

OnTrack to Wellness

Brought to You by the NYC Transit HR Benefits Wellness Team

March 2019

The Health Promotion and Wellness Newsletter

3.2019



Eating Plan for Life

By Cara Rosenbloom, RD

Before you try another fad diet that's likely to fail, consider a better option: The best approach for improved health and weight control is to develop a personal plan — one you can stick with and enjoy. Diets that are too restrictive, unaffordable or boring won't work for you long term.

The right eating plan for you should match your taste buds, daily schedule, finances and health needs. That's a lot to think about. Consider these 5 factors to help you find the best plan for you:

- 1. Does it include foods that you love?** Restricting your favorite foods may leave you unhappy and is not sustainable for long. Make sure you love what you eat.
- 2. Does it allow you to socialize?** Some diet plans are so limited that it's difficult to travel or dine with friends and family. If your diet is keeping you isolated, you need to rethink it.
- 3. Is it simple and affordable?** A sign of failure is spending too much time sourcing ingredients and too much money on them. The plan needs to fit your lifestyle.
- 4. Does it support physical activity?** Eating well is only part of the equation. Regular exercise is important for reducing disease risk, maintaining a healthy weight and improving your mood.
- 5. Does it provide the nutrition that your body needs?** It's important that the food you choose is both enjoyable and nourishing. Restricting food can lead to nutrient deficiencies. See a dietitian to ensure your nutrient needs are being met.

Signs You Need Medical Care

By Elizabeth Smoots, MD, FAAFP

Worrisome health symptoms can show up unexpectedly. When you're concerned but unsure the problem warrants a health care visit, call your health care provider's office and ask about it. Many medical offices have staff available to answer these calls.

Generally, we see our primary care providers (PCP) for non-emergency symptoms and preventive care. Your PCP knows you best and can provide continuous care. Examples of non-emergency conditions: persistent symptoms such as urination or bowel changes, unintentional weight loss, emotional changes, joint pain, congestion or coughing.

For urgent problems after office hours, learn your provider's procedure. If you can't see your provider, here are tips for getting medical care:

- 1. Call 9-1-1** for life-threatening conditions such as severe chest pain or stroke. Serious conditions include:
 - Difficulty breathing.
 - A possible heart attack: chest pain, which may radiate to an arm or jaw, with sweating, vomiting or dizziness.
 - A possible stroke: facial drooping; weakness or numbness on 1 side of the body; sudden trouble with walking, talking or vision; sudden severe headache; or loss of consciousness.
 - An injury that threatens life or limb.
- 2. Go to the emergency room (ER):** Following are some reasons to use an ER. Have someone drive you to the ER or call 9-1-1 if you have:
 - Heart attack or stroke signs (noted above).
 - Sudden confusion or a change in mental status.
 - Serious burns or a fever with rash.
 - A head injury or concussion; an eye injury.
 - Fainting or seizures.
 - Severe cuts that may need sutures; facial lacerations.
 - Fractures or dislocated joints.
 - Severe cold or flu symptoms.
 - Bleeding during pregnancy.
 - Severe abdominal pain with or without vomiting.
- 3. Consider an urgent care center,** which offers services after hours and weekends and beyond a typical primary care office. Check your health care plan for benefit details.



Illnesses or injuries that are not life threatening but need immediate attention can be treated at an urgent care center. Examples include fever without a rash; severe or persistent abdominal pain, vomiting, diarrhea, dehydration, flu symptoms, strains and sprains, or small cuts that may need stitches.



Produce Primer

By Cara Rosenbloom, RD

Fruits and vegetables are the cornerstones of nutrition. Do you often buy fresh produce and find that it spoils before you enjoy it? Here are some tips to keep your produce fresh and flavorful longer:

Buy quality: If fruit or vegetables are already soft, mushy or moldy in the store, they will spoil very quickly at home. So spend your money on hardier produce. Look for items with no cuts, bruises or soft spots.

