

## Saving For Your Health Is There an HSA in Your Future?

*Patricia Q. Brennan, CFP, CRPC,  
CHC, AFC  
FCHS Educator, Morris County*

It's not just federal alphabet soup but the new "health savings accounts." In fact, HSAs may even cut your health care costs (as well as your taxes). Many experts and the Natural Center for Policy Analysis expect these accounts to transform health care.

HSAs were first approved in the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 MMA, P.L. 108-173. They are a new way that people can pay for unreimbursed medical expenses such as deductibles, co-payments, and services not covered by insurance. Eligible persons can open and fund these accounts when they have a qualifying high deductible health plan (HDHP). This means insurance with a deductible of at least

\$1,000 for single coverage and \$2,000 for a family. Another condition is having no other health plan. For self-only coverage, the yearly limit on out-of-pocket expenditures for covered benefits must not be over \$5,100 in 2005. For family policies, the limit must not be over \$10,200.

HSAs carry tax advantages that can be large for some people: contributions are deductible or else excluded from taxable income if they are made by your employer. Withdrawals are not taxed if used for medical expenses. Account earnings are tax-exempt. Unused balances may build up without limit. Any withdrawals you do not use for qualified medical expenses are included in your gross income for federal income tax purposes. They are also subject to a 10% penalty tax.

HSAs have several objectives. One is to encourage individuals and families to set money aside for their health care expenses. Another is to give them a financial reason for spending health care dollars wisely.

Someone interested in opening an HSA must first find an institution that accepts the accounts; they

cannot simply assume an ordinary savings account can be an HSA. A good place to start looking is [www.ehealthinsurance.com](http://www.ehealthinsurance.com) where you'll find 140 policies in 26 states. Persons not able to sign up are individuals enrolled in Medicare, and those that may be claimed as a dependent on another's tax return.

The most money you as an individual can add to your account in a year is \$2,650 (in 2005) or 100% of the insurance deductible, whichever is lower. The annual limit for family coverage is \$5,250, or 100% of the whole deductible, whichever is less. Your HSA funds may be put into investments approved for IRAs, such as bank accounts, annuities, certificates of deposit, stocks, mutual funds, and bonds.



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## Whole Grains – Beyond Whole Wheat

*Maria C. Young, MS*

*FCHS Educator, Passaic County*

The 2005 Dietary Guidelines recommend that consumers eat three servings of whole grain foods daily. Whole grain foods are more than a vehicle for fiber. Recent research indicates that whole grains reduce the risk of chronic diseases, such as cardiovascular disease, diabetes and certain types of cancer. Whole grain foods are good for weight management because they are low calorie, high in complex carbohydrates and dietary fiber.

A whole grain is the entire seed or kernel of cereal grasses. There are three parts of a whole grain; the bran, the

germ and the endosperm. The bran, the outer shell, protects the seed and is rich in fiber, B vitamins and trace minerals. The germ is the embryo of the seed. This layer contains B vitamins, vitamin E, trace minerals and phytochemicals. The middle part of the grain, the endosperm, is a source of carbohydrates, protein and some vitamins.

### Know Your Whole Grains

When shopping for whole grain breads and cereals, do not be misled by the brown color. Review the ingredient statement. The first ingredient should include the word “whole” or the phrase “whole grain.” Look for health claims. The FDA approved claim: “Diets rich in whole grains and other plant foods and low in fat, saturated fat and cholesterol may reduce the risk of heart disease and certain cancers.” Products with this statement must contain 51% or more whole grains **by weight**. Check the dietary fiber content on the Nutrition Facts Label. Foods made with rye, oats or wheat should have 2 to 3 grams of fiber per serving. Look for the Whole Grains Council stamp.

