

June, 2013

Put Old on Hold

e-Magazine

Advocating Balanced Lifelong Growth and Productivity

3-Minute Face Lift

Perils of Online Dating

Tough Love for Betty White

Stop Talking Down to Me!!!

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Your 3-Second Face Lift

Announcing a no-cost, non-surgical way to look younger!!!

by Mary Lloyd

Smile.

We spend a lot of time, money, and effort trying to “make the most of what we’ve got” but there really is a lot of truth to the suggestion that *inner* beauty improves your looks far more effectively. And inner beauty is totally a matter of personal choices rather than medical advances.

We tend to believe that the things we want most are going to cost us. Beauty (or “handsomeness” if you prefer) is one of those things. But beauty is more about what you’re thinking than which face cream you are using. Or how many cosmetic surgery procedures you can afford.

There are even more pluses to inner beauty than looking good, too. Research has demonstrated a strong correlation between a positive attitude and both longevity and good health. So if you want to be beautiful, healthy, *and* long-lived, work on your smile.



The 3-second face lift

Most Friday nights I dance to rock ‘n roll with my friend Diane. She is a pretty woman in the commercial sense of the word. But when she dances, she becomes ten times more beautiful—because she beams the whole time she is on the dance floor. She also talks to everyone in the place and learns about them in neighborly terms. (Last night, we went to a new place and the first couple with whom she struck up a conversation was from Scotland!) This woman literally lights up the room with her attitude. She’s one of my favorite role models.

Choosing to be happy with whatever the day brings is a major plus for health reasons. Choosing to share a smile every chance you get is better than Botox for how you come across. So...how do you keep that smile?

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Choose not to judge other people. Judging is stern work. Look in the mirror the next time you're in the middle of deciding someone else is wrong. You're scowling, right? Most of our judgments are unnecessary—no action resulted from what you decreed. You just felt some negative thought—self-righteousness or irritation maybe—and then hung onto it like it was Holy Writ.

Even worse, we are often wrong in what we decide is the case. One of my favorite sayings is “Never attribute to malice what can be explained by ignorance.” It keeps me from berating someone else's dumb choice—like cutting me off on the “They just didn't know any better” leaves me with an easy smile. “That arrogant bastard in the disgusting Hummer should be ticketed for aggressive driving” doesn't keep me as serene. Or as attractive.

Notice the good stuff in your day. It doesn't have to be huge to make a difference. I once sat in traffic admiring the shade of red in the stoplight. I was on my way to an appointment with a shrink—and that stoplight made me realize my world was fine and I didn't need to see her any more.

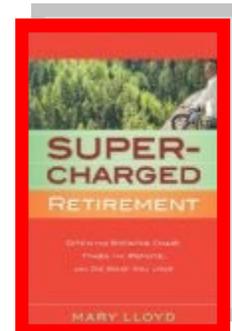
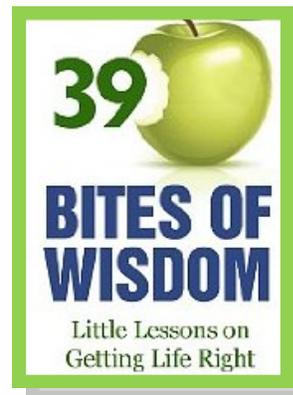
Hope. Believe in the goodness of life and your own potential. Even if your prospects aren't promising at the moment, keep trying and keep going. Hope is a key element of a good life but we don't tend to focus on it until we've lost it. Do all you can to keep yours in your life all the time.

Let it go. We tend to want to control what goes on in our lives—to be the one who decides how things are going to be. When things don't go the way we want, we dwell on it, replaying the dissatisfying situation

again and again. All this does is make you look ugly (really!). Letting go of whatever happened five minutes ago keeps you ready for whatever is coming next. It also gives your mind enough space to *notice* the good stuff that's going on *now*. Smiling in the now is priceless.

If you want to look young forever, be happy. There's no predetermining gene for this. Anyone at all can learn to smile. It starts with being happy and being happy is a choice. *Choose* to be happy and smile. The more you do, the more you will—and the more beautiful you will be on an on-going basis.

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 about her and her work, please visit her website <http://www.mining-silver.com>. She can be reached at mary@mining-silver.com.



Seriously Lacking: 'Savvy Senior' Advice About Online Dating

**Boomers and seniors need to be cautious
about online dating**



By Donna Andersen

***Savvy Senior**, a syndicated column that appears in more than 400 newspapers and magazines across the United States, calls itself an information service for baby boomers and senior citizens. The author, Jim*

Miller, recently published an article called [Looking for love and companionship online](#). It started with a question from a reader:

Dear Savvy Senior: What can you tell me about online dating for older people? My daughter has been urging me to give it a try, but at age 62, I'm a little hesitant. — Lonely Senior

Miller responded by describing the mechanics of online dating—how to choose a dating site and how to create a profile. He encouraged seniors to “make an effort” and not get discouraged. He did include the obligatory cautions: Be prudent about giving out your full name, address and phone number. The first meeting should be in a public place. For extra caution, spend a few dollars on a quick background check. He also noted that some people will exaggerate or flat-out lie in their profiles.

The overall theme was that “dating websites are an

easy way to meet hundreds of new single people without ever having to leave your home.” In my opinion, Miller’s words of caution were nowhere near emphatic enough.

Meeting predators online

In 2011, as part of my research for [Red Flags of Love Fraud](#), I conducted the Lovefraud Romantic Partner Survey. Ten percent of the respondents—131 people, mostly women—were age 51 or older when a sociopath came into their life. This is the age group that the Savvy Senior writes about.

Here’s the scary part: 39% of the survey’s 51-and-over respondents met the sociopath on the Internet. By comparison, only 21% of respondents aged 50 and under met the sociopath on the Internet. So the proportion of baby boomers and senior citizens who met sociopaths online was almost double that of the younger survey respondents.

Anyone who engages in online dating needs to clearly understand the risks. The basics are spelled out in the Lovefraud post, [Dangers of Online Dating](#). I am reproducing that article below.

Dangers of online dating

1. Worldwide, there are 1.8 billion Internet users. It is reasonable to assume that, as in the general population, 1% to 4% of them are sociopaths. That means there between 14 million and 72 million sociopaths online—all trolling for victims.
2. Sociopaths target lonely people. If you’re looking for a relationship online, you are advertising the fact that you’re lonely. You are setting yourself up to be exploited.
3. When filling out an online dating profile, you provide information about yourself and what you are looking for. Sociopaths take the information and pretend to be the person of your dreams. They use the information that you posted to seduce you.

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4. Sociopaths typically register on multiple dating sites simultaneously. They keep baiting the hook until someone bites.

5. The Internet is anonymous. It is impossible to know for sure with whom you are corresponding. Some people post gorgeous photos in their profiles, which are actually photos of models stolen from elsewhere on the Internet.

6. Experts believe that 65% to 90% of human communication is nonverbal—facial expressions, gestures, body language, tone of voice. That means in communication via the web or e-mail, 65% to 90% of the meaning is missing. With so much information missing, people interpret a communication to mean what they want it to mean.

