

October, 2013

Put Old on Hold

e-Magazine

Advocating Balanced Lifelong Growth and Productivity

**Is Your
Trust Still
Fulfilling
Your
Objectives?**

Obesity Epidemic

**The “New
Normal”
Part Three**

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Walking
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Information to Help Live and Feel Better



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Wait? Or Make It Happen?

By Mary Lloyd

While we're actively working on "careers," there's rarely a question about whether we need to make something happen or whether we're better off waiting for it to happen. If it's your job and it's supposed to happen by a certain time, you're on it. If it's a goal you set for the business, even if it's your business and you're the only employee, you get it done. At home in support of the person earning the paycheck, you still get it done because money you need to live is on the line.

But once you leave that world behind, knowing when to act and when to wait is far less cut and dried.

To some extent, this notion that we're all supposed to sit around doing nothing in retirement is to blame. There's no expectation that you're supposed to get anything done. So it's no big deal if you do that thing or not. It's almost heresy to think you *should* be "getting something done."

If that lifestyle is working for you, great. But if you're frustrated that you don't do the things



you *say* you want to do—or worried you won't once you retire, look a little deeper for what may be getting in the way.

Are you convinced you need (or want) to do it?

Well, maybe you are today, but then tomorrow it doesn't look quite as important. Unless there's a strong sense of purpose at your core, whether or not you want to put effort into any given action will change day to day. Find your purpose.

Do you believe you *can* do it?

If it's something new, your confidence about whether or not you can pull it off will also waiver. Right now, I am shying away from setting up a new piece to my blog. It's very doable, and I need to get it done. But I've found an unbelievable array of ways to avoid it—day after day after day. My inner wimp is afraid of that work because I'm going to have to be a beginner to do it. When it's new, you're going to feel like a beginner. Get over it.

Are you afraid of something about doing it?

Most of us don't face physical dangers every day like our ancestors did. But our brains are still wired for that. Current day fears are more often based either on things that have *(Continued next page)*

already happened or things that might happen. The part of our brains that triggers fear doesn't differentiate. So

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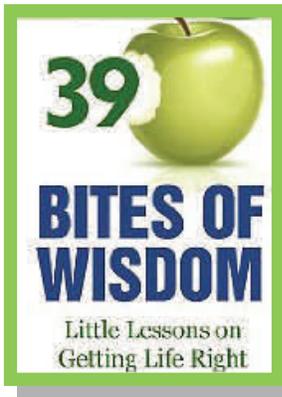
we are ginning up a lot of fear of non-events. *Now* is the only time we have for taking action. Decide based on what's real now and get on with it.

There's another piece to this that's equally frustrating once we retire though. After so many years where we had to *make* things happen, it's harder to see when it would be wiser to wait. Sometimes, waiting for things to fall into place is a much better solution. At the moment, I need to find a house. I've been at it for two months; it feels more like ten because I haven't found anything close to what I want. Sure, some people really do knock on the front door and ask the owners if they want to sell the house. But that's not what's called for here. At least if I am wise.



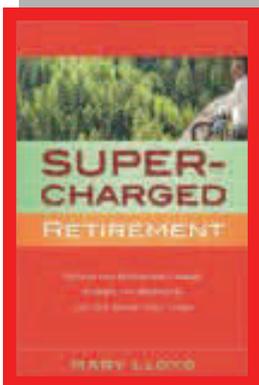
Every time I go out with my realtor (who is a saint), I learn more about what I like, see features—or issues—that I hadn't considered, and discover solutions to problems my eventual house might have. I'm still getting educated on this. Making the decision before I know all I need to know is not in my best interest. But that doesn't stop my ego from throwing a tantrum every once in a while.

How do you know when to *not* take action? If you want to take action because it gives you a feeling of control when the situation isn't yours to control, your action might be a bad idea. Acting as General Manager of the Universe usually just makes things worse. Are you desperate for control? Simmer down and see what else you need to discover about what you're trying to do.



The time to act is when you're avoiding what you know you want to do because you're afraid. The time to wait is when you want to take action in a situation you can't control. And please, please, please keep working in firming up and fleshing out your sense of purpose.

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



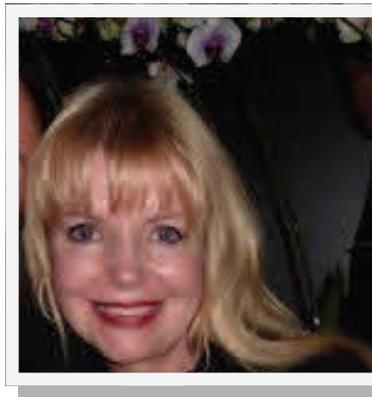
Obesity: The “New Normal”?

Losing It

Part Three

By Sheena Burnell,
M.D.

If losing weight and keeping it off was easy everyone would be thin and there would be no such thing as the weight loss industry.



As many women and men will attest however long-term weight loss can be fiendishly difficult and for some people seemingly nearly impossible. Why this is so is a conundrum which is still only partially understood, although research in this area is one of the hottest topics in science. What we do know is that patterns of food consumption and exercise have changed dramatically in the developed world over the last few decades, resulting in levels of obesity and obesity-

related disease on a scale never seen before in human history. What we don't fully understand however is why there are such big differences between individuals in terms of how much weight they gain and the ease or otherwise of losing this weight on a long-term basis.

Currently 65% of the population in countries such as the US and Australia are classed as overweight or obese and recently a new category for extremely obese children has been defined, with 6% of children already fitting the definition. Weight loss programs including shaming (and shameful) TV shows

such as Big Brother boast similarly depressing statistics and typically have a failure rate of 80-90%. If nothing else this alarming figure says everything about an industry whose inbuilt failure means it can promise so much but in reality, deliver very little in terms of meaningful results.

