

STRENGTHENING FAMILIES



4-H Camp Counselors Develop Skills – Denise Retzleff

Summer 4-H Camp, held June 17-20 at Camp Sinawa, near Valders in Manitowoc County, was a great time for 4-Her's to meet other members from Fond du Lac County and be involved in many fun activities – canoeing, swimming, water balloon toss, basketball, 4-square, crafts, dance, talent show, campfire, tie-dying, good food, nature activities, science projects, and more. 79 members, 12 camp counselors, a youth kitchen helper, 3 life guards, and 10 adults were all in attendance. Photos of 2009 summer 4-H camp may be found on the 4-H website at



www.fdl4h.org. Planning for the camp began in January when teens applied to be counselors. In February they were interviewed and participated in a retreat to learn their responsibilities and begin to decide on camp activities and schedules. Angie Kochan and Kelsey Waldschmidt were selected to serve as Youth Senior Directors. The counselors created promotional material and visited 4-H clubs to encourage younger members to attend. At camp the counselors were responsible to lead activities, help campers, do clean-up, and to create a fun, safe and learning atmosphere. Camp is a place where young people develop positive relationships with others, feel physically and emotionally safe, make decisions, practice leadership, and learn new skills. Camp counselors help create this environment through the training, planning and teamwork that is essential to make camp a success. Kelsey Waldschmidt says, "As a senior director I learned how to deal with different personalities, and how to make sure responsibilities were taken care of. What I did and learned as a camp counselor are things I will be able to apply to my job." (continued on page 2)



How can Financial Literacy be Taught and Practiced by our Youth? – Shelley Tidemann

On June 17th, 32 middle school-age youth gathered for the 4th Annual **Ultimate Money Quest**, at the UW-Fond du Lac Campus. Their mission began at 9:00 a.m. and concluded at 3:30 p.m.



Fifty percent of the youth came from the City of Fond du Lac. Outlying cities/towns represented were: Campbellsport, Eden, Mt Calvary, Adel, Lomira, St. Cloud, Glenbeulah, Neenah, Byron and Sheboygan Falls. Fifty percent of the participants were girls; 50% were boys. As far as what ages participated: 3% of the youth were 5th graders; 47% were 6th graders; 28% were 7th graders; and 22% were 8th graders.

What were these youth in pursuit of you might ask? Well, their search focused on understanding the value of money and how they use it. Youth attending the Ultimate Money Quest stretched their financial literacy knowledge in regards to understanding money concepts – knowledge that will help them to make better decisions on spending, saving, and taking care of their money now and into the future. These youth participated in interactive, fun, and energizing hands-on sessions.

The large group session was on **ID Theft Prevention**. Youth learned techniques on how to keep ones identity safe and safe use of the internet. In addition, all youth attended the following sessions: **What Change?** – Learning how to count change; **Money Matters** – Basic financial skills relating to personal finance; **Credit Card Smarts** – Learning the difference between credit and debit cards; **Charitable Giving** – Learning how does sharing of oneself with the community in which you live make a difference; (continued on page 2)

AGRICULTURAL PROFITABILITY



Dairy Management Project – Paul Dyk

A youth program was started in Fond du Lac County a few years ago called the Dairy Management Project. Paul Dyk, UWEX Dairy Agent, has continued this program with an emphasis on bringing youth to well managed dairy businesses. In 2009, the in-county businesses visited included a custom heifer raiser, an organic dairy farmer, and a very large commercial dairy. The group also took a day long out-of-county tour. The group visited a 3500 cow Jersey farm in Juneau County, a 600



cow Registered Holstein and a 1000 cow commercial dairy in Marquette County, a 110 cow intensively grazed herd in Adams County, and a milking water buffalo farm in Sauk County. The program is designed to show youth the diversity and opportunity in the dairy industry. Through on-site learning experiences the youth have gained knowledge that may be applied to their family farm or to chart their future career plans. All the youth that are eligible have planned to participate next year.

4-H Camp Counselors Develop Skills – continued

In addition to overnight camp, 35 4-H members who are in grades K to 2 attended a daylong Cloverbud Camp. With a science theme focus, the children made their own silly putty, did a group egg drop, learned about super sized insects, and made their own mini rocket. A local veterinarian and a member of the robotics team also did presentations. Ten youth counselors and 6 adults took leadership for the day camp.

Photo on page 1: Campers participate in sand sifting in Pigeon Lake at Camp Sinawa. As part of 4-H camp the members were making discoveries about what is found in the lake.

How can Financial Literacy be Taught and Practiced by our Youth? – continued

Hands on Banking – Computer generated basic financial literacy skills and learning opportunities; and **The Stock Market Game** – Learning about investing and tracking the value of a stock in a short time span, how investments make gains and can experience losses.

The Ultimate Money Quest is a collaborative effort of UW-Extension Fond du Lac County and the following Fond du Lac County financial institutions – Citizens First Credit Union, Fox Valley Savings Bank, Marine Credit Union, M & I Bank, US Bank, American Bank, and Wisconsin Women for Agriculture, Rock River Chapter.

The event was videotaped by the University of Wisconsin-Extension Distance Education department for inclusion in an educational DVD focusing on financial literacy skill development of youth in Wisconsin through the use of reality simulations.

The mission to teach money skills to youth can be complex. It makes sense to add to a youth's knowledge and skills base in the area of financial literacy as learning to manage money wisely and well is a lifelong endeavor.

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