



# Fallon/Carter County Homemakers

Winter 2018

Contact Us

MSU Extension  
 Fallon/Carter County  
 P.O. Box 850  
 Baker, MT 59313  
 (406) 778-7110  
 falloncarter1@montana.edu

[www.msuxextension.org/falloncarter/](http://www.msuxextension.org/falloncarter/)

[www.msuxextension.org](http://www.msuxextension.org)

[www.montana4h.org](http://www.montana4h.org)

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*“The holiday season offers a great opportunity for us to thank you for your support and efforts. We consider you an important part of our success and the future of Extension in Carter and Fallon Counties”*

**HAPPY HOLIDAYS!**



*Elin will be on maternity leave January & February and part time in March and April.. You are more than welcome to still call with any questions you may have.*

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Maggie Bainter  
 Program Assistant

Elin Kittelmann  
 Fallon/Carter Co. Extension Agent



We will also be offering Certified Seed Potatoes in 2019!  
 Let us know if you are interested in ordering some.  
 Orders need to be placed by February 1<sup>st</sup>. Potatoes should be delivered by Easter.

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## Garlic Prime Rib - *allrecipes.com*

- 1 (10 pound) prime rib roast
- 10 cloves garlic, minced
- 2 tablespoons olive oil
- 2 teaspoons salt
- 2 teaspoons ground black pepper
- 2 teaspoons dried thyme



1. Place the roast in a roasting pan with the fatty side up. In a small bowl, mix together the garlic, olive oil, salt, pepper and thyme. Spread the mixture over the fatty layer of the roast, and let the roast sit out until it is at room temperature, no longer than 1 hour.
2. Preheat the oven to 500 degrees F.
3. Bake the roast for 20 minutes in the preheated oven, then reduce the temperature to 325 degrees F, and continue roasting for an additional 60 to 75 minutes. The internal temperature of the roast should be at 135 degrees F for medium rare.
4. Allow the roast to rest for 10 or 15 minutes before carving so the meat can retain its juices.

## Fine - Tuning Cookies

*Tara Andrews (Custer Co. Agent)*

	What to Do for More	What to Do for Less
<b>SPREAD</b>	Use all butter.	Use shortening or reduce-fat spread.
	Add 1 to 2 tablespoons liquid (water, milk, or cream-not egg).	Use an egg for liquid.
	Use a low-protein flour like bleached all-purpose (but not one that is chlorinated).	Use cake flour.
	Add 1 to 2 tablespoons sugar.	Cut sugar by a few tablespoons. Switch from baking soda to baking powder (which contains mild acids).
	Use room-temperature ingredients or let dough stand at room temperature.	Use cold ingredients or chill dough before it goes into the oven.
<b>PUFF</b>	Everything under "What to Do for Less Spread."	Everything under "What to Do for Less Spread."
<b>TENDERNESS</b>	Use cake flour (low-protein flour).	Use unbleached or bread flour (high-protein flour)
	Add a few tablespoons of sugar.	Cut sugar by a few tablespoons
	Add a few tablespoons of fat.	Cut fat by a few tablespoons.
		Add a tablespoon or more of water to the flour before combining with other ingredients.
<b>COLOR</b>	Substitute 1 to 2 tablespoons of corn syrup for sugar.	Use water for liquid.
	Use an egg for liquid.	
	Use unbleached or bread flour.	Use cake flour or bleached all-purpose.

# Wellness Wednesday Desk...

Michelle Grocke Ph.D., MSU Extension Family & Consumer Sciences

The Department of Health and Human Services just released the new physical activity guidelines on Monday, November 12<sup>th</sup>. This is only the second time the government agency has put out these guidelines (the first was in 2008). The new guidelines say that any exercise is better than none - whereas the 2008 guidelines stated that in order to get the full health benefits, one needed to perform any exercise for at least 10 minutes at a time. But we now know that ANY amount of activity has benefits.

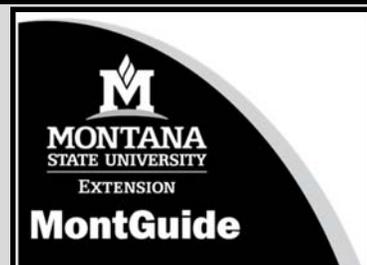
## Otherwise, the guidelines stayed largely the same. Here are the key points:

- **Preschool-aged children** (those between the ages of 3 and 5 years) should be physically active throughout the day.
- **Children aged between 6 and 17** should do 60 minutes or more of moderate-to-vigorous physical activity daily. This should include equal portions of aerobic, muscle-strengthening and bone-strengthening activity.
- **Adults** should do at least 150 minutes to 300 minutes of moderate-intensity aerobic physical activity or 75 minutes to 150 vigorous-intensity aerobic physical activity each week, or some combination. It's best when this activity is spread throughout the week, and adults should include muscle-strengthening activity of moderate or greater intensity that involves all major muscle groups on two or more days a week. If adults engage in more than 300 minutes of moderate-intensity physical activity, they will derive additional health benefits.
- **Pregnant women** or those who have recently given birth should still engage in at least 150 minutes of moderate-intensity physical activity a week, with consultation from their health care providers.
- **Adults** with chronic conditions and disabilities should still engage in the recommended amount of physical activity if they can do so.
- **Older adults** should still adhere to the regimen prescribed for all adults, but they should also do multicomponent physical activity. In particular, they should perform exercises that include balance training to reduce their risk of falls.

So try these ideas to get moving: 1) take the stairs whenever they are an option, 2) go for a 10-minute walk once during your workday, and 3) park a little further from store entrances **ON PURPOSE** when you are running errands. 😊

### New/Updated Publications:

- Silage in Montana
- Kinship Care Families: Navigating the Incarceration of a Parent
- Forage Nitrate Analysis: What Method to Use?
- Contributions Approach to Pasture Leasing: A Pasture Lease Calculator
- Getting Started with Beef to School
- Grandparents Raising Grandchildren: Learning to be an Advocate for your Grandchild



Check out these MontGuides at [msuextension.org](https://msuextension.org) or stop in at the Extension Office.

# Excel Shortcut Keys!



## Editing

Cut	Ctrl + X
Copy	Ctrl + C
Paste	Ctrl + V
Undo	Ctrl + Z
Redo	Ctrl + Y
Find	Ctrl + F
Replace	Ctrl + H
Select All	Ctrl + A
Edit active cell	F2
Clear cell contents	Delete

We offered Excel classes in Ekalaka and Baker in November and had a great turnout for them. Dustan Davis, Fallon County IT guy, was our instructor. He did a great job and we appreciated him doing it for us! MSU provided us with laptops to use for these classes. If anyone would like the handouts from the class we can send you a copy.

## TOP 15 CHRISTMAS CAROLS

[www.pastemagazine.com](http://www.pastemagazine.com)

15. "O Little Town of Bethlehem"
14. "I Saw Three Ships (Come Sailing In)"
13. "The Little Drummer Boy (Carol of the Drum)"
12. "Hark! The Herald Angels Sing"
11. "The First Noel"
10. "Joy to the World"
9. "Good King Wenceslas"
8. "God Rest Ye Merry Gentlemen"
7. "Angels We Have Heard on High"
6. "Silent Night"
5. "We Three Kings of Orient Are"
4. "O Come, O Come, Emmanuel"
3. "What Child is This?"
2. "O Come All Ye Faithful (Adeste Fideles)"
1. "O Holy Night"

## QUICKBOOKS for Small Business Owners

Michelle Patten, with Patten Bookkeeping Service. Computers and resources will be provided.

### Alzada

December 20<sup>th</sup>, 2018

Alzada Community Hall - 9:00 - 11:00 AM

### Ekalaka

December 20<sup>th</sup>, 2018

Event Center - 1:00 - 3:00 PM

### Baker

December 20<sup>th</sup>, 2018

Library Basement - 5:30 - 7:30 PM

Space is limited. Please Register: (406)778-7110

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Southwest Montana Area Revitalization Team

## Open a Montana Medical Savings Account before Dec. 31st and save about \$242 on your 2018 Montana Income Taxes

**Marsha A. Goetting is the MSU Extension Family Economics Specialist in Bozeman.**

Have you had any medical expenses so far this this year that weren't covered by your health insurance policy, a flexible spending account (FSA) or your Federal Health Care Savings Account (HSA)? If so, you can still open a Montana Medical Care Savings Account (MSA) by Dec. 31 and cover those expenses. If you deposit up to \$3,500, (the maximum in 2018) you can reduce your Montana adjusted gross income by that amount. Doing so will result in a tax savings of about \$242 that is, if you have taxable income above \$17,900.

This is really a good deal for Montanans! Thank your legislators. Yet, in past years only 1.4 percent of Montanans have taken advantage of this opportunity. When I ask why, many explain that they were told they were ineligible because they don't have a high deductible health insurance policy. WRONG. You do not have to be in a high deductible health insurance plan to be eligible for an MSA. And, unlike an HSA, you can be age 65 and over and still be eligible for an MSA. Others say they have never heard of a Montana MSA. Believe it or not these accounts have been around since 1997.

This income tax advantage using an Montana MSA does not apply to your federal income taxes and should not be confused with the Federal Health Savings Accounts (HSAs) or Federal Flexible Spending Plans (FSAs).

