

VISIONS

DEPARTMENT OF FAMILY & CONSUMER SCIENCES ● VOLUME 14 ● NUMBER 1 ● 2001

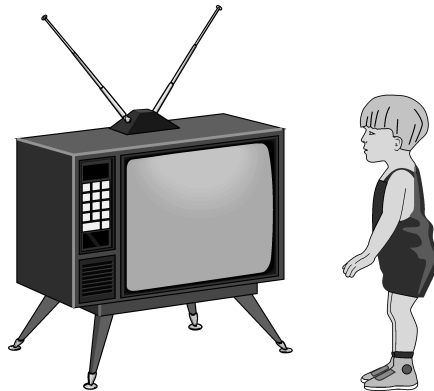
How to Control the Influence That Television Can Have on Your Children

Many families arrange their schedules, their meals, their conversation, and even their furniture around the television set. Parents frequently use television as an “electronic babysitter” when they need to free themselves to engage in other activities. Children quickly learn to use television to pass the time—they learn so well that the only thing children in the U.S. do more than watch television is sleep. In fact, children in the U.S. spend nearly 1250 hours watching television each year—that amounts to more hours than most spend in school¹.

There’s little doubt that television is one of the greatest educators ever invented. It influences the attitudes, behaviors, and values of viewers—intended or not—beginning before children can walk, talk, read, or write. Some researchers believe that its influence on attitude formation could be more important than school, parents, or books. The messages taught via observational learning include attitudes about what’s right and wrong, family and gender roles, violence and conflict resolution, race relations, occupations, aging, and health. Television watching also can impact health. For example, it reduces time spent in physical activities. In fact, the risk of becoming overweight rises as the number of hours spent watching television increases²⁻⁴.

For more than 30 years, child development experts and health professionals

have expressed concern about the effect of television on children. The influence of television is so worrisome that the American Academy of Pediatrics (AAP) has encouraged parents to reduce children’s exposure television. Most recently, the AAP has asked pediatricians to incorporate questions about media use into their routine patient exams⁵.



If television is such a powerful influence on attitude, values, and behavior, it is crucial for parents and caregivers to become aware of the television watching patterns in their homes and take action. The National Institute on Media and the Family developed these 12 tips to ‘Tame the Tube’.

1. Avoid Using the TV as a Babysitter

Think of how careful you are about choosing a baby-sitter and day care. Try to be just as careful about what your children watch on TV every-day.

2. Know What Your Kids are Watching

It is important to be aware of program content as well as the content of the daily news. The younger the child, the more impressionable he or she is, and the less experienced in evaluating content against the values of family and community. Additionally, emotional images may intrude upon and interrupt sleep.

3. Keep TV Out of Kids’ Bedrooms

It is difficult to monitor what your children are watching when they are watching TV in their own room. Having a television in a child’s room discourages participation in family activities and encourages them to watch TV when they could be studying, reading, or sleeping.

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Saving for College? Consider “529 Plans”

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As we all know, college costs can be very high, and they continue to rise. Thus, some type of college savings can be very beneficial for families with young children. The question is, what savings and investment vehicles should be used? The answer: it depends on individual circumstances. However, Qualified State Tuition Programs may be the best choice for most families. These programs are also called “529 plans” after the section of the IRS code that covers them.

These plans have clear advantages over all the other types of education savings, including custodial accounts and education IRAs. Most 529 plans are open to non-residents, and a few are even better than an individual’s own state plan from which earnings are generally exempt from state taxes.

Actually, there are two different types of savings programs that can be considered 529 plans. First, there are prepaid tuition plans. These plans basically guarantee that your money will keep up with tuition inflation. They work like defined benefit pension plans. In other words, you know in advance what you are eligible for and should receive. If the state backs the plan with a full-faith-and-credit guarantee, its treasury is obligated to make up the difference and cover your tuition bills should the investments chosen by the state’s administrator perform poorly.

Prepaid tuition plans are not without shortcomings. One big drawback is that the assets in these plans are considered available to pay for college and therefore will reduce the amount of financial aid a student receives. In addition, they usually have more restrictions and limitations. For example, many state prepaid tuition plans limit school choices.

The other type of 529 plan is newer and generally referred to as “college savings plans.” In contrast to the prepaid tuition plans, these plans work like defined con-

tribution pension plans (401[k] type). In this case, you know what you are contributing, but you don’t know for sure what the value of the account will be in the future. These plans have a lot more built in flexibility.

