

# VISIONS

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## LifeKeys – A New Statewide Initiative for New Jersey Families

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In the Fall 1999, the Family and Consumer Sciences Department of Rutgers Cooperative Extension implemented a new program called LifeKeys. The objective of LifeKeys is to improve the quality of life for New Jersey residents by building their skills, education, and knowledge. The following “frequently asked questions” dialog is an update on LifeKeys.

### What is LifeKeys?

Let’s face it, real life doesn’t come with an instruction manual. People need a place to turn for education about all of the ages and stages of their lives. LifeKeys is a comprehensive human development program which brings together the best information on topics like parenting, care giving, child development, relationships, aging, and much more. LifeKeys offers classes, courses, newsletters, and other materials created by top professionals and delivered right to your community.

### What are the goals of LifeKeys?

LifeKeys has programs and information to help people cope with the changes that happen over their life span — things like dealing with divorce, caring for aging parents, strengthening relationships, or grandparents raising grandchildren to name a few. LifeKeys strives to increase

people’s self-confidence and skills while decreasing their stress.

### How will progress be monitored?

Participants who sign up will complete a brief survey to determine their needs and interests. They will then receive top priority for information, classes, and publications that match their needs. Follow up evaluations will be sent periodically to check on participants’ satisfaction with LifeKeys and their progress toward their personal goals. All survey information will be kept confidential.



### Who can participate?

LifeKeys will be open to all New Jersey residents. Activities will vary from county to county, but all will have access to the most up-to-date programs and information. Statewide newsletters and programs also will be developed.

### Is there a charge for LifeKeys?

There is no cost to become a “Life-Time Member” of LifeKeys. Most activities and programs will be free. There may be minimal costs for some materials, but

every effort is being made to defray costs with sponsors or grants.

### How do I sign up or get more information about LifeKeys?

Contact your local RCE office to receive membership materials and a sign up kit. It’s free and easy to become a “Life-Time Member” of LifeKeys. Contact your local RCE office or check out our web site for more information ([www.rce.rutgers.edu](http://www.rce.rutgers.edu)).

### What does LifeKeys offer?

#### Parenting Courses

- ❖ Kindergartners are Special: Handle with Care – for parents of 4 to 6 year olds

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# How & When to Take Your Vitamins

Luanne Hughes, MS, RD,  
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Gloucester County

If you're like many people, you're taking at least one vitamin to supplement your diet and help you get all the vitamins you need to stay healthy. But, did you know that how and when you take your vitamins can affect how your body actually uses what you're taking?

Use these tips to make sure you're getting the most out of your vitamins – and your minerals.

## Multivitamin/Mineral Supplements

The best time to take a multivitamin/mineral supplement is with a meal. The reason is simple. A full stomach takes longer to empty. This gives stomach muscles more time to agitate and break down the tablet at the same time that they shred food. That helps your supplement to dissolve more thoroughly and, in turn, be absorbed more easily into the body.

Having food in your stomach may also reduce the stomach irritation some people experience when taking vitamin/mineral supplements.

### Quick Tips:

- Don't spend the extra money on supplements labeled "Time Release." Time-released supplements work the same way as standard supplement products – they just cost more.
- Purchase supplements with the USP (United States Pharmacopoeia) designation on the label. This assures that the product meets established potency and purity standards, and has been lab-tested to dissolve in 30 minutes (so that its ingredients can be properly absorbed). Supplements that do not dissolve within 30 minutes are not likely to be absorbed by your body.

## Single Vitamins or Minerals

### Calcium

For most women, getting an adequate amount of calcium is a top priority for keeping bones healthy and preventing osteoporosis.

For best absorption, choose supplements made with calcium citrate, calcium carbonate, or calcium lactate. Take your calcium supplements with meals, too, to enhance absorption.

### Quick Tips:

- Don't overload! The most important thing to remember about calcium supplements is that your body can't absorb large doses of this mineral. If you're taking 1,000 to 1,200 mg of calcium a day, divide the dose in half. Take half in the morning and half in the evening to maximize absorption.
- Choose a calcium supplement with vitamin D, which helps your body more efficiently absorb calcium.

### Iron

Help your body absorb more iron from supplements by taking them:

- At mealtime
- With a food that is rich in vitamin C, like citrus fruits, citrus juice, or strawberries
- With foods that are rich in iron, like red meat, fish, egg yolks, and poultry

Avoid taking your iron with coffee or tea. Substances in coffee and tea, called polyphenols and tannins, reduce iron absorption.

