

# VISIONS

DEPARTMENT OF FAMILY & CONSUMER SCIENCES ● VOLUME 15 ● NUMBER 3 ● 2002

## A Parent's Guide to Healthy Weight for Kids

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**B**ody size and weight are the first things we see when interacting with others. Body size can cause acceptance or rejection from others. In families, many disagreements focus on what should or should not be eaten and what amounts of food are acceptable for meals and snacks.

### What is a healthy weight for my child?

It is natural for parents to want their children to be as perfect and healthy as possible. When it comes to weight, perfect must be broadly and individually defined. This is difficult because we are constantly bombarded with messages about thinness. Many fashion models and movie stars are very underweight. They are not healthy role models for kids. Children grow at different rates and may have different body structures from their brothers, sisters and friends. Standardized growth charts plot height and weight at different age levels. These charts can be used in consultation with a pediatrician or dietitian in determining a child's healthy weight range.

### What can parents do to help a child who is medically defined as overweight or obese?

Parents first should reassure the child that they love them regardless of their weight. The best parental action depends on whether the child is the only family member with a weight problem or if the whole family needs to change eating and exer-



cise habits. Parents and children need to work together to initiate and plan changes in their daily lives so everyone in the family will benefit. For example, many holidays include lots of foods high in sugar, fat, and calories. The family should try to enjoy smaller portions of these foods. At other times, we may give food as gifts to our children for completing tasks. We often use food as a symbol of sympathy when a loved one is sick or to ease a hurt. Eating habits when linked to other events often trigger the intake of food as a means of providing comfort. Unfortunately, this teaches kids to eat foods when they are not hungry. Instead, they learn to eat these foods to cope. These habits can lead to overeating and unwanted weight gain.

If a child is the only overweight family member, then other factors should be considered such as possible medical problems. Emotional stresses might also influence a child's eating behaviors.

### How can parents help an underweight child?

A child who is thin needs just as much emotional support as one who is too heavy. A pediatrician or dietitian can

discuss the child's size in comparison to other children and help parents learn how to best help their children. Some children grow quickly, others grow slowly. The biggest concern occurs when weight loss is sudden.

Sudden weight loss can signal medical and emotional problems. Professional help from a pediatrician, dietitian, or child psychologist may be necessary.

### What can parents do to help kids reach and maintain their best weight?

Parents and caregivers of children have three responsibilities in feeding children.

1. Parents need to offer the child a variety of nutritious foods at regular intervals. Planned meals and snacks

*(continued on page 7.)*

### HIGHLIGHTS

<b>Financial Fitness Study Shows Strengths and Weaknesses.....</b>	<b>2</b>
<b>Are You Getting 5 a Day?.....</b>	<b>3</b>
<b>Are You Financially Resilient? ....</b>	<b>3</b>
<b>Managing Money in Retirement: Five Mistakes to Avoid.....</b>	<b>4</b>
<b>Turkey Fryers Fly in the Face of Safety!.....</b>	<b>5</b>
<b>Internet and Media Safety - Keeping "Online" Kids in Line.....</b>	<b>6</b>

# Financial Fitness Study Shows Strengths and Weaknesses

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Many people like to measure their accomplishments in relation to accepted standards and guidelines. To help consumers assess their progress in the areas of personal finance, stress management, and nutrition, diet, and health, Rutgers Cooperative Extension has several interactive web-based tools. To find these assessment tools, visit [www.rce.rutgers.edu/fcs/assessmenttools.html](http://www.rce.rutgers.edu/fcs/assessmenttools.html). This article describes the results of the online *Financial Fitness Quiz* with data collected in 2001 and 2002.

