

MEAP QUARTERLY

Spring 2019

Spring into Tax Season

Volume 25, Issue 1

March 2019

Inside this issue:

Unity Gardens	2
Growing Summit 2019	2
CSA	2
Stress Management	3
Keys to a Long Life	3
Long Life and Retirement	4
MEAP 45th Anniversary	4

Special points of interest:

- Taking care of taxes
- Taking care of community
- Taking care of your health
- Taking care of stress
- Taking care of your retirement

Michiana EAP reminds you that Perspectives Online is a helpful tool available throughout the year on topics ranging from health, emotional wellness, finances, and more. We thought we'd share a recent publication entitled *Tips for Last-Minute Tax Filers*, as we look ahead to April 15th:

Still haven't filed your taxes?

Don't worry, you're not alone; millions of people wait until the last minute to do their taxes.

Taxes are due April 15 (the same day Lincoln died and the Titanic sunk). If you can't meet the deadline or can't pay your tax bill, all is not lost – here are some tips.

Should You Get an Extension to File?

If you can't complete your return by April 15, get an extension to file it. New IRS rules have made it easier than ever to get an extension. You can get an automatic 6-month extension by filing IRS Form 4868.

But make sure you understand this: Filing an extension does not extend the time you have to pay your taxes. You still have to figure out how much you owe, if any, and pay it to the IRS by April 15. If you don't, you'll have to pay interest on the amount due and may also have to pay IRS late payment penalties.

Should You File Electronically?

If you're expecting a refund from the IRS, filing electronically is a good idea because it will speed up IRS processing of your return. That means you'll get your refund sooner – probably in about two weeks. If you're not expecting a refund, filing electronically only benefits the IRS, not you. It's harder for the IRS to access and use the information from paper returns, that's why it wants everybody to file electronically. But why go out of your way to make life easier for the IRS?

Should You Pay by Credit Card?

If you don't have the cash to pay your taxes, paying by credit card can be a good option if the interest rate on your card is 10% or less. Otherwise, you'll end up paying more in interest and fees on your credit card balance than you would if you paid the IRS over time.

What about paying by credit card so you can get more frequent flyer miles or points for cash rewards from your credit card company? You have to pay a 2.49% "convenience fee" to pay your taxes by credit card. So it usually doesn't make sense to pay by credit card – the fee ordinarily outweighs the value of any frequent flyer miles or rewards you'd get from your credit card company for the extra balance on your card. However, if your credit card company pays the fee (sometimes they do), then it might

be a good deal. Check with your credit card company to see if they offer this perk.

What if You Can't Pay Your Taxes?

Don't ignore the problem. Be sure to either file your return by April 15 or get an extension to file. Not filing a return subjects you to extra tax penalties and interest. You have several options on how to deal with taxes you can't pay, including paying what you owe over several years.

This article, and additional resources for tax season, are available at: perspectivesltd.com. Please see HR for your log in information and enjoy!



Unity Gardens of South Bend



**“To plant a garden is to believe in Tomorrow.”
-Audrey Hepburn**

Have you enjoyed the Unity Gardens of South Bend? They may have been buried in snow over the past couples of months, but be on the look out for them around the city this spring. Here is the scoop- Unity Gardens, Inc. is a collaborative network of community gardens originated to increase the availability, awareness, and accessibility of healthy, locally grown food. The non-profit's mission is to

improve community health – physically, socially, and economically. The Unity Gardens strive to do just that by connecting our community to healthy food, nature, and each other. Since 2008, the first garden has now grown to include over 55 gardens. The Unity Gardens offer free classes for kids and adults, free summer kids camp, and free educational garden tours. Volunteer groups and interns can also

collaborate with Unity Gardens. They have a booth at the South Bend Farmer's Market (located across from the café), and their main garden and urban farm is located at 3701 Prast Blvd. in South Bend. We've included their contact information below, followed by some upcoming events and options to check out as we thaw out from winter and get our gardens growing!

Growing Summit 2019

On March 2nd and 3rd, Unity Gardens is putting on its Growing Summit of 2019. The event is being held at the St. Joseph County Public Library at 304 S. Main St. in South Bend from 10am to 6pm on Saturday and from 1pm to 5pm on Sunday. The event is free to the public and showcases classes and vendors including over 25 free classes on gardening, ecology,

nature, bees, and trees. There will also be fun hands-on classes for kids so families are welcome! Vendors include both garden and food related booths to explore. Visit theunitygardens.org to check out the event details, and use the contact information to the left of this article for further contact information. If you're not able to attend, be sure to save the following dates for

other community events:

May 4th: Unity Gardens 10 Year Birthday Bash

June 24-28: Kids Garden Camp

July 15-19: Kids Garden Camp

July 28th: Westside BBQ & Craft Festival

October 24th: Taste of Unity Harvest Celebration

Unity Gardens, Inc.

574-315-4361

growunitygardens@yahoo.com

Unity Urban Farm CSA

You can help support local food by purchasing a Unity Gardens CSA, or Community Supported Agriculture. There are a limited amount of CSA's available to families and restaurants in our community. Your involvement helps support open gardens and free programs. The CSA's of 2019 will start on June 27th and 29th and will run for 10 weeks.

