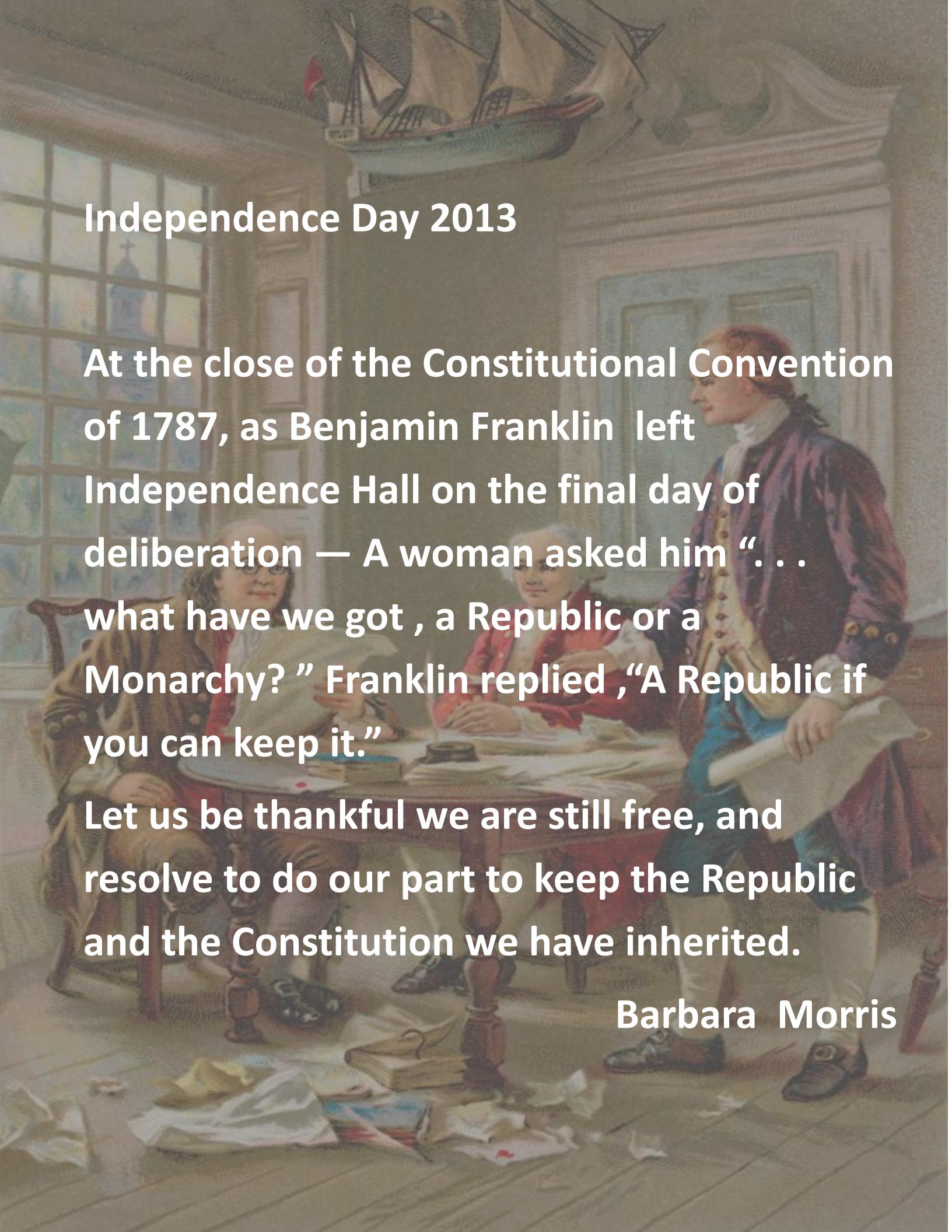


# *Put Old on Hold*

## e-Magazine

*Advocating Balanced Lifelong Growth and Productivity*

- \*How Greed Happens
- \*About Bravery
- \*Long Term Care: How To Get The Most From Your Contract
- \*10 Tips For Successful Dating After 40
- \*Beware Predators on Dating Sites
- \*It's Not What You Do But Why You Do It That's Important
- \*And More . . .



## Independence Day 2013

**At the close of the Constitutional Convention of 1787, as Benjamin Franklin left Independence Hall on the final day of deliberation — A woman asked him “.... what have we got , a Republic or a Monarchy? ” Franklin replied ,“A Republic if you can keep it.”**

**Let us be thankful we are still free, and resolve to do our part to keep the Republic and the Constitution we have inherited.**

**Barbara Morris**

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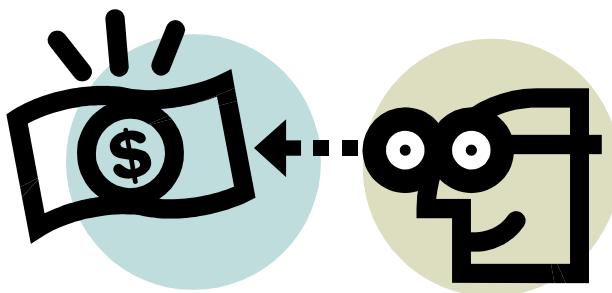
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Journal

# How Greed Happens

**By Mary Lloyd**

We have two choices as the US economy continues to convulse. We can point fingers and blame the people most obviously at fault. Or we can get serious about fixing it and admit our own part in this mess. The first option is a victim role—easy and appealing because we've given victims an honored place for decades. But it's not the way *out* of this mess. To really fix it, we need to understand *what* made it happen--rather than pointing to a specific "who"--and implement a system of checks and balances so it doesn't happen again.

This financial debacle is supported by a huge, stinking pile of greed. *Greed* per Merriam-Webster's Collegiate Dictionary is "a selfish and excessive desire for more of something (as money) than is needed." Yep. We are drowning in a sea of that. It's not just the sub-prime wizards who are guilty though.



It's easy to see greed in preposterous CEO salaries. It's easy to see it in those who "made a killing" selling houses to people who couldn't afford them. It's not so easy to see our own greed. But that's what we have to look at to get this fixed.

Buying things we can't afford when they're not essential is greed. Why? Because we're using that kind of shallow stuff to feel good about ourselves. We

think that if we have that, we'll be "successful." Martha Beck refers to it as "the shallows" and contends that "the real reason we feel so starved in the shallows is that we aren't made to be satisfied with material possessions or with concepts of ourselves as famous, noble, smart, handsome, righteous, influential, blah blah blah."

We are way off track on creating truly satisfying lives for ourselves. Instead of doing what we believe is important, we do whatever makes us money so we can buy stuff. Instead of doing work in which we believe, we sell out so we can keep buying. But filling the hole where meaning belongs with "stuff" is never enough. Or as Matthew Kelly puts it in *The Rhythm of Life*, "You never can get enough of what you really

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don't need."