If you take an iron supplement and a calcium supplement, take the pills at separate meals. The large amount of calcium in calcium supplements (not the lesser amount found in multivitamins or dairy products, though) can hinder iron absorption.

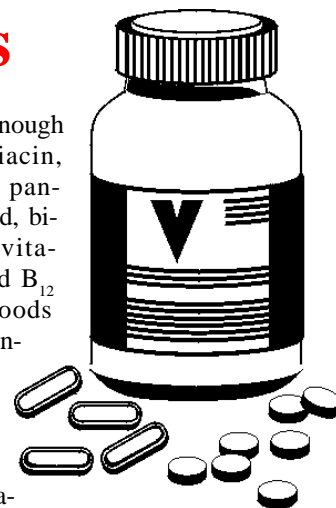
### Chelated Minerals

Are they worth the extra money? *Not at all!* Despite what the labels may claim, chelated minerals are no better absorbed than unchelated minerals. Save your money and stick with the less expensive brands.

### B Vitamins

The B vitamins (thiamin, niacin, riboflavin, folic acid, pantothenic acid, biotin, and vitamins B<sub>6</sub> and B<sub>12</sub>) are very easily absorbed. Most people in the United

States get enough thiamin, niacin, riboflavin, pantothenic acid, biotin, and vitamins B<sub>6</sub> and B<sub>12</sub> from the foods they eat. Consequently, few people require regular supplementation with B vitamins.



There are two exceptions — vitamin B<sub>12</sub> and folic acid. Some people, like vegans (people who eat no animal foods) and the elderly, for example, may need to take a vitamin B<sub>12</sub> supplement. Vitamin B<sub>12</sub> is found in foods of animal origin, like meat, poultry, fish, eggs, milk, and cheese. Vegans who do not regularly eat foods that are fortified with vitamin B<sub>12</sub> (such as breakfast cereals, bread

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## VISIONS

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# Preparing For and Dealing with Death

*Rita T. Wood, Ed. M., CFCS*  
*FCS Educator, Burlington County*

Every day thousands of American men, women, and children die. Each of these deaths leaves behind a far greater number of bereaved loved ones, affecting both family and community life.

Like birth and growth, death is a natural part of the cycle of life. In the United States, nearly 6,500 men, women, and children die every day for an annual death toll of about 2.4 million Americans. Regardless of the circumstances, each death brings a host of emotional, physical, financial, and social changes.

Grief strikes all of us differently. Some find it helpful to stay busy-on the job, in the home; others prefer to close themselves off from people and places that might remind them of their loved one.

To better prepare for and respond to death, a series of fact sheets is being offered free of charge from Rutgers Cooperative Extension. Grief Works is designed to assist people of various ages and backgrounds that want to learn more about death and dying. Professionals who serve those preparing for death or persons in bereavement, individuals and families who wish to prepare themselves for death ahead of time, and those who have recently experienced the death of someone special may wish to request the series.

The topics addressed cover a wide range of subject matter. Here's a small sample of the fact sheet titles: *Getting Your Affairs in Order*, *Helping Children Deal With Death, For Teenagers – Facing the Death of Someone Close*, *When a Spouse Dies*, *Death of a Pet*, *When a Parent Dies*, *Survivors of Suicide and Violent Death* and *Obtaining Survivor's Benefits*.

To request GriefWorks fact sheets, contact your local county FCS Educator.

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## Money Management Action Steps

*Cheryl A. Stamato, B.A.,*  
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*Burlington County*

How do you get the things you need and want in your life? Do you have dreams? Do you take action to achieve your dreams? Is your life going in a direction that satisfies you? Below are ten suggestions for taking charge of your finances and your life.

1. Set specific goals for the things you need and want. Divide the goals into three categories: short term (6 months to 1 year); intermediate (2 to 10 years); and long term (over 10 years). Determine the cost for each goal. Rank the goals based on what is most important to you and your family. Write your goals and keep them in a place where your family can see them.

2. Organize a household financial recordkeeping system. To keep track of spending habits establish file folders for each category: housing, food, clothing, utilities, telephone, insurance, medical, transportation, entertainment, gifts, taxes, credit, and any other areas relevant to your family. Keep the records in a convenient location for easy access.

3. Prepare a net worth statement by adding together your assets (what you own) then subtract your liabilities (what you owe). The result is your networth.

4. Make a personal written financial spending plan based on your income, savings, expenses, and current debt. Include the goals that you have established as you prepare your plan.

