

# VISIONS

DEPARTMENT OF FAMILY & CONSUMER SCIENCES ● VOLUME 15 ● NUMBER 1 ● 2002

## Our Changing Lives

*Anne-Michelle Marsden, MS  
Family & Consumer Sciences Educator,  
Rutgers Cooperative Extension,  
Atlantic County*

It's been months since terrorists attacked the United States. You may recognize that in one way or another, you've made changes as a reaction to this tragedy.

Some changes may have occurred in how you think and feel. Possible examples include feeling less secure about the future, or identifying more intensely with your status as an American. These changes in feelings affect our behavior over time.

According to the American Institute for Cancer Research, about 20% of Americans are consuming less healthy foods as a reaction to the September 11th disaster. Another behavior change you may have experienced is the reallocation of your time to do more of the things that are important to you, including activities that bring you closer to family and friends. In addition, you may have changed your money saving or spending practices.

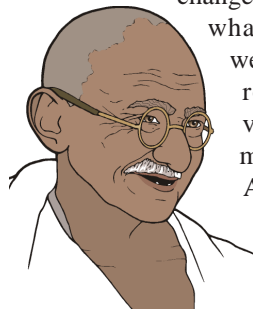
The initial shock of 9/11 has passed for most New Jersey residents. Now it's time to evaluate the changes that have taken place in how we think and act as a result of the disaster. We can ask ourselves:

- Do the changes we made actually suit us?
- Is it necessary to make adjustments to the changes we made?
- Are there other changes we could make to increase our quality of life?

**“If we don’t change, we don’t grow. If we don’t grow, we aren’t really living.”** - Gail Sheehy

Sheehy, known for her work in mid-life development, and master adult development psychologists such as C. G. Jung, agree that to experience life to its fullest requires personal growth. Personal growth is not possible without change.

Reviewing the changes we make is an important aspect to personal growth. Today, we may feel more secure to revisit the changes we made out of grief, fear, and anger as a result of the 9/11 attacks. We may or may not choose to keep the changes we made in how we think, feel, or act. It is never too late to choose what changes we'll keep and what new changes we'll make in our role as an individual, a family member, an American, and a world citizen.



**“We must become the change we want to see.”** -Mahatma Gandhi

What changes do you believe would make the most difference to the world? Using the concept East Indian political

and spiritual leader Mahatma Gandhi conveys in the above quote, if you would like more understanding and peaceful behavior *outside* your home, for example, then take the steps to make caring and conflict resolution a personal and family priority *within* your home.

**“God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.”**

-Reinhold Niebuhr

In uncertain times, it's an uncomfortable feeling to know that there are things we can't change. However, we CAN change

*(continued on page 7.)*

### HIGHLIGHTS

<b>Locating Resources for Grandparents Raising Grandchildren</b> .....	2
<b>Personal Financial Record Keeping</b> .....	3
<b>What is that Smell...Could it be Mold?</b> .....	3
<b>Lessons Learned 'During 2001</b> .....	4
<b>Child Obesity</b> .....	5
<b>How to Raise a Reader</b> .....	6

# Locating Resources for Grandparents Raising Grandchildren

Sharon P. Blase, M.Ed., CFCS  
Family & Consumer Sciences Educator,  
Rutgers Cooperative Extension,  
Cumberland County

**A**cross our nation, increasing numbers of grandparents are becoming parents again. According to the 2000 U.S. Census, nationwide about 4.5 million children under the age of 18 live with their grandparents, 1.5 million children live with other relatives, and 1.4 million children live with non-relatives. Current statistics for New Jersey reveal that 127,263 children under the age of 18 live with a grandparent, 44,132 children under the age of 18 live with other relatives, and 28,719 live with non-relatives.

Grandparents and other relatives are parenting their grandchildren and nieces and nephews due to a wide variety of reasons including: divorce or death of a parent; parental substance abuse, unemployment, incarceration, or mental or physical illness; child abuse, neglect, or abandonment; or teen pregnancy.

Grandparents assuming the role of parent for their grandchildren may be in their thirties or retirement age. This new, and often unexpected, parenting responsibility may severely impact grandparents' lifestyles, health and financial situations, and plans for retirement. Costs for food, housing, clothing, insurance, and utilities escalate when one child or several are added to a grandparent's household.

