



Tax Matters

connecting and informing employees

OFFICE OF INCOME TAXATION
COMMUNICATIONS & TRAINING BRANCH

Summer 2013

Sequestration Closes IRS on August 30, 2013

WASHINGTON — The Internal Revenue Service will be closed on August 30, 2013 because of a furlough day. It was also closed on May 24, June 14, July 5, and July 22. The IRS may announce one or two additional furlough days if necessary. This means that all IRS offices, including all toll-free hotlines, the Taxpayer Advocate Service and the agency’s nearly 400 taxpayer assistance centers nationwide, will be closed on those days. IRS employees will be furloughed without pay. No tax returns will be processed and no compliance-related activities will take place.



The IRS noted that taxpayers should continue to file their returns and pay any taxes due as usual.

The agency will give taxpayers extra time to comply with a request to provide documents to the IRS. This includes administrative summonses, requests for records in connection with a return examination, review or compliance check, or document requests related to a collection matter. No additional time is given to respond to other agencies or the courts.

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“Fast is fine, but accuracy is everything. —Wyatt Earp





CSI

communicating significant information

10 Tips for Regret-Free Car Buying

Spending too much for anything is a downer—especially a car. Here’s how to beat the dealer at his own game.

By Sam Foley of MSN Autos

There’s really no such thing as a professional car buyer, but there are 268,300 professional car salesmen in the United States, according to the Bureau of Labor Statistics. And while you may go into a dealership shopping for a new car only a half-dozen to a dozen times in your life, these guys are selling that many cars each week, so you can take it for granted that they know more than you about buying a car.

There’s no doubt that most salesmen want to get you into a car that you’ll be happy to own . It’s in their interest to make you as comfortable as possible with the buying experience so that you’ll recommend them to your friends, and then come back yourself when it’s time to trade in for a new vehicle. But that doesn’t mean they’re not in the business for the money. It’s a car salesman’s job to make as much profit on each sale as he can get away with.

The car dealer has the home-field advantage, but with some preparation and savvy negotiating, you can place yourself in a much better bargaining position than the average rube off the street. Here we give you 10 tips for dealing with the savvy car salesman.

Bing: Car Buying Tips

Tip 1. Browse with no intention of buying

The first time you go to a dealership, you shouldn’t be looking to buy. Tell dealers that you’re just looking and don’t let them talk you into anything. Better yet, drop by on a day when the dealership is closed. You can roam around the lot and inspect the window stickers with no pressure whatsoever. Take notes on what you like, then return home and do some serious research.

Tip 2. Find out what the dealer paid for vehicle

You can’t know the dealer’s hand in a casino, but you can in a car dealership. “Knowledge is key,” says Michael Royce, a former car salesman who now runs the website Beatthecarsalesman.com. “One of the most important pieces of knowledge a car buyer needs is the invoice price (the dealer’s cost) of the car he wants to buy. Fortunately, the Internet makes getting that vital info easy.”

Plenty of websites can give you the invoice price of any vehicle, so plan to negotiate up from there, not down from the sticker price. Make sure to get the invoice price that includes all the options you want, not just the base price of the vehicle — the options have a dealer markup, too.

Tip 3. Get an online price quote

In fact, get a few of them. Most dealerships have an online sales department that will get you a quote within two to three days. You can also use services such as Autobytel.com and PriceQuotes.com to cross-shop multiple dealers. You’re under no obligation to pay the quoted price, and it can be a potent bargaining chip with other dealerships.



Tip 4. Get your paperwork in order

Print out the invoice price on the exact model you want with an itemized list of the options you're considering. Also, research any manufacturer incentives and rebates that apply to the car you're shopping for, and subtract those from the invoice price. If you are interested in financing, find out your credit score ahead of time; everyone is entitled to one free credit report each year from each of the three major credit reporting agencies. Also, shop a loan by researching the rates at competing banks and local credit unions. Write down all the numbers and bring all the documents to the dealership. If the dealer can't match or beat those rates, tell him you'll finance the car another way.

