

VISIONS

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Teaching Children About Money

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At what age should parents give children an allowance? How much should they give a child? When should children get their first credit card? Or purchase their first investment?

In 2002, teens spent over \$170 billion, which is 38% more than they spent in 1997. Additionally, an average child receives a weekly allowance of \$11.49 and almost 50% of all college students have 4 or more credit cards. Many schools do not offer financial education as a part of their curriculum. With recent studies showing the financial literacy of teens and adults decreasing, what can parents do to help buck this trend?

There are many steps parents can take to teach children the importance of sound money management. It does not have to be a taboo subject. While parents can talk to their children about money, as they might do with drugs and sex, it is often more effective to show them how money works.

Teaching can begin as early as age 3 and continue into their teens. Letting children make mistakes with money at an early age, when the stakes are relatively low, can help prevent major disasters when they get older. Listed below are a few tips to help children manage money effectively at various age levels.

Ages 3 – 5: Discuss money in concrete terms that children can understand. Parents could have children collect change



in clear containers so that they can see their money. They could also introduce the concept that five pennies equals a nickel and so forth.

Ages 6 – 8: Introduce allowances. Allowances are sometimes a controversial issue and brings up questions like “how much is enough?” and “should it be ‘pay’ for chores?” Allowances should be given according to how much the family can afford and the maturity level of the child. Research has shown that giving allowances may be more common in higher income families than in lower income families, but the amount given is not necessarily higher. Some parents give their children a dollar for each year of age per week. For example, a 6-year-old would get \$6 per week, an 8-year-old, \$8, etc. However, according to the 1996 Yankelovich Youth Monitor Survey, the average weekly allowance was \$2.77 for children 6 to 8-years-old, \$3.72 for 9 to 11-year-olds, \$7.08 for 11 and 12-year-olds, \$8.91 for 13

to 15-year-olds, and \$10.74 for teens aged 16 to 18 years. As children get older, parents may want to increase this rate somewhat and encourage children to develop a spending plan. Some parents encourage children to save money for long-term goals and make charitable contributions from their allowance money. Many financial experts agree that allowances should not be tied to household chores. To encourage children to do more around the house, parents could pay them for extra, age-appropriate activities, such as cleaning the garage or raking leaves. An allowance should be given at the same time and same day each week.

Ages 9 – 11: Begin developing a spending plan with children. Introduce children to expenses incurred in the household and how much is coming in from all sources. Opening a savings account with

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Soy...The “Magic” Bean

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“You think it is hard to convince children to eat their vegetables? Just try convincing adults to eat soyfoods on a regular basis!” says retired FCS Educator Rita Wood from Burlington County. “Consumers are aware of the health benefits of eating soyfoods, but old perceptions die hard. Many people still remember the unpalatable predecessors of today’s delicious soyfood cornucopia.” FCS educators with Rutgers Cooperative Extension (RCE) are teaching consumers throughout New Jersey that today’s soy foods are more than good for you. They taste good, too.

Soy’s Ability to Promote Health

Soybeans boast such attributes as being saturated fat- and cholesterol-free. They also are rich in fiber and phytochemicals called isoflavones and are a good source of Omega 3 fatty acids. Researchers believe that soy may help prevent or reduce our risk of developing chronic diseases like heart disease, some cancers, and osteoporosis. It may even help ease some uncomfortable effects of menopause, such as hot flashes. Take a look at what we know so far about the benefits of soy products.

- It may reduce blood cholesterol levels, which, in turn, reduces the risk for heart disease.
- Soy may bind with the most potent estrogen produced in the body and block its effects, one being the ability to trigger breast cancer cell production.
- It may reduce both the intensity and the frequency of hot flashes and night sweats that 75% of American women experience during menopausal years.

- Calcium-fortified soy foods help build strong bones and lower the risk of osteoporosis. These foods are especially useful for those who are lactose intolerant or have milk allergies.