Store separately: As fruits ripen, they naturally release ethylene gas. This can cause neighboring vegetables to ripen more quickly and spoil faster. Store your fruit and vegetables in separate fridge sections. If your fridge only has 1 drawer for produce, tuck your vegetables into it and store fruit in a separate bowl or basket.

Invest in vegetables: They generally stay fresh longer than fruits. The flavor of carrots, beets, fennel, celery, broccoli and cauliflower doesn't change very much whether they have been in the fridge 1 day or 10 days.

Rely on the freezer: Frozen vegetables and fruit reduce preparation time. No need to wash and chop — they go from the freezer into recipes easily. Plus, frozen produce stays fresh for up to 1 year, reducing waste.

Room temperature: Some items store best unrefrigerated. This includes tomatoes, bananas, potatoes, garlic, onions, squash, lemons and limes.

Bag it: Berries and grapes store well in plastics bags with tiny holes to release moisture, which keep the fruit fresh longer. Mushrooms don't do well in plastic bags; instead, keep them in paper bags.

Trim the stems: Beets, carrots, turnips and kohlrabi can last for several months in the fridge; just remove the leafy greens before storing them. You can stir-fry the greens or use them to make pesto.



“It always seems impossible until it's done.”

— Nelson Mandela

March is Colorectal Cancer Awareness Month.



Q: Colorectal cancer screening types?

A: The American Cancer Society (ACS) says the best way to prevent death from colorectal cancer is to stay current with screening. Colorectal cancer is the second leading cause of cancer deaths in the U.S., for women and men combined. But half of these deaths may be prevented with regular screening.

The ACS recommends these screening options for average-risk people starting at age 45:

Fecal occult blood or fecal immunochemical test: once a year.

Fecal DNA test: every 3 years.

Flexible sigmoidoscopy: viewing only the descending colon with a lighted tube every 5 years.

Colonoscopy: inspecting the entire colon with a lighted tube every 10 years.

Computed tomography colonography: X-ray to find colorectal problems every 5 years.

People at increased cancer risk may need to start screening earlier or more frequently. Consult your health care provider about the best screening time and type for you.

— Elizabeth Smoots, MD, FAAFP



March 17-23 is Poison Prevention Week.

To prevent accidental poisoning, the American Association of Poison Control Centers recommends you:

1. Keep the national poison helpline number stored in your cell phone or posted by your home phone in case of emergency. Call **1-800-222-1222** or text **POISON** to **797979** to save the number in your cell phone.
2. Store medicines and hazardous materials out of sight and reach of children. Always keep these substances in original, child-resistant containers.
3. Read and follow labels and directions before you use them or administer to children.
4. Detect invisible threats by putting a carbon monoxide detector in your home.



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Helping You Be Your Best.

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Your Eyes at Work

Approximately 2,000 U.S. workers experience job-related eye injuries daily, according to the National Institute for Occupational Safety and Health. Thousands more experience eyestrain, dry eyes and vision issues brought on by overuse of electronic screens. Protect your eyes and your vision at work. Here's how.

On a screen:

- ✓ **Place** your monitor 20 to 26 inches away and slightly below eye level.
- ✓ **Adjust** the size of text and images on your screens so you can see them easily.
- ✓ **Change** the position of lighting or use a filter to reduce glare on your screen.
- ✓ **Take** a break for 10 minutes out of every hour to look up, look around and blink.

For industrial, manufacturing and health care jobs:

- ✓ **Always** use eye protection. According to the Bureau of Labor Statistics, 3 out of 5 people who experienced eye injuries at work were not wearing proper eye protection.
- ✓ **Make** sure your eye protection is the right kind for the task.
- ✓ **Be** aware of eye hazards, such as particles (concrete, metal, wood, etc.), chemical splashes or fumes, radiation (heat, ultraviolet light, lasers), and bodily fluids.



Guard your precious eyesight: Get a professional eye exam annually, or promptly if you are experiencing blurry vision, eye irritation, eye pain or other problems.

Move More, Work Better

Interspersing work with movement or even moving while you work may increase your productivity and energy.



