

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

Understanding Dietary Supplements

Jennifer S. Taylor, RDN, CHES, FCHS Educator, Passaic County



The market for dietary supplements in the U.S. was valued at \$53.6 billion in 2023 and is continuing to grow. When deciding if you want to contribute to the growth, first become an informed consumer.

A dietary supplement is a product that is intended to supplement the diet. It can contain one or more dietary ingredients like vitamins, minerals, or herbs, and other components; is intended to be taken by mouth as a pill, capsule, liquid or other form; and is labeled on the package as being a dietary supplement. Supplements can help improve or maintain overall health and some may help you meet your dietary requirements of essential nutrients. However, dietary supplements are not intended to treat, diagnose, prevent, mitigate, or cure disease.

Dietary supplements have a label similar to the nutrition facts panel. This label shows the amount per serving of active ingredients – keep in mind that may not be the right dose for you! It also includes other ingredients like fillers, binders, and flavors. Unlike medications, the Federal Drug Administration (FDA) does not have the authority to approve dietary supplements or their labeling before they are marketed and sold. Some agencies provide seals of quality assurance or third-party testing to ensure the labels are accurate, so keep an eye out for them. Beware of any claims that a product is a miracle cure, promises rapid results, or will help you lose weight without diet or exercise!

Before starting any dietary supplement, you should consult with your health care providers (doctor, nurse, registered dietitian, or pharmacist). They should be aware of any supplements you currently take, especially if you are scheduled to have a procedure, and any you are interested in. Health care providers are trusted resources to talk through some important questions about supplements. Here are some starting points for you to bring up:

- ✓ **What are the potential benefits for me?**
- ✓ **Are there any safety risks or side effects?**
- ✓ **What is the appropriate dose for me?**
- ✓ **How, when, and for how long should I take it?**

You should always be aware of possible bad reactions when starting a new supplement and note that active ingredients can have strong effects. Side effects are most likely with high doses, when taken instead of prescribed medications, or if you take many different supplements.

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15 Useful Personal Finance Websites

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



People visit personal finance websites for a variety of reasons including personalized financial calculations, performing certain tasks (e.g., checking a credit report), learning about specific topics, checking financial account balances, reviewing stock market performance, and checking on the status of tax refunds.



The best websites are mobile-friendly with minimal clicks required and relatable content.

The Family and Community Health Sciences (FCHS) department of Rutgers Cooperative Extension recently held a *Wellness Wednesday webinar* about useful personal finance websites.

Below is a list of fifteen websites that were discussed during the webinar with a brief description and a link:

- ✓ **AnnualCreditReport.com** (Central Source)- A [webpage](#) to view your credit report or request a mailed copy.
- ✓ **Auto Loan Calculators** (Bankrate)- A [webpage](#) with a variety of calculators related to auto loans and leases.
- ✓ **Compound Interest Calculator** (Securities and Exchange Commission): A [tool](#) that shows how money can grow.
- ✓ **Credit Card Payoff Calculator** (Bankrate)- A [tool](#) that calculates the monthly payment or time period required to pay off the balance on existing credit card debt.
- ✓ **Debt-to-Income Calculator** (Money Management International): A [tool](#) showing the percentage of net (take-home) income spent on non-mortgage debt with an explanation of what different percentages mean.
- ✓ **Future Value Calculator** (Calculator.net)- A [tool](#) that calculates the future value of regular savings deposits.
- ✓ **IdentityTheft.gov** (Federal Trade Commission)- A [website](#) with information about identity theft and resources for identity theft victims to report their case and help restore a positive credit history.
- ✓ **Investment Calculator** (Bankrate): A [tool](#) to calculate investment earnings and progress toward future goals.
- ✓ **Investment Risk Tolerance Assessment** (University of Missouri)- A well-researched [tool](#) with 13 questions designed to assess an individual's feelings about taking risks (and possibly losing money) while investing.
- ✓ **Irregular Expense Calculator** (Calculators.org)- A [tool](#) to calculate the monthly cost of irregular expenses.
- ✓ **Loan Calculator** (Bankrate)- A [tool](#) that calculates the monthly payment for a loan using three key variables.
- ✓ **Mortgage Prepayment Calculator** (HSH)- A [tool](#) that calculates the amount saved by prepaying principal.
- ✓ **Required Minimum Distribution** (Securities and Exchange Commission): A [tool](#) to calculate required minimum distributions (RMDs) from tax-deferred retirement savings plans.
- ✓ **Retirement Calculator** (FINRA): A [tool](#) to calculate how much savings is required for future living expenses.
- ✓ **Tax Withholding Estimator** (IRS): A [tool](#) to calculate the correct tax withholding for your expected income.

