

YLDNews

The newsletter of the Illinois State Bar Association's Young Lawyers Division

Five Tax Concepts Family Law Attorneys Should Know

BY KIMBERLY S. KRIEG & STEPHANIE L. TANG

At times when lawyers are negotiating division of assets and financial support, they do not consider the potential tax consequences of their proposals. However, awarding one party dollars from a bank account is not equivalent to awarding the other party the same amount of dollars

from a retirement account. Likewise, it is important for clients to consider tax consequences of support payments on their future cash flow. This article explores five tax concepts that all attorneys, in particular family law attorneys, should familiarize themselves with when negotiating cases.

Five Tax Concepts Family Law Attorneys Should Know
1

Working From Home: Setting Boundaries and Being Productive
1

Navigating the Illinois Health Care Services Lien Act
4

Boosting Wellness and Managing Stress During Quarantine
7

Working From Home: Setting Boundaries and Being Productive

BY JENNA DIJOHN

In light of the recent global pandemic due to the novel coronavirus, COVID-19, many of us are now transitioning our practices remotely and working from home full-time. In this age of ever-advancing technology, coupled with discussions of a second wave of the COVID-19 outbreak in the fall and winter months, working remotely may become the “new normal” for many of us. While this can be an ideal situation

(working in yoga pants? spending more time with my puppy? sign me up!) it is certainly not without its challenges. Many of us, myself included, struggle with creating boundaries for ourselves in a traditional workplace, so the transition to remote work can provide a more challenging environment, despite its many benefits. Below, please find a few tips and suggestions for creating boundaries while

Continued on next page

Five Tax Concepts Family Law Attorneys Should Know

CONTINUED FROM PAGE 1

1. Deductibility of Spousal Maintenance

Beginning on January 1, 2019, maintenance payments ordered in newly entered judgments or other written divorce instruments are no longer tax deductible to the payor and no longer taxed as income to the recipient. This means the payor of maintenance must now pay taxes on their income at their higher tax rate. However, in cases where judgments and written divorce instruments were entered prior to January 1, 2019, or if these judgments are subsequently modified, maintenance is still deductible to the payor spouse and included in the payee spouse's income. Parties who are seeking a modification of a judgment entered prior to January 1, 2019 do have the option to switch the maintenance payments to non-deductible, but this is most likely detrimental to the family because the parties would then pay additional money to the government instead of keeping it for the needs of their family.

2. Accessing Retirement Funds

While the transfer of retirement accounts to a former spouse pursuant to a divorce agreement is typically not considered a taxable transfer, accessing the funds within retirement accounts may have tax consequences. Distributions from a traditional IRA are fully or partially taxable in the year of distribution. In addition, if the taxpayer is under age 59 ½ there is an additional 10-percent tax on early distributions, with limited exceptions. Thus, when dividing marital assets, lawyers should consider the cost of accessing funds and their after-tax value. Divorce may also affect a taxpayer's ability to continue to save for retirement. To contribute to an IRA (either Roth or traditional) a taxpayer must have compensation, or income earned from working. However, the spousal IRA allows a working spouse to

contribute to an IRA in the nonworking spouse's name, provided the spouses are married filing jointly. After divorce, the nonworking spouse must have their own compensation in order to contribute to an IRA. Maintenance received pursuant to a post-2018 divorce agreement is no longer taxable income and thus does not qualify as compensation.

3. Claiming Dependents

One common question is which party can claim a child as a dependent. While dependent exemptions were eliminated beginning in 2018, the party that claims the child as a dependent is eligible for the child tax credit of up to \$2,000 per eligible child. Due to the residency test, in most cases a qualifying child is the dependent of the custodial parent. However, pursuant to a divorce agreement, the noncustodial parent may claim the child as a dependent provided that custodial parent signs Form 8332 or a similar statement releasing their claim. Despite not claiming the child as a dependent, the custodial parent may still qualify for the head of household filing status provided that they remain unmarried and pay for more than half of their household expenses. The head of household filing status provides more favorable income tax brackets and standard deductions than the single filing status. Finally, the custodial parent may also be able to claim the credit for child and dependent care expenses, despite not claiming the child as a dependent.

