Hardly a household exists with a child age 4 or over that has not heard the above question. It’s usually followed by: dog, cat, gerbil, bird, snake or some other creature not of the human species.

Unless we are professed animal lovers, the answer to this question may not be an easy one. Nor should it be. Caring for an animal requires time, energy and commitment.

While our children will adamantly assure us that they will handle every pet-related obligation, we know in our hearts that the ultimate responsibility will fall upon us.

Unless you already have a pet when your baby is born, experts recommend that you wait until the child is at least 3 years of age. Rather than a dog or a cat, you might consider a guinea pig as the first pet for your little tike. These small creatures like to be held, seldom bite, and whistle when they are happy. (Sounds like good characteristics for a spouse, doesn’t it?)

Around age 10, most children can assume the brunt of responsibility for a pet. But they will need close supervision and many reminders. Please don’t punish the pet for the child’s neglect by leaving it hungry, thirsty or in unkempt condition. While pet care can help teach responsibility, it might be better to begin with inanimate objects, such as rooms and homework.

There are many pluses to owning a pet. Pets, with their unconditional love and humorous antics, not only entertain us, but they are good for our health. Studies show that pet owners are less likely to suffer heart disease, depression, migraine headaches and colds. They tend to have lower cholesterol and live longer.

Kids probably derive even greater benefits from pet connections. The bonds that children create with animals tend to be therapeutic in nature. A facility for abused girls in South Carolina numbers among its residents a wide variety of counselors in the form of horses, rabbits, dogs, cats and even a donkey to help the girls learn empathy and unconditional love. They have ample evidence that it works.

A pediatric hospital in Ohio uses a miniature pony named Pete to brighten the day for children with life-threatening illnesses. A Saint Bernard named Hannah provides homesick Maryville University students with some canine empathy. On a personal note, I once observed a support dog named Dusty teach the concept

(continued on page 4)
Parents often worry about the amount of food their children eat, either because it’s too much or too little. If the children are eating less than expected, parents worry that their children are not going to grow and develop properly. If their children are eating more than expected and getting chubby, parents worry about potential weight problems.

Wide swings in both appetite and physique are perfectly normal as children grow. In general, if children are active and growing steadily, these changes are nothing to worry about. However, a continued loss of appetite or failure to grow should be discussed with your doctor.

Parents and others who care for young children need to remember some important facts about normal growth and feeding.

- During the first year of life, infants grow at a rapid rate, with their appetite keeping pace. As their rate of growth slows around 12 to 14 months, so does their appetite. Growth will be slower until right before puberty.

- Growth in height and weight does not always happen at the same time. A child may grow heavier before gaining height and look chunky for a time. Or, the reverse may also be true, and the child looks skinny until weight catches up.

- There are many healthy body sizes and types. Height, weight and body shape are gene-dependent. Different body types go in and out of favor over time. The best body type for your child is the one nature intended him or her to have.

- A wide variety of nutrients are needed for good health. The best way to get all that we need is to eat many different kinds of foods. The produce section of the grocery store is a good place to start. Try one new or different fruit or vegetable every week.

- No single food contains all the nutrients we need, so there is no particular food children must eat. Nutrients occur in more than one food, so there are many choices to satisfy nutritional needs. For example, milk is the best source of calcium, but not the only one. Other high-calcium foods include cheese, yogurt, tofu, cooked dry beans like pinto beans or navy beans, and dark green, leafy vegetables.

- Children learn eating habits by watching others eat. They are more likely to try new foods if they see others eating and enjoying them. Making a child “try one bite” creates a negative impression. Seeing a food more often is the best way to encourage children to try it. New foods may be more acceptable if served at snack time.

- Respect individual food preferences, but don’t operate a short-order kitchen. It’s not necessary to avoid serving foods that one or more family members dislike. Nor is it necessary to prepare several different foods for the same meal. You decide what to serve, but let your child decide what and how much to eat. Be sure to offer one or two foods on the table that everyone will eat, like bread and milk. They can eat enough of those foods to satisfy their hunger until the next regularly scheduled snack or meal.

- Regular family meals are very important, with specific times for meals and snacks. Mealtime provide families with an opportunity to talk with each other and to develop good relationships. This is also a time to teach important lessons about healthy eating and good manners, as the children get older. Sticking to regular times for meals and snacks is especially important when a child refuses to eat food served to the rest of the family at mealtime.

(continued on page 4)
A new you: Identity theft

Sandra McKinnon, MS
Consumer & Family Economics Specialist
McKinnonS@missouri.edu

In the course of a busy day, you may write a check at the grocery store, charge tickets to a ball game, rent a car, mail your tax returns, call home on your cell phone, order new checks or apply for a credit card. Chances are you don’t give these everyday transactions a second thought. But someone else may.

Identity thieves steal personal information, such as a credit card account number, Social Security number or driver’s license number. Then they open up accounts in a consumer’s name and run up charges on the account. Or, they use the personal information to charge goods and services to a consumer’s existing accounts. In other cases, they may work, or even be arrested, while using the victim’s name.

The harm to a consumer’s credit and daily life can be devastating. Victims of ID theft often have trouble getting new credit cards or loans because of the damage to their credit ratings.

You can minimize your risk of identity theft by doing the following:

♦ Pay attention to your billing cycles.
  Follow up with creditors if bills don’t arrive on time.

♦ Promptly remove mail from your mailbox.
  Deposit outgoing mail in post office collection boxes or at your local post office.

♦ Use passwords on your credit card, bank and phone accounts.

♦ Minimize the identification information and number of cards you carry.