7. Because communicating over the Internet is anonymous, it creates a sense of safety. You feel like you can confess your hopes and dreams to a stranger.

8. Sociopaths say what their targets want to hear. Often, the sociopaths are lying. But humans can detect a lie only 53% of the time—the same as flipping a coin.

9. So here's what happens when you look for romance online:

- You provide information about yourself by filling out the dating profile.
- You communicate with someone, but 65% to 90% of the meaning is missing.
- You pour out your heart and soul, and it feels good.
- The person responds, and you interpret everything to mean what you want it to mean.
- You fall in love with your own fantasy.

More cautions for baby boomers and seniors

Besides those nine points, boomers and seniors who consider online dating need to know the following:

10. If you are divorced and your marriage was bad, you are vulnerable. Unless you have actively worked on recovery, you're probably still carrying the pain of previous abuse, emptiness or betrayal. You may feel desperate to find a fulfilling relationship, which makes you susceptible to

sociopathic love bombing.

11. If you are widowed and your marriage was good, you are vulnerable. Having enjoyed a loving, supportive partnership, you may believe that all relationships are that way. This may make you unwilling to believe that a new partner's motives may be exploitative.

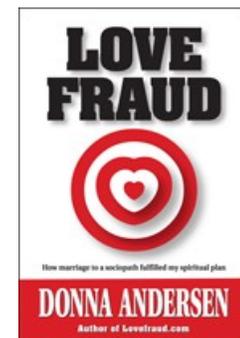
12. Describing your status as "widowed" in a dating profile sets you up to be exploited. Sociopaths know you may have assets, a life insurance payout, a home that is now yours alone. They know you are bereaved. You are a fat target waiting to be plucked.

Sociopaths continue their exploitative ways all their lives. My ex-husband was still trying to seduce women online as he approached age 70. Several Lovefraud readers have told me stories of their lonely fathers who were seduced by gray-haired grannies who were looking for a meal ticket.

Yes, sometimes online dating works—my own widowed sister-in-law found love on a dating site. But everyone needs to understand the risks, and the warning signs that a new beau is actually an exploiter.

The Lonely Senior who wrote to Savvy Senior is right to be hesitant.

Donna Andersen's blog: <http://www.lovefraud.com/2013/04/12/lacking-savvy-senior-advice-online-dating/>



Civilization's Worst Physical Habit: Avoid It - Don't Become Older Than You Are

By John Paul Ouvrier



Oh my goodness! What could the Wizard of Youth be talking about now? Is there really a physical habit that qualifies as the worst? And will it really make me older than I am?

The answer my friends is Yes and Yes. There is such a habit, and it will make you older than you are. And I will share it with you today with the promise that you will share this article in this fine Put Old On Hold magazine with all your friends if I am correct. Is that a deal? I will take that as a 'YES' now that I have thrown down the gauntlet.

Let me first start by saying what this habit is not: It is not a vice (smoking, alcohol, caffeine, etc.). It is not a lack of poor choices (lack of exercise, bad diet, etc.) It is plain and simple civilizations worst, worst, worst habit and can happen, and usually does to just about EVERYONE. Do I have your undivided attention now? Do you have your guesses?

If our civilization was to have a poor habit that affects us all, let me define the 'all' in that statement by referring this 'all' to those of us blessed enough to live in the modern world. Those of us who could attend school, work, have families, etc. And since this is my parameter for our discussion, let's explore what most of us do physically during the day to discover a common physical habit that hurts us and that we can fix.

In our world, what do most of do on a daily basis? Let's take the top five average things a person would do for a duration each day: Read. Talk on the phone. Drive. Use the computer. Work at a desk.

Therefore, what do ALL of these physical activities have in common? They ALL tighten up your shoulders. And that is civilizations worst physical habit; tight shoulders. (The tight shoulders we are referring to are known as your upper trapezius, or the same muscles someone would massage on your upper back- the ones you use to pull your



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shoulders up to your ears.

When your shoulders are tight, here's what happens:

- Your shoulders tighten up, which pushes your head forward and rounds your back. You try to pull your back backward, yet can't maintain this because the trapezius is stronger than the smaller posture muscles in the middle of your back. You know this to be true to if you try and straighten up and two minutes later you're round again. Tight shoulders.
- This then pushes down your chest, which makes deep breathing impossible (which was a guess for some of you). How can you breathe deeply if your ribs have been pushed down and stop the lungs from expanding? How will you ever have enough air for your day (for your heart) if your shoulders are too tight?
- This of course throws your body weight forward, because you're now crooked, which automatically gives you smaller steps. Have you ever seen an older adult taken small steps? Check their shoulders next time. And of course this throws your balance off completely, and if left unchecked makes you more rounded as the years go by
- And how about this? If your shoulders are tight, your chest is dropped, your ribs push down, and your stomach goes out.

Sadly, I see thousands of older adults every year under the mistaken assumption that exercise alone will help them. Instead of great results, they get older faster, because physical exercise reinforces physical habits- good or bad- and therefore if you exercise with tight shoulders, you will get better at having tight shoulders. You will then wake up one day, if you haven't already, with very tight shoulders.

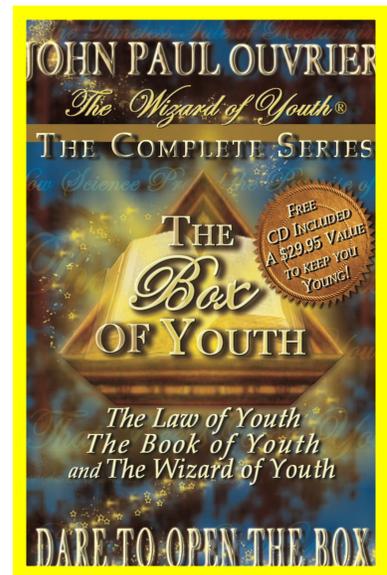
How can we combat this? (And I will need to write an article to properly give credit to this.) Here is a simple idea until then:

Roll your shoulders in circles, front to back three times a day, ten times. As you do this, breathe in deeply, relax your neck, lift up tall, and try and let your head go so that it feels like you have to balance it on top of your body. Do this ONLY while seated.

I hope you will now learn to be aware of relaxing your shoulders. You could save a life with this article, prevent a fall, help someone's breathing or joint life, in short, you could give the gift of freedom and health. And sharing this article was my deal anyway:. So please, don't wait, go to your email list, attach this magazine, and save a life. 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:// wizardofyouth.com](http://wizardofyouth.com). & [http:// fitness4charity.org](http://fitness4charity.org). He can be reached at john@wizardofyouth.com



Angelina Jolie: A Role Model for Breast Cancer Prevention?

By Michael E. Platt, M.D.

It's bad enough that you have uninformed doctor's providing dangerous advice, but now we have celebrities encouraging women to undergo mutilating surgeries and life-altering decisions. As the world knows, Angelina Jolie has had 95% of both breasts removed to avoid getting breast cancer. It appears that she made this decision in all likelihood because she was informed that she had an 87% chance of getting breast cancer based on the fact that she was genetically predisposed due to a BRCA-1 or 2 gene mutation.

