



Dr. Steve Rosman's March 2010 E-zine

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Welcome to the March edition of my Ezine. If you are interested in any of the research discussed here, please use the reference information to read further or give me a call. Feel free to send any Ezine issue to a friend. If you are not currently on the Ezine email list, please forward your email address to me. You will receive this monthly Ezine and other important announcements. Of course, the information mentioned here is meant to be educational. It is not prescriptive, and I advise any reader to avoid self-medication or the application of any form of treatment without the supervision and consent of an appropriate healthcare professional.

(*Note: Previous Ezines are presented and archived on my website: www.drsteverosman.com. If you cannot access the websites to which I refer in this Ezine, simply cut and paste the site into your browser or copy it by hand and type it into your browser. Sometimes there are those who are confused about what I do or what to call me. You might call me an Integrative Healthcare Specialist. Yes, it is true that I have several graduate degrees and NY State licenses. As my website Home Page explains, I am a general practitioner who treats children and adults, families, and couples, no matter the condition, symptoms, or complaints in a manner that integrates nutrition, psychotherapy, clinical hypnosis, biofeedback, acupuncture, homotoxicology, and dietary remedies. For twenty years, I have been privileged to receive referrals from physicians and patients to help those suffering anxiety, depression, ADD/HD, Autism, every ...ology, end-stage disease, weight management, smoking cessation, addictions, chronic illnesses, and conditions that have previously escaped diagnosis and/or successful treatment. Please consult my website for all appropriate information.)

Sow a thought, and you reap an act;
Sow an act, and you reap a habit;
Sow a habit, and you reap a character;
Sow a character, and you reap a destiny.
-Charles Reade

Office Notes

Jacob Teitelbaum, MD, may be the foremost Chronic Fatigue and Fibromyalgia Syndrome specialist in the world. A sufferer, himself, years ago he set out to help himself and then the millions of others who are challenged daily with the symptoms of these syndromes. His protocol, which was published in peer-reviewed medical journals, is the most successful protocol available. In those days, his private practice in Annapolis, Maryland, was overwhelmed with calls from all over the world, and so, years ago he began to refer patients to clinicians around the globe who were proficient in his protocol. I was honored, then, to be one of his few referrals in this area. Since then, he lectures around the world, trains physicians and other clinicians, writes (read his book *From Fatigued to Fantastic*), and develops natural products (for which he receives no remuneration). His training program is the gold standard. Recently, he has updated his list of referrals and pared that list down based upon the experience and training of the clinicians. I remain one of his very few NY State referrals. Additionally, I took additional training last month in a special protocol that has proven to be of great help with CFS/FMS, as well as neurodegenerative diseases like MS (it works with microcurrent treatments and so I recommend reading the PDF entitled "Acupuncture on the Cutting Edge" in section two of my website www.drsteverosman.com). I have received referrals from around the country, thanks to Dr. Teitelbaum's website and I am available to you and those you know and love, if you suffer with CFS/FMS.

This month and next month, I will spend more than 60 hours in training with Dr. Dietrich Klinghardt, one of the foremost Lyme's experts in the world. He has also developed Autonomic Response Testing, a clinically proven, very effective and elegant means of identifying the hidden causes of refractive, hard to treat conditions. You can find Dr. Klinghardt at www.klinghardtacademy.com. He practices at clinics here in Washington State and in Germany, and in 2007 he was awarded Physician of the Year by the Global Foundation of Integrative Medicine. Take a look at his website. He is a very interesting physician. I will let you know more about the training in the months to come. I have already studied his Mental Field Therapy, which is described in a PDF document in section two of my website. It is an extremely effective therapy for anxiety, phobias, pain, depression, and other such conditions.

Later NEXT month, I will go to Arizona for one of the more than 8 seminar/trainings I have attended for specialization in the latest, most effective, most scientifically-based and exciting form of acupuncture (without the use of needles - - no pain).

