

September, 2013

# *Put Old on Hold*

## *e-Magazine*

*Advocating Balanced Lifelong Growth and Productivity*

***“Shifting Gears” A Boomer’s roadmap to transform retirement into the best time of your life by two boomers who did it.***

**Obesity Epidemic  
The “New Normal”  
Part Two**

**Why It’s Important to  
Review Your Life Insurance  
Contract**

**“At Your Age, Why  
Bother?”**

## **Runaway Husbands: A New Epidemic?**

***Imagine you're a happily married woman in the midst of a stable and secure long-term marriage. Now imagine that you come home one day and find a scribbled note from your husband in the middle of the kitchen table with two words on it - "It's over."***

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Journal**

# Wanna Dance?

By Mary Lloyd



When was the last time you danced? Have you ever? Or are you intimidated by the intricate footwork and synchrony of the couple stuff on TV? We all need to dance. Not just at weddings. Not just with old friends at a favorite watering hole with live music. Every day. It's a good way to keep your body and soul on the same page.

I've always advocated walking. Walking helps you think and problem solve. It reduces stress. It's a great cardio workout. Walking, at its most effectively practiced, is non-denominational meditation. As your shoes move across the land, you move closer to the forces of the Divine.

But dancing is another multi-purpose marvel for creating a satisfied life. The joy side of the coin. I'm not talking about the ballroom stuff where you have to follow prescribed steps and keep rhythm a specific way though. I'm not even talking about the classic Western culture's man-leads-woman-of-his-choice-in-movement-on-a-dance-floor stuff. I'm talking about any situation where you move your body to music.



There are many more fun ways to dance than the stuff we learned was dancing in junior high. You don't have to wait for a guy to ask you (if you're female). You don't have to limit yourself to places with an official dance floor. And ballroom dancing, with all its choreographed steps and showmanship, is a long way from the real fun. So let's forget the *Dancing with the Stars* stuff for now. Please.

Dancing is celebrating. It energizes your soul. It takes you beyond your mind and your aches and pains. Good dancing generates joy. And joy makes everything else better.

So find the dancing that appeals to *you*. Line dancing, square dancing, contra dancing, folk dancing, salsa, swing—and that's just a quick list. There are groups doing this stuff all over and many of them offer lessons before the dance itself to help you get started. Most of them

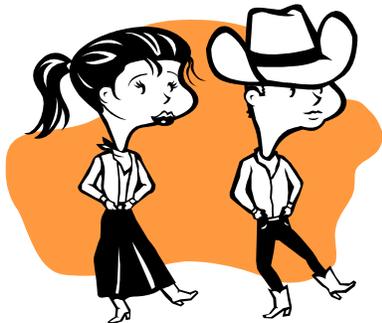
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have websites or else put their events on bulletin boards.

If you don't want to break into an existing group, take a class—ballet, jazz, tap. That way, everyone is starting together. If not that, you can get involved in a dance practice, where the movements of your body are a form of prayer. The options “out there” for dancing go way beyond the foxtrot.

You don't even need to be at a defined venue to dance. Dance while you're waiting for the shower to warm up. Or while your coffee is brewing. In the elevator. In line at the grocery store. Wayne Dyer tells the story of a toll booth attendant who danced his entire shift every day. When you got to his window, you paid your toll at a dance party.

Dancing isn't about putting your feet in certain places in a defined sequence with a specific beat with other people doing the same thing. Dancing is simply moving to music. And the music can be in your head if that's all you have to work with.



When you can dance in a social setting, milk for all the fun you can. A dear dancing friend and I liven up an evening by getting other people up dancing. Sometimes it's women; sometimes it's men. Those we coax out on the floor seem to have a much better time than if they'd just kept watching. And we do, too. The younger kids have one upped us on doing this well. Not only do the women go out to dance “uncoupled” (either alone or in groups of more than two)--in under 30 crowds, you'll see the

guys doing it, too.

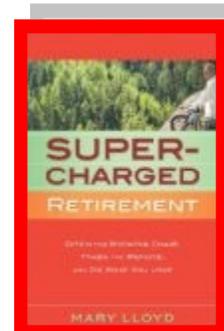
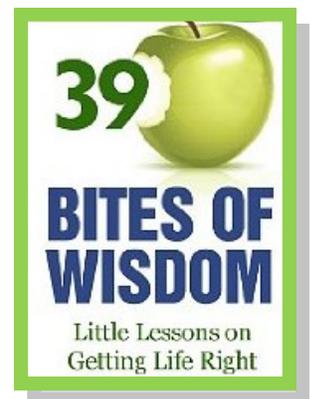
Avoid reducing dancing to “exercise.” That's a terrible waste of a good time. When aerobic dance first made the scene, I took a class taught by a college instructor who specialized in folk dancing. Lord that was fun! (A classmate suggested all that was missing was a basket of fruit on my head.)

Unfortunately, “fitness types” decided aerobic dance needed to look more like exercise. Now, even Zumba comes across as just another workout to music. If you want to get the most out of dancing, find something where the music and moving to it—i.e. having fun--are more important than reaching you target heart rate.

Dancing is not a matter of “knowing the steps.” Dancing is about having the guts. Find some music and start to move. Be a kid again—dance like nobody's watching (because they really aren't). You don't need a partner. You don't need lessons. If you don't have music, use what's in your head. Be happy. Spread joy. Boogie down!

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



# “At Your Age, Why Bother?”

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## (Ignore the Hissing Harpies!)

By Barbara Morris, R.Ph.



If you are an older woman, as I am, who believes “you gotta keep it goin’ on” – meaning - you try to take care of your health and appearance, and it’s obvious to others you are making the effort, you have probably experienced a snide, “At your age, why bother?”

Give me a break. I don’t care how “old” a woman gets; if her brain is larger than a peach pit she wants to look as good as she can for as long as she can. It’s not vanity, it’s sanity. When you look good you feel good. It’s good for your mental health. Others treat you better when you look better. Simple as that.

Example: My ugly teeth have been the bane of my existence all of my life. As I child I used to look at myself in a mirror and try to figure out how to smile without showing my teeth. They looked exactly like Cher’s teeth before she got hers fixed. Over the years I have spent a lot of time and money to make them look beautiful but they don’t stay in place without a battle.

I will spare you the details except to tell you at age 84 I still wear a retainer at night, and just recently I signed up for new Invisaligns for daytime use, to move straying teeth back to where I want them. For some reason, they keep wanting to go back to where God put them. I will not name names, but certain individuals in my family think I’m crazy. Sure, they don’t come right out and say it, but I’m not



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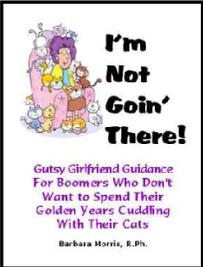
stupid. I get the meaning of the smirking and eye-rolling. To them I say, please, leave me alone and let me enjoy my folly. By the way, they would not have known about the new Invisaligns except that I have to take them out to eat. “Barbara! What on earth do you have in your mouth?” An aside to family with nothing better to do than kvetch about my teeth: Mind your own molars.

