













**2023 Ruby Lecture, Epsilon Sigma Phi 2023 National Conference,
Billings, Montana,
September 26, 2023**

Wildflower Reflections: Why Extension is the “Bestest” Profession!


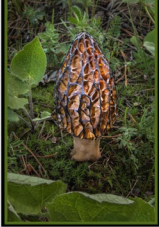





Marsha Anderson Goetting, PhD., CFP, CFCS
Professor and Extension Family Economics Specialist
Montana State University
Recipient of the 2023 National ESP Ruby Award

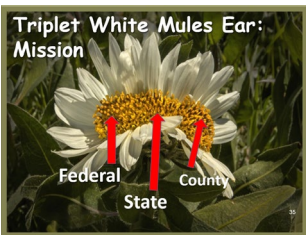
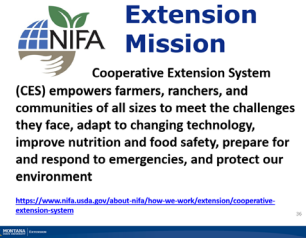




Slide	Notes
 <p>Ruby Award Lecture</p> <p>Marsha A. Goetting Ph.D., CFP®, CFCS marsha.goetting@montana.edu September 26, 2023</p>	<p>Thank you Roubie for the kind introduction.</p> <p>The email this summer announcing I had been awarded the Distinguished Service Ruby Award was really a surprise and truly an honor.</p>
 <p>Thanks!</p> <ul style="list-style-type: none"> To colleagues in the MSU Extension Alpha Chapter who nominated me National Epsilon Sigma Phi Committee who made the decision 	<p>A special shout out to my colleagues with Montana State University Extension-- Alpha chapter for nominating me.</p> <p>Thank you also to Epsilon Sigma Phi for this award.</p>
<p>Want to know past recipients?</p> <ul style="list-style-type: none"> Texas has from 1982 onward. https://www.texasesp.org/ESP-National-History/Ruby-Award-Lectures/index.htm 	<p>While I was excited to receive the email, I was also very humbled when I went to the Website listing who has received the Ruby Award since 1982.</p> <p>There were Extension directors, program leaders, presidents of universities, deans, and other professionals who have previously received the award. Texas ESP has a great website if you are interested in learning https://www.texasesp.org/ESP-National-History/Ruby-Award-Lectures/index.htm</p>









<p>Recognize Former Montana Ruby Award Winners 2000</p>  <p>Dr. LeRoy Luft • Director of Extension and Associate Vice Provost for Outreach • University of Idaho</p>	<p>There are two Montanans who have received the Ruby Award. I feel privileged and honored to join their ranks.</p> <p>LeRoy Luft received the award in 2000 when he was Director of Extension and Associate Vice Provost for Outreach at the University of Idaho.</p>
<p>Recognize Former Montana Ruby Award Winners 2003</p>  <p>Dr. Lyla E. (Tomscheck) Houglum • Dean and Director • Oregon State University Extension Service</p>	<p>Lyla Tomscheck Houglum who started her career as a 4-H agent in Ravalli County. She received the award in 2003 when she was Dean and Director of Oregon State University Extension Service.</p>
<p>June 2 Email from National</p> <p>• “.....As part of this honor you are invited to present the prestigious Ruby Lecture at the</p> 	<p>Back to the email from the National ESP office. The second part read, “.....As a part of this honor you are invited to present the <i>prestigious Ruby Lecture</i>.....”</p> <p>Oh my, I do not give lectures. I use PowerPoint to present educational programs about estate and legacy planning, financial management, Montana Medical Care Savings Accounts, and retirement planning. Ok, I have to give a lecture, but about what?</p>
<p>Asked for topic advice from Montana ESP President & Western Region Representative, Roubie Younkin</p>  <p>Her Advice Be you !</p>	<p>Aha!</p> <p>First, I will seek the advice of our Montana ESP President, Roubie Younkin who is now the western region representative.</p> <p>She said, “BE YOU.”</p>
<p>Asked topic advice from four members of Montana ESP Planning Committee</p> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;">  <p>Roni Baker Yellowstone Overall Co-Chair</p> </div> <div style="width: 50%;">  <p>Jackie Rumph Custer Tours</p> </div> <div style="width: 50%;">  <p>Jane Wolery Montana 4-H Foundation Arrangements & Decorations</p> </div> <div style="width: 50%;">  <p>Allison Kostco Broadwater Overall Co-Chair</p> </div> </div>	<p>Well, that wasn't really a topic, so I decided to ask advice from four of our Montana Planning Committee members. The two stars are the co-chairs for this year's conference.</p>
<p>Suggestion:</p> <p>• Make your Ruby Lecture motivating & exciting!!!!</p> 	<p>Their advice: “Make your Ruby Lecture motivating and exciting.”</p>
<p>Asked topic advice from 4 more members of Montana ESP Planning Committee</p> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;">  <p>Katrin Finch Cascade Room Arrangements & Decorations</p> </div> <div style="width: 50%;">  <p>Juli Snedigar Blaine Co-chair Promotion Registration & Information</p> </div> <div style="width: 50%;">  <p>Roubie Younkin Valley Entertainment Education & Opening Event</p> </div> <div style="width: 50%;">  <p>Jesse Fulbright Liberty Co-chair Promotion Registration & Information</p> </div> </div>	<p>Well, again that did not really help me with a specific topic. So, then I asked a second group of the Planning Committee.</p>


<p>2 Suggestions:</p> <ul style="list-style-type: none"> • Pleeeeeze don't embarrass us! • Don't be boring! 	<p>They had two suggestions:</p> <ul style="list-style-type: none"> • "Pleeeeeze don't embarrass us." • "Don't be boring."
<p>Asked topic advice from 3 last members Montana ESP Planning Committee</p> <div>  <p>Haley Barker Stillwater Tours</p> </div> <div>  <p>Bernie Mason Yellowstone Life Member Tours</p> </div> <div>  <p>Mandie Reed Wheatland Arrangements & Decorations</p> </div>	<p>Then I was left with the last three on the planning committee.</p>
<p>Suggestion:</p> <ul style="list-style-type: none"> • Pleeeeeze don't put people to sleep! • You are on right after lunch 	<p>What did they say?</p> <ul style="list-style-type: none"> • "Pleeeeeze don't put people to sleep." • You're on right after lunch."
<p>Serious Advice from my Montana Colleagues</p> <ul style="list-style-type: none"> • Utilize the teaching techniques you have shared with us!!! • Be you!!! • Use your wildflowers!!  <p>Marsha A. Goetting Ph.D., CFP®, CFCS marsha.goetting@montana.edu</p>	<p>On a serious note, they did say to:</p> <ul style="list-style-type: none"> • "Utilize the teaching techniques you have shared with us," • "Be Marsha," and • "Use your wildflowers."
<p>Why Wildflowers? Marsha's Story....</p> 	<p>Now at this point, you are wondering why they would tell me to use wildflowers in a presentation. I am a family economics specialist, not an Extension botany specialist."</p> <p>Well, there is a story behind my use of wildflowers.</p>
<p>Gary & I Driving to Kansas 2014</p> 	<p>In 2014 my husband, Gary and I were on our way from Montana to my home state of Kansas to visit my parents. Hugoton is in the southwestern part of the state close to the Colorado and Oklahoma borders. The drive usually takes us about two and one-half days. Believe me, that is a lot of hours on the road.</p>
<p>Gary driving while Marsha "projects"</p> <ul style="list-style-type: none"> • Making 5 x 7 Note Cards out of my wildflower pictures 	<p>Gary was driving and as usual, I was "projecting." I was putting my wildflower pictures in blank note cards. At one point I was lamenting to Gary that I was afraid my estate planning meetings were getting boring. That I needed to jazz them up somehow.</p>

