mini websites used in social media platforms used by businesses include linktr.ee, tap.bio and milkshake.app.

Printed Media vs. Digital Media: Today, we are beginning to see less printed media and more digital media. Traditional printed media is becoming less popular due to the cost-effectiveness that digital media offers. We see that younger generations prefer digital media marketing and older generations prefer printed media items. Printed media

includes products similar to flyers, billboards, and pamphlets. Digital media can cover digital versions of items listed above, including websites, social media, or other forms of videos or email campaigns. Determining what media efforts to use depends on your market research of your target customers and personas.

Free Advertising vs. Paid Advertising: When it comes to marketing and advertising, you can spend as little or as much as you want. Social media platforms give you options to pay for advertising; however, you can ask family and friends to share your accounts/posts for free. Another cost-efficient way to get free advertising is to sponsor/host giveaways. Following trends and staying relevant is another excellent way to gain traction and exposure. A viral post can create lots of traction and bring you business. Social media influencers have been able to generate momentum in this field. Negotiating and working/collaborating with influencers at different levels can be beneficial and cost-effective in gaining followers and sales.

Resources For Getting Started & Learning:

- **Utah Small Business Development Center:** If you need help developing a business plan, projecting financial records, or doing market research, you can get help from the SBDC. They offer free services for rural Utah. You can also contact other government services like the USDA, NRCS, FDA, UDAF, etc.
- **Utah State University Extension:** USU Extension is another great place to gather information and help as you look for ways to grow and be involved in the community. They offer connections and resources tied to Utah State University and the USDA. Extension offices are in every county.
- **Interns:** Many college students seek real-life experience to add to their resume. Contacting your local university's business school can help you find a college intern who could help you start or manage your marketing campaign.
- **YouTube:** YouTube University/The School of YouTube offers many tutorials, guides, advice, and tips to teach you new skills. It can take you through the basics of what a marketing plan includes and the psychology behind what colors businesses use to increase sales. It can help you understand marketing tactics.
- **Artificial Intelligence:** AI has a new meaning. This new resource is versatile and can help you understand concepts, fix grammatical errors, or brainstorm new ideas. Please don't depend on AI to be 100% accurate or do all your work. AI isn't capable of being authentic, but it can be an excellent accelerator for your work.

- **Education Courses:** A simple Google search offers a wide range of education courses to help teach/train online or in person. Several night classes/courses are offered between community colleges and universities within the state. Workshops might also be available in your area.

All things considered, you can do as little or as much marketing as you want. Personalizing your marketing plan to your business and consumer needs is essential. There are several free and cheap tools and resources available to you. Please take advantage of them, and the many others offered online. Doing so will help you find and turn consumers into customers. Let's get to work!

4 Ps of Marketing



Tyler Blackham is Western AgCredit's summer intern and is currently attending USU working on a bachelor's degree in marketing.

Tyler grew up in Sanpete County on his family's turkey farm. He enjoys sports and spending time in the mountains fishing, camping, riding side-by-sides, snowmobiling and snowboarding.



Western AgCredit Gives Back

In April, Western AgCredit team members had the opportunity to participate in the Utah FFA Next Step Expo held in conjunction with state CDEs in Logan. The purpose of this event is to help connect FFA students with careers and educational opportunities in agriculture and to give them a place to socialize in-between their competitions. This year's Next Step Expo featured over 30 booths, games and activities. A complimentary hamburger lunch was also provided to attendees.



In June, the National Holstein Convention came to Utah, drawing around 750 Holstein enthusiasts from around the country. Western AgCredit was pleased to be a sponsor for this event and provide volunteers. Several team members volunteered to judge and keep time for different junior contests. Other employees had the opportunity to help prepare and serve food at the dairy bar.



Backyard Buckers received a \$2,000 Community Partnership Grant to purchase new sand for their practice arena. Amy and Otee Miller started Backyard Buckers as a bull riding school in Avon, UT to teach people of all skill levels how to ride. They also work with many service men and women to help redirect their PTSD trauma spikes to a positive adrenaline rush. Through this Community Partnership grant, riders will now have a softer landing.



Western AgCredit recently awarded the Central Utah Food Bank and Salem Hills FFA Chapter Community Partnership Grants for \$2000. The food bank used the funding to replace doors and make some repairs. The Salem Hills grant went towards purchasing a new livestock scale to help students accurately measure weight gain or loss of their show animals so they can adjust feeding for optimal growth and the health of their animals.



Recent Sponsorships

- National Ag in the Classroom Conv.
- National Holstein Convention
- Utah Farm Bureau
- Utah FFA Foundation
- Utah Cattlemen's Summer Meeting
- Utah Wool Growers Summer Meeting
- Utah Farmers Union
- Farm Credit Fellows

Community Partnership Grants

UP TO \$2,000 AVAILABLE FOR...



Schools



Service Groups



Communities



Non-Profits

Western AgCredit is pleased to offer the Community Partnership Grant Program, which is funded by employee and director contributions and matched by Western AgCredit. For more information or to apply for a Community Partnership Grant, please visit westernagcredit.com.

Laughing Pen

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



Never Have I Ever Farm Edition

Give yourself one point for everything you have done.

- Forgotten to shut the gate.
- Lost a wrench you just used
- Choked up a combine
- Gotten a tractor stuck
- Busted poly pipe bags
- Got kicked by a cow
- Hugged a chicken
- Split firewood
- Backed up a livestock trailer
- Had a combine catch fire
- Built an animal shelter
- Tested an electric fence
- Outrun a bull
- Busted a bag of seed
- Been bucked off a horse
- Grafted a fruit tree
- Been cut on barbed wire
- Milked a goat
- Dug postholes
- Gathered eggs
- Helped livestock give birth
- Been to a farm trade show

I've Got Shingles!

Robert inherited a 200 acre farm from his father, and he worked hard to make it successful. After several years, he found that he needed some additional work to supplement his income. With this in mind, he started working part time for a home improvement store doing local deliveries to provide some off-farm income.

Those of us who have spent much time in a doctor's office can appreciate what happened to Robert one day. Sometimes it seems that physicians are running their practices like an assembly line. Robert walked into a doctor's office and the receptionist asked him what he had. Robert said: "Shingles." So she wrote down his name, address, medical insurance number and told him to have a seat.

Fifteen minutes later a nurse's aide came out and asked Robert what he had. Robert said, "Shingles." So she wrote down his height, weight, a complete medical history and told Robert to wait in the examining room.

A half hour later a nurse came in and asked Robert what he had. Robert said, "Shingles." So the nurse gave him a blood test, a blood pressure test, an electrocardiogram, and told him to undress and wait for the doctor.

An hour later the doctor came in and found Robert sitting patiently in his birthday suit and asked Robert what he had.

Robert said, "Shingles."

The doctor responded, "Where?"

Robert said, "Outside on the truck. Where do you want me to unload 'em?"



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Saturday,
SEPT. 14

11:30 AM –
2:00 PM

Ticket Information
AGBBQ.USU.EDU

CRAIG ASTON PARK 1307 N. 800 E., Logan, Utah



College of Agriculture & Applied Sciences
UtahStateUniversity

**All proceeds go to CAAS student scholarships through the Utah Agricultural Leadership Endowment.*