Glacier County is home to Glacier National Park, the Blackfeet Indian Reservation, 75 miles of international border, and thousands of acres of small grains, pulse crops, rangeland, and hay fields that support agriculture. The nearly 13,500 residents are immersed in agriculture, oil and gas, and tourism industries. MSU Extension in Glacier County strives to meet the needs of the community, 4-H, and agriculture producers. Programming highlights this past year included the annual Cropping Seminar, Montana’s Next Generation conference, financial management workshops, workshops for 4-H and more.

Total Money Makeover Book Club leads to debt paydown and building savings

Living paycheck to paycheck is the norm for 70% of Americans. The Total Money Makeover book club provided an opportunity to discuss paying off debt, saving for emergencies and retirement, and living on a monthly budget to help shift from the paycheck to paycheck mode. A $750 Montana Financial Education Coalition grant provided the books and incentives for the class.

The class included an in-person and virtual option with 23 participants from nine Montana cities. Both classes participated in a Facebook group, breakout discussions, and extra weekly challenges to encourage interaction. Participants noted that as a result of the class, they had started using a budget which allowed them to consistently put more into savings, had established their emergency funds and planned to sell their financed cars to jump start their debt snowball and buy cars with cash, and were using cash versus cards more to minimize spending. One participant noted that because of class and working together on a budget with her husband, communication within their marriage improved as well. Another participant realized that by using a budget, she could be debt free within just a few months when previously she thought the process was unattainable. One student consolidated their credit card debt, resulting in a savings of $5,000 per year for the next five years.

The average participant paid off $2,250 in debt, cut up two credit cards, and saved $750 towards their emergency fund or retirement throughout the six-week class.
Ranch Profitability Workshops address ranch costs and profitability

Ranches often include multiple enterprises, such as cow/calf, hay production, heifer development, and land operations. Knowing each enterprise’s contribution is essential to determining overall ranch profitability. The Ranch Profitability Workshop Series included three sessions with Tris Munsick of the Plank Stewardship Initiative. The class attracted participants from 14 different ranches representing four local counties. Participants worked through a series of exercises to calculate ranch enterprise production costs. Participants were then able to work through the costs and profitability of their own operation’s enterprises.

Through classes and discussion, participants noted their knowledge of key topics increased greatly, particularly for enterprise accounting, their ranch’s costs by enterprise, understanding of their ranch’s profitability by enterprise, and their operation’s cost of depreciation. Ranchers said the most valuable part of the series was breaking their various enterprises down to see strengths and weaknesses of the whole operation, developing a better understanding and use of economic terminology, and learning to plan for depreciation.

As a result of the workshop, participants planned to make production and economic changes. A few examples included assessing the strengths and weaknesses of each enterprise on their ranch, investigating the possibility of developing heifers, and eliminate their haying operation. Producers also planned to utilize the spreadsheets provided to annually evaluate enterprises with current prices and regularly evaluate enterprise profitability.

Real Colors training sets vision for Glacier County Port Authority and Blackfeet Housing

When the Glacier County Port Authority initially requested training for their board, the Real Colors training was quickly identified as a potential resource. Real Colors is a unique four-color personality assessment and workshop that helps participants learn more about themselves and working with others. Through the training, nine participants learned their own unique color (their strengths, joys, values, and motivators), and also participated in activities where they practiced communicating with individuals who scored into other colors.

As a result of the training, participants said they would plan to provide various ways to motivate employees, would try to better understand their customers and employees, and also be more observant in interacting with others. Specific to their role on the board, participants planned to be more aware of board members’ strengths and weaknesses and also
Danny White diligently works on his monthly budget as part of the Total Money Makeover class. After learning more about vehicle purchasing, Danny now plans to sell his financed vehicle and pay cash for a used vehicle, putting the monthly savings towards paying off debt and building up his emergency fund. By Sadie Lanier; (center) Through the Ranch Profitability workshop series, participants planned to make production and economic changes on their ranches. By Kari Lewis; (bottom) After completing the Real Colors training, members of the Glacier County Port Authority board better understood their strengths and weaknesses as board members, and how they could better work together. By Kari Lewis; This Page: Local 4-Her’s faced many challenges due to COVID-19, but Beretta Winkowitsch and other Glacier County members successfully adapted to each challenge they faced. By Kari Lewis.
said the training helped them better understand why board meetings weren’t always successful, and gave them insight for adjustments.

After participating in the workshop, one board member suggested the training to a colleague. This resulted in a workshop presentation for 30 Blackfeet Housing employees. The training proved valuable as participants noted they often don’t interact with other employees outside their own department, and this allowed them to meet and better understand coworkers. Participants said the training gave them a better understanding of the dynamics of relationships within their organization and that it was interesting to learn more about themselves.

**Glacier County 4-H successfully adapts to COVID-19 challenges**

Despite numerous challenges to 4-H due to COVID-19 restrictions, many successful adaptations were made thanks to the resiliency of 4-H members and leaders.

With the traditional Cloverbud camp cancelled, five teen leaders stepped up and created ‘Camp in a Bag’ for Cloverbuds. Each Cloverbud received a paper bag of activities and games designed by older 4-Her’s that the members could complete with family or friends.

When fair switched to a virtual format just eight days before the scheduled start, leaders and parent volunteers quickly organized a livestock preview at the local Saddle Club for potential buyers to view livestock outside during the online auction. Without time to mail sale catalogs to potential buyers, 12 members took to the streets of the local community, hand-delivering sale information to businesses and inviting them to participate in the auction.

With Montana 4-H Congress and the fair going virtual, 4-H members adapted and presented demonstrations and speeches virtually via Webex. While 4-Her’s typically interview with other members of their projects in a Roundtable format for end-of-the-year awards, this year, members interviewed with judges one-on-one and outdoors at the city park.

Even though the Marias Fair dog show was virtual, junior leader Hadley Barbie still saw her dog arena renovation project to completion. Barbie had received a Montana 4-H Foundation People Partner grant and solicited additional donations to rebuild the dog arena fence and refinish the bleachers.

The adaptability of 4-H members and leaders in 2020 was truly a blue-ribbon effort.