

\$4-H ENTREPRENEURS



UTAH 4-H CAREER READINESS



Extension
UtahStateUniversity





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THE NEED FOR 4-H ENTREPRENEURS



ANNUAL PLAN

Both nationally and in Utah, youth ages 16 – 19 have the highest unemployment rate (Department of Workforce Services, 2021). Although work experience is ranked as one of the top ten needs for Utah's youth, it can be difficult to find for young people. In most rural Utah communities, the unemployment rate is more than double urban areas (Department of Workforce Services, 2021). The 4-H Entrepreneur program gives youth the power to employ themselves and their peers, creating a pipeline of employment opportunities that starts with our youngest generations.

The 4-H Entrepreneur program teaches youth how to start their own business to sell products or services. Youth who attend the 4-H Entrepreneur Camp in their county have the opportunity to host a booth for their business at their county fair, where they will sell their products/services directly to the public. Youth participants will learn-by-doing in this program – they create real businesses, and can make real sales!

4-H Entrepreneur Youth Exploratory Workshop (Optional)

4-H Career Pathways is an annual career readiness event held on USU's main Logan Campus. As part of the event, we will invite youth who are interested in becoming 4-H Entrepreneurs to attend a 1 hour workshop to give them an overview of the program, and begin the business development process.

4-H Entrepreneur Youth Workshops In Counties (Required)

Throughout the first quarter of each year, county facilitators will host four, two-hour long workshops to teach youth attendees about the required course content before they can begin generating sales. All course content is fun, engaging, and packaged in a PowerPoint format.

4-H Entrepreneur Sales Platform at County Fairs

During each county fair, 4-H Entrepreneurs will be given a platform to generate sales and complete real transactions for their businesses. In order to separate any product or service endorsements from Utah State University Extension, a section of the fair will be branded with 4-H Entrepreneur signage including a Memorandum of Understanding (MOU) to act as a public disclaimer. During the course, youth will be taught about individualizing the branding and advertisements for their businesses. County facilitators will be responsible for coordinating the space and booths/tables with their county fair boards.



WHAT IS 4-H ENTREPRENEURS?

The 4-H Entrepreneur program teaches youth how to start their own business to sell products or services. Youth who attend the 4-H Entrepreneur Camp in their county have the opportunity to host a booth for their business at their county fair, where they will sell their products/services directly to the public. Youth participants will learn-by-doing in this program – they create real businesses and can make real sales!

COURSE TOPICS

- Set goals
- Choose a product
- Obtain business license
- Create a business plan & budget
- Find an investor
- Purchase supplies & create your product
- Brand & advertise your product
- Sell your product
- Account your business results





KEY TERMS

Business: The practice of making one's living by engaging in commerce through the selling of goods or services

Entrepreneur: One who organizes, manages, and assumes the risks of a business or enterprise

Profit: A financial gain, especially the difference between the amount earned and the amount spent in buying, operating, or producing something

Product: An article or substance that is manufactured or refined for sale

Expenses: Costs required to run your business

Goal: The object of a person's ambition or effort; an aim or desired result

Branding: the promotion of a particular product or company by means of advertising and distinctive design

Advertising: Everything you do to reach people most likely to be willing to pay for your products or services and entice them to buy.



PRODUCT OR SERVICE DEVELOPMENT

"Find a need, fill a need, charge for it"

The content in this section has been provided by Andrea Olsen of Utah State University's Outdoor Product Design and Development Program.

Consider that before chairs existed, people most likely had to sit on the ground or on a rock. Sitting directly on the ground is, as you may know from experience, cold, wet, and uncomfortable. Also, having to crouch down and get up again could be a strain on the body, especially for older people.

Who do you think that first designer was- the one who noticed the problem of being cold, muddy, and uncomfortable sitting on the ground - and came up with the totally new idea of making something that was meant to sit on? Maybe the first chair was a pile of weeds or leaves with an animal skin put over the top. The next iteration could have been an animal skin filled with weeds or leaves: a cushion! Then, maybe it was put on a frame of sticks to raise it up off the ground: A chair is born!

Designers often work in phases to constantly improve their ideas. Did you notice that the chair didn't even come into existence in my example until the third iteration?

