

## How to Cut Down on Drinking

### April is Alcohol Awareness Month



**Y**ou might want to cut down on your drinking for many reasons. Unfortunately, the best of intentions doesn't necessarily make the effort any easier.

"Alcohol is a powerful drug, even if it is legal," says Joseph D. Beasley, M.D., author of *How to Defeat Alcoholism*. "If you are going to use it, you should use it wisely and in moderation. And if you are one of the 10 to 15% of the population with alcoholism in your family, you should be careful not to drink too much or too often, or not to drink at all."

#### Understand Why You Drink

While alcohol may be relaxing and enjoyable in small doses, drinking it is not harmless recreation. The substance should be treated with respect.

It helps to understand why and when you drink if you are going to successfully reduce the amount of

alcohol you consume. Your answers to the following questions may help bring your motives for drinking into focus:

- What is my mood when I drink too much? Am I nervous or anxious, angry, depressed, or lonely?
- Am I pressured to have another drink after I decide to stop?
- Do I rationalize my drinking?
- Do I drink as a reward for a tough day?
- Do I drink to fit in or be more comfortable in a social situation?

#### Save the Date!

April 8<sup>th</sup> is National Alcohol Screening Day!

Social occasions don't usually happen just so people can get together and drink. They exist for other reasons, and no one is counting your drinks. If you are being pressured to drink by others when you don't want to, consider this: If they don't accept your decision, that's their problem. Most people will understand your choice and even respect you for your determination.

#### Cut-Back Benefits

Reducing your drinking is a win-win situation. Whatever you think you may be giving up, you'll gain much more. Your health will benefit enormously. The calories you'll save may help you lose some extra weight. And you'll reduce your risk of the many health problems associated with

*Continued on next page.*

## Featured Articles

- ▶ Managing Stress With Exercise
- ▶ Seven Steps to Lower Your Taxes



*Continued from previous page.*

alcohol use. You'll also find that in social situations you can have just as much fun, maybe even more, without the crutch of liquor. Plus, you'll save money and lead a more productive life.

### What You Can Do

The best way to cut down on drinking is to have a plan for each situation in which you might drink too much. Establish a clear idea of how much you want to drink and how you will handle things once you've reached your limit. It helps to give yourself a time limit for staying at social functions.

Some specific suggestions on ways you can reduce your alcohol consumption include:

- Always stick to your limit.
- Don't drink alone.
- Drink slowly; don't gulp your beverage; and don't drink on an empty stomach.
- Don't drink every day.
- Add water or soda water to your drink to extend it without adding more alcohol.
- Don't start drinking the moment you arrive home or at an event. Wait awhile.
- Change your routine. For instance, if you normally have a drink at home after work, eat dinner or work out instead. Plan other activities to occupy your time.

For more information:

[ncadi.samhsa.gov/seasonal/aprilalcohol/](http://ncadi.samhsa.gov/seasonal/aprilalcohol/)  
<http://wellnesswrp.personaladvantage.com/alcohol>



## Managing Stress With Exercise

Stress can make you feel drained, anxious, even depressed. And while there are several ways to manage runaway stress, none is as enjoyable and effective as a regular exercise routine.

"Numerous studies have shown exercise provides excellent stress-relieving benefits," says Cedric Bryant, chief exercise physiologist for the American Council on Exercise (ACE). "And let's face it, we all could do with less stress in our lives."

### How It Works

Exercise causes the brain to release endorphins, opium-like substances that ease pain and produce a sense of comfort and euphoria. It also encourages the nerve cells in the brain to secrete other neurotransmitters, such as serotonin, dopamine and norepinephrine, which improve mood.

Deficiencies of these substances, particularly serotonin, have been linked to symptoms of depression, anxiety, impulsiveness, aggression, and increased appetite. According to a study published in Archives of Internal Medicine, when depressed people exercise, they increase their levels of these natural antidepressants.

*Continued on next page.*

*Continued from previous page.*

According to the National Institutes of Health (NIH), exercise also improves people's ability to relax and sleep, promotes self-esteem and enhances energy, concentration, and memory.

Exercise also provides an outlet for negative emotions, such as frustration, anger, and irritability, thereby promoting a more positive mood and outlook.

Moderate exercise done regularly interrupts the cyclic thinking process associated with depression. A person who is worried about a particular problem may dwell at length on the problem, bringing on more worry. Depression deepens the worry, in a descending cycle. Exercise can break the cycle.

Finally, exercise helps you take time for yourself.

"Whether you exercise alone or with a friend, it's important to take time for yourself during stressful periods," says Mr. Bryant. "In this way, exercise functions as a positive distraction from the problems of the day that are causing your stress."

### **Stress-Reduction Moves**

Almost any exercise can provide stress relief, but the following guidelines can help you find those likely to be more effective for you.

Choose an exercise you enjoy. The kinds of activities you choose depend on your physical ability as well as your preferences.