## Resources for Grandparents

Rutgers Cooperative Extension's Family and Consumer Sciences Department sponsored viewing sites across the state for Grandparents Raising Children: Legal and Policy Issues, a national satellite videoconference broadcast by the University of Wisconsin. Grandparents, social workers, teachers, and community agency representatives evaluating the conference indicated the importance of locating resources.

New Jersey's Department of Human Services also recognized the need for a resource to assist grandparents and rela-

tives as they deal with legal, medical, housing, financial, and educational issues related to their grandchildren. Thus, they established the Kinship Navigator Program, which provides information, referral and advocacy services, and assistance with:

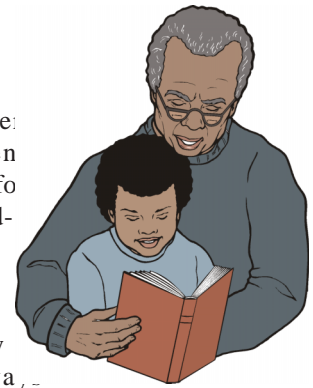
- Temporary Assistance to Needy Families (TANF)
- Medical coverage
- Child support services
- Housing assistance
- Child custody process and legal services
- Childcare resources
- Respite services
- Educational resources

Contact the Kinship Navigator Program by phoning 1-877-816-3211 (toll free) for information on community resources or visiting their Website ([www.state.nj.us/humanservices](http://www.state.nj.us/humanservices)).

Grandparent's health insurance policies seldom provide coverage for grandchildren. NJ Family Care provides health care coverage for parents and guardians of children up to age 19. The insurance program determines an individual's eligibility based on family size and monthly income without considering financial assets. NJ Family Care's Internet Website ([www.njfamilycare.org](http://www.njfamilycare.org)) provides information on this health care insurance program. Contact NJ Family Care by phoning 1-800-701-0710 to request an application and determine if a grandchild is eligible for insurance coverage.

School social workers and classroom teachers are excellent resources for information and guidance with school enrollment, a grandchild's school performance, homework assignments, and school activities. It's important for grandparents to attend parent-teacher conferences and special meetings. School officials and teachers are aware that increas-

ing number of grandparents are caring for their grandchildren today. They are actively seeking ways



to involve grandparents in the grandchild's education. Research shows that children perform best in school when parents or guardians participate in parent-teacher conferences and school activities.

A new Rutgers Cooperative Extension course, *Kindergartners Are Special: Handle With Care* may be of special interest to grandparents enrolling a grandchild in preschool or kindergarten. This course

(continued on page 4.)

## 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 black ink that reads "Rita T. Wood".

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

A handwritten signature in black ink that reads "Karen Ensle".

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

Portions of this newsletter may be reproduced with the use of a courtesy line.

Desktop publishing by the  
Rutgers Cooperative Extension/  
Resource Center Services.

# Personal and Financial Record Keeping

*P. Christopher Beaugard, MS,  
Family & Consumer Sciences Educator,  
Rutgers Cooperative Extension,  
Ocean County*

**H**ave you ever wondered where your birth certificate is? How about other important papers, you need right away? Can you find them? How long does it take you to get your records together when filing your taxes?

Keeping household records in an organized manner can save time, money and more importantly, frustration. A record keeping system that works for you is one in which you can find the information you need quickly and easily. Another reason to have an organized record keeping system is that some papers are irreplaceable or difficult to replace if lost or destroyed.

Keeping household records need not be a huge task. It may be as simple as getting a few folders and placing them in a box or crate. Another system involves



numerous file folders in a filing cabinet. Whatever system you decide upon, make sure it is one that fits your personality and style.

Records fall into three general categories: personal, financial, and legal. *Personal records* include birth, marriage and death certificates, licenses, immunization records, educational records, and employment records. *Financial records* include formal documents such as bank statements, insurance policies, and tax returns. Other financial records are those created by the household such as net worth statements, list of credit card ac-

counts, and spending plans. The third type is *legal records*, which include car titles, wills, contracts, deeds, mortgages, and citizenship papers.

To make a record keeping system work for you, think about your own personality traits, habits, and styles. In addition, think about where you are going to store your records. Some common places to store important family documents include a home filing system, a fire proof box at home, a safe deposit box at the bank, or your wallet or purse. Your system should be one that meets your needs and one that is flexible enough to grow and change as you grow and change. You may have to try out a few systems before you settle on one that works for you. Another idea is to keep your system simple. A record keeping system that is too detailed may be setting you up for failure. Additionally, whoever is in charge of setting up the system in the

*(continued on page 7.)*

---

## What is that smell... could it be MOLD?

*Joseph T. Ponessa, Ph.D.  
Extension Specialist,  
Housing and Energy*

**M**old, especially “killer mold,” has been getting lots of media attention lately. Should we be concerned about these molds? What can we do to protect ourselves?

