



THE BOOMER'S GUIDE TO PLANET RETIREMENT

DR. MARILYN BRUNO
WWW.GYNOSAPIENS.COM

VOLUME 2 ISSUE 11

NOVEMBER 2009

IN THIS ISSUE: Page1: What Does Sleep Do for You?
Page 3: Be a Leader, not a Follower
Page 4: Websites for Entrepreneurs
Page 7 : Home Care for the Elderly
Page 8: Medicare: Questions to Ask Your Health Insurance Company
Page 9: Free download: The Longevity Shield
Page 9: The Five Tibetan Rituals
Page 20 : Foreclosure Basics

QUOTE OF THE MONTH:

Success is how high you bounce when you hit bottom.

- George S. Patton, 1885-1945, American Army General during World War II

What Does Sleep Do For You?

Sleep gives us a chance to recharge physically, emotionally, and spiritually. Getting enough ZZZs should be everyone's priority. I don't get enough of it. A friend recently recommended that I take Magnesium before going to bed. Sure enough, I have been enjoying real relaxed slumber for the first time in a long time. Maybe it was psychological, but Magnesium is scientifically shown to be a muscle relaxant. Other ideas for falling quickly to sleep: avoid caffeine, shut the lights and TV, enjoy some calming music, or meditate and drift off!

Following are some interesting facts from the National Institutes of Health on the benefits of sleep:

Learning, Memory, and Mood

- Students who have trouble grasping new information or learning new skills are often advised to "sleep on it." Recent studies reveal that people can learn a task better if they are well rested. They also can remember better what they learned if they get a good night's sleep after learning the task than if they

are sleep deprived. Volunteers had to sleep at least 6 hours to show improvement in learning, and the amount of improvement was directly tied to how much time they slept. In other words, volunteers who slept 8 hours outperformed those who slept only 6 or 7 hours. Other studies suggest that all the benefits of training for mentally challenging tasks are maximized after a good night's sleep, rather than immediately following the training or after sleeping for a short period overnight.

- Many well-known artists and scientists claim to have had creative insights while they slept. Mary Shelley, for example, said the idea for her novel *Frankenstein* came to her in a dream. Although it has not been shown that dreaming is the driving force behind innovation, one study suggests that sleep is needed for creative problem solving. Volunteers were asked to perform a memory task and then were tested 8 hours later. Those who were allowed to sleep for 8 hours immediately after receiving the task and before being tested were much more likely to find a creative way of simplifying the task and improving their performance compared to those who were awake the entire 8 hours before being tested.
- Exactly what happens during sleep to improve our learning, memory, and insight isn't known. Experts suspect, however, that while people sleep, they form or reinforce the pathways of brain cells needed to perform these tasks. This process may explain why sleep is needed for proper brain development in infants.
- Not only is a good night's sleep required to form new learning and memory pathways in the brain, but sleep is also necessary for those pathways to work up to speed. Several studies show that lack of sleep causes thinking processes to slow down. Lack of sleep also makes it harder to focus and pay attention. Lack of sleep can make you more easily confused. Studies also find a lack of sleep leads to faulty decision-making and more risk taking. A lack of sleep slows down your reaction time, which is particularly significant to driving and other tasks that require quick response. When people who lack sleep are tested by using a driving simulator, they perform just as poorly as people who are drunk. The bottom line is: not getting a good night's sleep can be dangerous!
- Even if you don't have a mentally or physically challenging day ahead of you, you should still get enough sleep to put yourself in a good mood. Most people report being irritable, if not downright unhappy, when they lack sleep. People who chronically suffer from a lack of sleep, either because they do not spend enough time in bed or because they have an untreated sleep disorder, are at greater risk of developing depression. One group of people who usually don't get enough sleep is mothers of newborns. Some experts think depression after childbirth (*postpartum blues*) is caused, in part, by a lack of sleep.

Your Heart

- Sleep gives your heart and vascular system a much-needed rest. During non-REM (rapid eye movement) sleep, your heart rate and blood pressure progressively slow as you enter deeper sleep. During REM sleep, your heart rate and blood pressure have boosted spikes of activity. Overall, however, sleep reduces your heart rate and blood pressure by about 10 percent.
- If you don't get enough sleep, this nightly dip in blood pressure, which appears to be important for good cardiovascular health, may not occur. According to several studies, if your blood pressure does not dip during sleep, you are more likely to experience strokes, chest pain known as angina, an irregular heartbeat, and heart attacks. You are also more likely to develop congestive heart failure, a condition in which fluid builds up in the body because the heart is not pumping sufficiently. Failure to experience the normal dip in blood pressure during sleep can be related to insufficient sleep time, an untreated sleep disorder, or other factors. African-Americans, for example, tend not to have as much of a dip in blood pressure during sleep. This difference may help to explain why they are more likely than Caucasians to have serious cardiovascular disease.
- A lack of sleep also puts your body under stress and may trigger the release of more adrenaline, cortisol, and other stress hormones during the day. These hormones contribute to your blood pressure not dipping during sleep, thereby increasing the risk for heart disease. Inadequate sleep may also negatively affect your heart and vascular system by the increased production of certain proteins thought

to play a role in heart disease. For example, some studies find that people who chronically do not get enough sleep have higher blood levels of C-reactive protein. Higher levels of this protein may suggest a greater risk of developing hardening of the arteries (atherosclerosis).

Your Hormones

- When you were young, your mother may have told you that you need to get enough sleep to grow strong and tall. She may have been right! Deep sleep triggers more release of growth hormone, which fuels growth in children and boosts muscle mass and the repair of cells and tissues in children and adults. Sleep's effect on the release of sex hormones also encourages puberty and fertility. Consequently, women who work at night and tend to lack sleep are, therefore, more likely to have trouble conceiving or to miscarry.
- Your mother also probably was right if she told you that getting a good night's sleep on a regular basis would help keep you from getting sick and help you get better if you do get sick. During sleep, your body creates more cytokines -- cellular hormones that help the immune system fight various infections. Lack of sleep can reduce the ability to fight off common infections. Research also reveals that a lack of sleep can reduce the body's response to the flu vaccine. For example, sleep-deprived volunteers given the flu vaccine produced less than half as many flu antibodies as those who were well rested and given the same vaccine.
- Although lack of exercise and other factors are important contributors, the current epidemic of diabetes and obesity appears to be related, at least in part, to chronically getting inadequate sleep. Evidence is growing that sleep is a powerful regulator of appetite, energy use, and weight control. During sleep, the body's production of the appetite suppressor leptin increases, and the appetite stimulant grehlin decreases. Studies find that the less people sleep, the more likely they are to be overweight or obese and prefer eating foods that are higher in calories and carbohydrates. People who report an average total sleep time of 5 hours a night, for example, are much more likely to become obese compared to people who sleep 7-8 hours a night.
- A number of hormones released during sleep also control the body's use of energy. A distinct rise and fall of blood sugar levels during sleep appears to be linked to sleep stage. Not getting enough sleep overall or enough of each stage of sleep disrupts this pattern. One study found that, when healthy young men slept only 4 hours a night for 6 nights in a row, their insulin and blood sugar levels mimicked those seen in people who were developing diabetes. Another study found that women who slept less than 7 hours a night were more likely to develop diabetes over time than those who slept between 7 and 8 hours a night.