### Learn the Marketing Label Language.

- ▶ A “Good Source” stamp describes a product that contains at least eight grams of whole grains per serving.
- ▶ An “Excellent” or “100% Excellent Source” contains at least 16 grams of whole grains per serving.
- ▶ The claim “made with whole grains” means that the food has been made with varying amounts of whole grains.
- ▶ “100 % whole grain” means that there is no refined flour in the product

- ▶ “Multigrain” describes a mixture of refined grains and a small amount of whole grain flour.
- ▶ The term “organic” does not mean whole grain; to be classified as a whole grain, the term “Organic Whole Grain” must be on the label.

Be adventurous! Try whole grains such as bulgur, kasha (roasted buckwheat), quinoa, barley, wheat berries, amaranth, or millet. These grains can be purchased at your regular supermarket (in the Kosher section or rice aisle). Most of the above grains cook in twenty minutes or less.

Try a pilaf recipe in which a grain is coated with a drop of oil, cooked in broth and enhanced with herbs or dried fruits. Use whole grains in soups, stews, salads and stuffing. To save time, use a slow-cooker or rice cooker.

The Whole Grains Council website is an excellent source for recipes. [www.wholegrainscouncil.org](http://www.wholegrainscouncil.org). Another website recipe source for main dishes, side dishes and breakfast ideas is [www.barleyfoods.org/nutrition.html](http://www.barleyfoods.org/nutrition.html). Vegetarian cookbooks include many easy and time-saving recipes.



### VISIONS

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Editors:

*Karen M Enslie*

*Haylee Boyle*

Karen Enslie, EdD, RD, FADA, CFCS, Family & Community Health Sciences Educator

Haylee Boyle, RD, Family & Community Health Sciences Program Associate

Financial Manager: Linda Petolino

Please send any questions to:  
Rutgers Cooperative Research & Extension  
Dept. of Family & Community Health Sciences  
88 Lipman Drive  
New Brunswick, NJ 08901-8525  
(732) 932-5000 x604

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# Am I At Risk For Diabetes?

*Nurgul Fitzgerald, PhD, RD  
Assistant Extension Specialist  
Department of FCHS and  
Nutritional Sciences*

Everyday, more and more people are diagnosed with diabetes. One in every 3 Americans born in 2000 is expected to have diabetes during his/her lifetime<sup>1</sup>. Why do some people get this disease and not others? Is there anything we can do to prevent this disease? Before we talk about the answers to these questions, let's look at what diabetes is. Normally, foods we eat turn into glucose (a form of sugar) in the body, and a hormone called insulin helps utilize glucose for energy. When a person has diabetes, the body either cannot make enough insulin, and/or insulin does not function well. As a result, glucose cannot get into the organs adequately and it starts building up in the blood instead. This build up disturbs the balance of other substances and the way our organs work. Eventually, this leads to many serious health problems like blindness, kidney failure, nerve disease, heart disease and stroke.

There are various types of diabetes. Type 1 Diabetes usually occurs during childhood or among young adults, gestational diabetes occurs during pregnancy, and type 2 diabetes usually appears in ages after 35. However, many children are getting type 2 diabetes because of increasing obesity rates. Type 2 is the most common form. About 9 out of 10 people with diabetes have type 2. Prediabetes is when the blood glucose levels are higher than normal but not high enough to be called diabetes.

There are many factors that increase the risk of getting diabetes. Certain ethnic groups such as Hispanics, African Americans, Native Americans, and some Asian Americans are more susceptible to this disease. Babies who are born small (less than 5.5 pounds) and women who had gestational diabetes also have a higher chance of having diabetes later in life.