WHAT IS ACUPUNCUTURE WITHOUT NEEDLES? QUANTUM ACUPUNCTURE IS NOW AVAILABLE WITHOUT THE USE OF A SINGLE NEEDLE. THIS IS 21ST CENTURY ACUPUNCTURE TREATMENT. IT IS INCREDIBLY EFFECTIVE, SAFE, AND IT IS DELIVERED WITHOUT ANY PHYSICAL SENSATION VIA THE USE OF COMPUTER GUIDANCE. TREATMENT IS

AVAILABLE FOR ALL KINDS OF PAIN - - ALL KINDS, NO MATTER HOW CHRONIC. SPECIALIZED TREATMENT IS AVAILABLE FOR ANXIETY, DEPRESSION, AND EVEN MORE SPECIALIZED TREATMENT IS AVAILABLE FOR NEURODEGENERATIVE CONDITIONS LIKE MS. FIBROMYALGIA RESPONDS SO WELL I GET EXCITED THINKING ABOUT THE RESULTS. TO READ MORE ABOUT THIS GO TO

[http://www.east-westseminars.com/](http://www.east-westseminars.com/knowledge_base_research.php)

[knowledge_base_research.php](http://www.east-westseminars.com/knowledge_base_research.php). COPY THIS WEB ADDRESS AND READ THROUGH ANY OF THE RESEARCH ARTICLES THERE. THERE IS NO PAIN. TREATMENTS ARE BRIEF, BUT DUE TO THE TECHNOLOGY THEY ARE MANY TIMES MORE EFFECTIVE THAN THE MANY SCHOOLS OF TRADITIONAL ACUPUNCTURE I WAS TAUGHT AND HAVE PRACTICED. I HAVE USED THIS QUANTUM, 21ST CENTURY TREATMENT TO HELP WITH APPEPTITE CONTROL, SMOKING CESSATION, AND ADDICTIONS. FEES FOR THIS ADVANCED FORM OF THERAPY ARE THE SAME AS FOR THE MORE TRADITIONAL ACUPUNCTURE TREATMENTS. ALL FEES ARE DISCLOSED ON THE WEBSITE.

The Importance of Being Fit Early in Life

Research published in the journal Diabetes Care (Epub March 26, 2009) concludes that those who are unfit in their 20s have a greater risk of developing diabetes in their 40s. Now, this may sound like common sense, but how many of our brothers, sisters, sons, daughters, spouses, and other loved ones in their 20s or even early 30s maintain an effective and consistent exercise program. An informal observation of patients in my practice tells me that those among us between the ages of, let's say, 20-35, are not fit. If these same individuals have family histories of diabetes, obesity, and heart disease, they are increasing their risks of following in those family footsteps. Of course, if you are older than 35 keep exercising. If you are not exercising, get started. Also, 30-minutes on a treadmill does not constitute preventative medicine. So, if you are unsure of what effective exercise is, please seek the proper help and guidance.

Vitamin D and Calcification

Perhaps you are among those who has been told to join the trend and take more vitamin D. Well, I have some information you might want to know. First, it is true that vitamin D (and make sure it is the D3 version which is also known as cholecalciferol) will increase absorption of calcium into the bloodstream. However, once in the blood calcium can travel to a lot of places instead of bone. In can "calcify" tissues throughout the body and contribute to hardening of the arteries, bone spurs, occlusion of blood vessels, and even calcification of brain structures like the pineal gland responsible for the production of melatonin and the regulation of your body's clock. In order to get calcium where it belongs, you need to be sure that levels of other nutrients and hormones are appropriate: zinc, magnesium, vitamin K, thyroid hormones, parathyroid hormones, boron, and more. So, consider a brief bone check-up and not just a purchase of

extra vitamin D3.

