

EXTENOVATIONS

VOL. 7, NO. 5—OCTOBER 1986

F O R A L L O F E X T E N S I O N

Extension revisits a century past

Some things haven't changed. In the "good old days" of extension work:

- There were new challenges and rough financial times for both agricultural extension and Minnesota citizens.
- County agents didn't like writing reports.
- Extension workers worried about retirement benefits.
- But the extension service grew—supported by Minnesotans who appreciated what the largest informal educational system in the world did.

And in the future? "We'll see the Extension Service around for quite some time," says Roland H. Abraham, whose book on the history of Minnesota extension work was just published.

The book is titled *Helping People Help Themselves, Agricultural Extension in Minnesota, 1879-1979*.

Abraham, director emeritus who retired in 1979 after 41 years as an extension educator, admits to miscalculating how much time the project would take. "It took four or five times as long as I thought it would. Had I known how long and involved the project would be, I may not have done it," he says.

He "credits" his wife Marie and Bill Hueg, then deputy vice president and dean of the university's Institute of Agriculture, Forestry and Home Economics, for initiating the project.

"Bill asked Marie what I was going to do when I retired. She said, 'Roland should write a history of

extension work in Minnesota.' Then Bill said, 'let's make him do it.'

"Perhaps I could have done it faster, but I didn't retire to work full time. I was looking for a winding down opportunity after retirement. But the Caribbean project took some time away from the book," says Abraham, who spent two years as campus coordinator for the university's agricultural extension development in the Caribbean in the early 80s.

"I took pains to search widely for information. And that would lead me to more sources." He ticks off a list of a dozen references—starting with the Minnesota Historical Society and University of Minnesota Archives. "I ended up going through files of *The Farmer* magazine plus some weekly newspapers and Twin Cities newspapers." The state law library, annual extension reports and Board of Regents' files were other sources he used.

History he recorded may help us better understand how extension can serve Minnesotans in the future. "At first extension information was often mistrusted, partially because programs were supported by business people. There was also a financial crunch in the 20s. At times little more than half the counties employed agents.

"Depression years of the '30s were certainly as severe for farmers as present conditions, although the non-farm economy was in deep trouble then too. But federal farm programs and dramatic technology advancements—hybrid corn for example—changed things. Farm-

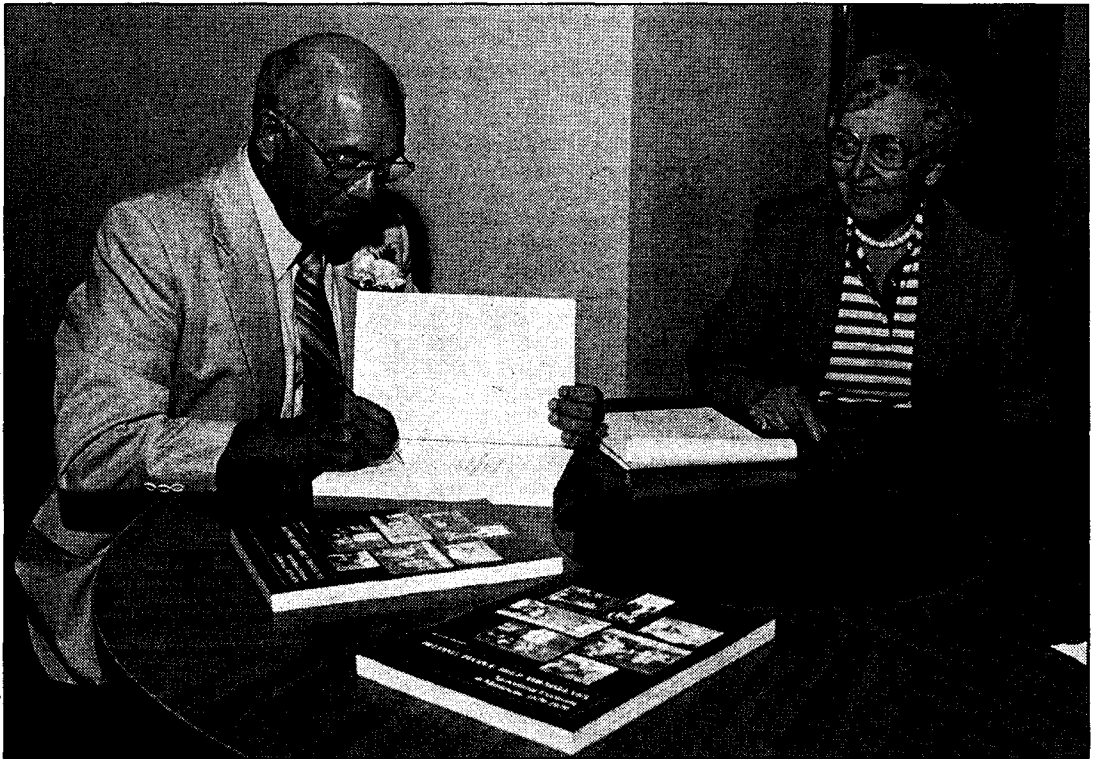


Photo by Don Breneman

Roland Abraham autographs a copy of *Helping People Help Themselves*, for former Hennepin County extension home economist Julia Bartlett.

ers accepted our information and financial conditions improved."