10 ways to move more today:

- 1 Schedule a walking meeting either outdoors or in hallways.
- 2 Get a group together to walk at lunch or during breaks.
- 3 Take the stairs instead of the elevator, or take the elevator part of the way.
- 4 Do bicep curls or shoulder presses with a full water bottle at your desk.
- 5 Do tricep dips on the edge of your desk.
- 6 Take a stretch break once each hour.
- 7 March in place or do calf raises or squats while waiting for your document to print or while on a phone call.
- 8 Walk to converse with a coworker in person instead of calling or sending an instant message.
- 9 Use a pedometer or fitness tracker and challenge yourself to take 10,000 steps per day.
- 10 Vary your work tasks by cleaning your workspace, walking to put or throw things away or filing and organizing.

Note: Get your supervisor's OK before exercising at your desk.



5 Secrets to Teaching a Workshop

Have you been tapped to run a workshop for clients or coworkers? Here's how to share your expertise 5 ways:

1. **Stay focused.** Keep your focus narrow, and specify what knowledge or skills participants will walk away with.
2. **Make it interesting.** Plan ahead for hands-on fun, and offer challenging group or individual exercises that encourage participation and get people involved with what they are learning. **Note:** Visuals should support, and not duplicate, your handouts.

3. **Practice.** Rehearse your speaking portions ahead of time with your visual aids, handouts and other materials, so you stay within your allotted time limit and don't eat into participants' workshop time.
4. **Plan for space.** Ensure that you have space reserved that will comfortably accommodate your workshop, the number of attendees and any technology or visual aids you plan to use.

5. **Mix it up.** During the workshop, encourage people from different departments or with different skill sets to team up, or switch up partners and groups frequently to create dynamic energy. It takes preparation and an organized presentation to run a workshop smoothly. Your participants will appreciate the effort — and you may learn something, too.



If you're feeling disorganized or falling behind, you might be searching for the perfect tool to get you back on track. Unfortunately, too many time management tools people buy go unused. How do you choose the right ones for you?

Recognize a tool won't fix everything. Good tools can help enhance your skills, but you also must develop good overall habits and processes for them to work well.

Choose something you like. You won't use an electronic time management program or app if you dislike computers or mobile devices, just as a multifaceted management system won't work for you if you find it intimidating.

Keep it simple. Choose tools that directly relate to the issues you want to solve. For example, if you have trouble keeping appointments or remembering dates, a synchronized calendar app might work for you. If you need help prioritizing or directing your efforts toward important tasks, a system that sets goals and budgets time is a good choice.

Choose the tool you like, and learn to use it well. Keeping track of too many tools at once leads to redundancy and wasted time.

Do you ignore online security warnings? Research from Brigham Young University showed that college students tended to ignore multiple web security and malware warnings that popped up as they surfed the Internet. They ultimately were surprised by a false message saying their computer had been hacked and would become inoperable.

Cyber security only works if people respect warnings and follow directions to keep their systems safe. Protecting your laptop, tablet or other devices will save you time, money and technological headaches.



Beware of text neck.

Researchers estimate that people spend between 700 and 1,400 hours per year hunched over mobile devices. As you bend forward, the weight of your head drags heavier on your cervical spine, increasing to 60 pounds at a 60-degree angle. That's like having an

8-year-old child hanging from your neck, according to *The Washington Post*. Over time, according to National Library of Medicine researchers, this can cause serious wear and tear on the spine. Hold your device up so your head is as level as possible, and avoid long stretches typing on mobile devices.

Start the Day Right

How you start your morning can set the tone for your entire day. Greet the day right with these strategies.

Go to bed earlier. You'll feel less sluggish in the morning if you start out with a good night's sleep behind you.

Avoid the snooze button. Get up on time so you won't start out the day rushed and stressed. If you like time to linger in bed, set your alarm for 20 minutes earlier.

Reflect. Spend time in quiet reflection, read or listen to music, or do some stretching.

Exercise. Starting out the day with movement immediately gets your energy level up and clears your head. Plus, getting your exercise in first thing means you won't put it off.

Nourish yourself. Avoid sugary breakfast foods full of empty calories. Instead, eat a nourishing morning meal that includes some lean protein and whole grains to fill you up and keep blood sugar levels steady.