What we really *do* need is a chance to connect fully with other people, a chance to prove our competence in what we do, and a chance to claim our authentic purpose in what we commit our time, effort, and money to. We don't need the 54" plasma TV. We need to get out there and help someone learn to read. We don't need a \$1000 outfit. We need to find the joy of a real hug.

Greed is a dead end. When we get on that road, we get lost easily. We take the road because it's got the neon of Madison Avenue pointing the way. It looks "exciting." But a dead end is a dead end, razzle-dazzle or not. Before we get this mess fixed as a nation, we need to individually chart a better course. We need the high road—of meaning, of integrity, of purpose.

If you are sitting there congratulating yourself because you are debt-free with money in the bank, don't get too comfy. Martin Luther King warned "Our lives begin the end the day we become silent about things that matter."

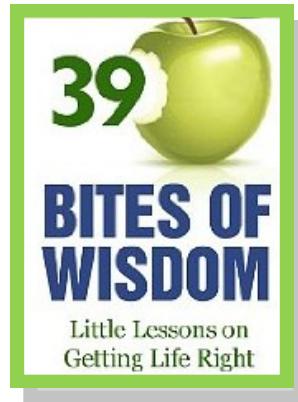
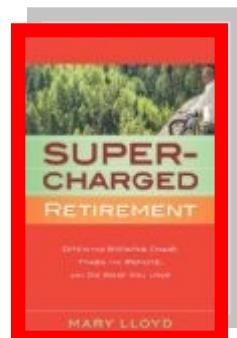
We must say "You're going the wrong way" to loved ones who are buying things they can't afford. We need to stop enabling that wrong behavior by giving them money to make ends meet when they can't. We need to YELL about the self-serving foolishness of offering credit cards to people who are already deeply in debt. *There oughtta be a law!*

Let's not assume that this will "correct itself" as lending institutions bear the consequences of their own version of greed—the defaults of the heavily burdened interest-paying creditors they've cultivated as the credit situation tightens. We need to do our part, too. Say "No" to greed.

"Stuff" is not the answer. As a nation we need to get back on the high road of integrity and purpose. The view is nicer, it costs less, there's more true satisfaction, and you sleep better.

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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](http://www.mining-silver.com).



# About Bravery

By Elaine Jesmer

As far as celebrities-and-cancer goes, Michael Douglas is brave. Angelina Jolie, not so much. Bravery requires taking a risk. Jolie's decision to remove her breasts and ovaries was perhaps the most important decision she has ever made.

Melissa Etherage, a cancer survivor, has said she doesn't think that Angelina's choice was brave, but "fearful". She's right about Jolie's medical choice, but wrong about the bravery aspect. Jolie took a big risk by going public about her choice; a huge risk, for someone who makes her living as an actor. Will it affect her box-office appeal? That remains to be seen.

Michael Douglas had no health imperative at stake when he went public. His statements about the connection between the HPV virus and head-and-neck cancer align with what cancer specialists have known for a long time. His risk was similar to Jolie's, but public perception may be less lenient to cancer's connection to cunnilingus. Open discussion about breasts is within the sphere of public discourse; talk about cunnilingus makes a lot of people uncomfortable.

All of this relates to what bravery is all about. When I was being treated for cancer, I often heard comments about my bravery in the face of so deadly a disease. It always made me uncomfortable. I wasn't being brave, I was taking actions that I believed would save my life. And they did. It was a no-brainer.

Right now, my best friend in the world is sitting at home with her husband, who is in hospice, waiting to die of lymphoma. They are both waiting it out. There is no hope for any other outcome, and they both know it. But is providing love and care an act



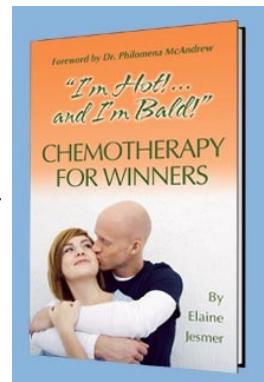
of bravery? I don't think so.

Bravery, in connection with disease, is complicated. Steve Jobs took a risk by foregoing chemotherapy and choosing alternative therapy for his aggressive form of cancer. That might have been an act of bravery...or was it an act of folly? Would conventional treatment at the beginning of his treatment have made a

difference in the outcome? In terms of bravery, I don't think the outcome matters.

Many years ago, when I saw all of the women on my mother's side of the family die, one by one, of some form of reproductive cancer, I knew that cancer was a health issue I wasn't likely to escape. My mother died of breast cancer, so did her sister. As far as I was concerned, the only way I could avoid the same outcome was to have my breasts removed. It was an easy decision for me, because I had always had a contentious relationship with my breasts. They were not an erogenous zone, they had no feeling at all. As far as I was concerned, they were sitting on my chest, waiting to kill me. I wanted them off, but my best friend, the one now awaiting her husband's death, talked me out of it. She thought the whole idea was crazy.

She was wrong. Times have changed. I still wish I had made that decision. It would have kept me from the inevitable diagnosis of breast cancer. But as decisions go, it wouldn't qualify as brave.



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Elaine Jesmer, an author and marketing consultant who lives in Los Angeles, is the author of *'I'm Hot! . . . and I'm Bald!: Chemotherapy for Winners*, available at Amazon.com, and Kindle. Her website, [elainejesmer.com](http://elainejesmer.com), connects patients to chemo-related resources, and includes a monthly newsletter, "Chemotalk".

# Long Term Care Insurance: Getting the Most from Your Contract

By Henry Montag

You did all of the right things: you overcame your planning deficit disorder (PDD) and purchased a long-term care contract years ago while premiums were much less

expensive. You also did so right before medical issues started popping up in your mid 60's. Yes, having a long-term care insurance contract is a wonderful thing. It will provide you with the dollars necessary to pay for some or all of the expenses associated with your care and in the process allow you to maintain your independence and peace of mind knowing that you'll never be a burden to your kids or friends.

However there are still a few things you should know and do NOW, well before needing to file a claim from your long-term care contract. At that time you may not be in the best mental or physical position to take care of this yourself. So, the first thing is to locate your contract and familiarize yourself with its terms. Make sure you know what your benefits are and at what point they will first be paid. Most people just aren't familiar with the specifics relating to the various clauses and definitions of their LTC



insurance contracts, for example:

**The Waiting Period:** When the benefits are first eligible to be paid out, how many actual days of service are required to satisfy the contracts waiting period? Some contracts only count an individual days of service as 1 day, while others count even one day a week as seven days of service.

**Duration:** How long will your contracts benefits last?

**Inflation Options:** Make certain you're aware of the specific costs for the various types of inflation options available – Simple, Compound, Cost of Living, 5% or 3%.

**Eligibility:** The definitions that must first be met before benefits are paid. What are the stated activities of daily living, that one must not be able to

do? In most contracts an individual must be unable to do 2 of the 5 activities of daily living before they could collect benefits. However not all contacts have the same criteria. Just be aware of your particular situation so you avoid any unpleasant surprises later.