He says extension work will be needed in the future. "Extension is a major supplier and interpreter of new information due to its ties with university research. The business community can supply a similar service, but in tough financial times these people are often the first to go off the payroll.

"Extension is an unbiased interpreter of new information. I'm not saying business firms don't do this truthfully, but since

they're 'for profit' people want a second opinion.

"We're seeing a good example right now. Extension is making its presence felt in farm management adjustment and mediation programs."

He had some lighter moments when he was doing research for the book. "In the 1930s some people were pushing soybeans as a new crop. Some university faculty people said soybeans were unlikely to be more than a horticultural curiosity. The extension director, an agronomist, was resisting commercial pressure to start soybean programs.

"But two years later extension specialists started test demonstrations. So things can change."

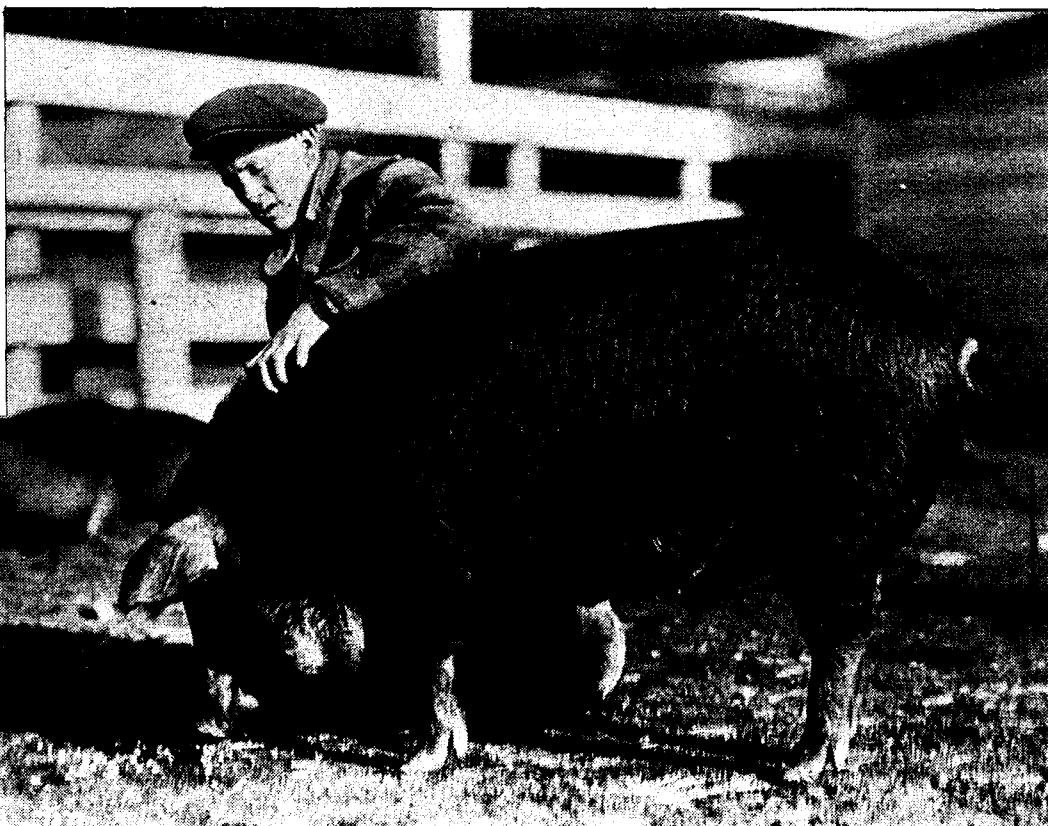
He can also tell stories about cotton mattress-making programs of the early 40s (some people had slept only on cornhusk mattresses until then), county agents who resisted having supervisors adjust their statistical reports

down, and many stories about farm visits when he was a county agent.

But he's serious about the high quality of leadership in the early years of Minnesota extension. "There were some movers and shakers then who'd be tycoons now. A.D. Wilson, the first director of extension, was a very influential man. A.J. McGuire was a driving force in the development of Land O' Lakes. W.A. McKerrrow led in the organization of the Central Livestock Association and K.A. Kirkpatrick led agents and dairymen in establishing the Twin Cities Milk Producers Association.