So why is it so hard to lose weight and keep it off? As we've seen previously weight gain is a complex process with several

aspects. If we think of it as having three components: factors which can't be changed (genetics), factors which may be modified (epigenetic changes as a result of maternal or other influences) and factors which are eminently changeable (diet and exercise) it becomes a little easier to understand why simply tackling one piece of the puzzle -

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usually the last factor - means failure for many people will be inevitable and even worse, set in train the dieting cycle which only leads to further weight gain.

As we've seen many of the foods we eat are themselves the cause of abnormal eating patterns with fructose and to a lesser extent sucrose now being shown to alter our normal body response to the brain's satiety signals, meaning these foods create their own craving and overconsumption, a truly terrifying prospect. Unfortunately despite the mounting evidence the official guidelines in many developed countries are slow to catch up and the 'food pyramid' still has carbohydrates as its platform. Although the recommendation is for wholegrain bread and pasta, brown rice and unprocessed foods, in reality most people don't enjoy these foods and preparing them may be time-consuming and unfamiliar to many people. Additionally the low-fat message has meant vastly increased consumption of sugars in their place and many consumers simply don't realize the calorie load of a simple tub of yoghurt, not to mention 'health' bars and cereals.

Most weight loss programs have as their platform decreased food intake and increased levels of exercise, a reasonable

enough approach and yet one which doesn't seem to work for many people. There are many reasons for this including our often stress-filled lifestyles, the easier availability of calorie-dense food compared to preparing nutritionally-sound food, lack of food preparation skills, disappearance of communal eating and sharing food at table, increasing portion sizes and perhaps oddest of all the notion of 'indulging' or 'treating' oneself with something unhealthy. This must be one of the great paradoxes of

Western society compared with a country like Japan, where a treat would be a beautiful imported piece of fruit exquisitely presented rather than a plate of chili-cheese fries or a tube of raw cookie dough.

And herein lies perhaps the heart of the problem, and that is the disconnect many of us now have in Western society between eating for the pleasure of the senses as opposed to eating for the sake of eating. Although countries traditionally regarded as having slender populations such as China or France are now starting to catch up in the overweight stakes, generally societies with a more holistic overall approach to eating and physical activity have the leanest populations. This makes our approach all wrong as we see

weight loss as punishment or torture rather than nurturing our bodies; and rather than make pleasurable eating and enjoyable

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physical activity a daily habit, we intersperse gorging on unsatisfying calorie-laden food with restrictive eating and periods of guilty sloth with unrealistic exercise regimens which are impossible to maintain and make us miserable.

While not everyone is going to be thin and there will always be a wide variety of 'normal' weights based on genetic and racial backgrounds, it is safe to say that being grossly overweight or morbidly obese is not a normal or healthy state for most humans and almost always results in ill-health and reduced longevity.

The answer lies not in unrealistic expectations, punishing or shaming, or even worse the misguided attempt to 'normalize' overweight which serves nobody at all. Rather the change needs to be a very large shift on the part of our society to one of intelligent choices based on correct information, a sense of care and responsibility for oneself and a reconnection with what and how we eat. Obviously with the vested interests of big business and the food production industry this is a very tall order, however at an individual level we as women can take charge again and refuse to accept mediocre, empty food and the lie that being fat and immobile is an inevitable part of life.

As simple a starting point as thinking hard about what goes into our mouths, really thinking about what food means to us, educating ourselves about what we eat and how we could be eating differently and above all making sure we give our bodies the exercise they need every day is already a

blueprint for a healthier, happier life. The crucial point here is that these are changes for life, not a quick rescue and you start as you mean to go on. Simply put the secret that you're getting it right is that it feels right.

As a doctor I daily marvel at the extraordinarily intricate creation that is the human body - at the same time that I ponder our extraordinary capacity to punish our precious creations with some of the most bewildering lifestyle 'choices' ever seen. The issue of overweight goes to the core of our society as a whole and defines who we are as a civilization; the question we now have to squarely face is – do we want to be remembered as the era in human history that had the most food choices and exercise options, but steadily became the fattest most unfit civilization ever seen on earth?

Dr Sheena Burnell is an Australian-trained doctor currently living and working in Shanghai, China. Her primary training is in anaesthesiology however she is also trained in cosmetic medicine which she has mainly practised since coming to China. Her latest role is Director of Asia Healthcare Consultants, a boutique consultancy specialising in introducing Australian healthcare companies to the China market. She is also a wine educator and a noted specialist on Chinese textiles.

The mantra of our libertine culture is, "It's my body – don't tell me what I can or cannot do to it or with it". Sounds good but when it comes to treating cancer, apparently the government has the primary say about what you can or cannot do to or with your body.

Want to try an unapproved cancer drug? The government says you can't have it. Not because it's harmful or that it doesn't produce good results. You can't have it because it hasn't undergone government approved trials. The government loves you and cares about your welfare so much that it's willing to let you die because approved trials are more important than possibly saving your life with an unapproved non-toxic substance.

This past month I watched a video, "Burzynski: Cancer is Serious Business". I've known about Dr. Burzynski and his use of non-toxic antineoplastons to successfully treat a variety of cancer tumors, and I've heard about how he has been persecuted by the government for doing so. But I had no idea how far the government has gone to try to prevent him from treating cancer patients.

This video documents Burzynski's legal battles and the government harassment that have gone on for years. I cannot begin to describe what this courageous doctor (and his patients) has been through because of the government's unrelenting attempts to shut him down and send him to prison. You have to watch the video. It is bone chilling.

On the plus side, the video offers hope, documenting many success stories, especially "there is no hope left" stories of kids with brain tumors, sent home to die, but as a last resort, treated successfully with antineoplastons.

I support every cancer victim's right to use any treatment desired, whether or not the government approves it. (Did I mention it's your body?) You want to use traditional chemo and radiation? Great. Hope it doesn't kill you before it kills the cancer. Want to go on a juice fast? Want to try intravenous Vitamin C? Want to try Burzynski's antineoplaston treatment? Want to try everything? Go for it. It's your body.

