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Stressful Feelings After Trauma are a Normal Reaction

*By Marta Aizenman, Ph.D.
Director, Cook College Counseling
Center, Rutgers University*

The horrible events of September 11 have affected us all. We try to make sense of what has happened and come to grips with the aftermath. We are feeling unsettling emotions. These feelings are new and seem disruptive to our previous sense of well being.

For many, the terrorists acts have undermined our sense of security and control. The feeling that one can plan for the future and live a successful life has been replaced by moods of doom and gloom. Such feelings range from an overwhelming sadness at the tragedy, a sense of loss, distractibility, and crippling depression. They are increased if the individual happens to know someone who was killed in the attacks.

These overwhelming emotions can negatively impact our behavior. People may obsess that subsequent attacks may occur. They may refuse to travel by airplane, avoid a flight on a certain airline involved in the attacks, or decide they will only ride in cars exclusively. Such behaviors are an attempt to maintain control over the uncontrollable.

Sensations of relief for not having been physically harmed go hand in hand with guilt feelings. Many of us have previously visited the site of the attacks or flown on the same airlines. Often one experiences relief at not being harmed, yet feel guilty for being alive. "It could have been me," is a frequent sentiment



accompanied by a tangible sense that one has lost the joy of survival. Even smiling seems inappropriate.

While adults are coping with the aftermath of this tragedy, we must also remember our children are similarly impacted. They are also worried about their own personal safety and that of their parents. Youngsters may become moody, complain of stomachaches, withdraw from their friends and family, or worry about new attacks. School performance may be negatively affected and they may experience changes in sleep or appetite.

Both adults and children find it difficult to concentrate on their daily routine. The horrific images of destruction, seen over and over again on TV can creep into our dream cycle in the form of nightmares. Reactions vary, with some feeling the need to meet with others, talk out their feelings and emotions, while some may desire to withdraw. Also, we see others

express an overwhelming anger with a desire for revenge on those responsible for the attacks. Conversely, others only desire to seek a sense of safety and security.

How can we help ourselves ease these strong emotions? It is very important to remember that these reactions are a normal response to an abnormal situation. Those who have previously experienced trauma in their lives may find that past techniques used to deal with these feelings will make the task of recovery a bit easier. At the same time, negative emotions may reappear. Those who have never experienced a tragedy, may find it difficult to learn to cope. We need to be patient with ourselves as we undertake our personal healing. These feelings will not change or be resolved overnight.

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Taking a Look at Roth IRA's vs. Traditional IRA's

Patricia Q. Brennan, CFP, AFC
Family and Consumer Sciences Educa-
tor, Morris County

Did you know that there is a retirement account which lets the owner withdraw money tax-free from the account? Or, did you know that with this same retirement account, there are no early distribution penalties on certain withdrawals? It sounds too good to be true; however, the Roth IRA has these characteristics.

Roth IRA's were established on January 1, 1998 as a result of the Taxpayer Relief Act of 1997. One of the Roth's most attractive features is that it allows an individual to withdraw money from his or her retirement account penalty and tax-free under most circumstances. The new law also allows owners to convert Traditional IRAs into Roth IRAs within certain limitations.

Here are some of the major similarities and differences to consider when making your choice between the two IRAs:

Contributions: With a Roth IRA, there is no tax deduction when contributions are made. With a traditional IRA, contributions can be deducted on your tax return.

Distributions: With the Roth IRA, you are never required to take a distribution. With a traditional IRA, you must begin minimum withdrawals by April 1 of the year after you turn age 70½.

Taxes: Distributions come out tax-free from the Roth. With the traditional IRA, all distributions are taxed at the owner's marginal tax rate at time of withdrawal, e.g. 15%, 27.5%, 30.5%.

Penalty for Early Withdrawals: There is no penalty for early withdrawals from your contributions at any age with a Roth provided that you don't take out the account's investment earnings. However, if you take money out early from a traditional IRA, (before age 59½), you'll be slapped with a 10% penalty.



