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TAX INFORMATION BEFORE FILING YOUR 2005 TAXES

(CONTINUED FROM FEBRUARY ISSUE)

IRA DEDUCTION EXPANDED

The amount you (and your spouse, if filing jointly) may be able to deduct as an IRA contribution increases to \$4,000 (\$4,500 if you are 50 or older at the end of 2005).

STANDARD MILEAGE RATES

With the skyrocketing costs of fuel, the IRS changed the allowable deductions for the standard mileage rate as of September 1. Here are both rates:

- Business miles: 40.5¢ per mile for all business miles driven from Jan. 1 through Aug. 31, 48.5¢ per mile afterwards.
- Charitable services: 14¢ per mile when you use your car to provide charitable services to a charitable organization. (this rate did not change)
- Medical reasons: 15¢ per mile for use of your car for medical reasons through Aug. 31, 22¢ per mile afterward.
- Moving: 15¢ per mile for moving expenses through Aug. 31, 22¢ per mile afterward.

CHARITABLE CONTRIBUTIONS OF AUTOS

If you donated a car to a qualified organization in 2005, your deduction is limited to the gross proceeds from its sale by the organization if the claimed value of donated vehicle is more than \$500. Note, though, that if the organization makes significant use of or materially improves the auto, you can generally deduct its fair market value. As with all charity donations, you must have a written receipt for your donation if it is valued at more than \$500.

ELECTRIC AND CLEAN-FUEL VEHICLES

You can claim the maximum credit allowed for a qualified electric vehicle placed in service in 2004, or claim the maximum deduction allowed for qualified clean-fuel vehicle or other clean-fuel property placed in service during the year.

SELF EMPLOYMENT TAX

The maximum amount subject to the Social Security part for tax years beginning in 2005 has increased to \$90,000. All net earnings of at least \$400 are subject to the Medicare part.

Article provided by BL Pang EA. BL can be reached at (650) 593-7522

EAT, SLEEP & BE SLIMMER *By Ronesh Sinha, M.D.*

Physical Effects of Sleep Deprivation

Most of us are familiar with the effects of sleep deprivation on the mind, including impaired memory and concentration, increased stress and depression. Now, we are beginning to see evidence of the damaging effects of sleep deprivation on our physical body, including a link with obesity and diabetes.

Dr. Eve Van Cauter at the University of Chicago conducted studies on completely healthy young men in their 20's with no prior history of disease who were subjected to four hours of sleep a night for six consecutive nights. The results were astonishing. By the end of the study these previously healthy young men actually developed pre-diabetes, a condition where the body becomes resistant to the effects of insulin, which in turn significantly increases your risk of developing diabetes.

The studies showed that the subjects' test results were more compatible with individuals in their 60s rather than in their early 20's. Below are some of the physiological changes associated with sleep deprivation based on her studies and information already known.

- * **Insulin Resistance:** Previously healthy subjects became pre-diabetic as a result of sleep deprivation.
- * **Increased Ghrelin (hunger hormone):** Ghrelin is the body's hunger hormone, so the more of it we have, the hungrier we become. Levels of ghrelin are increased in sleep-deprived subjects, explaining why they reported voracious appetites. In addition, subjects had specific cravings for sweets, fats and salty foods.
- * **Reduced Leptin (fullness hormone):** Leptin puts the brakes on hunger. Sleep deprivation was found to reduce leptin, which in turn reduces our sensation of fullness, causing us to overeat.
- * **Reduced Growth Hormone:** Most growth hormone production occurs during deep sleep. Growth hormones are responsible for increasing muscle mass and strengthening bone, so a drop in growth hormone levels from reduced sleep may also explain the link with obesity.
- * **Increased Cortisol:** Getting less sleep, particularly less REM or dream sleep, will actually increase your body's cortisol production. Cortisol in turn raises blood pressure, increases blood sugar and increases abdominal fat.
- * **Weakened Immune System:** When exposed to flu virus in the form of flu vaccine, sleep-deprived subjects were able to produce only half of the normal number of antibodies in response. This explains why you may have a difficult time fighting an infection when you are exhausted from a lack of sleep.