The causes of diabetes are not all determined at birth. There are many things that people can do to protect themselves from this disease. Controlling weight and being physically active are among the best methods of protection. If you are overweight, losing and keeping off even a small amount of weight such as 7% of body weight (7%=14 pounds if your body weight is 200

pounds) is helpful. Exercising 30 minutes or more each day, and eating a healthy diet including fruits, vegetables, whole grains, legumes, non-fat or low-fat dairy products, and some fish and lean poultry are good measures we all can take to prevent this disease. Even for people who have prediabetes, a healthy lifestyle (controlling weight, exercising and eating healthy) appears to be more effective than taking medications to prevent diabetes. Diabetes is also more common among people who smoke cigarettes. Therefore, protection against diabetes is another good reason to quit smoking. About 1 in every 3 people with diabetes do not know that he/she has this disease. How do you know if you are at risk for diabetes? Take the following risk test to find out:

	YES	NO
1. My weight is equal to or above that listed in the chart below	5 points	0 points
2. I am under 65 years of age <u>and</u> I get little or no exercise during a usual day	5 points	0 points
3. I am between 45 and 64 years of age	5 points	0 points
4. I am 65 years old or older	9 points	0 points
5. I am a woman who has had a baby weighing more than 9 pounds at birth	1 points	0 points
6. I have a sister or brother with diabetes	1 points	0 points
7. I have a parent with diabetes	1 points	0 points
<b>TOTAL SCORE</b> (add up your points):		

AT RISK WEIGHT CHART BODY MASS INDEX	
Height without shoes — in feet and inches	Weight without clothing — in pounds
4'10"	129
4'11"	133
5'0"	138
5'1"	143
5'2"	147
5'3"	152
5'4"	157
5'5"	162
5'6"	167
5'7"	172
5'8"	177
5'9"	182
5'10"	188
5'11"	193
6'0"	199
6'1"	204
6'2"	210
6'3"	216
6'4"	221

**Scoring 3-9 points:** You are probably at low risk for having diabetes now, but your risk may increase in the future. Stick to a healthy lifestyle (control weight, exercise, eat healthy) to help keep your health in good shape.

**Scoring 10 points or more:** You are at greater risk for having diabetes. Only your healthcare provider can determine if you have diabetes. Ask your doctor about it.

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 Hu F, et al. Diet, lifestyle and the risk of type 2 diabetes mellitus in women. N Engl J Med 2001;345:790  
 Risk Test for Diabetes is Available at: [www.diabetes.org](http://www.diabetes.org)  
 For more information: visit [www.diabetes.org](http://www.diabetes.org) and [www.njdiabetes.gov](http://www.njdiabetes.gov)



## Small Steps to a Healthy Diet

**Karen Ensle EdD, RD,  
FADA, CFCS  
FCHS Educator, Union  
County**

Taking small steps to improve your diet is important for keeping your body healthy. Setting goals for planning healthy meals and snacks is your first small step in moving toward a healthier lifestyle. Whether your goal is to feed your family a healthier diet, lose weight, lower your cholesterol, or lower your blood pressure, you need to assess the kinds of foods you eat and the portion sizes you choose. Your first small step is to set a better example for your family and make sure your personal choices are healthy ones. Children and other adults are very aware of our daily eating habits. Making sure your food and beverage choices are low in fat, salt and sugar is important. Setting small, short term goals are important starters for making behavior changes that result in a healthier diet. Once you have accomplished the first small goal, set a new one or a higher goal. The best way to keep your goals organized and up front in your mind each day is to write them down in a notebook. By writing down all the foods and beverages you consumed, you will keep a record of your daily eating habits over time. This allows you to check your progress.

Be sure to go online and read the 2005 Dietary Guidelines for

Americans at <http://www.healthierus.gov/dietaryguidelines/>. This comprehensive guide was recently updated according to the latest scientific research. The guidelines will help you develop your small steps (goals) so they are in line with current nutrition recommendations.