Turn off media. Consider skipping online and TV news, especially if they make you feel worried or stressed. Instead, focus on peaceful, positive ways to prepare for the day ahead.



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Safety Around the Clock. 3.2019



Workplace Eye Wellness Month.

All EYES on Safety

It's estimated that 90% of all workplace eye injuries can be prevented by using appropriate eye protection. Here are some guidelines for saving your eyesight on the job:

Don't rely on prescription lenses or contact lenses to protect your eyes.

Make sure safety eyewear is suitable for the type of hazard — safety glasses, goggles, face shields, full-face respirators or hoods — some hazards may require two layers such as both goggles and face shields.

Confirm that eye protection has Z87+ marked on the frame or lens; make sure it is comfortable and allows for peripheral vision.



Examine safety eyewear before each use to make sure there are no cracks, holes, scratches or other damage. If damaged, replace it.

Keep eye protection clean and well maintained. Dirty or scratched lenses will reduce your vision.

Know where your workplace eyewash station is located, just in case.



Using a wood chipper to grind up some fresh mulch? Read the manual first. If you are unsure about something, ask a supervisor. Then follow this advice from OSHA:

- 1 **Wear appropriate protective gear** before operating a wood chipper including eye and hearing protection, a hardhat and gloves. Tuck in shirts, tie back long hair, and don't wear jewelry, loose clothing or anything with strings or cuffs.
- 2 **Inspect and maintain chippers before using.** Make sure all parts and safety devices are functioning properly. Don't use chippers with cracks, broken or missing parts.
- 3 **Designate someone to spot for you** near the emergency shut-off device.
- 4 **Make sure there aren't any foreign objects** in the infeed area before starting it.
- 5 **Check all wood** to make sure there are no nails or other metal objects in it before feeding it into the chipper.
- 6 **Don't stand, sit or climb on any part of the chipper** or stand in front of the feed table while the chipper is running. Stand to the side of the infeed chute when feeding material into the chipper to reduce your chances of getting your limbs or clothing caught.
- 7 **Keep your hands and feet away from the infeed chute area** while running the chipper. Don't push material in with your hands. Instead use a tool or long branch.
- 8 **Feed branches into chipper butt end first** and place shorter branches on top of longer ones.
- 9 **Place small debris into trash cans** instead of the chipper.
- 10 **Shut down the chipper,** employ lockout-tagout (if necessary) and take the ignition key when leaving the chipper unattended.

March 17-23 is National Poison Prevention Week.



Poison PREVENTION

The American Association of Poison Control Centers shares these 4 tips to prevent accidental poisoning:

- 1] **Keep the national poison helpline number stored in your cell phone** or posted by your home phone in case of emergency. Call **1-800-222-1222** or text **POISON** to **797979** to save the number in your cell phone.
- 2] **Store medicines and hazardous materials out of sight and reach of children.** Always keep these substances in original, child-resistant containers.
- 3] **Read and follow labels and directions** before you use them or administer to children.
- 4] **Detect invisible threats** by installing a carbon monoxide detector in your home.





March 10-16 is National Patient Safety Awareness Week.

Patient Precautions: Be An Advocate

If you become an advocate for a relative or friend when he or she receives health care, here's what you need to know:

Make sure you are allowed to be an advocate. If it is an emergency situation and the patient is your parent or child, institutions can usually share medical information. However, sometimes you will need medical power of attorney or a signed HIPAA authorization form. Do this before an emergency occurs.

Educate yourself. Research the disease or injury that the patient is being hospitalized for — read pamphlets, consult reputable websites (e.g., cdc.gov, heart.org), and ask medical experts questions about things you don't understand.

Be prepared. Have a list of questions prepared before meeting with doctors and nurses. Some things to consider: medication amounts and times; staffing patterns; past health experiences; dietary needs; likes and dislikes and goals for recovery. It's always wise to bring the patient's medical records including allergy information.

Visit during doctors' rounds. Doctors typically have a schedule for making rounds (when they visit patient bedsides). This is the time to ask questions.

