

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

Feeling a little Salty, Managing Sodium

Christine Zellers, MPP, FCHS Educator, Cape May County

Sodium is an essential micronutrient and an essential electrolyte which assists with maintaining water balance in and around cells. Sodium contributes to proper muscle and nerve functioning while stabilizing blood pressure levels. Unfortunately, most Americans consume too much sodium because we eat too many packaged and processed foods.

The U.S. Dietary Guidelines for Americans recommend up to 2,300 mg of sodium per day for adults however the average American consumes 3,400 mg or more each day. Overconsumption of sodium can be detrimental to our health. Short term effects of too much salt intake include extreme thirst, blood pressure spikes and a feeling of bloating due to water retention. While the short-term effects are somewhat uncomfortable, long-term effects can be long lasting and dangerous. For instance, consistently eating too much sodium can lead to hypertension (high blood pressure) and may even be linked to stomach cancer. To avoid the ill effects of sodium, use salt sparingly and be aware of foods that contain high levels.

Seventy percent of the sodium in American diets comes from packaged/processed foods that contain high sodium levels. According to the CDC, the largest amounts of sodium in US diets come from grains and meats. Processed poultry, soups, and sandwiches contribute high amounts to our daily lives. To determine just how much sodium is being consumed, choose a day and read the nutrition facts label on each food product. Total up all the sodium for that day and take a look at the total amount consumed. It may be a surprise to see that you have consumed much more than 2,300 mg that day. A single piece of bread for instance, may contain as much as 230mg of sodium. If the bread is used to make a sandwich then it is doubled to 460mg without anything but bread. Soups, salad dressings, packaged salads, canned tomato products and snack foods may all contribute to high sodium intake. Some processed foods remove the fat content and add sugar or salt to give it flavor, so be on the lookout for products that may seem healthy, but actually are not. Any product that contains 35mg of sodium or below per serving is a low sodium product, however if it has 140mg or higher per serving, it fits in the high sodium category. Checking the nutrition facts label is the best strategy to avoid eating too much sodium.

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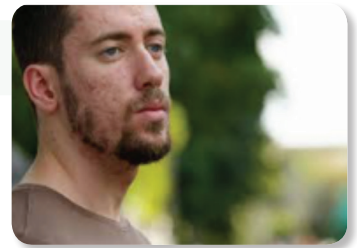
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Foods to Improve Your Skin Health

Karen Ensle EdD, RDN, FCHS Educator, Union County

Remember that old saying, “you are what you eat” which is the basis of good skin color and overall health. Our choice of food and beverages affects all major body systems including the heart, brain and skin. Going to the supermarket or a farmer’s market offers plenty of healthy foods that can boost your appearance, as well as, offer some protection from the rays of the sun. Remember, your skin health is dependent on how well you nourish it through dietary choices. Our stressful environment makes it super important to feed our skin the most healthful foods on a daily basis for a glowing complexion. Try these tips:

- **Eat 5-6 cups daily of bright colored veggies** such as carrots, sweet potatoes, tomatoes, leafy dark greens. The carotenoids found in these veggies and others have a beneficial impact on reducing skin discoloration that impacts your appearance.
- **Carotenoids are found in fruit and veggies** and are potent antioxidants which protect our skin from the sun’s UV rays and helps to protect the skin from sunburn.
- **Stop eating the typical American diet** that is high in processed food including fried foods, sugar and salt. Instead, eat lots of veggies, fruit, whole grains, 1% or fat-free dairy, poultry, fish and drink plenty of water. Make sure you consume a variety of colorful vegetables that contain phytochemicals which will keep your skin glowing and healthy.
- **Add 1-2 ounces of almonds to your diet daily.** Researchers at the University of California Davis have found skin improves the severity of wrinkles which lessen due to the beneficial fats found in almonds along with other anti-aging antioxidants.



