

**Cooperative Extension**

*Promoting Healthy Families, Schools and Communities: Making a Difference*

## Local New Jersey Seafood – A Good Choice for Lean Protein

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The summer months are a great time to try fresh local seafood and eating seafood year-round provides nutrient dense, lean protein as part of a well-balanced diet. The Dietary Guidelines for Americans recommends increasing seafood consumption by replacing other meat sources with fish at least twice a week. Since seafood is lower in fat, sodium, and calories it's a good choice for heart health, immunity and supporting a healthy body. For adults it is recommended that seafood be consumed 2-3 times per week, at least, in four-ounce servings for a minimum of 8 ounces per week based on a 2,000-calorie/day diet. For children under age two, consult the child's doctor or the Academy of Pediatrics. For children over two, the recommendation is one ounce twice a week and as children age, slowly increase the amounts. No recommendation is given for the increase, but by age 11 it is recommended that children eat 4 ounces 2-3 times per week like adults. Just like vegetables and fruits, it is important to eat a variety of seafood. Coastal New Jersey is home to quality New Jersey seafood that supports the local economy and gives residents and visitors a healthy protein option.



Seafood contains low levels of total fat, saturated fat, sodium, and calories as compared to other foods. Healthy preparation methods are essential for keeping seafood's nutritional benefits, so avoid adding fat or deep frying for the best nutritional value. Seafood is a good example of a heart healthy food that is rich in vitamins and minerals and boosts the immune system, brain health and nervous system. A vitamin to note in fish is vitamin D which helps with calcium absorption supporting strong bones, teeth, muscles, and nerves. Fish is also rich in vitamin B12 which helps to maintain healthy nerve cells and support brain function. Add seafood to casseroles, as a substitute for other meats, to pasta dishes, as a pizza topper or main dish to get the recommended servings each week.

Seafood can sometimes be cost prohibitive, but shopping for fresh fish in season can cut costs. Just like fruits and veggies that are less expensive when in season, seafood can be more affordable during these times as well. Try a less costly fish option in season to save money when purchasing New Jersey seafood. Stocking up when it is on sale

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# Grilling With Care... Year-Round

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You may be like many who always turn to your outdoor grill for meal preparation in the summer

months and/or to deal with storm-induced power outages year-round. Or you may be among the many who have increased their grilling practices over the past two years due to the pandemic. According to the Partnership for Food Safety Education, there was an 18% increase of grilling in 2020-2021. This extra grilling led to an increase in exploring the variety of what to grill beyond the usual foods. If you're not doing so already, try grilling some different foods as we head into grilling season such as peaches, tomatoes, portabella mushroom burgers and maybe even pizza.

Remember to keep food safety in mind while grilling. Foodborne illnesses increase each year in the months when we are grilling more often. Even though our food supply in the US is among the safest in the world, there are organisms in the environment that we can't see, smell, or taste, that can be present in our food and make us sick. Over the past several years, the amount of people becoming sick due to foodborne illnesses has remained high. According to the CDC, 48 million, that's 1 in 6 people, contract a foodborne illness each year. This includes only the illnesses that are reported. There are many we never know about.

## So, enough bad news...what about the good news?

The good news is that all foodborne illnesses are 100% preventable. Let's talk about prevention with a quick review of food safety basics:



- ▶ **CLEAN** – We are all familiar with the importance of this food safety basic. Wash hands and regularly clean and sanitize kitchen counters along with other frequently used areas. Always wash produce under running water, including those with skins and rinds such as melons, even if the skins won't be eaten. Scrub firm produce with a clean produce brush to make sure when you cut into it you won't be transferring dirt or bacteria from the rind onto the flesh inside.
- ▶ **SEPARATE** – Don't cross contaminate by making sure to separate raw meat, poultry, seafood and eggs from other foods in your grocery shopping cart, grocery bags and in your refrigerator. Use one cutting board and plate for fresh produce and cooked food and a separate one for raw meat, poultry, seafood, and eggs.
- ▶ **COOK** – Always cook food to the safe minimum internal temperature. Once you're ready to head outside to the grill, in addition to the usual cooking utensils, be sure to bring along your food thermometer. Using a food thermometer is the only way to be sure you have reached the safe minimum internal temperature and to assure harmful bacteria has been destroyed.
- ▶ **CHILL** – Refrigerate foods promptly. This includes refrigerating or freezing meat, poultry, eggs, seafood, and other perishables, including berries, lettuce, herbs, mushrooms, and leftover food within 2 hours of purchasing or preparing.

