

## Cooperative Extension

### FCHS SPOTLIGHT: Our Faculty & Staff

#### ◆ What Types of Programming do You Offer?

Adult programs on health topics such as Eating for Healthy Aging, Heart Health, Brain Health and much more. I also enjoy teaching after school programs to students including healthy snacking, eating on the go and staying hydrated during the day. Other programs include those for busy parents helping them to offer their families healthy, nutritious meals. I developed and implemented the Healthy Meals on the Go curriculum which offers parents a series of lessons including, Healthy Meal Planning, Mason Jar Meals, Slow Cooker Meals and Freezer Friendly Meals. A majority of my programming is offered to food service and health care professionals. There is a critical need for nutrition education to be taught in their institutions, including food safety and food security.



Sara Elnakib

#### *Name, Title, Credentials:*

**Sara Elnakib, RD, MPH, CHES,**  
Family & Community Health Sciences  
Educator

#### *City & County of Office Location:*

Wayne, Passaic County, NJ

*Number of Years with Extension:* 3 years

#### ◆ What Project Do You Currently Spend Most of Your Time On?

In 2017, we started our plate waste study in 15 of Paterson's 48 public schools. We weighed and measured food that was being thrown out by the students in all 15 schools both before and after the staff had food waste food service training. We measured 9,140 trays for food waste: 4,637 trays before the training and 4,503 trays after the training. We found that 2,473 pounds were wasted before the intervention and 2,123 were wasted after the intervention. Overall, 350 pounds of food were saved which was a 14 % reduction in food waste due to this intervention. Most of the food saved was from fruits and vegetables. This food waste reduction was 12 pounds of waste saved per school per day and a total of 90,720 pounds of food waste saved for the whole district for the year. The estimated savings of food cost for the 90,620 pounds of food is \$76,452.

Currently I am looking to replicate this study in another school district as well as to evaluate how food systems education for the student body may help improve food waste in the schools.

*continued on page 8*

### In This ISSUE

FCHS Spotlight: Our Faculty & Staff	1,8
5 Ways to Make Time for Healthy Habits	2
"As Soon As" Finances: How to Focus on the Future	3
Dates: Nature's Sweet Treat	4-5
Fall is for Farmer's Markets!	6
Strong Bones for a Lifetime	7-8

# 5 Ways to Make Time for Healthy Habits

Karen Ensle Ed.D., RDN, FAND, CFCS, FCHS Educator, Union County



Making healthier choices is sometimes as simple as making time. If you're convinced that your day is already overscheduled and overbooked, think again: There might be a minute or two (or 10!) that you can use to work toward your food or fitness goals. Decide what you truly want, and prioritize your life around it. Use these tips to help you fit in healthy habits.

## 1 Track Where Your Time Flies



For a day or two, keep a journal. Write down what you do and what time you do it, in real time. (Stayed an extra hour at work, 5:30-6:30 p.m., or Hit the snooze button, 7:00-7:15 a.m., for example.)

Then, evaluate. Does anything surprise you? Snoozing longer than you thought? Maybe that's an extra 10 minutes of found time. Staying late at work consistently? Perhaps you can stay 45 minutes instead of an hour (or leave on time one day a week) and use the

time to make a healthy dinner. Sometimes, those "extra" minutes won't jump out at you so easily. So when you're reviewing your time journal, ask yourself: What tasks take longer than they should? Do I push my priorities aside to do things that seem urgent but are really less important? What am I doing that someone else should be doing? What can I say no to?

## 2 Slash Your To-Do List

Do you overestimate what's realistic to get done in a day? Highly successful people often have very short to-do lists. When you create your to-do list, pretend you have only about 80% of the time you think you do to get it all done. That can keep you from overloading yourself. Set clear priorities at the start of each day, so you know what you need to finish by the end of it. Write down everything that "should" get done. Then edit it down to only the top few, and make sure they include your health goals.



Is your final number doable? Move things you know you won't get to today to another day. That's OK!

## 3 Cut Yourself Some Slack

Spending hours picking the perfect font for your PowerPoint presentation? Or stressing over whether your toddler's clothes match? Focus on completion, not perfection. It frees up more time for your healthy habits.