	<p>His response was, “Well, don’t tell jokes, you can’t tell a joke worth a darn.” And he is right. I get to the punch line and forget it.</p> <p>Then, I started thinking about the names of the wildflowers I was making into cards and had an idea.</p>
	<p>Why don’t I try using wildflowers with names that could be used to describe estate planning situations or as reminders of key points?</p> <p>So, I did and discovered my live and webinar audiences enjoyed the connections between names and topics.</p>
	<p>My Kissing Fairy Slippers are used when I talk about the consequences of married couples putting their property in joint tenancy and using that title as a substitute for a will.</p>
	<p>When I use two pink monkey flowers I say,</p> <p>“Do not monkey around.” Be aware of the dangers of joint tenancy with right of survivorship between a parent and child on financial accounts.”</p>
	<p>The name of the Mountain Death Camas is logical to describe payable on death beneficiary designations, transfer on death registrations, and transfer on death deeds—all ways to avoid probate on an estate in many of our states.</p>
	<p>This is a picture of a Richardson’s geranium that I took in the DeerLodge National Forest in Montana after a rainstorm.</p>
	<p>I use Richardson’s Geranium to introduce Granny Richardson who like other Montanans is worried about her heirs paying an inheritance tax and her estate paying federal estate taxes.</p>
	<p>Granny and my participants are relieved when I tell them Montana eliminated the inheritance tax in 2001. And unless they have an estate over \$12.92 million, they don’t need to worry about the federal estate tax.</p>






<p>President Cruzado</p>  <p>Instilling Personal Agency: Extension's Super Power</p>	<p>Admittedly I can get carried away sometimes. This morning when Dr. Cruzado talked about the Smith-Lever Act and then the Morrill Act.</p>
 <p>Morrell Mushroom</p> <p>Morrill Act of 1890</p> <p>Get it?</p>	<p>I wanted to jump on stage and give her one of my morel mushroom photographs to introduce the Morrill Act.</p>
 <p>Marsha in her "Yellowstone Studio"</p>	<p>Here is my "Yellowstone studio" showing how I take wildflower pictures in place. The wildflowers are not picked and taken home to photograph in a studio.</p>
 <p>Steer's Head</p>	<p>Here is a wildflower you can find in Yellowstone National Park right after the snow melts. There is a valuable prize for the first person who gives me the name of this flower. Montanans zip your lips. Do not give it away. Ok. Stand up and shout out the name. [Have Montana agents give out the \$\$ signed legacy paper clips to the brave people who shout out even if they are wrong. If no one guesses Marsha will give a hint "MOOOO!"] This is a steer's head. I want to steer you to how I decided upon the topic and title of my Ruby lecture:</p>
 <p>Steer you towards: 5 Reasons Why Extension is the Bestest Profession!</p>	<p>Wildflower Reflections: 5 reasons Why Extension is the "Bestest"</p> <p>Now I just saw one of you leaning over to a colleague saying, "I bet Bestest is not even in the dictionary." I was surprised when I discovered it is listed bestest isat least in Oxford Languages.</p>
<p>Bestest Definition*</p> <ul style="list-style-type: none"> • "Means the Very Best" • "Best of the Best" • "Better than the Best" <p>*Oxford Languages</p> 	<p>Bestest means "the very best," "best of the best" and "better than the best." So, bestest is a word even if Microsoft WORD does not let it pass in WORD editor.</p>
<p>Reason #1</p> <p>Steer</p>  <ul style="list-style-type: none"> • Profession with an educational mission with impact at the Federal, State, & County levels 	<p>Reason #1: Profession with an educational <i>mission</i> with <i>impact</i> at the federal, state, and county levels.</p>

	<p>This triplet mules ear represents reason #1. We found this flower in the Gravelly Mountains this summer. Yes, it is a real flower that has triplet buds and if you could see the stems they have grown together. As soon as I saw it, I knew I had found the wildflower to stand for the mission at 3 levels: Federal, State, and County.</p>
	<p>The mission statement for the Cooperative Extension System at the NIFA Website states: “Cooperative Extension System (CES) empowers farmers, ranchers, and communities of all sizes to meet the challenges they face, adapt to changing technology, improve nutrition and food safety, prepare for, and respond to emergencies, and protect our environment. https://www.nifa.usda.gov/about-nifa/how-we-work/extension/cooperative-extension-system</p>
	<p>Arkansas: Our Mission: “We strengthen agriculture, communities, and family by connecting trusted research to the adoption of best practices.” https://www.uaex.uada.edu/about-extension/mission-statement.aspx</p> <p>Each state has developed its own mission statement.</p>
	<p>Colorado State University Extension mission: “Providing trusted, practical education to help you solve problems, develop skills, and build a better future.” https://extension.colostate.edu/colorado-state-mission-statement/</p>
	<p>Utah State University Extension provides research-based programs and resources with the goal of improving the lives of individuals, families, and communities throughout Utah.</p> <p>USU Extension operates through a cooperative agreement between the United States Department of Agriculture, Utah State University, and county governments. https://extension.usu.edu/</p>
	<p>Wildflower Reflection for Mission:</p> <ul style="list-style-type: none"> • Keep in mind the importance of the 3-way partnership between Federal, State, and County. • When was the last time you reviewed your mission as an Extension Professional?