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- **Follow the Mediterranean Diet** that emphasizes fruit, vegetables, whole grains, poultry, fish at least two times per week, and limits red meat, sweets, and high fat foods to be “once in a blue moon” foods. Add water or a glass of red wine for adults at the dinner meal. Olive oil is a mainstay of the diet along with plenty of tomatoes that are high in lycopene that helps to prevent skin cancer due to this high antioxidant compound.
- **Consuming dark red grapes** contains flavonoids that help to prevent premature aging of the skin by providing protection against the UV-ray-activated reactive oxygen species (ROS) from forming and causing skin cell death. Red grapes are a great snack and provide natural protection against sunburn according to a recent study in Spain.
- **Eating fish weekly** has cardiovascular benefits due to Omega-3 fats but now has been shown to prevent photoaging due to astaxanthin, an antioxidant compound found in pink fish such as salmon and arctic char. It accumulates in a person’s skin and it protects against the UV exposure along with water loss from a person’s skin which contributes to wrinkles.

Take these small steps to improve your skin health so it glows and your overall body health improves inside and out.

How Can Ecotherapy Help You?

Joanne Kinsey, FCHS Educator, Atlantic & Ocean Counties

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Are you dealing with too much stress and tension? Need a simple way to relieve it? Perhaps you should consider ecotherapy. Ecotherapy is an easy and ready-to-use method to reduce stress, relieve anxiety, improve clarity/focus, and increase motivation. This nature-based therapy can be found right outside your door or in your neighborhood. It's all about experiencing the beauty of nature for a few minutes each day.

To get started, choose a nearby sidewalk or park to take a quiet walk. Look for trees swaying in the breeze, flowers in bloom, a trickling stream or fountain, colorful landscaping or interesting vegetation. Taking a few minutes to observe your surroundings and appreciate the natural beauty which can be invigorating.

The old saying to take time to stop and smell the roses holds some merit. Taking time each day to enjoy nature and the beauty it provides will do wonders to help clear the mind. Often, spending a minute outside to take a few deep breaths, can really relax you. If you have a few minutes, take a walk or just sit on a park bench. Try closing your eyes or lightly gazing ahead to just be in that moment. Fresh air and listening to the sounds in nature can help clear the mind and relax the tension in your body where you might be holding stress.

Safety is a must! Look for paths free of debris, a sidewalk in good condition, or a well-lit path if walking in the evening. Stay away from heavy traffic areas and dangerous crosswalks. Be aware of the weather conditions, dress accordingly, and carry a bottle of water to stay hydrated. Wear sunscreen or insect repellent when needed. Check to see if a friend or family member wants to join in your nature adventure or let someone know where you are going.

Gardening is another type of ecotherapy that can help reduce stress. Getting your hands in the dirt provides health benefits as well. To create something of beauty whether starting a vegetable garden or a flowerbed will be so rewarding when you see them blossom for your enjoyment!

The health benefits of observing nature can include lowering your blood pressure, getting vitamin D from the sun, increase your physical activity, improve your mood, calm nerves, improve the quality of sleep, calm your brain, and even reduce fatigue. Don't forget to maintain a healthy lifestyle with nutritious foods, drink plenty of water, and get the appropriate amount of sleep and rest.

What are your goals for this relaxation trip around the neighborhood? Make ecotherapy part of your mindful approach to life. Appreciate nature and express gratefulness for your opportunities. Our daily routines can be overwhelming at times, so exploring ways to relieve stress is useful in achieving a calm and relaxed day. Ecotherapy can provide an outlet to better handle issues as they arise. This will allow for a more peaceful and productive environment for your tasks at hand. Remember, you are in charge of your own personal wellness!