BE A LEADER, NOT A FOLLOWER

Some people are natural leaders -- inspired to jump into action, confident that they know what to do, prepared to take a stand.

Even if you are not a natural leader all the time, many followers can build leadership qualities and participate powerfully in their life and times.

-- Inspiration is the intangible spark to make something happen. It motivates reasoning and creativity to bring ideas into reality and words into actions. It overcomes fatigue, stinginess with our time and talents and brings the best out in ourselves and others. I met Brian Talma, a world class wind surfer many years ago when I lived in Barbados. Every other word he uttered was "Action." He certainly

had the trophies to prove the truth of his motto! My father used to tell me that my grandfather's nickname for him was "Azzione" because he never lacked that boundless drive to spring into action!

-- Confidence inspires others to follow and understand the importance of the team to reach the goal.

-- Preparation shows the breadth and depth of the learning curve you have gone through to get to the point where you can advise others.

Our world needs more leaders right now. Get out there! Get something excellent going. Be a role model.

Here are some tips to get going:

1. Know the leader you want to be. Clarify your purpose. Create a vision for yourself as an authentic leader. Identify your deepest values. Think about leaders you admire. What is it about them you want to emulate? What is the legacy you want to leave? Picture how it looks and feels to be being the best, most authentic leader you can be.
2. Know your strengths and weaknesses. Especially in this fast paced, global, technological world, we can't be experts in everything. Nor do we necessarily want or have time to be. Be honest about what you can do well and enjoy doing and what is best left to others.
3. Identify the gaps between your vision and current reality. Determine which gaps you want to close by learning and growing your own expertise and which ones you want to fill with the talents of others.
4. Identify sources and opportunities for development. Pursue them with a beginner's mind. Enjoy the learning process.
5. When making decisions or engaged in discussions, ask yourself, "What does my authentic self tell me to do?" Even if it is a difficult decision, check in with yourself and ask, "How can I make and communicate it in a way that is an expression of my purpose and in integrity with my values?"
6. As you begin to use newly learned behaviors, be generous and forgiving with yourself. The leader who can forgive him/herself can forgive others.
7. Create visual cues to remind yourself to be your newly discovered real self when self-doubt begins to creep in. Post-it notes, special screen savers, mantras, a rubber band around your wrist, or New Leaf Touchstone bracelets or pocket stones can help.

24 Fundamental Resources for Online Entrepreneurs

I think everything can be found on the Internet these days: people who share your interests, need your product, or have something that you need to succeed in business. There are tools, webinars, free advice, yellow page listings, etc. etc. Of course, it requires work to sift through all of this, but following are some guidelines.

Along with online networking groups such as Resource Nation's [Vantage Network](#), there is an abundant amount of resources for those looking to start up a new venture. The following is a sampling of some business and finance resources that you can find on the net.

GETTING FUNDING

One of the first challenges for any emerging entrepreneur is acquiring some type of funding for their new enterprise. Looking around for potential investors can be a stressful task, but the following online resources may help you locate and communicate with possible sources of financing.

1. [Biz2Credit](#)
This site connects small business owners with service providers and lenders, empowering them to effectively compete with big business, innovate their services and products.
2. [Find That Money](#)
Find that Money is social network especially for funding-seekers, investors and lenders to get together and do business. You can set up a profile of your proposed business and contact investors and lenders directly via their profile.
3. [Venture Deal](#)
Venture Deal is a venture capital database that provides businessmen with the latest info on venture capital firms and venture-backed technology companies.
4. [American Capital Advance](#)
This is a lending service that is catered especially for entrepreneurs seeking funding for their new business enterprises. American Capital Advance offers fast loans, so you can get started on building your business right away.
5. [Financing: Where to Find It](#)
A financing guide from Inc.com that will let you know where to go for quick business financing.

Time Management

Any successful business is characterized by tight and efficient time management. Keeping your start up's business goals on schedule as well as handling day-to-day commitments and deadlines is one of most important parts of an entrepreneur's job. The following links will take you to sites that offer tools for task and time management.

1. [Google Calendar](#)
Google calendar, as with most Google software products, is steadily growing in popularity. It is simply a free online calendar service that lets you to share your calendar dates with others, which can make coordinating meetings and events easier.
2. [Vitalist](#)
This is a web-based task manager that was created to work in conjunction with "Getting Things Done", or GTD, the popular iPhone application.
3. [Backpack](#)
Backpack is a personal and small business organizer that can help you manage your business information, intranets and to-do lists.
4. [Basecamp](#)
This is a web based tool used by small businesses as well as large corporate brand names to coordinate and run

individual business projects. It lets business owners connect with contractors and other business owners in order to manage a project. Fee required.

5. [Side Job Track](#)

Provides online invoicing, reporting and management software. Good for tracking jobs to make sure projects stay on schedule.

Communication

More than any other form of communication, the Internet has managed to bring people from all over the world together with little or no cost whether it is by email or other sources. Here are a few more online resources that will help you connect and stay connected with people as you grow your business.

1. [Skype](#)

Unlimited free calls over the internet. Talk to other Skype users whenever you like and for as long as you like.

2. [Vonage](#)

Vonage is a major provider of voice over internet protocol broadband telephone services.

3. [Gizmo](#)

Yahoo Messenger, Google Talk and Windows Live users can use Gizmo international calling services for free, and non-users have access to low cost calls.

4. [VoipBuster](#)

A free program that provides you with high-quality voice communications. PC-to-PC calls are free and you can regular phones as well, often free depending on the service provider.

5. [Oovoo](#)

Free high-quality video chat and video conferencing.

Data Storage

Having a system in place for storing sensitive information can prevent a potentially disastrous data loss. The following resources offer some good data storage options.

1. [Mozy](#)

Mozy is an online storage service that offers unlimited storage space for \$4.95 a month. If your laptop gets stolen Mozy will help you find it by tracking all the new information that the thieves put in it. And if all your hard drives get destroyed, Mozy will still have all of your files intact and available.