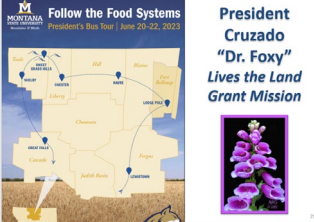


<p>Reason #1</p>   <ul style="list-style-type: none"> • Profession with an educational mission with impact at the Federal, State, & County levels 	<p>We have examined the “mission” from reason #1. Now let’s look at the impact of Reason 1.</p>
 <p>Explorer's Gentian</p> <p>EXPLORE Impacts</p>	<p>I am using this blue Explorer’s Gentian to explore program Impacts.</p>
<p>EXPLORE “Director Dialogues”</p> <ul style="list-style-type: none"> • Dr. Cody Stone <ul style="list-style-type: none"> ▪ Executive Director of Extension, Montana State University • Ends each session with appreciation for the impact we have on the “people & places” of Montana  	<p>During COVID, Cody Stone, our Executive Director of Extension at Montana State University, started offering monthly Director Dialogues Webinars and has continued them since.</p> <p>He ends each session with a statement of appreciation for the impact we have on the people and places of Montana.</p>
<p>As Extension Professionals:</p> <ul style="list-style-type: none"> • Researching content • Planning for effective ways to share the information • Educating • Working with clientele to improve their lives & the places they live • Planning for IMPACT 	<p>Just think of that. Every day we Extension professionals are :</p> <ul style="list-style-type: none"> • thinking about researching content, • planning for effective ways to share the information, • educating, and • working with our clientele to improve their lives and the places they live in. <p>We are planning to have IMPACT.</p>
 <p>EVERYWHERE YOU LOOK, UT</p>	<p>The University of Tennessee must have had an impact just by getting this farmer to print this on his barn. Everywhere you look: “University of Tennessee.”</p>
 <p>EXTENSION IMPACT REPORT</p> <p>283 136 398 5,607</p> <p>22,654,920</p> <p>CONTACTS WITH THE PUBLIC</p> <p><small>Report WEB 12.21.2022.pdf</small></p>	<p>Tennessee also has an Extension Impact Report that is available on their website. Over 22.6 million contacts with the public.</p> <p>https://utextension.tennessee.edu/wp-content/uploads/sites/5/2023/01/Extension-Impact-Report-WEB_12.21.2022.pdf</p>

 <p>Cooperative Extension Service</p> <p>LAST YEAR, EXTENSION PERFORMED</p> <ul style="list-style-type: none"> 15,622 Educational classes 18,284 Landowner visits 36,030 Extension contacts 422,639 Extension minutes <p>https://www.uaex.uada.edu/</p>	<p>Then we have the Arkansas Cooperative Extension Service which also has a website showing 13,622 educational classes, 18,384 Landowner visits, and so on. https://www.uaex.uada.edu/</p> <p>These types of reports are a start towards identifying impact.</p> <p>Do you get feedback from your administration that sharing numbers is not enough anymore? We need to share IMPACT.</p>
<p>Headline</p>  <p>• Montana Cooperative Extension Service reaches 17,000 Montanans with 10-lesson study at home course "Estate Planning for Every Montanan"</p>	<p>This became abundantly clear to me when I first offered a 10-lesson study at home course in the early 1980s. We had over 17,000 participants. For a new specialist I was beyond excited to have that type of enrollment</p>
<p>Marsha "learns" need for impact in the early 1980s</p> <p>Annual Conference</p> <p>"Estate Planning Study at Home Course causes Extension Financial Deficit"</p>	<p>Quite frankly, however, printing that many copies and mailing the lessons out once a week did put MSU Extension in a financial hole. So, during our Annual Conference the program got the "blame" for the deficit.</p> <p>Well, I was bummed so I decided I wanted to see if, because of the program, Montanans were taking action towards estate planning. I wanted to assess the impact!</p>
<p>Don Dillman:</p> <p>1978</p> <p>Mail and Telephone Surveys: The Total Design Method</p> 	<p>At some Extension training, I learned about a book that explained how to conduct an evaluation tool for a program. The author of the book was Don Dillman (who was at the time at Washington State University). I listed potential actions I wanted people to take because of the self-study course. The evaluation survey tool was mailed to a "random proportional stratification" of the 17,000 participants. And I must brag a bit, I received a national award for that study.</p>
<p>EXPLORE Impacts of Estate Planning Course</p> <ul style="list-style-type: none"> 38% Made an appointment with an attorney to have a will written or revised. 46% Reviewed beneficiary designations on life insurance policies. 59% Discussed estate planning with a spouse. 62% Reviewed an existing will. 65% Reviewed ownership titles on financial accounts (checking, saving, securities). 	<p>Some of the impacts of the "Estate Planning for Every Montanan" study at home course were:</p> <ul style="list-style-type: none"> 38% Made an appointment with an attorney to have a will written or revised. 46% Reviewed beneficiary designations on life insurance policies. 59% Discussed estate planning with a spouse. 62% Reviewed an existing will. 65% Reviewed ownership titles on financial accounts (checking, saving, securities). <p>So, rather than just saying 17,000 participated I could show impact.</p>
<p>Board of Trustees</p> <ul style="list-style-type: none"> Chair of Section on Taxation & probate 38% Made an appointment with an attorney to have a will written or revised. 	<p>And the evaluation had other uses I didn't anticipate. I shared the information with the Section on Taxation and Probate Chair of the State Bar the fact that 38% made an appointment with an attorney to have a will written or revised. He shared that fact with the Board of Trustees of the State Bar. He later told me, that "shut up" those attorneys who thought Extension was trying to replace them.</p>

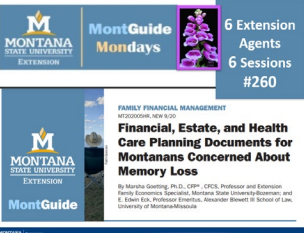
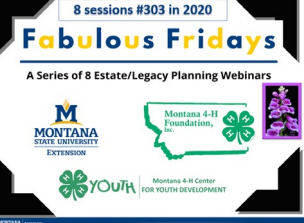