Stachybotrys is often called “killer mold.” It is a type of mold that grows on cellulose. Some common cellulose-based products include paper, cardboard, ceiling tiles, wallboard, and wood. This mold grows when the cellulose-based products are damp or wet for a time period usually lasting two weeks or more. Stachybotrys and many other molds produce poisons that can harm humans. People become sick as they breathe the toxins from the molds. Young children, elderly individuals, and those who are ill are most sensitive to the toxins. Other concerns include spores and vapors from molds, although health effects from these are usually less serious. The toxin that is of most concern to humans is a compound the mold naturally makes to fight off other mold.

**How do I know that there is mold in my house?** If there is a serious mold problem, you should be able to smell it and may be able to see it. Sometimes the mold that you see is only part of the problem. That’s because mold can grow inside a wall cavity. This may happen after a flood or leak if the wall was repaired, but not allowed to dry out. You may need to open up a wall if there is a strong mold smell, but no mold is seen.

**Should I have my home tested for mold?** While this is possible, testing can be expensive, and the information that you get is of limited value. If there is a mold problem, the odor is a good indicator. If a mold smell is not obvious, you probably do not have a serious mold problem. Most health experts believe that if there is a substantial amount of any mold in the home (or workplace), it is a serious health threat. The amount of mold present is more important than the type of mold. Regardless of mold type, the cause of the problem—excess moisture—must be identified and fixed and the mold must be cleaned up if the environment is to be safe.

**How do I get rid of mold?** Mold between the tiles in the shower or on articles stored in a closet is what might be called “little mold”. To get rid of it, use a dilute solution of bleach (1 Tablespoon of bleach per gallon of water). Rubbing alcohol can be used on surfaces harmed by bleach. Then, take steps to reduce humidity levels, which may require fixing leaks, reducing moisture sources or using a dehumidifier. Rutgers Cooperative Extension fact sheet “**Basement Moisture Problems**” can help you handle moisture problems.

Mold that covers more than a couple of square feet can be a serious health problem. An added threat is the release of mold toxins into the air when the mold is disturbed, such as when the mold is cleaned-up. While bleach kills the mold, the toxins are not damaged by bleach. Most of the serious problems involve extreme events in buildings: flooding without complete drying, a long-term water leak, or anything that produces large amounts of moisture. Sometimes a serious construction flaw traps moisture in a wall, floor, or

*(continued on page 7.)*

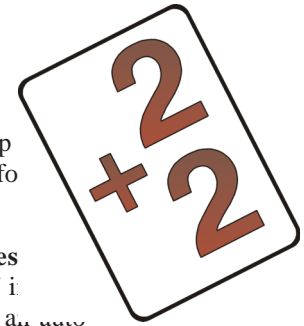
# Lessons Learned During 2001

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

The past year has provided extraordinary challenges and opportunities to U.S. citizens as consumers, investors, workers, and heads of households. Below are twelve lessons that can be learned from recent events:

- 1. The financial markets are resilient-** Consistent with other disastrous events in U.S. history (e.g., Kennedy assassination and Pearl Harbor), major market losses occurred immediately following the September 11 terrorist attacks. While this was a frightening time for investors, it was also a time to “hang tough” and continue to buy securities when it appeared that the rest of the world was selling out. Eventually the financial markets rebound and some of the biggest gains follow the largest losses. For example, the S & P 500 stock index rose 37.2% in 1975 after the recession of 1973-74.
- 2. People are resilient-** This was demonstrated by many WTC victim survivors. Resilience to handle unexpected events is increased by developing various “coping resources” including an emergency fund of 3 to 6 months expenses, current job skills, adequate health and life insurance, services provided by community organizations, organized records, and good relationships with neighbors, family, and friends.
- 3. Market timing is futile-** It is impossible to consistently guess the highs and lows of the stock market so don't even try. Instead, keep investing regular amounts in both bull (up) and bear (down) markets. You need to be in the stock market over long time periods to reap its rewards.
- 4. Uncertainty “comes with the territory”-** You can't invest, particularly in stocks, with a “CD mentality.” In other words, investors must expect to lose principal sometimes or to see a loss or reduction in earnings. Investments are inherently volatile and unpredictable in the short-term.
- 5. A loss is a loss only if you sell-** A “paper loss,” such as a declining mutual fund account balance on quarterly statements, is a temporary thing. An account's value will continue to change with market conditions. If you panic and sell during a downturn, however, you've lost real money.
- 6. Portfolio rebalancing today means buying stock-** During the late 1990s, investors probably had to sell stock to keep their asset allocation percentages in line. That's because rising stock prices over-weighted this asset class. Today, it's