The quiz consists of 20 statements that ask respondents to describe how often they currently engage in specific financial management practices. Possible answers range from "never" to "always." The more often quiz takers engage in a financial practice, the more points they receive. At the end of the quiz, the following explanation is given of respondents' scores:

- 0 to 20 points- *You need lots of help, but don't despair. It's never too late to take action to improve your finances.*
- 21 to 40 points- *You are headed for financial difficulty. Now is the time to reverse the trend.*
- 41 to 60 points- *You are doing a fair job of managing your finances and have taken some steps in the right direction*



- 61 to 80 points- *You are doing a good job and are above average in managing your finances.*
- 81 to 100 points- *You are in excellent shape. Keep up the good work!*

The 469 online quiz takers between January and June 2002 earned an average score of 64.98%, down from 67.34% that 173 quiz takers earned in 2001. Many people reported that they do not perform three basic practices that financial professionals routinely advise: preparing a written budget or spending plan, calculating net worth annually, and writing down financial goals. Another practice few performed was having three months of expenses set aside in a readily accessible account.

The financial practice that the fewest people reported having done was preparation of a will. This result mirrors national statistics that indicate that about 70% of Americans die without preparing one. There are many reasons why people don't make wills. Some don't want to face their own mortality. Others don't think they are "affluent enough" to need a will, or are unsure about who to name to key positions, such as executor or guardian. More than two-thirds of those taking the quiz (and Americans in general) are on track to die intestate and have the state settle their affairs.

The news isn't all bad, however. Quiz takers also had several strengths in the financial practices. These include the use of bank or credit union accounts, the ability to pay household expenses, and comparison shopping for major purchases. Many respondents also re-

ported having adequate insurance to cover large unexpected expenses. They also have organized their financial records well enough to find important documents easily.

Want to know how you stack up? Take the *Financial Fitness Quiz* online at [www.rce.rutgers.edu/money/ffquiz.asp](http://www.rce.rutgers.edu/money/ffquiz.asp). For a printed copy, send a self-addressed, stamped envelope to Rutgers Cooperative Extension, 3 High Street, First Floor, Newton, NJ 07860. Forms to calculate your net worth, develop a spending plan, track household expenses, and set specific written financial goals are available online at [www.rce.rutgers.edu/money2000](http://www.rce.rutgers.edu/money2000) (click on "Resources").

## VISIONS

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

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

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# Are You Getting 5 a Day?

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**S**upermarket shoppers frequently see the 5-A-Day logo displayed on fruits, vegetables, and juices. This message from the Produce for Better Health Foundation's encourages us to eat 5 to 9 servings of fruit and vegetables every day. That's because evidence is mounting that phytonutrients from "colorful" produce help protect against cancer, heart disease, diabetes, and obesity.

Are Americans getting 5-A-Day? National surveys suggest that many Americans have heard the message, but they are only slowly increasing their produce intake. According to Dr. Peter Greenwald, Director of the National Cancer Institute's (NCI) Division of Cancer Prevention and Control, "We have made big strides to raise public awareness of the need to eat 5 or more servings of fruit and vegetables. The next critical and often more difficult step is for people to actually do it."

Recent data from the Centers for Disease Control and Prevention (CDC) tell us that only 28% of Americans eat two servings of fruit daily and only 3% eat three vegetable servings. However, since 1991 when the 5-A-Day program started, we have increased our overall intake from 3.4 to 4.4 daily servings. Remarkably, this half serving increase translates into 35.5 billion more servings per year. This small increase may reduce the incidence of cancer by 7%.

How many fruits and vegetables do we eat daily in New Jersey? Data from the CDC indicate that nearly 29% of our citizens eat five servings of fruits and vegetables daily. This is slightly above the national data, but there is a lot of room for improvement.

Here are some easy 5-A-Day tips to help Garden State consumers look and feel good:

- Add one serving of fruit to your breakfast and one to your lunch.
- Have 100% fruit juice instead of a cup of coffee or soft drink.



- Eat a fruit or vegetable snack instead of crackers or chips.
- Always "double up" on your servings of colorful vegetables.
- Make one vegetarian meal per week your routine.