"Ralph Wayne and other Meeker County leaders had the REA program going in that county a few months after Congress passed the bill. There were many others like them. Now we have new challenges that call for outstanding leadership." ■

—Jack Sperbeck



Retired livestock specialist Bob Jacobs with his 1925 Junior Livestock Show grand champion barrow is one of the featured items in Roland Abraham's book on the history of the Minnesota Extension Service.

Also, in this issue of

EXTENOVATIONS

The fun of bicycling needn't be hampered by injuries. Page 2.

State fair provides showcase for 4-H accomplishments. Page 3.

Actual mediation session featured by ABC. Page 3.

Dial U calls are no longer free. But at \$2 each, many callers find them a bargain. Page 4.

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Extension archives photo

Safety leads the way for bicycling fun

Just as kids have always known about the joy of travelling on two wheels, so bicycle programs have always been a natural for 4-H. When most people think of 4-H bike programs they probably think of the long-lived and successful Pedal Power Camp, but 4-H bike programs span many more efforts, and involve cooperation between many community groups.

Sherri Wagner, 4-H coordinator of the bike safety programs, describes the typical program: "It usually starts with an educational effort for elementary school children. It's often a team effort, with a school, a police department and a 4-H agent working together. That is followed up by an enforcement program. Some communities have special bike patrols. Typically, if a child gets two tickets for violations he or she is invited to come to what they often call violators' seminars—to brush up on the rules of the road. A successful program also has to get the courts supporting it."

In previous years, the 4-H bike safety program had funds to offer grants to communities to develop their own bike safety efforts. Last year, for example, they gave grants to 22 communities. Some 55 other communities funded their own programs. Besides offering networking skills, bike safety curriculum, and advice to these community programs, 4-H also runs a bike patrol training session every spring.

"One of the unexpected side effects of this program for many enforcement people was the realization that cooperation in bike safety programs is good public relations for police departments," Wagner points out. "There were some communities that wanted to quit funding the programs until they started getting phone calls from parents. As a result, I've seen some very positive changes in attitudes of police toward bikes. It used to be that I'd really have to sell hard to convince them this was worth their time. They felt that if they spent any time enforcing bike laws, there would be this outcry from the public saying why are you wasting taxpayers' money arresting little kids? And they've found out that has not been the case."

The goal of the Pedal Power Camp has been to bring bike safety concepts to 14 to 17 year olds in an intensive, week-long session. The camp also trains participants to take their newly gained skills back to their home community. "We help the partici-

pants figure out what resources they can use in their communities," says Cynthia McArthur, Pedal Power director. "And they do some really incredible things. One that sticks out in my mind from last year was a young girl who decided to do a bikeathon to raise money for a cancer ward for kids. She ran the whole thing and raised 800 dollars, four times her goal of 200 dollars.

Pedal Power Camp was put at risk this year when the budget crunch forced its cancellation for one year. To keep the Pedal Power Camp idea alive, McArthur planned and led a Pedal Power Bike Ride across Minnesota. Ten intrepid kids plus two junior leaders and four adult leaders biked from Detroit Lakes to Minneapolis for seven days in July. The kids were mostly 14- to 15-year-olds and none of them had done long distance biking before. "We didn't have any money, so I arranged our nights' lodgings with 4-H families, at a state park and a 4-H fairground," she says.

They were originally scheduled to bike 250 miles in seven days; however, Cynthia confesses she didn't have the mileage down perfectly. "I knew it would be closer to 290 miles, and some of the kids did 400 miles. One day, for example, I thought the route was 70 miles, and it turned out to be 80. Then the kids did a wrong loop before lunch and added an extra 10. So they decided they should go for a century ride (a hundred miles), and they biked an extra five miles out and back in. I thought they would be dead, but that night they all put on their bike helmets and played hockey," she says. The ride ended in Minneapolis, where they stayed at a church for an evening. The next morning they joined up with the Grape Nuts Ride—an event sponsored by the local chapter of the Minnesota Council of American Youth Hostels which included 2,600 bikers on a 25-mile route in the city. Some of the proceeds from the Grape Nuts Ride participation fees are earmarked to help bring the Pedal Power Camp back next year.

The ride not only brought publicity and potential funds, but it brought a new idea to Pedal Power. Cynthia says that they are now considering doing both the camp and the ride next year, or incorporating aspects of both into one. For example, they might design a bike service project, such as a bike rodeo, in each town in which the bikers end the day.

