

December, 2013

# *Put Old on Hold*

## *e-Magazine*

*Advocating Balanced Lifelong Growth and Productivity*

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Information to Help Live and Feel Better

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# ASKING FOR HELP

By Mary Lloyd

**T**his time of year, we usually have too much to do. But asking for help doesn't come easy for most of us. It's just easier to do it all yourself, you decide. But really, it's not. And asking the right people for the right help builds the kind of bonds we all yearn for.



But there's a lot more to effective asking than deciding to do it. First, you need to have a good grasp of the help you need:

**Is it something you really don't know how to do?** Trying to fix something better done by a professional (like electricity and cars) may end up in injury—or worse. But we get off track in the other direction, too—like calling the electrician when all that was needed was to plug in the cord. Check the obvious solutions before you call for help.

**What really needs to be done?** When you ask for help, choosing the right resource hinges on knowing what needs to be done. So get as clear as you can with yourself about what you need. If you don't know, admit that when you ask for help, but don't send your savior down the wrong road by being lazy with the information you provide.

**Is it just a matter of time versus money?** I have friends who pay to have their houses cleaned. This works for them because they would rather spend money than time on that. But asking for help is not about taking advantage of family members and friends just as busy as you are (or busier) simply because you don't want to do that work. If you need this kind of help, pay up, one way or the other. When you don't, you build resentment not those nurturing bonds you're looking for.

**Can someone else do it well enough that you're going to be okay with the results?** If it's critical that the results are perfect and you're sure you can do it more perfectly than anyone else, then you need to do it. But is it *really* that critical? And are you *really* the one who will do it best?

**Are there extenuating circumstances?** Sure, your cousin George has built three fences on his own properties and needs the money, but if you have a picky HOA and a bunch of restrictive architectural requirements to keep in mind, maybe hiring the fence company that's done all the other fences in your subdivision is wiser.

Then there's the actual asking. For many of us, this is where the whole idea stops. There's no high school class on how to do this well.

**Be clear about what you need.** It's tempting to assume that the person you ask will just *know*. Nope. Be precise and complete in explaining the situation. This is true whether you are paying for a top-notch reupholster job or asking your sister to prep the potatoes for dinner.

**Get on the same page about timing.** If you need the potatoes peeled an hour and a half before the meal and she's thinking she has time to run to the mall first, it's not gonna work. Don't assume another person is on the same wavelength in terms of timing. But be honest about when you need it done. Do you *really* need that light bulb changed before the next commercial? Or are you just trying for power grab with a fake emergency?

**Ask wisely.** This is particularly true when you are asking for unpaid help which is basically a favor. Pay attention to what the other person is doing before you ask. Expecting someone to drop everything just to hear your *request* is setting yourself up for a "No." Don't ask for more than you really need either. And when someone says, "Sorry, I can't," find someone else to ask rather than acting like a five-year old and asking again and again.

**Keep asking.** If what's supposed to be happening isn't once someone agrees to help you (paid or otherwise), it's wise to follow up. But that doesn't

mean you have to make a federal case out of it. People forget (even the ones you pay to do something.) But if nothing's happening and your gut is telling you to find another resource, pay attention. Sometimes there's more than forgetfulness at stake and the longer you wait to deal with it, the bigger that kind of problem gets.

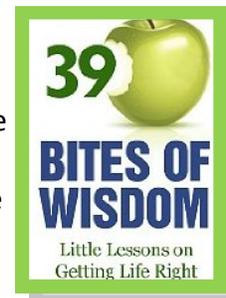
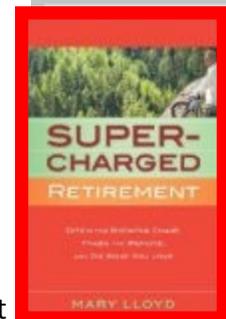
**Have more than one option.** If you do to shift gears on how you are going to get something accomplished, it's a lot easier if you're already have other options identified. This is as true of who's going to pick up Aunt Jen at the airport as it is of getting your cellphone fixed.

*"The strong individual is the one who asks for help when he needs it."* - Rona Barrett, columnist and businesswoman.

During the holidays, it's likely you're going to need it. So be strong and ask for help.

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Mary Lloyd is a consultant and speaker and author of *Supercharged Retirement: Ditch the Rocking Chair, Trash the Remote, and Do What You Love* (which she wrote for those who want a better life than the current retirement stereotypes define). Her first novel, *Widow Boy* will be out in 2014. For more, see her website, [www.mining-silver.com](http://www.mining-silver.com).



