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Improve Your Finances: Follow This Financial “To Do” List

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Looking for ways to enhance your bottom line? Consider the following “to do” list which contains ten financial improvement strategies:

✓ **Build an Emergency Fund.** Set aside at least three months expenses as a reserve for the unexpected (e.g., car repairs, unemployment, medical bills). Place this money in a CD or money market fund to earn a market-based rate of return.

✓ **Check Your Credit Report.** By law, credit reporting agencies must provide one free credit report per year to New Jersey residents. Companies to contact include Experian (800-682-7654), Equifax (800-685-1111), and Trans Union Corporation (800-916-8800).

✓ **Set Measurable Financial Goals.** Set specific targets of what you want to achieve and when. An example of a specific goal statement is saving \$6,000 for the downpayment on a new car in January 2002. This translates into \$2,000 of annual savings during 1999, 2000, and 2001 or about \$38 per week.

✓ **Invest Tax-Deferred for Retirement.** Start with an employer savings

plan, especially if there is a match. Then fund an Individual Retirement Account (IRA): Roth and/or traditional. Other tax-deferred options include a SEP or Keogh plan for self-employed persons and fixed or variable annuities.

✓ **Chip Away at Debt.** Set a goal to pay off a loan or credit card balance by a certain date. Contact Rutgers Cooperative Extension for a PowerPay analysis to accelerate debt repayment.

✓ **Bank a Windfall.** Save a holiday bonus or tax refund instead of spending it. A \$1,200 tax refund, invested at ten percent, would be worth \$20,939 in 30 years and \$240,165 if invested annually.

✓ **Shop Around for Goods and Services.** This includes the purchase or use of home contractors, insurance policies, credit cards, and banking services. Use the “Rule of Three” and compare at least three providers with criteria such as cost and experience.

✓ **Become an Investor.** Despite their recent volatility (big price swings), stocks have outperformed other asset classes (e.g., bonds, cash) over the long term. Stocks can be purchased directly through brokers, companies with DRIP plans, or online brokerage firms (e.g., E*Trade) or indirectly through growth mutual funds.

✓ **Keep Good Records.** Save annual stock or mutual fund statements to determine future capital gains and receipts related to tax deductions. Purchase an inexpensive home filing system with labels and file folders at an office supply store.

✓ **Re-evaluate Your Finances Periodically.** Financial planning is a dynamic process that is affected by changes in personal circumstances (e.g., marriage), economic conditions, and tax laws. It is important to review and revise progress toward financial goals and make needed changes as warranted. □

HIGHLIGHTS

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Mature Adults Interacting With Community Youth: *More Than a Good Feeling*

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Remember the last time you truly felt a sense of community? As the year 2000 approaches, as technology mandates that even our social security checks be direct deposited, and as we seem to have *less not more* time to do things we planned for retirement, we realize that we can't turn back time. This article is for all of us who, for whatever reason, have limited interaction with the youth in our neighborhoods. This is a call for action.

Retirees, mature adults, seniors—whatever we choose to call ourselves—know that the present is what we have and that the future belongs to the youth we see exiting local school buildings around 3:00 everyday. Sometimes we know some of these youngsters, as one or two may be our own grandchildren. More likely, they are nameless. They are someone else's children who have been taught not to approach the stranger that we are to them; or they are the adolescents who knock on our doors and ask us to purchase something from a catalog.

We may think some teenagers look and act a little "tough" and that the younger group needs to learn better manners. They may think of us as out-of-touch with what is important in their lives. Some stereotypes take decades to dissolve. But, as with all stereotypes, they begin to disappear as we interact with people one-on-one.

It's not as important how we lost connection with neighborhood children, rather that they remain a vital part of our community. And we have something precious to give them. According

to Regina Kessler, author of *Who Says Retirement Has to be Boring*, "Today more than ever, our younger generation needs the guidance and support of those who are older and wiser."

Can you name several older adults who took the time to listen to you, who helped you work out a problem, assisted you in figuring out the many questions that started with "Why?," offered a connection to the richness of your culture, and/or who were instrumental in developing your self-esteem when you were a child? I bet you can. Here's an opportunity to thank those people by getting involved with today's youth. And once you get involved something else can happen. You will probably experience that wonderful sense of community again.