A hallmark of both Pedal Power

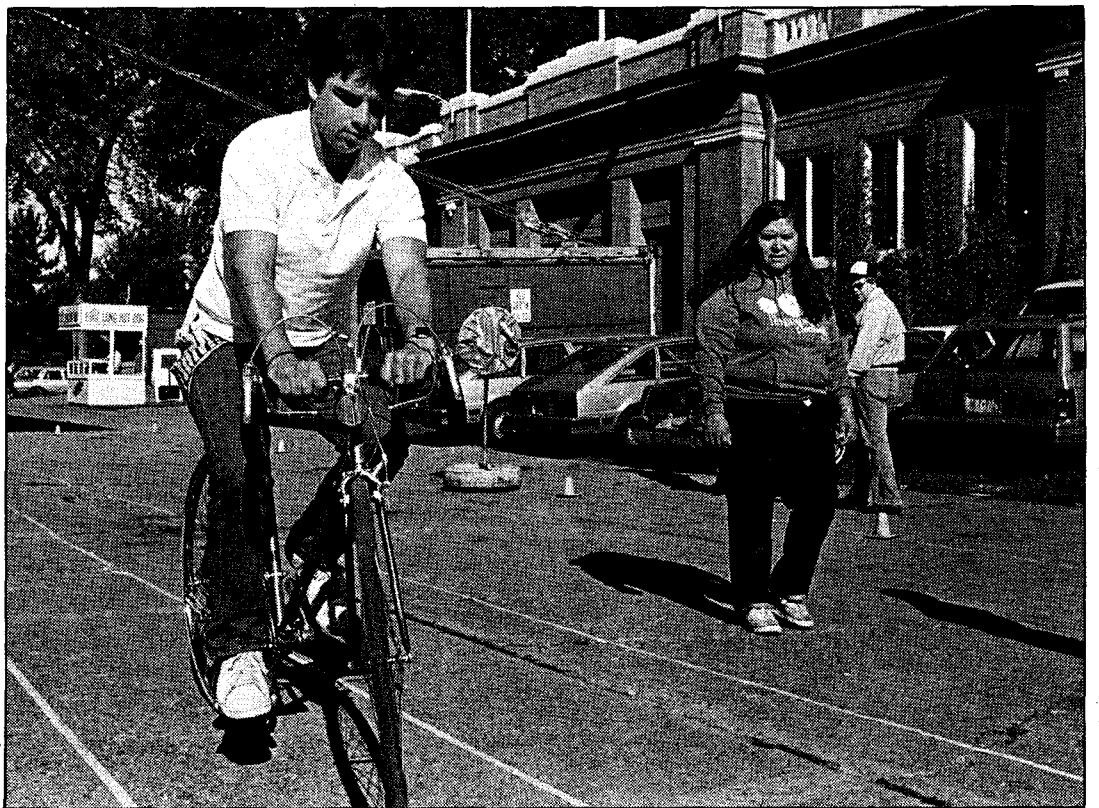


Photo by Don Breneman

Slow speed bicycle riding tests the dexterity of 4-H'er Todd Medina of Sauk Rapids during competition at the state fair. Observing his progress is Hennepin County program assistant Linda Ojeda. Other bicycle project participants demonstrated their knowledge of safety and maintenance in state fair bicycle events.

and the community bike safety programs is the emphasis on networking. There is one strictly 4-H bike program, however, and that is the state fair bike event, which is open to 4-H'ers through qualifying county events. A bike event is held during each of the four encampments of the state fair. Events consist of a written test, parts identification tests, trouble shooting and a driving test. There are two overall winners, one each from two age groups. This year,

the younger winner got a BMX bike and the older one got a trip to the Western U.S. 4-H Engineering Event in Omaha, which is being chaired this year by Wagner.

The successful community networking of the 4-H bike programs has encouraged Wagner to submit a proposal for a \$60,000 federal grant for other safety programs, not necessarily bicycle-related. The funds would be distributed to six counties preselected by the

Minnesota Department of Public Safety because of their bad accident records per population. "The ideas for each project will come out of the communities," Wagner explains. "Public safety has given them all kinds of information about their accidents. They will take a look at that data and then plan programs that will address the traffic safety issues specific to their communities." ■

—Jennifer Obst

Information boards help span the miles in St. Louis County

In St. Louis County, Minnesota's largest, geography is one of the challenges for extension agents. Even with three extension offices in the county, many people are still 40 miles or more from the nearest one and that can make it difficult to have extension information accessible to them.

Eileen Anderson, St. Louis County agent, wanted to provide county residents with financial management information as close to their homes as possible. This led to an innovative grant proposal to place pocketed poster boards and Living Resourcefully fact sheets in locations throughout the 7,000 square mile county, primarily in the Iron Range and rural communities.

"We were finding that people often don't want to go to a public meeting to get financial information. They prefer to read materials and get help in the privacy of their homes. So our goal was to place helpful information in a variety of accessible places," Anderson said.

