

VISIONS

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The Special Role of Dads in a Daughter's Life

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Today, many men are playing a more active role in their children's lives. For many dads however, parenting a daughter is still foreign territory. Fathers are the first significant men in a female's life. As such, there are many things a father can do to enhance a daughter's confidence, decision-making and problem solving skills, and many other important qualities.

Fathers should be aware that girls look to their fathers for a variety of "life information," and they especially rely on their fathers when trying to "figure out" men as they reach adolescence. During adolescence, fathers often shy away and withdraw when they need to do just the opposite. Fathers must work to maintain communication and active involvement at every stage of his daughter's life.

Research has shown that fathers spend less than 30 minutes per week with their children. Psychologists have suggested that daughters receive less of their dad's attention than sons receive. With that in mind, there are many things fathers can do to get involved and stay involved in their daughters' lives. Here are some suggestions:

Ten Tips for Dads with Daughters

1. Give your daughter credit for more than looking "pretty." Let her know that she is a unique, talented, and



worthwhile person. Let her know she is accepted for her personal qualities rather than physical appearance. Encourage her strength and celebrate her savvy.

- 2. Spend time together.** Taking her with you on errands is a start. Get involved in her school and extracurricular activities. Play catch, tag, basketball, jump rope, soccer, or take a hike together.
- 3. Listen to your daughter.** Ask how she is feeling. Avoid criticisms or put-down messages. By listening, you will let her know that her thoughts and experiences are valuable to you.
- 4. Encourage your daughter to talk about her feelings.** Also suggest to her that it is sometimes helpful to record feelings and ideas in a journal or share them with a close friend.
- 5. Let her have her voice.** Encourage her to say what she thinks, rather than what is considered "proper" or "lady-like."

- 6. Be concerned about characterizations of her.** If a teacher or other adult refers to your daughter as a "good girl," know that she deserves attention for more than being good. The focus should be on developing her skills and helping her to achieve her potential, rather than rewarding her appearance or submissive behavior.
- 7. Encourage her interest in math, science, and technology.** These are areas where traditionally girls have been ignored. Even young daughters can be encouraged to experiment, take things apart, explore, and build things. These activities will help build her sense of spatial relations and problem solving skills.
- 8. Promote your daughter's involvement in sports.** Take an active interest in her athletic activities. When

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Roth IRAs: A Place to Save for Retirement

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Roth IRAs allow taxpayers to invest up to \$2,000 of after-tax dollars each year for retirement. Roth IRAs are generally preferable to traditional IRAs, particularly for individuals or couples who do not qualify for a tax-deductible traditional IRA. Two general exceptions are taxpayers that expect to be in a much lower tax bracket during retirement and those who expect to withdraw funds within ten years.

Contributions for 2001 Roth IRAs can be made from January 2, 2001 to April 15, 2002. The earlier someone makes a contribution, however, the faster his or her deposit begins to earn compound interest. Full Roth IRA contributions are available to all workers with earned income, regardless of age, providing their adjusted gross income (AGI) is under \$95,000 for single or \$150,000 for joint filers. The \$2,000 contribution limit is phased out (i.e., prorated) between AGIs of \$95,000 and \$110,000 for single filers and \$150,000 and \$160,000 for couples filing jointly.

Although contributions to a Roth IRA are not tax-deductible, earnings are tax-deferred and withdrawals are tax-free if they are made more than 5 years after the Roth IRA was established and the taxpayer has reached age 59½, becomes disabled, or dies. Another big plus is that, unlike traditional IRAs, investors in a Roth IRA are not subject to the IRS rules that require minimum withdrawal amounts (i.e., minimum distribution rules). Workers can make contributions after age 70½ (for themselves and a spouse) if they have earned income (i.e., salaries and wages or self-employment income).