4. Updating Form W-4

After divorce, it is important for both parties to ensure that they have the correct amount of income tax withheld from their paychecks. While many individuals only think about IRS Form W-4 when starting a new job, all taxpayers should consider completing a new form whenever their personal or financial situation changes. Changes in filing status, dependents, and other deductions or credits due to divorce all impact how much income tax

YLD News

This is the newsletter of the ISBA's Young Lawyer's Division. Section newsletters are free to section members and published at least six times per year.

To subscribe, visit www.isba.org/sections or call 217-525-1760.

OFFICE

ILLINOIS BAR CENTER
424 S. SECOND STREET
SPRINGFIELD, IL 62701
PHONES: 217-525-1760 OR 800-252-8908
WWW.ISBA.ORG

EDITORS

Hannah Reed Lamore
Marie K. Sarantakis

PUBLICATIONS MANAGER

Sara Anderson
✉ sanderson@isba.org

YLD SECTION COUNCIL

Jennifer Anne Haase, Chair
Zachary L. Sorman, Vice-Chair
Judith E. Conway, Secretary
Jessica R. Durkin, Ex-Officio
Azar Alexander
Alexander John Baker
John T.D. Bathke
Bianca B. Brown
Anthony A. Bruno
Matthew Vincent Chimienti
Jenna Kirsten DiJohn
Samantha Akemi Dudzinski
Brian D. Flynn
Stephanie Anali Garces
Patrick Michael Grim
Ama G. Gyimah
Christine Marie Hunt
Ioua Alen Marcyn Bolosan Lagazo
Hannah Reed Lamore, Newsletter Editor
Bruno Ronald Marasso
Natali Marquez-Ponce
Genevieve Elizabeth Niemann, CLE Coordinator
Bryce R. Persichetti
Susannah Jane Price
Mallory P. Sanzeri
Marie K. Sarantakis, Newsletter Editor
Evan W. Schanerberger
Maliha Siddiqui
John R. Steigauf
Ryan Suniga
Stephanie L. Tang
Daniel R. Thies
Karen Ann VanderMeer
Christine Ann Walczak
Edward John Wasilewski
Terrill Allen Wilkins
Amanda G. Highlander, Board Liaison
Sarah M. LeRose, Board Liaison
Melissa L. Burkholder, Staff Liaison
Blake Howard, Staff Liaison
Timothy J. Storm, CLE Committee Liaison

DISCLAIMER: This newsletter is for subscribers' personal use only; redistribution is prohibited. Copyright Illinois State Bar Association. Statements or expressions of opinion appearing herein are those of the authors and not necessarily those of the Association or Editors, and likewise the publication of any advertisement is not to be construed as an endorsement of the product or service offered unless it is specifically stated in the ad that there is such approval or endorsement.

Articles are prepared as an educational service to members of ISBA. They should not be relied upon as a substitute for individual legal research.

The articles in this newsletter are not intended to be used and may not be relied on for penalty avoidance.

an individual will owe. Failing to account for a higher marginal tax rate after divorce could lead to an underpayment of taxes throughout the year, resulting in a large tax liability at tax time and the potential for underpayment penalties. For self-employed individuals and those with income not subject to withholding (such as interest, dividends, or gains), it is important to ensure adequate estimated payments are being made each quarter to avoid underpayment.

5. Selling A Marital Residence

One question that commonly arises during the pendency of a divorce case is whether to sell the parties' marital home during the divorce or wait until after the divorce is finalized. If a marital home qualifies as a primary residence, then a couple filing married filing jointly can

exclude up to \$500,000 of gains received from their taxes. If filing as Single or Head of Household, they can exclude \$250,000 of gains. Any remaining gains are considered long-term capital gains. One caveat to this is that a spouse can be treated as "residing in" the principal residence during the time that their spouse/former spouse is living in the home under a divorce instrument. For example, say the divorce agreement provides that Husband and Wife shall continue to own their former residence. Husband moves out of the house and Wife is permitted to stay in the house for five years until their child graduates from high school. If the parties sell the house in the fifth year, both parties can use this exclusion because Husband meets the test by tacking on to Wife's use of the residence. This is true even if Wife remarries and her new husband moves in. If this happens, Wife and her new

husband could potentially take advantage of the \$500,000 exclusion filing married filing jointly in the year of sale if her new husband has used the residence as his primary residence for at least two years.