The cost for the CSA is \$250.00, for which you will receive approximately \$30.00 worth of vegetables and greens each week, which equates to \$5.00 of savings on your weekly purchases. These can be picked up at the South Bend Farmers Market Booth on either Thursday or Saturday of each week. The recommended

daily serving for vegetables vary based on age, but in general adults should be consuming 2-3 cups of fresh vegetables everyday. One cup may include 2 medium carrots or 1 large sweet pepper. Taking part in a CSA may help you get the vegetables you need on your dinner table this summer!



**“Eat your vegetables!”
-Echoes of dinner table conversation from parents around the world**

5 Powerful Stress Relievers

Amy Morin, a psychotherapist, best-selling author, and contributor for *Forbes*, identified 5 strategies to reduce stress while at work, whether you're seated at a desk or on your feet. We've included the 5 simple skills highlights in her article here:

1. **Progressive Muscle Relaxation** is helpful in letting go of tension stored in your muscles from stress. Focus on slowly tensing and then relaxing your muscles, one group at a time. You can start with your toes and work upwards to your forehead. This practice will also increase your awareness of when you're tensing your muscles so that you're able to let go of the tension in the moment.
2. **Visualization** is like a quick mental vacation. Close your eyes and spend a few minutes imagining you are in a relaxing environment, whether it is the beach, a cabin in the woods, or elsewhere. Engage all of your senses by thinking of what you see, hear, smell, touch, and taste in that "happy place".
3. **Deep Breathing** is the ultimate

stress reduction technique, according to the American Institute of Stress. Simply taking a few slow, deep belly breaths can provide you with immediate stress relief by increasing the supply of oxygen to your brain and helping bring focus to your body, quieting your thoughts.

4. **Engage Your Senses** to provide stress relief by using your sensory system to your advantage. There are several sensory activities that help decrease stress; the key is to find out which sense is most powerful for you. Try scented lotion, calm music, a favorite gum or candy, or even a small stress ball to squeeze.
5. **Laugh** because laughter stimulates circulation and eases tension as well as increases endorphins released by the brain to produce a sense of relaxation. You can keep a funny photo close by, share a funny story with a coworker, or simply be willing to laugh at yourself, which as Amy

points out, can be a good reminder not to take life so seriously.

Amy points out that practice makes perfect. Her advice is to not give up if you don't see immediate results with your first attempts to practice these strategies. Regular practice can train your brain and body to react to stress differently over time. Give these strategies a try this week, and keep practicing- eventually you'll be able to relieve your distress and help prevent stress from impacting you at work or home.

For further practice, please see the previous issue of the MEAP Quarterly, which printed in December of 2018 and included a list of recommended well-being apps. These apps can assist with practice in the strategies and others, such as meditation and mindfulness. The idea is to start simple and practice on a regular basis to maximize the benefits of these strategies- your mind and body will thank you!



It's not the load that breaks you down; it's the way you carry it."
-Lou Holtz



INHALE



EXHALE

Living to be 100: De-stressing and More

Dr. Robert Riley, M.D. shares seven "secrets" in how to live to be 100 years old for a recent article included in the 2019 edition of *Real Connections* put out by REAL Services. His first recommendation is to *quit smoking*, as he reports that smokers increase their risk of dying prematurely from all four of the top causes

of death for those over 65, which include heart disease, cancer, chronic lung disease, and stroke. His second recommendation is to *stay active* and strong, advising that if activity is part of your daily life, you tend to live longer. The third recommendation is to *eat well*, which means a mostly plant-based diet with modest por-

tions and limited alcohol intake. He also recognizes the importance of *managing chronic medical conditions* by following through on the treatment plan developed with your doctor. Another piece of advice is to *complete screenings* offered by your doctor based on your age and family history, including mammograms, colonoscopies,



"Old age is like everything else. To make a success of it, you've got to start young."
-Theodore Roosevelt



2019

Michiana Employee Assistance Program

Happy Anniversary

818 E. Jefferson Blvd.
South Bend, IN
46617

574-287-1879
800-388-0154

AARCINFO.ORG



HAPPY 45TH ANNIVERSARY, MEAP!

We are happy to be serving you in our 45th year and look forward to celebrating the anniversary over the next months of 2019. 45 years in the Michiana community has allowed us to get to know the community well, so please contact us with any questions you or your family may have regarding local resources or assistance.

LET US BE YOUR FIRST CALL!

Living to 100 Continued...

blood pressure, etc. The sixth key relates to the article on the previous page, highlighting the importance of *de-stressing* to maintain balance and stay healthy. He explains that stress can cause anxiety or anger, which can create chemical and hormonal changes in our bodies as well as decrease the effectiveness of our immune system. Finally, Dr. Riley recommends that we *stay involved* as studies have shown a link between longevity and having a sense of purpose. Volunteering, visiting with friends, and keeping up with hobbies are just some ways to stay involved. He acknowledges that these important life-

style factors can not only add *quantity* to your life, but perhaps more importantly, they can improve your *quality* of life.

Are you thinking that although you may want to live to be 100 years old, you may not have the money to do so? It is always a good idea to be considering your retirement plans, and for that we have resources too. Perspectives Online mentioned on the front page of this issue has several articles, tips, and tools to support you in planning for your retirement. The Retirement Nestegg Calculator can help you determine how

much money it takes to create a secure retirement, and the Retirement Planner Calculator helps you create your retirement plan. There is even an article explaining how retirement plans can help you save on your taxes, which may be worthwhile to read now while you are preparing your taxes this spring. Again, simply visit perspectivesltd.com, and enter the log in information provided by your employer.



**"You are never too old to set another goal or dream a new dream".
-C.S. Lewis**