So, which IRA is best for you? There are some "rules of thumb" to follow when trying to make an appropriate decision. The first set of rules listed below pertains to opening an IRA account only and not conversions from Traditional IRAs to Roth IRAs. There are different rules for conversions. Open a traditional IRA if all of the following are true:

- 1) You do not expect to take tax-free early withdrawals of your contributions.
- 2) You do not expect to leave the earnings compounding in your IRA greater than 10 years.
- 3) You expect that your tax bracket will be at least 10 points lower when you make withdrawals than when you made your contributions.

The next set of rules pertains to converting a traditional IRA into a Roth IRA.

- 1) Do not convert your traditional IRA to a Roth IRA if you need to hold out some of the IRA money to pay taxes on the conversion.
- 2) If your retirement tax bracket will be lower than your current tax bracket, avoid paying higher taxes by not converting. Partial conversions might be more suitable.

So now that you looked at the rules of thumb, do you think that the Roth IRA is for you? It may very well be. However, you will still need to do a thorough review of your current and future financial status to make the correct decision. A helpful resource is the Website: www.rothira.com.

Regardless of which IRA you choose, there is some good news. The recently enacted Tax Relief Reconciliation Act of 2001 raised the maximum IRA annual contribution amount from \$2,000 to \$3,000 for years 2002-2004 and to \$4,000 for years 2005-2007. For 2008 and after, the amount rises to \$5,000 (and will be adjusted for inflation in \$500 increments.) And for those over age 50 who meet the income guidelines, the annual contribution is increased by another \$500 for 2000 through 2005 and \$1,000 for 2006 and beyond.

Reference:

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Two handwritten signatures in black ink. The first signature is "Rita T. Wood" and the second is "Karen Ensle".

Rita Wood, CFCS, M. Ed., Editor
Family and Consumer Sciences Educator

Karen Ensle, Ed. D., RD, FADA, CFCS
Family and Consumer Sciences Educator

Linda Tapia, Financial Manager

Please send any queries to:
Rutgers Cooperative Extension
Dept. of Family & Consumer Sciences
88 Lipman Drive
New Brunswick, NJ 08901-8525
(732) 932-5000 x604

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Step Out Against Diabetes

*Kathleen Shimomura M.Ed., DTR
Family and Consumer Sciences Educa-
tor, Hunterdon County*

At least 10 million Americans who are at high risk for Type 2 Diabetes Mellitus can sharply lower their chances of getting this disease with diet and exercise. Daily walks and modest weight loss can go a long way in reducing the risk of developing diabetes. The prevalence of this type of diabetes has tripled in the last 30 years, and much of the increase is due largely to the rise in obesity. People with a BMI (Body Mass Index) of 30 or greater have a five-fold greater risk of diabetes than people with a normal BMI of 25 or less.



A study of more than 70,000 middle aged women by researchers at the Harvard School of Public Health shows that both

moderately intense activities such as walking and vigorous activities like running can substantially reduce the risk of Type 2 Diabetes. The researchers, publishing in the Journal of the American Medical Association, found that the amount of energy expended is more important than the type of exercise.

As the walking pace increased, the diabetes risk decreased, whether the women were lean or overweight. Women who walked at a brisk pace (3 miles per hour or more) for 1 hour a day had nearly half the risk of developing diabetes compared to the least active women. That 1 hour of walking can be spread throughout the day and can include activities such as walking to the bus stop rather than driving to work, taking the stairs rather than the elevator, or parking in the farthest lot from the building.

The researchers feel that physical activity seems to protect against diabetes by helping the body use blood sugar more

effectively. While this study focuses only on women, it is expected that the results apply equally to men. The fact that moderate activities, such as walking, can provide health benefits is encouraging news for the estimated 60% of Americans who do not exercise regularly and don't like the thought of going to the gym to do high energy aerobic activity.