# A Unique Holiday Gift Idea

By Henry Montag



Several years ago, a well-known financial author asked me to write a chapter for her book, presenting what I thought was my best and most innovative use of life insurance.

When the book was reviewed, the reviewer's sole comment was that my idea was the most creative use of life insurance he'd ever seen--if one could get past the emotional hurdle of profiting from the death of a loved one.

Over the years, I have often placed large amounts of life insurance as a means of providing a beneficiary with tax-free dollars that could be used to replace the family interest of a business owner's partner, in the event that the partner passed away. In the last 32 years, whenever this situation arose, no one was ever upset when I delivered a check at claim time. In fact, everyone was quite happy when I came to the business or the remaining partner with sufficient money so that they could give their partner's family a lump sum payment, in exchange for the value of their share of the business.

Because of these experiences, it occurred to me that there are only three instances when someone is allowed to have a beneficial interest in a life insurance contract on someone else's life: when there is a partnership or shareholder agreement; when you owe the insured person money; and when the insured person is a family member. And since business people felt no shame when they owned life insurance on their business partner's life, then perhaps a son or daughter need not feel funny about owning an insurance contract on and profiting from the death of a parent.

I soon began proposing to clients and friends alike that they consider having a discussion with their parents about the idea of owning a life insurance contract on their lives and paying a



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premium to an insurance company rather than depositing money into their current IRA.

For example, say you are 45 and have parents who are 70 and 68. Take the annual \$5,000 deposit you make to your current IRA and compare it to an equivalent amount of life insurance you could purchase on one or both of your parents. Typically, if you were to deposit \$5,000 per year and earned a 5% net gain after taxes, you would end up with \$142,000 after 25 years.

However, if that same \$5,000 were used to purchase a life insurance contract on a parent, it would provide a tax-free value of \$277,000, starting from day one. Furthermore, if the insurance were placed on both parents-- otherwise called a "second to die contract," it would have a ultimate tax-free value of \$411,000 at the death of the second parent.

The IRA projection in the above example assumes that for the stock market has a positive overall gain of at least 5% every year. But as we have just seen, the market can also be volatile and show dramatic losses. On the other hand, the life insurance gain is based on pure guarantees, regardless of what may happen in the stock market, or trends in interest rates, inflation, or unemployment. Based on one's parents age and health, a premium can be calculated and then paid to an insurance company, guaranteeing a principal sum that will be paid out to one's beneficiaries on a 100% tax-free basis.

The payout from a life insurance contract will always be larger than what would have been earned from a otherwise tax-deferred deposit to a traditional IRA. So many people now have the opportunity to fund their retirement through a lump sum inheritance. All they have to do is pay a small annual premium for a life

insurance policy on your parent or parents -- and get over the emotional hurdle of profiting from a parent's death.

Remember the Alternative investment is a great gift idea for the Holidays or anytime a parent or grandparent wishes to create a lump sum of tax free wealth for an adult child or grandchild.



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 About the Author: Henry Montag is an Independent Certified Financial Planner as well as a CLTC. He's been in practice since 1976 with offices on Long Island, New York. is a contributing writer for *The Moneypaper*, a national financial publication, and has been used as a source for *Investors Business Daily*, *Long Island Business News*, *Newsday*, *Wall St Journal*, *Investment News*, and *Senior Lifestyles*.

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[Learn more about Henry Montag](#) here

# The Safe Driver Series Part 1: The Wizard's Twist!

By John Paul Ouvrier



Hello there once again and happy holidays. This is the time of year when driving with

the holiday crowds can not only be difficult, it can also be scary and dangerous. Therefore, I want to share with you some wonderful driving secrets that can not only make your life easier, they just may save your life and the lives of others as well.

This article is the first of a three part series and is very important. I am going to share with you tips that can help you keep your driving skills for as long as possible. This being said, I enthusiastically recommend drivers education programs for older adults in your area, as articles do not replace these important classes. However before I get to the Wizard's Twist, let me cover some important ideas.

I am asked regularly by older adults and family members when is the right time to give up driving. Though each of us is different, and only you can make this decision, it happens to everyone. I am going to address this point respectfully within these articles.

What I would like you to consider firstly is that there are two drivers we are speaking

about:

- There's the you that knows how to drive: This you is conscientious, considerate, knows the laws, has a wonderful record, is a class act, and over all is a fantastic driver.

- Then there is your body: And though it is yours, it slows down as times goes on, it's on medications, it's stiffer, and its reflexes are slower.

You will always know how to drive. Your body will not. And it's important to separate these two "you's" and keep them separated.