Natural Medicine and Cancer

Solid research evidence continues to grow for the efficacy of non-patent drug treatments for various cancers. This is both in terms of prevention AND TREATMENT. This next citation is one of thousands that has appeared in the most elite peer-reviewed journals over the past decade. This information is not meant so that you or someone you know is advised to purchase a natural substance and begin to use it. Everything that can help also has the potential to harm or interfere with other treatments. However, under the guidance of a specialist, non-drug substances have garnered their own impressive credentials for use in the treatment of cancer. I am a professional member of the Society for Integrative Oncology and have published on the use of Complementary Medicine and cancer. If you would like to stick your toe in the water of this research, see Cancer Diagnosis: Options and Hope in the section entitled "Practice Information" of my website.

Siwak DR, Shishodia S, Aggarwal B, Kurzrock R. Curcumin-induced antiproliferative and proapoptotic effects in melanoma cells are associated with suppression of I κ B kinase and nuclear factor κ B activity and are independent of the B-Raf/mitogen-activated/extracellular signal-regulated protein kinase pathway and the Akt pathway. *Cancer*. 2005.

Toxins and Pregnancy

A report by the Environmental Working Group found an average of 287 contaminants in the blood of newborns, including mercury, fire retardants, pesticides and the Teflon chemical PFOA. The study was based on tests of 10 samples of umbilical cord blood taken by the American Red Cross. Of the 287 chemicals detected in umbilical cord blood, it is known that 180 cause cancer in humans or animals, 217 are toxic to the brain and nervous system, and 208 cause birth defects or abnormal development in animal tests. I advise all those considering having a child to get information about how to protect the health of both mom-to-be and her unborn child prior to conception.

Food Dyes: Eliminate Them Completely

Yellow Dye #5: It is widely used in foods and drugs. That's right. The drugs you pick up from the pharmacy may be made with items that cause symptoms like asthma, hives, and behavioral problems.

Yellow Dye #6 can cause hives, rhinitis, nasal congestion, bronchoconstriction, bruising, indigestion, abdominal pain, and vomiting.

Red Dye #3 has been banned in wax coating on cheese, but it is found in foods and beverages. Would you like to know that this dye can be used as a pesticide to kill fly eggs on manure.

Red Dye #40 has been banned in Canada and has been found to cause

cancer in test animals in labs.

Read your food labels. Eliminate the dyes.

Read more about these harmful food additives along with others in *Healthier Food for Healthier People*, by Jane Hersey.

How Can I Learn About Bioidentical (Human-Identical) Hormone Balancing?

I recommend that you rush to pick up *Slim, Sane, & Sexy: A Pocket guide to Natural, Bioidentical Hormone Balancing* by Jay H. Mead, MD, and Erin T. Lommen, MD (Calaroga Publishing, 2008, 971-645-4068). There is a great deal of misinformation and propaganda posing as legitimate medical information when it comes to what bioidentical hormones are and why they may be important for you. If you suffer from PMS, perimenopausal symptoms, menopausal symptoms or other hormonal imbalances or if you have been told that your symptoms are better treated with antidepressants, anxiolytics, pain killers, muscle relaxants, sleep medication, and the like, you have options you may not have known about or ever considered. This is a very, very readable introduction to hormone replacement and hormone augmentation therapy to will answer any question you have about your hormones. Don't believe that hormones are not for you or that they pose Risk A, B, or C until you read this book. I strongly recommend that anyone coming to see me about hormone balancing related to everything from migraines to menopause and from PMS to loss of libido or sleep, read this little book. Buy one and give it to a friend or loved one. The information is first-rate. The citations are superb. The myths that are debunked are priceless.

Not So Sweet Facts

According to the USDA, Economic Research Service, Loss-Adjusted Food Availability, 2007 data, only 8% of the average American diet consisted of fruits and vegetables. More than 42% consisted of added sugars (added and not naturally occurring) and added fats.

Did You Know?

Did you know that the industry-funded food labeling program called Smart Choices (remember the use of that word "smart") would have labeled Fruit Loops and Cocoa Krispies as health foods. Oh yes, the FDA stepped in to halt the "smart" program.