Physical activity only has value if it's done regularly. People at risk for developing diabetes should engage in physical activity at least several days a week. It is important to check with your doctor before you begin if you currently are not active. Together you can decide on how much and what kinds of physical activity are right. When balanced with a good meal plan, physical activity will help you feel healthier and happier and reduce your risk for Type 2 Diabetes.

Pediatricians Put the Squeeze on Juice

*Luanne Hughes, MS, RD
Family and Consumer Sciences
Educator, Educator, Gloucester County*

Recently, the American Academy of Pediatrics (AAP) — the country's largest group of pediatricians — came out with new recommendations for the role that fruit juice should play in a child's diet. The recommendations indicate that, when it comes to fruit juice, our children may be getting too much of a good thing.

Citrus and other juices that are high in vitamin C can be a healthy part of a child's diet. However, recent studies indicate that kids are drinking more juice than ever before. And, this could have a significant impact on a growing child's health. Children who drink too much juice can have little or no appetite for more nutrient-rich meals and snacks. You may think you're giving your little one a healthy snack packed with vitamins and minerals every time you pour a glass of juice. That's not entirely true. More and more health professionals are rethinking the role that fruit

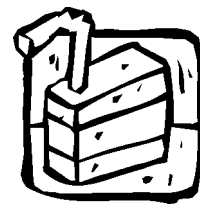
juice should play in the diets of children (particularly between the ages of 1 to 3), noting that too much juice may result in malnutrition, diarrhea, stomach problems, and tooth decay.

"Juice offers no nutritional benefit to children under 6 months of age," states the new AAP guidelines. In fact, if infants do drink juice, they can fill up on it and leave less room for breast milk or formula. That means that baby won't get the protein, fat, vitamins, and minerals needed for normal growth and development.

To help make juice a healthy part of your little one's diet, the AAP offers these recommendations:

- Do not give fruit juice to infants under 6 months of age.
- Serve no more than 4 to 6 ounces of juice a day to children ages 1 to 6; and no more than 8 to 12 ounces a day to children ages 7 to 18.
- Give juice as part of a meal or snack, rather than as a means to pacify a child.

- Don't serve juice at bedtime.
- Don't give juice in bottles or transportable covered cups ("sippy cups") that allow children to drink easily throughout the day.
- Serve whole fruits and vegetables, which are higher in fiber. If what your child really wants is a drink, offer water, milk, and breast milk or formula for children under 1 year of age.
- When choosing juice, select 100% fruit juice or those fortified with vitamin C and even calcium.



For more information on juice, choosing juice for your child, and selecting the most nutritious vegetables, fruits, and juices, ask your county Family and Consumer Sciences office for a free copy of RCE fact sheet #FS542, "The A, B, Cs of Juice for Kids." also available at our website <http://www.rce.rutgers.edu>.

Tackling the Bullying Issue

By Marilou Rochford, MA, CFLE
Family and Consumer Sciences
Educator, Cape May County

At one time, bullying may have been considered playground horseplay or juvenile pranks that were just part of growing up. Today, we know that bullying is a serious problem with psychological and social consequences. Bullying can intensify to physical violence. Bullying is a serious problem that needs attention. Understanding key aspects about bullying can help parents assist their children.

What is bullying?

Bullying takes several forms.

- Verbal — including name-calling, put-downs and verbal threats.
- Physical — such as pushing or hitting, taking or stealing money or possessions.
- Psychological or emotional — such as spreading rumors, or excluding a person from conversations or activities.

What are the characteristics of a bully?

A bully is aggressive, confident, and has a strong need to dominate. Bullies want power over others and are willing to use and abuse people to get what they want. They often come from homes where there is poor adult supervision, encouragement of aggressive behavior, and use of physical punishment. Parents or other family members at home belittle many bullies. These youth tend to become aggressive adults with an increased risk for engaging in criminal activity.

Who gets picked on?

Bullies single out kids who are vulnerable and stand out in some way. Victims usually do NOT report the bullying, or they wait a very long time to do so. Parents need to recognize the signals that their children may be having trouble.