Her decision illustrates the fact that there is absolutely no preventive medicine in this country. Our medical system is controlled by drug companies that will not allow it. When will women understand that wearing pink ribbons do not prevent breast cancer - and, as I have mentioned before, the idea of these ribbons for breast cancer awareness was started by a drug company that sells chemotherapy for breast cancer.



Breast cancers do not magically appear, there has to be a catalyst. So if a woman is genetically predisposed, like Ms. Jolie, perhaps the more prudent approach would be to control the major instigator of breast cancers in women, namely estrogen. In this case, the use of natural progesterone cream makes sense since it prevents every cancer that estrogen causes. In addition, it causes apoptosis (death) of breast cancer cells as does iodine. Almost 100% of the population is deficient in iodine. Other options include indole-3-carbinol and selenomethionine (a form of selenium), both of which can be helpful to prevent breast cancer. Needless to say, vitamin D3, in a dose of at least 10,000 IU per day, has been shown to prevent at least 26 cancers, especially breast cancer.

A woman with a BRCA mutation should also be advised that there are a number of diets that have been formulated to prevent cancer, enabling the body to mobilize its own natural killer cells to fight cancers that arise in our bodies on a daily basis. And again, a woman who is trying

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to make a decision weighing self-mutilation versus a natural approach, should know of other supplements that kill cancer cells such as curcumin, or graviola, or essiac, plus many others.

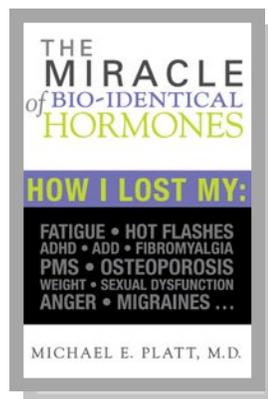
Interestingly, leaving 5% of breast tissue still puts a woman at risk for breast cancer, so it would behoove these women to start using some of the preventive measures that have been outlined in many books.

A word of caution to anyone who is reading this who has a BRCA mutation: Please do not allow anyone to put you on Tamoxifen with the intent of preventing breast cancer. If you think about it, how can a drug that causes two different types of uterine cancer, prevent women from getting breast cancer. Estrogen is the only known cause of uterine cancer. Of course, this is only my opinion.

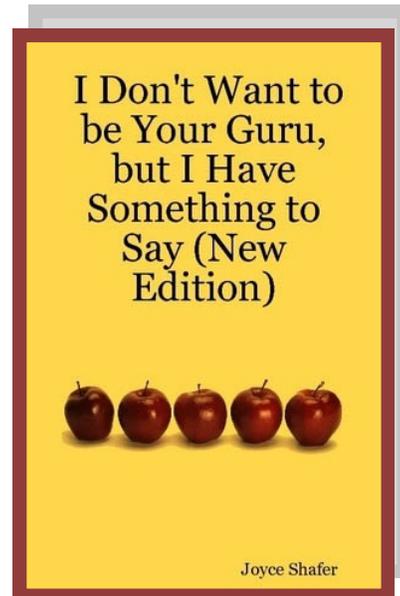
Let me conclude by saying that based on the information that she received, Ms. Jolie made a very brave decision. However, I suspect that the advice she was given was one-sided and I would be surprised if she was given a non-surgical option. If I am wrong, and she was given a natural alternative, then she owes it to those women that she may be influencing to make them aware that other options exist.

Please be advised that any opinions presented here are strictly my own. My goal is for people to always discuss options with their doctor(s).

Visit Dr. Platt's site:
<http://www.plattwellness.com>



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Procrastination Is A Message

By Joyce Shafer

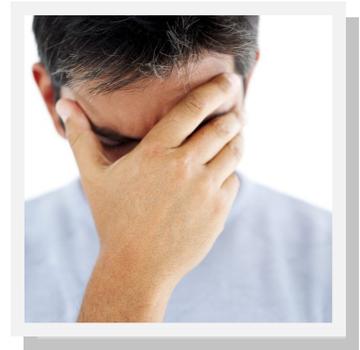


In our world where “Just do it” and “Take massive action” are touted as mottos and mantras, procrastination is often considered a bad word. But, what if procrastination holds a powerful message or process for you?

Maybe you’ve experienced being inspired or feeling compelled to take specific action at a specific time, and you found you were right to act on it. And, maybe you’ve had the same experience I have, where you procrastinate, only to discover you were right to do so. Do you find the first example easier to trust or allow than the second? I’d say many, if not most, people feel like that. We’ve been taught to be prejudiced in this way.

Trusting your intuitive impulse to procrastinate can be a challenging mental and emotional place to be in, because something inside you is urging you to *not* take action, yet others are pressing you to do so or you can hear those who talk and teach about taking action chattering in your mind. You may go into self-judgment mode, and that makes you feel even worse. OR, maybe you’ve learned to trust the particular feeling that happens at those times.

If intuitive procrastination proved to be the right thing to do about a particular matter, that’s one thing. What else might be going on when procrastination happens? I listened to an Abraham-Hicks audio on YouTube called “Procrastination is the way you feel when trying to fill your own grid.” Unless you’re familiar with the grid concept, you likely have no idea what this means. I’ll explain; and I promise the explanation will connect with procrastination again.



When you focus on anything, you summon it to you. The way to summon productively is to create an *energy* grid; then you must allow the grid to be filled in. Think of this like a house being built. The frame is up and you can see through the grid work of the boards; you have somewhat of an idea what the house will look like. Then walls go up and you begin to get a better image of what it will look like as it gets more and more filled in.

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Your grid is your point of attraction. When you create your grid, you want to think and feel deliberately rather than “all over the place,” as may often happen with thoughts and feelings. And, despite what you’ve been told, you do not want to put specifics into the grid; all those specific details will slow the energy and make you work harder than you need to. You want to aim at general feelings with words like ease, comfort, appreciation, confidence, serenity, enthusiasm, joy, love, well-being, worthiness, right place, right time, right people, abundance, means to accomplish, etc., in your grid. This is the framework you create.

Each time you put a general word into your grid, feel what it’s like to feel the energy of the word, e.g., what does ease feel like; what does enthusiasm feel like? Let the feelings, not specific details, do the work for you energetically. What I do is call to mind a moment when I felt the feeling I want to deliberately feel in the now. Once I connect with that feeling, I let go of replaying the moment in my mind because that will just clutter the “space” with details, and I simply feel the feeling for as long as I can hold it. You want to practice feeling the vibration of each word often. Practice leads to resonance with the fullness of the vibration. When a vibration is matched, you experience full manifestation; but while you’re raising your energy and getting your vibration closer and closer as a match, some pretty cool things happen, as well. This is the Universe filling in everything after the framework is created.

Your grid is a reflection of or is constructed by your *active* beliefs, thoughts, and feelings. Too often, we decide what we want then push ourselves toward what we desire (or believe we’re supposed to) rather than allow it to come to us, whether the pushing is mental, emotional, physical, or all three. We tend to

leave the spiritual aspect out of the equation; yet, that spiritual energy work is what gets the ball rolling, so to speak, and in our favor, and is what the “allowing” is about (more on this as we go). All that pushing usually or eventually puts us up against an obstruction of some kind, so we push or struggle even more, or we stop in our tracks—we procrastinate, or the Universe procrastinates on our behalf.

