

Put Old on Hold

e-Magazine

Advocating Balanced Lifelong Growth and Productivity

- ✧ *The :“F Word”*
 - ✧ *Beautiful at Any Age*
 - ✧ *Dressing By the Book*
 - ✧ *Thoughts on the Flu*
 - ✧ *Seizing Opportunities*
 - ✧ *What You Don't Know About Money*
 - ✧ *5 Ways to Age Backwards*
 - ✧ *Dreading 'Old Age'*
- And more ...*



What's Inside

[The "F Word" - 3](#)

Mary Lloyd

[Beautiful at Any Age - 5](#)

Sheena Burnell, M.D.

[Your Image: Dressing by The Book - 7](#)

Sandy Dumont

[Choose Your IMAGE of Age – 9](#)

John Paul Ouvrier

[When or How Do You Know It's You Who Needs to Change? - 11](#)

Joyce Shafer

[Thoughts on the Flu- 14](#)

Michael E. Platt, M.D.

[Seizing on Life's Unexpected Opportunities - 15](#)

Barbara E. Joe

[What You Don't Know Can and Does Cost You Money - 17](#)

Henry Montag

[Five Motivational Ways to Age Backwards - 20](#)

Rob White

[Dreading 'Old Age'- 22](#)

Lura Zerick

[Forces That Change Your Life - 24](#)

Barbara Morris



Editor: Barbara Morris, R.Ph. P.O. Box 937, Escondido, CA 92033-0937 Contact: Office1(at)Cox(dot)net. Copyright © Barbara Morris, R.Ph. 2012. All rights reserved. Contact us for permission to reprint articles. Thank you for respecting our copyright and that of contributors.

Please forward this magazine to friends and ask them to [subscribe](#)

The "F Word"

By Mary Lloyd



No...not that word. When it comes to "F words," the socially naughty one really doesn't pack much punch. It's a rude, lazy way of letting off steam and not much more. You say it in exasperation. You voice it with explosive frustration. You yell it when you feel powerless.

And when you're done, nothing much has changed. It's just a meaningless jumble of letters with a bad reputation.

But there's another "F word" that can make a mind-blowing difference. That word is "fear." As a word, we don't pay much attention to it. But as a way of life, it is devastating.

Most of us assume fear is an emotion that's automatic and unavoidable. In some ways, that's true. If a strange pit bull is standing guard over your mailbox and snarling, it's probably a good idea to be afraid—and maybe even to postpone seeing what the mail carrier left for you that day. A dangerous situation rightly engenders fear. The genuine feeling makes us focus on making a decision to act—to decide whether to put up a fight or run.

But what if you spend your whole life being afraid of all dogs? That's nowhere near as helpful as a cue. I had that fear and there were good reasons for it initially. (I had some scary experiences with dogs as a young child.) But hanging onto that into my 40's? That's something different than bonafide fear.

Fear that comes from danger in the immediate environment is essential to personal safety. Fear of what's going to happen tomorrow? That's a different thing. It's this pervasive, ongoing

state of fear that can make a mess of your life.

That fear doesn't even come from the same place. It's not a reaction to cues from your surroundings. It is your mind trying to convince you that there's danger simply to enjoy the drama of it. This is "ego fear" rather than useful fear. Ego fear is built on the idea that you

(Continued on page 4)



Put Old on Hold e-Magazine / February, 2013

should be able to keep yourself safe at all times. That you can and must avoid all bad things. Sorry, but that's just silly. Life happens. You deal with it. Trying to keep life from happening just impoverishes your experience of it.

Ego fear steals the future—no matter what you're afraid of. Fear of the unknown makes you unwilling to venture into it. Fear of not getting it all right makes you not try anything new. Fear of being rejected denies you the opportunity to feel accepted. This kind of fear is not your friend.

Franklin D. Roosevelt's famous quote "the only thing we have to fear is fear itself" is actually part of a longer statement that reads "So let me assert my firm belief that the only thing we have to fear is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance." Nameless, unreasoning, unjustified terror.

Yes. Unjustified. There is no sabre tooth tiger ready to pounce. The danger is manufactured in your mind out everyday life on the planet. It's a personally created bad dream—no more real than the monsters under the bed when you were a kid.

This fear is a choice--a really bad choice.

This kind of fear drains the fun out of life. It makes every waking moment one of vigilance, whether the fear you've manufactured is of germs, success, or economic Armageddon. Being afraid of whatever is going to happen next takes the delight out of whatever really is on the horizon.

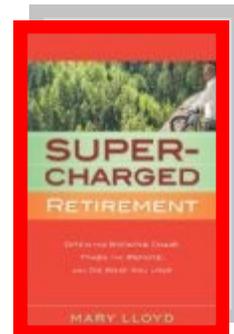
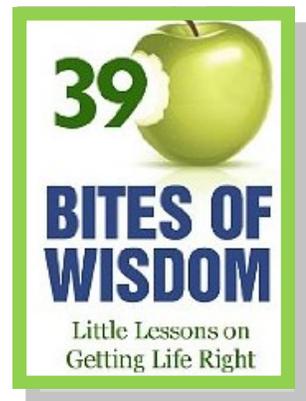
Fear creates stress, so it's hard on your heart, your immune system, and your overall health. Buying in on unnecessary fear is irresponsible. Yep. It's no better for you than smoking or a diet of Coke and Doritos.

Saddest of all, fear keeps us from evolving as human beings. We don't become the happy, satisfied people we're meant to be because we're too worried about what might go wrong to get on with living.

The great Roman philosopher Seneca put it well: "Our fears are more numerous than our dangers, and we suffer more in our imagination than in reality."

We don't need to suffer. We need to stop worrying and really live what each day brings. Some days might include a pit bull or two, but not always.

Mary Lloyd is a speaker and consultant and author of *Supercharged Retirement: Ditch the Rocking Chair, Trash the Remote, and Do What You Love*. For more, see her website www.mining-silver.com and her blog <http://mining-silver.com/retirement-planning/>



Both on Amazon

BEAUTIFUL AT ANY AGE

By Sheena Burnell, M.D.



On my recent annual Christmas visit to Australia I was struck by how fantastic many of my female friends, both those my age and older, were looking.

A friend in her 60s who has kept her trademark long blonde hair joined me for breakfast looking twenty years younger in a hip maxi dress and shell jewellery after her daily two hour yoga session and swapped notes on her latest travels to exotic destinations. Later that day another friend in her 70s met me for lunch looking customarily chic with her

signature jet-black chignon, red lips and nails and an amazing caftan she'd picked up on a recent trip to Mexico (bearing in mind Mexico is not a usual destination for Australians) all in defiance of the usual grey cloak of invisibility recommended for 'the older woman'.