FCS’ Soyfood Nutrition Education Program

Since 1998, Family & Consumer Sciences Educators have been offering a variety of programs on soy, including workshops, teaching exhibits, group presentations, and taste-tests. These soy programs provide research-based information on the nutritional benefits of soyfoods. They also address how to purchase, prepare, and incorporate soyfoods into one’s diet regularly.

How Much is Enough?

If you’re hoping to reduce your risk for heart disease with soyfoods, the Food and Drug Administration advises you to eat 25 grams of soy protein a day. (And you should be pairing that with a diet that’s low in saturated fat and cholesterol.) Other than this recommendation for heart disease, no formal, specific guidelines about soy intake currently exist.

Common sense and moderation offer the best approach to including soyfoods in your diet. Experts believe that adding 2 to 3 ounces of soyfoods to your daily diet is a safe, healthful approach. Remember to include plenty of fruits, vegetables, whole grains, and beans, too. These foods also provide health benefits!

How Can I Include Soy in My Meals?

Soyfoods are as versatile as they are nutritious. Give some of these ideas a try:

- **Soy Nuts (24g of soy protein per ½ cup)** Roasted soybeans are sold salted, plain, and flavored. Soy nuts are great as a snack alone or mixed into a trail mix. They are a tasty, crunchy topping for a salad or caserole.

- **Tempeh (24g of soy protein per ½ cup)** Tempeh is a cultured soybean cake with a tender, chewy consistency. Tempeh is a versatile meat substitute and can be grilled, baked, sautéed, steamed, grated, or even microwaved.
- **Tofu (10g of soy protein per ½ cup)** Tofu is made by curdling fresh, hot soymilk. It has a custard-like texture and absorbs flavors from other ingredients. It can be stir-fried with vegetables and used in lasagna or stuffed shells. Tofu also can be crumbled into chili, soups, or stews. Silken tofu is softer and can be blended to make creamy puddings, sauces, and smoothies.

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Drinking Water: What Tests Do I Need?

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What Tests Do I Need If I Have A Public or Private Municipal Water Supply?

If your water is supplied via a municipal water system it is regularly tested by the drinking water supplier for the contaminants regulated by the federal and state drinking water standards. All public community water systems and non-community water systems must test their water on a rigid schedule and at specific locations. If the levels of any contaminant exceeds the drinking water standards, the drinking water supplier must notify its customers. These notifications may include public postings, the media, and mailings to individual customers. The drinking water supplier is then required to eliminate the problem by either improving water treatment or changing to a contaminant-free source.

What Tests Do I Need If I Have A Private Well?

The Private Well Testing Act requires that certain types of private drinking water wells be tested for contaminants prior to the sale of property. The Act covers the sale of any property that gets its drinking water from a private well located on the property, a well that has less than 15 service connections, or a well that does not regularly serve an average of at least 25 people daily for at least 60 days each year. Also, the Act covers the rental of any property that gets its drinking water from a private well that is not required to be tested under any other State law. Landlords have until March 14, 2004 to complete the required testing. The results of the tests must be reviewed by both the buyer and the seller, or in the case of a rental, by the renter. If well water is found to be contaminated, the buyer and seller or landlord and tenant can negotiate a remedy. The law does not require that any action be taken.

Under this new law, well water must be tested for the contaminants listed in the table below. Only a state certified laboratory can collect the samples and perform the required tests. The NJ Department of Environmental Protection (NJDEP) estimates the average cost of these tests is \$450 to \$650. For a list of New Jersey certified water testing laboratories by county, request Fact Sheet 343 "Where to Get Your Drinking Water Tested in New Jersey" (available at www.rce.rutgers.edu). NOTE: To ensure that a laboratory is currently certified for testing in a particular category, please call NJDEP, Office of Quality Assurance, at (609) 292-3950.