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Editors:

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

Jennifer Salt Taylor, RDN, CHES
Family & Community Health Sciences Educator

Rachel Tansey, MA
Family & Community Health Sciences Educator

Sara Elnakib, PhD, MPH, RDN
FCHS Department Chair

Financial Manager: **Deborah Blain**

Please send any questions to:
Rutgers Cooperative Extension
Dept. of Family & Community Health Sciences
88 Lipman Drive, New Brunswick, NJ 08901-8525
848-932-3661

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Another website that was discussed during the webinar was **Rutgers Cooperative Extension's Personal Finance website**. Its content includes home study courses for investors and farmers, video clips, Microsoft Excel templates, lesson plans for financial educators, a free downloadable book, and over a dozen downloadable worksheets.

Skillfully Working with People with Disabilities

Luanne J. Hughes, MS, RDN, FCHS Educator, Gloucester County



In the United States alone, over six million people have developmental disabilities. Approximately one in six children aged 3 to 17 are affected by conditions such as learning disabilities, ADHD, autism spectrum disorder, and intellectual disabilities. People with intellectual and developmental disabilities experience poorer health than typical adults and youth, including higher rates of adverse health conditions, greater health inequalities, and higher mortality. These issues are compounded by disparities in preventive care and engaging in healthy behaviors such as good oral hygiene, diet, and exercise.

Despite these staggering statistics, many people with developmental disabilities remain underserved due to a lack of specialized training among the community educators and service providers who support them. Programs that offer long-term support and assistance help people with intellectual and developmental disabilities reach new heights and thrive in our communities. Research suggests the health inequalities listed above are a result of social and economic determinants of health rather than disability. In this respect, access to effective health education, good quality health care, social support networks, housing, and employment can impact health and potential health behaviors of individuals with intellectual and developmental disabilities.

Extension Addresses the Needs of All New Jersey Consumers

Recognizing the importance of better supporting individuals with intellectual and developmental disabilities, Rutgers Cooperative Extension (RCE) developed a groundbreaking program, *Skillfully Working with People with Disabilities*. This five-session virtual training equips professionals, volunteers, and paraprofessionals to better support youth and adults with unique needs. It helps RCE better support people with intellectual and developmental disabilities. It also helps RCE train professionals, volunteers, and paraprofessionals from other organizations who work in the community, schools, and caregiving to better support this often-under-served audience.

Nationally, organizations including YMCA, Catholic Charities, school districts, long-term care facilities, day programs, residential housing programs, and more rely on our training to help their teams better serve and support people with disabilities. Here in New Jersey, *Skillfully Working with People with Disabilities* equips FCHS (Family and Community Health Sciences) nutrition educators with new skills and fresh insights into the unique characteristics and needs of youth and adults with disabilities.