Another friend still kayaks every day, and when we met was sporting terrific jewelry designed by her daughter and talking of heading off to work in Africa, while a medical friend who has recently survived breast cancer had a hip short hairdo and a spring in her step with a great new love interest she'd found via an online dating service.

These women are all well over the age regarded as 'senior' in our society and while there wasn't a pastel blouse or elasticized waist in sight, neither was there to my expert eye any overt evidence of too-obvious tweaking suggesting an obsession with trying to 'look young'.

What they did have however was a noticeable disregard for any type of ageist stereotyping in regards to their appearance and although one or two of them had possibly had some work done, none of it was at all obvious and their youthful appearance seemed to owe more to a lively, active engagement with the world around them and a continuing pursuit of careers or passions - or both. At breakfasts and lunches I was constantly amazed and impressed by these women, some of whom I'd known for decades, all fit and attractive-looking and in a couple of cases (interestingly the two older women) downright gorgeous.

These women are all well over the age regarded as 'senior' in our society and while there wasn't a pastel blouse or elasticized waist in sight, neither was there to my expert eye any overt evidence of too-obvious tweaking suggesting an obsession with trying to 'look young'.

(Continued on page 6)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 5)

Not once in conversation did any of these women define her appearance by her age or complain about looking old and most of them seemed to have exciting projects lined up for at least the next year.

As trite as it may seem, as a cosmetic medicine practitioner I still believe that much of our beauty comes from within. As much as I enjoy the pleasure of enhancing and improving upon Mother Nature for my clients, I have noticed over the years that the best outcomes both for me and my clients seem to be with women who feel inspired by life and are reasonably content within themselves. Of course as a doctor I realize that not everyone has a happy life and naturally even happy people suffer periods of difficulty and stress, however while it may be easy to hide a negative outlook or unhappy heart when we're young, as we age the effects of emotions such as deep seated unhappiness, undealt-with grief, chronic stress or lingering resentment become increasingly easy to see etched on our faces.

Although for some women this may go unheeded, for others it can have quite a negative feedback effect and they become increasingly focused on and unhappy with how they look. Sensing that something is not right they then blame their appearance and start seeking more and more cosmetic procedures in a bid to try and restore their confidence and self-esteem - usually not with good results. Sadly even though the underlying issues may be readily perceived by a cosmetic medicine/surgery practitioner they are rarely addressed by us, as dealing with, or even mentioning possible emotional issues falls outside the scope or expertise of most cosmetology visits.

While 'being happy' or stress-free is easier

said than done especially in these troubled economic times, and numerous books have been written on these topics, with our advancing maturity should come a maturing of our relationship with ourselves and our world - hopefully resulting in a better relationship with our faces. Although we age differently these days to women of previous generations and much is now available to keep us looking and feeling younger than ever before, it is still almost impossible to imagine a truly attractive older woman who didn't have an active mind, care for herself and others, involve herself in the world around her, maintain close and nurturing relationships with friends and family, keep as healthy a body as she could - and of course maintain a sense of humour and perspective.

Our core beings are ultimately reflected on our faces. Happiness and being at peace with oneself and one's world are not the whole story, however in my opinion these are the real 'beauty essentials' which go toward creating and maintaining the genuine inner radiance which arranges our features, consciously or unconsciously, into those of a woman who is truly beautiful - at any age.

=====

Dr Sheena Burnell is an Australian-trained medical doctor currently living and working in Shanghai. Although her primary qualification is in anaesthesiology, she has also received training in cosmetic medicine and has a particular interest in the use of injectables such as Botox and fillers as well as laser for facial rejuvenation. Dr Burnell also has interests in art, music, wine education and Chinese textiles, and writes regularly for several publications.

Your Image: Dressing by the Book

By Sandy Dumont



In his book, [Dressed to Kill](#), Colin McDowell admonishes women to never dress too closely by the book, because it looks as though you possess no real personality of your own. He says that breaking rules is an amazingly effective way of feeling better about yourself.

Fashion magazines love to publish lists of what's in and what's no longer in – obviously suggesting there are rules. Occasionally I watch a TV makeover show, and I'm usually flabbergasted to see beautiful items tossed aside because they are said to be passé. Breaking the rules ought to be done more, but not just randomly. You must first know the rules before you can break them successfully. Ask the jazz musicians, who mastered Bach before breaking loose; and the French Impressionists, who painted bowls of fruit before they abandoned the rules about what they "saw."

Here's how you can break the rules effectively and make a positive fashion statement every time:

The new rule says to never match your shoes and handbag like your mother did. However, that doesn't mean you have to purposely choose different colors for each. Most often, you'll want to choose a handbag in a different color from your shoes only if your handbag picks up something else in your wardrobe – even if it's only a necklace. It's trickier to bring in a shoe color out of the blue than it is with a handbag. That's because your feet are literally isolated from the rest of your clothing and accessories, so shoes in an unrelated color will tend to take the attention from the most important thing: your face. Handbags are the ideal choice for a "shock of color."

Put unusual colors together. That's what top designers do. If you've got a red garment, add accessories in orange or purple. Whenever you use two unusual colors together, however, tie them together by repeating one of the colors somewhere else. For example, if you have a red skirt and a purple jacket, wear a necklace of chunky beads in the two colors. Or, wear a red

(Continued on page 8)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 7)

flower or brooch on the lapel of your purple jacket.

Instead of wearing the “color of season” brand yourself for a season with an entirely different color. Make sure it’s a color that makes you look better, and wear different shades of the color as well as a sprinkling of items in your chosen color. For example, when coral is the designated color for spring, choose fuchsia instead. The colors are actually related; they both began as red, but coral had yellow added and fuchsia and more blue added. Obviously, you don’t want to wear fuchsia every day, but you can wear a fuchsia hat, gloves, scarf, computer case or jewelry. And, there are so many fuchsia shades from which to choose: think magenta, hot pink, plum and raspberry.

Don’t slavishly wear what is decreed to be in this year. Mid-calf and ankle-length skirts are being touted by the fashion industry at the moment, but that’s not to say you must wear them. A good “rule” to adhere to is to avoid anything that doesn’t make you look better. Most women look stiff or rigid in long straight skirts because of the severe line created; long skirts that are full harken back to hippie days and make you look as if you cling to the past. Most often, mid-calf lengths look matronly. The most balanced, harmonious and flattering skirt length is knee-length; that is, in the middle of the knee or just a bit above or below it.

Colorless or brown-toned lips have been foisted on women for years. That’s because there is no instruction needed in their wearing; they won’t make your small lips get noticed; and you don’t have to worry about touching up your lipstick, because there isn’t much difference with or without lipstick. Go against the trend. Take a leap of courage and go against this trend – wear a soft fuchsia or orchid lipstick and notice how many compliments you get. You’re certain to feel better about yourself!