## 4 Head to Bed Earlier

You want your day to be more productive, but you need rest, too. Skimping on shut-eye hurts your decision-making abilities and makes you likelier to binge-eat and less likely to exercise. So the time you might take from your day to put toward your sleep gives you more than you lose. Sleeping at least 7 hours a night leads to better and longer workouts, according to the Sleep Disorders Center at Northwestern Memorial Hospital in Chicago. Getting enough sleep helps with memory, coordination, and mood, too.

Check your time log to see if you have habits that keep you up late at night. Are you watching TV from 9 p.m. to midnight? Surfing the web?

You can save 10 minutes out of every 30 minutes of TV by watching them on DVR and zooming past commercials. Watch three shows a night? You've just banked 30 minutes for some healing ZZZs.

## 5 Be Early to Rise

Morning is a great time to get things done, before other things intrude and pile up. Plus, you start the day with a big check mark on your to-do list.

## 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

Editors:

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

Sherri Cirignano, MS, RD, LDN  
Family & Community Health Sciences Educator

Rachel Tansey, MA  
Senior FCHS Extension Associate

Financial Manager: Lynn Reid

Please send any questions to:  
Rutgers Cooperative Extension

Dept. of Family & Community Health Sciences  
88 Lipman Drive, New Brunswick, NJ 08901-8525  
848-932-3661

Portions of this newsletter may be  
reproduced with the use of a courtesy line.

Desktop publishing by: Arly Ditio Graphics

Printed September, 2018

# “As Soon As” Finances: How to Focus on the Future

Barbara O’Neill, Ph.D., Rutgers Cooperative Extension Specialist in Financial Resource Management



I recently worked with three colleagues on a research study about financial decision-making. The sample consisted of 1,538 individuals who completed an online survey. The target audience was young adults and 69% of the sample was under age 45. We asked questions about decision-making processes related to three key financial decisions: student loans, homeownership, and retirement planning. Results of this study provided evidence of “As Soon As I...” (a.k.a., “When I...” and “After I...”) financial decision-making. In other words, many respondents were delaying retirement savings until another financial goal, such as repaying student loan debt or buying a home, was achieved.

By postponing savings, the wealth-building effects of compound interest are reduced. For every decade that someone delays saving for a financial goal, the amount of monthly savings that is needed is 2 to 3 times higher. To accumulate \$1 million at age 65, assuming a 6% average annual return, 25 year olds must invest \$6,462 per year, 35 year olds \$12,649 per year, 45 year olds \$27,185 per year, and 55 year olds 75,868 per year. What to do? Save for later life financial goals early and often and fund multiple goals concurrently instead of consecutively. For example, reduce debt, save for a house, and fund a retirement savings plan together at the same time. Remember that compound interest is not retroactive! You cannot earn interest on money that was not saved. Sources of money for savings include reduced household expenses, windfalls such as an income tax refund, and extra income from side jobs.



One reason that it is so difficult to save money is that savings requires delayed gratification: not spending money today so it can be saved for tomorrow. This can be difficult to do in a high-cost state like New Jersey where expenses for housing and auto insurance consume a large slice of income. People’s mindsets also play a role. According to research by Sarah Newcomb, a behavioral economist at Morningstar, people who focus on the future and feel that they create their own financial destiny tend to save more than others for retirement and other financial goals, regardless of their level of financial literacy. This all sounds simple enough, but the “f-word” (future) can be vague and scary to many people. It is easy to postpone action today for something that might be two or three decades down the road. For this reason, some people prefer to use the words “now” and “later” instead of “future goal.” What to do? Use tools and techniques that develop your future-mindedness. Below are five ideas:



- ➔ **Experience Small Successes** - Achieve success for motivation to move on to bigger goals. For example, if you complete the 30-Day \$100 Savings Challenge a few times, you might ramp up the savings target to \$200. Research indicates that a success experience creates a sense of self-efficacy. In laymen’s terms, this means a person’s belief in his or her ability to succeed. Set the bar low initially. Focus on “small wins” and create a success experience to motivate you to keep meeting your goals.
- ➔ **Do Backwards Thinking** - Write down on a post-it note, that is placed on a board or wall, where you want to be in the future (e.g., \$10,000 savings) and where you are now (\$500 savings). Then work backwards and insert post-it notes between the two end points to list steps needed to get from Point B back to Point A.
- ➔ **Post-it Planning** - This is essentially the same thing as Backwards Thinking, but in reverse. Work forward from where you are now (Point A) to where you want to be (Point B) and use a series of post-it notes to identify all needed steps in between the two points.
- ➔ **Listen to Powerful Stories** - Google “Powerful Personal Finance Stories” and you will find inspiring stories about people like you who took small steps to turn their financial lives around. Many of these stories revolve around savings and paying off debt. The most powerful part of other people’s financial success story is not the successful ending, but the description of how they overcame obstacles to reach their goals.
- ➔ **Get a Glimpse of Your “Future Financial Self”** - Studies have shown that people who see themselves as an older person frequently save more money than they did before. There’s something about seeing ourselves as a 90 year old that inspires people to take action. Web sites like Age Me and Change My Face can show what you look like as an older person and give you a better appreciation of your “future self.”

# Dates: Nature's Sweet Treat

Morgan Pesanelli, *Public Health Intern, Rutgers School of Public Health*

Michelle F. Brill, MPH, *Family and Community Health Sciences Educator, Mercer County*



Although sugar tastes sweet, the effects that sugar has on your body are not so sweet. Increased sugar consumption can increase risks for obesity, cardiovascular diseases, dental caries (tooth decay or cavities), glucose intolerance, diabetes mellitus, hypertension and behavioral complications such as hyperactivity in children. When considering your sugar intake, it is important to differentiate between added sugars and naturally occurring sugars. Added sugars are sugars or syrups that are added to foods and beverages when they are being produced or prepared for consumption. Added sugars are commonly found in soft drinks, candy, cookies, pastries and fruit drinks. The American Heart Association recommends limiting daily added sugar intake to 100 calories (~ 6 tsp; 25 grams) for women and 150 calories (~ 9 tsp; 26 grams) for men.

Utilizing fruits in food preparation is a way to naturally sweeten foods as a substitute for other types of added sugar. Trying different fruits, either whole or chopped, for sweetening various dishes adds flavor and interest to many dishes. One of the best fruits for the job are dates! A standard 100 gram serving of dates yields 6.7 grams of dietary fiber. Dates also contain about 1.8 grams of protein, and are a rich source of potassium, and small amounts of phenolic antioxidants (1-2%). Antioxidants are man-made or natural substances that may prevent or slow down some types of cell damage, reducing the risk for certain diseases such as cancer.



Besides their flavoring benefits, dates are available all year round. There are many varieties of dates: Bhari, Deglet Noor, Halawy, Khadrawy, Medjool, Thoory, & Zhidi. The most popular date in the United States is the Deglet Noor date, accounting for 95% of U.S. production. Dates are economically viable, having the potential to be developed and used as the sweetener or carbohydrate ingredient in food products such as date flour, juices, jam, date-based fruit bars, and as a substitute sugar ingredient in beverages. It's important to note that there is actually little difference in nutrient breakdown between processed "date sugar" and other types of added sugar sources according to the USDA Nutrient Database Report 09421 released April, 2018, especially when used in quantities typical for sweeteners (1 tsp.). People with diabetes should consider "date sugar" as an added sugar and use it the same way they would use table sugar in their meal plans. Using the whole date in recipes confers all of the nutrition of the whole fruit, as well as its sweetening power.