Keep in mind, your food goals should include the following:

- Vary your choices of foods within each group (fruits, veggies, calcium-rich foods, whole grains, and lean protein), and put limits on fats, salt and sugars.
- Focus on fruits, and eat a variety of fresh, frozen, canned or dried fruits rather than juice for most of your fruit choices. For a 2,000 calorie diet, you need 2 cups of fruit each day. For example, 1 large orange, 1 small apple, ½ cup raisins are each equal to one cup of fruit.
- Vary your veggies. Eat more dark green vegetables such as broccoli and kale; orange vegetables such as carrots and sweet potatoes along with beans and peas such as pinto, kidney, black beans or garbanzos, lentils or split peas.
- Get your calcium-rich foods and beverages. For adults, drink 3 cups of low-fat or fat-free milk or the same amount of low-fat yogurt and/or low-fat cheese. Remember, 1 ½ ounces of cheese equals 1 cup of milk. For kids ages 2 to 8 years, two cups of milk a day are needed. If you can't consume milk, choose lactose-free milk products and/or calcium fortified foods and beverages.
- Make half your grains whole. Make sure you eat at least 3 ounces of whole-grain cereals, breads,

crackers, rice or pasta every day. One ounce is about a slice of bread, 1 cup of breakfast cereal or ½ cup cooked rice or pasta. Read food labels and make sure that grains such as wheat, rice, oats or corn are referred to as “whole” in the list of ingredients.

- Go lean with protein. Choose lean meats and poultry. Bake it, broil it or grill it. Vary your protein sources, and eat fish at least two times per week along with more beans, peas, nuts and seeds.
- Know the limits on fats, salt and sugars. Read the Nutrition Facts label on foods. Look for foods low in saturated fats and *trans* fats. Choose and prepare foods and beverages with little salt (sodium) and/or added sugars. Sugar cane, high fructose corn syrup are examples of added sugars that you may see on a food label. Balance the calories you eat with those you burn. A sedentary person requires fewer calories, than an active person. Add moderate or vigorous physical activities to your daily routine after talking to your doctor. Make sure you are active each day for at least 30 minutes or more to help you to stay healthy and control your weight.

Remember——set realistic goals for yourself and your family. Taking small steps will allow you to make small changes in a short amount of time. Once a goal is reached, set the next

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## “Your Child’s Weight” Brochure Available

Parents concerned about their children’s weight problems can now access a free bilingual brochure, thanks to the efforts of Agricultural Research Service (ARS) scientists at the Children’s Nutrition Research Center (CNRC) in Houston, Texas.

“Your Child’s Weight: Help Your Child With Successful Weight Management” outlines common causes for why children are overweight, and offers suggestions on how to deal with the weight problem as a family. It presents strategies for success and provides a list of additional resources for families to utilize.

Weight-management programs for children and adults differ greatly. With adult programs, the main focus is on weight loss through increased physical activity and a healthier diet. With programs for overweight children and adolescents, the focus is not on weight loss, but rather on keeping weight stable while the child grows taller and more muscular over time.

The overweight child has much better success when the family as a whole adopts healthy eating behaviors and increases physical activity. The brochure suggests that parents serve as role models and a support system, while participating in their child’s weight-management program.

“Your Child’s Weight” is available in English and Spanish on the World Wide Web at: <http://www.kidsnutrition.org/consumer/archives/childweight1.html>

To obtain a free printed copy of the brochure, send your name and address

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## Small Steps

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goal. Soon, you will see these small steps making an improvement in your lifestyle.

Practice setting realistic goals. Try this one “I will add one additional fruit or vegetable into my diet each day,” or “I will avoid second helpings for one week.” Remember to add a time element to each goal. When that time is up, review your goal and the time frame. If you are successful, continue on, and add a new goal. If you backslide, assess the reasons why you did not meet your goal and readjust your behavior. Set a new goal or renew the old one until you meet it successfully. As you meet your goals one-by-one, it will be easier to add more challenging ones. Remember, small steps will change your diet and your health. Start today!

For more information, see the US Health and Human Services website: <http://www.smallstep.gov/index.html>.



## Saving For Your Health...

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The question of whether an HSA is right for you can be answered with: “It depends.” If you already have a high-deductible individual policy, adding an HSA is a no-brainer for the tax savings alone. Otherwise, it may be a good bet if you are basically in good health. You should consider an HSA if you’ve been paying more for health insurance premiums than you’ve been spending on health care.