International Expert in Branding for People®
30 years experience working with individuals and corporations
Complimentary eBook at www.theimagearchitect.com
921 Botetourt Gardens
Norfolk, VA 23507
Tel: (757) 627-6669
Toll Free: (877) 245-5015
Fax: (757) 627-4044



Past-President, Virginia Chapter NSA
Past President, NAWBO SEVA (National Association of Women Business Owners - South Eastern Virginia)
Past President, PWI (Professional Women International), Brussels, Belgium
Recipient of the December 2009 Women in Business Achievement Award

=====

Sandy Dumont is a speaker and recognized pioneer in the field of color and color psychology. In March, look for her revolutionary book on color and image at Amazon, on Nook and Kindle, and on her website: www.theimagearchitect.com

Choose Your IMAGE of Age, or Your IMAGE Will Choose Your Age for You!

What makes the best of us older than we should and can be

By John Paul Ouvrier



Most of us think we know what age is to us; however we miss the most important point. We may know how we feel, what we like or don't like, what we'd wish for or what we put up with...

Yet the most amazing and simple point that most of us haven't considered is inside our mind, and that is specifically: What does old look like to you? How does it move, sound, or feel like? Because our image of what old age is, is our benchmark. It is our target map, the city with which we move around, day in, day out. Let me explain by a story:

The Tango Man

Years ago, I was a professional ballroom dancer. One night I found myself at a dance where I was told that I could work on some Tango steps with the instructor. As it turned out, he and his partner didn't know anymore than I did and I assumed my night was wasted. That is until the Tango Man showed up...

The Tango Man wasn't anyone special; he was a bent over, ninety year old man who walked with a cane, as did his bent over eighty-nine year old wife. He had been listening to me unsuccessfully trying to learn these Tango steps. He hobbled over to me and said smiling, "I can show you those steps young man!" Well, I wasn't about to say no, and he wouldn't let me slip out without insisting he could show them to me. When I finally agreed, he called his wife over, handed me their canes, walked out on the floor and the most amazing thing happened: He danced like a man half his age! He and his wife straightened right up, danced perfectly, making sure I was watching. And when the song was over, he bent back over, hobbled over to me with his now bent over wife, and I handed them their canes.



(Continued on page 10)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 9)

You see he knew what a Tango dancer should look like; it was clear in his mind. Sadly he also knew what a ninety year old should look like. So please tell me my dear readers; what does old age look like to you? If you don't consciously answer this question, whatever image you hold in your subconscious becomes your map and your body will follow, no questions asked!

Don't take this lightly; here are two examples. I worked with an eighty-five year old lady, trying to keep her fit, yet she kept telling me, "What do you expect from me? I'm eighty-five; I'm old!" Two years later, she was dead. I worked with another lady, who was eighty five as well, and she had a different attitude. She'd say, "I just don't understand why I can't do this, because I know I can. John, show me what to do!" She lived to one hundred and three.

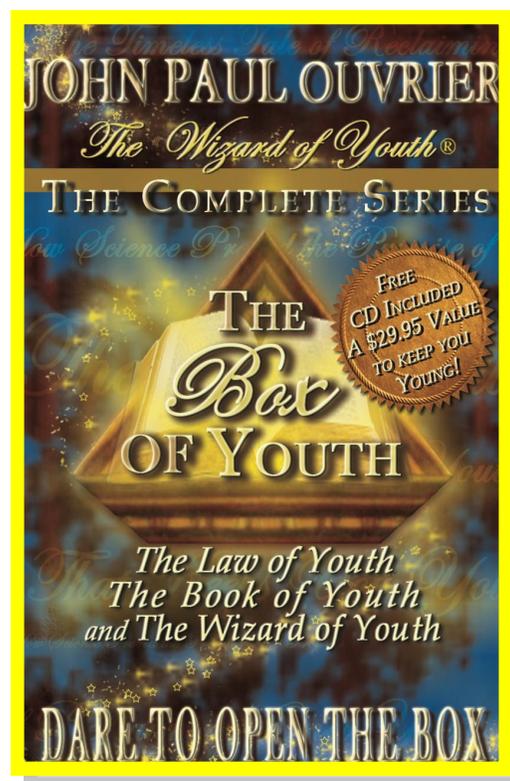
When I lecture in retirement homes, one of my favorite posture exercises is to tell the men to pretend they are James Bond, and that the ladies are wearing large diamond necklaces. I then say, "Men, show me your bow ties! Ladies, show me your diamonds!" And you've never seen a group of older tired people become younger within seconds. How's that for Image? Are you wearing your diamonds or bow-tie?

So here's what you must do: Sit down and write down what you want your age to look and be like- then read it every day. Pick a movie star for an image. Pick a friend. Don't be one of those people who sit with their friends bragging about their physical ailments! Get rid of your old maps, read this magazine, read Barbara Morris's work and many others and live, live, live. Remember, the body will move in a direction with or without your help and the only thing you need to keep in mind is that if you don't choose the Image for the life

you want, the Image you have inside will choose it for you- good or bad... Blessings from the Wizard!

=====

John Paul Ouvrier, is a fitness trainer who specializes in working with older adults. He is the author of 'The Wizard of Youth' series for adults and children, the creator of 'The Wizard of Youth 4 Kids Board Game' and the Executive Director of Fitness For Charity. His websites are: <http://wizardofoyouth.com>. & <http://fitness4charity.org>. He can be reached at john@wizardofoyouth.com



[Available on Amazon](#)

When or How Do You Know It's You Who Needs to Change?

By Joyce Shafer

Are you able to be aware of when you need to change or adjust something about yourself? Or is it easier or more comfortable to think others and life are the ones that need to change?

One of the ways I know I need to change is when I find myself thinking thoughts in a certain way for an extended time, or I think pretty much the same types of thoughts over and over, but none of this thought activity moves me forward or causes me to feel the way I desire to. This is especially true when it involves another person's behaviors that I feel a challenge, contrast, or conflict with, and wish they'd change so I could feel better. What about you? What do you do that leads you to see the most obvious and first change to make is in you?

One of the first things we could,

should, or would change is our thoughts; and fortunately for us, since we're the only ones who have them, we can address them. That random thoughts will happen spontaneously is a given. Trying to control or stop this fact is a waste of time. But you can



transmute thoughts, that is redirect them, once they happen, which takes practice.

However, it's important that you distinguish between thought contemplation based in a genuine desire to solve, resolve, or improve and negatively dwelling on or harping on a matter, the latter being a thought activity that will never get you to where you want to be: peaceful, no matter what.

You're going to interact with, or live with, people whose behaviors could be improved; and others will feel the same about you. When someone's behavior triggers you out of your serenity and joy, your quickest way back to those feelings is to change something in or about you, starting with your attitude, mindset, or perspective, and followed by constructive or productive words and/or actions, or even appropriate silence and inaction at times.