It is important for lawyers to discuss the potential tax implications of any agreement they are negotiating before they enter it. Lawyers should consider advising their clients to work with tax professionals to discuss these terms to better understand their cash flow moving forward once their case is finalized. ■

Kimberly S. Krieg, PhD, CPA is an assistant professor of accounting at the University of San Diego School of Business. Stephanie L. Tang is a family law attorney, certified financial litigator, and mediator at Kogut & Wilson, L.L.C.

Five Tax Concepts Family Law Attorneys Should Know

CONTINUED FROM PAGE 1

working from home – from how to say “no” when you are overwhelmed (this is a helpful tip for working in a traditional office-setting too!), to creating the ideal working environment. These tips are designed not only to boost productivity, but also to ensure that we all maintain a healthy work-life balance while working remotely.

Create a Dedicated Workspace

Designating a workspace is the first step in creating a healthy remote work situation. An ideal workspace would have a door that you can close so you can wall yourself off from the rest of your home. However, for many of us, myself included, that is simply not a possibility, whether we are bound by space limitations (hello, one-bedroom apartments in Chicago!) or familial responsibilities. Personally, I have found that my kitchen table is a great dedicated workspace with enough room to spread out and set up my monitor, printer, keyboard, etc. (more on that later). I would be lying to myself, and to you, reader, if I claimed I

never switch it up and work from my couch or my kitchen island. But having the home base, and working from there consistently, sets a great, productive tone for the day.

Designate Clear Start and Stop Times for Your Workday

Another tip I know we have all heard ad-nauseam, is to stick to a schedule. Set your alarm clock for the same time every day. Get to your workspace at the same time every day. And, most importantly, set a time to shut down and stop your work. Once that time hits, wrap up whatever you are working on, and shut down your laptop. Ignore those emails on your phone, too (if possible).

Take a Break!

I have found that taking frequent breaks (every 90 minutes or so) is essential to my productivity and mental health while working remotely. I like to take a 5-10 minute break and focus on something away from a screen (i.e. no television, phone, or

internet surfing). Lately, I have been leaving a puzzle out on my coffee table and taking a few minutes here and there during the day to try to fit in a few more pieces. Around lunch time, if the weather is nice, I will often take a longer break and treat myself to a walk around the neighborhood. It's amazing what taking a break and using my brain in a different way can do for my productivity.

Put Everything Away at the End of the Workday

Speaking of shutting everything down, it is so important to put your work away at the end of the day, preferably out of sight. If you can't make everything completely disappear, make sure everything is neat and tidy. This serves two purposes. First, it makes it easier to enjoy your evening, and truly relax after a long day of work. It's hard to relax if your laptop is still open or your files are strewn about, staring at you from the coffee table. Second, it makes the next day so much more productive. I have found that starting the day off in an organized space sets the tone

for a great day and frees your mind (and time) from organizing before you begin your workday.

Physically Transition Your Workspace to Relaxing Space

Because I work from my kitchen table, which is a stone's throw from my living room, at the end of the workday I like to make a clear transition from working to relaxing. In addition to setting clear time boundaries (see above) I like to physically transition my space from my workspace to my relaxing space. I prefer to light a candle, dim my overhead lighting, and curl up with a glass of wine to read a book or watch the latest episode of *Tiger King*. Whatever your ritual, make sure it helps ease you from the workday to your relaxing evening, and avoid blurring the line between the two.

Invest in a Good Tech Setup to Boost your Productivity

When I received the news that I would be working from home for at least a month,

I knew that I needed to set myself up to be as productive as possible. That meant investing in some technology – a second monitor was a must, as were a printer, keyboard, and mouse. Don't be afraid to reach out to management in your firm – they have probably already considered setting up attorneys with tech solutions to ensure productivity. If that avenue is not possible, consider investing in technology that will be the most useful for you. This is one return on investment that you can consider a sure thing.