**After grilling, be sure to keep hot food hot at 140° or above until it is served** (remember that the danger zone is between 40°-140°.) And enjoy grilling with care year-round! For more information visit <https://www.fightbac.org/>.

## VISIONS

is a peer reviewed newsletter published four times yearly and sent upon request, without charge.

Published by  
Rutgers Cooperative Extension  
Department of Family & Community Health Sciences

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Desktop publishing by: Arly Ditio Graphics

Printed June, 2022

# Small Steps for Beginning Investors

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During the past two years of the COVID-19 pandemic, many people started to **invest for the first time**. Reasons for this include more time to navigate the process of investing, extra money from stimulus payments, encouragement from friends and family, and the growth of online trading apps.

As a result of these trends, stock ownership among U.S. households increased to **41% of their total financial assets** in 2021, an all-time record high! With an increase in investing comes a need for investor education.

## Below are some time-tested tips for new investors:



- ✓ **Develop an “Investor’s Mindset”** - Adjust your expectations when switching from savings products (e.g., CDs and money market accounts) to investments (e.g., growth funds). Savers can expect no loss of principal and regular interest payments. Investors must accept a potential loss of principal and irregular payouts.
- ✓ **Expect Volatility** - Be prepared for investment values to go up and down over time. Stocks and related products (e.g., mutual funds and exchange-traded funds or ETFs) can often lose value during short time frames. Bond prices go down when market interest rates go up.
- ✓ **Know Your Goals** - Match the time frame of financial goals to investment characteristics. Stocks have historically outperformed other investments over long time periods and are good for long-term goals like retirement. For short-term goals, select cash-equivalent assets and short-term bonds.
- ✓ **Review Your Investment Risk Tolerance** - Take the University of Missouri *Investment Risk Tolerance Assessment* at <https://pfp.missouri.edu/research/investment-risk-tolerance-assessment/> and consider how much loss of principal you could stand without losing sleep. Never invest in products you don’t understand or feel comfortable with. If you can’t explain an investment simply, you don’t understand it very well.
- ✓ **Dollar-Cost Average Investment Purchases** - Invest a specific amount (e.g., \$100) at a regular time interval (e.g., monthly) as you earn “new money.” Payroll deductions for employer retirement savings plans and mutual fund automatic deposits are ideally suited for dollar-cost averaging.
- ✓ **Invest With Tax Breaks** - Seek out tax-advantaged ways to invest. Examples include individual retirement accounts (IRAs), tax-deferred employer retirement plans (e.g., 401 (k)s), and tax-exempt securities, such as municipal bonds, if they provide a higher after-tax return than taxable securities.
- ✓ **Diversify Your Investment Portfolio** - Purchase different types of investments (e.g., stocks, bonds, mutual funds) or shares of ETFs or mutual funds that contain many securities. To get a high degree of diversification in one investment, consider an index fund or target-date mutual fund.
- ✓ **Keep Learning** - Increase your investment knowledge with blogs, podcasts, webinars, seminars, books, websites, and publications like *Money* (online) and *The Wall Street Journal*. Other information sources include certified financial planners, adult education courses, and investment clubs.
- ✓ **Start Small** - Get started with small dollar amounts. Many mutual funds can also be purchased for \$1,000 or less. Initial required investments are set by individual funds. With tax-deferred retirement plans, you can start with as little as 1% of your pay and deduct the amount saved on your federal tax return. Contributions and earnings grow tax-deferred until withdrawal.
- ✓ **“Kick It Up a Notch”** - Invest a bit more if you are already investing. For example, deposit an additional 1% or more of your pay in an employer retirement savings account. The best times to invest more money are when your income increases or a household expense, like child care, ends.

Remember, time is as precious an investment resource as money is. Even small amounts of money, with compound interest over time, will grow to significant sums. For additional information for beginning investors, review the Cooperative Extension Investing for Your Future home study course at <https://personal-finance.extension.org/investing-for-your-future/>. Module 8 is about investing with small dollar amounts.



# Intermittent Fasting for Weight Loss and Metabolic Health: Is It Effective?

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Although intermittent fasting has been in practice for thousands of years, it has recently gained popularity as a weight loss strategy. The recent transition into the health and wellness world has many health professionals contemplating whether it is an effective and safe method for weight loss as well as any improvements to metabolic health compared to the traditional daily caloric restriction that is often recommended.