Investors can roll funds over from a traditional IRA to a Roth IRA, provided the taxpayer's AGI is \$100,000 or less and he or she is not a married individual filing separately. Taxes must be paid on the money from the traditional IRA ac-

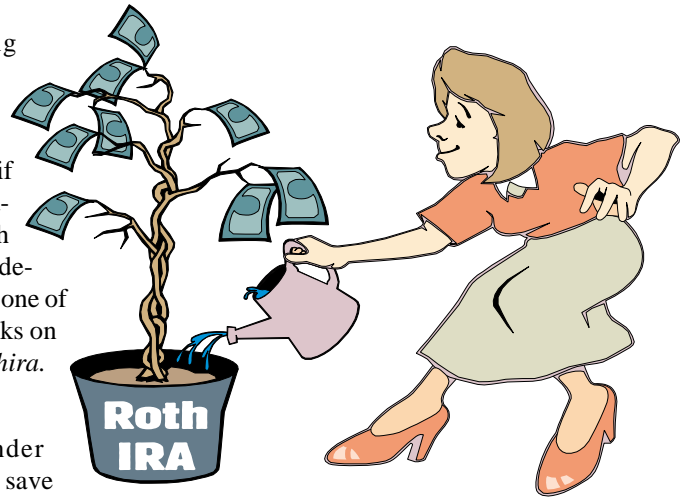
count that is being placed in a Roth IRA during the year that the conversion is made. To determine if converting from a traditional IRA to a Roth IRA will result in a decrease in taxes, check one of the IRA calculator links on the Web site www.rothira.com.

People often wonder whether they should save for retirement in a tax-deferred employer plan (e.g., 401(k) or a Roth IRA). Most financial experts advise first making a tax-deductible contribution to an employer 401(k) retirement plan that takes full advantage of employer matching (e.g., contributing the first 6% of pay). Employer matching is "free" money and is superior to any other alternative. A 25% match, for example, is equivalent to earning a guaranteed 25% return on an investment. A 50% match is like a 50% return.

After you contribute the maximum amount that your employer will match, contribute your next \$2,000 each year to a Roth IRA. A Roth IRA is generally a better option than a 401(k) for the next \$2,000 because, unlike employer plan earnings, which are taxed at ordinary income tax rates on withdrawal, earnings in a Roth IRA can be withdrawn tax-free. This will result in a higher annual after-tax income than a taxable 401(k).

Finally, contribute any additional funds to an employer 401(k) up to the maximum contribution allowable (or that you can afford). For 401(k) and 403(b) plans in 2001, the maximum contribution is \$10,500. If you still have money available to invest tax-deferred, consider fixed or variable annuities.

To maximize investment earnings, purchase annuities with low operating expenses and good historical performance and hold variable annuities for at least a decade. Another tax-deferred investment option is a simplified employee pension



(SEP) or Keogh for persons with self-employment income.

For additional information about retirement planning and other financial topics, check the Rutgers Cooperative Extension MONEY 2000 Web site at www.rce.rutgers.edu/money2000.

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A handwritten signature in black ink that reads 'Rita T. Wood'.

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Strong Bones for a Lifetime

Kathleen Shimomura, M. Ed., DTR Family and Consumer Sciences Educator, Hunterdon County

Dr. Seuss, the favorite author of children's books, wrote a book called, "Oh, the Places You'll Go." This book is very popular for children and adults as well, as it talks about all the places you will go during your lifetime. Do you ever think about all the places you have gone and the fact that your 'bones' carried you there? Maintaining 'strong bones for a lifetime' will help prevent osteoporosis and can take you to all the places you will go and help you to do all the things you want and need to do during your lifetime.

Osteoporosis is a national health priority. One in two women and one in eight men over age 50 will have an osteoporotic fracture in their lifetime. Building strong bones during childhood and adolescence can be the best defense against developing osteoporosis later in life. This is because by about age 20, the average woman has acquired 98% of her skeletal mass. Bone is living, growing tissue. Throughout your lifetime, old bone is removed and new bone is added to the skeleton. During childhood and teenage years, new bone is added faster than old bone is removed. To build the most bone, children, teens, and adults should follow these steps:

1. Consume adequate calcium

A lifetime of calcium poor diets can play a significant role in the development of osteoporosis. Research has shown that diets low in calcium are associated with low bone mass, rapid bone loss, and high fracture rates. Everyone at all ages should consume enough calcium. Children and teens need to consume at least 4 servings of calcium rich foods everyday. Adults should eat at least 3 servings daily. Rich sources of calcium include low-fat dairy products, dark green leafy vegetables, salmon and sardines with bones, tofu, and foods fortified with calcium like orange juice or cereal.