Now take a few minutes to notice that every item in the room you are in has been designed to solve a specific problem for a customer. The floor, the carpet, the furniture, the lights, the books, clothes, dishes, EVERYTHING has been designed on purpose, for a very specific reason. It also soon becomes apparent that some things are designed better than others!





THE DESIGN PROCESS

The Design Process is a tried-and-true method for finding solutions. It offers you a step-by-step approach to identify a problem, organize your ideas, and channel your creativity into finding a solution.

Problems come in many shapes and sizes and not all are created equal. Examples include:

1. Wanting to create a music playlist that will help you sleep
2. Needing a way to carry 40 lbs of camping equipment comfortably for 15 miles
3. Deciding what career to choose in your life

As you can see, problems can have solutions that are digital, a physical product, or a mental plan spanning years. Each of these problems/solutions have vastly different levels of impact on your life, but luckily, there is just one set of steps that can help you solve them all!

1. DEFINE THE PROBLEM

Think of a problem you'd like to solve through creating a product. Example products include: bags or backpacks, clothing, accessories, house wear products, pet products, toys, games, structures, furniture, etc.

Define the problem here _____
 (Example: The hardware on my dog's leash broke and I want to fix it instead of buying a new one)

2. COLLECT INFORMATION

Make a list of the different types of information you'll need and work through each one, taking notes and documenting the process as you go.

Example:

- Do research: Types of closures, knots, dog leashes in general, ratings and feedback on dog leashes to see what I can improve on
- Ask questions: Why did the leash break in the first place? How can I make sure my solution doesn't break too?
- Sketch out quick ideas that occur to me as I go
- Notice colors or patterns I'd like to incorporate (fingernail polish for color?)
- Look around the house for materials I can use. Belt buckle?
- Go to the thrift store and see what inspires me
- Take photos or screen shots of ideas
- Compile all research into one folder, or pin them to a bulletin board so I can see everything easily

Your List:

3. BRAINSTORM AND ANALYZE IDEAS

- With your research and inspiration in front of you, brainstorm and start sketching the ideas you like the most in your sketchbook. (do you like to listen to music as you sketch and brainstorm? do you prefer peace and quiet?)
- Scribble any notes next to the sketch to capture the idea fully.
- Explore a number of solutions. (Do at least 10). Remember, your sketches don't have to look perfect. As long as you know what they mean, it's great.
- Once you have 10 solutions pick your top three.
- At this point, it is recommended that you talk through them with a friend or family member who can offer you their constructive opinion and point out things you didn't notice, offer solutions and help you confirm that your product will solve the problem.
- Pick one final solution to prototype!



4. DEVELOP SOLUTIONS

Bring your solutions to life through the prototyping process.

- Gather the materials and tools (scissors, ruler, pens, etc.) you'll need to make a low fidelity prototype. Remember the first prototype can be very rough as it's just meant to get the idea out of your head and into the real world.
- Create a replica of your idea in physical form with anything you can find - old fabric, cardboard, duct tape, glue or staples, twine, markers, plastic wrap, tin foil, Legos, etc.
- Once you make your physical lo-fidelity prototype, you'll learn things that you'll need to fix or change that you'd never know through just a drawing alone!
- Consider how much money it will cost to manufacture your product, and how much a customer would be willing to pay.

5. GATHER FEEDBACK

- After you review your lo-fidelity prototype and make notes of what you will change, ask a friend or family member to review it as well. Have them offer constructive criticism to further improve your product and to make sure you aren't overlooking anything about the solution's function, ease of use, and appearance.
- Does the solution solve the problem effectively?

"Design is not just what it looks like and feels like. Design is how it works."

- Steve Jobs

6. IMPROVE

- Create a full size, Mid-fidelity prototype that reflects the necessary improvements from the feedback you received.
- Use actual materials (old fabric, scrap wood, metal, etc.)
- Declare it done and present your final product.



Create a Business Plan and Budget

Now that you have a product, it's time to make a plan!

According to the SBA (Small Business Administration), here are **FIVE** reasons why you need a business plan:

1. IT WILL HELP YOU STEER YOUR BUSINESS AS YOU START AND GROW.

Think of a business plan as a GPS to get your business going. A good business plan guides you through each stage of starting and managing your business. You'll use your business plan like a GPS for how to structure, run, and grow your new business. It's a way to think through and detail all the key elements of how your business will run.

