

**Cooperative Extension**

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

**Flavors of Fall: The Sweet Potato**

Veronica M. Jones, PhD, MPH, CHES, FCHS Educator, Essex County



Sweet Potato Types			
Type	Appearance	Taste	Best use
Jewel	Cooper-toned skin with orange flesh	Mildly sweet	All-purpose
Garnet	Red-purple skin with bright orange flesh	Sweet	Baking
Beauregard	Purple-red skin with orange flesh	Sweet	All-purpose; especially good for baking
Japanese	Purple skin with white flesh	Floral, sweet, and nutty	Braising, boiling, or stir-fry
Purple	Purple skin with purple flesh	Slightly sweet, wine-like taste	Boiling, roasting, baking. Takes longer to cook due to its drier and starchier texture

New Jersey farmer markets are open through October or November, making the fall months a perfect time to consume the many flavors of this season. Apples, cranberries, cauliflower, potatoes, scallions, garlic, parsnips, and greens such as cabbage, collards, chard, kale, and lettuce are among the in-season varieties available at your local market. Sweet potatoes are also a popular fall favorite for baking and cooking.

The sweet potato belongs to the morning glory family of plants, which lends to its distinctive and unique properties. There are several types of this starchy root vegetable. Some varieties include Jewel, Garnet, Beauregard, Japanese, and Purple. The Beauregard is the most common variety in the United States, with the state of North Carolina leading the country's production of sweet potatoes. Globally, sweet potatoes rank as the sixth top food crop following rice, wheat, potato, maize, and cassav.

When selecting fresh sweet potatoes choose ones without any cracks, soft spots, or bruises. Look for sweet potatoes that are firm with smooth skin. Keep your sweet potatoes unwashed in a cool, dry place until you are ready to cook them. Avoid storing them in the refrigerator or a bin with onions as this will cause the potatoes to sprout faster.

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# Small Steps to Prepare for Retirement:

## Chop, Chop, Chop

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#CHOP

A popular word around Rutgers University on Fall weekends is "chop" as in "keep on chopping." This metaphor (often accompanied with lively hand gestures), when applied to [football](#), means that the team generally gets touchdowns slowly yard by yard. In other words, small steps ("chops") can bring big results.

The same is true about retirement planning. Most people "chop" (i.e., save small amounts of money on a regular basis) for decades to build wealth for a comfortable lifestyle in later life.

### Below are ten small steps (i.e., "chops") to prepare for retirement:

- ◆ **Set a Savings Goal** - Use several online retirement savings calculators such as these from [FINRA](#), [Bankrate](#), [Vanguard](#), and [Calculator.net](#) to determine what you need to save. Also envision your future lifestyle. Where do you want to live and what activities do you plan to pursue?.
- ◆ **Estimate Retirement Living Expenses** - Consider employer benefits (e.g., health insurance), if any, and estimate expenses for housing, healthcare, daily living expenses, and "bucket list" items like travel.
- ◆ **Contribute to Retirement Accounts** - Save as much as you can in tax-advantaged retirement savings accounts such as individual retirement accounts (IRAs) and employer savings plans (e.g., 401(k)s and 403(b)s). Traditional accounts are funded with pre-tax dollars and Roth accounts are funded with after-tax dollars.
- ◆ **Maximize Employer Matching** - Try to save the maximum amount that your employer will match (e.g., 6% of pay). This is "free money" that will boost your savings and should not be left on the table.
- ◆ **Diversify Your Investments** - Build a portfolio that spreads investment risk across different asset classes such as stocks, bonds, cash equivalent assets, and real estate. This way, no one investment can cause major losses.
- ◆ **Reduce Debt** - Pay off high interest loans and credit cards as quickly as possible to free up money to save and do an amortization calculation so you can pay off your mortgage before you retire.
- ◆ **Consider Downsizing** - Evaluate whether a smaller home or other lifestyle adjustments can reduce living expenses in retirement. Another money-saver is "geographic arbitrage" (i.e., moving from a high-cost area to a low-cost area). For example, a move to a state with low property taxes and no state income tax.
- ◆ **Optimize Social Security** - Learn the rules and options for claiming benefits (e.g., reduced benefits before full retirement age and delayed retirement credits through age 70). Deciding when to claim benefits will have a significant impact on your retirement income and, perhaps, that of a spouse.
- ◆ **Obtain Adequate Health Insurance** - Ensure that you have adequate health insurance for retirement. This will likely include Original Medicare (Parts A and B) with a supplemental plan and drug plan or a Medicare Advantage plan (Part C). Contact a local [SHIP office](#) for assistance by trained volunteers.
- ◆ **Monitor Progress Regularly** - Regularly review your financial progress by preparing a [net worth statement](#) that lists assets (including retirement savings account balances) and debts. Make adjustments, as needed, to stay on course and consider increasing your retirement savings when you get a raise or an expense like childcare ends.