I won't tell you it's time to stop driving, I will however give a firm push into the land of

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logic. Slow reflexes, whether that's from age, medications, diet, etc. is the same as having a drink or two in your system. If you've slowed down, at that reflex level where a half a second of reaction time makes the difference between hitting a child who runs in front of your car or not, then you are taking a chance each time you get in a car and drive. Slow reflexes are same as drunk driving. Therefore it takes a very wise and classy person to say, "I am going to give up driving now because it's the right thing to do." And this has nothing to do with your driving knowledge and skills, it is only accepting that the body may not be as fast as you are. Okay, onward to your driving secret.

Safe Driving Secret: The Wizard's Twist: Turn your Back First, your Head Second.

Fact: Most older adult drivers cannot look over their shoulders to see who is coming.

This exercise can help you turn to see behind you and avoid accidents.

Here's a simple physiological lesson: If your shoulders are tight when you're driving, you can't turn your head around easily, if at all. Second, the neck isn't designed to do all the work. So how do we look behind us when our shoulders are tight? Turn your back first and your head second.

Try it now while you're reading this. Let's twist to the right. Lift up tall, and relax your shoulders and head. Then turn your shoulders to the right first as far as you can, relaxing the head, then look to the right. Lead with the back- back first, head second. This isn't unlike backing up when we put our right arm on the seat so we can turn around to see- in that case the back twists, and then the head is free to look

behind us.

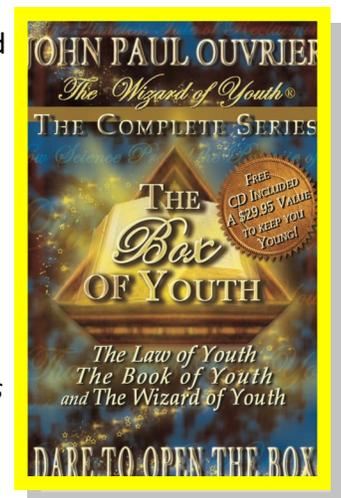
If you lead with your head, the shoulders will tighten up to protect the neck, and you'll get stuck. Then you'll be one of those people who put their blinker on and change lanes driving from mirrors and a limited view. One day, you may hurt someone. Don't panic every time you are in a crowd holiday situation, do the Wizard's Twist: Turn the Back First, the Head Second.

And remember, you may be out this holiday season with those who really shouldn't be driving. If someone is moving very slowly and is medicated, please don't think they're suddenly going to turn into great drivers behind the wheel. I use this as a joke and it's really not, but it gets the point across: Friends do not let Friends Drive Medicated!

Thanks for your commitment to life, reading my words, and sharing this! Best Blessings of Health from the Wizard of Youth.

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John Paul Ouvrier, known as The Wizard of Youth, is a fitness trainer who specializes in working with older adults. Please consult

with your doctor or medical professional before beginning this or any exercise program or advice. The contents of this article do not constitute medical advice. Contact John at [John@wizardofyouth.com](mailto:John@wizardofyouth.com), and bring him in to entertain your audiences! <http://wizardofyouth.com>. And <http://fitness4charity.org>.



# The Older Woman's Dilemma: Should You Tell Your Age?

By Barbara Morris

*This article is written in response to a blog post by a woman who declared she was "coming about being old." She didn't want to keep her age secret anymore.*



Proposition: If you are "old," telling your age will help change negative perceptions and attitudes about old people.

Wrong!

Our culture attaches enormous significance to chronological age, particularly in the later years. Once midlife is reached, stereotypical expectations for how we are supposed to live and be kick into high gear and often, it's our own fault for allowing it to happen. When it comes to dealing with the tyranny of chronological age, we are wimps. Without thinking, we fall into line and do what custom and tradition dictate as the norm "for our age" and then we wonder why we become old clones. It's time to pull the plug on the power of chronological age.

I've done just that. To the extent possible, I keep my age to myself. I refuse to categorize or "seniorize" myself to be in lockstep with a culture that has stereotypical rules for how I ought to be at my age/ stage of life.

One reason I do not advertise my age is that I have learned the hard way that there is a difference between others knowing your age and guessing your age. When your age is known you are subject to well meaning but condescending remarks such as "You look great for your age." Then there is the groundless assumption you are not quite as competent as you once were -- "Here, let me help you with that." I know the offer to help is out of kindness but if you appear younger than you are



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and your age is not known, others tend to be more matter of fact about how they interact with you. You are accepted as “one of the tribe.”