Tabletop posters with pockets to hold publications were fashioned from some Northeast Thrust materials prepared several years ago. Former Volunteer Budget Consultant Carol Peterson of Eveleth began traveling the county, placing the posters in banks, credit unions, social service offices, libraries and even small town cafes. With innovative grant money to cover her travel ex-

penses, she succeeded in placing 50 of the posters in spots where county residents would be likely to notice them and help themselves to the fact sheets.

The innovative grant also covers printing expenses for the series of fact sheets, which Anderson is writing. Her goal is to have a new fact sheet to place in the poster pockets every other month. In the first six months of the project the three topics covered have been living on seasonal income, reducing utility and household costs and credit card use. She plans future ones on decisionmaking, food shopping and preparations for living alone. Each short publication invites readers to contact their closest county extension office for more information or to learn about the help that Volunteer Budget Consultants can provide.

Anderson sees the project as a test of the potential for local information centers, that would provide people with information and publications on a variety of timely topics. She adds, "It's important to have our information accessible in the high traffic spots where people gather. We can't expect them always to come to our offices seeking help, particularly if that might involve a lengthy drive or a long distance telephone call. These posters and fact sheets catch their attention. So far, the response has been very positive and has generated a number of inquiries to our offices in Duluth, Virginia and Hibbing. That's what we were hoping for from this experiment." ■

—Dee Dee Nagy

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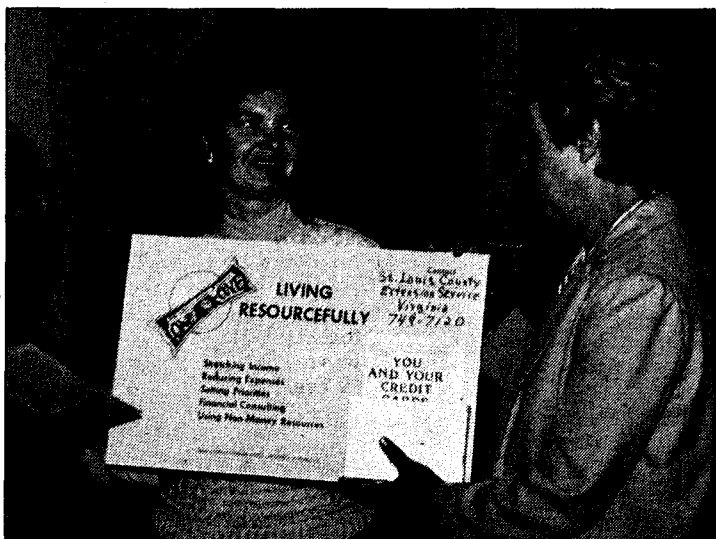
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Photo contributed to Extenovations by Eileen Anderson



Signboards with helpful publications attached are in place throughout St. Louis County where local people congregate. Diane Krukemeyer, left, executive secretary of the Arrowhead Economic Opportunity Agency in Virginia, visits with Carol Peterson of Eveleth, the volunteer who distributed the posters to Diane's office and other sites on the Iron Range and in rural communities.

'Teens in Distress' shows networking

To help young people with depression and stress problems you have to get to them. That's why a Minnesota extension program that relies heavily on networking with schools and other groups and agencies is attracting wide attention.

A "Teens in Distress" program where the Minnesota Extension Service is working with the State Department of Education and several other education groups is a model for helping troubled teens.

"The bottom line is that we're getting more mileage from our efforts by involving interested education people in other organizations," says Joyce Walker, 4-H youth development specialist. Walker and other extension staff got the Teens in Distress: Stress, Depression and Suicide program going in 1985.

Several regional conferences for "caring adults who work with youth" were held throughout Minnesota. Social workers, teachers, clergy, 4-H agents and volunteers were among those attending. The sessions were a cooperative effort of extension home economics, 4-H Youth Development and the Office of Special Programs. County agents were heavily involved in local program planning.

Then came an April, 1986, conference on the university's St. Paul campus where the State Department of Education and the State Board of Education were heavily involved. "Since that conference the State Board of Education passed a resolution giving high priority for schools to address youth stress, depression and suicide," she says.

Ruth Myers, former chair of the

State Board of Education, and Nan Skelton, an assistant commissioner of education, have provided outstanding leadership for the program. The State Board of Education is not only pushing the program in schools. It's also urging other agencies and groups to help youth with problems.