## VISIONS

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# Ten SSHW Strategies

## to Improve Financial Wellness

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As noted in last month's *Small Steps to Health and Wealth* (SSHW) [message](#), financial wellness is the ability to manage day-to-day finances and stay on track to meet long term goals. To be financially well generally requires goal-setting and planning, motivation, and action to improve current financial practices.

In a recent Rutgers Cooperative Extension [webinar](#), ten SSHW behavior change strategies were discussed as paths to achieve or maintain financial wellness. Below is a description of each SSHW strategy with a link for each one to worksheets in the SSHW workbook:

- ◆ **Track Your Current Behavior** - This [strategy](#) involves tracking income, expenses, and cash flow for a month or two to determine current spending patterns and emotional triggers for expenses.
- ◆ **Think Balance-Not Sacrifice** - This [strategy](#) involves taking action to balance income and expenses; i.e., to not "live beyond your means." For example, trimming expenses and/or earning more money via a "side hustle."
- ◆ **Make Progress Every Day** - This [strategy](#) involves doing one or more small things every day to improve your finances. Examples include saving loose change in a can or jar, buying one less [soda, coffee, snack food, lottery ticket, etc.] and learning one new thing about personal finance.
- ◆ **Get Help and Be Accountable** - This [strategy](#) involves finding sources of support and encouragement to reach financial goals (e.g., family, friends, co-workers, employer HR office, investment clubs, and more). A good helper will tell you whether you are "walking your talk" or not and provide honest feedback.
- ◆ **Meet Yourself Halfway** - This [strategy](#) involves reducing discretionary spending by half of its current level. This can be done by looking for less expensive shopping options (e.g., a garage sale or consignment store) or changing practices (e.g., eating half of restaurant meals and taking half home for another meal).
- ◆ **Convert Consumption Into Labor** - This [strategy](#) involves calculating how many hours of work are needed to buy something and then deciding if the expense is worth it. People may change their mind after doing the math.
- ◆ **Compare Yourself With Recommended Benchmarks** - This [strategy](#) involves comparing your financial management practices with expert recommendations to gauge your progress. Examples of benchmarks include your consumer-debt-to-income ratio, credit score, liquidity ratio (emergency fund), and net worth.
- ◆ **Automate Good Habits** - This [strategy](#) involves putting financial practices on "automatic pilot." Examples include dollar-cost averaging investment deposits, direct deposit of a paycheck, and automatic bill-paying.
- ◆ **Step Down to Change** - This [strategy](#) involves finding less expensive ways to purchase things vs. cutting out expenses completely and feeling deprived. An example is shopping for clothing and housewares at a thrift shop.
- ◆ **Kick It Up a Notch** - This [strategy](#) involves ratcheting up current positive financial practices to make them even better. For example, saving an extra 1% of pay in an employer retirement savings plan or adding an additional \$50 a month to credit card minimum payments to get out of debt faster.



Start small with one or two of these SSHW strategies and home in on those that work for you. For additional information about financial wellness, review the FCHS department [Financial Wellness webinar](#).