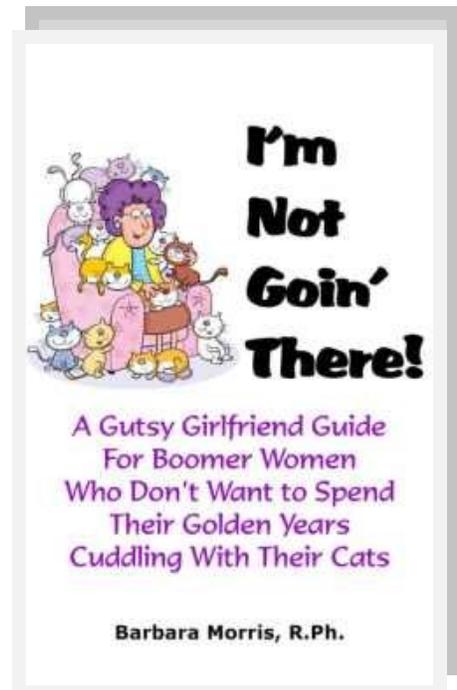
I disagree with the contention that revealing one’s age is important to foster respect and to change perceptions and attitudes about old people. It may, but it also may generate a phony facade of respect. Genuine respect doesn’t occur from telling; it just perpetuates stereotypes about old people. Regardless of age, respect has to be earned.

I try to earn respect by publishing a monthly online newsletter that advances balanced lifelong growth and productivity, and I build websites. Those who know my age marvel at my techie prowess and nerdiness, and they gush about how wonderful I am for my age. I hate it. It makes me angry. If my age were not known I would not be considered an anomaly.

My age doesn’t produce anything; my competence does. Being told “you are wonderful for your age” is insulting. Yes, I’m wonderful, but my age has nothing to do with my wonderfulness; it’s simply the result of gritty determination to be who I want to be in the face of a culture that promotes conformity to an outdated model of “appropriate” aging. The “you are wonderful for your age” nonsense won’t change until mature competence and productivity are encouraged and become a norm. Overcoming that hurdle, and not revealing age, will change attitudes and beliefs about old people.

Ideally, chronological age should be as private as a bank account number. And speaking of numbers, I am not a number. I am body, mind, and soul. If I am to be judged, let it be based who I am and what I do, and not on the number of years I have lived.

**Available on Amazon**



# The Greatest Gift

By Lura Zerick



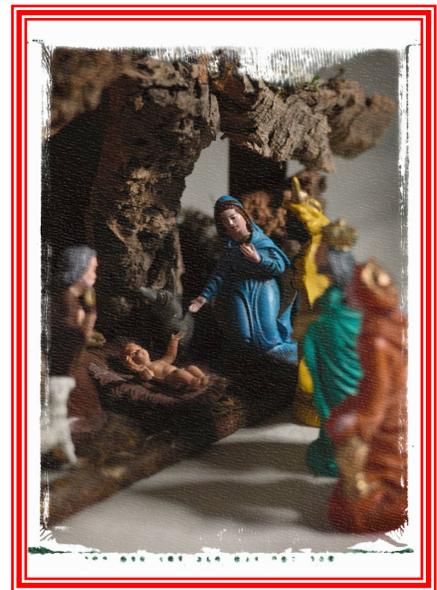
During our lifetimes, all of us receive many gifts. These might be some of the material things we long for – or we could be totally surprised by the items we receive. These gifts make us happy – temporarily -- to know that someone cares enough about us to give us a gift. This is all well and good and our lives are touched by the thoughtfulness of others. There is one gift, however, that some of us accept while others might reject it. This is the gift of God’s love, the greatest gift of all.

This gift cost us nothing, yet it is priceless. It *has* been paid for, but we didn’t pay; we have only to receive and accept this gift. When we do this, we have an inner strength that is not our own. We can face whatever obstacles come at us during our lives, knowing that we are being led by another, the One who made us, our lives and everything else possible.

Many of us take so much for granted; it is as if we believe we are entitled to the good things in our lives. Actually, we are not; we don’t deserve the things we have and enjoy. From most of our actions, we don’t deserve anything. Our human nature cries, “More!”; we are often eaten up with the cancer of greed. This trait comes too easily to many of us. We see all that we don’t have rather than the things we have. Too often we don’t truly appreciate the basic things that keep our lives on track. When was the last time *you* said, “Thank you, Lord, for my family and our home”? *That* is just beginning of all we are given – by One who truly loves us.

Other things to be grateful for include our food and clothes. Have *you and/or yours* been hungry lately? Have you *ever* been without food? One thing that will help to make us grateful is to have no food and no way of getting any. Then we realize how wonderful it is to have our meals every day.

