The University of Idaho is an equal opportunity/affirmative action employer and educational organization. We offer our programs to person regardless of race, color, national origin, gender, religion, age sexual orientation, or disability.
Over-Night 4-H Camp
June 29–July 1, 2015
Darby Girls Camp
Driggs, Idaho
Call the Extension Office to register 356-3191
$70 includes travel, lodging, food, activities and Green Canyon swimming
Youth interested in being Camp Counselors must attend the planning meetings.
The 1st meeting will be held April 17th.

Summer Day Camps
Two-Day Camp
July 21-22
Ceramics
Archery
Lego Robotics
Fun with Frozen Dough
Spa Day
Fly Tying
Geology
Crime, Spy & Science
Cloverbud Day Camp
July 23rd
Cost: $7
10 am—2 pm
Lots of fun for 5-7 year olds

TEEN CONFERENCE
June 10-13
Moscow, Idaho
Register @ 4honline.com
Must have completed 8th grade up to current year graduate.

DISTRICT HORSE JUDGING CONTEST
June 12, 2015
Madison County Fair Grounds
Cost: $10 (lunch included)
I would love to see a big local turn-out as it is right here in our county. State is in Blackfoot.
Register at the Extension office.
Contests Include:
Judging (3 quality & 3 performance)
Hippology
Demonstrations
Public Speaking
Horse Bowl

PROJECT CAMP SERIES
In order to make projects available to a wider audience we are starting a new program called “SUMMER PROJECT CAMP SERIES”
These camps will be held Monday thru Friday. They will be 1 1/2 hours each day and will include the completion of a project that will be exhibited and judged in the fair.
Cost is $10 per project except Rocketry ($25) and (Sewing $15)

June 15-19
10-11:30—Beginning Sewing
1-2:30—Vet Science
July 13-17
10-11:30—Rocketry
1-2:30—Crocheting
July 27-31
10-11:30—Photography
1-2:30—Canning/Preserving

4-H NEWS
you can use...

SWINE WEIGH-IN
May 2, 2015
8—11 a.m.
Madison County Fair Grounds
COOL and Bill of Sale/Proof of Ownership Required

SHEEP WEIGH-IN
June 6, 2015
8—11 a.m.
Madison County Fair Grounds
COOL and Bill of Sale/Proof of Ownership Required

Dates to Remember:
• April 17—Camp Counselor Planning Meeting
• May 2—Swine Weigh-in
• May 6—Horse Leader Extravaganza-Jefferson County
• May 7—New Leader Orientation
• June 4—BLM Wild Horse Adoption
• June 6—Sheep/Goat Weigh-In
• June 12—District Horse Judging Contest
• June 10-13—TEEN Conference
• June 15-19—Project Camp
• June 25—Livestock Showmanship Clinic (Fremont)
• June 29-July 1—4-H Overnight Camp
• July 7-10—4-H Horse Camp
• July 13-17—Project Camp
• July 21-22—Two-Day Camp
• July 23—Cloverbud Camp
• July 27-31—Project Camp
• August 10-15—Madison County Fair

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Ways to Save on Your Home Purchase

Reduce the Principal
- Negotiate the price
- Negotiate points
- Make extra payments on the principal
- Increase the down payment
  - Borrow money from relatives at a low interest rate
  - Put off buying and save money
  - Save money for the closing costs
  - If you have 20% of the down payment, then there is no additional cost for mortgage insurance

Reduce the Interest
- Shop for low interest rates
- Pay more on the principal
- Obtain a shorter-term loan
- Obtain a bi-weekly mortgage (two payments each month)
- Make extra payments each year

Trade off between interest rate and points
- Offer to pay points for a lower interest rate, assuming you will be in the house for at least three years

Get a 15, 20, or 25 year loan
- Interest rates are lower on shorter term loans
- Payments are often not that much higher
- Save thousands of dollars in interest

Reduce the Closing Costs
- Shop for the lending institutions with low closing costs
- Negotiate the closing costs
- Study the good faith estimate to make sure closing costs are accurate

Shop around for Home Owners Insurance

Use the Tax Deduction
- The interest paid on your home is a tax deduction
- Points paid to lower the interest rate are also deductible in the year you paid them
- Property taxes are also deductible

Make extra payments or pay a little extra each month
- Put your tax return toward your mortgage
- Apply your bonus to your mortgage
- Extra money paid each month goes straight to the principal, which saves a lot in interest

Do not purchase Mortgage Life Insurance
- It is often overpriced
- Normal life insurance is usually a better deal

Stop paying private Mortgage Insurance
- When you have reached 20% equity in your home, you are not required to pay mortgage insurance, but you may have to have your house appraised
- Do not rely on your lender to tell you, you may need to ask
FOR THE FOURTH CONSECUTIVE YEAR, agricultural cash receipts set a record high. Net farm income set a record high for the second consecutive year. Cash receipts from sales of crops and livestock in 2014 are projected to be $9.70 billion, a 16% increase over 2013. Three of Idaho’s major commodities (milk, cattle and calves, and hay) set records for cash receipts. Idaho’s 2014 net farm income is projected to be $4.53 billion, up 46% from 2013. Total revenues are expected to increase by 11% to $10.47 billion, while expenses are projected to decline by 6% to $5.94 billion.

Highlights:
- With projected cash receipts of $9.70 billion, Idaho is the third-largest agricultural state in the West, after California and Washington. As measured by sales, agribusiness is Idaho’s largest industry.
- Idaho ranks first in U.S. potato production. With projected cash receipts of $885 million, potatoes are Idaho’s highest-value crop. Wheat and hay follow potatoes in projected cash receipts—$646 million and $605 million, respectively.
- Idaho’s milk production ranks third in the nation. With $3.25 billion in cash receipts, milk is the top source of cash receipts from Idaho’s agricultural production. Second to milk are cash receipts from cattle and calves, projected to be $2.47 billion.
- As measured by net farm income, Idaho is second only to California in the western states. Idaho 2014 net farm income is forecast to be 46% higher than in 2013. This jump follows the increase of 48% in 2013.

With the exception of 2009, a year of disastrously poor milk prices, livestock cash receipts have surpassed crop cash receipts every year since 2001. In 2014, livestock cash receipts are estimated to be 61% of total cash receipts and to surpass cash receipts from crops by $2.18 billion.

Federal government payments in fiscal year 2014 are estimated at $99.4 million, a decrease of 23% from 2013. Government payments were predominantly for production support (50%) and conservation programs (45%).

Rangeland Monitoring Workshop Series

Learn the basics of photo monitoring
- Permittee and allotment photo monitoring
- Monitoring kits available for purchase
- Learn about potential agency-approved certification
- Tips to estimate stocking rates and animal capacity

When & Where
- May 13: 9am—4pm Ririe Senior Center
- May 14: 9am—4pm Bonneville County Extension Office

LUNCH INCLUDED w/RSVP

Practical Training for:
- Ranchers
- Agency Resource Managers
- Conservation & non-profit organizations
- Interested Public

To Register call Jon Hogge
Jefferson County Extension
208.270.1808

University of Idaho

2015 U of I Red Books are in the extension office.
Keep track of your cattle operation all in one book
1st book—free
Additional books $5.50

For up to date Information on Idaho Cattle and Agriculture go to:
University of Idaho Extension AgBiz
http://web.cals.uidaho.edu/

Ag Extension Educators
Jon Hogge—Jefferson County (208) 745-6685
Ben Eborn—Teton County (208) 354-2961
Lance Ellis—Fremont County (208) 624-3102