Ask questions. Use your prepared list of questions to get answers you need; if questions aren't answered, follow up.

Trust your instincts. If something doesn't feel right or the patient complains, check into the issue to make sure he or she gets the best care.

Understand insurance. Know what the patient's health insurance covers and what it doesn't cover so the patient doesn't have surprises to deal with when he or she recovers.

Find out the next steps. Will your patient require follow-up care? Rehabilitation? What's the expected time for recovery?

Tip: If you or someone you trust cannot be there for the patient, consider hiring a private health care advocate.



SAFETY CORNER



Traveling SMART

If you're a woman traveling alone, there are special precautions to take. First, realize that in certain countries, people may not be used to women traveling alone. **Best bet:** Read about your destination's customs and attitudes toward women to help you navigate your stay. For example, in some countries just eye contact can trigger aggressive behavior. Some other tips:

- **Register** with your local embassy if traveling abroad.
- **Don't** specify where you are staying and don't announce it in public.
- **Never** leave your drink alone. Take it with you to the bathroom or the dance floor or wait until you finish it.
- **Stay** at a reputable hotel with desk clerks or security in a well-lit, central part of town.
- **Carry** a safety whistle.
- **Leave** a do-not-disturb sign on your door when you are away from it. Never meet with anyone in your room.



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Achieving a Healthy Balance.

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3 Relaxation Secrets for SHIFTWORKERS

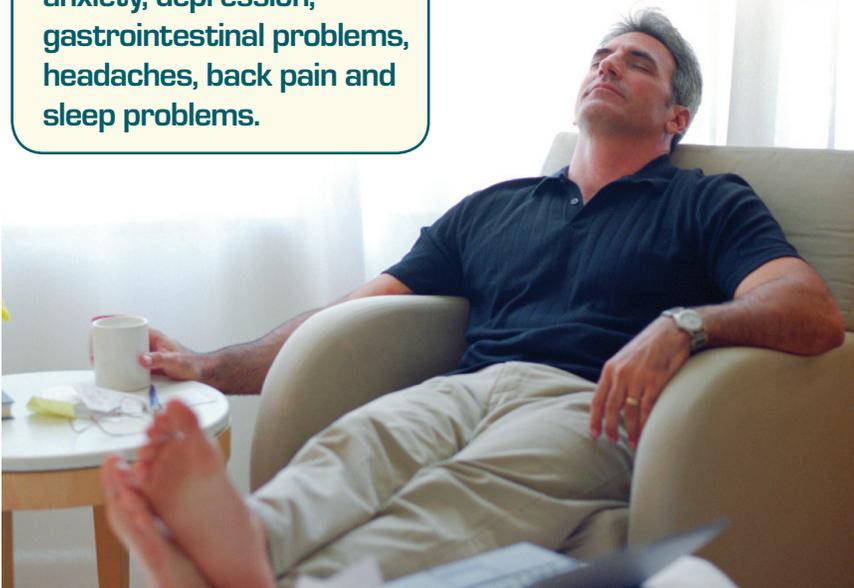
Trigger your body's natural relaxation response, and you will immediately experience slowed breathing, lower blood pressure, and an overall feeling of peaceful well-being. Turn on your relaxation response with these techniques:

1. Progressive relaxation. Lie on your back with your eyes closed. Starting with your feet and working slowly upward (ankles, knees, thighs, abdomen, chest, etc.), release tension from 1 area of your body at a time. Mentally picture the body part you are focusing on as getting so heavy it sinks into the bed or floor.

2. Deep breathing. Take a long, slow, deep breath in through your nose. Picture your breath inflating the upper part of your chest (under your collarbones), then the middle of your chest, and then send it down into your abdomen. Hold your breath for a couple of seconds at the top of the inhale, and then let it out slowly.

3. Guided imagery. Picture yourself in a pleasant place. This could be a vacation spot, a favorite childhood haunt, or an imaginary spot such as a sunny field or warm beach. Focus on how things look, sound, smell, feel and even taste. If you have trouble finding a scene, try a relaxation CD or digital podcast that suggests mental images for relaxation.

