

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

Expanding the Palate of Your Picky Eater

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Does your child only want to eat the same few familiar foods every day, and never wants to try anything new? Have friends or family members referred to your child as a picky eater? Are you worried that your child isn't receiving all the nutrition they need due to their eating habits? Picky eating can be a frustrating challenge for parents and children alike. The good news is that it is never too late to expand your child's palate.



Several strategies can be used to transform your picky eater into an adventurous child who enjoys trying new foods. Perhaps the easiest method is simply to offer the same food to your child multiple times. In fact, studies have shown it takes at least eight exposures of a single food to increase acceptance among children. Try pairing unfamiliar foods with familiar foods that your child enjoys. While your child might not be excited about asparagus the first time it is served on their plate, they likely will grow curious after several exposures and give it a try.

Involving the child in snack selections is another great way to encourage the child to feel invested in their food. Offer your child the option between two nutritious snack options like apple slices with peanut butter or carrot sticks and hummus. Children who feel like they have control over their diet may be more inclined to enjoy different foods. You can even involve your child in age-appropriate aspects of meal preparation.

Modeling the behavior that you would like your child to display is another excellent strategy for engaging your child during mealtimes. Children are more likely to eat a variety of nutritious food options if they observe their parents enjoying the same food. This not only benefits your child, but also ensures you include a variety of healthy foods in

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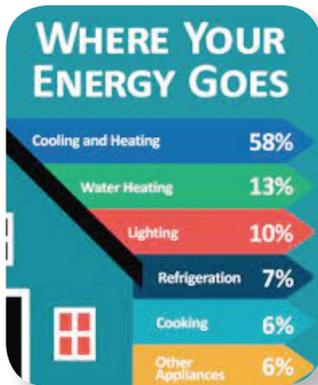
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Energy-Saving Tips to Save Money

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Save Money and
Energy at Home

Learn ways to save energy



Recent increases in gasoline prices have affected everyone who owns a gas-powered vehicle. According to some sources, energy prices may stay high, or even rise, over

the next year. When costs go up for one type of energy, prices of other energy sources tend to increase also.

While predicting future energy costs is very uncertain, it is smart to review heating, cooling, and energy use in your home. The aim is to control what you can to mitigate increased costs in the general economy. Besides saving money, some energy-saving activities can also increase personal comfort levels as well.

Below are seven energy-saving tips to save money:

Block Drafts- Air leakage is expensive. About 1/3 of the air that moves through homes enters or exits through holes and cracks in ceilings, walls, floors, and foundations. Consider weatherstripping windows and doors and the hatch that leads to an unheated attic. In addition, install glass doors on a fireplace. This will block a lot of unnecessary air leakage.

Add Insulation- If the attic of a house only has three inches of insulation, consider adding more (e.g., 6 inches for a total of nine inches). Insulation is a smart investment, especially if energy prices remain high. Compare at least three vendors to get the best price on materials and installation (labor). An energy audit can evaluate current insulation and recommend R-values for floors, walls, and attic spaces.

Buy Energy Efficient Appliances- [EnergyGuide labels](#) indicate how much energy an appliance will use. While the purchase price of efficient appliances may be higher than other models, energy savings can more than make up the difference over time. [Energy Star labels](#) can help consumers identify high-efficiency products. Energy Star appliances must meet specifications set by the U.S. Environmental Protection Agency.

Adjust the Thermostat- Turn thermostats up in the summer and down in the winter. The goal is to decrease the gap between indoor and outdoor temperatures to reduce energy use (i.e., oil, natural gas, or electricity). Experts often recommend a setting of 68 degrees in cold weather and 78 degrees in warm weather with an adjustment of five to ten degrees (down or up, depending on the season) when nobody is home.

Pay Attention to Windows- Windows are a major source of outdoor air transmission. In cold weather, close curtains and pull shades down at night. In hot weather, use awnings to block the summer sun and/or close curtains and shades during the day. Consider replacing single-pane windows with high-performance storm windows. Similar to appliance purchases, look for an Energy Star label.

Maintain HVAC Efficiency- Have heating, ventilation, and cooling (HVAC) systems serviced annually and maintain them as specified by the manufacturer. For example, HVAC filters should typically be replaced every 60 to 90 days. The longer a filter is left in place, the more dirt and dust it will trap, which clogs the filter and reduces appliance efficiency.

Turn Things Off- When computers, printers, monitors, televisions, or other appliances are not being used, turn them completely off or use a power strip to disconnect them. These so-called "[energy vampire](#)" products still use energy when they are turned "off" but are "ready on." Electronics in "sleep" mode can account for as much as 20% of a household's monthly electricity bill.