Here are some additional resources:

Ecotherapy- A Forgotten Ecosystem Service: A Review <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6085576/>
Fernee, Carina R., Gabrielsen, Levi E., Andersen, Anders J. W., Mesel, T. 2020. Emerging stories of self: long-term outcomes of Wilderness therapy in Norway. Journal of Adventure Education. <https://www.tandfonline.com/doi/abs/10.1080/14729679.2020.1730205>

Hansen, M., Jones, Reo, Tocchini, Kristen. 2017. Shinrin-Yoku (Forest Bathing) and Nature Therapy: A State of the Art Review, Int. J. Environ. Res. Public Health <https://www.mdpi.com/1660-4601/14/8/851>

Reese, Ryan F., Hadeed, Sabrina, Craig, Hannah, Beyer, Alia, Gosling, Marjorie. 2018. EcoWellness: integrating the natural world into wilderness therapy setting with intentionality. <https://www.tandfonline.com/doi/abs/10.1080/14729679.2018.1508357>

Herbs Can Have Many Health Benefits

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(first published in "Healthy on the Job")



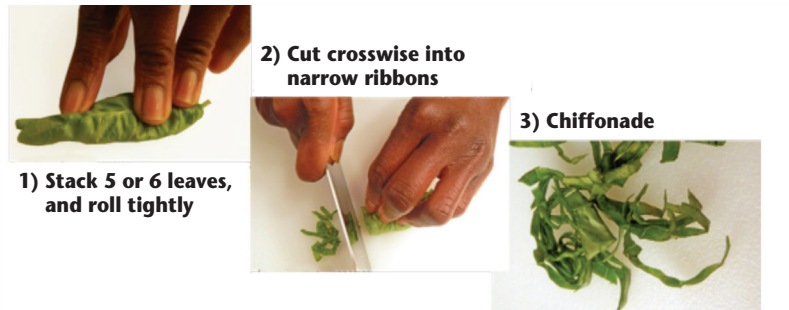
Herbs are commonly used to enhance many dishes, but there really is so much more. Not only are they attractive in a garden; some attract butterflies while others repel mosquitos. Yet, one might argue they are often undervalued. As an edible green they do have nutritive properties and some that even go beyond to provide other health benefits as well. Herbs are simply a plant that is used for flavoring, seasoning, perfuming or for medicinal purposes. A **culinary** herb is used to add flavor or aroma to food; often used as a savory component. On the other hand, some pack a bigger punch. A medicinal herb is used to treat diseases and to promote or improve health. While research in the United States is ongoing on the benefit of herbs on human health, some possible benefits include the following:



- **Chamomile** Stimulates digestion/May calm anxiety.
- **Echinacea** Used as an immunity booster/May increase resistance to upper respiratory infections.
- **Garlic** May reduce total and LDL cholesterol/May be useful in treating mild hypertension.
- **Ginger** Used for nausea and digestive upset/Prevention of motion sickness.
- **Ginkgo Biloba** Used for circulation/May improve concentration, memory, absent-mindedness, headaches, and ringing in the ears.
- **Cranberry** May prevent & treat urinary tract infections/ May help fight the bacteria that cause stomach ulcers.
- **Valerian** Used for sleep problems with mild sedating effects / May relieve muscle spasms & anxiety.

Another health benefit herbs can offer is reducing stress by tending to your own garden!

Growing Herbs is Easy! They can be grown outdoors in Spring/Summer and indoors for a Fall/Winter harvest. If you don't have yard space, they do great in pots. You can plant herbs outdoors after the last day of frost in the spring to avoid losing plants to a late freeze. Place in a spot to get at least 6 hours of sun daily and water when soil is dry. When harvesting, it is best to do so in the morning after the dew dries. Herbs have the best flavor if picked before flower heads develop or open. This is especially important for annual herbs. As they mature, seed production will hasten the end of their life. You can help herbs maintain their flavor by pinching off any flower heads that begin to develop.



Using that bountiful harvest... When using fresh herbs, run them under cold water and dry well -just before use. Some herbs are best cut with kitchen shears. Chives just need a quick snip with kitchen scissors. Others are easily removed gently with fingers to detach leaves (parsley, thyme, oregano, rosemary, tarragon). While basil is best as a chiffonade.