The benefits: Relaxation techniques have been proven to help treat anxiety, depression, gastrointestinal problems, headaches, back pain and sleep problems.



Time to Spring Ahead



REMEMBER: Daylight Saving Time begins on Sunday, March 10, at 2:00 a.m. Turn your clock 1 hour ahead. Use these tips to help you cope with the time change.

- ✓ **Get your sleep.** Before and after Daylight Saving begins, it is especially important to get your full 7 to 9 hours of sleep so you don't lose an hour when you're already suffering from sleep debt.
- ✓ **Get as much bright light as possible** while you are awake, and sleep in a darkened room. Install dim night lights so you don't have to turn on lights to get up to use the bathroom.
- ✓ **Take steps to relax**, refresh and recharge during this time of transition, and give your body a few days to get used to the switch.

Where's *the* Caffeine?

Caffeine can perk you up when you're feeling sleepy and unfocused. But too much of it can contribute to problems such as anxiety, irritability and insomnia. Caffeine is in some surprising places:

- ◆ Coffee- or chocolate-flavored yogurts
- ◆ Ice cream or frozen yogurt flavored with coffee, espresso or chocolate
- ◆ Many snacks and drinks labeled "energy," "buzz," "extreme," or "jolt"
- ◆ Soft drinks, including fruit-flavored beverages, cream sodas and some brands of root beer
- ◆ Chocolate candy
- ◆ Certain over-the-counter pain relievers and weight-loss supplements
- ◆ Decaffeinated coffee
- ◆ Energy bars
- ◆ Flavored teas



Caffeine amounts in these products vary greatly, from just a few milligrams to an amount equal to consuming several cups of coffee. Read labels carefully, and watch your consumption.

ACCOMPLISH MORE by Doing Less

Research suggests that, paradoxically, people who sleep more, take more breaks and nap may get more done than those who plow through their workday without stopping. For example, a study by the nonprofit RAND Corporation revealed that lack of sleep costs the U.S. up to \$411 billion annually in lost productivity and other factors.

Everyone needs to rest and recharge.

Boost your productivity 4 ways:

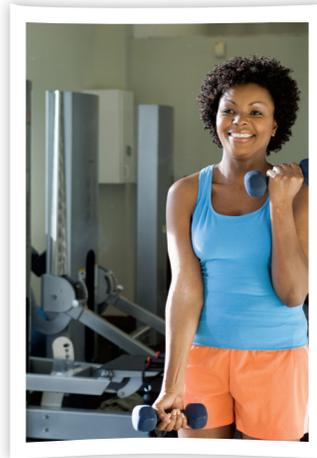
- 1 Sleep a full 7 to 9 hours between shifts.
- 2 Take a meal break away from your work area.
- 3 Take a 20-minute nap before your shift.
- 4 Spend a few minutes each day in quiet reflection.

The Sleep-Exercise Connection

Discover a few surprising facts about sleep and exercise to get the most out of your fitness program and sleep better.

It's hard to exercise when you're tired.

Sleep troubles lead to excessive tiredness, which can make you more likely to skip exercising. However, regular exercise can help treat sleep issues and also help you maintain a healthy weight, which in turn can lessen the effects — or reduce the risk — of sleep disorders such as sleep apnea. Medical experts recommend treating underlying sleep issues before incorporating a regular exercise program.



Exercise isn't a quick fix.

Northwestern Medicine research revealed that exercising aerobically during the day did not help improve sleep that night in people who already had sleep problems. The key is to get moderate exercise nearly every day for weeks and months (in fact, for life), to gradually improve sleep.

The exercise-sleep connection works both ways.

Exercising more can improve sleep, and sleeping better helps you stay motivated and energized to exercise. To feel your best and succeed at shiftwork, make both sleep and fitness a priority.

Enjoy the Taste of Eating Right

It's midnight, and that bowl of dry carrot sticks isn't looking half as appetizing as a burger or a candy bar. Follow these tips to boost flavor while eating right, and you'll soon crave more nutritious options.