Tip 5. Forget about leasing

"Dealerships love to push leasing because it is so profitable for them, but leasing is almost always a bad idea," Royce says. "In a lease, you are simply renting the vehicle for a set period of time. Once that term expires, you must return the vehicle to the dealership with nothing to show

Tip 6. Don't talk financing or trade-ins until you've settled on a price

A dealer isn't doing you any favors if he gives you a deal on the new car, and then offers you \$1,000 below market value on your trade-in. The new car, the trade-in and financing are three separate negotiations — treat them as such. It's always in your interest to get the best possible price on each transaction; that's why you should do your research ahead of time. If the dealer isn't hitting the numbers you brought with you, shop or sell elsewhere.

Watch Video: 'Road Raves': Dealing with the Dealer

Tip 7. Don't fail the test drive

Taking a new car out for a spin can be an exciting experience, but don't get too giddy. If the salesman sees that you've formed an emotional attachment to the vehicle, it may put him out of the mood to compromise. "The fact is that analytical car buyers pay less for their new cars than emotionally charged buyers," Royce

says. So stay calm, ask questions and pay attention to the behavior of the car. Take your time and inspect the environment of the vehicle, make sure that it's comfortable and that the controls make sense to you. You're going to spend a lot of time in this car, so it's OK to nitpick.

Tip 8. Take a close look at the fees

Before you sign anything, take a close look at all the numbers on each contract to ensure it is what you agreed upon. Don't be surprised to find a number of fees on the sales contract, but be aware that some are standard, some are negotiable and some are simply outrageous.

Expect to pay sales tax, a destination charge, title and registration fees, and a modest documentation fee (\$50 to \$100 is reasonable, but don't be surprised if dealers in some states charge up to \$300). Advertising charges, which are fees charged to the dealers by manufacturers, often get passed right on to customers. Feel free to push back on these, or at least demand a further break on the price of the vehicle. Then there are things like the "dealer prep fee," which Royce characterizes as an outright scam. "All vehicles must be prepped before being placed on the dealership lot," he says. "So you shouldn't pay extra for it."

Royce also warns against "market value" dealer markups on popular cars. "This can be anywhere from \$500 to thousands of dollars," he says. "It only works if you agree to it." If dealers refuse to eliminate this fee, maybe you should consider a less popular car.

Tip 9. Don't buy into pointless dealership services

As if predatory fees aren't bad enough, there are useless extras hawked by dealers, including rust-proofing, window VIN etching, fabric protection and paint sealant. All are utter scams. The truth is that all modern cars already have rust protection from the factory. VIN etching can be done yourself with a kit, but it is hardly the theft deterrent it's claimed to be. Fabric protection can also be done yourself with a spray can, and paint sealant is just a liquid wax you can buy at an auto parts store for \$10. You don't need any of it.

Tip 10. Be ready to walk away

Don't forget that your entire leverage with the auto dealer lies in your ability to walk out the door. No car salesman is going to take a loss on a sale, but even a few hundred dollars is better than a dead deal. You don't need to be obnoxious about it, but be firm in what you're willing to pay and accept in the negotiations. If he's smart, the dealer will come to terms that are acceptable, make the deal quickly and try to pull a fast one on the next sucker. But if he insists on trying to gouge you, then gather your things and politely say goodbye.



Kentucky Events, Fairs, and Festivals

Bardstown, Ky.

Kentucky Bourbon Festival
September 17 - 22, 2013

Brownsville, Ky.

Edmonson County Fair
September 5 - 14, 2013

Cadiz, Ky.

Trigg County Country Ham Festival
October 11 - 12, 2013

Cave City, Ky. (Main Street)

Cave City Proud Days
September 27 - 28, 2013

Lebanon Junction, Ky.

San-N-Tone Fall Horse Show
September 8, 2013

Lexington, Ky.

Kentucky Fall Classic Horse Show
October 2 - 5, 2013

PMHA Morab Nationals
October 19 - 20, 2013

Liberty, Ky.

Casey County Apple Festival
September 20 - 29, 2013

London, Ky.

World Chicken Festival
September 26 - 29, 2013

Louisa, Ky.

Lawrence County Septemberfest
Country Homecoming
September 6 - 7, 2013

Louisville, Ky.

Kentucky State Fair
August 15 - 25, 2013

World Championship Horseshow
August 18 - 24, 2013

Labor Day Spectacular Antique and Flea Market
August 30 - September 2, 2013

WorldFest
August 30 - September 2, 2013

All American Horse Classic
September 18 - 21, 2013

Bead and Jewelry Expo
October 26 - 27, 2013

Owensboro, Ky.

Street Legends Car Show
August 16 - 17, 2013

Scottsville, Ky.