It's OK to Say "No"

While this is an important skill to have while working in a traditional office setting, it's even more important to practice saying "no" while working remotely. Many of us younger attorneys are ready and willing to accept each and every assignment that comes our way. However, it is important to remember that we are only human, and require recovery, relaxation, and free time (and sleep!) for the sake of our mental

health. If you are feeling overwhelmed with your workload, speak with your supervising partner, or mentor. They are great resources for assessing timing priorities. Also feel free to discuss with the assigning partner – communicate clearly the assignments you already have, as well as the deadlines for each. Communicating your workload is important so that you don't burn out. While working from home, it can often go unnoticed when associates are working around the clock. Therefore, it is more important than ever to speak up if you are feeling overwhelmed.

While I wrote this article in the middle of Illinois' stay at home order, it is possible that, at the date of publication, the order has been safely lifted (fingers crossed). However, these tips may serve you regardless of the status of the global pandemic, as many of us will likely work from home again at some point in the future, whether for a few days, a few months, or permanently. ■

Navigating the Illinois Health Care Services Lien Act

BY JOHN R. STEIGAUF

Introduction

Liens are an essential part of every personal injury case. Understanding liens and the Illinois Health Care Services Lien Act is critical to maximizing an injured party's recovery.

What Is a Lien?

What is a lien? A lien is "a legal right or interest that a creditor has in another's property, lasting usually until a debt or duty it secures is satisfied."¹ When an injured person receives medical treatment for personal injuries he or she suffers due to another person's negligence, medical providers (i.e. doctors, hospitals etc.) have

the right to file a lien on the injured person's personal injury case against any settlement proceeds the injured person receives from the at-fault driver to assure payment of medical bills.

The Illinois Health Care Services Lien Act

The Illinois Health Care Services Lien Act (770 ILCS 23/1 *et seq.*) ("Act") was created to ensure that medical providers are paid for their services. The Act allows medical providers to place a lien on all claims arising out of patient's injuries for the full amount of the medical professional's or medical provider's bills.

The Act provides "Every health care professional and health care provider that renders any service in the treatment, care, or maintenance of an injured person, except services rendered under the provisions of the Workers' Occupational Diseases Act, shall have a lien upon all claims and causes of action of the injured person for the amount of the health care professional's or health care provider's reasonable charges up to the date of payment of damages to the injured person."² The lien attaches to any verdict, judgment, award, settlement or compromise secured by or on behalf of the injured person.³

There are two types of liens defined by

the Act: (1) Health care professional liens and (2) Health care provider liens.

(1) “Health care professional” means “any individual in any of the following license categories: licensed physician, licensed dentist, licensed optometrist, licensed naprapath, licensed clinical psychologist, or licensed physical therapist.”

(2) “Health care provider” means “any entity in any of the following license categories: licensed hospital, licensed home health agency, licensed ambulatory surgical treatment center, licensed long-term care facilities, or licensed emergency medical services personnel.”⁴

Perfecting a Lien

In order for a health care professional or health care provider’s lien to be legally enforceable, it must be perfected. In order to perfect a lien, the Act requires a health care professional or health care provider follow certain statutory requirements including:

- Written notice of the name and address of the injured person;
- Date of injury;
- Name and address of the health care professional or health care provider;
- Name of the party alleged to be liable to make compensation to the injured party for the injuries received;
- The lien notice shall be served on both the injured person and the party whom the claim or right of action exists; and
- Service of the lien shall be made by registered or certified mail or in person.⁵

Once a health care professional or health care provider perfects their lien, the lien cannot be ignored, and the lien holder gets paid from the settlement and/or award.

Lien Limitations

By filing a lien, health care professionals or health care providers are seeking to maximize their recovery rather than accept a contractual discounted rate from the injured person’s health insurance company. And in almost all cases, health care professionals or health care providers with liens recover substantially more from the proceeds of the injured party’s settlement

than the health care professional or health care provider would have received had they submitted the medical bill to the injured person’s insurance. There are times however when the Act reduces the lien and limits the health care professional or health care providers lien recovery.