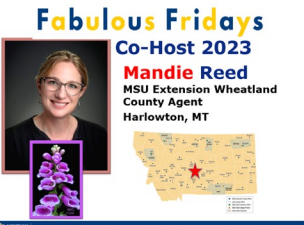

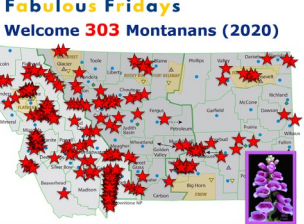
<p>"EXPLORE State Specific Impact 2023"</p>  <p>Cancer program</p> <ul style="list-style-type: none"> • Healthwise for Guys • 2,600 • 74% plan to do skin self-checks  <p>https://neafcs.memberclicks.net/assets/documents/impact/2023-impact/2023%20Community%20Health%20and%20Wellness.pdf</p>	<p>NEAFCS featured specific state programming such as a cancer program, "Health wise for Guys" in North Dakota reaching 2,600. An impact was 74% plan to do self-checks.</p> <p>https://neafcs.memberclicks.net/assets/documents/impact/2023-impact/2023%20Community%20Health%20and%20Wellness.pdf</p>
 <p>❖ EXPLORE Impact 12,020 time sensitive text messages 90% intended to drink more water</p>  <p>https://neafcs.memberclicks.net/assets/documents/impact/2023-impact/2023%20Community%20Health%20and%20Wellness.pdf</p>	<p>12,020 Drink Water Georgia Text Messages were sent out. What was the impact? 90% intended to drink more water.</p> <p>https://neafcs.memberclicks.net/assets/documents/impact/2023-impact/2023%20Community%20Health%20and%20Wellness.pdf</p>
<p><i>Wildflower Reflections: Explorer's Gentian</i></p>  <p>❑ EXPLORE what people did as a result of your program.</p> <p>❑ Report Numbers & FEATURE Impact</p>	<p>Wildflower Reflections for program impact:</p> <p>Why are you teaching what you are?</p> <p>What actions can they take as a result of your program?</p> <ul style="list-style-type: none"> • Explore what people did because of your program. • Report on numbers and FEATURE impact.
	<p>Next, I want to steer you to the second reason "Why Extension is the 'Bestest' Profession."</p>
<p>Reason #2</p>  <p>Steer</p> <ul style="list-style-type: none"> • Profession that has an overall organization (ESP) with a meaningful <i>creed</i> 	<p>Reason #2: Profession that has an overall organization (ESP) with a meaningful creed.</p>
 <p>Penstemons or Beardtongues</p> <p>Talk'n the Creed</p>	<p>These are called penstemons or beardtongues depending on what part of the country you are from. Can't you just see they are Talkin' the Creed?</p>

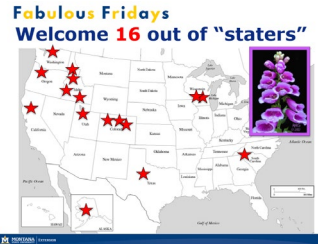


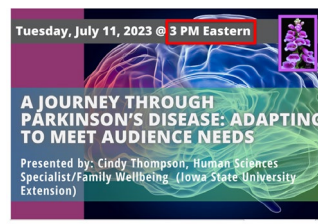



<p>Definition of a Creed</p> <ul style="list-style-type: none"> • A creed, is a statement of the shared beliefs of a community. • Extension is a shared community 	<p>A creed is a statement of the shared beliefs of a community. Extension is a <i>shared</i> community.</p>
<p>This morning we had the reading of the Creed by Roubie Younkin, President, Alpha Chapter Western Representative</p> 	<p>This morning we had the reading of the Creed by Roubie Younkin, President, Alpha Chapter and now Western ESP Representative</p>
<p>The Extension Worker's Creed</p> <p>K-STATE Research and Extension</p> <p>https://www.ksre.k-state.edu/employee_resources/creed.html</p>	<p>Here is another approach used by Kansas State Research and Extension that was developed in the COVID era..</p> <p>https://www.ksre.k-state.edu/employee_resources/creed.html</p> <p>I am going to take 1 minute and 30 seconds to share.</p>
 <p>Wildflower reflection from the Talk'n Penstemons-- Take the creed to heart: "Because we believe these things, we are Extension Professionals"</p>	<p>Wildflower reflection:</p> <p>The Talkin' Penstemons say, "Take the creed to heart because we believe these things! We are Extension professionals!"</p>
 <p>Steer you towards: 3rd Reason Why Extension is the "Bestest" Profession!</p>	<p>Next, I want to steer you to the third reason "Why Extension is the 'Bestest' Profession."</p>
<p>Reason #3</p> <p>Steer</p>  <ul style="list-style-type: none"> • Profession that survives change to thrive! 	<p>Reason #3: Profession that survives change to thrive.</p> <p>Just think about the various changes Extension has endured. Budget cuts resulting in reorganization in many states. Suddenly being moved to Kansas City. Everyone is fired and must reapply for their positions. While Montana is doing well now, I well remember the mid-80s when we lost 16 agent positions and four tenured Extension faculty positions.</p>

 <p>Fox Glove</p>	<p>The wildflower I have chosen to stand for this reason is a fox glove.</p>
 <p>Fox Glove BE FOXY: SURVIVE CHANGE TO THRIVE</p>	<p>We need to be “foxy” to survive change and thrive.</p>
 <p>WWI, the deadly flu pandemic, The Great Depression, WW II</p> <p>They survived & thrived</p>	<p>Think of your great-grandparents and grandparents. They survived WWI, the first deadly flu pandemic, The Great Depression and the Dust Bowl days, World War II, and the Korean War. Which of my grandma’s looks the oldest? Grandma Anderson had smallpox at age 21 and had white hair from then on. But, of course, having 16 children is enough to give anyone white hair.</p> <p>Our grandparents survived change and managed to thrive.</p>
<p>Change & Adapt to Leadership Shifts (49 yrs).</p> <ul style="list-style-type: none"> ▪ University Presidents 9 ▪ Directors of Extension 9 ▪ Department Heads 8 ▪ County Agents ? 	<p>As I ponder change, I think of administrative changes or what I call “Leadership Shifts” during my 49 years with Extension. I’ve survived and yes thrived,</p> <p>9 University presidents, 9 directors of Extension, and 8 department heads.</p> <p>And more county agent changes in 49 years than I can count. Many of you have survived more than I have, and I hope you are thriving as well.</p>
<p>President Cruzado A. K. A. “Dr. Foxy”</p>  <p>Waded Cruzado, Ph.D., reshaping the face and future of the Treasure State’s first land-grant institution since 2010.</p>	<p>But I want to give extra credit to our current MSU President. MSU Extension has more than thrived, particularly after Waded Cruzado arrived at MSU in 2010.</p> <p>Cody don’t tell her, but I call her “Dr. Foxy” for all the ideas she has come up with to recognize staff and faculty</p>
  <p>Roni Baker</p>  <p>Keri Hayes</p>  <p>Jane Wolery</p>	<p>She is more than just the great speaker we heard this morning. First, she came forward with the idea of the Pure Gold Awards with nominations from faculty and staff across our four campuses.</p>