**Type of Care Provider:** Professional or Informal. Must the provider be a licensed individual from a licensed Home Care agency (professional) or can a non-licensed individual (informal) perform the care. Is it a "reimbursement contract" where you need bills in order to be paid? Or is it an "indemnity contract" where you get paid the full daily benefit amount without needing to present any bills.

Many times state rules have changed and the newer generation of contracts have changed their definitions in order become less restrictive and more competitive; however, many of the older contracts have not. For

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example earlier contracts from the 80's didn't include payment for assisted living facilities simply because they didn't exist 30 years ago. They will only pay for care in your home or at a skilled nursing facility. However, current contracts will pay for care in a more comprehensive setting, either in your home, at an assisted living facility, or at a skilled nursing facility.

Although the insurance industry paid out over \$6.5 billion dollars to 264,000 individuals during 2012, there's never been a default by any insurer in New York. That's not to say there haven't been any problems in the industry. Most notable has been the large number of insurers requesting and having been granted a double-digit rate increase by the various state insurance departments. The reason is that the insurance industry miscalculated what the premiums should have been and instead, charged their early customers far less than they actually should have.

This information is now based on historical data which wasn't available 25+ years ago. All of this has resulted in a difficult time for some early insurers that participated in this market place. Some of those insurance company cost-cutting measures have resulted in reduced staffing of their claims department. Or, in some cases the claims department has actually been outsourced to a third party provider that in some cases has not had the customer's best interest of the insured in mind when paying a claim.

These conditions combined with today's historic low interest environment has even further exacerbated the relationship between insured individuals attempting to get their claim paid and those insurance companies that are unable or sometimes unwilling to pay a claim as quickly as they should. The point is that it's important to know what you're up against before you actually have to come up against it.

My suggestion is that you contact the agent or broker that you purchased your contract from and ask him/her to discuss their experiences with their other clients filing a claim with your insurer. Ask your broker about the company's claim paying experience and see what percentage of claims hasn't been paid. The percentage should be well under 2%. Find out if your agent/broker

actually has any claims experience -- have they ever filed a claim for another client? Have there been any complaints made to the better business bureau about this company. This can easily be checked through your various city and state insurance departments.

A good broker will always maintain a working relationship with their clients and never is that relationship more important to a client than at claim time. This is when the professional can show his/her worth by assisting you through any difficulty you may have in dealing with an uncooperative or administratively hampered claims department. An experienced professional that knows their way around the claims process can be a very effective and invaluable partner when it comes time to get a long-term care claim paid.

Don't wait until you actually have a claim to find out what you should know today. Reintroduce yourself to your broker and be as prepared as you can be. If he or she is not able to service you properly, then develop a new relationship with someone who will be there to assist you when needed. Get as much help as you can get when it comes to getting paid. Remember the squeakiest wheel gets the oil.

A long-term care contract from a financially strong company will allow a family member or friend to care about you and not for you. It's up to you to learn to manage your expectations now while you are able to participate in the process, and know what to expect. Make sure you select someone to advocate for you when dealing with the long-term care insurance company and then give them the written authority to do so. That's the time for a lifelong trusted friend to be asked to step up and do what needs to be done in the event of a friend becoming infirm.

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# 10 Tips for Successful Dating Over 40

by the Dating Goddess, author of the *Adventures in Delicious Dating After 40* book series



You've been single for a while. You would like to have a special man in your life. But how?

Women reentering the dating scene after a long absence need to first examine if they are ready to date again. After all, not only is there the possibility of being swept off your feet by a romantic, loving man, there's the chance of being swept over the cliff of heartbreak. Here are some tips on how to ensure you enjoy your adventure of dating after 40, not dread the next coffee date.

### ***Examine your expectations***

Although you say you want a tall, dark, handsome, loving, articulate, successful man, very few of them look like George Clooney. Most have at least one of the following: receding hairline (if any hair at all), paunch, some "baggage" from past relationships, kids still needing some guidance and perhaps loans, and some less-than-stellar housekeeping habits. Know what you can live with and what are deal breakers. An occasional sock left on the floor is tolerable – his 35-year-old son living with Dad because he's waiting for his band's big break is not.

### ***Have courage***

It takes courage to get your cute on to meet someone for a first coffee date. There's always the possibility he will leave after 10 minutes explaining he's just not attracted to you (as I had happen once). Ouch! But it says more about him than you. In my experience of going out with 101 men in five years (this was not a life goal!), about half of the first dates don't result in a second. So you have to have the courage to keep putting yourself out there if you are clear you want a special man in your life again.

### ***Assess your assets***

If you have been out of the dating scene awhile, it's easy to think, "Who would possibly think I'm attractive?" The definition of attractiveness varies with the person. Some men find a dazzling smile trumps a few extra pounds. Others find long legs or a hour-glass figure outshine a few wrinkles. Discover your own assets. And dress to them. Get a makeover at a nearby department store. Tell the personal shopper you want some date clothes – and wear them! Sometimes it takes others to see assets that we mistakenly call liabilities.

### ***Be willing to go on "practice dates."***

The first few dates with strangers are nerve-wracking. You're wondering, "How will I greet him?" "What if he leaves after a few minutes?" "What if he tries to kiss me?" "What if he's odious?" So go out with a few men who you aren't overwhelmingly attracted to but seem interesting. You'll have your wits about you more than if you are agog over someone. Keep the date short – ideally just coffee. You don't want to waste either of your time, but you may meet a nice guy.

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### ***Vet him before agreeing to even coffee.***

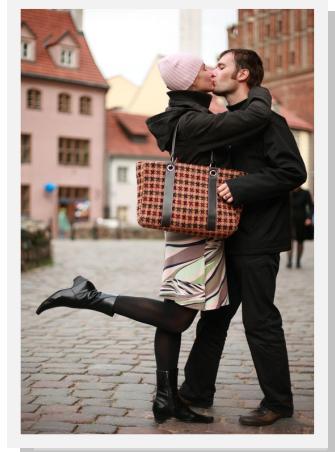
You can avoid many dud dates by talking to a potential suitor a few times on the phone before agreeing to even coffee. If you feel you've had enough practice dates, and are only interested in meeting men with a potential future, then learn to hear cues he's worth meeting. Men disclose a lot by emails and on the phone. If he talks 90% of the time and doesn't ask you a question (or the question is "What are you wearing?"), you know you don't need to meet. He doesn't know how to be in conversation, let alone relationship with someone.

### ***See every encounter as a possible treasure.***

Several dozen of the 101 men have remained pals — in some cases, treasured friends. I wouldn't have crossed paths with these men any other way except we were in the dating pool. So if you meet a lovely man and after a few dates just don't feel any romantic connection, you don't have to sever the relationship. You can ask if he'd be open to your being friends. Some will say yes, others no.

