

May, 2013

Put Old on Hold

e-Magazine

Advocating Balanced Lifelong Growth and Productivity

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- ☐ *The Words You Speak*
- ☐ *Curing Cancer With Statistics*
- ☐ *Do Your Daily Wizards*
- ☐ *Working With An Estate Planning Attorney*
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**Aaaah, Spring is
Finally Here!**

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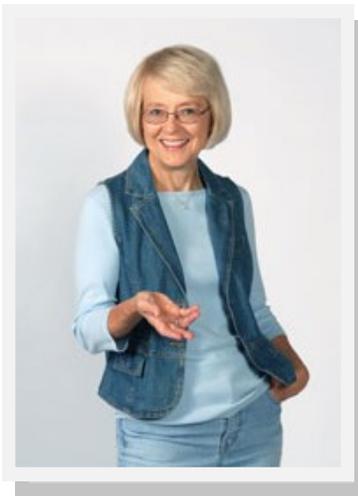


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When People You Love Face Adversity

By Mary Lloyd



Watching someone you care about deal with a major problem is every bit as daunting as trying to solve it yourself. And far too often, that's how we respond—by trying to solve it ourselves. Then there are two problems—the original challenge and the relationship that needs to be patched back together.

It's not easy watching a loved one struggle. As parents, grandparents, and spouses, our dearest desire is usually to make the hurt go away. Now. That most noble intention can get us in a lot of trouble. In an effort to "help" we sometimes offer advice that isn't wanted, assume we have answers when we don't even grasp the extent of the problem, and leave the person dealing with the adversity feeling even less competent about handling it.

Lately, a lot of this has to do with being unemployed or underwater on a home mortgage. But we can make similar messes on a wide range of challenges, all with the sincerest desire to help.

Well? What *can* you do? Just standing there makes *you* feel helpless. Here are a few things to remember.

Dealing with adversity is essential to personal development.

Much as we don't like to see them having to deal with it, those we love will never become more than they already are they never get to face real challenges. Even if that person *wants* you to solve the problem, staying on the sidelines until she at least tries is wiser in most cases. If you jump in--and many of us are even worse about this with our spouses—the person who really owns the problem is denied the chance to prove he/she can solve it. Give that loved one room to try to deal with it before you rush to the rescue. This ranges from finding a missing sock to targeting a new life direction. Try to remember *it's not your problem*.



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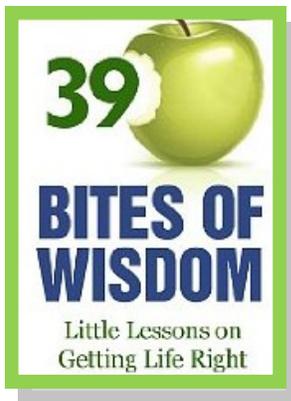
Offering unsolicited advice is insensitive.

Period. “You should...” “If I were you...” and other well-meaning directives can be extremely frustrating to the person with the challenge. The idea that we have a “right” to do that because of our role in the relationship or the positions we’ve held that relate to the issue is just plain naïve. If you’re not asked to help, jumping in just gets in the way and makes what the person is trying to do harder. But giving advice is so easy...

And watching someone struggle is *not* easy for most of us. We know things they could benefit from and can do things they need to get done. It’s still better to wait until asked—for advice, for information, or to suggest solutions.

Ask questions that respect that person’s efforts. If you do end up in a conversation about it, try questions like “Have you explored ____?” or “Is there any way that ____ could make a difference here?” The words “you should” and “why?” don’t belong in the lexicon for these kinds of situations.

Do a little sincere cheerleading when you can. Reminding the person of what they have already accomplished and are good at is most likely the best gift you can give in this instance. A little is better than a lot though. Being empathetic and finding a positive spin for a rejection can reduce the sting. (“That sucks. But there’s a job that’s an even better fit out there and I’m confident you’re going to find it.”) Going on and on about how unfair the world is and how stupid employers are because you’re baby is still unemployed is not helpful.

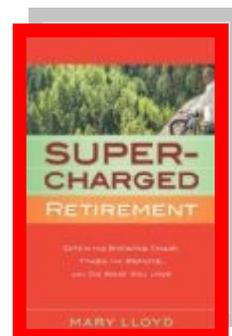


Recognize when it has become your problem.

Sometimes, what starts out as someone else’s problem becomes yours because of how the solution is being handled. If you agree to fill in until your kids can find a replacement day care arrangement and it’s been three months, you need to speak up. If your unemployed spouse is spending more time on video games than the job search, there’s a problem that *is* yours to deal with. Don’t hide from those. But don’t assume the original problem and the new problem are joined at the hip in how you address it. Being responsible is way different than being unemployed.

People have more confidence when they’ve experienced solving their own problems successfully. Letting that happen instead of getting in the way with what you think will make things better is the highest form of love. It’s not easy. Do it anyway.

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 on how to better use talent over 50, see her website <http://www.mining-silver.com>



The Words You Speak Become the House You Live In

By Joyce Shafer

This article title comes from a poster shared on a social site; the words are a timeless truth. Maybe it's time to put them into practice by deepening our understanding of what they mean for us individually AND globally.

