Money and time are two things we often wish we had more of. Johann Wolfgang von Goethe once said, “Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time.” Let’s take a look at our March/April newsletter to see how we can prove Mr. von Goethe wrong.

Looking for a less expensive way to take care of your taxes? Look no more! Utahtaxhelp.org allows you to complete “...your federal and state taxes online for FREE if you don’t have any kind of self-employment, capital gains/losses, rental properties, royalties, income from estates or trusts, etc.”

Don’t feel confident completing your taxes online? Those who make less than $56,000 a year can find a site near you where a certified tax volunteer will complete your federal and state returns.

Visit utahtaxhelp.org to find a location, make an appointment, get a list of items to take for your appointment, or complete a do-it-yourself tax preparation online.

How would you like to make your federal and state tax refunds work for you?

USU Extension provides a wealth of knowledge on the topic of finances. Whether your looking to budget for that next family trip or take a home buyers course, https://finance.usu.edu/, livewellutah.org, or utahmoney-moms.com have you covered.

Now, how can you find out more about where you stand with your money? Creating an image of your financial future is a great place to start. After that you should consider taking a look at your own feelings and attitudes when it comes to money. The better we know ourselves the better we can plan for the future by creating boundaries in regards to how we spend our money. We can learn to manage money instead of it managing us.

If you’re feeling brave you could take Rutgers New Jersey Agricultural Experiment Station’s financial wellness self-assessment for public use now (See Insert). Then come back to finances.usu.edu or livewellutah.org to focus on those areas where improvement can be made. The next thing you know you’ll be living more of the life you want and taking pride in accomplishing those money goals you set for yourself or your family.
“Everyday is a bank account, and time is our currency. No one is rich, no one is poor, we've got 24 hours each” — Christopher Rice

**Making S.M.A.R.T. money goals….**

Some of you may have heard that with any goal it needs to be realistic and achievable, but the real problem lies in knowing how to make it so. Using the acronym S.M.A.R.T. will set you on a path to successful goal attainment. Each letter instructs the user on narrowing down those jumbled thoughts to creating a clear path to reaching your goal(s). Lets take a look at what S.M.A.R.T. is really all about.

- **Specific**— What does your goal look like and how will you know you have achieved it? For example, many people want happiness, but each person has a different idea of what that is and the things that will make one feel such an emotion. Narrow your thoughts down to those things that can be...

- **Measurable**— observable or quantifiable. If you are not able to do this then it will be hard to know when your goal has been achieved.

- **Attainable**—do you have what would be required to be able to accomplish the goal (skills, resources, time, etc.)?

- **Realistic**—This would be something you firmly believe you can accomplish. Something that is important to you.

- **Timely**—A time limit must be applied. This will keep you on track and working towards your end goal. Each step you determine is necessary can be given a due date. This will give you small portions to tackle at a time. It also gives you something to cheer about until you reach that finish line, which fuels your drive to stick to your goal.

References


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**Registering for 4-H**

Remember the 4-H New Year is October!

**Registering for 4-H:**
Enroll online @ ut.4honline.com

1. **Welcome page**
   - If new: “I need to setup a profile” – fill out information (a password will be sent to your email)
   - Press “Login” at bottom.

   - If returning: Use family email. Try your old password, if it doesn't work, request that a new password will be sent to you. Press “Login” at bottom.

2. **Member List Screen** — You can enroll new members or re-enroll members & adults. Click “Edit” if re-enrolling someone.

3. **Personal Information Screen** — Each member has their own Personal Information page. Carefully review and update information. Check the boxes and type the signatures.

4. **If you know the name of Club you want, sign up for it. If not, use the Delta or Fillmore Activity Club.**

   (There are several pages you may not know what to do with, just advance through at the bottom. We can talk with you to get your child in the correct groups if need be.)

5. **Additional information/Health** — please give us all the information we need to take care of your child when you are not with us.

6. **Payment Screen** — choose a method of payment. If you bring in a check, we will accept your enrollment when we receive the payment.

7. **Click on . . . “Submit Enrollment”** — your enrollment is now pending at the County Level.

8. **Click on “Return to Member List”** to enroll another child or Log Off.