Pursuant to the Act, if only one health care professional or health care provider files a lien, the lien cannot exceed more than one-third of the verdict, judgment, award, settlement, or compromise.⁶ On the other hand, if multiple different health care professionals or health care providers file liens, then the total sum of all liens cannot exceed 40 percent of the verdict, judgment, award, settlement, or compromise.⁷ Specifically, the Act provides, “[i]f the total amount of all liens meets or exceeds 40 percent of the verdict, judgment, award, settlement, or compromise, then:

(1) all the liens of health care professional shall not exceed 20 percent of the verdict, judgment, award, settlement, or compromise; and

(2) all the liens of health care providers shall not exceed 20 percent of the verdict, judgment, award, settlement, or compromise;

provided, however, that health care services liens shall be satisfied to the extent possible for all health care professionals and health care providers by relocating the amount unused within the aggregate total limitation of 40 percent for all health care services liens under this Act; and provided further that the amounts of liens under paragraphs (1) and (2) are subject to the one-third limitation...”⁸

Additionally, “[i]f the total amount of all liens under this Act meets or exceeds 40 percent of the verdict, judgment, award, settlement or compromise, the total amount of all the liens of under this Attorneys Lien Act shall not exceed 30 percent...”⁹

It is essential to know that reducing a lien pursuant to the Act does not end the injured party’s obligation to pay the outstanding balance of his or her medical bill. Simply put, the Act specifically allows health care professionals or health care providers to recover the balance of any unpaid medical

bills from the injured person even after the lien is satisfied.¹⁰

The Hidden Gem

One section within the Act that lawyers frequently forget to use to their advantage is section 23/25. Under this section, the Act provides that “Within 20 days after receiving a written request by medical authorization signed by the patient or the patient’s representative, or by subpoena, a health care professional or health care provider claiming a lien under this Act must furnish to the requesting party...all of the following:

1. A written statement of the nature and extent of the injuries sustained by the injured person.
2. A written statement of the nature and extent of the treatment, care or maintenance given to or furnished for the injured person by the health care professional or health care provider.
3. A written statement of the history, if any, given by the injured person... as to how the injuries were sustained.”¹¹

A health care professional or health care providers lien is unenforceable and considered null and void if the health care professional or health care provider fails and/or refuses to give...a written statement in conformity with subsection (a) after being requested in writing.¹²

Again, even though a health care professional’s or health care provider’s lien may be unenforceable, that does not mean that the injured person is not responsible for their medical bill; it only means that the lien against the injured person’s verdict, judgment, award, settlement, or compromise is invalid. Health care professionals or health care providers are permitted to seek additional methods of collecting payment for their services, including collecting personally from the injured person.

Does the Act Apply to Minors?

The Illinois Supreme Court in *Akeem Manago, a Deceased Minor, et. al. v. The County of Cook*, 2017 IL 212078 held that

the Act does not distinguish between minors and adults. The supreme court held the explicit language of the Act provides that a lien may attach to all claims and causes of action.¹³

In *Manago*, 12-year-old, Akeem Manago, suffered personal injuries in an automobile crash and was treated at Stroger Hospital in Cook County. The health care provider (hospital) filed and perfected a lien pursuant to the Act. The minor plaintiff was awarded \$200,000.00. The trial court did not award any medical expenses because the plaintiff's mother failed to show that she was obligated to pay her child's hospital bills. The trial court also extinguished the health care provider's lien.

Defendant appealed the ruling extinguishing its lien. The first district agreed with the trial court holding the health care provider's lien was invalid under the Act because liens only attach to recoveries for medical expenses and the trial court did not award any medical expenses in the case. Defendant appealed to the supreme court. The supreme court overturned the first district's decision

holding that nothing in the statutory language of the Act or the Family Expense Act (750 ILCS 65/15) precludes a lien from attaching to a damage award recovered by or on behalf of an injured minor.

Navigating the Act

If a health care professional or health care provider files a lien and refuses to bill the injured party's health insurance company, try negotiating a settlement with the health care professional or health care provider prior to settling with the at-fault driver's insurance company. Any settlement must be in writing and confirm payment represents "full and final satisfaction". This will prohibit the health care professional or health care provider from attempting to collect any remaining balance from the injured person. Additionally, negotiating a settlement with either the health care professional or health care provider can also allow attorneys to receive the full amount of their contracted fee as opposed to the reduction required by the Act.