Vitamin D helps your body absorb the calcium in your diet. Sunshine is the best source of Vitamin D. When the sun shines on your skin, the body forms Vitamin D. Just 15 minutes of sun exposure, even on the hands and face, is all you need. If you don't get much sun exposure, it is important to consume vitamin D fortified dairy products, egg yolks, and saltwater fish to meet your needs.

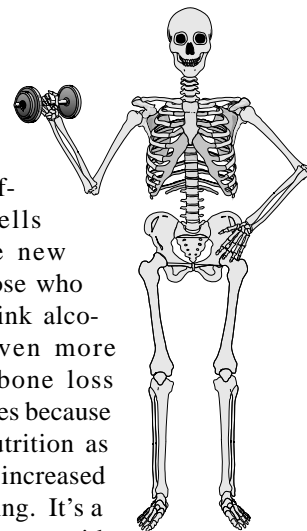
2. Participate in physical activity on a regular basis.

Physical activity is an essential factor in bone health throughout the lifecycle. Exercise helps young people build bone mass and helps adults maintain or modestly increase their bone mass. Weight bearing exercise and resistance exercises are the most important for building and maintaining bone. Weight bearing exercise is any exercise where the feet and legs carry the weight, such as walking, dancing, jogging, stair climbing, and skating. Swimming and bicycling are NOT weight bearing exercises. Resistance exercises use muscular strength to increase muscle size, which, in turn, strengthens bone. Free weights and weight machines are examples of resistance exercises. Using small hand weights or lifting cans of soup while watching TV or talking on the telephone is an efficient way to find time to do resistance exercises.

3. Engage in healthy lifestyle activities.

A healthy life style is directly related to bone health. Smoking increases the risk of osteoporosis in pre-menopausal women by robbing their bodies of estrogen. Male and female smokers also may absorb less calcium from their diets than non-smokers may. Alcohol is directly related to osteoporosis, even in young women and men. Alcohol may decrease the absorption of dietary cal-

cium and have a negative effect on cells that make new bone. Those who heavily drink alcohol are even more prone to bone loss and fractures because of poor nutrition as well as an increased risk of falling. It's a good idea to avoid daily consumption of alcohol.



Prevention of osteoporosis is best because currently there is no cure for the disease. However, if a person develops osteoporosis, it is important to identify it as soon as possible. Osteoporosis is often called the silent disease because it is often not detected until a fracture occurs.

Adults also should determine their risk for osteoporosis, then consult their physicians regarding a bone density test. A bone density test is a non-invasive, painless test similar to an x-ray. This is the most accurate way of determining the amount of bone loss and the related risk for fracture. There are several new medications available to help slow bone loss for those with osteoporosis or low bone mass. A physician can advise you about the best one for you.

To keep your bones strong enough to take you all the places you want go, follow the three recommendations for bone health. If you are an adult, determine your risk for osteoporosis. To determine your personal osteoporosis risk, you can go to the Rutgers Cooperative Web Page: <http://www.rce.rutgers.edu> (click on 'Family and Consumer Sciences', under 'Featured Sites' – click on 'Strong Bones For A Lifetime'). You can take your osteoporosis assessment quiz and get immediate feedback to determine your risk for osteoporosis. Maintaining strong bones at every age should be the goal for adolescents, women and men alike.

Staying Financially Secure When Starting a Business

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Opening your own business can be very challenging and rewarding. If you are considering starting your own business, it's important to remember that it requires advance planning and preparation.

One out of every two new businesses fail within a year. The most common reason for failure is poor planning. Looking realistically at your personal financial situation as well as the costs to start and run a profitable business before launching a new venture can save frustration and anxiety down the road.

A good place to start is to look at your personal/family emergency fund. When starting a small business, it may be advisable to have more than the generally recommended 3 to 6 months of living expenses in an emergency fund. You may want to consider bumping this up to at least 12 to 24 months of living expenses.

To find out how much you will need in an emergency fund before you start your business, gather your bills and receipts for the past 12 months. Calculate the amount you spent on saving/investing, housing, insurance, food, transportation, entertainment, and other expenses. This amount will give you an idea of how much money you'll need in your emergency fund before you start your business. Depending on your personal financial situation, you may want to double this before starting out. Completing this step may be one of the most important to take before starting your own business. This step also can be one of the most difficult if your personal financial records are not well organized.