## Jersey Fresh:

# Taking Advantage of Local Produce!

Ricardo Kairios, MS, FCHS Educator, Mercer County



*Rutgers Cooperative Extension Horticulturalist and Rutgers Master Gardener Program Coordinator, Justine Gray, featuring Jersey Fresh produce during the 2023 Annual Mercer County 4-H Fair.  
Photo Credit: Ricardo Kairios*



Known nationally as the Garden State, New Jersey has a rich landscape of dedicated farmers and growers committed to producing a range of fruits, vegetables, field crops, poultry, eggs, and dairy. Among numerous crops grown within the state, New Jersey is nationally among the top 10 producers of blueberries, cranberries, peaches, tomatoes, bell peppers, eggplants, cucumbers, apples, spinach, squash, and asparagus. These products are available to consumers through various channels, such as farm markets, community farmers' markets, community sustained agriculture programs (CSA), and various small-to-large grocery stores. However, with a competitive food wholesale and retail market, not everyone in the Garden State may be taking advantage of the locally grown produce. There are various benefits to buying local produce and consumers have not only access to many healthy products but plenty of websites, videos and classes in FCHS to learn how to use them.

## Why Buy Local?

- **Supporting Local Economy:** Purchasing food from New Jersey-based growers and farmers helps these individuals to sustain their businesses, allowing them to give back to New Jersey's economy (e.g., creating employment opportunities).
- **Contributing Towards Sustainable Consumer Practices:** Supporting local food systems can reduce the carbon footprint. Locally produced foods typically do not require as many steps related to production and transportation versus outsourced products, ultimately resulting in less greenhouse gas emissions.
- **Obtaining High-Quality Food:** Consuming food from local producers allows experiencing the joys of "farm-to-table" (where a meal's ingredients are grown and produced locally). These foods may be available in a wider variety than imported options found in retail grocery stores (e.g., purple and yellow cauliflower available in a local farmers' market while most commercial retailers only have white cauliflower).

## Ways to Find Local Producers

Jersey Fresh, a program developed by the New Jersey Department of Agriculture, created a web tool that allows users to search for on-farm markets, community farmers' markets, CSA programs, restaurants, wineries, breweries, and distilleries throughout the garden state (located at: <https://findjerseyfresh.com/JerseyFresh/>). This is a great way to connect with local producers and learn more about the produce available near you. Additionally, you may also be able to find New Jersey grown produce at your local grocery store. Some grocery stores have a separated "local food" section, or you may see "Jersey Fresh" signs that market these products. Check out this webinar from Rutgers to learn more: <https://njaes.rutgers.edu/wellness-wednesdays/archive.php?2023-10-fall-foodies-taking-advantage-of-local-nj-produce-in-the-fall>

## Additional Resources

- ◆ **NJ Department of Agriculture – Seasonality Chart:** A great tool to identify which produce is available throughout New Jersey's growing season developed with information from the NJ Farm Bureau, the NJ Department of Agriculture, and Rutgers Cooperative Extension: <https://www.nj.gov/agriculture/divisions/fn/pdf/njseasonalitychart.pdf>
- ◆ **MyPlate.Gov – Seasonal Recipes:** MyPlate.gov has a wealth of information on food and nutrition, and is a leading reliable source from the U.S. Department of Agriculture, providing a variety of healthy recipes on their website featuring seasonal produce: <https://www.myplate.gov/myplate-kitchen/seasonal-recipes>
- ◆ **Rutgers Cooperative Extension Fact Sheet:** Eating Seasonally: Rutgers Cooperative Extension developed a fact sheet for consumers that provides further guidance on eating produce that is seasonally available. <https://njaes.rutgers.edu/FS1179/>

# What Does *Processed Food* Mean?

Karen Ensle EdD, RDN, FAND, CFCS, FCHS Educator, Union County



**H**ave you watched the news lately, talking negatively about processed foods, blaming them for the rise in obesity, high blood pressure and diabetes? What exactly are processed foods, and are they really that bad for your health?

Processed foods are defined by the Department of Agriculture as any raw agricultural commodities that have been washed, cleaned, milled, cut, chopped, heated, pasteurized, blanched, cooked, canned, frozen, dried, dehydrated, mixed, or packaged. Anything done to them that alters their natural state. This may include adding preservatives, flavors, nutrients, other food additives, or substances approved for use in food products, such as salt, sugars and fats.

