

BalancedLiving

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DEALING WITH CONFLICT: TAKE IT STEP BY STEP

Step 1. Cool off! Being out of control will keep you from solving the problem.

- ◆ Count down backwards from 10.
- ◆ Close your eyes and take deep breaths.
- ◆ Think of a peaceful place or something that makes you happy.
- ◆ Slowly say over and over to yourself, "Take it easy."



Step 2. Keep it real! Figure out what's really bothering you.

- ◆ Do you not agree?
- ◆ Did someone say or do something that made you mad or hurt your feelings?
- ◆ Are you feeling the way you do now because of something else that upset you in the past?
- ◆ Is this a one-time problem or one that keeps happening?

Step 3. Deal with the issue.

- ◆ Find a time when you can talk in private.
- ◆ Keep your voice calm and your body relaxed. Make eye contact to show you are serious.
- ◆ Say exactly what is bothering you. Share how you feel by using sentences that start with "I." Don't blame or accuse the other person.
 - Instead of: "You never want to hang out with me anymore." Try: "I feel left out when you hang out with your other friends."
 - Instead of: "You always pick on me in class." Try: "I feel singled out when you call on me more than other students."
 - Instead of: "You're so pushy." Try: "I feel upset when you don't listen to what I think."
 - Keep the conflict between you and only the others involved. Don't ask friends to take sides.

Step 4. Listen. The other person might see the problem in a different way. You may each have a different point of view, but neither of you is wrong. Make sure to listen to his or her side of the story.

- ◆ Make eye contact. This shows you are interested in what the other person is saying and willing to solve the problem.
- ◆ Listen for what is behind the words—like feelings and ideas.
- ◆ Keep emotions in check. Don't interrupt, get angry, judge, or be defensive.
- ◆ Try putting yourself in the other person's shoes to see where he or she is coming from.

Step 5. Work it out. Talk about ways to settle the conflict that will meet both of your needs. Be willing to change and keep an open mind. Be willing to say you're sorry, forgive, and move on.

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F A Q: TOP 10 QUESTIONS ON FILING TAXES

How long should I keep my tax papers?

At least three years, but six years is preferable. The IRS has three years after you file a tax return to complete an audit. The IRS can audit you for up to six years if it suspects that you underreported your income by 25% or more. If the IRS suspects fraud, there is no time limit for an audit, although audits beyond six years are extremely rare.

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 non-filed 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 over worry about a non-filed return due more than six years ago if you haven't heard from the IRS. The IRS usually doesn't go after non-filers 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 non-filers. 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 allows non-filers 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.

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.



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.

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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LAUGHING YOUR WAY TO A STRONG IMMUNE SYSTEM

Ask veteran nursing educator Anne Belcher, Ph.D., to describe the link between your health and your sense of humor, and she'll quickly tell you how she handled a recent monster traffic jam.

Her strategy was simple. While other drivers leaned on their horns and snarled curses, Dr. Belcher calmly reached into the glove compartment for her jar of pink "Wonder Bubbles."

Moments later, the university nursing professor was blowing a stream of fluttery bubbles past the other drivers, while laughing herself silly at their startled reactions.

"After a couple of minutes," chuckles the professor, who teaches classes in "laughter therapy" each semester, "they didn't know whether to call the cops, or start laughing with me."

For the fun-loving Dr. Belcher, the "Great Bubble Caper" offers a classic example of how laughter can improve your health. Her message, in exactly six words: Laugh more, and you'll feel better.

Develop a better sense of humor, Dr. Belcher contends, and you'll reduce the wear and tear caused by stress, anxiety and frustration -- while at the same time strengthening your immune system's ability to fend off disease. Increasingly, scientific researchers all across America are agreeing with her.

At the Stanford University Medical School in Palo Alto, Calif., for example, famed health researcher William Fry, M.D., recently demonstrated that "mirthful laughter" (the kind you get from watching Bill Cosby, let's say, while enjoying a few old-fashioned "belly laughs") markedly enhances the body's ability to resist illness.

According to Dr. Fry, lab tests showed that the immune systems of the "laughers" tend to release more disease-fighting "T cells" from the spleen into the bloodstream than do the systems of the "non-laughers."



"There's no doubt that mirthful laughter stimulates the quantity of T cells, and also their vitality," says the Stanford psychiatrist.

Here's the bottom line

Because these T cells are a major weapon in the body's defense against illness, the "laughter stimulus" they receive may be a crucial factor in staving off the next flu virus that comes your way.

But the mystery of exactly how laughter strengthens the immune system continues to puzzle researchers.

Is it simply that the physical exercise of laughing helps to "condition" the disease-fighting system, in the same way that exercise "conditions" an athlete? (Dr. Fry's studies have shown that the "inner jogging" of laughter can boost the average pulse rate from 60 to 120 in a few seconds, while flooding



the entire cardiovascular system with vital oxygen.) Or is there also a mysterious psychological component at work?

"We can't answer that," says Dr. Fry. "But there's absolutely no doubt that laughing is great exercise. Some people get so involved they end up kicking their feet in the air."

Another health benefit to be gained from the giggles, he says, is that vigorous laughter often activates the body's natural tranquilizers -- the brain-centered "endorphins," which reduce pain and trigger the euphoria known as "runner's high."

Given all of these marvelous health benefits, you'd think that most of us would be laughing our heads off these days, in our continuing quest for wellness.