just the reverse. Investors may need to buy more stock to keep the stock portion of their portfolio at its previous level.



- 7. Dollar-cost averaging takes emotion out of investing-** If investments are made regularly on an automated basis (e.g., bi-weekly 401(k) plan deposits), shares are bought during good times and bad. Otherwise, many people would not have the courage to invest during market downturns.
- 8. Bear markets are a true test of risk tolerance-** It is easy to be an aggressive investor when stock indices are up 20% like they were during 1995-99. The last 18 months have been a true test of investors' sensitivity to loss. It is important to “follow your gut.” Don't panic and sell, however. Instead, you might want to gradually reduce the stock portion of your portfolio.
- 9. Take care of estate planning basics-** Life is precious and can be cut short tragically and unexpectedly. Don't make things worse for your survivors. Prepare a will and living will and purchase adequate life and disability insurance. Don't rely solely on employer benefits.
- 10. Employer matching cushions retirement plan losses-** A 50-cent match for every dollar invested in a 401(k) plan is a 50% return on your money. It's like you're playing with the “house's money” in a casino. You need to lose a lot before you start losing your own money. Try to invest the amount needed (e.g., 6% of pay) to earn the maximum match from your employer.
- 11. High debt ratios make things worse-** Income interruptions due to unemployment and other causes are bad enough but are much worse when household consumer debt payments exceed 15% of take-home (net) pay and consumer debt plus housing costs (rent or mortgage) exceed 40% of net pay.
- 12. Take advantage of attractive buying opportunities-** Retailers are enticing consumers to spend today with reduced prices and other incentives (e.g., zero percent auto financing). Small wonder. Consumer spending accounts for two-thirds of the U.S. economy. If your finances are in good shape and you need something, buy it. Inquire about available discounts as you comparison shop.

## Locating Resources for Grandparents Raising Grandchildren

(continued from page 2.)

helps parents, grandparents, and children make a successful transition from home to school. Family and Consumer Sciences Educators are featuring this course throughout New Jersey. Contact the Family and Consumer Science Educator at your County Rutgers Cooperative Extension office for information on this course. Information and classes on nutrition, finances, and parent education topics also are available.

## Reference

Troope, M., (2001, Winter/Spring). Grandparents and other relatives raising children – project update. *Together, The Generations United Newsletter*, 6(1):10-11.

# Childhood Obesity

*Daniel J. Hoffman, PhD  
Assistant Professor and Extension  
Specialist of Nutritional Sciences*

The fact that America's children are growing heavier and more obese each year is not surprising to anyone who reads the newspaper or watches television news. What is most alarming though is the rate at which this increase is occurring. The number of children who are overweight or obese has doubled since the 1960s. This trend seems to be occurring not only in the United States, but also in Canada, parts of Western Europe, and even in poor countries, like China and Brazil. It is important to not only understand the causes of this increase, but also the preventive and treatment efforts that may or may not be helpful in combating childhood obesity.

## Diet and childhood obesity

The basic cause of obesity is obvious to most people: the amount of food eaten is more than the amount of energy used. For children, diet is one of the key factors in the struggle against obesity, simply because children have little control over the food choices and they are learning what foods they like and dislike at the same time. Helping a child to learn which foods are healthier than others is a key responsibility for parents. Studies have shown that children exposed to a variety of fruits and vegetables tend to enjoy these foods as adults. Also, children who eat foods high in fat, salt, and sugar tend to be less accepting of fruits and vegetables as adolescents and adults. This emphasizes the need for parents to pay attention to their child's food habits early in life and not wait until a weight problem begins.