Dr. Julian Whitaker, a major supporter of Dr. Burzynski sums up my thinking in a report he published, "What I Would Do If I Had Cancer":

"Cancer is serious business, and there are no guarantees. The therapies in the report have merit, but no one therapy is right for everyone. Surgical removal of a tumor may be appropriate and necessary, and in some types of cancer, radiation therapy and chemotherapy are effective. But you don't have to choose just one therapy. You can create your own program by combining conventional treatments with safer, less toxic modalities, which are often overlooked by conventional medicine. Treatment choices are very personal. No one should pressure you to undertake a specific therapy. The only pressure you should feel is to educate yourself regarding your options. The final choice is yours."

(Next column)

"It's My Body, So Leave Me Alone"

By Barbara Morris

What do you do when cancer is gnawing away at your life and a treatment is available that might help, but the government says you can't try it?

"Burzynski: Cancer is Serious Business" is an educational tool. When it comes to cancer it's smart to know as much as possible. You never know when you or someone you love may be stricken and you'll be looking for options. Get a copy of the video from the Freedom of Health Foundation. Website: www.thefhf.org.

If you choose to be a scoffing skeptic, consider this quote attributed to Herbert Spencer:

There is a principle which is a bar against all information, which is proof against all arguments and which cannot fail to keep a man in everlasting ignorance -That principle is condemnation before investigation.

What's There to Complain About?

By Joyce Shafer

People might say there's a lot to complain about these days, and so it's been throughout history. How's that working for you and for all of us so far?

We all complain aloud at times. Does it count as complaining if we do it silently to ourselves? Yep. And we're likely guiltier of this silent "complaint-athon" activity than complaining aloud because of how many thoughts we have each day. It would astonish us to actually mark down how many times we complain in just one twenty-four-hour period. That's a lot of thought energy going—where, and to what end? Complaining aloud or not attracts more to complain about into our lives. We also cause ourselves to feel bad when we complain.

Complaining is a sign of discontent. This feels even worse when we do nothing to create improvement at our inner and or outer levels about what we're unhappy with. Discontent is an opportunity to ask how you can improve or make whatever you're discontent about better, even if just a bit. The reality is that whether you feel discontent or not is up to you. Discontent is a



feeling brought about by a thought *you* have. Ugh! This means we are responsible for what we choose to think about *after* the first time the thought pops up and then what we feel as a result of this thought process. We may not like this, but it's a fact.

This doesn't mean we are to believe we are supposed to feel positive only. That's a fallacy, an imposition, and unrealistic. However, most of our everyday, continuous bad or unhappy feelings are self-generated, and that's what we want to consider

and address. A real need to vent in order to be heard and validated is necessary to all of us at times. But we should be able to recognize that once we've told our story once or a few times, if we continue to talk about the same thing over and over—unless it's a deep psychological matter that needs qualified professional assistance, we've gone beyond venting and have entered the realm of complaining, especially if we take no productive or constructive inner or outer action to improve ourselves and or what upset us in the first place. This doesn't mean we are to set about changing everything and everyone we are discontent with, which is impossible (and in some cases, rude), but to at least change something within us before we aim at changing what we can that's external to us.

Self-pity is a form of complaining, and demonstrates you're not using your personal power properly. Any form of consistent complaining, especially about the same matter(s), depletes the personal power you do have. It hinders your ability to remember that your power and strength is within you, not outside of you. Your personal power is within your thoughts, within your ability to choose your thoughts, before it's found anywhere else. Self-pity, or any form of consistent complaining, is like a sticky (*continued next page*)

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substance, which is why it makes people uncomfortable; it makes them suddenly remember an imaginary appointment they're about to be late for or that a pot is boiling over on the empty stove, so they have to disengage the call. They feel compelled to flee because they know at an energetic level that self-pity is a one-way road downward, possibly into an abyss.

Complaining is resisting. It's getting stuck where you are and putting your attention and energy "there" rather than putting your attention on what you can do that you will do. You can't awaken or expand your consciousness if you practice resistance and fear more than you do awareness and flow with what-is in the moment. If you want to awaken or expand consciousness, you must strengthen your spiritual foundation based on your relationship with Source and your self, to help you release resistance and fear, in order to go beyond them. You must look for solutions rather than amplify the problems.

When you focus your attention through complaining, resistance, and fear, you decrease available brain power, which is the very thing you need to move forward and upward. Those who have awakened consciousness or strive to will have their emotions stirred up at times,

but they also know they are to strive to move forward, and they do so, as soon as possible or practical for them.

When you feel any level of negativity, and especially strong negativity, the way to reduce the charge of that energy is to release resistance to what-is. The way to release resistance is to find something or someone to appreciate then connect with that feeling and energy. **There is no resistance in appreciation.** Think about that for a moment. The way to convert complaining, in any of its forms, into personal power is through genuine appreciation, which is a form of infinite love. Appreciation, aloud or not, attracts more to appreciate. And, you instantly feel better when you do this. Maybe not fully the way you want to feel, but better.

When you complain, especially if consistently or pretty close to that, silently or aloud, you focus on what you consider wrong. When you find something or someone to appreciate, you shift your point of attention from what's "wrong" to what's right, to what's good in your life, and what's working; and this attention leads you to put your attention on how YOU can improve, which leads you to improve your situation and or experiences.

What contributes to complaining as a practice? I'd say the number one reason is this: Not loving yourself. Begin

saying "I love myself" several times a day, especially before you go to sleep and when you wake. And I hope you recognize that I'm not referring to a narcissistic or ego-based love, but more like the love you feel when you gaze at a sleeping child you cherish or a beloved pet. Recognizing that love you have for them, how do you treat them? How intentional and committed are you to give them proper care? This is how you want to treat you. And the way you treat yourself ripples outward to how to treat others and life.

Other, "common" things that contribute to complaining as a practice include: Inadequate or poor quality sleep and rest or recharge time; poor diet (garbage in, garbage out—energy-wise); watching more news than you need to; dwelling on or staying stuck in self-pity; allowing the habit of or addiction to complaining to run you and your life; criticizing others (as though your own slate is clean). All of these and other things you might list contribute to or build an unhappy life, which leads to complaining about your life. You might believe that if there were no causes for these things listed to happen (others or life doing it to you in the first place), you'd stop complaining. But that's a *bassackwards* approach that has never and will never work.

