

## Eating the Right Foods for All-Day Energy

*Having plenty of zip to meet the demands of your job and personal life starts with your diet.*

*To maintain your energy level, your body breaks down the food you eat into glucose (blood sugar) — the body's main fuel — and sends a steady stream of it to your cells.*

*But here's the trick: "To feel energized throughout the day, your blood-glucose level should stay within a certain range," says Neva Cochran, M.S., R.D., a Dallas-based nutrition consultant. "If your blood glucose drops too low — which can happen if you go too long without eating — you're going to feel lightheaded and lethargic."*

*If you eat the wrong kinds of foods, your blood glucose can spike and drop, eventually causing the same symptoms.*

*With this in mind, here's how to eat for all-day energy and keep your blood-glucose level stable.*

### **Don't skip meals**

Not eating meals is one of the fastest routes to low blood sugar.

If you skip breakfast, your ability to concentrate will likely suffer all morning. Skip lunch, and by 3 p.m. your energy level and concentration will inevitably crash.

The reason: "Your brain needs glucose to function," says Ms. Cochran.

To keep your blood glucose from dipping, and thus zapping your physical and mental energy, eat three meals or six smaller meals a day consistently and don't go more than four hours without eating something.

### **Balance meals**

Make sure your meals include a mix of complex carbohydrates — such as grain products, fresh vegetables and fruit, beans, lentils and other legumes, protein, and some fat.

At breakfast, have waffles topped with fresh fruit (both are mostly carbohydrate) and a cup of low-fat or nonfat yogurt (a mix of protein, carbohydrate, and fat).

At lunch, have a ham-and-cheese sandwich on whole-grain bread (this provides protein, fat, and carbohydrate) and a piece of fruit (this is mostly carbohydrate).

"A combination of carbohydrates, protein and fat helps moderate blood-glucose absorption so your blood sugar rises gradually," says Ms. Cochran.

On the other hand, if you eat only carbohydrates, such as the fruit alone, your blood-glucose level will rise and drop quickly, leaving you hungry and low on energy within an hour or two after you eat.

Similarly, "if you only eat protein, you'll get calories, but they won't kick in fast enough to make you feel energized when you need it," says Ms. Cochran.

## Snack smart

To counteract energy lulls you feel during the day, eat snacks that mix carbohydrates, protein, and fat.

Good energy-sustaining snacks include low-fat yogurt with fruit; cheese and crackers; an apple with peanut butter; and low-fat cookies, such as graham crackers or gingersnaps, and a glass of skim milk.

If you experience an energy low that makes you feel shaky or keeps you from focusing on your work, opt for a carbohydrate-rich snack, such as a whole-grain breakfast bar or a glass of fruit juice.

"Doing so will raise your blood-glucose energy levels quickly," says Ms. Cochran. "Either way, be sure to keep your snack light to avoid weight gain."

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## Top Ten Questions on Filing Taxes

*How long should I keep my tax papers? If I can't pay my taxes, should I file my return anyway? Can I get an extension to pay a tax without penalties and interest? These are a few of the frequently asked questions you can find answered in this article.*

### **How long should I worry if I haven't filed tax returns that I should have filed?**

Probably six years. The government has six years from the date the nonfiled return was due to criminally charge you with failing to file. (There is no time limit, however, for assessing civil penalties for not filing. If you didn't file for 1958, you still have an obligation if you owed taxes for that year.) Not until you actually file a return does the normal audit time limit — three years — and collection time limit — ten years — start to run.

Don't overworry about a nonfiled return due more than six years ago if you haven't heard from the IRS. The IRS usually doesn't go after nonfilers after six years.

### **If I can't pay my taxes, should I file my return anyway?**

Yes. Filing saves you from the possibility of being criminally charged or, more likely, from being hit with a fine for failing to file or for filing late. Interest continues to build up until you pay. Of course, filing without paying will bring the IRS collector into your life, but he or she will be friendlier if he or she doesn't have to hunt you down. The sooner you start filing, the better.

### **Can I get an extension to pay a tax without penalties and interest?**

Probably not. Although you can get extensions to file your tax return, you still must pay by April 15 or the IRS can impose a penalty and charge interest. You can try pleading hardship on IRS Form 1127 to get up to six months extra to pay, but the IRS may require that you post a bond or mortgage, which is impractical for

most people. Few payment extensions are granted. Even then, only penalties, not interest, stop accruing. Form 1127 works best in requesting an extension to pay estate taxes.



## **My state had an amnesty period for nonfilers. Can I ever hope the IRS will have one?**

Maybe — the idea is frequently kicked around in Congress. However, the IRS has always opposed tax amnesty legislation, which lets nonfilers come forward without being criminally prosecuted or civilly fined. The IRS's reasoning is that after the amnesty period expires, significant numbers of people won't file, expecting another amnesty. Based on the success of various states trying, the IRS may be wrong.