Procrastination can come from resistance to doing something you’re required to do rather than inspired to do, as you construct your grid of experiences and manifestations. When you feel inspired, you are eager to take action. When you feel required but uninspired to take action, you can feel unenthusiastic, put upon, or resistant.

When you procrastinate about doing something you know you need to do, check the *Whys*. Why do you need to do it; is there any benefit to you or others, or both, if you take this action? Why do you hesitate about getting started? Something Abraham said that I found amusing and profound, that perhaps you, as well as I, have encountered is: “I HAVE to do this thing that I don’t want to do. And I can’t figure out why I’m not getting the cooperation from the Universe to do this thing that I don’t want to do.”

If you know you really need to do something and aren’t feeling inspired, aren’t feeling cooperation from the Universe (or yourself), you might assess the conversation you’re having with yourself and the Universe about this thing. Is your conversation creating alignment for you about doing the needed action? If it isn’t, you can be certain it isn’t creating the alignment with Law of Attraction you truly desire either. So, you want to change your conversation.

Abraham said procrastination happens when we try to take action before the energies are

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aligned. We're trying to move something forward through action rather than moving it forward with aligned momentum. We need to enlist the cooperation of the Universe by doing the energy work first, which is how the grid serves us: we use the grid to align our vibration with the vibration of what we wish to experience.

Releasing disempowering, resistant, worried, anxious thoughts and frenetic activity opens your energy – maybe “relaxes your energy” is a better term to use – so that your vibration can go up. When your vibration goes up, you get closer to the frequency of Source. The frequency of Source is alignment, never strain; if you're straining on any level, you're moving away from alignment. Don't judge that; let it draw your attention to what's happening so you can shift it. You know when you're in alignment or not by how you feel. If you feel good or great feelings, you are aligned; if you have bad feelings, you aren't. The thing to remember is that you can practice your way out of bad feelings by releasing any unwanted thoughts and filling in that space with general thoughts, like those mentioned above, and feeling their vibrations.

Let's get back to procrastination. What are we supposed to do when we bump up against some forms of procrastination? I've done what Abraham advises about this: “When you feel procrastination, procrastinate. Don't try to push through it. You can't buck that current. Go do something fun.” I know, I know. There are times when you might be penalized for doing this. Take this into consideration, but know there are times you need to procrastinate because the Universe IS assisting you; times when you need to procrastinate because you need to pause and align your energy with your desired experience; and times when you procrastinate because you need to recharge your energy at

the mental, emotional, and physical levels.

Rushing around with a frenzied energy or having too many things to do makes and keeps our energy vibration low, not high, the way we need it to be for alignment to happen. When we want or want to do too many things at one time, we diffuse our energy and cause a shortage of focus. A low vibration and shortage of focus creates struggle.

I recall a time when I was asked to house sit for a friend. I'd been under a strain about a lot of things, including money. When I arrived at her house, I made a conscious choice to put all of those kinds of thoughts and that kind of energy aside and be where I was for the time I was there, and that's exactly what I did. A lot of people, feeling that kind of strain, would have used every spare moment to make a plan or take all kinds of action to change their financial situation.

I chose to take care of the house sitting responsibilities as needed and make the rest of the time a vacation, including or especially from thinking about anything other than what was right where I was. I did such a good job with this release that income and means for income started showing up in my inbox immediately and nearly every day I was there. I didn't add any strain to this; I told those who contacted me that I was away until a certain date, made whatever arrangements I could easily make by e-mail (including pre-payment from them) until I returned home, and relaxed and recharged my energy with a nice influx of income that I didn't stress or strain to acquire. A gain without strain—what we all desire yet usually do the opposite.

Someone said to Abraham, “So what I'm hearing is that it's okay for me to just sit there and wait to feel inspired action.” Abraham responded: What you're hearing is that you have no choice. What you're hearing is you can take the action and can make yourself do

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it, but the results won't be pleasing, and that's why you feel like procrastinating. You've been playing this game a long time. It's not fun. You can make yourself do it, but all you do is carve out a mediocre life by making yourself do stuff you don't want to do. What you want to do is find the reason that you want to do it, or don't do it.

Being easygoing, rather than stressing and straining, is frowned upon because society has stipulated that effort is rewarded, not laziness; that there can be no gain without pain; that no matter what, we should just do it. We've been conditioned to believe if we aren't struggling or taking massive action (whether aligned with it or not), we aren't doing what we should be doing. To deliberately procrastinate or allow it for a period of time while we raise our vibration and match it to what we want seems counter-intuitive because of this conditioning to please or appease those who do not know about or understand the leverage of alignment. We are conditioned to worry and be active, even if not productive, despite any trust we may feel about the alignment process and its leverage (if we've gotten that far in our spiritual development), because others will criticize us if we're calm and trusting.

In John Earle's book, *Waking Up—Learning What Your Life is Trying to Teach You*, he writes about a dying man's last wish, which is for "the town judge to give his inheritance to the one of his three sons who the judge finds to be the laziest. 'Laziest' here is used to identify the son who is the greatest mystic..." From the Rumi poem, *The Night Air*: "Mystics are experts in laziness. They rely on it, because they continually see God working all around them. The harvest keeps coming in, yet they never did the plowing."

That last part about "never did the plowing" might confuse some. When you focus on

aligning your energy vibration to the energy vibration of what you choose to experience or create, you *are* working, but more effortlessly. And, you will also, in that place of alignment, receive inspired ideas. You'll also find people look for you to connect with, rather than you looking for them. Yes, you take action as needed, but you don't need to take more action than is really needed. You act, and you allow the Universe to direct what or who fulfills your desire to you so you connect with it or them, by holding the vibration.

Remember, it's more effective to choose a good feeling and practice feeling it often, until inspired ideas begin to arrive and then you take inspired action you feel eager about. It's more effective to relax and recharge, or revisit your Whys and conversations with yourself and Source when you feel procrastination. It's a good idea to get familiar with the feeling that comes with procrastination you are meant to trust that is operating in your behalf. You are meant to create and enjoy the creative energy grid of your choice. Create a grid for any project, phone call, or whatever you wish to experience. 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>

A “Tough Love” Message For Betty White

By Barbara Morris



I admire Betty White. Her energy and creative ability are inspiring. Long ago she could have joined those retirees who imagine they are living the good life, drinking, playing

shuffleboard or endless rounds of golf, and reminiscing about what used to be. Instead, she continues to use her time and talent to give meaning to her life. Her vitality and competence assure every healthy midlife woman that chronological age is meaningless; that a joyful productive life, not just a passive dependent existence is possible regardless of age.

Unfortunately, she is not doing old people a favor with her TV show “Off Their Rockers” with its premise “A troupe of senior citizens pulls pranks on unsuspecting folks.” The

“unsuspecting folks” are usually embarrassed young people. The whole idea is embarrassing to a lot of us older folks, too.

One must wonder why Betty can’t see how damaging it is to the image and psyche of her peers. It’s tragic that dementia strikes so many older people, rendering them incapable of rational behavior. It’s even more tragic when old people of sound mind deliberately engage in behavior that gives the impression advanced age is synonymous with ditzzy lunacy. It’s disturbing to watch the cast of her show behave like irresponsible teenagers. Watching their often-obnoxious antics is akin to hearing a dirty joke that makes you giggle but at the same time you know it’s inappropriate and you feel demeaned by the experience.