You could say a good goal is to stay in peace and in trust in the Universe (though, this is more than a mere goal, it's a desirable way to be); but the words "stay in" puts you on the spot: Who can stay in that mindset all the time? However, as I said a moment ago about thoughts, you can transmute and redirect negative energies that surface in you, which will take practice. And this is a worthy practice because your peace and trust in the Universe are the fastest pathways for the Universe to rebalance what you perceive as having gone off-center in you and your life, in accordance with how Law of Attraction is designed to work, and does.

It's not always necessarily a simple matter to return to peace and trust once triggered by someone or an event, but it is doable. What is also doable is to practice peace and trust in the Universe before you're triggered. It's like that old saying, "A stitch in time saves nine." If you practice on smaller annoyances, you begin to fine-tune yourself for if or when larger ones come along. None of this means you deny, suppress, or never share what you feel; it's about what you do with and about your emotions that surface as a result of your feelings, and your beliefs.

When you think about seeking or having peace, you may think of a quiet place like an isolated beach or an ashram, or a walk in nature, or eliminating every annoying person or matter from your life. However, there are other ways to seek and create

(Continued on page 12)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 11)

peace that we may not as readily think about: assessing and modifying some of our behaviors. Here are some general behaviors some may want to look at:

-Any of your behaviors that consistently trigger or annoy someone or a number of others in a not-good way.

-What you say and/or do in a consistent manner that doesn't cause you to feel good or better about yourself, others, and any aspect of your life or life in general.

-You're always, nearly always, or far too often for your own good, in a negative mood or mindset.

-You consider yourself superior to all or certain others, which always results in your mistreatment of them, and their subsequent mistreatment of you.

-You expect and wait for anyone or anything to change, to please your ego-based needs and desires, before you feel good or happy. Note: I'm addressing ego-based needs here, not realistic or practical needs, or behavior anomalies that require real internal or external adjustment for the well-being of those involved.

-You consistently practice negative levels of gossip or complaining (which is not the same as productive venting to an appropriate listener).

-You're free with criticism and opinions, whether or not you're asked for these, and deliver them in ways that are non-supportive and don't encourage the

understanding, illumination, or improvement you desire.

-You get angry fast and often, and "go in with gloves on" rather than pick your battles, and pick a more appropriate time to address them.

-You practice payback or revenge.

-You practice unusual, non-productive, or harmful levels of self-condemnation.

-You base your self-worth on anyone or anything external to you, and forget or ignore that you are an expression of the Universe.

-You believe you have to do everything about or in your life, and don't include the Universe as your partner.

What you see in the above list are behaviors or practices that, if we changed or adjusted enough to not do them or not do them the same way or as often as we do, we would experience more peace. There are two ways to seek peace: where you receive (like sitting on a quiet beach or having a serene hour alone or getting a massage) and where you give yourself and others a more pleasant, peaceful experience by modifying your own behaviors that don't serve you (or them) in a good way. These are changes you can assess the need for then follow through on with practice.

We all deal with the need or necessity of change differently, especially when it's a change in us that's needed. Here are some very generalized descriptions of how five behavior types may approach a need for change.

1. Aggressive types will use coercion, force, verbal abuse, and/or physical abuse against others. But, they won't necessarily recognize their aggressions as such; or if they do recognize them, they may decide they are justified. They may think this is the way to get things done the way they want them to be done: the end justifies the means. They believe little to nothing needs to change about them.

2. Passive-Aggressive types will resist doing what they need to do or what others need or ask them to do, especially if the request is demanding or authoritative. They may toss out "zinger" statements to make someone feel guilty because they are uncomfortable speaking their truth in a better way. They believe guilt will show (or force) others the errors of their ways; and they'll mope and sulk until the change they desire is obvious and consistent. They control others, or attempt to, by making them feel at fault for how unhappy they feel.

3. Passive types will fold their energy up like a telescope, and offer no resistance. They suppress the bad feelings they have, but they have them in spades. Passivity, though, lasts for only so long before the person opts for another behavior to release the pressure that's built up. This is because they are not actually easy-going (a very different mindset), but one of the other types above in disguise.

4. Assertive types look for ways

(Continued on page 13)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 12)

to collaborate or compromise. They speak out and they listen to what others have to say. They're ready to take needed action, and take it. As long as they don't cross over into aggressive behaviors, they stay in the "assertive" zone. They do what they can to accomplish what they set out to do, and often feel confident about decision-making. They tend to encourage, guide, or mentor others.

5. Spiritual types observe what's going on. They ask themselves and/or the Universe for right questions then seek and ask right questions of others. They ask and trust the Universe to show others, as well as themselves, adjustments that need to be or could be made, rather than charging into battle about matters. Their mantra for more complicated circumstances (and life) is, "I may not know how or when this will be taken care of, but I know the Universe is working on it." They pay attention to signals from the Universe about how and when they should take certain actions. They mostly stay in, or return to, peace and trust more easily, based on experience and lots of practice. They tend to be more easy-going than other types because of this.

The first three types above are examples of unskillful behaviors, which can be transmuted into skillful ones with guidance and practice. And all five types have "shades," as well as "flavors" of skilled and unskilled aspects. Also, under certain circumstances, any of us might display behaviors from the five types: we may desire to be skillful at all times, but find this isn't always the case. But with practice, we can always improve our ratio of skillful-to-unskillful behaviors.

When we don't observe our own behaviors through the appropriate lens, we miss opportunities to choose ways to have and be the feelings we desire most. Look back at the list of behaviors to consider, and perhaps add your own. Look back at the five behavior types and see which one is your current predominant style and which one you'd prefer to be your predominant style. Be honest, and kind, with yourself as you do this. Always aim at making choices that keep you in integrity and encourage you to do your best and feel your best in any given moment, even if you slip or trip up first. It's a good practice, one you'll

appreciate.

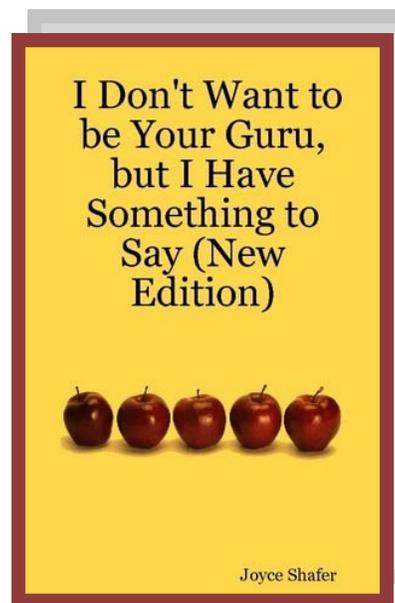
Practice makes progress.

© Joyce Shafer

You are welcome to use this article in your newsletter or on your blog/website as long as you use my complete bio with it.