When I'd initially decided what I wanted to write about this week, I'd planned to include a paragraph from Lynne Twist's book, *The Soul of Money*, because of its relevance to the scarcity mindset so many around the world practice in daily life. Then the Boston Marathon event happened on April 15, which inspired me to alter my intended topic. Twist's words I wanted to share took on even greater importance, took on meaning of an even greater scope, which I believe you'll understand when you read them.

Here is the paragraph: We think we live in the world. We think we live in a set of circumstances, but we don't. We live in our conversation about the world and our conversation about the circumstances. When we're in a conversation about fear

and terror, about revenge and anger and retribution, jealousy and envy and comparison, then that is the world we inhabit. If we're in a conversation about possibility, a conversation about gratitude and appreciation for the things in front of us, then that's the world we inhabit. I used to think that the words we say simply represent our inner thoughts expressed.

Experience has taught me that it is also true that words we say create our thoughts and our experience, and even our world.

The conversation we have with ourselves and with others—the thoughts that grip our attention—has enormous power over how we feel, what we experience, and how we see the world in that moment.

Soon after news about the Boston Marathon was released, I read many conversations about this event on social sites and in personal e-mails. Understandably, some asked or commented about the kind of world we live in. I'm in agreement with Lynne Twist that we live in a world created by our conversations, public and private. The world, which includes you and me, needs healing — because we need healing. And we can engage this process by first healing our own conversations. The words being spoken by each of us are, indeed, influencing the world house we live in, beginning with ourselves.

The thoughts, feelings, and beliefs we start with—our conversations—are what our experiences and results will be. As I thought about this, I imagined a GPS unit that was designed to follow and match our thoughts, which, if you think about

it, is what happens with our self-conditioning that leads to “self-fulfilling prophecies,” and the Law of Attraction that matches experiences to our emotion-based feelings, without discretion. We program ourselves and our experiences akin to how we program GPS units, through our conversations with ourselves and others; yet, we are sometimes or often surprised about the destination we arrive at.

We can tell ourselves anything about anyone or any thing or matter; it really is our choice. But our stories are more often than not limited in perspective, because they are based on *our* perspective. This begs the question: What does anyone tell themselves in order to convince them or others to do something that harms others without regard, whether that's at the severity level of 9/11 or the Boston Marathon (or some of the other events that are even more severe or ongoing), or cause reliance on pensions to deplete or disappear, commit crimes against or mistreat individuals, or any number of actions that never serve and honor the good of humanity or individuals (both those who do such acts and those who such acts are done to)? Any such actions always begin, always are seeded, as conversations with the self first then with others, if others are to be involved.

We can easily condemn those who commit such acts as with the marathon and any other events that span our individual and shared histories, but we are also called upon to examine our own behaviors in our personal and other relationships. Are they what they could be? Are our conversations with those we share our personal, professional, community, or spiritual life with what they could be? If not, we can or must begin there. We can



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look at those conversations and see what we can do to improve them.

Granted, there may be some, in our personal lives especially, who, without their collaboration, we cannot co-create a better relationship, but we can choose the conversations we have about that, as well. Not always easy, because it's so tempting to appease the ego-aspect that wants to feel justified in carrying negativity (and acting on it), but it is doable. If we can't collaborate, we can, at least, endeavor to find ways to cooperate or co-exist, as much as possible. And, yes, I'm well aware of the challenges inherent in this suggestion. The challenges present us with opportunities. There is a lot to do, or often is; but as with any worthy goal, dream, or improvement, you have to start where you are and keep going.

A friend included this line in an e-mail to me: "Keep your path filled with Light." I responded that my path will be filled with Light if I am filled with Light, that I am the light-bringer in my life. I am the one who illuminates my path (or casts shadows upon it); and that, of course, this gets into my with Source and with my self. This is also a conversation that each of us might consider having with ourselves.

One way we as individuals, and all the way up to global leaders, can begin to improve our conversations with ourselves and others, is to ask better or right questions. Randy Pausch said, "The questions are always more important than the answers." He makes a strong point, when you consider what this really means: It means examining situations and considering solutions with different "eyes", with more conscious awareness, especially about how all life is interconnected

and interdependent.

Kurt Wright, in his book *Breaking the Rules: Removing the Obstacles to Effortless High Performance*, offers many sets of questions throughout the book. But here are five questions that open right dialogues and stimulate productive conversations for improvements that serve need, not greed – or hate.

1. What's right? Or What's working?
2. What makes it right? Or Why does it work?
3. What would be ideally right? Or What would work ideally?
4. What's not yet quite right?
5. What resources can I find to make it right?

Many people are engaging in the wrong kinds of conversations with themselves and others. I venture to say that each of us do this when our ego-aspect is driving the bus rather than our TRUE spirit-aspect that comes from conscious awareness, not dogma of any kind. All we have to do is look around us to see this is true with our own lives and relationships, the economy, education, the environment, etc.

Different, that is, better, conversations are needed. We need solutions, yes, but too often we rush ahead without exploring right questions, which would lead to right solutions rather than just expedient ones that may or may not create better short- and long-term results for all or the majority involved. Perhaps we could borrow a phrase segment from the Hippocratic Oath to use as a foundation that supports any conversation we engage in, and what comes of it: do no harm or injustice.