Why did Betty decide to do this show? Is it because she is so confident and so vibrant that she can't understand that most of her audience doesn't grasp that she is trying to spoof the pathetic stereotype of "old" and see it as confirming it instead? Or maybe she saw it as a way for older people to get more exposure on TV, or a way to get a few dollars in their pockets. Maybe she is so focused on getting a laugh that she doesn't see the damage she's doing.

Regardless of her reason to create this misguided show and no matter how good her reason, it's still damaging to all of us who ever get old enough to fall prey to the “old people eventually lose it” stereotype. She is undoing the very thing that we love her for--being vibrant and funny and "with it" in her 90's.

We appreciate and applaud Betty White. But she needs to give us respect in return. Participating in a show that’s demeaning to

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older people is simply not the right thing to do. In so many ways Betty could use her talent, energy, and experience to choose projects that more accurately reflect the caliber, talent and continued competence of old people.

A positive change in Betty's choice of entertainment projects may already be happening with her new show, "Hot in Cleveland" that has more to its premise than the horrid, longstanding stereotype of "old." In the meantime, it's time to retire "Off Their Rockers". It never belonged on the air in the first place.

Comment by Mary Lloyd:

Thank you for bringing this up, Barbara. That show has been bothering me since the first (and only) episode I watched. It is a huge disappointment to have Betty White—someone the whole country loves for doing what she's doing for as long as she's been doing it—playing to ageist, stupid pranks to get a laugh.

No one would dream of making a series based on racist jokes or even "dumb blonde" or other sexist jokes. Why is this ageist garbage deemed acceptable?

But it goes a step farther. She—and the show's writers—have missed an important piece of advice I got from Jonathan Winters in a writers workshop years ago. "Good comedy laughs with people not at them." Off Their Rockers makes fun of young people and presents old people as self-centered, outrageous dingbats. It's wrong on many levels. How tragic that it's still on the air.

Comment by Doris Rutter:

It's downright disgusting and degrading.

Comment by Eleanor Brown

Los Angeles, CA

The negative impact of stereotypes on the individual and society is so widely documented in academic research; I hardly know where to begin. Betty, just knock off. Good grief.

I am a Behavioral Gerontologist, 62, female and African American. I know something about stereotypes!

Comment by Lorraine Banfield:

Until recently I admired Betty White. Instead of retiring and going off into that good night and never heard from again, she is still working as an actress and entertaining people. I think that is great but I also believe she has a responsibility to be cognizant of what she is promoting with "Off Their Rockers".

I believe that artists whether they are actors, filmmakers, television producers, or writers have an obligation, even a duty, not to perpetuate ideas and concepts that are detrimental to those they are portraying.

"Off Their Rockers" presents older people as having nothing more valuable to do with their time than to play practical jokes on unsuspecting "younger folk". This show makes older people look ridiculous and childlike. As if becoming an older person means that you naturally revert to a rebellious teenager, saying and doing things that are shocking. It perpetuates the myth that as you get older you lose your intelligence, your skills and talents and become a caricature of your true self; that with age you are a doddering old fool with nothing useful to do but play silly pranks and make off color jokes.

Here's the deal: Betty needs to walk her talk

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and use her own life as a model and not allow herself to be seduced into a shortsighted and uncaring portrayal of older people. I hope she didn't realize what this show would actually be saying to and about older people before she signed on the dotted line.

I am asking Betty to reconsider her involvement in this show. If as we grow older, and may on occasion say or do something a bit outrageous, it does not mean we allow ourselves to be laughed at and ridiculed - no rational person does that, only those who see themselves as diminished with age and who accept the stereotypical notion "old" as portrayed in "Off Their Rockers". It's time to take a stand and say no programs like this.

Lorraine Banfield is the author of *Second Act Soul Calls: Your Guide for the Re-Invention of Your Life at Midlife and Beyond with Passion, Purpose and Possibilities*

Comment by Barbara Morris Stewart

Columbia, MD

Thank you so much for championing the rejection of the degrading and demeaning stereotype of older people as presented by "Off Their Rockers." Having such love, respect and admiration for Betty White and the manner in which she has chosen to live her life with vibrancy and purpose, it was a huge disappointment to watch the show in which she has chosen to participate. Honestly, the characters horrified me! The thought that I would soon be viewed in the same context as I viewed these characters terrified me.

I am sixty-four years old and who, after raising four children as a single mom, is working full-time in a very unusual profession that requires ten-hour days on my feet, 5 days a week. I

captive-breed poison dart frogs and Chondropythons, animals that are considered endangered in the wild. No kidding! I feel vibrant, energetic and young-in-spirit. My intention is to present myself as "ageless" for the rest of my life.

It was so difficult to watch "Off Their Rockers." I found myself overwhelmed by the need to scream "NO." Not only is the show's premise humiliating; these characters are nothing more than twisted caricatures. They do not portray dignity and respect for the lives we have lived, the accomplishments we have achieved and the contributions we have made, and continue to make as older citizens. Our society does not need more evidence to support the myth that older people are useless, non-contributing, senile and a burden on a young society. It is inaccurate and unkind to a segment of our population that deserves so much more. Is this what we accept as humor? In this case, the joke is obviously on us and at our expense. That does not work for me!

Comment by Maria Smith

I think it's stupid and crude for the most part. Don't like it.



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STOP TALKING DOWN TO ME!!!!!!

Having silver hair doesn't mean I don't know what day it is

By Lura Zerick



I don't mind being 'an old lady'; I am happy with my life at this time. Disappointments and hurts are in the past – and forgiven – and I look forward to each day, knowing something wonderful *could* happen. Living with that attitude is a miracle in itself and a great distance from where I have been.

All of us have 'pet peeves' but one thing, for me, is past the peeve stage. Too many consider that being 'old' equals being 'stupid'. Their conversations indicate that someone probably needs to bring me in from the rain. *They* don't realize that they are treading on dangerous ground. I am not an angry person because I choose not to be. I AM ticked off when someone assumes that, because of my age, I am swimming in the Alzheimer's Pond. I might be there in the future but at the present I am not. Two conversations of the past week; one, after I sent a 30-day notice to my lawn service.

He: "Mrs. Z., I got this *typed* letter; I don't know if this is your signature. Do you know about this letter?"

Me: "Of course I know about the letter! Do you think that I could have written the letter and signed it without knowing about it?" (Does he think that I can't type?)

Then he starts yelling at me (trying to intimidate me) and I asked, "Why are you so angry?"

He: "You agreed that my service could cut your lawn."

Me: "... and now I'm giving you a 30-day notice to STOP cutting my lawn."

He: "You can't do that..."

At this point my daughter, who doesn't like me to get upset because of high blood pressure,

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took the phone and told him that I *could* decide whether I want his service...plus a few more words...

Example two: as I made an appointment on the phone for a mammogram...in a city an hour's drive from where I live.

She: "Let's get you scheduled for a mammogram; have you had one before?"