Specialized Training Helps FCHS Better Serve People Who Are Often Overlooked

New perspectives gained from *Skillfully Working with People with Disabilities* enables FCHS nutrition educators to forge invaluable partnerships with schools and organizations such as The ARC and Abilities Solutions to help people with intellectual and developmental disabilities achieve productive, meaningful lives and reach their fullest potential. Educators tailor nutrition lessons, meal planning activities, in-home exercises, and food preparation activities to the unique needs of youth and adults with disabilities. Participants learn about cooking and nutrition, meal planning, money management, and smart shopping. But lessons also provide opportunities for people with disabilities to learn about responsibility and chores and working and sharing time together. Equipped with a better understanding of the unique needs of adults and youth with disabilities, FCHS can design nutrition lessons that teach nutrition and wellness fundamentals *and* help participants gain newfound independence as they learn key skills that support their journey to improved health, socialization, and building personal independence. Participants hone their culinary skills but also cultivate vital life skills such as responsibility, teamwork, and financial literacy by encouraging an environment of camaraderie and social interaction and expanding empowerment and inclusivity within the community.

Skillfully Working with People with Disabilities helps RCE and hundreds of other organizations bridge gaps; train professionals, volunteers, and paraprofessionals; and foster meaningful connections. It's an example of one of the many tools FCHS uses to support the needs of everyone in our New Jersey communities. For more information, use the QR code or visit <https://go.rutgers.edu/wnukbbgh> to learn how you or your organization can enroll in *Skillfully Working with People with Developmental Disabilities* and start learning today.



Fueling Strength:

How Nutrition Helps Arthritis Management

Angela Debartolome, MS, *Dietetic Intern*

Rachel Tansey, MA, *FCHS Educator, Monmouth County*



Proper nutrition is critical when managing arthritis and maximizing the benefits of strength training. Understanding when and what to eat can improve performance, support muscle growth, and enhance overall health. For individuals with arthritis, good nutrition can significantly impact joint health, inflammation, and overall well-being. Poor nutrition can cause the occurrence of flare-ups to happen more often and can even make the inflammation much worse.

A well-balanced diet rich in anti-inflammatory foods can help manage arthritis symptoms. Omega-3 fatty acids, found in fatty fish such as salmon, flaxseeds, and walnuts, have anti-inflammatory properties that can reduce joint pain and stiffness.

Antioxidant-rich foods, such as berries, leafy greens, and nuts, help combat oxidative stress and inflammation. Whole grains, such as brown rice, quinoa, and whole wheat, provide essential nutrients and help maintain a healthy weight, reducing the stress on joints. On the other hand, certain foods can exacerbate arthritis symptoms and should be limited or avoided. Processed foods, high in sugar and unhealthy fats, can increase inflammation. Reducing the intake of refined carbohydrates, such as white bread and pastries, and saturated fats found in red meat and full-fat dairy products can also help manage arthritis symptoms. Inflammation thrives on sugar so limiting this is one's best option.

Nutrient timing is essential for maximizing the benefits of strength training, especially when used to combat arthritis. Consuming a balanced meal with carbohydrates and protein before a workout provides the necessary energy and supports muscle function. From the Academy of Nutrition and Dietetics, "As a general rule of thumb, it's best not to eat immediately before a workout because while your muscles are trying to do their "thing," your stomach is trying to simultaneously digest the food in your stomach. These competing demands are a challenge for optimal performance. And, even more of a factor, eating too close to a workout may cause you to experience some GI discomfort while you train or play. Ideally, you should fuel your body about 1 to 4 hours pre-workout, depending on how your body tolerates food." Post-workout nutrition should focus on protein to aid in muscle recovery and repair. Incorporating nutrient-dense foods, such as lean proteins, eggs, whole grains, fruits, and vegetables, into the diet ensures that the body receives the appropriate nutrients needed for optimal performance and recovery.

Carbohydrates specifically play a key role in providing energy and should be consumed before strength training. Ideal pre-workout meals and snacks should balance carbohydrates and protein, such as bananas with peanut butter, oatmeal with fruit, yogurt with granola, or whole-grain toast with a lean protein source. Protein is essential for muscle repair and growth, vital for post-workout nutrition. Meals like a post-workout protein smoothie or chicken with quinoa and vegetables are ideal. Proper hydration is also vital to ensure peak performance and recovery. The American College of Sports Medicine suggests consuming about 500ml of fluid about 2 hours prior to exercise. The CDC recommends men get 125 oz of water a day and women get 91 oz, including water from all food sources like fruits and vegetables.