Demo Derby
September 28, 2013

Shelbyville, Ky.

SAHIBA Sheiks N Shreks
October 5, 2013

Springfield, Ky.

Washington County Fun Horse Show
October 1 - 6, 2013

Stamping Ground, Ky.

Cannon Farm Fest
Pig Roast, Live Bluegrass and Old Country Music
September 29, 2013

Winchester, Ky.

Daniel Boone Pioneer Festival
August 30 - September 1, 2013



FYI

for your information

Twelve Myths of Summer

Sunburn? Is poison ivy contagious? What's the best way to cool off on a hot summer day? Can seawater sterilize a cut and butter eases the pain of burns.

The myth: Cold showers cool you off fastest

The cool facts: Jumping into a cold shower on a hot day sounds logical, but it may not cool you off as planned. "Suddenly going from hot to cold causes your body's defense mechanism to kick in," says Dr. Balu Gadhe, internal medicine specialist and senior medical officer with CareMore, a medical group in Cerritos, Calif. The body possesses a natural mechanism that preserves its core temperature. When you are hot and suddenly get into a cold shower, your blood vessels constrict, which stops you from "taking in" the coolness, Gadhe says. To avoid this self-protective reaction, Gadhe recommends showering with tepid water instead of cold. The best way to beat the heat: Eat or drink something cold, which lowers your body's core temperature's.

The myth: You can't get sunburned on a cloudy day

The cool facts: If you skip sunscreen on a cloudy day, you're setting yourself up for nasty sunburn. "The UV rays go through the clouds," says Dr. Debra Jaliman, a New York-based dermatologist and author of "Skin Rules: Trade Secrets from a Top New York Dermatologist" (St. Martin's Press, 2012). "You need to wear sunscreen every day, even on a cloudy day.

I have seen some of the worst sunburns on patients who failed to use sunscreen on cloudy days playing tennis or at the beach." Jaliman recommends wearing a broad-spectrum SPF 30 every day. Look for products with zinc oxide or titanium dioxide.

The myth: Any drink can hydrate you

The cool facts: Not all summer drinks hydrate you the same way. "Certain beverages have a diuretic effect, which leads to

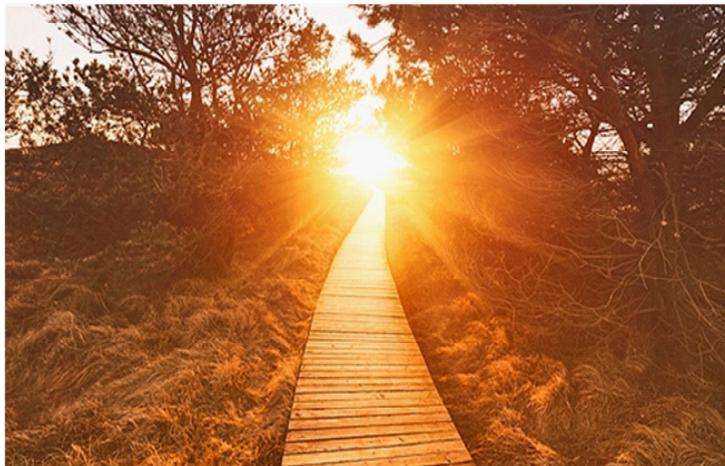
the cells to metabolize and eliminate them. "Ironically, this leads to a vicious cycle of being thirsty from the beverage that you consumed to quench your thirst," says Jamieson-Petonic. Water works best, then low-fat milk, 100 percent fruit juices, low-sodium vegetable juices and herbal teas. Sport drinks work well if you're exercising for longer than an hour. If you don't like the taste of water, try adding cucumber, strawberries, raspberries, lemon or lime.

The myth: You burn more calories in warm weather

The cool facts: Working out in extremes of heat or cold requires your body to adjust, but the number of calories you burn isn't enough to justify an extra scoop of ice cream. "In extremes of cold or hot, your metabolism rises just to keep you at normal body temperature," says Irv Rubenstein, PhD, exercise physiologist and founder of S.T.E.P.S., a fitness facility in Nashville, Tenn. If you exercise in the heat, you raise your body temp to the point where you start using some calories to perspire, but your body can readily adjust, so it's inconsequential.