Another example: I have had my ears pinned back. It wasn’t easy, according to the surgeon, but he managed to get it done. I couldn’t hear for two days after the procedure but at least, those grotesque things sticking out at the side of my head were finally put in their place. Update: One ear has become “undone” so to speak and it’s sticking out again so I plan to get it fixed. No, I’m not going to tell anyone because I don’t want to hear, “At your age, why bother?”

The one thing my family does not roll their collective eyes about is my commitment to exercise. They seem to realize that my bulging biceps mean I am stronger than they are, and not only is it good for me, it’s good for THEM. (I have a don’t-mess-with-me bone-crushing handshake.) When I am finally old in about 125 years, they won’t have to worry about taking care of me. I’ll be taking care of them.



Here is the bottom line, girlfriends. Got an “appearance issue” that bothers you? Take care of it. If you are not yet “at that age” when others would think you are vain or crazy to improve your appearance, now is the perfect time to get it done. Do it now so that later on you will not have to listen to the misguided chorus of hissing harpies whispering and tsk-tsking, “at your age, why bother?”



**I'm Not Goin' There!**

Gutsy Girlfriend Guidance For Boomers Who Don't Want to Spend Their Golden Years Cuddling With Their Cuts

Barbara Morris, R.Ph.

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

Read *I'm Not Goin' There!* (Available at \$1.99 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...

**Have you told friends or family you wanted to do something they didn't approve of? What was their (and your) reaction?**  
[Please participate here](#)

# ***How to Have a Youthful Walk***

## **The First Secret**

**By John Paul Ouvrier**



One of the healthiest exercises we can do is to walk regularly, and yet here's the problem: so many older people walk like they're much older than they are. And why do other older people, clearly the same age, walk like they're younger people? In this article, and the next two articles, I am going to share three big secrets that older people who walk like younger people do every time they walk. Now each of you is different, and you should seek your doctors or physical therapist's advice before you follow my advice, however these ideas are based on such common mistakes that most older walkers make- I think you'll be excited.

So let's discuss this: Is there some miracle that 'good' walkers understand that 'old' walkers do not? Other than health and medical issues, individual differences, and chronological age, the most common reason one person walks differently than another is how well a person understands and is able to use their body. I am aware that each of us moves differently, however the secrets I will define in these articles are common to all of us.

When I work with individuals one on one, I am amazed how many people drag their feet. They do this because they do not know Secret #1:

### **Secret 1: Pick up your legs from the knees first, the toes second!**

In other words, walk like you're marching. I say 'walk like you're marching' not to have you actually march with your knees going up high in the air, I say this so that you will understand that the hips have to pick the knees up first to put the leg out to walk effectively, and thus get your leg to raise up to clear the ground. Most people do the opposite.

Most people tend to drag their legs. Instead of picking up the knees to pull the foot away from the ground, they pick or pull up their toes, which pull up the feet to clear the ground, and then walk forward. This causes problems immediately:



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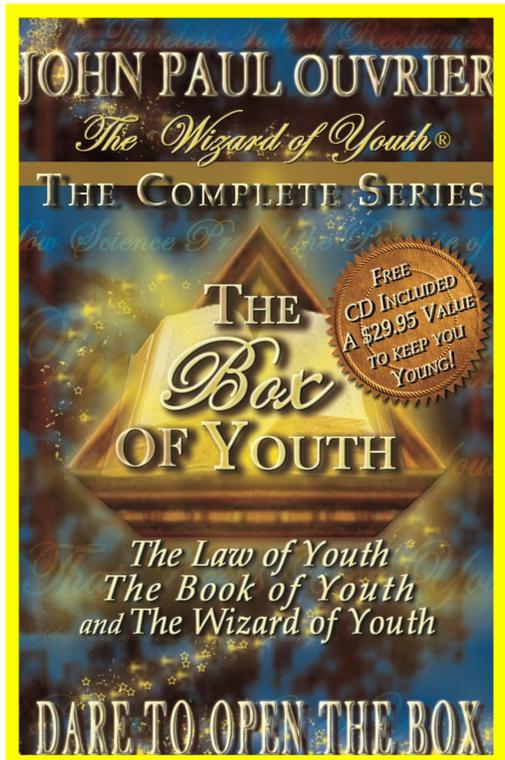
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- Because the leg isn't actually being picked up, these people routinely catch their toes on the ground or objects, effectively tripping themselves. While this doesn't always result in a fall, ultimately it will. This effect is compounded because many of us grew up with leather bottoms on our shoes, but now, shoe bottoms are made of sticky rubber-like materials. *Pick up your legs, not just your feet.* Gone are the days of getting away with sliding on a rug; you will stick like Velcro!
- Because the leg isn't actually being picked up, this eventually gives a person leg cramps because the muscles in the shin area get over-worked and ache. These smaller shin muscles, the ones that pull your toes toward you, or up and back, are not designed to do all the work of the legs! *Pick up your legs, not just your feet.*
- And the worst one of all: Since the knees are not being picked up, the knees tend to stay in more locked position and a person's steps tend to become smaller. Do the math; if you're taking steps that are six inches smaller with each step, you're losing hundreds of feet in distance during a walk and wasting precious energy. This also can hinder good balance. *Pick up your knees, not just your feet.*

So please, pick up your knees, just a little when you walk- a slight march. This may feel very awkward at first, yet once it becomes habit, you will be picking up your knees and feet together and won't even think about it. I assure you, your feeling awkward looks normal and young. Old walkers drag their legs, young ones pick up their legs-and this isn't about chronological age! You can become a youthful walker at any age! And once those complements start coming in, tell everyone where you learned your secrets: Put Old on Hold e-Magazine and The Wizard of Youth! Blessings.

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**John Paul Ouvrier**, known as The Wizard of Youth is a fitness trainer who specializes in working with older adults. Please consult with your doctor or medical professional before beginning this or any exercise program or advice. The contents of this article do not constitute medical advice. John's websites are: <http://wizardofyouth.com>. & <http://fitness4charity.org>.



## What Do You Do When Others Affect Your Mood?



Do others influence your mood? There's a scientific aspect of this that reveals how and why this happens and why it's more *you* than *them*. And, what you can do about it.

Have you ever given your full attention to someone who was speaking about something unpleasant, something that caused their brows to furrow, their mouth to turn down? As this went on, did you notice your own brows furrowed, your own mouth turned down? Did you notice how you felt or began to feel? More than likely your mood altered, even though it's their story not yours. What might this really be about?