Some of the advantages of college savings plans include:

1. For residents of some sponsoring states, (including the NJBest Program) earnings on the original investment, when withdrawn, are exempt from the state’s income tax.
2. Earnings are federally tax-deferred so they compound faster.
3. At distribution, federal taxes on earnings are owed by the student (typically at the 15% marginal rate).
4. The money remains under the donor’s control (parent, grandparent, etc.). Therefore, if the child does not want to go to college, the savings can be transferred to another family member or be refunded. There is no penalty on refunds if the beneficiary becomes disabled, dies, or receives a scholarship. Earnings on non-qualified withdrawals are subject to a penalty, usually 10% to 15%.
5. The plans have no income restrictions and allow almost anyone to contribute to an account.
6. For most state plans, the proceeds may be used at any accredited institution of higher education in the U.S., even graduate schools.
7. Assets are considered by colleges to be owned by the parents, which is more favorable for students who are interested in financial aid.
8. Many plans offer professional management by well-regarded investment companies such as Fidelity, Vanguard, Merrill Lynch, and TIAA-CREF.

Some of the things to look for in a 529 plan are low expenses, good mutual fund choices, and the plan’s asset allocation strategy. It is important to note that there



are differences in the plans. Finally, there are new state plans coming out, so today’s best plans may not be tomorrow’s best plans.

For more information, visit these web sites www.savingforcollege.com and www.collegesavings.org

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VISIONS

is produced three times yearly and sent upon request, without charge.

Published by
Rutgers Cooperative Extension
Dept. of Family & Consumer Sciences

A handwritten signature in cursive that reads "Rita T. Wood".

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Regular Mealtimes Guarantee Healthier Children

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Mealtimes have changed! In times past, people usually ate three meals a day. Most families ate breakfast and dinner together and the kids ate a meal at school. Today, this meal pattern is not very common for many families. Dinnertime is often spent on sports activities, other lessons, or errands. Work schedules may also interfere with meals. In many households, it has become optional to eat dinner together as a family. In fact, “dinner” may be any easy-to-get food that can be eaten in the car.

The Benefits of Family Meals

Family meals provide a time for parents and children of all ages to socialize with one another. Research on the benefits of family meals shows that family mealtime is one of the most important periods for preschoolers. A study done at Cincinnati Children’s Hospital found that teens who ate with adult family members an average of at least five times per week were less likely to use drugs or become depressed than teens who ate with their parents only three times per week.

Family meals provide other benefits as well. The nutritional rewards of good mealtime habits formed early will benefit kids throughout life. Studies have shown that eating breakfast improves behavior and learning in children. Children who eat nutritious meals grow and develop optimally. They also don’t get sick as often. Recent research by USDA indicates that America’s kids are failing to achieve even modest nutritional goals. Just 2% of youth meet all the recommendations of the Food Guide Pyramid. Less than 15% of school-aged children eat the recommended servings of vegetables.

Only 30% consume the recommended servings of calcium-rich foods.

Children’s food preferences are shaped by the behavior of the adults around them. Family meal times become an opportunity for parents to demonstrate healthful eating habits. Here are some ideas parents can try:

- Sit down as a family and identify days of the week when everyone is free at dinnertime. If you can’t find at least a few days each week to eat together, consider how you might change your schedule to achieve this goal.
- Make a plan to eat together on those nights. This works for breakfast and weekend lunches as well.
- Spend time eating together to focus on relaxed talking and sharing the important events in your life. Everyone needs to share to open communication lines between all family members.
- Avoid criticizing and remember the goal is togetherness, not perfection!
- Use good manners. Children learn from what you do as much as what you say.
- Introduce new foods gradually by

encouraging children to “taste” a small amount of a new food. Never use food to punish, bribe, or reward a child. Over time, children are likely to eat the new food, but it often takes many “tries” to have it be acceptable.

- Never force a child to eat more than what he or she wants.

Spending family mealtimes together nurtures the body and the mind. Remember, mealtimes help children and adults to manage their food intake. Parents have a responsibility to assist children in learning good eating habits. Even though mealtimes have changed, family meals eaten together are worth the planning. They can help children eat healthier foods and get more variety in their diets every day.

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Seal a Meal or Seal a Deal

By Jane Herman, RD, CFCS, Program Associate, Middlesex County

Now food vacuum sealers let consumers use food processing industry techniques at home. A food vacuum-sealer removes the air from packaging containers and then seals them closed. This is not to be confused with a simple sealer that will seal the bag without removing any air. Vacuum packaging is an attractive alternative to traditional food storage methods because it removes oxygen. Oxygen is a primary factor that contributes to the rapid spoilage that occurs once a food's container is opened. The benefits of using this appliance are described below.