Intergenerational programs may be a term made popular in the last decade but, as we remember from our own youthful experiences, the idea of getting people from different generations together is not. According to Generations United, a national coalition dedicated to intergenerational programs and issues, "Intergenerational programs provide opportunities for individuals, families, and communities to once again enjoy and benefit from the richness of an age-integrated society. They reach beyond the needs and interests of the individuals involved and enrich society as a whole."

Want to become involved in an intergenerational activity or program? There are many types from which to choose! Contact a school and ask about their mentoring program. Ask the county Division on Aging or a local AARP group for a referral to area intergenerational activities. Volunteer for youth programs such as 4-H

through Rutgers Cooperative Extension. Connect with Generations United through their web site <http://www.gu.org> and the New Jersey Intergenerational Network at <http://www.stockton.edu/~NJIN>. Or you could start by striking up a conversation with one of those neighborhood kids.

Anne-Michelle Marsden, along with colleague Debi Cole, 4-H Youth Department member, regularly cooperate with Atlantic County government to plan, implement and evaluate a variety of intergenerational programs. □

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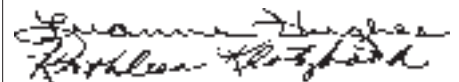
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Is It Safe? *Fight BAC*[™] Today!

Daryl L. Minch, FCS:
FCS Educator, Somerset County

Take this quiz below:

1. Do you thaw meat or poultry on the counter?
2. Do you eat rare or medium-rare beef?
3. Do you eat raw seafood?
4. Do you eat sunnyside-up eggs or like your scrambled eggs a little wet?
5. Do you drink unpasteurized cider?
6. Do you taste food to “see” if it’s still good?
7. Do you cook food which might be bad because the cooking will kill any germs?
8. Do you cool foods after cooking, before putting them in the refrigerator?

If you answered “yes” to any one of these questions, then you’re at risk for foodborne illness. People in high risk categories: young children, pregnant women, older adults and people with suppressed immune systems need to be particularly careful. Let’s see why these practices are unsafe.

Myth: Thawing meat or poultry on the counter is safe.

Meat and poultry thaw from the outside to the inside. This process can take several hours or days depending the size of the food product. During this time the outside of the meat will warm up enough to let bacteria grow and some bacteria will even produce toxins. By the time the meat or poultry is completely thawed, you could have enough bacteria or toxins to make you very sick. Cooking a food may not destroy all toxins so this will not insure a safe product.

To be safe, thaw all meat, poultry or other protein foods in the refrigerator, under cold water or in the microwave oven. Cook the thawed food promptly.

Myth: Eating rare or medium-rare beef, raw seafood, sunnyside up eggs or undercooked scrambled eggs is safe.

Eating undercooked foods puts you at risk for foodborne illness. Food needs to be thoroughly cooked to kill all bacteria. A thermometer is the only way to be sure meat and poultry have reached the proper internal temperature. Color is not an indicator of doneness, especially in ground meat. (See chart for proper finished cooking temperatures.)

Myth: Drinking unpasteurized cider or other juices is safe.

In recent years several outbreaks of foodborne illness occurred in unpasteurized juices including apple juice and cider. While the industry works on solutions to this problem, the best way to be safe is to drink pasteurized juices.

Myth: Tasting food to “see” if it’s still good is OK.

You can not see, smell or taste bacteria. The food may be unsafe for a long time before bacterial colonies are large enough to see. **When in doubt, throw it out. Do not taste the food first!**

Myth: Cooking food that might be bad will kill any bacteria.

Some bacteria produce toxins that are not destroyed by normal cooking temperatures. These toxins can still make us very sick. Follow the “when in doubt” rule.

Myth: Cooling food after cooking and before putting it in the refrigerator is better for the refrigerator.

Maybe this was important when we used ice to cool the icebox, but today’s modern refrigerators can handle hot food. It is better to cool food quickly and reduce bacterial growth, rather than to save on the electric bill. Cool food quickly in shallow containers, then repackage to save space or freeze for later use. Maintain your refrigerator at 40° F or below and maintain your freezer at 0° F.

Everyone can *Fight BAC* by following four simple steps:

Clean: Wash hands and surfaces often

Separate: Don’t cross contaminate

Cook: Cook to proper temperatures

Chill: Refrigerate promptly

Bon Appetite!

Contact your local Family and Consumer Sciences Educator for fact sheets on food safety, including one on how long food keeps in the refrigerator, freezer and pantry. □

Cook it Right!