It is best to keep the health care professional or health care provider

thoroughly informed with all aspects of the client's case (i.e. whether liability is an issue, injuries, total medical bills, all lien and subrogation claims, permanency, future prognosis and treatment etc.) without violating the attorney client privilege. I have found that keeping health care professionals and health care providers in the loop from the very beginning significantly helps everyone to get on the same page which in turns helps maximize my client's recovery.

Remember, even though the health care professional or health care provider filed a lien to maximize their recovery, they are people just like us with compassion.■

1. *Turner v. Orthopedic & Shoulder Center, S.C.* 2017 IL App. 4th 160552.
2. 770 ILCS 23/10(a).
3. 770 ILCS 23/20.
4. 770 ILCS 23/5.
5. 770 ILCS 23/10(b).
6. 770 ILCS 23/10(c).
7. 770 ILCS 23/10(a).
8. 770 ILCS 23/10(c).
9. *Id.*
10. 770 ILCS 23/50.
11. 770 ILCS 23/25(a).
12. ILCS 23/25(b).
13. *Manago, a Deceased Minor, et. al. v. The County of Cook*, 2017 IL 212078.

Sponsored by and for lawyer members of the Young Lawyers Division

Announcing the

2021 LINCOLN AWARD LEGAL WRITING CONTEST

**\$3,500
in prizes!**

THE LINCOLN AWARD WRITING CONTEST offers you a chance to enhance your reputation as a lawyer and earn cash at the same time. And whether your manuscript is a winner or not, it may be considered for publication in the Illinois Bar Journal.

Your manuscript will be rated by a distinguished review panel of practicing lawyers and judges.

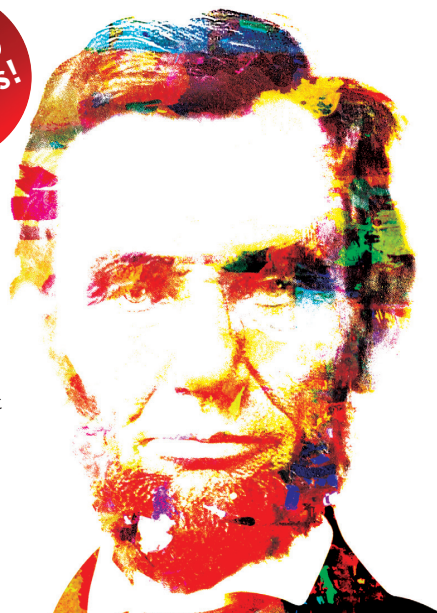
The ALA Contest is open to all ISBA lawyer members under 37 years of age on July 1, 2020, or admitted to the bar fewer than seven years as of that date. ISBA law student members who are admitted to the bar on or before **Dec. 31, 2020**, are also eligible to enter.

All participants must file a notice of intent to enter the competition by **July 15, 2020**.



Contest rules and an entry form are at
isba.org/ibj/lincolnwritingaward

If you have questions, contact Jean Fenski at jfenski@isba.org
217-525-1760 or 800-252-8908



WINNERS RECEIVE:

**1ST PLACE
\$2,000**

**2ND PLACE
\$1,000**

**3RD PLACE
\$500**

Boosting Wellness and Managing Stress During Quarantine

BY ERIN CLIFFORD, E. KENNETH WRIGHT, JR., & MICHAEL B. HYMAN

Self-quarantine can wreck your sense of wellness while adding to your level of stress. It need not be so. We offer several suggestions to support your wellbeing during these unprecedented times. We encourage you to make many of them a part of your new daily routine. This advice applies to everyone. Share it.

Set Goals and Priorities. While you can't control the situation, you can control your reaction to it. Keep life goals and priorities alive and thriving, even if you need to come up with a Plan B or C. When this temporary crisis passes, you will be ahead of the curve.

Create a Daily Schedule. It is essential that you have structure in uncertain times. Your mind loves a plan. So create a schedule for yourself: (i) select your rise time and set your alarm as if it was any other workday; (ii) schedule in at least 30 minutes to exercise; (iii) identify your work hours; and (iv) include downtime for meals, to meditate, read a book, watch TV, or play games with your housemates or virtually.

