

**Cooperative Extension**

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

**Unplugging for Healthier Habits:**

**A Screen-Free Dining Approach**

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**H**ave you ever noticed how often screens sneak their way into our mealtimes? Whether it is watching television or using a smartphones or other portable device, for many families, technology has become a regular part of their dining experience. Research has found these distractions can hinder children and teens from establishing healthy habits during mealtime. For example, one study in Europe found that youth actively engaged in regular family meals enhanced their awareness of hunger cues, improved their bonds with household members, and reduced sedentary activity behaviors. Another study emphasized how snacking while watching television leads to unconscious eating patterns with an increase of overall food consumption.

**There are many strategies families can use to avoid technology distractions during mealtime, some include:**

➤ **Building Consistency Around Mealtime:** Establishing guidelines and routine of technology-free meals can help establish clear expectations for youth to follow throughout the week. This can be as easy as putting limitations on technology completely or can be individualized by day. Try whatever works for your household. Parents and caregivers should strive to lead by example, which can be done by following these same guidelines for setting routines. For some households, removing distractions completely (e.g., eating in a separate room from a television) can help minimize temptation.

➤ **Sharing Mealtime Moments:** Having children assist with meal preparation and providing them with a role during mealtime can foster a sense of unity and divert attention from screens. These tasks can range from assisting during shopping and meal planning to meal preparation and table setting. During meals, contributing towards meaningful interactions can help build connections among household members and further support the development of healthy behaviors through positive mealtime experience. An example of this can be encouraging household members to take turns sharing highlights from their day or week or choosing a special topic of interest to discuss each night.



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# Toddler Snacking Mistakes

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**T**oddlers are notorious nibblers. Their small bellies mean they can't eat a lot at one time, and their go-go-go nature means they don't want to sit at the table too long. Snacking can help add needed nourishment into a toddler's day but it must be healthy and small. Here are four strategies to be smarter about snacks.

## ● Strategy 1: Snacking on the Go

Many parents carry an arsenal of munchies to dole out when they're on the go. But too often, snacks are given to distract or occupy kids while running errands or on long drives, not because the kids actually need food. Grazing on the go also makes it hard for children to focus on their food and listen to their internal signals of hunger and fullness. Eating in the car can be risky, too. If your child chokes, you may not be able to help right away.

› **Smarter Strategy:** Carry one or two small and easy snacks — such as a banana or small container of whole-grain crackers — in case hunger strikes while you're out. Try other distractions first (such as a book or small toy) when you need to buy time.

## ● Strategy 2: Timing Is Everything

It's frustrating when toddlers come to the table at mealtime and don't want to eat. It's true that their appetites tend to fluctuate day to day, but snacking also may be to blame. Snacks before mealtime can make kids less receptive to trying new foods at meals. Toddlers also may learn to prefer "snack foods" — such as pretzels and gummy fruit snacks — over "meal foods," which can make things even tougher.

› **Smarter Strategy:** Space meals and snacks two to three hours apart. If your toddler's hunger doesn't seem to match up with your mealtimes, consider moving meals earlier or serving your child a portion of the meal, such as the veggies, while you finish prepping.

## ● Strategy 3: Make Snacks Nutritious

Many snack foods that are marketed to kids are full of refined flour, added sugar and salt. Those foods are OK to eat occasionally, but they don't provide the nutrients your child needs (such as calcium, iron and fiber) and they teach kids to associate "snack" with "treat."



› **Smarter Strategy:** During most snack times, serve the same kinds of foods you serve at mealtime, such as fresh fruits and vegetables, whole grains including whole-wheat tortillas and bread, sources of protein such as hard-boiled eggs and hummus, and dairy products such as yogurt and cheese.

## ● Strategy 4: Establish a Snack Schedule

Letting kids nibble all day not only ruins mealtime appetites, but also can set up unhealthy habits. Like adults, kids can learn to snack out of boredom. Mindlessly munching can lead to a pattern of overeating.

› **Smarter Strategy:** Establish scheduled snack times. Most toddlers can go two hours between meals and snacks, so a mid-morning, mid-afternoon and evening snack may work well. Asking your toddler to wait may be tricky at first if munching on demand is the norm. By sticking to dependable meal and snack times, your child will feel reassured that there are plenty of opportunities to eat.