Required Water Tests under the Private Well Testing Act

BACTERIA (Total Coliform) ¹	VOLATILE ORGANIC CHEMICAL SCAN ²
NITRATE	LEAD
IRON	MERCURY ³
MANGANESE	ARSENIC ⁴
pH	RADIOACTIVITY (Gross Alpha) ⁵

¹ If the samples tests positive for total coliform bacteria, the sample shall be analyzed for either fecal coliform or *E. coli*.

² All volatile organic compounds for which maximum contaminant levels (MCLs) have been established under the Safe Drinking Water Act, NJSA 58:12A-1 et seq., and implementing rules, NJAC 7:10.

³ Water samples collected from Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Monmouth, Ocean, and Salem County shall be analyzed for mercury.

⁴ Water samples collected from Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, and Union County shall be analyzed for arsenic.

⁵ Water samples collected from Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Ocean, and Salem County locations shall be tested for gross alpha particle activity.

What Tests Do I Need If I Have An Existing Home Well?

Currently there are no state regulations that require routine testing of private wells. If you get your drinking water from a private well, you are responsible for its quality, as well as the cost of testing. Testing should only be conducted by a state certified laboratory. Most local, county, and state health departments in New Jersey will not test water from private wells unless there is a public health concern. The NJDEP recommends that at a minimum, bacteriological testing should be conducted annually. Unusual episodes of diarrhea, especially among visitors to the home, warrant more frequent bacteriological testing. Testing for lead and nitrate also are recommended. In southern New Jersey, private well owners also should consider testing for mercury and gross alpha particle activity. Additional testing is warranted if the home is located in a heavily industrialized area, near gas stations, machine shops, dry cleaners, a hazardous waste source, a landfill, or if nearby houses have reported problems or if your water has an unusual taste, odor, or color. Local health officials can advise you on which tests should be performed based on their record of local water quality problems.

Save For Your Future: The Time is Now

*Barbara O'Neill, Ph.D., CFP,
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Where do most people get the money to invest for their future? Some receive lump sums, such as pension distributions, settlements, and inheritances. A few lucky people win the lottery or some other big prize. Most people, however, get money to invest the old fashioned way: they earn it and then they save it.

Rutgers Cooperative Extension recently hosted one of 12 regional conferences held around the country to kick off the national Save For Your Future™ campaign. This campaign provides information and educational programs about the need to plan and save for retirement and other life stages. It was developed as a partnership between the U.S. Social Security Administration (SSA) and the American Savings Education Council (ASEC).

The Save For Your Future™ campaign encourages Americans to take 4 basic steps to secure their financial future:

- ◆ Calculate how much money you need for retirement or other goals.
- ◆ Plan how to accumulate the money and other assets to help meet your needs.
- ◆ Act to implement your plan and save money.
- ◆ Reassess your financial needs and the progress of your plan every year during the three-month period between the time you receive your Social Security benefit statement and your birthday.

Each year, about 3 months before their

birthday, the SSA mails workers a personalized benefit statement that indicates the amount that they will receive when they reach age 62, full retirement age (gradually increasing from age 65 to 67, depending on a worker's date of birth), and age 70. On average, Social Security provides only about 40% of a worker's pre-retirement income while financial planners often recommend accumulating enough money to fund at least 70% to 80%.



The Save For Your Future™ (SFYF) campaign was designed to encourage workers to save to make up the difference between what they need and what Social Security and/or a pension will provide. In 2002, the average monthly Social Security retirement benefit was only \$895. Workers who retire before full retirement age (FRA) receive less than those who wait until FRA because their benefit is permanently reduced.

So how do folks find the money to save...and ultimately invest? SFYF campaign officials advise starting small because every dollar counts. Try eliminating things that you can live without and changing spending habits. An example is brown bagging a lunch to work one or two

days a week instead of eating out. Another is buying 12-packs of soda on sale instead of using expensive vending machines. Avoiding credit card interest charges by paying bills promptly also is recommended.