Our good health is another blessing that we often overlook. When we get out and see the



conditions of others around us, are we thankful that we can be ‘up and about’, able to go places and enjoy many activities?

We celebrate Christmas because of the birth of Jesus; this celebration is enjoyed in many countries other than the United States. There are many who do NOT celebrate this ‘holiday’ because of their different beliefs. That is their choice. For those of us who enjoy this special time of “gift-giving”, too often our thoughts are on the next shop we want to visit, rather than the reason we are giving and receiving gifts. We forget that the greatest gift is available to all of us; we have only to receive and live accordingly.

When we truly receive this gift, we will want to give, rather than continue to receive. Our lives will be changed by the love and mercy we have received. We won’t be so quick to judge others; that is not our job. We will remember that others, like us, are humans and make mistakes. Through the gift of everlasting love, we learn that our wrongs, and those of others, can be forgiven. The heavy load we have carried will be removed through forgiveness and we can go on with a meaningful life. We will want to live by “Do unto others as you would have them do unto you...” (Matthew 7:12) We will learn to treat others the way we *want* to be treated.

Don’t you agree that is the greatest gift we can have?

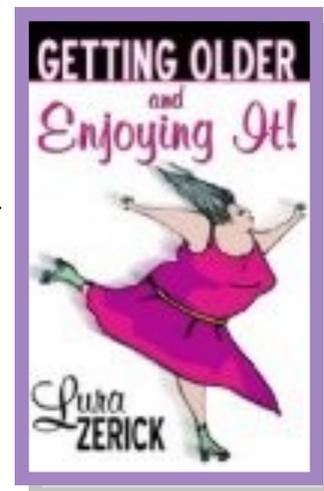
#### **ABOUT LURA ZERICK**

83-year-old Lura Zerick has been writing since 1965. Her articles are published in regional and national magazines. She has authored five books: *Who Do You Think You Are?* (1989), *The Golden Olden Days*, (2002) *River Villa* (2007) *The House of Esther* (2011) *Getting Older and Enjoying It!* (2004) (The last book was one of three chosen nationally to be featured in an article written by Donna Childress and published by the *National Council on Aging* in the Fall/Winter issue of their publication, INNOVATIONS)

Lura has composed lyrics and music of 70 gospel songs and recorded 15 songs on 2 CDs.. She sang show tunes and popular songs in nightclubs, a cruise ship, with several TV guest spots.

She is currently working on three books: *Bible Quest*, *Feeding Our Spiritual Selves* and *Another Woman; Another Well*, the story of her life.

**Available on Amazon**



# THE TRAP OF SELF-IMPORTANCE

By Joyce Shafer

We sometimes misunderstand what being authentic really means and find ourselves visiting or living in the ivory tower of the ego called self-importance. It's a trap.

Our interpretation of what it means to be authentic or true to ourselves can be misconstrued in a way that leads us to certain behaviors, like considering others to be and treating them as less in some way than we perceive ourselves to be, such as less spiritual, clever, equal, worthy, and so on. When we practice self-importance and there's something in life or another person we don't like, we behave certain ways, ways that are different than if we are operating in an authentic manner that comes from confidence in our personal power and knowing we are an infinite spiritual energy having and sharing a physical experience, who at times feels just as challenged as others do.

Self-importance is a form of isolation and a form of self-loathing. Even when we feel somewhat close to others, it's still lonely, because self-importance is a solo pursuit. A need for self-importance stems from fear: the fear of others seeing that we have two sides called light and shadow, the knowledge that we're

not always right, and that we do make mistakes and practice behaviors we ought to reconsider. We fear seeing this in ourselves and owning it, as well.

Self-importance leads us to think we're the only ones who experience this fear (we're not), which might be called a form of self-absorption, and we'll go to great lengths to keep this hidden. This, of course, keeps us from feeling authentic. If you really want to feel authentic, accept that you have pleasing aspects and not-so-pleasing aspects, and be at peace with this.

Accept this so you can become whole again. A good number of us are walking around pretending we are nothing but good and right, when we're not; and when we

bump against this truth, it can freak us out a bit. This is why we work so hard and stress so much about keeping this fact and absence of wholeness hidden from others and ourselves, and why we deflect evidence of our flaws when they're made obvious, usually with anger so the focus is shifted away from us.

But we get tripped up from time to time because the opposite of any good aspect we possess and demonstrate is always lingering next to us, ready to express itself if something motivates this into action.