Knowing how and when to offer children different foods is a challenge for any parent, but especially for parents who are working and balancing many responsibilities. That said, it is always a good idea to have healthy snacks and desserts available. The idea isn't for every parent to provide a perfect diet at all times, but rather that children should be exposed to the best possible options most of the time. One of the greatest obstacles

to this goal is the vast abundance of foods that are high in fat and sugar and easily available to children. Some studies are now suggesting that a diet high in not only fat, but also carbohydrates, such as soda, potatoes, snack crackers, and chips, are more likely to result in overeating and weight gain over time. Also, it is becoming more common that schools offer foods exactly opposite to what children should be eating. Many schools now have vending machines stocked with soda and high fat snacks and school lunch programs tend to offer more commercial products than before. Therefore, teaching children healthy eating habits and encouraging the intake of fruits and vegetables will go a long way in preventing high intake of foods that lead to obesity. Also, creating a comfortable and fostering environment that helps child develop health habits is a challenge. But in the long run, it is worth it because the child will have a lower risk for developing not only obesity, but also a number of other chronic diseases.

## Physical activity and childhood obesity

The other side of the energy balance equation is energy output. Being physically active can make a significant impact towards preventing or reversing obesity. Physically active children are not only less likely to become obese, they are also more likely to stay active throughout adolescence and adulthood.

Encouraging children to be physically active is not without challenges. Schools have decreased or eliminated the number of hours that children are involved in outdoor activities or physical education. Some neighborhoods may not always be safe for exercising or playing and time constraints may limit adult supervision of different activities. As with diet, the need is not for perfection, just small adjustments. A child may only have to walk 10 to 15 minutes a day to increase his or

her energy output. Skipping rope is one activity that can be performed indoors or on a sidewalk. The basic idea is simply to encourage children to get moving. One way to get them moving is to decrease the time spent watching television or playing on a computer.

## Prevention and treatment of childhood obesity

Given the many challenges that exist in preventing overweight or obesity, it's no wonder that treating obesity in childhood is difficult. One of the most common approaches is to restrict caloric intake. Dieting to help a child lose weight is **not** recommended for a number of reasons. For example, it is not wise to restrict calories in a growing child because he or she still needs a large number of calories just for growth. Also, research has shown that children who have little freedom in choosing the amount and type of food they eat are more likely to be overweight later in life. Thus, most experts agree that an overweight child should increase his or her activity, helping him or her to stay at their weight while he or she grows taller. Also, it is essential to remember that physical activity plays an important role in weight control. So, eating a balanced diet with plenty of fruits and vegetables and staying active is the best route to avoiding obesity and even losing weight. For the child who is obese, the advice of a Registered Dietitian (RD) or physician is needed before starting a weight control program.

## References

1. Birch, L.L. (1999) *Development of food preferences*. Annual Review of Nutrition. 19:41-62.
2. Poirier, P. and Despres, J.P. (2001) *Exercise in weight management of obesity*. Cardiology Clinics. 19(3) 459-70.
3. Styne, D.M., Ed. (2001) *Childhood and Adolescent Obesity*. The Pediatric Clinics of North America, 48(4). Philadelphia: WB Saunders Company.



# How to Raise a Reader

Luanne Hughes, MS, RD  
Family & Consumer Sciences Educator,  
Rutgers Cooperative Extension,  
Gloucester County

Whether you're a parent, grandparent, teacher, or even an aunt or uncle, you undoubtedly want the child in your life to learn everything and anything he or she needs to succeed. Top on your list is likely to be developing good reading skills.

Reading with a child is one of the most special gifts you can give. By starting early, you will build a life-long interest in books and a hunger for learning that will serve a child well. It is never too early to introduce children to books. Reading opens up an exciting world of mystery, fun, adventure, rhyming, and song. All of these expand knowledge and build vocabulary. Following are suggestions for how to choose the perfect book for the child in your life, along with a few "top picks" of books that children of every age will enjoy.

## Make Time to Read Together Each Day

Choose a time when you can be relaxed and not rushed – bedtime, naptime, or whatever works for you. Give yourself time to read slowly so your child can appreciate and "absorb" the story. Be sure to let them ask questions as you read. You may also want to ask your child questions as you read the story. It will help you check their comprehension of the story and encourage memory development.

## Choose Books with Care

When you read together often, you learn about the types of books a child likes and understands. (Children's librarians are wonderful resources, too. They're usually eager and able to help you find great books for children of all ages and interests.)