When you have more than 12 months of living expenses in your emergency fund, your chance of business success increases. That's because you may not have to take money out of the business to pay yourself. Instead, you will be able to reinvest the money in the business operations during the crucial start-up years. It is a personal decision to decide to use your emergency fund for daily living expenses while you are starting your new business. However, it is important to keep in mind that this fund should be replenished as soon as possible.

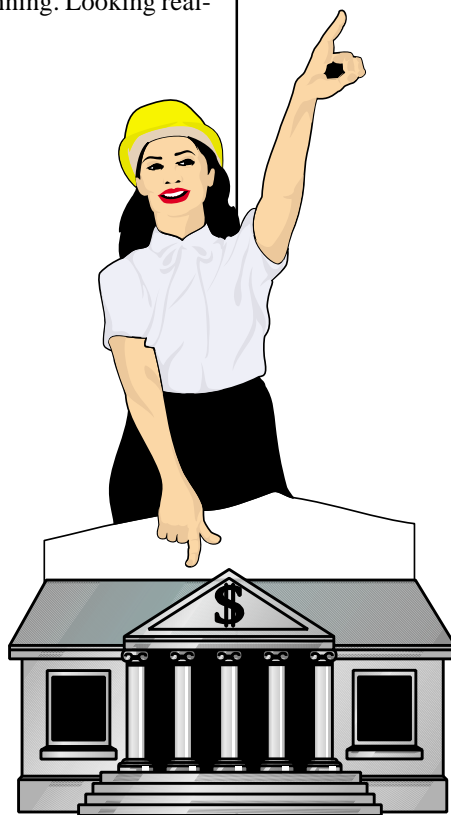
Another personal financial issue to think about is insurance coverage. If you were covered previously under an employer's plan, you will need to look at other alternatives. If married, you may have coverage from your spouse that can be accessed. If single, then you may need to add the cost of the insurance premium for a year or two to the total amount of your emergency fund. If you'll need to purchase insurance on your own, make sure to get at least three quotes from different agents/companies before making a purchase decision. The cost of insurance can vary greatly from company to company.

After deciding whether you have enough in an emergency fund to keep your personal finances secure, you will need to decide how you will fund the start up of your business. Some places to look for help in funding your new business may be through family and friends. Local, state, and federal governments may have grants and/or loans for persons starting a new business. Other sources to consider are local community-based organizations or the Small Business Administration (SBA) that might offer small, micro loans for new business development. Be sure to also check with the local banks with which you have established a relationship. Taking the time to research your business and your goals will help you decide which option is best for you.

A great place to start your planning is with a business plan. A business plan is a working document that states everything about your business, industry, competition, and customers. Think of it as a blue print for your new business.

Preparation of this document will be one of the most important tasks you complete before and during the decision making process of starting a business. It will help you look at all of the issues surrounding starting and running a new business, including financing, marketing, accounting methods, legal issues (business forms), and market analysis.

Help with a business plan and other issues related to starting a business can be found at the New Jersey Small Business Development Center. They have 10 regional centers and 15 satellite offices throughout the state that offer free counseling, training, and other services. To find the center nearest you, check out their website at www.nj.com/njsbdc_new/index.ssf?/main.html.



Food Advertisements Target Fat & Sweets Toward Women

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The results of a recent study at the City University of New York in Flushing suggest that food advertisements in magazines that target women emphasize fats and sweets at the expense of fruits and vegetables. The current Dietary Guidelines and Food Guide Pyramid stress the importance of grains, fruits, and vegetables in the diets of all Americans. But, ads for those foods are not what you see when you look at popular women's magazines.

The lead researchers, Janet Lohmann and Dr. Ashima K. Kant say such marketing "tends to promote foods of questionable nutritional or health value." The investigators found that fats, oils, sweets, and beverages accounted for nearly one-third of all food advertisements in women's and food magazines such as *Ladies' Home Journal*, *Good Housekeeping*, *Cooking Light* and *Eating Well*.



Fruit and vegetables were the foods least advertised in all magazine types, accounting for only 5% of all ads. Health-oriented magazines, such as *Prevention*, had the fewest food advertisements overall. In these magazines, bread was advertised the most, which accounted for 29% of all ads in those magazines. The same health related magazines had no ads for vegetables and only 2% of the health related magazines had ads for fruit.