One way self-importance takes form

in our lives is the ivory tower syndrome. The extreme of this is the high-maintenance types of personalities. There are many "sizes and shapes" and levels of this, but what each have in common is the belief they are, or they have a strong desire to be, considered elite in some way. This can happen to anyone anywhere on the economic scale because it's an emotional, not financial, matter. Keeping in mind the possible levels of expression, elite or high-maintenance types believe no one's needs or input are as important as theirs, whether this strikes them at particular times or is a consistent practice. What others feel, desire, or need are secondary, if not irrelevant, when a person is trapped in or practicing any level of self-importance. They feel others are there to serve them so as to meet their needs, abate their fears, and feed their ego, each of which has a voracious appetite. The longer they remain in the ivory tower, the hungrier their ego is and the more frightened and needier they become.

These types tend to be high-strung and easily triggered. This is because they are afraid of what they might lose and how easily this loss may happen, especially what others think of them—even when how they choose to behave seems to contradict this. (Change and loss happen as a natural part of life, but their coping skills haven't been practiced or practiced in helpful-to-them ways.) It doesn't take much for them to feel threatened. Anything that's contrary to what they feel they must have or must experience will cause this feeling. They are stressed a good deal of the time for this reason.



It takes a lot of energy to keep the illusion (or delusion) going in a way that makes them feel safe; however, for them, feeling safe is an illusion, as well. It's something they never truly feel or feel for long, because the ivory tower is a "house of cards" construction. They'll pretend to themselves and others that they're strong and in control, but know at their subconscious level that they don't believe this or feel it. When they're afraid, they come out fighting, in one form or another. It's their attempt to feel in control though, they never actually feel in control—it's a pretense they consistently confront.

Let's put away judgment, though, and right quick. It's easy for any one of us to go to the top of the tower at times, or even to step over the threshold or climb a few steps. When we feel self-important or desire to, we believe the way to not feel so scared or feel hurt by others and life is to be apart from or elevated above the fray (even if just in our own minds), isolated for the most part from what and who causes us to see how insecure and unsecure we may actually feel or believe ourselves to be. It's such a contradiction, really: the need to be elevated above others and the need to be loved and accepted by them at the same time. It's a bit mad and definitely exhausting—to all involved. And it is always, always, always about self-acceptance even though we burden others with this, expecting them to fix or supply this for us.

It takes a lot to sustain the tower of self-importance, so everyone within the circle of influence is expected to dance to the tower-dweller's tune. When they boast or go on and on about themselves, others are

expected to listen in something like a state of reverence, or at least deference. The self-important are moody, have hair-trigger anger and other emotions, and are often self-centered, though, resist seeing this aspect in themselves. (See what I mean about not judging: all of us can have moments when we demonstrate these behaviors, and for the same reasons.) But this can become severe, which usually happens when the person is terrified the tower will come down—and who will they be then?

If others aren't focusing a great deal of attention on them and doing whatever it takes to make or keep them happy or feeling secure or good about themselves, who are they? It's a form of taking rather than giving, which closes or constipates the loop of abundance, be that financial, success, serenity, or anything else, but especially feeling loved. We have to be and give that which we wish to receive; and we *do* receive what we give, based on the energy underlying any exchange. The balancing act of karma is exact.

Besides the ivory towers, we have the ladders we are told we have to climb if we want to *be somebody* in this life, which really triggers self-importance. There are ladders for prestige, popularity, financial wealth and assets—there are lots and lots of ladders. Even if we climb them, we still might not feel authentic in the true sense of the word: strong in knowing, accepting, and loving ourselves and adept at what author Stuart Wilde calls The Three Graces: generosity, kindness, and respect. To practice the graces means you don't perceive yourself as separate, special, or elite. You recognize the interdependence of all things and all

people.

Being authentic doesn't mean you don't take care of yourself or look out for your best interests—you must. But you do this with an attitude of grace and softness rather than aggression or belligerence. Sometimes the best service to others you can provide is to send them a silent blessing and head off in another direction while they figure out why the energy seems to work in reverse for them, for however long that takes. Sometimes, it's in your best interest to stick around for a while and discover what you need to work on in yourself, because they will reflect this to you.

When you're authentic, you know you're going to spend some time in your shadow side but you are also dedicated to getting better at choosing to practice the three graces more often than not, and learning from your shadow aspect. When you're authentic, you look for ways appropriate for you to be of service to others, while you also take care of yourself, rather than so focused on being self-serving. When you're authentic, you experience a form of enlightenment that releases you from the tower because you realize **enlightenment is not elevation: it is integration**. In fact, let go of seeking enlightenment and seek integration through generosity, kindness, respect, and your appropriate-for-you service to others and humanity, which may be just as much an attitude or mindset as it may be an actual product or service. This will raise your energy.