	<p>Dr. Cruzado recognizes the number of years of service with a special gathering called “Celebrating Milestones in Service” during the fall. Extension is included. YEA!</p>
	<p>In the Spring Dr. Cruzado recognizes individuals for their excellence in each of the four MSU Service Excellence standards: competence, courtesy, reliability, and safety. Each winner received a cash award of \$1,000. And Yes, Extension faculty and staff have been winners.</p>
	<p>The Excellence in Outreach Award in 2023 went to Michell Grocke-Dewey and Jennifer Munter, Extension faculty in the Department of Health and Human Development.</p>
	<p>Dr. Cruzado lives the land grant mission. She takes her President’s Council on a bus trip every year across Montana during the summer. “Follow the Food Systems” was the tour in 2023.</p> <p>Cody, our MSU Extension Director suggests the ideas for the tours, Extension plans them, and volunteer leaders and 4-Hers magically appear to help with the meals and share about the 4-H program.</p>
	<p>Let’s talk about change. In 1974 I was an area Extension Specialist in Kansas handwriting content for my newsletters and giving them to my secretary to type. That was 49 years ago.</p> <p>In the 80s I used overhead transparencies. Do any of you out there remember overheads?</p>
	<p>By the 1980s I confess I was almost the last specialist to get a computer.</p> <p>Another change was the invention of PowerPoint in the 1990s. No longer did I have to use overhead transparencies</p>

<p>Marsha's Changes</p> <ul style="list-style-type: none"> • 2017  • 2023  	<p>Then at some point I was talked into having two monitors for my computer. Now I don't know how I got along without them.</p> <p>This year the Extension Foundation is offering training in AI and ChatGPT.</p> <p>After the Extension Foundation's Webinar on AI and Barbara O'Neill's ChatGPT I seriously thought about having one of the software programs write my speech, but by the time I figured out how to use the software we would have landed on Jupiter.</p>
<p>Change</p> <ul style="list-style-type: none"> • What influenced the biggest change or pivot in your programming methods during the last 10 years? • COVID 19  	<p>What has influenced the biggest change in your programming methods during the past 5 years?</p> <p>I expect your answer would be COVID 19.</p>
<p>Montana March 20, 2020</p> <ul style="list-style-type: none"> • Beginning of the shut down in Montana because of COVID-19 • 32 programs cancelled <ul style="list-style-type: none"> • rest of March • April • May 	<p>When the shut down in Montana happened, I had 32 programs that were cancelled. I was really disappointed because some of the communities had asked me for the first time for an estate planning program.</p>
<p>❖ FOXY Virtual Platform</p> <p>* Each Extension faculty member had a room</p>  	<p>MSU Extension County agents and specialists were told of a virtual platform that we did not even know about. Each Extension faculty member had a Webex room of our very own.</p>
<p>Tuesday Tips</p> <p>A Series of 30-Minute Estate and Legacy Planning Webinars</p> <p>April – June 2020 10 sessions #260 Jan. & Feb. 2021 8 sessions #407</p> <p>Co-Host Marsha A. Goetting Ph.D., CFP®, CFS Professor & Extension Family Economics Specialist Department of Agricultural Economics & Economics</p> <p>Co-Host Emily Standley MSU Hergen County Extension Agent</p> 	<p>Right after the “shut down” I was contacted by one of our newer agents, Emily Standley. She said she would like to work with me on an estate planning series on webex. She volunteered to handle the technology if I would handle the subject matter. Ah, what a relief as I knew I couldn't talk and remember what button to click at the same time. Two weeks later we had our first Tuesday Tips. By then Emily was confident about technology and I put my faith in the fact she knew what she was doing.</p>
<p>❑ Primitive “Cave Woman” Webex Program April 7, 2020</p> 	<p>As I look back that series was a bit primitive. Look at that sheet behind me as the background. Now everyone has their Extension and University background. And my camera was blurry on the recording.</p>










	<p>After that, we experimented with MontGuide Mondays webinars. I involved 6 agents in the series where we discussed an estate planning MontGuide per week.</p>
	<p>Our most popular webinar series has been Fabulous Fridays which is an estate planning series sponsored by the Montana 4-H Foundation and 4-H Center for Youth Development.</p>
	<p>I was privileged to have two county agents who shared the teaching load of Fabulous Fridays.</p> <ul style="list-style-type: none"> • Kim Woodring from Toole County was the first Co-host and
	<ul style="list-style-type: none"> • Mandie Reed from Wheatland County was the Second Co-host.
	<p>This past spring, we had special guests who were Montana 4-H Alumni. They were interviewed by Jane Wolery, our new dynamic Montana 4-H Foundation Director.</p>
	<p>My assistant, Keri Hayes, places stars on a map after people register for our webinars, so we all see the location of attendees across Montana. The stars also show me where I need to do more marketing of the program.</p>


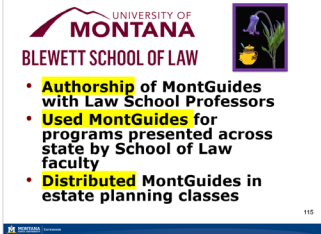
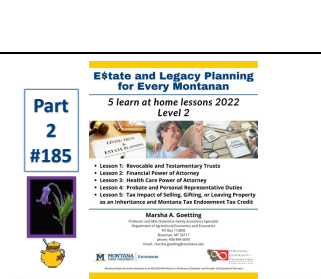
	<p>She also puts stars on a United States map as a way of recognizing our out of state participants.</p>
	<p>My colleagues in financial management in other states also made the change to virtual.</p> <p>I have never been able to attend the Personal Finance seminars for professionals that Maryland offered until it went virtual. And this year I was honored when I was asked to be one of the speakers.</p>
	<p>States used creative approaches such as the Money Minute videos Christopher Sneed and last year's Ruby Winner Ann Berry developed along with 6 FCS agents.</p>
	<p>Topics can go across state lines. This was a great one. Adapting to meet audience needs was presented by Cindy Thompson from Iowa State University: A journey through Parkinson's Disease.</p>
	<p>Minnesota has a wealth of family focused webinars that they are still doing and with new topics. https://extension.umn.edu/families-and-youth/family-focused-webinars</p>
	<p>Extension have also teamed up with the University of Minnesota Wellness program to offer 200 wellness points. I bet those incentives are working.</p>
	<p>Wildflower Reflection:</p> <p>Be foxy about change. Survive Change to Thrive.</p>









	<p>Next, I want to steer you towards the fourth reason “Why Extension is the ‘Bestest’ Profession.”</p>
 <p>Profession with exceptional mentors inside Extension & collaborators outside Extension.</p>	<p>Reason #4: Profession with exceptional mentors inside our organization and collaborators outside Extension. Those two could also be reversed.</p>
	<p>A Wise Owl told me to use a Pink Owl’s Clover to represent mentors within Extension.</p>
	<p>Elinor Anderson was the family economics management specialist for Kansas Extension when I was there. She took me under her wing to help me understand what an Area Extension Consumer Education specialist should do.</p> <p>She warned me that if I moved into the estate planning area when I moved to Montana that the agents will “never let you let it go.”</p>
	<p>Dr. Neil Harl at Iowa State University is who I refer to as the “Father of Estate Planning.” When I was an area specialist in Kansas, I wrote him a letter asking for his estate planning materials and he sent me a box full of resources free of charge.</p>
	<p>Then another mentor is Barb O’Neill who is now a Rutgers Cooperative Extension Professor Emerita. I refer to her as the “Specialist’s Specialist.” If there is anything out there that is new, she is on right on it, such as AI and ChatGPT.</p>