Beef, Veal, Lamb, Pork, Leftovers:	160° F
Ground beef :	160° F, Do NOT rely on color to indicate doneness
Ground poultry:	165° F
Poultry:	180° F
Fish:	opaque; flesh flakes with a fork
Shellfish:	opaque throughout
Eggs:	yolk & white are firm



Teen Talk

Jane Herman:

FCS Program Associate, Middlesex County

It seems that children can turn almost overnight into teens. When they do, moms and dads need to rethink their parenting strategies. “However, setting limits is still a good thing for parents to do during the teenage years,” says Douglas Powell, head of Purdue University’s Department of Child Development and Family Studies. “Communication may be the key to striking the balance in those years between childhood and becoming an adult. It’s important to acknowledge the feelings and ideas of children at all ages. Teens especially are working through many issues regarding their identity and peer group.”

A parent who is suddenly cut off from what used to be pleasant and open conversations with a child is going to feel hurt—and react accordingly. Parents sometimes also worry that this inability to talk means the child is becoming a moody social misfit—or worse. Often, the truth is that teens just don’t want to share their thoughts with an adult. Understand that teens may not want to talk about what they do with friends because then the experience won’t really belong to them anymore. Instead, work on being a good listener. This means asking fewer questions and giving a lot less unsolicited advice.

Adolescence is a period of emotional growth, a time to question and reject authority.

Listening may not always be convenient, but be available to talk about anything. If necessary, do some research on issues like sexuality. Avoid judging. This only makes them hesitant when they want to talk. Try to remain calm and try to see things from your teen’s point of view. It is a challenge, but try to remain firm on the main issues (drugs) while bending on less crucial issues (such as clothes or hairstyles).

Try communicating indirectly. Sometimes, in order to be heard, write a letter. Your kids can digest your thoughts on their own time, when they are less defensive and more open to your thoughts. Tapes can also work. By instructing them through people they admire, the same piece of advice from an admired teacher is “sheer brilliance.”

SEE TEEN TALK ON PAGE 7

Letters to the Editor

Dear Kathleen & Luanne:

We now have access to the Internet and my kids and I are excited about “surfing the web.” Can you recommend any sites that will educate and entertain?

Sincerely,



T.S.

Monmouth County

Dear T.S.:

The web can be a terrific learning tool when used properly. Try these two sites. They cover topics that you and your children will enjoy.

The FDA Kids Home Page – <http://www.fda.gov/oc/opacom/kids>

The Food and Drug Administration (FDA) has developed the FDA Kids’ Home Page, a special Internet home page designed to help kids ages 9 through 12 years learn more about the agency and its public health activities. Kids can now learn about FDA through a host of fun activities, such as a medicine cabinet word find, a food safety quiz, an interactive human skeleton, and a pet care tips section. The web site also has a Parents Corner and links for teens.

HHS Initiative to Eliminate Racial & Ethnic Disparities in Health – <http://raceandhealth.hhs.gov>

The US Department of Health and Human Services (HHS) is launching a new Internet site to make available information about its Initiative to Eliminate Racial and Ethnic Disparities in Health. This new strategy was unveiled earlier this year to eliminate racial and ethnic health disparities in 6 key areas of health status by the year 2010. While the web site is geared to citizens interested in racial and ethnic health disparities, HHS hopes that local community leaders, churches, health care professionals, community-based health providers, and minority health experts will access the web site as well.

Have fun “surfing”!

Kathleen & Luanne

Self-Esteem in Adolescence: Similarities and Differences in Gender

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Specialist in Human Development

Self-esteem consists of one's sense of self-worth and feelings of effectiveness and competence. An individual with high self-esteem feels worthy and deserving of the good things in life and feels confident in his or her ability to overcome obstacles and accomplish what he or she desires. Self-esteem is not innate nor does it stay the same throughout one's lifetime. It is susceptible to a number of different influences. An individual's current situation, his or her successes, and a number of other social forces affect self-esteem. Self-esteem is especially vulnerable during adolescence.

Researchers have found that the level of self-esteem in boys and girls plummets with the onset of adolescence. This decline happens when adolescents form their identities, develop a sense of self, and take "action" and plan for the future (Branden, 1995). In this process, they encounter many new challenges and new influences. These changes affect the way they see themselves. Peer acceptance, academic achievement, physical changes, career goals, and so forth are all prominent in adolescents' lives. Their successes and failures in these areas contribute to their level of self-esteem.