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When this is your state of mind, it's also your state of being. It affects you physically, mentally, emotionally, and spiritually. When one area is out of balance, the other three are affected. This state of mind robs you of energy, creativity, and life force. And you are the only one who can shift this. "If you focus on results, you will never change. If you focus on change, you will get results." – Unknown

Some of the changes you can start with include doing the opposite of those energy-depleting behavior practices listed above. Do at least one opposite practice every day, but every day find something and someone to appreciate, or at least three of each to appreciate. Do the "I love myself" practice every day and watch and see how you start to feel, how your energy begins to shift upwards, and the improvements you begin to come up with and act on.

Most of the "crapolla" we put ourselves through and allow in our life is because we haven't allowed ourselves to truly love ourselves (we take care of what we truly love). We burden others with our need to feel loved; and even if they love us, we still may not feel the self-love we crave. We bought into the indoctrinated idea that loving ourselves is a "bad thing" to do, when not loving ourselves in the way I described is

absolutely one of the worst things we can do to ourselves, others, and our life.

James Altucher wrote: "This is how we form a better society. First we become better as individuals. You can't help others if you look in the mirror and hate what you see." Of course, he isn't referring to our physical appearance, but how we feel about ourselves. If we appreciate ourselves, this influences how we create and nurture our life experiences and personal and professional relationships, and how we build and nurture society.

Unfortunately, we, for the most part, really do love others as we love ourselves. We need to amp up love in our lives and on our planet; and not starting next week—now.

How can we do and be better at this? We have to improve our thinking. When our thinking improves, life improvements follow. For our thinking to improve, we need to start with better health (diet, sleep, exercise); better mindset (adequate sleep, less stress—whatever it takes to get you there, but more often than not it's more about shifting your perspective first); feeding your mind with better information through books and other media that uplift and or help you expand your conscious awareness; connecting with your trust in Source and of yourself, and daily practice of thoughts that get you off the

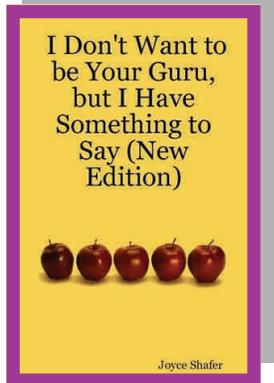
negativity merry-go-round.

A moment-by-moment question we can ask is this: Which one will result in joy and or fulfillment for me as I move through this situation (or day)—complaining or appreciation? And please remember: if you don't like something, figure out how you can improve yourself (starting with your perspective) and or the situation even a bit. 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>

Our Enemies Within

By Lura Zerick

As we continue the journey of our lives, we are often slowed down or stopped by negative feelings that can overwhelm us. We might believe that we are *helpless* in resolving painful situations. This can take us further so that we also become *hopeless*. The combination of these feelings can destroy us - *if we allow this to happen*.

That is right; we *don't have to allow it!* We can give in, which means give up, OR we can take a stand as we make a decision to go forward with our lives. We will then *refuse* to let negative thoughts, feelings or the words of others bring us down.



To feel helpless simply means that we don't know what to do to resolve a situation. Maybe we don't but someone else might. We can always seek guidance in prayer. Don't be hasty, there *is* an answer; we just have to search for it.

To feel hopeless is much worse. This indicates that we have no hope for today or tomorrow... or any time in the future. *This is a very lonely place to be*. We believe that no one understands where we are or why we are there. We see nothing in our future but more of the nothingness of the past. Whoa!

At this point we *must* change our attitudes about ourselves. Apparently, we don't like ourselves, or our lives, because we don't believe we deserve anything better. LISTEN UP! God loves you, so you *must be worth loving*. Learn to love *you*, not in a stuck-up, egotistical way but for the person you are. A failed marriage, a divorce or whatever doesn't make you a smaller person. It is too easy for us to allow any failures to make us less. You only fail when you refuse to get up again and move forward to a better life. Don't even *think* the words, "I can't" because YOU CAN! Grow a stronger backbone as you begin to believe that there IS a future for you. You might discover the *best years* of your life!

Though we seldom realize it at the time, the choice is ours. If we allow the words and actions of others to bring us down, we need to learn to *stand up* for ourselves. Too often, whatever we say can and often does make the situation worse. This is *temporary* and will change each time you speak up. You get stronger as you decide not to allow anything or anyone to destroy who you are. Now we are not feeling as helpless and we have the beginning of hope for

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tomorrow. *THAT* is progress from where we *were!* Any progress is worth notice as we begin to grow as a person...because we finally realize that we are someone special. Why are we special? We are special because we have God's *everlasting* love. Because we are aware of any negative traits in us, we also learn about God's *mercy*.

That moment brings the realization that He loves us anyway, with all our faults. He is interested in our potential, the things we can do for others as we use the abilities that He gave us. When we do for others, we are also doing for ourselves. Why? This is true because of the priceless joy we feel in being able to help someone else. Their ditch might have been deeper and more painful than ours. Because we care enough to help, we ease their pain just as someone might have made our paths easier to travel.

Whether or not we admit it, we need each other.

ABOUT LURA ZERICK

82-year-old Lura Zerick is the mother of 5, grandmother of 12 and great-grandmother of seven. She lives on six acres of woods in S.E. Alabama, near Geneva.