As you look through possible book choices, involve children in deciding what to bring home or read. Look for books that relate to what's happening in the child's life at the time, whether it's a family trip or a new experience such as starting school. You will be delighted to discover that today's children's literature

includes stories about virtually everything – from parties and friendship to sharing, understanding cancer, and making new friends after a move.

## Select Age-Appropriate Books

There are books for children of every age, from infant to adolescent:

- **Babies & Toddlers:** Very young children are attracted by brightly colored pictures of simple objects. They are listeners, and respond well to books with simple text and good rhythms. Wordless books stimulate them both visually and mentally, and encourage them to create their own stories. They are delighted with board books and cloth books, which have the virtue of being practically indestructible!
- **Nursery School & Kindergarten:** Mother Goose, nursery stories, and other books that depict familiar objects and experiences appeal to children in this age group. These children like listening to slightly complex text with good rhythm and effective word repetition. They are also coordinated enough to have constructive fun with toy-like books that may pop up, move, or provide other "amazements."
- **Early School Years (Ages 5-8):** For reading to or with children, select picture books with strong story lines and character development. For the child who is reading independently, choose a book with a straightforward story that employs familiar words from everyday use.
- **Older Children (Ages 9-12 and Older):** Consider who the child is – his or her personality traits and personal preferences, hobbies, and interests. Make your selection with the child in mind. Choose an information book or a novel in an area of specific interest.

Publishers sometimes indicate the appropriate age level or grade level for the book on its cover or jacket. Don't hesitate to choose a book that may be suggested for someone older than the child for whom you are selecting it. If a book is beyond a child's reading ability, you can read it to him or her now. Then, the child can read it by himself or herself later.



Remember that a good book is not necessarily the most lavish or most expensive book on the shelf. It is a book that is written, illustrated, and designed well. The Children's Book Council advises us that, "A book is an unlimited investment in the human mind and spirit. Its selection deserves thoughtful attention." Following are several selections from their *Children's Choices* list of top books for children:

## Beginning & Young Readers

- *Bats Around the Clock*, by Kathi Appelt
- *Click, Clack, Moo: Cows That Type*, by Doreen Cronin—
- *Dirt Boy*, by Erik John Slangerup
- *What Grandmas Do Best/What Grandpas Do Best*, by Laura Numeroff

## Intermediate Readers

- *Crickwing*, by Janell Cannon
- *Mary Anning: Fossil Hunter*, by Sally M. Walker
- *Open Wide: Tooth School Inside*, by Laurie Keller
- *The Pig in the Spigot*, by Richard Wilbur

## Advanced Readers

- *Blueprint*, by Charlotte Kerner
- *The Boy of A Thousand Faces*, by Brian Selznick
- *The Girls*, by Amy Goldman Koss
- *Jade Green: A Ghost Story*, by Phyllis Reynolds Naylor

(continued on page 8.)

## Our Changing Lives

(continued from page 3.)

things that are under our control. Our feelings and our behaviors are our responsibility.

Choosing healthy lifestyle behaviors is a personal responsibility that may take courage, a well thought out plan, and resolve, but the changes made can have a great and lasting impact on your quality of life. These behaviors include:

- fostering positive adult relationships.
- encouraging children's capacity for: critical thinking
- self respect and esteem
- caring about other people and the environment.
- following diet, exercise, and stress

management recommendations for physical wellness.

- developing personal and spiritual understanding.
- creating a vision and action plan for the future.

Would you like to make some changes in your life? Rutgers Cooperative Extension has published a fact sheet series to help you make the changes you desire. Contact your local Extension office or access fact sheets through the Internet at: <http://www.rce.rutgers.edu/publications>

**Understanding Life Change** (FS# 981)

**So You Want To Make a Change** (FS#982)

**Making a Change: Priorities, Goal Setting and Action** (FS# 983)

**Making a Change: Keys to Success** (FS# 984)

## References

Baldwin, Joyce. (2001). In Troubling Times, Americans Indulge in Comfort Food. Medscape Health. <http://health.medscape.com/cx/viewarticle/405533>

Clark, Donald. (2000). Reflecting on Change. <http://www.nwlink.com/~donclark/leader/change1.html>

Quick, Sam. (2001). The Attack on America: Understanding the Grieving Process. Lexington, KY : University of Kentucky, Cooperative Extension Service.

## Personal and Financial Record Keeping

(continued from page 3.)

household should get the input of others in the family.