- Food items will remain fresh and can retain their flavor 3 to 5 times longer than usual.
- Frozen foods won't develop freezer burn.
- Moist foods won't dry out.
- Brown sugar remains soft and pliable.
- Fats and oils in food won't become rancid.
- Food costs are lower. This is because food will last longer and you'll throw away less spoiled food. You'll also be able to buy lower-priced bulk foods and repackage them into smaller portions at home—this can save you shopping time, too.
- Meat and fish will marinate in minutes instead of hours. The air-free environment promotes faster penetration of marinades.

- Non-food items can be protected from corrosion and moisture damage (this is great for preventing infrequently used silverware from tarnishing).

Keep in mind that vacuum packaging is *not* a substitute for canning. When foods are canned, they are sealed in an airtight container and heat-sterilized to kill microorganisms. Canned foods are sterile—this is why most canned foods do not need to be refrigerated or frozen. The food inside a vacuum packaged container is not sterile—microorganisms are still present. Therefore, vacuum packaged perishable foods, such as meat and dairy products, must still be refrigerated or frozen when they are vacuum-sealed.

Vacuum packaging will maintain a food product's fresh taste, texture, and appearance longer than when stored in a conventional container. However, it is difficult to accurately predict how long a food product will retain its quality. In general, foods that are extremely fresh and in peak condition when sealed will last longer than those that were already deteriorating when packaged. Vacuum packaging cannot reverse deteriorating food quality; it can only slow quality changes. The following chart can be used as a general guide to the length of time foods will stay fresh.

Source: G. K. York, Department of Food Science and Technology, University of California, Davis.

Some foods require special handling when vacuum-sealed. For example, soft foods, such as fruits, get crushed during the vacuum sealing process. To prevent crushing, freeze them before vacuum sealing. Fragile items can also be put in a jar without freezing them first.

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FOOD	WHERE TO STORE	NORMAL STORAGE	VACUUM STORAGE LIFE
Large cuts of meat	In freezer	6 months	2-3 years
Ground meat	In freezer	4 months	1 year
Fish	In freezer	6 months	2 years
Coffee Beans	At room temperature	3 months	1 year
Coffee Beans	In freezer	6-9 months	2-3 years
Ground Coffee	At room temperature	1 month	5-6 months
Ground Coffee	In freezer	6 months	2 years
Cheese	In refrigerator	1-2 weeks	4-8 months
Cookies, Crackers	At room temperature	1-2 weeks	3-6 weeks
Flour, sugar, rice	At room temperature	6 months	1-2 years
Nuts	At room temperature	6 months	2 years
Cooking & Salad Oils (e.g., safflower, canola, corn oil)	At room temperature	5-6 months	1 – 1.5 years
Wine	In refrigerator	1-3 weeks	2-4 months

Lead Poisoning: Cut Your Risk

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Since ancient times, we have known that lead is a poison. However, some landmark research in the late 1970's showed that even small amounts of lead—amounts we once thought were harmless—can cause serious problems, too. These problems mainly affect young children. Exposure to lead in childhood can cause impaired learning, reduced IQ, behavioral problems, and delayed development. These problems remain for life.

These discoveries were made after analyzing the amount of lead in the blood of kindergartners and observing these children through high school. Numerous factors, such as class standing and reading levels, were measured. Children who had the highest levels of lead in their blood had the poorest school performance. Those with lowest levels had the best performance. At the time this research was conducted, doctors thought the “highest” blood levels were still safe. As a result of this research, health officials reduced the level of lead in the blood that is considered to be safe.

Although this landmark research was carefully done, some questions were raised about it. Some people questioned whether the poor school performance was caused by other factors. They thought that these studies, done in humans, might have missed other important causes. As a result, more research studies were conducted. Similar studies confirmed the original work. Recent research studies undertaken in lab animals gives new evidence that the early studies were right. Animals exposed to lead before being born had changes in parts of the brain linked to learning. Animals exposed to lead after being born learned more slowly and became more aggressive. (Earlier, scientists had noted that school kids who had been exposed to lead were more likely to get into fights.)

The research findings are clear: very small doses of lead can have profound, lifelong effects. Unfortunately, there are no outward signs while this poisoning is happening. The child does not look sick. That means that parents and caregivers

must learn about lead and how to reduce exposure to it. Here are some tips to keep in mind.