**Which foods are more highly processed?** The Academy of Nutrition and Dietetics ranks processed foods from “minimally processed” to “highly processed”. Examples of minimally processed foods, are fresh blueberries, cut vegetables and roasted nuts, which are simply prepared for convenience. Foods processed at their peak of ripeness to lock in nutritional quality and freshness include canned tomatoes, tuna, and frozen fruit or vegetables.

Foods with ingredients added for flavor and texture, such as sweeteners, spices, oils, colors and preservatives, include jarred pasta sauce, salad dressing, yogurt and cake mixes, all considered processed foods. Ready-to-eat foods, such as crackers, chips, and deli meats, are more heavily processed. The most heavily processed foods often are frozen or premade meals, including frozen pizza and microwavable dinners.

Minimally processed foods have a place in healthy diets. For example, low-fat milk, whole-grain or whole wheat breads, pre-cut vegetables and fresh-cut greens are considered processed foods. Also, milks and juices may be fortified with vitamin D and calcium, while breakfast cereals may have added fiber. Canned fruits packed in water or natural fruit juice can be part of a healthy diet when fresh fruit isn't easily available.

It is important to read the nutrition facts label on food products. You need to review the ingredient list and analyze the Nutrition Facts Label. This will help you to see if a food product is minimally or highly processed. Remember, products that list “natural” or “organic” are not necessarily healthier products.



Eating processed foods on occasion is fine. However, look for hidden sugar, fat, and salt, especially those added during processing. Most Nutrition Facts labels now include added sugars. Dietary Guidelines for Americans recommends getting less than 10% of total calories from added sugars. Learn to spot words like “maltose,” “brown sugar,” “corn syrup,” “honey” and “fruit juice concentrate.” If these are listed in the top five ingredients, then avoid or make that food or beverage a once-in-a-while choice.

When it comes to sodium, people often comment that they don't put salt on their food. As it turns out, manufacturers have already added salt for you — and much more than needed. The Dietary Guidelines recommends less than 2,300 milligrams of sodium per day. Look for low- or reduced-sodium foods. Also, try rinsing canned vegetables with water to remove some of the sodium. Eat minimally processed foods or fresh foods as often as possible.

Screening the type of fat you consume is important. Stick to unsaturated fats such as olive oil or peanut oil, which contain monounsaturated fats. Some polyunsaturated fats include canola, vegetable oil, corn oil, safflower and sunflower oils. Keep away from hydrogenated, and saturated solid fats like lard, stick margarine, butter and trans-fat. Trans fat raises your low-density lipoprotein (LDL or bad) cholesterol and lowers your high-density lipoprotein (HDL or good) cholesterol. Although manufacturers are working to eliminate trans-fat, if a product has less than 0.5 grams of trans fat, manufacturers can claim it has zero grams. Be cautious of foods high in saturated fat as well. Instead, use soft margarines and oils which are highly unsaturated and considered the “good fats” to use for cooking and adding to food, salad dressings, mixed dishes, and desserts. Educate yourself on what to look for and talk with your health care professional or nutrition expert to discuss a food plan that works best for you. The key to healthy eating starts with you!

# Staying Healthy Over the Holidays

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There is a lot to love about the holidays like decorating, and spending time with family but sometimes the busy preparations can take a toll on our health. Avoid the pitfalls from holiday indulging during the winter months ahead.

## ✓ EAT FOR IMMUNE SUPPORT

Incorporate a variety of fruits and vegetables to get nutrients in your diet. Vitamin C is especially important for supporting the immune system as research shows it supports tissue growth/repair, iron absorption and is an important antioxidant protecting cells from free radical damage. Good sources include strawberries, red peppers, oranges, tomatoes, and broccoli. Vitamin D is also important as it helps the body utilize calcium to build strong bones but also plays an essential role calming inflammatory responses and boosting protein production of immune cells. Our bodies cannot produce vitamin D, so we must rely on food sources and sun exposure, which is reduced in winter months. Good food sources of vitamin D include fatty fish like salmon, tuna, swordfish, and sardines, and fish oils.