Dates can be integrated into cooking and baking in many forms such as date paste, sugar, syrup and juice. Date paste is commonly used in the baking industry as a filling in pastries and biscuits. Replacing sucrose (the technical name for table sugar, cane sugar, or white sugar) with date paste in breads and cookies increases small amounts of Iron, Phosphorus, Sodium, Zinc, Folate, Niacin and Vitamin A. Date sugars increase the softness and sweetness of breads and cookies. Date syrup can be used as a sweetening agent and can substitute for malt syrup, molasses, maple syrup, invert sugar, high fructose syrup, and all forms of crystalline sugars. Date juice can be used with pectin and lemon flavoring to prepare firm, sticky jellies. Dates contain seeds or pits, which can also be utilized. Seeds that are finely and coarsely milled into powders can be added to breads, enhancing fiber content. Next time you're baking your favorite cookies, try to substitute granulated or brown sugar with date fruit, date syrup or date sugar. For every 1 cup of granulated or brown sugar, you can use 1 cup of date sugar or 2/3 cup of date syrup as a replacement. Whole pitted dates are also great as sweeteners for cookies, smoothies and salad dressings. Why not start with this cookie recipe? Enjoy!



## Peanut Butter Chocolate Chip Date Cookies

### Ingredients

¾ cup rolled oats  
¼ cup peanut butter  
8 pitted Deglet Noor dates  
½ teaspoon vanilla extract  
1 teaspoon cinnamon  
3 to 4 tablespoons water  
1/3 cup chocolate chips

### Nutrition Analysis

Serving size: 1 cookie  
Serves 20

Calories: 64  
Total fat: 3g  
Saturated fat: 1g  
Cholesterol: 0mg  
Sodium: 14mg  
Carbohydrates: 9g  
Fiber: 1g  
Sugars: 4g  
Protein: 2g  
Potassium: 72mg  
Phosphorous: 47mg

### Directions

1. Preheat oven to 350° F.
2. Lightly grease a cookie sheet or line with baking paper.
3. In a food processor add oats, peanut butter, dates, vanilla and cinnamon. Process until well-ground, approximately 30 seconds. Mixture should resemble uniform coarse crumbs.
4. While continuing to process, add water 1 tablespoon at a time until dough forms. When one large ball of dough forms while your machine is running, your processing is done. That means your dough is sticky enough to hold together and not crumble apart.
5. Transfer the dough to a bowl and mix in chocolate chips.
6. Use a teaspoon or 1-inch scoop to create 1-inch balls. Level the bottom of each dough ball to form a little dome. Place 2 inches apart on a cookie sheet. Bake for 10 to 12 minutes. Cookies are done when the chocolate chips are just melted, the cookie is warmed throughout and the top is only slightly toasted.
7. Let cool before eating.



From the Academy of Nutrition & Dietetics website:

<https://www.eatright.org/food/planning-and-prep/recipes/peanut-butter-chocolate-chip-date-cookies-recipe>

## Making a Gift to the Family and Community Health Sciences Department

Created in 1973, the Rutgers University Foundation advances Rutgers' pursuit of excellence in education, research, and public service. We provide the bridge between donors and the schools and programs, faculty, and students that make up this university. We help to match caring people with satisfying and meaningful opportunities to make gifts that have an impact on Rutgers.



The Rutgers University Foundation is ready to provide you with assistance at any time. Please call 732-839-2006 to discuss how to make a gift, where to direct your contribution, or any other questions you may have about supporting Rutgers. A portion of all gifts will be used to fund further advancement efforts on behalf of Rutgers. The Rutgers University Foundation is a 501(c) (3) tax-exempt organization. Gifts made through the foundation are deductible for federal income, gift, and estate tax purposes.

For contributions to the Family and Community Health Sciences Department (FCHS) programs please specify the FCHS Department on your donation and use this link <http://makeagift.rutgers.edu/>

Thank you!

# Fall is for Farmer's Markets!

Lauren Errickson, MS, RCE Senior Program Coordinator,  
New Brunswick Community Farmers Market



Many people know the call of the summer farmers market; local heirloom tomatoes with fresh-picked basil and just-shucked sweet corn have a place on many family tables. Lesser known are the gems of the fall farmer's markets: locally grown produce in a variety of colors, textures, and aromas. Here are some tips to make the most of the fall bounty!