=====

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" 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>



[Available on Amazon](#)

Thoughts on the Flu

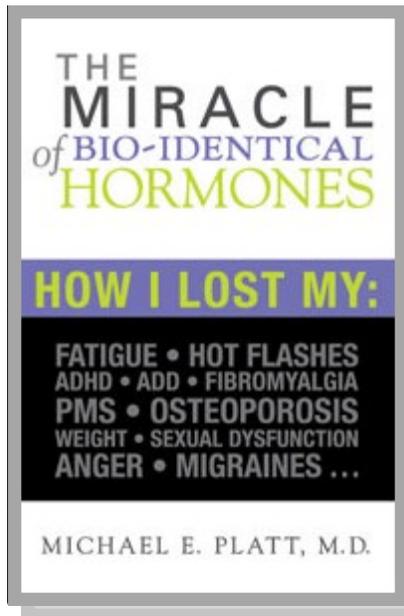
By Michael E. Platt, M.D.



Just a few words about the purported "flu epidemic". I am not sure when people will finally realize that flu shots do not prevent the flu. Most people are very much aware that these shots can provide side effects that are similar to symptoms of the flu.

The CDC appears to be closely connected to the drug companies who sell the vaccines, and I suspect that they somehow benefit financially. How else can one explain their hyperinflated statistics and dire warnings.

I get aggravated by the media who participate in this yearly scam to encourage people to get flu shots after reporting the number of flu deaths. It is fairly well recognized that people dying from influenza have compromised immune systems in almost all cases.



Obviously, the approach to flu prevention is to enhance your immune system. Something as simple as vitamin D3 prevents every flu there is when taken in the correct amount (which is a lot higher than the ridiculous recommendation of the Institute of Medicine of 400 IU/day).

I recommend at least 10,000 IU per day which should be taken with vitamin K2 to prevent calcification of arteries. For those who prefer not to go shopping, you can order a combination vitamin D3/ vitamin K capsules or liquid from my office [760-836-3232](tel:760-836-3232) or by the web: <http://www.plattwellness.com>.

To be fully covered, you can start with 50,000 IU capsules for the first week or so, and then go to the 5,000 IU capsules.

[Available on Amazon](#)

Seizing On Life's Unexpected Opportunities: My Sudan Journey

By Barbara E. Joe



Like many women in their late 60s, I'd enjoyed a varied career and also raised four children and a foster son, mostly as a single parent. In 2000, at 62, I'd gone off to join the Peace Corps in Honduras, and, after returning to the States, for the first time, became a Spanish interpreter and freelance writer, while also looking after my mother in her last years.

Then, in 2006, when I was 68, the Bishop Gassis Sudan Relief Fund asked me to go to South Sudan to report on projects it was supporting there. Only a year had passed since a preliminary peace treaty had been concluded between southern Sudanese rebels and the Khartoum government. As a longtime human rights activist, I was anxious to see how this treaty was working out on the ground. But I hesitated to leave my mother's side, although paid caretakers and my siblings could fill in while I was gone. When I told my 92-year-old mother about the trip, she gave her consent, saying only, "Please be careful."

My month-long journey began at a thatch-roofed airport at Kenya's northern border. There, kerosene lamps provided illumination, while a soccer match flickered on a generator-powered television set. Still, this way station was luxurious compared with the bare landing strip in Kauda, Sudan, where the wreckage of a crashed plane remained in mute testimony to a failed landing. I traveled in a Soviet-era cargo plane with Bishop Gassis himself, a Sudanese Catholic prelate, for whom the organization I was representing was named.

Following local custom, I wore ankle-length skirts despite the suffocating heat. People often crowded around me, eager to

see their images on my digital camera. Although I had to strain to decipher Arabic and suppress my urge to speak Spanish, eventually language differences proved fairly unimportant. Women walked eagerly alongside me, holding my hand or fingering my gold earrings. My belongings left unguarded in an open hut were never touched. In a gesture of hospitality, I was often offered strong sweetened tea in a tiny glass and when a goat was slaughtered, chunks of meat were served to guests on spongy pancakes. Evenings, miniature deer and flocks of wild guinea hens foraged for food.

South Sudan offered an even more challenging environment than I had experienced in the Peace Corps: no phones, mail, electricity, or clocks, few roads, and no water in the dry season. Vehicles and fuel had to be airlifted in and there were only a few camels or donkeys available for transportation. I saw the skeleton of a car that had been blown up after hitting a mine. A de-mining organization had designated safe areas with white stones.

Installing deep-water wells was one of the bishop's projects. As I approached one well, children took turns

(Continued on page 16)

(Continued from page 15)

pumping furiously, filling gourds and jugs while goats and feral-looking pigs drank the overflow. The bishop celebrated Mass outdoors under the trees as worshippers knelt on the bare ground. Women wearing colorful headscarves and long flowered dresses sang while beating drums and shaking homemade rattles. Instead of money offerings, corn, papayas, and pomegranates were deposited into an altar basket, even a live chicken.

A nun later introduced me to young rape survivors who had escaped from Uganda's Lord's Resistance Army, arriving pregnant or infected with HIV. Muslims and Christians alike subjected young girls to a severe form of clitorrectomy associated with a doubling of maternal and infant mortality, yet stopping this barbaric practice was not considered a priority given South Sudan's many other needs. Several teenage boys told me they had returned on foot all the way from exile in Uganda. A woman whose teenage son had disappeared feared that he might have been



kidnapped into slavery, a practice not yet eliminated in the area.

Muslim pupils as well as Christians attended the bishop's schools. During the civil war, schools had been targeted by northern bombers trying to wipe out "rebel spawn." I saw one school destroyed by shelling; another that had been bombed, killing 18 children.

Lured by the availability of water and promise of peace, semi-nomadic herders were moving back to South Sudan, often settling in the hills for safety. There they constructed huts and livestock fences from dry bramble bushes and

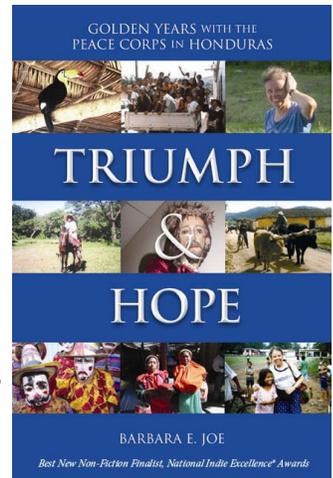
were preparing the terraced hillsides for planting in the rainy season. A referendum won by an overwhelming vote led the oil-rich south to form the new country of South Sudan in 2011. In July 2012, I participated in a rally in front of the White House, celebrating that nation's first

anniversary, also protesting the North's renewed bombardments in border areas and blocking of humanitarian aid. South Sudan has made great progress, but still has a long way to go. Meanwhile, I would urge readers, especially those who are retired or who have flexible schedules, to put aside their fears and take advantage of any unexpected opportunities. We only go through this life once.