## VISIONS

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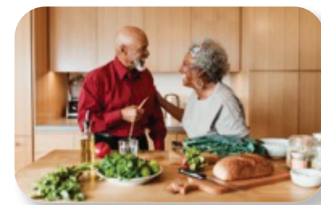
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# Fruit and Vegetables a Health Booster

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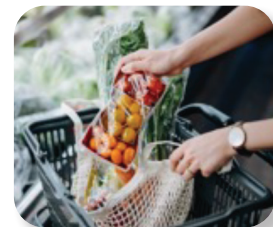


As children we were reminded to “eat our vegetables” but is there really something to that? Making half your plate fruits and vegetables at every meal is a good way to meet heart health and other health goals. Both vegetables and fruits are packed with fiber, vitamins and minerals and are low in calories. They can be eaten fresh, frozen, or canned. Since grocery stores stock produce from around the world, Americans have access to fresh vegetables and fruit year-round. However, according to the Dietary Guidelines for Americans, 90% of Americans do not eat the recommended daily allowance for vegetables and 80% do not get their needed fruit servings. This shortfall in American diets means there is a gap in valuable nutrients that help prevent cardiovascular related illness such as high blood pressure and obesity.

As a nutrition educator, I often hear from community members that it is cheaper to eat unhealthy food, which is simply not true. If you believe it's cheaper to eat processed food rather than produce, then perhaps it's time for you to add up the difference. Fresh produce may be more expensive if it is “out of season”, however, that is easily remedied by looking at grocery stores’ weekly circulars for fresh produce on sale, or by purchasing frozen or canned versions, provided you purchase canned products that are “low in sodium” or “no added” sodium and not in heavy sugar syrups.

To compare how fresh, frozen, or canned stack up, the nutritional value is very similar. The price can vary depending on the seasonality of the fresh product and the type, but usually it isn't a big difference. For example, when comparing green beans in cost per ounce, At the time of this article's publishing, frozen was \$0.08 per ounce, canned is \$0.06 per ounce and fresh was \$0.13 per ounce. As a point of comparison, potato chips were \$0.25 per ounce, reinforcing it's cheaper to eat healthier. Additionally, those green beans are providing vitamins and minerals that we need to stay healthy, and one ½ cup serving of fresh green beans has about 15 calories compared to the 152 calories in one ounce of potato chips.

Variety is key for maximizing heart health benefits. The various colors of produce have key nutrients that contribute to overall health. Red fruits and vegetables fight heart disease, cancers and prevent infection while orange and yellow are good for vision, immunity and lower the risk for some cancers. Green fruits and vegetables promote strong bones, reduce cancer risk and the symptoms of inflammation. Purple and blue are great for memory and aging health while lowering the risk for cancer, and white, brown, and tan help to lower cholesterol and cancer risks. Incorporate a variety of colors when eating fruits and vegetables as they all offer beneficial nutrients for overall health.



Find creative ways to add vegetables and fruit to your day and soon it will be a healthy habit. Add extra vegetables to soups or slow cooker meals to increase the amount you are eating. Top pizzas with vegetables rather than meats to improve flavor. Smoothies are a good way to add fiber from fruits and veggies even when the produce is pureed. Pureeing does not remove the valuable fiber. Add broccoli to a side dish like macaroni and cheese or incorporate spinach or carrots into a sauce to sweeten the sauce and add color. Try pre-cut fruits and vegetables or wash whole fruits for a quick grab and go snack. Top sandwiches, burritos and wraps with vegetables or fruits or add them to eggs in the morning. When preparing vegetables only add salt after you taste the dish (if at all) to reduce sodium. Instead, top veggies with dried or fresh herbs for added flavor.

When meal planning, think about which vegetables would go well with the protein you are preparing. Sautéed spinach is delicious with salmon and brown rice for a light, quick and easy dinner.

In the spring and summer months, grill veggies so you don't heat up the kitchen. They make a yummy side dish that can be cooked in quantity and used over several nights. Reap the benefits of overall good health by eating more produce all year long.

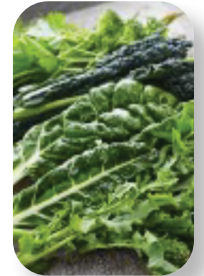
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**L**eamy green vegetables are an important part of a healthy diet. They are packed with vitamins, minerals and fiber but low in calories. Eating meals rich in leafy greens can offer numerous health benefits including reduced risk of obesity, heart disease, high blood pressure and mental decline. Vegetables such as kale, spinach, Swiss chard, and Bok choy are high in vitamins, minerals, and fiber. Adding a variety of greens to your diet may help boost brain health and lower your risk of heart disease, cancer, and high blood pressure.

◆ **Kale** is rich in minerals, antioxidants, and vitamins, particularly vitamins A, C and K. To reap the most benefits, eat some raw as cooking reduces the nutritional profile of the vegetable. Try making chips by washing, drying, and then brushing the leaves with olive oil. Season with salt & pepper, place on cookie sheet and roast at 400 degrees making sure to watch as the leaves brown and dry out. Cool and enjoy as a snack!



◆ **Microgreens** are immature greens, which have been popular since the 1980s. They are flavorful and packed with nutrients like vitamins C, E and K and they can be grown all year long.