♦ Do not give out personal information unless you initiate the contact or know the person. This applies whether it’s on the phone, through the mail or over the Internet.

♦ Keep items with personal information in a safe place. Tear or shred your charge receipts, insurance forms, physician statements, bank checks and statements, expired charge cards and credit offers you get in the mail.

♦ Give your Social Security number only when absolutely necessary.
  Ask to use other types of identifiers when possible. Don’t carry your SSN card with you. Don’t have your SSN on your checks or on your driver’s license.

♦ Make sure your credit reports are accurate.
  Order a copy annually from each of the three major credit reporting agencies: Equifax 1-800-685-1111; Experian 1-888-397-3742; Trans Union 1-800-916-8800.

Sometimes an identity thief can strike even if you’ve been very careful about keeping your personal information to yourself. If you ever become a victim of ID theft, follow these four steps:

1. Contact the fraud departments of each of the three major credit bureaus. Request that a fraud alert be placed in your file, as well as a victim’s statement asking that creditors call you before opening any new accounts or changing your existing accounts.

2. Contact the creditors (credit card companies, phone companies and other utilities, and banks or other lenders) for any accounts that have been tampered with or opened fraudulently.

3. File a report with your local police or in the community where the ID theft took place. Get a copy of the police report in case creditors need proof of the crime.

Victims of ID theft often have trouble getting new credit cards or loans because of the damage to their credit rating.

4. Call the ID Theft Clearinghouse toll-free at 1-877-438-4338 to report the theft. The Identity Theft Hotline and the ID Theft website at www.consumer.gov/idtheft give consumers one place to report the theft to the federal government and receive helpful information. Ask about the ID Theft Affidavit.
Kids, pets and parents:  
‘Mom, can I have a ………?’  
(continued from page 1)

of “over and under” to an autistic child … a feat we mere mortals despaired could ever happen.

And here’s an interesting statistic from a University of Warwick study: Children from pet-owning families spend significantly more time attending school than those who don’t have a pet, and these same kids show evidence of more stable immune systems. Go figure!

Pets can be safe recipients of secrets and private thoughts; provide lessons about life, reproduction, birth, illnesses and death; provide connection to nature; and teach respect for other living things.

While pets can be valuable additions to your household, they are not right for every family. Dogs, cats and other furry critters usually shed. If you prefer a home free of furry tumbleweeds or you have an allergic family member, an animal in the household may be unwise.

Pets are expensive. With food and veterinary care, an average cat costs $350-$400 per year, and a small to medium dog about $400-$500 annually.

Pets need exercise. Dogs need to be walked or run. Cats need some vigorous playtime. They all need to be cuddled and loved. Ask yourself if your schedule allows for this extra time and energy requirement.

Pets, like kids, sometimes do things we don’t like. They may chew, potty inappropriately, track in mud and try to please us with items we consider less than desirable. Will this type of antic amuse or anger you?

If you decide to get a pet, educate yourself first. Know what you are getting into. If you decide a pet is right for your family, adopt from a local shelter if possible. There are so many wonderful pets awaiting you.

Then, make a lifetime commitment to your new family member. Now, there’s a lesson in responsibility that your children will easily understand!

Is my child eating right?  
(continued from page 2)

Snacks are also important. Children need snacks because their stomachs are too small to hold enough food to carry them from one meal to the next. The keys are to make the snacks nutritious, and to time them so they don’t interfere with the next regular meal. Good snack foods include fruits, raw vegetables served with ranch dressing as a dip, bagels, muffins or crackers, and fruit juices. Serve snacks an hour or more before the next meal so that your child is hungry again at mealtime.

Parents can help their children develop healthy bodies and minds by providing nutritious meals and snacks, and by encouraging participation in physical activities. Keep television viewing to a minimum. TV watching reinforces an inactive lifestyle, while at the same time bombarding us with advertisements for foods that tend to be high in calories and low in nutrients. Family outings, walks, bicycle rides, and games are healthier than time spent in front of the TV.

LifeTimes is written by University Outreach and Extension specialists for individuals and families living in East Central Missouri. This newsletter is provided by your county Outreach and Extension Council. Articles may be reprinted for educational purposes only. Please credit as follows: By (author's name), (author's title), University of Missouri Outreach and Extension.

Regional Specialists:

Content Editor

Sandra McKinnon
Consumer and Family Economics
Franklin County Extension Center
115 W. Locust, Union, MO 63084
636-583-5141
E-mail: McKinnonS@missouri.edu

Consumer and Family Economics
Sherron Hancock, 636-797-5391
Suzanne Zemelman, 636-970-3000

Housing and Environmental Design
Rebecca Blocker, 573-756-4539
Sharon Laux, 314-516-5240

Human Development
Maudie Kelly, 573-438-2671
Teresa Mareschal, 636-970-3000
Elizabeth Reinsch, 314-615-7605

Nutrition
Cynthia Fauser, 314-615-2911
Damas Karanja, 314-615-2911
Linda Rellergert, 636-970-3000
Mary Schroepfer, 636-583-5141

Horticulture
Anne Gachuhi, 314-615-7516

Urban Youth & Family
Rosielee Trotta, 314-615-7637

Coordinating Editor
Roxanne T. Miller, 314-615-7607

Design: Kathy Maddox

Web: outreach.missouri.edu/ecregion/life-times

Extension Mission
University Outreach and Extension serves Missouri by extending research-based knowledge and high-quality educational programs to address the high-priority needs of citizens at the local level.

No special endorsement of any products is intended, nor is criticism implied of similar products not mentioned.