Too many herbs to use? There are a few ways to save herbs for future use. Store fresh herbs in an open or a perforated plastic bag in the refrigerator drawer for a few days - ensuring air circulation. You can also store cut herbs in a glass of water for easy access. Store basil at room temperature and cilantro or parsley in the refrigerator loosely covered with a plastic bag. They will last about a week. You can also freeze and dehydrate herbs for later use but best used within 6 months. Drying is typically fast and easy with a dehydrator by following the instruction manual. You can also freeze fresh cut herbs in an ice cube tray with water or olive oil for easy portions. Another way to freeze is to lay them on a tray, cover lightly with plastic wrap and freeze overnight. Label freezer bags with herb and date; then add herbs and store in the freezer. This works best with less tender herbs like rosemary, sage, thyme, and oregano, pat dry, then put in a bag and freeze. Lastly, you can also freeze herbs alone: wash / pat dry, place leaves in a bag, keep them separate or place recipe amounts in small pieces of plastic wrap, then put in a bag.

However, you like your herbs... use them whenever you can to boost your dish flavor and your health!

Special thanks to:

Daryl L. Minch, M. Ed., FCHS Educator – Associate Professor Rutgers Cooperative Extension Healthy Herbs

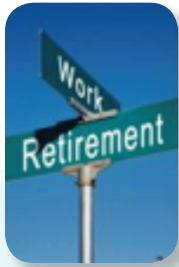
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Seven Steps to Later Life Financial Security

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Retirement is one of few financial goals that people cannot borrow money for. There is no such thing as a “retirement loan.” Therefore, not surprisingly, one of the most frequently-cited goals that people save money for is retirement. Below are seven “evergreen” time-tested steps to achieve financial security in later life:

◆ Determine a Post-Career Income Goal

There is no magic number. The amount that people need depends on factors such as financial goals and lifestyle decisions, work plans, availability of employer benefits, health status, and estimated life expectancy. While 70% to 90% of income earned during full-time working years is often recommended, some older adults may spend 100% to 110%, especially during their “young old” years (approximately ages 65-74).

◆ Do Some Math

A useful planning tool is the FINRA Retirement Calculator. It has 12 questions about relevant variables including money already saved, annual income need, expected income from other sources (e.g., a pension and/or Social Security), current age and tax rate, and assumed average annual return. The calculator provides a retirement analysis in text and chart form and details about asset accumulation over time.

◆ Determine An Asset Allocation

This is the percentage of investments held in different asset classes including stocks, bonds, and cash assets. Having money in different places spreads out investment risk. Key factors in determining personal asset allocation percentage weights for each asset class (e.g., 50% stock, 40% bonds, and 10% cash) are age, investment time frame, and risk tolerance level, which can be determined using this online self-assessment tool.

◆ Rebalance Investments Periodically

The aim is to maintain an investor’s original asset class weightings (e.g., 50% stock, 30% bonds, 20% cash equivalent assets). This can be done by selling securities in an “overweighted” asset class or buying in an “underweighted” asset class with new money. Some people rebalance on a fixed date (e.g., birthday) each year while others rebalance when there is a 5% to 10% shift.

◆ Balance Risk and Reward

Data exist on average returns over time of various combinations of asset classes (e.g., 70% stock and 30% bonds). While past returns are no guarantee of future returns, they are instructive. Generally, the more stock in an investor’s asset allocation mix, the greater the potential for high average returns and the more volatility (i.e., the spread between gains and losses) in an investment portfolio.

◆ Set Later Life Goals

One way to set future goals is to answer several key questions about your planned lifestyle as an older adult: Where do you want to live? Will you continue to work? What hobbies and activities will you spend time on? and What activities are on your “bucket list”? Use this goal-setting worksheet to identify a deadline date and dollar amount for each financial goal.

◆ Anticipate Spending Plan Changes

Spending patterns can change quite a bit as people get older and/or step away from the labor force. Expenses that often increase in later life include medical and dental expenses, health insurance premiums, travel and entertainment, and gifts. Those likely to decrease include auto insurance and expenses, clothing, and utilities, property taxes, and home maintenance if people downsize. Income taxes may increase or decrease depending on factors such as changes in income in later life and required minimum distributions.