◆ **Collard greens** are a good source of calcium and vitamins A, B9 (folate) and C. They're also one of the best sources of vitamin K when it comes to leafy greens. In fact, one cup (190 grams) of cooked collard greens packs 1,045% of the daily value for vitamin K. Vitamin K is known for its role in blood clotting. In addition, more research is being done regarding its ability to improve bone health. One study with 72,327 women aged 38–63 found that those with vitamin K intakes below 109 mcg per day had a significantly increased risk of hip fractures, suggesting a link between this vitamin and bone health.

◆ **Spinach** is a popular leafy green vegetable that can be used in a variety of ways. It's a great source of folate, which may prevent neural tube defects, such as spina bifida, during pregnancy.

◆ **Cabbage** is formed as clusters of thick leaves that come in green, white, and purple colors. It belongs to the Brassica family, along with Brussels sprouts, kale, and broccoli. Vegetables in this plant family contain glycosylates, which give them a bitter flavor. Animal studies have found that foods which contain these plant compounds may have cancer-protective properties, especially against lung and esophageal cancer. Another benefit of cabbage is that it can be fermented and turned into sauerkraut, which provides numerous health benefits, such as improving your digestion and supporting your immune system.

◆ **Romaine lettuce** is a popular lettuce found in many salads. It's rich in vitamins A and K, and a study in rats suggests it may improve blood lipid levels.

◆ **Bok choy** is popular in China and often used in soups and stir-fries. It contains the mineral selenium, which benefits your brain health, immunity from cancer and thyroid health.

◆ **Turnip greens** are the leaves of the turnip plant and are considered a cruciferous vegetable. Studies have found that they may decrease stress in your body and reduce your risk of heart disease, cancer, and inflammation. Take small steps to include a variety of these vegetables daily and reap the many health benefits of leafy greens.

**For additional information:** <https://health.gov/healthypeople/objectives-and-data/browse-objectives/nutrition-and-healthy-eating/increase-vegetable-consumption-people-aged-2-years-and-older-nws-07/evidence-based-resources>

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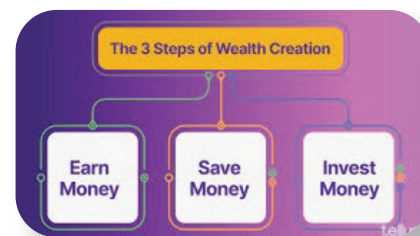
# Ten Saving and Investment Decision-Making Factors

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



An important part of financial wellness is building wealth. A recent Gallup poll found that 61% of Americans reported owning an individual stock, a stock mutual fund, or stock in a retirement savings plan (e.g., 401(k) or individual retirement account/IRA). In addition, 94% had a bank account according to data from Statista.

With so many people choosing financial products, it is useful to consider some key decision-making factors. Below are ten things to consider when you are deciding how much to set aside and where to put your money:



➤ **Age** - Typically, investors become more conservative (i.e., less stock in their portfolio) as they get older.

There is a frequently cited “100-age formula” that is often used to determine the percentage of stocks in someone’s portfolio, as well as 110-age (higher risk tolerance) and 120-age (aggressive risk tolerance). For example, at age 40, the stock percentages would be 60%, 70% and 80%, respectively.

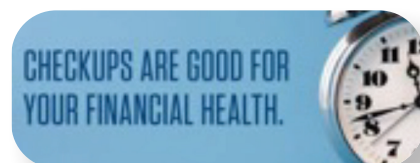
➤ **Diversification** - This is often described as “not putting all your eggs in one basket.” In other words, selecting different types of securities (e.g., stock, bonds, cash assets). If someone has most of their money in one type of financial product (e.g., stock), they might select others (e.g. bonds or a money market fund) to diversify.

➤ **Employer Match** - Workers in for-profit corporate jobs often have access to a 401(k) plan and many employers match their employees’ savings by 50 cents or \$1 per dollar saved. As a result, people may decide to invest at least the amount required for maximum employer match. This is “free money” that should not be passed up.

➤ **Employer Plan Options** - Participants in employer retirement savings plans (e.g., 401(k), 403(b), 457, and the thrift savings plan) are limited to the investments available through their employer plan. As a result, they may decide to select different investments not offered at work for an IRA or taxable (brokerage) account.

➤ **Expenses and Fees** - Whether it’s a savings account or a mutual fund, the lower the cost for a financial product, the better. For savings products, pay attention to minimum balance requirements and interest penalties for early withdrawal (e.g., certificates of deposit/CDs). For mutual funds, the lower the expense ratio (expenses as a percentage of fund assets), the lower the cost to investors so they keep more of what they earn.

➤ **Financial Goals** - Typically, savings products such as savings accounts, money market accounts, and CDs are selected for short-term financial goals and emergency fund savings. Conversely, stocks and mutual funds and exchange-traded funds that invest in stocks are best selected for financial goals 5+ years away.