5. Keep a record of your income and outgo, and adjust your spending plan as necessary to meet your goals.

6. Follow your financial spending plan **faithfully**.

7. Develop the habit of saving money on a regular basis. Let your money gain interest – open a savings account. Establish a fund for those unexpected emergencies.

8. Be aware that using a credit card creates instant debt. Pay off your debt quickly to save as much interest as possible or avoid paying interest by paying the full balance each month.

9. Read, think, and continue to educate yourself in money matters.

10. Keep your hopes and dreams alive! Think of tomorrow as well as today as you plan your finances.

Take action today! Make a commitment to gain control of your finances.

### References:

Pitts, Joyce M. *Managing Your Personal Finances*. October, 1986. U.S. Department of Agriculture, Extension Service, Home and Garden Bulletin No. HG-245-1.

Taylor, Susan. *Take Control of Your Finances*, Issues I, II, III, V, VI. 1994. Edited by Brenda Cude, Extension Specialist, Consumer and Family Economics, University of Illinois Cooperative Extension Service.

Request a copy of Rutgers Cooperative Extension Fact Sheet FS012, "How Much Am I Worth" and FS063, "Programming My Dollars: Where Does the Money Go?" from the Family and Consumer Sciences Educator in your county.

# Your Antibacterial Dollars at Work, For Who?

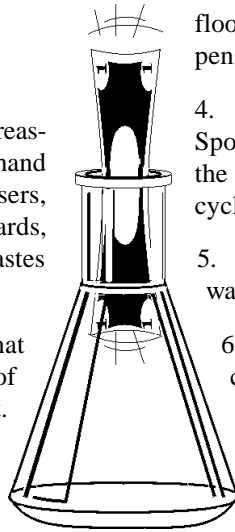
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**A**ntibacterial product availability is steadily increasing. Currently, antibacterial products include hand soaps, dish detergents, lotions, facial cleansers, kitchen and bathroom cleaners, sponges, cutting boards, kitty litter, children's toys, tooth brushes, and toothpastes to name a few.

According to medical researchers, there is a concern that more harm than good may result from the overuse of antibacterial compounds. Think antibiotic resistant. If an antibiotic is overused, it loses its effectiveness in killing disease – causing bacteria. Thus, stronger or other medications are needed to fight the disease. The same is true for antibacterial compounds. Keep in mind that antibiotics kill bacteria inside your body. Antibacterial compounds kill bacteria on the outside of your body and on surfaces such as the kitchen counter.

So what can we do to kill bacteria on our hands and surfaces? Experts from the Tufts University School of Medicine, the Mayo Clinic, and the Centers for Disease Control and Prevention offer these recommendations:

1. Wash your hands with ordinary soap. Be sure to rub your hands together vigorously for 20 seconds. Don't forget to wash the back of your hands and under nails. Rinse well with running water, preferably warm or hot.
2. Use regular dishwashing liquid and hot water for washing kitchenware. Rinse with running water.
3. For household cleaning, the old standbys, chlorine bleach, ammonia, rubbing alcohol, and hydrogen peroxide are excellent for sanitizing kitchen counters, bathrooms, and



floors. They get rid of bacteria as effectively as more expensive antibacterial products.

4. Wash dish towels, dishcloths, and sponges everyday. Sponges, dishcloths, and cleaning brushes can be put in the dishwasher. Wash dishcloths and dish towels on hot cycle in washing machine.
5. Wash fruits and vegetables thoroughly in running water.
6. Don't be impressed by household products such as cutting boards, plastic toys, and other items advertised as containing antibacterial agents. The Federal Trade Commission has begun cracking down on germ-fighting claims that are not true.

Does this mean you should stop using these products and throw them away? Not necessarily.

Medical researchers say spending extra money for regular everyday antibacterial products make neither dollar sense or health sense. Your best defense is common sense. If you are living with someone with an immune system weakened by disease, medications, or medical treatment, they may be valuable. The important message to remember is that washing your hands thoroughly and sanitizing kitchen and bathroom surfaces, can help protect you and your family from bacterial infections.

## References:

Tufts University, Health & Nutrition Letter; October 1998, Volume 16, Number 8, "Antibacterial Overkill".

Mayo Clinic Health Oasis, August 21, 1997; "Do You Have What It Takes To Fight Germs?"