"It's important to choose activities that are accessible and feasible for you to do regularly," says Mr. Bryant. "You also need to determine if you want to play competitive sports, such as basketball or tennis, or if you'd rather do noncompetitive activities, such as walking, bicycling, or taking an aerobics class."

You also should consider whether you want to do your exercise routine on your own or with others.

Exercise every day if you can. The U.S. Surgeon General's Report on Physical Activity and Health recommends 30 minutes of activity on most, if not

all, days of the week.

"You'll benefit from exercising three to five times a week, but you'll see more consistent stress reduction if you can be physically active every day," says Mr. Bryant.

Consider mind/body activities. In yoga and tai chi, your mind relaxes progressively as your body increases its amount of muscular work. "If you're attracted to a spiritual component, these forms of exercise are effective for honing stress-management and relaxation skills," says Mr. Bryant.

Controlling stress ultimately comes down to making time to exercise. Physical activity provides an enjoyable and effective way to cope with life's troubles as it promotes lasting strength and empowerment.

For more information on managing stress:

<http://wellnesswrp.personaladvantage.com/content?cat=10000006&sub=10000513>



## Seven Steps to Lower Your Taxes

We've all heard that death and taxes are inevitable. Well, death may be inevitable, but paying too much in taxes doesn't have to be. With some tax planning, you can owe less money to the IRS at the end of the year.

Here's a quick look at seven steps you can take to reduce your taxable income and the taxes you will owe. These are basic tax-saving strategies that every taxpayer should know. They don't involve offshore bank accounts or convoluted tax shelters. These tax planning devices are easy to understand and put to use, and are most likely to save you -- the average taxpayer -- money.

**Step 1: Earn Tax-Free Income.** Certain types of income aren't subject to income tax at all. The single best way to avoid taxes is to earn as much tax-free income as possible. There are many ways to do this. Some of the most common are selling your home (the home sale tax exclusion), saving money for your children's education, investing in municipal bonds, contributing to a health savings account, receiving health insurance and certain other employee benefits from your employer, spending some of your salary on out-of-pocket health costs, and giving some investments to your

children.

**Step 2: Take Advantage of Tax Credits.** Obtaining a tax credit is the next best thing to paying no taxes at all because it reduces your taxes dollar for dollar -- something a deduction does not do. Congress has taken a great liking to tax credits in recent years and is adding new credits all the time. Some examples include tax credits for buying a hybrid car or making certain home energy improvements, such as adding insulation or a solar water heater to your home. There are also child and child care tax credits and education tax credits.

**Step 3: Defer Taxes.** You'll have to pay income tax on your taxable income sooner or later, but you'll usually be better off if you make it later. Deferring payment of taxes to a future year is like getting a free loan from the government. There are many ways to do this, from postponing an employer bonus to investing in IRAs and other retirement accounts.

**Step 4: Maximize Your Tax Deductions.** Perhaps the most well-known way to reduce taxable income is to take tax deductions. The more deductions you have, the less tax you'll pay. People in business can deduct all their business expenses, such as inventory, office or home office, travel, operating costs, and so on. Every taxpayer is entitled to take a standard deduction or itemize their deductions. Itemized deductions are usually personal in nature and include things like your home mortgage interest, property taxes, charitable contributions, and state income tax. There are many ways you can increase your business or personal itemized tax deductions.

**Step 5: Reduce Your Tax Rate.** Federal income tax rates can vary dramatically, from as low as 5% to as high as 35%. You can benefit from the lowest rates available if you earn income from investments like stocks, bonds, mutual funds, and real estate. The profits you earn from these investments are taxed at capital gains rates, which are right now at the lowest they have been since 1933 -- as low as 5%. In contrast, the average worker must pay income tax on his salary or business income at ordinary income rates, which can be as high as 35%.

*Continued on next page.*

*Continued from previous page.*

**Step 6: Shift Income to Others.** If you're in a high tax bracket you can save substantial taxes by shifting your income to someone in a lower tax bracket -- for example, your children. This process is called income shifting or income splitting. Recent changes in the tax law make this harder to do than it was in the past, but it's still a viable planning tool for many taxpayers.

**Step 7: Take Advantage of Your Filing Status and Tax Exemptions.** Few people give much thought to their tax filing status, but it can have a big effect on the taxes you pay. Which filing status you choose (and taxpayers often have a choice) will determine the tax bracket you fall in. Your filing status is also crucial for calculating your standard deduction, personal exemptions, and income levels for phase-outs of your itemized deductions and personal exemptions. It's also important to know about tax exemptions and which ones you are entitled to take. There are personal exemptions for you and your spouse and dependent exemptions for children and other family members. Not everyone can take advantage of tax exemptions because they are subject to income restrictions.

You owe it to yourself to learn these basics about tax planning and how they can help you. The sooner you start to take advantage of these tax saving strategies, the better off you will be at tax time. Then you can rest assured that you are not one of the many people paying too much money to the IRS.

For more tax information visit:  
<http://wellnesswrp.personaladvantage.com/content?cat=10000006&sub=10000111>