

# Life, Work & Family

Monthly work/life news for UAW-Represented DaimlerChrysler Workers

July 2006

Brought to you by the Circle of Life Committee 1-800-809-4996

## In This Issue:

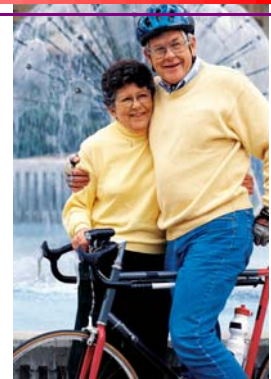
<b>FRIENDSHIPS IN ADULTHOOD.....</b>	<b>1</b>
<b>MORE AUDITS THIS YEAR? HOW TO PROTECT YOURSELF.....</b>	<b>2</b>
<b>ADJUSTING TO SINGLE PARENTHOOD.....</b>	<b>3</b>
<b>BUYING A PUPPY.....</b>	<b>4</b>



## Friendships in Adulthood

Relationships with friends are important to older adults. Friends contribute to our satisfaction with life, give us a sense of belonging, competence, and self-worth. Friendship involves:

- Enjoyment and spontaneity--Spending time doing things together and sharing life experiences.
- Trust--Believing that our friends act on our behalf.
- Respect and understanding--Believing that our friends have the right to their own opinions.
- Mutual assistance--Helping and supporting our friends and letting them help us.
- Confiding--Sharing confidential matters with our friends.



### Types of Friendships

Friends are people we know and trust. Friends are special to us socially and emotionally because they are our favorite companions and confidants. Friends are usually chosen from among people who are considered "social equals." This means that the people we select as friends tend to be those who:

- we have grown up with, usually in the same neighborhood.
- have similar occupations.
- have children the same age.
- have similar interests.
- are the same general age and the same gender.

The majority of adults have three or more close friends and more than half of adults have ten or more friends. Men and women have the same number of friends. Women, however, are likely to confide more in their friends than men. Men tend to enjoy activities or discuss and practice special skills (such as golf or hunting) with their friends.

### Duration of Friendships

We expect different characteristics from long-term as compared to short-term friends. Long-term friends are the only people with whom we can reminisce about memories that occurred during our lifetime. Changes in life such as health changes, widowhood, or retirement are less disruptive on long-term friendships. Short-term friendships help us to deal with changes that affect our daily roles, such as moving into a new area, volunteering, or starting a new job.

### Changes in Friendships

Adults expect to receive emotional support and companionship from their friends. When such positive outcomes are not achieved, the results may be breaches of confidence, invasions of privacy, criticism, or loss of respect and reciprocity. In times of crisis, we expect close friends to provide support and companionship.

### **Friends Keep Us Healthy**

Social interactions with friends help us lead longer and healthier lives. Studies have shown that people who enjoy the fellowship of friends live longer and are healthier than their counterparts who are socially isolated. Friends are relied upon for emotional support. A close network of friends helps us through the challenging times of life.

### **How Can Friends Help in Times of Crisis?**

The best gift a friend can give is to be a good listener! Some other ways friends can strengthen their relationship are:

- keeping in regular contact by phone, mail, or in person.
- allowing your friend to express emotions. Many emotions may be unpleasant, but be empathetic.
- paying attention to your friend's feelings and his or her perception of the seriousness of the situation.
- being non-judgmental and not offering advice unless asked.
- preparing a meal and delivering it to your friend's home.
- doing your friend's laundry.
- running an errand for your friend.
- offering to relieve caregivers of their responsibilities.

**Source:** Fowler, L.K. (1998). *Friendships in Adulthood*. Retrieved January 12, 2005, from the Ohio State University Extension web site: <http://ohioline.osu.edu/ss-fact/pdf/0141.pdf>

---

## **More Audits This Year? Here's How to Protect Yourself**



It's that letter no one wants to get.

In 2006, the Internal Revenue Service (IRS) plans to conduct about 1 million audits, up 37 percent from 2001. The agency says it will target roughly 200,000 filers earning over \$100,000 - nearly double that of four years ago.