2. [Intronis](#)

Same as Mozy, with remote computer data backup software.

3. [Carbonite](#)

Same as above. The price is a flat \$54.95 a year.

4. [Data Deposit Box](#)

Affordable data backup service that lets you run a system recovery wherever you are.

5. [Athena Backup](#)

Athena Backup automatically stores all your computer files, so you never have to worry about losing anything.

Invoicing

Programs specifically designed for sending and tracking invoices can save you time by streamlining the process and making it much more efficient. The following resources will help you keep your invoices organized and let you focus on more important aspects of your business.

1. [Bamboo Invoice](#)
A simple, online invoicing program that lets you organize and keep track of all your invoices. It is an Open Source program, which means you won't have to pay for upgrades ever, and you can modify it to fit your needs.
2. [FreshBooks](#)
A professional looking online invoicing and tracking program. It also lets you manage expenses.
3. [Transcepta](#)
Transcepta is an electronic invoicing service that requires no software or hardware.
4. [InterlinQ Solutions](#)
This site provides not only online invoicing services, but daily job reports, time sheets, job tracking, and mobile billing.
5. [2nd Site](#)
2nd Site is an invoicing site with online payment and online employee timesheets.

Any other resources I'm missing? Let us know.

HOME CARE FOR THE ELDERLY

A friend of mine asked about home care for her elderly Mom a few months ago. Here are the basics:

In general, the one who pays for home care for the elderly depends on two things: medical necessity and income level.

MEDICARE PAYS IN FULL:

-- Medicare pays in full for skilled nursing care by a licensed nurse (injections, tube feeding, catheter changes, observation, wound care) 7 days/week, 28 hours maximum per week. But NOTE: you are not eligible for home health aides (for bathing, toileting, dressing, etc.) unless your doctor has prescribed skilled nursing services as "medically necessary."

-- Medicare pays in full for skilled occupational and physical therapy services, medical social services, supplies and durable medical equipment that are "medically necessary."

-- For Alzheimer and other "incurable" disease victims, Medicare pays for "home hospice" services (bathing, nurse visits once/week, pastor visits, doctor on call, and some free prescriptions for palliative purposes (anti-acids, anti-anxiety, pain killers, etc.).

STATE-APPROVED AGENCIES/CHARITIES PAY ACCORDING TO YOUR NEED:

-- For people who cannot otherwise care for themselves at home, services are provided on a pay-per-ability basis by State-approved home care agencies funded in part by charities, such as United Way: housekeeping, companion, personal care.

PRIVATE HOME CARE AGENCIES -- YOU PAY average \$15/hour.

-- housekeeping, companion, personal care by bonded people paid directly by the agency. The actual worker gets paid about half of that.

NANNIES -- YOU PAY WHATEVER YOU NEGOTIATE.

-- This is what I primarily rely on. For a live-in during a "trial period," I pay between \$80 and \$95/day plus room and board and incidentals. Once the trial period is over, I pay the employer's share of Social Security and Unemployment Insurance -- which adds about \$4K/year to the Government. The Nanny has Federal holidays off (or I pay overtime, as negotiated) and earns a week paid vacation every year.

MEDICARE: QUESTIONS TO ASK YOUR HEALTH INSURANCE COMPANY

If you are on Medicare, **November 15-December 31 is "Open Season"** for changing your health insurance company (Supplemental, Medicare Advantage Plan, Medigap Plan, whatever it is called) for Part A (hospital), Part B (doctors) and Part D (prescription drugs).

You are happy with your existing company and don't want to switch? Well, you may have been happy in 2009, but this does not guarantee that your company will offer the same benefits and same premiums and deductibles in 2010. In fact, most companies change their coverage and costs every November and this year it looks like the companies are squeezing from every direction.

There is only one way that I know of to compare plans and see if you are getting the best deal. You have to go to your computer (or have someone help you do this) and access the Medicare website: www.medicare.gov. Half-way down the home page there is a section called Search Tools. Click on the first item on the right-hand column: Compare Medicare Advantage Plans.

The Search Tool is not that bad. I have had a lot of practice with it, since I use it every week when I volunteer for SHINE (called SHIP in most other States), helping people to get the most out of their Medicare coverage.. Just follow the prompts, entering your zip code, Medicare number and date, date of birth, prescription drugs you are taking, etc. (You can change your list of drug easily when your prescriptions change. Just be sure to "Save" your list after creating it. I recommend that you enter a password and date that you can remember -- such as your birth date. The website will generate a numerical ID for your list.) If you run into trouble, call your local SHIP or SHINE.

The Search Tool will generate a table with the company that you are already enrolled in at the top and, underneath, the list of over 80 companies that you are eligible to sign up for during the Open Season. Some are HMOs (you go to their clinic and doctors, but there is no monthly premium and a low co-pay). Some are PPO (you go to a doctor in their preferred provider network, monthly premiums and co-pays vary).

I am certain that you will be astounded at the number of options. Once you decide what annual ballpark cost you can handle, you can sort the list to make it more manageable: least expensive, most services, etc. Click

on the top 5 on the list according to your criteria, and look at the details. Get the phone numbers and get ready to start doing more research.

Call each company and ask questions. Again, this exercise could save you thousands of dollars a year. And, if you do this now, you will be that much better prepared to do it again in November 2010, when all the premiums and benefits change again! If you do opt to change companies, the effective date will be January 1st of the following year.

Just to make things a bit easier, and following up on a request made by someone who heard a lecture I gave, below is a list of questions to ask before you switch companies:

ASK YOUR DOCTOR:

- Do you accept this insurance?
- Does your hospital accept this insurance?
- Do you accept compensation from any drug companies for recommending their drugs to patients?

ASK EACH COMPANY:

- What do you charge as a co-payment for the drugs I take?
- Is there a quantity limit for each drug covered by your insurance?
- Do you pay for any dental services? How much?
- Do you pay for any vision services? How much?
- Do you offer any additional benefits like transportation to and from the doctor?
- How long have you (HMO, PPO, Supplemental Insurance company) been in business?
- Are there any pending financial problems or changes at your company?
- Do I have to get a referral to see a specialist or can I go directly to the specialist without seeing my primary doctor first?
- What is the wait time for an appointment?
- How many laboratories does your company work with?
- Do you accept pre-existing conditions? I have _____. Will you accept me?
- Is there a limit on my medication?
- How many rehabilitation sessions will you allow in my home?
- How many home health care visits will you allow in my home?
- Do I have to get rehabilitation in a facility or will you allow it at home?
- Do I have to take generic medication before you will pay for the brand name (step therapy)?