Bottom line: Saving energy saves money, especially as energy costs increase. Money saved by taking many small steps (e.g., compact fluorescent light bulbs, caulking windows, and turning things off) really adds up.

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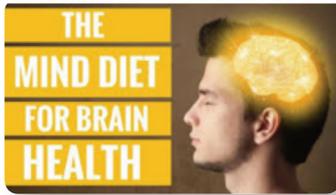
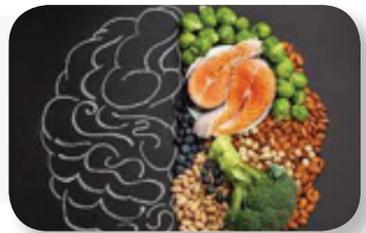
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Improve Your Brain and Body Health:

The MIND Diet

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Have you heard of The MIND diet? This eating pattern is designed to prevent dementia and loss of brain function as you age. The MIND

diet combines the Mediterranean diet and the DASH diet to create a dietary pattern that focuses specifically on brain health. “MIND” stands for “Mediterranean-DASH Intervention for Neurodegenerative Delay.” The MIND diet aims to reduce dementia and the decline in brain health that often occurs as people get older. This diet contains foods rich in certain vitamins, carotenoids, and flavonoids that are believed to protect the brain by reducing oxidative stress and inflammation. The MIND diet combines aspects of these two very popular diets, the Mediterranean diet, and the Dietary Approaches to Stop Hypertension (DASH) diet.

The MIND diet is aimed at reducing the risk of dementia and the decline in brain health that people often experience as they age. Food groups recommended in the MIND diet are a rich source of fiber and are packed with several dietary nutrients that have been found to boost brain health. They include Vitamin E, Folate, Omega-3 fatty acids, Carotenoids, and Flavonoids. Research shows that the MIND diet can improve brain health and lower your risk of developing conditions like Alzheimer’s disease, dementia, and other forms of age-related cognitive decline. In fact, studies show that eating certain foods and avoiding unhealthy ones can slow brain aging by 7.5 years. Currently, Alzheimer’s is the sixth leading cause of death in the U.S., and it’s estimated to affect over 5 million Americans. That number is projected to jump to more than 7 million by 2025.

One study that looked at 1,300 older adults who followed the MIND diet found that those who followed it strictly reduced their chances of developing Alzheimer’s by 53%. Those who moderately followed it still saw their risk drop by 35%.

Whether you have a family history of Alzheimer’s disease or other cognitive problems, the MIND diet is a healthy eating plan that has shown promising results for overall

brain health. While there needs to be more research on the overall benefits of the MIND diet, evidence so far indicates it’s a good diet strategy for long-term health. It’s relatively easy to follow even if you’re eating out. This is because the diet focuses on wholesome foods, and you don’t have to track your daily calorie intake. Before you start the MIND diet or any other diet, talk to your doctor and ask if it’s the right fit for your health. If you’re not sure how to get started, ask a registered nutritionist or a dietitian. They may help you to come up with a meal plan that fits your lifestyle and food preferences.

Here are the 10 foods the MIND diet encourages:

- 1. Green, leafy vegetables:** Aim for six or more servings per week. This includes kale, spinach, cooked greens, and salads.
- 2. All other vegetables:** Try to eat another vegetable in addition to the green leafy vegetables at least once per day. It’s best to choose non-starchy vegetables because they provide a lot of nutrients for a low number of calories. Choose other yellow, orange, red and green types.
- 3. Berries:** Eat berries at least twice per week. Berries such as strawberries, blueberries, raspberries, and blackberries all have antioxidant benefits.
- 4. Nuts:** Try to get five or more servings of nuts each week. The creators of the MIND diet don’t specify what kind of nuts to consume, but it is probably best to vary the type of nuts you eat to obtain a variety of nutrients.
- 5. Olive oil:** Use olive oil as your main cooking oil.
- 6. Whole grains:** Aim for at least three servings daily. Choose whole grains like oatmeal, quinoa, brown rice, whole wheat pasta, and 100% whole wheat bread.
- 7. Fish:** Eat fish at least once per week. More is better. It is best to choose fatty fish such as salmon, sardines, trout, tuna, and mackerel for their high amounts of omega-3 fatty acids.
- 8. Beans:** Include beans in at least four meals per week. This category includes all beans, lentils, and soybeans.