9. **Pay online. The registration is not complete until the money is paid.**

Questions?

Call 864-1480 or 743-5412

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**Livestock Showmanship & Fitting Clinic**
April 17th
Delta Indoor Arena

**Small Animal Tagging Dates**
March 21
10:00am - 12:00pm Delta
March 7
1-2:00pm Scipio

**Millard County Jr. Livestock Show**
Registration Deadline April 30

**MCJLS May 26-29**
Delta Mustangs—Meet from 5-8 on Thursdays, Delta Indoor Arena

**Round Valley Wranglers** — Scipio 4-H Horse Club (Contact Leslie Wildden)

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**Adult 4-H Volunteers**
Please note that if you have registered as an adult volunteer then you must complete the training videos before 4-H online notifies our office of your volunteer registration completion.

We value your time and willingness to teach the youth. We also thank you for the service you give to our community.
FINANCIAL WELLNESS WHEEL

WORKSHEET

INSTRUCTIONS:
1. Review the 8 Wheel Categories
2. Next, draw a line across each segment that represents your current score for each area.
   - Imagine the center of the wheel is 0 and the outer edge is 10
   - Choose a value between 1 (very dissatisfied) and 10 (fully satisfied) that represents your score in each area
   - Now draw a line and write the score alongside (see example above)

IMPORTANT: Use the FIRST number (score) that pops into your head, not the number you think it should be!
The 2020-2021 Notables Cast & Audition Information is now available! Here are the highlights:
This is for 4-Hers ages 8-18
- Looking for youth who sing, dance, play an instruments, work with tech, or show production
- You have 4 chances to audition in locations across the state
- The cost to join is $225, which covers two 3-day rehearsals
Apply by March 20

Millard County 4-H, share your talents at the Fillmore Audition Location!
Or at any audition location

Audition Schedule

<table>
<thead>
<tr>
<th>Location</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Utah 4-H Volunteer Retreat</td>
<td>March 28th</td>
<td>10:00 AM - 3:00 PM</td>
</tr>
<tr>
<td>Millard County Courthouse</td>
<td>April 25th</td>
<td>10:00 AM - 3:00 PM</td>
</tr>
<tr>
<td>Utah County Extension Office</td>
<td>April 11th</td>
<td>10:00 AM - 3:00 PM</td>
</tr>
<tr>
<td>Iron County Extension Office</td>
<td>May 2nd</td>
<td>10:00 AM - 3:00 PM</td>
</tr>
</tbody>
</table>

SAVE THE DATE....
For Junior Youth Conference 2020! This #superhero themed camp for youth ages 10-12 will take place June 8th-10th at Snow College.
Keep your eye out for registration opening on March 16th!

Applications to be a JYC Teen Leader are now open!
Being a Teen Leader is a wonderful opportunity for teens that are 15-18 years old (age is as of September 1st, 2019). 10 boys and 10 girls will be selected to be group leaders, facilitate and help with workshops, and create an amazing experience for the JYC participants. TL’s need to be able to be at Snow College in Ephraim, UT throughout all of JYC (June 8th-10th), including arriving the afternoon of June 7th to set up.
Apply through your 4-H Online account by March 30th
Create Better Health Nutrition Education is a Free program to help individuals and families eat better on a tight budget. If you would like to attend classes call to sign up. If you are unable to attend classes in person but would like information, call 864-1484, 864-1480 or 743-5412 or please check out our county web page at: www.extension.usu.edu/millard. Food Sense Millard County has a Facebook page with lots of healthy ideas and recipes for your family to try. Check out our Facebook page at: https://www.facebook.com/millardcountyextension/

FREE Classes:

- Delta Sands Apartment Complex - Thursday, March 5th at 4:00 PM: Create Better Health: Grains/Balance & Flexibility/Create a Quick Bread.
- Delta Sands Apartment Complex - Thursday, April 2nd at 4:00 PM: Create Better Health: Dairy/Smart Beverages Choices/Injury Prevention/Create a Pizza.
- Fillmore’s Mt. Catherine Manor Complex - Thursday, March 12th at 4:00 PM: Create Better Health: Grains/Balance & Flexibility/Create a Quick Bread.
- Fillmore’s Mt. Catherine Manor Complex - Thursday, April 9th at 4:00 PM: Create Better Health: Dairy/Smart Beverages Choices/Injury Prevention/Create a Pizza.
- Kanosh Paiute Band Building - Tuesday, March 10th at 4:00 PM: Create Better Health: Grains/Balance & Flexibility/Create a Quick Bread.
- Kanosh Paiute Band Building - Tuesday, April 14th at 4:00 PM: Create Better Health: Dairy/Smart Beverages Choices/Injury Prevention/Create a Pizza.
- Fillmore American Legion Hall-Create Better Health Youth-Wednesday, March 11th at 3:30 PM. Create MyPlate - The Dairy Group. Let’s make Strawberry Kiwi Smoothie
- Fillmore American Legion Hall-Create Better Health Youth-Wednesday, April 8th at 3:30 PM. Create MyPlate - Healthy Snacks. Awesome Oatmeal Cookies.
- Millard County Extension-Delta Activity Room: Create Better Health Youth—Thursday, March 19th at 3:30 PM. Create MyPlate - The Dairy Group. Let’s make Strawberry Kiwi Smoothie
- Millard County Extension-Delta Activity Room: Create Better Health Youth—Thursday, April 16th at 3:30 PM. Create MyPlate - Healthy Snacks. Awesome Oatmeal Cookies.

This material was funded by USDA's Supplemental Nutrition Assistance Program -- SNAP. This institution is an equal opportunity provider. Utah State University is an affirmative action/equal opportunity institution and is committed to a learning and working environment free from discrimination. For USU’s non-discrimination notice, see equity.usu.edu/non-discrimination.

Why should I make low-fat protein choices

Foods in the meat, poultry, fish, eggs, nuts, and seed group provide nutrients that are vital for health and maintenance of your body. However, choosing foods from this group that are high in saturated fat and cholesterol may have health implications.

Meat, poultry, fish, dry beans and peas, eggs, nuts, and seeds supply many nutrients. These include protein, B vitamins (niacin, thiamin, riboflavin, and B6), vitamin E, iron, zinc, and magnesium.

Diets that are high in saturated fats raise “bad” cholesterol levels in the blood. The “bad” cholesterol is called LDL (low-density lipoprotein) cholesterol. High LDL cholesterol, in turn, increases the risk for coronary heart disease. Some food choices in this group are high in saturated fat. These include fatty cuts of beef, pork, and lamb; regular (75% to 85% lean) ground beef; regular sausages, hot dogs, and bacon; some luncheon meats such as regular bologna and salami; and some poultry such as duck. To help keep blood cholesterol levels healthy, limit the amount of these foods you eat.

Broccoli-Cheddar Frittata

1 package frozen chopped broccoli (10-12 oz)
1 small carrot, shredded
1/4 cup water
8 eggs
1/4 cup nonfat or low-fat milk
2 teaspoons prepared mustard
1 teaspoon seasoned salt
1/8 teaspoon pepper
3/4 cup shredded reduce-fat cheddar cheese (3 oz)
1/4 cup chopped green onion
Nonstick cooking spray

Directions

1. Combine broccoli, carrot, and water in a nonstick skillet. Cook over medium heat until tender, stirring occasionally to break up broccoli, 5-10 minutes; drain well.
2. Beat eggs, milk, mustard, salt and pepper in a large bowl until blended. Add broccoli mixture, cheese, and green onion; mix well.
3. Preheat oven to 350°. Coat 8 X 8 baking dish with cooking spray; Pour mixture into baking dish. Place baking dish in the oven to bake for 40-50 minutes in oven.
4. If visible liquid eggs remains, frittata can be broiled, 6 inches from the heat until set and no visible egg remains, 2-3 minutes. Keep a close eye on it if broiling, it goes fast.
5. Let sit a few minutes then cut into 6 pieces and serve.

To complete MyPlate add a muffin and serve a side dish of fruit.

Source: Choose MyPlate.gov
USU Extension
83 So. Manzanita Ave.
Delta, Utah 84624

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www.extension.usu.edu/millard

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“Practical solutions for a complex world”

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