Let me know if you need assistance with any matters regarding Medicare. As a certified SHINE counselor, I give FREE consultations and presentations.

FREE DOWNLOAD - The Longevity Shield

My good friend, Dr. Laurie Nadel (www.laurienadel.com), who is a wonderful coach for physical and spiritual wellness, gave me the heads up on Burt Goldman (age 81 and author of Quantum Jumping training course), who offers this free Meditation MP3 called "The Longevity Shield." This is a wonderful 10-minutes of relaxation to calm your mind and body, increase your energy and boost your immune system.

<http://www.mindpowernews.com/LongevityMP3.htm>

Enjoy!

5 TIBETAN RITUALS

Speaking of wellness, my mother's former Nanny said that she did the 5 Tibetan Rituals every day. I had not heard of these rituals. Some look like yoga moves. I am reproducing them because the explanations are interesting, downloaded free from <http://home.acceleratror.net/clark/cool938/email.essays/Tibetan.yoga/file.rites.html> (which has the animated version). They are said to rejuvenate as well as heal:

The Five Tibetan Rites

Nota bene: The text below is edited from an email I received, 29JUN2K5. The illustrations are from the web, they are linked to their source if known.

The Five Tibetan Rites is a [yoga](#) routine based on a ritual of exercises discovered in the early 1900's, by a British army colonel, Colonel Bradford, who was living in a Himalayan monastery. They are practiced around the world and are said to prevent aging. In 1939, Peter Kelder published "The Original Five Tibetan Rites of Rejuvenation," which helped spread the rites in the western world. Mr. Kelder has since updated the book "[The Eye of Revelation](#) - The Original Five Rites of Rejuvenation," Borderland Sciences Research Foundation, 1989, ISBN 0-945685-04-1.

The rites are comprised of five different movements (with a sixth added for good measure), with each movement performed up to 21 times (Tibetans believe 21 is a perfect, mystical number). It is best to start with 3 repetitions of each exercise and gradually increase the repetitions. The entire routine can be completed in less than 10 minutes.

For thousands of years, medical practitioners have maintained that the body has seven principal energy centers which correspond to the seven [endocrine glands](#), also known as [chakras](#). *Chakras* are essentially energies within spinning [vortexes](#). As a vortex is increased, the life force becomes stronger and more directed.

Recent medical research has uncovered convincing evidence that the aging process is hormone-regulated. The five ancient Tibetan rites are said to normalize hormonal imbalances in the body, thereby holding the key to lasting youth, health, and vitality. The rites stimulate the energy system in the body, wake up the *chakras*, and get energy moving from your core outward to your extremities. The theory behind the rites is that your [Kundalini](#) (spiritual energy) is stored and lies at the base of your spine and that these rites access that energy in a very efficient, fast, and user-friendly way.

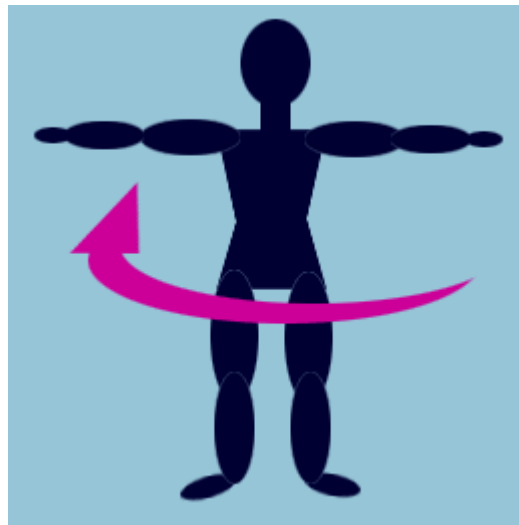
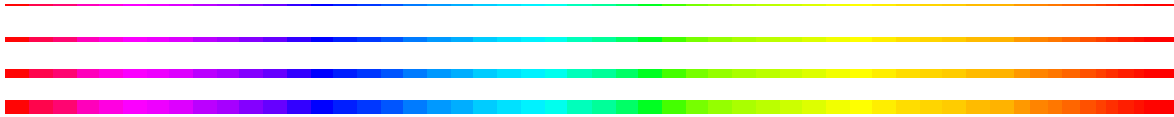
An important part of the Tibetan exercises is a conscious synchronization of breathing while performing physical activity. Before beginning the exercises, practice the basic *4 - stage breathing technique*.

- Inhale.
- Hold filled lungs.
- Exhale.
- Hold empty lungs.

No exercise should be so intense that it makes you feel exhausted. For example, if you are "loosing your breath", it indicates that your body is in an *anaerobic* (low oxygen) condition and that you should slow down. If you can not talk normally after performing an exercise, you should slow down. When performing the exercises, the main emphasis should be on breath synchronization and fluency, rather than on speed and number of repetitions.

Some call these rites *isometric* exercises. Although they are helpful in stretching muscles and joints and improving muscle tone, this is not their primary purpose. A slow vortex causes that part of the body to deteriorate, while a faster one causes nervousness, anxiety, and exhaustion. Abnormal vortexes produces abnormal health, deterioration, and old age. The rites normalize the speed of the spinning vortexes by keeping them spinning at the same rate and working in harmony.

Here are the Five Tibetan Rites and how they work on the body (remember to breathe deeply using the diaphragm during the movements).



Rite 1

The first rite is the practice of spinning, which effects the emotional body by speeding up the vortexes. Children naturally spin while playing. As one spins clockwise, Lamas say that negative residues are flung out of the body and the bridge is strengthened between the left and right hemispheres. Spinning stimulates the body's energy system and wakes up the *chakras*.

Spinning:

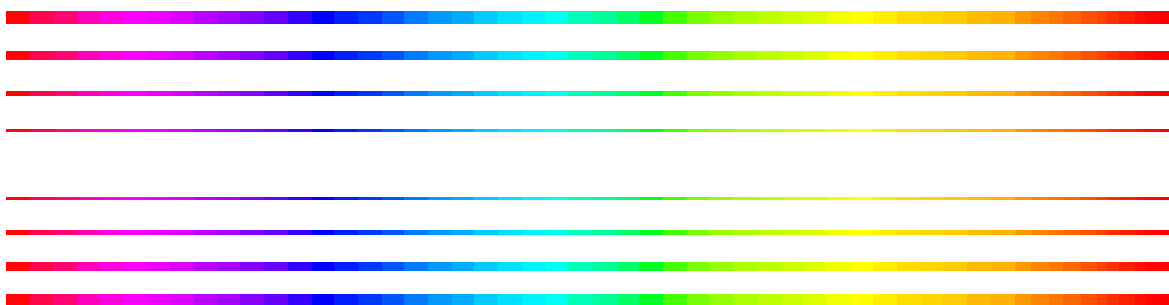
Extend your arms out to the sides and spin (in a clockwise direction). Go as fast as you can without losing control (slow down or stop if you get dizzy). Try to do 21 revolutions.

