

VISIONS

DEPARTMENT OF FAMILY & CONSUMER SCIENCES ● VOLUME 16 ● NUMBER 1 ● 2003

Color Your Plate

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

Think Health – Think Color!, says a team of scientists from Tufts University.

It is a simple concept with a strong health message. Supermarkets will soon display banners and signs that say “Eat Your Colors Every Day to Stay Healthy and Fit.” This campaign is sponsored by the Produce for Better Health Foundation, which supports the 5-A-Day program.

The 5-A-Day, The Color Way organizes fruits and vegetables into a 5-color system that makes it easy to add variety to one’s daily diet. By striving for 5 or more colors every day, healthy eating comes naturally.

Every fruit and vegetable can be classified by color: red, blue/purple, green, white, and yellow/orange. Let’s explore the colors:

Red Group – Of the top 20 antioxidant fruits and vegetables, seven are red: strawberries, cranberries, raspberries, cherries, red grapes, beets and red peppers. Tomatoes, red onions, watermelon, red cabbage, radicchio, and red grapefruit also have health-promoting properties. Lycopene is a phytochemical found in abundance in several of these fruits and vegetables. Research indicates that lycopene-rich foods may protect against prostate and breast cancer.

Blue/Purple Group – Blueberries are the jewels in this category. They are consid-



ered to be ‘antioxidant’ champions. In research conducted at Tufts University, blueberries were ranked number one for antioxidant activity compared to 40 other fruits and vegetables. This means, blueberries have the potential to neutralize free radicals and protect against diseases like cancer and heart disease as well as age-related health risks associated with free radicals. One-half cup of blueberries a day delivers a powerful amount of nutrition and color! Other foods in this category include purple grapes, blackberries, elderberries, dried plums, plums, raisins, eggplant, purple Belgian endive, and purple peppers.

Green Group – More than any other color, green is the color of life! Several foods in the green group like spinach, kale, collard greens, watercress, parsley and mustard greens are a rich source of lutein. This powerful antioxidant helps prevent age-related macular degenera-

tion, the leading cause of blindness in the elderly. In one recent Harvard study, women who ate spinach two or more times a week (especially cooked spinach) lowered their risk of macular degeneration by 30 to 38%. Other green fruits and vegetables that may play a role in cancer prevention are: broccoli, broccoli rabe, Brussel sprouts, bok choy, cabbage, green peppers, kiwi, and leafy greens.

White Group – White, tan, and brown fruits and vegetables contain varying amounts of phytochemicals like allicin, found in garlic and the onion family. Get all the health benefits of white by including a variety of these foods: bananas,

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Personal and Financial Record Keeping

*P. Christopher Beaugard, MS,
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Have 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 accounts, 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 in-



clude 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 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 form called, "A Record of Important Family Papers" (see below). 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 are more than three years old, unless they support tax documents.

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

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How to Raise a Reader

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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

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Living Well...A Public Service Campaign to Promote Family and Consumer Sciences



Karen Ensle Edd, RD, FADA, CFCS,
Family & Consumer Sciences Educator,
Union County

"Raising kids, eating right, spending smart and living well!" is the new national campaign for Extension Family & Consumer Sciences (FCS). The *Living Well* campaign encourages people to take advantage of the educational opportunities FCS provides in their community.

The *Living Well* campaign goes nationwide in January through March, 2003. It includes five public service announcements created for television on child nutrition, adult nutrition, financial management, parenting, and environmental health.

What do Cooperative Extension Family & Consumer Sciences Educators do?

They provide community-based education on topics important to the quality of life including:

- Nutrition, Food Safety and Health
- Financial Management
- Human Development and Parenting
- Home Environment, Health & Safety and much more!

The Cooperative Extension System is funded through the U.S. Department of Agriculture (USDA), state governments through land-grant universities, and county governments. Family and Consumer Sciences (FCS) educators provide the public with informal educational opportunities that contain practical, non-commercial information to help consumers lead more productive lives. The information offered by FCS educators, as well as others in the Extension system, is provided by researchers at Rutgers University's Cook College and other universities across our nation.