Intermittent fasting refers to the restriction of caloric intake set by regular time intervals. There are three general patterns of intermittent fasting, which include: time restricted eating (TRE), alternative day fasting, or 2-day fasting on non-consecutive days. Typically, one would abstain from eating for a set period, but the consumption of water and other zero calorie beverages is often permitted during the fast. On non-fasting days, there are generally no guidelines as to what a person can and cannot eat, although healthy consumption is recommended. Many claim that this form of eating is more liberal and easier to follow, as there is only an emphasis on when to eat. However, is it effective?

In a recent study, researchers compared the effects of alternative day fasting compared to daily calorie restriction on weight loss, weight maintenance, and risk indicators for cardiovascular disease. The results found no significant difference in body weight, blood pressure, triglycerides, fasting glucose or insulin, insulin resistance, C-reactive protein, or homocysteine concentrations in either group. However, LDL cholesterol levels were significantly higher among the fasting participants compared to the daily calorie restriction group. Furthermore, the dropout rate was highest among the alternate day fasting group (38%) relative to the daily calorie restriction group (29%) and the control group (26%).

In another study, researchers evaluated 2-day fasting compared to the daily caloric restriction method. Overall, there was no significant difference in weight loss, waist circumference, or cardiometabolic risk (blood pressure, triglyceride levels, HbA1c, and HDL concentrations) in the fasting group compared to the calorie restriction group. Although participants in the intermittent fasting group reported stronger feelings of hunger, more adverse events such as dizziness, headaches, nausea, and had a larger weight regain compared to the daily caloric restricted group.

However, the University of Alabama recently conducted a study that evaluated the difference in intermittent approaches, i.e., the difference between an 8-hour fasting period versus a 12-hour period on a group of male participants living with diabetes. While neither group lost significant weight, the 8-hour group showed a significant improvement in insulin levels, insulin sensitivity, and blood pressure. The 8-hour group also showed a significant decrease in appetite, compared to the 12-hour fasting group.

So where does this leave us? Overall, these studies suggest that intermittent fasting can result in weight loss. However, the structure in which we fast seem to have a significant influence on its effectiveness and metabolic improvements. Although there is currently not enough data to suggest that intermittent fasting is any more effective than the traditional caloric restriction method, the influence of timing and length that the fast has on both weight loss and metabolic health is an area worth exploring in the future. Before we can suggest that intermittent fasting is an adequate and safe treatment for weight loss, weight maintenance, and other health conditions, more long-term clinical trials need to be conducted. Anyone that is considering intermittent fasting should first consult with a healthcare provider.

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# Your Body is Happier When Hydrated

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(Adapted from and first published in "Healthy on the Job")



As the temperatures rise and the summer months approach, it is common knowledge that it's important to drink plenty of water to stay hydrated. It is easier during the warmer seasons because we are hot or sweating and our body reminds us of the need for liquids. It's during those other times of the year we need to be reminded to stay hydrated. Do you know how much impact hydration really has on your health? If you have ever had a day when you felt sluggish, a bit on the cranky side, maybe with a little headache that won't quit or possibly just not feeling yourself, you may be dehydrated!

Dehydration is often at fault and the precursor for the beginning of many ailments, but on a positive note it can even be avoided on many occasions. Staying properly hydrated will not only combat those ill feelings, but it is also essential in just about every job our body does. A few examples are helping to control body temperature, carrying nutrients and oxygen throughout our body, cushioning the joints, protecting our organs, helping to remove waste and aiding in digestion. In addition, most of our blood is made up of water, not to mention the water needed for our sweat, saliva, and other bodily fluids. With that said, individual hydration needs will differ from person to person but staying properly hydrated isn't just for those who are physically active. As a reminder, consuming food or drinks that are diuretics, exerting yourself with exercise, or spending time in the sun on a hot humid day can be very depleting of fluids. So, on these days, you may need extra water/fluids to replenish and rehydrate.

To assure proper hydration, drink plenty of water or fluids whenever you can, try non-caffeinated drinks and infused water beverages along with eating fruits and vegetables with a higher water content like watermelon or cucumbers. As a healthy, refreshing afternoon snack, try slightly frozen grapes for some added crunch, make a homemade fruit salsa or even puree and blend berries with some yogurt. This berry/yogurt combination freezes well for a delicious, slushy type treat!

