

## AGRICULTURAL PROFITABILITY



### Fond du Lac County Dairy Tour – Paul Dyk

In Fond du Lac County, more than half of the dairy operations are operating in traditional tiestall facilities. These facilities are the traditional “red barn” facilities that dot the landscape; very few tiestalls have been built in the last 25 years. Some of these farms will cease operation when the farmer discontinues producing milk. There is still a large group of producers that would like to continue dairy farming but will need to modernize. Modernization usually includes a freestall barn, an updated milking center and the addition of more cows on the farm.

In order to address this ongoing need for modernization, Paul Dyk, UW-Extension Dairy Agent, organized a dairy tour on April 7. The three farms visited had built new facilities in the last 12 months. Attendance ranged from 40 to 100 people at the three farms. Those in attendance were looking for ideas that could be applied to their farms. The three farms had increased housing for cows, installed milking parlors and improved facilities for young cattle. The two farms that installed milking parlors saw a marked reduction in labor; all three farms saw enhanced cow comfort and milk production from their improved dairy housing. This parlor tour is a continuation of on-farm consultations, seminars, and out of county tours that are designed to help dairy producers in Fond du Lac County move into their next phase of dairy farming.



## STRENGTHENING FAMILIES



### Effective and Safe 4-H Meetings – Denise Retzleff

Youth development research documents that multi-year involvement in an on-going youth organization has the greatest positive impact on the lives of young people. Through participation in 4-H, youth build critical on-going relationships with adults, opportunities for leadership and citizenship, life skill development and increase their connection to the community.

4-H Youth Development programs are delivered primarily through volunteers. Providing the essential orientation, training, support and recognition for 4-H volunteers is critical to the quality of the 4-H experience for youth. To help ensure that volunteers possess the needed tools and resources, a multi-year “Strengthening 4-H Clubs” leader series has begun. This year’s theme is Effective and Safe 4-H Meetings, with topics including:

- new club charter and renewal process
- essential element of youth development
- 4-H financial accountability
- making 4-H meetings and events safe

Denise Retzleff, 4-H Youth Development Educator, led the session along with youth and adult volunteers Jeanette Boda, Krieg Tidemann and Jeanna Zuelke. The volunteer teachers received training by attending the Wisconsin 4-H Forum in Wausau. Twenty-six volunteers completed the local training. Evaluations indicated a noticeable increase in understanding of appropriate financial and risk management practices. One participant wrote, “*This information is important. It was presented well. I thought it was good to have it presented by youth, as well as adults.*”



### Financial Literacy in Fond du Lac County – Shelley Tidemann

What is financial literacy? “The U.S. Financial Literacy and Education Commission defines financial literacy as “the ability to make informed judgments and to take effective actions regarding the current and future use and management of money. Financial literacy should include the ability to understand financial choices, plan for the future, spend wisely and manage and be ready for life events, such as job loss or saving for retirement.” (Basu, Somnath Dr. Associate Professor, Finance, California Lutheran University, Financial Literacy and the Life Cycle, White Paper, White House Conference on Aging, 2005.)

Fond du Lac County UW-Extension Family Living programming is supporting the need for Financial Literacy education through educational programming currently targeted to youth. Two opportunities are: Reality Day at Fond du Lac High School and The Ultimate Money Quest. (Continued on next page)

## **Reality Day**

Over two hundred sixty students grades 10 – 12 participated in a Reality Day simulation sponsored by the Fond du Lac High School for its students with community member involvement. Reality Day simulation is the copulation of classroom instruction based upon personal finance concepts. Youth have researched a career of their interest and proceed through the Reality Day simulation of real life expenses individuals incur. Community volunteers help staff and interact with students as they work through the different categories highlighted within the simulation. Reality Day at Fond du Lac High School is held two times a year, spring and fall. UW-Extension Family Living serves on the planning team, as well as developed a statewide evaluation tool to gather input from the students' change in knowledge.

## **Ultimate Money Quest**

If you are a middle school age child or know someone this age, then the Ultimate Money Quest is an opportunity to check out this summer.

UW-Extension, Marine Credit Union, Citizens First Credit Union, Fox Valley Savings Bank, M&I Bank, American Bank and US Bank are coordinating a day devoted to learning more about money and financial decisions for middle school age youth. This collaboration is in its fourth year offering this educational opportunity in the Fond du Lac area. The Ultimate Money Quest will be held on June 17<sup>th</sup> at UW-Fond du Lac. Youth attending will have an opportunity to increase their financial literacy skills in the areas of consumer decision making, Money Matters, What is Charitable Giving, Change Please-making change, Credit Card Smarts , and ID Theft prevention techniques, plus they will participate in a Reality Store Simulation.

Youth attending will be involved with interactive learning that will give them a reality check about financial decisions they will make in their lives now and in the future.

Financial Literacy education for youth has been identified as an area in which the Wisconsin Department of Public Instruction standards for teaching personal finance in High Schools in Wisconsin have been developed. Educating youth to become financially literate gives them skills and tools to help make better financial decisions throughout their lives.

### **FOND DU LAC COUNTY UW-EXTENSION**

Room 227, Administration/Extension Building  
400 University Drive  
Fond du Lac, WI 54935  
Phone: (920) 929-3170/748-7565/324-2879  
Website: <http://fonddulac.uwex.edu>

Nan Baumgartner, Family Living Educator  
Paul Dyk, Dairy and Livestock Agent  
Mike Rankin, Crops and Soils Agent  
Denise Retzleff, 4-H Youth Development Educator  
Shelley Tidemann, Family Living Educator  
Diana Hammer Tscheschlok, Community, Natural  
Resource & Economic Development Educator

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