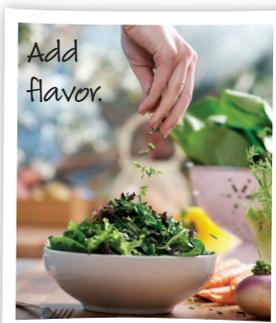
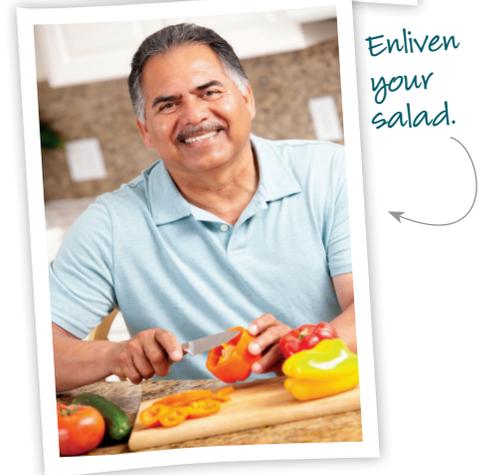
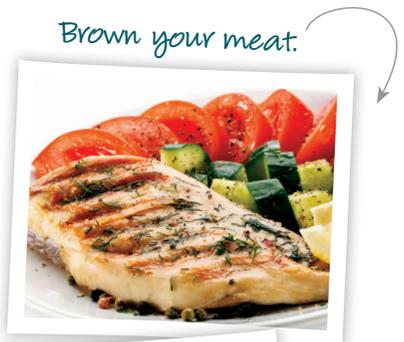
Brown your meat. Pan sear, grill or broil lean protein such as chicken, turkey and fish. This adds flavor without adding calories or fat, and produces a crunchy texture that mimics unhealthful fried foods. **Tip:** Grill or broil extra servings of protein on your day off, and store in the refrigerator or freezer. Then, add grilled lean meats and fish to soups, salads or sandwiches throughout the week.

Enliven your salad. Sprinkle dried cranberries, mushrooms, apricots, plums, figs or tomatoes onto salads for extra texture and flavor. Add seeds and nuts for protein and crunch.

Tip: Soften sundried tomatoes and mushrooms in broth and plump dried fruits in water or juice. Simply microwave them for a few seconds.

Add flavor. A few simple ingredients can set your main dish, sandwich or soup apart from the usual fare. Add fresh herbs such as cilantro, basil or mint. Enjoy a relish or chutney made with hot peppers or sweet fruits. Squeeze on citrus juice or grate in a little orange or lemon peel. Sprinkle on a bit of sharp cheese, such as Parmesan or Romano.

You can ban the bland and still eat nutritiously.



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Helping You Make the Most of Your Money.

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Consumer Protection 101

Consumers have certain responsibilities, such as spending and investing wisely. They are also responsible for carefully examining products and avoiding falling victim to scams.

However, constantly being on the lookout for problems is easier said than done. Sometimes it is impossible for consumers to get all the information regarding a product.

Fortunately, we have the Federal Trade Commission, which is responsible for protecting consumers in the U.S. In addition, there are organizations that protect consumers by topic, such as the Consumer Financial Protection Bureau, which guarantees that banks, lenders and other financial companies treat people fairly. States also have agencies.

Federal and state agencies provide many services, including:



- 1 Educating consumers about product safety.
- 2 Educating consumers about their rights.
- 3 Providing material explaining consumer protection laws.
- 4 Investigating consumer complaints.
- 5 Enforcing consumer protection laws.
- 6 Licensing and regulating professions (real estate, insurance agents, cosmetology).

For your state's contact information, visit usa.gov/state-consumer.

Top Dollar Tip: Credit Freeze

Freezing your credit is 1 of the most secure ways to protect your financial health. A freeze

restricts access to your credit. A new law requires credit reporting agencies to create websites allowing consumers to place freezes on their credit and offer year-long fraud alerts.

A fraud alert requires businesses to check with you before opening accounts in your name. Learn more at identitytheft.gov.



