

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

Family Meals: Building Health Habits for Life

Jennifer Shukaitis, FCHS State-Wide Educator



What is a family meal?

It takes just TWO people to make a family. “Family” can be anyone you care about, and who cares about you. So, you should define your family in the way that works for you, and share meals with those whom you consider family.

Eating together as a family can support physical, mental, and emotional wellness for people of all ages.

YOUNG CHILDREN

- **LANGUAGE ACQUISITION:** Family meals provide a regular opportunity for parents or sibling to speak to children, which can facilitate language acquisition and build conversation.
- **STRUCTURE AND ROUTINE:** Family meals give regular structure and routine to a child’s day, which can increase their sense of security.
- **BETTER NUTRITION:** Meals prepared at home are usually more nutritious than meals eaten while dining out. Studies show that children who eat family meals have higher consumption of vegetables, and a lower consumption of soft drinks. Children can also learn about correct portion sizes when eating with their family by taking small amounts and adding more if they are still hungry.
- **RESPONSIBILITY:** Helping with family meals can give a child a sense of responsibility, which can bolster self-sufficiency and self-confidence. Even something as simple as putting napkins on the table gives a small child a sense of purpose and pride.
- **SOCIAL SKILLS:** Eating together gives the children an opportunity to learn and practice their social skills, table manners, and conversation skills.

ADOLESCENTS

Several substance abuse prevention programs have identified family meals as an effective way to keep kids substance-free. In addition, studies have shown that regular family meals are associated with the following benefits for adolescents:

- **Less likely to have behavioral and social issues at school**
- **Lower rates of teen pregnancy**
- **Less likely to feel depressed**
- **Better body image and fewer eating disorders**
- **Delay in sexual activity**
- **Perform better academically**

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Strength Training as Part of an Active Lifestyle

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Strength training or weightlifting has long been thought of as exercises that people do to build very distinguished or large muscles. However, strength training does not necessarily mean weightlifting, as there

are other exercises that build muscle and create stability in the body that are considered strength training. Always consult your doctor before starting any new exercise routine and inquire about types of strength training that would be appropriate for your fitness level.

When it comes to better overall health, physical activity is likely the most beneficial way to improve chronic disease. The best part of physical activity is that it's never too late to start and coupled with a nutrient dense diet it can be a winning combination for better health. In addition



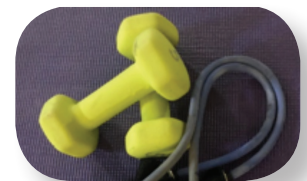
to the minimum recommendation of 150-300 minutes of moderate intensity aerobic exercise that adults should engage in weekly, it is recommended that strength training exercises involving all major muscle groups should be done 2 or more days per week. Major muscle

groups include legs, hips, chest, back, abdomen, shoulders, and arms. Some examples of how muscle strengthening can assist with preventing chronic disease may be by decreasing visceral fat in the mid-section, enhancing cardiovascular health by reducing blood pressure and cholesterol levels and even improving bone density. As we age, a strong core or abdominal area and strong legs to support movement can prevent falls and potential debilitating bone damage. Strength training has likewise been linked to lessening back pain and symptoms of fibromyalgia and arthritis while reversing aging factors in skeletal muscles. It has repeatedly been shown to reduce muscle loss which naturally begins to decline at a rate of about 1 percent per year after age 45 making muscle building exercises a critical part of a good exercise routine. Strength training doesn't need to make sore muscles and variety is important to keep muscles moving and injury free for years to come.



Muscle strengthening activities are those that make your muscles work harder than normal and often don't require any additional equipment.

Using your own body weight as resistance is considered strength training. Pushups and climbing stairs are good examples of muscle strengthening exercises. If push ups are too hard or uncomfortable, try a plank or start resistance exercise by doing pushups on the wall and gradually increase intensity to floor pushups. Resistance bands are good for strength training and can be packed in a suitcase and taken on vacation for training anywhere and at any time, plus they are reasonably priced. Free weights and weight machines help to increase muscle density while sit ups and squats can fit into the strength training category as well. Set personal goals for physical activity that include strength training by planning when and what to do but keep in mind that overdoing it won't feel great so set a reasonable goal to reach. Make strength training a priority to support strong healthy muscles and better longevity for an enjoyable and active lifestyle.