2. IT'S NOT AS HARD AS YOU THINK.

A business plan is a written tool about your business that projects 3-5 years ahead and outlines the path your business intends to take to make money and grow revenue. Think of it as a living project for your business, and not as a one-time document. Break it down into mini-plans – one for sales and marketing, one for pricing, one for operations, and so on.

3. IT WILL HELP YOU TO REACH BUSINESS MILESTONES.

A well-thought-out business plan helps you to step back and think objectively about the key elements of your business and informs your decision making as you move forward. It is essential whether you need to secure a business loan or not. Keep in mind that the plan does not have to be like an encyclopedia and does not have to have all the answers.

4. IT CAN HELP YOU GET FUNDING.

Business plans can help you get funding or bring on new business partners. Having one in place will help investors feel confident that they will see a return on their investment. Your business plan is the tool you will use to persuade others that working with you (or investing in your business) is a smart decision.

5. THERE'S NO WRONG WAY TO WRITE A BUSINESS PLAN.

There is no right or wrong way to write a business plan. You can pick a plan format that works best for you. What's important is that your business plan meets your needs.



Create a Budget

The resources in this section have been provided by Jason Yerka of Utah State University's Small Business Development Center.

AS YOU DEVELOP YOUR FIRST FINANCIAL PLAN, THINK ABOUT HOW EACH OF THE FOLLOWING TERMS APPLIES TO YOUR BUSINESS:

Revenue: the return or yield from any kind of property, patent, service, etc.; income.

Non-Operating Revenue: non-operating income is any profit or loss generated by activities outside of the core operating activities of a business.

Fixed Expenses: business costs, such as rent, that are constant whatever the quantity of goods or services produced.

Variable Expenses: a company's costs that are associated with the number of goods or services it produces.

Profit: the monetary surplus left to a producer or employer after deducting wages, rent, cost of raw materials, etc.

Gross Income: total revenue received before any deductions or allowances, as for rent, cost of goods sold, taxes, etc.

Net Income: the excess of revenues and gains of a business over expenses and losses during a given period of time.

Break Even: having income exactly equal to expenditure, thus showing neither profit nor loss.

Bottom Line: the last line of a financial statement, used for showing net profit or loss.

VISIT THE FOLLOWING GOOGLE SHEETS TO HELP UNDERSTAND HOW YOUR BUSINESS CAN INCREASE PROFITABILITY.

BREAK EVEN AND PROFIT/LOSS SHEET:

[HTTPS://DOCS.GOOGLE.COM/SPREADSHEETS/D/1HKDD2YZN5EORWMBCV4GJSKZSSDFSP6XK/EDIT?USP=SHARING&OUID=104111033342177273674&RTPOF=TRUE&SD=TRUE](https://docs.google.com/spreadsheets/d/1HKDD2YZN5EORWMBCV4GJSKZSSDFSP6XK/edit?usp=sharing&ouid=104111033342177273674&rtopf=true&sd=true)

BASIC BUSINESS BUDGET:

[HTTPS://DOCS.GOOGLE.COM/SPREADSHEETS/D/1QVOSPE0ZHWJATLBZZOVJGFUV7ETHEBU2/EDIT?USP=SHARING&OUID=104111033342177273674&RTPOF=TRUE&SD=TRUE](https://docs.google.com/spreadsheets/d/1QVOSPE0ZHWJATLBZZOVJGFUV7ETHEBU2/edit?usp=sharing&ouid=104111033342177273674&rtopf=true&sd=true)



Business Licensing

Business: All activities, trades, professions or callings engaged in within the corporate limits of a city or county and carried on for the business of gain or economic benefit.
(noun)

Businesses are licensed to ensure:

- The location is properly zoned for the activity to be conducted
- The building the business will be operating in meets fire safety code standards
- All state and local codes are adhered to, ensuring the safety and well-being of our citizens
- Businesses are properly regulated



IN ACCORDANCE WITH S.B. 81 LOCAL GOVERNMENT LICENSING AMENDMENTS, BUSINESS LICENSES ARE NOT REQUIRED FOR YOUTH FOR A BUSINESS THAT IS OPERATED:

- (i) only occasionally; and
- (ii) by an individual who is under 18 years of age; or
- (b) charge a license fee for a home based business unless the combined offsite impact of the home based business and the primary residential use materially exceeds the offsite impact of the primary residential use alone.