The 5-A-Day program is an excellent example of a growing public-private partnership between Rutgers Cooperative Extension, U.S. Department of Agriculture, NCI, Produce for Better Health Foundation, farmers, food processors and distributors. To learn more, visit [www.5aday.com](http://www.5aday.com) or [aboutproduce.com](http://aboutproduce.com). You also can call your county's Family and Consumer Science Educator at the Rutgers Cooperative Extension Office nearest you or visit [www.rce.rutgers.edu](http://www.rce.rutgers.edu).

# Are You Financially Resilient?

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**T**he words "resilience" and "resiliency" have been used frequently in conversation since the events of September 11, 2001. Children, families, communities, and the nation as a whole have all been described as resilient, or having the ability to function well and maintain a positive outlook despite experiencing highly stressful events. In everyday language, resiliency is the ability to "roll with the punches" and carry on despite life's setbacks.

Financial resilience is the ability to withstand life events that impact one's income and/or assets. Some financially stressful events, such as unemployment, divorce,

disability, and health problems affect people individually. Others, such as recessions, stock market downturns, and acts of terrorism, affect society as a whole.

Research by Dr. Sharon Danes, a professor at the University of Minnesota, found that there are five characteristics that enhance people's resilience in the face of life's changes and challenges. These five characteristics are being positive, focused, flexible, organized, and proactive.

- ♦ **Positive** people view challenges as opportunities and consistently "use lemons to make lemonade." They reframe situations positively and often use the expression "it could have been a lot worse" when comparing their misfortune to others.
- ♦ **Focused** people determine where they are headed in the future and stick to

their goals so that life events and other barriers do not deter them.

- ♦ **Flexible** people are open to new and different options when faced with uncertainty.
- ♦ **Organized** people set priorities and develop structured approaches to manage change.
- ♦ **Proactive** people work with change rather than defend against it.

Financial resiliency is enhanced with financial resources, such as savings, health insurance, and a good-paying job. Another resource for financial resiliency is one's human capital. Economists define human capital as all of the knowledge, skills, experiences, and other personal qualities that people have to "sell" to potential employers.

*(continued on page 5.)*



# Managing Money in Retirement: Five Mistakes to Avoid

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**A**s individuals plan for their retirement, the tendency is to only focus on the accumulation of assets – making sure that they have “enough” to support them in retirement. You can think of this as filling up an hourglass. The grains of sand represent the retirement assets you have or will have in the future.

Then, as you reach retirement, you’ll flip the hourglass, and live off of the dollars you’ve accumulated. Because the cost of living may be higher than you anticipated, it’s even more important to have a plan for making your retirement nest egg provide the life you’ve dreamed about.

As you approach retirement, you need to start thinking about the next phase of retirement planning: distribution. Here are five of the most common mistakes that people, at or near retirement make as they get ready to draw down their assets.



**Not understanding that retirement may last as long as, or longer than, their working life.** Today life expectancy is 80 years for a man and 84 years for a woman. And with recent advances in medical science, it’s not hard to imagine that you could live to be 100 years old. It is projected that, by 2030, life expectancy for men and women will be 100 years and 120 years, respectively. The question is no longer “Do you have enough for retirement?” It is:

“How can you make sure your retirement assets will last for 30 to 40 years.” If your retirement plan doesn’t recognize the possibility of a very long retirement, then you could outlive your money.



**Ignoring the importance of “order” for your retirement asset distributions.** Taking your distributions in the wrong order can significantly reduce the number of years your desired retirement income lasts. Some of the variables you must consider when determining the best withdrawal schedule include rate of return, marginal tax rate, your age, and whether assets are in a taxable or tax deferred account.



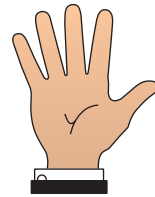
**Not realizing the impact inflation can have on your retirement income needs.** If you need \$60,000 to purchase something today, with a 4% inflation rate in 10 years you will need \$88,815. And in 20 years, you would need \$131,467! With those startling numbers, you need to consider the effects of inflation in every financial choice you make. In addition, the cost of many goods and services retirees need most, such as health care, may rise much faster than

inflation, thereby requiring more retirement income than originally planned.