Follow your right arm so that you spin around to your right. As you begin to spin, focus your vision on a single point straight ahead and continue holding your vision on that point as long as possible. Eventually you have to let it leave your field of vision as your head spins with the body. As this occurs, turn your head around quickly and refocus on your reference point as soon as possible. Using a reference point helps prevent dizziness. Stop spinning as soon as you feel slightly dizzy. Lie on the floor and breathe deeply before you begin the next rite. Raise your hands above your head to stretch the back.

In India, the [Maulawiyah](#), or whirling dervishes, spin unceasingly in a religious frenzy. They always spin clockwise. The older dervishes are virile, strong, and robust, far more so than most men of their age. Lamas say that this excessive spinning may be detrimental as it over-stimulates some of the vortexes, which

first accelerates the flow of energy but then blocks it. This building up and tearing down action causes the dervishes to experience a kind of "psychic rush," which they mistake for something spiritual.

Lamas do not carry the whirling to an excess. While the whirling dervishes may spin hundreds of times, the Lamas only do it 21 times, just enough to stimulate the vortexes into action.



Rite 2

Rite two is similar to Western abdominal exercises. By raising the head to the chest, you create an extra stimulus to the solar plexus *chakra* and the "[conception vessel](#)" moving through the center of the trunk.

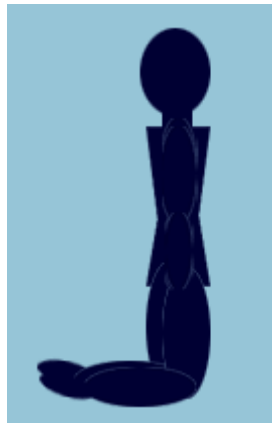
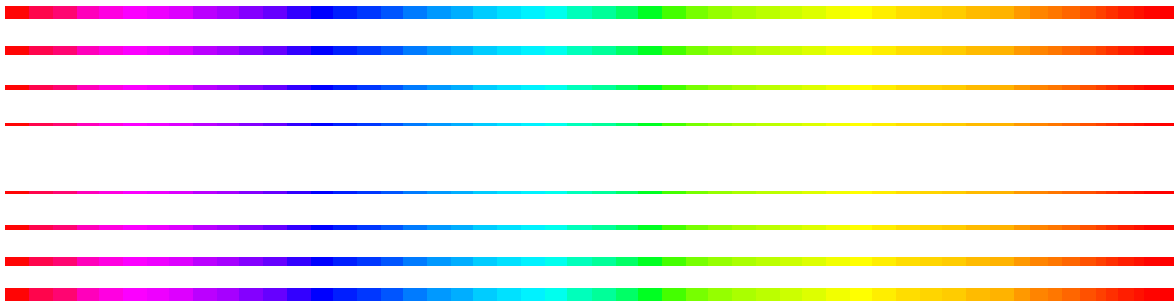
Use a thick rug or pad to protect your back as you lie on the floor. Lamas perform the rites on what Westerners call a prayer rug, which is about two feet wide and six feet long. The rug is fairly thick and is made of wool and a natural fiber. It is used solely to insulate the body from the cold floor, but since religious significance is attached to everything the Lamas do, it is called a "prayer rug."

Leg Raises:

First lie flat on the floor, face up. Fully extended your arms along your sides, and place the palms of your hands against the floor, keeping the fingers close together. Then, raise your head off the floor, tucking the chin against the chest. As you do this, lift your legs, knees straight, into a vertical position. If

possible, let the legs extend back over the body, toward the head; but do not let the knees bend. Then slowly lower both the head and the legs, knees straight, to the floor. Allow all the muscles to relax, continue breathing in the same rhythm. Breathe in deeply as you lift your legs and breathe out as you lower your legs.

Upon sitting up, stretch your legs out in front of you. Starting at the thigh area, stroke down the outside of your legs with your hands until you reach your feet. Grab your feet on the outside, pulling your head as close to your straight knees as possible.



Rite 3

Rite three opens the solar plexus and heart. We begin life by drawing energy in through the [umbilical](#) area. Lamas believe we continue the habit of sucking into the [solar plexus](#), which is the seat of the emotional body, without being aware of what we are taking in. All kinds of emotional energies enter in this way. Psychically, we attract negative emotions that relate to those we ourselves are carrying. Thus, fear or anger inside us acts as a magnet to people who are carrying the same kind of energies.

Contraction interferes with the functioning of the [solar plexus ganglion](#) that relays messages to the brain relevant to our sense of safety and stimulates the "fight or flight" reflex. This rite provides an extension and a powerful lifting

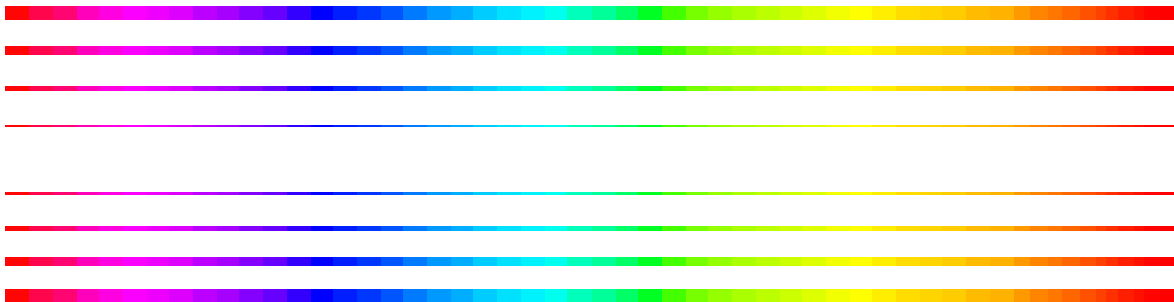
of the entire trunk, which is the opposite of a defensive, contractive stance. By performing this motion, you are reversing the energy flow and raising the energy to the heart area.

Camel:

This is a classic back bend. Kneel on the floor, knees under your hips, toes flat, with the body erect. Place hands on back of legs just under the buttocks. Tilt the head and neck forward, tucking the chin against the chest. Then, tilt the head and neck backward, arching the spine backward, and look upward. After arching, return to the original position, and repeat up to 21 times.