Me: "Yes, I have. I will be there next Tuesday, could I have it then?"

She: "That would be fine, at 3:15, okay?"

Me: "That is good; I will be there."

She: "Have you had a mammogram?"

Me: "Yes, I've had several and everything was okay; but I didn't have one last year. I was visiting in another state."

She: "We will see you then. Did you have a mammogram before?"

Me: "Yes, I told you I had several in the past."

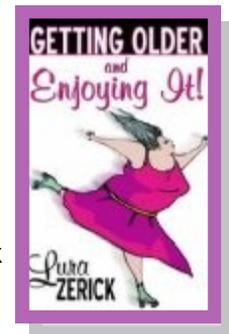
Makes one wonder *which one* is stupid.

Example three: I wrote a letter to the editor of a weekly newspaper, sharing that I could not find the graves of two baby sons...buried in 1948 and 1961. The church has no record of those buried there. After reading the newspaper, the present pastor called me, saying he had also looked and did not find the graves. THEN he told me, "I figured that you forgot where you buried them." HE should know better than to make such an insulting remark – to anyone!

So, until you KNOW that I've lost it, let our conversations be that of two people who are able to converse intelligently. Don't act as if I can't possibly understand what YOU are saying!!!

I am sure that other 'older people' are familiar with this attitude.

Lura Zerick an 80-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 grand children; loves to encourage them to cook, write and sing, as well as use their other abilities. She can be reached at lzerick22(at)gmail.com



Discounts Galore! Get 'em Here!

Dunkin Donuts gives free coffee to people over 55 . If you're paying for a cup every day, you might want to start getting it for FREE.

YOU must ASK for your discount !

RESTAURANTS:

Applebee's: 15% off with Golden Apple Card (60+)

Arby's: 10% off (55 +)

Ben & Jerry's: 10% off (60+)

Bennigan's: discount varies by location (60+)

Bob's Big Boy: discount varies by location (60+)

BostonMarket: 10% off (65+)

Burger King: 10% off (60+)

Chick-Fil-A: 10% off or free small drink or coffee (55+)

Chili's: 10% off (55+)

CiCi's Pizza: 10% off (60+)

Denny's: 10% off, 20% off for AARP members (55 +)

Dunkin' Donuts: 10% off or free coffee (55+)

Einstein's Bagels: 10% off baker's dozen of bagels (60+)

Fuddrucker's: 10% off any senior platter (55+)

Gatti's Pizza: 10% off (60+)

Golden Corral: 10% off (60+)

Hardee's: \$0.33 beverages everyday (65+)

IHOP: 10% off (55+)

Jack in the Box: up to 20% off (55+)

KFC: free small drink with any meal (55+)

Krispy Kreme: 10% off (50+)

Long John Silver's: various discounts at locations (55+)

McDonald's: discounts on coffee everyday (55+)

Mrs. Fields: 10% off at participating locations (60+)

Shoney's: 10% off Sonic: 10% off or free beverage (60+)

Steak 'n Shake: 10% off every Monday & Tuesday (50+)

Subway: 10% off (60+)

Sweet Tomatoes: 10% off (62+)

Taco Bell : 5% off; free beverages for seniors (65+)

TCBY: 10% off (55+)

Tea Room Cafe: 10% off (50+)



Village Inn: 10% off (60+)

Waffle House: 10% off every Monday (60+)

Wendy's: 10% off (55 +)

WhiteCastle: 10% off (62+) This is for me ... if I

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ever see one again.

RETAIL & APPAREL :

Banana Republic: 30% off (50 +)
Bealls: 20% off first Tuesday of each month (50 +)
Belk's: 15% off first Tuesday of every month (55 +)
Big Lots: 30% off
Bon-Ton Department Stores: 15% off on senior discount days (55 +)
C.J. Banks: 10% off every Wednesday (50+)
Clarks: 10% off (62+)
Dress Barn: 20% off (55+)
Goodwill: 10% off one day a week (date varies by location)
Hallmark: 10% off one day a week (date varies by location)
Kmart: 40% off (Wednesdays only) (50+)
Kohl's: 15% off (60+)
Modell's Sporting Goods: 30% off
Rite Aid: 10% off on Tuesdays & 10% off prescriptions
Ross Stores: 10% off every Tuesday (55+)
The Salvation Army Thrift Stores: up to 50% off (55+)
Stein Mart: 20% off red dot/clearance items first Monday of every month (55 +)

GROCERY :

Albertson's: 10% off first Wednesday of each month (55 +)
American Discount Stores: 10% off every Monday (50 +)
Compare Foods Supermarket: 10% off every Wednesday (60+)
DeCicco Family Markets: 5% off every Wednesday (60+)
Food Lion: 60% off every Monday (60+)

Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55 +)

Great Valu Food Store: 5% off every Tuesday (60+)

Gristedes Supermarket: 10% off every Tuesday (60+)

Harris Teeter: 5% off every Tuesday (60+)

Hy-Vee: 5% off one day a week (date varies by location)

Kroger: 10% off (date varies by location)

Morton Williams Supermarket: 5% off every Tuesday (60+)

The Plant Shed: 10% off every Tuesday (50 +)

Publix: 15% off every Wednesday (55 +)

RogersMarketplace: 5% off every Thursday (60+)

Uncle Guiseppe's Marketplace: 15% off (62+)

TRAVEL :

Airlines:

AlaskaAirlines: 50% off (65+)

American Airlines: various discounts for 50% off non-peak periods (Tuesdays - Thursdays) (62+)and up (call before booking for discount)

Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations

Southwest Airlines: various discounts for ages 65 and up (call before booking for discount)

United Airlines: various discounts for ages 65 and up (call before booking for discount)

U.S. Airways: various discounts for ages 65 and up (call before booking for discount)

Rail:

Amtrak: 15% off (62+)

Bus:

Greyhound: 15% off (62+)

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Trailways Transportation System: various discounts for ages 50+

Car Rental:

AlamoCar Rental: up to 25% off for AARP members

Avis: up to 25% off for AARP members

Budget Rental Cars: 40% off; up to 50% off for AARP members (50+)

Dollar Rent-A-Car: 10% off (50+) Enterprise Rent-A-Car: 5% off for AARP members Hertz: up to 25% off for AARP members

National Rent-A-Car: up to 30% off for AARP members

Overnight Accommodations:

Holiday Inn: 20-40% off depending on location (62+)

Best Western: 40% off (55+)

CambriaSuites: 20%-30% off (60+)

Waldorf Astoria - NYC \$5,000 off nightly rate for Presidential Suite (55 +)

Clarion Motels: 20%-30% off (60+)

Comfort Inn: 20%-30% off (60+)

Comfort Suites: 20%-30% off (60+)

Econo Lodge: 40% off (60+)

Hampton Inns & Suites: 40% off when booked 72 hours in advance

Hyatt Hotels: 25%-50% off (62+)

InterContinental Hotels Group: various discounts at all hotels (65+)

Mainstay Suites: 10% off with Mature Traveler's Discount (50+); 20%-30% off (60+)

Marriott Hotels: 25% off (62+)

Motel 6: Stay Free Sunday nights (60+)

Myrtle BeachResort: 30% off (55 +)