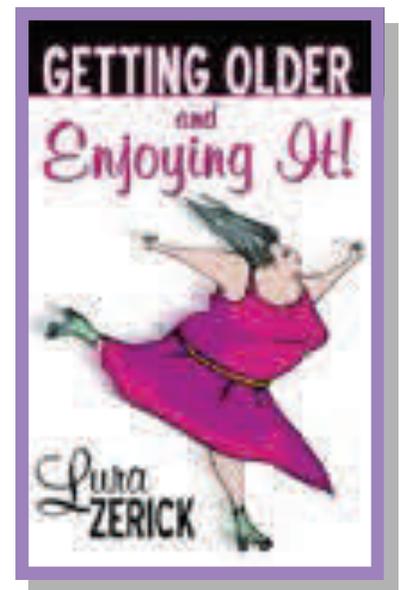
She has been writing since 1965. Her articles are published in regional and national magazines. She has authored five books: Who Do You Think You Are? (1989), The Golden Olden Days, (2002) River Villa (2007) The House of Esther (2011) Getting Older and Enjoying It! (2004) (The last book was one of three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

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

She wrote and produced a weekly, then daily, radio program, "Encouragement for Today's Woman"; edited and published "Living with Hope", a quarterly newsletter of the writings of women across America; co-hosted a 2-hour weekly radio program, "The Saturday Morning Show"; participated in and co-produced a Sunday afternoon gospel music radio program.

Lura was Executive Editor of a regional magazine, Grassroots South; Editor's Assistant for an international publication, "Journal of Marital & Family Therapy"; wrote a newspaper column, "Encouragement for Today" as well as features and news articles for various newspapers. Her articles have been published in Alabama Living, Spirit Led Woman, Just Between Us, Writer's Digest, Mature Living, Christian Single, Army Flier, Army Times, Looking Back and other publications.

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



Is Your Trust Still Fulfilling Your Objectives?

By Henry Montag

People establish trusts for many different reasons. Some for the management aspects to make sure their assets will be properly invested and not squandered away by a spendthrift child or spouse. Others establish trusts to

make sure that if sued, their assets are protected from the claims of a creditor. A careful parent or grandparent may establish a trust to provide an inheritance earmarked for the next generation and even to make certain that their child's assets are protected in the event of a divorce. Trusts can also be set up to provide for the welfare of a child, to provide for their educational fund or to send a birthday, graduation or wedding gift even after the grantor has passed away. A trust is an excellent way to provide a legacy to assure you will always be remembered.

Some individuals with sufficient assets that choose to leave their IRA principal intact for a grandchild might opt to set up an IRA trust. Doing so would allow the assets in the IRA to continue to grow tax deferred and accumulate for many years without having to take a distribution. This is known as a Stretch IRA and could continue to provide these benefits until the grandchild is in their 20's or 30's, a very smart



and effective way to defer taxes on assets and actually skip a generation of taxes. Creditor protection for a beneficiary may also be another significant reason for a grantor to set up an IRA trust especially if the beneficiary might be sued because of their occupation, or personality.

Prior to the estate tax exclusion increasing to over \$5,250,000 many attorneys advised their clients to use marital A B Trusts to reduce the size of the assets in their estate to escape the

federal estate and state inheritance taxes. Many advisors also suggested that clients place their primary homes in a Qualified Personal Residence Trust (QPRT'S), to avoid having their value included in their taxable estate for estate tax purposes.

While there are many reasons for an individual or family to consider the benefits of establishing a trust, it is equally important that individuals review their trusts to make certain they are still operating in their best interest

today. For example many individuals that placed their homes in QPRT'S, WILL wind up passing the ownership of the home from a parent to child while the owner is still alive. However, in doing so they gave up a significant tax benefit known as a stepped up basis at death. Meaning that a home purchased for \$250,000 30 years ago that today may have appreciated to \$750,000 would receive a value of \$750,000 (value is stepped up to market value at death) and owe absolutely no capital gains taxes. However, if the house was placed in a trust to avoid estate taxes and winds up being transferred while the parent was still alive, the house would have retained its original cost basis \$250,000 and they would have to pay a capital gain tax on \$500,000 of profit, \$750-\$250. This is clearly an example where it would make a great deal of sense for many current QPRT arrangements to be terminated as the

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original reason for the underlying strategy, paying less estate taxes, has now changed.

Many young families with children that have special needs, set up a Special Needs Trusts (SNT) to enable their child to receive whatever public assistance they may qualify for, and in addition provide them with other assets when parents are no longer alive. If there aren't sufficient assets to guarantee an income for the rest of a child's life, then the trust can be funded with a life insurance contract. While it's always important to choose a trustee wisely, never is it more important than when it comes to providing management for a special needs child for the rest of his or her life. Just as much thought should go into the selection of a trustee, as a trustee should carefully consider the duties and responsibilities he/she is assuming by agreeing to act as a trustee for their family or a close friend.

Too often people just appoint or accept the title as Trustee but don't understand the fiduciary liability they now assume as they become personally liable to preserve the assets in the trust. This most commonly occurs when a life insurance contract was purchased and in order to exclude the death benefit from their taxable estate their attorney advised them to select an individual to act as

trustee, for their trust owned life insurance (T.O.L.I). Often times a son or daughter or friend is chosen, unknowingly placing them in a position where their lack of knowledge about their duties may place them and the attorney making the suggestion in a position where they can be sued by other family members if a universal life insurance contract is allowed to expire because it wasn't properly reviewed.

Unfortunately many consumers are still not aware that their Life Insurance may not be there at their death, simply because they purchased a universal life insurance contract that unknowingly was not guaranteed. Many OF these contracts were taken out 20-25 years ago in the mid 80's when the interest rates were significantly higher (13-15%) than they have been over the last 10-20 years. As a result many of these contracts are expiring by as many as 8- 10 years earlier than anticipated. Reviewing a life insurance contract every 4-5 years is the only way to spot and correct any errors in projections made years earlier and place a troubled or underfunded contract back on track using one of three acceptable methods to remedy their particular situation.

One thing is certain -- an individual is always better off if they take the time to overcome their own inertia which I call P.D.D, planning deficit disorder, and review

their current situation to compare what they now have to what better arrangement may be available. Doing so may avoid a potential crisis and can often result in everyone's best interest being served.