If youth plan to sell products or services beyond their 4-H Entrepreneur experience, they should apply for the appropriate business license found here:
<https://secure.utah.gov/osbr-demo/welcome.html>





Funding your business

The following chart explains some of the ways you can fund your business. As you read through the options, decide which may be the best fit for your current situation. You may also need to seek an investor; tips for doing so will be found on the following pages.

Option	Description	Pros	Cons
Personal savings	Using what you have personally saved	Keeping control of your business Having immediate access to money	Sacrificing other things to save Not having sufficient funds
Bootstrapping	Doing all the work yourself and/or using resources you already have	Maintaining more control over your business Not needing as much cash	Not having the required skills to run your business Having slow business growth
Borrowing from friends and family	Family and friends lending you money or investing in your company	Having more loyalty and support Better financial terms of paying the money back	Straining your current relationships Unwanted involvement from family or friends
Bartering	Trading goods or services for something in return	Saving money while getting the help you need Creating future partnerships	Not being able to trade something in return Not knowing someone who provides the good/service you need
Crowdfunding	Creating a campaign and getting donations from the public	Having access to cash without having to pay anything back Getting the public excited about your idea	Not getting the word out or getting hype up to generate interest in the business idea
Taking out a loan	Getting a loan from a bank or other lender to gradually pay back	Having access to capital Maintaining control of your business	Might not qualify for a loan. Pay an interest rate. If business does not succeed, might not be able to pay the loan back.



Finding an Investor

With a business plan and budget, you're ready for an investor!

YOU WILL NEED A GOOD BUSINESS PLAN BEFORE YOU SEEK FUNDING FROM AN INVESTOR. WHY? BECAUSE THEY WILL WANT TO ENSURE THAT THEIR INVESTMENT WILL BE USED WISELY.

There are a few things to consider before you approach an investor. First, learning how to value your business is important before asking for an investment.

Business value = assets minus liabilities

Your business **assets** include anything that has value that can be converted to cash, like equipment or inventory.

Your business **liabilities** include anything that is a debt to the business.

ASSETS	VALUE		LIABILITIES	VALUE
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____	-	_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____
_____	_____		_____	_____

Business value = _____





Finding an Investor

Think about the types of investments you are seeking.

KEY TERMS

- **INVESTOR:** An investor is any person or other entity (such as a firm or mutual fund) who commits capital with the expectation of receiving financial returns.
- **LOAN:** A sum of money that is borrowed and expected to be paid back with interest.
- **INTEREST:** Money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt.



What kind of investor you will need depends on what kind of business you are wanting to start. If you require a lot of product to build or sell up front, then you will need a larger investment. As a youth entrepreneur, you may want to start with close family and friends who are able and willing to invest in your business ventures.

Common terms of an investment might include...

A SET AMOUNT OF MONEY IN EXCHANGE FOR A PERCENTAGE OF EQUITY

- **Example:** An investor will give you \$1,000 in exchange for 30% of your business.
 - **How it works:** At the end of your sales year, you will pay your investor back 30% of your gross earnings.

A SET AMOUNT OF MONEY IN EXCHANGE FOR ROYALTIES ON EACH PRODUCT SOLD

- **Example:** An investor will give you \$1,000 in exchange for \$2 from every product you sell until their money is paid back.
 - **How it works:** You can pay your investor \$2 for every sale at set times throughout the year, or pay them all at once at the end of the year based on how much you sell.

A SET AMOUNT OF MONEY AS A LOAN WITH AN INTEREST RATE

- **Example:** An investor will give you \$1,000 with an interest rate of 10% over 2 years.
 - **How it works:** You will use the \$1,000 investment to earn more money over the two year time period. Over the two years, you will end up paying back a total of \$1,200.



Production and Manufacturing



Once you have a business idea, a business plan, and funding it's time to put it all together. Remember that question about looking around you at what resources are already available to you? This is where you will want to begin using those resources.