But we aren't, and for good reason: Life today has become so stressful that many people can't seem to manage even a tiny smile, let alone an old-fashioned belly-whomper.



"A lot of people have just plain forgotten how to laugh," explains Marci Catanzaro, Ph.D., a University of Washington nursing professor, "and that's really a shame."

For those of us now suffering from such "terminal seriousness," Dr. Catanzaro offers a helpful recommendation: We should "reconnect with the child inside, and learn how to laugh again by enjoying the silliness in life." To accomplish that, try a few of these tips:

- Draw up what Dr. Fry calls a five-day "humor profile" of yourself by making a list of things you laughed at during that period (a funny cartoon, a goofy remark, a TV comic, etc.). Start collecting examples of that kind of humor.
- Learn to enjoy the comedy in your own mishaps and boo-boos. Example: Marvin Herring, M.D., a longtime professor of family medicine at the University of Medicine and Dentistry of New Jersey, remembers how he once reached for a microphone before class -- and knocked his own wig off. His reaction? He simply made the mess-up part of the lesson-plan, telling his students: "That just goes to show you that what you see in life is not always what you get -- an important lesson for a doctor!"
- Teach yourself some of Dr. Catanzaro's tricks, such as taking a "humor walk" each day (look for the "human comedy" all around you) or keeping a jar full of your favorite jokes on your desk.
- When it's appropriate, dare to show others the silliness in yourself. Describing a recent tumble she took on an icy sidewalk, Dr. Belcher recalls: "I told the friend I was walking with, 'Just remember that I fell gracefully.' And then I laughed my head off."



WHAT KIND OF STRESS IS GOOD FOR YOU?

Many people believe that all stress is bad, but you may have heard that there's "good stress" and "bad stress." Do you know what people mean by that? We rarely hear people say, "I'm really feeling stressed -- isn't that great?" But if we didn't have *some* stress in our lives -- the 'good stress' variety -- we'd feel rudderless and unhappy. If we define stress as anything that alters our homeostasis, for good or for bad, then good stress, in its many forms, is vital for a healthy life.



However, good stress can turn into bad stress, and vice-versa. Here's what you need to know about good stress.

Good Stress Vs. Bad Stress

So-called "good stress," or what psychologists refer to as "eustress," is the type of stress we feel when we feel excited. Our pulse quickens, our hormones change, but there is no threat or fear.

We feel this type of stress when we ride a roller coaster, gun for a promotion, or go on a first date. There are many triggers for this good stress, and it keeps us feeling alive and excited about life. Another type of stress is acute stress. It comes from quick surprises that need a response. Acute stress triggers the body's stress response as well, but the triggers aren't always happy and exciting. This is what we normally think of as "stress." Acute stress in itself doesn't take a heavy toll if we find ways to relax quickly. Once the stressor has been dealt with, we need to return our body to homeostasis, or its pre-stress state, to be healthy and happy.

The type of stress we really have to worry about is chronic stress.

Chronic stress comes when we repeatedly face stressors that take a heavy toll and feel inescapable. A stressful job or an unhappy home life can bring chronic stress. This is what we normally think of as *serious stress*. Because our bodies aren't designed for chronic stress, we can face negative health effects (both physical and emotional) if we deal with chronic stress for an extended period of time.

Sources of Good Stress

Okay, back to good stress. Knowing about the different types of stress, it makes sense to get more good stress into your life. Because you actually *can* get too much of even the good type of stress, it's important to choose activities in your life that make you feel good, happy, and excited about life. It's also a good idea to cut out as many activities as you can that drain you, or lead to the experience of chronic stress. One good way to gauge whether or not an activity is worth your time is to pay attention to how the thought of it makes you feel. Do you feel excited at the thought? Is it a "want to" activity, or a "have to" activity? Be sure your "want to" activities are all things you really do *want* to do, and your "have to" activities are all absolutely necessary.

How Good Stress Can Become Bad Stress

I've alluded to it twice already: good stress can become bad for you if you experience too much of it. (Adrenaline junkies know this firsthand.) This is because your stress response is triggered either way, and if you're adding that to chronic stress, or several other stressors, there is still a cumulative effect: lots of stress! That's why it's important to be in tune with yourself and be able to tell when you've had too much. You may not be able to eliminate all stress, but there are often ways that you can minimize or avoid some of the stress in your life, and this can make it easier to handle the rest. Particularly if you can avoid the most taxing forms of stress, you'll have more resilience against the types of stress in your life that are unavoidable.



How Bad Stress Can Become Good Stress

Not all forms of bad stress can become good stress, but it is possible to change your perception of some of the stressors in your life, and this shift in perception can change your experience of stress! This is because the body's stress response reacts strongly to *perceived* threats; if you don't perceive something as a threat, there is generally no threat-based stress response. If you perceive something as a challenge, the fear you would normally experience may turn into excitement and anticipation, or at least steeled resolve. You can often make the shift in perception by focusing on resources, seeing the hidden potential benefits of a situation, and reminding yourself of your strengths. Getting into the habit of thinking like an optimist can also help. Once you are in the practice of looking at things as challenges more often, it becomes more automatic.

Overall, it's important to have good stress in your life. By making the effort to cut out as much chronic stress as possible, changing your perception of stress where you can, and adding some positive activities in the mix to promote eustress, you can create a nice balance of good stress in your life.

Source: www.stress.about.com



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