**Automatically assuming you should wait until age 65 to begin receiving Social Security payments.** Contrary to popular belief, you don’t necessarily have to wait until age 65 or later to receive the greatest Social Security benefits overall. In fact, it may be better to start receiving distributions at age 62 even though those

distributions will be less than the amount you could receive annually if you waited. The best choice will depend on the number of unique factors, such as your health, your life expectancy, your plans for retirement, and your other potential sources of income in retirement.



**Not getting an annual financial “checkup” in retirement.** Laws, circumstances, and people change, thus, an annual review of your retirement plan will help keep it on track. Changing portfolio returns also may alter the desired mix of assets and the order in which

you liquidate those assets for income. At least once a year, check to see if you need to rebalance your portfolio. You might need to rebalance due to changes in the market value of certain asset classes, or because your circumstances require a shift in your investment goals.

So, now you know the most common mistakes retirees make. Keep in mind, however, that new rules, such as tax law changes, may create opportunities – or new pitfalls – on your path to retirement security. So, it may be wise to consult with a financial advisor.

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# Turkey Fryers Fly in the Face of Safety!

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**T**urkey fryers have gone from an obscure cooking appliance to a commonplace item found in many retail outlets that sell BBQ grills. Consumers report that deep fried turkey tastes delicious.

Turkey fryers consist of a large pot set on a tripod above a propane burner. After evaluating the hazards of these devices, Underwriters Laboratories (UL) has decided that all models were simply too dangerous and has declined to list any of them as safe. (UL is the organization that tests electrical appliances and lists those meeting the current safety regulations.)

These dangers were identified by the UL:

-  Turkey fryers were not very stable and could spill up to five gallons of hot cooking oil if knocked over
-  The fryers do not have a thermostat. As a result, oil can be heated to the point that it bursts into flame.
-  If too much oil is placed in the pot, hot oil can overflow out onto the




burner when the turkey is lowered in. The overflowing oil can cause the entire fryer to ignite.


-  If the turkey is not completely defrosted, the fryer will boil over even if it is not overfilled with oil.
-  When the cooked turkey is lifted out, oil runoff can spill onto the burner and ignite.


A visit to this website will show you just how dangerous these fryers can be:


[www.ul.com/turkeyfryers](http://www.ul.com/turkeyfryers).


For consumers who still wish to deep fry a turkey, UL gives these safety tips.


-  Always use turkey fryers outdoors and away from buildings and anything else that might burn. Set them up on a sturdy, level surface.
-  Never leave turkey fryers unattended. These devices don't have thermostats and can overheat to the point that the oil catches fire.
-  Never let children or pets go near the cooker when it is in use, or afterwards. The oil can remain hot for several hours and can cause severe burns.


 Do not overfill the fryer with oil. Be certain that the oil won't overflow once the turkey is added to the pot.

 Make sure the turkey is completely defrosted. Be careful with marinades. Water will cause hot oil to boil up and spill out of the pot. To defrost the turkey, the National Turkey Federation recommends refrigerator thawing, allowing 24 hours for every 5 pounds the bird weighs.

 Use a deep-fat thermometer to monitor the oil. Cooking at the right temperature will give best results and will help prevent fires and burns.

 Keep an all-purpose fire extinguisher nearby. Never use water to douse an oil fire. If there is a fire, and you cannot immediately control it, don't hesitate—call 911 right away.

 Always turn off the propane flame before removing the turkey from the pot.

 Before you start cooking, carefully read the directions! This is especially important with appliances that can be dangerous.

## Are You Financially Resilient?

(continued from page 3.)

Social capital also increases financial resiliency. This includes a support system of family, friends, co-workers, neighbors, and others that can provide financial assistance, not to mention emotional support, during hard times. An example is someone driving a friend to a cancer treatment, thereby saving them the cost and stress of getting to the hospital on their own.

Commonly recommended financial behaviors can increase financial resiliency. Below are five examples.