 <p>UNIVERSITY OF MINNESOTA EXTENSION</p> <p>Dr. Marlene Stum, Professor Emeritus</p> <p>Who Gets Grandma's Yellow Pie Plate?</p> <p>MORE VIDEOS</p>	<p>How many of you here have presented the program “Who Gets Grandma’s Yellow Pie Plate?”</p> <p>Marlene Stum, Professor Emerita with University of Minnesota Extension, did the research and developed this outstanding program. I am honored she was willing to develop a MontGuide with me for distribution in Montana.</p>								
<p>Mentors</p> <ul style="list-style-type: none"> • We think of mentors as being older. • Mentors can also be from the younger generations <table border="1"> <tbody> <tr> <td>Generation X</td><td>Born 1965 – 1980</td></tr> <tr> <td>Millennials</td><td>Born 1981 – 1996</td></tr> <tr> <td>Generation Z</td><td>Born 1996 – 2012</td></tr> <tr> <td>Generation Alpha</td><td>Born 2013 – 2025</td></tr> </tbody> </table>	Generation X	Born 1965 – 1980	Millennials	Born 1981 – 1996	Generation Z	Born 1996 – 2012	Generation Alpha	Born 2013 – 2025	<p>We think of mentors as being older. Mentors can also be from the younger generations.</p> <ul style="list-style-type: none"> • Generation X born 1965 - 1980 • Millennials born 1981 - 1996 • Generation Z born 1996 - 2012 • Generation Alpha born 2013 - 2025
Generation X	Born 1965 – 1980								
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 <p>TV4HNETWORK</p> <p>MONTANA 4-H CONGRESS LIVE STUDIO AUDIENCE</p> <p>AIRING FROM MSU BOZEMAN JULY 11-14, 2023</p>	<p>This past July I attended the Banquet which is always held on the last night of 4-H Congress. The tradition is for two of the retiring Ambassadors to give a presentation focusing on 4-H.</p>								
 <p>Mikiah Cook</p> <ul style="list-style-type: none"> • Montana 4-H Congress 2023 • Retiring Ambassador Address 	<p>One of the speakers, Mikiah Cook, shared her background of feeling so insecure that when she got elected as an officer in her 4-H club she asked her leader if she “has” to sit at a table up in front during meetings.</p>								
 <p>“Does this mean I have to sit up at the table in front of the club members?”</p> <p>Her leader's response, “Have to, you GET to sit up here with us!”</p>	<p>Her wise 4-H leader looked at her dead in the eye and reminded her she did not HAVE to sit up front, she GETS to sit with other officers; she gets to be in 4-H; she GETS to be a member of the soccer club; she GETS to attend 4-H Congress. “This was the first time the “get to mentality was introduced to my life, it made a huge impact on the way I saw the world.</p>								
 <p>Have to Have to Have to Have to</p> <p>BSH 2023</p>	<p>I am sitting there at the banquet thinking I “HAVE” to give a Ruby Lecture.</p> <p>I “HAVE” to give a Ruby Lecture.</p> <p>I “HAVE” to give a Ruby Lecture.</p>								

	<p>Mikiah, turned my thinking around:</p> <ul style="list-style-type: none"> I GET to attend the ESP conference. I GET to share my passion for Extension, a profession that has brought me challenges and satisfaction for 49 years. I GET to share my excitement at having the honor of presenting the Ruby Lecture.
	<p>Thank you Mikiah Cook for becoming my mentor in 2023.</p> <p>The 4-H Congress banquet last summer must have been an evening of enlightenment for me.</p>
	<p>There was a second speaker, Abagail Curtis, who was another retiring ambassador. She shared the many IMPACTS of 4-H in her life.</p> <p>"In my life, the largest impacts have come from encouraging words, smiles and simple words. We all have people in our life who can change our perspective with a few simple words. Life consists of a serious of impacts. Little moments every day collecting into one giant, beautiful picture. Life and people IMPACT us, but we also have influence over everyone we meet."</p>
	<p>Abigail’s certainly had an IMPACT on my thinking. I hope I have had an IMPACT on people who have attended my educational programs through the years.I hope I have had an IMPACT on the agents and specialists I have worked with since 1974.</p>
	<p>Thank you, Abigail Curtis, for becoming my mentor in 2023.</p>
	<p>Other mentors within Extension include our ESP members and especially our life members.</p>


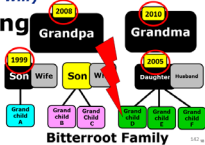
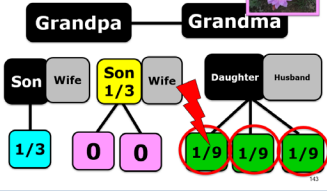



<p>Mentors  <small>Extension Support Program The Extension Professional's Regulator</small></p> <ul style="list-style-type: none"> • Attributes of Life members <ul style="list-style-type: none"> • Knowledge • Enthusiasm • Dedication • Loyalty • Understanding • Commitment • Dependability • ESP Life members, please stand & be recognized as our Mentors 	<p>Our life members have many attributes:</p> <ul style="list-style-type: none"> • Knowledge, Enthusiasm, Dedication, Loyalty, Understanding, Commitment, Dependable • ESP Life members, please stand & be recognized as our Mentors.
<p><i>Wildflower Reflection from a Pink Owl's Clover</i></p>  <p>Express appreciation to your mentors before they are gone!</p>	<p>Wildflower Reflection</p> <ul style="list-style-type: none"> • Express appreciation to your mentors before they are gone.
<p>Reason #4</p> <p>Steer</p>  <p>Profession with exceptional mentors inside our organization & collaborators outside Extension.</p>	<p>Now I want to steer you to the second part of Reason 4: I am going share examples of collaborators outside Extension who have been a part of my programming.</p>
 <p>Sugar Bowl</p> <p>Represents Collaborators outside Extension</p>	<p>The sugar bowl is used to represent those Collaborators outside Extension.</p>
<p>Sugar Bowls On a bad hair day!</p> 	<p>These are Sugar bowls on a bad- hair day. That was supposed to be humorous. Ha ha. Moving along.</p>
<p> STATE BAR OF MONTANA</p> <p>Business, Estates, Tax, Trusts, & Real Property (BETTR) Section</p> <ul style="list-style-type: none"> ❖ Reviewed MontGuides (fact sheets) since 1980 ❖ Provided funding for printing of study at home course in the 80s ❖ Answer questions I don't have answers to because I do not have a law degree  	<p>My first collaborators were attorneys with the State Bar of Montana,</p> <ul style="list-style-type: none"> ❖ Reviewed study at home course and MontGuides (fact sheets) since 1979 ❖ Provided funding for printing of study-at-home course in the 80s. ❖ Answer legal questions which are not appropriate for me to answer because I am not an attorney. <p>I have also attended and presented at their Continuing Legal Education Seminars.</p>