I recall sitting with and listening to someone stream one unpleasant story after another, and noticing my facial features felt as though they might collapse inward. The muscles of my face were mirroring the person's face that was set in a scowl that grew even more "scowl-y" with each negative story. After a while I said (nicely), "You might want to find and tell stories that don't make your face go like this (I demonstrated the face) quite so often." My comment made the person pause, but some habits (or addictions) die hard. Just as there are times we don't recognize that we're being more negative than is good for us or for those we're with, it's the same for others. On the flip side, if the person who's speaking is smiling, you likely smile as well. You likely feel good in their company.

Feelings follow the face (and posture), which is why smiling and straightening posture are recommended as immediate mood elevators. Imitating facial expressions is something every infant does naturally. We just don't realize this is carried forward into adulthood, or know the cause of why this is natural to all of us, starting from birth. We also are influenced by the tone and volume of others' voices. We may find ourselves identifying with some of their word choices, as well, whether at the conscious or subconscious level.

What caused my facial expression to mimic the person's—as well as everyone's tendency to have this experience—is a result of what neuroscientists call *mirror neurons* "that subconsciously prompt us to mimic the body language and vocal patterns of our companion. And when we ape the behavior of others, we begin to take on their emotional state, a phenomenon dubbed 'emotional contagion.'" This is according to an article in the September 2, 2013, issue of *First for Women*.

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Now before we get into a muddle about this, these mirror neurons can also assist us to feel greater compassion, empathy, love, and any of the more positive or supportive emotions. However, since we can't control what others say or do, we can do a few simple things to ease the negative mirroring that starts up in us, when we find ourselves in such situations.

Years back, I recall reading that if you wanted anyone uncomfortable with communicating to feel more secure about doing so, it helped if you either were busy doing something that didn't require full attention (any simple task you can do by rote) or if you sat side-by-side rather than sat across from or looked directly at them, which can and does cause such hesitant communicators to feel challenged, insecure, or unsafe. Something similar to this the article suggested is called "reverse mirroring," not for the purpose of making the other person comfortable about speaking, but to avoid letting your mirror neurons lock you into an undesired altered mood.

This reverse mirroring helps you to not catch the negativity "virus" from them, or at least to lessen its impact on you. This side-by-side positioning lets you be there for the person, without getting a frontal onslaught of their negativity via your own neurons. You might still feel their negativity waves, but not to the same magnitude as if you mirror them. The reverse works as well: if you feel low, sit across from someone who's in a good mood, or watch a video online of someone happy, and allow your mirror neurons to work in your favor.

Here's something else the article suggested: Cut the invisible bonds. The technique is to imagine a string or cord running between you, and imagine snipping that string or cord with scissors. According to Dr. Judith Orloff, this allows you to reduce the impact of mirror neurons. What I've done and do that's similar, whenever I'm with someone whose energy is beginning to affect me in a way that's uncomfortable or unpleasant, is do something while I still listen, like fiddle inside my purse as though looking for something. This type

of buffer for your energy is something that isn't considered rude or insensitive by the other person, say, like texting or checking e-mail on your phone would definitely be. You're still listening and responding, but not mirroring and therefore not taking on as much of their negativity as you might.

A University of Oklahoma study recommends an emotional-regulation technique called "attentional deployment." You can use this whenever someone is e-mailing or talking in a way that, even if unintentional, is a downer for you. Say the person put their negativity in an e-mail or text message. You can pick something to pay attention to, like how many words they misspelled. If they drone on and on in a negative way, you might count how many times they use a particular word. Again, it's not that you don't *hear* what they're saying and respond appropriately, just that these techniques can quell your mirroring their written or spoken emotions and energy to the degree you otherwise might. In kind, notice if someone's facial expression or mood is mirroring your own and decide if that's really what you intend, or if you prefer to raise the energy by relaxing your face, or smiling, if appropriate.

People we call empaths have to, first, realize they are empaths and, second, learn how to manage and protect themselves from their sensitivity to others' emotions that they can mistake as their own, which is another form of mirroring—an energy-based form. Introverts\* also have a different energy experience when around others than extroverts do. And *all* of us are subject to our own mirror neurons. This also explains why watching TV programs or movies can influence your mood. These occurrences beg the question: **How much of what we experience at the inner level is ours alone and how much is a mirrored experience?** It's something to consider.

\*Check out the article online "23 Signs You're Secretly An Introvert".

Being sensitive to others' feelings is worthy—and necessary, but not at the expense of your own well-being and at the expense of what you attract

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more of into your life by virtue of your own vibrations matched by Law of Attraction. You can be appropriately compassionate and empathetic and loving, but not be overrun by another person's emotions, which can sometimes (or often) happen when we don't know how to self-protect in such instances. Their emotions transmit one level of energy; our mirroring their emotions amplifies this in a way that doesn't have to happen, if we know what to do about this. Pay attention to when you begin to mirror another. Be deliberate about what you choose to mirror, whether as the receiver or the sender. It's a good practice, one you'll appreciate.

[Note: As complementary information to my comment about empaths, introverts, and mirror neurons begging the question of how much of what we experience is ours, you can read best-selling author Barbara Berger's *State of Appreciation* Guest Expert article about the No. 4 cause of suffering and unhappiness ("Investigate Your Stories) in this week's issue, available online through Aug. 29, 2013. Barbara's article is excerpted from her book, *Are You Happy Now? 10 Ways to Live a Happy Life.*]

Practice makes progress.

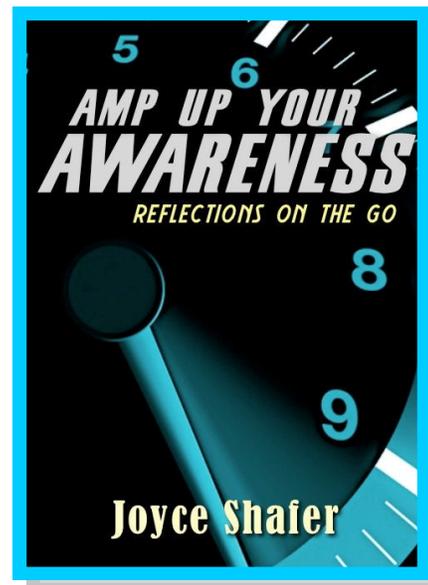
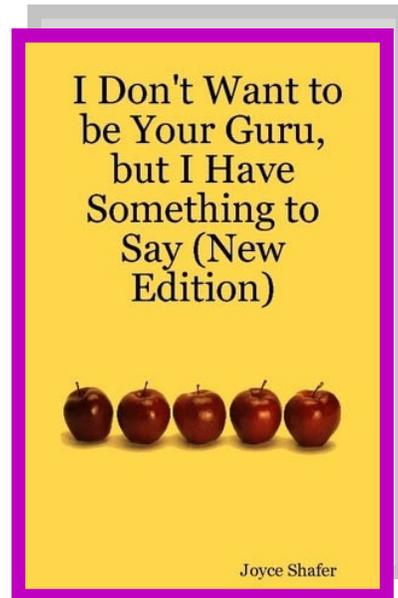
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*Joyce Shafer is a Life Empowerment Coach dedicated to helping people feel, be, and live their true inner power. She's author of "I Don't Want to be Your Guru, But I Have Something to Say" and other books/ebooks, and publishes a free weekly online newsletter that offers empowering articles*

*and free downloads. See all that's offered by Joyce and on her site at <http://stateofappreciation.weebly.com>*



## Book Recommendation

# Runaway Husbands

By Vikki Stark, M.S.W.



