

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

The Power of Protein Across the Lifespan

Rachel Madden, Montclair State University Dietetic Intern

Jennifer Salt Taylor RDN, CHES, FCHS Extension Educator, Passaic County



Protein is often associated with athletes or those trying to build muscle, but it plays a vital role in health at every stage of life. From supporting growth in childhood to preserving muscle and independence in older adulthood, protein is a key nutrient that helps the body function, heal, and thrive.

Why Protein Matters

Protein is made up of amino acids, which are the building blocks of muscles, organs, skin, enzymes, and hormones. Adequate protein intake supports muscle repair, immune function, wound healing, and overall strength. Without enough protein, the body may struggle to maintain muscle mass, recover from illness, or perform daily tasks efficiently.



Protein Needs Change with Age

During periods of growth, protein is essential for building muscle, bone, and other tissues. Adequate protein intake also supports immune health and physical development. Common protein sources for children include milk, yogurt, eggs, lean meats, beans, nut butters, and soy foods.

For adults, protein helps maintain muscle mass, supports metabolism, and promotes satiety, which can help with weight management. Spreading protein intake evenly throughout the day, rather than consuming most of it at one meal, may improve muscle maintenance and energy levels.

As we age, we naturally lose muscle mass, a process known as sarcopenia. Consuming enough high-quality protein can help slow muscle loss, maintain strength, and support balance and independence. Research suggests older adults may benefit from slightly higher protein intake, especially when paired with regular physical activity such as walking or strength training.

Choosing High-Quality Protein Sources

Protein comes from both animal and plant foods, and a balanced diet can include a mix of both:

- ◆ Animal sources: poultry, fish, eggs, lean meats, milk, yogurt, and cheese
- ◆ Plant sources: beans, lentils, chickpeas, tofu, tempeh, nuts, seeds, and whole grains

Plant-based proteins also provide fiber, vitamins, and minerals that support heart and gut health.

How Much Protein Do You Need?

The 2025-2030 Dietary Guidelines for Americans suggest adults should aim for about 1.2 to 1.6 grams of protein per kilogram of body weight per day, though needs may increase with aging, illness, or higher activity levels. For many people, this can be met by including a protein source at each meal and snack. For example, a healthy 150-pound adult should eat a minimum of 81 grams of protein per day.

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Good Foods for Mental Wellness

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



The Role of Nutrition in Brain Health



Did you know the food you eat everyday impacts how you feel and

your mental wellness? Research shows how our dietary intake influences our mood, stress levels, and our risk of developing depression and anxiety. One way that food affects our mental health is through the gut-brain connection. The gut contains a network of neurons that communicate with the brain. The gut is also filled with lots of microorganisms which help to regulate our moods and mental wellness.

VISIONS

is a peer reviewed newsletter published four times yearly and sent upon request, without charge.

Published by
Rutgers Cooperative Extension
Department of Family & Community Health Sciences

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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Desktop publishing by: **Arly Ditiu Graphics**

Printed March 2026

A healthy balance of gut bacteria is linked to improved mental health. Diets rich in fiber, fermented foods and prebiotics promote beneficial bacteria and help to maintain a balanced gut microbiome. Diets that include processed foods, sugars and unhealthy fats can disrupt the gut biome which leads to an imbalance associated with depression and anxiety. So, which nutrients boost your mental health?

- ✓ **B-vitamins:** B vitamins boost the production of neurotransmitters such as serotonin and dopamine, which regulate our moods and emotions. The B vitamins are widely available in a variety of foods, like whole grains, dairy, lean meats and nuts.
- ✓ **Vitamin D:** Low levels of vitamin D are associated with depression and mood disorders. Make sure you are eating fatty fish, egg yolks, fortified milk and yogurt along with getting in the sunshine when possible.
- ✓ **Magnesium:** Found in foods like leafy greens, salmon, tofu, cashews, beans and whole grains. This mineral helps to regulate stress hormones, reduce anxiety and improve sleep quality.
- ✓ **Fiber:** Foods with fiber promote digestion and elimination. They also slow the uptake of glucose which prevents spikes and crashes. High fiber foods include whole grains, leafy greens and beans.
- ✓ **Omega-3 fatty acids:** Omega 3s reduce inflammation and improve communication between brain cells, which may lower the risk for depression and anxiety. Foods that are good sources include fatty fish, oysters, flaxseed, chia seeds, walnuts and soybeans.

