

Give Your Diet a Nutritional Tune-Up March is National Nutrition Month



Between spending long days at work and evenings and weekends attending to personal and family concerns, few Americans have time to eat right. But you don't have to remodel your diet to improve its healthfulness.

"There are easy and delicious ways to regularly add healthful foods to your diet," says Evelyn Tribole, M.S., R.D., dietitian and author of several nutrition books, including *Intuitive Eating*.

Ms. Tribole suggests the following tips for tuning up your diet.

Fruits and Vegetables

Eating five to thirteen servings (or 2½ to 6½ cups) of fruits and vegetables each day can help you prevent cancer, heart disease, and other health problems.

To sneak more fruits and vegetables into your diet:

- Add finely grated carrots to spaghetti sauce. Carrots are loaded with beta carotene, an

antioxidant. You can also add kale or spinach to the sauce.

- Fortify your salad. "A salad is a great place to add other vegetables," says Ms. Tribole. Top Boston lettuce with chopped bell peppers, onions, carrots, and tomatoes. Remember that what goes into a salad depends on your taste. Some suggestions are jalapeno peppers, baby green peas, cauliflower, thinly sliced purple cabbage, onion, cucumber, beans, sprouts (barley, bean, radish), mushrooms, Oriental vegetables, and other exotic vegetables. Fruits can also provide a slightly sweeter flavor. Raspberries, blueberries, Mandarin orange, mango, papaya, and kiwi make flavorful and nutritious additions. Don't forget to use a fat-free or low-fat dressing.

Low-Fat Dairy Products

Low-fat dairy products are high in calcium, which helps prevent bone-weakening osteoporosis.

To sneak in at least three servings of calcium-rich foods a day:

- Switch to skinny lattes (2/3 skim milk to 1/3 strong coffee) instead of regular coffee.
- Drink calcium-fortified orange juice instead of the regular kind. You'll get as much calcium as if you drank a glass of milk.
- Cook oatmeal and other hot cereals with low-fat milk instead of water.
- Choose yogurt for a snack.

Iron

Iron deficiency can be caused by too little iron in your diet. (Other reasons for iron deficiency are inadequate absorption of iron and excessive blood loss.) Because iron helps carry oxygen to the blood

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and deliver it to cells, you may feel sluggish and fatigued without enough of it. Women of childbearing age (especially those who have heavy menstrual periods), pregnant women, preterm and low-birth-weight infants, older infants and toddlers, and teenage girls are at greatest risk for developing iron deficiency anemia because they have the greatest need for iron. For these people, iron supplements may be necessary to prevent iron deficiency anemia.

To add more iron to your diet, include red meats, fish, and poultry. Plant foods (such as lentils and beans) and iron-enriched and iron-fortified foods are also common sources of dietary iron.

Fiber

A high-fiber diet reduces the risk of heart disease.

To sneak more fiber into your diet:

- Toss beans into salads and soups.
- Try hummus, black-bean, or pinto-bean dip with crudité's and chips.
- Sprinkle wheat germ on yogurt or into a cobbler or a crust.
- Serve brown rice or wild rice instead of white rice.
- Buy bread and crackers with "whole wheat" listed as the first ingredient. "If the label just says 'wheat,' the product probably contains white flour, which is low in fiber," says Ms. Tribole.

For more information:

www.eatright.org

<http://yale.personaladvantage.com/logon?target=dieting>



Healthy Recipe of the Month: Italian Vegetable Bake

Ingredients:

1 can (28 oz) tomatoes, whole
 1 medium onion, sliced
 1/2 lb fresh green beans, sliced
 1/2 lb fresh okra, cut into 1/2-inch pieces (or 1/2 of 10-oz package frozen, cut)
 3/4 C green pepper, finely chopped
 2 Tbsp lemon juice
 1 Tbsp fresh basil, chopped, or 1 tsp dried basil, crushed
 1 1/2 tsp fresh oregano leaves, chopped (or 1/2 tsp dried oregano, crushed)
 3 medium (7-inch-long) zucchini, cut into 1-inch cubes
 1 medium eggplant, pared, cut into 1-inch cubes
 2 Tbsp Parmesan cheese, grated

Instructions:

1. Drain and coarsely chop tomatoes. Save liquid. Mix together tomatoes, reserved liquid, onion, green beans, okra, green pepper, lemon juice, and herbs. Cover and bake at 325 °F for 15 minutes.
2. Mix in zucchini and eggplant. Continue baking, covered, 60-70 minutes more or until vegetables are tender. Stir occasionally.
3. Just before serving, sprinkle top with Parmesan cheese.

Yield: 18 servings, Serving Size: 1/2 cup
 Each serving provides: Calories: 27, Total fat: less than 1 g, Saturated fat: less than 1 g, Cholesterol: 1 mg, Sodium: 86 mg, Total fiber: 2 g, Protein: 2 g, Carbohydrates: 5 g, Potassium: 244 mg



Thinking About a Tax Refund Loan? Rethink Your Refund and Spending Strategy Instead

The formal name is refund anticipation loans, or RALs. They're marketed primarily to cash-poor taxpayers who use their annual federal and state tax refunds as a piggy bank for discretionary items or, increasingly, essentials like food and rent.