In New Jersey, the Rutgers Cooperative Extension office in each of the 21 counties provides educational programs and resources to the public. Consumers in each county identify the critical issues that Extension could address and guide the planning and delivery of these programs.

Why is the work of Extension FCS Educators important?

Healthy families depend on a variety of factors, from food to shelter to interpersonal relationships. Cooperative Extension's Family and Consumer Sciences Educators have the educational background, skills and knowledge to help Americans live better quality lives. The work of Cooperative Extension's Family and Consumer Sciences Department is important because....

- 32.9 million Americans live in poverty (U.S. Census, 2001)
- 37% of single mothers live in poverty (U.S. Census, 2001)
- Almost one-third of Americans do not own their own home (U.S. Census, 2001)
- The average net worth of the bottom 40% of wage-earners is \$ 1,900 (Wolff, 2000)
- In 2002, 30 million Americans lived in households that experience food insecurity (Tufts, 2001)
- Almost one in three households is headed by a single mother that is food insecure, and one in ten is hungry. (Tufts, 2001)
- 58 million American adults are overweight and 39 million are obese (USDA,2000)
- One in five children in the U.S. is overweight (Tufts, 2001)
- We are living longer and our family, financial, nutrition, and health needs are changing. (USDA, 2000)
- 20% of American children who live with family members are living in poverty (USDA, 2000)
- 14% of American children are not covered by health insurance (U.S. Census, 2001)
- Less than 1/3 of American adults are getting enough physical activity in their leisure time (U.S. Surgeon General, 2001)

Cooperative Extension's Family and Consumer Sciences programs offer many educational opportunities and resources for you and your family. Our commitment is to assist families to improve the quality of their lives in the areas of nutrition, food safety and health; financial resource management; human development; and home environment health and safety.

For more information or if you recognize the *Living Well* Public Service Announcements on local TV networks between January through March 2003, please let us know. Just call your county Rutgers Cooperative Extension office.

Empowering Children to Manage Their Food Allergies

*Daryl L. Minch, M.Ed., CFCS,
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Somerset County*

As a parent of a child with food allergies, I know the challenges of selecting safe food and the worry of giving my child more responsibility in managing his condition. When a child is young we have lots of control, but as they grow older we need to let go and teach them to make safe choices. Letting go is hard and making safe choices is not easy.

A true food allergy is the body's allergic response to a food or one of its components. A person may react with hives, itching, or in the worst case anaphylaxis. Anaphylaxis is a severe allergic reaction involving the respiratory tract or multiple bodily systems at the same time. Anaphylaxis is a life threatening medical emergency. Individuals with an allergic condition must strictly avoid all foods that cause a reaction. Some people are so sensitive to certain allergens that the smell, touch, or airborne residue of the food will cause a major reaction. These highly allergic individuals often avoid all food away from home and carry emergency medicine at all times.

How will parents of a child with allergies know when their child is ready to be more independent? The answer is "it depends on the child". Answering these questions can help:

- ◆ Does my child understand the severity of her or his condition and know what foods or ingredients are triggers to a reaction?
- ◆ Will my child ask questions about how a food is prepared? Or, are they too shy or embarrassed to ask?
- ◆ Can and will my child accurately read food labels?
- ◆ Will my child say "no thank you" when peers encourage her or him to try something?

- ◆ Does my child know the symptoms of the reaction?
- ◆ Does my child know where to get help for a reaction? Or, is my child able to administer her or his own medication in an emergency?

The more "yes" answers, the more confident parents can feel in letting their child make his or her own food choices.

The challenge for parents is to empower children to make decisions, to teach them how to use available tools, such as food labels, and to instill confidence in their abilities. Children with and without food allergies need to feel special, but not apart from their peers. The hard part is that making safe choices is not easy even for a well-trained, vigilant person. Consider these situations:

A parent takes a group of children to a fast food restaurant to get take-out (yes – fast food is ok on occasion). Everyone orders including a child with peanut, tree nut, and shellfish allergies. That child orders a burger, fries and drink. When they get home and start to distribute the food, the parent wonders, "were these French fries cooked in the same oil as the fried shrimp?" A quick call to the restaurant results in a "yes", so no fries for the allergic child. The cross-contamination may be enough to cause a reaction.