Sticking to a well-balanced diet that includes a wide variety of nutrient dense whole foods is ideal for optimal brain function. Remember to avoid too many processed foods which often lead to mood swings, irritability and fatigue. Maintain a regular eating pattern and do not skip meals. You want to maintain your energy levels throughout the day which improves your mental clarity and emotional stability. Make sure you take daily steps to add a variety of colorful plant foods to your meals that will promote your overall health. Healthy food choices on a regular basis is your key to boosting your mental health.

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Helping College Students Thrive:

Understanding Eating Concerns and Supportive Care



Ricardo Kairios, M.S., FCHS Extension Educator, Mercer County



College students and young adults face a unique mix of pressures as they navigate academic demands, social comparison, identity development, food access challenges, and the transition to independent living. These changes can have a real impact on both mental and physical health, including increased vulnerability to disordered eating and eating disorders. In response to these growing needs, Rutgers Cooperative Extension is

pleased to share a new resource: *Supporting College Students Through an Eating Disorder Informed Lens: A Guide for Community Providers*.

Eating disorders (ED) are complex and serious conditions that affect emotional, physical, and social well being. Because many ED first emerge during adolescence and young adulthood, the college years represent a critical opportunity for early recognition, supportive communication, and timely referral. Below are three key insights highlighted in the new resource:

1. College Transitions Can Heighten Eating Disorder Risk

The shift to college introduces new pressures, academic stress, social comparison, changes in routine, and food access challenges, that can increase vulnerability to disordered eating. Stigma, cultural expectations, and identity related stressors further discourage help seeking. Understanding these influences helps providers respond with empathy, reduce stigma, and support early intervention.

2. Eating Disorders and Disordered Eating Exist on a Spectrum

Eating concerns range from disordered eating behaviors to clinically diagnosed conditions like Anorexia Nervosa, Bulimia Nervosa, and Binge Eating Disorder. Recognizing early warning signs, such as restrictive eating, guilt around food, compulsive exercise, or obsessive thoughts, allows providers to offer timely support, make appropriate referrals, and respond without judgment.

3. Compassionate Communication Makes a Meaningful Difference

Language strongly affects whether students feel safe seeking help. Using nonjudgmental, non appearance based communication, avoiding triggering terminology, and separating a person's identity from their behaviors can build trust and create supportive spaces. Knowing when to involve trained professionals is also essential.

Resources & Support

If you or someone you know is struggling with eating concerns, help is available. These trusted organizations provide free, confidential support, guidance, and connections to care:

- **National Association for Anorexia Nervosa and Associated Disorders (ANAD) Helpline** – Peer support, resources, and guidance for individuals and their loved ones.
- **National Eating Disorders Association (NEDA)** – Screening tools, treatment locators, support groups, and education.
- **Academy of Nutrition and Dietetics** – Directory of dietitians specializing in eating disorders and medical nutrition therapy.
- **Project HEAL** – Financial assistance and support for individuals facing barriers to receiving treatment.

To explore practical strategies, communication tips, and guidance for recognizing eating concerns, you can read the full fact sheet: *Supporting College Students Through an Eating Disorder Informed Lens: A Guide for Community Providers*. <https://njaes.rutgers.edu/FS1379/>

Note: This newsletter is for educational purposes only and is not a substitute for professional medical, nutrition, or mental health advice. Eating disorders are complex conditions requiring individualized assessment and care. If you have concerns about yourself or someone else, please contact a qualified healthcare provider or seek help from one of the resources listed above.

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Whole Milk vs. Reduced Fat Milks:

Which Should I Choose?

Marisa Colanzi, FCHS Intern, RCE of Gloucester County

Luanne Hughes, MS, RDN, FCHS Extension Educator, Gloucester County



Dairy milk can be an important part of a healthy lifestyle, but a debate exists about what kind is best to

drink: whole or reduced fat. There is no debate about which milk to choose early in life. Medical and nutrition experts like the American Academy of Pediatrics (AAP) and the Centers for Disease Control and Prevention (CDC) still recommend whole milk for growing children ages 12-23 months. After 23 months, however, the debate takes shape. Currently, no public health authorities or medical/nutrition professional associations recommend the inclusion of whole milk after 23 months, citing health benefits of the lower fat content of reduced fat milks on prevention of chronic diseases like diabetes and heart disease. Conversely, some research and the new Dietary Guidelines for Americans (DGA) propose that full-fat dairy with no added sugar can be consumed in moderation throughout life. So...which should you choose, reduced fat or whole milk?