➤ **Income Tax Bracket** - Interest on savings and dividends and capital gains from investments are reportable income on a tax return. Therefore, high-income investors in the 32%, 35%, and 37% marginal tax brackets may decide to select tax-free municipal bonds or muni bond funds to earn a higher-after tax return.

➤ **Minimum Purchase Amounts** - A savings or investment product will do people no good if they cannot afford to set aside the minimum amount required to open an account. For savings accounts, this information is often posted in bank lobbies and/or on websites. For investments, consult a company’s website or read their prospectus.

➤ **Performance Data** - There are data aggregation websites that track the current annual percentage yield (APY) of savings products. Simply search “Best [CD, savings account, money market account] Rates” and information will pop up from aggregator sites like Bankrate, NerdWallet, and WalletHub. Historical data about mutual fund performance can be found in their prospectus.

➤ **Risk Tolerance Level** - Investment risk is the uncertainty that accompanies investing, specifically the chance of losing money. People differ in how much investment risk they can emotionally withstand; i.e., their “sleep at night factor.” People with a very conservative risk tolerance will likely hold far less stock than others.

# Small Steps to Save Money on Water Bills

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



As noted in a previous monthly message, utilities are a major recurring expense in family budgets. Costs for heating/cooling, electricity, and water, while not as large as housing and transportation, are still significant. In addition, water is a precious natural resource that is scarce in certain parts of the county experiencing droughts.

## Small steps to reduce water usage can add up over time. Below are 12 ways to reduce water use and save money:

- ◆ **Hand Washing** - Turn off the water faucet and don't let water run when you are washing your hands with soap prior to rinsing.
- ◆ **Tooth Brushing** - Turn off the water faucet and don't let water run when you are brushing your teeth with toothpaste prior to rinsing or while flossing.
- ◆ **Full Loads** - Run only full loads of laundry in the washing machine and dishes in the dishwasher to save money on three valuable resources: water, electricity, and time spent doing household chores.
- ◆ **Low-Flow Showerheads** - Replace standard showerheads with those that save water (and money!) by restricting the flow of water with minimal effects on water pressure. Ditto for low-flow kitchen faucets.
- ◆ **Use a Dishwasher** - Wash dishes in a dishwasher instead of by hand to use less water. In addition, scrape food scraps off dirty dishes instead of rinsing them. If you do wash dishes by hand, avoid running water continuously.
- ◆ **Fix Leaks Promptly** - Repair leaks in pipes, toilets, faucets, or lawn irrigation systems immediately to avoid unnecessarily inflated water bills.
- ◆ **Collect Rainwater** - Set up rain barrels during non-winter months to collect water that can be used for watering gardens and plants, thereby reducing the need for tap water.
- ◆ **Water Wisely** - In warm weather months, water lawns and outdoor plants early in the morning or late in the evening to minimize evaporation and ensure more efficient absorption.
- ◆ **Swap Brooms for Hoses** - Sweep driveways and sidewalks, instead of using a hose, to remove grass clippings and other debris.
- ◆ **Take Showers** - Consider switching from baths to showers because they generally use less water. Quick showers, especially, conserve water and reduce water heating costs. Shallow baths are another money-saving option.
- ◆ **Monitor Water Bills** - Review water bills, both the dollar amount owed and the amount of gallons used. Spikes in billing amounts and water usage could indicate problems, such as a water leak, that should be addressed promptly.
- ◆ **Take Advantage of Freebies** - Check on products or services available for free from your water utility company. For example, some have programs to provide free low-flow showerheads or give away free toilet leak detector dye tablets. If a color appears in your toilet bowl after a tablet is dropped in the tank, it means you have a leak.



Finally, remember that water is never "free." Set aside funds for inevitable repairs that will be necessary if you get your water from a private well instead of a water utility company. For example, at some point, you may need to replace a well pump. Periodic testing of well water quality is also recommended.

## Unplugging for Healthier Habits:

### A Screen-Free Dining Approach - continued from page 1



In summary, unplugging from technology and being present during mealtime is a helpful way to support healthy behaviors. By prioritizing technology-free meals and developing a supportive environment for shared family meals, caregivers can create meaningful moments at the dinner table with their children that can support healthy eating patterns and cultivate meaningful social connections.

Learn more about engaging with youth and family meals by reviewing the Facts Sheets below from our Family and Community Health Sciences website:

**Eating Together - Eating Well: Healthy Meals for Busy Families:** <https://njaes.rutgers.edu/pubs/publication.php?pid=FS1092>

**Smart Food Choices: Healthy Meals and Snacks for Families:** <https://njaes.rutgers.edu/FS1057/>

**Eating Together - Eating Well: Nutrient-Rich Family Meals:** <https://njaes.rutgers.edu/FS1110/>

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