We can choose words of hate,

anger, revenge, arrogance, fear, scarcity, oppression, unkindness, and so on. We can choose words of love, appreciation, compassion, spiritual trust, abundance, kindness, and so on. We can choose to practice improving our conversational skills in ways that open true dialogues and connection and collaboration or cooperation. This has to start with each of us, with the conversations we have with ourselves then with others, to eventually make a difference on a larger scale. It's a good practice, one you'll appreciate.

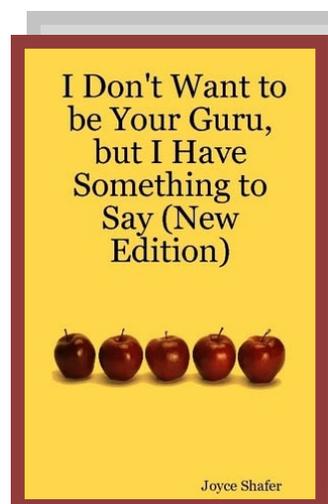
Practice makes progress.

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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>



Helpful and Interesting Information:

Be careful what you 'like'... The FDA is looking at your Facebook page . . . Temporary Tattoos May Put You at Risk . . . And More

[Be careful what you 'like'... The FDA is looking at your Facebook page](#)

Two recent warning letters from the FDA should serve as a reminder to supplement makers that the agency is scrutinizing their activities on Facebook and Twitter just as carefully as it is looking at their corporate websites, say attorneys.

[Temporary Tattoos May Put You at Risk](#)

However, "just because a tattoo is temporary it doesn't mean that it is risk free," says Linda Katz, M.D., M.P.H., director of FDA's Office of Cosmetics and Colors. Some consumers report reactions that may be severe and long outlast the temporary tattoos themselves.

[Low Testosterone Levels May Herald Rheumatoid Arthritis in Men](#)

Low testosterone levels may herald the subsequent development of rheumatoid arthritis in men, suggests research published online in the Annals of the Rheumatic Diseases.

[Mental Illness Linked to Heavy Cannabis Use](#)

People with mental illnesses are more than seven times more likely to use cannabis weekly compared to people without a mental illness, according to researchers from the Centre for Addiction and Mental Health (CAMH) who studied U.S. data.

[Co-Q10 Deficiency May Relate to Concern With Statin Drugs, Higher Risk of Diabetes](#)

Statins are some of the most widely prescribed drugs in the world, able to reduce LDL, or "bad" cholesterol levels, and the risk of heart attacks or other cardiovascular events. However, their role in raising the risk of diabetes has only been observed and studied in recent years. Related video: [Statin Nation: The Great Cholesterol Cover-Up](#)

[One in Five Seniors On Risky Meds; More in US South](#)

A study of more than 6 million seniors in Medicare Advantage plans in 2009 found that 21 percent received a prescription for at least one potentially harmful "high-risk medication." Nearly 5 percent received at least two. Questionable prescriptions are more common in the South and among people who live in poor areas.

[Doctors Not Informed of Harmful Effects of Medicines During Sales Visits](#)

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The majority of family doctors receive little or no information about harmful effects of medicines when visited by drug company representatives, according to an international study involving Canadian, U.S. and French physicians.

[Even the Very Elderly and Frail Can Benefit from Exercise](#)

A study carried out by Dr. Louis Bherer, PhD (Psychology), Laboratory Director and Researcher at the Institut universitaire de gériatrie de Montréal (IUGM), an institution affiliated with Université de Montréal, has shown that all seniors, even those considered frail, can enjoy the benefits of exercise in terms of their physical and cognitive faculties and quality of life and that these benefits appear after only three months.

[Nanoparticles Found in Everyday Items Can Inhibit Fat Storage: Gold Nanoparticles Accelerate Aging](#)

. . . human adipose-derived stromal cells -- a type of adult stem cells -- were penetrated by the gold nanoparticles almost instantly and that the particles accumulated in the cells with no obvious pathway for elimination. The presence of the particles disrupted multiple cell functions, such as movement; replication (cell division); and collagen contraction; processes that are essential in wound healing.

[Risk Factor for Depression Can Be 'Contagious'](#)

A new study with college roommates shows that a particular style of thinking that makes people vulnerable to depression can actually "rub off" on others, increasing their symptoms of depression six months later.

[Smoking from Hookah Not a Harmless Alternative to Cigarettes](#)

Smoking tobacco through a hookah is a pastime gaining popularity among the college crowd, but many of them mistakenly believe that using the fragrant water pipe is less harmful than smoking cigarettes.

[More Efforts Needed to Regulate Dietary Supplements, Experts Urge](#)

Dietary supplements accounted for more than half the Class 1 drugs recalled by the U.S. Food and Drug Administration from 2004-12, meaning they contained substances that could cause serious health problems or even death, a new study from St. Michael's Hospital has found.

[Should Doctors Be Involved in the Concealed-Weapons Permit Process?](#)

In the wake of recent mass shootings such as the one in Newtown, Conn., physicians are increasingly being called on to pass judgment in the permitting process on whether their patient is physically and mentally competent to safely have and use a concealed weapon.