The myth: Longer days disrupt your sleep cycles

The cool facts: It may seem that you're in bed when the sun has barely set, but the



dehydration," says Amy Jamieson-Petonic, Med, RD, CSSD, LD, a dietician with the Cleveland Clinic. Caffeinated beverages, drinks high in added sugars and alcoholic beverages can all lead to dehydration in different ways. Beverages high in added or refined sugars, such as sodas and fruit drinks, require that the body pull more fluid from

extended daylight won't disturb your sleep cycle, says Dr. David Volpe, sleep expert and founder of Eos Sleep Centers in New York and California. "Our bodies are on a schedule and aim to get around eight hours of sleep per night; therefore, regardless of the daylight hours, That's really hard in summer!! You won't be disrupted." If you find the longer daylight hours of summer leave you more awake later in the evening, unwind one hour before bed (turn off all technology and avoid vigorous exercise) and sleep in a cool, dark bedroom to help keep your sleep schedule consistent.

The myth: Air-conditioning increases risk of catching cold

The cool facts: Next to a dip in a pool, nothing beats an air-conditioned room to help cool off on a hot summer day. But some believe the drop in temperature may increase the risk of catching a cold. "Not so," Gadhe says. "Colds are caused by viruses, not cold air." Those with allergies may be at a higher risk of having an allergic reaction, however, if the air conditioning filter isn't changed regularly. "Air conditioning also takes the humidity out of the air, which can cause sinuses to dry out, triggering allergic reactions in some people," Gadhe says. Change your air conditioner's filter regularly (recommendations vary, depending on the type of filter).

The myth: Seawater can heal a cut

The cool facts: Wading into the ocean when you have an open cut on your body is not a good idea, says Dr. Aileen M. Marty, professor in the department of molecular microbiology and infectious diseases at Herbert Wertheim College of Medicine in Miami. "Seawater is teeming with microorganisms of all kinds, including a number of very nasty bacteria. Dirty water, soil and sand can cause infection." A sterile saline solution or bottled water is acceptable. If one of those is not available, seawater can work in a pinch, Marty says, "But get the wound cleaned up with clean water as soon as possible to avoid infection from contamination."

The myth: Butter eases sunburn pain

The cool facts: When your skin feels on fire, butter sounds like a soothing solution. But don't do it. "It's like putting oil on a

fire," says dermatologist Jaliman, "If you're burned, it's best to use unscented aloe vera gel or even a topical hydrocortisone cream." Cool compresses from skim milk half diluted with ice water and left on for 15 minutes at a time can also help. To ease the redness, Jaliman recommends taking aspirin for its anti-inflammatory effect.

The myth: Poison ivy is contagious

The cool facts: Poison ivy, oak and sumac rashes are triggered by an allergen called urushiol. You come in contact with urushiol by direct or indirect contact, through touching the leaves of a poisonous plant or through touching clothes, tools or pets that have the oil on them. However, it's not contagious simply by coming in contact with a person who has it, says Dr. Adam Friedman, assistant professor of medicine and director of dermatologic research at Albert Einstein College of Medicine in the Bronx, N.Y. "The resin is so sticky it's easy to spread. If it's in your nail bed and you scratch another part of your body, you can spread it that way. Or if it's on your pet's fur you can also get it." Remove all clothing after returning from a walk in the woods to avoid passing the resin on to your skin.

The myth: Urinating on a jellyfish sting relieves pain

The cool facts: Aside from the gross-out factor, urinating on a jellyfish sting is considered relatively worthless and could even make the pain worse. Pain from a sting results from the discharge of venom-filled nematocysts in the tentacles of the jellyfish. If you've been stung, tentacles that remain in your skin may still release venom. Disrupting the salt balance between the outside and inside of the cells can cause

the stingers to fire. For this reason, fresh water makes pain worse while salt water deactivates the venom (and is the premise behind urinating on the sting), according to a study published in the Medical Journal of Australia. But the salt content of urine is unpredictable and can cause venom to be released if it's too dilute. "Seawater or diluted vinegar is best," Friedman says.

The myth: Taking a dip in the pool

The cool facts: When you've spent the day in the sun and don't have time or access to a shower, taking a dip in a pool should suffice, right? Not really, says Philip M. Tierno, Jr., PhD, director of clinical microbiology and immunology at the New York University Langone Medical Center and author of "The Secret Life of Germs" (2003). "You would still need a shower even after being in the pool unless you know the chlorine levels are high enough to kill the bacteria; if it's your own pool it may be fine." Showering with soap and water also takes off dead skin cells and bacteria, which you can't accomplish with a dip in the pool, he adds.