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The Client Choice Pantry Model

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As its name suggests, a “Client Choice” food pantry offers neighbors seeking food assistance the opportunity to choose the foods they will take home, compared to the traditional model where patrons receive a prepackaged bag of food. Client Choice promotes a more efficient and equitable food distribution system that reduces food waste and provides opportunities to promote health and nutrition.

In New Jersey, 1 in 14 people are food insecure and 1 in 11 are children. This has been exacerbated by the reduction of pandemic benefits effective March 1, 2023, and the increase in food prices – about 10% according to a USDA report of March 2022. Also, many families that experience food insecurity do not qualify for federal nutrition programs and tap into food pantries for support. These challenges take place in the context where obesity and diet related illnesses like diabetes and heart disease are also a concern.

Client Choice pantries are set up like small grocery stores. Their flexible structure allows them to distribute a wide variety of products that can be arranged by food groups. It reduces food waste since clients don’t take foods that they don’t need. Food waste in general is an environmental concern because, according to Feeding America, about 40% of the food produced in the US goes to waste. <https://www.feedingamerica.org/our-work/reduce-food-waste>

Other benefits of using client choice include:

Pantry operations

- ✓ Reduce time spent prepacking bags and repacking foods that clients don’t take.
- ✓ Control and plan inventory more efficiently – pantry staff can track more popular food items.
- ✓ Shift from moving boxes to interacting with clients. Volunteers can interact with clients, learn about their needs, and have opportunity to network.
- ✓ Promote health and nutrition. “Some food pantry programs, such as VT Fresh in Vermont, have shown increases in produce distribution as much as 175% (2014 data).”
- ✓ Lessen physically demanding tasks for volunteers and staff.
- ✓ Save money, as there is more flexibility in food purchases - there is no need to have the same number of items for every household and there is no need to purchase bags.
- ✓ Engage volunteers that are interested in supporting a program that promotes a more sustainable food system, addressing waste reduction, as well as promoting health and wellness.



Clients

- ✓ Offer a sense of dignity - clients can take home foods that meet their family preferences and dietary needs (e.g., allergies).
- ✓ Promote agency among clients to make healthier choices and practice budgeting skills.
- ✓ Provide flexibility to take the foods they will use, considering their unique circumstances around transportation, ability to store, and prepare (e.g., some people don’t have refrigeration for highly perishable items).

Most managers who have switched to Client Choice found the transition to be easy and low cost. They highlighted that it is important to train the staff and include them in the change process. In addition, when it comes to space, it is necessary to have a place that is large enough to display the food available for distribution and space for clients to access the area safely.

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Client Choice Pantry Components Chart

Set Up	Description	Equipment
Inventory List	A list of foods available is posted or emailed to the clients.	Board to post list Computer to post list online
Refrigerator	Foods are available for clients to pick up from refrigerator. This system is used in urban settings where there is high traffic. Food often runs out quickly.	Refrigerator Protective materials to cover refrigerator from elements. Sign with instructions.
Supermarket	Foods are set up supermarket style and clients select items from shelves following guidance for quantity.	Shelves Signs showing clients how much food they can take.
Table	Foods are set up on tables like a farmers' market and clients select items from tables following guidance for quantity.	Tables Signs showing clients how much food they can take.
Window	Clients stand outside the pantry but can see the food available on shelves.	Shelves Signs showing clients how much food they can take.

For additional information see the [Client Choice Pantry Handbook](#) from Akron Canton Regional Food Bank, Ohio.

Expanding the Palate of Your Picky Eater

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your own diet. In addition, this facilitates eating meals together as a family where your child can observe eating habits of the adults in the household.

Finally, capturing your child’s attention by making their food visually appealing is a great way to peak your child’s interest about new foods. Try cutting veggies into fun shapes or make funny faces out of the food on their plate. Offer multiple different colored fruits and veggies, to make their meal colorful and interesting. With a little creativity, persistence, and small changes to your mealtime routine, your picky eater will be enjoying a variety of nutritious foods along with the whole family.



How Are You Doing?

Financial Check-Up Metrics

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Periodic financial check-ups are as important as annual physicals with a doctor. They can assess progress (e.g., increased savings), identify challenges (e.g., increased debt), and help develop action plans (e.g., saving 1% more of pay in a retirement account). Small check-up steps today can save big financial problems later.

Below are ten ways to give yourself a financial check-up:

Cash Flow- Cash flow is calculated by subtracting household expenses from income for a specified time period (e.g., monthly). Ideally, it should be flat (income = expenses) or a positive number (income greater than expenses). Three ways to improve cash flow are to increase income, reduce expenses, or do both.