Many local businesses and agencies are happy to help youth with their goals. Ask your County Commissioners, or County Economic Development Office, if they know of any resources available that you may need specific to your business production/manufacturing needs.

PRODUCTION AND MANUFACTURING CONSIDERATIONS

What products do you need to make?

How much money will it cost to make them, and how much can you sell them for? (profit margins)

How many do you need to have ready to sell?

What resources do you already have to help meet those needs?

How much time will it take you to complete the production?

When should you start making your products to sell at your first event?

Who can help you with manufacturing?



Branding

Now that you have a business plan and product, it's time to brand your product and choose the best way to advertise.

BUSINESS NAME

The first step of this process is to think of a business name. Think of a creative name that is easy for your customer to remember. It should roll off the tongue easily; avoid tongue twisters or generic names that don't describe your business.

TAGLINE

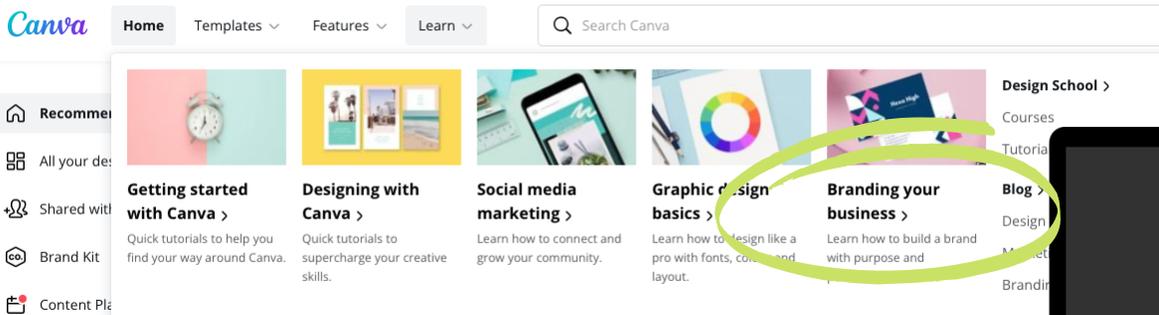
This is also a good time to think of a catchy tagline. A tagline is used to leave consumers with a positive impression of the brand. Consider your tagline a call to action, the tool you use to hook the consumer on remembering your business.

"Just do it."
- NIKE

"Eat Mor Chikin"
- CHICK-FIL-A

LOGO DESIGN

Your logo will be used in multiple locations for your business from banners, to shirts, to letters, etc. It needs to be a maximum of 2 colors and easy to read and understand. Your logo should clearly represent your business and what your product/service is. Some good examples include:



Advertising

Advertising: Everything you do to reach people most likely to be willing to pay for your products or services and entice them to buy.
(verb)

SELECT YOUR TARGET AUDIENCE:

What is a target audience? It's the particular group of consumers you plan to sell to. If you are selling dresses, who is your target audience? Who is the target audience for your product?

WHAT PLATFORMS WORK BEST FOR YOUR PRODUCT IN YOUR AREA TO ADVERTISE?



- For rural areas, **flyers** can be found hanging at businesses or post office bulletin boards. For urban areas, **newspapers** may be a better option as far as print material goes.
- **The internet** is advertising's best friend. Have your parents help you establish a **social media** presence for your business. Find local resources that could help you learn how to build a **website** (a very user-friendly and affordable program for website design is weebly.com).
- **Networking:** If you know your target audience, begin connecting with people in that demographic. Are there different groups or organizations that your product/service could benefit that you could be a part of?
- **Events:** With this program you will be able to be a vendor at a large local community event (i.e., the county fair). However, most communities have multiple events you could vendor at so watch for some that would be a good fit for you and get signed up to participate. Events are also a great networking tool.

BOOTH SPECIFIC ADVERTISING:

Your booth should be cost effective (borrow what you can), functional, attractive, and portable. The way your business looks can either attract customers or drive them away so be sure to put a lot of thought into presentation and appearance. Consider these questions while choosing your design:

How am I going to get people to come to my booth?

How can I let people know in advance that I will be selling my product at an event?

Is my vision for my booth attractive, clean, and portable?