In summary, health savings accounts pros are:

- Pretax money goes into them; withdrawals are tax-free.
- Money can be invested in mutual funds and stocks, and can be rolled over each year.

The cons are:

- To open one, you must enroll in a health plan with a high deductible and high out-of-pocket maximum.
- Penalties and taxes if not used for health care.

References:

Congressional Research Service Report for Congress, March 2005.

Medicare Law Reaches the Under 65 Set, Too. Wall Street Journal,

December 16, 2004, D1.

The Case for Using HSAs, K. Greene, Wall Street Journal, February 20, 2005.

# From Our Farms™:

## Teaching Kids About Food, Nutrition & the Farm



### Rutgers Cooperative Research & Extension (RCRE) Initiative Links Communities & Farms in Education

*Luanne J. Hughes, MS, RD  
FCHS Educator, Gloucester County*

How familiar are you, your family, or your community with New Jersey agriculture and how it impacts your everyday life? That's the question more and more people are asking these days, based on the growing popularity of a national movement called Community Supported Agriculture (CSA).

CSA is based on the principle that the future success of our farms is dependent upon the relationships between farmers and an expanding non-agricultural population. And, in many ways, the future success of our communities can be cultivated by strengthening our connection with our agricultural roots. The goal of the CSA movement that is gaining popularity throughout the country is to restore the "local connection" that once was common among farmers and consumers of food. CSA can help "re-connect" local consumers with local farmers – and the farm; promote a sense of family and community; honor the knowledge and experience of local growers and producers; and teach consumers how to improve diet

quality by increasing consumption of locally grown agricultural products.

### RCRE Gives CSA a New "Twist"

Building on this concept of community, RCRE of Gloucester County launched a nutrition and farm education initiative called *From Our Farms* in August 2000. It's a fun program to help children and their families learn about the importance of good nutrition, as well as the value of local agriculture and the role it plays in enriching our communities and the environment.

Helping people understand where their food comes from is one way to help them explore food options and incorporate more fresh foods into their diets. Through *From Our Farms*, children learn about food, nutrition, and the farm with *From Our Farms* learning boxes, available through Gloucester County libraries, childcare centers and elementary schools. Learning boxes are themed learning kits aimed at children and their parents. The boxes include instructional materials that serve a variety of learning styles, including games, puppets, audio and/or videotapes, puzzles and farm- and food-focused storybooks. Boxes also include family learning units, developed by RCRE. Family learning units (i.e., workbooks) contain a series of lessons and activities for parents and children to work on at home, in conjunction with the storybooks and other materials in the boxes.

Parents and children check-out the boxes for use at home, where they read stories and play games that teach about food, nutrition and agriculture. Then, they complete a series of lessons and hands-on activities outlined in the

family learning units. For example, they grow vegetables; visit local farms, farm stands and grocery stores; taste and compare different varieties of peaches or tomatoes; pick and eat berries; and prepare basic meals and snacks. The Learning Boxes serve as a resource that provides the necessary tools for families to learn together about local food, nutrition and agriculture.

### Why a Farm/Food Focus for Nutrition Education in New Jersey?

True...New Jersey is one of the most densely populated states in the nation and only 20% of its land area designated for farming. However, despite its dense population and diminishing farmland, agriculture ranks as the third-largest industry in the state.

With the initiation – and overwhelming public support – of New Jersey's farmland preservation program, farms will continue to be a mainstay in the landscape of suburban New Jersey. However, the increased population of once-rural areas also creates both challenges and obstacles for farmers and residents, alike.