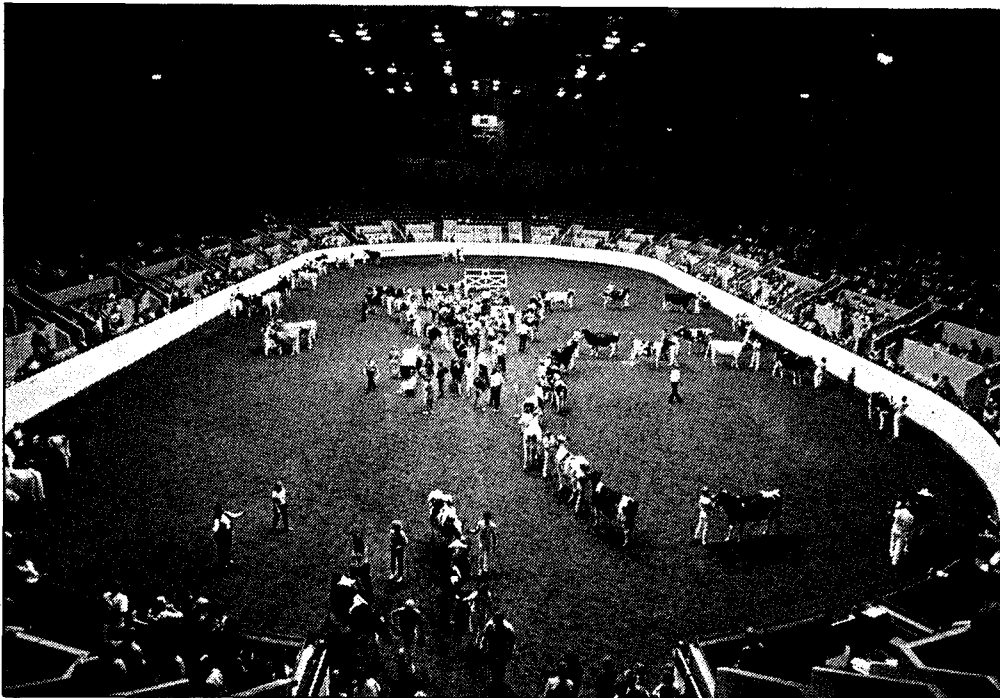
"Extension can develop great programs. But we can only go so far alone," Walker says. "For maximum impact, we must collaborate with other groups and agencies. In this case, the young people we're trying to help are in the schools. By working through schools, we're building a strong community coalition."

An example of how the program has evolved is the planned Oct. 28, 1986, "Responding to High Risk Youth" session for adults who work with youth. It's a combination satellite video conference featuring nationally recognized speakers and a locally planned program at nine Minnesota locations.

Sponsors include the Minnesota Extension Service, State Board of Vocational Technical Education, AVTIs, Minnesota Department of Education and the University of Minnesota Medical School. The conference is designed to help adults identify high risk youth and develop intervention strategies related to depression and suicide. There will also be an illustration of a community-based model for providing a support system.

"We haven't worked a great deal with the state level education system. Now we're benefiting from some top leadership by quality education people," Walker says. ■

—Jack Sperbeck



All photos by Don Breneman

A day at the Minnesota State Fair

Clockwise from top:

The Minnesota State Fair Coliseum was a hub of activity on Sat. Aug. 28 during the Minnesota 4-H Dairy Show.

Extension entomologist Dave Noetzel poses some tough questions for 4-H'er Mark Baker during conference judging at the fair. Mark received a blue ribbon for his effort.

A group of international 4-H'ers from Thailand meet Kelly Tuman of Hutchinson and her brown Swiss heifer calf.

Marty Scherr from Morris tests his skill at small engine repair while Judge Arios Krueger supervises. The small engine contest is a timed event where 4-H'ers troubleshoot, repair and start a one cylinder engine.

Governor Rudy Perpich tests the controls of a street rod built by Chris and Kelly McMenemy of Crookston while touring the 4-H building with Minnesota 4-H Federation president Dean Von Bank of Clara City and federation vice president Amy Wagenknecht of Farmington.

ABC news spotlights mediation

ABC Network News recently spent several days in Minnesota taping and interviewing persons involved with the Minnesota mediation program. The result was a two-minute news feature showing an actual mediation session and including parts of interviews with Kathy Mangum, extension mediation coordinator, as well as the farmer and lenders. The segment aired September 2 on the national evening news.

In addition to Mangum, the ex-

tension persons who assisted the news team with background information and in obtaining interviews and clearance to tape a mediation case were Jack Sperbeck and Matt Metz from the St. Paul campus and agents Eldon Senske, Bob Olson, Phyllis Anderson and Tim Arlt.

According to Sperbeck, specialist in Communication Resources, the news segment showed a positive view of the Minnesota program. He adds, "It showed that farm

families had an option opposed to foreclosure and a farm sale. It was realistic in that it did not infer every farm family would be 'saved' through mediation."

County offices and others interested in viewing a tape of the news segment or using it to explain mediation to others may borrow a videotaped copy from Nancy McMonigal, 433 Coffey Hall. Her phone number is 612/625-4261.