[Common Osteoporosis Drug Slows Formation of New Bone](#)

Although the drug zoledronic acid (Zometa, Reclast) slows bone loss in osteoporosis patients, it also boosts levels of a biomarker that stops bone formation, according to a recent study accepted for publication in The Endocrine Society's Journal of Clinical Endocrinology & Metabolism (JCEM).

Curing Cancer With Statistics

By Michael E. Platt, M.D.



I was listening to an ad on television paid for by the American Cancer Society (ACS). In an obvious attempt to solicit funds and give viewers the idea that the ACS is actually doing something, they announced that 50% of people with cancer have been cured.

Please keep in mind that the ACS supports traditional medicine, and is against alternative approaches to treating cancer. So how can treatments that involve chemotherapy or radiation therapy that kill all types of cells indiscriminately, be actually curing anything?

How can chemotherapy be effective for treating cancer if only 3% of oncologists would be willing to use these drugs on themselves or their family?

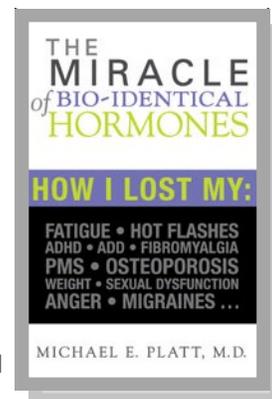
Let's take a closer look at how they can arrive at a 50% cure rate. The definition of a cure used by the American Cancer Society, as well as the FDA and the National Cancer Institute, is that if someone is still alive five years after a diagnosis of cancer, he is "cured". A person can die of cancer one week after five years and will be considered "cured" statistically. A person can be riddled with cancer, but if is alive five years after diagnosis, he is "cured"

Another device, such as that used by the NCI, is to omit certain ethnic groups who may be in a lower socioeconomic class, because their care may be different. They also do not include any patients with lung cancer in their statistics, even though lung cancer is the leading cause of cancer death for both men and women

Another tactic is to include types of cancers that are not life-threatening. This includes simple skin cancers as well as ductal carcinoma in situ (DCIS) which is a pre-cancerous lesion in the breast which is 99% curable. This represents 30% of all breast cancer diagnoses and is included in the cure rate statistic of breast cancers that are in actuality life-threatening.

I would strongly recommend a book written by Tanya Pierce called "Outsmart Your Cancer". It is available by going to <http://www.cancerdefeated.com>. The author addresses this issue of cancer "cures" much more thoroughly. I took the liberty of including some of the techniques used to give people the impression that we are making inroads in our war against cancer.

She also provides excellent alternative approaches to fighting cancer that are actually capable of providing true cures, which have been suppressed by the ACS, NCI, and the FDA. I would strongly recommend this book for anyone who has cancer or has a loved one with cancer. Visit Dr. Platt's website: <http://www.PlattWellness.com>



Do your Daily Wizards! Get in Shape Before you Get Up!

The best things you can do before officially getting out of bed

By John Paul Ouvrier



I'd like to share with you something that can make your life easier and keep you moving properly for many years to come: Your Daily Wizards.

The Daily Wizards are a simple series of movements that we can do before we get out bed in the morning. This way our body is awake and aware of what it needs to do because we told it what to do before we started our day.

If we look at young children, we see that they just don't bounce out of bed right away; they go through a series of movements before they get up. Cats and dogs do the same thing. Adults don't "Wake up before they stand up", we just stumble around for a while in order to wake up, which of course greatly increases our chances of falling and being in the wrong position throughout the day. How to put the odds back in your favor? Your Daily Wizards.

The Daily Wizards are best done before getting out of bed in the morning (though they can be done anytime). The reason for this is that the body is in sleep mode, and all the switches on your body's control panel for 'awake' mode are off. Here is the scary truth; you can do one of two things: 1. Do your Daily Wizards (or some version of them), and be as awake as you can be when you get up having your body in the safest and most energetic positions, or 2. Wake up and get up with your body in sleep mode and increase your chances for injury and loss of youthful movements!

Let me remind you that we are only discussing what nature already intended for us; we are not wired to get up and stumble into the kitchen for a cup of coffee. Our ancestors never did this, therefore our body isn't wired to do this. Our ancestors probably did a hundred things before breakfast! So let me share with you a quick version of these Daily Wizards. Use these ideas as a quick guide to get started. The goal is to make you aware that the smallest things make a huge difference. There are many more exercises than those listed here, adjust as need be, and ask your doctor for approval and more ideas! (A great P.T. can help you with this as well!)

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The Daily Wizards

Knee, Hip, and Foot Loosening: (On the back) Pull a knee to your chest and then roll your foot in a circle 10 times. Roll both ways. Then 10 times flexing and pointing foot, and then 10 times flexing and pointing the toes. Switch legs. If you can't pull in your knees, at least roll your feet around.

Back Straightening and Arm Lifting: (On the back) Lie on your back without your pillow (if you can safely) and yawn and stretch the arms up over the head. Lift up so much so your back arches. Imitate a child's or a pet's exaggerated yawning. If you're advanced, put your pillow underneath your middle back to get a real backward arch. Do this 5 times!



Wake Up Your Feet: (Now sit up for the rest) Sit on the edge of the bed and tap your feet hard on the floor to wake them up! Tap them for no less than 20 seconds.