*From Our Farms* may not meet the true textbook definition of CSA. It does not serve as a shareholder farm or farm market. What it does, however, is involve the community in agriculture. Despite the popular interest in programs that apply high-tech, glitz and glamour to reach an audience, *From Our Farms* has provoked a rural-turned-suburban community's interest because of its

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## Losing Weight Sensibly

*Haylee Boyle, RD*  
*FCHS Program Associate, Sussex County*

“Lose thirty pounds in thirty days!” This statement is sure to grab attention and much curiosity, but can you trust it? There are thousands of diets and weight loss products available to consumers that promise a quick and effective weight loss. Every year, Americans spend nearly \$30 billion on these products. But if these diets worked, 65% of American adults would not be overweight. Fad diets may provide temporary results, but 95% of dieters end up regaining weight, many times even more than they had lost. The end result of fad diets is often wasted money, weight regained, a feeling of failure, and sometimes damage to one’s health.

A diet or weight loss product is probably too good to be true if it:

- **Promises a quick weight loss—more than 2 pounds per week.** Weight loss of one to two pounds per week is considered a safe and reasonable amount.
- **Does not encourage exercise as part of the plan.** Exercise should be a part of a healthy lifestyle. It promotes weight loss, aids in weight maintenance, and provides numerous other health benefits.



- **Restricts or eliminates certain foods or food groups.** If a food or food group is eliminated from one’s diet, important nutrients will be missing. All foods can be eaten in moderation.
- **Makes weight loss claims using personal testimonials and case studies that are not verified with scientific evidence.**
- **Suggests taking pills that alter metabolism.** These pills can be detrimental to one’s health, especially their heart. The only safe way to increase one’s metabolism is through physical activity.
- **Severely restricts calories.** Typically, diets less than 1,200 calories will not have the nutrients required to stay healthy.

**If it sounds too good to be true, it probably is!**

While weight loss can be beneficial to someone who is overweight and suffering from weight-related health conditions, keep in mind that good health should be your number one goal. If you feel that you should lose weight, stay away from fad diets and concentrate on making healthier lifestyle choices to gain control of your weight. Here are some tips for sound weight loss:

- **Be physically active.** Adults need 30 to 90 minutes of moderate intensity activity most days of the week for weight loss. Physical activity also benefits health.
- **Eat three meals a day.** Don’t skip meals, especially breakfast—it provides you with fuel to keep you going all day long.
- **Choose healthy snacks.** Snacks

can help control hunger and provide energy. Fruits, vegetables, whole grains and low-fat dairy foods are nutritious, low-calorie snacks.

- **Write it down.** Keep track of your food intake and daily physical activity.
- **Follow My Pyramid recommendations.** Eat foods from each of the food groups, in moderation. For more information, log onto [www.mypyramid.gov](http://www.mypyramid.gov)

Be patient and relax. Weight loss will take time.

Focus on your health rather than taking off pounds.

To view a short presentation on Fad Diets: What’s the Truth go to <http://www.rcrc.rutgers.edu/presentations/presentation.asp?id=31>

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### “Your Child’s Weight”

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to the Nutrition Information Service, Children’s Nutrition Research Center, 1100 Bates St., Houston TX 77098.

The CNRC is operated by the Baylor College of Medicine in cooperation with ARS and the Texas Children’s Hospital. ARS is the U.S. Department of Agriculture’s chief in-house scientific research agency.

### From Our Farms...

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“back to basics” appeal. In an era when consumers are becoming farther and farther removed from the basics of where their food comes from, the program’s agrarian and back-to-nature appeal has attracted the interest of parents, kids, community groups, civic organizations, farmers and government officials, alike.

For more information on *From Our Farms*, including how to start a program in your county, contact Luanne Hughes at [hughes@rcrcr.rutgers.edu](mailto:hughes@rcrcr.rutgers.edu) or Rutgers Cooperative Research & Extension, 1200 N. Delsea Dr., Clayton, NJ



08312. Or, visit the *From Our Farms* link on the RCRE web site at <http://gloucester.rcrcr.rutgers.edu/fchs/fromourfarms.html>

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- Staying Healthy
- Raising Healthy Kids
- Eating Right
- Creating Healthy Environments

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