The myth: Getting a 'base tan' helps prevent sunburn

The cool facts: Preparing for an upcoming vacation in the sun by getting tanned beforehand does not protect you from getting sunburned. "There is no such thing as a base tan," Jaliman says. "Any sun exposure damages your skin. If you were going to burn from the sun you will burn no matter what previous sun exposure you had." Protect your skin by wearing a sunscreen with an SPF of 30 or higher, and go for regular skin checks with a board-certified dermatologist.





Workwise

Managing Job Stress: Strategies for Coping and Thriving at Work

By Randall S. Hansen, Ph.D.

Melissa had been the ideal worker, always willing to take on new projects, work long hours and weekends -- until last year. There were subtle changes at first. Her demeanor turned from always positive to a growing streak of negativism. She began to have problems sleeping. She felt frustrated with a lack of progress within the firm, and a growing sense of no longer being a part of the team. She started to use sick days for the first time -- some for a nagging number of illnesses, some for "mental health" days. Luckily for Melissa, she had some friends who recognized the problem she was suffering from was job stress.

What is Job Stress?

Job stress is something we all face as workers -- and we all handle it differently. There is no getting around it. But, not all stress is bad, and learning how to deal with and manage stress is critical to maximizing our job performance, staying safe on the job, and maintaining our physical and mental health. For workers like Melissa, infrequent doses of job stress pose little threat and may be effective in increasing motivation and productivity, but too much -- and too prolonged -- can lead to a downward spiral -- both professionally and personally.

Some jobs, by definition, tend to be higher stress -- such as ones that are in dangerous settings (fire, police), that deal with demanding customers (service providers), that have demanding time

pressures (healthcare), and that have repetitive detailed work (manufacturing) -- but stress is not limited to any one particular job or industry.

The National Institute for Occupational Safety and Health (NIOSH), part of the U.S. Department of Health and Human Services, states that job stress, now more than ever, poses a threat to the health of workers -- and the health of organizations. NIOSH defines job stress as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Stress also occurs when the situation has high demands and the worker has little or no control over it. Job stress can lead to poor health and injury.

Job Stress Statistics

Numerous studies examining job stress sound an alarming bell about the mental and physical health of American workers:

- A Northwestern National Life study found that 40 percent of workers report their job is "very or extremely stressful." And that one-fourth of employees view their jobs as the number one stressor in their lives.
- A Families and Work Institute study found 26 percent of workers report they are "often or very often burned out or stressed by their work."

- A Yale University study found 29 percent of workers feel "quite a bit or extremely stressed at work."
- A Princeton Survey Research Associates study reports that three-fourths of employees believe the worker has more on-the-job stress than a generation ago.
- A Gallup Poll found that 80 percent of workers feel stress on the job, and nearly half reported that they needed help in learning how to manage it.
- According to an article in Shape Magazine, women are 60 percent more likely to suffer from job stress than men.

Symptoms & Warning Signs of Job Stress

While the causes can be something other than job stress, here are the most common symptoms and early warning signs of job stress and burnout:

- Apathy
- Negativism/cynicism
- Low morale
- Boredom
- Anxiety
- Frustration
- Fatigue
- Depression
- Alienation
- Anger/irritability
- Physical problems (headaches, stomach problems)
- Absenteeism

Causes of Job Stress

There are two schools of thought on the causes of job stress.

According to one theory, differences in individual characteristics, such as personality and coping style, are best at predicting what will stress one person but not another. The focus then becomes on developing prevention strategies that help workers find ways to cope with demanding job conditions.

The other theory proposes that certain working conditions are inherently stress-inducing, such as fear of job loss, excessive workload demands, lack of control or clear direction, poor or dangerous physical working conditions, inflexible work hours, and conflicting job expectations. The focus then becomes on eliminating or reducing those work environments as the way to reducing job stress.

Strategies for Managing Job Stress

While many of the methods of preventing job stress need to be developed and supported by the organization, there are things that workers can do to help you better manage job stress.