What are the signs that a child is being bullied?

The best way a parent can help is to be observant. These signs may indicate that your child is being bullied:

- Changes in behavior, such as being withdrawn or passive, overly active or aggressive, or self-destructive.
- Avoiding certain situations, people or places, like pretending to be sick so she or he does not have to go to school.
- Frequently crying or feeling sad.
- Showing signs of injuries.



- Suddenly receiving lower grades.
- Having recurrent unexplained physical symptoms like stomach-ache or fatigue.
- Showing signs of low self-esteem.

What can families do to prevent bullying?

Parents and families can do a lot to help children ward off bullying and threats. Teach children ways to resolve arguments without violent words or actions. Teach self-respect. A confident child is less likely to become the victim of a bully.

Because loners tend to be more vulnerable to bullies, help children learn the social skills needed to make friends. Encourage their involvement in physical activities to improve physical coordination and self-control.

What if my child is a victim?

If you think your child is a victim of bullying, here are some steps that you can take:

- Listen to children. Take their complaints seriously.
- Ask the school principal how the school handles bullies and victims. If they do not have a policy, work to develop one.
- Tell school officials immediately if you think your children are being bullied.
- Teach your child to report bullying to the teacher and to you.
- Talk to parents of your child's friends and set up a network of friends who will support each other. If the bully is told "no" by the victim, and is clearly supported by friends, the bully's power disappears.

What if my child is a bully?

If your child is bullying others, recognize that bullies may be acting out feelings of insecurity, loneliness, or anger. Help get to the root of the problem. Discuss the situation with the school counselor. If your child is a bully, have him or her walk in the victim's shoes. Make it clear that bullying will not be tolerated. Set a good example, don't bully your children, physically or verbally. Avoid being overly critical. A quick look at adults during company or community events might reveal adults bullying co-workers or demeaning a child's sporting performance on the ball field. Children model adult behavior. Listen to yourself and work to make changes if necessary. Seek professional help.

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The Fragile Middle Class: Lessons to be Learned

Barbara O'Neill, Ph.D., CFP, Family & Consumer Sciences Educator, Sussex County

The Fragile Middle Class: Americans in Debt, a study by Sullivan, Warren, and Westbrook, describes 2,400 households that filed for bankruptcy during the early 1990s and what can be learned from their experiences. According to the authors, a middle class lifestyle can be maintained for a while with “smoke and mirrors” (i.e., increased use of credit or “borrowing from Peter to pay Paul”). Eventually, though, if you continue to spend more than you earn, you will go broke. Between 1979 and 1997, personal bankruptcy filings increased by more than 400%. This is especially striking because this was a time of widespread economic recovery and relative prosperity for many.

The authors warn that the high number of households who file for bankruptcy is an early warning system for all Americans. Anything that causes income to decrease (e.g., job loss) or expenses to increase (e.g., uninsured medical expenses) puts a family at risk for financial difficulty. Changes in the credit industry have also affected borrowers' ability to repay what they owe. For example, it is now possible to charge groceries and fast food purchases and receive 125% home equity loans. Many creditors also impose late fees and penalty interest rates of 24% or more on customers who fall behind.

The authors of *The Fragile Middle Class* found that there were five primary causes of bankruptcy: job loss or income reduction, sickness or injury, divorce, high credit card bills, and housing costs in excess of what a person's income can support. They also found that bankrupt debtors were in



“terrible financial condition.” On average, they needed two and a half to three year's income to repay their debts and their net worth (net worth = assets - debts) was a negative number.

Job-related problems were noted in more than two of three cases. This includes loss of a job and re-employment at a lower wage. Many debtors were back to work when they filed for bankruptcy but the period of previous unemployment got them into trouble. Bills that seemed affordable on, say, a \$60,000 income were suddenly insurmountable when earnings were cut back to \$30,000.