Ray Arthaud, extension animal scientist, is the 1986 winner of the American Society of Animal Science Honorary Fellow Award. He was recognized for major contributions to beef cattle improvement and breeding programs, showing how research findings can be used in livestock production.

John Cunningham, Ortonville, and Sam Bigger, Crookston, received Distinguished Service Awards, and Tim Arlt, Owatonna, received an Achievement Award from the National Association of County Agricultural Agents (NACAA) at its annual meeting in Colorado Springs in July.

David Werner, Waseca, was selected by NACAA to be a 1986 Dow Study Tour participant on the basis of outstanding extension programs. The June tour began in Raleigh, North Carolina, and ended in West Palm Beach, Florida, and included a full itinerary of visits to various agricultural enterprises.

Extension horticulturist Harold Wilkins was one of four University of Minnesota faculty members to be awarded Fulbright Scholar Grants for 1986-87. He

will be conducting research in Norway.

The Isanti County 4-H Leaders Council recently received a gift of \$1,000 from Steve Kruse, Harris, who had received a \$1,000 award as an "outstanding employee" of the Enron Corporation. Steve is a leader of the 4-H county computer project and active on general livestock and auction committees.

Lewis family forms endowment

The Minnesota 4-H Foundation has acknowledged a pledge of \$10,000 to establish the Dan Lewis Memorial 4-H Leadership Endowment in memory of Dan Lewis, an active Rock County 4-H member until his death in an automobile accident in 1976.

Family members involved in making this commitment to 4-H are the parents of Dan Lewis, James and Evelyn Lewis of rural Jasper, and their sons and daughters, Jim, who is director of the Minnesota 4-H Foundation, Connie, Patrick and Rita. Earnings from the investment of this gift will provide an annual income to 4-H to support youth leadership programs.

After sudden drop, Dial U rebounds with increased calls

DIAL Who? Dial U. That's the slogan extension wants engraved in public memory for access to up-to-date information on insects and plants.

The slogan has already been splashed across city bus waiting shelters in both Minneapolis and Saint Paul, and appears in local magazines and newspapers.

When budget crunches faced extension, Dial U evolved as an alternative to shutting down phone-in clinics dispensing free information on home, yard and garden care. The telephone teaching continued, but at \$2 per call automatically billed by the telephone company. Not a wild expenditure, but a change that took the public time to become accustomed to after years of free information.

The first year—it was 1983 when the new service clicked in—phonecalls dropped dramatically. By 90 percent, says Mark Ascerno, extension entomologist, who is the Dial U coordinator. "We had 12,838 calls that year. But it has been increasing annually: 18,325 in 1984 and 21,580 in 1985."

Graduate students and undergraduates are answering the phones. With staff supervision, they handle the five Dial U incoming phonelines. The average call lasts four minutes. Free publications are mailed when appropriate. Ascerno mentions the charge system has cut back on the calls about "the curious bug" someone has seen.

Phonelines are open university hours. "We experimented with extending hours to Saturdays and evenings, but people were simply used to calling during university working hours," Ascerno says. The Dial U clinic (a series of telephone cubicles) is actually Room 145 Alderman Hall, the horticulture and landscape architecture building on the Saint Paul campus. When there are time gaps between call on wasps, carpenter ants, boxelder bugs, oak wilt, Dutch elm disease, lawn

care, weed control and fertilizer (some of the frequent queries) there is record keeping or writing fact sheets to keep the phone technicians busy.

An important value to the public from Dial U is its impartial information from recognized university's resources. "The public knows we aren't selling a



service or pushing a product," Ascerno says. That's another reason for having Dial U's listing and ad sandwiched between the pest control operation ads in The Yellow Pages in the Twin Cities phonebooks.

Ascerno terms Dial U "getting quality information in an efficient way." Of the \$2 charge, the university keeps \$1.63 and the phone company, 37 cents. Dial U may return a call with additional information or make a referral to another agency if the question can't be answered. "Other agencies refer callers to us, too," Ascerno says. "We don't intend to make a profit, but would like to recover costs." There is no charge if Dial U cannot answer the caller's question.

"Communication Resources (CR) continues to offer administrative support for the Dial U program," says Richard Holloway, head of CR. Dial U reports to CR, and Holloway works closely with Ascerno on issues ranging from budget and personnel negotiations to talks with the phone company.

A computer data entry card is made on every phonecall to Dial U. It includes the date of the call, host or injury code, diagnosis, response and the county where

the question originated. Dial U access includes most of the seven county metropolitan area except where phone systems can't plug into the lines. It is easily available to more than half the state's 4.1 million population.

The computer file has spillover advantages to extension. Fact sheets can be updated or new ones written when calls indicate a demand. Extension agents around the state can be alerted to insect outbreaks and ways to deal with them. Dial U is the current information data base for extension's Plant Pest Newsletter (distributed weekly during the growing season and on a subscription basis) as a delivery system to county extension offices, says Ascerno.