In addition to focusing on anti-inflammatory foods, maintaining a healthy weight is crucial for individuals with arthritis. Excess weight puts additional stress on weight-bearing joints, such as the knees and hips, exacerbating pain and inflammation. A balanced diet combined with regular strength training can help achieve and maintain a healthy weight, further improving joint health and mobility.



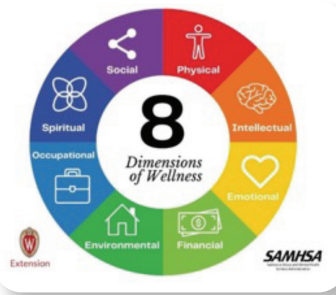
Proper nutrition plays a significant role in managing arthritis and enhancing the benefits of strength training. A diet rich in anti-inflammatory foods, balanced meals of carbohydrates and protein surrounding strength sessions, and adequate hydration can help reduce inflammation, support joint health, and improve overall well-being. By understanding the importance of nutrient timing and making informed food choices, individuals with arthritis can maximize their strength training efforts and improve their quality of life.

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What is Whole Health?

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



Having whole health is fundamentally different from being healthy in a typical medical model. Whole health is a resource for everyday life to enable people and communities to achieve their life aspirations and cope with change.

Achieving whole health starts with understanding what matters to people and then builds the environment, resources, and support to help people and communities achieve their life goals. All people and all communities have a right to whole health.

It is a common good and should be the desired goal of any effective health care system.

Whole health is defined as below:

Whole health is physical, behavioral, spiritual, and socioeconomic wellbeing as defined by individuals, families, and communities. To achieve this, whole health care is an interprofessional, team-based approach anchored in trusted longitudinal relationships to promote resilience, prevent disease, and restore health. It aligns with a person's life mission, aspiration, and purpose.

The five foundational elements of whole health that are necessary to have an effective whole health care system: (1) people-centered, (2) comprehensive and holistic, (3) upstream-focused, (4) accountable and equitable, and (5) grounded in team well-being.

Whole health is people-centered and is based on the idea that people, families, and communities should direct their goals of care. It fosters self-empowerment of all people through longitudinal, relationship-based care. Decades of research demonstrate that people-centered care most strongly influences patients' health as documented in the publication *Achieving Whole Health: National Academies of Sciences, Engineering, and Medicine*. 2023. *Achieving Whole Health: A New Approach for Veterans and the Nation*. Washington, DC: The National Academies Press.

<https://doi.org/10.17226/26854>.

Being comprehensive and holistic means that our health care systems address all the domains of care that affect our health and consider the entire person, their family, and their community. Each component of comprehensive care (acute and chronic care, mental health care, oral care, vision care, hearing care, complementary and integrative health, spiritual care, social care, health behaviors, and additional upstream factors) improves peoples' well-being. Evidence also shows that providing all components of comprehensive care in one setting (e.g., high quality primary care) further improves a persons' well-being.

Being upstream focused requires an integrated and coordinated approach to identifying and addressing the root causes of poor health. It addresses the conditions of daily life with the goal of making individuals more able to achieve whole health. These root causes of poor health (health behaviors, social needs, environment), often referred to as the social determinants of health, have more impact and influence on a person's health than conventional medical care. Addressing these needs through cross-sector community collaborations can have a tremendous impact on health.

At their core, whole health systems must be equitable and accountable in providing care. The people not seeking care are often in greatest need of care. By being held responsible for people, families, and communities, whole health systems can transform care from being reactive to proactive and help meet a persons' health needs before they develop into serious chronic diseases.

Changing our current health care system that emphasizes a medical model that "fixes health care problems" to one of prevention will not be easy and can only succeed if medical professionals are trained to deliver prevention services. The well-being of the public is dependent on how the entire professional health care team is trained and how they will provide healthcare to the public. Caring for others requires a stable, healthy, resilient, and innovative medical team that can support the cultural transformations needed for a whole health care system in the US.