Vikki Stark, author of *Runaway Husbands*

Imagine that you're a happily married woman in the midst of a stable and secure long-term marriage. Now imagine that you come home one day and find a scribbled note from your husband in the middle of the kitchen table with two words on it - "It's over."

Your life skids off course and you find yourself in a bizarre alternate reality, desperately trying to make sense of how your beloved husband could have morphed overnight into an angry stranger. Welcome to the world of Wife Abandonment Syndrome!

Family therapist, Vikki Stark, like increasing numbers of women all over the globe, was both horrified and mystified when her twenty-one year marriage went up in smoke without her having had any inkling that there was even anything wrong. Desperate to make sense of what happened, she went searching for answers and found little in the divorce literature that could shed any light. But when she started talking with other women, she quickly learned

that she was not alone. There are many suffering women whose experiences are eerily similar to her own and like her, they need to understand how this could have happened and then learn the techniques and coping strategies necessary to recover.

Due to her heartfelt wish to lessen the pain of others in the same situation, Stark began the Sudden Wife Abandonment Project and documented the stories of over 400 women worldwide. She launched a [website](http://www.runawayhusbands.com) (www.runawayhusbands.com) which acts as a resource center where women go for information and support. Her book, [Runaway Husbands: The Abandoned Wife's Guide to Recovery and Renewal](#) grew out of all she's learned over the years.

Some typical signs of Wife Abandonment Syndrome are:

- A runaway husband appears attentive and emotionally engaged prior to leaving.
- He never mentions to his wife that he's unhappy or thinking of leaving.

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- He typically blurts out the news in the middle of a mundane conversation, often during the months of October to January.
- Reasons given for his departure are nonsensical, exaggerated, trivial or fraudulent.
- He moves out quickly, expressing no remorse or concern for the welfare of his wife (and children).
- He's typically having an affair and often moves directly in with his affair partner.

Wives who were completely unprepared for the disintegration of their marriage are devastated and in a state of shock as they struggle to absorb their new reality. Stark believes that the first step toward recovery is for women to begin to track their path through what she calls the Transformational Stages. The eight Stages progress from Tsunami, in which the world is a chaotic place turned upside down, through Thunderstorm, in which emotions ricochet wildly, to Ice Storm, a frozen state in which time seems to slow way down, to the later Stages, including Sun Shower and Early Spring, that indicate that the end of the process is in sight. "As miserable as an abandoned wife might be at the moment, if she can locate herself in the process of recovery, and know what to expect in upcoming stages, then she will feel less lost and her life will make more sense," Stark explains.



Along with providing a framework in which women can locate themselves in their recovery, in *Runaway Husbands* Stark also outlines the emotional tasks of the healing process, which she calls the Seven Steps for Moving Forward. The Seven Steps include milestones such as the acceptance that the marriage is really over and true understanding of the fact that the husband has changed irrevocably and is no longer concerned about his former wife's welfare.

Women will also benefit from practical suggestions offered in the *Runaway Husbands'* chapter titled *The Big Fridge of Coping Tricks and Recovery Strategies*. Along with hearing about Stark's own personal journey, readers discover stories from numerous women who participated in the study. They will learn that many women find that the experience of Wife Abandonment Syndrome ultimately offers an opportunity to refashion their lives in enriching new ways. Happily married women will learn from the book the warning signs of a husband who may be secretly thinking of leaving.

Imagine that it's a few years after your husband bolted from your life and you've grown into a "new normal." Imagine how proud you are of yourself that you not only survived, but also built a meaningful new life. Imagine that it's possible to feel good again, because it is.

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**About Vikki Stark, M.S.W.**

Vikki Stark has thirty years of professional clinical experience working with families. She is the founder of the Sedona Counseling Centre of Montreal, a private counseling center. Stark teaches and supervises therapists-in-training at the Argyle Institute and is a supervisor with the American Association of Marriage and Family Therapy.

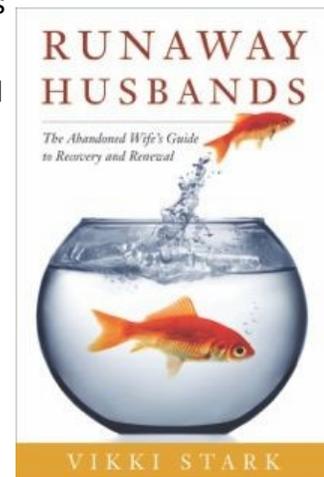
Trained as a social worker, Stark, a native New Yorker, began her career working in Harlem. In 1985, she moved to Montreal and opened her private practice, where she has helped hundreds of married and divorced couples improve their relationships. Over the past decades, she has devoted herself to public education as an effective way to help more families. An articulate, entertaining, and engaging speaker, Stark regularly conducts workshops and classes.

Since 1993 Stark has been a familiar face on Montreal television, contributing her views as a guest expert and had her own weekly segment, Stark Realities, on the CBC evening news. She had a monthly column on the Global television morning news show, This Morning Live, for eight years in which she discussed pertinent issues related to mental health and family relations. She is a blogger for Psychology Today magazine. Her blog is called "Schlepping Through Heartbreak."

Runaway Husbands is based both on Stark's own experience as well as the Sudden Wife Abandonment Project in which she interviewed over 400 women worldwide. Stark has brought women together through her website, [www.runawayhusbands.com](http://www.runawayhusbands.com), which is an active resource center for those who have experienced Wife Abandonment Syndrome. It has become a life raft for many women seeking support and counsel.

Her first book, My Sister, My Self (McGraw Hill, 2006), was based on a research study Stark conducted in which she interviewed 400 women, teens and girls about their sister relationships. This book explores how having grown up as an older, middle, younger or twin sister makes an indelible mark on a woman's identity, one that affects every aspect of her life.

Runaway Husbands has been described as "A gold mine of insight and practical counsel for getting through the emotional train wreck of being abandoned by your husband". The book has become the bible of women throughout the world, who read it, re-read it, carry it with them in their purses and sleep with it at night!



# Obesity: the New Normal?

## Same Calories - Different Results

*Part Two*

**By Sheena Burnell, M.D.**



For many years the common mantra was that 'a calorie was a calorie' and that our weight was determined by the simple 'calories in-calories out' formula. Conventional thought was that 3,500 extra calories eaten

equaled a pound, or 450 grams, of fat on the body regardless of age, gender, race or familial attributes and that therefore being overweight was simply a matter of not enough willpower or being lazy.