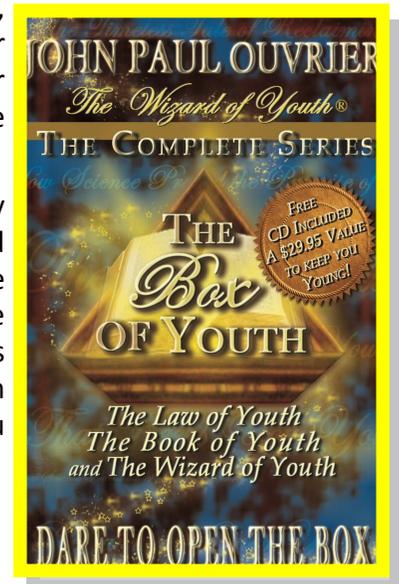
Wake Up Your Legs: Sit on the edge of the bed and extend each leg to point in front of you and then back down to the ground, 10 times on each leg (one at a time), trying to tighten your quadriceps (the muscle above your knee).

Loosen up Your Shoulders, the Back, and Neck: Sitting on the edge of the bed, roll the shoulders forward and backward 10 times, breathing in deeply as you do this, so that the breath goes in deeply as your shoulders lift up. Then gently look behind you, turning your back as far around as it will go, and then turning your head; the rule is back first, head second.

To summarize, we loosen up the hips and feet, then the back by opening up into a deep yawn, to then sitting up, waking up the feet and legs, then the shoulders, back, and neck. This shouldn't take you more than a few minutes and can start your day of right. Remember, if we don't actively give ourselves youthful physical habits to do, our lives filled with busy schedules yet poor physical habits will take our freedom of movement away from us. Do your Daily Wizards, and I will see you soon! Blessings from the Wizard!

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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://fitness4charity.org>. He can be reached at john@wizardofyouth.com



Benefits of Working With An Estate Planning Attorney

By Matthew Rappaport, J.D., LL.M.

Clients of an advanced age have quite a bit on their plate these days, but one major point of emphasis for those clients that often goes overlooked is estate and elder law planning. The unintended consequences of overlooking these planning opportunities may bring about unforeseen expenses and create unnecessary family discord. The worst part about all of this is that these nasty side effects will occur after a client passes away, so he or she will not even be around to correct the resulting problems.

What are the worst consequences of failure to plan one's estate? For one, the taxes can get incredibly expensive. One of the worst ways a tax liability can affect one's estate is that it may force the liquidation or sale of a family home, family business, or investment account to pay taxes. Alternatively, heirs may be forced to use the proceeds of a life insurance payout, which would have normally provided family income or a college education, to satisfy a tax liability or other debts instead.

Two other major expenses associated with unplanned estates are administration and litigation. When a plan is not left behind to guide one's family when dividing estate assets, the family can become frustrated, confused, and resentful of each other. One of the most unfortunate sights I have seen in my practice is two siblings who refuse to speak to one

another because of an argument arising from the division of a parent's estate.

With all of that said, how should these issues be addressed proactively? As an estate and gift planning attorney, my practice revolves around taking the crucial steps to avoid unnecessary taxes, preserve family harmony, and accomplish my clients' other planning goals. Oftentimes, clients have already taken some of the integral steps toward a complete estate plan, but those steps were taken piecemeal or taken ten or more years prior to our first meeting. While these initial steps are a good start, they are not sufficient to allow clients of an advanced age to enjoy the many



benefits of a complete estate plan.

After an initial set of conversations with the client and the client's family, an estate plan is put into action by drafting the required legal documents. At the core, these will always include the following:

Last Will & Testament: This document signals how your estate will be administered and how your property will be divided among your heirs. At minimum, each Last Will & Testament will always name an Executor, who will ultimately be responsible for handling the affairs of your estate, and one

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or more beneficiaries, who will inherit the property within your estate. In addition, it may contain funeral and burial instructions, designations of legal guardians for children, provisions of trusts that take effect upon your death, and other such directives.

Durable Power of Attorney and Health Care Power of Attorney: These documents prepare for your incapacity. If an event occurs that leaves you unable to handle your own affairs for a certain period of time, including financial obligations and choices about health care, these documents designate one or more agents to step in and handle those issues for you. Without these documents, family members may argue about who has the authority to make important decisions and what specific choices should be made. This may put valuable assets at risk and thrust the family into acrimonious and costly court proceedings to resolve the resulting problems.

Living Will: In the event that you become completely incapacitated without any hope of making a full recovery, the Living Will is a document that contains specific instructions as to whether or not you should be given certain life-extending medical treatments.

In addition the four documents mentioned above, a common additional measure is the drafting of one or more irrevocable trusts. These trusts serve a wide variety of purposes, but two of them are particularly important to note. First, they are excellent tools for tax avoidance because they allow clients to transfer assets out of their estate. Second, they can provide specific instructions for what is to be done with the assets used to fund the trusts, which allows clients to ensure that their assets are used exactly as intended, even after they pass away.