Even if you aren't that wealthy, the increasing number of self-employed individuals may also be part of the government's expanding tax dragnet. In any event, it's always smart to be vigilant against the expensive and

stressful possibility of a tax audit. A qualified tax professional can assist you in the preparation of your return to minimize the chances of questions on your return.

### **There are three types of audits:**

Correspondence audits happen when the IRS sends a letter asking for clarification on relatively simple items. It's usually handled and completed through the mail.

Office audits are conducted on the IRS's turf. You meet with an examiner who wants to see documentation intended to answer their specific questions. It's wise not to volunteer any other information beyond what they ask.

Field audits are the stuff of TV cop shows. That's when the IRS comes to your home and starts nosing around to see why that Jaguar is sitting in the driveway of someone who reported \$28,000 in income last year. These tend to be pretty serious.

However, the government looks for particular signs and signals that may put you in the audit pile. The following measures won't guarantee you'll avoid an audit, but they're key issues that the IRS focuses on when deciding which returns to target:

**Goofing the basics:** This is an obvious point, but remember to sign the return, add the Social Security Number and double-check the math. Fill out every applicable line on the return, or better yet, get a tax preparer to do it since professionally prepared returns tend to be easier to read and understand because you're paying qualified people to get it right. Bottom line -- sloppy returns tend to draw scrutiny.

**Rounding can be a problem:** Precise numbers suggest precision. It's always best to use the precise number you need for an item than rounding up or down - rounded numbers tend to draw attention from the IRS, even if you're trying to be conservative.

**Note sales of stocks or bonds carefully:** Anytime you sell stocks or bonds, the IRS and the taxpayer receives a 1099 noting the sale price. Your tax professional can show you the proper way to account for these sales on your return. Also remember that income items such as interest, dividends and other sources of income are matched with the return from documents that are already on file with the IRS.

**Scores are everywhere:** In case you didn't know, the IRS - like the lending industry - assigns you a score. It's called the Discriminate Information Function (DIF), a computer program that compares, among other things, the deductions you're taking against others in your income bracket. It's the way an increasingly technology driven IRS is screening for suspicious returns. One of the best ways to avoid a high DIF score is to report all income - don't let yourself think that any amount is not worth reporting.

**Itemized deductions:** You should claim every deduction the law entitles you to, but a good tax professional can advise you of reasonable limits that are less likely to trip your return. In particular, the IRS looks for overblown charitable deductions - make sure you make cash contributions by check or credit card so there's a record, and that all donations above \$250 have receipts or other acknowledgement from the charity. If you do get audited, you need to prove the original value of the items donated and their fair market value.

**Keep scrupulous mileage records:** If you use your vehicle for work or business, keep a notebook or chart in the car so you can complete mileage information as soon as you complete it. The records should list beginning and ending odometer figures, location and reason for the trip. Keep the same records for mileage claimed for medical expense and charitable purposes.

**Watch that home office:** Even though the government loosened restrictions on home office deductions in 1999, make sure you can substantiate that business area of your home if you're asked.

---

## Adjusting to Single Parenthood

Mothers and fathers that take on a new role of being a single parent have many adjustments to make in their lives. It can often be overwhelming, but there are some things you can do to make the transition easier for both you and your children:

- Give yourself time to adjust to your new role as a single parent and to grieve for the loss of your relationship with your partner. Your children will need time to adjust as well.
- Do not consider yourself a failure because of a failed relationship. Focus on the positive things about you and your children.



- Make a conscious effort to go forward with your life. Living in the past will not help you. You have to focus on the new life you and your children are now leading.
- Set aside a set amount of time each week to spend alone with each of your children. Talk openly about their feelings and give them your undivided attention during your time together.
- Allow yourself to open your life to the people around you. You do not have to start dating or remarry, but be willing to allow your family and friends to help you through this transitional period.
- Take the time to share your concerns with your children and allow them to do the same with you. It is alright for them to know you are having financial difficulties or if you have met someone. They will be much more accepting of your honesty than if you hide the things that are going on in your life.
- Seek out ways to enjoy any free time you have doing things that interest you that you may not have had the opportunity to pursue before.
- Realize and understand that some of the responsibility lies with both you and your partner for the failure of your relationship. Recognizing your past mistakes will help you grow as a person and keep you from repeating them in any new relationships. Everything will get better. You have to believe that and reach out for the support you need during the harder times.