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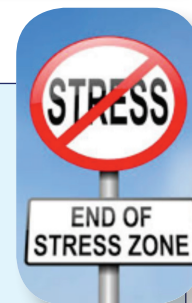
Keeping Healthy and Managing Stress

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Stress is the physiological and psychological response to situations the body and mind find to be overwhelming. We often ask ourselves how we should manage stress.

Manage how you live with these ten tips to feel less stressed:



- 1. Use guided meditation.** Guided meditation is a great way to distract yourself from the stress of day-to-day life. There are many guided meditations available on the internet that can help you find 5 minutes of centered relaxation.
- 2. Practice deep breathing.** Deep breathing is a great way to reduce the activation of your sympathetic nervous system, which controls the body's response to a perceived threat. Deep breaths taken in to a count of five seconds, held for two seconds and released to a count of five seconds, can help activate your parasympathetic nervous system, which helps reduce the overall stress and anxiety you may be experiencing.
- 3. Maintain physical exercise and good nutrition.** Physical exercise and nutrition are two important components in how you respond to stress. When your body is healthy, your mind can be healthy and vice versa. Physical exercise is proven to be a great stress reliever and helps to improve your overall quality of life. Nutrition is important as stress can deplete certain vitamins, such as A, B complex, C and E. Maintaining proper nutrition not only helps your body feel better, but your mind as well, which allows you to better combat stress.
- 4. Manage social media time.** Spending time on social media sites can become stressful, not only by what we might see, but also because the time you are spending on social media might be best spent visiting with friends, being outside enjoying the weather, or reading a great book.
- 5. Connect with others.** Humans are social beings. You need to have connections with people to feel supported. Finding a sense of community — whether at work, with a religious organization, or through shared activities, such as organized sports — is important to your well-being. Enjoying a shared activity allows you to find support and foster relationships that can be supportive in difficult times.
- 6. Eat Healthy.** Eat and drink to optimize your health and reduce stress by drinking less alcohol and eating proper portion sizes. Caffeine can compound the effects of stress. Consuming a healthy, balanced diet can help to provide energy and disease-fighting nutrients. Make sure you are drinking enough water and eating plenty of fruit, vegetables, whole grains, lean meat, fish, poultry and low-fat dairy.
- 7. Stop using tobacco and nicotine products.** People who use nicotine often refer to it as a stress reliever, however, nicotine places more stress on the body by increasing physical arousal and reducing blood flow and breathing.
- 8. Exercise regularly.** In addition to having physical health benefits, exercise has been shown to be a powerful stress reliever. Consider non-competitive aerobic exercise, strengthening with weights, or movement activities like yoga or Tai Chi, and set reasonable goals for yourself. Aerobic exercise has been shown to release endorphins—natural substances that help you feel better and maintain a positive attitude.
- 9. Study and practice relaxation techniques.** Taking the time to relax every day helps to protect the body from the effects of stress. Take small steps and choose from a variety of techniques, such as deep breathing, imagery, progressive muscle relaxation, and mindfulness meditation. There are many online and smart phone apps that provide guidance on these techniques; although some entail purchase costs, many are available free of charge.
- 10. Reduce triggers of stress.** If you are like most people, your life may be filled with too many demands and too little time. For the most part, these demands are ones we have chosen. You can free up time by practicing time-management skills like asking for help when it's appropriate, setting priorities, pacing yourself, and reserving time to take care of yourself.



Help Your Health

Rachel Tansey, MA, Senior FCHS Extension Associate, Monmouth County
(first published in "FCHS Worksite Wellness newsletter Healthy on the Job")



Jump Start Your Health?

So, there is no time like the present – right? Many of us wait until there is a big event coming up or even the new year to make resolutions. But why wait? If you want to make changes the best way to do that is to start small, set reasonable goals and have a plan you can stick to. You don't need to completely overhaul your lifestyle to make big impacts. But first things first, let's start by evaluating what it is that you want to change. Even if the overall goal is lofty, start by thinking about what you can do right here and now that will give you a jump start to get things going in a positive direction. Some are already doing great with their healthy habits, but there is always room to grow and add something new or fun into your routine.