Quality Inn: 40%-50% off (60+)

Rodeway Inn: 20%-30% off (60+)

Sleep Inn: 40% off (60+)

ACTIVITIES & ENTERTAINMENT :

AMC Theaters: up to 30% off (55 +)

Bally Total Fitness: \$100 off memberships (62+)

Busch Gardens Tampa, FL: \$13 off one-day tickets (50 +)

Carmike Cinemas: 35% off (65+)

Cinemark/Century Theaters: up to 35% off

Massage Envy - NYC 20% off all "Happy Endings"(62 +)

U.S.National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)

Regal Cinemas: 50% off Ripley's Believe it or Not: @ off one-day ticket (55 +)

SeaWorld, Orlando , FL : \$3 off one-day tickets (50 +)

CELL PHONE DISCOUNTS :

AT&T: Special Senior Nation 200 Plan \$19.99/month (65+)

Jitterbug: \$10/month cell phone service (50 +)

Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

MISCELLANEOUS:

Great Clips: \$8 off hair cuts (60+)

Supercuts: \$8 off haircuts (60+)

NOW, go out there and claim your discounts - - - - and remember - - - -

YOU must ASK for your discount ---- no ask, no discount !

When Does “Hot” Become “Cute and Adorable”?

By Barbara Morris



**Girlfriends! Hoist your protest signs and get ready to rumble!
Down with ageist disrespect!
Babies, not mature women, are “cute”;
Puppies, not grown women, are “adorable”;
Down with you-are-wonderful-for-your-age “compliments”!**

Do you work hard to stay in shape to look hot in your skinny jeans and to project an “I Am Woman Hear Me Roar” image in a leather Harley motorcycle jacket? Are you the epitome of the hot ageless babe women envy and try to emulate?

If so, girlfriend, I have a few hot flashes for you.

Right now you may consider yourself “hot” and undoubtedly you are, but be aware that once you get to retirement age, through no fault of your own, your hotness will slowly dissipate and you will become “cute” and or “adorable” especially if you do, say, or believe something other than what’s expected of you “at your age.”

Once you become cute or adorable you are good for giggles. For example, if you are single and make it known you’d like to have a hot guy in your life, you are soooo cute. (Aren’t those cute old gals looking for romance a riot? That is so adorable.) Your cuteness marks you as an over the hill libidinous lizzie. If by a stroke of good fortune you already have a significant other (giggle giggle) and he’s significantly younger than you, OMG! That is *really* cute!

What’s super cute/adorable is if you are seen walking hand-in-hand with a lucky duck who obviously thinks you are hotter than a 10-alarm fire. That is so adorable and so doggone cute.

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Especially if you are wearing your skinny jeans and leather Harley motorcycle jacket (snicker, snicker).

If you have an outrageous sense of humor and considered “a cut up,” especially after you’ve had a glass of wine too many, arbiters of what’s hot and what’s not gossip and guffaw behind your back that you are such a loopy lush. But (giggle giggle) -- you are such a cute hoot!

Got the picture?

Alas, there is something just as bad as becoming cute/adorable: It’s being “wonderful” for your age.

I can’t count the number of times I have been told, “You are wonderful for your age.” I admit to being “wonderful” but let me tell you this: my age has nothing to do with my wonderful-ness. And no, I am not cute or adorable; I am drop dead gorgeous in my skinny jeans and leather Harley jacket. (Never mind that I look fat in skinny jeans, but that’s another story.)



How does it happen that it’s okay to demean mature women with backhanded compliments that, even though well intended, are offensive? It happens for many reasons; the most obvious being entrenched cultural attitudes and behaviors. Just read some reviews of Betty White’s abominable “Off Their Rockers” TV show. Those who like the show rave about how cute the old pranksters are, and how wonderful they are for their age.

Regarding the “Off Their Rockers” debacle, Mary Lloyd has cogently pointed out, ***“No one would dream of making a series based on racist jokes or even “dumb blonde” or other sexist jokes. Why is this ageist garbage deemed acceptable?”***

The ageist garbage is deemed acceptable because our base culture doesn’t care how objectionable it is, and not only ignorantly accepts it but praises it. Unfortunately, most older women timidly recoil from confronting it. There is no organized rebellion – yet. **But wait – it’s coming!**

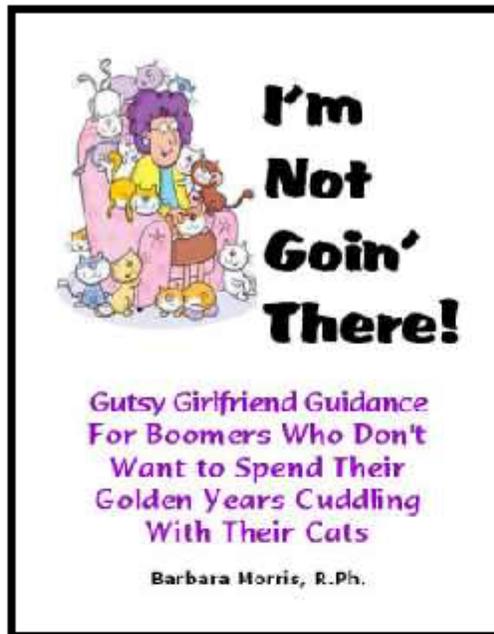
Girlfriends! Hoist your protest signs and get ready to rumble!

Down with ageist disrespect!

Babies, not mature women, are “cute”;

Puppies, not grown women, are “adorable”;

Down with you-are-wonderful-for-your-age “compliments”!



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Before It
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You!**

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- 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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Interesting and Helpful Information

Ready to add insects to your diet? — Serious issues with Lunesta— Long term pain medication use and ED — Cure for gray hair? — Statin use and diabetes — Good news and bad news about Botox — Boomers and Hepatitis C

[Attention Baby Boomers: Get Screened for Hepatitis C](#)

If you were born during 1945-1965, talk to your doctor about getting tested for hepatitis C. Baby boomers are five times more likely than other adults to be infected. In fact, 75 percent of adults with hepatitis C were born during these years.

[Baby Boomers in Worse Health Than Their Parents](#)

Despite having a reputation of being the healthiest and most active generation, baby boomers are actually in worse overall health than their parents, according to a new study by researchers at the West Virginia University School of Medicine.

[Drinking One 12-Ounce Sugar-Sweetened Soft Drink a Day Can Increase the Risk of Type 2 Diabetes by 22 Percent, Study Suggests](#)

Drinking one (or one extra)* 12oz serving size of sugar-sweetened soft drink a day can be enough to increase the risk of developing type 2 diabetes by 22%, a new study suggests. The research is published in *Diabetologia* (the journal of the European Association for the Study of Diabetes) and comes from data in the InterAct consortium.

[Gray Hair and Vitiligo Reversed at the Root](#)

Hair dye manufacturers are on notice: The cure for gray hair is coming. That's right, the need to cover up one of the classic signs of aging with chemical pigments will be a thing of the past thanks to a team of European researchers.

[Hair dye manufacturers on red alert over research pointing to cure for gray hair](#)

A group of researchers in Europe say they have made a breakthrough that could lead to a topical remedy for the reversal of graying hair.