If you do not use any money deposited in your MSA during the year it was deposited, it remains in the account and earns interest that is free from Montana income taxation. The money in the MSA then can be used for eligible medical care expenses in future years.

If you have already paid your 2018 medical bills either by check, cash, or credit/debit card, you could add up those eligible expenses, make a deposit by December 31 and reimburse yourself from the MSA account on the same day for eligible expenses paid January through December.

The key word is paid. You can reimburse yourself for *paid* eligible medical expenses by the end of 2018. But if you haven't yet paid those bills because your health insurance company hasn't sorted out what it will pay and what you still owe, you still can reimburse yourself for those unpaid eligible expenses during 2019 when you pay them.

The amount you can use to reduce your Montana income is the total deposited, not the amount used for medical expenses during the tax year. For example, if you deposited \$3,500 in an MSA but only used \$500 for eligible medical expenses during 2018, you still get to reduce your income by \$3,500. The remaining \$3,000 is available for paying medical expenses in future years.

You can use your MSA funds to pay medical expenses not only for yourself, but also your spouse, parents, dependents and anyone else. Let me repeat that last part...you can use your MSA fund to pay for eligible medical expenses of ANYONE... your best friend, a colleague who needs the money, anyone except your dog. Again, thank your legislators for this provision passed in 2017.

Your MSA can also be used as a legacy. Some Montanans have put money in their MSAs every year, but not used it because they are saving the funds for long term care expenses. Others plan to use their MSA as a legacy for their children and grandchildren. You can place a payable on death (POD) designation on your MSA, identifying who you want to receive the money after your death. Your spouse, parents and kids can then use the money for their own eligible medical expenses without Montana income tax consequences.

During this season of giving, parents and grandparents may want to gift money to their adult children and adult grandchildren for an MSA. Whatever amount is gifted and deposited in an MSA can be taken off the adult children and grandchildren's income. The adult grandkids get the tax break, but not the grandparents.

An MSU Extension MontGuide will help you decide if you would benefit from a Montana medical care savings account. The publication (MontGuide 199817 HR) can be downloaded free <http://msuextension.org/publications/FamilyFinancialManagement/MT199817HR.pdf>

A copy can also be obtained from your local County or Reservation Extension office or by emailing [goetting@montana.edu](mailto:goetting@montana.edu).

# Farm & Ranch Management Workshop

Fallon County Fairgrounds Exhibit Hall

January 16<sup>th</sup> & 17<sup>th</sup>, 2019

Baker, MT

## Day 1 Topics:

- Introduction to Sample Farm/Ranch Operations
- Bridging the Gap: Financial Reports to Enterprise Crop Budgets
- Ranch Economic Series
- Hay Production 101 (Video)
- Family Business Issues
- Soil Fertility and Fertilization (Video)
- Pasture Leases with Sample Lease Calculation Examples

## Day 2 Topics:

- Agricultural Outlook
- Agricultural Policy Update
- Insurance Roadmap: Getting Started with Crop & Livestock Insurance
- Mineral Nutrition Impacts on Beef Cattle Production
- Integrated Weed Management (Video)
- Tips for Successful Farm Transition: Retirement & Succession Planning



**RSVP by January 8<sup>th</sup>, 2019**

Contact the Extension Office to register and if you have more questions.

(406) 778-7110 or [falloncarter1@montana.edu](mailto:falloncarter1@montana.edu)

## MSU SAUSAGE MAKING WORKSHOP

If any club or organization is interested in a sausage making workshop, let the Fallon/Carter Extension Office know. We received a grant for supplies and are eager to use them. Elin has put on a couple workshops now and is willing to put on more workshops if there is an interest!

She would be able to do some SPRING of 2019!

## MSU Extension - Winter Ag Series

Ekalaka & Baker



**Tuesday, January 8<sup>th</sup>, 2019**

Parish Hall, Ekalaka, MT 4:30-8:30 PM Meal is served by Puptown Pioneer Homemakers

**Wednesday, January 9<sup>th</sup>, 2019**

Fallon County Fairgrounds Exhibit Hall, Baker, MT

11:00 AM - 3:00 PM Meal is served by Willard Homemakers



### TOPICS:

Making Alternative Forages Work for You - Managing Risk of Prussic Acid -  
Rangeland Restoration & Management - Rancher "Rules of Thumb"

# Easy Knit Christmas Stocking Pattern

*So Happy to be Here—Candace Carroll*

Cast on 26 stitches (This is the cuff, so whatever color you would like for it to be)

White - For 10 rows alternate rows - knit 2 purl 2/ purl 2 knit 2 (for the ribbed pattern)