## Eat the autumn rainbow

As with summer produce, color variation in fall crops can indicate different levels of nutrients. To get the best range of vitamins and minerals for health, fill your market basket with a diverse group of fruits and veggies in many sizes, shapes, and, especially, colors! Winter squash, such as butternut, buttercup, or Hubbard squash, is rich in vitamin A and beta-carotene, and often associated with improved immune and eye health. Squash soup is a classic fall dish, but winter squash can also be used in place of pumpkin for a fantastic holiday pie! Don't forget to save and roast the seeds of pumpkins or squash for a nutrient-rich snack. Beets can be many colors, from classic red to bright orange and golden yellow, even pink and white "tie-dye" as seen in the Chioggia variety. Delicious served steamed or raw as a salad topping, or prepared in soups and stews, beets tend to be rich in folic acid, fiber, and magnesium. Don't forget to eat the greens, which are also high in calcium! Allium crops include onions, shallots, garlic and scallions, all of which form a great base for numerous dishes when lightly sautéed in a little olive oil. Allium crops commonly contain a compound called allicin, which is associated with reduced cholesterol and blood pressure. Finally, your favorite greens are back and sweeter than ever with the arrival of cool weather! Dark green, leafy vegetables such as kale, lettuce, and arugula are associated with a decreased risk of cardiovascular disease and certain cancers, and have a place at the table either raw or cooked.

## Talk to your farmers

Farmers take pride in their fall harvest, which is often the culmination of a season's worth of work. The onion you're buying may have been planted as a seed as early as February! The farmers who grow your food can recommend their favorite vegetable varieties for use in different dishes. For instance, did you know that certain varieties of apple are tastiest for fresh eating, whereas others have the ideal consistency and flavor for a pie?



## Eat local on a budget

As the growing season ends, many farms will have surplus produce that they will be unable to sell before the late autumn frosts. So crops don't go to waste, farmers may offer a discounted price if you buy in bulk: a crate of tomatoes can be processed into canned or frozen tomato sauce, and crops such as onions, garlic, and even winter squash have a long shelf-stable life if kept at an appropriate temperature, so consider stocking up! To help feed those in need, some farmers will allow gleaning, or the collection of yet-unharvested crops, from their fields by community members or food banks. Many farmer's markets now accept federal food assistance benefits, such as SNAP, WIC, and Senior Farmer's Market Nutrition Program vouchers, and some have incentive programs that offer shoppers additional or matching value for their food benefit dollars at the market.

## Make farmer's markets fun

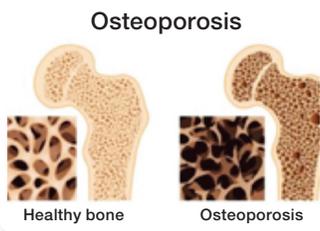
Local markets often have family-friendly events and activities such as live music, face painting, and hayrides, especially in the fall season, so bring the kids! Nutrition and cooking classes for parents and children are common, and hands-on activities such as pumpkin painting or harvesting pumpkin seeds to roast at home, can often be found at farmer's markets. Remember to visit the information table, or ask the market manager, if they have recipes to share; you might just find a new fall favorite!

To find a farmer's market near you, visit:

<https://www.ams.usda.gov/local-food-directories/farmersmarkets>

# Strong Bones for a Lifetime

Kathleen T. Morgan, Dr. M.H., NDTR, FCHS Educator and Professor



What are you doing to maintain “Strong Bones for a Lifetime”? In our twenties, our bones are the strongest that they will ever be for most people. During our lifetime, we need to consume adequate calcium and vitamin D along with a healthy diet to maintain strong bones. We also need to be physically active to keep building strong bones and to prevent osteoporosis in later years.

There was a time when people thought osteoporosis was something that happened to everyone as they aged. We now know this is not true. Some people are more likely to get osteoporosis than others are. These people have “risk factors” for developing weak and easily broken bones. Many of these risk factors cannot be changed, but others can. Understanding your risks will help you and your healthcare provider take steps to ensure strong and healthy bones for a lifetime.