Website: <http://www.mayohealth.org/mayo/9708/htm/antibact.htm>

# Behavior Change Generally a Gradual Process

**Barbara O'Neill, Ph.D., CFP**  
*FCS Educator, Sussex County*

According to a leading theory, personal behavior changes, such as saving money and losing weight, take place in defined stages over a period of time. This theory, called the Transtheoretical Model of Change, has been applied to a variety of behaviors including weight control and addictions (e.g., smoking). It has been used in numerous research projects on various topics sponsored by government agencies and major corporations. Recently, this theory has also started to be applied to changes in financial behavior (e.g., reduced spending).

According to the Transtheoretical Model, there are five major stages of change. At the *pre-contemplation* stage, people may

not even be aware that a problem (e.g., high debt load) exists or that a change should be made in their life. At the *contemplation* stage, they gain knowledge about alternative behaviors and begin to understand ways to change (e.g., reduce spending). At the *preparation* stage, people commit to make a change and gain required skills (e.g., taking a course in personal finance). At the *action* stage, they "take the plunge" and actually change their behavior. In the *maintenance* stage, people work to sustain their change and reap the rewards of their efforts (e.g., increased bank balance).

The Transtheoretical Model also defines several major processes of change that relate to one or more of the behavioral

*(continued on next page.)*

## Behavior Change Generally a Gradual Process

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change steps. The remainder of this article discusses these processes and how they can be used to change financial behavior.

In the pre-contemplation and contemplation stages, a key process is *consciousness-raising* or raised awareness. An example is that news stories about the benefits of saving small dollar amounts on a regular basis might cause a person to think, "I should save some money." One example is hearing that \$100 saved monthly with an 8% annual return will grow to \$150,030 in 30 years. This can "plant the seed" that regular saving grows substantially over time.

The *social liberation* process means taking advantage of alternatives in one's external environment that encourage people to begin or continue a change. Non-smoking areas in public places and low-calorie entrees in restaurants are examples of social liberation. An example in the financial arena is the availability of employer 401(k) plans to both save money and reduce income taxes.

The *emotional arousal* process is a sudden emotional experience related to a behavioral change that is experienced on a deep, feeling level. Perhaps this is why books and game shows about millionaires are so popular lately. Dramatic stories of how others people's lives have changed may encourage some folks to save themselves. Emotional arousal is a powerful change agent whether the behavior being changed is drunk driving, lung cancer and smoking, or reducing interest costs by paying more than the minimum due on credit cards.

*Self-reevaluation* is a fourth change process. This means thoughtfully assessing a problem and what could happen if you conquer it. In other words, imagining how your life could be better if you changed your behavior. For example, "If I start to save, I could afford to send my children to college."

*Commitment* takes place during the preparation stage of change. Here people acknowledge that "if it is to be, it's up to me." An example of commitment is "I

will save \$25 per paycheck." At the action stage of change, *countering* is an important process. This means substituting a healthy response (e.g., saving \$3 per day) for an unhealthy one (e.g., spending \$3 on lottery tickets). Another action stage process is *environmental control*. This means restructuring your environment to reduce the probability of a problem-causing event. An example is signing up for a mutual fund automatic savings plan (e.g., \$50 per month) so money can be invested in fund shares before it is spent.

Personal change is hard and it doesn't happen just because we want it to. Most successful changes require persistence, positive thoughts, and a strong support system. Are you ready to make changes in your health habits, interpersonal relationships, or finances? Additional information about the Transtheoretical Model of Change can be found in the book *Changing For Good* by Prochaska, Norcross, and DiClemente.

## Positive Attitude and Desire: Keys to Financial Success

Barbara O'Neill, Ph.D., CFP,  
FCS Educator,  
of Sussex County

**W**hy do some individuals and families achieve their financial goals while others, who earn the same income or more, fail to make progress? There are probably dozens of answers to this question including a person's age, income, employment, marital status, and access to employer savings plans (e.g., 401(k)s and credit unions). Another explanation for financial goal achievement is personal qualities, such as attitude, desire, self-control, determination, and knowledge, and specific actions taken by people (e.g., investing \$2,000 in an IRA) to reach a financial goal (e.g., accumulate \$100,000 for retirement).

In the fall of 1998, Rutgers Cooperative Extension sent a research survey to MONEY 2000™ participants in New Jersey and New York. A total of 520 persons responded, about 23% of those enrolled. Over 80% of the respondents agreed or strongly agreed that the MONEY 2000™ program provided motivation to both save money and reduce debt. Three of every four respondents (74.3%) increased their savings since enrolling and 76.2% reduced their debt. The median (midpoint) amounts of savings and debt reduction were \$1,500 and \$2,000, respectively.