In other findings, most of the consumer-related claims made by advertisers only

related to taste. Advertisers also made claims about nutrient modifications, such as indicating that a food was low in fat, sugar, or cholesterol. It is evident that the food industry spends enormous amounts of money on various types of media to promote the use of its products. Many consumers rely on the popular media to provide them with information to make food-purchasing decisions.

The researchers acknowledge that their study was limited to selected magazines and the results may not be true for all such magazines or different groups of people. We know though, that the media has a strong influence on women's purchasing decisions. Make sure you eat sufficient fruits, vegetables, and grains daily for good health. Don't let the media urge you to eat more fats and sweets!

Reference:

Journal of the American Dietetic Association 2000: 100:1396-1398.

The Special Role of Dads in a Daughter's Life

(continued from page 1.)

possible, attend her games. Discuss the game afterwards and praise her for her involvement. Physically active girls are less likely to become sexually active during their teen years, drop out of school, or put up with an abusive partner. Participate in sports yourself. This sends her positive messages about physical wellness, competition, teamwork, and fun.

9. Discourage dieting. Growing girls need to eat healthy foods. Restricting food can be dangerous both physically and psychologically and lead to life-long eating and health problems. Don't buy into the media that spends billions of dollars to convince women and girls that they must look a certain way.

10. Expect her to succeed. Your confidence in her ability will help her to reach her potential. Be there for her as her coach, advisor, and teacher – her father.

Fathers play a unique and significant role in their daughters' lives. Whether families are intact, divided, or combined, the importance of what girls learn from the men in their lives remains constant. There are times and situations, where a father's absence is permanent. When that is the case, an adult male relative or friend can serve as a surrogate dad by showing interest, encouragement, and support. The need for the learning and the love still exists even if the father doesn't.

Parents' lives are busier than ever with career, home, and community responsibilities. Children probably have a pretty full agenda as well. Knowing the special significance of the father-daughter relationship, families should look for opportunities to allow time for that relationship to develop. Moms, sons, grandparents, and an extended family can all benefit. The tips offered for dads apply across the board. Opening the

lines of communication will develop special, rewarding family relationships for a lifetime.

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Water – Drink to Your Health

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Too often people minimize the importance of drinking enough water. Recently, some consumers were over heard say: “I don’ t drink water because I forget to drink it.” “I don’t like the taste of water.” “I drink plenty of tea and sodas instead of water.” These individuals expressed attitudes and opinions about water that often reflect the habits and patterns of many consumers.

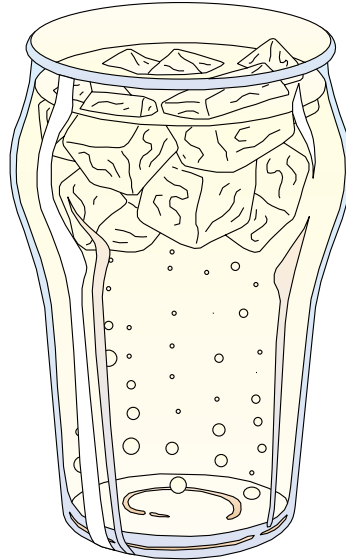
Water is the most important nutrient that we consume everyday of our lives. It is essential to a variety of life-sustaining processes. It is needed for normal digestion and it cools the body. In urine it dissolves waste products and washes them out of the body. Water also acts a lubricant, preventing friction between moving body parts. Even the eye needs water to function. Water also can be considered a fountain of youth. Water helps keep the skin clear, healthy looking, and resilient.

Water is essential to life because water makes up approximately 55 to 75% of our body weight. A human being can live several weeks without food, but can live only a few days without water. Therefore it is essential that we consume adequate amounts of fluids daily.

How much water do we need each day?

We need at least 8 -8 ounce cups water or fluid equivalent per day. That’s because everyday the average human being normally loses about 8 cups of fluids a day in sweat, urine, moisture exhaled, and bowel movements. Fluid replacement is especially critical during the hot summer months, when the body’s water loss is at its highest. During the summer, de-

hydration poses serious problems, especially to the very active, the old, and the very young. Water should be given to the old and very young often. Special attention also should be given to persons who are ill and experiencing diarrhea, fever, and or vomiting.