### ***Be "in wonder" if he does something you think odd.***

Some behaviors may be just odd. An executive licked his knife at a white-table clothed restaurant. Another professional ate his salad with his fingers. One emailed me that I was "the one" but he hadn't bothered to contact me in months. I often scratch my head, saying, "What is he thinking?" It's no surprise to you that men and women think and act differently. Expecting a man to act like you and your gal pals is setting yourself up for disaster. So instead of being judgmental, try to be curious and "in wonder." Think, "Let me imagine a scenario where this would be considered appropriate." Of course, if you are wondering that too often, probably time to let this one go.



### ***If he's not a jerk, agree to another encounter.***

First dates don't often end with you both enamored with the other. But love can grow if you give it a little time. So if he wasn't a jerk, odious, or had other deal breakers, agree to another encounter if he asks. But make sure it's reasonably short — a walk, museum visit, lunch or dinner. I've congratulated myself when a man wanted a second date that would have taken all day and I would have felt trapped, yet I insisted on something shorter. In a second date, one lets their hair down a bit more, so deal-breaker behaviors or information come out ("I still live with my wife/mother").

### ***Beware of falling too fast***

If you've been without a partner for a while, it's easy to fall for the first nice, attentive guy who comes along. Resist, as his niceness may have nothing to do with his interest in you, but just how he behaves to every woman. He was taught chivalry, which is endearing, but it doesn't necessarily mean he's showing you that he thinks you're special. Loneliness causes us to misinterpret politeness for attraction. Keep your heart in check until enough time has passed that he's shown his caring for you multiple times.

### ***Keep the attitude of adventure.***

Just like a treasure hunt, you never know when or where you'll uncover a prized gem. It's easy to get discouraged (after 101 men!), but know that you are learning a lot about yourself, men, and what you want along the way. Just like an explorer, you'll come up with lots of dead ends. But if you are

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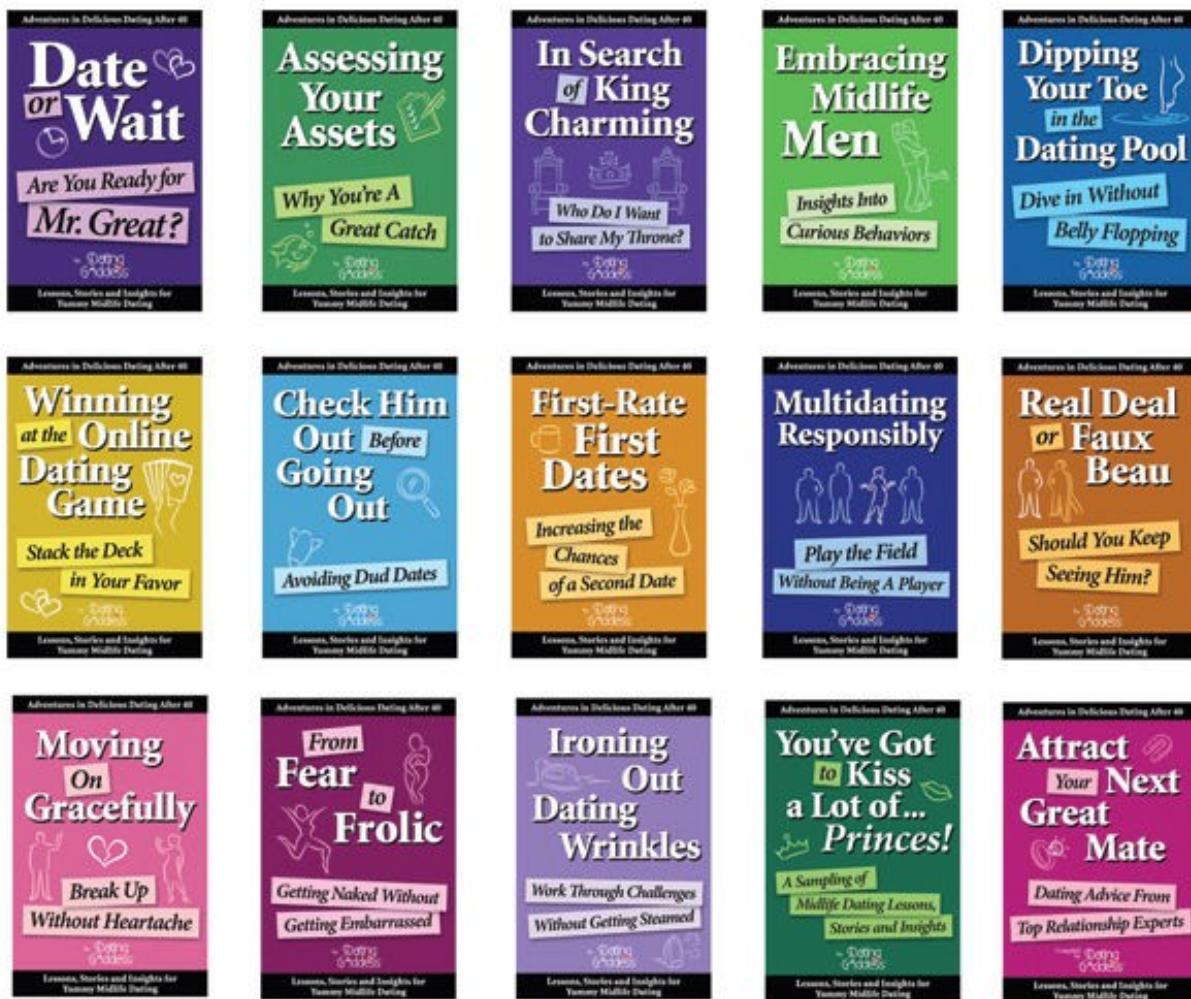
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committed to your goal of finding a special sweetie, you can't give up. And you'll be amazed at how having an adventuresome spirit is alluring to many men!

All of these concepts are discussed in more detail in *Adventures in Delicious Dating After 40* 13-book series. You'll enjoy your "date" with the Dating Goddess by curling up with each of them.

The Dating Goddess, "The Divine Authority for Dating After 40," is a midlife woman who, after her husband of 20 years surprised her with a divorce announcement at age 48, turned her search for her next mate into an adventure. She chronicled her lessons, insights, stories and advice in her 13-book series, *Adventures in Delicious Dating After 40*, which can be found at [www.DatingGoddess.com](http://www.DatingGoddess.com). Her 13 books are based on her "hands on dating research" after dating 101 men in 5 years. These books cover topics every dating woman over the age of 40 needs to know, from getting started, qualifying a man before agreeing to meet, breaking up with grace, ironing out dating wrinkles, to sex.