Some healthy habits to start with:

- ▶ **Stretch each morning.** This loosens your muscles while helping with circulation, so you'll feel more balanced throughout the day.
- ▶ **Drink more water!** Your body is happier when properly hydrated.
- ▶ **Move more each day.** Just getting up to move for 3-5 mins every 45-60 mins will help increase blood flow and energy.
- ▶ **Add more fruits and veggies into your diet.** Try an apple as a snack – it will satisfy your sweet tooth while helping with hydration and provide great energy as well.
- ▶ **Get some fresh air and enjoy your surroundings.** Eco-therapy may help reduce blood pressure and improve your mood.
- ▶ **Don't reach for the candy, grab a handful of heart healthy nuts.** You'll give a boost to your immune system and help reduce risk of heart disease and type 2 diabetes.
- ▶ **Challenge yourself with a new activity.** Being active everyday will increase your quality of sleep and potentially help you live longer.
- ▶ **Incorporate more fish and seafood into your meals.** This will provide you with a multitude of nutrients and antioxidants.
- ▶ **Make time for yourself to relax.** Research shows that a few moments of calm can improve your health and ability to handle stress.
- ▶ **Have a potluck get together.** Encourage family, friends, and children to be creative with cooking, then enjoy the meal together!



You know the old saying "you are what you eat" ...well when you make healthier choices your body will feel healthier too! Here are some easy ways to incorporate some healthier options with simple additions or swaps:

- **Add a can of pumpkin puree to your chili.** You likely won't taste much difference and the added nutrients are great for your health!
- **Try adding beans** to your salad, as a side dish or even in brownies – it'll help keep your gut happy with added fiber.
- **Try substituting fish** into a meal instead of some other meat source, for example, Fish Taco Night!
- **Try roasting your veggies** – you just might find a new favorite way to eat your veggies.
- **Maybe have fruit for dessert** – try sliced apples warmed in the microwave and sprinkled with cinnamon.
- **Eat mindfully.** Added stress during mealtimes can both speed up or slow down your digestion which can lead to gastric problems.
- **Keep your pantry stocked with healthy additions** like brown rice, quinoa, canned tomatoes, or low sodium broths.
- **Try adding nonfat dry milk** into pancakes, soups or casseroles for extra calcium!
- **Eggs are not just for breakfast** – make a dinner casserole loaded with veggies.
- **If eating out, look for grilled, roasted, and broiled options,** have sauce on the side, and broth-based soups.

Cream of Turkey & Wild Rice Soup

Total Prep Time: 35 minutes

Servings: 4

Ingredients:

- 1 tablespoon extra-virgin olive oil
- 2 cups sliced mushrooms, (about 4 ounces)
- ¾ cup chopped celery
- ¾ cup chopped carrots
- ¼ cup chopped shallots
- ¼ cup all-purpose flour
- ¼ teaspoon salt
- ¼ teaspoon freshly ground pepper
- 4 cups reduced-sodium chicken broth
- 1 cup quick-cooking or instant wild rice
- 3 cups shredded cooked chicken, or turkey
- ½ cup reduced-fat sour cream
- 2 tablespoons chopped fresh parsley

Directions:

- **Step 1** – Heat oil in a large saucepan over medium heat. Add mushrooms, celery, carrots and shallots and cook, stirring, until softened, about 5 minutes. Add flour, salt and pepper and cook, stirring, for 2 minutes more.
- **Step 2** – Add broth and bring to a boil, scraping up any browned bits. Add rice and reduce heat to a simmer. Cover and cook until the rice is tender, 5

to 7 minutes. Stir in turkey (or chicken), sour cream and parsley and cook until heated through, about 2 minutes more.

Tips: Quick-cooking or instant wild rice has been parboiled to reduce the cooking time. Conventional wild rice takes 40 to 50 minutes to cook. Be sure to check the cooking directions when selecting your rice. Some brands of rice labeled “quick” take about 30 minutes to cook. If you can’t find the quick-cooking variety, just add cooked conventional wild rice along with the turkey at the end of Step 2.

To poach chicken breasts, place boneless, skinless chicken breasts in a medium skillet or saucepan. Add lightly salted water to cover and bring to a boil. Cover, reduce heat to low and simmer gently until chicken is cooked through and no longer pink in the middle, 10 to 12 minutes.

Recipe Source from *Eating Well*.