Here are 10 tips for dealing with the stress from your job:

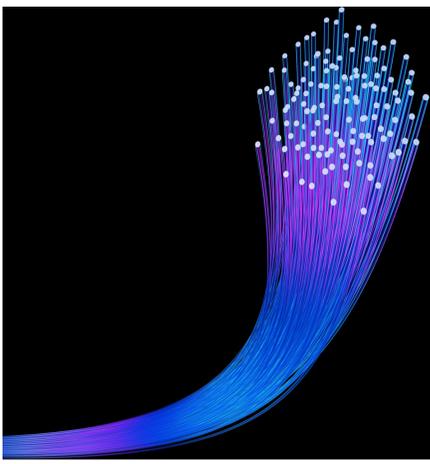
1. Put it in perspective. Jobs are disposable. Your friends, families, and health are not. If your employer expects too much of you, and it's starting to take its toll on you, start looking for a new job/new employer.
2. Modify your job situation. If you really like your employer, but the job has become too stressful (or too boring), ask about tailoring your job to your skills. And if you got promoted into a more stressful position that you just are not able to handle, ask about a lateral transfer -- or even a transfer back to your old job (if that's what you want).
3. Get time away. If you feel the stress building, take a break. Walk away from the situation, perhaps walking around the block, sitting on a park bench, taking in a little meditative

time. Exercise does wonders for the psyche. But even just finding a quiet place and listening to your iPod can reduce stress.

4. Fight through the clutter. Taking the time to organization your desk or workspace can help ease the sense of losing control that comes from too much clutter. Keeping a to-do list -- and then crossing things off it -- also helps.
5. Talk it out. Sometimes the best stress-reducer is simply sharing your stress with someone close to you. The act of talking it out -- and getting support and empathy from someone else -- is often an excellent way of blowing off steam and reducing stress. Have a support system of trusted people.
6. Cultivate allies at work. Just knowing you have one or more co-workers who are willing to assist you in times of stress will reduce your stress level. Just remember to reciprocate and help them when they are in need.
7. Find humor in the situation. When you -- or the people around you -- start taking things too seriously, find a way to break through with laughter. Share a joke or funny story.
8. Have realistic expectations. While Americans are working longer hours, we can still only fit so much work into one day. Having unrealistic expectations for what you can accomplish sets you up for failure -- and increased stress.
9. Nobody is perfect. If you are one of those types that obsess over every detail and micromanage to make sure "everything is perfect," you need to stop. Change your motto to performing your best, and leave perfection to the gods.
10. Maintain a positive attitude (and avoid those without one). Negativism sucks the energy and motivation out of any situation, so avoid it whenever possible. Instead, develop a positive attitude -- and learn to reward yourself for little accomplishments (even if no one else does).

Final Thoughts on Dealing With Job Stress

Okay, so it's a cliché, but your health is everything. You need to take care of yourself, and no job, customer, or boss is worth putting yourself at risk. Find a way out through one or more of our 10 strategies. Take control of your situation -- and fix it -- and you will have better mental and physical health, as well as better relationships with the people around you.



How to Hold a Hit Yard Sale

Ah, summer: Sunshine, beach trips, barbeques, and -- of course -- yard sales. Here's how to make your sale a success.

Yard sales are part of the summer landscape -- an opportunity to turn unwanted household items into quick cash. Use these tips to attract shoppers and boost sales.

Understand your goal. Are you serious about making money or just trying to reduce clutter? If you want to make money, you'll need to put in more effort.

Select the date carefully. You don't want to be competing with other local events. Also, keep in mind many people get checks at the end of the month and thus have disposable income the first weekend of the month.

Have your merchandise ready. You'll need more time than you expect, so plan to have everything ready a week or more before your sale.

Yard sales in your area

Have plenty of items. Shoppers will drive by a sale with only a few items. If you don't have enough to fill your yard, ask neighbors to join in; a multi-family sale will attract more people.

Place an ad in the newspaper. You may not read the local paper, but many consumers still look for ads they can clip.

Make your classified ad large. You want your ad to stand out -- paying a few extra dollars for a larger ad will pay off.

Promote your yard sale online. A quick search will uncover sites that allow you to

advertise your sale for free. Also tap social networks to get more people to show up.

Make your signs large and legible. You don't need your address on the sign -- just one that says "Big Yard Sale" and an arrow pointing the way.

Keep your children occupied. Let them sell lemonade or some of their old toys. A lot of shoppers like to see the whole family participate, as many bring their kids with them.