Some other factors may influence your fluid needs. For example, women who are breastfeeding often need to drink an extra glass or two of water each day. People who drink caffeinated or alcohol-containing beverages may need extra water, too. That’s because both caffeine and alcohol increase urine output. Those who perspire heavily during exercise need to be sure to drink water before, during, and after exercise.

Fluids from all sources count toward meeting our daily needs of 8 cups a day. Besides drinking 8 cups of plain water a day there are many ways in which to increase fluid intake. For example, consuming soups, teas, and foods with a high water content can offset the need to stick to a regimen of drinking 8 cups of water

daily. Some foods that have a high percent of water include lettuce, cucumbers, celery, and other fresh vegetables and fruits. This is another good reason to follow the daily food guide of eating at least five servings of fruit and vegetables a day.

What are the signs of dehydration?

Thirst and dry mouth are the first signs of dehydration, but you should not rely on thirst to signal when your body needs fluids. By the time you become thirsty dehydration is in progress. Some other signs of dehydration may include fatigue, dizziness, or headache.

How do I know if I am getting enough fluids in my diet?

You are getting enough fluids if your urine is clear or pale yellow and virtually odorless. However, the color of your urine may vary depending on some medications and foods consumed.

Drink to your health. To improve body functions and increase vitality, eat plenty of foods that have a high water content and consume enough liquids to equal to 8 cups of fluids a day.

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- 2 *Berge, K.G., (June 2000) What Is Your Thirst Telling You? Mayo Clinic Health Oasis.*
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Raising a Money Savvy Kid

Rita T. Wood, M.Ed., Family and Consumer Sciences Educator, Burlington County

You can charge it, Mommy. You can get money from the machine. I want it! My friends have it! It's only \$200!

Does this sound like your child?

Long before they understand the concepts of saving, investing, or borrowing, kids sense the power of spending. They see grown-ups show off their recent purchases, hear them talk about a relative's new car, or hear the latest ad campaign to buy on TV.

Children who are not taught money lessons pay the consequences for a lifetime. Understanding personal finance and how money works can make a tremendous difference in their future. Learning good habits early in life can make managing money easier over the long run

What can you do? A creative way to teach preschoolers is to begin by reading books about money. For early elementary school children you can open a savings account at a financial institution that accommodates children. If you choose to give the child an allowance, the child can begin by saving 10% of

the allowance. Once in middle school, the children can learn the principles of borrowing. First establish the rules and include interest in the plan for borrowing from parents. In the early teens allow them to participate in family financial discussions about what to buy, how to save more, and how to cut expenses. When the teens get their first job, decide whether or not allowance should be continued.

Publications on children and allowances as well as forming positive money habits for life are available free from Rutgers Cooperative Extension, contact your local Extension office for copies.

For more information, please visit our website located at www.rce.rutgers.org

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Dated Material

Visions Readership Survey

Please let us know what you think!

1. How would you rate the usefulness of the articles in Visions? (circle one)
 - a. very useful
 - b. somewhat useful
 - c. not useful
 - d. unsure
2. Which types of articles are most useful to you? (circle all that apply)
 - a. articles about food, nutrition, and health
 - b. articles about financial management
 - c. articles about family life, such as parenting and aging
 - d. others _____ (please specify)
3. Which statement best describes you?
 - a. I *thoroughly read* the articles in Visions.
 - b. I *partially read* the articles in Visions.
 - c. I *only skim* the articles in Visions.
4. What do you like best about Visions? _____

5. What do you like least about Visions? _____

6. What topics would you like to see in future issues of Visions? _____

7. How do you receive Visions?
 - a. it's mailed to me at home
 - b. from the library, school, or government office
 - c. from a friend
 - d. from a community fair/health fair
 - e. from a class I attended
 - f. other _____ (please specify)
8. Please tell us about yourself.
 - a. My gender is: _____ Male _____ Female
 - b. My age is: _____ under 25 _____ 25-34
_____ 35-44 _____ 45-54
_____ 55 to 64 _____ 65 and over
 - c. The number of children under 18 living in my home is: _____.
 - d. The number of adults over the age of 65 living in my home is: _____.
 - e. My occupation is: _____.
 - f. I live in _____ County.
 - g. I have visited the Rutgers Cooperative Extension website (www.rce.rutgers.edu) _____yes _____no
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