Dr. Van Cauter also states that even sleeping six hours a night can have similar effects that simply take longer to manifest than someone sleeping four hours a night.

Regardless of the potential causes, the link exists. Dr. Stephen Heymsfield and a team of researchers at Columbia University collected data on 18,000 people ages 32 to 59 who participated in the National Health and Nutrition Examination Survey during the 1980s. They found that even after taking into account factors such as physical activity, age, gender, depression and other factors, there was still a strong correlation between obesity and the number of hours slept.

When comparing to people who sleep seven to nine hours a night, those sleeping four hours had a 73-percent greater risk of obesity. Five hours a night translated into a 50-percent greater risk. It was only at the level of seven to nine hours where there was no additional risk.

Based on this information, it is more important than ever to place a good night's sleep high on your list of priorities.

Photo Caption: Dr. Ronesh Sinha is an internal medicine physician at the Redwood City Center of the Palo Alto Medical Foundation.

Endnote: The Palo Alto Medical Foundation and column editor Arian Dasmalchi provide this monthly column.

TRIVIA FOR THE BACK OF YOUR MIND

DID ALBERT EINSTEIN REALLY FAIL MATH?

Geography, history and languages, yes. Math, no. He was actually very good at it, and also at literature. Still, memorizing facts bored him, and when Einstein left school at 15, he did not hold a diploma. A year later, when he applied to the Polytechnic Institute of Zurich, Switzerland, he failed the entrance exam the first time he took it. He finally got in when he was 17.



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CHIROPRACTIC PRIMERE ANSWERS COMMON QUESTIONS PART 1

Reprint: Foundation for Chiropractic Education and Research, Chiropractic Healthways, Issue 144. www.fcer.org

There are many people who would benefit from chiropractic care who sadly fail to do so. Some of them may delay seeking treatment because they are unsure whether their conditions are appropriate for chiropractic, they are unfamiliar with what chiropractic is so they don't know where to start, or perhaps they have been given misconceptions that prevent them from taking that first step. If you are a long-time user of chiropractic care, you have undoubtedly attempted to help friends or family members with their health by recommending chiropractic. What you may also have experienced is an uncertainty about how to accurately describe what that person may experience. Hopefully, this issue of Chiropractic Healthways will provide old and new chiropractic patients with answers to some basic questions. It should also encourage all chiropractic patients to ask questions about their treatment at any time.

)How do I Know Whether Chiropractic Is Right for Me?

What many may not realize is that chiropractic education is very similar to medical education in important ways. The licensed doctor of chiropractic is fully qualified to diagnose physical conditions and he or she can determine what the

appropriate treatment should be. Without knowing your condition, it is impossible to say here whether chiropractic is right for you: a true determination can only be made after talking with you and after a complete examination by your chiropractor. Just as a conscientious medical doctor would not prescribe medications without examination, a conscientious doctor of chiropractic would not attempt to predict whether chiropractic care is appropriate without an examination. Should examination determine that chiropractic is not the most suitable treatment for your specific problem, the appropriate referral will be made.

That said, however, so much research has shown benefits of chiropractic methods for conditions such as back pain, that in 1994 the US Government recommended that spinal manipulation be a first-line treatment for acute low back pain. Several other governments, including Britain, Denmark, Australia, and more, have published reports with similar conclusions. In addition to back pain, research continues to be conducted which supports chiropractic methods for treating many other conditions too numerous to list here. The other more common conditions that may respond favorably to chiropractic include neck pain, headaches (including tension-type, cervicogenic, and migraine), carpal tunnel syndrome and other over-use or repetitive stress injuries, and menstrual cramping (dysmenorrhea).

By Angelo Charonis, D.C. Angelo Charonis, D.C. practices at Premier Chiropractic Clinic in Redwood Shores

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THE REDWOOD SHORES LIONS CLUB *By Shellie Sakamoto*

STUDENT SPEAKER CONTEST

On February 7th, the Redwood Shores Lions Club sponsored a Student Speaker Contest. This year's topic is "The Internet - Hero or Villain?". The contest is an annual event and is open to all students grades 9 to 12. This year's winner was Jenela Chow. Jenela is a junior at San Mateo High School. Jenela will compete in the zone contest. Runners up were Jenny Rodriguez (Carlmont High School, 11th grade), Manny Angeles (Serra High School, 12th grade), Mica Brenman (Carlmont High School, 9th grade), and Dawn Ling (Carlmont High School, 11th grade).