It takes about a year for a complete cycle of seasonal questions and just about as long for a technician to become fully familiar with the Dial U job. But it is excellent training for students in horticulture, entomology and plant pathology. Entomology students who have worked in the clinic say they've learned more entomology in one summer than in years of course work. Not everyone who takes Dial U training is suited for it. It takes a congenial, yet businesslike temperament. Someone volatile just doesn't work out. "Every call has to be treated as 'the first call' even if the same question has come up a dozen times that day," says Ascerno.

Ascerno sees Dial U as getting information to the public at the "teachable moment." He harkens back to a 1973 combined University of Minnesota—University of Wisconsin study (helped by a USDA extension grant) to find out the needs of home gardeners. It asked: the nature and extent of home gardening, the methods used to obtain home gardening information and who sought the information. This computerized record keeping system was the basis for the current operation of Dial U.



Photo by Don Breneman
Discussing a closeup of a leaf at the Dial U clinic are Mark Ascerno, coordinator, and Jill Pokorny, extension educator, plant pathology.

A market study surveyed the prime users of Dial U, profiling them in the \$30,000 - \$45,000 income bracket. "We can't afford to advertise in Time and Newsweek and newspaper advertising is expensive," says Ascerno who with Greg Barron, a freelancer, manages the advertising budget of \$42,000 this year, down \$3,000 from a year ago. "The budget is big from the university's viewpoint, but small from any other," Ascerno remarks, adding it is an administrative expense. The current (1985-86) budget is \$193,000 with projected income \$28,000 of that amount. Next year, income is projected to be \$31,500 of a requested \$146,000 expenditure.

A study (1985) done by Jane P. McKinnon, extension horticulturist, and Emely Lincowski, then a horticulture graduate student, randomly sampled 100 Dial U users (persons for whom addresses were known because they had been sent information by mail). McKinnon projected the public saved many dollars because of Dial U. McKinnon wrote: "For

example, one woman reported calling Dial U with a carpenter ant problem that she previously had hired an exterminator to solve at a cost of \$60—unsuccessfully. 'Dial U told me what to buy and how to apply the spray,' she reported. 'We have been able to control the problem ourselves—the cost to us being only \$10.'"

As Patrick J. Borich, extension dean and director, puts it, having Dial U available frees up counties to do more than answer telephones. Of Dial U, Borich says, "Because the University of Minnesota is located in a large metropolitan area, we receive many demands from individuals requiring horticultural information. We believe Dial U is one method of meeting this demand for service without significantly requiring our metro agents and specialists to make major alterations in the way they spend their time. Dial U is a useful and cost-effective method to meet the demand and permit us to do other extension programming as well." ■

—Mary Kay O'Hearn

Cents-able kids make sense of money management

There are few things that can cause as much trouble as money. Money management skills are life survival skills, and to be successful at money management, you have to start young. So thought Carlton County home economics agent Virginia Korte and thus was "Cents-able Kids" born.

The idea for a program to teach youngsters money management skills began more than two years ago, when Korte and former Lake County agent Kathy Solheim were working with the budget consulting program. "We noticed that in the families we were working with, the children were not being consulted about the family money situation, even though they were quite well aware of the family financial condition. They had more knowledge than parents gave them credit for," Korte says.

However, establishing an educational program to help children understand the concepts of money management, and thus help bring them into the family financial decision-making process, was delayed by the press of other projects until Korte received innovative grant money to pursue the idea. A project coordinator, Renee Halland Milberger, was hired.

Cents-able Kids was designed to introduce money management activities to fourth grade students in the classroom. Teachers were responsive to the idea. A study of elementary school teachers had indicated they had no money management curriculum. The project coordinator contacted all schools in Carlton County, and five of seven agreed to use the extension curriculum.

A puppet program was used to in-

roduce Cents-able Kids. 4-H students recorded scripts adapted from an Iowa extension program at a local radio station. The presentation featured puppet characters Nicky Nickel, Dolly Dollar and Benny Banker.

Korte developed the curriculum, which included 10 activity sheets relating to money management, such as a vocabulary word search, a spending/saving class activity, a crossword puzzle and math word problems. The program reached 323 students, or 72.4 percent of the fourth grade students in the county.

The main goal of the project, says Korte, was "to teach kids that there's not always enough money to go around, and help them understand the need for a spending plan and acquire the skills for developing such a plan." ■

—Jennifer Obst



Photo contributed to Extenovations
Mary Raeth and her sister Kristen of the Upstreamers 4-H club demonstrate puppet characters Dolly Dollar and Benny Banker. The puppets are used to help children understand the importance of money management.