No one wants to be audited by the IRS. Audits, however, are a fact of life, so if you are selected, here is what you can expect:

- ❖ The IRS will notify you by U.S. mail. You **will not** receive a phone call. Threats by phone or email are scams. The IRS also does not use sheriff's deputies or other law enforcement to come to your home and arrest you if you don't pay.
- ❖ The IRS audits by mail or an in-person interview. The interview is at an IRS office or in your home. The IRS provides contact information and instructions in the letter you receive. You can request a face-to-face audit if you prefer.
- ❖ Send all correspondence with a confirmation receipt so that you have proof you mailed your information and the date you mailed it.
- ❖ If you are audited and need more time to gather your records, a 30-day extension may be available. You can ask for this by faxing or mailing a written request if you're being audited by mail. Speak with your personal auditor (the auditor the IRS assigns to you) if you are doing an in-person audit.
- ❖ The length of time an audit may take depends on the complexity of the case.

There are 3 possible results of an audit:

No change — The IRS is satisfied with all of the documentation you provided to substantiate your return.

Agree — The IRS determines changes are necessary and you agree to the changes made, which may include additional payment.

Disagree — The IRS determines changes are necessary and you disagree. Recourse options include asking to speak to an IRS manager, requesting mediation or filing an appeal.

Learn more at irs.gov.

Mattress Shopping Tips



For quality sleep, you need a quality mattress. Prices vary, but you can get a good mattress online and in brick-and-mortar stores without wounding your wallet. Follow these tips to get the best buy:

- ❑ **Check online** for ratings of brands and stores.
- ❑ **If possible**, physically lie down on the mattress; this is a big expense, so take your time.
- ❑ **Check return policies.** Look out for restocking fees, pick-up fees and whether refunds are available or if a store credit is the only option. Are exchanges allowed?
- ❑ **Is a trial period available?** How long is it? What are the terms if you don't like the mattress? Do the terms differ from returns of non-trial purchases?
- ❑ **Understand the warranty.** How long is the warranty good? Is coverage prorated? What conditions apply? Does it only cover certain defects?
- ❑ **Inspect the mattress for stains, holes and rips.** Refuse delivery if you find defects and contact customer service immediately. Check for a label that reads "all new materials." Take photos on your smartphone if you find any defects.

Since so much of your life involves sleeping, you won't regret taking the extra steps to guarantee a smart purchase.



TOPDOLLAR DICTIONARY:

Financial Ratios

Financial ratios are useful measuring sticks for evaluating and tracking your financial progress. Most ratios have common benchmarks that allow an individual to gauge how they are doing. For example, the **liquidity ratio** tells a person how long they could survive if they lost their job.

This ratio measures the relationship between liquid assets and monthly expenses. A common benchmark is 6 to 8 months. The **debt service to income ratio** compares dollars spent on gross annual debt repayments (including mortgage payments and rents) with gross annual income. This ratio determines if a person's debt obligations are too high. The investment **assets to total assets ratio** is also important because it determines if an individual is saving and investing enough.



Best Ways to Use Your Income Tax Refund

If you plan to receive a tax refund this year, plan ahead how you want to use the money. Determine your financial goals so you can put the refund to good use. Here are a few ideas:



Save for a rainy day. If you don't have an emergency fund yet, use your refund to create one. Emergency funds are a must with successful budgeting. You need 6 to 8 months of necessary living expenses.

Pay off debts. Use the refund to tidy up debt payments, reduce financing of a purchase or use it as a down payment on an expensive item.

Save for a future expense. If your emergency is adequate, put money towards a planned purchase. Will you need a car or new phone or computer soon? How about an upcoming vacation or family trip? All of these items are expensive; use your refund toward the purchase so that you don't blow your budget.

Part of savvy money management includes optimizing tax strategies. Few financial experts will encourage clients to overpay in taxes throughout the year to get a large tax refund. However, if you have decided that overpaying is right for you, use the refund wisely to stick to your financial plan.



Smart Moves toolkit is at www.personalbest.com/extras/19V3tools.

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