# BEWARE OF PREDATORS ON DATING SITES

By Lura Zerick



Kids and grandkids aren't the only ones who need to be protected from predators, the same applies to 'old folks' who might be reaching out of loneliness to dating sites. This COULD be a wonderful way for 'seniors' to meet other seniors and in some cases, it probably is. Even if one is not looking for marriage or long-term relationships, a new 'friend' might be mined from these groups. I have learned, however, that there are those whose purpose is other than meeting or greeting someone new; too many will 'take advantage' of anyone, *especially* an older person. Please be careful!

Over the last six years I have joined three different sites...but would

delete my account after a week or so. I joined for one month, aware that I would know something or someone by then. In some ways it is pleasant to read about others and the things that are meaningful to them. Of course, everything mentioned sounds positive. No one will say, "I am a big phony; come on down!" We learn not to believe all that we are told. I imagine many are successful in their search but I was not. Maybe I am too 'picky'. I do know when I should 'get out of there'.

Our experiences should teach us something, whatever these involve..., and in reading that sentence again, I realize that I *should* be the smartest great-grandma in the U.S.A. oh, well.

Some of the things I've learned from dating sites (a total of less than 30 days) as well as from life are:

People are seldom what we want to believe they are. I still want to believe that most people are honest but, actually, they are not. They will tell you *anything* to gain something they want. Just because YOU are honest, remember that everyone isn't. On these dating sites, don't give



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too many PERSONAL DETAILS about yourself. Don't give your e-mail address, though if you do, as another way of communication, you CAN BLOCK any unwanted e-mail messages. Also, DON'T give your phone number, *regardless* of the many reasons you are given. If you do give it, five minutes later you might receive a call that is more than obscene. As you imagined 'oh, I think he will be very nice', you are shattered to hear the filthy language over your phone. He won't ask you name or 'how are you?' – but he *will tell you what he has in mind. Instead of the 80-year-old, mature and sensible guy you are hoping for, he sounds like a not very bright 17-year-old jerk. It happens if we aren't careful; this will ruin the gift of your day.*

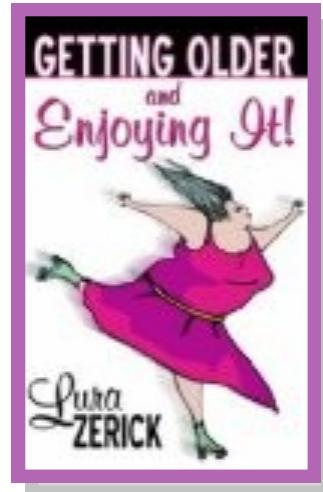
I'm not looking for money or even marriage. It would be nice to have a dining *partner and/or one who can share an intelligent conversation or chat. I will simply READ MORE and WRITE MORE if I can't enjoy the pleasant company of another. We know that not everyone is* pleasant.

*I enjoyed chuckles as I realized that those nearby (less than 50 miles) were not very interested but those far, far away were ready almost immediately to re-locate. H-m-n-n-m. This is on the first chat! I am vocal about being 82 – BUT too many in their 40s and 50s seemed too eager. I wonder WHY these would waste their time trying to 'get-to-know' an 82-year-old? Several thoughts come to mind but these are not uplifting thoughts. These probably think I am a stupid old lady (easy to manipulate) while I am at my computer thinking that they are stupid or cunning or devious. Time for me to delete my account; I don't want any more of any of that. I would rather be alone.*

Actually I enjoy my life and the things I do; I am never bored and seldom lonely. My days are full; I am thankful for the sense of accomplishment and have no plans to sit and do nothing. THAT would kill me! My mind is alert and open for new ideas. It is almost an exciting game to wonder what I can do next!

Anyway I learned, in reading all those 'profiles', that *few enjoy READING the way I do. Maybe it is a good thing I am alone; NOTHING or NO ONE will take away my reading time. So there!*

Lura Zerick an 82-year-old great grandmother enjoys learning new things. Give her an Elvis song with a good beat and watch her go! Her favorite things are reading, listening to music, singing, cooking/baking, birds and words. She enjoys 12 great grandchildren and 6 great grandchildren; loves to encourage them to cook, write and sing, as well as use their other abilities. She can be reached at [lzerick22@gmail.com](mailto:lzerick22@gmail.com)



Available on Amazon

# It's Not What You Do, But Why You Do It That's Important

By Joyce Shafer



Too often, we focus on actions instead of intentions. We can easily create regrets by doing so. There's a right question you can use to take care of this.

"By their fruit you will recognize them." (Matthew 7:16) The word *recognize* doesn't mean an ability to identify someone, say, by their face, but to *know* them—know who a person really is—by what they think, say, and do. And, likewise, others know us by our "fruit," as well.

Also too often, we believe the "fruit" refers to what's in their or our bank account, or our tangible assets. Our True fruit is our spiritual nature that is available to guide us through life and put our gifts and talents to good use. Whether or not we turn to our nature or develop or refine it is a choice, and every choice "bears fruit" we call outcomes or results—or regrets.

"A good tree cannot bring forth evil fruit; neither can a corrupt tree bring forth good fruit." (Matthew 7:18) Let's look at "fruit" we would call good, and their opposites: Love vs. Indifference; Forgiveness vs. Resentment; Kindness vs. Rudeness; Compassion vs. Apathy; Inner Wisdom vs. Sheeple-Mind; Generosity vs. Self-Centeredness; Lightness of Spirit vs. Negative-Attitude Addiction; Self-Control vs. Carelessness; Collaboration vs. Manipulation; Joy vs. Anger...to name several.

Do your behaviors and life demonstrate the fruit of your inner work? Yes, they do. Are your experiences and results the fruit you choose to produce? Fortunately, we can plant new seeds or saplings that grow and result in better fruit in and from us and our lives.

A friend once said, "I believe the only thing to fear is regret." That stuck with me; it became a part of my internal GPS. But I didn't adversely impose on myself by saying I didn't want to have any regrets (too late for that), but that I want to make choices appropriate for me so I have as

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few regrets as possible. I'm human; I'm going to make mistakes, even if that isn't my intention. But I can do what I can to reduce mistakes and regrets. So can you.

Regrets are the results of choices we make that we don't have head and heart alignment about. How can you get head and heart alignment about choices, especially when you face something you need to do but don't want to do? Here's a question to ask: Will I feel better about myself if I do this, or better if I don't?

Here's something Old Bill tells A.J. in *I Don't Want to be Your Guru, but I Have Something to Say*: "You can make better choices, but what's underneath the choice? If your consciousness understands how the energy works, that's far better than just doin' what's 'right.' I've seen folks get stuck in that place. They do somethin' they think is right—maybe they consider it the 'Christian' thing to do. But underneath the action, they're angry or bitter about doin' it—maybe even judge those they're doin' it for. It's much better if what you choose to do is somethin' you find your mind, heart, and spirit are all together on. Doin' somethin' you resent isn't productive long-term. Either shift your attitude about doin' it—find some benefit to you for doin' it—or don't do it, simply because it isn't appropriate for you. Maybe doin' it's gonna fragment some part of you, so-to-speak. So many folks are doin' things because they don't want to be a 'bad' person and say no, even if it's what they really feel. Just remember, A.J., you can put a pig in a tuxedo and bring it to a party; but underneath the fancy duds, it's still a pig. Eventually, do-gooders—folks who do stuff in order to be thought well of rather than because it's what they really want to do—either explode on the inside with health

problems or finally blow up in a fit of temper...."