Comparing Whole Milk and Reduced Fat Milks:

Both whole and reduced fat milk (2%, 1%, and nonfat) are good sources of protein, calcium, vitamins A and D, and potassium. The main difference between milks is their calorie and fat profile and source of Vitamin A and calcium:

✓ Calorie and Fat Profile:

Serving size is 8 fluid ounces

- ◆ **Reduced Fat Milk** contains fewer calories and less total fat, no saturated fat, and fewer calories than whole milk.
- ◆ **Whole Milk** is higher in calories and contains more total fat, saturated fat, and beneficial short-and medium-chain fatty acids than reduced fat milks. While whole milk does contain small amounts of omega-3 fatty acids, unless specifically labeled as "DHA Omega-3" or from grass-fed cows, it is not a primary source for significant omega-3 intake. Foods like fatty fish, nuts, avocados, olive and canola oils, are much richer in omega-3s.

✓ Source of Vitamin A and Calcium:

- ◆ **Reduced-Fat Milks:** Producers add Vitamin A and calcium to reduced-fat milks to replace the vitamin A and calcium lost when fat is removed. Reduced fat milks have slightly more (1%-2%) calcium than whole milks.
- ◆ **Whole Milk:** While some reduced fat milks contain more Vitamin A than whole milk, many producers also add vitamin A to whole milk to ensure consistent levels.

What's in Your Milk? A Breakdown of Nutrients in Each Type of Milk

Nutrient	Whole Milk (3.25%)	%DV	Reduced-Fat Milk (2%)	%DV	Low-Fat Milk (1%)	%DV	Fat-Free Milk (Skim)	%DV
Calories	152 kcal	—	122 kcal	—	106 kcal	—	84 kcal	—
Total Fat	8 g	10%	5 g	6%	2 g	3%	0 g	0%
Saturated Fat	5 g	25%	3 g	15%	1 g	5%	0 g	0%
Total Carbohydrate	12 g	4%	12 g	4%	12 g	4%	12 g	4%
Total Sugars	12 g	—	12 g	—	12 g	—	12 g	—
Protein	8 g	16%	8 g	16%	8 g	16%	8 g	16%
Calcium	306 mg	24%	309 mg	24%	310 mg	24%	325 mg	25%
Vitamin D	2.39 mcg	12%	2.77 mcg	14%	2.61 mcg	13%	2.71 mcg	14%
Vitamin A	80 mcg	9%	203 mcg	23%	143 mcg	16%	157 mcg	17%
Potassium	374 mg	9%	390 mg	8%	391 mg	8%	411 mg	9%

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How Do I Choose Which Milk to Drink?

Whole milk and reduced fat milk both provide essential nutrients that boost overall health, with minor differences in calorie and fat content. While it's true that some research suggests that the fatty acid profile and food matrix of whole milk could offer potential health benefits, larger and more inclusive studies suggest that reduced fat milk may be associated with lower health risks than whole milk. Until all medical and nutrition experts develop a cohesive set of recommendations, your choice of milk may come down to your age, health history, and personal preference.

The most effective way to promote good health through nutrition is to focus on overall dietary quality. Scientific evidence supports eating a variety of nutrient-dense whole foods – including dairy products – as part of a healthy eating pattern. Health outcomes (like heart disease, obesity, or diabetes, for example) are influenced more by overall diet quality and calorie intake than by an isolated focus on individual nutrients and foods, like dairy fat. Choose foods to manage total calories and saturated fat intake. The type of milk you select should fit into a reasonable total diet that limits saturated fat to 10% daily calories. Milk lovers must be mindful that drinking more whole milk makes it harder to keep saturated fat intake below the recommended 10% of daily calories. Ultimately, milk selection should reflect both individual health needs and the broader goal of maintaining a balanced, nutrient-dense diet.

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Simple Ways to Add More Protein

- ◆ Think protein first when planning meals: decide on the protein source, then build the rest of the meal around it.
- ◆ Munch on high-protein snacks: cottage cheese or Greek yogurt with fruit, hummus with vegetables, string cheese, or hard-boiled eggs.
- ◆ Double up on familiar foods: add extra beans to soups and chili, extra chicken to salads, or extra tofu to stir-fries.
- ◆ Choose higher-protein versions of everyday foods: milk instead of juice, Greek yogurt instead of regular yogurt, nut butter instead of jam.

The Bottom Line

Protein is not just for athletes; it is a lifelong nutrient that supports growth, strength, and overall health. By choosing a variety of protein-rich foods and including them regularly throughout the day, individuals of all ages can support their bodies and stay strong across the lifespan!