Exercise Daily. Exercise is your best defense against coping with life's daily stressors. Being active can boost feel-good endorphins and distract from daily worries. Just because gyms are closed is no excuse to stop (or not start) working out. Make a point to keep up with your fitness routine with at-home workouts. Find some on YouTube or download an app. Many fitness providers are now offering free trials, such as Peleton, CorePower, Aaptiv, or Melissa Wood Health.

Fitness Motivation and Accountability. Put out workout clothes and gym shoes the night before so when you wake up you have a physical reminder to move that day. Workout over Facetime or Zoom with a friend or create a group challenge where everyone needs to check-in with the group at the end of the day. Or, have a step challenge with friends. Apps like Social Steps and Outwalk even have weekly

leadership boards.

Outdoor Fun. As long as you practice social distancing, enjoy the outdoors where permitted. Go for a walk, hike, or bike ride. Being in nature should also reduce your stress and provide much needed fresh air and sunshine.

Set Movement alarms. If you're sitting at a computer all day, set an alarm on your phone so you get up every hour or so. Walk around, do jumping jacks, triceps dips, pushups, or walk up and down the stairs. Just make sure to move for at least five-minutes to get your blood pumping and prevent muscles from atrophying. This will also keep you mentally focused as well.

Immune Boosting Nutrition. Healthy immune system-supporting foods like fruits, vegetables, nuts, and seeds are typically rich in the vitamins, minerals, and antioxidants necessary to support immune system health. These foods can also provide other key nutrients, including fiber, protein and healthy fats. Immune boosting foods include:

Fruits: Apples, oranges, lemons, limes, kiwi, papaya, melons, berries.

Vegetables: Bell peppers, broccoli, spinach, tomato, kale, cauliflower.

Nuts: Almonds, walnuts, pistachios, macadamia nuts, Brazil nuts.

Seeds: Chia seeds, sunflower seeds, flax seed.

Whole Grains: Couscous, quinoa, brown rice, oats, farro, barley, buckwheat.

Fats and Oils: Avocados, olive oil, coconut oil, grass-fed butter.

Herbs and Spices: Ginger, garlic, cinnamon, black pepper.

Beverages: Green tea, kombucha, coconut water, Kefir, bone broth.

Protein Foods: Grass-fed beef, wild-caught fish, free-range poultry, eggs, tempeh, yogurt, legumes.

Foods that are heavily processed and refined, however, often contain ingredients you should avoid such as added sugar,

artificial sweeteners, additives, and preservatives. Foods that you may want to limit to support immune system health include:

Processed Foods: Fried foods, fast food, snack foods (e.g., potato chips).

Refined Carbs: White bread, white pasta, baked goods.

Sugary Beverages: Soda, fruit juice, sweet tea, sports drinks, energy drinks.

Added Sugar: High-fructose corn syrup, table sugar, agave nectar, molasses.

Processed Meats: Bacon, salami, bologna, beef jerky, lunch meats (buy healthier brands like Applegate).

Avoid Mindless Snacking. While it might be tempting to snack away out of boredom, instead choose healthier options in moderation. Include protein and fiber, such as hummus and vegetables, almond butter and an apple, smoothie, yogurt, and berries or string cheese and whole grain crackers.

Shop in Your Pantry. While grocery stores are restocking, go through your pantry, refrigerator, and freezer to create nutritious meals. Chances are you may have many healthy foods and meals available at your fingertips.

A Note on Alcohol. Drink in moderation, if at all. Alcohol is not a health food and does not support a healthy immune system. It is also a depressant. While you may think having a few glasses of wine in the evening will relieve stress, waking up with the blues and a hangover will not support you. Not to mention, alcohol encourages you to make unhealthy food choices and you don't want to gain the Quarantine 15!

Foods that Reduce Stress. Foods and beverages known to help reduce stress include:

Chamomile Tea has been shown to decrease anxiety and produce a sense of calm and sleepiness.

Dark Chocolate contains cocoa. In

turn, cocoa is full of flavonoids, which relax blood vessels and lower cholesterol. It can also reduce stress hormones and cortisol.