Setting and prioritizing goals can provide the motivation to reduce spending today in order to save and invest for a secure future tomorrow. Be sure to be specific with a date and a dollar cost. An example is "save \$8,000 for a used car in 2005." Knowing your timeline can help you choose appropriate places to put your money (e.g., Treasury bills for short-term goals and stocks for goals 5 or more years away). Recent research, however, with respondents to Rutgers Cooperative Extension's online *Financial Fitness Quiz* indicates that many people lack specific, written financial goals. It is like they are taking a road trip without a map or itinerary.

Another recommendation from the SFYF campaign is to take advantage of retirement benefits that your employer offers. Contributions come right out of your paycheck, making it easy to save on a regular basis. Some employers also match a worker's contribution 25 cents, 50 cents, or even \$1.00 for every dollar saved. This is "free money" that should not be missed. If you change jobs, roll your retirement accounts over into an IRA or new employer's plan to maintain their tax-deferred status.

Why not join the Save For Your Future™ movement by starting a new savings account or increasing your current level of savings? For further information and resources to implement a personal savings plan, visit the following Web sites: www.rce.rutgers.edu/money2000, www.rce.rutgers.edu/money/ffquiz.asp, www.ree.usda.gov/financialsecurity, www.socialsecurity.gov, www.saveforyourfuture.org, www.choosetosave.org, and www.asec.org.

Speed-Up Your Food Shopping

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Imagine you are standing in the middle of a grocery store aisle with two products, one in each hand. You look at one nutrition label and then the other to compare the calories, and then the cholesterol, and then the sodium content. Your children are running up and down the aisle while you read how much saturated fat is in the first product. You then compare it to the other product. Another shopper is coming down the aisle and asks you to please move your cart. But you haven't even gotten the chance to compare the calcium content yet! You've been in the store for an hour and you're only half way through your shopping list. You ask yourself, "who has the time to stand here and compare labels? What can I do to make quick and healthy decisions on what to buy?" The answer: read the nutrient content claims and health claims.

What Are Nutrient Content Claims And Health Claims?

"Low fat," "no cholesterol," "high in vitamin A" are examples of nutrient content claims. "Diets low in sodium may reduce the risk of high blood pressure" is an example of a health claim. These claims on the label can help you quickly find products that meet your needs without having to analyze the nutrition label.

Can I Trust These Claims? Are They Always True?

Yes, you can be 100% sure that these claims are true! Since 1993, there are very strict regulations that spell out which claims are allowed and when they can be used. Before that, claims were not regulated and some food manufacturers may have tried to fool consumers into believing a food was healthier than it really was. But, now the Food and Drug Administration regulations protect you by requiring that labels tell the truth about the food you are buying.

How Do I Use Nutrient Content Claims?

Go back to imagining yourself standing in the aisle with one product in each hand. The one in your right hand says that it is 'low fat'. The one in your left hand does not. You now know that the food in your right hand had to meet certain, strict guidelines in order to be called 'low fat', and you decide to purchase it. You didn't even need to look at the label and you were still able to make a healthy choice! See how much time you can save?

But This Food Says It Is Fat-Free And The Label Says It Has Fat?

According to the regulations, the word 'free' means that the amount of the nutrient in a food is not significant. The regulations allow a fat-free claim on foods with less than 0.5 grams per

serving. You do not need to learn all these exact details! The only thing you need to know is that these claims are true and that you can trust them when making decisions on what foods to buy.



Why Do I Need To Use Health Claims?

Health claims remind you about the relationship between your diet and your risk for developing diseases. For example, diets high in saturated fat and cholesterol increase your risk of heart disease while diets high in fiber reduce your risk. So, by reading health claims you can learn if the food may prevent a disease.

What Else Do I Need To Know?

Just remember that you can trust nutrient content claims and health claims. They are required to be true. And, they can help you to make healthy food choices and save shopping time!