As we know, this is not what happens in real life. I can vividly remember my mother and my brother complaining that they seemed to put on weight no matter what they did, while I ate everything in sight and was always slender. It was only when I met my real father in later life and saw that he was quite thin that the mystery was solved and I realized I had inherited what I called my father's 'skinny gene'.

There is no doubt that our modern energy-dense Western diet and increasingly sedentary lifestyles have been the major contributors to the obesity

epidemic, however there is now an increasing amount of scientific evidence to show that the picture is far more complex. While the basic premise of calories in-calories out is still at the heart of the issue, how much weight we actually gain is modulated by a complex interplay of genetics, our modern Western diet and in our metabolisms and how we process the food that we eat - much of which still remain a puzzle.

A recent headline-grabbing study by a team in Louisiana fed 12 pairs of lean identical twins 1000 calories per day above their usual intake in a highly controlled environment. While the twins in each pair gained the same amount of weight, the amount gained varied threefold among the pairs, leading researchers to conclude with certainty that there are genetic controls for not just how much people want to eat but also how much of what they eat turns to fat. Similar lab rat studies are drawing the same conclusions and it's now known with certainty that specific random DNA mutations result in widely differing responses to food intake.

Even more importantly for modern humans there may be environmental effects on our genes known as epigenetic changes, that is changes to the stop-go signals stuck on the DNA which affect how the gene expresses itself.

The first evidence for epigenetic changes as a cause of obesity came from the Dutch famine in 1944-45, when the population was limited to 800 calories per day. Women who were pregnant at the time had low birth weight babies, who on the relatively abundant post-war Dutch diet showed a high prevalence of being overweight, meaning the 'set points' for hunger and satiety were being programmed by their exposure to maternal calorie restriction.

Since then, there have been a lot of animal studies and some human studies with two other causes of intrauterine programming leading to obesity in humans being identified. One is maternal diabetes, either pre-existing or developing during pregnancy. The offspring have on average higher

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than normal birth weights and this higher than normal weight status tends to be maintained. Very recently, a protein-deficient maternal diet during pregnancy, as is not uncommon in developing (and some developed) countries, has been shown to produce overweight offspring despite adequate maternal total calorie intake.

In animals, additional maternal interventions (high fat diets, high stress hormones) have been shown to increase offspring weight, although whether this is the case for humans is still not proven.

Added to the subtle but powerful genetic changes our environment is exerting on us, research lately into our high-sugar diets is also revealing some startling information. Insanely cheap but incredibly energy-dense high-fructose corn syrup now finds its way into an ever-increasing number of our daily food items, even those we least expect. Fructose is entirely processed through the liver, which may not be able to metabolize it fully, depleting vital chemicals in the organ and turning into fat. "It's not about the calories," says one researcher. "It has nothing to do with the calories. The fructose is a poison by itself."

What is undeniable is that problems in the liver in turn contaminate and disable other systems, including the insulin production of the pancreas leading to high insulin levels in the blood and a condition known as 'insulin resistance'. It is now

known that in addition to contributing to a number of medical conditions, high insulin levels interfere with the hormone leptin, the signaling device that tells the brain when we've consumed enough. So we drink or eat fructose and then we want more - with the inevitable result. The resulting sky-high insulin levels are now thought to be implicated in a wide range of disease entities including the peculiarly modern entity "metabolic syndrome" (a cluster of medical conditions including hypertension, type 2 diabetes, central obesity and dyslipidemia) as well as cardiovascular disease, premature ageing, reduced longevity, and as some recent research may show, Alzheimer's disease.

Although major food companies hotly contest this information, the inescapable fact is that food additives such as high fructose corn syrup are providing us with massive amounts of energy which we simply don't need and are making it impossible in subtle metabolic ways for people to do anything other than gain weight.

Today we've gone from a society where most people were of 'normal' weight and getting enough food was the issue, to a society where the opposite is the problem. This combined with genetic modifications which influence how much we eat and how we process it - modifications which are brought on themselves by changes in our eating habits - and our couch potato lifestyle have had devastating results which affect our society deeply at every level. The end result is a

society which is not only increasingly overweight but increasingly unwell, with many people rendered almost incapable of making the required changes, so profound and wide-reaching are the effects of our changed world.

In next month's article I'll look at the weight loss industry and various strategies for losing weight - and trying to keep it off.

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*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.*

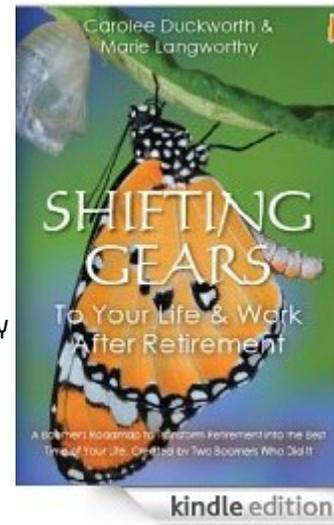
Sugar Videos:

[Sugar and Dementia](#)  
[60 Minutes](#)

**Book Recommendation:**

# Shifting Gears To Your Life & Work After Retirement

By Carolee Duckworth and Marie Langworthy

**Recommended by Barbara Morris**

Most pre-retirees make sketchy plans or no plans at all for HOW they intend to find satisfaction living an extra 30 years in retirement. Some try to plan financially but that's where the planning ends. Until now, little truly comprehensive help has been available to guide pre-retirees as well as those already retired in creating a future that is more fulfilling than traditional passive retirement. That help is in the form of a comprehensive, up-to-date book, *Shifting Gears To Your Life and Work After Retirement* by two boomers, Carolee Duckworth and Marie Langworthy. Not only is it informative, it's fun to discover options you never knew existed.

I love books that teach something new, useful and exciting and *Shifting Gears* fills the bill. It is loaded (and I do mean loaded) not just with extraordinarily helpful information but with clickable links to find help and information that will blow you away.

If you are not yet retired, you **MUST** have a copy of this book. If you are retired and floundering, perhaps bored and wanting more out of life, you **MUST** have a copy of this book. It will open doors to help you never knew existed but need. It will help you discover who you **REALLY** are, and what will give you the most satisfaction out of what can be the best years of life.

Please read the following book synopsis

## [Shifting Gears to Your Life & Work After Retirement](#)

by Carolee Duckworth &amp; Marie Langworthy

As Boomers themselves, the authors are not just about helping the Boomer generation move forward into retirement. Rather, they are about Boomers creating anew an entirely fresh perspective on their next life journey by crafting a highly fulfilling pattern of work and life for their final and best opus. Readers will start by looking within, re-discovering, or perhaps, discovering for the first time, who they are now, using exciting, authentic, personality and aptitude tools. Next, using this new-found personal insight and clarity of purpose, they will be

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guided through a process of fashioning what they want to do, to see, to become next, followed by practical, specific activities and strategies to achieve this, their new retirement paradigm.