Henry Montag, partner in Financial Forums Inc., is an Independent Certified Financial Planner, in practice since 1976 with offices on Long Island and NYC. Henry has lectured extensively on the subject of the proper utilization of financial products to protect and preserve assets, for individuals and business owners to organizations such as the New York State Bar Association, the New York State Society of CPAs, and various regional and local banks.

Over the years he has developed an understanding of the overall coordination of a client's assets, their goals as well as the features and benefits currently available in the financial marketplace today. He has been quoted in The Wall Street Journal, Investor's Business Daily, Newsday, Long Island Business News, etc. He has appeared as a guest on Fox News, News 12, FIOS T.V. as well as many radio financial talk shows.

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HOW TO HAVE A YOUTHFUL WALK: THE SECOND SECRET



By John Paul Ouvrier

Let's explore How to Have a Youthful Walk, Secret Number Two! Here's what we mentioned in the first article: One of the healthiest exercises we can do is to walk, and yet there's a problem: Most older people walk like they're much older than they are. And yet there are other older people, the same age, who walk like they're young. Why?

In the second article in this series, we will continue to explore the secrets that older adults, who walk like younger adults, do each time they walk. (Please consult with your medical professional before beginning any exercise program.)

So let's continue: Is there some miracle that 'young' walkers understand that the 'older' walkers do not? Other than medical issues, individual differences, and chronological age, the most common reasons one person walks differently than another is how well a person understands and is able to use their body. Let's move to Secret #2:



Your ARMS! What do you do with your arms when you walk? Have you ever thought about it? Specifically, how much do your arms swing back and forth with your steps when you are walking? Most people don't move their arms very much at all. They have tight shoulders and so their arm movement is limited. Yet our arms play such a wonderful role in keeping us moving forward, helping us balance, providing momentum, that we need them moving as best and as freely as they can. So how do we accomplish this? Secret #2:

Secret 2: Practice swinging your arms before you walk, so your arms stay loose when you walk!

This is easy! Here's how to do this:

Stand up and stand still, legs slightly bent at the knees, weight more toward the ball of the foot (the front of the foot).

Relax your neck and shoulders, balance and breathe deeply.

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Find a spot in front of you, at about your eye level, at least 10 feet away, more is fine.

SWINGING THE ARMS: Let your arms rest at your side, and then gently raise one arm forward as the other goes backward, as if you're walking. Then relax the forward arm and reverse the swing. Let the forward arm swing back while the backward arm swings forward. This is no different than what your arms would do naturally when you walk, so please add your own interpretation to my instructions.

Here's the **SECRET:** Train the arms to swing as if they are completely relaxed and heavy, without the neck and shoulders helping. In other words, train the arms to swing on their own, and relax the neck and shoulders- don't let them help! Let the weight of the arms freely swing forward without you feeling like your body is being pitched forward. Most people can't swing their arms freely without tightening up the shoulders!

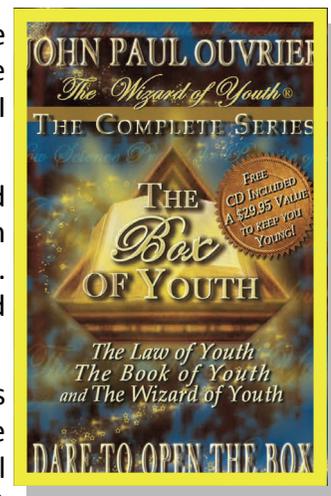
When you do this correctly, sometimes you will feel a tingling in your fingers. Children do this; standing up and swinging their arms back and forth. The miracle here is that this movement teaches the arms to move **INDEPENDENTLY** of the body. Too many adults have such tight shoulders that their arms hardly move at all when they walk, though they may think they are. Consequently, their step or stride length is reduced automatically.

When you loosen up the shoulders and do this simple exercise before you walk, you're telling your body: I want my arms to move independently from my shoulders, I want a big and safe steps, and I want a youthful walk.

HOW TO PRACTICE: Practice swinging the arms back and forth, right before you walk, swinging them back and forth about 20 times or so, bending your knees at the same time. Become aware of any tightness in the neck or shoulders and let it go so the arms can swing independently.

The truth is that we have formed a civilization that uses our shoulders for so many daily activities, from reading to driving, using the computer, that if we don't train the arms to stay loose, they will automatically become stiff when we walk! In other words, you can't out think your muscles- you must out move them- and that takes a specific movement. Train the arms to stay loose and free, or the day's activities will train them to be stiff. Simple.

See you soon! Best Blessings of Health from the Wizard of Youth.



John Paul Ouvrier, known as The Wizard of Youth, is a fitness trainer who specializes in working with older adults. Please consult with your doctor or medical professional before beginning this or any exercise program or advice. The contents of this article do not constitute medical advice. Contact him at John@wizardofyouth.com, and bring him in to entertain your audiences! <http://wizardofyouth.com> and <http://fitness4charity.org>

From the Archives

***Why Do Some Women
Become Bitter and Angry
Little Old Ladies?***



By Barbara Morris

This article originally was published in the August, 2009 Put Old on Hold Newsletter.

Certainly, not all old women become bitter and angry. But let's get real. You've probably met more than a few of them in your life.

I was having a discussion with a fortyish doctor friend who specializes in achieving wellness and he commented that so many of his older female patients are bitter and angry and he couldn't understand why.

He doesn't understand for three reasons. He's young, he's happy and he's not a woman.

You have to live long enough to understand why so many old women are bitter and angry. I explained that a major reason for bitterness and anger is a feeling of being unfulfilled (usually an unhappy marriage). Being old, perhaps with health issues, intensifies the discontent.

While I was working as a pharmacist I knew many old women who were bitter and angry. I recall one woman in particular who lamented that she spent her life with a man she should not have married. "Then why did you marry him?" I asked. She explained that as a 25 year old woman living at home with a domineering mother, she could not wait to get away. (At that time, most girls lived at home until they married.)