Inhale deeply as you arch the spine, exhale as you return to an erect position. This rite opens up the front of the body and spine. Establish a rhythmic breathing pattern. Breathe in deeply as you arch the spine. Breathe out as you return to an erect position.

When you are finished with this series of motions, extend your arms at shoulder level straight out in front of you and lean back without arching your back. You will feel this stretching the *facia lata* at the outer thighs.



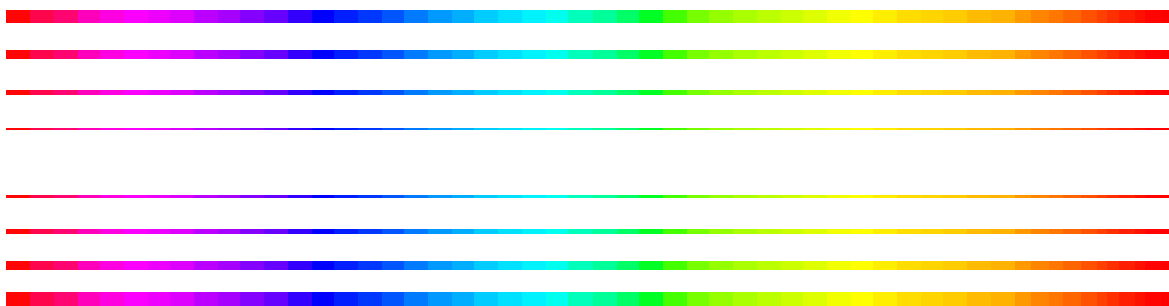
Rite 4

This rite causes a pleasant stimulation throughout the sacral area which stirs the meridians and the energies going to and from the groin and down the legs. This rite strengthens and tones the legs and [glutes](#).

Tabletop:

Sit on floor with your legs extended, body erect, feet flexed and about 12 inches apart, palms flat on floor next to your hips, fingers pointed toward your feet. Tuck the chin forward against the chest. Now, tilt the head backward as far as it will go. At the same time, bend your knees and push up to a "tabletop" position, arms straight. Let your head fall back gently. The trunk of the body will be in a straight line with the upper legs, horizontal to the floor. Then, tense every muscle in the body. Finally, relax your muscles as you return to the original sitting position. Rest before repeating the procedure.

Breathe in as you raise up, hold your breath as you tense the muscles, breathe out completely as you come down. Continue breathing in the same rhythm as long as you rest between repetitions.



Rite 5

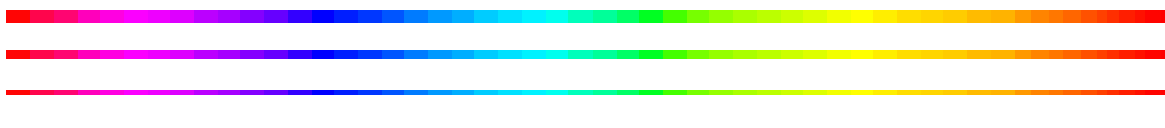
Rite five brings an immediate change in the energy currents of the body. It makes one feel strong and invigorated and brings a happy glow to the face. This is the most powerful rite in terms of speeding up the chakric vortexes.

Up Dog & Down Dog:

Begin on all fours, toes flexed, palms on floor, weight distributed evenly among your knees, your palms, and the balls of your feet. Throughout this rite, your hands and feet should be kept straight. Start with your arms perpendicular to the floor, and the spine arched downward, so that the body is in a sagging position. Slowly lift your buttocks toward the sky, with a flat back,

lowering your head, so your body makes an inverted "V." Tuck your chin to your chest. Pause, then lower your buttocks while pressing your palms into the floor, until your legs are in a plank position (parallel to the ground), moving your chest out and shoulders back. Inhale on your way up; exhale on your way down. Repeat, up to 21 times. In the rite, your body is moving in concert, moving energy up the spine.

Follow the deep breathing pattern used in the previous rites. Breathe in deeply as you raise the body, breathe out fully as you lower it.



Rite 6

Tibetans say that this special sixth rite will make you into a super-being.

Deep Breathing:

Stand comfortably and exhale as you bend from the waist, placing your hands on your knees. Expel the last bit of air from your lungs and without taking in new breath, return to an erect position. Place your hands on your hips, with fingers to the front and press as hard as you can while sucking in the abdomen. This will raise your shoulders and chest. While holding in the abdomen, also squeeze the [pubococcygeal](#) muscle up to emphasize the upward thrust. Hold this position and bring your closed eyeballs to the point between the eyebrows so that all this lower chakric energy will rise up to the highest centers. When you must take a breath, breathe in through your nose and then exhale through the mouth as you drop your arms down to your sides to relax. Take in several normal breaths through the nose and mouth before beginning again.



Other Tibetan Exercises

Simple Spine Stretch

This exercise facilitates energy throughout spinal column and increases flexibility of neck, which brings you into a deep state of relaxation and facilitate meditation.

Sit cross-legged, place your palms down on your knees and slowly turn your head to gaze over one shoulder. As you do this you will feel the pleasant stretching and twisting of your spine. Breath in as you turn your neck and head over the shoulder and exhale while returning to the center. Repeat in the other direction and continue several times. Create an even rhythm with your breathing and movement.

To strengthen digestion and bring balance and harmony to the body while increasing vitality:

Sit cross-legged and straight-backed as comfortably as you can and place hands on knees with fists clenched and palms up. This keeps the energy circulating in the body, rather than dispersing it. Run your tongue from the left corner of your mouth, across the gums ,and up around the roof to draw a circular path. This is a counter-clockwise motion. Repeat this 36 times until your mouth is full of saliva.

Swallow the saliva in three parts, which represent heaven, earth and man. It should be a vigorous swallow with the intent to send it down into the abdomen. Listen for the sound of the saliva in the belly. Repeat two to three times.

The Turtle

The Turtle stimulates all the nerves bringing energy in and out of the brain while relaxing and opening the neck area. The neck is vital as a passageway of the central nervous system and thus is the key to our entire body. All the Yang meridians converge at the base of the neck behind the head, which makes it a powerful place of protection to the body. Esoterically, the neck is the place where we hold our will. If we make the neck more fluid and flexible, we may change the rigid perspectives that causes us so much difficulty in life. The Turtle exercise opens the throat area and stretches the spine while strengthening and dissolving tiredness and stiffness of the neck and shoulder muscles. It is important to do this exercise slowly in the rhythm you imagine a Turtle would use.