Every regret can be looked at from your Why perspective; but, don't do that unless your intention is to expand your conscious awareness. You can move forward by asking the empowering question, What's my Why? (why you would or why you wouldn't), about any choice that doesn't feel clear to you. An unclear choice is usually about a contrast between your spiritual aspect that seeks to expand your consciousness (and therefore how you experience your experiences), and your ego-aspect, which seeks to survive above anything else, including above spiritual development and conscious awareness.

The right answers for you are within you. You just need to look for the right questions to ask, such as the ones offered above, that can lead you to head and heart alignment. 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>

I Don't Want to  
be Your Guru,  
but I Have  
Something to  
Say (New  
Edition)



Joyce Shafer

# Re-Careering: Replacing Retirement

From the introduction to *Moving from Mindless Myths to Meaning and Money at Mid-Life*, by Helen Harkness, Ph.D. Publication in process.

The necessity for me to Capitalize on Chaos, both personal and professional, and to Re-Career and Forget Retirement, and make a



living for myself and three children started in 1970 when my occupation as a full-time mother and physician's wife ended. I had sent my husband to medical school instead of going myself, demonstrating the 1950's Silent Generation wife syndrome. I immediately dashed back to chase a Ph.D. in English, and the dream that I had since I'd read in the 1960's that if a woman got a Ph.D., she could become a university president! Wow – that was a real challenge to aim for!

However, after six years of part-time graduate classes, while teaching at a private college, which later closed with a bang and a whimper, and within six hours and a dissertation, I realized that with a dime and a Ph.D. in English, that I could get a cup of coffee! The career chaos that is currently hitting our economy hit higher education during the 1970's. Ph.D.'s were painting houses, driving taxis, and barely clearing minimum wages for part-time teaching at community colleges. Only one out of nine, frequently non-tenured gypsy scholars, were getting into academe.

This reality became clear to me when I was in one of the hidden carrels at the university library, researching Chaucer and the Black Plague of the 13th Century. Someone (I believe it was Lily Tomlin) said that when you speak to God, it's prayer, but when he speaks to you it's schizophrenia! So I had a schizophrenic moment: "Helen, what are you doing here?! You have three teenagers in a crazy world where the cops are more dangerous than the robbers. You can't get a decent job with this – get out and get on with your life!"

And I did exactly that! I had read Alvin Toffler's Future Shock instead of Shakespeare with my freshman English class, and he predicted 3–5 career changes during a person's life. At about the same time the financial specialist Sylvia Porter envisioned from 5–7 career changes. With this in mind, I switched academic departments and found a supportive professor – Dr. Roderic Duchemin, a great man who taught educational philosophy courses focusing on the future. When I told him I wanted to focus on adults changing careers, I remember that he said: "Mrs. Harkness, I have no idea what you are talking about, but you seem to know, so I will

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support your focus."

I researched thoroughly throughout the country (this was in the mid 1970s), and completed probably the first dissertation in the US on career change issues. After graduation, I applied for and received two grants from the US Department of Labor which enabled me to open the first free combined career and social services center in the country. This ground-breaking one-stop center was based in the public library where I had served on the library board for years. To get started, I immediately trained eight career counselors, and we documented contact with 6,000 citizens – 3,000 attended our career workshops, and we assisted another 3,000 via telephone.

After two years at the center I started my business, Career Design Associates, Inc., in 1978. Ironically, I couldn't even get a listing in the Yellow Pages since at the time a "career" category didn't exist! In addition, I was firmly admonished by a respected university professor of marketing that I simply could not operate out of my 6,000 square foot house, which I had just rebuilt after a fire caused by aluminum wiring destroyed the home only four months after moving in. He claimed that I'd have zero credibility! Happily, I defied his pronouncement, and 72 percent of the house is used for office space; 28 percent is reserved for living space. Today most of us agree that working from home is ideal!

Another story connected to this is that I had often seen businesses with "Inc." after their names, and I believed that this tag might help give me this credibility. So I called up my young lawyer, telling him only that I wanted to meet with him and "talk about my future." When I arrived at his office, I found that he, as a trustee in a large bank, had laid out my financial future on his desk. He recommended

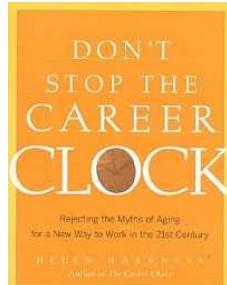
putting everything in a trust so I could retire. I was shocked! Retire? It is true that many of my friends were married to men who were taking early retirement.

When I returned home I looked in the mirror, and saw not Snow White, but the Wicked Witch of the West! I had recently read some research that indicated people trusted "unlined faces." Since lines and longevity abound in my genes, I did my homework and found the best plastic surgeon around. I told him, "Erase every visible line possible from the neck up." And he did, for \$5,000. I considered it a major business start-up cost; however, the IRS didn't quite see it that way.

So I was off and running at age 50 – defying conventional wisdom and myths of aging on every hand! This was the way I handled my own career on the edge of chaos, 30-plus years ago. Know this: The chaos didn't end, but I did understand my purpose to pursue with passion, which was and is to help adults redesign their careers. This was based on a very real current and future need in our society, and I had developed a plan to achieve it. I will certainly continue this as long as I can be highly useful to others who choose (or are being forced) to re-career at mid-life. They may also choose to discover the meaning that would allow them to work until age 100, which I have every intention of doing, since centenarians are the fastest growing age group, and the statistics are claiming that from 13 percent down to 5 percent will develop Alzheimer's.

How I will accomplish my goal to "die young - as late as possible" is the focus of my new book, *Moving from the Mindless Myths to Meaning and Money at Mid-Life*.

Contact Dr. Harkness at  
[options@career-design.com](mailto:options@career-design.com)



# ***You are not as old as you think you are***

*Your chronological age no longer matters . . . not that it ever did*

**By Barbara Morris**



Several years ago, I discovered a website where for \$2.00 you could purchase excerpts from books. I purchased three excerpts from a book titled [Don't Stop the Career Clock: Rejecting the Myths of Aging for a New Way to Work in the 21st Century](#) by Helen Harkness, Ph.D. I was so impressed with what I read that I immediately ordered the book.