## ✓ BALANCE YOUR PLATE

Remember to fill half your plate with fruit and vegetables. Choose a broth-based vegetable soup instead of cream soups. Choose lean cuts of protein like poultry without skin or fish, **Consume** low-fat dairy and make at least half your grains whole grains each day. If you are inclined to overeat, view all your options, and determine how much food you're comfortable eating before you start filling your plate. Also, don't waste extra calories on high sugary beverages, or alcohol.

## ✓ DEVELOP GOOD HANDWASHING HABITS

Keeping hands clean is one of the most important steps we can take to avoid illness and spreading germs to others. To reduce your chances of getting sick, follow these tips: (1) Avoid touching your eyes, nose, and mouth with hands, (2) Wash hands **before** cooking, preparing food or eating, (3) Wash hands **after** using the restroom, touching animals or taking out the garbage, (4) Cough or sneeze into elbow, not directly into hands, (5) Regularly disinfect commonly used surfaces like counters, light switches, phones and doorknobs. When handwashing, always use warm water and soap to lather palms, tops of hands, between fingers, and under nails following the "20-second wash rule." Be prepared by keeping a bottle of hand sanitizer in your bag and a pack of disinfecting wipes in your car.

## ✓ HYDRATE BODY AND SKIN

Frequent handwashing, although critical for healthy hygiene, can cause dryness and irritation to skin, especially in the cold winter months. Be sure to use a moisturizing lotion often, especially after washing hands so it can penetrate and create a protective barrier locking in moisture. Avoid taking long, hot showers as excessive exposure to hot water can also dry out skin. The best way to stay hydrated is to increase water intake. We may focus on drinking water during warmer months, but dehydration can occur in the winter too. On average most adults should aim for drinking 8 cups or 64 oz of water a day. When out running errands, keep a water bottle with you to stay hydrated on-the-go.

## ✓ STAY ACTIVE

Daily exercise is essential for good health. Physical activity can help you maintain or lose weight, reduce stress, lower blood pressure, and improve quality of sleep. Make physical activity a priority and commit to at least the recommended minimum of 30 minutes, 5 days a week for adults and 60 minutes daily for children. Finding time can be a barrier for many people so write it in your schedule just like an appointment. Make it a family activity by starting a new healthy holiday tradition like running a local 5K, organizing a football game, having a dance contest, playing simple fun indoor games like Twister or Simon Says.

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### ✓ SLEEP WELL

Sleep restores our energy bank and allows our body to recover from daily stress. Studies have shown that lack of quality sleep can affect the immune system to allow viruses to cause illness. During sleep, our immune system releases proteins called cytokines that are protective antibodies. The optimal amount of daily sleep for most adults is seven to eight hours and children and teens nine to ten hours of sleep.

**Take small steps to follow these tips on nutrition, personal care, and exercise so that you and your family stay healthy this holiday season and into the New Year!**

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## Flavors of Fall: The Sweet Potato

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Besides being delicious, sweet potatoes are a powerful addition to your diet due to their health benefits. **Sweet potatoes are rich in vitamins and minerals, including:**

- **B vitamins** (Thiamin, Niacin, and Riboflavin)
  - Assists the body with changing carbohydrates into energy.
- **Fiber**
  - Aids with digestion.
- **Potassium**
  - Helps build muscle and supports heart health.
- **Vitamin A** (beta carotene)
  - Good for the immune system, cell growth, and vision.
- **Vitamin C**
  - Supports the immune system.

Sweet potatoes contain phytochemicals, plant-based chemicals that serve as antioxidant and anti-inflammatory agents, which may be protective for certain conditions, including cardiovascular disease and diabetes.

The antioxidants in sweet potatoes can help your body fight against free radicals that can damage your cells. Since sweet potatoes are high in fiber and low on the glycemic index scale, they are more slowly absorbed by the body and may result in a lower rise in blood sugar. These factors make sweet potatoes a smart choice to include in the carbohydrate budget for those with diabetes or at risk for diabetes. Including foods with anti-inflammatory properties in your diet can help with reducing your risk of stroke, and heart disease, and improving blood pressure, adding to its cardioprotective factors.

Taste the flavors of this season by finding [Jersey Fresh](#) produce near you and be sure to add sweet potatoes to your fall menus.

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