Know what sells. Yard sales are great for kids' clothes, old kitchen utensils, books, DVDs and other small items. They're not so good for collectibles and furniture.

Prepare your merchandise for sale. Curios should be dust. Clothing be washed. You want your sale items looking their best.

Organize your merchandise. Keep similar items together, such as dividing clothes by gender and laying them out on separate tables to make it easier for shoppers to navigate

Make prices clear. Tag items with a price tag. You can use a sign when you have many items in a category (CDs, books, t-shirts, etc.).

Keep valuable items near your checkout table. You don't want something valuable to "go missing."

Have an electrical outlet or extension cord handy. You'll want to be able to demonstrate that electrical items work.

Have bags and newspaper available. You'll need newspaper to wrap breakable items; the bags are handy for people buying more than one item.

Be on alert for scams and shoplifters. Common tricks are changing tags or distracting you while an accomplice steals an item.

Have a calculator available. That is, unless you're good at calculating figures in your head.

Be prepared to make change. Have plenty of singles and coins available. You can always return extra singles to your bank.

Protect your cash. Have a cash box or fannies pack, and never leave it unattended.

How to Hold a Hit Yard Sale—continued

Have someone work the sale with you. Sooner or later, you'll need a break -- whether it's for the bathroom or a meal. Have someone take your place while you're gone.

Plan for unsold items. Consider selling some to a thrift shop or website or donating unsold items to Goodwill. Others, like collectibles and designer clothes, should be saved for a future sale or offered on eBay.

4 Snacks that Suppress Appetite

Despite the appetite suppressant industry being a multimillion dollar one, research fails to show that there is a suppressant that is both safe and effective. However, certain healthy foods naturally suppress the appetite, and if you include them in your diet, you'll likely consume fewer calories. Work these four healthy snacks into your menu to help cut cravings.

Apple with a hard-boiled egg

Why it works: Apples are packed with pectin, a soluble fiber that fills the stomach and prevents hunger-triggering blood sugar crashes. Additionally, apples require a lot of chewing, so they force you to eat more slowly (remember, it takes 20 minutes for your brain to receive the signal that it's full, so anything that takes longer to eat helps). To boot, the egg hits you with protein, which takes longer to digest and makes you feel full. Plus, research suggests eating eggs at breakfast makes you consume less later in the day.

Green tea and in-shell edamame

Why it works: The catechins in green tea help to keep blood sugar stable so you won't

crave an edible pick-me-up when blood sugar drops. At the same time, green tea's EGCG (epigallocatechin gallate) increases the hormone CCK (cholecystokinin), which creates a feeling of satiation. Edamame supplies a satisfying dose of protein and the powerful antioxidant genistein, which has been shown to depress appetite and reduce food intake. The icing on the cake: Shelling edamame will keep your munching in check—they'll take longer to eat, and research indicates your brain will get the signal that you've had enough as you see the empty pods pile up.

Steel cut oatmeal with almonds

Why it works: The fiber in oatmeal, particularly one called beta-glucan, slows the digestion of the carbohydrates, making you feel full longer. It also stabilizes blood sugar so you won't crave a snack soon after eating, and the slow-burning carbohydrates suppress the hunger hormone ghrelin. Almonds serve up healthy fats and protein, which both take longer to digest, keeping your grumbling tummy at bay. Just keep tabs on your portion sizes—limit yourself to a half-cup of cooked oatmeal (100 calories) and 2 tbsp of slivered almonds.

Sweet potato with cinnamon

Why it works: Sweet potatoes contain resistant starch, a type of fiber that slows digestion because it "resists" being digested in your small intestine, prolonging feelings of fullness. And cinnamon adds more than flavor—research indicates that the spice helps to lower blood sugar levels which aids in appetite reduction. Pro tip: Allow your potato to cool before you eat it to maximize resistant starch content.



WELCOME ABOARD!



Registration & Data Integrity

Martha Hoagland

Sales and Excise Tax

Hongli Huang

Claire Curran

Chad Craig

Property Valuation

Adam Craft

Nicole Whitlock

Field Operations

Brian McFarland

Marie Chandler

Melanie Bitzer

Division of Operations

Theodore Long

James Duncan

Casie Hall

Collections

Ashley Allen

Zachary Messick

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Your input, comments, and suggestions are welcomed. Please submit via e-mail to contact below.

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