Cross contamination is one of the major reasons for unintended reactions. Take, for instance, a person with shellfish allergies who purchases salmon in the supermarket, without realizing that the counter person just scooped out a pound of shrimp with his gloved hands and then wearing the same gloves picked up the salmon. An extremely sensitive person would probably skip buying fish, but minimally they could ask the counter person to change his or her gloves or use tongs to pick up the fish.

Ingredient label reading is another challenge. First, the print is small and the list



is often long. Second, some ingredients have unfamiliar names. It's easy to miss an ingredient that could cause an allergy. Manufacturers also change product formulas, so it's critical to read labels everytime. Some companies have made life easier by listing common allergenic ingredients in bold print. Because companies often run similar products on the same equipment, labels often state "run in a plant that processes peanuts" or "may contain almonds or other nuts". Allergic individuals must avoid these foods as well. Teaching a child to read the fine print is not easy, even when a mistake could be deadly. It takes lots of practice, perseverance, and patience. Give your child many opportunities to read and compare labels. Point out allergenic ingredients on the label. Teach them the many words for soy or milk or other ingredients in a food.

Creative cooks are another problem. One must ask questions about food preparation and ingredients in restaurants and in other people's homes. In restaurants, it's important to inform the wait staff and have them to tell the chef that you have a food allergy or talk directly to the chef. Here are some reasons why:

- ◆ Some chefs add peanut butter or nuts to dishes, without mentioning it in the description. One may find peanut butter in barbecue sauce or milk in sauces.
- ◆ Finfish, such as flounder, and shellfish are usually deep-fried together. Usually French fries are done separately, but not always.

Parents need to teach their children and teens to manage their own lives and health

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The Secret to Investing ... There is None

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Interim Extension Specialist in
Financial Resource Management*

John Bogle, former Chairman of the Vanguard Group investment company, once said, "The secret to investing is that there is no secret to investing." That's right. There is no magic formula or foolproof strategy. Despite media hype to the contrary (the word "secrets" is a favorite of the financial press), there is no overnight path to investment success and riches.

What does exist, however, are basic financial planning principles and investment strategies that have stood the test of time. Ten such strategies are listed below. While none of them are new, nor are they a secret, they can help investors navigate today's uncertain investment environment.

1. Save Part of What You Earn – Research on millionaires indicates that most grew their portfolios over time through regular investment deposits. Dollar cost averaging or the practice of saving a fixed amount of money for fixed-time intervals (e.g., \$50 per month) is a great way to start saving.

2. Set Goals and Match Your Time Horizon – Match your investments with the time horizon for your financial goals. Place money that you will need within five years in short-term assets such as certificates of deposit (CDs), money market mutual funds, and Treasury securities.

3. Have Reasonable Expectations – Stocks have returned about 10% a year, on average, since 1926. Investors who expect returns greater than long-term averages are likely to fall short of their goals.

4. Diversify, Diversify, Diversify – This means building and maintaining a portfolio that includes different types of asset classes (e.g., stocks, bonds, real estate, and cash assets such as money market funds and CDs). It also means including different types of investments within each asset class (e.g., stock in large, medium, and small sized companies and government and corporate bonds).



5. Don't Panic...Take A Long-Term Perspective– History tells us that large market gains often follow large market losses. If you panic and sell stock during a prolonged market downturn, such as 2000-2002, you may miss the rebound that happens afterwards.

6. Don't Be a Stock Market Timer – Trying to catch the highs and lows of the stock market is futile. To succeed, market-timers must be right twice: about when to get out of the stock market and when to get back in. And they must be right often enough to offset transaction costs (e.g., income taxes and brokerage fees).

7. Reduce Investment Costs – Costs mat-

ter. Every dollar spent on fees, commissions, transaction expenses, and income taxes is a dollar that is not in your pocket. Look for mutual funds with low expense ratios (expenses as a percentage of fund assets) and low-cost stocks that can be purchased directly from issuing companies.

8. Buy The Stock Market – Consider using a broadly diversified stock index fund, such as one that tracks the Russell 3000 or Wilshire 5000 indexes, as the core of your portfolio. Most index funds have low expenses and provide returns close to the stock market index that they are tracking.