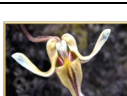
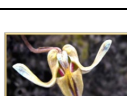
	<p>AARP Montana is a wonderful collaborator for webinars. They know how to get a crowd.</p> <p>For the past four years we have had over almost 4,000 attending our Wisdom Wednesdays Webinars.</p>
	<p>AARP also has Tele-Town Halls with amazing participation.</p> <p>Now would I stay on the telephone for 50 minutes listening to me? Probably not, but these people do.</p> <p>AARP says I has a following.</p>
	<p>The Director of Geriatric Education Center at the University of Montana is a great collaborator. The Center has provided funding for educational programs such as using storybooks to explain Alzheimer's to children and adults.</p>
	<p>Faculty members in the school of Law at the University of Montana are also great collaborators.</p> <ul style="list-style-type: none"> • Authorship of MontGuides with Law School Professors • Use MontGuides for programs presented across state by professors in the School of Law • Distribute MontGuides in estate planning classes
	<p>The Montana Community Foundation came to me and asked if they could fund my estate planning meetings. My response was "Sure if local community foundations collaborate with the local MSU Extension agent". MCF has:</p> <ul style="list-style-type: none"> • provided funding for the past 7 years. • provided funding for our study at home course in 2022. • requested in-service training for MCF staff & virtual programs for local community foundations.
	<p>The Community Foundation paid for the printing and mailing of our study-at-home course this year. Our "mail room guy" Joel and my assistant Keri gave more than 100% to make this possible. As a specialist, you can have lots of ideas. But if you don't have dedicated staff to carry them out you are sunk.</p>



   <p>• Providing partial funding for a 2-part magazine (in Process)</p> <p>• Alzheimer's & Related Dementias: Support for Montana Farmers/ Ranchers & their Families</p>	<p>These organizations have provided partial funding for a magazine (in Process)</p> <ul style="list-style-type: none"> Alzheimer's & Related Dementias: Support for Montana Farmers/ Ranchers & their Families
	<p><i>Wildflower Reflection from the Sugar Bowl:</i></p> <ul style="list-style-type: none"> Appreciate & Recognize Your Collaborators.
	<p>I want to steer you towards the last and 5th reason" Why Extension is the 'Bestest' Profession."</p>
 <p>Green Gentian</p> <p>Takes up to 20 years to bloom</p>	<p>Reason #5: Profession who values our volunteers.</p> <p>I'm using the Green Gentian as the flower to illustrate this part. A green gentian plant takes up to 20 years to bloom and then it dies.</p> <p>But that is not true of our leaders. Many are wonderful teachers of youth during their first year.</p>
	<p>And, if you squint your eyes a bit, don't you think the green gentian looks a little like a 4-leaf clover?</p>
	<p>University of Nevada, Reno thanks 4-H Volunteers across the Nation.</p>

 <p>University of California UC Master Food Preserver Program</p> <p>https://mfpp.ucanr.edu/</p>	<p>The University of California has a Master Food Preserver Program and volunteers then help with answering questions.</p>
 <p>UF IFAS University of Florida Hillsborough County</p> <p>FloridaMMM MasterMoneyMentors</p> <p>https://fycc.ifas.ufl.edu/extension2/financialmanagement/3MAMA/3MAMA_brochure.pdf</p>	<p>Florida also has Master Money Mentors volunteers.</p>
 <p>THE UNIVERSITY OF MAINE Cooperative Extension Maine Master Gardener Volunteers</p> <p>Cooperative Extension in Cumberland County</p> <ul style="list-style-type: none"> • UMaine Cooperative Extension 4-H Page • How to Become a UMaine Extension 4-H Volunteer • Volunteer E-Learning Course <p>https://extension.umaine.edu/gardening/master-gardeners/</p>	<p>The University of Maine has the Master Gardener Program and so does Montana and other states with trained volunteers.</p>
 <p>Wildflower reflection from a Green Gertian</p> <p>Appreciate & Recognize Your Volunteers</p>	<p><i>The Wildflower reflection from the Green Gertian.</i></p> <ul style="list-style-type: none"> • Appreciate and Recognize your Volunteers.
 <p>BONUS</p> <p>"Bestest" Educational Engagement Tool for Live Programming</p>	<p>Bonus time: I thought if I had time, I would share my "bestest" engagement tool for live programming.</p>
 <p>Participant Engagement Tool #3</p> <ul style="list-style-type: none"> ➤ Response Clickers for "In person" presentations <p>Joel Schumacher MENTOR</p> <p>Thank You!</p>	<p>My favorite participant engagement tool is a response clicker for each participant. The person I owe a huge thanks for this tool is my colleague, Joel Schumacher. He convinced me I was not "too old" to learn new tricks and I could conquer my technology fear and figure out how to use the clickers effectively with an audience. Joel is also one of my mentors.</p>

