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## Ultra-Processed Foods: The Hidden Health Villain in Your Diet

From fast food to frozen dinners, many of the foods we consume today are heavily processed — or “ultra-processed” — and often come in pre-packaged forms that are high in calories, sugar and unhealthy fats. While they may be convenient and tasty, the rise of ultra-processed foods has been linked to a range of health problems, from obesity to heart disease.

Examples of ultra-processed foods include sugary drinks, candy, chips, fast food and frozen dinners. Typically, they're subjected to multiple processing methods that transform their taste, texture and appearance into something not found in nature. Think Frosted Flakes, Hot Pockets, doughnuts, hot dogs, cheese crackers and boxed macaroni and cheese.

### How to Reset Your Diet for Better Health

Getting ultra-processed foods out of your daily diet can be challenging, but it's an important step towards better health. Here are some tips for reducing your consumption of ultra-processed foods:

- 1. Choose whole foods:** Whole foods are foods that are in their natural state, such as fruits, vegetables, whole grains, lean proteins and healthy fats. These foods are typically more nutritious and less processed than their packaged counterparts.
- 2. Cook at home:** Cooking meals at home allows you to control the ingredients and avoid the added sugars, salt and unhealthy fats found in many packaged foods. Meal prepping and planning ahead can help make cooking at home more manageable.
- 3. Read food labels:** When buying packaged foods, read the labels and look for foods with fewer ingredients and minimal additives. Avoid foods with added sugars, high levels of sodium or unhealthy fats.
- 4. Eliminate sugary drinks:** Sugary sodas and sports drinks have many additives and little or no nutritional value. Substitute with sparkling water with lemon or lime, unsweetened teas or plain water or water flavored with real fruit.
- 5. Snack smart:** Choose whole food snacks, such as fruits, vegetables and nuts, over packaged snacks like chips, cookies and candy.
- 6. Be mindful of fast food:** Fast food is often high in calories, sodium and unhealthy fats. If you must eat fast food, choose options that are grilled, baked or steamed, and avoid fried foods.
- 7. Seek support:** Making dietary changes can be challenging, so seek support from family, friends or a registered dietitian who can help you stay on track and achieve your goals.

### Need Help While Shopping?

No problem, you can pull up a website on your phone called [truefood.tech](https://www.truefood.tech). On the site you can type in a food that you want to buy — such as chicken nuggets or breakfast cereal — and in response the site will show you dozens of brands and recommend the least processed versions.

# Supporting Mental Health for All: The Importance of Minority Mental Health Awareness Month

July is National Minority Mental Health Awareness month, a time to raise awareness of the mental health disparities that impact minority communities in the United States. While mental health affects everyone, minority communities often face unique challenges that can make it difficult to access the care and support they need.

According to the National Alliance on Mental Illness (NAMI), minority communities are more likely to experience poverty, homelessness and discrimination, all of which can contribute to mental health challenges. Some minorities face cultural and linguistic barriers that can make it difficult to access mental health care. Other obstacles may include lack of or insufficient health insurance, lack of racial and ethnic diversity among mental healthcare providers, lack of culturally competent providers, financial strain and stigma.



## Getting the Mental Health Care You Need

If you are seeking mental health care, there are several things you can do to help ensure that you receive quality care:

- 1. Look for providers who are culturally sensitive and linguistically competent:** Seek out mental health providers who are knowledgeable about your culture and language. They are more likely to understand your unique needs and provide care that is respectful and appropriate.
- 2. Ask questions and be an active participant in your care:** Don't be afraid to ask your mental health provider questions about their approach to treatment and what to expect. Be honest about your concerns, symptoms and experiences, and work with your provider to develop a treatment plan that works for you.
- 3. Advocate for yourself:** If you feel that your mental health care needs are not being met, don't hesitate to speak up. Let your mental health provider know about your concerns and work with them to find solutions.
- 4. Seek out support from peers and support groups:** Connecting with others who have similar experiences can be a valuable source of support and validation. Look for support groups or peer-led programs that are specific to your cultural or ethnic background.
- 5. Take care of your overall health:** Maintaining good physical health can help to support your mental health. Make sure to eat well, exercise and get enough sleep. Consider incorporating stress-reducing practices like meditation, yoga or mindfulness into your daily routine.