The authors note that many respondents incurred debts close to the limits of their income. Job interruption or loss is a primary cause of bankruptcy because a family's previous debts are mismatched with their current (reduced) income. Some debtors also continued to maintain their former lifestyle on credit cards, digging themselves further into debt.

Another key finding from this study is that every bankruptcy-causing event was a lot worse when a family carried a lot of credit card debt. For a family stretched to the limit, even a relatively minor crisis can put them over the edge. Divorced people are twice as likely as others to file for bankruptcy.

Medical crises are a particularly difficult source of financial problems because there are two negative effects: the high cost of medical bills and the loss of income due to accident, illness, or disability. Approximately 48 million Americans lack health insurance for at least part of the year and as many as 29 million are under-insured with health plans that have low benefit levels.

What are the lessons that can be learned from *The Fragile Middle Class*?

- Try to keep monthly debt payments below 15% of take-home pay to avoid over-extension before crisis events. In other words, live below your means and spend less than you earn.
- Continue to sharpen employment skills to stay “marketable” and avoid major job interruptions.
- Accept the financial realities of life events. For example, it may not be possible for either spouse to maintain the family house following a divorce.
- Set aside an emergency fund of several months expenses to provide funds during a financial crisis.
- Seek help with credit problems early on. Juggling bills and using more credit only make the situation worse.
- Don't “stretch” to buy an expensive house if mortgage payments (including taxes and insurance) will consume 40% or more of net household income.

Reference:

Sullivan, T., Warren, E., and Westbrook, J.L. (2000) *The Fragile Middle Class: Americans in Debt*. New Haven, CT: Yale University Press.

A Primer on Ownership Investments

*Barbara O'Neill, Ph.D., CFP,
Family and Consumer Sciences
Educator, Sussex County*

There are two types of investments: ownership (also known as equities) and loanership. When you buy “ownership” assets, you have an influence on company decisions or you make decisions directly as you set rent prices for property that you own. You also share directly in any financial loss or gain. There are no guarantees about your earnings or the value of an equity investment (e.g., stock and growth mutual funds).

When you buy “loanership” investments, you loan your money to an entity (like a bank or corporation or the government) and get an agreed-upon return. An example is earning 4.5% on a bank CD or a bond.

Ownership investments have potential for a high rate of return, but also potential for loss of principal. The particular investment you make influences the amount of risk you assume. For example, if you buy stock in a company that is offering a brand new, untested product, there will be more risk than if you buy a home in a well-established subdivision.

Two examples of risks associated with ownership investments are:

- **(1) business risk** – the risk that events affecting a specific company or industry will affect the value of your investment; and
- **(2) market risk** – the risk that the price of securities will be affected by the volatility (i.e., swings in prices) of financial markets.



One of the most popular types of ownership investments is stock. With common stock, investors buy shares of stock in a company. Those who own stock elect directors, who hire people to manage the company on a day-to-day basis. Owners also may vote on other issues that come before the directors. When a stock is worth more when you sell it than when you bought it, you have a capital gain. If it is worth less, you have a capital loss. Boards of directors may reinvest money earned in the company or pay dividends to stockholders quarterly or annually.

Ibbotson Associates, an investment research firm in Chicago, reports that stocks have, historically, outperformed other asset classes. This is particularly true in time periods of 10 years or longer, which makes stocks most appropriate for long-term financial goals (e.g., retirement).

There are many ways to purchase stock. In addition to brokers, you could purchase stock directly from companies. Direct purchase plans (also known as DPPs or “no load

stocks”) are stocks sold directly to shareholders, so they that investors can save on brokerage commissions. Various fees may be charged, however. Be sure to inquire. A good resource is the Web site www.netstockdirect.com. You also could join an investment club or invest via the Internet with an online brokerage firm. The downside is that there is no expert available to personally discuss your investment choices.