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[Expert criticises L’Oreal’s plan to develop a pill to prevent grey hair](#)

As news leaked this week that L’Oreal is developing a fruit extract pill to prevent gray hair, an expert has cautioned on potential effects to skin and body organs.

[Brain Diseases Affecting More People and Starting Earlier Than Ever Before](#)

Professor Colin Pritchard's latest research published in journal Public Health has found that the sharp rise of dementia and other neurological deaths in people under 74 cannot be put down to the fact that we are living longer. The rise is because a higher proportion of old people are being affected by such conditions -- and what is really alarming, it is starting earlier and affecting people under 55 years.

[UN endorses Australian's call for the world to eat more insects](#)

A book released this week by the UN Food and Agriculture Organisation’s forestry department attempts to persuade Westerners that they should see insects as a potential key food source for the future. This will no doubt please Australian “science communicator” Julian Cribb, author of The Coming Famine and insect nutrition evangelist.

[Like It? We Love It! Facebook Assures Us We're Good Enough](#)

Facebook profiles reassure our self-worth because they offer a place where we can display the personal characteristics and relationships we value most, says a Cornell University communication expert in the March 2013 edition of Personality and Social Psychology Bulletin.

[Facebook Is Not Such a Good Thing for Those With Low Self-Esteem, Study Finds](#)

In theory, the social networking website Facebook could be great for people with low self-esteem. Sharing is important for improving friendships. But in practice, people with low self-esteem seem to behave counterproductively, bombarding their friends with negative tidbits about their lives and making themselves less likeable, according to a new study which will be published in Psychological Science, a journal of the Association for Psychological Science.

[Botox Versus Oral Medication for Women's Incontinence: Benefits, Drawbacks Described](#)

Oral medication for treating a type of incontinence in women is roughly as effective as Botox injections to the bladder, reported researchers who conducted a National Institutes of Health clinical trials network study, with each form of treatment having benefits and limitations.

[Botox Reduces Wrinkles Even in Less Frequent Doses](#)

Patients can decrease the frequency of Botox® Cosmetic injections after approximately two

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years and still receive most of the same wrinkle-smoothing cosmetic benefits, according to new research at Oregon Health & Science University.

[Poison Lips? Troubling Levels of Toxic Metals Found in Cosmetics](#)

Researchers at the University of California, Berkeley's School of Public Health tested 32 different lipsticks and lip glosses commonly found in drugstores and department stores. They detected lead, cadmium, chromium, aluminum and five other metals, some of which were found at levels that could raise potential health concerns. Their findings were published online today (Thursday, May 2) in the journal *Environmental Health Perspectives*.

[Sharp Rise in Emergency Department Visits Involving the Sleep Medication Zolpidem \(Lunesta\)](#)

A new report shows that the number of emergency department visits involving adverse reactions to the sleep medication zolpidem rose nearly 220 percent from 6,111 visits in 2005 to 19,487 visits in 2010. The Substance Abuse and Mental Health Services Administration (SAMHSA) report also finds that in 2010 patients aged 45 or older represented about three-quarters (74 percent) of all emergency department visits involving adverse reactions to zolpidem.

[Long-Term Use of Prescription Painkillers for Back Pain Linked to Erectile Dysfunction in Men](#)

Regularly taking prescription painkillers, also known as opioids, is associated with a higher risk of erectile dysfunction, according to a study published online today in the journal *Spine*.

[Statin Use Is Linked to Increased Risk of Developing Diabetes, Warn Researchers](#)

Treatment with high potency statins (especially atorvastatin and simvastatin) may increase the risk of developing diabetes, suggests a new article.

[Fit for Work in Midlife, Active in Old Age: Work Ability in Midlife Predicts Old Age Well-Being](#)

According to a new study, poor work ability in midlife predicts earlier death and disability in old age. So it is worthwhile to take good care of your work ability if you hope to stay fit in old age.

[Physical Activity Improves Life Expectancy And Decreases Need Of Care Among Older People](#)

A longitudinal research study conducted at the Finnish Centre for Interdisciplinary Gerontology at the University of Jyväskylä shows that people who have been regularly physically active since middle age and have lived long, needed less hospital and institutional care during their last year of life than those people who have been only occasionally or not at all physically active.

“The Family Meeting”

By Henry Montag

It's time for a new addition to traditional financial planning: We call it “The Family Meeting.”

This kind of meeting serves as a platform for discussing a family’s “legacy,” a term we use broadly to include the many financial and personal aspects that need to be addressed between parents and their future generations. Of course, we're talking about things like wills and powers of attorney, but are just the tip of the iceberg. Beyond these standard necessities, there are many issues that need to be discussed, from retirement needs and elder care, to legacy planning that involves not just estate distribution, but personal wishes and desires as well.



These are tough and emotional issues. Talking about them can be extremely difficult, and unfortunately, as a result, such conversations often don't happen. One way to avoid this obstacle is to choose a professional who acts as a “legacy advisor,” not only initiating the process but also guiding a family each step along the way, to assure that this process ends up as a cherished memory, rather than a dreaded chore. The goal is to get people to do the difficult things they know they should, but just don’t want to do.

At the top of the list of issues is the question, “What will happen to an aging parent when they are unable to take care of themselves?” However hard it is for adult children to deal with their parents’ eventual infirmity, it's necessary. In fact, it's liberating for parents and children to be involved in deciding their future together, instead of being forced to make those difficult decisions in a crisis mode.

One of the biggest tasks is deciding what roles various siblings will the play:

- Who will be main person in charge of care?
- Who will be the main person in charge of financial matters?
- Who will the parent live with, if necessary, and where?

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- When would you want to go to an adult care facility?
- Who has powers of attorney and the health care proxy?
- How will differences between siblings be resolved?

Whenever possible, families should talk to a senior housing specialist and visit assisted living facilities while everyone is still healthy, so everyone's input is taken into consideration.

Another major area that families must address is how to best deal with their various financial issues and options. The biggest threat to financial security for seniors is not inflation nor even recession. It's an unreimbursed and unexpected long term care expense. To guard against such occurrences a family's assets must be arranged so they're "bullet-proofed" against any unexpected medical costs, and correctly balanced to create a guaranteed retirement income that cannot be outlived. Sometimes a solution to an individual's situation isn't increasing expenses but merely rearranging those assets in a more tax efficient manner. The net result of doing so is being able to more efficiently maximize those assets that they've earmarked for the next and succeeding generations.



Another area of discussion involves sitting down with children and grandchildren to explain how we'd like to be remembered. For example, do your children know how you feel toward charitable giving and continuing a legacy beyond your life? Do they know who your favorite charity is? Have you passed down your values, traditions and wishes--as well as the stories that you would want your children and grandchildren to remember and treasure in years to come? Have you considered recording these wishes through audio- or videography?

All in all, having such a meeting is one of the most important things we can do for our families. Doing so will not only maximize our assets, but more important, allow us to participate in making those choices that will directly affect our future, ahead of time, rather than waiting for others to decide the future for us.

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To learn more about Henry Montag: <http://www.youtube.com/watch?v=yTpACuc33fg>

[Watch Henry Montag's Advice on Intergenerational Wealth-Building](#)