Even though all normally developing adolescents suffer a blow to their self-esteem, boys generally have a higher level of self-esteem than girls. Moreover, boys' self-esteem improves throughout adolescence, while girls' self-esteem stays essentially the same (Chubb et al., 1997). The reason for this difference is that boys seem to

evaluate themselves based on a number of areas. If they do not feel good about themselves in one area such as being athletic, they usually feel confident in other areas such as in their math skills. This contributes to overall higher self-esteem (Bolognini et al., 1996). Boys also feel more competent academically than girls do; since the emphasis on academic performance for future success increases during adolescence, boys generally have higher self-esteem (AAUW, 1992).

Researchers have found that the level of self-esteem in boys and girls plummets with the onset of adolescence.

Girls, on the other hand, evaluate themselves more narrowly, usually in a social area. They express less confidence in their talents and have lower career aspirations than boys. This is due to the greater emphasis that is placed on their social behavior (Bolognini et al., 1996; AAUW, 1992; Allgood-Merten et al., 1991). Academic competence is not encouraged in girls as much as in boys even though it is very important in society and for one's future (AAUW, 1992). Most girls' focus is steered towards such sex-typed behaviors as seeking out relationships, taking care of their appearance, and being pleasing and accommodating. They are given the impression that these things are more important to their future than intelligence and competence (Branden, 1995). Unfortunately, these "feminine" attributes do not help girls succeed in the public arena nor do they help them

feel worthwhile and competent (Allgood-Merten et al., 1991). Given these facts, it's easy to see why most girls have lower self-esteem than boys.

Parents and educators should be aware that self-esteem fluctuates for both boys and girls. Adults should be especially aware of the degree self-esteem drops at the onset of adolescence and the fact that most girls experience a greater decline than do boys. Parents and educators can do many things to help adolescents build their self-esteem. Parents should communicate with their teens, set realistic goals for them, be diplomatic, and give discriminant praise and constructive criticisms. Educators should set up non sex-typed activities such as karate that build self-confidence, give meaningful feedback to girls as much as boys, and encourage assertiveness in classrooms and groups. Always remember that "The level of our self-esteem is not set once and for all in childhood. It can grow as we mature, or it can deteriorate...Self-esteem can rise and fall and rise again over the course of a lifetime" (Branden, 1995). □

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Keeping Your Cool in a Volatile Stock Market

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Many new investors have entered the stock market for the first time over the last three years and they have had enjoyed a great ride, mostly up. However, since July, investors have experienced an inordinate amount of market volatility and their first losses, which has left many shaking in their boots and wondering what to do. Should one bail out now or just hang tough? To answer that question and to be a successful investor, it is critical to know your personal risk tolerance level.

Keep in mind the two most critical factors in dealing with risk are your time horizon and your discipline. If you have the time—10 years is best—to let your money grow and the discipline to leave it alone, the stock market provides the best returns. It may be helpful at this point to review some of the different types of risks all investors face along with some coping strategies to deal with them.

Economic Risk is the risk that the economy will suffer a general slowdown and go into recession with possible reduced company earnings resulting in falling stock and mutual fund prices. Your coping strategy is to remember why you invested in stocks or mutual funds in the first place. If you are a long-term investor, (e.g., saving for retirement), you should probably stay with your investment plan. Over the past two decades, there has been only one five-year period when the U.S. stock market suffered a loss. You might consider diversifying your investments by investing both domestically and internationally and in stocks and bonds.

Market Risk involves the temporary overvaluation and undervaluation of various investments due to the emotional behavior of investors. Your coping strategy is to DIVERSIFY, DIVERSIFY, DIVERSIFY, owning both domestic and international mutual funds and/or stocks and bonds. Perhaps use the services of financial advisor if you are unsure of how your assets should be allocated. Look beyond the moment to your long-term goals. The biggest mistake investors make is making long-term decisions based on short-term market volatility.

Industry Risk occurs when the general economy is strong and the markets reaching new highs, but the industry in which you are invested is having problems. Your coping strategy is to be sure you are not invested too heavily in a single industry or sector of the economy, e.g., technology. If you are invested in broadly diversified stock

Keep in mind the two most critical factors in dealing with risk are your time horizon and your discipline.

funds or in balanced fund, (made up of stocks and bonds) industry risk will be moderate. If your financial situation changes, (e.g., retirement, divorce or birth of a child) you may want to adjust your investment strategy.