Keep in mind there has been a general mindset that adults need eight, 8oz glasses of water per day. However, that will vary if you are getting roughly 20% of your water from the foods you eat, especially if you consume more fruits and vegetables daily. Produce helps your hydration levels and you should feel fine. If the weather is particularly hot and you are perspiring /sweating, you will need to increase your fluid intake to stay fully hydrated and refreshed. Just remember, adequate hydration is a combination of fluids, water intake, along with fruits and vegetables!

**As a healthy option for an extra refreshing beverage, you can create your own infused water without adding additional sugars:**

- ▶ Try to soak herbs, spices, fruit, and/or veggies in the water to create the infusion
- ▶ The length of time for infusion will allow for different results of flavor (at least 30 minutes)
- ▶ Even adding a splash of unsweetened seltzer will create a refreshing spritzer
- ▶ Add any type of citrus slices for extra flavor
- ▶ Add in pureed watermelon, a squeeze of lime and fresh mint leaves
- ▶ Try fresh rosemary, sweet mint or lemon balm leaves with strawberries
- ▶ Pineapple wedges with ginger slices or orange rinds taste great with cucumbers

You can store infused waters in the refrigerator for a few days. Make sure to dispose of the used fruit/veggies and clean your water bottle or container well with soap and hot water before starting a new batch.

## WATERMELON SALSA



### Ingredients

- 2 cups, about 3-4 Jersey tomatoes, diced
- 2 cups, diced watermelon (keep tomatoes and watermelon roughly the same amounts)
- 1 cup, diced cucumber
- 1 Tbsp cilantro (optional), chopped
- 1/8 cup red onion, chopped
- 2 Tbsp lime juice
- A pinch of salt
- Few dashes of your favorite hot sauce (I like chipotle)

### Instructions

- Once all ingredients are prepared, mix in a large bowl to distribute flavors!
- Serve with low sodium tortilla chips and enjoy!

### Resource Links for more information:

- Jersey Summer Shore Safety: Heat Stress & Dehydration <https://njaes.rutgers.edu/pubs/publication.php?pid=FS1141>
- Build a Better Beverage Rethink Your Drink: Hydrating without the Added Sugars <https://njaes.rutgers.edu/pubs/publication.php?pid=FS1291>
- <https://www.bluezones.com/2015/06/rethink-your-drink-hydrating-without-the-added-sugars/>
- <https://www.hsph.harvard.edu/news/hsph-in-the-news/the-importance-of-hydration/>
- <https://ohioline.osu.edu/factsheet/hyg-5363>
- <https://www.heart.org/en/healthy-living/fitness/fitness-basics/staying-hydrated-staying-healthy>
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# More Healthy Food

## Predictions Continued Into 2022

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As we welcomed the new year, we contemplated where we had been and

where we were going regarding our food, health, and fitness habits. In 2021, a whole-food, plant-based, minimally processed diet low in added sugar, salt, and processed fat especially saturated fat has been the emphasis. The science stays the same for 2022 as we make efforts to eat more plant foods and fewer high calorie desserts, snacks and sugar-laden beverages.

Here are additional trends that have continued into 2022 and beyond.

Consumers want quick and easy meal preparation. No more than 5 ingredients and lots of taste using spices and herbs rather than butter and salt. Virtual gatherings and the pandemic have disrupted the old food systems. There are more small manufacturers and fewer restaurants. One good thing that has developed is the birth of small food manufacturers who are preferred over larger operations. Big food industries lost \$12 billion while small food businesses increased 10% during the pandemic. Online shopping, farmer's markets, and local food markets bring many healthful options to all consumers whether on a low budget or moderate income. Families can purchase and consume healthier plant foods if they choose to.



With younger food consumers desire to save the planet, they find more ways to support food sustainability and food security. Here are additional predictions:

- ★ **The use of plant-based foods** such as protein items made from soy, beans, and mushrooms; different kinds of milk-like products made from grains along with new foods developed for more efficient production and less food waste.
- ★ **Using coffee flour, shrimp shells (chitin), eggshells, or banana peels** to upcycle and create new food byproducts for use in new ways.
- ★ **More planet-friendly packaging** that does not pollute our oceans.
- ★ **People-friendly production methods** and companies who support treating everyone in the supply chain fairly. Equity and food justice is a priority and goal.
- ★ **Food recovery from restaurants and supermarkets** and then supplying food banks and many community services to feed the homeless.
- ★ **Lowering food waste costs** by recycling of paper, cardboard, and plastics.
- ★ **Composting plant scraps** for healthier gardens and planting gardens for harvesting home grown foods.
- ★ **Utilization of sustainable food ingredients** and ethical farming practices along with agricultural diversity, and local food stability.
- ★ **Practicing food safety** to avoid of food-borne illness along with food recall waste.