She was so eager to be independent that she married the first guy who showed interest in her. It wasn't long before she realized she made a mistake. "Then why didn't you leave?" I asked. She said it would have made her mother furious. So she stuck it out. He died when she was in her early seventies, bitter as a lemon, believing her life had been wasted. I asked if she was looking for another relationship. She was quick to respond, "Who wants one of those sick, farty old guys that's out there. They are the only ones left and I'd rather do without" she

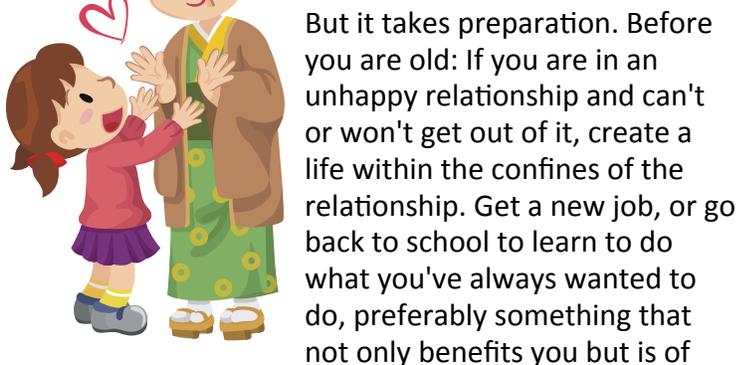
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snapped. I could not disagree with her evaluation of the state of most old guys, but I told her there must be someone worthwhile if she just kept looking. She added that if she found a suitable man, all his parts had to be working. "Know what I mean?" she winked. I knew what she meant.

She continued, "But look at me, I'm wrinkled. Not just my face but my body. I have arthritic knees. But the really awful thing is that the person living inside of this old body is still 40. How the hell do you deal with that?" She knew that men, regardless of age, look for youth. The old men are turned off by females whose appearance is a reflection of their own state of decay.

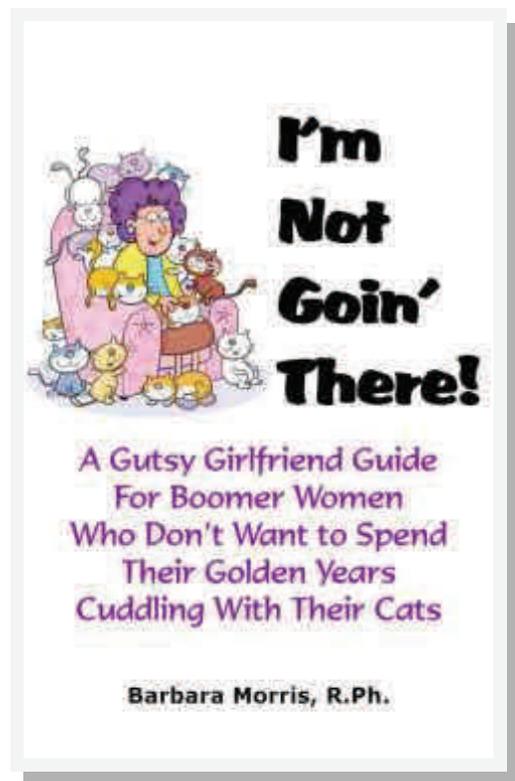
Yes, I understand why so many old women are bitter and angry. But it doesn't have to be that way. If you are mentally competent and you have the capacity to make choices, you can make the choice to make life better rather than be bitter.



But it takes preparation. Before you are old: If you are in an unhappy relationship and can't or won't get out of it, create a life within the confines of the relationship. Get a new job, or go back to school to learn to do what you've always wanted to do, preferably something that not only benefits you but is of

value to others. You can create a life that will prepare you to feel fulfilled when you are old, whether or not you have someone to share your life. It will help keep you from shriveling up into a bitter, angry old woman.

Smart older women refuse to allow uncontrollable circumstances to shape their existence. They know that the antidote to bitterness and anger is to choose to find a way to be better. They take the lemon life hands them and squeeze every last drop of juice out of it to make the tastiest lemonade ever -- sweetened with gratitude for all the good things in life and the realization that happiness does not come from others. It comes from helping and loving others. It comes from the degree that you decide to be happy. Every woman has the capacity to decide not to become an angry and bitter little old lady.



Information to Help Live and Feel Better

**Tattoos Reduce Chances of Getting a Job ** Twitter and Privacy: One-In-Five Tweets Divulge User Location ** Bacteria Responsible for Gum Disease Facilitates Rheumatoid Arthritis
 ** 110 million sexually transmitted infections in U.S.: CDC report ** Vitamin C Dissolves Alzheimer's Plaque**

[Tattoos Reduce Chances of Getting a Job](#)

Having a tattoo can reduce your chance of getting a job, but it depends on where the tattoo is, what it depicts and if the job involves dealing with customers, new research says.

[In Rochester, a Tale of Tainted Tattoos: Outbreak Highlights New Source of Infection -- Tattoo Ink](#)

If you end up with a rash on a new tattoo, you should probably think twice before brushing it off as an allergic reaction or a normal part of the healing process.

[Tattooing Linked to Higher Risk of Hepatitis C, Study Finds](#)

Youth, prison inmates and individuals with multiple tattoos that cover large parts of their bodies are at higher risk of contracting hepatitis C and other blood-borne diseases, according to a University of British Columbia study.

[Most Teens Don't Stop to Think About Tattoo-Removal Risks](#)

Many adolescents think about getting tattoos, but less than half know what's involved in having them removed, according to an Italian study appearing online in the Journal of Adolescent Health.

[Twitter and Privacy: One-In-Five Tweets Divulge User Location](#)

Hashtag #doyouknowwhoswatchingyou? A new study from USC researchers sampled more than 15 million tweets, showing that some Twitter users may be inadvertently revealing their location through updates on the social media channel.

[Association Between Hormone Replacement Therapy Use and Breast Cancer Risk Varies](#)

Breast cancer risk associated with use of hormone replacement therapy (HRT) among postmenopausal women was variable when analyzed by race/ethnicity, body mass index



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(BMI), and breast density, according to a new study published September 3 in the Journal of the National Cancer Institute.