Remember, quality mental health care is your right. By being an active participant in your care and seeking out providers who are culturally competent, you can help to ensure that your mental health needs are being met. Don't be afraid to ask for help and know that you are not alone in your experiences.

### For more information:

HHS Office of Minority Health (OMH):  
<https://minorityhealth.hhs.gov/>

NAMI: [nami.org](https://nami.org)





# Staying Safe and Healthy During Summer Picnics and Outdoor Events

Summer is a great time to enjoy the outdoors, and picnicking and attending outdoor events are popular activities. When you combine 4th of July celebrations, sports and other outdoor fun plus the warm weather, you've got a month full of eating and playing outdoors.

To ensure a safe and healthy experience, here are some tips:

- **Prepare and store food safely:** Bring plenty of ice or frozen gel packs to keep food at a safe temperature. Store raw meats and seafood separately from other foods and cook them to the appropriate temperature.
- **Stay hydrated:** Bring plenty of water and avoid sugary drinks or alcohol that can dehydrate you.
- **Bring non-perishable foods:** Limit the number of perishable foods on the menu. Bring baked potatoes or popcorn instead of potato salad or macaroni salad; dried fruit or fruit cups in their natural juices instead of a cut up fruit salad; and other non-perishable snacks such as trail mix or nuts.
- **Protect yourself from the sun:** Wear sunscreen (SPF 30+), a hat and sunglasses to protect yourself from the sun's harmful rays.
- **Bring bug repellent:** Use insect repellent to avoid bites from mosquitoes and ticks.
- **Avoid hazardous areas:** Stay away from areas with high grass, brush or wooded areas to avoid contact with ticks and other wildlife.
- **Be prepared for emergencies:** Bring a first aid kit, emergency contact information and any necessary medications.

By following these tips, you can help ensure a safe and enjoyable experience when picnicking or attending outdoor events this summer.





# Saving for Your Child's College

As the cost of college continues to rise, many parents are understandably concerned about how they'll be able to afford it. Saving for your child's college education can seem overwhelming, but starting early and being strategic can make a big difference. With a solid plan and the right tools, you can help ensure that your child has the financial resources they need to pursue their dreams. Here are some ideas to consider:

- 1. Set up a 529 Plan.** A 529 plan is a tax-advantaged savings plan designed specifically for college expenses. Contributions to a 529 plan grow tax-free, and withdrawals are tax-free as long as they're used for qualified education expenses. There are two types of 529 plans: prepaid tuition plans and savings plans. A prepaid tuition plan allows you to purchase tuition credits at current prices, which can be used in the future when tuition costs have risen. A savings plan allows you to invest your contributions in various investment options, such as stocks and bonds, to grow your savings. Check with your state to see if they offer a 529 plan and learn more about the options available.
- 2. Start a Roth IRA as a College Fund.** A Roth IRA is typically for retirement, but it also can be an excellent vehicle for many taxpayers to invest after-tax dollars while shielding earnings and future growth from taxes forever — as long as appropriate distributions are made.
- 3. Invest in mutual funds.** Mutual funds are diversified investments managed by a financial advisor or bank investment specialists. Mutual funds — a popular choice for retirement plans — let you invest money in several different securities, including stocks and bonds. Earnings depend on mutual fund performance and may come from capital gains, dividends or bond coupon payments.
- 4. Put money into a custodial account.** Custodial accounts are savings accounts that come in two varieties: Custodial accounts (also called UGMAs and UTMA) are savings accounts that come in two varieties. They hold virtually the same assets, such as cash, stocks and mutual funds, but UTMA can also hold physical assets like real estate. There's no limit in how much money you can put into a UGMA or UTMA, but this option is best with a child whom you believe is responsible. Your child will legally be able to use the money in the account — for college or anything else — when they turn 18.

**It's never too early** to start thinking about a college savings plan. Whether your child is a baby or a teenager, the best time to start a college fund is now! Making the right plan for your children's future starts with understanding all of your investment options. Connect with a qualified investment professional to create a solid foundation for future education expenses.