There are only 12 health claims permitted on labels:

*Calcium and osteoporosis
Fruits and vegetables and cancer
Sodium and hypertension
Dietary lipids and cancer
Dietary saturated fat and cholesterol and risk of Coronary Heart Disease(CHD)
Fiber containing grain products, fruits, and vegetables and cancer
Fruits, vegetables, and grain products that contain soluble fiber and risk of CHD
Folate and neural tube defects
Dietary sugar alcohols and dental cavities
Soluble fiber from certain foods and risk of CHD
Soy protein and risk of CHD
Plant sterols/stanol esters and risk of CHD*

There are many descriptive words for nutrient claims. Here are some examples and what they mean:

*Sugar free – less than 0.5 g per serving
Reduced sugar – at least 25% less sugar per serving than reference food
Low fat – 1 g or less per serving
Reduced or less fat – at least 25% less per serving than reference food
Good source of fiber – 2.5 g to 4.9 g per serving
More or added fiber – at least 2.5 g more per serving than reference food*

For more information on food labeling, write or call:

Food and Nutrition Information Center/
National Agricultural Library
Room 304, 10301 Baltimore Blvd.
Beltsville, MD 20705
301-504-5719

or check out the web site: www.fda.gov/fdac/special.food_label.good_read.html

Keeping Yourself Healthy & Hydrated

*Karen Ensle Ed.D., RD, FADA, CFCS,
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Whether you are playing tennis, gardening, or simply watching TV, it is essential to consume plenty of fluids all year long. On the average, an adult's body weight is made up of about 10 to 12 gallons of water (about 55 to 75% of body weight). An elderly person's body weight is only about half water.

The average adult loses about 2 1/2 quarts (about 10 cups) of water daily through perspiration, breathing, and other normal body functions. But, when exposed to high temperatures, your body loses even more water. Extreme weakness and potential heatstroke may result if more than 10% of body weight is lost from dehydration or water loss.

What are the Signs of Dehydration?

The effects of water loss start with thirst. If you don't get enough fluids to satisfy thirst, fatigue sets in, followed by weakness and mental confusion. If fluids still are not replaced, dehydration will lead to death. Though dehydration typically won't happen in a single day, it is impor-

tant to pay attention to signals of water loss like thirst; sudden weight loss; rough, dry skin; dry mouth and throat; rapid pulse; low blood pressure; lack of energy; weakness; reduced quantity of urine or concentrated urine. To prevent dehydration, drink plenty of fluids throughout the day—before thirst sets in.

What Should I Drink and How Much?

Soups, beverages, and many foods—especially fruits and vegetables—provide the water you need. Water and other beverages supply the body with a good portion of its fluid needs, but food also provides a surprising amount. For example, water accounts for more than 90% of the weight of lettuce, watermelon, broccoli, and grapefruit.

Most adults should aim for 8 to 12 cups of water daily. Physically active adults should add 1 to 3 cups for each hour of activity. Alcoholic and caffeinated beverages have a diuretic effect and promote water loss. Sweetened beverages like regular soft drinks and juice also promote water loss. So try alternating alcoholic, caffeinated, and sweetened drinks with water or other beverages.



Tips for Keeping Hydrated Daily*

1. Drink at least 8 cups of fluid each day.
2. Don't wait until you are thirsty to get a drink. By the time you feel thirsty, you have already lost two or more cups of your total body fluids.
3. Drink plenty of fluids throughout the day. Convenience is important, so carry beverages with you as you commute to work, run errands, or enjoy the day.

4. Drink a glass of water for every glass of caffeinated, sweetened, or alcoholic beverage consumed.
5. Keep a beverage on your desk or kitchen counter to remind you to drink during the day.
6. Once you start exercising, don't stop drinking. Take frequent sips before, during, AND after the exercise period.
7. Do not underestimate the amount of fluids lost from perspiration even in cool months. Drink two cups of fluid for each pound lost following a workout.
8. Start and end your day with a beverage. You even lose water as you sleep. Drink a glass of fluids before going to bed and when you wake up.
9. Do not forget that common health problems such as colds and the flu can frequently lead to dehydration. Keep something to drink next to your bed so can sip it without getting up.
10. On hot days, keep hydrated by drinking cool fluids because it is absorbed much more quickly than warm fluids. Cold fluids also will help to cool you off.