## The Book's Audience

### Soon-To-Be-Retirees

This book is the jump-start to propel current Boomers on the brink of retirement to rethink their retirement trajectory, from *this* (whatever they're doing now), to *that* (whatever they've always wanted to do, but never dared to dream possible). The 50-65 age group will find this book a one-stop source to chart the direction of their next and best life phase--a practical "how to" roadmap that is both fascinating to read and chock full of valuable resources, including a website index that is in itself a retirement goldmine.

### Older Retirees

Already retired 70+ and even 80+ year-olds are poised to take advantage of all this book has to offer. Just consider the collective experience, brain power, skills, talent and wisdom of this demographic group and bring it to bear on the resources (both real and virtual) this publication features. Then step aside and watch these elders make astounding contributions within every facet of society-- professional, civic, and personal.

### Early, Middle, Late Boomer Bloomers

This book shatters the iconoclastic myths about retirement, boldly declaring what retiring Boomers *are* and what they *are not*. By engaging in self-discovery, and traveling through a *Five-Step Process*, Boomers will determine who they are, what values define them, and how they want to spend this last rich phase of life. They then will explore the many options—work online or "out there," for themselves or for "us," or volunteer, but *their way*--then combine these with learning, travel, and leisure into their own ideal mix.

### Children of Retirees

As members of the "sandwich generation," grown children of retirees hope and need for Mom and Dad to transition into a healthy, happy, productive *New Phase* of independent adulthood. Their last wish and worst fear is that if their parents run out of money and/or independent involvement, this will add to their own current responsibilities, stresses, and priorities, requiring them to step in themselves, financially or otherwise. Giving this book to their parents as a gift will benefit them too.

## How This Book Stands Out From the Pack

*Specific*--Offers a *10-Point Retirement Countdown* to *7 Possible Pathways*.

*Results Oriented*—Uses a *5-Step Process* to create a unique retirement adventure.

*All-Inclusive*--Work vs. play; time vs. money; home vs. abroad; online vs. "out there."

*Uses Current Technology Tools*--A treasure chest of web connectedness and resources.

*Shifting Gears To Your Life and Work After Retirement* is Available from [Amazon](#).

# Why It Is Important To Review Your Life Insurance Portfolio

By Henry Montag



Have you ever discovered a bank entry error in your checking register and you had \$100 or \$1,000 less in your checking account than you thought? No one likes to lose anything. Imagine how much worse it would be if it were your life Insurance policy worth \$250,000, or a million or more, that you thought would be available to a spouse or kids was not going to be available for them.

For that reason alone individuals and trustees should review their existing life insurance portfolios to make sure their coverage doesn't expire before the insured does. In addition there are a number of other very good reasons to review /audit your life Insurance portfolio to make certain that you're still getting the most value for your premium dollars based on what's available today rather than what was available when you first purchased your contract.



It's also important to make certain that you have the right type of insurance, based on your current objectives today rather than when you first purchased the contract. One should also make sure that the person or people you've previously named as beneficiaries are in fact the people you want as beneficiaries today. Equally as important is to determine the correct owner of an Insurance contract. **If a life insurance contract is owned by the insured he or she will have to unnecessarily pay a state inheritance tax of approximately 9-10% on the first one million of death benefit. This mistake alone can cost a family upwards of \$99,000.**

But as stated previously, the most important reason that a contract should be reviewed is to determine how much longer one's life insurance contract is guaranteed to remain in force. The reason you need to be proactive whether you are a family man who purchased the life insurance for your family or a trustee acting on behalf of the best interest of a trust beneficiary, is that a great majority of life Insurance contracts that were purchased over the last 25 years were "Universal Life Insurance" contracts. These life insurance contracts unlike their more expensive

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counter parts "Whole Life Insurance", were not guaranteed to last for a lifetime since their performance was tied to an annual interest rate which could be higher or lower than anticipated.

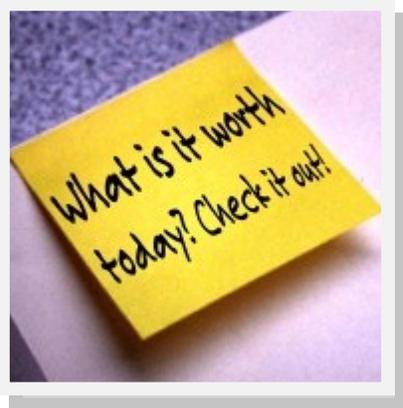
Let me explain. Back in the mid 1980's when interest rates were 14%-15% there were only two types of life insurance contracts. There was term insurance where a specific dollar amount of life Insurance was guaranteed to remain in force for a specific period of time and at a specific guaranteed premium. The other type of Insurance known as "Whole Life Insurance" which as the name implied was guaranteed to be there for the persons whole life. These whole life contracts contained an accumulation account known as cash value which were earning 3% annually and was available to be withdrawn and used for any purpose as long as the person paid a contractual 5% interest charge on the money that was withdrawn.

Getting back to our example if a person had an accumulated cash value of say \$50,000 that was earning 3% a person had the ability of borrowing the money at 5% and then placing those dollars in a money market or savings account where they could have earned 14%, as a result, without any additional risk they were able to earn an additional 9% on their \$50,000 of cash value.

Due to these higher interest rates being paid by the banks the insurance industry watched billions of dollars in their cash value coffers be withdrawn and transferred to the individual bank accounts of the people it insured. In order to stop these outflows the life insurance industry created a "Universal Life Insurance" product which paid an interest rate based on current interest rates rather than on a fixed rate as had been the case in "Whole Life" contracts. If interest rates went up then insurance coverage would last for a longer period. But what was not so clearly understood was that if on the other hand interest rates decreased then the length of time the coverage

would remain in force would be reduced. In other words there was no guarantee as to how long a contract would remain in force. The higher the assumed or projected interest rates would be over the next 20 or 30 years, the lower a premium one had to pay. But if they guessed wrong and interest rates declined as they have, then their life insurance coverage would expire years earlier than originally anticipated.

In order to determine the cost of a universal life insurance premium, an agent or broker would ask their client how long THEY wanted to have a particular amount of life insurance coverage stay in force for, the usual response was between the ages of 92-95. Next they would determine what interest rate they wanted to assume for the next 20-30 years. Once they had that information the computer illustration would provide the cost/ premium needed to keep that particular amount of life Insurance in force for that assumed period.



While this interest-sensitive product stopped the tremendous outflow of monies from an insurance company's cash values to a banks CD because the insurance company and the bank were now both paying the insured a similar interest rate. The solution was not a long-term fix as it created other problems which began to surface over the last 5-6 years, AS A RESULT OF our continued low interest rates. For example in the late 1980's when interest rates were 14 -15% many assumptions were made that interest rates would on average remain in the 10-12% range, the more conservative agents /brokers

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were projecting 9-10%, while the most conservative individuals were projecting in the 7-8% range. However our current sustained lower interest rate environment paying 1-2% has decimated even the most conservative projections. As a result an original assumption that a life Insurance contract would last to age 92 might now find that their contract would only last to age 82-83.

