

March 2013

Brought to you by: Deutsch & Associates, LLC

Reducing Vacation Stress

Whether it's to escape the cold, take the kids on spring break or visit family and friends, there's no doubt that March is a popular time of the year to travel.

As relaxing as it can be to spend some time away from your normal routine, taking a vacation can be stressful, too. Eliminate some traveling stress this year by following these tips:

- Take advantage of technology Making use of the online airport
 check-in option means one less
 line to wait in once you get there,
 as do the self-service boarding
 pass kiosks. If you're driving, use
 your GPS to save time, rather
 than relying entirely on maps.
- Give yourself extra time If it normally takes 35 minutes to get to the airport, make sure you add in enough extra travel time for things like getting stuck in a traffic jam, having your suitcase searched by security and grabbing a bite to eat before your flight. You'll be much more stressed if you miss your flight than if you have extra time waiting at the gate. For road trips, factor in time for bathroom breaks, getting gas, weather delays, meals and bad traffic.

 Rent a car - If you plan to do a lot of driving at your destination, or if you want to avoid putting all of your road trip miles onto your own vehicle, renting a car may be a good idea. You'll be able to go where you want, when you want. In addition, if you reserve a vehicle ahead of time, you may even get a discounted rate.



- Schedule some down time It can be easy to get carried away with excursions and activities, so make sure you actually spend some vacation time relaxing.
- Use sunscreen Nothing ruins a week on the beach like a scorching sunburn the first day. To make sure you're protected, use broad-spectrum sunscreen that protects against both UVA and UVB rays. Also, be sure to use sunscreen that is at least SPF 30 and water resistant.

National Poison Prevention Month

Thousands of people die each year due to unintentional poisoning, not only from drugs such as prescription painkillers, cocaine and heroin, but also from ingestion of standard household products. Shockingly, accidental poisoning cases that result in death most frequently occur in individuals aged 45 to 49, and least frequently in children under 15.

This month, practice poison prevention by reading the labels of all medications (including for seemingly harmless products like acetaminophen and ibuprofen) before using or giving to someone else, and by keeping all cleaning solutions and personal care products out of reach of children. In addition, if you accidentally ingest a medication or product, contact Poison Control immediately.

DID YOU KNOW

Every day, 87 people in the United States die as a result of unintentional poisoning, and another 2,277 end up in the emergency room.



live well, work well



Avoiding Common Workout Injuries

Diving headfirst into an intense exercise routine can be dangerous. Take care to ensure you're putting safety first in every workout. Here are some common exercise-induced injuries and ways to avoid them:

- Knee pain This can be caused by not warming up first
 when running on a treadmill. Generally the pain comes
 from the hips and can be avoided by doing some simple
 warm-up exercises, such as a plank, or keeping your back
 and waist straight and bending forward at the hip. Knee
 pain can also result from bike seats being too far forward,
 which is common in spinning classes.
- Shin splints Stretching or walking to warm up before running will help you avoid the ache of shin splints. Shin splints come from imbalanced calves (i.e., the shin is less developed than the muscle), and should become less frequent with regular exercise.

 Sprains and strains - Rolling an ankle or extending a joint too far can end painfully. Strengthen your joints before starting workouts that require quick movements and great flexibility. Flexing your joints away from you while using exercise bands can really help to strengthen joint muscles.



Ready, Set, Tax Time!

Whether you're hiring an accountant to do your taxes or tackling the task yourself, you need to prepare to ensure that your taxes are calculated correctly. If mistakes are made, you will have to file an amendment, which costs money and is time-consuming. Follow these tips to avoid filing incorrectly:

- Keep current and former employers and financial institutions aware of your current address. Anyone you did business with in a given tax year will need to mail tax forms to you.
- Make a list ahead of time of the documents that should be coming in the mail—Forms W-2 and 1098, receipts, etc. If you're especially organized, try making a list throughout the year that you add to when your job changes, you make a charitable donation, etc. When each form arrives, check it off the list and put it in a file specifically designated for tax information.
- If you are doing your taxes by hand, visit the IRS
 website to determine which form you need to file
 (1040EZ, 1040A, 1040, etc.). The IRS does not mail
 these forms, but you can download them for free on
 the IRS website.
- If you are hiring an accountant to prepare your taxes, explain your tax situation (mention if you're joint filing, if you've recently changed jobs, bought or sold a house, or made a significant charitable donation) and verify what documents you should be providing prior to the first meeting.

Sunshine Salad

Salads are low in calories and high in nutrition. Take a break from those hearty, winter meals and let a little sunshine in with this refreshing salad.

5 c. spinach leaves (packed, washed and dried well)

½ red onion (sliced thinly)

½ red pepper (sliced)

1 cucumber (sliced)

2 oranges (peeled and chopped into bite-size pieces)

1/3 c. low-calorie vinaigrette dressing (15 cal./tbsp. or less)

Toss all ingredients together in a large bowl. Add dressing and toss again. Serve immediately.

Yield: 5 servings. Each serving provides 70 calories, 0g total fat, 0mg cholesterol, 180mg sodium, 3g dietary fiber, 2g protein and 9g sugar.

Source: www.usda.gov