<https://www.eatingwell.com/recipe/252422/cream-of-turkey-wild-rice-soup/>

Helpful Links:

[Healthy habits that boost happiness - Mayo Clinic](#)
[10 Antioxidant Super Foods](#)

[4 Tips to Eat Healthier When Ordering Takeout or Food Delivery | American Heart Association](#)

[5 Exercises to Jump Start Your New Fitness Routine](#)

Family Meals: Building Health Habits for Life

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ADULTS

Adults benefit in many ways from family meals as well. For adults who have children, family meals provide an opportunity to be aware of and monitor children’s moods, behaviors and activities with friends. This can give parents insight into what their kids are doing, how they are feeling, who they are with, and where and when their activities are taking place.

In addition to parental benefits, adults who partake in family meals are more likely to enjoy better nutrition, lower risk of obesity, and better communication with loved ones.

OLDER ADULTS

Older adults are more likely to be isolated from others, leading to increased risk of depression due to loneliness. Sharing meals with others can help to mitigate that by connecting older adults to family, friends, and neighbors. Having just 2-3 meals per week with family or friends can result in decreased feelings of isolation for older adults. Older adults who partake in family meals also tend to eat more well-rounded, nutritious meals than those who do not.

In sum, an abundance of research shows that family meals can impart healthy habits that last a lifetime. For more information on the benefits of family meals and how to implement regular family meals, visit the following links:

<https://njaes.rutgers.edu/pubs/publication.php?pid=FS1092>

<https://njaes.rutgers.edu/FS1110/>

<https://www.eatright.org/food/nutrition/eating-as-a-family/family-meals--small-investment--big-payoff>



Inflation-Fighting Tip

from a Rutgers Cooperative Extension Webinar

Barbara O'Neill, Ph.D., CFP®, AFC®, Distinguished Professor and Extension Financial Management Specialist Emeritus, Rutgers Cooperative Extension



With food, gas, and energy prices at historic highs in recent months, American families are struggling to adjust their budgets to make ends meet. According to Parul Jain, associate professor of professional practice at the Rutgers Business School in Newark and New Brunswick, the average household is paying **about \$315 a month** more than it did last year for the same “basket” of goods.

Rutgers Cooperative Extension’s [webinar on inflation-fighting hacks](#) contains dozens of ideas to cope with inflation in 10 different product purchase categories. Not every idea will work for every person. The idea is to pick the ideas that best fit your budget and lifestyle.



Below is a summary of some ways to fight back against inflation:

Groceries – Make product substitutions (e.g., store and generic brands or alternative ingredients), eat more meatless meals, stock up on sale items, consider shopping at a warehouse store, eliminate high-cost “junk” food snacks and beverages, and use coupons and double coupons from newspaper ads and [online web sites](#).

Eating Out – Drink water with a meal instead of soft drinks or alcoholic beverages, share an entrée or a dessert with someone and split the cost, eat an appetizer as a meal (ask about the size first), select BYOB restaurants for meals with adult beverages, eat out for lunch, “linner” or “early bird specials,” bring “to go” containers to take leftovers home for another meal, and simply eat less food (e.g., skip an appetizer or order a smaller portion).

Gasoline – Drive less by consolidating trips, consider carpooling with others, find less expensive gas using online apps such as Waze and GasBuddy, pay for gas with cash, join a supermarket fuel rewards program for gas discounts, time your fill-ups (some experts say Sunday and Monday are the best days and Thursday is the worst), check your tire pressure, and remove unnecessary items that do not need to be carted around.



Road Trips-Vacations – Stay at hotels with free breakfast and/or snacks when on road trips, pack snacks and beverages when driving, try to eat out only once a day, get restaurant and hotel coupons at highway rest stops, travel with a group and share expenses, travel at “off-peak” times (e.g., “shoulder season”), join hotel and airline rewards programs for free rewards, and consider daycations and staycations to save on gas.

Utilities – Adjust the thermostat (a bit warmer in summer months) and use ceiling fans, turn down the water heater from 140° to 120°-130°, unplug items not in use by using a power strip, take advantage of “off-peak” electricity rates and time-of-day meters, change HVAC system air filters regularly, use LED light bulbs, wash (most) laundry in warm water, empty the dryer lint trap after every load, and switch to low-flow showerheads.

Clothing – Shop department store and online merchant sales, use retailer coupons, join retailer loyalty programs to earn rewards, shop at thrift and consignment shops and online secondhand clothing websites, use hand-me-down clothes from others, make simple clothing repairs and alterations, and buy fewer clothes and shoes.

Big Ticket” Items – Wait to buy items with big price increases if you can (e.g., cars and computers), compare at least three product or service vendors before making a purchase, and compare at least three financing options.