A life insurance audit/review examines the actual interest rate return earned each year and determines exactly how long the contract will last based on the historic actual return rather than what was once believed and projected. **Most individuals or trustees don't take the time to request such a "Historical Projection" and as a result their contracts are expiring prematurely.** The more advance notice an insured or trustee has about a potential shortfall the less additional monies are needed to adjust the contract back to a realistic and desired age of say 92- 95 . **I've referred to this as the insurance industry's dirty little secret because at the time the universal insurance contracts first came out no one asked the question as to whether the length of time the contract would stay in force was guaranteed.**

I can tell you as a practitioner that the combination of low interest rates, and the fact that the over age 80 group is the fastest growing segment of the population, along with the fact that people are not taking the time to review/ audit their existing contracts is causing significant problems for many individuals and trustees that guessed wrong concerning the interest rate they thought their universal contract would perform at. Some institutional trustees are aware of this problem and are employing third party audit firms to conduct an independent review, but many others have not addressed the problem and may be negligent in fulfilling their fiduciary obligations of protecting trust assets for their beneficiaries.

Another very important reason to review one's life insurance portfolio is to add new features that weren't available when the original universal contract was first purchased. **Most notably is the chronic care rider, which first became available at the end of 2011. Such a rider allows an individual to withdraw up to \$116,000 tax-free on an annual basis from the death benefit of their life**

**Insurance contract to pay for qualifying long-term care expense.** The ability to withdraw money from the death benefit of a life Insurance contract on a tax-free basis to pay for long-term care costs is a major new benefit that one should attempt to obtain

assuming they meet two criteria. One is that they're healthy enough to purchase a new combo/linked contract containing these provisions, and that they can do so at a premium similar to what was paid for their current Universal or Whole Life contracts.

Being aware of potential problems and opportunities should be first and foremost on the minds of individual owners as well as institutional trustees to protect assets put in place for the benefit of their beneficiaries.

[Watch Henry Montag's video advice on intergenerational wealth building](#)

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



## PAPERWORK

By Lura Zerick



In past years, when I worked in various offices, I didn't mind all the 'paperwork'; I did it with confidence and got it done. I also did all the 'paperwork' involved in keeping the home running smoothly. As far as I am concerned, I have done my share of paperwork! Why can't someone else do it now? That isn't happening; at age 82, I am STILL up to my ears in paperwork! If I were six, I would scream, "Not fair!"

One advantage that I enjoy: I can delay my 'filing' as long as I wish. Other items must be taken care of immediately or ASAP. I am thankful that I can still reconcile my checkbook, keep the bills together until paid and reply to letters if necessary. All this is great

but the truth is, I'm tired of doing it! Maybe I am a bit egotistical but it seems that I must still 'hold everything together'. My late husband, Mr. Zerick, refused to deal with 'taking care of everything' so it was left for me to do. He might have had the right idea; it is a pain in the neck to keep everything running smoothly but *someone* has to do it!

Before that time (meaning previous husbands) I didn't have a home, paperwork or even food (but did learn a lot about domestic violence) so paperwork didn't seem necessary. The violence increased and so did the paperwork. I had to talk really fast to convince him to buy a home for \$25.00 down (G.I. loan); our rent (\$75.00) increased to house payments of \$76.00. BUT, I finally had a home and I adjusted to doing all the paperwork. I was really glad to have a home so it was worth the extra 'duties'.

Yes, I have a tall filing cabinet. Yes, I have *that* fairly organized, with file folders, including a thick 'miscellaneous receipts' but I have reached the age of rebellion and "I don't wanna do paperwork any longer!" It felt good just to say that! I would have liked to stamp my foot when I typed that but I can't do that convincingly while sitting at my computer desk.

I enjoy writing articles and books. Sending out freelance articles is both exciting and scary. Some are accepted, some are not. I don't really worry about those that are rejected. I simply find another publication that might consider my work. My writing, along with all the paperwork involved in daily life, keeps me hopping but I always have time to READ. I have skipped many meals because of a good book...and plan to continue with that frame of mind.

There is no one to tell, 'take over this job' so I will continue to make excuses as to why I can't do the filing at this moment. We can't do two things at the same time so I choose which is

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most important. Each week I get five books from the local library (not counting those I buy). In the back of my mind is the knowledge that one of those I got yesterday is a favorite author, Lisa Scottoline and her book, DON'T GO, is *waiting for me.....gotta go, gotta go.*

I ate a nice breakfast so lunch is not in my thoughts. Books are made of paper and *that is the only kind of 'paperwork' that I enjoy!*

### ABOUT LURA ZERICK

82-year-old Lura Zerick is the mother of 5, grandmother of 12 and great-grandmother of 7. She was born and raised in the Florida Panhandle and now lives on six acres of woods in S.E. Alabama, near Geneva.

Lura has been involved in 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), *Getting Older and Enjoying It!*, 2004, (This book was one of three chosen across the USA to be featured in an article written by Donna Childress and published the National Council on Aging in Washington, D.C. in the Fall/Winter issue of their publication, *Innovations*.) *River Villa*, 2007 and *The House of Esther*, 2011.

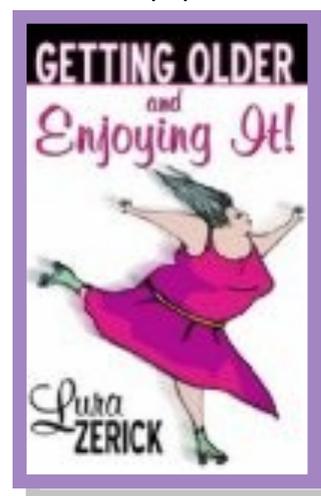
Lura has composed lyrics and music of 70 gospel songs and recorded 15 songs on 2 CDs. She sang show tunes and popular songs previously in nightclubs, a cruise ship, with several TV guest spots.

She wrote and produced a weekly, then daily, radio program, "Encouragement for Today's Woman"; edited and published *Living with Hope*, a quarterly newsletter using 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* and wrote features and news articles for various newspapers. Her articles have been published in *Alabama Living*, *SpiritLed Woman*, *Just Between Us*, *Writer's Digest*, *Mature Living*, *Christian Single*, *Army Flier*, *Army Times*, *Looking Back* and other publications.

Previously very active with speaking dates and book signings across the country, Lura is currently working on three books: *Bible Quest*, *Feeding Our Spiritual Selves* and *Another Woman; Another Well*, the story of her life.

As a survivor of years of domestic violence, Lura had no idea that her best and most rewarding years were in the future.