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Ten Ways to Improve Your Financial Wellness

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



Financial wellness is a state of well-being where individuals are able to:

- ✓ **Manage finances effectively** (e.g., adhering to a budget, repaying debt, and saving for emergencies)
- ✓ **Meet current financial obligations** (e.g., paying bills and covering unexpected expenses)
- ✓ **Meet future financial obligations** (e.g., investing for future financial goals, including retirement)
- ✓ **Feel confident and in control** of their finances with a sense of security and resilience
- ✓ **Live a fulfilling and enjoyable life** without being burdened by financial stress



How do people achieve financial wellness? They follow time-tested “evergreen” financial management strategies. Below is a description of ten ways to improve your financial wellness:

- ◆ **Have Enough Money to Pay Expenses** - Doing this may involve increasing income, reducing or eliminating household expenses, or both. Ideally, no more than 15% to 20% of net pay should be spent on consumer debts (e.g., credit cards and loans) and no more than 40% to 50% of net pay for consumer debt and housing expenses
- ◆ **Set Aside Money for Emergencies** - Three to six months of essential living expenses is recommended, but any amount of savings is better than none. Keep the first three months very liquid (e.g., a high-yield FDIC insured bank account or a money market mutual fund with check-writing).
- ◆ **Set Written Financial Goals** - Goals provide an incentive to save and can “reality test” vague bucket list dreams. Set a specific deadline date and a cost figure (e.g., save \$10,000 toward the cost of a new car in five years).
- ◆ **Follow a Written Spending Plan (Budget)** - The best spending plans use accurate figures derived by tracking income and expenses for 1-2 months. Income should be equal to or greater than expenses. Expenses should include 1/12 the annual cost of occasional expenses (e.g., quarterly water bills) plus savings for future goals.
- ◆ **Save/Invest Regularly for Future Financial Goals** - Equity investments (e.g., stocks and growth mutual funds) are best suited for financial goals that are five or more years away (for reduced short-term market volatility). Consider investing automatically in a stock or mutual fund automatic investment plan and for retirement.
- ◆ **Increase Savings When Cash Flow Increases** - Good times to kick savings “up a notch” are: when you receive a raise or bonus, when you get a higher paying job, when a non-working spouse enters the labor force, when you get a new income source (e.g., a “side hustle”), and when expenses like child care or car loan payments end.
- ◆ **Establish a Personal Retirement Savings Account** - Options include investing in a traditional (pre-tax) or Roth (after-tax) retirement savings plan. This includes Roth and traditional individual retirement accounts (IRAs) and qualified employer retirement plans (401(k), 403(b), 457, and thrift savings plans, depending on your employer).
- ◆ **Diversify Your Investments** - Experts advise selecting more than one type of asset class (e.g., stocks, bonds, cash, and real estate) and different investments within each asset class (e.g., stocks from different industry sectors). Another way to diversify is to select well-diversified mutual funds and exchange-traded funds.
- ◆ **Purchase Insurance to Cover Large Risks** - The “large loss principle” states that individuals should insure against big financial losses instead of smaller ones. Large potential losses include disability, liability for losses to others, destruction of a home, large medical expenses, and loss of a household earner’s income.
- ◆ **Comparison Shop for Major Purchases** - The “Rule of Three” is where shoppers check at least three competing vendors to make an “apples to apples” comparison of prices and product or service features. Smart shoppers also inquire about available discounts and time their purchases to take advantage of the best deals.



Cold Weather Wellness

How to Keep Your Body Healthy This Winter

Mianna Patterson, MPH Dietetic Intern

Rachel Tansey, MA, FCHS Extension Educator, Monmouth County



As the temperatures drop, it's tempting to cozy up under blankets with a hot drink and forget about the world outside. However, cold weather brings its own set of challenges that can affect our bodies, making it crucial to adopt self-care practices that protect our health. With the right precautions and knowledge, you can keep yourself and loved ones healthy and safe this season. See below suggestions:

Common winter stress signs include:

- ◆ **Dry or Chapped Skin and Lips** happen as the humidity drops and heaters kick in. Your skin can lose moisture, leading to dryness, cracking and irritation. Chapped lips are especially common during winter months.
 - *Moisturize regularly* with a thicker, oil-based moisturizer to create a protective barrier.
 - *Use lip balm* with SPF and moisturizing ingredients like shea butter or petroleum jelly.
 - *Hydrate* by drinking plenty of water, dry indoor air can dehydrate your skin.
- ◆ **Frostbite** occurs when skin and underlying tissues freeze due to prolonged exposure in extremely cold temperatures. Fingers, toes, ears, and the nose are the most vulnerable.
 - *Dress in layers* to trap heat...don't forget to wear warm socks, gloves, hats, and scarves.
 - *Avoid tight clothing* as it restricts blood flow, making you more susceptible to frostbite.
 - *If frostbite occurs, get inside immediately* and gently warm the affected area slowly. Seek medical attention for severe cases.
- ◆ **Hypothermia** happens when your body loses heat faster than it can produce it, causing your core body temperature to drop to a dangerous level. Symptoms include shivering, confusion and numbness.
 - *Layer up with insulated, water resistant clothing* and wear hats, gloves, and socks.
 - *Take breaks inside* and keep moving to maintain circulation.
 - *If someone shows signs of hypothermia*, get them inside and warm them slowly with blankets, dry clothes, or warm (not hot) drinks. Seek medical attention immediately.
- ◆ **Seasonal Affective Disorder (SAD)** is caused by the lack of sunlight in winter months and can lead to mood challenges and feelings of depression. SAD is more than just the winter blues; it can affect your overall well-being.
 - *Increase exposure to natural light* by getting outside during the day, even if it's cloudy.
 - *Consider light therapy*, which mimics sunlight and can help improve mood and energy.
 - *Exercise regularly*, as physical activity boosts endorphins, helping to combat seasonal depression.
- ◆ **Winter Colds and Flu** can weaken your immune system, making you more susceptible to viruses. The flu and common colds are more widespread during colder months.
 - *Wash your hands* frequently and avoid touching your face to reduce the risk of infection.
 - *Dress warmly* to prevent chills that can compromise your immune system.
 - *Get your flu shot* before the winter arrives to reduce your chances of getting sick.If you catch a cold or flu: rest and hydrate. Over-the-counter medications can help ease symptoms but always check with a doctor if symptoms persist.
- ◆ **Joint Pain** is more common in colder months including joint pain for those with arthritis or pre-existing conditions. Cold weather can cause muscles to stiffen, leading to discomfort and reduced mobility.
 - *Stay active*: Gentle exercises like stretching, yoga, or walking can keep your joints mobile and reduce stiffness.
 - *Warm up* with hot showers or heating pads to ease joint pain.
 - *Consider supplements* like omega-3s or turmeric, which are known to help reduce inflammation.
- ◆ **Decreased Circulation** in cold weather causes blood vessels to constrict, which can lead to poor circulation, especially in hands, feet, and ears.
 - *Wear warm socks and gloves* to keep your hands and feet warm.
 - *Move regularly* to get your blood flowing and avoid prolonged periods of stillness.
 - *Massage your limbs* or use warm baths to improve circulation.



Embrace winter with confidence as cold weather can pose health risks, but with the right preparation, you can stay safe and enjoy the season. Dress in layers, moisturize, and care for your mental health to tackle winter's challenges. Stay informed, stay prepared, and embrace winter in good health!

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Portobello Risotto with Mascarpone blends earthy mushrooms with creamy mascarpone for comfort and nutrition. Packed with ingredients that support circulation and immunity, this dish is a delicious way to stay healthy throughout the season.



Healthy Recipe: Portobello Risotto with Mascarpone

www.tasteofhome.com/recipes/portobello-risotto-with-mascarpone/

Ingredients:

- 1 ½ cups of water
- 1 can of reduced sodium beef broth
- ½ cup chopped shallots
- 2 garlic cloves, minced
- 1 tablespoon of canola oil
- 1 cup of uncooked arborio rice
- 1 tablespoon minced fresh thyme or 1 teaspoon of dried thyme
- ½ teaspoon of salt
- ½ teaspoon of pepper
- ½ cup white wine or additional reduced-sodium beef broth
- 1 cup of sliced baby portobello mushrooms
- ¼ cup of grated parmesan cheese
- ½ cup of mascarpone cheese

Directions:

- In a saucepan, heat water and beef broth and keep warm. In another large saucepan, sauté shallots and garlic in oil for 2-3 minutes or until shallots are tender.
- Add rice, thyme, salt and pepper; cook and stir for 2-3 minutes. Reduce heat; stir in wine. Cook and stir until all the liquid is absorbed.
- Add heated broth, 1/2 cup at a time, stirring constantly. Allow liquid to absorb between additions. Cook just until the risotto is creamy and rice is almost tender, about 20 minutes.
- Add mushrooms and Parmesan cheese; stir gently until cheese is melted. Garnish each serving with 1 heaping tablespoon mascarpone. Serve immediately.

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