Irregular Expense Review- Many people find it easier to manage money when they set aside money for occasional expenses (e.g., car registration, property tax, tuition, holiday gifts, water/sewer bills, insurance premiums) monthly instead of scrambling to pay big bills every so often. Simply total up all the annual cost of all these irregular expenses and divide the total by 12 to see how much to save each month.

Liquidity Ratio- This calculation is used to determine if emergency savings is adequate (i.e., at least three months essential living expenses). Divide liquid assets (listed in a net worth statement) by monthly expenses (listed in a cash flow statement). The result should be at least 3 (e.g., $\$10,000 \div \$4,000 = 2.5$ months of income).

Progress Toward Goals- Periodic financial check-ups will indicate whether people are on track to meet their goals. For example, if the goal is to save \$10,000 in four years, \$5,000 should be saved by the end of year two. Simply divide the dollar cost of financial goals by the number of months or years available to save.

Credit Check-Up- Start with a thorough credit report review using free credit report tools available at www.annualreport.com. Then proceed to a credit score check-up. The higher the number, the better. Credit scores are often available for free via credit card issuers and financial institutions as a perk to attract or retain customers. Also check the status of credit card rewards programs (e.g., amount of cash back or points accumulated).

Income Tax Check-Up- Taxpayers should periodically review their [marginal tax bracket](#) to determine the tax rate paid on their last dollar of income. Tax rates can change periodically as a result of life events (e.g., marriage, birth of a child, widowhood, and increased or decreased income) and tax law changes. If there have been significant changes, tax withholding should also be reviewed and adjusted, if necessary.

Insurance Check-Ups- Insurance transfers some of the risk of financial loss to an insurance company. Risks to review periodically include: amount of homeowner's insurance vs. replacement costs for a home, liability limits on a house and car, and the need for umbrella liability and long-term care insurance. Older adults receiving Medicare and younger adults in Affordable Care Act health plans should also compare plan options periodically.

Investment Asset Allocation- Investors should set an initial target asset allocation (i.e., percentage of portfolio in asset classes such as stocks, bonds, cash, real estate) and periodically review shifts in asset weighting (e.g., 50% stock to 65% stock). When this occurs, rebalance the portfolio by selling over-weighted assets or placing new deposits into under-weighted asset classes. There are no capital gains tax effects in tax-deferred accounts.

Social Security Check-Up- It is smart to review projected future Social Security benefits on a regular basis. Doing so provides key information for retirement savings calculations and an opportunity to check for errors in the reporting of earned income. Personal benefit statements are available at <https://www.ssa.gov/myaccount/>

Estate Planning Check-Up- This review begins with two questions: Are key legal documents (will, living will, durable power of attorney) in place? and, if so, do they need updating? Other things to review are beneficiary designations on life insurance policies and retirement savings and titles on valuable assets.

CHECKUPS ARE GOOD FOR
YOUR FINANCIAL HEALTH.



Improve Your Brain and Body Health:

The MIND Diet - continued from page 3



9. **Poultry:** Try to eat chicken or turkey at least twice per week. Note that fried chicken or other fried foods are not encouraged on the MIND diet.
10. **Wine:** Aim for no more than one glass daily. Both red and white wine may benefit your brain. While there has been much interest in the compound resveratrol, which is found in red wine, recent research has questioned whether it has clear benefits in humans.

If you're unable to consume the target number of servings, don't quit the MIND diet altogether. Research has shown that following the MIND diet even to a moderate degree is associated with a reduced risk of Alzheimer's disease and cognitive impairment.

When you're following the diet, you can eat more than just these 10 foods. However, the more you stick to the diet, the better your results may be. According to research, eating more of the 10 recommended foods and less of the foods that the diet recommends avoiding has been associated with a lower risk of Alzheimer's disease and better brain function over time.

The unhealthy items, which are higher in saturated and trans-fat, include:

- ✓ Less than 5 servings a week of pastries and sweets
- ✓ Less than 4 servings a week of red meat (including beef, pork, lamb, and products made from these meats)
- ✓ Less than one serving a week of cheese and fried foods
- ✓ Less than 1 tablespoon a day of butter/stick margarine

Take small steps to include healthy foods, especially vegetables, as you plan your daily meals and snacks. Your overall health is dependent on your mindful daily food choices. The MIND, Mediterranean and DASH diets are all healthful for families and individuals to follow.



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