- ♦ Maintain a low debt-to-income ratio. Monthly consumer debt payments should be 15% or less of monthly take-home pay. Example: \$275 of debt payments divided by \$2,500 of net pay equals a consumer debt-to-income ratio of 11% (275 divided by 2,500).
- ♦ Maintain an emergency fund of at least three month's expenses. Keep this money liquid in cash equivalents such as a credit union, money market mutual fund, or short-term CD.
- ♦ Never consider your education or job training finished. Continue to develop new marketable skills to increase human capital and remain employable in today's competitive labor market.
- ♦ Purchase adequate life insurance to protect dependents against the loss of a breadwinner's income and disability insurance to provide continued income following an accident or illness.
- ♦ Increase your knowledge of financial topics so that you make smart financial decisions. To learn more about basic investment principles and characteristics of specific securities, visit Rutgers Cooperative Extension's *Investing For Your Future* home study course Web site [www.investing.rutgers.edu](http://www.investing.rutgers.edu).

# Internet and Media Safety – Keeping “Online” Kids in Line



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The Internet is a wonderful tool that can provide access to countless resources and information. As more homes and schools obtain computers, increasing numbers of children are using the Internet for homework, games, and entertainment. The number of kids online is startling. According to the Pew Internet and American Life Project, 45% of children in the United States (more than 30 million of those younger than 18) use the Internet.

The Internet with all of its benefits is a vast, uncensored, information highway that can be an unsafe place for children. A survey conducted in 1999 for the National Center for Missing & Exploited Children found that approximately 1 in 5 children, aged 10 to 17, had received a sexual solicitation online. Just as distressing, very few of these solicitations were ever reported to authorities.

To help children stay safe, parents, teachers, and other adults need to be aware of some of key areas where children are exposed to the highest risks.

- **Accessing “chat rooms” or e-mailing people that they have never met.** Chat rooms let people write live messages back and forth to one another. This can be fun, but children also can meet people who pose as children. Sexual predators sometimes visit chat rooms looking for children. Unlike visitors whose parents can see them when they come to your home, “chat” or email visitors cannot be seen.
- **Visiting websites that are violent, hateful, or pornographic.** Many times children can stumble onto inappropriate websites that expose them to harmful messages. For example, a child doing research on the President may visit “whitehouse.com” (a pornographic site) when he or she was really looking

for “whitehouse.gov” (the correct site for government information). Children are naturally curious about sex and other “adult” topics. Their immaturity can put them at risk for being victims.

- **Spending excessive time online.** Kids can easily be lured into spending countless hours surfing the web. Surfing time takes away from other important activities like direct socializing with family and friends and physical activity.
- **Viewing intensive advertising or prize pitches.** Children, especially those less than age 8 or so, often have difficulty understanding the purpose of advertisements. As a result, they may fall victim to the pitches and purchase unneeded items online.
- **Downloading games, photos, or music.** These items may contain inappropriate material or carry a hefty price tag.
- **Getting lured into joining “free” clubs.** Signing up for clubs or services on the Internet often requires providing personal information like name, address, phone, password, age, or hobbies. Disclosure of this information without a parent’s guidance and approval could put children at risk.
- **Encountering ways to buy illegal substances.** Children may be lured into sites that sell drugs, alcohol, tobacco, or firearms or find “recipes” for building bombs.

How can parents and other caring adults help children use this valuable electronic environment safely? Being involved in their Internet activities is critical. Talk with children about the use of the Internet and appropriate web sites. Have them show you sites that they like to visit. Be positive in your approach to computers and the Internet as a resource and learning tool. Keep these other safety tips in mind:

- **Teach yourself about the web.** Being an informed parent helps you to be more sensitive to the possible dangers.
- **Set a good example.** How do you use the Internet? Let your child see you read the news, look up information related to work or hobbies, or plan your vacation.
- **Place your computer in the most visible public area of your home** like the kitchen or family room. Good parenting includes always being close by or monitoring children’s activities.
- **Check out computer filter programs** that help block access to inappropriate sites. These programs are not a substitute for direct parental supervision of kids’ online activities. But, most parents cannot constantly look over their kids’ shoulders, so installing a filter can help.
- **Create a set of family rules.** Rules should include when and how long a child can be online, appropriate sites to visit, and agreements that children never meet in person with someone they “met” on the web. Websites like, *netzsmartz.org* have examples of rules and pledges that families can sign.
- **Instruct children to tell you if they find information or get a message that makes them feel uncomfortable.** Remind them not to send these kinds of messages.
- **Teach your children never to give out any personal information** like their name, address, age, name and location of their school, or send photos to someone on the web. Remind them that it’s like talking to strangers.