Barbara E. Joe, a freelance writer and Spanish interpreter and translator, lives in Washington, DC, and is the author of *Triumph & Hope: Golden Years with the Peace Corps in Honduras*, declared "Best Peace Corps Memoir of 2009" by Peace Corps Writers.

Barbara E. Joe, a freelance writer and Spanish interpreter and translator, lives in Washington, DC, and is the author of *Triumph & Hope: Golden Years with the Peace Corps in Honduras*, declared "Best Peace Corps Memoir of 2009" by Peace Corps Writers.



What You Don't Know Can And Does Cost You And Your Family Money

By Henry Montag



When it comes to finances, ignorance is not bliss. What you aren't aware of and don't take advantage of often leaves you as the one being taken advantage of. You have a choice: you can either believe that what you planned for, purchased and put in place for your financial future years ago, is still in your financial best interest today, or you can acknowledge and explore to see if there might be a better way to arrange or own those same financial assets in such a way that there is a savings in cost that can be used to either reward yourself immediately, by perhaps taking that vacation, or to redirect those savings to help them

build additional assets for your future.

But just like an iceberg the largest threat lies beneath the surface. It's the things you don't know enough about to even ask the right questions, that could make the largest difference. If you were to do an expense audit on items you spend more than \$5,000 on annually, you would undoubtedly find that there are other options available to you, and each one of those 5-10% annual expenditures could perhaps be improved upon.

But let's take a look at some other financial situations you may not yet have considered that are capable of producing, or costing you an even larger lump sum of money for you and your family. One of the most common mistakes for a retiree over age 71 is not taking the correct amount of Required Minimum Distributions, RMD's, from their respective retirement plans. Or if you're still working it may be having made an excess contribution of more than you should have been allowed to make into your retirement plan. Did you know that the average penalty for such a transaction is as high as 50%, and can go as far back as to when the original error was made, in other words there's no time limit for the penalty.

Another common example is failing to take advantage of an "insurable Interest", personally at home or in a business situation

But just like an iceberg
the largest threat lies
beneath the surface.
It's the things you don't
know enough about to
even ask the right
questions, that could
make the largest
difference.

(Continued on page 18)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 17)

with a business partner. Let's use a personal example here. If you have a good relationship with your child or children, or if you as a child have a good relationship with your parents, have you considered entering into a life insurance arrangement that will not only create a lasting legacy and memory of a parent or grandparent. But would also produce a significantly larger lump sum of tax free dollars at death than would have been there had the money just been spent or even saved. Keep in mind that there are only three situations that allow an individual to exercise their insurable interest to purchase a life Insurance contract on another individual. A parent/child, spouse to spouse, and business partners are examples of two of those times.

In other words if you as a family unit can overcome the emotional hurdle of profiting from the loss of a parent, then a child can exercise their right of "insurable Interest" and create new wealth by simply shifting a percentage of their net after tax income, into a life Insurance contract they would own on a parent's life. The child could have the annual premium deducted on an automatic monthly basis from their paycheck or checking account and could systematically divert a small portion of their income into a meaningful lump sum of tax-free dollars down the road. That's one sure way to build wealth.

Arbitrage often used by hedge funds is a bet against something from happening, that's designed to protect and maximize income and an asset. Have you ever considered creating your own arbitrage situation? You can do so by simply purchasing an immediate annuity, a bet you're going to live a long life, and a life insurance contract, a bet you are going to die sooner rather than later, and have the insurance companies bet against each other while you profit from the combination? Try it you'll be amazed at the ability to significantly

increase your current net after tax income, while guaranteeing your current principal.

Recently a 78-year-old male client in relatively good health used the sale of the proceeds of a \$600,000 investment rental property that he no longer wanted to manage, and turned it into an alternate financial arrangement that allowed him to double his net after tax income by merely dividing the proceeds of the sale into an Immediate annuity and a life Insurance contract, rather than placing the proceeds into a taxable CD or Money Market.

Not knowing how long your current life Insurance contract will last can potentially cost you 100% of the value of your life Insurance portfolio if it expires prematurely, as so many of the current universal life contracts issued over the last 25 years have. This situation occurred because of the continued low interest rate environment, combined with the fact that the first generation of universal life insurance contracts were not issued with guarantees, and many consumers were unaware of this fact when they originally purchased those contract. Not having one's life Insurance protection available to a family at the time of death, because it expired prematurely can create significant shortfalls in legacy planning as well as cash flow hardships for many families. A consumer needs to be made aware of the existence of several of these new forms of financial products and strategies that simply weren't available several years ago. Many of these new products and strategies have come into place because of the recently enacted "Pension Protection Act." Other benefits such as now offering guarantees on new universal life contracts came about because of the insurance industry having learned of a better way to offer a product or combination of products to the public. Still others allow all gains on a tax-deferred annuity to escape Income taxes when used to

(Continued on page 19)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 18)

make certain transfers between various financial instruments.

One of the most significant financial tools I use combines the power of leverage, the protection of a meaningful guarantee and provides the most favorable tax benefits to Individuals or Trusts whose main objectives are to maximize assets earmarked for the next generation. But the problem is that a great many advisors and consumers aren't yet aware of its existence. For instance did you know that a 73-year-old young lady in relatively good health can turn \$1.00 into \$3.40 payable upon death and have the transaction guaranteed as in my example to age 98. In other words if she were to deposit \$100,000 with an A++ rated Insurer she can turn \$100,000 into \$340,000 or \$1,000,000 into \$3,400,000 of after tax dollars for her beneficiaries. This arrangement should have a place in every family's portfolio where assets are earmarked for the next generation as this is a very efficient way to grow, protect, and deliver a maximum lump sum of assets to your loved ones.

One of the major drawbacks of not knowing your options is that you lose the ability to protect yourself against some very common risks. For instance you know that you can protect yourself against an auto accident or a fire at your home or business by utilizing the appropriate Insurance contracts, But did you know that a far greater risk that merits your attention is protecting yourself against the high cost of requiring any type of long term care assistance be it in your home, an assisted living or nursing facility.

Currently a very small percentage of people have this type of long-term care Insurance protection , yet 65% of the population over age 85 will need some help getting around for an average of 3 years, and as long as on average 7-9 years for Alzheimer's . Point is

that if you don't know that a new generation of combo or linked financial products have recently been created, then you can't take advantage of their benefits. . One such benefit now allows you to use the death benefit of your Life Insurance contract to pay for the unexpected cost of your long-term care expenses up to \$113,000 annually adjusted for inflation. The best part is that if you don't ever need the long term care portion, then the total life insurance proceeds will be passed on to your beneficiaries. Long-term care insurance is now no longer a "use it or lose it" situation. The new "pot of tax free money" that's created by this strategy allows you to take advantage of either situation, at the time, rather than having to choose between obtaining a benefit for yourself or your family. If you never need the long-term care benefit you never pay for it.