Lead Dust: The most common source of lead poisoning is tainted dust. Bits of lead from old paint or from outdoors get mixed in with dust. People who live in an older home (especially if built before 1960) or near a busy roadway are at increased risk of being exposed to dust that contains lead. This is because paint that is peeling or damaged can add lead to dust. It is especially important to be careful when repainting or remodeling in older homes. These activities can create lots of lead dust. Also, soils near busy roads can have large amounts of tainted dust that can be tracked into the home.

Toddlers are most at risk from this dust. This is because of their hand-to-mouth activity. When young kids put their hands in their mouths, or chew on a favorite toy, small bits of lead dust may be eaten. These tiny amounts of lead collect in the body. Soon, the lead causes harm. Toddlers are also most sensitive to lead's harmful effects because their brains are growing and rapidly developing.

To control dust, use damp mops and damp dust rags. Also, wash children's hands and toys often. Be aware that repairs, renovation, and painting in older homes can produce lead dust if not done properly.

Lead Glazed Dishes and Lead Crystal Glasses: The glazes on handmade, old, or imported pottery and ceramics often contain lead. Lead can leach out of lead crystal containers and glazes into food and beverages.

To reduce the amount of lead that enters

your body, stop using dishes that are handmade, older, or have a dusty or chalky look. New dishes and ceramics made by large companies in the U.S., Japan, and the United Kingdom must conform to strict regulations and no longer contain lead. (If you are concerned about your dishes, you can buy a lead testing kit at many hardware stores.) Save lead crystal containers for special events. Never store food or beverages in lead crystal or ceramic containers.

Lead Solder and Pipes: In the past, lead solder was used to seal the seams of water pipes. Homes built before 1986 when a federal law banned lead pipes and solder may still have lead water pipes or pipes soldered with lead.

Lead leaches into water when the water sits in pipes. If you have lead or lead soldered pipes, let water run a minute or two before using it. The lead that leached into the water will go down the drain with the water. Never use hot water from the tap for drinking or preparing food because lead leaches more easily into hot water than cold water. You may want to consider having a plumber install a filter that removes lead and/or treat the pipes with compounds that prevent leaching.

Good Nutrition is Important, too. A diet rich in iron, calcium, zinc, and vitamin C helps to protect against lead. Individuals who consume too little of these nutrients are at a greater risk of lead poisoning. Also, the threat of lead dust is another good reason to wash hands before eating!

Lead Blood Level Test. If you are concerned about your family's exposure to lead, ask your doctor about blood tests. The best time to start tracking this information is at about one year of age—but it's never too late to start. Lead blood level tests are especially important for children living in older homes.

There are many health risks lurking in this modern world. One of the important—and controllable—risks is lead. Learning a few simple facts and taking some easy precautions can protect kids – as well as adults- from the dangers of lead.

(continued on page 7.)

Advantages to Using Computerized Financial Management

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With so many computers being purchased today, many people have the option to keep their financial records on their computer. There are many financial management computer program choices; chances are that one already may be on your computer. You may have even “looked” inside the program to see how it works. Or, you may have toyed around with the idea of getting organized, but felt too overwhelmed.

These advantages to using computers in financial management can help you decide to harness the power of your computer to organize your finances.

1. Financial Planning Features

It is never too late to start the planning process and these programs may make it easier for you to get started. This can be the time to start utilizing your computer and the programs that may be pre-loaded on it.

2. Spending Analysis

Computerized financial management programs can help you decide where to spend your money and may be able to give you a picture of your current spending habits. For example, if you have been tracking your spending, you will be able to decide if you have the money to purchase a special gift for a family member or friend. It is simple to use these programs to get answers to your financial



questions. Remember though, entering accurate information is the key to getting accurate reports.

3. Insurance Analysis

Many consumers today purchase insurance without really knowing how much they need, what types are best, and how much is enough. Through some of the reporting features in these programs, you can get a clear picture of your insurance needs. Plus, you may learn whether you need some additional types of insurance riders or other policies. For example, if you have entered your household inventory into the program, you could see if your homeowners insurance is adequate.

4. Financial Calculators

With computerized financial management programs, you can use the financial calculators to see how much time it will take to pay off a credit card or a debt. You also can tell the level of return that you need on your investments to beat inflation.