From left to right-Jenny Rodriguez, Manny Angeles, Mica Brenman, (Winner)Jenela Chow, and Dawn Ling

A special thank you to Lions Gary and Diana Krippendorf for chairing the contest, and congratulations to these wonderful artists!

BELMONT LIONS CLUB BEING FORMED

Lion Jun Madrinan is working with Vice District Governor Al Russell in the formation of the new Belmont Lions Club. The group meets at the Summerfield Suites near Oracle on the 1st & 3rd Tuesdays at 8:00 AM. This is an opportunity to join a club and be involved as a charter member and to help with the club's formation. If you enjoy the challenge of starting new projects and are looking to meet new people in our community, please come to the next meeting.

PEACE POSTER CONTEST

The Redwood Shores Lions Club sponsored a local Peace Poster Contest at James Flood School, in Menlo Park. The Peace Poster Contest is a contest for students ages 11-13 and is aimed at promoting the concept of peace throughout the world. The winner of the contest is Evan Dayce and his entry will compete at the District 4-C4 level. Runners-up were Jennette Valadeaz, Ashley Figueroa, and Elizabeth Guerrero.

ABOUT THE REDWOOD SHORES LIONS CLUB

The Redwood Shores Lions Club holds its general meeting on the 1st Tuesday of each month at 7:30 p.m. at the Sandpiper Community Center. Anyone who is interested is welcome to attend. For more information call 593-6384, Lion Virgil Sadsad at (650) 595-4031, or Lion Shellie Sakamoto at (650) 654-7914.



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Please Contact Sujeeva

Telephone : 650.508.9583

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MAKING NEW YEAR'S RESOLUTIONS STICK

By *Helen Selenati*

If you are like many others, you started off this year with New Year's resolutions just to find that, like every other year, these resolutions don't last much beyond February. This year you could try an alternative. This year, go for your dreams instead.



Do you dream of doing less and having more? Would you like to be more successful and less stressed out? How about being healthier or in better shape? Do you want more quality time with friends and family? How about a new job, more passion, more money, even more fun? Dreams like these have far more chance of survival than your New Year's resolutions, which are based on what you don't want. Why? Because your dreams and desires have more power than your doubts and dislikes. There's a different kind of energy and joy when you are moving toward your dreams than there is when you are trying to 'fix' something. For example, if your dream is to feel and look good, a different kind of energy will be applied than to the drudgery of getting rid of the weight by diet and exercise. 'Getting a healthier, more vibrant body' will be easier than 'losing weight.' Similarly, 'building a successful business' will be more exciting than 'getting rid of debt.'

DREAMING BIG VS. THINKING SMALL

Without our dreams, all we have is reality. And although reality is an essential part of the process, if you are overly realistic, you will minimize your dreams.

Similarly, once you're focused on a dream, you will need to strategize on how to accomplish it. But if you strategize too quickly, you may compromise the dream. Though the realist in you may want to know where the time or money is going to come from, you may not have it all figured out in the early phases. And that's OK, because if you live primarily focused on problem-solving, most of your energy will go toward fixing what is wrong or getting rid of what you don't want—and your passion may be squelched in the process. Thus, it's a useful practice to embellish and enhance the dream for a while before considering the nuts and bolts of how you are going to accomplish it.

Once you have a clear picture of what you want to achieve, share your intention with others in a way that will hold you accountable for your actions. Tell everyone who is interested in listening to you about your plans and you will be surprised how much unexpected support and information you will receive in return. Make specific requests from others that are in a position to help you. Demonstrate your commitment to your plan by

Are you tied up in knots?

- ◆ Feeling that life is meaningless and without purpose?
- ◆ Wondering why you are feeling depressed and anxious?
- ◆ Frustrated with an uninspiring work life?
- ◆ Plagued by chronic pain or an illness that never lets up?
- ◆ Held hostage by habitual behaviors that no longer serve you?
- ◆ Having problems staying focused and completing tasks?