These are just a few examples of what you don't know that can financially hurt you; unfortunately there are many others. Feel free to request a personal analysis or evaluation on any of the above mentioned items. .There are currently several public educational forums scheduled to address the above mentioned strategies for the consumer as well as for the professional. Please see events section of web site for info.

=====

Henry MontagCFP,CLTC

Financial Forums Inc.

www.financialforumsinc.com

516 640-1315

www.financialforumsinc.com

henry@financialforumsinc.com

To learn more about Henry Montag: <http://>

www.youtube.com/watch?v=yTpACuc33fg

Five Motivational Ways to Age Backwards



By Rob White

You've probably heard expressions like "60 is the new 40." The truth is actually that anyone can be 68 going on 50. All you need is a motivational mindset. Then you, too, can start counting the calendar backwards at each birthday.

Beyond good diet and exercise – which are critical for anyone at any age – getting motivated is the key to aging well. Here are five ways to adopt a motivational mindset, launch your own age rollback, and engage the world at any age:

1. **Change your WOE to WOW ratio.** There's nothing more de-motivating than living in a world of WOE (which is an acronym that stands for What On Earth). The world of WOE is dark and consists largely of finding fault and blame. WOE is like a leech that sucks the life spirit out of you. Its opposite, WOW (which means Wonderfully Obsessed with Winning) infuses every moment with excitement about the world. WOW is that frame of mind that motivates you to fully embrace whatever you're doing. No, you can't get rid of WOE—it's part of the human condition. But you can choose to minimize the presence of WOE and focus on WOW; the is to become more aware of WOE's presence and to consciously opt for WOW. Try it. Keep a notebook of how much time you spend in a WOE state versus a WOW state. Then set a goal to

Try an experiment: every day, spend 5 minutes focusing on the here and now, and allow yourself to feel totally invested in whatever you're doing, whether it's work or play. Be conscious that you're in the moment.

key

(Continued on page 21)

(Continued from page 20)

focus on WOW for 15 minutes as you start your day. Soon, it will become a habit, and you won't even have to think about it.

2. **Get curious.** Many studies have shown that the more you flex your mind as you age, the healthier your mind will be. In addition to engaging in brain-cell building activities like puzzles, ask questions about how things work and why things are. Nothing motivates like a good question. Find a headline story each day that you want to learn more about. Find a topic each week that you want to research through books or using online resources. Adopt the curiosity of a child. The more new things you learn, the more you'll be motivated to discover new areas of interest.

3. **Invest in the moment.** It's so easy to look back with regrets or nostalgia that we forget to see the joy of what's happening in the present. Ditto for spending time gazing into the future with apprehension or fear. Try an experiment: every day, spend 5 minutes focusing on the here and now, and allow yourself to feel totally invested in whatever you're doing, whether it's work or play. Be conscious that you're in the moment. When you get comfortable with that notion, expand the time you spend in the here and now each day.

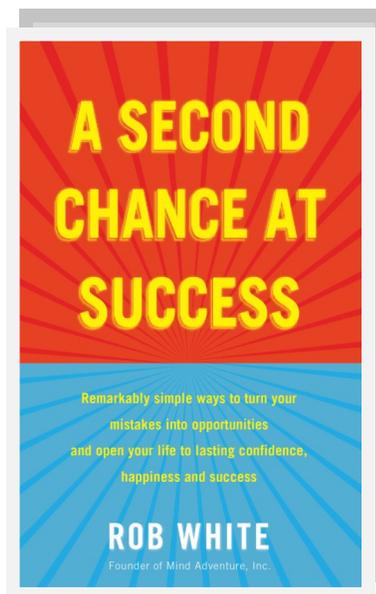
4. **Let go and take a higher perspective.** When you were younger, you were probably in the mode of striving for more -- more money, more status, more security, or more attention. More anything. As you age, that pressure starts to diminish. But if you're like most of us, you still likely cling to the notion that you're in some kind of a race that you must win. Let it go! When you stop competing against others you'll be motivated to appreciate those things

that really matter and you probably already have.

5. **Do things that put you in a good mood.** Good moods don't just happen. They come about from doing things that make us feel happy, things that we enjoy. When we were younger, it was easy to feel good because we weren't shy about letting our hair down and having fun. You can recapture that habit now. Incorporate at least one thing a day into your routine that puts you in a good mood whether it's taking a walk, completing a puzzle, or pulling out a board game or a deck of cards with friends.. When you're feeling good, you'll likely be more motivated to try new things. And you can almost hear the clock ticking backwards.

Be aware that a motivational mindset doesn't come overnight. But the more receptive you are to it, the more you'll enjoy waking up every morning – and flipping another page back on your internal calendar!

=====
Rob White is an author, motivational coach and story-teller. Visit him online at www.robwhitemedia.com/





Dreading 'Old Age'

By Lura Zerick

I am often amazed and amused by the various attitudes many have regarding getting 'old'. Some refuse to discuss the subject while to others age is a fact of life and they don't fret about it. Each of us is a certain age; we can't do a thing about the truth. We can joke about it, lie about it or be realistic about it.

Some spend most of their years dreading 'old age'. Don't they realize that if they aren't getting older, they aren't here anymore? I enjoy being 82; my health is good, I am able to do whatever I need and I still enjoy a sense of accomplishment. Sad that many waste their younger years with little appreciation of the gift of life. Yes, time will change many things but having a positive attitude will make any and every age better. Our later years can be our best! Aging doesn't have to be the painful road to disability, senility, assisted living or nursing homes. All these might happen but we can enjoy a lot of living before that time. Dare to live in the NOW.

“Frankly, I am GLAD that I'm not young and would not choose to be young again even if I could . . .

Frankly, I am GLAD that I'm not young and would not choose to be young again even if I could. Yes, I have silver hair and I LIKE it! Yes, I have wrinkles but I am not concerned about them. Why? Because I have learned that when I smile, my wrinkles disappear! I appreciate every opportunity to laugh or chuckle. I realize that life isn't always funny and sometimes not

(Continued on page 23)

Put Old on Hold e-Magazine / February, 2013

(Continued from page 22)

much fun, period. I have been there and done that but through our tragic experiences we can learn what is important and what isn't. Life usually changes our lists of priorities and this is good.