[Sugar Activates Oncogenes in Tumors](#)

Sugar consumption fueled tumor growth in fruit flies, possibly explaining why people with metabolic syndrome have an increased risk for certain cancers, according to a new study.

[FDA gives approval for Botox to treat crow's feet](#)

The USFDA confirmed that it has approved of Botox Cosmetic for the temporary treatment of fine lines around the eye area, commonly known as crow's feet.

[Bacteria Responsible for Gum Disease Facilitates Rheumatoid Arthritis](#)

Does gum disease indicate future joint problems? Although researchers and clinicians have long known about an association between two prevalent chronic inflammatory diseases -- periodontal disease and rheumatoid arthritis (RA) -- the microbiological mechanisms have remained unclear.

[Teen Driving and Marijuana Use: More One in Four High School Seniors Drive After Using Alcohol or Drugs, or Ride With a Driver Who Has](#)

More than a quarter of high school seniors drive after using alcohol or drugs, or ride with a driver who has. Driving after marijuana use on the rise. A new study in the American Journal of Public Health finds that 28 percent of U.S. high school seniors have driven after using drugs or drinking alcohol in the past two weeks, or ridden in a vehicle with a driver who did. In particular, driving after smoking marijuana has increased over the past three years.

[110 million sexually transmitted infections in U.S.: CDC report](#)

A new report from the US Centers for Disease Control (CDC) warns that not only are new gonorrhea infections at epidemic levels in the US, but the sexually transmitted disease is becoming untreatable because "Neisseria gonorrhoeae," the bacteria that causes the disease, has become resistant to the antibiotics used for treatment.

[Celery, artichokes contain flavonoids that kill human pancreatic cancer cells](#)

Celery, artichokes, and herbs, especially Mexican oregano, all contain apigenin and luteolin, flavonoids that kill human pancreatic cancer cells in the lab by inhibiting an important enzyme, according to two new University of Illinois studies.

[Mobility Is Key to Healthy Aging](#)

A clinical review from geriatricians at the University of Alabama at Birmingham suggests that mobility limitations are a litmus test for healthy aging and urges primary care physicians to take a more aggressive role in ascertaining the mobility of their older patients.

[Driving Cessation Hinders Aging Adults' Volunteer and Work Lives, Social Lives Okay in Short Term](#)

For many senior drivers, it is only a matter of time before they are forced to give up their car

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keys due to failing eyesight or other health issues. Now, University of Missouri researchers have studied how aging adults' driving cessation influences their work and social lives. The researchers found that seniors' loss of driving independence negatively affected their ability to work and their volunteerism; the adults' social lives were not instantly affected yet dwindled over time.

[Lifestyle Changes May Lengthen Telomeres, a Measure of Cell Aging](#)

A small pilot study shows for the first time that changes in diet, exercise, stress management and social support may result in longer telomeres, the parts of chromosomes that affect aging.

[TV Drug Ads: The Whole Truth?](#)

Consumers should be wary when watching those advertisements for pharmaceuticals on the nightly TV news, as six out of 10 claims could potentially mislead the viewer, say researchers in an article published in the Journal of General Internal Medicine.

[Avoiding Overdiagnosis \(Mild Cognitive Decline\)](#)

Watch out for a new trend, led by the UK and US, to screen older people for minor memory changes. (These memory changes are called pre-dementia or MCI [Mild Cognitive Impairment].) Read The British Medical Journal's warning on how this is leading to a 23% overdiagnosis rate and potentially harmful treatment.

[Don't Use Alzheimer's Drugs Till You Really Need Them](#)

Doctors may be tempted to prescribe Alzheimer's medications to people who have mild memory and cognitive problems. Learn why this is bad practice.

[Vitamin C Dissolves Alzheimer's Plaque](#)

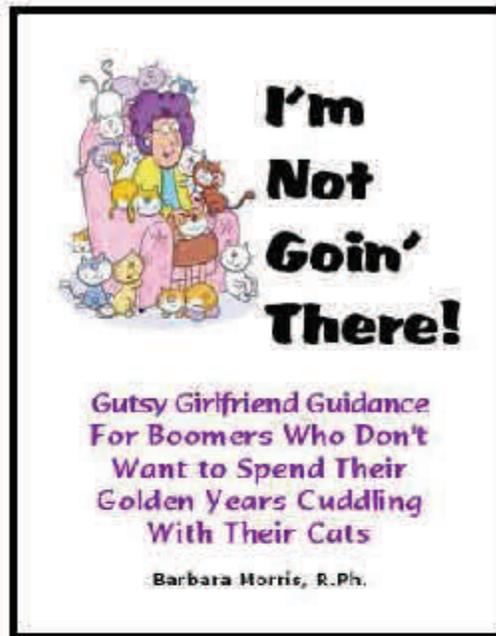
Researchers at Lund University have discovered a new function for vitamin C. Treatment with vitamin C can dissolve the toxic protein aggregates that build up in the brain in Alzheimer's disease. The research findings are now being presented in the Journal of Biological Chemistry

[Scientists find genetic link between sugary drinks and gout](#)

Scientists in New Zealand have for the first time discovered a genetic link between sugary drinks and the occurrence of the debilitating arthritic disease, gout, in men.

[Yoga in Menopause May Help Insomnia -- But Not Hot Flashes](#)

Taking a 12-week yoga class and practicing at home was linked to less insomnia -- but not to fewer or less bothersome hot flashes or night sweats. The link between yoga and better sleep was the only statistically significant finding in this MsFLASH (Menopause Strategies: Finding Lasting Answers for Symptoms and Health) Network randomized controlled trial.



**Traditional
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to Slay it
Before It
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You!**

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

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

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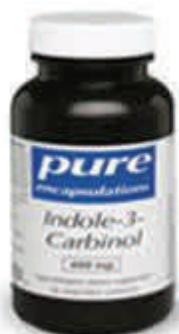
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