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doing something everyday towards making your dream a reality. When you set an intention and then act on it to demonstrate your commitment, amazing things occur.

Standing fully in your purpose and being clear about your intention can give you fortitude for dealing with challenging times. It is also important to uphold your integrity throughout the process of building your dream. Keep your agreements with yourself and others and always be honest. Give yourself credit where credit is due and acknowledge that you did what you said you would.

As you open yourself up to unlimited possibilities, amazing things begin to happen. Follow through on your intentions as you 'walk your talk.' Be a visionary. A visionary has a vision or a dream, articulates it with clarity and passion gets others excited about it and invites them to play. Dream big, share your dreams and remind others to do the same.

Helen Selenati is a Licensed Marriage and Family Therapist and Certified Coach and has been a resident of the Shores since 1995. She has a private practice in Redwood City and can be reached at helen@selenati.com or by calling 650-596-0807. Also visit www.selenati.com



ARE YOU MANAGING YOUR HEALTH?

By Marilyn Kanas, Personal Wellness Coach

Silicon Valley is the land of fast, fast and faster. Are you paying attention to your health? When was the last time you took stock of your life from a health perspective? We tend to measure ourselves in terms of stock options. And, oh yes, they went away with the bursting of the Internet bubble and the new stock option expense rules that followed the Enron activities. Take charge of your health before it is too late. Bad habits are hard to change, and they may have crept up over time. So, new habits are going to be slow to learn, but if you are consistent in your efforts, over time, you will have new habits that are good for your health. There are three areas to focus on: Nutrition, exercise and water. Let's look at each.

Good nutrition is essential to wellness and enhances the overall quality of your life. Your diet should consist of colorful fruits and vegetables, lean protein, good carbohydrates, and just enough good fats. Poor nutrition contributes to higher health risks-weakened immune system, high cholesterol, osteoporosis, weak muscles and poor skin tone, risk of diabetes. Good nutrition is the ounce of prevention that prevents a pound of cure! A balanced diet, rich in nutrients, will help you feel better, inside and out.

Regular Exercise conditions your heart, relieves stress and makes it easier for you to achieve and maintain your ideal healthy body weight. You don't need to be an Olympic athlete, just 30 minutes three times a week will do it.

Lots of water is critical to the hydration of your body. Coffee, sodas and juice do not count. Your body needs at least 4 glasses of water a day, and ideally you should be drinking half your body weight in ounces of water a day. The key to managing your health and improving your wellness is a combination of getting proper nutrition with sufficient water intake, and exercise.

Marilyn Kanas is a Wellness Coach and a resident of Redwood Shores. If you would like a free wellness evaluation, please contact Marilyn at 595-9065 or marilyn@healthyresults.us.



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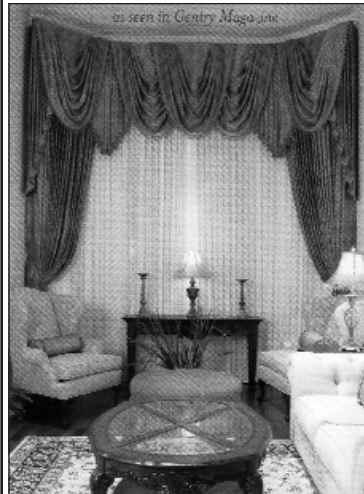
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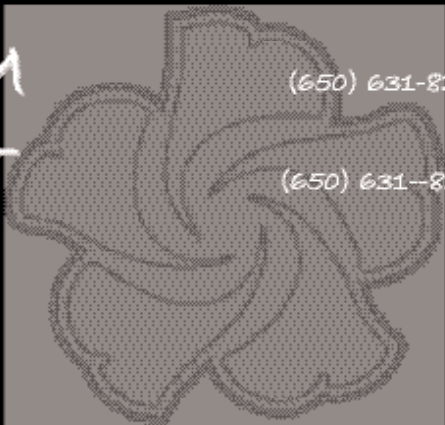
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