If the excerpts were impressive, the book blew me away. On reading each page, I kept thinking, "She has stolen my stuff. This is exactly the way I think and the way I write." The reality is, Dr. Harkness and I are simply "on the same page." She wrote her book several years before I wrote my book, [Put Old on Hold](#). Moreover, her thinking about the future and the aging process is light-years ahead of mine.

Helen Harkness is past retirement age but wisely refrains from telling her chronological age. However, I can tell you that after meeting her at her office in Garland, TX, she functions as a dynamic, fifty-year old. She maintains an active professional schedule as president of [Career Design Associates, Inc.](#), specializing in individual and organizational renewal through career and management training programs. She has been an English professor, department chair, director of adult education, acting dean of business development, and academic dean and provost at the University of Plano, TX. Her accomplishments are a constant inspiration to keep doing what I'm doing.

One thing I've learned when meeting older, productive people, such as Dr. Harkness, is that often they are reluctant to reveal their age. Although I now reveal mine, (when you write a book about how to [Put Old on Hold](#), revealing your age is unavoidable for credibility purposes!) I am convinced it's not wise to reveal your age for two reasons. First, every time you speak your age, you reinforce the significance that you and society place on chronological age. It forces an awareness that life is winding down. Why be reminded of that? For what good purpose? Second, and most important, when others know your age, you expose yourself to their biases, perceptions, and expectations about how someone your age should conform to society's norms. If you appear fiftyish, but you are older and your age is not known, you are not as likely to be subjected to: "Why are you doing that at YOUR AGE" or "Act YOUR AGE!" or "You have to expect aches and pains at YOUR AGE" or "People YOUR AGE should be taking it easy."



[Don't Stop the Career Clock](#) is filled with meticulous documentation that supports the author's thinking about aging and working. There is something on every page worth highlighting and underlining for future reference. Particularly helpful for those vacillating between passive retirement and continuing to be productive is the chapter "Seven Steps for Resetting Your Career Clock." In this chapter, Dr. Harkness provides numerous exercises

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to help you think about what you are good at, and what you might really want to do with the rest of your life. The exercises alone are worth ten times the cost of the book.

What I personally found most helpful is the chapter "Learning a New Way to Tell Time." In it, Dr. Harkness says, ". . . because of our social and cultural expectations, we program ourselves to begin to fall apart at a certain designated age, and we oblige." She then gives her "live long, die fast" model for aging, which should give hope to anyone over age 65 who has bought into the myth that "it's too late for me." Here is her new model that I have personally adopted. It can change the way you think about the present and look at the future:

Young adulthood: 20-40

First Midlife: 40-60

Second Midlife: 60-80

Young-old: 80-90

Elderly: 90 and above

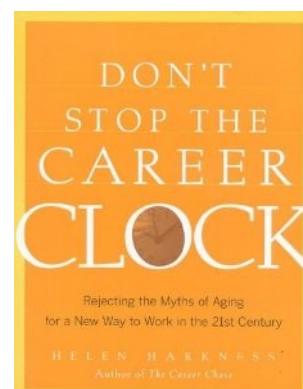
Old-old: 2-3 years to live

Why does this model make so much sense? Look at the statistics: In the past century, the lifespan has increased by 30 years with no signs of slowing. In 1950, there were about 2,300 centenarians. Today there are over 40,000. By 2050, close to one million people will be 100 years of age or older. Will you be one of them? If so, in what circumstances will you be living? What will be your physical and mental condition? If you are in your forties and fifties you have the power to influence what your future will be like. It's all about having the right information and making future-oriented lifestyle choices. [Don't Stop the Career Clock](#) will help you make some of the most important choices you will make in your life.

Gerontologists say that 70 percent of the aging process is controllable; only 30 percent of how aging progresses is imprinted in our genetic code. With smart lifestyle choices, even that "untouchable" 30 percent can be managed to avoid many lifestyle-induced diseases. You don't have to become that debilitated, dependent, castoff from life at 65 and beyond. You have more power over your aging process than you think. Learn how to harness that power and use it for your benefit.

=====

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# Information To Help Live and Feel Better

## **Artificial Sweetners Contaminate Water Supply - Sodas and Illegal Drugs Erode Tooth Enamel - Kids in Colorado Accidentally Eating Marijuana Laced Goodies - Vegetarian Diets Lower Death Rates**

### [Omega-3 Fatty Acids May Help to Reduce the Physical Harm Caused by Smoking](#)

Omega-3 fatty acids may help to reduce the physical harm caused by smoking, according to a new study presented April 20 at the World Congress of Cardiology.

### [Artificial Sweeteners May Contaminate Water Downstream Of Sewage Treatment Plants And Even Drinking Water](#)

Sewage treatment plants fail to remove artificial sweeteners completely from waste water. What's more, these pollutants contaminate waters downstream and may still be present in our drinking water. Thanks to their new robust analytical method, which simultaneously extracts and analyses seven commonly used artificial sweeteners, Marco Scheurer, Heinz-Jürgen Brauch and Frank Thomas Lange from the Water Technology Center in Karlsruhe, Germany, were able to demonstrate the presence of several artificial sweeteners in waste water.

### [Soda and Illegal Drugs Cause Similar Damage to Teeth: Acids Erode Enamel](#)

Addicted to soda? You may be shocked to learn that drinking large quantities of your favorite carbonated soda could be as damaging to your teeth as methamphetamine and crack cocaine use. The consumption of illegal drugs and abusive intake of soda can cause similar damage to your mouth through the process of tooth erosion, according to a case study published in the March/April 2013 issue of General Dentistry.



### [Surge in Children Accidentally Eating Marijuana-Laced Foods: Relaxed Colorado Drug Laws Behind Trend](#)

A new study shows the relaxation of marijuana laws in Colorado has caused a significant spike in the number of young children treated for accidentally eating marijuana-laced cookies, candies, brownies and beverages. "We have seen an increase in unintentional ingestions of marijuana by children since the modification of drugs laws in Colorado," said George Wang, MD, lead author of the study and clinical instructor in pediatrics at Children's Hospital Colorado and the University of Colorado School of Medicine. "We need to educate marijuana users, the community and medical professionals about the potential dangers."

### [Growing Evidence Of Marijuana Smoke's Potential Dangers](#)

In a finding that challenges the increasingly popular belief that smoking marijuana is less harmful to health than smoking tobacco, researchers in Canada are reporting that smoking marijuana, like smoking tobacco, has toxic effects on cells.

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### A 20-Minute Bout of Yoga Stimulates Brain Function Immediately After

Researchers report that a single, 20-minute session of Hatha yoga significantly improved participants' speed and accuracy on tests of working memory and inhibitory control, two measures of brain function associated with the ability to maintain focus and take in, retain and use new information. Participants performed significantly better immediately after the yoga practice than after moderate to vigorous aerobic exercise for the same amount of time.