## **Is it true that the IRS pays rewards for turning in tax cheaters?**

Yes, but you don't get the reward until the IRS collects from the cheater, which is far from a sure thing. The IRS pays about 8% of the first \$100,000 it collects and 1% of the balance. Identities of informers are kept secret, but tax cheats usually know who reported them — mostly ex-spouses or disgruntled business associates.

In a recent year, the IRS paid out a paltry \$1.5 million for tips, on \$72 million collected. The IRS places low priority on investigating tips and paying rewards. Typically, you will never know what action, if any, is taken on your tip, but if you want to try it, submit IRS Form 211.

## **What should I do if I don't get my refund?**

If you filed your tax return at least eight weeks ago, call the IRS tax refund hotline at 800-829-4477, Monday - Friday, 7:00 a.m. to 11:30 p.m. Or, call the 24-hour assistance number at 800-829-1040 and request assistance from the taxpayer advocate.

If you filed your return on or before April 15 and don't receive your refund until after May 31, the IRS must pay you interest.

If you never get a refund, it may have been intercepted to pay any of the following:

- State or federal taxes you owe.
- A defaulted student, SBA, or other federal government loan.
- Delinquent child support.
- A public benefit overpayment (such as HUD, VA, or Social Security).

In these situations, you are supposed to be notified in writing, but don't count on it.

## **Who has access to my IRS file?**

Federal law makes IRS files private records. The law has many exceptions, however. IRS files can be legally shared with other federal and state agencies. (Most leakage comes from result of sloppy state agencies that are granted access to IRS files.) Furthermore, IRS employees have been caught snooping, and computer hackers have broken into government databases. While violation of the Privacy Act is a crime, rarely is anyone prosecuted for it, though IRS personnel can be fired if caught.

## **Can the IRS charge me interest if I was incorrectly sent a refund and the IRS now wants it back?**

It depends. The Internal Revenue Manual states that "taxpayers should not be held liable for interest on erroneous refunds if the IRS was clearly at fault and the taxpayer is cooperative in repaying." However, if you caused the erroneous refund and now can't repay it, the IRS can and will charge interest.

## **How legitimate are the claims by tax experts that you don't have to pay income taxes?**

Not at all. These con artists can be convincing, but they are not legit. Constitutional arguments against the tax laws are routinely dismissed by courts, and their proponents are fined or jailed. More sophisticated scams involve multiple family trusts, limited partnerships, and credit cards issued by offshore banks. While these schemes can confuse and slow down the IRS, they are bogus, period.

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## How to Establish Healthy Communication with Your Children

*Communicating with your children is essential to their growth; it helps them develop good relationships with others and helps them maintain a more positive outlook on life. As a result of frequent and consistent communication, your children will be better able to put their feelings into words and develop healthy coping, problem solving, and negotiation skills.*

As an added benefit, your children won't be the only ones that learn valuable skills from communication. You'll benefit as a parent, too. By keeping an open ear to your children, they are more likely to come to you for guidance, and you're more likely to know what's going on in their lives. This will help establish a strong bond that both you and your children can enjoy.

### **Follow these simple steps to establish and maintain healthy communication with your children:**

#### **Be available**

If you're not available, your child can't communicate with you. It's important to set aside at least ten minutes a day to talk with your child. Get into the routine that can remain consistent so that, even with limited time, your child can rely on this as a consistent and dependable part of his or her schedule. For example, try to have dinner together every night or make time at bed time to sit and talk while you tuck your child in.

#### **Be a good communicator**

To have healthy communication with your children, you'll need to be a good communicator. When speaking to your children, make sure that your words, tone of voice, and actions send a consistent message. It is also helpful to use words that describe and explain how you feel. For example, instead of shouting about why your child didn't finish his or her daily chores, tell your child calmly that it made you upset to see that tasks were left unfinished.

#### **Be a good listener**

If you think back to when you were a kid, you may remember that you didn't always feel understood. Your child may feel the same way at certain times, but you can help by being a listening adult. Invite your child to talk about how they feel, even if they are upset. When your child feels really listened to, he or she will feel better about the problem and feel that you think it's important and understand.

#### **Show empathy and understanding**

Take time to understand what your child is feeling, even if you disagree with him or her. Listen to what's expressed, restate it, and ask if you correctly understood what was said. This will show that you acknowledge your child's feelings and that you understand what's happening in your child's life.



## Be a good role model

Young children tend to mimic their parents' behavior, so if you make a habit to speak about your feelings instead of shouting about wants or demands, your children will follow suit. One of the best ways to show your children how to communicate effectively is by setting an example and modeling positive behaviors.

*Written by Life Advantages - Author Delvina Miremadi ©2013*

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