<p>What fraction, if any, does Grandchild D receive? (Multiple Choice)</p> <table border="1"> <thead> <tr> <th>Option</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Nothing</td> <td>38%</td> </tr> <tr> <td>1/6</td> <td>29%</td> </tr> <tr> <td>1/8</td> <td>10%</td> </tr> <tr> <td>1/9</td> <td>24%</td> </tr> </tbody> </table>	Option	Percentage	Nothing	38%	1/6	29%	1/8	10%	1/9	24%	<p>And I grew to love response clickers. I can ask personal questions about estate planning and my participants get to respond anonymously. They also get to see the results and find they are just as “smart” as everyone else. Or, in some cases, they find everyone else also “clicked” the wrong answer.</p>
Option	Percentage										
Nothing	38%										
1/6	29%										
1/8	10%										
1/9	24%										
<p>Marsha's "Least" Favorite Participant Engagement Tool #4</p> <p>Standup Vote</p>	<p>But today I will use my least favorite method as I do not have enough response clickers for a crowd this large. Because we have been sitting for a long time, I will use the stand-up method.</p> <p>I know, I know, some of you are saying well Marsha, have everyone pull out their phones and use Kahoot. But to be honest, by the time I figured out how to do that we would be in the new year.</p>										
<p>Bitterroot</p> <p><i>Montana State Flower</i></p>	<p>The flower I am using is the bitterroot, our Montana state flower.</p>										
<p>Bitterness that results from LACK of planning</p> <ul style="list-style-type: none"> • No will or trust <ul style="list-style-type: none"> ▪ State Intestate Statutes decide how property is distributed after your death 	<p>It also stands for the bitterness that can happen in families from lack of estate and legacy planning. Do you know of such a family?</p>										
<p>Bitterroot Family 1990s</p>	<p>Let me introduce you to the Bitterroot family. First, you have spouses. Later they have three children who marry and then bless them with grandchildren, so they become Grandpa and Grandma.</p>										
<p>Bitterroot Family</p>	<p>Then tragedy strikes. The son on the left was killed in a small airplane crash in Western Montana. Their only daughter was killed in an auto accident in eastern Montana. Then the husband passed away from Alzheimer's. That left Mom with all the property in her name only. Then Mom passed away without any type of estate plan. What happens to her property when she dies without a written will, trust, or beneficiary designation? Her property passes by the law of intestate succession, which means the state controls who receives her hard-earned assets. See the red lightning bolt on Grandchild D. What share, if any, does that grandchild receive? You have four choices. That way you have a 25 percent chance of being correct. These are the possible responses. A. Nothing, B. 1/3, C. 1/8, D. 1/9</p>										

<p>Another "Bestest" Participant Engagement Tool</p> <p>Legacy Clips For participating</p> 	<p>Now to encourage you to take part in the voting. Legacy Clips are going to be awarded to those of you who participate and stand up when the answer you think is correct is called.</p>
<p>Question</p> <p>What fraction, if any, does Grandchild D receive from Grandma? (no will)</p> <p>A. Nothing B. 1/6 C. 1/8 D. 1/9</p>  <p>Bitterroot Family</p>	<p>Stand up if you think Nothing is correct. Ok sit down when you have a legacy clip.,</p> <p>Stand up if you think 1/6 is correct. OK, sit down when you have a legacy clip.</p> <p>Stand up if you think 1/8 is correct. OK, sit down when you have a legacy clip.</p> <p>Stand up if you think 1/9 is correct. Keep standing until you have a legacy clip.</p>
<p>Right of Representation</p> 	<p>Why is 1/9 correct? Right of Representation used in most state statutes. How does the right of representation work? Think of it this way. How many children did Mom and Dad have? 3 kids, right. Two are deceased but they each have children. That means the property will be divided into thirds for at the level of the children. The turquoise grandchild receives 1/3, representing what the kid's dad would have received. The pink grandchildren receive nothing. Why? Because their parent received the 1/3 inheritance. And a third of a third is 1/9, so that is what the green grandchildren receive.</p>
<p>Grandma, a life member of ESP, could have written a will</p> <p>▪ Left her assets to:</p>  <p>2023 ESP National Conference</p>	<p>Grandma could have written a will. If she were a life member of ESP, I would bet she would write a will leaving her assets to ESP. Now wouldn't the ESP Development Fund Committee appreciate Grandma's bequest.</p>
<p><i>Wildflower Reflection from the Bitterroot:</i></p> <p><i>You need to decide</i></p> <p><i>*if you want right of representation to apply in your family.</i></p> <p><i>*if you want to leave assets to your favorite non-profit, which of course is ESP</i></p> 	<p>Wildflower reflection from the Bitterroot:</p> <ul style="list-style-type: none"> • Decide if you want the right of representation to apply in your family. • Decide if you want to leave assets to your favorite nonprofit, which of course is ESP.
<p>Participants get in the act Note in the chat panel</p> <p>• "I know "thistle bee" a great presentation."</p> 	<p>Conclusion:</p> <p>On a webinar, it's fun when participants get in the act. One man wrote in the chat panel "I know "thistle bee" a great presentation.</p>

 <p>Observation from a Lady Slipper:</p> <p>Marsha, Time has "slipped" away</p>	<p>Observation from a Lady Slipper. Marsha Time has slipped away.</p>
<p>Steered</p> <p>5 Reasons Why Extension is the "Best-est" Profession!</p> 	<p>My goal was to steer you toward 5 reasons Why Extension is the "Bestest" profession.</p>
<p>Reason #1</p> <p>Steered</p>  <ul style="list-style-type: none">our profession has an educational mission with impact at the Federal, State, & County levels 	<p>Reason 1 was our education mission with impact at the federal, state, and county levels.</p>
<p>Reason #2</p> <p>Steered</p>  <ul style="list-style-type: none">our profession has an overall organization (ESP) with a meaningful creed! 	<p>Reason 2 was our meaningful creed.</p>
<p>Reason #3</p> <p>Steered</p>  <ul style="list-style-type: none">our profession survives CHANGE to thrive! 	<p>Reason 3 is we survive change to thrive.</p>
<p>Reason #4</p> <p>Steered</p>  <ul style="list-style-type: none"> ...our profession has exceptional collaborators outside & mentors inside Extension 	<p>Reason 4 is our exceptional collaborators outside and mentors inside Extension or collaborators inside and mentors outside.</p>
<p>Reason #5</p> <p>Steered</p>  <p>.....our profession values our volunteers</p>	<p>And Reason 5 is how Extension values our volunteers from all walks of life.</p>

 <p>BONUS Marsha's Favorite "Bestest" Educational Engagement Tool</p>	<p>I am glad I had time to share with you my Bestest participant engagement tool: response clickers.</p>
 <p>If you don't have a memory like this Elephant's Head</p>	<p>Now, if you don't have a memory like this Elephants Head.</p>
 <p>A copy will be available at the ESP Web Site or Texas https://www.texasesp.org/ESP-National-History/Ruby-Award-Lectures/index.htm</p>	<p>A copy of my lecture with web links will be at the ESP site or Texas. https://www.texasesp.org/ESP-National-History/Ruby-Award-Lectures/index.htm</p>
<p>Don't FORGET!!</p>  <p>Forget-me-nots</p> <p>To thank your mentors, colleagues, collaborators, & volunteers for their part in making your Extension programs the "Best-est"</p>	<p>Don't forget to thank you colleagues, collaborators, & volunteers for their part in making your Extension education programs the "Bestest" they can be.</p>
 <p>Wood Lily</p> <p>In conclusion, I "wood" like to say once again Thank You for the Ruby Award</p>	<p>My wood lily reminds me, I "wood" like to say thank you once again for the Ruby Award. It's a highlight of my career.</p>