As important as these matters are for clients with adult children, they are even more crucial for clients with minor or infant children. Because these children cannot provide for themselves, the presence or absence of key estate planning documents can make an enormous difference for a child's future in the unlikely event of sudden incapacitation or death of one or both parents. Moreover, these documents can prevent the misfortune associated with such a tragedy from multiplying because they pre-empt emotionally and financially costly court battles over health care decisions, guardianship of young children, and disposition of assets. By completing and regularly reviewing an estate plan, clients can avoid unexpected pitfalls and secure many benefits for themselves and their families. Take a moment to think about your own estate plan, and perhaps the estate plans of your children as well. Ask yourself whether it may be time for you to address these matters with a legal and/or financial professional.

Matthew Rappaport is an attorney in the Estate & Business Planning department at L'Abbate, Balkan, Colavita & Contini, L.L.P. in Garden City, NY.. He attended Georgetown University Law Center, where he received his J.D. and LL.M. in Taxation. Contact Mr. Rappaport at (516) 294-844 or mrappaport@lbcclaw.com.

Relationships

By Lura Zerick



Any and every relationship requires activity from at least two people in order to be ongoing and successful. These can include personal relationships, as marriage, friendships or kinfolk. In our business ventures, nothing will succeed unless all involved do their part. It is called 'working together' and is necessary.

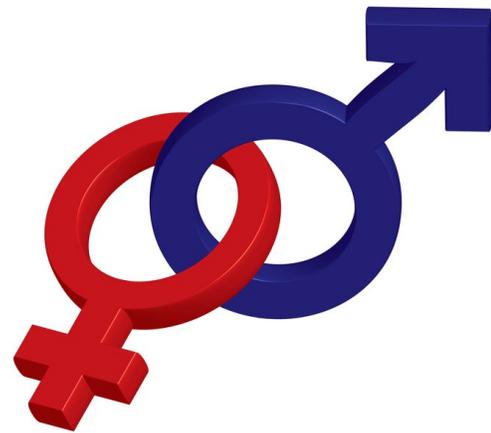
Many marriages fail because of lack of communication. One or both mates refuse or don't know how to discuss a problem. Some can't talk about a problem without anger. Some just refuse a 'need to talk' at any time by stating 'there is nothing to discuss.' They don't realize that the problem will get bigger rather than going away if they ignore it. A lesson to learn is that it is best to 'get little things out' instead of

keeping these in our thoughts to simmer and grow larger. As long as BOTH are glad that they are together, there is a chance for success.

Arguments between siblings can often be resolved if they are willing to "talk about it". Too many, however, refuse to 'give in' enough to work things out with words. They are 'right', regardless of whether they really are...so the issue remains between them, often separating brothers and/or sisters for years or even a lifetime. So ridiculous, when a few minutes of talk might diminish or do away with the hurt on both sides. ALL family members need to reach out to each other.

No friendship will survive unless each party keeps in touch by calling, writing or visiting. It hurts, and isn't fair, for one to do all the reaching to the other. This is also very tiring, even painful, to realize that your 'friend' didn't call, write or even e-mail in a year or two. What kind of friendship is that? A one-sided one that won't last because it isn't important to both.

Any problem between a parent and a son or daughter might be resolved by discussing the situation and *trying* to see and understand all angles. If this isn't done, hurt and disappointment can grow into bitterness, another form of cancer. Refusing to 'work it out' can



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affect our physical and emotional health. We must remember that one can cause damage to the other. We can disagree and still care for each other...at the same time, each can have a different opinion.

NO business can or will succeed unless all partners are involved in the details necessary to continue opening the doors each day. These items must be discussed and agreed upon before becoming a 'done deal'. Sometimes there might be voting on an issue, a raising of hands around the table or a simple vocal yea or nay. Without an agreement of business officers, little or nothing will be accomplished. This will result in the closing of the business if one or two refuse to participate or do what they can in order for the business to be successful.



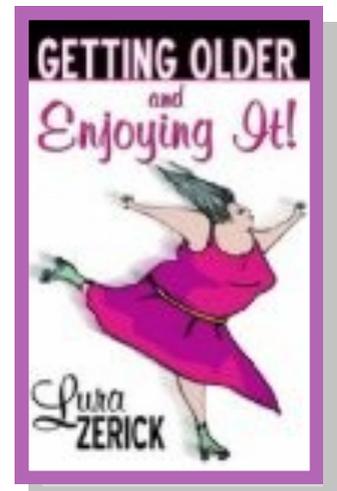
Every relationship, whether business partners, spouses or friends, demands that we be honest with each other. Dishonesty is the cause of too many problems in every walk of life yet many continue to tell lies, *knowing* that this will cause more problems. It is difficult to understand liars and no business will grow and succeed when dishonesty is involved. It might for a time but sooner or later the truth will be apparent.

Even our relationship with God cannot survive without our being active as we strive to have more understanding of spiritual things. We cannot expect to grow closer to Him with no effort. We must read, learn, pray and be willing to keep the relationship alive and growing. When we get closer to Him, He will get closer to us. We must react, one way or another; we are given a choice so the result depends on our decision concerning our spiritual relationship.

Each of us is in some kind of relationship. Our integrity is important; we must treat others the way we want others to treat us. Only in this way can we really succeed in life, whatever it brings. Don't you agree?

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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@gmail.com



How To Successfully Handle Retirement Financial Issues

By Henry Montag, CFP,CLTC



While retirement brings a lot of free and leisure time for today's retirees, several important financial issues must be addressed in order to make sure that retirement years truly turn into golden years.