Mercury In Your Fish Is Higher Than You Might Think

A review of the country's streams by the U.S. Geological Survey found that every fish obtained (that's right I said every fish) from 291 streams across this great nation of ours tested positive for methylmercury contamination. Levels were so high, in fact, that one in every four fish tested had levels unsafe for consumption. What are some symptoms of mercury toxicity, even at very low levels:

CENTRAL NERVOUS SYSTEM

- irritability
- anxiety/nervousness, often with difficulty in breathing
- restlessness
- exaggerated response to stimulation
- fearfulness
- emotional instability
 - lack of self control
 - fits of anger, with violent, irrational behavior
- loss of self confidence
- indecision
- shyness or timidity, being easily embarrassed
- loss of memory
- inability to concentrate
- lethargy/drowsiness
- insomnia
- mental depression, despondency
- withdrawal
- suicidal tendencies
- manic depression
- numbness and tingling of hands, feet, fingers, toes, or lips
- muscle weakness progressing to paralysis
- ataxia
- tremors/trembling of hands, feet, lips, eyelids or tongue

HEAD, NECK, ORAL CAVITY DISORDERS

- bleeding gums
- alveolar bone loss
- loosening of teeth
- excessive salivation
- foul breath
- metallic taste
- burning sensation, with tingling of lips, face
- tissue pigmentation (amalgam tattoo of gums)
- leukoplakia
- stomatitis (sores in the mouth)
- ulceration of gingiva, palate, tongue
- dizziness/acute, chronic vertigo
- ringing in the ears
- hearing difficulties
- speech and visual impairment
 - glaucoma

-restricted, dim vision

GASTROINTESTINAL EFFECTS

- food sensitivities, especially to milk and eggs
- abdominal cramps, colitis, diverticulitis or other G.I. complaint
- chronic diarrhea/constipation

CARDIOVASCULAR EFFECTS

- abnormal heart rhythm
- characteristic findings on EKG
 - abnormal changes in the S-T segment and/or
 - lower broadened P wave
- unexplained elevated serum triglyceride
- unexplained elevated cholesterol
- abnormal blood pressure, either high or low

IMMUNOLOGIC

- repeated infections
 - viral and fungal
 - mycobacteria
 - candida and other yeast infections
- cancer
- autoimmune disorder
 - arthritis
 - lupus erythematosus (LE)
 - multiple sclerosis (MS)
 - scleroderma
 - amyolateral sclerosis (ALS)
 - hypothyroidism

SYSTEMIC EFFECTS

- chronic headaches
- allergies
- severe dermatitis
- unexplained reactivity
- thyroid disturbance
- subnormal body temperature
- cold, clammy skin, especially hands and feet
- excessive perspiration, w/frequent night sweats
- unexplained sensory symptoms, including pain
- unexplained numbness or burning sensations
- unexplained anemia
 - G-6-PD deficiency
- Chronic kidney disease
 - nephrotic syndrome
 - receiving renal dialysis
 - kidney infection
- adrenal disease
- general fatigue
- loss of appetite/with or without weight loss
- loss of weight
- hypoglycemia

There are safe and effective ways (and they do not include conventional blood tests) to assess your mercury levels. Also, there are safe and effective ways to remove mercury, lead, and other heavy and toxic metals from your system. Call for an appointment.

Cancer and Your Estrogen Ratios

A woman's body makes three forms of estrogen: estriol; estradiol; estrone. Once they have been produced and done their jobs, your body looks to reduce them to chemicals that can be eliminated. Your liver is the main organ that breaks these hormones down into bits called metabolites. These metabolites are excreted from the body through bile and urine. For one moment, let's focus on just two of these metabolites: 2-hydroxyestrone and 16-hydroxyestrone. Like the two forms of cholesterol, one is considered 'good' and one is considered 'bad' - - though, like with cholesterol, that is an oversimplification. In this case, the 2-hydroxyestrone is the good guy, or anti-carcinogenic. The metabolite 16-hydroxyestrone is pro-carcinogenic, or, in other words, is the one believed to stimulate cells to reproduce, including cancerous cells in the breast. When a person's urine is analyzed in the 2/16 estrogen metabolism test, laboratory technicians evaluate the balance of the two types of estrogen metabolites and figure the ratio. A ratio of 2.0 or higher seems to indicate a lower risk of getting breast cancer. A lower ratio indicates your chances for developing the disease is higher.