Each time you raise your energy in this way, the rest of humanity's energy is raised a bit as well, because there is no, in reality,

difference between your energy and theirs. We're all in this sink-or-swim experience together. Your inner power will grow as a result, and you won't need to be special because of this expansion of your personal power, but you'll use this power to assist others to trust themselves in a way that helps them feel strong and safe. And when others do think you're pretty nifty, you'll appreciate this from a spiritual humility that feels wonderful, expansive, and affirms your contribution.

Self-importance will eventually bring you to your knees, including literally. I had an experience of this recently when I found myself having a relatively small self-satisfied attitude moment. My foot went out from me in that moment and I literally landed on my knees. Sure, I knew that the combination of something on a tile floor and soles that do better on dry surfaces could create a slip or fall in 3-D, but I also knew instantly what it was *really* about. I quickly aligned myself with humility (and an icepack).

Self-importance, in its myriad ways of expressing itself, is a form of pollution. It pollutes the energy of those who need to feel self-important, as well as anyone and anything they interact with. And, others, who don't appreciate being made to feel less than, will become defensive or take offense at the energy spiking out at them. If you consider that everything is shared energy, you can see why this pollution bit is true. You want to stop polluting your energy and your life and come down from the tower on your own volition before the tower crumbles or leans over to cast you out. You want to be on your feet, not in a heap on the ground or on your knees (except in gratitude). Become a spiritual environmentalist and clean up your energy, including judging those whose fears lead them into and up the tower of self-importance. The moment you judge them you practice self-importance. Send them a compassionate blessing instead, because you've been there yourself and you know what it feels like.

Walk your path in reverence for humanity and life. No one's journey is easy or free of fears, no matter what it looks like on the surface. It's

remarkable and lovely to feel the humbleness of making a real difference, large or small, versus a "See-I'm-special!" trap of the frightened ego-aspect. Ask yourself often what it is you want to contribute while you're here, what you want your personal legacy to be, even if it's a silent, less-obvious one. Check in with yourself to see if you consider others subservient to you or less "whatever" than you, or do you practice the three graces as often as possible? It's a good practice, one you'll appreciate.

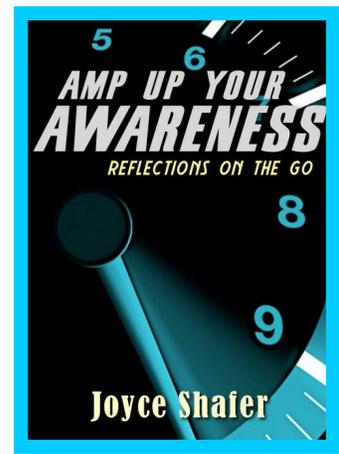
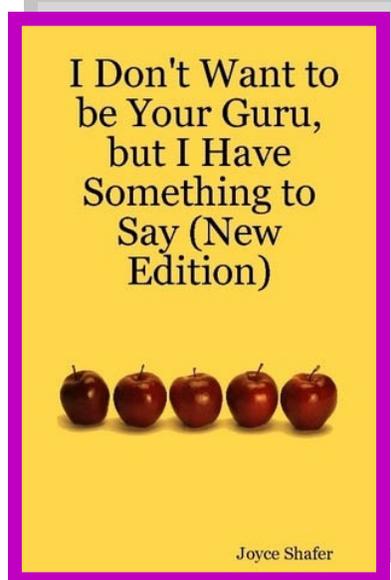
Practice makes progress.

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Joyce Shafer is a Life Empowerment Coach dedicated to helping people feel, be, and live their true inner power. She's author of "I Don't Want to be Your Guru, But I Have Something to Say" and other books/ebooks, and publishes a free weekly online newsletter that offers empowering articles and free downloads. See all that's offered by Joyce and on her site at <http://stateofappreciation.weebly.com>

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# Information to Help Live and Feel Better

**\*\*\*Exercise Programs Could Help to Prevent Fall Injuries in Elderly\*\*\*Are food supplements being over-subscribed in UK hospitals? 'No,' says government\*\*\*Flawed Testosterone Analysis Spurs Misleading Media Headlines\*\*\*Can Certain Herbs Stave Off Alzheimer's Disease?\*\*\*No Hot Flashes? Then Don't Count On Hormones to Improve Quality of Life\*\*\*Natural Compound Mitigates Effects of Methamphetamine Abuse\*\*\*Regular Physical Activity in Later Life Boosts Likelihood of 'Healthy Aging' Up to Sevenfold\*\*\*Hysterectomized Women May Benefit from Testosterone**

## [Babies Can Learn Their First Lullabies in the Womb](#)

An infant can recognize a lullaby heard in the womb for several months after birth, potentially supporting later speech development. This is indicated in a new study at the University of Helsinki.