One of the most flagrant mistakes made by many retirees when selecting a retirement option from their company's 401, is to accept the limitations of their employer's retirement options rather than rolling their assets into their own 401 and independently shopping the marketplace for a higher more competitive payout.

Years before retirement it should be understood there is a better than 50% possibility

that you and or your spouse may need some form of assistance be it in your own home, an assisted living facility, or a nursing home resulting in a large medical expense. The greatest threat to a comfortable retirement is not inflation, deflation, interest rates, taxes, or a stock market decline, but an unexpected un-reimbursed large long-term care expense.

If you're in relatively good health you can protect yourself and your spouse from this unenviable situation by applying for a traditional long term care insurance contract or one of the new combination plans that combine long term care payments that can be paid out of a life Insurance contract. Doing so will make certain someone will at some point be receiving the benefits of your contract, be it yourself in the event of a long-term illness or your beneficiaries, if you never have an extended illness.

If you're approaching your early to mid 60's it is important to decide the right age to start drawing your social security benefits. Depending on your and or your spouse's age and personal situation you should plan to research options available to you with a representative from your local Social Security office or with an experienced advisor that specializes in this area. Keep in mind that the earlier you start (age 62) your Social Security the less you'll receive, conversely the longer you wait (age 66) the more you'll receive.

Once that decision has been made you'll also have to decide what to do with your current health insurance. At age 65 you're entitled to Medicare which provides 80% of your medical expenses leaving you responsible for the other 20% along with other items that Medicare won't pay for. The good news is that many items that Medicare will not pay for are covered by a Medicare



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Supplement contract. These plans can cost between \$0 up to \$3800 annually for yourself and your spouse. Therefore it behooves you to understand how these plans work and know the criteria you should consider before choosing any of the nine types of Medicare supplement plans currently available. Please keep in mind that regardless of which plan you choose neither Medicare nor any of the supplement plans will pay for any type of long-term care beyond the first 100 days of Medicare coverage.

If you're currently healthy, active, and looking forward to a long extended retirement, this is the perfect time to reconsider some of your earlier estate plans from a financial, legal as well as legacy point of view. In other words, how would you like to be remembered and what have you done to insure that those legacy wishes will be carried out, by whom, and in what form. What financial gifts or bequests would you like to make to your loved ones be they children, grand kids or favorite nieces and nephews? Is there a desire to make a larger gift to a community building such as a hospital, synagogue, or church? Is there an alma mater you'd like to endow or an ongoing grant you'd like to make available to a local high school or community center to commemorate a philosophy or trait important to you?

Some might like to do some of the things mentioned above but feel that they may not have sufficient assets to do more than leave a gift to your family members. If that is the case, consider leveraging assets you do have by purchasing a life Insurance contract with an affordable annual premium sufficient to carry out your legacy wishes and goals. Some of my clients have chosen to have a \$1,000 annual gift sent to a grandchild at their birthday until they are 21 or 25. Others have chosen to create a scholarship fund commemorating a personal philosophy, while others have chosen to have their family name engraved on wing of an Institution of their choice.

Speaking of life Insurance, make certain your current life insurance portfolio is not only sufficient to meet your financial objectives but that ownership and beneficiary designations are correct. Make certain you know how long your life

insurance contract is guaranteed to stay in force. The majority of policies purchased over the last 25 years are Universal contracts meaning they are not guaranteed to stay in force for the rest of your life. They are guided by current interest rates and since rates have been extremely low over the last 10

years, many contracts are expiring prematurely, while people are in their 80's -- precisely at a time when people are living longer. The last thing you want is for your life Insurance contract to expire before you do or to become exorbitantly expensive when you'll have no choice but to let the contract expire.

Finally, make certain one of your kids or grand kids interview you on video tape to record your family history as well as memorializing how you wish to be remembered as well as what's important to you. You may also wish to consider writing a handwritten note to people most important in your life, letting them know how you feel about life and or them .Since no one knows when their last day on earth may be, that note from you to a loved one may wind up being one of their most treasured possessions. Make sure you give that note to a responsible family member that will actually give it to the people or person of your choosing.

Do what you can to overcome one of the most dreaded states I've come across in my 36 years in practice. I call it P.D.D. -- Planning Deficit Disorder. Don't wait until it may be too late to take advantage of some of the options currently available to you.

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

Click here to [Watch Henry Montag on Fox Business News](#)

In Search of Looking “Hot”

By Barbara Morris



While taking a short cut through Penney’s at the mall I spotted a rack of Levi 512 boot cut jeans, with a sign that promised they would make me look skinny.

“Gloryoski”, I thought to myself. “Can it be true?”

I have yet to see an older woman who looks skinny, or even attractive in jeans. Before anyone starts to jump up and down and scream how wrong I am – it’s just my opinion. (Girlfriends, let’s be tolerant of each other’s fashion foibles) I could be wrong. (But probably not.)

Here’s what happened. They were on sale so I decided to give them a test-drive to see if they could really make me look skinny. I thought if they could make me look a size smaller, maybe, just maybe, I’d wear them. I didn’t try them on at the store because I didn’t have time but figured I could take them back if they didn’t make me look skinny. The promise of losing some visual poundage overcame my better judgment.