Two recommended stock investing strategies are **dollar-cost averaging** and **buy and hold**. **Dollar-cost averaging** means investing the same amount on a regular basis (for example, \$50 every month). Dollar-cost averaging works best if investments are “automated,” such as 401(k) plan payroll deductions or debiting a bank account monthly for mutual fund share purchases. **Buy and hold** means investing in stock (particularly from established companies with a history of steady earnings or growth) and keeping it for a number of years.

Stressful Feelings After Trauma are a Normal Reaction

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There are things we can do to start the process of healing.

- Strive to maintain your previous routine.
- Limit possible depressive sources such as TV and media coverage.
- Share your feelings with others and accept their support.
- Give yourself "time-outs."
- Be non-judgmental of other's feelings and reactions to the attacks.
- Accept that your performance will decrease.
- Be patient as you regroup your thoughts and emotions.

Ways to help children cope with the tragedy:

- Reassure them that they will be kept safe. This is the most important thing parents can do.

- Maintain your child's schedule.
- Do not expose them to excessive media coverage.
- Encourage them to express their feelings through talk, play activities, or art.
- Answer your child's questions but try to find a way to discuss the issues without alarming them.

The old adage, "Time heals all wounds" is very appropriate to this discussion. It is important to remember that these reactions to the horrible national tragedy are very normal. While some may feel that they are "OK" at the present time, they may find disruptive feelings may surface at a later time. This delayed response is normal. Others who feel that they have successfully dealt with their feelings may also find that an event or anniversary may trigger a reoccurrence of these feelings. This is also normal.

We need to be patient with ourselves and with each other as we deal with this huge national tragedy. If needed, we may seek the help of a professional counselor to help us explore thoughts and find ways to cope.

As we each work out our own personal process of healing, we should remember that as time passes, these disruptive feelings will decrease and may become easier to handle.

Marta Aizenman, Ph.D. has a doctorate in counseling psychology. She is the director of the Cook College Counseling Center at Rutgers University. She has a private practice in Princeton, and is a Board member of the Mercer County Psychological Association. Echo R. Fling collaborated with Dr. Aizenman on writing this article. This article originally appeared in the Princeton Packet on September 21, 2001

Websites to help you in the aftermath of tragedy:

www.ca.uky.edu/fcs/terrorism/. This website contains a series of eight articles by Sam Quick, Ph.D Human Development Specialist from the University of Kentucky.

www.rce.rutgers.edu On the Rutgers Cooperative Extension website you can view disaster recovery publications and link to other informative websites.

www.PrepareRespondRecover.com/childrensneeds/ has some excellent information on talking with children about terrorism.

If you do not have access to the internet ask your county Family and Consumers Sciences office for publication FS702 "Helping Your Child Cope With Disaster".

Tackling the Bully Issue

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Conclusion

Bullying has become widespread in American schools. We must each help to make our communities safe places for families to learn and grow. These efforts must be continuous. Adults must be positive role models for youth. Children who feel valued and respected are in a much better position to avoid bullying. All children deserve to feel valued and respected.

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How FCS “Cares” for Families – with the LifeKeys! Initiative

*Marilou Rochford, MA, CFLE
Rutgers Cooperative Extension of
Cape May County*

The new, statewide initiative called LifeKeys is designed to improve the quality of life for New Jersey residents by building their skills, education, and knowledge. LifeKeys is a comprehensive human development program that brings together the best information on topics like parenting, care giving,

child development, relationships, aging, and much more.

LifeKeys includes classes, courses, newsletters, and other materials created by top professionals at Rutgers and across the nation. Current programs are listed on the RCE web site at <http://www.rce.rutgers.edu/lifekeys/index.html>. Our newest addition to the website is “Getting the Most out of Parent-Teacher Conferences” a narrated presentation to help parents and teachers.

Look for it on the RCE website. LifeKeys is open to all New Jersey residents free of charge. Activities vary from county to county, but all participants have access to the most up-to-date programs and information. Epsilon Sigma Phi selected the LifeKeys initiative to receive the NJ Team Award for 2000 and the Eastern US Regional Team Award for 2001. Contact Rutgers Cooperative Extension in your county for details.