

STRENGTHENING FAMILIES



4-H Builds on its Values to Plan for the Future – Denise Retzleff

Fond du Lac County 4-H embarked on a planning process in 2008 that is providing the program with direction in 2009. During the past year members and leaders responded to a survey about what they believe the 4-H values are and should be. From this the Executive Board took the top values and clearly defined them. We are now communicating them to members, leaders, parents, clubs and committees. The focus is on incorporating these values into what we plan and do. The values are:

Fun - Enjoying 4-H programs and activities

Honesty & Integrity - Being truthful and respectful to yourself and others; and acknowledging conflict when it arises and addressing it respectfully

Responsibility - Being involved, dedicated and dependable

Teamwork - Collaborating among the 4-H community and with others as valued partners

Leadership - Developing opportunities to guide others; and serving the community

Politeness - Creating a friendly, safe and open environment, while understanding and appreciating others

Learning - Participating in educational opportunities that lead to personal growth.



Using these values, the recently adopted mission statement, and other data collected, the Leader Association then prioritized the top issues to address. The issues are member record books, funding, promotion and marketing, and retaining and involving older members. Youth and adults are already serving on committees to set goals and strategize how to address these issues for the new year.



Evaluating the Use of Simulations for Youth Financial Education – Shelley Tidemann

Situation: With the current economic crisis front and center for 2008 and 2009, the important role of financial literacy has never been more apparent. Youth are a primary target audience of financial literacy education. UW-Cooperative Extension community educators are well positioned to assist their schools, businesses and communities to address the youth financial literacy crisis.

Response: An effective way to teach personal finance to youth is through the use of simulations (O'Neill, 2008). During 2008, Extension educators in 18 counties were involved in simulation type financial educational events for middle and high school students. Each reality event differs according to local context, partner interests, and age of the targeted students. However, all events feature experiential learning, and Extension working in collaboration with other local partners.

While youth financial literacy programs have increased, more evidence of impact is needed. Consequently, in 2007 five Family Living Educators involved in youth simulation/experiential financial education events volunteered to design and implement a statewide outcome evaluation. Data collection was completed during 2008.

A pool of post-session survey questions were developed to collect information from youth participants based on Wisconsin Department of Public Instruction standards. The questions measured satisfaction, and increases in knowledge, skills, confidence, and intended behavior change. Data collection was conducted in 4 counties, at 18 schools and at one statewide event involving nearly 650 students and over 300 volunteers. The sites included ten high schools in Price and Richland counties, eight middle schools in Fond du Lac and Washington counties, and the statewide Wisconsin 4-H and Youth Conference. (continued on back)

AGRICULTURAL PROFITABILITY



Dairy Prices Crash – Paul Dyk

Both February and March Class III milk futures prices are below \$10/cwt (10 cents a pound); milk prices in the first half of 2009 are likely to be 40% lower than in 2008. A crash in cheese prices has resulted in another big swing in milk prices. In the last 15 years, milk prices have been swinging more wildly than any time in the previous 75 years. The last two years have seen record high milk prices, a much needed compensation for the ugly year of 2006.

But this swing may prove more difficult. This downswing is accompanied by higher input costs. Additionally, cheese makers, who buy most of Wisconsin's milk, were stuck with expensive cheese in storage while the cheese price dropped; they cut expenses in a hurry. Adding hauling costs and cutting premiums were utilized to compensate for their losses. (continued on back)

Evaluating the Use of Simulations for Youth Financial Education – continued

Outcomes: The reality programs in the 5 sites received high ratings by the youth. Overall, 88% of all the respondents rated the program as helpful or very helpful.

Over 50% of the respondents indicated increases in knowledge on all but three of 18 knowledge change items including understanding of the cost of buying on credit (93% of MS respondents); what paying bills feels like (82% of HS respondents) and the costs of living; and increases in knowledge about checking vs. credit card accounts; saving vs. investing.

Over 50% of the respondents reported increased skills on all but 3 of 11 items including completing a job application (76% of MS respondents), balancing a checkbook (71% of MS respondents), and being able to determine monthly financial needs (75% of HS respondents).

At three sites 97 to 100% of the respondents reported increased confidence related to decision making, managing money and setting goals.

Motivation to change their financial behaviors is the highest level of change that can be measured at the end of a single time event. Questions asked what participants “plan to do” as a result of attending the program. Overall, 50% of the respondents planned to make changes in their financial practices on all but one of the expected outcomes. For example, adjust spending to make ends meet (59%), use a budget (57%) and track spending (56%).

Finally, the importance of energetic, committed staff and volunteers cannot be undervalued as noted by youth participants. The adults who make the events possible provide opportunities for learning, connections to careers and serve as role models and mentors.

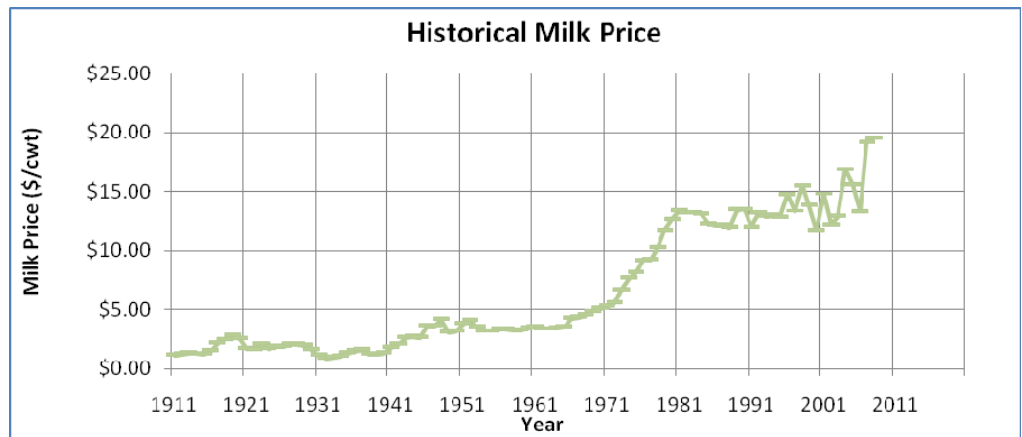
The full text and results of this evaluation study will be made available in early 2009. In addition follow up studies will be conducted at selected sites.

Evaluation team: Barb Haynes, Marma McIntee, Peggy Olive, Ruth Schriefer, Michelle Tidemann, Ellen Taylor-Powell, Nancy Brooks

Dairy Prices Crash – continued

So why the huge drop? It seems that in 2008, milk supply and cheese production were above 2007 levels and a price correction was likely. Once the price started dropping, traders and buyers got jittery and just watched from the sidelines as it kept freefalling. No one wanted to be stuck with product priced between the high and low prices; they wanted to make sure the price had truly bottomed out.

Paul Dyk, UWEX Dairy and Livestock Agent for Fond du Lac County, has responded by creating resources and conducting meetings that will address financial accounting and risk. In March of 2009, a Quickbooks computer training class will be conducted to help dairy producers track and monitor their finances more effectively. An additional workshop that focuses on a new insurance risk management tool, Live Gross Margin for Dairy, will be hosted in March 2009, as well.



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