Basics will still prevail. Many Americans are not financially stable and Feeding America reports that over 38 million Americans experience food insecurity. This precarious world is held together by food stamps, food banks, and local charities. Many food and nutrition professionals work very hard to staff the Supplemental Nutrition Assistance Program (SNAP) and help to manage food banks and educate people in Women Infant and Children (WIC) programs.

Social media is here to stay. Today's health professionals who educate consumers about food and nutrition have their work cut out for them. They must straddle many consumer needs from chronic illness management and prevention to budgets, shopping and cooking skills. They deal with fad diets and fake facts. All social media messages have to be screened carefully for facts, not fiction.



# Small Steps to Raise Money Smart Children

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Learning how to use money takes years and children are influenced by many sources. They watch their parents, siblings, and friends spend money and learn from them. They also watch television advertising and social media and are encouraged to buy things. Parents are generally a child's greatest financial influence, however.

## What to do? Below are ten small steps to raise money smart children:

- ✓ **Be a Financial Role Model** - Children are more likely to develop good financial habits when they observe that their parents have them. This includes budgeting, saving/investing, using credit wisely, living within their means, checking account reconciliation, and keeping good financial records.
- ✓ **Teach Scarcity** - Allowances can be an effective tool to teach children to live within their means. One of the best experiences children can have is when there is not enough money to buy everything they want. When this happens, they quickly learn the concept of scarcity and how to set priorities when making spending choices.
- ✓ **Address Negative Cash Flow** - If children run out of money before their next allowance, there are several alternatives. One is to let them learn from past mistakes and do without. Another option is to loan the needed money with an agreement prior to the loan on a repayment schedule and-interest.
- ✓ **Let Children Fail** - Sometimes children will buy things that their parents consider useless or silly or items that are cheaply made and break or rip easily. When this happens, it is important for parents to not be overly critical. Children will learn from their own mistakes. Experience, both positive and negative, is a great teacher.
- ✓ **Consider a Match** - To encourage savings, parents might decide to match money set aside by their children for long term goals such as college, travel, and "big ticket" purchases, similar to an employer-matched 401(k).
- ✓ **Start a Savings Challenge** - Encourage children to complete the [52-Week Youth Money Challenge](#) to save \$200 in a year (\$300 with additional savings from gifts and matching from parents or grandparents).
- ✓ **Praise and Curate** - Compliment children when they make good financial decisions or progress toward their financial goals. Conversely, avoid dictating their every financial move. Be a "guide on the side" and curate good financial options for children so that any choice they make from among 3-5 alternatives is a good one.
- ✓ **Find Resources** - Two resources that appeal to children are kid-friendly [Moonjar cardboard savings banks](#) with compartments for long- and short-term savings and charitable gifting and the Jump\$tart Coalition [Clearinghouse](#) which contains a large online library of financial education materials.
- ✓ **Reinforce "Money Math"** - Young children, especially, can learn a lot about personal finance through math. For example, the value of different coins/currency and adding/subtracting money. Another key concept is percentages. Parents might discuss the value of charity and encourage a percentage of allowances be gifted.
- ✓ **Leverage Everyday Experiences** - Daily errands and activities can turn into financial education lessons. Examples include visiting a bank or ATM machine, writing a check, or swiping a credit or debit card.



## For additional information

about children and money, review this Kansas State University Extension [fact sheet](#).

or in season is another way to save. Try buying extra of your favorite fish when it's less expensive and freeze it for later. Try to save higher priced seafood for a special occasion which will make it more cost effective and exciting to enjoy during those times. White fish makes a good filler that can save you money. Try adding a flaky white fish as a meal instead of more pricey options. It's great in tacos, stews, and casseroles. Finally, challenge yourself and try something new each week. Ask the fish monger or grocer what the seafood tastes like, whether it is mild flavored, firm or delicate when cooked. They will also have suggestions on how to prepare it. For cooking videos and recipes that are specific to NJ seafood visit: <https://vimeo.com/getmovinggethealthynj>.



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