Planning Nutritious Meals Using the MyPlate

Ricardo Kairios, MS, FCHS Educator, Mercer County



Maintaining a balanced diet can be a challenge for many individuals due to various factors, including limited resources, time constraints, and insufficient culinary knowledge. This article presents strategies and tools aimed at fostering nutritious eating habits utilizing the guidance provided by *Start Simple with MyPlate* campaign.

Designing Meals Using MyPlate

MyPlate is a tool developed under the Dietary Guidelines for Americans to assist consumers in understanding the five food groups and provide key recommendations for each group:

- ◆ **Fruits:** Emphasize on whole fruits.
- ◆ **Vegetables:** Incorporate a variety of vegetables.
- ◆ **Grains:** Ensure that half of your grain intake consists of whole grains.
- ◆ **Protein:** Diversify your protein sources.
- ◆ **Dairy:** Opt for low-fat or fat-free dairy options or lactose-free or fortified soy alternatives.



Resources Available at MyPlate.gov

The *Start Simple with MyPlate* campaign, accessible at MyPlate.gov, provides a thorough selection of resources designed to support healthy eating. These tools are available on both computers and mobile devices and include printable materials as well as engaging interactive activities.

- ◆ **MyPlate Quiz:** Gain personalized feedback on your adherence to current dietary guidelines and resources to assist you in meeting your nutritional recommendations.
- ◆ **Start Simple with MyPlate App:** Set personal goals and track progress using this interactive tool. Goals can be synced with *MyPlate Quiz*.
- ◆ **Toolkits for Professionals:** Access educational materials aimed at promoting healthy eating among diverse audiences.
- ◆ **Shop Simple with MyPlate Tool:** Discover practical suggestions for saving money while grocery shopping and tips for preparing budget-friendly meals.
- ◆ **MyPlate Kitchen:** A collection of hundreds of recipes designed to help consumers incorporate the various food groups, featuring budget-friendly and seasonal options.

Wellness Wednesdays with FCHS--Two webinars to watch:

- **Meal Planning to Save Money:** Discover the three P's of healthy eating: planning, purchasing, and preparing affordable meals. <https://njaes.rutgers.edu/wellness-wednesdays/archive.php?2022-08-meal-planning-to-save-money>
- **Eating Healthy on a Budget:** Strategies for planning nutritious meals for the entire family. <https://njaes.rutgers.edu/wellness-wednesdays/archive.php?2020-08-eating-healthy-on-a-budget>

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Cooperative Extension Fact Sheets:

- **Smart Food Choices: Healthy Meals and Snacks for Families:** Practical tips for families on utilizing MyPlate effectively. <https://njaes.rutgers.edu/FS1057/>
- **Eating Together - Eating Well: Healthy Meals for Busy Families:** Four essential steps to facilitate healthy eating in a busy lifestyle. <https://njaes.rutgers.edu/pubs/publication.php?pid=FS1092>
- **Practical Ways to Trim High Grocery Prices:** Effective strategies for saving money before, during, and after shopping. <https://njaes.rutgers.edu/pubs/publication.php?pid=FS1097>

These resources will empower you to make informed choices and create balanced meals while managing your budget effectively.

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Understanding Dietary Supplements - continued from page 1

Dietary supplements are not often tested in children, pregnant or breastfeeding women, so these populations should exercise additional caution. Be sure to report any adverse reactions to your health care provider and the FDA.

The Academy of Nutrition and Dietetics states that dietary supplements are warranted when nutrient requirements are not being met by diet, but routine and indiscriminate use for the prevention of chronic disease is not recommended. What is the first step to determining if dietary supplements are right for you? Check with your medical provider if you are meeting your essential nutrient needs!

Learn more about the supplements by visiting the Office of Dietary Supplements at ods.od.nih.gov for fact sheets, frequently asked questions, and more.

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