I tried them on at home – looked in the mirror and thought, “Why in the name of sanity do women wear these things?” They are heavy and ugly. They look like a reject from a thrift shop. My mother would have relegated them to her “rag bag.” I looked like Harry the plumber in them. They make my backside look like the broad side of a barn. I asked my husband how I looked in them. The conversation went like this:

Me: What do you think?

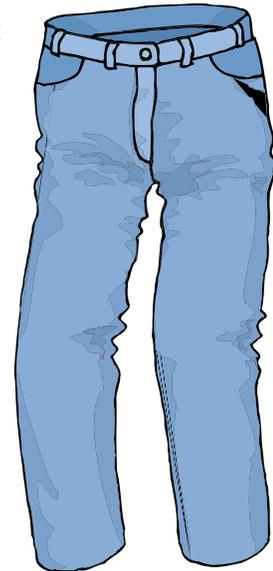
He: They make you look skinny.

Me: Hmmm. You mean you think I’m fat?

He: No, they just make you look - - - leaner.

Me: Well, which is it—skinny or leaner?

He: Why don’t you just take them back.



I asked my daughter how I looked in them. She rolled her eyes and in a tone of exasperation said, “Mom, just take them back.” She’s a “chip off the old block” so it didn’t surprise me when she announced she has given up wearing jeans because she feels they diminish a woman’s

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femininity and furthermore, they promote nullification of women. I'm still trying to figure out what that means, but I think I understand it somewhat when I see someone in jeans and from the rear can't determine the gender. The person is just another nondescript object on the landscape.

Determined to give the jeans a fair shake, I pow-wowed about them with my boomer friend Tammy:

Tammy: You look fantastic in them. You do look slimmer.

Me: Where?

Tammy: Just in general.

Me: You're just being nice.

Tammy: Barbara, it wouldn't kill you to wear something other than those baggy khakis you wear all the time.

Me: But they are comfortable. And they are not baggy. They give me room to breathe.

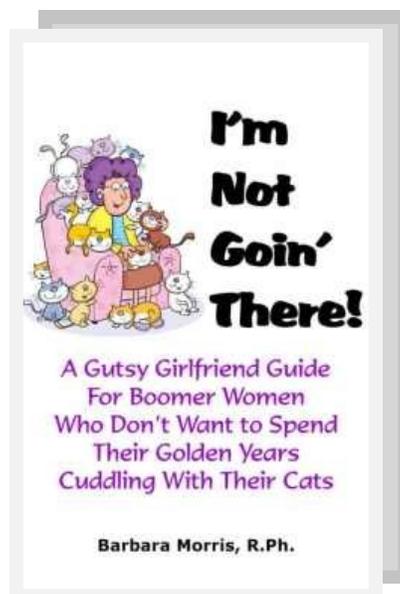
Tammy: Just take them back.

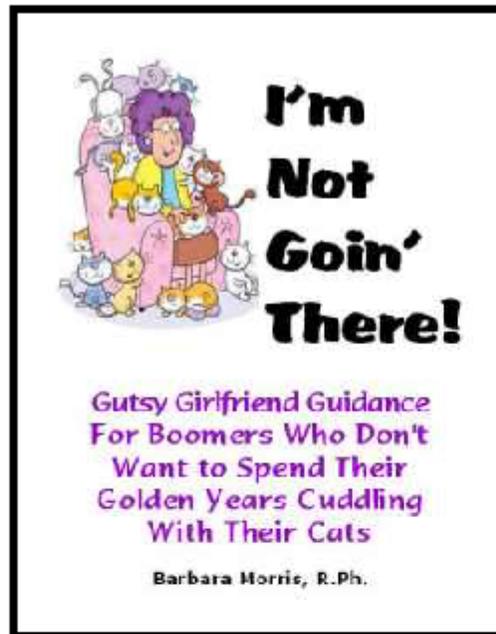
Tammy weighs more than she should, but accepts herself just as she is, which I applaud. However, when she wears jeans, I think she looks awful, but she thinks she looks hot. I have to admire her ability to see reality through rose-colored glasses. Of course, it could be argued that my perception of reality is distorted as well, but probably not.

Tammy has convinced me that looking skinny in jeans is no longer good enough – it's more important to look "hot" in them. The Levi 512 jeans may make me look thinner (not skinny by any stretch of the imagination), but nobody said I looked "hot" in them, so, yeah, I took them back. Maybe when China sends us a boatload of "designer jeans" that promise to make me look skinny AND "hot" I'll reconsider.

And I do reconsider. I watch the TV shopping shows, and well – you probably know the rest of the story. There is designer Diane Gilman with her DG2 jeans, promising to make boomers not only feel sexy again, but look "hot" as well. The promise must be valid because old ladies call in, and proudly trumpeting their age (only old ladies volunteer their age) rhapsodize about how hot they look in them. Twice I've fallen for the promise that perhaps I, too, could look hot in DG 2 jeans, and twice I sent them back, certain that I looked neither sexy nor hot in them. How can anyone possibly feel "hot" in jeans that are heavy and stiff as cardboard?

I'll continue to wear my baggy khakis. I think I look hot in them. But then, I could be wrong, and probably am.





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