Respondents were asked "What helps you make progress toward your financial goals?" The most frequently mentioned resource, noted by over a third (36.5%) of the sample, was some type of personal quality (e.g., discipline) or ac-

tion (e.g., "keeping a budget and net worth statement"). Some sample responses include: "Became more educated," "Will power and determination," "Thinking about the future and knowing that small change can really add up," "Keeping focused," and "My desire to eliminate debt."

Other responses, mentioned by 5% or more of respondents, were: having a goal/plan (8.5%), financial publications/media/software/Web sites (8.5%), seeing results/progress (8.1%), an adequate or increased income/good job (6.5%), payroll deduction/automated savings (5.9%), Cooperative Extension/MONEY 2000™ (5.7%), and decreased credit use/reduced debt (5%).

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# Overweight Kids

## What Should a Parent Do?

*Dianne S. Lennon, M.A. CFCS  
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Counties*

Why are America's kids getting heavier and heavier. It's the 21st century lifestyle. Americans, both children and adults, are exercising less and eating higher calorie foods.

Childhood obesity has become a major health problem. At least 1-in-5 kids today is overweight, a 50% jump in the last two decades. A survey commissioned by the International Life Sciences Institute revealed that fewer than 1-out-of-4 children in the 4th through 12th grades get vigorous physical activity every day of the week.

Foods high in fat and sugar are contributing to the prevalence of obesity. Too many kids today are eating fast foods often, drinking too many sodas daily, and eating huge portions of food. Consuming a diet high in calories contributes to excessive weight gain among kids. Many hours watching TV, playing video games, and surfing the Net cause kids to be inactive rather than active.

Obesity among kids is a health problem that can not be ignored. Obese individuals have much more body fat than is considered healthy. Obese kids face health risks of high blood pressure and high blood cholesterol levels particularly in children genetically prone to these conditions. A study of Head Start children in New York showed that the higher the Body Mass Index (body weight in pounds according to height) the higher

their blood pressure. Further evidence of this problem, according to the Surgeon General, is that Type II diabetes, commonly known as an adult onset diabetes, is being seen among obese children as young as 3 ½ years old. Also, obesity puts kids at increased risk of psychological and social problems. Overweight kids get more teasing from their peers and experience more negative name-calling. Since about 40% of obese children and 80% of adolescents become obese adults, this trend must be halted.

### A Healthy Weight Plan for Kids

A weight management plan should be developed to teach the overweight child ways to practice a healthy lifestyle. It's important to remember that children should not be placed on a weight loss diet. Restricting their calorie intake could slow or stop the growth of their skeleton, organs, and muscles. The goal for overweight kids should be to slow down weight gain and give children a chance to grow into their weight. As they grow taller, they are able to redistribute their weight. By carefully monitoring weight for height and age, parents and health care professionals can quickly identify a weight gain problem. They can then make a weight management plan.

A weight management plan should include the following:

- Physical examination by a pediatrician or pediatric nurse



- Nutritious meals and snacks
- Decreased fat and sugar intake
- Increased physical activity for 1-hour each day
- Involvement of all caring family members
- Work with a Registered Dietitian to plan a nutritious diet that helps to control weight while letting the child grow taller.

The parent/caregiver who prepares and shops for the food should take a leadership role in helping the overweight child by selecting and preparing tasty low fat, low sugar, and high nutrient foods. The entire family should plan a variety of physical activities that are fun.

The most successful weight management plan involves all family members and becomes the permanent "new way" of eating in the household. It also focuses on the health of the entire family rather than attention on the overweight child. A family approach will not only improve the health of the family but strengthen the family bond as well.

### References:

- Wardlaw, G. Perspectives in Nutrition. (1999) Boston: McGraw-Hill, pp. 605-607.
- Samour, P.Q, Helm, K.K., Lang, C.E. Handbook of Pediatric Nutrition. (1999) Gaithersburg, MD, Aspen Publishers, Inc, pp. 173-89.
- Williams, C. Strategies for the Primary Prevention of Obesity in Preschool-Age Children, Childhood Obesity: Cause & Prevention Symposium. Available at: [www.USDA.gov/cnpp/Seminar/Obesity.PDF](http://www.USDA.gov/cnpp/Seminar/Obesity.PDF).