5. Improved Communication

In many households, one spouse or partner may not be fully aware of the status of the family's finances. By utilizing some of the tools in these programs, households can talk about their finances in a more accurate, efficient, and direct manner. Some of the reports can help families discuss their finances and make more informed financial decisions.

6. Enhanced Sense of Control

People who utilize financial software can stay on top of their finances and increase their sense of control because they know where their money goes. If you also use online banking, you can get up-to-date balances of checking, savings, and investment accounts.

7. Organization and Record-Keeping

Toss the bills here, lose the receipts there, add some credit, drop some money here, and hope for the best. Organizing your financial records with a software program can assist you in getting control of your money and a better understanding of what is going on in your financial life. The programs can help you determine your net worth, see how your cash flows, check on your investments, and find out if your debt is decreasing – all with a few clicks of a mouse.

Utilizing computerized financial management programs won't necessarily make you rich. It can, however, help you get your financial house in order. Having a clear understanding of your finances can go a long way towards financial freedom and independence. Plus, it will assist you in the ever-important process of planning your financial future.

Seal a Meal or Seal a Deal

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Before being vacuum-sealed, some vegetable items require special preparation, such as blanching to stop enzyme activity in the food. Powdered and liquid foods should not be vacuum packed in bags because the product can be drawn up into the vacuum pump and also may prevent the bag from sealing properly. To safely vacuum seal powdered and liquid foods, place them in a jar with a coffee filter or paper towel over the top. Liquids, such as soups and stews, can be frozen in ice trays or pans and then vacuum-sealed in bags.

If this appliance interests you, consider your needs carefully. You'll need to think about how much you will use it. Ask yourself, what foods do I want to vacuum seal? Which model is best for me? Some vacuum packaging devices are designed to remove the air from vacuum bags only. Others are capable of working with vacuum canisters and jars. Also think about whether this appliance is worth the cost. In addition to the cost of the device itself, remember that the bags usually are not reusable and supplies likely will have to be continually purchased, as you need them. Careful consideration can help you determine if this item will be a cost-effective and timesaving appliance for you.

How to Control the Influence That Television Can Have on Your Children (continued from page 1.)

4. Set Some Guidelines About When and What Children Watch

This can be done in conversation with your children, but the final call belongs to the adults. The clearer the rules (i.e., no TV before school, or until homework is completed, etc.), the better. Setting new limits may be upsetting to your children at first, but consistency is very important.

5. Practice Appointment TV

Decide in advance what is good and watch it as a family. Go through the TV guide in the paper on Sunday and make family decisions on shows to watch for the week. Discuss reasons for the decisions with your children. If in doubt, get more information. In choosing television shows or videos, make use of independent evaluations, like KidScore, TM television and movie guides, articles in magazines, etc. Discuss issues and ideas with other adults, friends, and parents of your children's playmates.

6. Talk With Your Child About What He or She is Watching

Discuss what you are watching and ask specific questions. Ask what they see, as it may be very different from what you see. Ask them to tell you what things mean to them. Ask them why they watch specific shows, what characters they like and don't like. Discuss the commercials and their perception of toys, cereals, etc. and the people who sell them.

7. Turn Off TV During Meals

Catch up with one another. Focus on each other. Share stories and activities from each family member's day.

8. Use Your VCR to Your Advantage

Tape a good show and schedule a special family viewing—complete with popcorn. If a show is on at an inconvenient time such as mealtime, homework time, or family time, tape it to watch later.

9. Put the Family on a TV Diet

Schedule some fun alternative activities. When you do watch television, watch it with your children.

10. Create a TV Coupon System

Kids get coupons and turn them in when they watch a program. Unused coupons can be "cashed in" for a special family activity.

11. Don't Make the TV the Focal Point of the Room

Make your children the focus of your attention, not the television. Research shows that people watch less TV if it is not in the most prominent location in the room.

12. Patronize Good Programs and Demand More of Them.

Express your opinions to television and radio stations, network executives, and advertisers. Tell them not only what you do not like, but also

what you like. Addresses for networks and local stations are in your TV guide.

The NATIONAL INSTITUTE ON MEDIA AND THE FAMILY, is a national resource for teachers, parents, community leaders, and other adults who are interested in the influence of electronic media on early childhood education, child development, academic performance, culture and violence. Visit their website: www.mediafamily.org.

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Lead Poisoning: Cut Your Risk

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To request the following RCE factsheets, contact your local county FCS educator.

Lead Poisoning and Your Child's Health
Lead Poisoning and Nutrition

The National Lead information hotline (literature & expert advice) 1-800 424-5323

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