“Shrinkflation” – Recognize that some product manufacturers are “hiding” price increases by reducing the quantity of a product. The best workarounds are to pay attention to package sizes and unit prices, wait for sales and stock up, and buy fewer pre-packaged foods (prone to shrinkflation) and more store brands.

For more expense-cutting tips to combat inflation, review the [CFPB publication Cutting Expenses](#).

How to Earn More Interest on Your Savings

Barbara O'Neill, Ph.D., CFP®, AFC®, Distinguished Professor and Extension Financial Management Specialist Emeritus, Rutgers Cooperative Extension



According to a survey by Bankrate, the average interest rate on savings accounts in early June 2022 was 0.07%. That's seven hundredths of one percent! At this rate of return, it would take many lifetimes to double a sum of money according to Rule of 72 estimates. If you divide 72 by 0.07, the result is 1,028 years to double someone's savings at 0.07% interest.

Many Americans forgo the opportunity to earn more interest on their savings by holding money in low-interest savings accounts and not using higher-interest alternatives. For example, accounts at "brick and mortar" banks with branch offices typically pay less interest than online-only banks. According to the Bankrate survey, the interest rates paid by the five largest U.S. commercial banks were in the 0.01% to 0.02% range.

Savers, collectively, lose large sums annually when they keep deposits in low-yield accounts. One study estimated that they would earn at least \$30 billion more in interest annually if they put their savings in places that pay higher interest. With forgone compound interest included, interest losses are even larger.

What can people do to earn a higher return on their money? Two things:

1. **Diversify your total savings** and investment portfolio with money in a variety of asset classes (e.g., stocks, bonds, real estate, and/or cash equivalent assets such as CDs and money market funds).
2. **Earn as high a rate as possible on cash assets.** For example, at the same time that savings account interest rates averaged 0.07%, there were some financial institutions paying 0.70% (note the decimal difference!), 1%, 1.25%, and even 1.5% according to Bankrate.



Below are five strategies to earn more interest on savings in the current economic climate:

- **Consider Certificates of Deposit** – CDs are federally insured bank products that pay a fixed rate of interest for a specific period of time (e.g., 6, 12, 24, and 36 months). They can be purchased for as little as \$250 at many financial institutions. Follow the "Rule of Three" and compare at least three CD sources for features that include minimum deposit amount, interest rate, and CD maturity dates.
- **Ladder CD Purchases** – Generally, the longer the time until maturity and/or more money deposited, the higher the interest rate on CDs. In a rising interest rate environment, such as 2022, many experts recommend purchasing CDs with staggered maturity dates, a process known as "laddering." Laddering provides liquidity at regular intervals and helps mitigate negative impacts of interest rate fluctuations.
- **Consider U.S. Savings Bonds** – U.S. savings bonds can be purchased for as little as \$25 (Series EE and electronic Series I bonds) or \$50 (paper Series I bonds via a federal income tax refund). Purchasing information is available on the U.S. Treasury Department's Treasury Direct website. Interest rates are adjusted on May 1 and November 1 of each year. The current interest rate for Series EE bonds is 0.10% through October 31, 2022. The initial interest rate on new inflation-adjusted Series I savings bonds is 9.62% through October 31, 2022.
- **Consider Online-Only Banks** – As noted above, savings and money market accounts from online-only banks pay interest rates that are significantly higher than the national average. Over time, this adds up. Someone with \$10,000 in an account earning 0.80% would earn about \$80 in annual interest vs. about \$7 at the 0.07% rate.
- **Consider a Credit Union Account** – Member-owned credit unions are attractive for those who want both the convenience of local banking and higher interest rates than those paid by traditional banks. Credit unions operate on a non-profit basis without shareholders, which often results in slightly higher interest on savings.

Put more money in your pocket!

Take the time to shop around for the best interest rates on your savings.



STARTING **JANUARY 2023**
WELLNESS WEDNESDAYS WITH FCHS IS MOVING TO A
12:30PM START TIME!


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A free, year-long RCE FCHS diabetes prevention program,
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Trained CDC Lifestyle Coaches will help you adapt and maintain healthy eating, physical activity, and coping mechanism changes to help prevent your risk of developing Type 2 diabetes.

- 16 weekly classes to learn new skills
- 10 biweekly/monthly maintenance sessions to keep you on track with your goals.

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