To assist you in the process of locating and communicating about your family records is a recently updated fact sheet, "**A Record of Important Family Papers**" (FS# 406). This simple form allows you to list where your important papers and other records are located. Should the unexpected happen to the person who is responsible for keeping and maintaining the household records, any person

would be able to find the important documents quickly and easily – a real plus in times of high emotional stress.

One important part of a home record keeping system is periodically purging items that are no longer needed. One idea is to include a 'toss out date' on anything filed. Records you might want to discard are warranties that have expired, records of equipment no longer owned, bill statements over one year old (if bills are up to date), and canceled checks and bank

statements that more than three years old, unless they support tax documents.

For more information, contact your County Rutgers Cooperative Extension, Family and Consumer Sciences Educator for **Fact Sheet #406**. Or, check the Rutgers Cooperative Extension web site, [www.rce.rutgers.edu/money/index.html](http://www.rce.rutgers.edu/money/index.html), for a copy of the record keeping form *A Record of Important Family Papers*.

## What is that Smell...Could it be Mold?

(continued from page 3.)

ceiling. Fortunately, most of these problems are rare or easily identified. But, if you see or smell mold, immediately take steps to deal with it.

The New York City Department of Health assembled a panel of experts to advise on mold cleanup. For large areas (i.e., more than about 20 square feet), they recommend that a professional be hired to remove the mold. A fire or flood damage restoration company *experienced in mold cleanup* should do this type of cleanup work. For mold covering more than a few square feet, serious precautions are needed to protect workers and those in the home. Rutgers Cooperative Extension fact sheet "Flood-

ing, Mold and Your Health " provides some guidelines to protect the workers and those in the home.

There's no doubt that mold infestations can cause problems. Keep in mind that the type of mold is less important than the amount. And, to solve a mold problem, you first need to solve the moisture problem. Contact your County Rutgers Cooperative Extension, Department of Family and Consumer Sciences Office, or visit our website ([www.rce.rutgers.edu](http://www.rce.rutgers.edu)) and review these factsheets:

**Basement Moisture Problems** (FS# 257)

**When to Ventilate the Basement** (FS# 258)

**When to Dehumidify the Basement** (FS# 259)

**Flooding, Mold and Your Health** (FS# 970)

## References

Guidelines on Assessment and Remediation of Fungi in Indoor Environments, NYC Dept of Health. Available at: <http://nyc.gov/html/doh/html/epi/moldrpt1.html>

Flappan, S., et al. (1999). Infant pulmonary hemorrhage in a suburban home with water damage and mold. *Environmental Health Perspectives*, 107:927-930.

RUTGERS COOPERATIVE EXTENSION  
U.S. DEPARTMENT OF AGRICULTURE  
NEW JERSEY AGRICULTURAL EXPERIMENT STATION  
RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY  
DEPARTMENT OF FAMILY AND CONSUMER SCIENCES  
88 LIPMAN DRIVE  
NEW BRUNSWICK, N.J. 08901-8525  
OFFICIAL BUSINESS

PRESORTED STANDARD  
POSTAGE & FEES PAID  
US DEPARTMENT OF AGRICULTURE  
PERMIT NO. G-268

## ***Dated Material***

**Putting Knowledge to Work....** Rutgers Cooperative Extension of Gloucester County gives reading a new twist with a fun program called *From Our Farms*. Children and their parents learn about food, nutrition and farms with children's storybooks and coordinating *From Our Farms* learning boxes, available from Gloucester County libraries. Parents and children checkout the boxes, read stories, and play games that teach about food, nutrition, and agriculture. For more information on *From Our Farms* in Gloucester County or to find out about bringing the *From Our Farms* program to your county, contact Luanne Hughes at [hughes@aesop.rutgers.edu](mailto:hughes@aesop.rutgers.edu) or Rutgers Cooperative Extension, Department of Family and Consumer Sciences, 1200 N. Delsea Drive, Clayton, NJ 08312.

Another reading program, *Money on the Bookshelf*, is available to parents and preschool children through the Burlington County Library System in Evesham Township and Rutgers Cooperative Extension of Burlington County. This financial education program is designed for parents and children ages 4 through 10. Following storybook time, parents and children will do a hands-on activity dealing with the money topic. Contact Rita Wood at [wood@aesop.rutgers.edu](mailto:wood@aesop.rutgers.edu) or Rutgers Cooperative Extension, Department of Family and Consumer Sciences, POB 6000, 49 Rancocas Rd., Mt. Holly, NJ 08060.