For additional information *about planning for retirement, review the Purdue University online course [Planning for a Secure Retirement](#).*

Do You Need Help? How to Find a Financial Advisor

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When seeking assistance with personal finances, two of the most frequent questions that people ask are “where can I find a local financial services professional?” and “how much do they charge?” The following are some process steps for selecting a financial services professional:

- ✓ **Define Your Needs** - What kind of services do you want? Are you looking for comprehensive financial planning services which would include someone to give you advice, help you implement that advice, and be there when you need them? Or, on the other hand, are you simply looking for answers to specific questions or someone to review your financial situation on a one-time basis?
- ✓ **Check Credentials** - What credentials, licenses and education does an advisor have? Look for specialized training in financial planning such as the Certified Financial Planner® (CFP®) license. To determine if a financial planner is a CFP® licensee, ask to see the planner's current Certified Financial Planner Board of Standards certificate or check the Web site <https://www.letsmakeaplan.org/> for the names of CFP licensees.
- ✓ **Look For Registered Investment Advisors** - Because investment advice is often involved in financial planning, a financial planner also should be a Registered Investment Advisor or affiliated with a Registered Investment Advisory firm. This registration is issued by the U. S. Securities and Exchange Commission or a state securities regulatory agency (depending upon the amount of assets under a firm's management).
- ✓ **Evaluate Experience** - Practical experience counts for a lot in the financial services industry. Look for someone who is both well trained and has worked with clients for a period of time. CFP® licensees, for example, must have at least three years of financial services experience. Also find out what industry organizations an advisor belongs to. Membership indicates a commitment to professional development.
- ✓ **Consider Specializations** - Find out what areas and/or types of clients an advisor specializes in. Because financial planning is such a broad field, many planners concentrate their work in certain areas of personal finance or in with clients of a certain age or other demographic characteristics (e.g., women, military families, and LGBTQ individuals). Determine if a planner's specialties match your situation.
- ✓ **Consider Compensation** - Financial advisors are paid by fees, commissions or a combination of fees and commissions. Fees may be charged hourly or as a flat amount for a specific set of services. Some advisors also charge fees based on the value of a client's assets that they manage (e.g., 1.0% of \$1 million in assets = \$10,000). Ask how a financial planner is compensated before you enter into a working agreement.

To obtain information about local certified financial planners, check the following sources:

- CFP Board: <https://www.letsmakeaplan.org/>
- Financial Planning Association (FPA): <https://www.plannersearch.org/>
- National Association of Personal Financial Advisors (NAPFA): <https://www.napfa.org/find-an-advisor>
- XY Planning Network (XYPN): <https://www.xyplanningnetwork.com/>
- Garrett Planning Network: <https://directory.garrettplanningnetwork.com/search-member-profiles>

At each web site, you will be asked your ZIP code and will be given the names of local CFPs. Once you receive these names, call several planners and find one that you like and trust. Several planners may be equally competent, but you should choose the one with whom you feel most comfortable.

For additional information about choosing a financial advisor, review this chapter in the *Cooperative Extension Investing for Your Future* online home study course.

A Grain of Knowledge about the Gluten Free Diet

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Jacki Fuscillaro, & Nam Phuong Pommier, FCHS Consultants, Cape May County

In recent years, gluten-free diets have gained attention, but what is gluten, and why has there been so much attention drawn to eating gluten-free? Gluten is an insoluble protein made up of two types of wheat prolamins, gliadin and glutenin, which are naturally found in grains, particularly wheat. This protein gives elasticity and consistency to dough and chewiness to foods made from wheat flour, like bread and pasta. Some foods also use gluten/wheat as an ingredient to extend their shelf-life. For some people, these foods cause problems, namely wheat allergy, celiac disease, and non-celiac gluten sensitivity. Individuals, who are clinically diagnosed with these conditions, need to carefully monitor their diet to avoid gluten foods to prevent reactions and illness.

Gluten disorders may present as an intolerance, sensitivity, or a wheat allergy. A wheat allergy is the most severe since it is an immune response to a wheat protein causing the body to have an inflammatory response that may cause rashes, swelling, breathing problems, or anaphylaxis.