Kale and other leafy greens contain folate, which produces dopamine. This pleasure inducing brain chemical helps you keep calm. Kale also is rich in beta-carotene, repairing cells, and body tissue.

Oatmeal is a complex carbohydrate that causes your brain to produce serotonin, a feel-good chemical that helps overcome stress.

Pumpkin Seeds are an excellent source of magnesium and zinc. Magnesium regulates your sleep, so consuming pumpkin seeds may help reduce insomnia.

Turkey Breast contains tryptophan, which aids serotonin production and aids sleep.

Yogurt contains probiotics, which support gut health. Studies have shown that the brain sends signals to your gut. When you are stressed, your gastrointestinal system can become inflamed. Fermented foods, like sauerkraut and kimchi, are also good for gut health.

Stress Management. Mindfulness or the “science of chill” is perfect to manage stress and anxiety during quarantine. Meditating even a few minutes a day can have a profound effect on emotional and physical health. The idea is to put yourself in the present moment, where you are not focused on the news or stressing about the future. Apps to get started include (i) Calm; (ii) Breathe2Relax; (iii) Headspace; (iv) The Mindfulness App; (v) Simply Being; and (vi) Omvava.

You can also practice a simple breathing exercise in the ration: 4-7-8 (inhale for 4 seconds, hold for 7 seconds, exhale for 8 seconds). You can do it at any moment you start to feel stressed or anxious.

Practice Gratitude. Positive thinking has a tremendous impact on overall health. While it may be tempting to focus on the things that you feel you’re giving up, take a moment to reflect on all the things that you have gained. For instance, maybe you’re spending quality time with your spouse, children, and pet. You picked up that book you bought a year ago and haven’t made time to enjoy. Maybe you’re finally cleaning your closets!

You also can start a gratitude journal. Every morning or before you go to bed, jot down five things that you are grateful for in your life during quarantine. Revisit your journal any time throughout the day that you need a mental or emotional boost.

If you are a more active person, take a gratitude walk. Pay attention to all the beautiful things the natural world has to offer and get steps in too. Or consider a gratitude trigger, by placing an object somewhere in your workspace, which will remind you to feel grateful each time you look at it. It can be a little sign with a favorite quote, picture of a loved one, or a screen saver.

Sleep. On average, you need seven to nine hours of quality sleep a night. This is crucial for maintaining the body’s immunity and productivity. When you get a good night’s sleep, mood-regulating serotonin levels stabilize. But when you miss out on sleep, your brain cannot rebalance, and studies suggest, may even shut down your mind’s logic center. If sleep is something that you struggle with: (i) keep a sleep journal or use a device, such as a Fitbit, to track your sleep; (ii) make sure the room is dark; (iii) ideally 60 minutes before bedtime, refrain from using phones or computers or watching TV; (iv) take a bath with Epsom salts or shower to cool down your body temperature; (v) drink herbal tea; and (vi) consult with your healthcare provider about supplementation, such as melatonin or CBD oil.

Turn Off the News. Take a mental time-out to call an old friend or family member, read a book, watch a guilty pleasure on TV, cook a meal, play a game with your household, or take a bath.

Catch up on Your To-Do List. Use this time to do things that you have been procrastinating. Not only will it keep you occupied, but it also will have culminated in an accomplishment. For instance, spring-clean your home office or pantry. Take an online class. Clean the basement or storage closet.

Stay Connected. Practicing physical distancing does not mean social distancing. You can still make phone calls or FaceTime family, friends, and colleagues. Have a virtual dinner party and plan a theme

night (Italian, Steakhouse, Taco Tuesday). If you’re part of a study group, continue it remotely. Remember, you need to stay in touch and connected with your community. If you haven’t heard from someone, chances are he or she could use a friend too.

Nobel-Prize winning philosopher, Albert Camus, once said, “In the depth of winter, I finally learned that there was in me an invincible summer.” Stay positive. It’s only a moment in time so stay hopeful and take care of yourself and your loved ones. A new season is right around the corner.■

Erin Clifford is a partner and the director of marketing and business development at Clifford Law Offices and a wellness coach; Judge E. Kenneth Wright, Jr. is the presiding judge of Cook County’s First Municipal District; and Justice Michael B. Hyman sits on the First District Appellate Court.