## [Exercise Programs Could Help to Prevent Fall Injuries in Elderly](#)

Exercise programs designed to prevent falls in older adults also appear to prevent injuries caused by falls, suggests a new paper.

## [Are food supplements being over-subscribed in UK hospitals? 'No,' says government](#)

The UK hospital system spends more on food supplements and medical food than it does on regular food, a situation that has provoked protest today – but the government says it is based on genuine need.

## [Flawed Testosterone Analysis Spurs Misleading Media Headlines](#)

The precipitous decline of men's testosterone levels over the years is inevitable. Unless aging men replace their diminishing testosterone, they could succumb to any of the numerous health problems linked to low testosterone levels: frailty, muscle loss, weight gain, impaired cognition, fatigue, loss of self-confidence, depression, declining bone health, increased risk of type 2 diabetes, stroke, and cardiovascular disease.

## [Bio Patch That Can Regrow Bone](#)

Researchers at the University of Iowa have created a bio patch to regenerate missing or damaged bone by putting DNA into a nano-sized particle that delivers bone-producing instructions directly into cells.

*(Continued on page 17)*

*(Continued from page 16)*

### [Can Certain Herbs Stave Off Alzheimer's Disease?](#)

Enhanced extracts made from special antioxidants in spearmint and rosemary improve learning and memory, a study in an animal model at Saint Louis University found.

### [Late Afternoon, Early Evening Caffeine Can Disrupt Sleep at Night](#)

A new study shows that caffeine consumption even six hours before bedtime can have significant, disruptive effects on sleep.

### [No Hot Flashes? Then Don't Count On Hormones to Improve Quality of Life](#)

Hormones at menopause can help with sleep, memory, and more, but only when a woman also has hot flashes, find researchers at Helsinki University in Finland. Their study was published online today in *Menopause*, the journal of The North American Menopause Society (NAMS).

### [Contraceptive pill 'doubles risk of leading cause of blindness'](#)

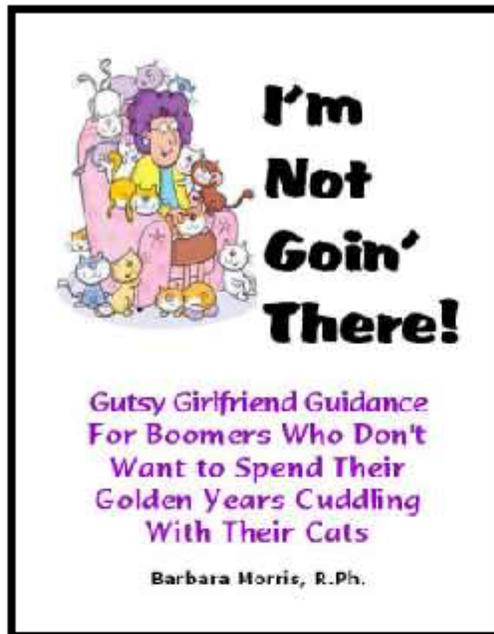
Long-term use of the contraceptive pill doubles the risk of a leading cause of blindness, a study has shown. Scientists warned that the Pill may play a role in glaucoma and urged women at risk to have their eyes screened.

### [Natural Compound Mitigates Effects of Methamphetamine Abuse](#)

Studies have shown that resveratrol, a natural compound found in colored vegetables, fruits and especially grapes, may minimize the impact of Parkinson's disease, stroke and Alzheimer's disease in those who maintain healthy diets or who regularly take resveratrol supplements. Now, researchers at the University of Missouri have found that resveratrol may also block the effects of the highly addictive drug, methamphetamine.

### [Hysterectomized Women May Benefit from Testosterone](#)

Hysterectomy and oophorectomy (the removal of ovaries) are performed to treat various diseases in women, including cancer. These procedures are accompanied not only by a decline in estrogen but also testosterone levels in the blood. Many women who have undergone surgical removal of their uterus and/or ovaries can develop symptoms of sexual dysfunction, fatigue, low mood and decreased muscle mass.



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- How to adopt revolutionary new stages of aging to help you stay youthful and productive longer.
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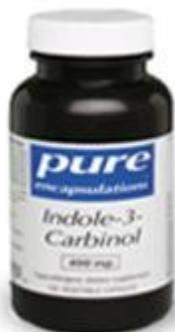
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