### *Positive Attitude and Desire: Keys to Financial Success*

*continued from page 5.*

It appears, therefore, that achieving financial goals is not just a matter of money. It's about an internal desire to improve your finances and "walking the talk" with specific practices (e.g., enrolling in a 401(k) plan) that move you forward. According to a popular theory, behavioral change occurs in defined stages, based on a person's readiness to change. In the first stage, called "pre-contemplation," people are

in denial or don't even realize they need to make a change. Then they slowly begin to realize that a change would improve their life, prepare to make the change (e.g., contact employer about 401(k) plan investments), and take action. A later stage of behavior change is "maintenance," where a new behavior is so fully integrated into a person's lifestyle that they don't even have to think about it.

Much can be learned from the successful practices of MONEY 2000™ participants. Consider the following five tips to improve your finances during the year 2000 and beyond:

- ✓ Put your savings/investments on "automatic pilot" through payroll deduction and automatic investment programs for the purchase of stock or mutual fund shares.

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## LifeKeys – A New Statewide Initiative for New Jersey Families

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❖ Strengthening Families – for parents of 10-14 year olds

❖ Focus on Fathers/Me and My Dad

### Parenting Newsletters

❖ Grandparents Raising Grandchildren

❖ The First Year

### Personal Development Courses

❖ Winding Up, Not Down, to Mid Life

❖ Who gets Grandma’s Yellow Pie Plate? (transferring family keepsakes and non-titled property)

❖ Caring for You, Caring for Me (caregiver support and education)

### Personal Development Newsletters

❖ Connections – for family daycare providers

❖ Caring Connections – caring for aging family members

The LifeKeys Initiative will continue to grow and change to meet the needs of New Jersey families. We will be adding programs and research-based information in the human development field regularly, so keep in touch with your local RCE office for the latest information.

## How and When to Take Your Vitamins

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and fermented soy products like miso and tempeh) may need a supplement.

Likewise, people who do not produce enough stomach juices, such as the elderly, may have trouble absorbing vitamin B<sub>12</sub> in food. For that reason, people over 50 may need a B<sub>12</sub> supplement with 2.4 micrograms of B<sub>12</sub> (the RDA) or should regularly eat B<sub>12</sub>-fortified foods, regardless of how much B<sub>12</sub> they get from foods such as meat, fish, poultry, or cheese. The B<sub>12</sub> from supplemental sources is easily absorbed.

Additionally, women who might become pregnant should make sure they get 400 micrograms of folic acid every day to reduce the risk of having a baby with certain birth defects of the brain and spinal cord. (Note: *It’s most important to have enough folic acid in your system right before and early in pregnancy.*)

You can get your 400 micrograms by eating foods that are rich in folic acid (like orange juice, green leafy vegetables, beans, fortified breakfast cereals, and enriched grain products) and by taking a multi-vitamin that contains folic acid. A separate folic acid supplement usually isn’t necessary.

### Vitamins C & E

The verdict on whether high doses of vitamins C and E are truly

beneficial is still out. Despite that, vitamins C and E continue to be two of the most popular vitamins on the market. Both are easily absorbed. Experts give this advice as guidance:

- The amount of vitamin E that has been associated with its potential benefits (protecting against heart disease and boosting immune function) ranges from 100 to 400 IU. Natural and synthetic vitamin E work equally well. But, natural vitamin E is more rapidly absorbed and more efficiently stored in the body than synthetic vitamin E. So, you need a *little* more synthetic vitamin E to have the same effect as natural vitamin E. (Scientists estimate that 1.36 IU of synthetic vitamin E equal 1 IU of natural vitamin E. Depending on cost, it may be worth doing the calculations to figure out whether you’re better off buying the more expensive natural vitamin E or just taking slightly more of the less costly synthetic form.)
- Like the vitamin C in food, both the natural and synthetic forms of vitamin C are equally well absorbed. So, it doesn’t matter which type you use. And... experts say not to spend the extra money on supplements with esterified vitamin C preparations or “enhancers” like bioflavonoids. They don’t appear to increase vitamin C absorption, they just increase the price.

## Positive Attitude and Desire: Keys to Financial Success

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✓ Set specific financial goals (e.g., “save \$3,000 a year for five years for a car”). Post a picture or description of your goal in plain view as a daily reminder of what you’re saving for.

✓ Develop a spending plan (a.k.a., budget) and stick to it. Forms to itemize household income and expenses are available through Rutgers Cooperative Extension.

✓ Increase your financial knowledge. Take a course, read a book, or subscribe to *Money* magazine.

✓ Believe in yourself and your ability to make changes that will improve your finances. Even small amounts of savings add up over time. Where there’s a will, there’s a way. Like the Nike ad says, just do it!

### Reference:

Prochaska, J., Norcross, J., & DiClemente, C. (1994). *Changing For Good*. NY: Avon Books.

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