(continued on next page .)

## ***A Parent's Guide to Healthy Weight for Kids***

*(continued from page 3.)*

give the child regular sources of energy. They also help the child develop sensible eating patterns and encourage the child to learn healthful food behaviors such as eating normal portion sizes. Studies of overweight children indicate that kids who eat regular meals control their weight more successfully than those who eat irregularly.

2. Parents can help the child learn to identify and pay attention to feelings of hunger and fullness. This starts with learning to distinguish a baby's "I am hungry" cry from other cries. It means not forcing a toddler to eat one more bite. It means sometimes allowing second or third helpings on some meal items and not on others.
3. Parents need to demonstrate a healthy lifestyle including eating healthy foods and exercising daily. Children learn by example. Kids are likely to want to do what parents do whether that's eating chips and watching TV or bicycling and eating an apple.

### **What actions should a parent avoid?**

A parent's responsibility and primary role is to give support, so any action that denies support should be avoided. If a parent treats an overweight child differently from the rest of the family, they are discriminating against the child. By forcing the child to eat different meals, snacks, or desserts the child will feel angry and distanced from the rest of the family. Putting children on a weight reduction diet is not

recommended and may force kids to ignore real feelings of hunger.

### **How can parents help their children avoid future weight problems?**

Prevention is the best cure. Ideally, parents help their children to recognize their own feelings of hunger and choose healthy, nutritious foods to satisfy that hunger. They also help the child to learn to see food as only one of the many possible ways to celebrate a happy event, ease a disappointment, or erase boredom.

Here are six specific actions parents can take to help their kids learn good eating habits.

1. Be enthusiastic about eating a variety of foods. Help children learn what foods are included in the Food Guide Pyramid groups and why it is important to eat some of these foods each day.
2. Introduce new foods gradually. Offer kids a small portion of a new food item and do not force the child to eat it. Tasting will come more readily when the food becomes more familiar.
3. Plan and provide regular meals and snacks for the family. Parents are good role models when they practice healthy eating habits. Mealtimes should involve the family and include pleasant conversations and not discussion of problems. Mealtimes should be as positive as possible.
4. Serve realistic portions. The portion size depends on the child's age and

size. One possible guideline is to offer 1 tablespoon of meat, fruit, and vegetable per year of age up to age 5. Physical activity and growth spurts also influence appetite. Plan meals to include some lower calorie foods that can be offered for second helpings.

5. Buy fewer high-calorie, low nutrient foods. Encourage kids to choose fresh fruit or vegetable sticks for snacks. Involve children in the planning of meals and snacks along with the food shopping and preparation.
6. Avoid nagging comments about a child's weight. Children who are above or below their "right" weight need emotional support.
7. Encourage family involvement in regular physical activity. Instead of driving, try walking or biking when doing errands. Try the stairs instead of elevators or escalators. On weekends, keep active and always set a good example for all your family members.

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## ***Internet and Media Safety - Keeping "Online" Kids in Line***

*(continued from previous page)*

- Be aware of other computers they use. Friends' homes may not be as well supervised as your own.

Remember that children look to parents and adults for guidance. Setting an appropriate example with your own Internet use shows children that you mean what you say. By following a few simple safety

tips and staying involved in children's activities, families can take advantage of all of the benefits the Internet has to offer.

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[www.netzsmartz.org](http://www.netzsmartz.org)



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PERMIT NO. G-268

*Dated Material*

*Visions* is supported in part & published free of charge  
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