The following is a research article supported by more than 100 reference citations. If you would like, take a look:

http://www.metametrix.com/resources/content/LearningCenter/Articles/Estrogen_Metabolism.pdf

. If you cannot access it directly from this page, copy and paste it into your browser. You have access to this simple test through me.

Just a note about the 2/16 ratio. While a favorable ratio may have significant protection properties, a ratio excessively in favor of the 2-hydroxy form may increase the risk for osteoporosis. So, it is important to run the test under supervision and interpret its results in light of your own personal medical history and personal medical needs.

Bisphenol-A...Stay Far Away

Bisphenol-A, or BPA is an estrogen-mimicking chemical used to make hard plastics and epoxy resins, found in numerous products that you probably use every day, including:

- Polycarbonate plastic baby bottles
- Large water-cooler containers and sports bottles
- Bottle tops
- Microwave-oven dishes
- Canned-food liners
- Some dental sealants for children
- Water supply pipes

In the last ten years, some 700 studies have been published about BPA -- most of them indicating serious health hazards, at least in animals. The most troubling problem with BPA is that it mimics the female hormone estrogen.

Your body is extremely sensitive to sex hormones, and miniscule amounts can induce profound changes. Therefore, scientists are afraid even low levels of BPA could have a negative impact on human health.

In animals, BPA increases aneuploidy, a defect consisting of abnormal loss or gain of chromosomes, which in humans could possibly lead to miscarriages or disorders such as Down Syndrome.

Moreover, there is evidence (among mice and rats) that even low doses of BPA can cause:

- Hyperactivity
- Early puberty
- Increased fat formation
- Abnormal sexual behavior
- Disrupted reproductive cycles
- Structural damage to the brain

Special Resources For Special Needs

Go to www.TriumphDining.com and look for the Gluten-Free Grocery Guide. Many of us and those we know have reduced or eliminated gluten from their diets. This guide is a noteworthy addition to your resource list. It provides lists of more than 30,000 gluten-free foods. It directs you to companies that produce wonderful gluten-free foods and mixes, and it alerts you to useful shopping tips. There are other helpful recommendations found inside this guide. I recommend it.

Brain Teaser

What object has keys that open no locks, space but no room, and you can enter but not go in? (The answer is at the end of the Ezine).

How Did Pound Cake Get Its Name?

A: From the one-pound quantities of the key ingredients (sugar, butter, eggs, and flour) in the original recipe. I guess that leads me to another question: How much weight to you gain when you eat that piece of pound cake?

Throw Out The Scale

You know that medical studies have shown time and again that that it is body composition that is important and not weight loss. I have written and spoken about that with you repeatedly. Recently, a study published in the New England Journal of Medicine (2008:359(20)2105-2120) gathered evidence from almost 400,000 people from nine countries. Here is what the researchers concluded: Weight and BMI (Body-Mass Index) were irrelevant in predicting risk of death and serious disease. What matters most is the size of your waist. It tells us a lot about the fat that surrounds your most important organs - - visceral fat. Yes, there is fat that sits just underneath the skin. That is subcutaneous fat. Yet, visceral fat increases your risks of diabetes, all kinds of heart disease, various cancers, various kinds of dementia, and more, and the size of your waist is the predictor. My "weight management" programs focus on health, longevity, anti-aging, protection from disease, and fat loss along with muscle gain. You feel more energy, look younger, develop healthy skin tone and tighter skin tone, wear smaller clothes, gain toned muscle, think clearer, improve memory, regulate hunger, change negative behavior, reduce risk of mortality and debilitating disease you think you have an ideal weight, guess again. It doesn't matter. You should be concerned with an ideal waist size. Since these kinds of programs involve proper exercise (and that does not include taking a casual walk for 30 minutes), behavioral change, appropriate food selection and portion size, adequate sleep, inflammation control, metabolic analysis, hormonal analysis, fat loss related nutrients, acupuncture and hypnosis if desired, and such, let's get started. Dietary foods often contain foods that actually promote fat gain. You might lose weight, but remember weight is not the issue. Come to the office for the proper assessments and the development of a proper program that I create with you as a partner. We work together, and I design what you are ready and willing to do. (Another study, one of dozens that are recent, was conducted over sixteen years. The same conclusions were drawn: *Circulation*. 2008 April 1; 117 (13):1658-67).