Credit Risk is the chance that a borrower won't repay what is owed. Your

coping strategy is to only hold bonds that have high ratings from the various rating services like Moodys or Standard & Poors. Another approach is to hold a portfolio containing both high- and low-rated bonds, diversifying across many issuers and types of



bonds. This is easily accomplished by choosing a top rated mutual fund with an excellent manager. Morningstar Mutual Funds, available in your public library, is an excellent reference to compare and monitor funds.

Interest Rate Risk is the chance that interest rates will change the value of your investment. For example, when interest rates rise, bond prices fall; when interest rates fall, bond prices go up. Your coping strategy is to select bonds with maturities spread from short to long term. Invest in bond mutual funds that hold issues of varying maturities. Decide when you will need the money and invest in bonds that match your time horizon.

Remember, it is difficult to control or manage the various types of risk if you are unaware of them. You must identify these risks, understand them, and develop strategies to control them. □

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Making the Moments Count: Quality Time for Busy Families

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For most families, today's world seems to run at top speed. Work schedules, school activities, sports, homework and community service barely leave time for an extra breath. Families feel that "quality time"—time spent sharing, learning and growing together—is an elusive luxury.

Where do busy families find the time? Within these hectic schedules are those moments, those little blocks of time, e.g., riding in the car while running errands, walking to the corner store, driving your child to dance class or soccer practice, waiting at the bank drive-in window, standing in line at the post office. These periods of "down time" can be viewed as a gift. Here are some ideas for activities that will help parents and children make the moments count:

Mystery Noise—One person closes his/her eyes, while the other makes a noise with an object. The person with closed eyes tries to guess what object made the sound. Take turns being both listener and noisemaker.

What's the story?—With younger kids, take turns answering the question, "If you were an animal, which one would you be and why?" With older kids ask, "If you could be someone else right now, who would it be and why?" Parents should answer, too.

Pyramid Detective—While shopping in the supermarket, identify where the products you're buying fit on the Food Guide Pyramid. Let younger kids see how many food groups they can find, or have them arrange items in the

shopping cart according to food groups. Ask older kids to look for a certain nutrient, like vitamin C, then discuss its benefits for a healthy diet.

Listen Up—Parent and child both close their eyes for 30 seconds. Then, each one takes turns telling the other how many sounds they heard and what the sounds were (lawn mower, bird singing, airplane flying, people talking, vacuum cleaner, etc.).

Story Building—Create an "add-on" story with your kids. Parents can start the story with a sentence or two, like "When the children came downstairs for breakfast they were surprised to find a big..." Pass the "story spinning" to your child, allowing them to add a line or two. Take turns adding parts of the story and let it grow for a few minutes. Suggestion: Pass a coin, magic wand, trinket etc. each time the storyteller changes. This adds to the fun!

When families use their imaginations, they can invent the most creative ways to fill "down time," which requires patience and is often difficult for growing children. These activities are just the beginning! The more practice families get, the more these activities will lead to real two-way communication. Sharing time together enables parents and children to grow closer. So, make the moments count and know that you are making an investment in your family's future. And, most important: have fun! □

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Teen Talk

(CONTINUED FROM PAGE 4)

Teaching responsibility is another parental concern. Let your teen do the worrying. If you do all the worrying for your teen, he will feel as if he's off the hook. The goal is to give the appropriate amounts of worrying back to the teen. He can then begin to take responsibility for himself, but not so much worrying that he is overwhelmed. All you can do is enforce the consequences because they must create the teaching moment. For example, your teen is constantly losing things that are important to her—her musical instrument, new sneakers, books, etc. As cold as this might sound, this is your daughter's problem. Don't rescue her. She has to feel what it is like not to have her new sneakers for a while. Let her wear an old pair and work with her on how to earn money to purchase a new pair. But don't pick up the pieces. If this loss does not inconvenience her, then she has no reason to become more responsible. She has to learn to solve problems of her own making on her own, not by handing them over to you or somebody else.

Adolescence is a period of emotional growth, a time to question and reject authority—a crucial stage of development. Remember when you were a teen and all the scary feelings you had? Just try to be cheerful and ignore your adolescent's mood swings as much as you can and expect some inconsistency. Make sure your expectations for your teen are reasonable. Focus on all the things your teen does well and praise your teen for a job well done. □

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