We learn that life is a gift, usually when we have 'grown up' enough to truly appreciate how wonderful each day can be. We are either waiting to live or waiting to die. Our attitudes determine which we choose. Years ago I didn't want to see another day; each one seemed worse than the last. I had this frame of mind because I allowed the words and actions of others to rob me of every ounce of self-esteem. It is too easy to lose confidence in ourselves as our abilities fade into nothing- because we might have forgotten that we are capable, with talents beyond our dreams. Just as words can bring us down, they can also build us up!

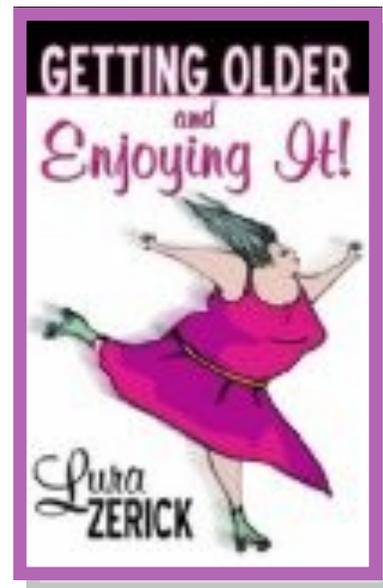
We must acknowledge that some feel 'big' only when they make others feel small. It is our choice whether we let this happen. This was a tough lesson. I am a 'peace-keeper'; I don't like loud voices or constant complaints. As long as we don't speak up for ourselves, others will speak for us.

No, I absolutely don't want to be young again; I like where I am NOW. I am wise enough to realize that each day is not only a gift but also an opportunity to use my God-given abilities to make these days more rewarding than I thought possible. Instead of

'dreading' my future years I will walk through those open doors to find out what wonderful thing might happen today! YOU can do this too!

I learned that an article (with photo) will be in the February issue of *ALABAMA LIVING*, a monthly magazine published by Wiregrass Electric. Who would have dreamed that as the grandmother of 12 and the great-grandma of 8, that I might possibly be a 'cover girl'?

You, too, can share in the excitement of doing what you can do and enjoying your days and years while you become the one you were meant to be. I dare you to try it!



Forces That Shape Your Life

By Barbara Morris



During the past year, social and cultural expectations and lifestyle traditions relating to age, as well as the influence of the retirement culture, have played a huge role in how you as an older individual have changed and aged. You probably are not aware of how many of those expectations and traditions have influenced your aging process, and how you think about aging.

If you think of yourself as “middle aged” you are particularly vulnerable to myths and misunderstandings about chronological age.

The “Middle Age” Myth

Even though the cultural definition of “old” has evolved to reflect the reality of a longer lifespan, at around age 40 many women (and men) begin to show stereotypical thinking and behaviors developed over time about what is appropriate thinking and behavior for “middle age.”

We know “middle age” has arrived when same-age friends start to use expressions such as “I’m getting old,” “I’m not as young as I used to be”, “I’m too old to learn that”, “I’m having a senior moment,” or “I can’t do that anymore.” To establish camaraderie, friends laugh with each other about real or imagined “old age infirmities” and agree, yeah, it’s okay to grumble because “we are all getting old together.”

Meaningless expressions suggesting decline spoken half in jest are powerful; the subconscious hears and accepts them as truth, and when repeated often enough, they become real to us. The truth is that mindless negative banter is aging.

But, does “middle age” exist anymore? After taking into consideration that the lifespan has increased by 30 years in the past century, Dr. Helen Harkness provides a more up to date way to look at any given age in her revolutionary book, [Don’t Stop the Career Clock](#). Her reality-based model for aging on page 79 shows “middle age” no longer exists:

Young adulthood: 20-40

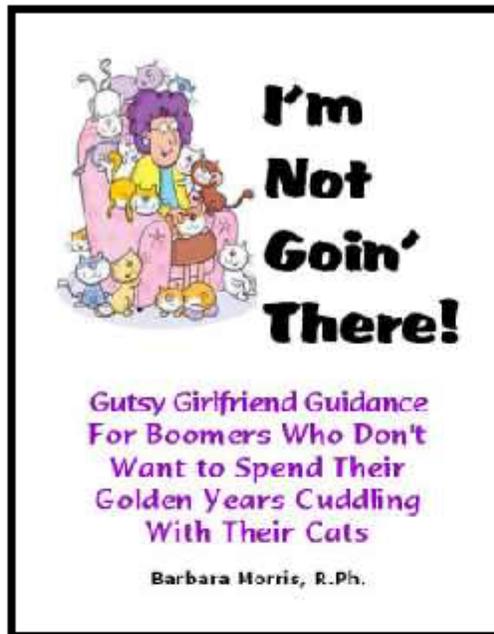
First midlife: 40-60

Second midlife: 60-80

Young-old: 80-90

Old-old: 2-3 years to live

[Continue reading here](#)



**Traditional
Aging is a
Dinosaur.
Learn How
to Slay it
Before It
Devours
You!**

Read *I'm Not Goin' There!* (Available at \$4.99 on Kindle, Nook) and discover:

- How to stay in charge of what goes on in your head because that's where "going to pot" (not the kind that's smoked) originates—not with the passage of time.
- How to eliminate outdated family and cultural traditions that encourage premature aging.
- The disastrous outcome of choosing to "age gracefully."
- How to adopt revolutionary new stages of aging to help you stay youthful and productive longer.
- The consequences of telling your age and dwelling on the significance of your chronological age.
- The power of group dependence and consensus thinking, and how to avoid or manage it.
- And so much more...



For Assistance, Plea

Sign-In | Vie

Search

Home | What's New | All Products | Quick Order

SHOP BY CATEGORY:

- Adrenal Support
- Amino Acids
- Antioxidants
- Cardiovascular
- Children's Formulas
- Daily Wellness
- Detoxification
- Emotional Well-Being
- Essential Fatty Acids
- Glucose Metabolism
- Herbal Extracts
- Hormone Support
- Immune Support
- Intestinal & Digestive
- Joint Support
- Lipid Metabolism
- Liver Support

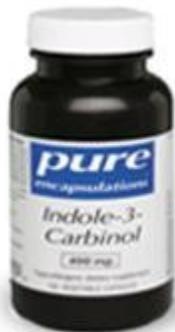
Barbara Morris Recommends. . .



Protecting and improving your health is vital. These products will help you achieve your goals.

TELL ME MORE

Welcome to PureCapsPro.com



Indole-3-Carbinol - Indole-3-carbinol, the powerful phytochemical found in cruciferous vegetables, provides support for healthy breast, cervical and prostate cells. Indole-3-carbinol (I3C), naturally found in vegetables including broccoli, brussels sprouts and cabbage, supports the function of healthy breast cells. Furthermore, a placebo-controlled trial indicated that I3C supports cervical cell health. In recent years, I3C has shown a promising ability to support prostate cell metabolism.

Suggested Use: 1-4 capsules per day, in divided doses, with meals. NOTE: Refrigerate after opening.