How You Can Help A Woman Battling Cancer

Once again, I thank Merri Gelbard for the following:

www.cleaningforareason.org is a site that offers free cleaning services to women undergoing cancer treatments. This organization's motto is "one less thing to worry about."

Do You Know Your Homocysteine Level?

Homocysteine

is a rogue amino acid that rises in the bloodstream due to deficiencies of vitamins B6, B12, and folate. It rises, as well, as a result of excess sugar and insulin production, among other factors. There is emerging information linking elevated homocysteine levels with an increased risk of Alzheimer's Disease. Once upon a time, I remember how often my colleagues chided me for requesting homocysteine levels. Then, data was produced to show that it is contributor to many kinds of heart disease and diabetes. Now, we can add various forms of dementia to the list. It gets complicated, but homocysteine also clues us in to whether or not you have enough methylating resources. Methylation is the donation of a particular chemical group, called a methyl group, to certain chemical processes. Many of our hormones, neurotransmitters, and enzymes won't work without the addition to a methyl group. Toxins cannot be excreted without methyl groups. Excess hormones, like estrogens, cannot be removed from the body without methyl groups. Hundreds of vital chemical reactions cannot occur without methyl groups. Homocysteine is one measure of methyl capacity. No one is chiding me now. When you go for your annual physical, make sure homocysteine is added to your bloodwork, and make sure that your levels are well beneath the high normal range determined by the lab. Ideally, the levels should be under 10. If your levels are elevated, you may be lucky enough to respond well to a combination of B6, B12, and folate supplementation. Many of us, however, require very specific forms of these vitamins to regulate our homocysteine levels. If you have questions, do not hesitate to get in touch with me.

Now That's A Super Wrap!

Ingredients:

- 12-inch whole wheat tortilla (you can use one that is gluten-free or others that have more fiber)
- 2 TBSP hummus
- ¼ cup kidney beans
- Bean sprouts or alfalfa sprouts or any other sprouts
- Sliced tomatoes
- Other sliced or chopped vegetables like cucumbers, onions, celery, peppers, spinach, etc.
- 1 TBSP mashed avocado (optional)
- Any spices you like

Directions: Just put it all together. Use your imagination, and enjoy.

Why Stomach Acid Is Good For You...

According to Jonathan Wright, MD, author of the acclaimed book *Why Stomach Acid is Good For You*: "When sufficient stomach acid is sensed, the LES [Lower Esophageal Sphincter, the muscle at the top of the stomach and bottom of the throat responsible for keeping stomach contents from refluxing into the throat] will close. However, in conditions where there is a lack of stomach acid [my note: or anything that suppresses the production of stomach acid], the sphincter remains open, allowing stomach contents, including acid, to flow back through the opening, potentially creating a sense of irritation and discomfort. Adequate stomach acid production is an essential criterion for the [LES] to function properly and prevent the back flow of stomach contents." If you currently take prescription medications for GERD, do not stop taking them. First, they are very, very hard to discontinue without significant side-effects. Second, there are very safe, natural, and effective ways to help with reflux or throat irritation. These alternatives help to fight inflammation while at the same time healing the throat and increasing digestive efficiency.