Inhale as you touch your chin to your chest. Feel the stretch on the back of your neck and let your shoulders relax downward. Now, bring your shoulders up toward your ears like a Turtle pulling back into its shell while you begin to exhale slowly as you tilt your head back to rest on the back of your neck. Repeat at least twelve times. The Turtle should be practiced in concert with

two other motions, which greatly influence the *endocrine glands* and the *chakras*.

First Motion:

As you lift your neck in exhalation, squeeze your anal sphincter as if stopping the flow of urine. This is the action of the all-important *pubococcygeal* muscles that strengthen the pelvic floor. Hold the *pubococcygeal* muscle tight until you again bring the chin down during inhalation. Relax while you inhale. As you become proficient at combining these internal and external motions, you can hold the *pubococcygeal* muscle through one or two whole cycles.

Second Motion:

Rub the breasts for women and the lower abdomen for men, in unison with the rest of the exercise. This seems very complicated at first and demands some effort to master.

Men:

Place both hands, fingers downward, over your lower abdomen just above the [pubic](#) bone. As you execute the Turtle, rub both hands in a clockwise motion from the pubic bone to the right, up to the belly button, and down your left side back to the [pubis](#). Do this until you feel heat in the lower abdominal area.

Women:

Place your hands with the fingers facing down towards the [pelvic](#) bone, between your breasts. Starting with the fingers between the nipples, rub up and outward to each side of the breasts, down around and up through to the starting position, having traced all the way around the breast. Do this about three times as fast as you do the rest of the Turtle moves, about thirty-six times to the twelve motions of the Turtle. Once you have arrived at perfect hormonal and physical balance, you will no longer need to do the rubbing part of the exercise. This exercise is **contraindicated during menstruation** because at that time you will be wanting the energy to flow out of the body, not up. It is very common for women who practice this exercise daily to stop menstruating. This fact should give you a clue about how powerful these internal exercises are in terms of regulating the flows of bodily energies.

After completing the Turtle, your body will be relaxed and balanced. This is a good starting point for meditation, as your focus and consciousness will be deep within.

Literary and Graphical Freeware: Not for Commercial Use.

Copyright © 1998-2K9 R. Clark - clark@acceleration.net.

Permission is granted to make and distribute verbatim copies of this publication (home.acceleration.net/clark and all children) provided the copyright notice and this permission notice are preserved on all copies.

FORECLOSURE - THE BASICS

Now that you are relaxed, we can get back to reality. Sure the recession is supposed to be over, but some people are still facing the possibility of losing their home. This prospect can be terrifying.

Perhaps you are one of the many consumers who took out a mortgage that had a fixed rate for the first two or three years and now are trying to pay the monthly adjustable rate. Or maybe you're anticipating an adjustment, and want to know what your payments will be and whether you'll be able to make them. Or maybe you want to refinance at today's lower interest rates.

Here is a website to help you calculate refinancing:

<http://learn.equifax.com/banking-loans/refinance-mortgage-calculator>

Just plug in your numbers.

If you're having trouble making ends meet, regardless of the reason for your mortgage anxiety, learn how to help save your home, and how to recognize and avoid foreclosure scams.

If you spot any scams, be sure to report them to the Federal Trade Commission, provider of the following tips:

Know Your Mortgage

Do you know what kind of mortgage you have? Do you know whether your payments are going to increase? If you can't tell by reading the mortgage documents you received at settlement, contact your loan servicer and ask. A loan servicer is responsible for collecting your monthly loan payments and crediting your account. Here are some examples of types of mortgages:

_ **Fixed Rate Mortgages:** Mortgages where the rate is fixed for the life of the loan; the only change in your payment would result from changes in your taxes and insurance if you have an escrow account with your loan servicer.

_ **ARMs:** Mortgages that have adjustable rates from the start, which means your payments change over time.

_ **Hybrid Adjustable Rate Mortgages (ARMs):** Mortgages that have fixed payments into adjustable loans. Some are called 2/28 or 3/27 hybrid ARMs: the first number refers to the years the loan has a

fixed rate and the second number refers to the years the loan has an adjustable rate. Others are 5/1 or 3/1 hybrid ARMs: the first number refers to the years the loan has a fixed rate, and the second number refers to how often the rate changes. In a 3/1 hybrid ARM, for example, the interest rate is fixed for three years, then adjusts every year thereafter. If you have a hybrid ARM or an ARM and the payments will increase—and you have trouble making the increased payments, find out if you can refinance to a fixed-rate loan. Review your contract first, checking for prepayment penalties. Many ARMs carry prepayment penalties that force borrowers to come up with thousands of dollars if they decide to refinance within the first few years of the loan. If you're planning to sell soon after your adjustment, refinancing may not be worth the cost. But if you're planning to stay in your home for a while, a fixed-rate mortgage might be the way to go. Online calculators can help you determine your costs and payments.

If You Are Behind On Your Payments

If you are having trouble making your payments, contact your loan servicer to discuss your options as early as you can. Most loan servicers are willing to work with customers they believe are acting in good faith, and those who call them early on. The longer you wait to call, the fewer options you will have. After you've missed three or four payments and your loan is in default, most loan servicers won't accept a partial payment of what you owe. They will start foreclosure unless you can come up with the money to cover all your missed payments, plus any late fees.

Avoiding Default and Foreclosure

If you have fallen behind on your payments, consider discussing the following foreclosure prevention options with your loan servicer:

_ **Reinstatement:** You pay the loan servicer the entire past-due amount, plus any late fees or penalties, by a date you both agree to. This option may be appropriate if your problem paying your mortgage is temporary.

_ **Repayment plan:** Your servicer gives you a fixed amount of time to repay the amount you are behind by adding a portion of what is past due to your regular payment. This option may be appropriate if you've missed only a small number of payments.

_ **Forbearance:** Your mortgage payments are reduced or suspended for a period you and your servicer agree to. At the end of that time, you resume making your regular payments as well as a lump sum payment or additional partial payments for a number of months to bring the loan current. Forbearance may be an option if your income is reduced temporarily (for example, you are on disability leave from a job, and you expect to go back to your full time position shortly). Forbearance isn't going to help you if you're in a home you can't afford.

_ **Loan modification:** You and your loan servicer agree to permanently change one or more of the terms of the mortgage contract to make your payments more manageable for you. Modifications can include lowering the interest rate, extending the term of the loan, or adding missed payments to the loan balance. A loan modification may be necessary if you are facing a long-term reduction in your income. Before you ask for forbearance or a loan modification, be prepared to show that you are making a good-faith effort to pay your mortgage. For example, if you can show that you've reduced other expenses, your loan servicer may be more likely to negotiate with you.

_ **Selling your home:** Depending on the real estate market in your area, selling your home may provide the funds you need to pay off your current mortgage debt in full.