### What's Your Name Again? Lack of Interest, Not Brain's Ability, May Be Why We Forget

Most of us have experienced it. You are introduced to someone, only to forget his or her name within seconds. You rack your brain trying to remember, but can't seem to even come up with the first letter. Then you get frustrated and think, "Why is it so hard for me to remember names?"

### Nontoxic Cancer Therapy Proves Effective Against Metastatic Cancer

A combination of nontoxic dietary and hyperbaric oxygen therapies effectively increased survival time in a mouse model of aggressive metastatic cancer, a research team from the Hyperbaric Biomedical Research Laboratory at the University of South Florida has found.

### It's Not Your Imagination: Memory Gets Muddled at Menopause

Don't doubt it when a woman harried by hot flashes says she's having a hard time remembering things. A new study published online in Menopause, the journal of The North American Menopause Society (NAMS), helps confirm with objective tests that what these women say about their memory is true.

### Vegetarian Diets Associated With Lower Risk of Death

Vegetarian diets are associated with reduced death rates in a study of more than 70,000 Seventh-day Adventists with more favorable results for men than women, according to a report published Online First by JAMA Internal Medicine, a JAMA Network publication.

### Meeting Online Leads to Happier, More Enduring Marriages

More than a third of marriages between 2005 and 2012 began online, according to new research at the University of Chicago, which also found that online couples have happier, longer marriages.

### More Attractive Real Estate Agents Mean Higher Prices and Profits

At least for real estate agents, it turns out that beauty is indeed more than skin deep.

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# What's the Best Exercise to Increase Leg Strength?

*(That You Can Do At Home)*



By John Paul Ouvrier

Many times when I am working with individuals I am asked for tips on how to increase leg strength. This is the best exercise I know. (Please check with your doctor to see if this exercise is okay for you to do.)

Our leg muscles are amazing, complex, and designed to perform a variety of functions. As a trainer, one of my jobs is to test older adult's leg strength. I do this by having them perform a variety of exercises, usually on weight equipment designed for this purpose. And there is one thing that older adults are always surprised about is that usually, their legs are much stronger than they think.

So how can this be when many times these same adults are the ones who complain that they don't have any strength in their legs? The answer, for most of us, is actually quite simple.

Sometimes our legs are not as weak as we think. Sometimes, we have developed bad habits that program our legs to not do their job fully, which gives us the illusion of weakness. Therefore more often than not, we need leg exercises that do two things:

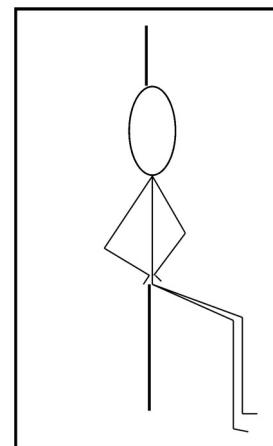
Reprogram the legs to do their job!

Make them stronger at the same time.

I mention this for a very good reason: So many times we beat ourselves up thinking that our legs are weak when in fact, we have just developed a few poor habits that hinder that strength.

The exercise I am going to show you now is called a Wall Sit. Wall Sit's are wonderful because they not only strengthen the legs, they reprogram them so that the right muscles are being used in the way that they should be.

My daughter saw me doing this one day when she was about six years old and told me with all authority that I was doing what she called, "The Invisible Chair!" I made the mistake of challenging her to see if she could sit in her invisible chair longer than me. She won.



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(Pictured, an advanced position for a Wall Sit. Beginners do not bend the legs as much, but sit up much higher as will be explained below, and ask for your doctors approval first!)

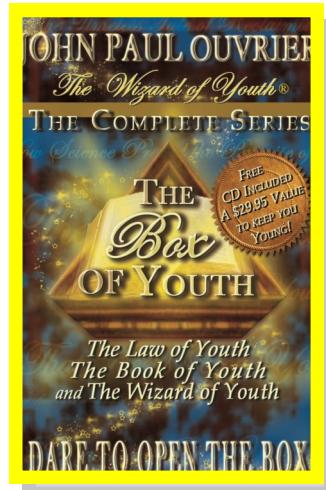
So here's what to do:

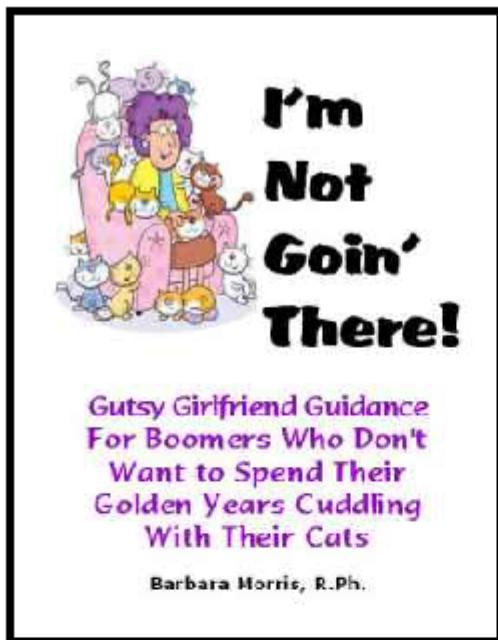
- ◆ First, safety: If you have trouble with your leg strength, please do not do this alone. The idea is to pretend against a solid wall (not a door) that you are sitting down on a chair. A wonderful safety idea for many people is to do this near something they can grab to help them up. I have even seen people keep a stool or chair next to them during this that they could sit on if need be- however never grab onto a chair or equally unsteady object to pull you up, or you may pull the both of you over. Only use solid objects for safety.
- ◆ Stand up against a wall with you back to the wall and move your feet away from the wall about 12 inches or so, more if you're taller.
- ◆ Slowly sink down as if you're going to sit in a chair by sliding down the wall gently, keeping your back against the wall. (Some people do this with an exercise ball if properly instructed.)
- ◆ For beginners, only sink down 4 to 6 inches. (Always make sure, as the picture shows that your knees are behind your feet, and that your feet are not underneath you.)
- ◆ Stay where you are and just sit. Start out for 15 seconds and then stop. Each week add another 10 or 15 seconds, until you can Wall Sit for 1 to 3 minutes.
- ◆ CAUTION: Beginners. It's much easier to sit downwards than it is to push back upwards; please only do this for short times with someone qualified to guide you.
- ◆ The miracle of the Wall Sit is that while your leg muscles are working hard (and you will feel this!) is that they are also being reprogrammed to do their job to keep you strong. Certainly check with your doctor and PT if you have problems with your knees.

The good news is that this movement usually doesn't hurt the knee joints. In fact, this movement is so popular that not only do PT facilities use it, so do professional athletes. They use it to gain the leg strength without wearing out the knee joint. You will feel this in the quadriceps muscle (the muscle group above the knees).

The best you could work up to is at least a minute everyday! And you will keep your legs strong and doing the work they are supposed to do. Blessings.

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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. John's websites are: <http://wizardofyouth.com>. & <http://fitness4charity.org>





## 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...



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