Body Trivia

Your brain uses one fifth of the body's energy supply. What kind of fuel are you consuming to fill your tank? The health and efficiency and power of your brain depends so much on the kind of energy sources you feed your body. Make sure that you consume high-fiber, low-glycemic, nutrient-dense and not calorie-dense energy sources. Empty calories and artificial colors and flavors and synthetic preservatives, and dozens upon dozens of food additives affect the health of the billions of nerve cells or neurons that comprise the circuitry of your brain. Not only do cells die if they are fed neurotoxins, but the connections between cells formed by perhaps up to thousands of branches or dendrites can actually wither and become lost to you. Those thousands of connections among brain cells give your brain the flexibility, known as neuroplasticity, to sidestep damage and trauma and withered dendrites to make new connections. Feed your brain right, and it will take care of you for a long, long time. If you are starting to feel a lack of concentration during the day or if you are starting to forget where you put those keys or who that was who just waved hello or what you were supposed to buy at the grocery store, examine your diet. Twenty percent of your energy intake goes there. Is it clean fuel or is it clogging your cognitive engine with junk?

Pocket Change Program (or Help Me: My Life is Stuck)

This addition to my Ezine is intended to help you take one step forward to successfully make those changes in your habits, your health, your career, or you life that you want to make or need to make (or may have been told you have to make). It is called Pocket Change because you can clip around the dashes and keep this month's strategy right in your pocket for constant reinforcement and inspiration.

You may have heard that it takes a "village to raise a child." Well, sometimes, it takes a few friends to help you make a change. Why

not start a "Pocket Change" support group of your own. Chances are if you want to make a certain change in your life, you know others who want to do the same. Gather two, three, or four like-minded companions to become your partners. Decide what your common goal is. Define it. Make it positive. Make it simple. Make it possible. Then, make it happen. Assign each person in the group the task of researching tips to help you realize your common goal. Share with one another the kind of particular support each of you needs, and commit to help one another until each of you has crossed your Finish Line triumphantly together. But, you know, you don't have to stop there. Identify another common goal. Make it positive. Make it simple. Make it possible. Then, make it happen.

Pocket Change invitation:

The book version currently underway will contain testimonies from those who have made positive changes due to the *Pocket Change* principles. If you would like to be included in this book, send me a brief testimonial of 100 words or less illustrating specifically how you have used a particular tip for change to bring positive change to your life. Please understand that to fit the format and style of the book, I may request that you tweak your testimonial in some way. Full name, initials, or first name only may be used. That is up to you. *Extra Pocket Change* is available for those who want one extra tip per month in addition to the tip in my monthly Ezine. Just send me an email requesting the additional tip, and it will be sent to you in the middle of each month.

Acts of Kindness

Perform an act of kindness today by going to <http://www.actsofkindness.org/ecards> and sending someone an eCARD of encouragement and inspiration.

Consider This...

Imagine there is a bank, which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you had failed to use during the day. What would you do? Draw out every penny, of course!

Well, everyone has such a bank. It's name is Time.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you have failed to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposits, the loss is yours.

There is no going back. There is no drawing against the "tomorrow."

Laughter Is The Best Medicine

Diet Excuses

- But it was my birthday, so I had to eat the whole cake.
- I had to get the bitter taste out of my mouth from eating the so-called dish, so I had an ice cream.
- If you eat something and no one sees you eat it, it has no calories.
- If you drink a diet soda with a candy bar, the calories in the candy bar are canceled out by the diet soda.
- If you fatten up everyone else around you, then you look thinner.
- Cookie pieces contain no fat - the process of breaking causes fat leakage.
- Things licked off knives and spoons have no calories if you are in the process of preparing something. Examples are peanut butter on a knife making a sandwich and ice cream on a spoon making a sundae.
- Only eat things that have been broken into pieces; that way, all the calories fall out.
- Chocolate is a vegetable. How, you ask? Chocolate is derived from cacao beans. Bean = vegetable. Sugar is derived from either sugar CANE or sugar BEETS. Both are plants, which places them in the vegetable category. Thus, chocolate is a vegetable.

Answer to The Brain Teaser

A keyboard.

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