9. Ignore Daily Financial "Noise" – This means ignoring daily stock market reports that describe the day-today volatility of stock and bond markets. Watching your investments too closely can lead to panic selling or euphoria buying. Resist the temptation to react emotionally to market events.

10. Know The Risks – Every investment has some type of risk. For example, cash assets, such as money market funds, risk losing purchasing power due to inflation. The primary risk affecting bond investors, especially today, is interest rate risk. When interest rates rise (as they ultimately will because they are currently very low), bond prices will decrease.

When investing, remember that there are no foolproof secrets...only basic principles that have stood the test of time. For more information about investing, visit www.investing.rutgers.edu.

Empowering Children to Manage Their Food Allergies

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conditions. This includes asking questions, reading labels, making choices, and carrying and administering medications. Children and teens with allergies need to feel comfortable and secure in their ability to make those decisions.

My son eats at friend's homes and buys snacks in stores. I'm proud of his ability

to read labels, ask questions, and skip tempting treats when he's unsure of the ingredients. I'm letting go, but still worry. After all, that too is my job.

For more information on food allergies:

RCE Fact Sheet, Food Allergies, E263

Food Allergy and Anaphylaxis Network, 10400 Eaton Place, Suite 107, Fairfax, VA 22030-2208. (703) 691-3179. Website: foodallergy.org

International Food Information Council, 1100 Connecticut Ave., N.W. Suite 430, Washington, D.C. 20036, Website: ific.org

Color Your Plate

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white peaches, brown pears, cauliflower, garlic, ginger, jicama, mushrooms, onions, parsnips, white potatoes, shallots, and turnips.

Yellow/Orange Group – Orange and yellow fruits and vegetables contain antioxidants, such as vitamin C, as well as the phytochemicals called carotenoids and bioflavonoids. The antioxidants in yellow/orange foods may be what give beta-carotene the ability to boost the activity of body cells that reduce cancer risk. Be sure to include: apricots, cantaloupe, mangoes, nectarines, oranges, peaches, papayas, tangerines, pineapples, carrots, butternut squash, yellow peppers, pumpkin, sweet corn, sweet potatoes, and yellow winter squash.

The science related to the health benefits of eating fruits and vegetables is exploding faster than ever before. Researchers are discovering more each day about phytochemicals (plant chemicals) and the how diet plays can prevent disease. Many of today's common diseases, such as cancer, heart disease, diabetes, and osteoporosis, are not inevitable. Most often, they are conse-

quences of how we live and how we eat. Challenge yourself to eat more colorful foods and add variety to your plate. When it comes to food, let color be your guide:

- Look for recipes that combine at least two colorful foods, preferably from two different food color groups.
- When you are in the produce section of the supermarket, challenge yourself to buy something in every color group.
- When cooking, see how many colors you can add to a dish. A salad is a great opportunity to try this out.
- Cook with colorful spices, such as turmeric and paprika.
- Use colorful garnishes, including parsley, watercress, chives, and cilantro, pimento, cherry tomatoes, red pepper, zucchini, cucumber, carrot radish, strawberries, or raspberries.
- Host a potluck dinner and encourage guests to bring their most colorful dish.

Each fruit and vegetable has a different complement of vitamins, minerals, fiber, and phytochemicals. Eating a variety of fruits and vegetables is the best way to get the unique health benefits each has to offer. To get the full health promoting benefits of fruits and vegetables, sample the complete color spectrum and eat a variety within each color group every day

Recipes and Resources:

Fresh Tastes from the Garden State Cookbook

Carol Byrd-Bredbenner

Rutgers Cooperative Extension Resource Center

(732) 932-9762

5 A Day: The Better Health Cookbook: Savor the Flavor of Fruits and Vegetables

Elizabeth Pivonka & Barbara Berry

Produce for Better Health Foundation

(888) 391-2100

<http://www.5aday.com>

How to Raise a Reader

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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

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 or Rutgers Cooperative Extension, 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 or Rutgers Cooperative Extension, POB 6000, 49 Rancocas Rd., Mt. Holly, NJ 08060.

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