Once your booth is ready, you need to make sure YOU are ready! It can be scary to talk to people as they walk by, but standing in the front of your booth with a handout or a question goes a long way for sales.



Customer Service

THE CONTENT OF THIS SECTION IS COURTESY OF ETHAN MIGLIORI.

BUILD RELATIONSHIPS OF TRUST

- Show genuine interest
- Look them in the eye's
- Smile
- Make your customers feel important

UNDERSTAND YOUR CUSTOMERS' NEEDS

- What does your client need?
- What are your customers' expectations?
- Ask your client questions.

SHOW YOUR CUSTOMER THE VALUE OF YOUR PRODUCT

- Talk about how great it is!
- Talk about how it will make their life easier!
- Talk about how good it tastes!
- Talk about how long it lasts!

ASK FOR THE SALE

- Don't assume they will buy your product without you asking
- You can not ask until you have earned it. This means that you need to do all you can to create the best possible experience for your potential customers so they feel confident in you and your product. Is your business appealing? Do you look professional? Have you shown them why they need your product/service in their life?

SUSTAIN THE RELATIONSHIP

- Do you have a warranty policy? (a guarantee that if your product breaks they can get their money back)
- Do you have a return policy? (a guarantee that they can get their money back if they aren't satisfied with your product, or if they need a different size, etc.)
- Thank them! If possible, send thank you cards/emails/messages.





Launching Your Business

You are ready to sell!

GET STARTED!

Check with your program facilitator to see where the best in-person sales platform will occur in your county and take initiative to start selling your products or services right now! Remember to be creative in your marketing strategies, and consider all of the resources you have readily available to generate revenue.

Here are some ideas to get started right away:

- Start a business facebook page and/or start selling on social media.
- Launch your website and create online sales.
- Find local pop-up opportunities to set up a booth.
- Partner with local businesses to sell your product in their retail locations.
- Start networking with your target audiences to generate word-of-mouth sales.

Don't forget to continue updating your budget at least monthly!

REMEMBER:

We are here to help! If you have any questions as you continue to develop your business and make sales, please contact your 4-H facilitator anytime! We have many resources to help you along the way!





Accounting & Reporting

Accounting: The action or process of keeping financial accounts.
 (verb) What you spent, what you spent it on, what you earned, where your income came from, etc.

For this section of the workbook, report your numbers your business has earned/spent after your first large community event. Refer back to your budget from lesson two and balance your finances by answering the following questions:

How much money did you spend (total expenses): \$_____

How much money did you earn (revenue): \$_____

Did you use an investor (Circle one): Yes No

If you did use an investor, it is now time to pay them back and report on the success, or failure, of your business. If you aren't on line for your goals, according to your business plan, now is a good time to review that plan and make any necessary adjustments. If you need help creating a report to send to your investors, consider using the template on the following page.





Business Plan Template

INTRODUCTION

Please briefly explain your business.

Who is providing the leadership to make decisions for your company?

Do you have any employees? If so, what are their roles in your business?

BUSINESS PLANNING

Why is your product or service superior to others that currently exist?

Who is your target audience, and how do you plan on reaching them?

How are you going to market your product so that it stands out in a retail environment?

Do you plan to sell your products/services online or in-person? Explain.

Do you plan on continuing this business in the future? If so, what is your plan moving forward? If not, what is your exit strategy?

BUSINESS FINANCES

What are the profit margins on the products/services you sell? _____

How much revenue do you want to generate this year? _____

How much of the net revenue do you plan to reinvest into growing the business this year? _____

INVESTMENT OPPORTUNITIES

If you plan on seeking an investor, what would you do with the money you raise?



Annual Business Summary

THANK YOU FOR SUPPORTING YOUNG ENTREPRENEURS IN UTAH!

Thank you for supporting my business:

This year, I was able to generate \$ _____ in gross revenue, and \$ _____ in net revenue.

Based on our agreement, I am graciously repaying you \$ _____ this year, and I appreciate your support as an investor in my company.

During my experience this year, the three most important things I learned were:

Because of your donation, my business:

Moving forward, I plan to:

Sincerely,

Thank you again for supporting Utah 4-H youth!



Questions / Comments?

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