*Information to Help You Live and Feel Better*

## Do Soft Drinks Worsen COPD and Make Kids Violent?

**The Evidence is here. . .**

### [Stem Cells in Urine Easy to Isolate and Have Potential for Numerous Therapies](#)

Could harvesting stem cells for therapy one day be as simple as asking patients for a urine sample? Researchers at Wake Forest Baptist Medical Center's Institute for Regenerative Medicine and colleagues have identified stem cells in urine that can be directed to become multiple cell types.

### [Increased Fluctuation in Blood Pressure Linked to Impaired Cognitive Function in Older People](#)

Higher variability in visit-to-visit blood pressure readings, independent of average blood pressure, could be related to impaired cognitive function in old age in those already at high of cardiovascular disease, suggests a new article.

### [High Blood Pressure Linked To Memory Problems In Middle Age](#)

High blood pressure is linked to memory problems in people over 45, according to research published in the August 25, 2009, print issue of *Neurology*<sup>®</sup>, the medical journal of the American Academy of Neurology.

### [Number One Source for New Teeth](#)

Stem cells derived from urine can be used to generate tooth-like structures, reports a study published this week in the open access *Cell Regeneration Journal*. It's thought the technique might one day help researchers grow new, tailor-made teeth for dental patients.

### [Chocolate May Help Keep Brain Healthy](#)

Drinking two cups of hot chocolate a day may help older people keep their brains healthy and their thinking skills sharp, according to a study published in the August 7, 2013, online issue of *Neurology*<sup>®</sup>, the medical journal of the American Academy of Neurology.

### [Cognitive Decline With Age Is Normal, Routine, but Not Inevitable](#)

If you forget where you put your car keys and you can't seem to remember things as well as

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you used to, the problem may well be with the GluN2B subunits in your NMDA receptors.

#### [You age as you eat – Study shows link between sugars and aging](#)

The skin care industry is full of studies looking at sun protection and how UV rays age the skin, however new research reveals there is a link between the sugars in foods we eat and the wrinkles we find on our faces and bodies.

#### [Blocking sugar intake may reduce cancer risk or progression in obese and diabetic people](#)

Blocking dietary sugar and its activity in tumor cells may reduce cancer risk and progression, according to researchers from the Icahn School of Medicine. The study, conducted in fruit flies and published in the journal *Cell*, provides insight as to why metabolism-related diseases such as diabetes or obesity are associated with certain types of cancer, including pancreatic, breast, liver, and colon cancers (see also Proinsulin).

#### [Coffee and Tea May Contribute to a Healthy Liver](#)

Surprise! Your morning cup of tea or coffee may be doing more than just perking you up before work.

#### [Soft Drinks Linked to Behavioral Problems in Young Children](#)

Americans buy more soft drinks per capita than people in any other country. These drinks are consumed by individuals of all ages, including very young children. Although soft drink consumption is associated with aggression, depression, and suicidal thoughts in adolescents, the relationship had not been evaluated in younger children. A new study scheduled for publication in *The Journal of Pediatrics* finds that aggression, attention problems, and withdrawal behavior are all associated with soft drink consumption in young children.

#### [A New Wrinkle in Parkinson's Disease Research: Skin Cream Ingredient May Stop Effects of Parkinson's On Brain Cells](#)

The active ingredient in an over-the-counter skin cream might do more than prevent wrinkles. Scientists have discovered that the drug, called kinetin, also slows or stops the effects of Parkinson's disease on brain cells.

#### [Facebook Use Predicts Declines in Happiness, New Study Finds](#)

Facebook helps people feel connected, but it doesn't necessarily make them happier, a new study shows. Facebook use actually predicts declines in a user's well-being, according to a University of Michigan study that is the first known published research examining Facebook influence on happiness and satisfaction.

(Continued on page 26)

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### [Exercise reorganizes the brain to be more resilient to stress](#)

Physical activity reorganizes the brain so that its response to stress is reduced and anxiety is less likely to interfere with normal brain function, according to a research team based at Princeton University.

### [Weekly Soft Drink Consumption Bubbles Up Knee Osteoarthritis; Especially in Men](#)

Sugary soft drink consumption contributes not only to weight gain, but also may play a role in the progression of knee osteoarthritis, especially in men, according to new research findings presented this week at the American College of Rheumatology Annual Meeting in Washington, D.C.

### [Drinking Large Amounts of Soft Drinks Associated With Asthma and COPD](#)

A new study published in the journal *Respirology* reveals that a high level of soft drink consumption is associated with asthma and/or chronic obstructive pulmonary disease (COPD).

### [Are Diet Soft Drinks Bad for You?](#)

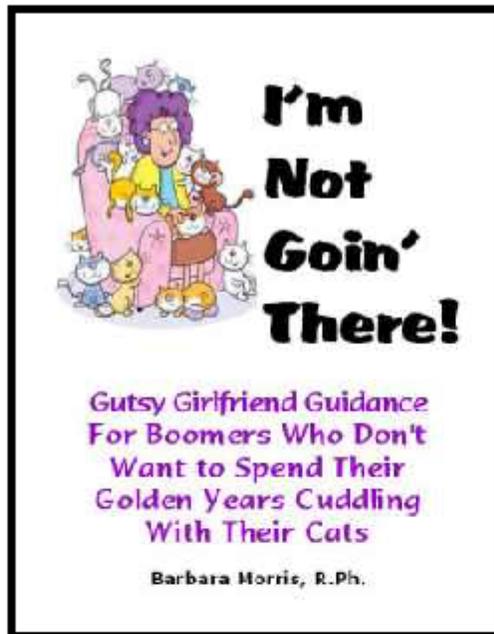
A new study finds a potential link between daily consumption of diet soft drinks and the risk of vascular events.

### [High Fizzy Soft Drink Consumption Linked to Violence Among Teens](#)

Teens who drink more than five cans of non-diet, fizzy soft drinks every week are significantly more likely to behave aggressively, suggests research published online in *Injury Prevention*. This includes carrying a weapon and perpetrating violence against peers and siblings.

### ['Mini Human Brains' Created: Scientists Grow Human Brain Tissue in 3-D Culture System](#)

Complex human brain tissue has been successfully developed in a three-dimensional culture system established in an Austrian laboratory. The method described in the current issue of *Nature* allows pluripotent stem cells to develop into cerebral organoids -- or "mini brains" -- that consist of several discrete brain regions.



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Before It  
Devours  
You!**

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- How to eliminate outdated family and cultural traditions that encourage premature aging.
- The disastrous outcome of choosing to "age gracefully."
- How to adopt revolutionary new stages of aging to help you stay youthful and productive longer.
- The consequences of telling your age and dwelling on the significance of your chronological age.
- The power of group dependence and consensus thinking, and how to avoid or manage it.
- And so much more...



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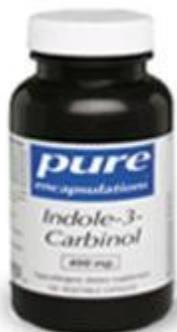
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