Do they make sense? Ask yourself this question - would you borrow money at rates well in excess of 40 percent with additional fees at a minimum of 10 percent or higher just to get your hands on money that you could have had in your possession the previous 12 months?

Let's go a step further. The Consumer Federation of America and the National Consumer Law Center reported last year that RALs cost the average borrower from about \$30 to over \$125 in loan fees. Some tax preparers also charge a separate fee, often called an "application" or "document preparation" fee, of about \$40. The agencies added that the effective annual interest rate (APR) for a RAL can range from about 40 percent to over 500 percent, and if application fees are charged and included in the calculation, the effective APRs range from about 57 percent to over 1,100 percent.

Granted, the leaders in the field have been forced to cut their rates and fees under pressure - number one H&R Block says its fees now average two percent of

the principal on each loan. But why even bother with that?

In the tax refund loan game, there are really two issues. First, there's what borrowers pay for something they could get interest- and fee-free a few weeks later. Second, there's the issue of tax planning that could eliminate the need for such loans in the first place.

If you're working with a tax advisor or a financial planner such as a Certified Financial Planner™ professional, they'll tell you that the best way to put cash in your hand is through tax planning, not overpayment of tax so you can get a check later.

It's been said that tax refunds are really interest-free loans to the government, and it's true. The benefit of working with a qualified tax professional or a financial planner is that they might have more incentive to lead you in the direction of sensible tax strategies than a tax preparation firm that offers such loans. Why would any firm offer smart tax advice when it might threaten such a huge revenue stream?

Want to put extra money in your pocket all year round, not just at tax time? Consider the following steps:

- **Make this the year you do some real tax planning:** Qualified tax professionals such as certified public accountants (CPAs), enrolled agents (federally licensed individuals who have passed a comprehensive Internal Revenue Service exam), or a tax attorney can help you devise a strategy so you and Uncle Sam don't owe each other anything at tax time. You'll do this through smart withholding and finding legal deductions that might create tax savings. Many individuals can get by with the help of an enrolled agent or CPA, and while there are many tax attorneys who do individual returns, they are typically used for business returns or more complex individual tax situations.
- **Restructure your spending:** Maybe if you knew where your money was going each day you wouldn't have to pay extreme rates and fees to score extra cash at tax time. A financial planner can give you some critical advice in building a budget that fits you, your income, and spending picture, or you can make this the year when you buy a financial tracking program for your computer and start typing in your daily spending

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- that activity alone will be an eye-opener.
- **Rethink the whole instant gratification thing:** Yes, it's fun to think about the big-screen TV or the weekend package in Vegas you might splurge on with your tax refund, but if you're still addicted to getting one every year, why not use it to deposit a little extra in an IRA? Finish your taxes early enough and you'll be able to get an extra bump in your retirement for the 2007 tax year. This is a good year to make a fresh start in your relationship to saving and spending.

For more information:

<http://yale.personaladvantage.com/logon?target=content&sub=10000112>



You Can Do Something About Eyestrain

March Is Save Your Vision Month

Have you been experiencing blurred vision or dry, itching, or burning eyes? These symptoms of eyestrain are becoming an increasingly common office complaint, thanks to the widespread use of computer screens. Fortunately, there are things you can do to reduce or even prevent further eyestrain.

Making Your Screen Easier to Read

A few simple changes can make reading your computer screen less of a strain on your eyes:

- To reduce glare, position your screen so that outside windows are to one side, rather than behind the screen or opposite it. If you select a desk lamp, use one that's not too bright. Position it so that it won't reflect off the screen or other surfaces or shine in your eyes. If glare remains a concern, try to obtain a screen hood or glare-reduction filter.
- Adjust the screen's brightness and contrast for your best comfort. You may need to readjust it as the surrounding lighting changes throughout the day.
- If your screen has color options, experiment with different colors until you find one that's easy on your eyes. Green or amber text on a black background is recommended for extended use.
- To reduce strain on your eye muscles, the screen should be 18 to 28 inches from your eyes and slightly below eye level. Position your documents in a holder or bookstand at the same height as your screen.

Giving Your Eyes a Rest

When you work at a computer screen or perform other eye-straining tasks, your eyes may benefit from a short break every 10 to 20 minutes. Try these eye-easing exercises:

- Take a moment to glance across the room or out the window, focusing on objects at least 20 feet away.
- Lightly cup your eyes with your palms and relax for a minute.
- Looking away from the screen, roll your eyes up and down, around, and side to side.
- Gently massage the bony area around your eyes (but avoid rubbing your eyes).

Maintaining Your Vision

Straining your eyes to read a computer screen can worsen vision problems. Have your eyes examined annually, even if you aren't aware of symptoms of poor eyesight. Be sure to tell the doctor that you work at a computer and ask about special eyeglasses for your work. With proper lighting and eye care, keeping your eyes in good shape is no strain.

For more information:

www.aoa.org

<http://yale.personaladvantage.com/logon?target=content&sub=10000189>