Red - Row 11 Knit

Red - Row 12 Purl

Red - Row 13 Knit

Red - Row 14 Purl

White - Row 15 Knit

White - Row 16 Purl

White - Row 17 Knit

White - Row 18 Purl

Red - Row 19 Knit

Red - Row 20 Purl

Red - Row 21 Knit

Red - Row 22 Purl

White - Row 23 Knit

White - Row 24 Purl

White - Row 25 Knit

White - Row 26 Purl

Red - Row 27 Knit

Red - Row 28 Purl

Red - Row 29 Knit

Red - Row 30 Purl

White - Row 31 Knit 12, Increase 1 in next stitch, Increase 1 in next stitch, Knit 12

White - Row 32 Purl

White - Row 33 Knit 13, Increase 1 in next stitch, Increase 1 in next stitch, Knit 13

White - Row 34 Purl

Red - Row 35 Knit 2 together, Knit 12, Increase 1 in next stitch, Increase 1 in next stitch, Knit 12, Knit 2 together

Red - Row 36 Purl 14, Increase 1 in next stitch, Increase 1 in next stitch purl 14

Red - Row 37 Knit 2 together, knit 13, Increase 1 in next stitch, Increase 1 in next stitch, Knit 13, Knit 2 together

Red - Row 38 Purl 15, Increase 1 in next stitch, Increase 1 in next stitch, Purl 15

White - Row 39 Knit 2 together, knit to last 2 stitches, Knit 2 together

White - Row 40 Purl 32

White - Row 41 Knit 2 together, Knit 13, Increase 1 in next stitch, Increase 1 in next stitch, Knit 13, Knit 2 together

White - Row 42 Purl 2 together, purl 28, purl 2 together

Red - Row 43 Knit 2 together, knit to last 2 stitches, knit 2 together

Red - Row 44 Purl 2 together, purl 24 stitches, purl 2 together

Red - Row 45 Knit 2 together, knit 9, knit 2 together, knit 2 together, knit 9, knit 2 together

Red - Row 46 Purl 2 together, purl 7, purl 2 together, purl 2 together, purl 7, purl 2 together

Red - Row 47 Bind off while knitting 2 stitches together, knit to last 2 stitches, knit 2 together



Fold stocking with right sides facing and sew from the toe stopping at the cuff. Turn right side and sew cuff together. Fold cuff over and voila!

To hang the stockings I made a loop of yarn and secured it by sewing it to the underside of the cuff and pulling the loop through the knitting.

\*If you would like to sew the smaller version of the stocking and want wider bands of stripes, change your color increments to 6 rows instead of 4. Enjoy!

# Fallon/Carter Homemakers Fall Council Minutes

September 26<sup>th</sup>, 2018

Alzada, MT

*Hosted by: Albion 400*

The fall council meeting for the Fallon/Carter Homemakers Council was held on September 26th, 2018 in Alzada, MT on a lovely fall day. Albion 400 was the host club. The business meeting was called to order by President Dawn Padden at 10:20 AM. Pledges were said, followed by the Club Collect. Roll call was answered by five clubs with 31 members present. One club was not represented and there were two guests and two babies present. Dues were collected from the clubs at \$3.00/member.

Minutes from spring 2018 were approved as read and the treasurer's report was given at \$1,746.37. It was noted that the Fallon County Federal Credit Union (where our accounts are located) may be merging with McCone County Federal Credit Union in the near future. The office in Baker will remain open.

Correspondence included thank-yous from Maggie Bainter for the baby gift and from Marsha Goetting, a presenter from last fall.

Nita Schallenberger reported on the scholarship fund and read a thank you from Kimberly Elmore, a scholarship recipient this year in 2018.

Old business discussions included Kathy Stieg volunteering to secure the angels for fair awards that we give every year in memory of Kay Hanley. Also, once the 4-H program is going for the new year, we will see if there is any interest in a sewing class that we may help provide sewing machines for.

Under new business it was noted that the council scrapbooks are the job of the vice-president as stated in our constitution. Elections were held and the new council president will be Lynn Gustafson; vice-president Molly Barkley; and secretary/treasurer Jean Tronstad. Thank you to all who are willing to be an officer—it is appreciated!

2019 Spring Council will be hosted by Baker Homecraft. Homemakers Heritage has cookbooks for sale and brought some to this meeting. Carol read a short message about being kind.

The meeting was adjourned and Elin Kittelmann gave the Extension updates of 4-H, weed tours and pulls, farmer's market, Excel and sausage making classes, and more.

A taco bar lunch was served by the host club with several wonderful fall desserts. Programs were Ronda Hendrickson with card making, Rita Van Norman speaking on Alzheimers, and Kelsee Gardner with her rope basket making. The day's program closed with the Alzada School children singing patriotic songs and giving the history behind each song. Last thing of the day was the silent auction closing at 3:00 PM, everyone paying up and traveling home. A great day of learning and fellowship.

Submitted by  
Carol Sparks