Bankruptcy: Personal bankruptcy generally is considered the debt management option of last resort because the results are long-lasting and far-reaching. A bankruptcy stays on your credit report for 7-10 years, and can make it difficult to obtain credit, buy another home, get life insurance, or sometimes, even get a job. Still, it is a legal procedure that can offer a fresh start for people who can't satisfy their debts. If you and your loan servicer cannot agree on a repayment plan or other remedy, you may want to investigate filing Chapter 13 bankruptcy. If you have a regular income, Chapter 13 may allow you to keep property, like a mortgaged house or car, that you might otherwise lose. In Chapter 13, the court approves a repayment plan that allows you to use your future income toward payment of your debts during a three-to-five-year period, rather than surrender the property. After you have made all the payments under the plan, you receive a discharge of certain debts. To learn more about Chapter 13, visit www.usdoj.gov/ust; the website of the U.S. Trustee Program, the organization within the U.S. Department of Justice that supervises bankruptcy cases and trustees. If you have a mortgage through the Federal Housing Administration (FHA) or Veterans Administration (VA), you may have other foreclosure alternatives. Contact the FHA (www.fha.gov) or VA (www.homeloans.va.gov) to discuss your options.

Contacting Your Loan Servicer

Before you have any conversation with your loan servicer, prepare. Record your income and expenses, and calculate the equity in your home. To calculate the equity, estimate the market value less the balance of your first and any second mortgage or home equity loan. Then, write down the answers to the following questions:

- _ What happened to make you miss your mortgage payment(s)? Do you have any documents to back up your explanation for falling behind? How have you tried to resolve the problem?
- _ Is your problem temporary, long-term, or permanent? What changes in your situation do you see in the short term, and in the long term? What other financial issues may be stopping you from getting back on track with your mortgage?
- _ What would you like to see happen? Do you want to keep the home? What type of payment arrangement would be feasible for you?

Throughout the foreclosure prevention process:

- _ Keep notes of all your communications with the servicer, including date and time of contact, the nature of the contact (face-to-face, by phone, email, fax or postal mail), the name of the representative, and the outcome.
- _ Follow up any oral requests you make with a letter to the servicer. Send your letter by certified mail, "return receipt requested," so you can document what the servicer received. Keep copies of your letter and any enclosures.
- _ Meet all deadlines the servicer gives you.
- _ Stay in your home during the process, since you may not qualify for certain types of assistance if you move out. Renting your home will change it from a primary residence to an investment property. Most likely, it will disqualify you for any additional "workout" assistance from the servicer. If you choose this route, be sure the rental income is enough to help you get and keep your loan current.

Consider Giving Up Your Home Without Foreclosure

Not every situation can be resolved through your loan servicer's foreclosure prevention programs.

If you're not able to keep your home, or if you don't want to keep it, consider:

_ **Selling Your House:** Your servicers might postpone foreclosure proceedings if you have a pending sales contract or if you put your home on the market. This approach works if proceeds from the sale can pay off the entire loan balance plus the expenses connected to selling the home (for example, real estate agent fees). Such a sale also would allow you to avoid late and legal fees and damage to your credit rating, and protect your equity in the property.

_ **Short Sale:** Your servicers may allow you to sell the home yourself before it forecloses on the property, agreeing to forgive any shortfall between the sale price and the mortgage balance. This approach avoids a damaging foreclosure entry on your credit report. You still may face a tax liability on the amount of debt forgiven. Consider consulting a financial advisor, accountant, or attorney for more information.

_ **Deed in Lieu of Foreclosure:** You voluntarily transfer your property title to the servicers (with the servicer's agreement) in exchange for cancellation of the remainder of your debt. Though you lose the home, a deed in lieu of foreclosure can be less damaging to your credit than a foreclosure. You will lose any equity in the property, and you may face an income tax liability on the amount of debt forgiven. A deed in lieu may not be an option for you if other loans or obligations are secured by the property on your home.

Housing and Credit Counseling

You don't have to go through the foreclosure prevention process alone. A counselor with a housing counseling agency can assess your situation, answer your questions, go over your options, prioritize your debts, and help you prepare for discussions with your loan servicer. Housing counseling services usually are free or low cost. While some agencies limit their counseling services to homeowners with FHA mortgages, many others offer free help to any homeowner having trouble making mortgage payments.

Contact the local office of the U.S. Department of Housing and Urban Development (www.hud.gov) or the housing authority in your state, city, or county for help in finding a legitimate housing counseling agency nearby.

Or consider contacting the NeighborWorks® Center for Foreclosure Solutions at 888-995-HOPE or www.nw.org. The Center is an initiative of NeighborWorks America.

Be Alert to Scams

Scam artists follow the headlines, and know there are homeowners falling behind in their mortgage payments or at risk for foreclosure. Their pitches may sound like a way for you to get out from under, but their intentions are as far away from honorable as they can be. They mean to take your money. Among the predatory scams that have been reported are:

_ **The foreclosure prevention specialist:** A phony counselor who charges outrageous fees for a making few phone calls or completing some paperwork that a homeowner could easily do himself. None of the actions results in saving the home. The scam gives homeowners a false sense of hope, delays them from seeking qualified help, and exposes their personal financial information to a fraudster.

_ **The lease/buy back:** Homeowners are deceived into signing over the deed to their home to a scam artist who tells them they will be able to remain in the house as a renter and eventually buy it back. Usually, the terms of this scheme are so demanding that the buy-back becomes impossible, the homeowner gets evicted, and the “rescuer” walks off with most or all of the equity.

_ **The bait-and-switch:** Homeowners think they are signing documents to bring the mortgage current. Instead, they are signing over the deed to their home. Homeowners usually don't know they've been scammed until they get an eviction notice.

Helpful Resources

Federal Trade Commission Credit & Loans: <http://www.ftc.gov/credit>

This site has information credit and loans, including mortgages and auto loans, checking the accuracy of your credit report, dealing with debt collectors, looking for ways to protect your personal financial information and more.

Financial Literacy and Education Commission: 888-MYMONEY (696-6639); www.mymoney.gov
MyMoney, a service of the interagency Financial Literacy and Education Commission, is the U.S. government's portal to financial education.

Federal Trade Commission Consumer Response Center

600 Pennsylvania Avenue, NW

Washington, DC 20580

877-FTC-HELP (877-382-4357); www.ftc.gov

The FTC works to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them.

Happy Thanksgiving to all!

Please let me know how topics you would like covered in our next Newsletters! E-mail: DrBruno@gynosapiens.com.

All previous Newsletters are posted online on the homepage of www.gynosapiens.com