## RISK FACTORS THAT CANNOT BE CHANGED

- ✓ **Older age.** People can get osteoporosis at any age, but it is rare to occur under age 50. After middle age, our bones gradually lose stored reserves of the minerals that make them strong. How fast a person loses bone depends on their health and many other factors.
- ✓ **Female Gender.** Women are twice as likely to get osteoporosis compared to men. Breaking a bone may not sound serious, but it can be. Roughly, 20% of people who break a hip die within one year. Another 50% lose their independence and must enter nursing home care.
- ✓ **Menopause.** The sex hormone estrogen protects bones through adolescence and young adulthood. When estrogen drops off sharply at menopause, bone mineral loss speeds up, and bones become brittle and more prone to breaking. This puts women at an even higher risk for weak bones and fractures.
- ✓ **Family History.** Osteoporosis runs in families and if either of your parents broke a bone as an adult, your risk is higher.
- ✓ **Body Type.** Small and thin people tend to break more bones. Many factors contribute to this: poor nutrition, low muscle mass, low circulating estrogen, and even less fat “padding”.
- ✓ **Broken Bones/Height Loss.** People who break a bone as an adult may already have osteoporosis and not know it. Some broken bones are obvious and some are hard to detect. Vertebral fractures in your spine can be painless. You may feel nothing, but their impact is real. These fractures may not be discovered until a person has developed extreme curvature of the spine.

## RISK FACTORS THAT CAN BE CHANGED

- ✓ **Not Getting Enough Calcium and Vitamin D.** Adequate blood calcium drives all of our bodily processes and we cannot live without it. Most people can get the calcium they need from foods like cheese, yogurt, leafy greens and fortified cereals. Calcium supplements may be beneficial when you cannot get enough in your diet, but it is always better to get your calcium from food. Without Vitamin D, your body cannot absorb calcium from the foods you eat. Vitamin D is naturally made through a reaction in the skin when it is exposed to sunlight for a short time each day. Because there are not many food sources of Vitamin D, supplements may be recommended for people who need them. Always check with your physician before taking over the counter supplements.
- ✓ **Not Getting Enough Fruits and Vegetables.** We need to eat fruits and vegetables to have healthy bones. Calcium and Vitamin D are only two of the nutrients important for bone. Magnesium, potassium, vitamin K and others contribute to building and maintaining a strong skeleton.
- ✓ **Not Getting Enough Exercise.** Bone is a living organ, in a constant process of tearing down and building up. It relies on the push of gravity and the pull of muscle to maintain its strength. Without enough activity, bone mineral and muscle mass are lost at an alarming rate. This is true particularly for people over age 50.
- ✓ **Drinking Too Much Alcohol.** Heavy drinking makes bones weaker and easier to break. Heavy drinking refers to more than two alcoholic beverages a day for women or more than three a day for men.
- ✓ **Dieting Too Much.** Bones need physical stresses to stay strong. Super-rapid weight reduction causes bone loss by “unloading” the skeleton. Fad diets that skimp on nutrients can pull minerals from bones.

*continued on page 8*

## FCHS SPOTLIGHT: Our Faculty & Staff - continued from page 1

### ◆ Name One FCHS Resource You Think More Consumers Should Know About?

I think consumers need to learn more about the great resources we offer like the Visions newsletter and the great factsheets we can provide. I don't think enough people know about these resources.



### ◆ What Makes FCHS Programs/Resources Unique?

Unlike a lot of other programs that are based on grants, the unique funding structure of FCHS and Rutgers Cooperative Extension means that we are there for the long run. We work on sustaining existing programming while thinking about how to expand this programming and meet the unique needs of our community. Every county in New Jersey is different and has different nutrition education and outreach priorities, and FCHS is uniquely positioned to meet these needs.

### ◆ What Nutrition/Health/Wellness Mantra Do You Live By?

Eat real food that is both delicious and good for you.

## Strong Bones for a Lifetime - continued from page 7

- ✓ **Smoking (at all).** Most people do not realize that smoking causes skeletal damage and increases the chance that they will break a bone. Taking care of your bones is one of the many reasons to stop smoking.
- ✓ **Medications.** There are medications that can also put your bones at risk. Ask your physician if any of your prescription medications can be "bone robbers". If so, this might be a time to talk to your physician about having a bone density test.

We only get one set of bones to last a lifetime. What changes can you make today to make your bones "stronger"?

For more information: **National Osteoporosis Foundation - [www.nof.org](http://www.nof.org)**