Source: Workplace Options, Inc.

---

## Buying a Puppy

You gaze into the sad eyes of the puppy in the pet store window, and you want to "rescue" the lonely pooch...

You read the ad in the newspaper, and the couple seems so trustworthy, with their decades of experience breeding dogs...

You find a website with photos of green hills and beautiful puppies that insists the "little darlings" and "bundles of joy" will only be sold to "loving families"...

Beware! A cruel, mass dog-breeding facility could hide behind each of these scenarios. Most likely, you've heard about them. The Humane Society of the United States calls them puppy mills, and for good reason.

Puppy mills frequently house dogs in shockingly poor conditions, particularly for the "breeding stock" animals who are caged and continually bred for years, without human companionship, and then killed, abandoned or sold to another "miller" after their fertility wanes. These adult dogs are bred repeatedly to produce litter after litter-without hope of ever becoming part of a family. The result is hundreds of thousands of puppies churned out each year for sale at pet stores, over the Internet, and through newspaper ads. This practice will end only when people stop buying these puppy mill puppies.

### Buyer Beware!

If you want a dog in your life, please don't buy a puppy mill puppy. Pet store clerks and other sellers will never admit their dogs come from puppy mills. How do you separate fact from fiction? The facts:

**Pet stores cater to impulsive buyers and consumers seeking convenient transactions.** These stores don't interview prospective buyers to ensure responsible, lifelong homes for the pets they sell, and the stores may be staffed by employees with limited knowledge about pets and pet care.

**A "USDA-inspected" breeder does not mean a "good" breeder.** Be wary of claims by pet store staff that they sell animals only from breeders who are "USDA-inspected." The United States Department of Agriculture (USDA) enforces the federal law called the Animal Welfare Act (AWA), which regulates commercial breeding



operations. But the act doesn't require all commercial breeders to be licensed, and the USDA establishes only minimum-care standards in enforcing this law. Breeders are required to provide food, water, and shelter-but not love, socialization, or freedom from confining cages. Many USDA-licensed and inspected puppy mills operate under squalid conditions with known violations of the AWA.

**Many disreputable "breeders" sell their dogs directly to the public over the Internet and through newspaper ads.** They often sell several breeds of dogs, but may advertise each breed in a separate place and not in one large advertisement or website. These breeders are not required to be inspected by any federal agency and, in many states, are not inspected at all.

**Reputable breeders care where their puppies go and interview hopeful adopters.** They don't ever sell through pet stores or to families they haven't thoroughly checked out.

**Purebred "papers" do not guarantee the quality of the breeder or the dog.** Even the American Kennel Club (AKC) readily admits that it "cannot guarantee the quality or health of dogs in its registry."

**Puppy mill puppies often have medical problems.** These problems can lead to veterinary bills in the thousands of dollars. But pet retailers count on the bond between families and their new puppies being so strong that the puppies won't be returned. And guarantees are often so difficult to comply with that they are virtually useless. In addition, poor breeding and socialization practices at many puppy mills can lead to behavioral problems throughout the puppies' lives. In the event your new puppy does experience medical problems, file a Breeder Complaint Form. (Visit the United States Humane Society's web site at [www.hsus.org](http://www.hsus.org) for a copy of this form.)

**One out of every four dogs awaiting homes in animal shelters are purebreds.** And breed rescue groups exist for nearly every kind of dog and can be wonderful sources of dogs for people who want a particular breed.

Please don't buy from a pet store, and be very wary of websites and newspaper ads. Above all, don't ever buy a dog if you can't physically visit every area of the home or breeding facility where the dogs are kept. Puppy mills will continue to operate until people stop buying their dogs. We urge you to visit your local shelter, where you are likely to find dozens of healthy, well-socialized puppies and adult dogs-including purebreds-just waiting for that special home-yours.

**Source:** Humane Society of the United States. (n.d). *Buying a Puppy*. Retrieved March 17, 2005, from [http://www.hsus.org/pets/pet\\_adoption\\_information/buying\\_a\\_puppy](http://www.hsus.org/pets/pet_adoption_information/buying_a_puppy)