Adapted from The Nutrition Information Center at New York Hospital, Cornell Medical Center, Wellness Newsletter, page 10-12.

References:

Sizer, Frances and Eleanor Whitney. Nutrition Concepts & Controversies, 8th ed. United States: Wadsworth/Thomson Learning, 2000. pp 267-268.

Teaching Children About Money

(continued from page 1.)

children helps to show them that a dollar deposit today will be worth more in a year. This is also a good time to explain risk and reward related to saving and investing.

Ages 11 - 12: Introduce the stock market and personal responsibility. Show children how to buy a stock, explain compound interest, and show them how to read the financial section of the newspaper. To teach children the importance of a spending plan, parents may want to give allowances bi-weekly instead of weekly. When a child starts a part-time job, seize the teachable moment to explain how to open and manage a checking and/or saving account.

Ages 13 – 15: Build upon the basics learned at earlier ages. Once teens are

managing a checking account, it is a good time to start them with their own debit card or pre-paid credit card. This will help them track their own purchases and pay for them as well. Parents or adults should spend a few hours each month reviewing the bill with their teen and encouraging the teen to pay the entire balance out of his or her checking account. Now also is the time to explain bonds and how to research stocks. Experience in managing money during the teen years helps to develop money management skills for a lifetime.

Ages 16 – 18: Plan for the future. When children get part-time jobs, have them open a Roth IRA. Parents can fund the IRA to the extent of the child's earned income, up to a maximum of \$3,000 in 2003. Also, talk to children about taxes

and other withholdings that appear on their paychecks.

Parents and adults can educate children about financial matters, and reverse the trend of over-extended college students and personal bankruptcies. It is important to remember that an educated consumer is a better consumer, especially at an early age. To find out more information on family financial management, contact your local Rutgers Cooperative Extension office or check out the money and investing section of the RCE website at www.rce.rutgers.edu/money.

Reference

McGregor, Jena. (2003 May). Teach Your Children Well . . . about money, that is. Smart Money, 93 – 97.

Soybean...the "Magic" Bean

(continued from page 2.)

- **Edamame, cooked soybeans (8-10g soy protein per ½ cup)** Edamame is immature green soybeans. They have a sweet, crunchy, delicious flavor. They can be purchased fresh or frozen. Use edamame the same way you

use vegetables. Steam, sauté, or boil it. Or add edamame to any favorite dish, like stir-fries, soups, salads, and vegetable or rice dishes.

- **Soy Beverage / Soymilk (6-10g soy**

protein per cup) This rich, creamy beverage can be used in many ways. It can be a refreshing drink, poured over cereal, or used instead of milk in cream soups, custards, and pumpkin pies.

SIDE BAR:

Soy Q & A

Q: *Should I add soy to my diet if I've been diagnosed with breast cancer?*

A: Experts advise that healthy women should be consuming only 2 to 3 ounces of soy per day. Women at high risk for breast cancer or who have had hormone-dependent breast cancer should speak with their physicians and a registered dietitian. They may be advised to limit soyfoods to just a few ounces per week.

Q: *What about soy powders and supplements? Are they safe?*

A: It's best to get your soy from food, rather than supplements and powders. That said, most soy powders and supplements tend to have isoflavone levels that are comparable to traditional soyfoods and are considered safe. Beware of soy powders and supplements that use enhanced levels of the isoflavones genistein and daidzein, however. The safety of consuming such high levels of isoflavones is not yet known. So for now, they are best avoided.

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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 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 or Rutgers Cooperative Extension, Department of Family and Consumer Sciences, POB 6000, 49 Rancocas Rd., Mt. Holly, NJ 08060.