Gluten intolerance is caused by a lack of enzymes that break down gluten in the body. Gluten sensitivity is an immune response to food and is much more common than intolerance. Symptoms of gluten sensitivity can be similar to those of celiac disease and could include bloating, abdominal pains, gas, nausea, headaches, tiredness, depression, anxiety, and eczema. If you suspect you might have a gluten sensitivity or celiac disease, consult with a healthcare provider who might recommend an elimination diet of foods such as wheat, rye, barley, and foods derived from these ingredients.

Celiac is a genetic auto-immune disease which is the result of a hypersensitivity to gluten. Celiac disease is an inherited immune-mediated systemic disorder caused by a permanent sensitivity to gluten. When a person has celiac disease, eating glutenous foods can cause structural damage to the small intestine which then interferes with nutrient absorption. Some common digestive signs and symptoms are lethargy, bloating, diarrhea, unexplained weight loss, abdominal pain, nausea, and vomiting. However, some individuals, mostly adults, can present non-digestive symptoms such as anemia, arthritis, joint pain, liver problems, biliary tract disorders, depression or anxiety, seizures, or migraines. Celiac disease will be established by your doctor after tests have been run to determine if the disease is present. If you think you might have wheat-related diseases, it is best to see your healthcare provider before following a gluten-free diet. An elimination diet will usually be prescribed for 2-4 weeks and should not be undertaken without a physician's recommendation and oversight. Grain foods are a necessary part of a healthy eating pattern.

Since wheat allergy, celiac disease, and non-celiac gluten sensitivity are different diseases, they require similar but not identical treatments. Depending on the prognosis, these conditions are determined by genetic testing, blood testing, skin test, food challenge, and biopsy of the small intestine. Starting a gluten-free diet before testing could negate the accuracy of the diagnosis.

Since gluten-containing products are so hidden in our food supply, following a gluten-free diet can be challenging. However, food alternatives made from gluten-free grains have become much more common, with some basic understanding of food labels. Bread, pasta, cereals, and beer are some of the most common products containing gluten. Salad dressings, soy sauce, chips, and candy may also contain gluten. Checking the ingredients on food labels is the best way to confirm if the products are gluten-free. While there are some packaged foods explicitly labeled contain wheat, some others state May Contain Wheat, or list wheat, malt, rye, barley, spelt, bulgur, seitan, or farina, as ingredients. These are some of the indicators to determine whether or not the food product is safe for individuals who follow a strict gluten-free diet. The advisory statement processed in a facility with wheat or may contain wheat is another helpful indicator to identify the potential presence of gluten in food products. Some alternatives to wheat flour include flours made from rice, potato, bean, almond, potato, quinoa, or gluten-free oats. It is important to remember that grains are part of a well-balanced healthy diet and eating whole grains like brown rice, quinoa and oats could contribute to the body's need for whole grains for their fiber content. Grains give our bodies energy and replacing wheat grains with a gluten-free grain will ensure the body's proper function.



Some foods have high sodium levels that are obvious from their salty taste. However, some foods like cottage cheese and instant pudding might not taste salty, but do have high levels despite not being sweet or bland. Other foods that contain high levels of sodium are salad dressings, soups, shrimp (due to a sodium-based preservative), ham, frozen and fresh pizza, processed cheese, canned vegetables, and dried meats. Follow these tips:



- **Eat salty foods at dinner** in moderation by adding a salad to frozen pizza (756 mg per slice) instead of another slice.
- **Eating out can contribute to high amounts of salt.** Ask the chef to prepare the food without salt.
- **Try eating half the meal,** do not add salt at the table.
- **Take home half your meal** to eat the next day.
- **When grocery shopping** choose canned soups, beans or vegetables that are low-sodium options.
- **Rinse beans and vegetables** before cooking.
- **When cooking or eating at home,** do not add salt until the food has been tasted.
- **Try adding salt by the “pinch”**, so it is not more than is needed.
- **Substitute herbs and spices** for salt which will make food flavorful.

Take small steps to avoid high levels of sodium which will help to keep foods tasty and healthy at the same time.

A Grain of Knowledge about the Gluten Free Diet - continued from page 7

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